

# The Fair Havens

## Included in this issue of The Fair Havens:

- an exhortation by Bro. L.G. Sargent on the theme "*To Communicate Forget Not*"
- practical advice on assisting seniors when it is time to move
- the Foundation's terms of reference

## Giving

One of the hallmarks of the first century ecclesias was their willingness to provide for the welfare of their less fortunate brethren in Jerusalem. This was seen as a practical demonstration of love for their Lord. The great atoning work accomplished by Jesus Christ on the cross was meant to be manifest in the lives of his brethren in tangible ways. As Bro. Sargent illustrated in his essay reprinted in this issue, the fellowship that we share with the Father and Son extends to caring for our brothers and sisters in need. This ought not to be an addendum or afterthought to our lives of service, but an intrinsic part of a life redeemed. In light of the magnitude of God's gift to us, and the power "of His example, should that not challenge us to respond in thanksgiving, and to share our abundance?"

Our Lord continues to walk in the midst of his ecclesias. His eyes are like a "flame of fire". Nothing escapes His gaze. What would He say of our personal contribution to His ecclesia? Does our giving reflect the generosity of the widow who gave her all, or of Israel in the wilderness who gave of their wealth in such abundance for the construction of the Tabernacle that Moses had to say, "Enough!"

Giving bears testimony to the principle that the household of God behaves as a family, caring for each member. In Acts it is recorded of the early church that "the multitude of them that believed were of one heart and of one soul; neither said any of them that aught of the things which he possessed was his own: but they had all things common." (4:32) This communal generosity arose from a deep sense of fraternity with the other believers. This sharing was not driven by a sense of compulsion, nor done grudgingly, but rather sprang forth out of faith in the promises of God.

"And God is able to make all grace abound toward you: that ye, always having all sufficiency in all things,



Fairhaven House circa 1970s  
— by Sis. Celia Sage

may abound to every good work...he which soweth bountifully shall reap also bountifully." 2 Cor 9: 8, 6

In our hearts, do we really believe this? Perhaps giving can be a particular challenge to our life of faith if our circumstances are such that providing our resources to others may bring a level of hardship, or at the very least, our doing without. Paul, in an effort to spur the Corinthians to a higher level of faith reminded them of the example set in Macedonia.

"Moreover, brethren, we want you to know about the grace of God bestowed on the churches of Macedonia; how that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality. For to their power, I bear record, yea, and beyond their power they were willing of themselves." 2 Cor 8:1-3

We are reminded too of the widow who gave her all despite the fact that in absolute terms her donation was only a pittance. Many of the wealthy in Jesus' day made a big show of their sizable gifts, but it was the poor

*continued on page 6*



# Think on These Things

## To Communicate Forget Not

"To do good and to communicate forget not:  
for with such sacrifices God is well pleased."

Heb. 13:16

**T**he words in Hebrews recall Paul's expression: "The cup of blessing which we bless, is it not the communion of the blood of Christ? The bread which we break, is it not the communion of the body of Christ?" 1 Cor. 10:16 The connection is not accidental, for the word used in each case is *koinonia*, fellowship. Radically it means a sharing, a partaking in common. Its fitness therefore for the act of partaking together of the Lord's emblems needs no argument: we share the bread and

wine as at a common meal, and it becomes not only a sharing in Christ but a fellowship together in him. Truly to participate in him is to be "in the apostles' doctrine and fellowship" Acts 2:42, "the fellowship of God's Son" 1 Cor. 1:9, "fellowship in the gospel" Phil. 1:5, "the fellowship (\*communion) of the Holy Spirit." 2 Cor. 13:13.

Such a fellowship finds natural expression in acts of brotherhood which will include a sharing of means with those in need. So it comes about that the same word *koinonia* is used for the "contribution to the poor among the saints" Rom. 15:26, "the fellowship in the ministering to the saints" 2 Cor. 8:4, "liberal distribution" 2 Cor. 9:13.

The immediate purpose of this note is not to stress the need for liberality, though of that we cannot be reminded too often. It is to think about the place of the "contribution" in our meetings for the Breaking of Bread. Contributing to the work of the ecclesia and the needs of the brethren and sisters is a part of our act of fellowship in Christ, and there is no more fitting place for it than immediately following the partaking of the Emblems. This is the place always allotted to it in the order of meeting laid down in the Constitution of the Birmingham (Central) Ecclesia.

In recent years many ecclesias have shown embarrassment about taking the collections immediately after such a solemn rite, as though it was an intrusion of things mercenary and mundane, a mere awkward necessity which has to be got over. It is nothing of the kind. It should be regarded as a part of the whole sacred rite of remembrance.

