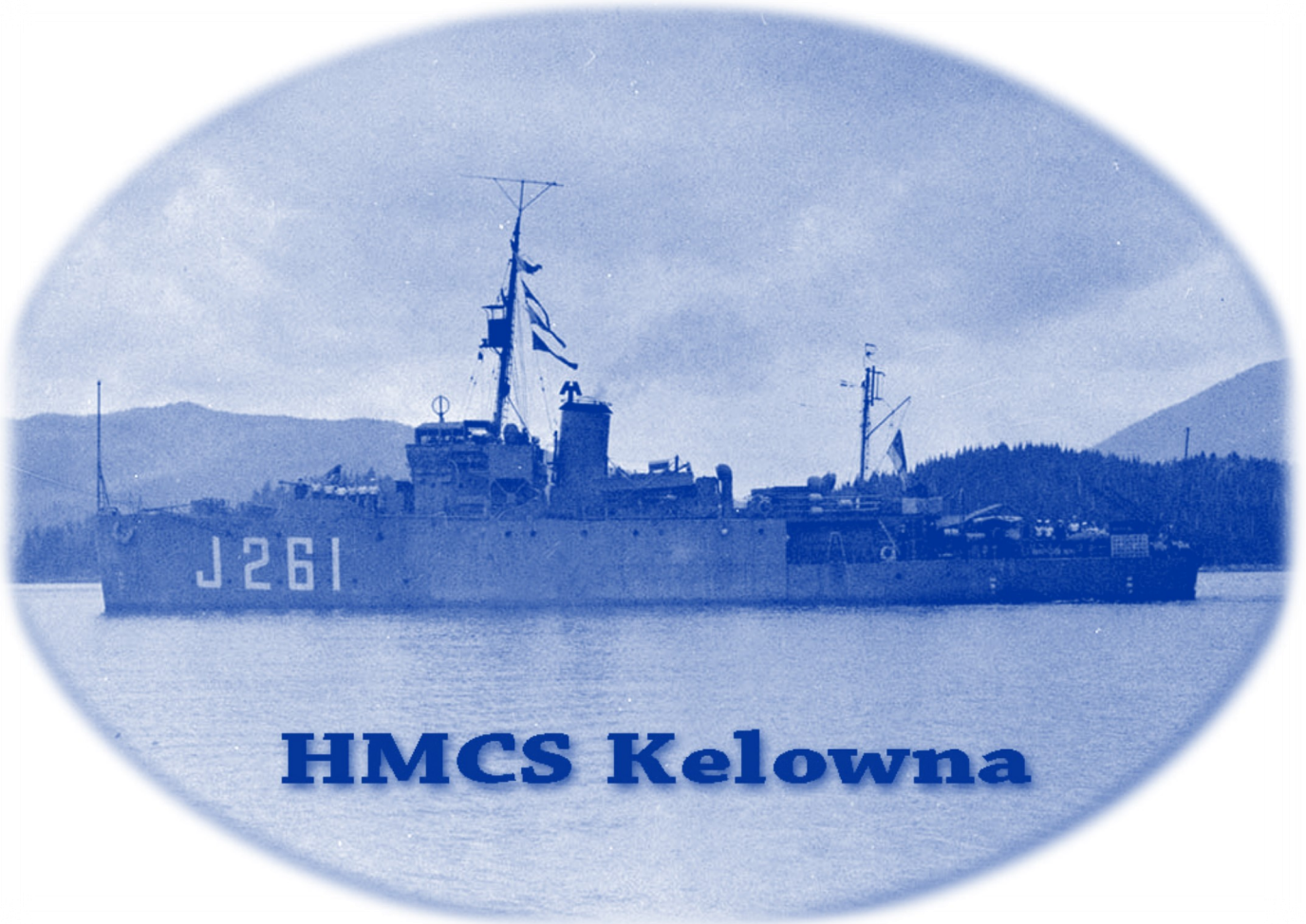


The Yardarm



HMCS Kelowna



2019 Fall Edition

Fall 2019 Yardarm

The Yardarm:

The Yardarm is published twice a year, End-March and End-September. The editor, LCdr (Ret) MP (Pat) Cornect, volunteers as editor and producer on behalf of the Royal Canadian Naval Association (RCNA - incorporated in 1959). The Yardarm is non-profit and provided free to all RCNA Branches and related associations. For more information and back issues, please visit our website www.yardarm.ca or contact the editor directly at pat@cornect.com.

Sourcing: The material in the Yardarm and on the website has been submitted and sourced by our members, and/or available in the public domain. If we missed something, please let us know. Remember this is a free service to our veterans. **Editor.**

RCNA Branches are encouraged to distribute the Yardarm to as many of their members as possible. Editions can be forwarded as an attachment via email and printed locally from www.yardarm.ca.

Cover Photo—HMCS Kelowna:



Photo source: www.forposterityssake.ca

RCNA Kelowna was selected RCNA Branch of the Year for 2017. For more information on the HMCS Kelowna and the Kelowna Branch please check the Naval History page in this edition. **Editor.**

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RCNA President



From the Helm:

Shipmates All - I would like to thank those branches who have faithfully sent copies of their monthly bulletins to me. They certainly show the activities and work that each is doing. The jokes and recipes were pretty good too. I would like to thank London branch for their excellent portrait of all RCN ships past and their demise during war time. Woodstock branch has been great in informing their members of all branch activities along with the Kitchener Waterloo club. Well done.

Windsor recently dedicated a monument to Admiral Hose and his leadership of the RCN. This comes as a follow up to the Desmond Piers branch and their cairn in honour of their namesake who ranks with the best.



