

SeniorsNL

RESOURCES • INFORMATION • CONNECTION

Annual Report 2020- 2021



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Our Vision: Older adults are respected, valued, and have the opportunity to be engaged in all aspects of society.

Our Core Values: Respect, Choice, Collaboration, Growth, and Development

Our Mission: SeniorsNL supports, promotes, and enhances the well-being and independence of all older adults throughout Newfoundland and Labrador.

Our Mandate: Guided by our core values, and in response to identified needs, SeniorsNL:

- provides information and referral to support informed decision-making,
- facilitates the development and implementation of programs, and
- works to influence policies affecting older adults.

Board of Directors

**April 1, 2020 –
March 31, 2021**

Executive

Anne Morris, Chair
Judy Beranger, Vice Chair
Stephen Belanger, Treasurer
Edwina Kirkland, Secretary

Directors at Large

Doreen Burry
Chris Facey
Helena Fizzard
Frank Fry
Helen Handrigan
Henry Kielley (Ex-officio)
Rosemary Lester
Kristen O'Keefe
Erin Winsor

Core Staff

Kim Clarke, Accountant

Sherry Cook, Office Administration/Assistant

Mary Ennis, Outreach Coordinator, Coordinator of the NL Network for the Prevention of Elder Abuse (NLNPEA)

Kelly Heisz, Executive Director

Trudy Marshall, Coordinator of Resources Management, Information and Referral Service

Elizabeth Siegel, Director, Information and Referral Service

Part Time/Temporary Staff

Barbara Benson, Outreach Assistant

Leigh Thorne, Project Coordinator, New Horizons for Seniors Pan Canadian Project

Peer Support Volunteers Information and Referral Services

Julia Batten, Lorraine Best, Ron Day, Marie Field, Yvonne Jacobs, Meg Vis, and Marie Worthman

Office Volunteers

Stella Brown, Susan Roche

A very special thank you to all our volunteers across Newfoundland and Labrador who have given their time, expertise, and passion to make a difference in the lives of seniors!

Board Chair Message



On behalf of the Board of Directors of Seniors NL, I am pleased to present this report for the period April 1st, 2020, to March 31st, 2021. This was my second year as Board Chair during a pandemic. Again, it has been very different than I expected when I began, but it has been very interesting and educational. Most of our regular activities of fundraising, in-person education sessions and events for World Elder Abuse Awareness Day took place in a different format. Some of our activities such as planning for an Elder Abuse Conference were put on hold. The importance of internet access and being connected in the digital age became very apparent. Almost all our Board meetings, Committee meetings, educational sessions, etc., took place online.

Our staff and volunteers adapted quickly and faced these challenges head on. They didn't skip a beat. They worked diligently from home during the lockdowns and later when they returned to the office to provide support online and on the phone to provide necessary help for seniors. This involved coordination with government and many other community organizations. SeniorsNL took on a key role in food security, providing information and referral and providing a friendly person to talk to when that was what was needed. The key concerns raised during these difficult times will certainly influence policy going forward.

SeniorsNL is proud of its collaboration with provincial, federal, and municipal governments, health boards, and many community organizations and agencies. We work closely with the Department of Children, Seniors, and Social Development. We would like to acknowledge Henry Kielley, Director, Aging and Seniors Division and Director of Adult Protection (Department of Children, Seniors, and Social Development) who is always available to offer support and advice. We operated under a multi-year funding arrangement, ending this fiscal year, that had enabled us to plan in a more strategic way to

provide the best possible service to seniors and those who support them. We hope that government sees the value of that approach and will continue to support us in that way so we can continue to provide these much-needed services.

We would also like to highlight the contributions of our Corporate Sponsors who have been vital to the delivery of our outreach services across the island and in Labrador. The funds they give us, along with funds raised by our Donor Relations Committee and donations from the public, help to provide outreach services, assist our Peer Support Volunteers in 49 communities and support our work on elder abuse. Without this support we would not be able to carry out this work. Their generosity is greatly appreciated.

I would like to thank our Board of Directors. We have a very committed group who attend meetings, serve on various committees, and devote many hours to promoting the goals of Seniors NL. We continue to have regular presentations from our staff members on the various activities they undertake so we can better understand and support the work they do.

I would like to especially thank Frank Fry who has been an active member of the SeniorsNL Board and Chair of our Donor Relations Committee for many years. He has raised tens of thousands of dollars to support our outreach programs. His commitment to social justice issues and improving the lives of Seniors in this province has been outstanding! Thank you very much, Frank.

The work of SeniorsNL could not be accomplished without the dedication of our peer support and other volunteers. They are tireless in sharing their knowledge, answering the phone and emails, giving presentations, sitting on various committees, and volunteering in their communities throughout Newfoundland and Labrador. Their efforts to help seniors and those who support them is greatly appreciated by all.

We would like to sincerely thank Kelly Heisz, our amazing Executive Director, all our incredible employees Elizabeth, Kim, Mary, Trudy, Sherry, Leigh, and Barbara for their commitment to helping seniors. Being in the middle of a pandemic will not hamper their dedication and commitment to the population we serve.

This has been another very interesting, different, and challenging year. We again started some exciting new initiatives, continue our valued partnerships, and learned much from the difficulties faced. Together we plan to move forward with our partners to continue to make a difference in the lives of seniors in Newfoundland and Labrador.

Respectfully submitted,



Anne Morris
Chair, Board of Directors

Executive Director Message



I am pleased to present this Annual Report that covers our work from April 1, 2020, to March 31, 2021. I encourage you to read each section highlighting the work we have done to fulfill our Mission: to promote, support, and enhance the independence and well-being of older adults in Newfoundland and Labrador.

It has been a year like no other. Everyone was impacted by COVID-19, some worse than others. This year, we had seniors contacting us in need of the most basic things that seemed so very hard to get, especially for those not connected via technology. Our world stood still, showing, even more than before, the real hardship of those less fortunate and less connected.

BUT we had each other. People of all ages in our province rose to the challenge, further than they thought they could, to support each other, to create the connections. We did it together, adapted, tried new ways to connect and access necessities. Everyone did an AWESOME job and continues to do so.

Two weeks into our fiscal year we were working from home, including our wonderful volunteers who never missed a beat, connecting seniors and those who support them to much-needed services during this time. We remained steadfast and worked quickly and nimbly to support seniors who would need us more than ever. As an information and referral service, it was paramount that we were available to be contacted and that we kept up to date on the information and resources that were changing rapidly. As things evolved, community and government quickly responded. We made sure that we were involved in as much as we could and kept pace to ensure information was flowing to seniors. We also participated in the government's Vulnerable Population Task Force through its Food Security Task Force and Seniors Working Group to share what we had been hearing, to learn about other resources, and to assist in creative and innovative ways to address the pressing and immediate needs people were facing in our province. Further information on what our organization has done this past year to contribute can be found in the Resources Management report on page on page 23.

We had to shift the way we did outreach, utilizing virtual sessions to inform and engage seniors across the province and those who support them. While meeting seniors in the communities is always a preferred way to connect and share information, we were pleased to see such a wonderful uptake in participation for the sessions.

I cannot say enough about the dedication and hard work of staff and volunteers. It would have been impossible to do what we are supposed to do without these amazing people. I am very proud to be part of a passionate team who did not hesitate to work above and beyond during this pandemic. I do, again, encourage you to read their reports to see what I mean. Tremendous work was done.

I also want to thank every member of the Board, who wholeheartedly supported our ever-changing work environment and continued to meet to discuss what had been happening and what else SeniorsNL could do. Their passion, commitment, and expertise are valuable assets that contribute to the strength of our organization.

Early in the pandemic, Fortis reached out to a number of community organizations to provide a very generous donation to provide support. We were very thankful and honoured to be one of them. Their Community Matters project truly reflected their caring, kindness, and the spirit of us all working together during this time!

We were also very honoured to work with United Way NL to help disburse our province's portion of funding from the Government of Canada's New Horizons for Seniors Program COVID 19 Seniors Response Fund. We were able to support efforts from community groups and towns in rural and remote communities to reach out to seniors to provide food, masks, transportation, etc. For the full report on this great project please go to page 39.

There was no doubt that our 2020-2021 fiscal year would have a much different landscape in normal times. Yet we, like everyone else in this province, adapted to serve, knowing that the issues impacting seniors - such as housing, food, and finance - would continue if not be magnified even more during the pandemic. Of course, we are here to help!

Sincerely,

A handwritten signature in blue ink, appearing to read "Kelly Heisz". The signature is fluid and cursive, with the first name "Kelly" and last name "Heisz" clearly distinguishable.

Kelly Heisz, Executive Director

Information and Referral Services

Elizabeth Siegel, Director

Through our Information and Referral Services, we are committed to:

- listen well and pay attention to the voices of seniors!
- provide an easy and non-judgmental way for people to connect to information and resources;
- support those who contact us to define their needs and point them to the most appropriate places to have those needs met; and,
- help service providers connect their clients to additional services available from other organizations.

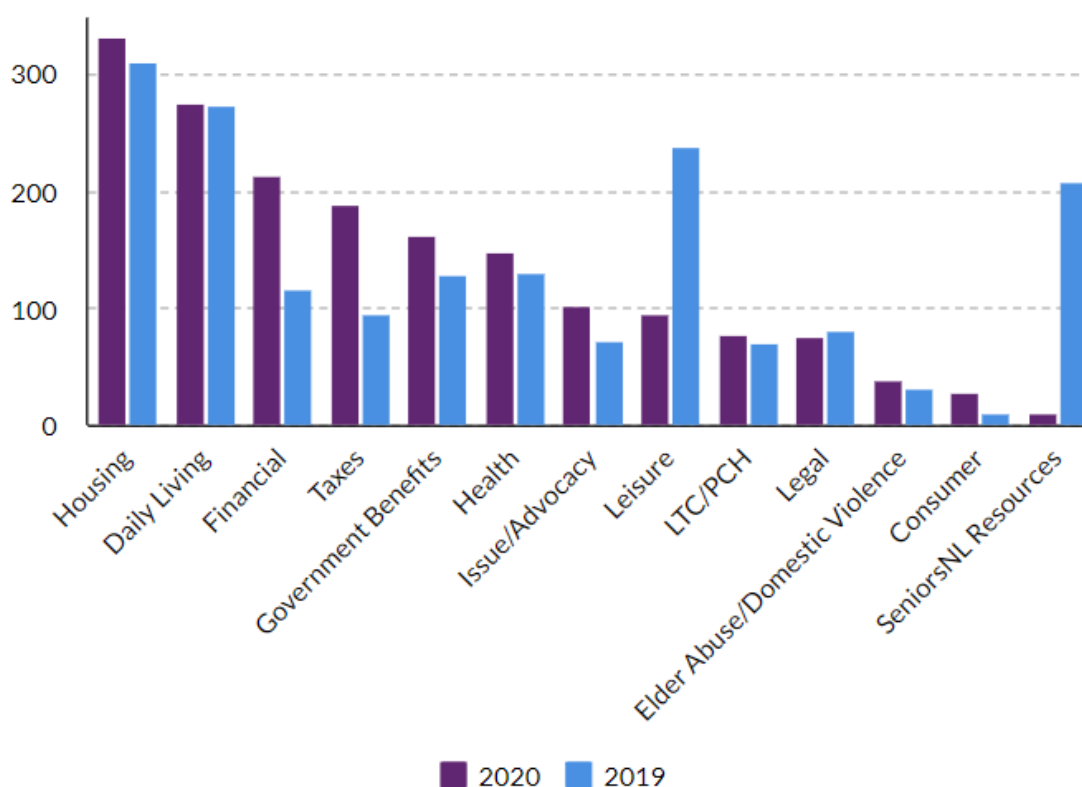
A Year Like No Other



When comparing the categories of inquiries for the first six months of fiscal year 2020 vs 2019, the **COVID pandemic impacted the kinds of inquiries SeniorsNL received during this period (See Figure 1)**. With the extended lockdown period, our calls about leisure activities were down by 60% and our opportunities to do outreach and send out SeniorsNL materials were negligible. At the same time, **inquiries about finances increased by 83%**. Many of these calls were from seniors who needed emergency assistance with food. Likewise, there was a **26% increase in inquiries about government benefits** as some seniors experienced delays in getting benefit cheques in April and May (those who got their cheques in the

mail versus receiving their benefits by direct deposit). There were also many calls from seniors who needed information about COVID benefits. In addition, there was a **96% increase in calls about taxes** as the tax deadlines were pushed back in 2020 and a **43% increase in calls from seniors seeking advocacy support** – many of which involved issues with receiving government services, which were backlogged when they reopened after the lockdown.

Figure 1: Categories of Need: Timeframe Comparison
April 1 to September 30



These trends continued in the second half of our fiscal year, especially with a second lockdown occurring in NL in mid-February. However, our fiscal year finished off on a hopeful note as we began getting our first calls (22) from seniors inquiring about the COVID vaccine, which the health authorities in NL began offering to those 85 and older in the second week of March 2021.

The Year in Review

Connecting with us by phone is still the most popular way of accessing our service. Phone calls and walk-ins (at 77%)¹ make up most of our inquiries, showing that people want to speak directly to a person about their needs and concerns. These inquiries, for the most part, are answered by Information Line Peer Support Volunteers (PSVs).

We heard from seniors and those who support them living in 208 communities in Newfoundland and Labrador.

In our last fiscal year, we were contacted by **3,496** seniors and people who support them. This is a 4% increase in inquiries over the previous fiscal year. It is no surprise that the bulk of our inquiries come from within our province and that most of the inquiries (**65%**) come from seniors. We also hear from family members of seniors (**14%**), and community and government agencies that support seniors (**7%**). Our remaining inquiries come from friends and neighbours of seniors, home support workers, and people looking for phone numbers, rental space, and volunteer opportunities. We heard from seniors and those who support them in 208 communities in Newfoundland and Labrador.

Most of our calls involved much more than a directory-assistance kind of service. (Only about 1% of our calls involve a simple phone number referral.) In fact, our average call length is **10.8 minutes**, and this year, **212 of our inquiries** involved a significant degree of emotional support. We also provided **296 follow-up calls** to inquirers, with their permission, to ensure they managed to connect with the resources we referred, ensure they received the materials that we sent to them, and/or to check up on how they were doing during a difficult time.

While we received inquiries from across the province, 84% came from the Eastern Health region, which is not surprising as 45% of NL's senior

¹ This year, only 3% of our inquiries were walk-ins as our office was closed to the public for most of the year

population (65+) live on the Avalon Peninsula. In addition, we had 74 inquiries from outside the province, mostly from the adult children of NL seniors.

