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**Part 4 of 4**

# *In Our Twilight Years*

Aging in the queer community – how our aging peers shine bright in their twilight years.

Also Senior Pride Network, Michelle Dubarry, Tanya Cheex, Elder Resource Guide, Travel, Fiction, Horoscope, Event Listings, and more.



# THE WISDOM OF THE AGED

## A RESOURCE GUIDE FOR LGBT ELDERS

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*by Jerry Schaefer*

I've lived a good life and I've accomplished a lot. I've Instagram-ed every brunch I've ever eaten. (Desserts, too.) I'm all caught up on my Netflix. And one day next January, I'll become smarter than the president of the United States.

As I get older I look forward to the simple pleasures of retirement: driving on the sidewalk and telling young people what to think. The way I see it, I'm only about one year away from throwing off the tyranny of having to wear pants all the time.

The point is, I have a dream, but I need solid, achievable goals to make it come true. What about you? Are you healthy and wealthy enough to live the life you want? To help make your dream a reality, we've compiled a list of some of the LGBT-friendly resources that seniors need to know about.

### FINANCE

One of the first things you can do is recognize that you should be working with a financial advisor of some sort. For example, Elizabeth Hurly and Bernardine Perreira offer LGBT-friendly service

and know how to help those who are worried about their money.

“People are afraid to get a financial plan,” says Hurly, “because they think it’s going to be really daunting, however when we lead them through the process they actually feel a lot better, emotionally and security-wise.”

The second thing you should do, says Perreira, is to have good saving habits. “Are you maximizing your Retirement Savings Plan (RSP) and Tax Free Savings Accounts (TFSA)?” “A lot of people just put money into GICs,” says Hurly, “but with a TFSA you can grow that. You can own a blue-chip stock that pays both a dividend and has growth potential so you earn more, and when you take that money out you don’t have to pay tax on it either.”

What about issues of particular concern to seniors in the LGBT community? “There are those who have married,” Perreira begins, and others who are co-habiting that now fall under the same laws as those for heterosexual couples. So, it’s really a case of looking at whether you are single or in a relationship. One of the most important legal documents we feel any client needs to have is a will and a power of attorney.”

The two say a co-habitation agreement is also a must. Another consideration is taxes. “When couples co-habitate,” Perreira says, “they should be filing their taxes jointly. It’s a requirement, but it also allows for income splitting down the road through both pensions. It also allows them to set up spousal RSPs, so if one in the couple is a higher income earner than the other, they can contribute to their spouse’s RSP, which will help equalize the income stream. In addition, joint filing allows for **Canada Pension Plan (CPP)** survivor benefits, because if you’re not filing jointly and one spouse dies, then what recourse do you have to collect on CPP survivor benefits?”

Finally, if an assisted-care living situation is perhaps in your future, you have to plan for that as well. “The other thing we talk to clients about is long-term care insurance. Do you have enough in your nest egg to self-fund these long-term needs? If not, you’d be wise to start putting away

a little bit of money now to fund a long-term-care insurance policy that can help pay for these services down the road”, Perreira suggests.

**Perreira Hurly Wealth Advisory** at Raymond James Ltd <phwealthadvisory.com>

## HEALTH

In terms of my health, what can I expect in the future? Well, based on my genetics, I’ll spend my final years as a problem gambler surrounded by bundles of old newspapers that I call, “my babies.” (Shout out to Uncle Phil!). If you want better than that, you better start taking your health care seriously.

“For LGBT seniors, it’s important to keep prevention in mind as a wise course of action,” says Devon MacFarlane, Director of **Rainbow Health Ontario**, a program at **Sherbourne Health Centre**. In other words, if it ain’t broke, don’t break it. What kind of things keep seniors healthy?

“One,” says MacFarlane, “is to get screened regularly, for colon and other cancers. Secondly, be vigilant about mental health and well-being, and speak to your doctor about any signs of dementia or Alzheimer’s. Lastly, stay connected to people around you, and be sure your family or chosen family are aware of your needs and how they can support you.”

So, make it a team effort. Don’t be shy about inviting someone to join you in age-appropriate exercise and make it a regular thing. That’s as much a part of healthy living as eating well.

On that front, Christina Tran, a Community Dietitian at **Sherbourne Health Centre’s Newcomer Health Team** suggests that, “For seniors, getting enough calcium and vitamin D is a priority. Also, if you find you have a decreased appetite, seeing a dietitian can help ensure your meals meet your nutritional needs.”

Find out more and access a wide range of resource material at <rainbowhealthontario.ca>



## SOCIAL

Now, I've been blessed with excellent social skills. I currently have seventeen online arguments going on at the same time, but how much do I really know about my friends, "shutup-yousuck89" and "MagicalMysteryStain?"

Aging in the LGBT community is hard. Seniors are more likely to be single or living alone and less likely to have children. Social isolation is a big concern, as it impairs both physical and mental health.

As usual, it's **The 519** to the rescue! This excellent community centre always has something on the go for LGBT seniors. This fall, for example, the **Youth/Elders Project** put people at either end of life together to learn stagecraft, so they can present their stories on stage next summer at **Buddies in Bad Times**. As well, the **Women's Book Club** and **Men's Book Club** each have monthly meetings, and the **LGBT 50+ Drop-In** is open to everyone and meets once a week.

Rosalyn Forrester, who coordinates the Drop-In, describes it as "a weekly three-hour program where community members come, relax, make new friends, or just see friends they don't often have a chance to see otherwise." The Drop-In is largely social, but also educational. Guest speakers make short presentations on interesting and informative subjects suggested by the regulars.

Forrester says, "The Monday Drop-In also allows participants an opportunity to get one-on-one support needed, either just to talk about what is going on in their lives, or helping them fill out forms." Once a month, this group meets in the evening with the **Meal Trans** program, so — great company and great food. Forrester says, "It also serves as an inter-generational component that allows for a sharing of history and knowledge, along with community building."

If you have trouble getting out, the Phone Program will help you stay connected to the community. You'll get a call from someone at **The 519** who's glad to chat and fill you in on what's happening so you can plan your social calendar. That's right — if you just don't feel up to going out and being fabulous, you can literally phone it in!

Another popular program is **Singing Out**. No auditions are required to join. Why? Because they know you've been practising in the shower for years...and they can hear you...we all can. You're better than you think. Come out of the closet, karaoke queen, it's time to shine!

For even more, you can join the **Senior Pride Network** which focuses on health and social services. Don't miss **Tell It Like It Is: Lived Experiences of LGBT Elders**, an inter-generational community speaker series that showcases the voices of LGBTQ elders through the exploration of the following themes: Chosen Family; Aging and Disability; Aging as a Person of Colour; Trans and Aging; A Life of Activism.

All that info and more is available at <[www.the519.org/programs/category/older-lgbtq](http://www.the519.org/programs/category/older-lgbtq)>

Editor's Note: Find out more about the **Senior Pride Network** in our *Community Cornerstone* profile in this issue.

Jerry Schaefer is a Toronto actor and writer whose work has appeared on CBC radio and television. He also holds an Editing Certificate from George Brown College.