Several branches have abandoned ship due to the lack of membership but we have managed to keep our head above water through the generosity of several branches giving us a handsome donation. I wish other branches would assist National in the same way. Donations large or small would be gratefully accepted.

Right now we need new blood and ideas to plot and steer a new course as the old dogs here are reaching the end of their candle stick. As suggested by our secretary we need a new executive and some enthusiasm to keep going.

I am looking forward to meeting again with the branch representatives before giving a last hurrah. No need for a bloody war or a sickly season.

Aye, President Blaine Barker.



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Meets Second Tuesday of the Month

September - June

c/o HMCS Nonsuch

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Email: dlpagee@telus.net

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Membership Report—2019:

We currently have 20 Clubs active in Canada at this time. Unfortunately the Sunshine Coast Naval Veterans Association and the Winnipeg White Ensign Naval Club have returned their Charters and closed. We will certainly miss their involvement with the RCNA.

Membership as of Dec 2018:

Regular members	1,815
Life members	48
Associate members	89
Social members	46
Honorary members	57
Total membership	2,055

Thank you to all of the clubs that provided your information.

Members-at-Large 10

If you have any members that have moved out of your area, I would appreciate receiving their name and address or email address to contact them regarding membership as a "Member-at-Large". Membership is only \$16.00 annually and they receive copies of both the spring and fall "Yardarm".

Best wishes for a successful year.

Submitted by June Greig.



Highway 40 Sarnia:

Ontario's transportation minister supports an effort to honour Canada's veterans in Sarnia-Lambton with signs along the Highway 40 corridor.

MPP Bob Bailey wants to see Veteran's Parkway signs installed along a portion of the highway between the Highway 402 overpass and Plank Road. He said Jeff Yurek is on board.

Bailey has been working closely with a local committee which includes city employee Chuck Toth, and authors Tom Slater, and Tom St. Amand.

He said they hope to have the signs in place by Remembrance Day this year, adding it would be a great way to acknowledge the 100th anniversary of the First World War armistice that was observed in 2018.

Highway 40 in Sarnia. Source: BlackburnNews.com photo by Josh Boyce.



Canadian Military & Veteran Discount Guide: The Ultimate List:

The Dealhack Canadian Military and Veteran Discounts List is the result of our quarterly survey of brands that offer discounts to all members of the Canadian military. Every 3 months, our team independently verifies each and every discount on this list. We also add more brands to the list regularly when we come across them.

The list currently includes 78 brands conveniently broken down into 6 categories. You can also save or print the list to use as a handy reference.

Note that in addition to the discounts listed below, many businesses offer informal discounts to military personnel and veterans across Canada. When buying something, always be sure to ask the store associate about whether or not they offer military or veteran discounts.

Go to: Discount Programs, Retail, Vacation & Travel, Transportation, Entertainment, Restaurant, Technology. Discount .



Discount Programs and Lists

Canadian Forces (CF) Appreciation Program: The CF Appreciation Program offers discounts to all military personnel and their families. It includes a variety of discounts from major brands and businesses. Deals are being added regularly so keep yourself updated by visiting the website. Sign up for a free CF1 card to be eligible for these discounts .

Oakley Forces: Oakley Forces offers its products at a direct rate for military personnel. You must first register online with your valid military ID to be approved for the program.

Outdoor Research VIP: Outdoor Research VIP offers discounts on outdoor equipment and gear. Complete an online application to sign up for their discounts.

More Discounts and Deals are also available specific to Gander, Newfoundland, and Edmonton, Alberta. Also there is a list of insurers who can offer discounted car insurance rates to military personnel in Canada.

Go to: Discount Programs, Retail, Vacation & Travel, Transportation, Entertainment, Restaurant, Technology.

The full online version of this guide can be viewed at: ***<https://dealhack.ca/blog/canadian-military-discounts>*** .

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How Do I Change My Address with Veterans Affairs?

If you are moving to a new place of residence, it is important that you notify Veterans Affairs Canada (VAC) of the change of your residential and/or mailing address to ensure that your benefit payments and other correspondence continues to arrive on time.

If you are registered for My VAC Account, you can change your address now. If you're not registered, why wait? Register today. My VAC Account is a simple and secure way to do business online with Veterans Affairs Canada.

OR

You can update your residential and/or mailing address by telephone, mail or fax.

By telephone

For service in English: 1-866-522-2122

For service in French: 1-866-522-2022

By mail

If you request a change of address by letter, please ensure that you include the following information:

- ♦ Your name and signature,
- ♦ Your file number or service number,
- ♦ Your old address,
- ♦ Your new address, and
- ♦ Effective date of your move.

A letter or completed Request for Address Change form can be sent to:

**Veterans Affairs Canada, Benefits Processing Unit
Internal Box 50, Daniel J. MacDonald Building
PO Box 7700 Charlottetown, PE C1A 8M9**



K-W NAVAL ASSOCIATION
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THE ROYAL CANADIAN NAVAL ASSOCIATION



Admiral Hose Branch

Ron Sitarz, CD
President

Home Address:
2298 Luxury Ave.
Windsor, Ontario
N8P 1W9

Home: 519-956-9459
rsitarz@cogeco.ca



2090 Brant Street
Windsor, Ontario
N8Y 1C6

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Treated Like a Liability:

Harold Leduc, MMM CD MA, has written numerous technical documents on veterans' benefits and legislation for the Government of Canada. Significantly, he co-authored "Honouring Canada's Commitment: Opportunity with Security," a document that led to the modernizations of benefits for Canadian Forces veterans. Harold served with distinction in the Canadian Army and was invested as a member of the Order of Military Merit.

MacLeod and Leduc have previously written a book on challenges veterans and their families face with the Veteran Affairs application process and the Veterans Review and Appeal Board entitled: *A Dirty Little Skirmish*.