Connecting People: Our Referrals

People contact us to access programs, resources and services based on their identified need. Often, we provide them with more than one referral. Our iCarol database system allows us to store our collection of resources, currently over 900, for referrals to services that are offered by government and public and private agencies and organizations.

We received 3,496 inquiries and provided 3,398 referrals to 349 programs/services offered by 179 agencies.

Top 15 Referrals 2020-2021 ²	
1. Community Volunteer Income Tax Program (CRA)	10. List of odd jobs/minor home repair businesses (St. John's)
2. Connections for Seniors	11. Friendly Calls Program (Red Cross)
3. Community Supports (Eastern Health)	12. List of foot care businesses (Avalon Peninsula)
4. Service Canada	13. COVID-19 Immunization Information (Eastern Health)
5. Public Legal Information Association of NL	14. Credit Counselling Services of NL
6. Rental Housing Program (NLHC)	15. List of Members of the House of Assembly (MHA)
7. NL Prescription Drug Program	
8. Non-Profit Housing (City of St. John's)	
9. Adult Protection Line	

² Not including SeniorsNL materials

Sometimes one referral makes all the difference...

Alison* called our Information Line looking for our seniors housing list because she was considering selling her two-storey home. After chatting further with Alison, our Peer Support Volunteer learned that her main concern was that she was finding it difficult going up and down the stairs in her house. Our Peer Support Volunteer then told Alison about the NL Housing Home Modification Program, which allows homeowners to apply for forgivable loans to make their home more accessible. Alison was delighted to learn that she might be able to get financial support for a stair lift as she had not been aware that such a program existed. Our Peer Support Volunteer mailed her both our seniors housing list and information on the modification program so that Alison could fully consider all her options and make an informed decision about where to live in the future.

**Identifying details have been changed to protect the privacy of the individuals involved.*

The Canadian Coast Guard elves and their Mascot, Echo, prepared over the top Christmas boxes for six seniors living alone with no family. They have been caring and sharing the joy of their personalized gift boxes for 11 years!



"I really appreciate that I could reach out to complete strangers and get the kind of help you provided." -senior gentleman

Information and Referral: Data Spotlight

3,496

Number of Inquiries

- 3398 referrals to
- 349 programs and services offered by
- 179 government and community agencies

65%

Inquiries were from seniors

- 14% from family members of seniors
- 7% from community and government agencies that support seniors
- remaining inquiries come from friends and neighbours of seniors, home support workers, and people looking for phone numbers, rental space, and volunteer opportunities.

208

Number communities in our province where seniors and those that support them live

- 84% of our inquiries came from the Eastern Health Region (45% of the population live in this region). 6% from Central Health Region, 4.5% Western Health Region, 1% from Labrador Grenfell.

1,760

Number of hours our Peer support Volunteers gave

- This is directly to Information and Referral – providing peer support, a listening ear, and connections to services and information to support informed decision-making. The dollar value for this work is \$39,476.80.

Fifty-one (51) inquiries were related to elder abuse that needed to be reported to the Adult Protection Line or the local health authority.

Top two financial inquiries were: food (emergency, foodbank, etc.), and help for medical needs (eyeglasses, dental, hearing, etc.)

Corporate Spotlight - COVID Heroes!



A shoutout to Verafin who, in the very early days of COVID, called us to see how their staff could help run errands for seniors who could not leave their homes. Their team jumped in and helped pick up and deliver grocery orders, prescriptions, and other supplies for seniors in the St. John's area who called our Information Line.

Another shoutout to PAL Airlines that reached out to us as well in the early days of the lockdown and wanted to help in any way that they could. They organized staff from across the province who volunteered to deliver food.

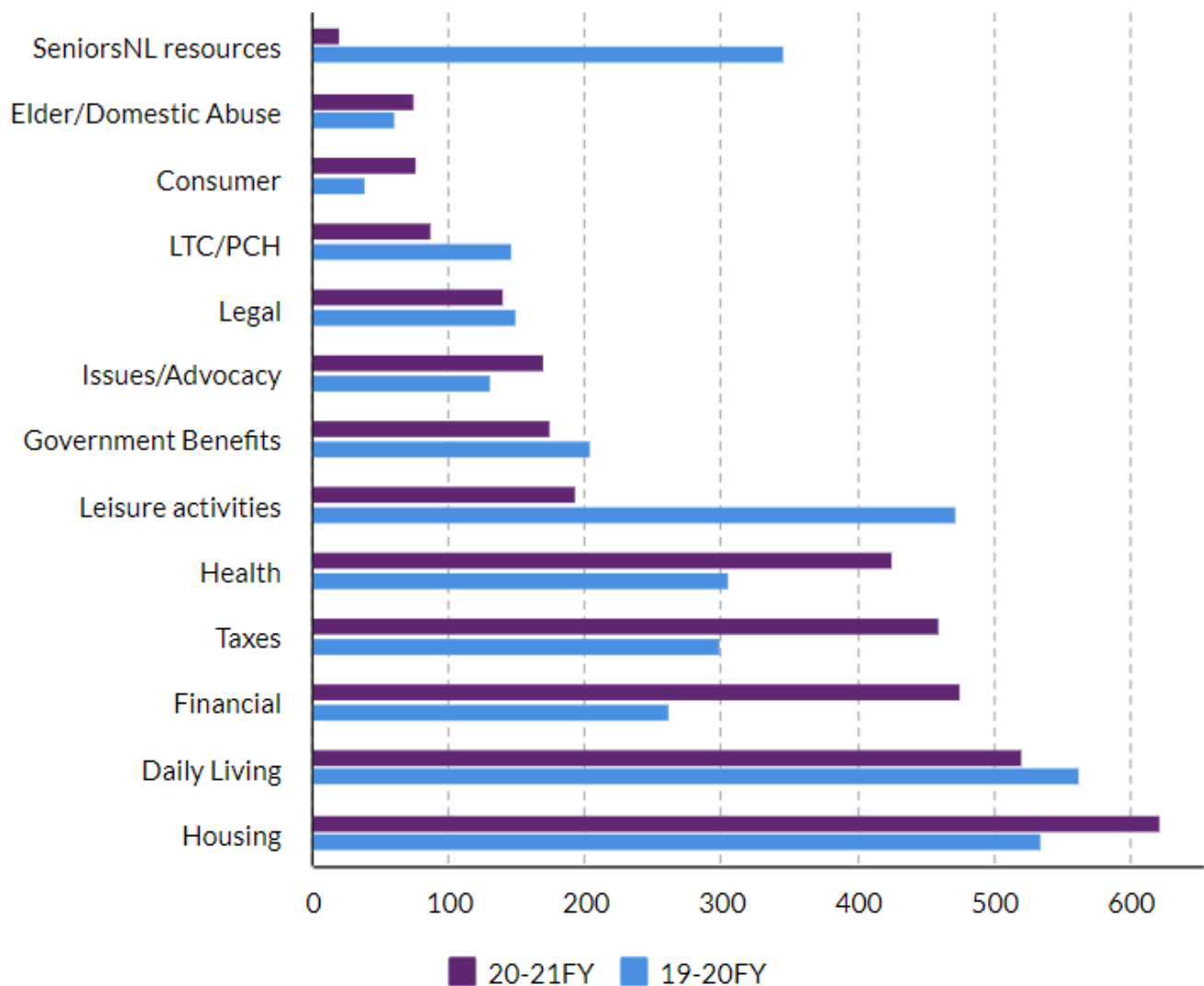


We were honoured to be chosen by Fortis Inc, as one of the community organizations they would donate to support the work being done in the early days of the pandemic. Their Community Matters project truly reflected their caring, kindness and the spirit of us all working together during this time!

What People Are Looking For: Categories of Need

Figure 2 illustrates the types of needs inquirers have by category. We also have compared this fiscal year's needs with the 2019-2020 fiscal year to show how these needs shifted during the first year with COVID.

Figure 2: Categories of Need: 2019-2020 vs 2020-2021



Housing: accounting for **18%** of all inquirers' needs. These come from/for seniors **who were looking for a place to live.**

Information and referrals falling under this category include requests for our housing lists, applications to various subsidized housing organizations, and assistance with housing applications. Other housing-related inquiries that involve maintenance and energy efficiency are captured under **the daily living category.**

Daily Living: accounting for **15%** of all inquirers' needs. These are specific **to enabling a senior to stay in his/her own home.**

The top ten referrals were about:

- | | |
|-------------------------------------------|-------------------------------------------------|
| 1. Home support | 7. Meal delivery required because of COVID |
| 2. Home maintenance | 8. Accessible transportation |
| 3. Residential snowclearing | 9. Home-delivered meals (e.g., Meals on Wheels) |
| 4. Emergency alert systems | 10. Lawncare |
| 5. Supportive case management | |
| 6. Transportation to medical appointments | |

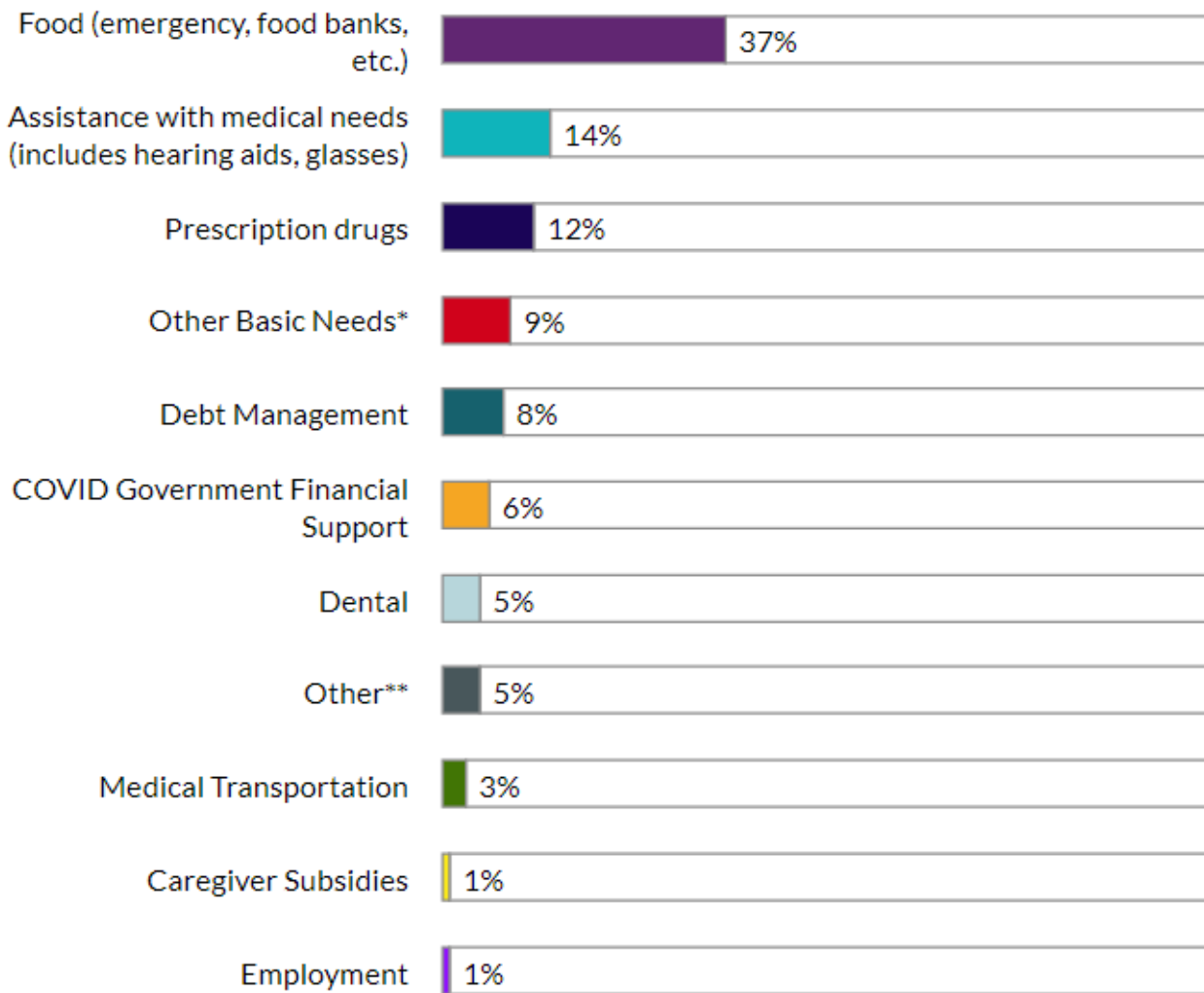
Other subjects of daily living inquiries include housekeeping, in-home services such as hair styling, and home energy conservation.

Financial: While most of our inquiries have a financial aspect (for example someone may be looking for housing because they can't afford the rent where they currently live), we wanted to separate the **14%** of inquirers' needs **that were related to those looking for financial assistance (Figure 3).** Many of these were related to people needing emergency food (181 inquiries) and seeking financial help for medical issues – such as help with purchasing glasses, hearing aids, and medical equipment.

Other financial concerns included debt management and the need to find employment.³

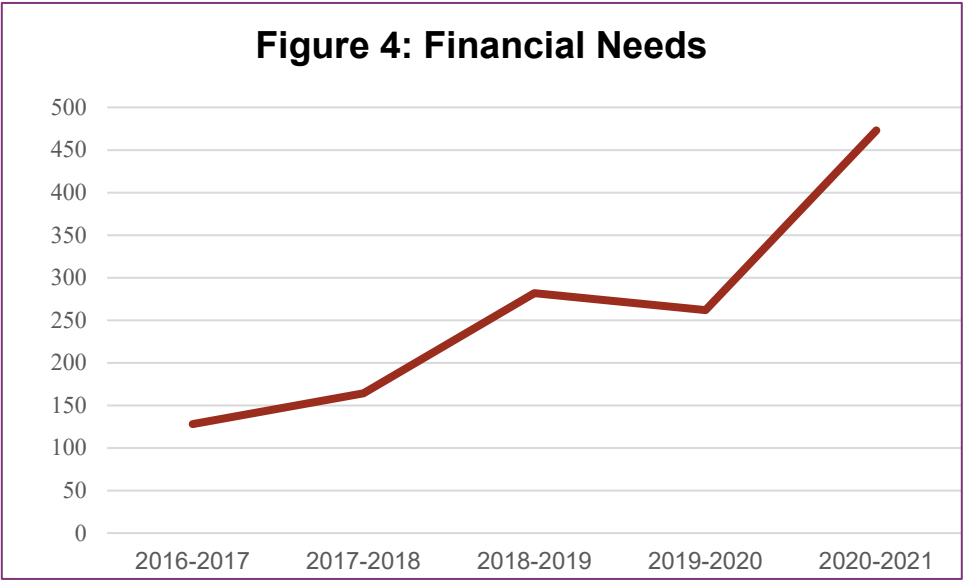
³ In Figure 3: *Other Basic Needs: furniture, help with utilities, clothing. **Other: SeniorsNL Emergency Fund, Municipal tax discounts, Mobility For Good, Rogers

Figure 3: Breakdown of Financial Needs



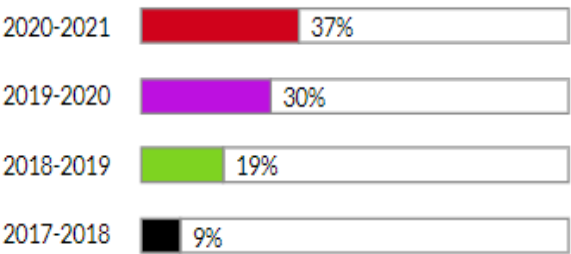
Connected For Success, Newfoundland Power, St. John's Animal Care and Adoption Centre (spay/neutering), Connections For Seniors Moving Expense Assistance.

