Honouring the Seasons of Your Life

Planning Holistically for your Retirement and Journey as an Elder

Workshop Curriculum Developed for Aboriginal Non-Profit Sector Agencies

Facilitator's Guidebook | May 2017

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Nurturing a healthy Aboriginal non-profit sector

Honouring the Seasons of Your Life

Planning Holistically for your Retirement and Journey as an Elder

Workshop Curriculum Developed for BC Aboriginal
Non-Profit (ANP) Sector Agencies as part of the anpBC Strategy.

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BC Association of Aboriginal Friendship Centres

Curriculum developed by a cross-cultural project team (Indigenous and non-Indigenous members) from Arrive Consulting and Roundtable Consulting Inc. through the engagement and support of Elders, knowledge keepers and others from the ANP sector and communities across British Columbia.

About the anpBC Strategy

The Aboriginal Non-profit Workforce and HR Strategy is an effort to strengthen the Aboriginal non-profit (ANP) sector by developing human resource tools and workforce strategies. The ANP sector includes agencies and organizations that deliver services in the areas of health, employment, child and family services, housing, treatment, sports and recreation, and the arts.

About the Logo

"This print represents the perseverance and sustenance involved when we work for our communities. The salmon represents perseverance and is about respect for tradition, intuition, inner voice, determination, and ability to follow your vision. The hummingbird represents sustenance and is the great nectar of Life, great beauty, love and harmony, the tireless song of joy." –Artist Jamin Zuroski, 'Namgis First Nation

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Disclaimer

Planning one's future and finances is highly connected to each person's culture and values and as such the learnings in this curriculum are only suggestions and general guidelines to help each individual make the decisions that are right for them.

Nothing in this curriculum should be interpreted as providing financial advice, which only a trained financial adviser can provide. It is recommended that individuals with financial questions seek the advice of certified professionals and individuals they trust. Note there is a difference between a financial adviser and a financial advisor: "Advisers" (with an e) are regulated and have a legal responsibility to act in your best interest. "Advisors" may work as salespeople (e.g. in banks) and are not the same.

Also, the cultural practices and interpretations in this guidebook reflect the individuals and communities who helped develop this curriculum, who are predominantly from the West Coast of British Columbia. While the authors made an effort to include a range of Indigenous cultures from across Turtle Island, the content cannot be generalised to all Indigenous communities, and many cultural concepts are only partially explored. Individuals and groups who use this curriculum are encouraged to ground all learnings in the teachings and customs of the peoples and territory whom they are gathered upon and to learn more by speaking with Elders, as well as by harvesting the wisdom and knowledge of the individuals that are assembled in groups as part of these curriculum workshops.

Acknowledgement

The project team who developed this curriculum and supporting materials (e.g. videos) wishes to thank all the Elders and community members who contributed their time and wisdom that enabled the creation of this culturally-relevant learning resource. Below is an overview of some of the generous individuals and organizations who supported its creation.

ANP Advisory Committee: Senator Marjorie (Marge) White; Wedlidi Speck; Cyndi Stevens; Kent Patenaude; Leo Hebert; Kyle Tutt; John Webster; Karin Hunt; Tracy Black; Carl Mashon; Alysa Den Duyf; Kim Hayward; Rosy Hartman.

Curriculum Authors/Project Team: Alex Nelson; Nella Nelson; Rachel Mason; Sebastian Silva; Keisha Amanda Charnley; Graham Briggs; Marek Tyler. Videography: Avery Stefanson.

Video and Interview Participants: Marge White; Ruth Cook; Buzz Morissette; Bertha Cardinal; George Cook; Leslie McGarry; Glen Patterson; Ron Rice; Bruce Parisian; Catherine Jim; Celu Amberstone; Eva William; Leonard Ryan; Alex Nelson; Nella Nelson; Vince Steinhauer; Anna McKenzie; Faith Sparrow-Crawford; Carly Jones; Keisha Amanda Charnley; Lorna Eastman; Debi LaHaise; Grace Elliot-Nielsen; Erin Anderlini; Tanya Clarmont; Nene Kraneveldt.

Curriculum Test Pilot Participating Organizations:

- Hulitan Child and Family Services (Victoria)
- Kamloops Friendship Society
- Prince George Native Friendship Centre
- Prince George Nechako Aboriginal Employment and Training Association
- Carrier Sekani Family Services

Terminology Notes

Please note that both the terms “Aboriginal” and “Indigenous” are used throughout this Guidebook. This terminology is meant to be inclusive and describe the descendants (status and non-status) of the original peoples in North America, specifically Canada, including First Nations, Métis and Inuit peoples.

The terms Elder or Elder years (or Elderhood) are used often in this report. We recognize there are many definitions of these terms and that in many Indigenous communities the term Elder is reserved for esteemed community members who are teachers, healers and cultural knowledge keepers. In the context of this curriculum the above terms are used inclusively to refer to a period (or season) of people’s lives where they have achieved old age and a measure of wisdom.

Introduction

Indigenous cultures have always placed a high value on planning ahead, supporting Elders and living holistically. This curriculum explores how these Indigenous values relate to transitioning to Elderhood and supporting Elders in today's world.

Whether you're a young person getting started in your career, someone who is mid-career, or someone for whom Elderhood is just around the corner, this curriculum is for you. **It is never too early, or too late, to start thinking about the next phase of your life.**

In developing this curriculum, we heard from many people that "retirement" is not an Indigenous concept, and that in fact many Indigenous people don't really "retire." Even when they are no longer fully employed, they often keep volunteering and doing part-time work that contributes to the well-being of their communities and families. We also heard that Indigenous values around savings and wealth differ from non-Indigenous values, and need to be honoured in any approach to financial planning.

Thus, this curriculum explores the transition to Elderhood within the context of Indigenous culture, looking not just at "retirement," but at the role and value of an Elder, and how communities can support Elders. It addresses how communities prior to colonization planned for the future, as well as how colonization impacted those practices and values. It also looks at how people are keeping Indigenous practices and values around community and caring for Elders alive today, and how individuals and organizations can better support Elders.

Our hope is that this curriculum will help you to envision and plan for your future holistically and in a way that aligns with your cultural values, in order to achieve the quality of life you desire when you get older.

How This Curriculum Was Developed

Honouring the Seasons of Your Life was developed as part of the BC Aboriginal Non-Profit (ANP) Initiative, a human resource strategy designed to strengthen ANP agencies by providing workforce tools and supports. You can learn more about the anpBC strategy by visiting the website at: http://anpbc.com/

One of the key aspects of this curriculum that makes it unique is that it is grounded in Indigenous culture, history and values. To create this curriculum, we talked to Indigenous people across BC. We spoke to young people, middle-aged people, and Elders. We interviewed employees of ANP agencies, financial planners and people who had worked in a variety of other fields—such as education, natural resources (logging, fishing), and many others. We asked people about their experiences planning for retirement, and also about what it means to get older in Indigenous communities and how Indigenous communities support Elders, both prior to colonization and today.

This curriculum is based on the stories we gathered through our interviews and pilot workshops. The videos that accompany this curriculum feature Indigenous people talking about their experiences, and in watching them we invite you to reflect on your own culture, experiences, values, and goals. We hope this will inspire you to share your own story with family, friends and co-workers, to continue the conversation about aging and planning ahead.

How to Use This Curriculum

Delivery Format

We invite you to think about the best way to implement this curriculum given the schedules and responsibilities of your organization's staff. The workshop can be delivered to staff from one organization or to employees from various agencies. Whatever format you decide, the curriculum is flexible enough to meet your needs.

We encourage you to think about the best way to integrate this workshop into existing schedules—for example as part of a staff meeting, brown-bag lunch or cultural or professional development day.

You can pick and choose from the activities in each of the five modules, depending on the time you have and how deeply your group wants to explore the topic. You can also use one of the ***proposed agendas*** provided as part of this curriculum, which include:

- A full day workshop (7hours)
- An introductory half-day session (3hours)
- A 1.5 day or 3-part workshop (3 sessions of 3 hours each)

Offering a 5-part series of 1-2 hour sessions over a period of several week (5-10 hours) is also an option. Please note there is more material in this curriculum than can be delivered over a one day session. As such the half day is truly an introduction to the topic and the 1.5 day format is the minimum time to deliver the curriculum and touch on all the modules. While offering the curriculum over multiple days allows participants to better integrate the material, a full day workshop can also work well.

In addition to the core activities, there is background information in the curriculum to guide facilitators and address questions that may arise during discussions. These background ***infosheets*** are not required handouts or discussion guides, but they provide background information that can help facilitators in their delivery of the curriculum and in the event that participants are seeking more specific information.

Selecting Facilitators

While some of the activities in this curriculum can be self-led, it is recommended that you have a designated facilitator to deliver the activities. The facilitator does not need to be a financial expert. However, because of the strong Indigenous cultural foundation of this curriculum, it is helpful if the workshop is facilitated by someone with Indigenous ancestry or significant experience working in Indigenous communities. In addition, we recommend having Elders involved in the delivery of this curriculum.

Facilitators should be knowledgeable about the impacts of colonization on Indigenous economies and financial literacy. An overview can be found in *The Impacts of Colonization – Detailed Narrative (Appendix A).*

It is also important that facilitators who are not financial experts make that fact very clear to workshop participants, and that they do not provide individuals with financial advice outside the general recommendations made in this curriculum.

Planning Your Holistic Retirement Planning Workshop

The curriculum and workshop are designed to help participants:

- Feel optimistic about the future and empowered to achieve their goals
- Feel safe, respected and appreciated
- Recognize traditional cultural values and practices related to planning and living as Elders
- Reflect on the impacts of colonization to values and practices around aging
- Feel clear about financial planning options and prepared for the future
- Create a vision and plan for their future and Elder years
- Gain awareness of strategies to support Elders

There are a few key steps you can take to plan an effective workshop:

- Book a suitable space
- Provide food and refreshments
- Invite participants well in advance and confirm their participation and event details (location, time, whether breakfast or lunch is provided)
- Reach out to an Elder to participate and open in a good way (e.g. opening prayer)
- Learn about and acknowledge the local peoples and territory
- Prepare an agenda and workshop materials, including printing necessary materials

Tips:

- If Elders are participating, make sure there is decaffeinated coffee and take regular breaks
- Provide an honoraria and/or gift for the Elder(s) supporting the workshop

A couple of notes about the curriculum:

- **Inter-generational approach**: This curriculum is intended for an audience of mixed ages, including youth. If possible, bring together a group with people of different ages. When young people hear older people talking about retirement, it seems less abstract. Older people can share stories that can help younger people think about their own lives. There are times when the questions or activities will look different for people of different ages, but the overall topic will be relevant to all.

- **Using an Indigenous approach**: Because this curriculum was developed for Aboriginal non-profit organizations, it is designed to be delivered using an Indigenous approach. This will be different in every community. Some methods that can support this include:
    - Following local protocols for opening, closing and conducting meetings
    - Using the circle format, where everyone gets to share
    - Using a talking stick or feather (either in circle or for anyone who wants to speak)
    - Allowing space for silence and reflection
    - Valuing the participation and guidance of Elders

Tip:

- The circle format is a powerful vehicle for learning. So much wisdom and learning will be shared in groups when participants are invited to reflect on particular topics and share stories.
- If you are unsure about local protocols or how to guide a circle discussion, reach out to an Elder or knowledge keeper who can assist you.
- Be honest about your ability to lead in a cultural way; if you are unsure, show humility and refer to the wisdom of the group

Creating Safety Among Participants

The curriculum will be much richer and more beneficial to everyone if people feel safe sharing their stories and experiences, and that will happen more easily in a group where people feel comfortable with each other. Everyone will come to the curriculum with a different level of financial, cultural, and historical awareness, based on their own life experiences and the teachings that they received. Some people will come with a sense of inadequacy, doubt in their own abilities, and even shame around their financial situation. It is important that the curriculum be organized as an opportunity for a group of people to learn together and from each other, and that nobody is made to feel bad about the choices they have made in their lives.

What's most important to making this curriculum successful is that participants feel respected and not judged.

To build relationships amongst the members of a group, consider:

- Opening the day with introductions (e.g. in circle)
- Doing some ice-breaker games and activities at the beginning of your session

The leader of the group can help to set a balanced, non-judgmental tone by:

- Creating opportunities for all participants to share equally and openly
- Addressing the sensitive nature of the topic at the beginning of the session
- Creating an atmosphere where people listen to each other
- Maintaining objectivity and being non-judgmental
- Acknowledging participants and reflecting back what they hear
- Sharing their own experiences and stories

Facilitators should also emphasize that:

- *This workshop is for everyone*: regardless of where they are starting from, it is possible for people to make progress on their financial journey
- *All participants are valuable:* because everyone has had different experiences with money we can all learn from each other
- *There are no "silly" questions:* all questions about the topics are good questions

Closing the Workshop

At the end of the day it is useful to close the workshop by reflecting on the day's learnings. This can be done with a closing circle or group discussion where participants are invited to share closing remarks, such as what they appreciated most about the day. You can also ask for feedback about the workshop to make it even more relevant for participants in the future. A heartfelt thanks to the hosts, organizers, cooks, Elders and attending participants is always appreciated.

Taking the Next Steps

The curriculum is designed to be an introductory exploration of the topic of planning holistically for retirement and financial living as an Elder. It is meant to stimulate and empower participants to learn more about the topic and the steps they can take to strengthen their position in the next stage of their life journey, including into retirement. Those who wish to learn more about the topic can review Infosheet 5.4 (Taking the next steps) or visit the *Holistic Retirement Planning* webpage at: http://anpbc.com/toolkits/holistic-retirement-planning/

Suggested Agendas

Half-Day Workshop Agenda

Sample agenda for half-day workshop:

Honoring the Seasons of Your Life – Workshop Agenda (half-day)		
Time	**Duration**	**Activity**
Opening the Workshop		
9:00am	10 mins	Opening Protocols, Acknowledgment of Local Peoples and Territory
9:10am	15 mins	Group Member Introductions (name, ancestry, one thing wish to do in retirement)
9:25am	5 mins	Workshop Overview
Module 1: Indigenous Concepts of Economy & Elderhood		
9:30am	45 mins	Module 1 Activity: Indigenous Concepts of Economy and Elderhood
Break #1		
10:15am	10 mins	10-Minute Break
Module 2: The Importance of Planning		
10:25am	30 mins	Module 2 Activity: Holistic Planning for Healthy Aging and Elderhood
Module 3: Budgeting and Managing Your Money for the Life You Want		
10:55am	15 mins	Module 3 Activity: The Benefits of Starting to Save Early and Compound Interest
Break #2		
11:10am	10 mins	10-Minute Break
Module 4: Pathways to Retirement		
11:20am	20 mins	Module 4 Activity: Pathways to Retirement
Closing the Workshop		
11:40pm	15 mins	Workshop Closing Sharing Circle
11:55pm	5 mins	Closing Protocols

Full Day Workshop Agenda

Sample agenda for full day workshop.