Book price: eBook \$13.99 Paperback \$21.99 Hardcover \$31.99

Available on the Freisen Press website:

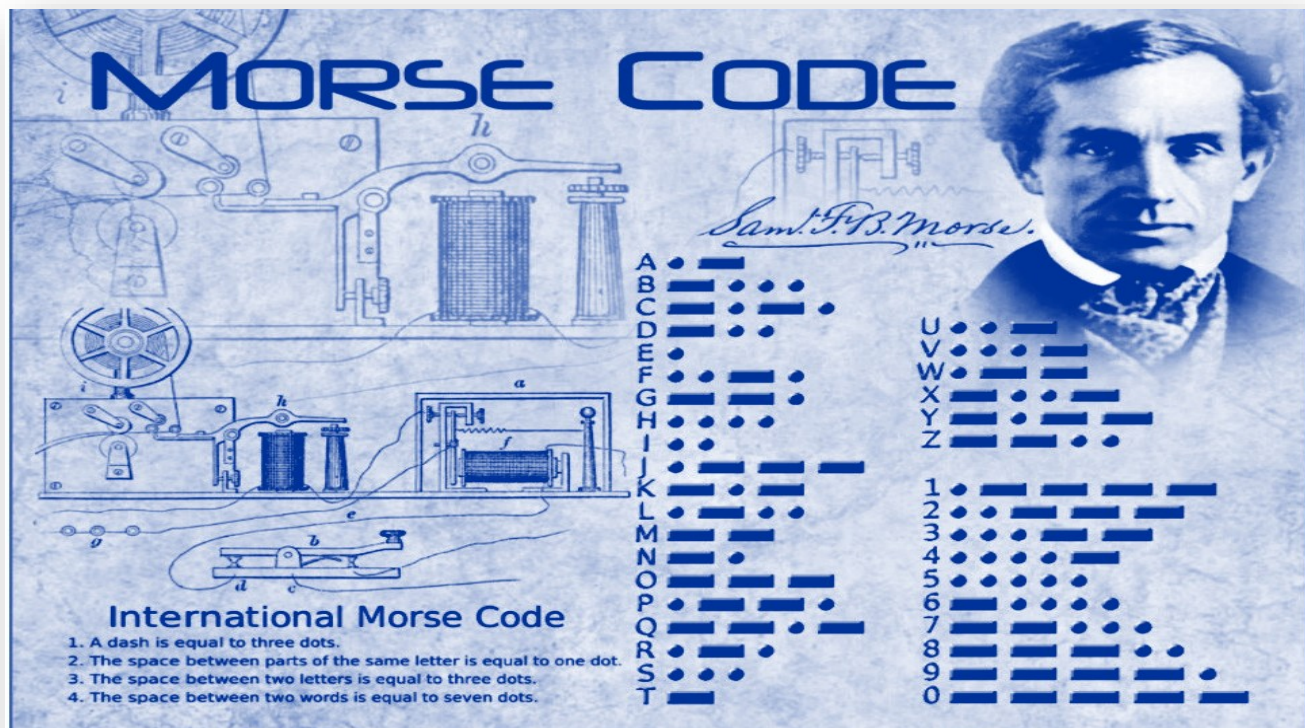
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title/119734000107700660](https://books.friesenpress.com/store/title/119734000107700660)***

TREATED LIKE A LIABILITY

**VETERANS RUNNING BATTLES WITH
THE GOVERNMENT OF CANADA**



Edited by
David T. MacLeod &
Harold O. Leduc





Fall 2019 Yardarm

What do Veterans want?

Recently Politicians have asked Veterans the question: What do Veterans want? Our reply is so simple...Prime Minister and Leaders of Canada Keep your promises...

- Veterans want the Government of Canada to honour our CFSA pension enrolment contract.
- Military/RCMP Veterans want the Government of Canada to treat Canada's Veterans with the Honour and Dignity they have earned. Take action to terminate the CPP pension claw back to our Forces pension at age 65 or sooner when receiving a disability pension. The CPP bridge benefit system is a lie. Veterans have fully paid for all their benefits.
- Veterans want the Government of Canada to stop depleting the surplus in our Forces Pension account and pay their fair contributions share.
- Take action to reinstate the SISIP coverage after release term insurance that is now being terminated at age 75.
- Forces Widows pension must be the same as Politicians Widows receive.
- The \$10,000.00 Supplementary Death Benefits must be the same as Civil Servant employees receive.



Today less than 30% of our recruits do not re-engage in the Canadian Forces. The poor treatment of our Veterans is very much in their minds. Politicians need to enforce the Benefits that Military/RCMP Veterans have fully contributed to. Veterans, their Families and Friends are not prepared to cast their ballots towards Politicians who lie and do not keep their promises all year long. ***Submitted by John Labelle, Veterans Annuity Campaign Coordinator.***

VAC Assistance Service

The [VAC Assistance Service](#) can provide you with psychological support. It is available 24 hours a day, 365 days a year. The service is for Veterans, former RCMP members, their families, and caregivers and is provided at no cost. You do not need to be a client of VAC to receive services.

Toll-free: 1-800-268-7708

TDD/TTY: 1-800-567-5803

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Rear Admiral Walter Hose—Hometown Hero:



On 22 June 2019—Windsor, Ontario—the Rear-Admiral Walter Hose, Hometown Hero Event sponsored by Parks Canada and the Royal Canadian Navy in pictures;

Top left: Royal Canadian Navy Band,

Top right: RCNA Admiral Hose Branch Windsor Colour Guard and Royal Canadian Navy 50-man Honour Guard,

Bottom Left: Vice-Admiral Art McDonald, Commander of the RCN and Commodore B. Hopper, Commander NAVRES pictured with the family of Rear-Admiral Hose. and

Bottom right: The commemorative plaque to be placed at the gravesite of RAdm. Walter Hose.