It is worthy to note that our inquiries about financial needs have increased steadily over the last five years (Figure 4, page 18).



Still under financial needs category, Figure 5 shows the percentage of all inquiries for **Food Related Supports** over a four-year period. There is a continual rise in requests for food banks and emergency food. Such supports are edging out other concerns that are also important.

Figure 5: Financial Need - Food Related Support Over Time



Taxes: accounting for **13%** of all inquirers’ needs. These are specifically related to seniors needing help with filing their taxes through the Community Volunteer Income Tax Program or who need information from the Canada Revenue Agency.

This type of inquiry is a seasonal one but is significant. Seniors with a low income must file their taxes on time so that they do not lose their benefits,

e.g., Guaranteed Income Supplement, drug card, and the provincial seniors' benefit.

Health: accounting for **12%** of all inquirers' needs. This represents a significant increase (+40%) versus a year ago. The increase is due largely from two sources: a **33% increase in mental health related requests**, as well as Covid-19 health and vaccine related information requests. The next three top information requests were for: foot care, disease related information and help to find a doctor.

Leisure and Learning: accounting for **6%** of all inquirers' needs. These were related to inquiries about recreation and social opportunities, 50+ clubs, and courses (particularly computer courses).

Government Benefits: 5% These needs were for information about provincial (e.g., income support, seniors benefit) and federal benefits like Old Age Security, Guaranteed Income Supplement, and the Canada Pension Plan.

Issues Advocacy: 5% These needs were related to help with individual issues or systemic concerns. Most of these inquiries were given referrals to their MHA (42) or MP (28), the Seniors' Advocate (38), the Office of the Citizens' Representative (20), or to the client relations department of their regional health authorities (15).

Legal inquiries: 4% These needs were related to people looking for a lawyer or for information on matters such as wills, power of attorney, and advanced healthcare directives.

Long Term Care/Personal Care Homes: 3% These needs were for information on how to start the process to enter LTC/PCH or on financial aspects (such as subsidies), and/or for lists of facilities.

Elder Abuse/Domestic Abuse: 2% Fifty-one (51) inquiries were related to elder abuse that needed to be reported to the Adult Protection Line or the local health authority. In addition, we had two inquiries from women

experiencing domestic violence, who were referred to women's shelters and multiple other supports.

Consumer Related: 2% These needs were related to consumer issues such as senior discounts, ID cards, motor vehicle registration, consumer complaints, etc.

SeniorsNL information and awareness materials: 1%

These are related requests for SeniorsNL information materials (for instance our Seniors Guide to Services in NL, housing transitions booklet, elder abuse brochures, etc.).⁴ This category was highly impacted by COVID-19 as most materials are distributed through public outreach opportunities across the province.

Unmet Needs

Most of the time, when seniors and those who support them contact us, we can refer them to a resource or service (or sometimes multiple ones) that they did not know how to access or that it even existed. However, occasionally we find unmet needs, which indicate a gap in services to seniors in our province. SeniorsNL shares this information on unmet needs with the Seniors Advocate, the Seniors and Aging Division (CSSD), and other government and community entities to facilitate discussion about changes in policies and services to address them. This fiscal year, the biggest unmet need identified was financial support for dental care (26 seniors). Many of the other unmet needs were COVID-19 related, meaning requests for services and programs that were not open due to lockdown and changing Alert Levels. These included: meals and food related inquiries that service(s) were out of geographic range, access to computer technology where agencies request list was full or depleted, bereavement support/groups, flu vaccines, walk-in medical clinics, walk-in mental health supports, seniors ride programs.

The Volunteers Who Support Us

A big thank you goes to the six seniors who served as Information Line Peer Support Volunteers this year by answering inquiries and supporting seniors

⁴ Requests for SeniorsNL compiled housing lists are included under the housing category.


with information and connections to needed services: Julia Batten, Lorraine Best, Ron Day, Marie Field, Yvonne Jacobs, and Meg Vis. For the two periods that our physical office was closed due to COVID lockdowns, these volunteers rose to the occasion and started to do their shifts on our information line from home. Although seniors had to leave a message on our voicemail rather than getting someone live, our Peer Support Volunteers typically were able to respond to callers within 15 minutes of Their leaving a message during business hours. Many of the seniors (and those who support them) who they spoke with expressed gratitude that someone was getting back to them in a time when so many services were closed. Without the flexibility and ingenuity of our Peer Support Volunteers our services would have been severely impacted, and we are especially grateful for their support during a difficult year.

These volunteers gave 1,760 person-hours during the 2020-21 fiscal year directly to Information and Referral – providing peer support, a listening ear, and connections to services and information to support informed decision-making. The dollar value for this work is \$39,476.80⁵.

In addition to our Information Line Peer Support Volunteers, we rely on staff and other volunteers to research, gather, and update information and statistics. Thanks go to volunteers Stella Brown and Susan Roche.

With this team, we look forward to the coming year and continued service to seniors and those who support them!

Respectfully Submitted,

Elizabeth Siegel (CRS)⁶ 
Director, Information and Referral Services

Data analysis was done by Elizabeth Siegel, Mary Ennis, Trudy Marshall, and Kelly Heisz, and Meg Vis.

⁵ Calculated using SeniorsNL base pay for an assistant.

⁶ Elizabeth is an AIRS-certified Community Resource Specialist.

Website Data

41,174 Unique Users⁷

- 85% from Canada, of which 71% are from Newfoundland and Labrador
- 18.4% are Return Visitors
- 50% of the top 10 locations are in Newfoundland and Labrador
- 101,620 total pageviews.

A special COVID webpage was developed for our visitors to quickly access Federal/Provincial pandemic information as well as food resources such as food deliveries, hampers, etc. (based on our analysis of our pages most visited during the first lockdown period).

Figure 6: www.seniorsnl.ca

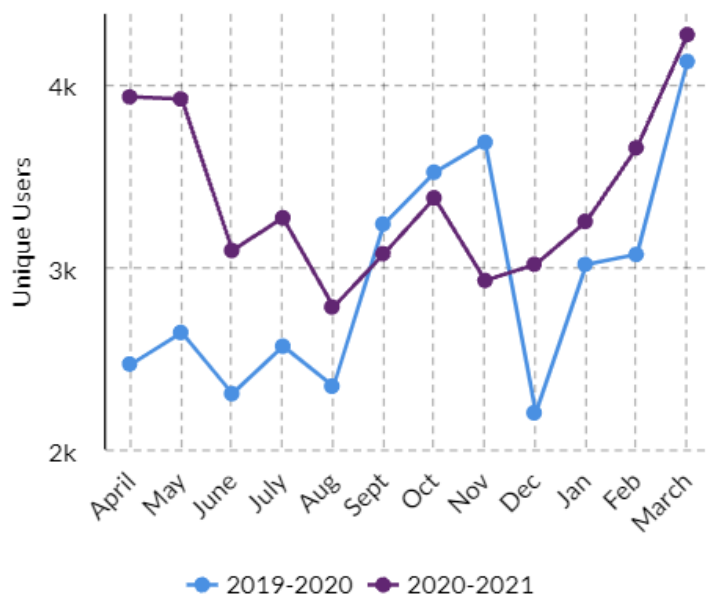


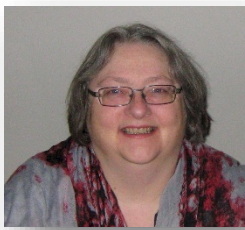
Figure 5 shows a major spike in visitors April - July 2020 which coincides with the COVID Lockdown Alert Level(s). People searched for online food delivery, online motor vehicle registration, income tax, the latest COVID news (closures, prescription drug costs, and the Federal one-time benefit payment to seniors, municipal tax breaks for seniors). Visitors continue to trend upwards, seeking the same kind of information.

⁷ The official Google Analytics definition of this term is: "Unique Visitors are the number of unduplicated (counted only once) visitors to your website over the course of a specified time period." However, each user counts as one so, if the same IP address accesses the page/site these visits all count as one.

Resources Management

Trudy Marshall, Resources Management Coordinator

Accurate Information Means Accurate Referrals



Resources Management During COVID

The information and referrals that we provide to seniors and those who support them is contained in a customized resource database known as iCarol. It is, by necessity, an ever-changing system. When seniors (or those who support them) contact SeniorsNL with questions or looking for a referral to a service, it is essential that our staff and volunteers have up-to-date, accurate information for them. Creating new records and updating/verifying the information in this database is a full-time job.

The need for accurate information has been most obvious in the past year. The importance of investing in Resources Management became especially clear during the first COVID quarantine when information on the status and operating details of businesses and services changed often. About one third of the iCarol Information and Referral database entries were added or changed due to cancellations, changes in services, or service delivery. Many entries have been updated one or more times, and changes in services often correlated with changes in NL COVID Alert Levels. These database entries included essential services and resources such as emergency food or grocery delivery, healthcare, COVID screening and immunization, and government financial support.

Throughout much of 2020-2021, the COVID pandemic continued to influence life and services in NL and Canada. We added 140 new entries to the iCarol database in 2020-2021. Of these about 100 services (or lists of services) were directly related to needs arising or increasing during COVID.

During April and May 2020 SeniorsNL provided database support for the newly developed NL Community Food Programs FOOD HELPLINE in partnership with Food First NL (FFNL), 811, the Government of Newfoundland and Labrador, the Jimmy Pratt Foundation, and the NL Association of the Deaf. SeniorsNL provided database support and resource verifications for food banks, meal programs, and grocery delivery for all four health regions. By the end of March 2021, the iCarol database had 100 new or existing food program resource entries. Sixty-five of these detailed food program resources were entered in five days between April 21 to 28, 2020 to get the food helpline up and running quickly.

Throughout 2020 and into 2021, we worked in partnership with Food First NL (FFNL) to continue to identify main contacts for the food program resources and update the information on their services. By March 2021, SeniorsNL, Food First NL, and 211NL began working on a data-sharing partnership agreement for food resources, and work is continuing with data sharing for other kinds of information as well. This will ensure the work of verifying information is shared and resources can be updated even more frequently.

As the COVID situation continues to change on a monthly, weekly, and daily basis, we continue to strive to keep our information up to date for those who reach out to us. Most recently, this has included details on where and how people can receive their COVID vaccinations.

Respectfully Submitted,

Trudy Marshall,

Resource Management Coordinator (CRS-DC⁸). 

Information and Referral Data analysis was done by Elizabeth Siegel, Mary Ennis, Trudy Marshall, and Kelly Heisz, and Meg Vis.

⁸ Trudy is an AIRS-certified Community Resource Specialist – Database Curator.

Provincial Outreach

Mary Ennis, Outreach Coordinator



SeniorsNL staff found themselves in a different world by the start of the 2020-21 fiscal year. Like others across the country, we were living in lockdown, working from our homes, and meeting virtually. The early days of the lockdown were spent connecting with our networks across the province to find out what issues they were experiencing because of COVID-19 and to share with us how they were getting groceries, medications, etc. (e.g., curbside delivery, pick-up, on-line orders), and to offer Friendly Calls to help decrease isolation and loneliness.

During the first half of the 2020-21 fiscal year, staff availed of opportunities to increase their knowledge of:

- Virtual technology to meet our mandate into the future of the COVID-19 pandemic
- Available information on COVID-19, e.g., protective equipment, health regulations, global trends in working during a pandemic
- Workplace Health and Safety information on working during COVID-19

SeniorsNL was invited by United Way NL to work together to administer the Government of Canada's New Horizons for Seniors Program COVID 19 Seniors Response Fund. The funds were specifically used to support efforts in rural and remote communities across the province to help them reach out to seniors to let them know they were being thought about during this crisis. Ninety-five community organizations and municipalities received grants of \$1,000, often supplemented by their local grocery stores, municipalities, or other partners, to purchase and deliver food, personal protective equipment, and other items to seniors in their own and near-by communities. It was a pleasing and extremely busy project that thrilled recipients and volunteers alike. We were more than happy to provide an overview of the initiative in the

August 2020 issue of Saltire's *Senior Living* insert in their papers. See more details of this project in our Spotlight on page 39.

The days leading up to the NL Provincial election of March 25, 2021, saw SeniorsNL keeping our networks updated on what the voting process would look like during the COVID pandemic.

October 1, 2020, was highlighted by SeniorsNL in celebration of the United Nations' International Day of Older Persons as well as Canada's 30th Anniversary of National Seniors Day. An article speaking to both events was also submitted to and published in *Senior Living*.

SeniorsNL kept older adults across the province informed of Health Accord NL's work to look to a 10-year plan for a better health care system to better meet the needs of our population. We encouraged them to participate in this critical initiative. SeniorsNL staff covered each Town Hall and accepted an invitation from the Aging Population Committee of the initiative to participate as a key informant group in a virtual symposium in February 2021.

SeniorsNL has been participating discussions of a National Strategy on Elder Abuse with other groups across the country, facilitated by Margaret McPherson, Centre for Research and Education on Violence against Women and Children, Western University, London, ON.

We were also delighted when Alicia Marie Follett approached us for a volunteer role and subsequently began work on *Discharge from Hospital*, a guide to things you need to know/do when released from a hospital stay. Thank you, Alicia!

At the invitation of the Million Dollar Round Table Foundation of Canada, SeniorsNL wrote a feature article for publication in the Foundation's April 2020 newsletter. The Foundation generously awarded us \$3,500 to help support World Elder Abuse Awareness Day events.