Honoring the Seasons of Your Life – Workshop Agenda (full day)		
Time	**Duration**	**Activity**
Opening the Workshop		
9:00am	10 mins	Opening Protocols, Acknowledgment of local Peoples and Territory
9:10am	25 mins	Group Member Introductions (name, ancestry, one thing wish to do in retirement)
9:35am	10 mins	Workshop Overview
Module 1: Indigenous Concepts of Economy & Elderhood		
9:45am	45 mins	Module 1 Activity: Indigenous Concepts of Economy & Elderhood
Morning Break		
10:30am	15 mins	15-Minute Break
Module 2: The Importance of Planning		
10:45am	45 mins	Module 2 Activity: Holistic Planning for Healthy Aging and Elderhood
11:30am	30 mins	Module 2 Activity: The Importance of Planning
Lunch Break		
12:00pm	60 mins	60-Minute Lunch Break
Module 3: Budgeting and Managing Your Money for the Life You Want		
1:00pm	20 mins	Module 3 Activity: Saving Strategies
1:20pm	40 mins	Module 3 Activity: Budgeting
Afternoon Break #1		
2:00pm	15 mins	15-Minute Break
Module 4: Pathways to "Retirement"		
2:15pm	35 mins	Module 4 Activity: Pathways to Retirement
2:50pm	10 mins	Module 4 Activity: Calculating Your Retirement and Elder Years Income and Support
Module 5: Living as an Elder and Supporting Elders		
3:10pm	45 mins	Module 5 Activity: Living as an Elder and Supporting Elders
Afternoon Break #2		
3:00pm	10 mins	10-Minute Break
Module 5: Living as an Elder and Supporting Elders		
4:55pm	15 mins	Module 5 Activity: Visioning and Goal Setting
Closing the Workshop		
4:10pm	15 mins	Workshop Closing Sharing Circle
4:25pm	5 mins	Closing Protocols

Three part (1.5 Day) Workshop Agenda

Sample agenda for 3 part or 1.5 day workshop:

Honoring the Seasons of Your Life – Workshop Agenda

Part 1

Duration	Activity
10 mins	Opening Protocols, Acknowledgment of Local peoples and Territory
15 mins	Group Member Introductions (name, ancestry, one thing wish to do in retirement)
10 mins	Workshop Overview
40 mins	Module 1 Activity: Indigenous Concepts of Economy and Elderhood
15 mins	Break
40 mins	Module 1 Activity: Impacts of Colonization
40 mins	Module 2 Activity: Holistic Planning for Healthy Aging and Elderhood
10 mins	Closing Discussion

Total: 3 hrs

Part 2

Duration	Activity
10 mins	Opening Protocols, Acknowledgment of Local peoples and Territory
10 mins	Part 1 Review & Workshop Overview
45 mins	Module 2 Activity: The Importance of Planning
15 mins	Module 2 Activity: Benefits of Starting to Save Early and Compound Interest
15 mins	Break
45 mins	Module 3 Activity: Budgeting
30 mins	Module 3 Activity: Money Management – Common Challenges and Wise Practices
10 mins	Closing Discussion

Total: 3 hrs

Part 3

Duration	Activity
10 mins	Opening Protocols, Acknowledgment of Local peoples and Territory
10 mins	Part 2 Review & Workshop Overview
20 mins	Module 3 Activity: Saving Strategies
20 mins	Module 4 Activity: Pathways to Retirement
10 mins	Calculating Your Retirement and Elder Years Income and Support
15 mins	Break
45 mins	Module 5 Activity: Living as an Elder and Supporting Elders
15 mins	Module 5 Activity: Visioning and Goal Setting
30 mins	Closing Circle Discussion
5 mins	Closing Protocols

Total: 3 hrs

Module One: Indigenous Concepts of Economy and Elderhood

Introduction

This module is the foundation of the curriculum. It encourages participants to think about Elderhood, saving, and planning for the future from an Indigenous perspective.

Through stories, it explores Indigenous perspectives on the role of Elders, supporting Elders, and managing wealth. It looks at the link between economic, social, and cultural practices, and explains how financial wellbeing can be viewed holistically. It examines the root causes of current challenges to Indigenous wellbeing by exploring the impacts of colonization, and it explores the ways in which individuals and communities are demonstrating resilience in the face of those impacts.

Module Goal:

Participants consider aging and planning for their later years in the context of Indigenous values and economic practices, Indigenous history (including colonization), and decolonization.

Learning Outcomes:

By completing this module, participants will:

- Learn about traditional Indigenous concepts of Elderhood and economy, and the economic and social impacts of colonization.
- Understand the connection between planning for the future, financial wellbeing and traditional Indigenous culture.
- Understand that good planning and money management is part of decolonization and Indigenous resurgence.

Activities & Resources:

Duration	Activity/Infosheet
45 mins	1.1 Activity: Indigenous Concepts of Economy and Elderhood (video)
45-60 mins	1.2 Activity: The Impacts of Colonization (video)
	1.3 Infosheet: The Impacts of Colonization
	1.4 Infosheet: The Potlach
15-30 mins	1.5 Activity: The Stages of Life – The Four Corners (video)

1.1 Activity: Indigenous Concepts of Economy and Elderhood

Introduction:

This video-based activity is the foundation of the curriculum and sets the stage for all of the subsequent topics. This activity encourages participants to:

- Think about Indigenous concepts of economy and Elderhood.
- Draw connections between thinking about their future and what aging means to them, financial planning, community support, and traditional Indigenous values.
- Explore how the Western, colonial view of "retirement" often does not accord with Indigenous values and practices.
- Reflect on how saving money and planning for Elderhood are linked with Indigenous ways of being.

Duration: 45 minutes

Instructions:

a) Show participants the 15-minute *Indigenous Concepts of Economy and Elderhood* video, available online here: https://youtu.be/cBAuOdigtgg

b) After watching the video, guide a discussion with participants (e.g. sharing circle), based on the following questions:

1. What are traditional Indigenous concepts of economy and Elderhood?
2. How have these concepts been affected by colonialism?
3. How do you think traditional concepts of economy and Elderhood influence your thoughts and actions in regards to planning for the future?
4. How are these traditional concepts of economy and Elderhood practiced today?

Optional: Post these questions on a flip chart, whiteboard, or PowerPoint, so participants can see them during the circle.

Materials:

- Computer with internet connection
- Projector, screen, and speakers, or big screen TV connected to computer
- *Indigenous Concepts of Economy and Elderhood* video, available online here: https://youtu.be/cBAuOdigtgg
- Optional: Flipchart or whiteboard, markers

1.2 Activity: The Impacts of Colonization

Introduction

This activity explores the impacts of colonization on Indigenous peoples in Canada. While it's focused on economic and financial impacts, it also touches on cultural, social, psychological, and emotional impacts. This activity encourages participants to:

- Think about how colonization changed Indigenous concepts of the economy and Elderhood.
- Understand that personal financial challenges are linked to systemic oppression.
- Explore how financial wellbeing can be achieved through reclaiming cultural values in the modern world.

Duration: 45-60 minutes

Instructions:

a) Distribute the *Aboriginal Financial Literacy: Journey to Empowerment* graphic and discuss the four time periods with participants. You can also refer to *The Impacts of Colonization* infosheet.

   Note: see *The Impacts of Colonization – Detailed Narrative (in Appendix A)* for more detailed background information on the impacts of colonization. Facilitators unfamiliar with the history of colonialism should be sure to read this prior to delivering the workshop.

b) Guide a sharing circle based on the following questions:

   1. How did colonization affect you and your family's views on wealth management, planning, and saving?
   2. Today, how are Indigenous communities fighting back against the impacts of colonization?
   3. How can traditional values related to the role of Elders be kept alive today?
   4. How can working towards strong financial wellbeing be a decolonial act?

   Optional: Post these questions on a flip chart, whiteboard, or PowerPoint, so participants can see them during the circle.

c) Optional: Show participants this video of Nella Nelson speaking about the *Indian Act* and the strength and resilience of Indigenous communities. The video is available online, here: https://youtu.be/7KUU5gF1_R0

Materials:

- *Aboriginal Financial Literacy: Journey to Empowerment* graphic
- *The Impacts of Colonization* infosheet
- Optional:
  - Computer with internet connection
  - Projector, screen, and speakers
  - Video: Nella Nelson on the *Indian Act* and Indigenous Resilience
  - Flip chart, markers

Aboriginal Financial Literacy
Journey to Empowerment
Pre-Contact
Colonial Policies
The Present
The Future

1.3 Infosheet: The Impacts of Colonization

Note: This infosheet provides background information for facilitators and should be used to inform discussion.

1. Pre-Contact

- Indigenous people had their own systems of exchanging goods, services and resources.
- These systems were developed over many generations and met the needs of all members of the community.
- They were based on a close connection with and knowledge of the land, and a value of interdependence.
- People had unique roles at each stage of life, members of the community supported each other through these roles, and these stages were formally acknowledged. It was taken for granted that communities would care for people as they aged.

2. Colonial Policies

Colonialism disrupted Indigenous systems of wealth by:

- Taking away the land that sustained Indigenous economies
- Introducing diseases that wiped out large portions of the population.
- Residential schools that prevented people from learning about their culture and living off the land, and that separated Elders from youth.
- Banning ceremonies (such as the Potlatch) which were a key aspect of First Nations governance and finance.
- Changing trade routes so that gaining wealth was prioritized over sustainability.

Colonialism also made it next to impossible for Indigenous people to participate and earn money in White society, by:

- Putting in place the Indian Act and other laws which prohibited Indigenous people from earning a living or accumulating wealth.
- Providing substandard education in residential schools.
- Racism, which excluded Indigenous people from the workplace.

The result:

- Capitalism and colonialism transformed Indigenous societies from collective, independent production to dependent, single-family subsistence.
- Many did not have the opportunities, skills or confidence to be economically successful.
- Communities that previously had been rich in resources and lifestyle became poor.
- The role of older people was disrupted when the children and youth were taken away from communities.

As communities started to disperse, the tradition of caring for older people began to break down. There was no longer any guarantee that your family and community would care for you when you aged.

3. The Present

Some of the challenges that Indigenous people face today include: Poverty; Welfare/dependency; Health issues; Elder abuse; Elder isolation; Addictions; Gambling; Suicide; Housing; Racism; Child apprehensions.

Some of the opportunities that Indigenous people are developing include:

- Indigenous run businesses
- Indigenous self-government and court challenges through which Indigenous people are taking back control of resources
- Greater education levels for Indigenous youth
- Bringing back culture, traditions and ceremony

The role of older people is not as clear as it used to be.

- The idea of Elders as wisdom-keepers and knowledgeable leaders is still alive, but many Elders today are not connected with culture, and so they cannot fulfill this role.
- As communities are spread out amongst different locations, it is not so easy for people to support Elders

There is a greater need for people to think ahead and plan for how they will live when they are older.

4. The Future

Indigenous communities today are working to:

- Create wealth by taking back control of their land and resources.
- Keep culture alive and pass on cultural knowledge and languages to future generations.
- Achieve success in the mainstream economy through education and keen business skills.
- Bring back ceremonies like the potlach, medicines and traditional forms of trade.
- Break the cycle of poverty and dependency.

As part of this work, we invite you to think about:

- What kind of lifestyle you want to live when you are older, and what you can do to get there.
- How you and your community can support Elders by applying traditional values in today's world.
- How overcoming the obstacles of poverty and dependence can be a type of decolonization, or fighting back against the effects of colonialism and keeping our culture alive.

1.4 Infosheet: The Potlatch

Note: This infosheet provides background information for facilitators and should be used to inform discussion.

> *"We have two different perceptions of what it means to have wealth. From the European viewpoint, the more you accumulated and kept to yourself, the richer you were. For our traditional people, the more you gave away the richer you were.*
>
> *"Our people were very enterprising in our potlatch system. It was our government. It was birth, marriage, puberty, death. All kinds of rites of passage were conducted through our government through the potlatch system. We became very efficient and effective knowing that if you're going to host a potlatch that you had to save, and you had to budget. When that the potlatch was banned from 1884-1951, it affected our people a lot."* -Nella Nelson, Kwakwaka'wakw, N'amgis First Nation

The Potlatch is a complex institution for Northwest Coast First Nations, which integrates the spiritual, political, economic and social dimensions of a community's life.

There are many reasons why the potlatch is so crucial to the cultures which practice it. It can be a bank, life insurance and a pension fund combined. At a potlatch, people gave away goods knowing that through this practice wealth would come back to them later in life. The potlatch also serves a function in managing the resources of a kin group's territory by reinforcing its hereditary rights to use the various lands under its control.

Potlatches also have a broader social purpose. They bring people together, strengthening the bond of unity between kin groups and their neighbors. They are times where food, humor, and deeply held cultural values and beliefs are shared, and the importance of this sharing is reinforced.

A potlatch is always initiated for a specific purpose, usually to mark an essential milestone in the life of the family or clan, such as a naming or marriage. A potlatch is never an individual endeavor. Once a person has decided to hold a potlatch, he or she calls the kin groups, extended family, or clan which will assist. The ceremony will draw upon the economic resources of the hosts. They pool the food and materials which they have collected from their territories or from trade. The success of the potlatch and the esteem of the host and kin group will depend on the wealth that they are able to give away. Historically the chiefs and families made sure they were in good standing with nature and all of its resources. This relationship enabled abundant harvesting and sharing with the community. Wealth is found in the relational practice and distribution through feasts and potlatches.

When the time of the potlatch is nearing, guests are formally invited. This is an important step with strict attention to protocol. Usually the potlatch beings with opening ceremonies, followed by a meal. Then the business side of the potlatch takes place, where hosts validate their inherited rights through dances, songs, and oral histories. Speeches will be given related to the purpose of the potlatch, using a formal oratorial style by trained speakers. The collected wealth of the kin group is given away to the guests in the form of material goods. By accepting these gifts, the guests acknowledge the validity of the proceedings they have witnessed.

From 1884-1951, the potlatch was banned by the Indian Act and the practice went underground, happening in secret or in the guise of other events. Today, the potlatch is still practiced by many Nations and is an important cultural, political and financial institution.

-Adapted from "BC First Nations Studies," by Kenneth Campbell, with contributions from Wedlidi Speck, Kwak Wakw' Wakw

1.5 Activity: The Stages of Life – the Four Corners Video

Introduction:

This 15-minute video features Kwakwaka'wakw Elder Alex Nelson talking about the journey of his own life, using the four corner posts of the big house as a metaphor for the stages of life, and relating each of these stages to financial planning and awareness.

Duration: 15-30 minutes

Instructions:

a) Show participants *The Stages of Life – the Four Corners* video, available online here: https://youtu.be/ObDfBYawZyU

After showing the video to participants, you can guide a discussion based on the following questions:

1. In your early childhood, what values did you learn from your family and community about how to be a good person and how to treat others?
2. As an adolescent, what values and practices did you learn from family and Elders about personal responsibility, planning, and how to treat Elders?
3. What does it mean to you to be a successful adult?
4. How do you want to live as an Elder?
5. What impact do you want to leave?