Submitted by Ron Sitarz, RCNA Windsor.



ALS Awareness



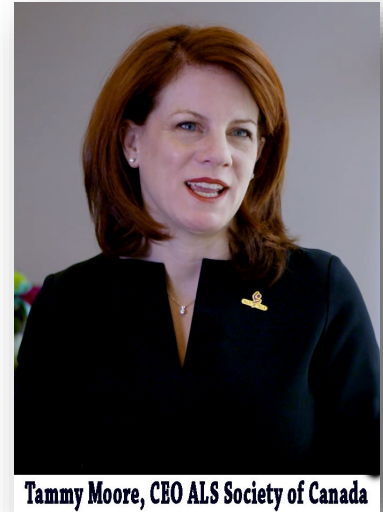
ALS Ice Bucket Challenge 5th Anniversary – Every August Until a Cure:

In the summer of 2014, hundreds of thousands of Canadians filled buckets with icy water and embraced the ALS Ice Bucket Challenge. This social media phenomenon brought unprecedented awareness about ALS and raised more than \$17 million across the country to invest in ALS research and community-based support to improve the lives of Canadians living with ALS.

The Ice Bucket Challenge transformed ALS research in Canada with a \$11.5 million investment and an additional \$10 million in matched funds from the Brain Canada Foundation, that enabled much-needed progress. With more ALS treatments in the pipeline than ever before, it's critical we continue building on the research momentum and knowledge gained.

As said by ALS Canada's CEO, Tammy Moore, "For a disease that has been underfunded for so long it allowed us to take what was a gift, and also leverage it to be able to go that much further."

Watch ALS Canada's video series on what Ice Bucket Challenge support has meant for Canadian ALS research on our Facebook page www.facebook.com/alscanada or go to www.als.ca/everyaugust to learn more.



Tammy Moore, CEO ALS Society of Canada

Canadians Walk to End ALS:

Bringing communities together over the past four months, the Walk to End ALS has been taking place in communities across the country. Family-friendly and fun, the Walk celebrates hope for a future without ALS, supports those living with the disease, and honours those we have loved and lost.

Fundraising efforts and generous donations support the best ALS research in the country through the ALS Canada Research Program and enable ALS Societies across Canada to provide community-based support to people and families living with the disease.

There's still time to get involved in a Walk near you – like the Walk to End ALS London (Ontario), taking place on September 21, which will include activities like a kid's zone, food and refreshments, a band, and a pre-Walk warm-up. Visit www.walktoendals.ca for a list of other locations and dates. Donations are being accepted until the end of the year, so even if you miss the Walk closest to you there's still an opportunity to give and support. ***Submitted by Ryan Fedurco | Public Affairs and Communications Coordinator, ALS Society of Canada | www.als.ca***



Items of Interest



Magic numbers:

18 in 42 and 18 in 39 in WWII. Those service persons who applied for war service in 1942 such as if the WRCNS and 1939 if in the RCN, RCNVR, Merchant Navy and any other military service will have to be minimum of 95-98 years of age this year.

A grateful country promised they would be cared for if wounded physically and in spirit and soul. Serve or Volunteer then we will celebrate your endeavours. Slowly we put conditions on what each could receive. Many have passed on, those left deserve some considerations.

Anyone who went in wartime and honourably discharged no matter the length of time, the whereabouts served or the theatre of war should end up with the intent of our commitment as offered. Those who stayed in the military here at home were every bit as necessary as those in a battle conflict.

There should be no barrier for the protection of those who 'joined for the hostilities' an undefined length of time. If in need for housing, medical care, medical aid, companions, and actual help to survive these next few years it is right and proper for our Government to protect Veterans.

How many Veterans of WWII are left on the side lines at the ages of 95 and 98? Poor, unfit, medically challenged, or just needing a nice place to live and food on the table and some buddies to share their trauma or stories?

Each year there are fewer and fewer and each year they will dim in memory and fade into history. What is being done Today? Are we doing our part of the bargain?

Question for your-to-be-elected new MP when they call or knock at your door.

Ocean War Graves Update:

Canada does not protect Naval and Merchant Naval Ships [War Graves] lost at sea during various Wartime events.

Bill C-64 passed [February 2019] called Wrecked, Abandoned and Hazardous Vessels Act. This act allows for drafting of rules, regulations and procedures as well as ways and means and included penalties for non compliance re Lost Ships. It includes notation of Ocean War Graves.



Bill C-64 will be a basis for the International Waters rules regulations of Ocean War Graves indicating that both be the same under the same framework.

International treaties will have to be made through Global Affairs. Ask your MP when one asks for your vote:

"How soon will Ocean War Grave protection and regulations for Coastal and International Waters and treaties with other country coast waters be a law?"

Land graves are protected now and so shall the Ocean War Graves when this is Law.

Source: both articles submitted by Joan Balch.

Naval History



HMCS Kelowna:

Bangor-class minesweepers was ordered as part of the 1940–41 construction programme. The ship's keel was laid down on 27 December 1941 by Prince Rupert Dry Dock & Shipyards Co. in Prince Rupert. Named for a city in British Columbia Kelowna was launched on 28 May 1941 and commissioned into the Royal Canadian Navy on 5 February 1942 at Prince Rupert.

Kelowna spent the entire war on the Pacific coast of Canada. She was one of the warships added to the west coast patrol force after the Japanese attack on Pearl Harbor. This consisted of patrolling the west coast of Vancouver Island, inspecting inlets and sounds and past the Scott Islands to Gordon Channel at the entrance to the Queen Charlotte Strait and back. The minesweeper was paid off on 22 October 1945 at Esquimalt.

