

## Dealing with aging population called a privilege and a challenge

TORONTO – Charles Wagner, one of four professionals to address a coming seminar on caring for the elderly, understands the challenges involved in caring for aging parents from personal experience.

“My mother-in-law lived with us for five years with Alzheimer’s,” he told the *Jewish Tribune*. “My parents both passed away last year, not from Alzheimer’s. There were other health issues.

“We’re dealing with an aging population. It’s a privilege, but it’s also a challenge. People need resources and information.”

Chair of B’nai Brith Canada’s Trust & Estates Group, he’ll explain the responsibilities of a power of attorney over property and the situation that results when an attorney has violated his or her fiduciary duty. Dr.

Nathan Herrmann, head of geriatric psychiatry at Sunnybrook Health Sciences Centre, will discuss the warning signs of Alzheimer’s. Ian Hull of Hull and Hull LLP will speak on Ontario’s statutory framework with respect to powers of attorney, as well as the practical and procedural considerations when the elderly lose their capacity to make decisions. Rabbi Roy Tanenbaum of Beth Tzedec Congregation will address the Jewish legal and philosophical issues concerning the conflict between elderly autonomy and family perceptions of best interest.

Wagner explained the decision to organize this informative evening – sponsored by Scotia Private Client Group, Beth Tzedec Synagogue and B’nai Brith Canada – which should provide a wealth of information to those caring for aging family



CHARLES WAGNER

members or clients. “What we [the Trust & Estates Group] have done generally is serviced the professional people associated with B’nai Brith Canada and held seminars.

Many expressed the need to address our communities on issues of concern. Many lawyers deal with issues pertaining to the Jewish community and a lot of practitioners are involved.

“The idea for this program is very different,” he continued. “It’s not just lawyers addressing the audience. People need information on how to deal with elder issues in general.

“Dr. Herrmann is a world-renowned geriatric psychiatrist,” Wagner stated, regarding the choice of speakers. “Ian Hull is one of the top estate practitioners in the country. Basically, he’s called upon by the law society to design legal education courses. He’s been helpful with a lot of B’nai Brith seminars as well.”

The event will also address issues relevant from a human point of view, not just legal matters. Nonetheless, as a legal spe-

cialist, Wagner understands the need for prudence. “Typically, people come in [to the elderly person’s home], and money may be missing. Siblings and trusted friends are appointed and then they become suspects.

“When family distrusts one another and requires an entity beyond reproach to handle the money, people often turn to financial institutions like Scotia Private Client Group SPGC, which can provide neutral estate trustees and neutral guardians of property.

“Rabbi Tanenbaum will address the privacy issue – the need to respect the elderly and give them their space and independence. But you also need to protect them,” Wagner continued. “A cheque might have an

extra zero or two. How do you manage that from a Jewish perspective? Mr. Hull will discuss the legal perspective. How do you do that in Ontario?”

However, the seminar “will not be dressed up in legal terms. It’s to address a growing need with an aging population, to help the sandwich generation.”

The program will take place Thursday, March 27, 7 p.m., at Beth Tzedec Synagogue. Admission is \$10 to the Beth Tzedec Chessed Committee. A reception with refreshments will follow the presentations, as well as an opportunity for further discussion with the participants. For information or to register, call Hyla Reichmann at (416) 633-6224, ext. 128, or email hreichmann@bnaibrith.ca.

## Purim carnival pays tribute to Canadian troops

OTTAWA – The Jewish outreach group Chabad of Centrepointe is holding a special celebration with an unusual military theme for Purim on Thursday, March 20 at 6:30 p.m. at the Nepean Sportsplex, 1701 Woodroffe Ave.

Members of the 28 Field Ambulance, a reserve medical unit in Ottawa, will transform a room at the Sportsplex into a military training field. The soldiers will set up an obstacle course so children can run, crawl, jump, climb and balance their way through it. The children can also climb into military ambulances, cargo trucks and jeeps. Plus, they can try on military equipment and uniforms and have their faces painted in camouflage style.