Materials:

- Computer with internet, projector/screen, speakers/sound system
- *The Stages of Life – the Four Corners* video, available online here: https://youtu.be/ObDfBYawZyU

Module Two: The Importance of Planning

Introduction:

This module encourages participants to understand the importance of holistic planning for the future, including for their Elder years. Holistic planning includes financial planning, as well as planning for your physical, mental, emotional, and spiritual wellbeing.

This module explores *why* it is important to plan for Elderhood, setting the stage for the subsequent modules which explore *how* to plan for Elderhood.

The first activity encourages participants to discuss planning for their future in a holistic way. The second activity emphasizes the consequences of planning or not planning, and shows the connection between planning for the future and Indigenous values.

Module Goal:

Participants recognize the importance of planning holistically for their financial, physical, mental, emotional, and spiritual wellbeing.

Learning Outcomes:

By completing this module, participants will:

- Understand the importance of planning for their Elder years.
- Think of planning in a holistic way that includes financial, physical, mental, emotional, and spiritual wellbeing.
- Understand the connections between planning for the future, saving, and Indigenous values.

Activities & Resources:

Duration	Activity/Infosheet
30 mins	2.1 Activity: Holistic Planning for Healthy Aging and Elderhood
30-45 mins	2.2 Activity: The Importance of Planning (video)

2.1 Activity: Holistic Planning for Healthy Aging and Elderhood

Introduction:

Planning for Elderhood isn't just about having your finances in order. It also includes thinking about and planning for physical, mental, emotional, and spiritual wellbeing. When considered as part of a holistic approach, financial planning becomes even more meaningful as it creates a pathway for wellbeing in other aspects of one's life.

Duration: 30 minutes

Instructions:

a) Explain that:

- It is important to take a holistic perspective when planning for aging and Elderhood.
- Financial planning is important, but it is at least equally important to plan for your mental, physical, emotional, and spiritual wellbeing.

b) Ask participants to turn to the Wellness Circle graphic in the Participant Workbook.

Optional: If you don't have workbooks, distribute copies of the Wellness Circle graphic.

Note: The contents of the Wellness Circle graphic are based input from Indigenous Elders and community members about the key aspects of planning for your Elder years holistically.

c) Guide a sharing circle with participants, based on the following questions:

1. When you look at this Wellness Circle and think about the different aspects of living well as an Elder, which aspects resonate strongly with you?
2. Which aspects of holistic wellness do you feel you are currently strong in?
3. Which aspects of holistic wellness do you feel you need to focus more on to live well as you age and become an Elder?
4. Does this graphic make you think differently about what it means to plan for the Elder years?

   Optional: Post these questions on a flip chart, whiteboard, or PowerPoint, so participants can see them during the circle.

Materials:

- Wellness Circle graphic

HONOURING THE SEASONS OF YOUR LIFE

Planning Holistically for your Retirement and Journey as an Elder

2.2 Activity: The Importance of Planning

Introduction:

This activity encourages participants to think about their own future and how well they are planning for it. This activity features Indigenous people talking about planning for retirement, including those who felt they should have planned more, those who felt they planned well, and those who have not yet started planning.

Duration: 30 – 45 minutes

Instructions:

a) Explain that:

- How well we plan for Elderhood has a big impact on how we live as Elders.
- The following video features stories about planning for retirement.

b) Show participants the *Importance of Planning for Retirement* video, available online here: https://youtu.be/qWvyAXhHlQs

c) After watching the video, guide a group discussion based on the following questions:

1. What are the most important learnings from these stories?
2. After hearing these stories, do you think differently about your own retirement?
3. Did you hear planning strategies that appealed to you?

   Optional: Post these questions on a flip chart, whiteboard, or PowerPoint, so participants can see them during the circle.

Materials:

- Computer with internet, projector/screen, speakers/sound system
- *Importance of Planning* video, available online here: https://youtu.be/qWvyAXhHlQs

Module Three: Managing Your Money for the Life You Want

Introduction

Budgeting, saving, and day-to-day financial management skills are essential for achieving short, medium, and long term financial goals, including retiring with financial security. This module covers the basics of budgeting, saving, and other important concepts and strategies that can help people live in a way that leads to financial security in retirement. It also includes information on Indigenous-specific financial issues that participants may discuss.

Goal:

Participants understand the connection between financial management skills and long-term financial security, and are able to create a financial plan that includes budgeting and saving.

Learning Outcomes:

By completing this module, participants will:

- Understand the importance of money management, budgeting, and saving.
- Know how to create and stick to a budget.
- Understand the benefits of saving early and compound interest.
- Understand the difference between "needs" and "wants".
- Understand common challenges and wise practices related to money management, including:
    - Indigenous-specific financial issues
    - Setting healthy boundaries with family
    - The importance of filing income taxes every year
    - Avoiding money traps

Activities and Resources:

Duration	Activity/Infosheet
15- 30 mins	3.1 Activity: Saving Strategies
30-45 mins	3.2 Activity: Benefits of Starting to Save Early and Compound Interest
15- 30 mins	3.3 Activity: Needs vs. Wants
35-45 mins	3.4 Activity: Budgeting
30-60 mins	3.5 Activity: Money Management – Common Challenges & Wise Practices
	3.6 *Indigenous-Specific Financial Issues* infosheet

3.1 Activity: Saving Strategies

Introduction:

This is a brief introductory activity to get participants thinking about budgeting, saving, and day-to-day spending choices and financial management.

Duration: 15 - 30 minutes

Instructions:

a) Explain that:

- Budgeting, saving, and day-to-day financial management skills are essential for reaching our short, medium, and long-term financial goals, including living well in our Elder years.
- Savings can be divided into three categories: short, medium, and long-term savings
- Many people find saving money challenging.
- It is important to have good strategies and practices to help you be successful at saving money.

b) Lead a group discussion and ask participants:

- What are some strategies for saving that have worked for you?
- What are some common challenges to saving that you have faced?
- How can you overcome those challenges?

Optional: record answers on a flipchart or whiteboard.

c) If not mentioned by participants, some common saving strategies you may want to mention include:

- Make an accurate budget and do your best to stick to it.
- Write down your short, medium and long-term goals, and post them on your fridge or somewhere visible in your home.
- Open a savings account with automatic monthly transfers to it from your checking account, so that savings becomes a fixed part of your budget.
- Take time to reflect on your spending habits, and try to identify unhealthy habits you can change in order to help achieve your savings goals.
- Explore creative strategies to increase your income so you can save more.

Materials:

- Optional: Flipchart/whiteboard, marker

3.2 Activity: Benefits of Starting to Save Early and Compound Interest

Introduction:

Compound interest can make a big difference to our savings growth over the long term. This activity introduces participants to the concept of compound interest.

Duration: 20 minutes

Instructions:

a) Ask participants to look at the Compound Interest graphic in the participant workbook.
Optional: If you don't have workbooks, distribute copies of the graphic or show it using PowerPoint.

b) Explain to participants that:
   - If you are saving for something far in the future, your money can really grow over time. This is because of interest.
   - When we put our money in a savings account, we are lending our money to the bank. The bank pays us interest for the use of our money. The interest is a percentage of our money, usually based on a yearly rate.
   - **Simple interest** is when the bank pays interest only on the money we put in.
   - **Compound interest** is when the bank pays interest on what we put in plus the interest we already earned. Interest can be compounded annually or monthly. The more frequently it is compounded, the faster your money will grow.
   - Typically, savings accounts have compound interest. Interest paying investments usually have higher interest rates than savings account.
   - Compound interest can make a big difference to our savings over the long term. The earlier we start saving, the more compound interest helps our money grow. A little bit can turn into a lot!

c) Ask participants to look at the Lily and Kelsie graphic, and explain how it shows the benefits of saving early and the impact of compound interest. Walk participants through the graphic, pointing out that Kelsie ended up with less money, even though she put more aside, because she started saving later and did not get the full benefits of compound interest.

d) Ask participants:
   - Have you or anyone you know benefited from compound interest?
   - Are you more motivated to start saving early after seeing the impact of compound interest?

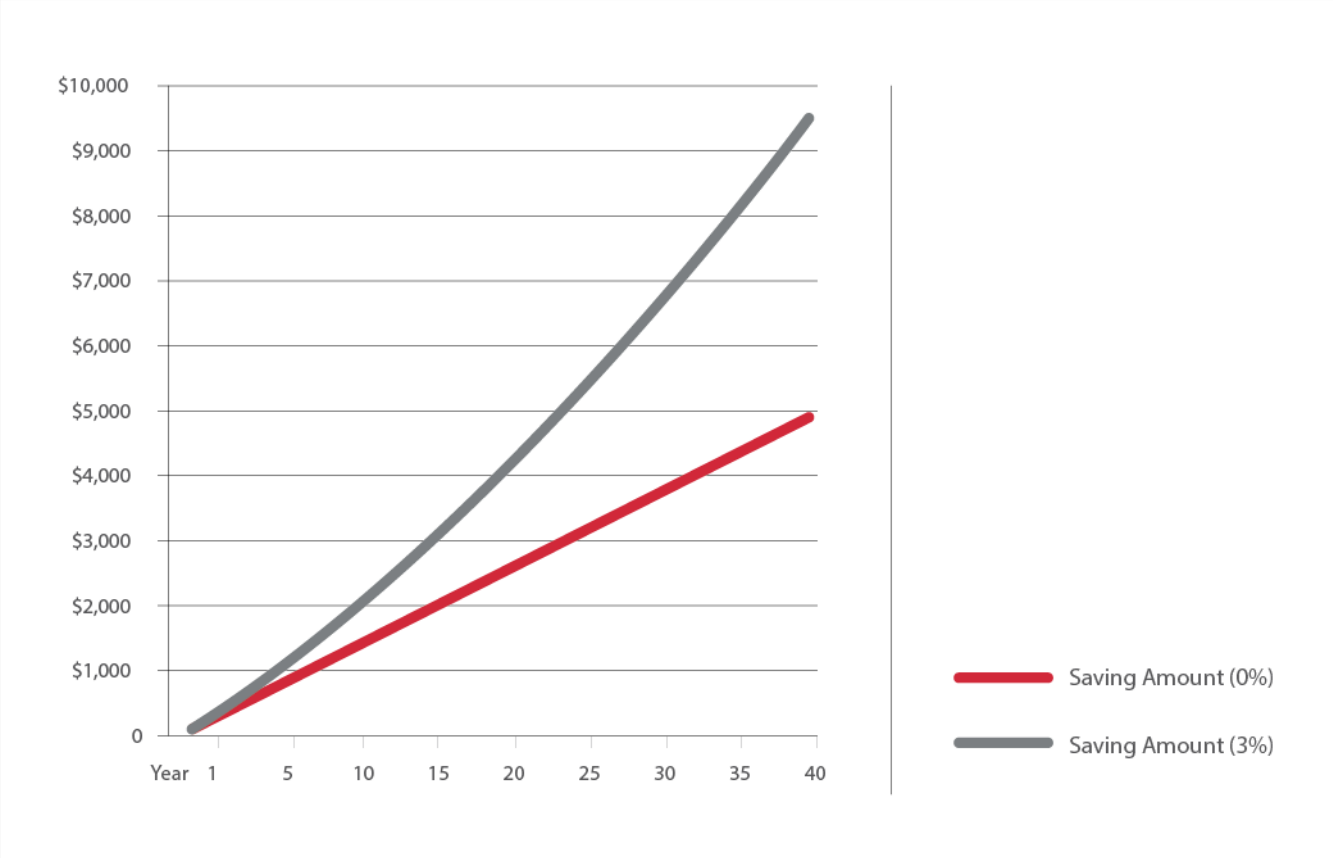
e) Explain that, depending on their personal financial situation, there are many options for making money grow over time, including various types of savings accounts and investments.

Materials:

- Compound Interest Graphic
- Lily and Kelsie Graphic

COMPOUND INTEREST

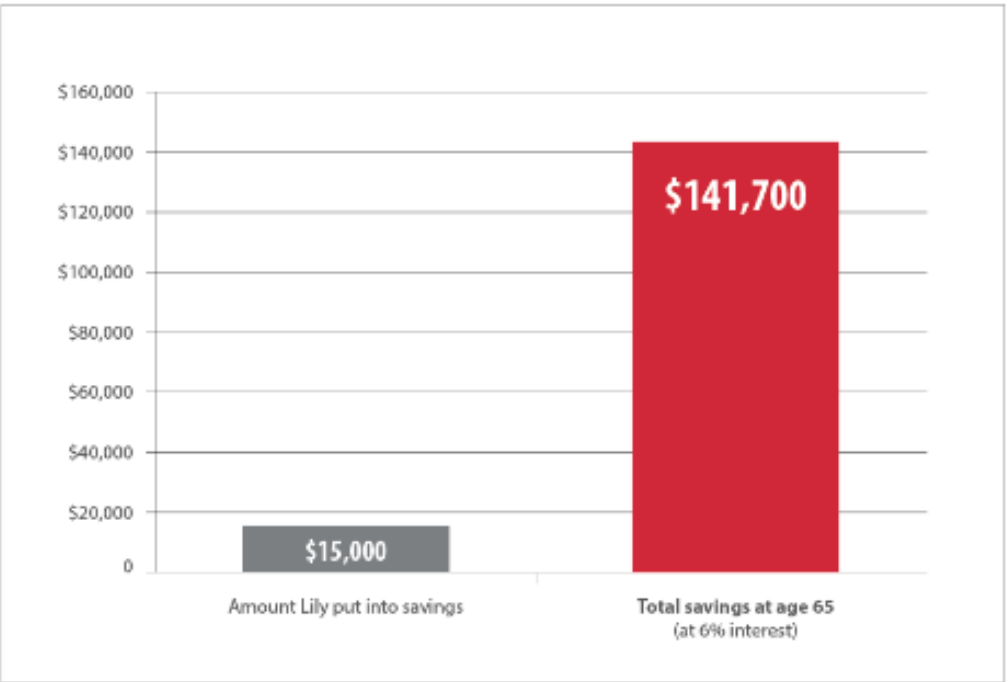
Imagine you have $10 per month to set aside for savings.
If you put it in a jar at home you will get 0% interest. After 40 years you'll end up with $4,800.
If you put it in a guaranteed savings bond at 3% interest, after 40 years you'll end up with $9,280.



The longer you leave the money in this account, the more interest you earn –
it multiplies because you earn money on the interest plus the money you put in.

LILY AND KELSIE

Lily saved $1,000/year, starting at age 20 and ending at 34.



Kelsie saved $1,000/year, starting at age 30 and ending at age 64.

Even though Lily saved less than half the amount Kelsie did, she ended up with more money because she started saving earlier.