SeniorsNL partnered with the Canadian Hospice Palliative Care Association (CHPCA) and several community organizations in other provinces to begin discussions on CHPCA's pilot project on *Advance Care Planning*. The session consists of a 90-minute workshop to encourage seniors to think about what

matters to them and the kind of care they want at different stages of their lives to better prepare them to develop their



Canadian Hospice Palliative Care Association
Association canadienne de soins palliatifs

own Advance Health Care Directive. SeniorsNL will be holding two workshops in Spring 2021 using the material developed by the CHPCA with some modifications to reflect Newfoundland Labrador landscape.



In 2020-21, SeniorsNL was pleased to accept not one, but two, invitations from MUN School of Nursing to have two teams of fourth year students work with us to produce documents. Our thanks go out to Nathan Bollinger, Jensen Cornwall, Haley Neil, and Madison Tarrant for their excellent

work on *Elder Abuse: An Identification Guide for Nurses*, and to Kristie Mullaly, Michelle Ploughman, and Steward Williams for producing the information package *What to Do When a Spouse or Loved One Passes Away*, e.g., bereavement supports, banking/finances, computer passwords, pensions, funeral.

SeniorsNL was disappointed to cancel the 2020 Volunteer and Supporter Appreciation Day during which the Dorothy Whittick Awards are presented to some amazing SeniorsNL volunteers. One awardee was Gertie Hynes of Corner Brook who had volunteered with SeniorsNL since 2006. Gertie passed away in 2021 before she was able to receive her Award. SeniorsNL did ensure that Gertie's family received the Award on Gertie's behalf. A second Dorothy Whittick Award for 2020 will be presented during SeniorsNL Annual General Meeting for 2020-2021.

Many thanks go out to all our 2020-2021 Outreach funders without whom we would not have been able to keep connected with the scores of seniors across the province. A special thanks to all those who invited SeniorsNL to share our information and knowledge in various venues throughout the year. Our deepest gratitude goes out to our partners, particularly the NL 50+

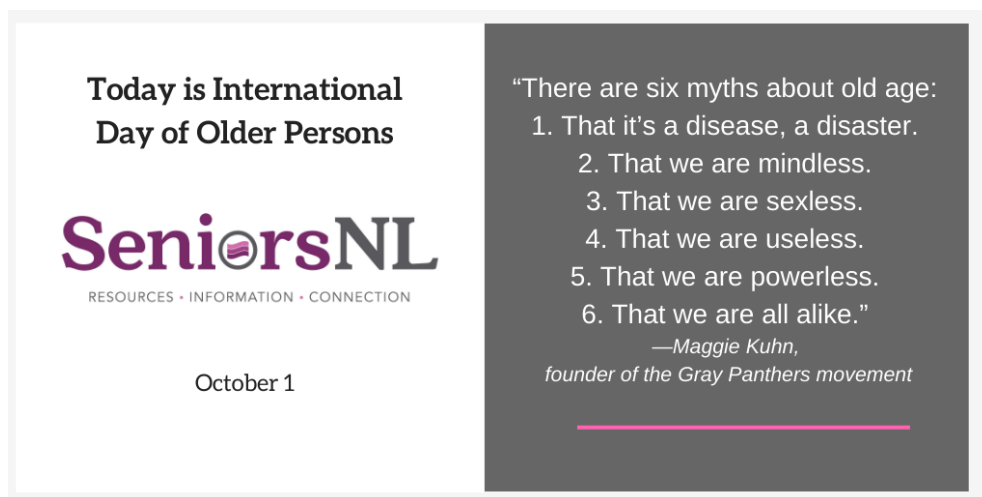


Federation and its 50+ clubs across the province. You are a tremendous

asset not only to the hundreds of seniors involved with the clubs, but to SeniorsNL as well!

I would like to particularly acknowledge again those of you who so generously shared your knowledge on different topics during our virtual Tuesday morning information sessions. As ever, we are grateful to our network of Community Peer Support Volunteers and our Friends of SeniorsNL⁹ for sharing our information with your peers and directing those in need of support to our Information Line.

Respectfully Submitted,
Mary Ennis,
Outreach Coordinator



Social media post October 1, 2020

⁹ Community Peer Support Volunteers are trained seniors who live in 49 communities in the province that share information and connect seniors to our information and Referral Services. Friends of SeniorsNL are individuals of any age who just to refer seniors to our services.

Outreach: Document/Item Distribution to Public 2020-2021

30,390 pieces of material to approximately 22,479 individuals

Eastern – 20,955
Central – 3,590
Western – 3,280
Labrador-Grenfell – 2,565

Documents/Items	# Distributed
COVID-19 Information	16,035
SeniorsNL Brochures	7,480
Letter from the Minister of Children, Seniors and Social Development	5,135
SeniorsNL Elder Abuse Brochures	715
NL Network for the Prevention of Elder Abuse Brochure	650
Resource List for Seniors	160
SeniorsNL Caregivers Guide	120
SeniorsNL Refrigerator Magnets	95

NOTE: The first three documents listed above were distributed with each package delivered to seniors during SeniorsNL COVID-19 Project funded by United Way NL.

Outreach: Information Booths 2020-21

While in-person information booths were cancelled during 2020-2021, SeniorsNL did participate in those offered virtually by some organizations and Government agencies. Unfortunately, we do not know how many individuals accessed our information at each virtual event. It is important to note that these statistics are missing from our **Outreach: Information Distribution to Public 2020-2021** section above.

Association for New Canadians Health Fair
Department of Fisheries & Oceans NL Wellness Fair
Revenue Canada Employee Stress Less Fair

Outreach: Information Distribution via email to Networks

- 532 items of information on 317 topics to 109 Peer Support Volunteers in 49 communities
- 505 items of information on 301 topics to NL 50+ Federation Area Directors for sharing with local 50+ clubs
- 368 items of information on 273 topics to 23 Friends of SeniorsNL in 13 communities
- 235 pieces of information on 131 topics to NL Network for the Prevention of Elder Abuse membership
- 310 pieces of information on 210 topics to Community Organizers of Supporting Seniors during COVID-19 Project

Embracing Virtual Outreach to inform and Connect



Thanks to United Way NL Community Grant Fund, we were able to offer 13 Information Sessions on Zoom and were so pleased to see interest right away and the audience grow over the period. The *Let's Talk About...* and *Just Ask...* sessions offered participants the opportunity to learn and get answers on many topics chosen by seniors. These sessions also allowed SeniorsNL to work with several community and government partners so they could highlight their work and share valuable information to the seniors, family members, caregivers, and service providers who participated. A sincere thank you to presenters for providing much needed insight during the following zoom sessions which drew a total of 508 participants. SeniorsNL recorded most of the sessions and uploaded them to its YouTube channel, garnering over 1,000 views. It is important to note that SeniorsNL invitations to these weekly zoom sessions reach over 18,000 people.

Zoom Session Topics	Presenter/s
Just Ask Us...SeniorsNL	Elizabeth Siegel, SeniorsNL
Let's Talk About...Emergency Preparedness	Jillian Allison, Canadian Red Cross
Let's Talk About...Provincial Home Dementia Program	Dr. Roger Butler, Provincial Home Dementia Care Program
Let's Talk About...Our Public Libraries: Resources and Services	Mark McCumber, Public Libraries Association NL
Let's Talk About...Abuse: Relationship, Familial, Recognizing, Reporting, What Happens Next	April Gavel, RCMP, and Renee Byrne, Victim Services
Let's Talk About...First Link and other Services	Diane Roberts, Alzheimer's Society NL
Let's Talk About...Income Tax: Benefits and Credits	Anna Stassis, Canada Revenue Agency
Let's Talk About...Service Canada Services	Sherri Lockyear, Service Canada
Let's Talk About...Remote Patient Monitoring	Kim Ghaney, Remote Patient Monitoring Program
Just Ask Us...SeniorsNL	Elizabeth Siegel, SeniorsNL
Let's Talk About...Grandparents' Rights	Greg Noseworthy, Public Legal Information Association NL (PLIAN)
Let's Talk About...Adult Protection Act and Capacity	Henry Kielley and Steve Ross, Children, Seniors and Social Development
Let's Talk About...Seniors and Mental Wellness	Barry Hewitt, Mental Health & Addictions, and Monica Fletcher, Consumer Health Awareness Network NL (CHANNAL)

Virtual Outreach: Communities where participants came from

Aurora, ON	Fox Harbour	Ottawa, ON
Badger's Quay	Gambo	Paradise
Baie Verte	Gander	Pasadena
Bay Roberts	Glovertown	Petty Harbour
Birchy Bay	Grand Bank	Placentia
Boissevain, MB	Grand Falls-Windsor	Port au Port East
Bonavista	Happy Valley-Goose Bay	Port Rexton
Botwood	Harbour Breton	Portugal Cove-St. Philips
Branch	Harbour Grace	Pouch Cove
Burin	Hodges Cove	Rushoon
Calgary, AB	Holyrood	South Branch
Carbonear	Horwood	South River
Cavendish	Howley	Southwest Arm
Clareville	Irishtown-Mountainview	Springdale
Clarke's Beach	Kippens	St. Alban's
Conception Bay South	Labrador City	St. Anthony
Conception Harbour	Lewisporte	St. John's
Corner Brook	London, ON	St. Lawrence
Cupids	Marystown	St. Shotts
Deer Lake	Mount Pearl	Stephenville
Doyles	Norman's Cove	Stephenville Crossing
Fogo		

Summerford

Trepassey

Whitbourne

Torbay

Twillingate

Toronto, ON

Vancouver, BC

SeniorsNL as Guest Speakers/Presenters/Facilitators

As virtual meeting and gatherings became more common among organizations and governments during COVID-19, SeniorsNL started receiving invitations to present at several such sessions.

- August 3, 2020 – Kelly Heisz was guest speaker, giving an *Overview of SeniorsNL* at the Seniors Liberal Commission Annual General Meeting.
- October 1, 2020- Presentation to the Provincial Advisory Committee for Aging and Seniors by Kelly Heisz and Elizabeth Siegel
- October 2, 2020 – Elizabeth Siegel and Mary Ennis were panelists during a national webinar - *An Age-Inclusive Canada* - hosted by CanAge, a national organization working to improve the lives of older adults through advocacy, policy, and community engagement.
- November 16, 2020 – Elizabeth Siegel and Mary Ennis presented on *Supporting a Senior during an Emergency* to 40 Red Cross volunteer trainees from the four Atlantic Provinces.
- November 18, 2020 – Elizabeth Siegel and Mary Ennis presented on *Housing Options* to the Memorial University Pensioners' Association (MUNPA).
- March 2, 2021 – Mary Ennis presented on SeniorsNL to the Airways Masonic membership NL.
- March 29, 2021 – At the invitation of Towards Recovery: Mental Health and Addictions, SeniorsNL developed a two-hour, two-part *Specialized Training for People Who Work One-on-one with Seniors*. Part one explored the larger context of seniors' lives as viewed through the eyes of an older woman; the experiences of ageing members of the indigenous, disability, and 2SLGBTQIA+ communities; and the

perspectives of family caregivers as they age. Particular attention was given to older adults' interactions with health professionals. Mary Ennis, Outreach Coordinator; Meg Vis and Lorraine Best, Information & Referral Line Peer Support Volunteers with SeniorsNL, and Gertrude Palliser of the Inuit community, delivered Part One to 164 participants, with Part Two scheduled for the 2021-2022 fiscal year.

Partnerships 2020-2021

SeniorsNL partners with other community organizations, businesses, municipalities and/or Government departments/agencies to deliver presentations, facilitate discussion on topics relevant to seniors and those who care for them, and develop/work on joint projects. The following table lists the organizations/agencies with whom SeniorsNL partnered during 2020-2021.

Of note, this list is in addition to those involved in our New Horizons project and the 95 organizations that we partnered with to deliver the **Supporting Seniors during COVID-19 Project**.

- 211/Find Help
- 811
- Aging Research Centre NL
- Canadian Association of Retired Pensioners (CARP)
- Canada Revenue Agency (CRA)
- Central Health
- Canadian Hospice Palliative Care Association (CHPCA)
- Canadian Network for the Prevention of Elder Abuse (CNPEA)
- Canadian Red Cross
- City of St. John's
- Centre for Research and Education on Violence against Women and Children, Western University, London, ON – *It's Not Right!*
- Community Volunteer Income Tax Program (CVITP)
- Connections for Seniors
- Department of Children, Seniors, and Social Development
- Department of Health and Community Services

- Eastern Health
- Fédération des francophones de Terre-Neuve et du Labrador
- Food First NL
- Multi-Cultural Women's Organization
- MUN School of Nursing
- Million Dollar Round Table Foundation of Canada
- NL 50+ Federation
- NL Public Libraries
- Philips Lifeline
- Placentia Area Chamber of Commerce
- Public Legal Information Association NL (PLIAN)
- Retired Bankers Association
- Royal Canadian Mounted Police
- Royal Newfoundland Constabulary
- SaferMeds NL
- Saint Luke's Community Living
- Service Canada
- Verafin



Katie Green, CEO of United Way NL, far right, presents a cheque for \$5,000 for our virtual Community Outreach

Active Participation: Collaborations/Boards/Committees

- AIRS Working Group for New Content Resource Specialist, Data Curator certification
- Canadian Network for the Prevention of Elder Abuse, Board Member and Member of Communications Committee
- City of St. John's Seniors Advisory Committee, Member
- Conestoga Community College, Ontario. Future Skills Canada Project: Canadian Remote Access for Dementia Learning Experiences (CRADLE) study, Advisory Committee Member
- Connections for Seniors, Board Member
- Department of Health and Community Services Advanced Care Planning Advisory Committee, Member
- Eastern Health Seniors Care Task Force, Member
- Food First NL Self-sufficiency Action Group, Member
- MUN Aging Research Centre of NL Management Board, Member
- Provincial Services Redesign Team of *Towards Recovery: Mental Health & Addictions Strategy*, Member
- Reaching Home Rural and Remote Advisory Committee, Chairperson
- *Right to Decide* Pilot Project Steering Committee, NL Association for Community Living, Member
- University of Manitoba CIHR Research Project: Perennial Policy Issues in Directly Funded Home Care in Canada, Member, Advisory Committee and Member, Rural Access sub-committee
- Violence Prevention Avalon East Board, Member
- Vulnerable Population Task Force, Government of NL: Members of Food Security and Seniors Working Groups



Finance and Administration Staff of the Government of Canada Department of Fisheries and Oceans were so very kind and caring putting together the most amazing Christmas boxes for seniors who had a difficult year. Seniors who received a gift box were overjoyed that someone thought of them.