As well, the event will feature a hands-on medical display with the latest in medical simulation technology.

The military theme for the carnival is the brainchild of Rabbi Chaim Mendelsohn, who recently became the first Jewish chaplain in the Canadian military since the Second World War. Rabbi Mendelsohn serves as chaplain for 28 Field Ambulance.

“One of the goals I want to achieve is to bridge the gap between the grass roots Jewish

community and the military,” Rabbi Mendelsohn said. “At every opportunity, I present to my community the gentle, moral and heroic side of our sons and daughters who serve to protect our way of life.”

Rabbi Mendelsohn said the military theme for this year’s carnival is not that unusual, given the story of Purim.

“Purim marks a day when the Jewish people were miraculously saved from death and destruction,” he said. “The story is a complex yet inspirational epic of Jewish survival.”

Children taking part will also decorate crafts that will be sent to Canadian soldiers serving in Afghanistan. And boys and girls will receive diplomas, signed by the commanding officer, making them honorary soldiers for the day.

The event will be hosted by Max Keeping of *CTV Ottawa* with a keynote address by Rabbi Reuven Bulka from Congregation Machzikei Hadas.

The cost is \$10 for adults and \$5 for children, with proceeds going to the Military Family Fund.

Chabad of Centrepointe is dedicated to making Jews aware of their heritage through inno-

vative social, cultural and educational programming. Chabad is an international organization with 4,500 centres across the globe.

Visit Chabad of Centrepointe’s web site at [www.chabadcentrepointe.com](http://www.chabadcentrepointe.com) for more information.

## Crafts sale, art show set for March 30

TORONTO – The fifth annual Artistic Creations Art Exhibit and Crafts sale opens March 30 at the Loggia Gallery, 4588 Bathurst St.

Sponsored by JIAS (Jewish Immigrant Aid Society) Toronto and the Bathurst JCC, the show features the talent of Jewish immigrant artists who are new to Toronto.

The crafts sale takes place Sunday, March 30 from 10 a.m. to 2 p.m. The art exhibit opening and receptions is a 2 p.m.

The art exhibition runs until April 13. For more information, call 416-630-6481 ext. 28.

## You’ll both face changes



John Syrtash

**Q:** I have been married 25 years. I know nothing about my husband’s successful construction business and have not worked for several years. We live in a big house. I have relied on him all my married life. Now our marriage is about to end. I have no idea where to turn or how I am to survive. I know he makes a decent six-figure income.

Our house is not entirely paid for and our kids are still in university. What happens to me?

**Q:** I have been married for 25 years. My wife wants out of the marriage. She has not worked all our married life. I work 12-hour days. I earn a six-figure income but most of it goes to taxes, supporting my grown children in university and our expensive lifestyle, including paying the mortgage on a large house. I have no idea what lies ahead or how I’m going to pay for spousal support, for how long or what the consequences will be to my pocketbook. Will I have to quit my Golf Club?

What happens to me?

**A:** You are both going to suffer a substantial change for the worse in your respective lifestyles.

The husband will likely have to split his after-tax income equally after such a lengthy marriage until his wife remarries or cohabits for a while with another income-supporting partner, or until she dies, or until he retires.

This support obligation is, however tax deductible and continues until retirement unless his circumstances change, like illness or a loss of employment or reduction of income for some other reason beyond his control. So quitting work doesn’t qualify. The house will likely be sold and the net proceeds split equally. The timing of the sale depends in part on the needs of your children and where they go to university. The value of all assets, except the value of any premarital assets and inheritances, will be split equally, including the post-marital value of the husband’s business, as will all the post-marital debts, valued as of the date of separation.

The law encourages the wife to be retrained and to be reintegrated into the workforce, but it is rare that courts seriously follow up on enforcing such an obligation after such a lengthy marriage.

After 25 years, the wife almost has a permanent pension from her husband if she was not working for several years. The husband will also be obliged to support the kids until they obtain their first undergraduate degree, including tuition, books and incidentals.

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