3.3 Activity: Needs vs. Wants

Introduction

The ability to distinguish needs from wants, and spend our money accordingly, allows us to make decisions about what we can live without so we can reach our financial goals and live within our budget.

Duration: 15 - 30 minutes

Instructions:

a) Explain that:

   - A **need** is something you can't live without.
   - A **want** is something you would like to have. It may make your life more comfortable, convenient, or fun, but you can survive without it.
   - Our values and circumstances affect what we perceive as needs and wants.
   - Making financial decisions requires us to distinguish needs from wants.

b) Show participants images from the *Needs vs. Wants Catalogue* (in Appendix B) one at a time.
   Optional: show the images using PowerPoint (available at http://anpbc.com/toolkits/holistic-retirement-planning/)

c) For each image, ask participants to raise their hands for one of the following options for what the image depicts: 1) "a need"; 2) "a want"; 3) "it depends."

   Optional: For younger groups who are all mobile, divide the room into three sections with signs posted: 1) Need; 2) Want; 3) It Depends. For each image, ask participants to move to the section of the room that corresponds with what they think the image depicts.

d) Ask participants to share why they chose "need," "want," or "it depends."

e) Ask participants:

   - Can you think of examples in your own life of where you could save money by focusing more on needs than wants?
   - The flip side of reducing our spending is increasing our income. If most or all of your income currently goes to cover needs, can you think about ways to increase your income so you can afford all your needs and even some of your wants?

Materials:

- *Needs vs. Wants Catalogue* in Appendix B (PowerPoint is available online at http://anpbc.com/toolkits/holistic-retirement-planning/)
- Optional: "Need" sign, "Want" sign, "It Depends" sign
- Optional: Computer, projector, screen.

3.4 Activity: Budgeting

Introduction

A budget helps to achieve personal goals and improve financial stability. Creating and sticking to a budget is an important practice to achieve financial security in retirement.

Duration: 35 - 45 minutes

Instructions:

a) Explain that:
   - A budget is a way to keep track of your money and plan for the future.
   - A budget is tool to monitor and plan for income and expenses.
   - A budget helps to achieve personal and family goals and improve financial stability.

b) Divide participants into groups of no more than four. Assign each group a different budgeting scenario.

c) Give each group pencils, calculators, budget templates, budget scenarios, and pads of paper.

d) Instruct the groups to:

   a. Discuss the income and expenses described in your scenario.
   b. Identify the spending priorities and goals in your scenario.
   c. Decide how to allocate the income in your scenario and fill out the budget template.
   d. Note that expenses cannot exceed income, however income can exceed expenses.

   Explain that: To make things simpler, the income listed in the scenario is after taxes and benefits have been removed.

   Explain that: For the purposes of your budget, savings should be listed as an expense—even though you don't spend the money, you are putting it aside and it is not available for spending on other items in your budget.

   Explain that: There is not one right answer for each scenario. Also, participants might need to guess or infer information where it is not provided in the scenario. Guessing is fine, as long as they don't make things up that drastically change the person's situation.

e) After 20 to 30 minutes, ask each group to briefly present their budget.

f) De-brief each presentation. Ask all participants:

   - What challenges might this person find in meeting their expenses and/or savings goals?
   - What strategies could help them to be successful?
   - What do you think about their spending choices?

Materials:

- Budget templates & Budget scenarios
- Pencils
- Pads of paper
- Calculators
- Optional: If you don’t have calculators, ask participants to use the calculators on their phones

Budget Template		
Income:	**Amount**	**Notes**
Income 1:		
Income 2:		
Income 3:		
Total Income:		
Expenses:		
Housing		
Food		
Communication		
Utilities		
Insurance		
Transportation		
Clothing		
Entertainment		
Health and Hygiene		
Savings		
Other 1:		
Other 2:		
Other 3:		
Total Expenses:		

Budget Scenario: Jean and Matthew

Jean and Matthew are a married couple with two children, Kallie and Vince, living near Prince George, BC. Jean works full-time as a technician in the hospital and earns $3500 per month. Matthew works on-call as a carpenter for a local construction company and usually earns around $3000 per month. Kallie is in elementary school and after-school care. Vince is in daycare 3 days per week, and Jean's mother looks after him the other days. Jean and Matthew own a house, and their mortgage costs $1500 per month. Jean loves beading and she likes to buy supplies at various craft stores and online. Matthew enjoys playing hockey in the recreational league. Both children do after-school sports. On the weekends they like to treat the kids by going out to a restaurant for a family dinner. Matthew has some family members who earn considerably less than him, and they often ask him for help with expenses and emergencies. Matthew always tries to help out when he can, as he feels lucky to have a comfortable life. Jean and Matthew are hoping to save up to purchase a new car within the next year, as their current car has been breaking down often. Jean needs the car to drive to her work, which is 20 kilometers away. Jean and Matthew have also started to think more about their long term plans, and want to start saving a little each month for retirement. Jean has the option to contribute up to $500/month to a pension plan through her work.

Budget Scenario: Judith

Judith is 58 years old and lives on her own in Kelowna. She used to work in a factory but injured her back a few years ago and is now unable to do heavy manual labour, so she has been on disability ever since. She hopes to find work again in an office setting, and wants to take some business courses at a local college to help her chances of finding work and increasing her income. Judith earns $965 per month on disability. She lives in good-quality subsidized housing and her rent is $400 a month. She has a tax-free savings account with $15,000 that she was planning to use for her retirement. Judith has two daughters who are grown up and living on their own, but visit her often. Her daughter Mary is expecting a baby soon, and Judith wants to be able help out with childcare and with expenses, even though she is living on a tight budget. Her daughter Gwen often helps her out by taking her shopping, and usually gives her around $200 a month in cash. Judith usually eats lunch several times a week at the Friendship Centre. She does not own a car and uses public transit to get around. She likes to go to the movies and she often buys lottery tickets. She has a cat named Ginger whom she is very attached to. Judith wants to save up more for retirement, but there never seems to be enough left to put anything aside.

Budget Scenario: Alicia

Alicia is 26 years old and works full-time as a youth program manager at an Aboriginal non-profit in Courtenay, BC. She earns $2800 per month.

Alicia graduated from university four years ago and is still paying off her debt. Currently she owes $15,000, and she pays $500/month on this loan. She lives in an apartment with her boyfriend Rob, and contributes $700/month to rent.

Alicia loves to cook and believes healthy food is important. She tries to buy organic food whenever possible. Her hobbies include getting into the outdoors, and she likes to go camping and ride her ATV or her canoe. She currently has a small used car, but wants to buy a truck so she can get around on the back roads more easily. She also enjoys going out for dinner with her friends.

Alicia is originally from Hazelton, BC and she likes to go home twice a year to visit her family. She also goes hunting and fishing when she's there and brings food back. Every year she tries to contribute some money to feasts and cultural events in her home community. She envisions herself living in her home community when she retires.

Recently Rob proposed to Alicia and they are planning their wedding. They hope to start a family one day.

Alicia's father has recently become unwell and Alicia is contributing to supporting his medical costs.

3.5 Activity: Money Management – Common Challenges & Wise Practices

Introduction:

This activity covers several other important topics related to budgeting, saving, and managing your money in an effective way, including:

- Setting healthy boundaries with family
- Indigenous-specific financial issues
- The importance of filing income taxes every year
- Avoiding money traps

Many of these topics will come up during discussions in the previous activities, and facilitators should familiarize themselves with this background information in order to be prepared when these topics arise.

Duration: 30 – 60 minutes.

Instructions:

a) Bring up one or more of the topics below. Ask participants to share their experiences related the common challenges and wise practices. You can record answers on a flip chart or white board if you'd like.

b) In larger or very chatty groups, you may want to consider breaking the group up into small groups (2-4) to talk about the topics and then sharing information back to the larger group. This will allow the quieter people a chance to participate more fully.

Materials:

- Optional: Flipchart/whiteboard, markers

Setting healthy boundaries with family

Many of us give family members money for a variety of reasons, particularly during emergencies or unexpected events. To take care of family, we must be healthy ourselves, including financially healthy. But to stay financially healthy and reach our goals, we often have to set clear boundaries with family members, which sometimes means saying "no" to requests for money. Failing to set clear boundaries and take care of your own financial health can lead to abuse.

Ask participants:

- What are some ways to balance helping family members while also setting clear boundaries and reaching your own goals, including long-term saving?
- What are some challenges related to balancing traditional Indigenous roles and responsibilities with modern-day financial systems, including the importance of personal long-term saving?

Indigenous-specific financial issues

Indigenous peoples in Canada have a number of unique financial opportunities and challenges. See the *Indigenous-Specific Financial Issues* infosheet in this chapter for examples and information on common opportunities and challenges

Ask participants:

- Do you have any experience dealing with financial opportunities or challenges that are unique to indigenous peoples?
- How did you approach these opportunities or challenges?

The importance of filing income taxes

It is important to file income taxes every year, even if you don't owe taxes or have status and earned your income on-reserve.

Ask participants:

- Why is it important to file your taxes every year?
- Why is it important for people with low or no income to file for taxes every year?

Be sure to mention that:

- Low-income or no-income individuals and families may qualify for a number of credits and benefits. But you must file your taxes in order to get the benefits. The *Canada Child Benefit* is one example where Indigenous families may not be receiving substantial amounts of monthly income (e.g. $500/month) because they have not filed their taxes for the previous year.
- Aboriginal people who have status don't need to pay some taxes, but there are other taxes they do need to pay, and also other benefits they can receive by filing their taxes.

Avoiding money traps

There are a number of practices and money traps which can lead to or worsen financial challenges. Some of the most common money traps are:

- The misuse of credit cards, and taking on high-interest debt for things we don't really need.
- Using cheque cashing services instead of opening a bank account to cash cheques.
- Payday loans and "predator creditors".
- Gambling and addictions.

Ask Participants:

- What are some common money traps that you are aware of?
- What are some ways to avoid money traps?

Be sure to mention the following wise practices:

- Be cautious about the use of credit, including credit cards with high interest rates, and "buy now, pay later" plans.
- Open a bank account to cash cheques, rather than using cheque cashing services.
- Avoid practices that consume money, like gambling and lottery tickets.

3.6 Infosheet: Indigenous-Specific Financial Issues

Note: This infosheet provides background information for facilitators and should be used to inform discussion.

Indigenous peoples in Canada have a number of unique financial opportunities and challenges. This infosheet provides a brief overview of several Indigenous-specific financial issues. It is always best to consult a financial expert or accountant if you have questions about your specific situation.

Taxation

Canada's *Indian Act* includes tax exemptions for income earned on reserve by Status Indians and for a range of goods purchased on reserve (e.g. gas). Indigenous peoples who are entitled to tax exemptions should be aware of their rights and make best use of these benefits. Various court cases have also recognized Aboriginal people's rights to subsistence hunting and other practices. *Indian Act* tax exemption rights are often narrowly interpreted by the Canada Revenue Agency (CRA) and often require rigorous documentation and determination on the part of those who claim them.

Additional Resources:

- Neilson, Hugh. "The Indian Act – Exemption from Taxation." Law Now. http://www.lawnow.org/indian-act-exemption-taxation/
- BDO Canada LLP. "First Nations and the Canadian Tax Environment". 2010. https://www.yumpu.com/en/document/view/30738400/first-nations-and-the-canadian-tax-environment-bdo-canada

Canada Pension Plan Contributions and Benefits

Income earned off reserve is generally subject to Canada Pension Plan contribution deductions. However, CPP deductions may not be automatic on income earned on reserve by Status Indians. Be sure to consult a financial advisor to find out how to make CPP contributions if you are not required to make them. It is recommended that all peoples opt to make CPP contributions on income earned, as CPP is an important retirement saving strategy and a benefit that is available to all.

Additional Resources:

- Natale, Domenic. "Canada Pension Plan: Retirement Pension Overview for First Nations People". TD Wealth. June, 2016. https://www.afoa.ca/afoadocs/Home%20Page/Press%20Release/2015%20Press%20Release/TD_AFOA%20_CPP%20Overview_FINAL.pdf

Accessing support from Home

Many First Nations and Bands provide financial support and other resources to their members. If you are unsure what resources you may be able to access, contact your home Nation or Band Office to see what resources are available. For example, these may come in the form of food allowances or transportation or living supports.

Managing Settlements

Indigenous peoples may receive settlements from various sources, including residential schools settlements or resource extraction deals. Managing a settlement well requires setting clear goals and having a savings plan and budget to ensure the settlement helps you meet your goals. It is helpful to get support from trusted and qualified individuals to make the most of these payments.

Non-Insured Health Benefits

Health Canada provides eligible Aboriginal people with a specified range of medically necessary health-related goods and services when they are not covered by private insurance or provincial programs.

Additional Resources:

- Health Canada, First Nations & Inuit Health Benefits Information: http://www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/benefit-prestation/index-eng.php

Post-Secondary Education Benefits

Indigenous peoples may be eligible for financial support for post-secondary education. The Government of Canada offers financial support for post-secondary education and other career and employment related activities through several programs. Indigenous and Northern Affairs Canada (INAC)'s Post-Secondary Student Support Program provides financial assistance to First Nation and eligible Inuit students enrolled in eligible post-secondary programs. Get in touch with your Band office or you local Friendship Centre if you have questions about your eligibility. Many of these programs provide significant financial benefits, and they may be available to individuals of all ages, including those in their Elder years.

Additional Resources:

- Government of Canada, Post-secondary education: https://www.aadnc-aandc.gc.ca/eng/1100100033679/1100100033680
- Indigenous and Northern Affairs Canada (INAC)'s Post-Secondary Student Support Program: https://www.aadnc-aandc.gc.ca/eng/1100100033682/1100100033683

Module Four: Pathways to "Retirement"

Introduction

This module explores several pathways to retirement, including programs and supports available to ensure that people have sufficient income to live comfortably in their Elder years or after they stop working. It is valuable to understand what programs and income you can expect to receive when retired, as well as some of the strategies you can use throughout the seasons of your life to improve your financial situation.

Participants will explore the most common retirement pathways, namely:

- Government Programs (such as Old Age Security and the Canada Pension Plan)
- Employer Sponsored Pension plans
- Personal Savings and Investments (such as RRSPs, Real Estate, stocks, etc.)
- First Nation programs and benefits (e.g. delivered by band)
- Culture and the trade economy

The module reinforces the notion that healthy finances during retirement are intimately tied to budgeting and day-to-day financial habits, including planning ahead for retirement years before you retire. The module concludes by giving participants the tools to calculate their retirement income and determine whether the income they will receive supports their retirement goals.

Module Goal:

Participants learn about pension programs and various long-term saving mechanism and other strategies that support income building and meeting their needs to allow them to live the life they want as Elders.

Learning Outcomes:

By completing this module, participants will:

- ❖ Know about the main programs and supports for retirement and old age.
- ❖ Know about the types of employer pension plans and the benefits of joining them early.
- ❖ Various financial planning options for retirement and where to get information about them.
- ❖ Understand that it is important to save for retirement.
- ❖ Understand that they can plan for retirement whatever their age or financial situation.