NL Public Libraries @NLPubLibraries · 1h

Our latest info guide supports a partnership between us, the NL 50+ Federation, Inc. and @SeniorsNL by providing a list of organizations and resources for the seniors of Newfoundland and Labrador. Find it here: [guides.npl.ca/seniorsresourc...](https://guides.npl.ca/seniorsresources)



A BIG Shout out to our valuable public libraries! The NL Public Libraries even took it upon themselves to provide a wonderful resource for seniors!



October 1, 2020: Rosemary Lester, SeniorsNL Board Member, receives the Government of Newfoundland and Labrador's Seniors of Distinction Award.



Lt. Gov. Judy Foote ✓ @judy_foote · 3m

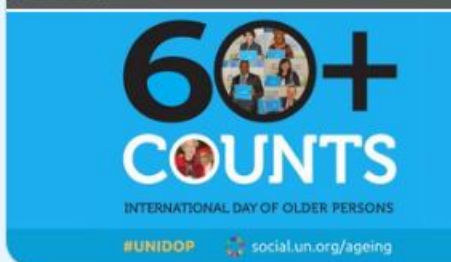
Today is @UN Int'l Day of Older Persons + Nat'l Seniors Day. Cdns are encouraged 2 reach out 2 seniors always, but esp during a pandemic when many find it very difficult. Local organizations like @SeniorsNL are avail 2 help. By 2020 # of ppl 60+ will out# those less than 5 yrs.



01
Today is National Seniors Day
SHOUT OUT TO SENIORS!
#NationalSeniorsDay



Decade of Healthy Ageing
2020-2030



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WWW.SENIORSNL.CA

Spotlight on Community Action During COVID-19 Lockdown

Supporting Seniors during COVID-19 Project



**95 community projects ▪ 19,924 seniors served
▪ 234 communities ▪ 567 volunteers**

In May and June 2020, SeniorsNL formed a partnership with United Way NL to help disburse funds from the **Government of Canada's New Horizons for Seniors Program COVID 19 Seniors Response Fund** to groups in rural and remote communities across the province. SeniorsNL was able to distribute \$1,000 grants to 95 groups. The funds were used by these groups to connect with seniors to let them know that they were being thought of during this crisis. In this short period of time, municipalities, seniors' groups, food banks, youth groups, and others purchased and delivered to seniors food baskets, personal protective equipment, cooked meals, variety packages, information on COVID-19, and a letter from then Minister of Children, Seniors, and Social Development, Lisa Dempster. One organization used their funding to provide transportation for rural seniors requiring regular dialysis. **Among them, the 95 project-funded groups reached 19,924 seniors in 234 communities.** A number of organizations added a letter to their gifts giving seniors a list of local people and phone numbers they could contact if they needed anything- from someone to run an errand for them to someone to talk with.

"How did you know I was here?" Senior Recipient

"The mental uplift [for seniors] was priceless." Volunteer

Seniors everywhere were very appreciative of the gesture and expressed their gratitude in thank you notes, emails, and even tears upon delivery of their packages. One Senior asked "How did you know I was here?"

The initiative also made a huge impact on the volunteers who participated:

- “Some of the seniors were in tears because of their loneliness. They were so happy to receive the package and to be able to speak with someone.” (50+ club)
- “Seniors here were glad they received face masks when they were so hard to find. It gave them a sense of security to be able to connect with the outside environment.” (Community organization)
- “Some even cried because many have not left their homes since this started and to them [this] was like a million dollars.” (Community organization)
- “Seniors were overwhelmed that we thought about neighbouring communities, not just [our own].” (Community organization)
- “Some of the seniors were happy just to see the people even though it was through distancing. There were lots of smiles.” (Community organization)
- “Many seniors commented on how grateful they were because they were afraid to go out shopping at this time.” (Community organization)
- “Seniors were delighted to receive their package saying they never got anything like this.” (Community organization)
- “It felt really good to give to the seniors, to see their faces lighting up.” (Community organization)
- The mental uplift was priceless! (volunteer)
- “On behalf of all seniors in [our community], we would like to thank SeniorsNL for the generous [funding] that allowed us to purchase protective gear for the seniors during the COVID-19 pandemic. We are forever grateful! Nakummek – Thank you.”



L-R: Eastport Beaches 50+ Club delivered on Gentleman's 100 birthday, Marina 50+ Club, Holyrood, L'Anse-au-Loup Jolly 50+ Club



Norris Arm Boys & Girls Club Club

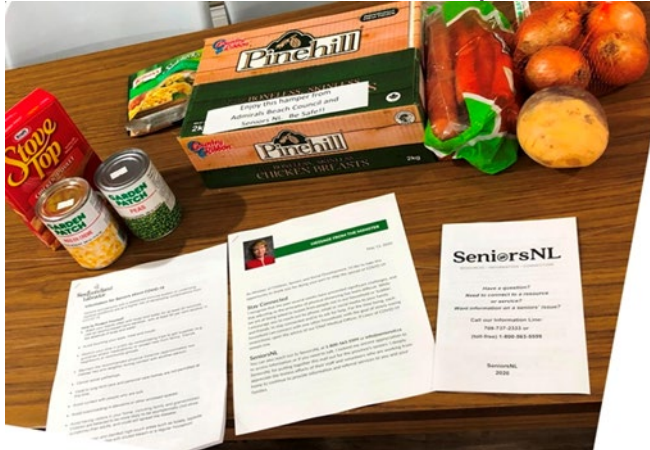
Fox Harbour, P.B. Shamrock 50+



Communities Against Violence, Carbonear and Loyal Orange Lodge, Harbour Grace



Port aux Basques Gateway Seniors 50+ Club



*L-R: Admiral's Beach Town Council,
Springdale Life Unlimited for Older Adults*



Burin - St. Patrick's Parish Family Aid Committee Food Bank

Grant Recipients of Funding for Supporting Seniors During COVID-19 Project

- 50+ Club Inc. Daniel's Harbour
- 50+ Club Inc. Grand Bank
- 50+ Club Inc., Frenchman's Cove
- 50+ Club Inc., Hawkes Bay
- 50+ Club Inc., New-Wes-Valley
- 50+ Club Inc., Port Saunders
- 50+ Club Inc., South Brook
- 50+ Club, Lawn
- 50+ Friendship Club Inc., Torbay
- 50+ Friendship Club, Trepassey
- 50+ Fun Club, Musgrave Harbour
- Active Living for Older Adults, Robert's Arm
- Alexander Bay 50+ Association, Glovertown
- Bay de Grave 50 + Group, South River, C.B.
- Beaches 50+ Club, Eastport
- Bellburns 50 + Club Inc.
- Beothuk 50+ Club, Buchans Junction
- Black Tickle-Sandwich Bay 50+ Club
- Boys and Girls Club Inc., Norris Arm
- Burnside 50 + Club Inc.
- By the Bay 50+ Club, Hampton
- Communities Against Violence Inc., Carbonear
- Encouragement 50+ Club Inc., Middle Arm
- Evening Breeze 50+ Club Inc., Pollard's Point
- Exploits Valley 50+ Club, Grand Falls-Windsor
- Forever Young 50+ Club, St. Lunaire-Griquet
- Fox Harbour Community – Shamrock 50+ Club
- Friendly Fifty Plus Club Inc., Grand Falls-Windsor
- Funtastics 55+ Club, Woody Point
- Funtimers 50+ Club, Trout River
- Gambo 50 + Club
- Gateway Seniors 50+ Club, Channel-Port aux Basques
- Golden Club of Senior Citizens, Freshwater, P.B.
- Gros Morne Senior 50+ Club, Norris Point
- Happy Gang 50 Plus Seniors Club, Castor River North
- Heart's Content 50+ Club
- Inuit Community Government, Nain
- Inuit Community Government, Postville
- Inuit Community Government, Rigolet
- Island Harbour 50+ Club Inc., Heart's Delight-Islington
- Jolly 50+ Club, Burgeo

- Labrador Friendship Centre, Happy Valley-Goose Bay
- Lewisporte Area 50+ Club Inc., Lewisporte
- Lion's Club, Portugal Cove-St. Philips
- Makinsons 50 Plus Go-Getters Club, Clarke's Beach
- Marina 50+ Club, Holyrood
- Mary Hanna Senior Citizens Club, Canning's Cove
- Mountain View 50+ Club Inc., Irishtown-Summerside
- Na'taqamtug Cultural Group, Badger
- New Horizons Random 50+ Club, Hillview
- New Visions 50 Plus Club Inc., Centreville-Wareham-Trinity
- Newfoundland Aboriginal Women's Network Inc., Stephenville
- North Shore 50 Plus Club, English Harbour West
- North West River 50+ Club
- Nunatsiavut Government, Hopedale
- Pondview Senior Citizens Club, St. Vincent's
- Recreation Committee, Riverhead
- Recreation Committee, St. Shott's
- Riverside 50+ Club, Conne River
- Rocky Harbour Pioneers 50+ Club
- Royal Canadian Legion Branch 62, St. Mary's
- Royal Canadian Legion Ladies Auxiliary, Mall Bay
- Sacred Heart Parish Family Aid Committee, Marystown
- Salmonier 50+ Club, Mount Carmel
- Salt Water|Community Association Inc., Bonavista
- Sandwich Bay 50+ Club, Cartwright
- Senior Citizens Club, Placentia
- Seniors Recreation Committee, Gaskiers-Point La Haye
- Seniors with a Purpose 50+ Club, Horwood
- Social Butterflies 50+ Club, L'Anse au Loup
- St. Patrick's Parish Family Aid Committee, Burin Food Bank
- St. Vincent de Paul Society Food Bank, Carbonear
- Stephenville Seniors Citizens Club
- Summerside Senior Citizens Club
- Sunshine 50 Plus Club, Forteau
- Swift Current/Black River 50+ Club, Swift Current
- The Caribou 50+ Club, Deer Lake
- The Clear Water Cove 50+ Club,

- The Kidney Foundation of Canada, St. John's (for rural areas)
- The Town of Conception Bay South
- Toe of the Boot 50+ Club, Lamaline
- Town Council of Admiral's Beach
- Town Council, Charlottetown
- Town Council, Port Hope Simpson
- Town Council, St. Lewis
- Town of Old Perlican
- Town of Parsons Pond
- Town of Springdale for Life Unlimited for Older Adults
- Trinity North 50+ Club Inc, Port Union
- Twin Cities Senior Group, Labrador City-Wabush
- Wabana Boys and Girls Club, Bell Island
- Whitbourne 55+ Club
- Whiteway Fifty Plus Club, Whiteway
- Worsley Park 50+ Club, Conception Bay South
- Young at Heart 50+ Club, Red Bay

You Retweeted



CanAge @CanAgeSeniors · Sep 25

Join [#CanAge](#) Oct 2 @[Itamblynwatts](#), Krista James @[KristaElan](#), Isobel Mackenzie @[SrsAdvocateBC](#), Raeann Rideout @[EAPreventionON](#) & Mary Ennis @[SeniorsNL](#) as they discuss [#VIOLENCE](#) & [#ABUSE](#) Prevention relative to making [#Canada](#) [#ageinclusive](#). Join free: bit.ly/2HxQuni

CanAge Conversations

VOICES of Canada's Seniors: A Roadmap to an Age-Inclusive Canada

V - Violence and Abuse Prevention



Krista James
Canadian Centre for Elder Law



Isobel Mackenzie
Office of the Seniors Advocate British Columbia



Laura Tamblyn Watts
CanAge



Raeann Rideout
Elder Abuse Prevention Ontario



Mary Ennis
Newfoundland Network for the Prevention of Elder Abuse (NLNPEA) SeniorsNL

Friday October 2, 2020, 8:00am PT / 9:00am MT / 11:00am ET

REGISTER FREE at CanAge.ca/voices

Communities Benefiting from Supporting Seniors during COVID-19 Project

Adeytown	Boxey	Colliers
Admiral's Beach	Brigus	Conception Bay South
Avondale	Brooklyn	Conception Harbour
Badger	Buchans Junction	Conne River
Badger Lake	Burgeo	Coomb's Cove
Badger's Quay	Burin	Corner Brook
Bartlett's Harbour	Burin Bay Arm	Cornfield Lake
Bauline	Burlington	Cull's Harbour
Bay de Grave	Burnside	Cupids
Bay de Verde	Butter Cove	Daniel's Harbour
Bay St. George	Canning's Cove	Deep Bay
Beachside	Cape Ray	Deer Lake
Bellburns	Caplin Cove	Dunville
Belloram	Carbonear	Eastport
Birchy Head	Cartwright	English Harbour West
Biscay Bay	Catalina	Epsworth
Bishop's Falls	Cavendish	Ferndale
Black River	Centreville	Forteau
Black Tickle	Chapel's Cove	Fox Cove
Blaketown	Charlottetown	Fox Harbour
Bloomfield	Clareville	Frenchman's Cove
Bonavista	Clarke's Beach	
Botwood	Colinet	

Freshwater, C.B.	Heart's Content	Lethbridge
Freshwater, P.B.	Heart's Delight	Lewin's Cove
Gambo	Hillview	Lewisporte
Gander	Hodge's Cove	Little Bay
Garden Cove	Holyrood	Little Catalina
Garnish	Hopedale	Little Heart's Ease
Gaskiers	Horwood	Long Beach
Glenburnie	Indian Bay	Lord's Cove
Glovertown	Irishtown- Summerside	Mackinsons
Gooseberry Cove	Isle aux Morts	Mall Bay
Grand Bank	Islington	Margaree
Grand Beach	Ivany's Cove	Markland
Grand Falls-Windsor	Jackson's Arm	Marystown
Green's Harbour	Jean de Baie	Melrose
Gunner's Cove	Jerseyside	Middle Arm
Hampton	Kelligrews	Miles Cove
Happy Adventure	King's Point	Millertown
Happy Valley-Goose Bay	L'Anse au Clair	Mitchell's Brook
Harbour Grace	L'Anse au Loup	Mooring Cove
Harbour Main	Labrador City	Mortier
Hatchet Cove	Lamaline	Mose Ambrose
Hawke's Bay	Lawn	Mount Carmel
		Musgravetown

Nain	Port aux Basques	Seal Cove
New Ferolle	Port de Grave	Shearstown
New Harbour	Port Hope Simpson	Shoal Cove
New Perlican	Port Saunders	Shoal Harbour
New-Wes-Valley	Port Union	Small Point
Norris Arm	Portland Creek	Smith's Harbour
Norris Point	Portugal Cove	Sop's Arm
North Harbour	Portugal Cove South	South Brook
North West River	Postville	South Port
Northwest Brook	Queen's Cove	South River
Ochre Pit Cove	Red Bay	Southeast Arm
Old Perlican	Reef's Harbour	Southwest Arm
Parson's Pond	Reidville	Spaniard's Bay
Peter's River	Rigolet	Spanish Room
Placentia	Riverhead	Springdale
Point au Gaul	Robert's Arm	St. Catherine's
Point La Haye	Rocky Harbour	St. Chad's
Point May	Salmon Cove	St. George's
Point Verde	Salmonier	St. Jacques
Pollard's Point	Salt Pond	St. Jones Within
Pool's Cove	Sandringham	St. Joseph's
Port Anson	Sandwich Bay	St. Jude's
Port au Choix	Sandy Cove	St. Lewis

St. Lunaire-Griquet	Taylor's Bay	Victoria
St. Patrick's	Three Mile Pond	Wabana
St. Philip's	Topsail	Wabush
St. Shott's	Torbay	Wareham
St. Stephen's	Traytown	Western Bay
St. Vincent's	Trepassey	Whitbourne
Stephenville	Trinity	Whiteway
Stephenville Crossing	Trinity Bay North	Winterhouse Brook
	Trout River	Winterton
Swift Current	Upper Island Cove	Woody Point
		Wreck Cove

NL Network for the Prevention of Elder Abuse (NLNPEA)

Mary Ennis, Provincial Coordinator

The NL Network for the Prevention of Elder Abuse is an integral part of SeniorsNL, fostering relationships among its individual and organizational members and partners to improve their collective impact on the prevention of elder abuse. Today's membership includes 105 individuals, 52 organizations (community groups, government departments/agencies), and four private companies. As well, SeniorsNL has a seat on the Board of Directors of the Canadian Network for the Prevention of Elder Abuse (CNPEA).