In 1946 the vessel was sold for mercantile conversion and emerged as the 664 GRT Condor. In 1950, the ship was renamed Hung Hsin and was listed on the Lloyd's Register until 1950. Condor was broken up for scrap at Hong Kong beginning 13 January 1951.

RCNA Kelowna:

Kelowna Naval Veterans Association is a Charter member of the Royal Canadian Naval Association since 1984.

The Branch membership consists of WWII veterans, as well as members of Canadian Maritime Force, Merchant Marine, Allied and Reserves.

Membership is \$35.00 per year, and the Branch meets on the Second Tuesday of each month except July and August.

The meetings are held in the hall of the Cathedral Church of St. Michael & All Angels located on the corner of Sutherland Ave. and Richter Street.

Monthly Dine-out with wives / Sweethearts on the Third Tuesday of the month.

Our Ladies meet for Coffee on the First Tuesday at 10AM at Tripkies.

Source: RCNA Kelowna Website.





Korea Veterans Unit 26, Hamilton



Korea Weekend in Ottawa:

It was our pleasure to attend the “Korea Weekend in Ottawa” on June 22 - 23, 2019 with the local Korean War Veterans. This special event was organized by the Korean War Commemorative Committee and the Republic of Korea’s Embassy. Honourable Yonah Martin (Senator), is the chair of the committee. She and her dedicated staff worked very hard for the wonderful dinner at the Senate Chamber. We send our special thanks to Vice Admiral (Ret’d) Jong Dae Kim and the Sae Eden Korean Church from Korea for sponsoring accommodations and dinner for Korean War Veterans and their family members.

Senjun Park, a Royal Military College Cadet and a recipient of the Duke of Edinburgh Gold medal attended the event and was with us to lay the wreath at the National Canadian War Monument. Also present were Korean War Veterans, Lt. Cdr (Ret’d) Bill Black who served on HMCS Huron, and Walter Conrad. Both veterans graduated from the Royal Military College many years ago. RMC Cadet Sejun Park is following in the footsteps of these Korean War Veterans and will help to carry the torch.

There were over 300 guests including His Excellency, Ambassador Mang Ho Shin, Honourable Yonah Martin, Senator, Deputy Minister of Veterans Affairs Canada General (Ret) Walt Natynczyk, Defence Attaché Chang Bae Yoon and many Korean War Veterans from across Canada and family members. After the ceremony, there was a wonderful reception at the Chateau Laurier Hotel with great entertainment by the Military Wives Choir. A Korean War Veteran, Ron Foyle from British Columbia, who served on HMCS Cayuga during the Korean War, received the Ambassador for Peace Medal from Ambassador Mang Ho Shin. **(Continued on the next page.) Submitted by HooJung Jones Kennedy. Photo, RCN Korean War Naval Veterans Commemorative Ceremony, by Elizabeth Daley.**





Korea Veterans Unit 26, Hamilton



66th Anniversary of the Korean War Armistice:

On July 27, 2019 at 11:00 A.M. the “66th Anniversary of the Korean War Armistice and 6th Annual Korean War Veterans Day” was held at the National Korean War Wall of Remembrance, Meadowvale Cemetery in Brampton, Ontario, Canada. The commemorative ceremony was organised by the Korea Veterans Association of Canada (Heritage) Unit and over 30 Korean students from Gapyeong (known as Kapyong), Korea attended the ceremony to honour and remember the fallen 516 Canadians. We presented Canadian flags and Canadian pins to the Korean students before they marched with the Korean War Veterans. They too carry the torch of the Remembrance.

We had our guest, Charles Quinn, son of Lt. Commander John Quinn, with us to attend the “66th Anniversary of the Korean War Armistice” on July 27 and the “Korean War Naval Veterans Commemorative Ceremony” on July 28 at the Korean War RCN 8 Destroyers Monument, Spencer Smith Park, Burlington. LCdr John Quinn, his crew member Able Seaman Elburne Baikie (from Hamilton) and Able Seaman Wallis Burden were killed on Oct 2, 1952 by enemy artillery attack. They served on HMCS Iroquois during the Korean War. It was our honour to present the Ambassador for Peace Medals to LCdr John Quinn and AB Elburne Baikie posthumously. Charles Quinn lost his father at age 4 and is a resident of Minnesota, U.S.A. since 1979. He made a special trip to Canada to pay tribute to his father. We hope that he had closure knowing that his father did not die in vain and lives on in our hearts. **Submitted by HooJung Jones Kennedy.**



HooJung Jones Kennedy, Charles Quinn and Major (Ret'd) Don Kennedy. Photo by Elizabeth Daley.