Activities & Resources:

Duration	Activity/Infosheet
30- 40 mins	4.1 Activity: Pathways to Retirement
(10 mins / 40 - 60 mins at home)	4.2 Activity: Calculating Your Retirement and Elder Years Income and Support
15- 30 mins	4.3 Infosheet: *Retirement Finances* • Benefits of contributing to an employer pension plan • A few things you need to know about the Canada Pension Plan • Financial Vehicles For Saving Money • Real Estate and Your Home as Part of Your Retirement Plan

4.1 Activity: Pathways to Retirement

Introduction:

There are various pathways to retirement and healthy financial living as an Elder. This activity explores the most common funding and support streams, programs, and savings vehicles available to people living in Canada.

Duration: 30 – 40 minutes

Instructions:

a) Ask participants to look at the *Pathways to Retirement* graphic in the participant workbook.
Option: if you don't have workbooks, distribute copies of the *Pathways to Retirement* graphic.

b) Explain that there are five common funding and support streams for Indigenous peoples in Canada:

- **Government programs**: Everyone will access some programs (like OAS, or CPP).
- **Employer pension plans**: If you worked for an employer who had a corporate plan you will get an additional "pension" on top of your government one. The plans can make a big difference for your finances during retirement.
- **Personal savings and investments:** The money and assets you accumulate during your life and can draw upon during your retirement. For example, if you own your home or have contributed to RRSPs over the years.
- **Aboriginal programs and benefits:** If you are a member of a Band or Nation (e.g. First Nation, Métis Nation, etc.) you may have access to financial or material supports, such as a food stipends (e.g. salmon), or transportation or housing benefits.
- **Family, culture and trade economy:** A range of cultural practices or traditions that can help you live well as an Elder, such as leading ceremony or trading your gifts or services with others.

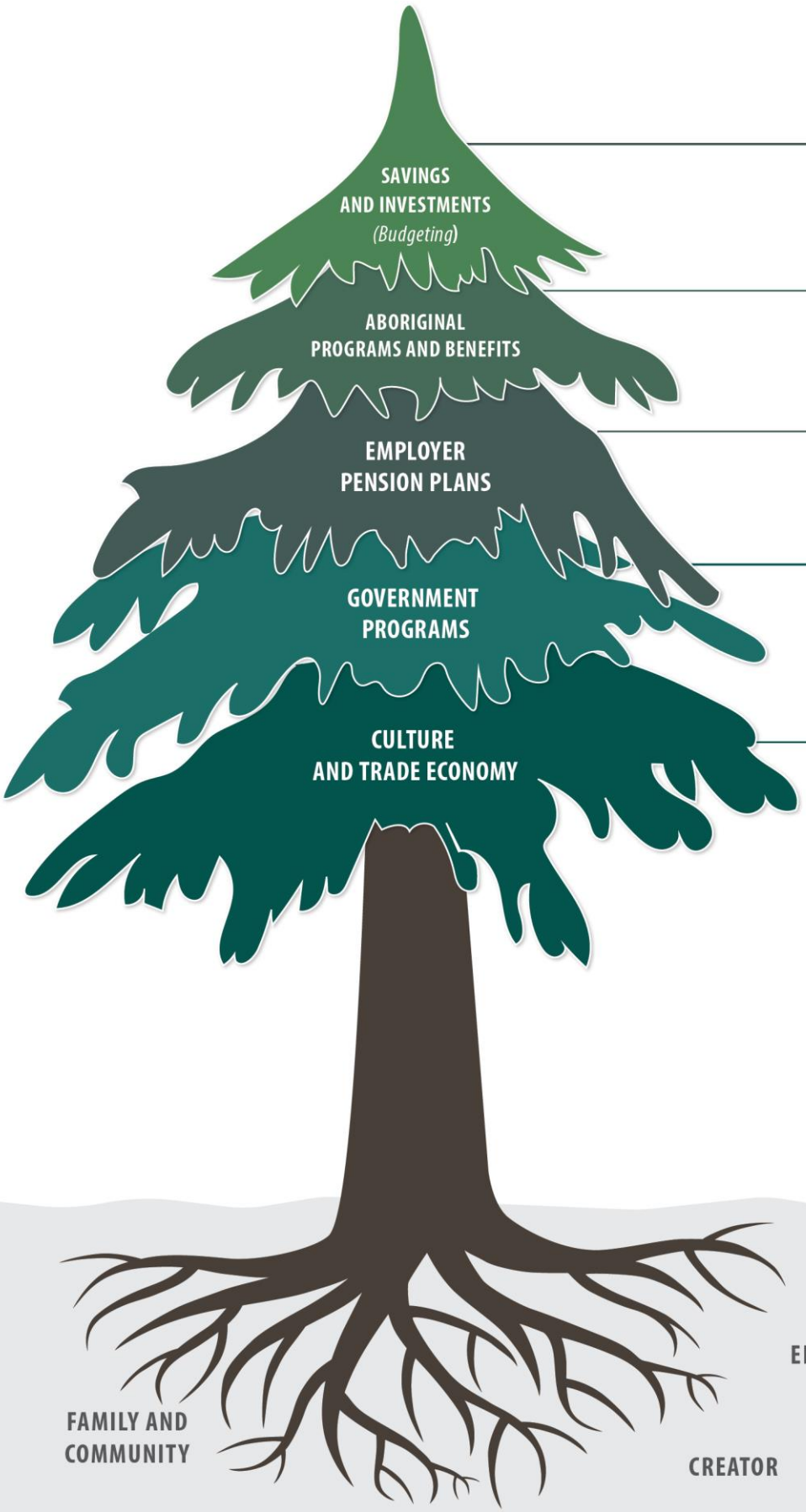
c) Ask participants:

- How familiar are you with these programs and funding streams?
- How do you feel when reviewing this diagram and seeing these terms?
- Out of these 5 retirement funding streams, ask yourself: "how many will I be able to count on?"

Materials:

- *Pathways to Retirement* graphic

PATHWAYS TO RETIREMENT



- Regist'd Retirement Savings Plan (RRSPs)
- Tax Free Savings Account (TFSA), stocks, etc,
- Real Estate and other assets

- Provided by First Nation/Band
- Provided by other organization or governance body

- Defined benefit pension plan (DBP)
- Defined contribution pension plan (DCP)
- Group RRSP

- Canada Pension Plan (CPP)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Canada Child (Tax) Benefit

- Cultural practices (e.g. potlach, honoraria)
- Living off the land, trade economy
- Intergenerational living arrangements

Pathways to Retirement Key Terms

Culture and Trade Economy

Elder honoraria: In Indigenous communities an Honorarium is a gift of appreciation to Indigenous Elders or knowledge keepers for sharing their traditional knowledge, or a gift in a show of reciprocity. While historically Elders were given food or other essentials for their help, today money is often used.

Culture and trade economy: Economic activity which includes subsistence practices (e.g. hunting, fishing, harvesting), trade and barter, and cultural or ceremonial activities, where goods, services, wisdom, power and gratitude are exchanged and woven into the fabric of everyday life. These exchanges of energy and resources help sustain people and communities and are an essential part of the larger economy of a region or nation.

Intergenerational living arrangement: multi-generational households are those housing three or more generations, typically with grandparents living in the same house as their grandchildren and helping provide care when the parents are at work, at school or running errands, and younger generations helping care for their senior relatives, who benefit from the company of loved ones in a familial setting.

Government Programs

Canadian Pension Plan (CPP): The Canada Pension Plan is a retirement plan operated by the Canadian government. Most employees and employers are required to pay into CPP. However, this is not always the case for employees working on reserve—in this case paying into the plan may be optional rather than required. Upon retirement individuals will receive a regular payment from the Canadian government, and the amount of this payment is based on how much they have contributed.

Old Age Security (OAS): The Old Age Security program is a program operated by the Canadian government. Most citizens of Canada are eligible upon retirement, regardless of their employment history.

Guaranteed Income Supplement (GIS): The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low yearly income (e.g. less than $17,500 in 2017 for a single person). Note retirees should be careful when checking the GIS box when applying for OAS and claiming this benefit if they earn more income than the maximum allowable.

Canada Child Benefit: The Canada Child Benefit (formerly the Canada Child Tax Benefit) is a tax-free monthly payment made to families to help them with the cost of raising children under 18 years of age. Grandparents who are primary caregivers can also receive this payment.

Employer Pensions Plans

There are generally two types of employer pensions plans: Defined Benefit or a Defined Contribution Pension Plan. Sometimes contributions to the plan are optional and sometimes they are required. Usually these contributions come off one's paycheque (as noted on pay stubs) and both employees and employer make contributions.

Defined benefit pension plan (DBP): A type of pension plan in which employers promise a specified pension payment based on an employee's salary history, length of service and age. Most pension plans of government employees are defined benefit plans.

Defined contribution pension plan (DCP): A type of pension plan in which money is set aside each year by a company for the benefit of its employees (through employer contributions and sometimes employee contributions) and future benefits depend on the money in the account plus any investment earnings.

Group RRSP: A Group RRSP is a collection of individual RRSPs offered to employees by their sponsoring employer. Both employees and employers may contribute depending on the rules of the plan and contributions are taken from pre-tax earnings through payroll deductions.

Personal Savings and Investments

Registered Retirement Savings Plan (RRSP): A savings plan which reduces an employee's taxable income in a given year, therefore allowing them to pay less tax. The money put in an RRSP and the interest earned is not taxed until it is withdrawn in the future, ideally in retirement when one's yearly income is lower.

Tax-Free Savings Account (TFSA): A tax-advantage savings program through which individuals can save money without paying taxes on their investment earnings. Money can be withdrawn anytime tax free, but there are rules concerning how much can be put into the account in a year.

High interest savings account: This is a type of deposit account in which the bank pays interest on the deposits. The interest is slightly higher than a regular savings account. This is a very safe way to save. It is best used for short to medium-term investments.

Bonds: This is a type of investment. It means that investors lend their money to a government or a corporation, who pay interest on the loan over a period of time called a term. When the term is over, investors get all of their money back plus interest. Government bonds in Canada are very safe. Corporate bonds hold some risk. Bonds can be used to save for medium or long-term goals.

Stocks and mutual funds: These are two types of investments in which investors buy shares in a business (if buying a stock), or group of businesses and other investments (in the case of mutual funds), that are publicly traded on the stock market. Because stocks and mutual funds are complex, it is best to work with a financial advisor or get advice from your bank. These investments are best for medium and long-term savings goals because while the risk can be high in the short-term, over a long-period of time they are likely to generate a higher rate of return than a savings account, GIC, or bond.

Registered Education Savings Plans (RESPs): This is a tax-advantage savings program that is used to save for a child's education after high school. The government adds money to the money saved by individuals, so it grows faster. Those with a low-income can apply for a "Canada Learning Bond," in which the government will give $500 for individuals to open an RESP and will put in another $100 each year.

Aboriginal Programs and Benefits:

Range of programs that offer their members (e.g. status First Nation, Metis, or Inuit) a range of special benefits, payments or services. These benefits may come from federal government services (e.g. treaty annuities, Assisted Living Program, Non-Insured Health Benefits, oil and gas payments) or from band or Indigenous organizations directly (e.g. education grants, food allowances such as canned salmon or housing and transportation programs).

4.2 Activity: Calculating Your Retirement and Elder Years Income and Support

Introduction:

This take-home activity enables participants to understand what their income and supports will be when they retire.

Duration: 10 minutes in workshop / 40 – 60 minutes at home

Instructions:

a) Ask participants to look at the *Calculating Your Retirement and Elder Years Income and Support* worksheet in the participant workbook.

   Optional: If you don't have workbooks, distribute copies of the *Calculating Your Retirement and Elder Years Income and Support* worksheet.

b) Explain that:

   - This activity is based on the *Pathways to Retirement & Key Terms* infosheet.
   - Planning and budgeting to live well as an Elder requires an understanding of what your income and supports will be when you retire.
   - You can use this *Calculating Your Retirement and Elder Years Income and Support* worksheet to calculate the supports and approximate monthly income that will be available to you when you choose to retire or start drawing on your pension.
   - You may have to do a bit of research to find out what supports and income streams will be available to you.
   - Note that this tool does not include income earned through paid work, which some people choose to continue into Elder years.

   Materials:

   - *Calculating Your Retirement and Elder Years Income and Support* worksheet

Calculating your Retirement and Elder Years Income - Worksheet

Using this tool based on the "pathways to retirement" visual, calculate your approximate monthly income that will be available to you when you choose to retire or start drawing on your pension. Note that this tool does not include income earned through paid work, which some people choose to continue into their Elder years.

Retirement Funding Stream	How Much to Expect Per Month	Where to Get this Info	Calculation Approximate Value *(Per Month)*
Culture and Trade	Varies by individual *(host workshops, honoraria, hunt, art)*	Ask Elders and others who do it. Try it and find out.	
Government Programs	**OAS:** $578.53 **GIS:** $500-$865 **CPP:** 0 - $1,115	OAS & GIS CPP Allowances	
Employer Pension Plans	On average between $1,000-3,000	Ask pension administrator or other retirees already receiving	
Aboriginal Programs and Benefits	Varies, e.g. living support, food programs	Speak to your band or others already receiving	
Savings and Investments	Depends on assets & investments	Speak to your bank or financial advisor	
TOTAL ESTIMATED MONTHLY INCOME:			

OAS and GIS information: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/payments.html
CPP Retirement Income Calculator: https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html
Allowances for people 60-64: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance/benefit-amount.html

4.3 Infosheet: Retirement Finances: Key Concepts

Note: This infosheet provides background information for facilitators and should be used to inform discussion.

Benefits of contributing to an employer pension plan

Joining an employer sponsored pension plan is one of the most beneficial decisions you can make to ensure your financial stability during your Elder years. The benefits of participating in these plans include:

1. **Save easily**: Your contributions come off your paycheque, so you're not tempted to spend the money on other things
2. **Save more:** Usually the employer matches your employee contributions (they pay into it), so your saving power is doubled
3. **Lower fees:** Administrative costs are spread between plan members and the employer, so investment management fees can be lower than those you would pay alone as an investor.
4. **Dedicated retirement income:** By joining an employer pension plan you put aside money that will benefit you during your retirement. If you're in a defined benefit plan, your retirement income is guaranteed for life.