At the time of the first COVID-19 lockdown in the province, NLNPEA Steering Committee was gearing up for an elder abuse conference within the following year or two and had struck a small committee to begin the planning. In early

April 2020, the Committee discussed and approved a proposal for a fundraiser/logistics coordinator for the event. It soon became apparent, however, that planning would have to be put on hold until there was more certainty about the future of COVID.

Instead, planning turned to World Elder Abuse Awareness Day (WEAAD) commemorated each June 15. Due to COVID-19 health regulations, we were unable to commemorate World Elder Abuse Awareness Day (WEAAD 2020) in the customary way by public gathering and events. Instead SeniorsNL hosted a webinar called “Exploring Issues Encountered by Seniors during COVID-19.”



Panelists included Lorraine Best, SeniorsNL, who spoke to the emotional impact of the pandemic; Charlene Brophy, 811, who spoke to the health impact of COVID-19; and Steve Ross, Department of Children, Seniors & Social Development, who spoke to the financial abuse side. The webinar was recorded and uploaded to SeniorsNL’s YouTube Channel so others could have the opportunity to view it.

SeniorsNL utilized social media (Facebook, Twitter) and public services announcements via radio during this time to raise awareness of the types of elder abuse and how to get help. Thanks to our many partners who promoted our events and posts.

	<p>WORLD ELDER ABUSE AWARENESS DAY JUNE 15</p> <hr/> <p>ELDER ABUSE COMES IN MANY FORMS.</p> <p>IT IS UNDER-REPORTED.</p> <p>MANY DO NOT SHARE THEIR STRUGGLES AND FEARS!</p> <p>REACH OUT AND BE A SUPPORT TO REPORT!</p>
--------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Three subsequent webinars, each attended by a small but interested number of participants, were held over that and the following week. Greg Noseworthy of PLIAN spoke to (1) wills and powers of attorney, (2) advance health care directives, and (3) probate and estates. It was acknowledged that while a good number of seniors have wills and some have power of attorney, very few have

made an advance health care directive, and few understand the probate process.

Lastly, I wish to thank each member of the Steering Committee for the NL Network for the Prevention of Elder Abuse for their dedication and expertise. It is great appreciated.

Respectfully Submitted,
Mary Ennis,
Provincial Coordinator

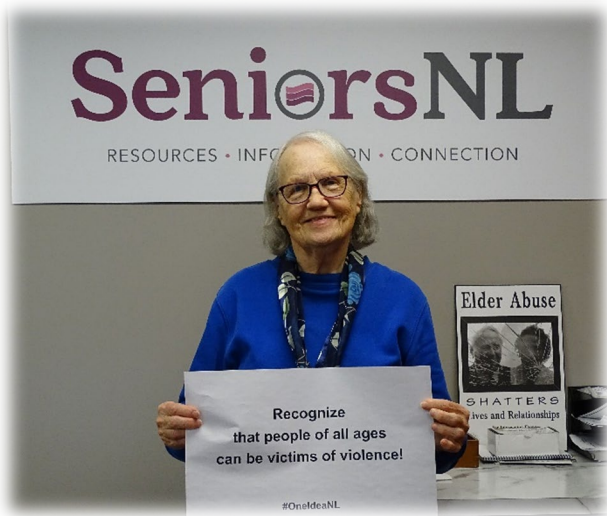
Distribution of WEAAD Placemats and Elder Abuse Material

In accordance with health guidelines during COVID-19, on-site events were limited during WEAAD 2020, and material distribution was down from the previous year.

During 2020-2021, 3,237 WEAAD placemats, 1,072 elder abuse brochures, and 1,072 SeniorsNL brochures were distributed in 15 communities across the province.

Communities Receiving Placemats & Brochures

Bay Roberts	Harbour Grace	Port aux Basques
Bonavista	Irishtown-Summerside	St. John's
Carbonear	Kippens	Stephenville
Deer Lake	Marystown	Whiteway
Happy Valley-Goose Bay	Mount Pearl	Witless Bay



Lorraine Best, Peer Support Volunteer, reminds us all that seniors can be victims of violence during Violence Prevention Month, February 2021

A Collective Approach to Shaping a Service System for Seniors in Need in NL

Leigh Thorne, Project Coordinator



Our collective impact project is funded from 2019 – 2024 by the Pan-Canadian New Horizons for Seniors Program, Employment and Social Development Canada.

Addressing A Need for Seniors and Service Providers

SeniorsNL and senior-serving partners are aware that too many seniors are ‘falling through the cracks’ and becoming isolated due to unresolved housing, financial, health, and connectedness issues. This project’s aim is to change and improve how we serve those who are faced with multiple issues. This past year, despite COVID, the project moved forward into its first full year and has made some significant strides. A very good beginning.

Our collective impact project aims to be person-centered, to build upon what is working and the desire of partners to work together, and to address system-level barriers and gaps.

As such, our **Common Agenda** is

To create a single-entry service system that can support seniors, aged 55+, who are facing multiple critical issues impacting their health and well-being. The initial focus will be in St. John's and surrounding area, with longer-term provincial implementation.

- ❖ Seniors will be able to present their needs at any relevant entry point and be provided with person-centered, holistic, comprehensive, and efficient assistance.
- ❖ Service providers will find support and deliver improved services for seniors through a collective impact approach.
- ❖ System leaders will improve policies and procedures to ensure access, inclusion, and relevance for seniors.

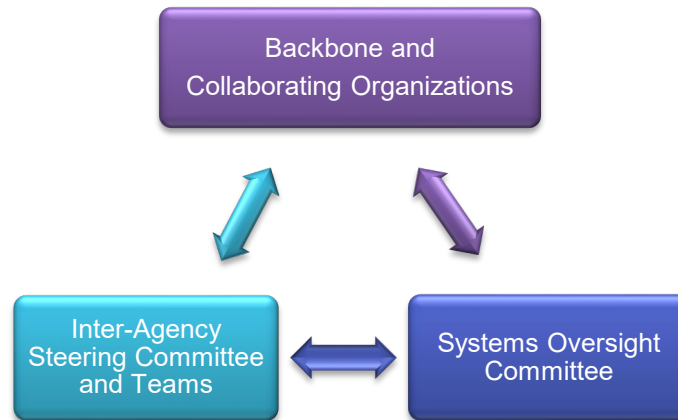
This approach has enabled us to form a common understanding of the issues, to engage seniors, share knowledge of the needs and unmet needs of seniors and commit to work together toward solutions.

We are achieving our overall objective by:

- Collecting quantitative and qualitative data, and consulting with service providers, government, and seniors to gain a deeper understanding of the nature and extent of isolated seniors' issues.
- Implementing initiatives within our Collaborating Organizations to proto-type various system-level solutions.
- Utilizing a Systems Oversight Committee that will examine and change the policies and procedures that hold problems in place for seniors with multiple needs.
- Implementing a collaborative and comprehensive team approach for a single-entry system for seniors with multiple needs, while also strengthening team members' knowledge and ability to provide efficient services.

We plan to be *place-based*, building on expertise that exists in our current services and in our communities. Historically in Newfoundland and Labrador, we have had both the necessity and desire for collaboration in the provision of a wide range of services. Our collective impact plan is to encourage and facilitate that sense of community and collaboration to better support seniors who have multiple needs.

To achieve this, the following structure has been created and implemented:



SeniorsNL (Backbone) has a leadership role along with our three funded **Collaborating Organizations**: Connections For Seniors, Income Support, and the Newfoundland and Labrador Housing Corporation. These organizations are essential to the success of our plan because they have expertise in the central issues faced by seniors with multiple needs: housing, finances, and connectedness. The collaborating organizations have the services, policies, and procedures that seniors utilize for income, to reduce isolation, and to be suitably housed.

As well, partners such as regional health authority programs, community-based organizations, federal services, and provincial government programs are participating in activities of the project (e.g., serving on Inter-Agency Steering Committee, Inter-Agency Teams, and the Oversight Committee).

An ad hoc **Inter-Agency Steering Committee** strengthened partnerships with each other and developed a Toolkit for **Inter-Agency Teams**. Seniors can present their multiple needs to any service provider, and as needed, a Team will be formed to provide individual, person-centred, comprehensive, and efficient assistance. This team approach supports both the senior and the service providers.

Inter-Agency Steering Committee

- Canada Revenue Agency, Community Volunteers Income Tax Program
- Connections For Seniors
- Income Support
- Newfoundland and Labrador Housing Corporation (Emergency and Supportive Living, Rental Housing)
- Public Legal Information Association of NL
- Salvation Army, Ches Penney Centre of Hope
- SeniorsNL
- Service Canada (CPP/GIS/OAS)

Team members to date: (varies based on an individual's needs):

- Community Supports Program, Eastern Health
- Community Supports, Western Health
- Connections For Seniors
- Empower, The Disability Resource Centre
- Home Dementia Care Program
- Income Support, Eastern Region
- Income Support, Western Region
- Mental Health and Addictions, Central Health
- Newfoundland and Labrador Housing Corporation
- Private Emergency Shelter – 75 Golf Avenue
- SeniorsNL
- The Gathering Place

The **Systems Oversight Committee** is comprised of system leaders who champion change and improvements within their organizations. Members are representatives from the collaborating organizations along with partners from regional health authority programs, community-based organizations, federal services, and provincial government programs.

System Oversight Committee:

- Canada Revenue Agency
- City of St. John's
- Community Supports Program, Eastern Health
- Connections For Seniors
- Disability Policy Office - Children, Seniors, and Social Development
- Income Support, Eastern - Children, Seniors, and Social Development
- Medical Transportation Assistance Program- Health and Community Services

- Newfoundland and Labrador Housing Corporation
- NL Prescription Drug Program - Health and Community Services
- Office of the Seniors' Advocate of NL
- Poverty Reduction Division - Children, Seniors, and Social Development
- Salvation Army Ches Penney Centre of Hope
- Seniors and Aging Division - Children, Seniors, and Social Development
- SeniorsNL
- Service Canada

Activity Overview

SeniorsNL engaged 46 individuals from 27 organizations and programs. We hosted the following 39 meetings and consultations:

- Roundtable (1)
- Collaborating Organizations (19)
- Systems Oversight Committee (5)
- Inter-Agency Steering Committee (3)
- Inter-Agency Teams (11)

The Project Coordinator participated in an additional 20 meetings to learn from others, collaborate to better serve seniors, and to share information about the collective impact project:

- Collective Impact Atlantic Colleagues (3)
- Seniors' Collective Impact – National Community of Practice (5)
- New Horizon for Seniors Program Evaluation Working Group (2)
- Newfoundland and Labrador Francophone Association (1)
- Vulnerable Population Knowledge Exchange Forum (1)
- Eastern Health, NavNet, and Community Supports Program (2)
- Newfoundland and Labrador Health Accord (6)

Collaborating Organizations' Initiatives

Our three funded Collaborating Organizations implemented five terrific initiatives that reached **566 seniors**. Initiatives were determined by seniors' needs and are addressing knowledge and service gaps.

Newfoundland and Labrador Housing Corporation

Housing Support Worker

- ✓ Implemented in partnership with Connections for Seniors to respond to seniors staying in emergency shelters (**2020 data snapshot: 20% of shelter residents were 55+. Also, seniors age 55+ had longer stays in emergency shelters (79 nights vs. 44 nights - under age 55).**
- ✓ Linked with all emergency housing providers in the area to effectively address the needs of 31 seniors who utilized emergency shelters.
- ✓ Ensured that individuals were seen by appropriate health practitioners, and that assessments were completed for home support and occupational therapy.
- ✓ Identified accessibility needs and matched individuals with physically appropriate rental options.
- ✓ Ensured individuals received eligible Old Age Security and Guaranteed Income Supplement to afford rental options.
- ✓ Helped with the search and viewing of rentals as most vacancies are advertised online, and this was a barrier.

Observations/Learnings

- ✓ It became evident that some older adults who experience or are at risk of homelessness have multiple needs.
- ✓ All the individuals who were supported were living with a physical health condition, or were concerned about their mental health, or had substance use concerns.
- ✓ Most had completed their taxes in the previous year. However, others did not have up-to-date Identifications.
- ✓ **Over half did not have a phone, and only one had a computer.**
- ✓ **Half stated that they regularly felt isolated, and 23 of the 31 indicated that they could use more support.**

Connections For Seniors

Volunteer Coordinator

- ✓ The Volunteer Program seeks to address social isolation and food insecurity among seniors.
- ✓ Program was adapted to accommodate the needs of the community during the COVID-19 pandemic.
- ✓ **19 new volunteers were recruited to support and reduce the isolation of seniors through friendly telephone calls.**
- ✓ **127 food hampers were delivered by volunteers.**

Health and Community Outreach Social Worker

- ✓ **The social worker conducted 57 new intake assessments and provided case management support with 117 individuals.**
- ✓ Key issues for the seniors served were related to low income/finances, eviction, housing transition, health care, and access/coordination of services.