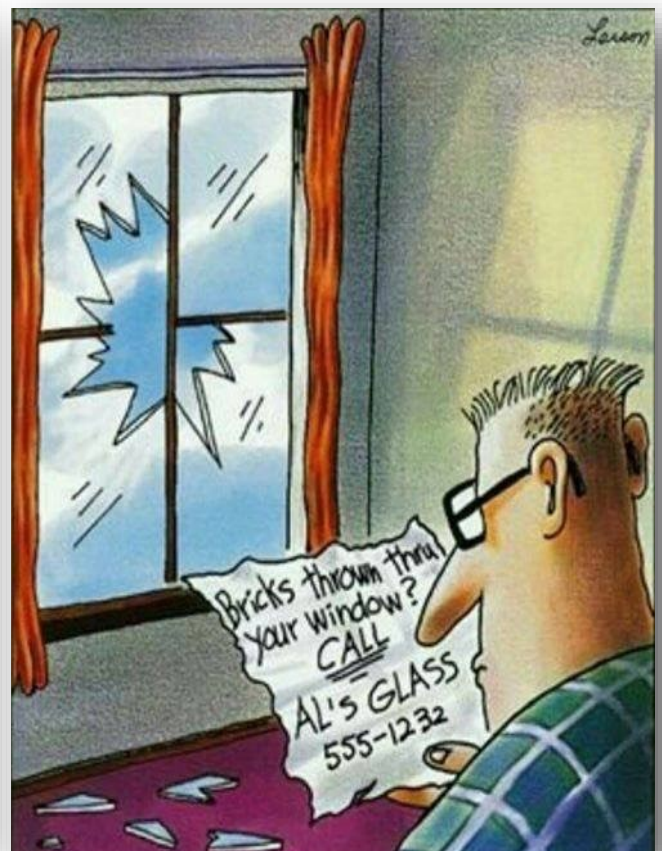
LCdr John Quinn



A Special Note of Thanks: My wife Irene and I had the privilege of attending the ceremony at Spencer Smith Park, Burlington. The event was very well attended. After the service there was an excellent luncheon at the Club followed by presentations and a film on the Korean War. KVA Unit 26 and Burloak Naval Veterans Association did a first-rate job planning and hosting the ceremony. We extend our sincere appreciation for their dedication to the Korean War Veterans and for a job very well done. **Thank You.**

P.S. Also, thanks HooJung for the Yardarm mention and for the Red Ginseng Tea. **Editor.**

The Funny Page





Healthy Eating



Thrimble—(Makes 6 servings):

Newfoundland's Lost Recipe—Although the origin is unknown, Thrimble is a Newfoundland dish made of pork chops (boned or boneless) stuffed with a sweet savoury mixture of apples, cranberries and spices (cinnamon & cloves), sautéed & braised in white wine or chicken stock or baked. This dish was usually served in the fall around Thanksgiving and Christmas time.

Ingredients

- 6 boneless pork chops, 3/4 – 1" thick
- 1 sm onion, finely chopped
- 1/4 cup butter
- 2 cups apples, peeled, cored and chopped
- 2 cups fresh cranberries, chopped
- 1/8 tsp ground cinnamon
- 1/8 tsp ground cloves
- Salt & pepper
- 1½ cups bread crumbs, from sliced bread
- 1/4 cup vegetable oil, for searing



Method

Using a sharp knife slit pork chops 1 inch horizontally and cut a large pocket within. Season to taste.

In a skillet, low-med heat, sauté onions in butter for approx 5 minutes; add apples, cranberries and spices, cook for another 8-10 minutes. Season to taste. Place mixture in a large bowl and add bread crumbs. Blend well. Let cool to room temperature. Spoon stuffing in each pocket of the pork chop.

In a skillet, med-high heat, quickly sear pork chops in oil on both sides until brown. Place pork chops in an uncovered baking dish and bake for 1½ hours or until internal temperature of stuffed pork chops reaches 160°F. Serve with your favourite side dish and garnish with hot gravy. ***Submitted by K.J. Phillips – www.saltjunk.com.***

NL Slang: storm the kettle – to boil the kettle hastily for a mug.



Healthy Aging



Alzheimer's Disease and Care Giver Burnout:

Alzheimer's disease (AD) is an irreversible type of dementia that is progressive and fatal. It can affect a person's memory, ability to communicate, their emotions/mood and behaviour. Their physical abilities can become affected to the point where they are no longer capable of independently doing day-to-day activities like eating, dressing and bathing. There are different stages of AD that impact both the individual diagnosed and their family.

Looking after someone with AD can be incredibly challenging. It can have a detrimental impact on both the physical and emotional health of the primary caregiver. Caregiver stress is normal and the first step in reducing it is to recognize it.

Warning Signs of Caregiver Burnout:

- Denial about the disease and how it affects the person diagnosed
- Anger directed at yourself, the person diagnosed and others
- Social Withdrawal from friends and activities you enjoy doing
- Anxiety
- Depression
- Exhaustion where you do not have the energy to complete daily tasks
- Sleeplessness
- More emotional (i.e. increased irritability and crying at little setbacks)
- Decreased concentration
- Health Problems such as frequent colds, high blood pressure, headaches and changes in weight



As the primary caregiver, you are the most important person in the life of someone with AD. Taking care of yourself both mentally and physically is imperative. One of the first things to do is learn about AD. Understanding the disease will help you adapt to the changes that will inevitably occur. Having realistic expectations about the disease, as well as your own abilities and values will help you cope. You will experience a range of emotions from happiness, sadness, anger, confusion, helplessness, guilt, etc. This is normal, so recognize you can only do your best. Take care of your own health by eating properly, getting good rest, and exercising regularly. It can be difficult to ask for help, but having a good support network will help you through the ups and downs. This can include your friends/family, personal or group counseling and community outreach programs. Planning for the future can also help relieve stress related to health, financial and legal decisions.

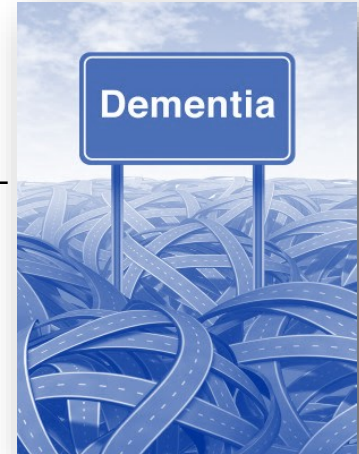
Being a primary caregiver to someone with AD is complex and challenging. Know that you are not alone and that there are many people available to assist you. If you are a primary caregiver and experiencing any of the above symptoms, please see your family physician. For more information on AD and caring for someone with AD, please refer to the Alzheimer Society of Canada (www.alzheimer.ca). ***Submitted by Dr. Shauna Phillips.***

Fall 2019 Yardarm

Some Facts About Dementia and Advance Care Planning:

First described in 1906, by Dr. Alois Alzheimer, a German physician, Alzheimer's disease is a progressive, irreversible disorder of the brain. After age 65, three percent will suffer a dementia. This number doubles every five years thereafter: 6 percent at age 70, 12 percent at age 75 . . . and so on.