A few tips to help with your retirement finances

Know when to start taking CPP and OAS
You can start taking Canada Pension Plan benefits between the age of 60 and 70. For the OAS, you can begin to receive your benefit at between 65 and 70 years of age. It's worth spending some time figuring out which age is right for you. There are a number of tax and income factors that could help you choose to start early or delay as long as possible. This article from *Money Sense* explores the benefits of waiting or starting early: http://www.moneysense.ca/save/retirement/pensions/the-best-time-to-tap-into-your-government-pensions/

Your decision will be influenced by factors such as:

- Whether you plan to continue working while receiving your pension
- Whether you have other sources of income or need the money to get by
- Your current health, family health history and any disabilities
- The lifestyle you want to live

Some important things to know about the Canada Pension Plan:

- Apply early to start receiving your pension benefits. Some people wait until they stop working to apply for their CPP benefits, and end up enduring several months with no income while their application for benefits is processed
- If you are earning income on reserve, check whether or not your employer is making CPP contributions. If not, you can opt to make CPP contributions – a wise choice as it is one of the most stable ways to put money aside for retirement.

If you need, **speak to a professional** to help you make these and other important financial decisions.

Track your dollars and save money

The best way to get on track to saving is to spend less than you earn and save the difference. Tracking your spending—either through a daily journal or an app—is a great way to help you do this. Whenever possible "Pay

Yourself First" - put as much money as you can into savings even if you are paying off some debt. Start early if possible. It's never too early -or too late- to start saving for retirement.

Automate it!

Set up an automatic transfer of funds to a savings account (or TFSA or RRSP) so that a set amount—say 10% of your monthly income, comes off your paycheque automatically.

Pay less tax

Reduce how much you pay in taxes by making utilizing TFSAs and RRSPs properly. Generally speaking, if you make less than $50,000 annually, TFSAs work best. If you make more than $50,000, then saving in an RRSP works best. Speak to an accountant or financial adviser who can help you save more.

Maximize pension contributions if employer matches

If your employer offers to match your contributions in a pension plan or group RRSP, make sure you contribute enough to take full advantage of the match. It's essentially free money, so it's best not to leave it on the table.

Maximize contributions to RESPs

If you have an RESP (Registered Education Savings Plans) for your children, the government will match your contributions at 20% up to a maximum amount. The more you can put into these plans, the more free money you will gain for your children's education.

Real Estate and Your Home as Part of Your Retirement Plan

Like all investments there are risks and benefits to consider when purchasing and selling real estate. Real estate can be considered part of your long-term savings plan.

Benefits of purchasing real estate:

- If you can purchase a home you may be able to leverage your home to improve your day-to-day finances in retirement.
- Instead of spending income on rent, your mortgage payments will allow you to build up home equity—money you can access when you sell your home.
- Buying properties at a low cost and selling at a higher cost when property values increase can be a way to make money.
- Renting all or part of your home out can contribute to the mortgage payment.

Risks of purchasing real estate:

- Market downturns can decrease your home value
- Renovations can be costly
- You will have to pay capital gains taxes on any additional properties beyond your primary residence
- Challenges can arise when dealing with tenants
- Maintaining a home may be challenging during your Elder years
- Property taxes are an additional expense

Your home can also be an important part of your retirement plan in several ways, including:

- Living mortgage/rent free by paying off your mortgage during your peak career earning years.

- Downsizing to a smaller, less-expensive home, freeing up money that was invested in your home and hopefully decreasing your housing costs (home insurance, utilities, repairs and property taxes).
- A CHIP Reverse Mortgage, which would allow you to stay in the home rather than downsize, but you would lose some of the money you have invested in your home when you resell it. Reverse mortgages are best for those people who want to stay in their current home for the rest of their lives, as the money you get in the reverse mortgage is paid from the proceeds of your house after it is sold by your heirs.
- You could rent one or two rooms to realize some additional income. This could also help with loneliness, a critical risk for some retirees.

Note: **Home equity** is the difference between the home's current market value and any remaining debt on the property amount - essentially the mortgage amount you have paid down plus any increases in the value of the property

Module Five: Living as an Elder and Supporting Elders

Introduction

This module is about healthy living as an Elder in a holistic sense, including emotional, physical, mental, spiritual, and financial health. It explores ways to live well as an Elder, and also how individuals and communities can support Elders.

Module Goal

Participants learn strategies for holistic well-being as they age and consider how to support Elders in their families, communities and organizations.

Learning Outcomes

By completing this module, participants will:

- Explore how to live well as an Elder.
- Create a vision for how they want to live as an Elder, and set goals to support that vision.
- Know about ways to support Elders in their community.

Core Activities & Resources

Duration	Activity/Infosheet
45- 60 mins	5.1 Activity: Living as and Elder and Supporting Elders
	5.2 Infosheet: *Ways to Support Elders*
15- 30 mins	5.3 Activity: Visioning and Goal Setting
	5.4 Infosheet: Taking the Next Steps - Ideas
	5.5 Activity: Creating an Action Plan to Support Elders
	5.6 Infosheet: Transition Planning
	5.7 Infosheet: Compensating Elders – Honoraria and More
	5.8 Infosheet: Preventing Elder Abuse
	5.9 Infosheet: Support Services for Elders
	5.10 Infosheet: End of Life Planning

5.1 Activity: Living as an Elder and Supporting Elders

Introduction:

This video-based activity encourages participants to think about:

- How to live well as an Elder, including physical, mental, emotional, and spiritual health
- The challenges to healthy living as an Elder and ways to address those challenges
- How individuals, families, communities, and organizations can support Elders

Duration: 45 – 60 minutes

Instructions:

a) Show participants the *Living Well as an Elder and Supporting Elders* video, available online here: https://youtu.be/5TP8QiJ2U1Q

b) After watching the video, guide a sharing circle with participants, based on the following questions:

1. What does healthy living as an Elder mean?
2. What are some of the challenges to living well as an Elder? What are some ways to address these challenges?
3. What are some ways that individuals, families, communities, and organizations can support Elders?
4. How can Aboriginal non-profits support their staff as they become Elders, and their staff who are Elders?

   Optional: Post these questions on a flip chart, whiteboard, or PowerPoint, so participants can see them during the circle.

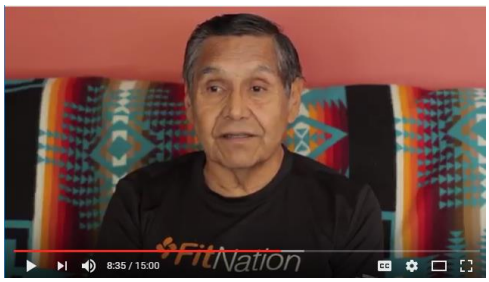
   Optional: take notes on what is discussed in the circle in order to use the wisdom that is shared to benefit your organization

c) Optional: Distribute copies of the *Ways to Support Elders* infosheet. Ask participants which of the examples listed resonate with them.

Optional: Show participants the *Elders and Traditional Teachings* video, which features Bertha Cardinal sharing her wisdom about the role of Elders in teaching traditional knowledge and cultural practices to the younger generations. Available online here:

https://youtu.be/QSm9-X_1C6g

d) Optional: Show participants *The Foundations of Aging Well* video, which features Alex Nelson sharing his experience and ideas about how to age well and stay healthy in your Elder years. Available online here: https://youtu.be/MMe3D3pYsh0



Materials:

- *Living Well as an Elder and Supporting Elders* video, available online here: https://youtu.be/5TP8QiJ2U1Q
- Computer with internet connection
- Projector, screen, and speakers, or big screen TV connected to computer
- Optional: *Ways to Support Elders* infosheet
- Optional: Flipchart or whiteboard, markers
- Optional: *Elders and Traditional Teachings* video, available online here: https://youtu.be/QSm9-X_1C6g
- Optional: *The Foundations of Aging Well* video, available online here: https://youtu.be/MMe3D3pYsh0

5.2 Infosheet: Ways to Support Elders

This infosheet lists examples of how individuals, families, communities, organizations, and employers can support Elders. The examples are based on conversations with Indigenous peoples around British Columbia.

Individuals and Families can support Elders by:

- Checking in on them to make sure they're OK
- Inviting them or bringing them to community events
- Taking them food (especially traditional foods)
- Inviting them over
- Buying them small things when needed (ex: clothing, haircut, shoes)
- Not asking for money or taking money from them (this can be a form of Elder abuse)
- Helping them with accessing services (such as support for housing, transportation, caring for grandchildren)
- Giving them opportunities to share stories about the past

Communities and Organizations can support Elders by:

- Integrating them into community events
- Helping them with accessing services (such as support for housing, transportation, caring for grandchildren)
- Encourage financial literacy workshops for staff and clients and make learning resources available to the community, including Elders
- Acknowledge and support their role as caregivers for their children and grandchildren
- Recognize and reimburse them for their time and contributions through gifting and honoraria
- Talk to communities about Elder abuse
- Support inter-generational programs and services, including opportunities for Elders to mentor to youth.
- Include them in program development, committees, boards, human resources and staff and executive meetings
- At gatherings or events ensure they are comfortable, there are frequent breaks, decaf coffee is available, they are served food first, etc.
- Do not ask them to heal others if they are still dealing with their own emotional challenges
- If appropriate, invite them to be available to staff as counsellors, cultural advisors and mediators

Aboriginal non-profits can support employees as they become Elders by:

- Providing cultural leave (for those who are still working); this helps "Elders in training" to learn cultural knowledge
- Joining an employer sponsored pension plan and making contributions for employees
- Offering workshops on planning for retirement and living well as an Elder to employees at all stages of life
- Having your organization's comptroller or finance person available to explain to staff the options they have for saving for retirement through the workplace (automatic withdrawals, RRSPs, etc.)
- Helping employees plan for the transition to retirement, including both one-on-one support and group discussions, and marking the transition with a significant event such as a party
- For Elders who continue to work, adapting their working conditions (schedules, workspaces, etc.) to meet their evolving needs
- Creating opportunities for Elders to stay involved in ANP agencies after they retire

5.3 Activity: Visioning and Goal Setting

Introduction:

By having a clear vision of Elderhood, you will have a better idea of what to do in order to achieve that vision, and will be able to set more appropriate goals. This activity encourages participants to envision how they would like to live as an Elder, and then set concrete goals to achieve that vision.

Duration: 15 – 30 minutes

Instructions:

a) Explain that having a vision of how you want to live as an Elder helps you set goals to achieve that vision.

b) Ask participants to take 5 – 15 minutes to reflect on how they would like to live as an Elder. This can be done individually or as a discussion in pairs. Participants can choose to write down or draw a picture of their vision on the *Retirement Planning Action Plan Worksheet.*

c) Ask participants to take 5 minutes to set and write-down three concrete goals to achieve their vision of Elderhood in the *Retirement Planning Action Plan Worksheet.*

   Optional: Suggest that participants set one short-term goal, one medium-term goal, and one long term goal.

d) Optional: Ask participants who are willing to share their answers to the following questions:

   - What is you vision of Elderhood?
   - What goals did you set for planning for the future?

Materials:

- *Retirement Planning Action Plan Worksheet*
- Pens

Retirement Planning Action Plan Worksheet

What is your dream vision for your Elder years?
What will you do? Who will you spend time with? Where will you live? How will you support your community?

Considering what we have discussed today, what 3 goals do you commit to pursuing in order to realize your vision for your Elder years? Consider goals that reflect different aspects of holistic planning (such as a health, finances, spirit, social, Safety, etc.)

Goal Description (what will you do/accomplish)	When will I do this by (date)	Who can help me realize this goal (person, organization)
1.		
2.		
3.		

Do you have any ideas or thoughts about "retirement" or living as an Elder?

5.4 Infosheet: Taking the Next Steps

Participants who are ready to take the next steps are encouraged to seek out resources about the topics and speak to an expert to help realize their life and retirement dreams.

If you are looking for information on finances and retirement, consider:

- Speaking to a trusted friend or family member who has financial skills and good money management.
- Approaching the comptroller or finance person in your workplace, who can go over options regarding automatic withdrawals, RRSPs, pension plans, etc.
- Going to see a certified financial planner or expert.
- Viewing the information provide online, such as through Revenue Canada https://www.canada.ca/en/services/benefits/publicpensions.html
- Go through the Aboriginal Financial Officers Association's (AFOA) First Nations Financial Fitness Guide http://www.afoabc.org/wp-content/uploads/2015/06/financial-literacy-handbook.pdf
- Visit the Aboriginal Financial Literacy Committee's First Nations Financial Fitness Webpages: http://iflc.info/
- If your organization contributes to a corporate pension plan, speak to someone from your pension administrator. If your organization is not yet a member of a pension plan, consider joining one and speaking to anpBC Strategy pension advisor Lorna Eastman (lorna@lornaeastmanfinancial.com) or Eagle Bay Financial Services (http://eaglebay.financial/) representative or someone form the Municipal Pension Plan (https://mpp.pensionsbc.ca/)

Tips:

- Your bank will offer financial advice at no cost, but be mindful they will try to sell you financial products**.** Credit unions are also very keen to support members and some particularly support Indigenous peoples and projects.
- Since banks will try to sell you *their* products, you should also consider approaching a **broker** who will look for the best deal across several financial product offerings.
- Another option is to get advice from a financial planner who does not sell products. Note that these experts usually charge for their time and advice.
- When buying financial products, don't be afraid to ask what the seller's commission will be and how much you will be earning. It's your right to know!

If you are looking for information about improving your health or spirit, consider:

- Asking a trusted Elder or knowledge keeper to provide guidance
- Speaking to your doctor, a fitness trainer or dietician

If you are looking for information regarding support available for Elders:

- Download and view the BC Elder's guide from the First Nations Health Authority: http://www.fnha.ca/wellnessContent/Wellness/BC_EldersGuide.pdf
- Download and view the BC Seniors guide: http://www2.gov.bc.ca/assets/gov/people/seniors/about-seniorsbc/guide/bc-seniors-guide-11th-edition.pdf
- Look through the BC government website for seniors http://www2.gov.bc.ca/gov/content/family-social-supports/seniors/about-seniorsbc/seniors-related-initiatives/bc-seniors-guide
- Find a local Friendship Centre that has an Elder's program. There are 24 Native Friendship Centres across BC. You can contact the BC Association of Aboriginal Friendship Centres to learn more about Friendship Centres and find the one nearest you: https://www.bcaafc.com/index.php
- Find a local community centre with a seniors program

5.5 Activity: Creating an Action Plan to Support Elders

Introduction:

As an individual, family, organization, community, it's important to take intentional action to support Elders. Supporting Elders is something that has always happened in Indigenous communities. Pre-contact, this support often included providing Elders with the necessities of life (housing, food, healthcare, companionship) on a daily basis. Now that many Elders live independently in urban settings, support is more often related to social inclusion and respect for the role of Elders as mentors and wisdom-keepers.