One can appreciate the feeling of reverence which has led to the collections being separated from the taking of the Emblems by a hymn, or even transferred to some quite different part of the service--near the beginning, so that it can be got out of the way, or right at the end, only followed by the concluding prayer. But however good the motive, this seems to us a mistake, in that it does not give the true significance to the act of contributing. No doubt the clinking of coins or snapping of handbags immediately after the partaking of the wine is a painful distraction, but the remedy is to educate the members of the meeting in a better sense of fitness, a higher regard for others' feelings.

There is another side to this worth thinking about. If the collections are an act of fellowship, contributing to them should be a privilege of fellowship. It was an old tradition that only those in fellowship should give to the collection.

*L. G. Sargent, A Sound Mind*



# When It's Time to Move

There comes a time when it may no longer be wise for an aging loved one to live in his or her own home. The house may involve too much upkeep or it may not be feasible to renovate for safety. Your elder may be lonely and may want to consider moving closer to family, or to a place where they can have more social contact with peers. Your elder may become disabled, forgetful, or chronically ill and in need of assistance. The strain on both the care giver and receiver may force you to re-evaluate the current living arrangement.

For seniors who have enjoyed their independence and the privacy of their own home, it can be difficult to contemplate a move. Furthermore, there are a variety of living options to consider.

- Should you bring your elder into your own home, or locate another home where your loved one will receive an appropriate level of care?
- Would your elder be better off in another environment with the care of professionals who can monitor and treat them as needed?

By talking sensitively with your elder about his or her health care needs, discussing preferences, and examining cost and safety issues, there is a good chance of coming to an agreement on the best living arrangement.

## The decision to move —

Some common issues to consider when determining whether to seek alternative care and housing include:

**Safety** – Has the neighbourhood deteriorated or become less safe? Is it now difficult for your elder to climb stairs? Does your elder now no longer drive, and available transportation is inadequate? Is your aging loved one too frail, ill or impaired to cook and take care of himself?

**Finances** – Is your aging loved one's home too costly to maintain or renovate? Various financial vehicles are available to free up equity that can supplement the elder's income. Funding may also be available through ecclesial application to the Foundation.

**Caregiver burnout** – If you are the primary caregiver, is it becoming difficult for you to continue hands-on care for your loved one? Does your loved one need specialized care or rehabilitation?

**Your elder's wishes** – Is your parent hoping to relocate closer to adult children or other relatives, looking for a new lifestyle with other retired seniors, or wondering if it is time to downsize to a place with less maintenance? Even if mobility is challenged and cognitive ability fades, it is not unusual for an older adult to resist moving away from the familiarity of home.

## Living With You

Having your elderly parent come to live with you should involve serious discussion and prayer. On the plus side, a wise elder can positively influence children in your

household, and children have a natural opportunity to treat their elders with respect and honour. It may also be easier to look after an aging loved one when assistance is needed.

Consider everyone's expectations before taking your elder, especially if it creates a multigenerational home. Two consecutive generations may tolerate each other fairly well. When a third generation enters the picture, however, the family dynamic changes. Tensions arise if an elderly parent moves in and expects the middle aged child to revert to a dependency relationship as in childhood. This is unreasonable to expect, yet many elders do. Another difficult aspect of caring for an elderly parent involves role reversal—having to parent your parent. And when caregivers are caught between caring for their children and an elderly parent, emotions can turn negative. It is important to discuss these issues with your elder before hand. Since it is your home, you are ultimately in charge of what happens there.

The more you talk openly, plan thoroughly, and pray for direction and wisdom, the more likely you will come to a mutually beneficial decision.

## Should your elder live with you?

Ask yourself:

- Can you tolerate each other's lifestyle?
- Can you relate to each other as mature adults?
- Would living together give a non-Christadelphian parent the opportunity to see your witness of the Truth?
- How does the rest of the family feel about sharing a home?
- Does your home have adequate space?
- How will you handle errands and appointments?
- Will there be privacy?
- If your elder is mentally incompetent, will he/she endanger the safety of your family?
- Is your parent in danger of wandering away?
- Does your elder require specialized medical care?
- Will caring for your elder require you or your spouse to quit a job?
- Will your elder eat meals with your family every night, or will they have their own space to eat and store food?
- Will your elder be bothered by your family pet? Is there room for your elder's pet?
- What effect will the move have on your elder's and your own income?
- Can your aging loved one help pay for renovations or an addition to your home if extra space is needed to accommodate them?