Seventy-two percent of people with dementia are women. Sixty percent of dementias are Alzheimer's and an estimated 750,000 Canadians over the age of 65 years have Alzheimer's disease or a related dementia. Alzheimer's erodes an individual's memory, judgement, cognition, learning and eventually, ability to function. Be pro-active and take a few minutes to think about what you know about the wishes of a person living with dementia in your life. Planning ahead is about preparing for a time when a person is not able to make decisions for themselves. These things can be hard to think and talk about, but it can mean that the person's wishes will be honoured even when they can't decide for themselves. It also helps you as a care partner to feel more confident in making decisions on your family member or friend's behalf.



No one should face dementia alone. The Dementia Society mission is to alleviate the personal and social consequences of Alzheimer Disease and related dementias through family support, education, advocacy and support to research. They are available to give guidance and support, offer social programs and peer engagement, provide education, information and resources. For more information, contact the Dementia Society of Ottawa and the Renfrew County at dementiahelp.ca or call 613 523-4004. Together We Can Make A Difference.

Submitted by LCDR (Ret) Ray Lebeau CD2.

What is dementia?

Dementia is an overall term for a set of symptoms that are caused by disorders affecting the brain. Symptoms may include memory loss and difficulties with thinking, problem-solving or language, severe enough to reduce a person's ability to perform everyday activities. A person with dementia may also experience changes in mood or behaviour.

Dementia is progressive, which means the symptoms will gradually get worse as more brain cells become damaged and eventually die.

Dementia is not a specific disease. Many diseases can cause dementia, including Alzheimer's disease, vascular dementia (due to strokes), Lewy Body disease, head trauma, fronto-temporal dementia, Creutzfeldt-Jakob disease, Parkinson's disease, and Huntington's disease. These conditions can have similar and overlapping symptoms. **Source: Alzheimer Society of Canada.**



Financial Issues



Income Splitting:

Income splitting is a strategy used by families designed to reduce their household tax bill by transferring income from a higher earning member to a lower earning member. In Canada, most strategies have been eliminated by the government, however there is still opportunity if you qualify.

One area where income splitting is allowed is pension income. You and your spouse or common law partner must reside in Canada, and have lived together at the end of the year. And only certain pension income qualifies. From age 55 to 65, only income from defined benefit (DB) pension programs or eligible foreign pensions that are taxable in Canada apply. After 65, RRIF and annuity income is included. A full list of eligible income can be found on the Canada Revenue Agency website. You can transfer up to 50% of your pension to your spouse or common law partner. You must complete a Form T1032, a Joint Election to Split Income. Splitting pension income would only be done if it results in a lower total tax bill for you and your spouse. Or a larger refund.



Some other strategies to consider when it comes to pensions is delaying benefits. If you defer your CPP and OAS (both not eligible for income splitting) until the age of 70, you will receive higher monthly benefits. This was explained in greater detail in a previous post.

If you take a DIY approach to investing and tax filing, there is some very good tax planning/filing software on the market, some of it free. SimpleTax is a fine example of this software. They ask for a donation upon filing if you are so inclined. Remember, a little research can save you a lot of money. ***Submitted by Shawn Russell.***

Website Links:

Canada Revenue Agency

<https://www.canada.ca/en/revenue-agency.html>

Simple Tax

<https://simpletax.ca/>





Chaplain's Corner



The Clergy:

As a chaplain, the clergy has a unique role. He or she is an ordained or licensed member of his/her denomination or religious body, but is also commissioned to minister spiritually, morally and mentally, to all with whom the chaplain is called upon to serve. This in the past has meant Protestant, Roman Catholic and Jewish chaplains ministering to one another's flocks.



In today's world it means Muslim, Sikh and perhaps a Hindu chaplain ministering to or members of their religions being ministered to by others. This is important to understand because when one serves one's country, one becomes a member of a diverse family. Suddenly you become a member of a larger family with diverse beliefs who are striving for the same purpose. Old prejudices and animosities must be set aside as one works, learns and shares together.

When I was young I visited a small village church in the U.K. and I asked the Vicar the size of his congregation. He said, "21000".

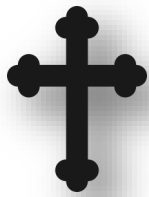
He then went on to explain that he regarded everyone living in the area regardless of denomination or religion as in his care. When I was ordained I remembered his words. As a chaplain I always regard those I am called to serve regardless of denomination or religion as my responsibility. It is my faith that teaches me to show God's love to all, to be an example of tolerance, compassion, and service without judgement.

It has been my honour and privilege to celebrate and participate in services in 5 denominations besides my own. As a padre with the Missions to Seafarers, my team and I have ministered to Muslim and Hindu seafarers and yes, possibly atheists. We are called to serve.

Submitted by Dr. Gordon Simmons, Padre & Director RCNA Sarnia.



Peace and blessing from God Almighty, the Father, the Son and the Holy Ghost, may descend upon this boat and upon all who are going to be therein, and may remain for ever. Amen.



Crossed the Bar

Bryant, John. 1 July 2019. Born on 14 August 1924 , John served in the RCNVR 1943- 1945 onboard ML 096, HMC Ships Ambler and Inch Arran. He was a member of RCNA London.