This action plan is intended to help you set goals for supporting Elders within your family, community or organization. As with goal setting, each action should be clearly-defined, realistic and time-bound. Creating an action plan involves identifying:

- What you want to do, and why
- Who is going to take action, and when
- Guidance or direction for those responsible

Duration: 60-120 minutes

Instructions:

a) This action planning template can be used by individuals (to create a personal plan) or organizations (to create an organizational plan)

b) For personal plans, people can create their plans individually or work with a partner to develop their plans. When complete, it can help to share the action plan with a friend and family member, and ask them to help keep you accountable for the actions. Here are some examples of a personal plan:

Personal Action Plan for Supporting Elders (Example)

#	Action	Rationale/Reason	Due Date	Notes
Ex:	Call my grandmother once a week	It will help her not to feel lonely, and I can learn from her experience	Ongoing	Ask her when is the best time of day to talk, so I don't wake her up when she's resting
Ex:	Send my son to visit grandma	It will give them an opportunity to get to know each other	By March	Need to save money for the flight—put this in my budget

c) For organizational plans, creating implementing an action plan takes commitment from all levels. It is best to bring staff together and facilitate a group planning session. Planning can be done as a large group or in small group brainstorming sessions. Some suggestions for this session include:

- Involving all staff in planning and implementing actions can be useful in creating organizational support

- It's extremely important to have the support and leadership of decision makers
- Forming an Elders Support committee or group to move this along helps
- Putting Elders Support practices into policy can be very valuable
- Everyone should be free to participate (or not) in the manner that feels right to them
- Elders and traditional knowledge holders are keys to success, and should be involved in creating the plan as much as possible

Here are some examples of an organizational plan:

Organizational Action Plan for Supporting Staff as They Become Elders (Example)

#	Action	Rationale/Reason	Who is responsible	Due Date	Notes
Ex:	Invite an Elder to join our Board of Directors	Ensure Elder wisdom is represented at the table	John	October	Ella knows a local Elder who may be a good fit.
Ex:	Include Elders in our youth centre activities	Elders can act as mentors for youth	Rosie	By the end of this month	Talk to youth to see if they have any suggestions for Elders who could participate.

d) Explain that implementation of both personal and community plans will go more smoothly if your actions are SMART:

- S—Specific
- M—Measurable
- A—Achievable
- R—Relevant
- T—Time-bound

On the next page, you will find a blank template you can use to create an action plan for yourself and with your organization.

Elder Support Action Planning

Personal Action Plan for Supporting Elders

#	Action	Rationale/Reason	Due Date	Notes
1.				
2.				
3.				

Organizational Action Plan for Supporting Staff as They Become Elders

#	Action	Rationale/Reason	Who is responsible	Due Date	Notes
1.					
2.					
3.					

5.6 Infosheet: Transition Planning

Planning ahead for Elderhood and retirement from full-time work is not just about financial planning. It's also important to think about how you will meet your social, emotional and spiritual needs. While having a strong financial plan makes it easier to address these needs, putting into place plans and practices directly related to non-financial needs can also help.

When transitioning into Elderhood and out of full-time work, some important considerations are:

- What do you want to do as an Elder? How will you spend your time?
- How will you stay connected to family, community and culture? How will you avoid social isolation?

The following examples of how to transition into Elderhood in a healthy way are based on input from Elders and organizations across BC.

Ways to support your own retirement transition

- Volunteer or build connections with organizations you might like to work with after you retire.
- Let others know your interests in terms of how you'd like to participate in community.
- Begin participating in cultural activities early on, so you will be able to share cultural knowledge when you're older.
- Stay healthy and active, and eat well, so that you will be healthy and active when you age.
- Think about how you want to spend your time during retirement. If there are programs or activities you want to participate in, look into available options. If there are activities that require spending money (such as travel, taking classes, etc), start putting aside and/or budgeting for these activities.
- Engage with spiritual activities that can continue to be a part of your life after you retire.
- Invest time in relationships with friends and family. If you wait until you retire to make friends outside of a work setting, you may be left without social connections.

Ways to support others in your family or community that are retiring

- Help people plan for the transition, including both one-on-one support and group discussions.
- Talk to Elders about what they want to do during retirement, and provide them with training as needed.
- Mark the transition with a significant event such as a party.
- Create opportunities for Elders to stay involved in your organization after they retire.

5.7 Infosheet: Compensating Elders - Honoraria and more

The Merriam- Webster dictionary defines honorarium as a "payment for a service (as making a speech) on which custom or propriety forbids a price to be set." In Indigenous communities an Honorarium is often given as a gift of appreciation as a show of reciprocity to Indigenous Elders or knowledge keepers for attending a gathering, speaking, or sharing something meaningful. Because Elders are often not paid for their contributions, an honorarium is an appropriate exchange for sharing their knowledge. While historically Elders were given food or other essentials for their help, today money is usually acceptable. Gifts of appreciation can also be given alongside an honorarium, or in some cases rather than an honorarium if appropriate.

Providing honorariums to Elders is a basic show of respect and appreciation for their involvement and support. Many leaders or experts in Western society receive high salaries and other forms of compensation and the same level of respect is encouraged for Indigenous Elders who contribute their skills, knowledge and time in community. This type of gifting can also be a form of financial support that helps Elders "get by" and live more comfortably during their later years. In general this type of gifting should produce the least amount of hassles for Elders.

In providing honoraria, try to:

- Determine the honoraria beforehand - keep in mind that you are asking to impose a monetary value on cultural knowledge or a sacred ceremony
- Avoid asking the Elder directly how much to compensate them; seek out someone close to them or within your organization who might know
- In some cases having a conversation with an Elder beforehand is the appropriate way to proceed and can help avoid misunderstandings or hurt feelings
- Show humility and don't assume what is right
- Demonstrate flexibility by offering alternatives (e.g. cash payments or gift cards)
- Be upfront about requirements, such as whether Elders will have to sign receipts or provide an address
- A good guideline is to compensate Elders at minimum for a half day of work for an appearance and a full day for Elders who attend for 5 hours or more. Often Elders travel with another relative or friend who is also taking time out of their day to support their Elder.

Below are some additional considerations in regards to honoraria, particularly as they may impact an Elder's finances:

- **Ensure honoraria respects value of Elder's offering:** While no amount of money can fully compensate an Elder for the ceremony or knowledge they share, you can show your appreciation by compensating an Elder adequately for their time and preparation and travel. Many organizations have guidelines that consider this and who is involved, the amount of time dedicated (e.g. an opening vs. half or full day) and the type of work carried out. Consider these factors and others including the amount of available budget when determining an appropriate amount. If there is sufficient budget, consider compensating Elders as you might an external consultant working for your organization. An Elder's knowledge is certainly worth as much as any paid professional.
- **Cover cost of travel:** In addition to providing Elder honorarium, be sure to cover an Elder's travel costs, including mileage/bus, parking, accommodations, and meals while they are travelling. The support of an Elder to your event or project should not be a burden for them to bare.

- **Avoid receipts/asking for SIN # if possible:** Since the honorarium is a gift rather than a payment, Elders should not be required to provide social insurance numbers, dates of birth, nor sign receipts. If required by your organization or funder for administrative purposes, be very clear about this with an Elder in advance and how records are kept or shared.
- **Forms of payment including gift cards:** Cash is an effective form of payment and is preferable over cheque. In some cases an Elder may wish to avoid receiving cash or cheques since it may impact their taxes or retirement income. In such cases it may be more appropriate to give Elders gifts cards, such as to a shopping centre or grocery store, or Visa or Master card gift cards. You can offer this as a payment option when appropriate.
- **Speak to Elders about impacts of earned income:** If you are working with an Elder who is providing ongoing support or will be receiving substantial payments (e.g. as part of ongoing workshops or consulting project), be sure to speak to them about the impacts of earning income and that they should be prepared to pay income tax on these earnings and should set aside funds for this. It might also have an impact on their retirement income so be sure to consider this. An Elder who is living on a very limited budget may be receiving the Guaranteed Income Supplement. Paying them even $1,000 may put them over the threshold for maximum allowable income, preventing them from receiving up to $9,000 in a given year, which would require them to "pay back" amounts receive and cause them hardships overall.
- **Issuing of T4s:** Some organizations will issue a T4A for Canada Revenue Agency tax purposes if payment to an Elder is more than a certain amount in a fiscal year (e.g. $500). In these cases Elders may be required to give a social insurance number and address. The person who is engaging with the Elder must inform him/her about these stipulations up front.

Other financial considerations when working with Elders:

- ***Booking travel and credit cards***: If you are securing travel arrangements for an Elder, be sure to provide pre-authorized payments for hotels and other services. Be sure to check in with an Elder that is traveling about whether they have a credit card and can pay for expenses such as hotel rooms up front and later be reimbursed. If possible pay for these expenses in advance. Re-confirming hotel/ travel details a few days before your event with the Elder or representative AND with the Hotel will help prevent any complications and stress for the Elder and yourself.

5.8 Infosheet: Preventing Elder Abuse

What is Elder Abuse?

The World Health Organization defines Elder Abuse as "a single or repeated act, or lack of appropriate actions, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person."

Elder Abuse can sometimes reflect intentional or unintentional neglect that harms or threatens to harm the health or well-being of an older adult.

Abusers can be anyone who is in contact with vulnerable Elders, including family members, caregivers, professionals, friends, scam artists and volunteers. Elders are particularly at high risk of abuse if they are isolated, disabled, or unable to make decisions in their own best interests.

Elder Abuse is most often committed by family members. Often family members and caregivers become stressed and exhausted because of the physical and emotional energy that caring for certain Elders requires. Or they are dealing with challenges in their own lives that can lead them to make poor decisions, including abusing Elders in their lives. In some cases, Elders do not know they are being abused—they merely want to help family members and make them happy.

What are the Types of Elders Abuse?

The most common types of Elder Abuse include:

- **Neglect:** Failure to provide necessary care, assistance, guidance or attention. Examples of neglect are denial of food, medical treatment, health aids, clothing and visitors.
- **Physical Abuse:** Any act of violence causing injury or physical discomfort. It includes behaviors such as slapping, hitting, pulling hair, beating, burning, sexual assault, rough handling, and tying up or binding an individual.
- **Psychological & Emotional Abuse:** Any act, including confinement, isolation, verbal assault, humiliation or intimidation, which diminishes the Elder's sense of identity, dignity and self-worth. Behaviors such as treating an Elder like a child or isolating an Elder from family and friends are forms of emotional abuse.
- **Financial Abuse:** The misuse of money or property. Examples include stealing money or possessions, forging a signature on pension cheques or legal documents, misusing a power of attorney, and forcing or tricking an Elder into selling or giving away his or her property.
- **Spiritual Abuse:** The restriction or loss of spiritual practices, customs or traditions. An example is when someone uses religious or spiritual beliefs to exploit an older person.

What are Signs of Elders Abuse?

- Physical Abuse:
    - depression, fear, anxiety or passivity
    - unexplained injuries such as cuts, bruises, burns, swellings, scalp injury, restricted movement
    - delay in seeking treatment for such injuries
- Psychological or Emotional Abuse
    - depression, fear, anxiety or passivity
    - feelings of hopelessness and helplessness
    - difficulty sleeping or needing excessive sleep

    - older person appears nervous around caregiver
    - difficulty visiting, calling or otherwise contacting an older person
    - older person makes excuses for social isolation
- Financial Abuse or Exploitation
    - unexplained or sudden difficulty in paying bills
    - unexplained differences between known income and standard of living
    - refusal to spend money without agreement of caregiver

Elders Abuse and Indigenous People

Traditionally Indigenous cultures held Elders in a position of honour and respect. Elder Abuse has its roots in colonization, particularly the residential school experience. Residential schools interfered with the connection between Elders and youth, changing the traditional role of Elders as teachers and wisdom-keepers.

Many Elders who went to residential schools internalized abuse they faced, and began to feel that being abused (physically or psychologically) was normal—an attitude which they may still have today.
Many younger people who did not attend the schools are affected by the inter-generational effects of residential schools, including addictions, family breakdown and poverty. These effects can lead to poor decision-making when caring for Elders.

Decolonization involves a return to Indigenous values, including respect for Elders, responsibility for supporting them, and honoring of their important contribution to culture and community.

Preventing and Stopping Elder Abuse

Preventing and stopping Elder Abuse is something everyone can contribute to. Here are some suggestions:

- Combat Elders isolation by helping Elders be involved in families and communities
- Call, visit and listen to Elders in your life
- Raise awareness about Elder abuse in your family, community, or organization
- Recognize the signs of Elder abuse
- Report Elder abuse

Elder Abuse Resources

The following videos from Bear Paw Media describe Elder Abuse in an Indigenous Context:

- Hidden: Elder Abuse in Aboriginal Communities (13 minutes)
  https://www.youtube.com/watch?v=5AZjMe970w8
- The Three Types of Elder Abuse (3 minutes)
  https://www.youtube.com/watch?v=5ow63gPrXm0
- Elder Abuse Root Causes (3 minutes)
  https://www.youtube.com/watch?v=rMFpS7-m3y8

This video by the Gorvernent of Alberta, "Elder Abuse: Learn the Signs and Break the Silence," shows three examples of Elder Abuse and emphasizes the need for communities to break the silence about Elder Abuse:

- Elder Abuse: Learn the Signs and Break the Silence (6 minutes)
  https://www.youtube.com/watch?v=OEGhbbpel30

The *BCAAFC's "Honoring our Elders" Elder Abuse Awareness and Prevention: Community Action Plans* resource.

5.9 Infosheet: Support Services for Elders

There are many services which exist to support older people. This infosheet highlights some of the most common services, as well as valuable websites. The BC Elder's Guide and The BC Senior's Guide also provide comprehensive summaries of all types of provincially provided services for older people.

It is always useful to speak with a social worker or Elder support worker to find out more about your options, including locally-based services. Many local organizations and non-profits provide services which are not included on provincial listings, and may be easier to find out about by speaking to local agencies.

If you are supporting or caring for an Elder, you can help them to learn about and access services that might improve their financial situation or quality of life.

Some of the resources in the list include:

- Housing services
- Transportation
- Support for Elder Caregivers
- Social, Recreational and Community-Support for Elders
- Financial advisors, resources and supports

Housing Services

Housing is an important issue for older people, especially as physical, mental and financial challenges can make it difficult to live independently or to manage rental payments. As part of your planning for Elderhood, it is important to think ahead about housing options, including:

- Will your house be accessible if you have mobility challenges? What can be done to make it more accessible?
- Who will you live with if you decide not to live independently?
- What will your housing payments be, and how will they fit in to your overall financial plan?
- Will your housing be close enough to transportation and community activities to allow you to avoid social isolation if you cannot drive?

Depending on an older person's physical and mental capacity, there are various options for housing. These include:

- Independent Housing—living on your own or with family members
- Co-operative Housing—living on your own or with family members, but in a housing unit that is co-operatively owned and managed by the people who live in the unit.
- Supportive Housing—living in your own room/apartment in a community where certain services (such as meals, house-cleaning) are provided
- Assisted Living—Housing for people who can live on their own but require regular, daily assistance, such as help with bathing, dressing, etc. This also may include social and recreational programs for residents.
- Residential Care—For those who require 24-hour professional nursing care and can no longer be supported in their own homes

Housing support comes in the form of subsidies (to help you pay rent) or supported housing (housing intended for specific target-groups, such as Aboriginal or low-income people).