Income Support

Rental Research Cohort

- ✓ Contact was made with 81 randomly selected individuals who are single, receive income support, age 55-60, and living alone in rental accommodations in the Eastern region.
- ✓ Feedback from this cohort provided valuable insight into a range of needs and will inform policies and procedures. For example, direct payments to landlords and utilities will end when transition to federal benefits at age 65 (need for financial literacy); 85% identified physical and/or mental health issues (need for healthcare access); **44% use food banks on a regular basis (food insecurity and low income)**

64 Project

- ✓ Information and supports helped to smooth the complicated and often problematic transition from provincial benefits/supports to federal benefits at age 65

- ✓ **Between October 2020 and March 2021, the Project's social worker assisted 210 Income Support clients aged 64.**
- ✓ **Challenges identified were financial literacy, lack of access to technology, delinquent tax filing, and complex and costly health issues.**

Based on their two initiatives, Income Support plans to:

- ✓ Provide or link to services to improve financial literacy and transition to OAS, GIS, and CPP.
- ✓ Increase knowledge of Income Support programs and eligible benefits.
- ✓ Facilitate access to community-based resources.
- ✓ Link with the CRA's Community Volunteer Income Tax Program to ensure annual tax filing
- ✓ Consider ways to prevent or reduce isolation, fear, and anxiety when clients are identified with these needs.
- ✓ Consider ways to reduce clients' reliance on emergency services such as food banks.

Inter-Agency Teams: The Value of Collective Work

Teams were formed to provide single-entry service with eight seniors (to date) who had multiple needs. Some of their needs were lack of a healthcare provider, eviction, mental health and addiction, caregiver stress, lack of a phone, lack of transportation, inadequate financial resources, transition to OAS/GIS and CPP, and moving from a rural area.

By working together on a Team, service providers were better able to provide comprehensive and efficient assistance. Healthcare providers were accessed, suitable housing was arranged, emotional supports were offered, communication was restored, and eligible benefits were initiated through the Team approach. The next page shows a great example of a Team at work:

Working Together: A Team Approach

When Jordon*, 62, reached out to SeniorsNL, he told us that he was completely overwhelmed. He and his wife, Vera*, 66, who has early onset dementia had moved to a small Newfoundland town just before COVID hit the province and everything was locked down. As a result, they had not been able to make any community connections. Even more significantly, they had not been able to find a family doctor for Vera, or for Jordan who has his own health concerns, including diabetes. Furthermore, the couple was having financial difficulties and starting to fall behind in their rent and their bills.

Working quickly, a team of service providers (SeniorsNL, Income Support, Home Dementia Care Program, and Connections for Seniors) was formed virtually, to provide timely assistance to this couple. Within 48 hours of the first team meeting the couple's situation had stabilized significantly, whereas without the team it might have taken several weeks to accomplish this. The team met six times over 13 weeks, for an estimated total of 5 hours in meetings.

- ✓ The team helped connect the couple with the Provincial Dementia Home Care Program, which linked them virtually to a doctor and specialist for Vera's dementia diagnosis.
- ✓ In addition to being important for health reasons, this connection with a doctor provided the doctor's note required to access some of the financial benefits for which they were eligible.
- ✓ Within 48 hours, Income Support was able to provide the couple with access to benefits, including medication coverage that they had not previously realized they could obtain.
- ✓ Connections for Seniors, which is based in St. John's, quickly stepped up to the plate to help coordinate the paperwork involved and to help the couple connect with the local food bank, which made a delivery to them.
- ✓ A referral was also provided to Jordan to Eastern Health's Remote Patient Monitoring Program for diabetes.

As the couple's situation began to settle, thanks to the Team's support, Jordon and Vera decided they would like to move to St. John's and live in a personal care home. Connections For Seniors is helping them make this transition.

The couple told SeniorsNL that they were grateful for connecting them with services that they didn't even know existed, and Jordon wrote us a beautiful note saying: "Hands of hope surround the people like you and a heart of gold shines a smile of kindness among the people from SeniorsNL. God Bless all of you."

**Identifying details have been changed to protect the privacy of the individuals involved.*

Project Evaluation

Our project has engaged a developmental evaluator from Goss Gilroy Inc. She assists with ongoing evaluation so that we can continue to adapt and achieve the best outcomes.

Qualitative and quantitative data is being collected by the Collaborating Organizations and Inter-Agency Teams. Results of this data will be seen in the next fiscal year.

As well, seniors who are served by Teams will be invited to voluntarily participate in a quasi-longitudinal study. The needs, feedback and input of seniors is central to the project.

Over the course of the project, we will determine if working collaboratively contributes to improved knowledge, behavior, and condition of:

- Seniors who face barriers and gaps in meeting their multiple needs; and
- Service providers and systems that serve seniors.

Respectfully Submitted,

Leigh Thorne

Project Coordinator, New Horizons for Seniors Pan Canadian Project

Treasurer's Report

Earnest cash flow forecasting, real-time budgeting, and diligent operational management resulted in a surplus of \$68,956 being posted for the current year ended compared to a surplus of \$41,563 for the previous year (See figures 7 and 8 on page 63).

As can be expected, grants, fundraising, and donations fluctuate from year to year, as do the related expenses, depending on projects undertaken. Revenue for the current year ended was \$1,202,463 compared to \$669,183 for the previous year, while matching expenditures were \$1,133,507 compared to \$627,620 for 2019/20. The increase in revenue and expenditures in 2020-2021 was due to the successful receipt of a grant from the Government of Canada's New Horizons for Seniors Pan Canadian funding stream.

We will continue to enjoy the five (5) year proceeds of the New Horizons project until August 31, 2024, via total funding in the amount of \$2,999,610. SeniorsNL's aim for this project, with the support of collaborating organizations and community partners, is to better support seniors in need and reduce the social isolation of seniors.

SeniorsNL has received the final amount of the three-year provincial government agreement, which secured the sustainability of the Information and Referral Services we provided to the aging population of NL.

The continuation of our Outreach Program and other services that complement the Information and Referral Services are funded entirely through other grants, donations, and fundraising. As part of this, SeniorsNL Board of Directors monitors the financial situation of the organization very closely. It will continue to focus on making its operations as efficient as possible while working with the Department of Children, Seniors, and Social Development, the corporate community, and other organizations to secure ongoing partnerships and funding for our services.

The finance committee wishes to thank the Executive Director, staff accountant Ms. Kim Clarke, Ms. Sherry Cook, the invaluable support staff, and all our volunteers for their efforts during 2020/21

As Treasurer of the SeniorsNL Board of Directors, I present to you in this annual report, our Audited Financial Statements located on page 68 of the Report.

Respectfully submitted,

Steve Belanger, FCA, FCPA
Treasurer

Figure 7: Revenue 2020/2021 \$1,202,463

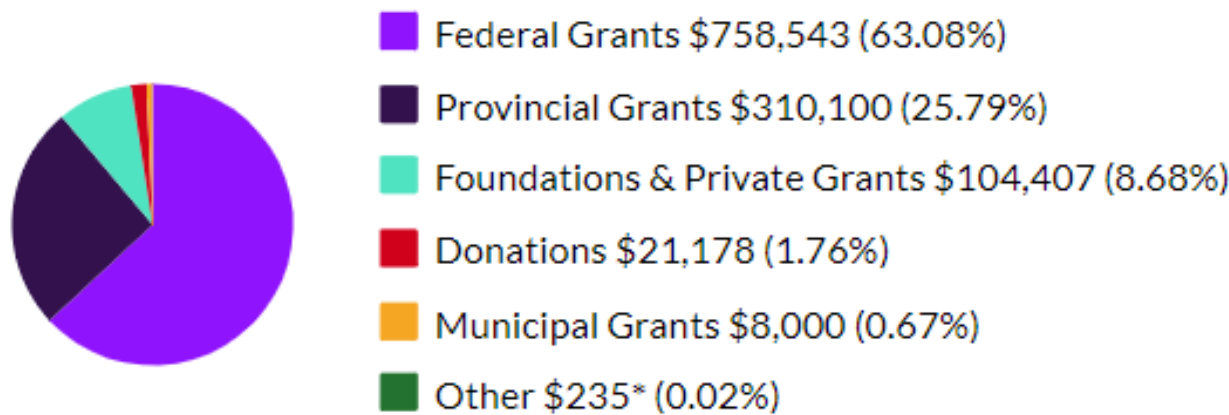
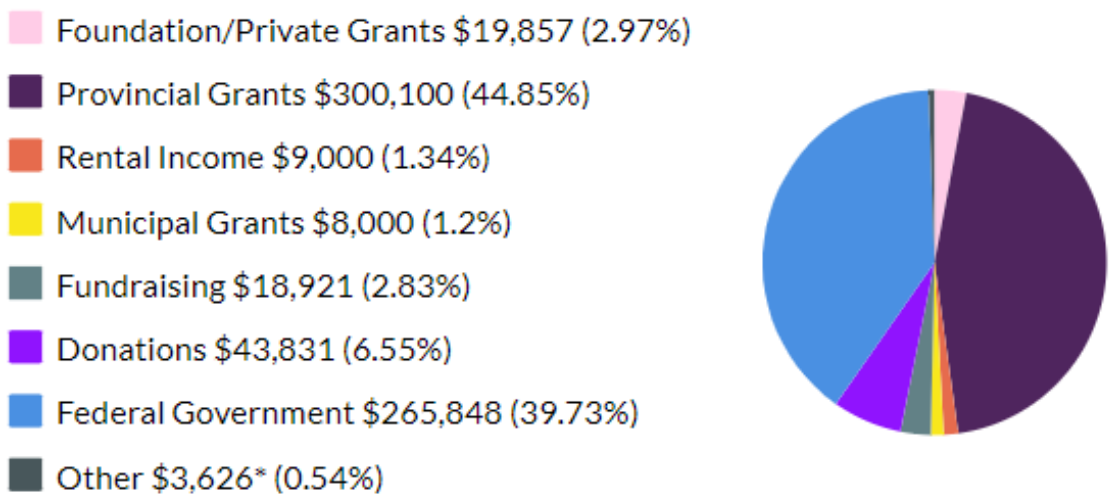


Figure 8: Revenue 2019/2020 \$669,183



*Other would include Interest, deferred revenue to offset amortization, any money received for publications (e.g., Auction booklet)

SeniorsNL Committees 2019-2020

Finance/Executive Committee

- Steve Belanger, Treasurer, Committee Chair
- Anne Morris, Board Chair
- Judy Beranger, Board Vice Chair
- Edwina Kirkland, Secretary
- Helena Fizzard, Board Member
- Erin Winsor, Board Member
- Kelly Heisz, Executive Director
- Kim Clarke, Accountant

Nominations Committee

- Rosemary Lester, Committee Chair
- Anne Morris, Board Chair
- Judy Beranger, Board Vice Chair
- Doreen Burry, Board Member

Donor Relations Committee

- Anne Morris, Board Chair
- Chris Facey, Board Member
- Erin Winsor, Board Member
- Kelly Heisz, Executive Director

Human Resources Committee

- Helen Handrigan, Committee Chair
- Helena Fizzard, Board Member
- Rosemary Lester, Board Member
- Susan Hounsell, External Member
- Kelly Heisz, Executive Director

AD HOC Committee on Strategic Opportunities arising from COVID

- Rosemary Lester, Committee Chair
- Judy Beranger, Board Vice Chair
- Doreen Burry, Board Member
- Kristen O'Keefe, Board Member

NL Network for the Prevention of Elder Abuse (NLNPEA)

- Rosemary Lester, Committee Co-Chair
- Anne Morris, Committee Co-Chair
- Judy Beranger, Board Member, SeniorsNL
- Lorraine Best, Peer Support Volunteer, Information and Referral Service, SeniorsNL
- Marina Brett, Regional Manager, Community Supports Program, Labrador-Grenville Health
- Doreen Burry, Board Member, SeniorsNL
- Noreen Careen, Labrador Area Director, NL 50+ Federation
- Cassandra Holloway, Social worker, Community Support Program, Eastern Health
- Meghan Howse, Project Coordinator, Public Legal Information NL (PLIAN)
- April Janes, Community & Aboriginal Policing, RCMP
- Yamuna Kutty, President, Multi-Cultural Women's Association of NL
- Charlene Luffman, Social Worker, Community Support Program, Eastern Health
- Greg Noseworthy, Legal Information and Access to Justice Coordinator, Public Legal Information Association NL (PLIAN)
- Steve Ross, Policy and Program Development Specialist – Adult Protection, Department of Children, Seniors and Social Development
- Lori Ryan, Social Work Consultant, Western Health
- Kaberi Sarma-Debnath, Executive Director, Multi-Cultural Women's Association of NL
- Tanya Schwartz, Constable, Royal Newfoundland Constabulary
- Kelly Warren, Researcher, Psychology Program, Grenfell Campus, Memorial University
- Mary White, Board Member, Aboriginal Women's Network
- Mary Ennis, SeniorsNL, Provincial Coordinator, NLNPEA
- Barbara Benson, SeniorsNL Outreach Assistant
- Elizabeth Siegel, SeniorsNL, Director Information and Referral Services

Major Funders and Donors 2020-2021

- Government of Canada, Employment and Social Development Canada: New Horizons for Seniors; Pan-Canadian New Horizons for Seniors
 - Government of Newfoundland Labrador
 - United Way NL
 - Fortis, Inc.
 - Goss Gilroy Inc.
 - City of St. John's
 - The Margaret and Douglas Anderson Family Foundation Limited
 - Canadian Hospice Palliative Care Association
 - Fundamental Inc.
 - Fresh Daily Bakery LTD
 - Credit Union - Eastern Edge
 - Responsible Sharing Committee
 - Ryan, Marie E.
-

Other Funders and Donors 2020-2021

- | | | |
|------------------|--------------------|------------------|
| ➤ Adams, Lisa | ➤ Carnell's | ➤ Employees |
| ➤ Air-Tite Sheet | Funeral Home | Reaching Out |
| ➤ Metal Limited | Ltd. | Assoc. |
| ➤ ALPHA | ➤ Colford, | ➤ Evans, |
| ➤ CHAPTER | Sherry& Barry | Marjorie |
| ➤ BETA SIGMA | ➤ Collision Clinic | ➤ Field, Brandon |
| ➤ PHI. | ➤ Colonial | ➤ Fitzgerald, |
| ➤ Barnes, | Adjusting & | George |
| ➤ Danielle | Appraisal | ➤ Fong, Barbara |
| ➤ Bird Heavy | Services | ➤ Furlong, Nora |
| ➤ Civil Ltd. | ➤ Curnew, Debra | ➤ Galway, Leslie |
| ➤ Brown & Way | ➤ Curran, Lisa | ➤ Goulds Lions |
| ➤ Surveys | ➤ Curtis, Dawe | Club |
| ➤ Budgell, | | ➤ Greene, Jackie |
| ➤ Jacinta | | |

- Hawco, Loretta
- Henderson, Ian
- Hickey, Meghan
- Jacobs, Yvonne
- Jaring-Carew, Marielle
- JSM Electrical LTD.
- Keough, Erin
- King, Heather
- Knights of Columbus Council 6638
- Lake, Evelyn
- Lanes Retirement Living
- Lifeline Canada
- Martin, Suzanne
- McBay, Linda
- Memorial University Pensioners Assoc.
- Murray, Tom
- Nalcor-CF Finance Group
- Newfound Resources Limited
- Noseworthy - Chapman
- Nucare Pharmacy
- Ocean Choice International
- Oliver Orthodontics
- Osmond, Patricia
- Peet, Kayla
- Perlin, John Crosbie CM., C.V.O.
- Pike, Philip
- Public Service Commission - Employee Safety
- Puddister Shipping Limited
- Quirke, Perry
- Rankin, David
- Redwood Construction Ltd.
- RNC Cadet Class
- Scampers 1984 Ltd.
- Simms, Michelle
- Smith Stockley Limited
- St. John's Rotary After Hours
- Task Administration Social Klub
- Thorne, Joanne
- Turpin, Ellen E. /Capt.Charles Anonsen
- Verafin Inc.
- Wells, Garrett
- Wicks, Nancy
- William J. O'Keefe Professional Law Corporation
- Windsor, Shelly

Donations were also received from people through Canada Helps, Canada Online Giving, and United Way Centraide. Thanks also go to those who donated to our organization and preferred to remain anonymous.