Henry, David (Dave). 1 August 2019. David was a long time executive member and volunteer at the RCNA Sarnia Branch.

Foster, James. May 2019. James was a long time member of the RCNA Sarnia Branch.

Kettle, Florence (Flo). 17 April 2019. Born in February 1928, Flo was a Director, editor of the Branch newsletter (The Buzz) and avid volunteer at the RCNA Sarnia Branch.

McNab, Ross. CD LCdr. 30 June 2019. Born in 1929, Ross served in the RCN 1949—1976 as a Navy Pilot—HMC Ships Ontario, Magnificent, Bonaventure. RCNA London member.

Moreland, Pauline 24 March 2019. Pauline was a Honorary Life-Member of the RCNA Windsor -Admiral Hose Branch. She was also a former/founding member of the Ladies Auxiliary.

Willar, Dereck 26 September 2019. Dereck was a Social Member of the RCNA Windsor-Admiral Hose Branch since 2001.

First Name	Maiden Name	City	Date of Death	Service
Betty Irene	Higging	Toronto, ON	19-Feb-19	WWII
Mary Frances	McEown	Toronto, ON	27-Jun-19	WWII
Marguerite Doris		Montreal, PQ	19-Jul-19	WWII
Margaret Claire	Fisher	Douglas, NB	23-Jan-19	WWII
Josephine	Calvert	Kitchener, ON	5-Apr-19	WWII
Jean		London, ON	27-May-19	WWII
Aimee Denis	Lee	Toronto, ON	29-Jan-19	WWII
Mary Beatrice	Monro	Toronto, ON	2-Apr-19	WWII
Roberta Heenan	Walker	Vancouver, BC	20-Feb-19	WWII
Hilda Rosalind (Roz)	Harradine	Oakville, ON	21-Jul-19	WWII
Damarais Edif Hendrie	Jackson/Burnett	North Saanich, B.C.	3-Jul-19	WW!! W2819
June Adela	Martin	Toronto, ON	6-Jun-19	WWII
Lola Grace		Barrie, ON	30-May-19	WWII
Mary	Stephens	Ottawa, ON	10-Jan-19	WWII
Dorothy Ann	Albright	Toronto, ON	16-May-19	WWII W21877
Beatrice Margaret	McDonald	Kenora, ON	18-Mar-19	WWII
Daureen Helen Mary	O'Dwyer	Halifax, NS	1-Jul-19	WWII - W1561
Pauline	Adams	Dundas, ON	1-May-19	WWII
Rosemary	Youle	London, ON	9-Apr-19	WWII
Rosalee	Auger	Victoria, BC	30-Mar-19	WWII
Lillian Ruth	Waddell (nee Hill)	Ottawa, ON	18-Jun-19	WWII
Sarah(Sally)Elizabeth	Watt	Inglewood, ON	26-Feb-19	WWII

Submitted by Donna Murakami-Fujimoto.

2018-19 National Executive

National President

Blaine D. Barker, CD

Phone: 705-472-5621, **Email:** bbarker41@bell.net



Executive Vice President

Mike Edwards

Phone: 519-884-8731, **Email:** kwna@golden.net



Executive Secretary

Steve Willar

Phone: 519-995-0589, **Email:** stevewillarsr@gmail.com



Vice President (Membership)

June Greig

Phone: 780-469-0733 **Email:** junegreig@shaw.ca



Executive Treasurer

Art Caravan, CD

Phone: 519-539-8991, **Email:** NIL



Supply Officer

Rick Simons

Phone: 519-727-4150, **Email:** ricksimonshomsonwr@vianet.ca



Parliamentary & Veterans Affairs

Terri- Leigh Saunders

Phone: **Email:** tls@hotmail.ca



Yardarm Editor

Pat Cornect, CD2

Phone: 519-882-0484, **Email:** pat@cornect.com





The Last Word



Thank You for your Continued Support:

Yet another edition of the Yardarm—Fall 2019. Once again thanks to all of my regular contributors for their continued support—you are great and very much appreciated.

Unfortunately, we have to say Goodbye (retired from the Yardarm) to one of our team members—Jim Lapp. What can I say about Jim—a deadly researcher, a fantastic writer, a no-holds-barred proof reader and a great friend. So if the next issues of the Yardarm are not as polished as previous editions—we will chalk it up to Jim's retirement. Thank you so much Jim for volunteering and you are more than welcome to rejoin the team anytime. ***Well Done All and Thank You.***



Jim Lapp



Flo Kettle—it was a great loss to the RCNA Sarnia Branch when Flo Crossed the Bar earlier this year. Flo was a staunch supporter of the Branch and the RCNA in general. She served as a Branch Director and edited the Branch Newsletter (The Buzz) for many years. Flo was always front-and-centre when the call went out for volunteers. She was also a good friend of mine. R.I.P. Flo, you will be missed. ***Editor.***

Photo left—Flo receiving her RCNA Branch Level Volunteer Medal from Branch Director Jerry Lindsay. ***Photo by Cindy Vandenberghe.***

Info to Sponsors:

We are looking for Sponsors – \$50.00 for Branches/members; and \$100.00 for other agencies/non-members—per year. Your advert will be featured for one year on the website and one year (two editions) in the magazine. All sponsor funds will go to National HQ. For more info contact — pat@cornect.com or visit the Yardarm website—www.yardarm.ca. Please make your cheque payable to “RCNA National” and address it to the National Treasurer or the Yardarm Editor.

A Reminder to our Members:

Individual Branch RCNA Directors are encouraged to provide local access to the Yardarm by informing their members of the availability of the magazine electronically—website:

www.yardarm.ca

or by direct email from the editor ***pat@cornect.com***. Branches are also encouraged to print copies locally for those members who do not have access to a computer.



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