One of the best places to find out more about housing support is the BC Housing Website. Some of the options they provide include:

- Emergency Housing—for those who are homeless and need a home right away
- Supportive Housing—for those with disabilities or other special needs, including seniors
- Subsidized Housing—options that are more affordable than the market rate, and are linked to how much money you have
- Rental Assistance—money to help you pay your rent if you live in private housing
- Affordable Rentals—homes that are cheaper to rent, for people with a low income
- Home Renovations—funds to help you repair your home

Some of these options are specifically designed for seniors. Some of these options can have long-wait lists, as demand is often higher than availability. Therefore, it is important to think ahead and apply as early as possible.

In addition to the above-listed options, there are many community-based agencies which provide subsidies or affordable housing. Ask at your local Friendship Centre or Community Centre to find out about these options. You can also check the Seniors Housing Directory of BC or BC Housing's list of Aboriginal Housing Providers, but keep in mind that there are many services which are not included in this directory so it's best to talk to local agencies for more information.

Another type of housing support includes tax credits and refunds, such as funds to repair your home or pay your mortgage. There are a host of such programs available, which can be found in the BC Senior's Guide.

Transportation Services

Healthy aging often depends on transportation options. Older people need to be able to get around, to participate in their community, visit family, attend events, go to doctor's appointments, etc.
There are many programs designed to help people with housing. A summary of programs provided by the provincial government can be found on the Senior's Support Website or in the BC Senior's Guide.

At-a-glance, some of these programs include:

- Driving on your own: Insurance and licensing discounts for seniors, as well as a self-assessment guide to evaluate your driving abilities.
- Public transport: Subsidies for buses, ferries, and other modes of transport, as well as services to provide training about how to use pubic transportation.
- Taxis: Subsidies to help you pay for taxis.
- HandyDART: A door-to-door bus services for those with disabilities, including seniors.
- Car-sharing or car-pooling: A listing of car-sharing options.
- Volunteer Driver Services: Community-based organizations that drive seniors around for free. Some Aboriginal non-profit organizations may offer this service.
- Medical Travel Assistance: Programs that provide funding for seniors to get to medical appointments.

Elders as Caregivers

Many Elders are taking care of younger family members in their homes, such as grandchildren. There are a range of supports to help Elders who are primary caregivers for children, people with disabilities, or family members who have a long-term illness. One of the most important ways to support Elders as caregivers is to

acknowledge this role, and to continue to support Elders who are caregivers to be involved in their community—for example by including daycare options for Elders attending events, or organizing multi-generational events to which Elders can bring children.

There is also a wide range of government programs to support caregivers. Some of these programs are direct payments, providing money to help with caring for the person. Some of these programs are tax deductions, which can be applied for and received when you file taxes. Even First Nations people who do not pay certain taxes may be eligible for such deductions.

- For information about support for raising grandchildren or other relatives, a summary of available programs is on the BC Family Law Website. This site includes information about programs such as tax benefits, income assistance, education funds, and Ministry support, as well as how to access such services.
- The Elizabeth Fry Society has created a guide that addresses not only financial, but also social and emotional issues that may arise with raising grandchildren, such as how to explain the situation to young children, discipline, education, and how to manage visits from the child's parents.
- For Elders who are caring for a person who has a long-term illness or disability, there are also benefits available: the Employment Insurance compassionate care benefit; and, the Family Caregiver Amount.
- There are also many independent and/or local services that provide support to caregivers with the expenses of caring for a person who is sick or disabled, such as the Red Cross. Local Elders programs may be able to point you in the direction of such resources.

Social, Recreational and Community-Support for Elders

An important part of a healthy lifestyle for Elders is avoiding social isolation. There are a host of local agencies which provide programs for Elders, including help with transportation as needed. Aboriginal non-profit agencies, such as Friendship Centres, provide services and activities in a culturally-appropriate context. Seniors' Centres, often located in recreation centres or other non-profit agencies, also provide a range of activities. Recreation centres themselves generally have many programs for older people, including reduced admission costs.

Larger cities often have listings of all the services available to seniors. These can be found online by searching for "Seniors Programs" with the name of your city. In smaller communities, usually there is a strong network between agencies, and by contacting one service agency you can find out about other agencies that also support older people.

The "Better at Home" program, funded by United Way, provides locally-based services to help seniors live independently and stay socially engaged. Their website includes a map where you can search for services available in your community.

5.10 Infosheet: End of Life Planning

Although we may not often talk about death, it happens to everyone and is a part of life. As people age and get nearer to the end of life, death can sometimes be a scary prospect. It is important to reflect on and talk about dying, or experiencing a serious health issue which makes it difficult to communicate to one's family. By planning ahead for these scenarios, participants can develop more positive feelings about the end of life, and can also help their family members by more clearly communicating their needs.

For those that are interested in exploring this topic a bit more, there are some valuable resources from the Government of BC:

- BC's video about Advance Care Planning includes information on what an advance care plan is, what the benefits are, and how to create one. This engaging video has interviews and case studies from people with a variety of cultural backgrounds, and helps viewers to think about the benefits of creating a written Advance Care Plan.
- Participants can create a written plan using pages 27-31 of the BC government's Advance Care Plan Template.

Think ahead and plan for the end of your life

Thinking ahead about the end of one's life can be an empowering experience. Having a plan in place can help one deal with physical or mental challenges before they arise, and can provide greater control over this important life stage. It can also help family members, who may be overwhelmed by trying to make decisions without knowing your preferences.

Talk to your loved ones about the end of your life

One of the ways in which you can prepare for the end of life is by talking to loved ones about your preferences—how you want to die, whether/where you want to be buried, how you want your life to be honoured, what do you want to happen if you're in a near-death situation from which you may never recover. These conversations may feel difficult for both parties, but they are grounded in compassion because they can avoid difficult decision-making later on for loved ones left behind. If you have preferences related to your culture, these can also be included in the discussion.

Create an Advanced Care Plan

It's also worthwhile to consider having a written "Advance Care Plan." This is similar to the concept of a "Living Will" and it will provide instructions to your loved ones about how to deal with a situation in which you become physically and/or mentally incapacitated (such as being in a coma, or on life-support) and cannot express your wishes. To get a better idea of what such a plan includes, you may want to watch BC's video about Advance Care Planning. The video can be found online and includes information on what an advance care plan is, what the benefits are, and how to create one. While there are a lot of important considerations, creating the plan is relatively simple and does not involve a lot of legal-speak. BC has created a guide on how to make an Advance Care Plan.

> *"[At the final stage of my life] I'm ready to go to the other world. But I also remind myself, I'm not leaving, I will be back. Those are the teachings of the four corners, the ages and stages of life…. We all have a beginning and it's all circular. Round and round."*
>
> - Alex Nelson, Kwakwaka'wakw, describing teachings from the Big House

Wills and Estate Planning

Making sure that your personal belongings and assets are distributed the way you want after you dies is a key consideration for money management. A will can avoid misunderstandings after you pass by stating clearly how you want your money and assets to be shared. Speak to a lawyer or notary to learn more about this. You can also consult one of these resources to learn more about the subject:

- **BC Government page: Wills and Estate Planning**
  http://www2.gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/wills-and-estate-planning
- **Courthouse libraries BC**
  http://www.courthouselibrary.ca/docs/default-source/training-and-tutorials-page/maww_public.pdf?sfvrsn=2

Planning for the End of Life

Use this template to communicate values, beliefs and preferences related to the end of your life.

When I nearing the end of my life, I want:

When I think about death, I worry that:

When I think about death, I take comfort in:

After I die, I want my life to celebrated/honoured in this way:

After I die, I want my body to:

After I die, I want my loved ones to know:

Appendix A – The Impacts of Colonization: Detailed Narrative

Introduction

In this presentation we are going to lead you through the journey that Indigenous people have taken from the time before Europeans came to Canada to today, and talk about how that history has impacted our relationship with money and retirement.

Stage One: Pre-Contact

- Indigenous people had their own systems of exchanging goods and resources.
- These systems were developed over many generations and met the needs of all members of the community.
- They were based on a close connection with and knowledge of the land, and a value of interdependence.
- People had unique roles at each stage of life, and members of the community supported each other through these roles. It was taken for granted that communities would care for people as they aged.

Content:

Prior to contact with Europeans, First Nations didn't use money in the same way people do today. But they had a richly developed system of gathering and exchanging resources, planning ahead, and trading. Thus they created and managed their wealth through their own systems.

Examples include:

- ***Potlatch.*** People gave away what they had, and in doing so earned respect and prestige. They knew that they would be given gifts by others at future potlatches. In this way it was like a banking system, a way of investing in the future.
- ***Seasonal Rounds.*** People would move from one area to another depending on the seasons to gather resources. People would harvest food in the summer and fall that they would save for winter. People planned ahead on how to manage their resources.
- ***Trade routes.*** There were numerous trade routes all over Canada for thousands of years. Trade routes were about more than just exchanging resources that had been gathered. Items that were made, like canoes, baskets, etc, were very valuable in trade. One example is the Grease Trail in which coastal nations brought oolichan grease to the interior. These trails were used so often that there were maintained constantly and were more than two meters wide.
- ***Stages of life.*** In Indigenous communities each stage of life was honored: infanthood, childhood, adolescence, adulthood and Elderhood. As people aged and could no longer take care of their physical needs, they became teachers and leaders in the community. In turn, community members supported them by taking care of their physical needs. People did not need to save for retirement because they knew that their community would take care of them when they were older.

Stage Two: Colonial Policies

Colonial policies interrupted Indigenous traditions and practices, making it harder and harder to live the way Indigenous people did pre-contact. At the same time, colonial policies and mindsets made it almost impossible for Indigenous people to participate equally in the mainstream society. This led to a break-down in Indigenous traditional ways of living, and made it harder for communities to support and care for Elders.

Content:

Colonialism disrupted Indigenous systems of wealth so that people were no longer able to take care of themselves and their communities in the same way they did before Europeans came. This was done in a number of ways, including:

- ***Taking land.*** The land is at the centre of Indigenous economies. When Indigenous people were made to leave their land (due to treaties or simply being kicked-off) this had a severe negative impact on financial well-being. Indigenous people were required to live on reserves. The land on reserves often was not the best land and was not ideal for growing or gathering food.
- ***Disease.*** The settlers brought widespread disease. Sometimes this was unintentional, but in some cases Europeans deliberately gave Indigenous people blankets infected with smallpox so the disease would spread throughout their communities. Many people, especially Elders and young people, died in a very short time. This made trading, gathering resources, and passing on knowledge from generation to generation difficult.
- ***Residential Schools.*** In residential schools children did not learn about how to live off the land. They did not learn about cultural practices for creating wealth and managing resources. In addition, the ongoing social and emotional trauma that survivors experienced made it hard for them to take care of themselves and their families. Residential schools also separated Elders from youth, changing the traditional role of Elders in our communities.
- ***Banning Potlatch.*** The potlatch and other ceremonial practices were banned for over 65 years and people who practiced them could be arrested. As this was a key aspect of First Nations governance, economy and finance, this made a significant impact on the well-being of Indigenous communities.
- ***Changing trade routes***. Trade with settlers was at first financially beneficial to Indigenous communities, but it ended up reducing the amount of resources available and interfering with traditional trade practices. For example, in some areas furs that settlers demanded became so valuable that entire species almost became extinct.

At the same time that traditional way of life was being disrupted, colonialism made it next to impossible for Indigenous people to participate and earn money in White society. This was done through:

- ***Indian Act and other laws.*** There were many laws which prohibited Indigenous people from earning a living or accumulating wealth. For example, under the Indian Act Indigenous people could not own their own land and certain other types of property, they could not go to post-secondary school without giving up their Indian Status, they could not become lawyers and fight for their rights. Other laws made it impossible for Indigenous people to take out loans, sell the fish that they gathered (one of their most in-demand resources), buy a farm, or get a water license to irrigate their farm land.
- ***Residential Schools.*** Although they were called "schools," in many cases children did not learn to read or write. The children were instead trained to become house-cleaners, farmers, or manual labourers. They were not prepared for jobs in which they could make a decent living.
- ***Racism.*** Even when they were well-qualified, many employers did not want to hire Indigenous people because of racism and stereotypes.

The result? Capitalism and colonialism transformed Indigenous societies from collective, independent production to dependent, single-family subsistence. Communities that previously had been rich in resources and lifestyle became poor. The role of older people was disrupted when the children and youth were taken away from communities. And as communities started to disperse, the tradition of caring for older people began to break down. There was no longer any guarantee that your family and community would care for you when you aged.

Stage Three: The Present

The impact of colonialism has created many challenges for Indigenous people. Knowing about this impact helps us to understand that challenges with money are not a personal issue (something someone is just "not good at") but a systemic issue that has a long and difficult history. Although many Indigenous communities still have a great respect for older people, people are now expected to care for themselves more independently as they age. In an economy based on wage-labour, there is a greater need to plan ahead for a time when you won't be working. Because of inter-generational impacts of colonialism and ongoing discrimination, Indigenous peoples today still have more limited access to knowledge and fewer opportunities that allow people retire with financial stability. At the same time Indigenous people are achieving higher levels of education and employment and taking back control back of their lands and resources.

Content:

Some of the challenges that Indigenous people face today include:

- Poverty
- Welfare/dependency
- Health issues
- Elder abuse
- Elder isolation
- Addictions
- Gambling
- Housing / Accommodation

Some of the opportunities that Indigenous people are developing include:

- There are more and more Indigenous run businesses
- More Indigenous self-government and court challenges means that Indigenous people are taking back control of resources
- Many of the laws in the Indian Act and other racist laws have changed
- The population of Indigenous people is increasing and more and more youth are knowledgeable, skilled, and able to create wealth for themselves and their communities

The role of older people is not as clear as it used to be. The idea of Elders as wisdom-keepers and knowledgeable leaders is still alive, but many Elders today are not connected with culture, and so they cannot fulfill this role. And as communities are spread out amongst different locations, it is not so easy for people to check-in on Elders, bring them food, or ensure that they are living well. There is a greater need for people to think ahead and plan for how they will live when they are older.

Stage Four: The Future
What is the vision that Indigenous people have for the future? We are working towards a healthy relationship with money that balances traditional values with the ability to be successful in the mainstream economy. This is a process of bringing back what was lost and at the same time creating something new that works in today's world. Planning for retirement with an Indigenous mindset is an important part of this journey.

Content:

Indigenous communities today are working to:

- Create and share wealth by taking back control of their land and resources.
- Keep culture alive and pass on cultural knowledge and languages to future generations.
- Achieve success in the mainstream economy through education and keen business skills.
- Break the cycle of poverty and dependency.

As part of this work, we invite you to think about:

- What kind of lifestyle you want to live when you are older, and what you can do to get there.
- How you and your community can support Elders by applying traditional values in today's world.
- How overcoming the obstacles of poverty and dependence can be a type of decolonization, or fighting back against the effects of colonialism and keeping our culture alive.

Appendix B – Needs vs Wants Sample Images