Appendix A
Auditor's Report and Financial Statements

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

Financial Statements

Year Ended March 31, 2021

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

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Year Ended March 31, 2021

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Statement of Revenues and Expenditures	4
Statement of Changes in Net Assets	5
Statement of Cash Flows	6
Notes to Financial Statements	7 - 11

INDEPENDENT AUDITOR'S REPORT

To the Members of Seniors Resource Centre Association of Newfoundland & Labrador Inc.

Qualified Opinion

We have audited the financial statements of Seniors Resource Centre Association of Newfoundland & Labrador Inc. (the Organization), which comprise the statement of financial position as at March 31, 2021, and the statements of revenues and expenditures, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at March 31, 2021, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Organization derives revenue from donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Organization. Therefore, we were not able to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the year ended March 31, 2021, current assets and net assets as at March 31, 2021. The predecessor auditor's opinion on the financial statements for the year ended March 31, 2020 was modified accordingly because of the possible effects of this limitation of scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organization in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Other Matter

The financial statements for the year ended March 31, 2020 were audited by another auditor who expressed a qualified opinion on those financial statements on September 14, 2020 for the reasons described in the *Basis for Qualified Opinion* section.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

(continues)

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

St. John's, Newfoundland and Labrador
September 22, 2021

Beacon Accounting Professional Corporation
CHARTERED PROFESSIONAL ACCOUNTANTS

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

Statement of Financial Position

March 31, 2021

	2021	2020
ASSETS		
CURRENT		
Cash (<i>Note 3</i>)	\$ 374,796	\$ 473,997
Term deposits (<i>Note 4</i>)	153,024	10,441
Accounts receivable	2,000	-
Harmonized sales tax recoverable	1,848	1,897
Prepaid expenses	10,045	9,930
	<u>541,713</u>	496,265
CAPITAL ASSETS (<i>Note 6</i>)	4,530	5,949
LONG TERM INVESTMENTS (<i>Note 5</i>)	<u>-</u>	51,500
	<u>\$ 546,243</u>	<u>\$ 553,714</u>
LIABILITIES AND NET ASSETS		
CURRENT		
Accounts payable	\$ 18,979	\$ 19,495
Employee deductions payable	-	16,410
Deferred revenue (<i>Note 7</i>)	294,766	352,849
	<u>313,745</u>	388,754
DEFERRED CAPITAL GRANT	4,531	5,949
	<u>318,276</u>	394,703
NET ASSETS		
General fund	121,543	57,857
Internally restricted funds (<i>Note 8</i>)	106,424	101,154
	<u>227,967</u>	159,011
	<u>\$ 546,243</u>	<u>\$ 553,714</u>

ON BEHALF OF THE BOARD

_____ *Chair*

_____ *Treasurer*

See notes to financial statements

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.**Statement of Revenues and Expenditures****Year Ended March 31, 2021**

	2021	2020
REVENUES		
Government and other grants	\$ 1,177,799	\$ 571,213
Donations	21,178	43,831
Amortization of deferred capital grants	1,418	1,982
Interest	1,083	1,138
Outreach program	750	22,593
Miscellaneous	235	505
Rent	-	9,000
Fundraising	-	18,921
	1,202,463	669,183
EXPENSES		
Advertising and promotion	3,427	15,617
Amortization	1,418	1,895
Postage	4,071	4,602
Equipment	519	330
Insurance	6,823	5,649
Interest and bank charges	1,495	2,127
Office	5,025	7,778
Fundraising activities	-	1,000
Internet/Webpage	22,037	9,357
Program materials	105,943	9,063
Meetings	5,319	23,244
Printing and publications	-	3,518
Photocopier	4,235	6,039
Program delivery	517,566	140,000
Professional fees	16,913	17,379
Rental	32,717	50,707
Salaries and wages	400,106	293,055
Telephone	4,233	4,451
Training and professional development	1,645	14,455
Travel	15	17,354
	1,133,507	627,620
EXCESS OF REVENUES OVER EXPENSES	\$ 68,956	\$ 41,563

See notes to financial statements

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

Statement of Changes in Net Assets

Year Ended March 31, 2021

	General Fund	Internally Restricted Funds	Invested in Capital Assets	2021	2020
NET ASSETS - BEGINNING OF YEAR	\$ 57,857	\$ 101,154	\$ -	\$ 159,011	\$ 117,448
Excess of revenues over expenses	68,956	-	-	68,956	41,563
Amortization of deferred capital grants	(1,418)	-	1,418	-	-
Amortization	1,418	-	(1,418)	-	-
Transfer from internally restricted funds	4,730	(4,730)	-	-	-
Transfer to internally restricted funds	(10,000)	10,000	-	-	-
NET ASSETS - END OF YEAR	\$ 121,543	\$ 106,424	\$ -	\$ 227,967	\$ 159,011

See notes to financial statements

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

**Statement of Cash Flows
Year Ended March 31, 2021**

	2021	2020
OPERATING ACTIVITIES		
Excess of revenues over expenses	\$ 68,956	\$ 41,563
Items not affecting cash:		
Amortization of capital assets	1,418	1,895
Amortization of deferred capital grants	<u>(1,418)</u>	<u>(1,982)</u>
	<u>68,956</u>	<u>41,476</u>
Changes in non-cash working capital:		
Accounts receivable	(2,000)	-
Accounts payable	(516)	6,555
Deferred revenue	(58,083)	293,379
Prepaid expenses	(115)	(6,914)
Harmonized sales tax payable	49	742
Employee deductions payable	<u>(16,410)</u>	<u>11,174</u>
	<u>(77,075)</u>	<u>304,936</u>
Cash flow from (used by) operating activities	<u>(8,119)</u>	<u>346,412</u>
INVESTING ACTIVITIES		
Term deposits	(142,582)	(103)
Long term investments	<u>51,500</u>	<u>(1,100)</u>
Cash flow used by investing activities	<u>(91,082)</u>	<u>(1,203)</u>
INCREASE (DECREASE) IN CASH FLOW	<u>(99,201)</u>	<u>345,209</u>
Cash - beginning of year	<u>473,997</u>	<u>128,788</u>
CASH - END OF YEAR (Note 3)	<u>\$ 374,796</u>	<u>\$ 473,997</u>
CASH FLOWS SUPPLEMENTARY INFORMATION		
Interest paid	<u>\$ 1,494</u>	<u>\$ 2,127</u>

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

Notes to Financial Statements

Year Ended March 31, 2021

1. PURPOSE OF THE ORGANIZATION

Seniors Resource Centre Association of Newfoundland & Labrador Inc. (the "organization") is a not-for-profit organization incorporated provincially under the Corporations Act of Newfoundland and Labrador. As a registered charity the organization is exempt from the payment of income tax under Section 149(1) of the Income Tax Act.

The organization is voluntary, organized by a volunteer Board of Directors. It is dedicated to promoting the independence and well being of older adults through the provision of various services and programs. In the event of dissolution of the Centre, any funds and assets of the Centre remaining after satisfaction of its debts and liabilities shall be transferred to another non-profit organization committed to service the needs of seniors.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPPO).

Cash and cash equivalents

Cash is defined as cash on hand, cash on deposit and short-term deposits with maturity dates of less than 90 days, net of cheques issued and outstanding at the reporting date.

Capital assets

Capital assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a declining balance basis at the following rates and methods:

Equipment	20%	declining balance method
Computer equipment	30%	declining balance method
Furniture and fixtures	20%	declining balance method

The organization regularly reviews its capital assets to eliminate obsolete items.

Capital assets acquired during the year but not placed into use are not amortized until they are placed into use.

Revenue recognition

Seniors Resource Centre Association of Newfoundland & Labrador Inc. follows the deferral method of accounting for contributions.

Restricted contributions are recognized as revenue of the appropriate fund in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue of the operating fund in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Contributed services

The operations of the organization depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in these financial statements.

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SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

Notes to Financial Statements

Year Ended March 31, 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

3. CASH

	2021	2020
Cash - Outreach	\$ 6,424	\$ 11,154
Cash - Deferred Outreach	110,843	17,112
Cash - Deferred Grants	188,454	341,686
Cash - other	69,075	104,045
	\$ 374,796	\$ 473,997

4. TERM DEPOSITS

	2021	2020
Term deposit bearing interest at 1.00% matured October 2020	\$ -	\$ 10,441
Term deposit bearing interest at 0.50% maturing October 2021	10,545	-
Term deposit bearing interest at 1.90% maturing January 2022	52,479	-
Term deposit bearing interest at 1.25% maturing June 2021	10,000	-
Term deposit bearing interest at 1.00% maturing June 2021	80,000	-
	153,024	10,441
Term deposit allocations		
Contingency	100,000	10,441
Operations	53,024	-
	153,024	10,441

5. LONG TERM INVESTMENTS

	2021	2020
Term deposit bearing interest at 1.90% maturing January 2022	\$ -	\$ 51,500

SENIORS RESOURCE CENTRE ASSOCIATION OF NEWFOUNDLAND & LABRADOR INC.

Notes to Financial Statements

Year Ended March 31, 2021

6. CAPITAL ASSETS

	Cost	Accumulated amortization	2021 Net book value	2020 Net book value
Equipment	\$ 1,482	\$ 1,343	\$ 139	\$ 174
Computer equipment	39,007	37,408	1,599	2,285
Furniture and fixtures	12,132	9,340	2,792	3,490
	<u>\$ 52,621</u>	<u>\$ 48,091</u>	<u>\$ 4,530</u>	<u>\$ 5,949</u>

7. DEFERRED REVENUE

Some of the grants received are for completion of specific projects. When applicable, deferred revenue is reduced and revenue is recognized as the expenditures are incurred for the appropriate project. The deferred revenue at March 31 represents the unexpended funds for the following projects:

	2021	2020
Outreach		
Deferred - Outreach	\$ 57,862	\$ 12,979
Deferred - GovNL - Respect Aging	25,000	-
Deferred - New Horizons Project	25,000	-
Deferred - United Way NL - Outreach	2,981	-
Deferred - Verafin - Outreach	-	4,133
	<u>110,843</u>	<u>17,112</u>
Other		
Deferred - Pan Cdn	183,423	331,237
Deferred - Soirée 2020	500	500
Deferred - EA RBC	-	4,000
	<u>183,923</u>	<u>335,737</u>
	<u>\$ 294,766</u>	<u>\$ 352,849</u>

Notes to Financial Statements

Year Ended March 31, 2021

8. INTERNALLY RESTRICTED FUNDS

Internally earnings have been restricted to fund specific projects in the coming years.

	2021	2020
Beginning Balance	\$ 101,154	\$ 25,130
Transferred to general fund	(4,730)	(13,976)
Transferred to internally restricted fund	10,000	90,000
	<u>106,424</u>	<u>101,154</u>

Internal Restrictions Summary

Internally Restricted Earnings - Outreach	6,424	11,154
Internally Restricted Earnings - Contingency	100,000	90,000
	<u>106,424</u>	<u>101,154</u>

During the year, the Board of Directors transferred \$10,000 (2020: \$90,000) from the general fund to the internally restricted fund. \$4,730 (2020: \$13,976) was charged to the internally restricted fund and credited to the general fund to offset expenditures during the year.

9. LEASE COMMITMENTS

The organization has a long term lease with respect to its premises. The lease contains renewal options and provides for payment of utilities, property taxes and maintenance costs. Future minimum lease payments as at March 31, 2021, are as follows:

2022	<u>\$ 8,750</u>
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10. COMPARATIVE FIGURES

The prior year comparative figures were audited by another firm of public accountants. Some of the comparative figures have been reclassified to conform to the current year's presentation.

11. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of March 31, 2021.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The organization is exposed to credit risk from funding agencies. In order to reduce its credit risk, the organization conducts regular reviews of its existing fund provider performance. The organization has a significant number of fund providers which minimizes concentration of credit risk.

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Notes to Financial Statements

Year Ended March 31, 2021

11. FINANCIAL INSTRUMENTS *(continued)*

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The organization is exposed to this risk mainly in respect of its receipt of funds from its fund providers and donors and other related sources, accounts payable and accrued liabilities. The organization manages liquidity risk by monitoring its cash flows and ensuring that it has sufficient cash available to meet its obligations.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The organization has minimal exposure to these risks. The carrying value of the cash and cash equivalents, marketable securities, accounts receivable and accounts payable and accrued liabilities approximate their fair value based on the short term maturity of these instruments.

Unless otherwise noted, it is management's opinion that the organization is not exposed to significant other price risks arising from these financial instruments.



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