Other questions will also come to mind. Be sure to consider the actual and hidden costs of having your elderly loved one live with you. Unless your elder has independent income to contribute to your home, you may find that your disposable income will be decreased considerably. In many home care situations, a working woman will give up her job to care for an elderly parent. If your elder is still relatively independent, they may actually be an asset—driving children to after school activities, shopping, or being at home while you are gone. It may be wise to consult other siblings or relatives to see if they would be willing to share the financial costs as well as certain tasks of caregiving. This issue should be worked through before your elder is brought into your home.



An important consideration is whether or not your home has adequate space for you, your children, and your elder. You don't need an exceptionally large home or an accessory apartment in the back of your house, but all of you must have privacy and personal space if the arrangement is to work. Each of you must have the ability to "get away" from the rest of the family. Some remodelling may be required to accomplish this.

### **Don't be motivated by guilt**

Many people feel obligated to take their aging parent into their home. Keep in mind that making other arrangements such as some form of independent living situation for your parent is not abandoning them. Often it can be the best choice for both the adult child and the elderly parent.

Nevertheless, widowed older people are much more likely to live with a child, and daughters outnumber sons four to one in sharing their households with an aging relative. About 13% of older widowed persons live with children, siblings or other relatives. But this proportion decreases with age as increased care needs develop, and this necessitates accommodation in a long term care facility.

### **Safe and Sound**

Before moving an aging loved one into your home, you'll need to check it for safety and mobility. Also, let your elder have some regular responsibilities in your home, in keeping with their mental and physical capabilities. An elderly person who has lost his capability to do certain tasks may still be able to fold laundry or help with the dishes. By doing jobs around the house, your loved one will feel useful and cooperative. Ask for God's blessing as you work through the relational challenges of having your elder live with you.

### **Congregate Housing**

Typically, this refers to multi-unit housing arrangement containing private rooms or apartments. Somewhat like a dormitory for the elderly, this type of facility offers housing units with a common dining room for meals, as well as access to social, and recreational programs. Congregate living facilities usually provide a senior with some assistance in daily living but do not provide around the clock medical or nursing care.

Generally restricted to persons over a specified age, these have been called retirement homes, or homes for the aged. This type of arrangement serves as a bridge between independent living and the kind of care a senior may eventually need in a full service nursing home.

Pertinent questions to ask regarding the facility include:

- Who owns the facility and is the management competent? Is it financially stable?
- Is there an entry fee, and if so, what happens to it if your elder changes his mind?
- What services are included in the monthly fees? What costs are extra?
- What are the facility's rules? Can the residents decorate or furnish their rooms as they like?
- What food choices are offered? Can the facility accommodate special diets?

- How are medical emergencies handled?
- What happens if your parent becomes physically disabled?

### **Assisted Living**

This refers to a caregiving model that provides more care than independent living but less care than a nursing home. This allows many seniors to remain somewhat independent, yet still receive necessary services. These facilities may be free standing, part of a retirement or nursing home, or within a continuing care retirement community that provides independent living, assisted living and nursing care.

Assisted living combines housing, personal services, and some healthcare services in an environment that promotes individual independence, privacy and choice. While residents in assisted living facilities do not require round-the-clock skilled nursing care, they typically need help with at least two or three activities of daily living that younger people take for granted: eating, bathing, dressing, toileting, and walking. Some assisted living communities also have special units for individuals with Alzheimer's disease or dementia. The staff is geared toward helping residents function as independently as possible.

Assisted living facilities typically offer assistance with activities of daily living, 24 hour security, three meals a day in a common dining room, medication dispensing or reminders, housekeeping, laundry, social and recreational activities and an emergency call system.

The fees your elder will pay depend upon the desired kind of housing (private or shared) and the level of services he or she wishes to have. Some of the services can be purchased 'a la carte'. Although fees for assisted living are normally two thirds the cost of a nursing home, the price of rent and assistance costs begins at about \$2,000 per month and increases depending on the size of the unit and the amount of personal amenities included.

### **How to Choose an Assisted-Living Facility**

You need to be honest and forthright about your aging loved one's physical, financial and lifestyle needs. If your elder seems like a good candidate for assisted living, your next step is to shop for a facility with well trained, reliable staff and quality care. Resources are included below that will help you find out what assisted living facilities are available in Ontario.

In your evaluation, ask about staff training and turnover. Find out how the facility will accommodate your elder's current needs and what will happen if the needs increase. Who decides when a resident must leave for health reasons?

Consider how close you live to the facility. Residents who have frequent visitors tend to get better care so proximity is a plus. Look at the physical surroundings—the presence of handrails, easy to reach cupboard space, accessibility to the dining room and colour coded hallways. Visit at different times of the day and on a weekend to observe routines and activities. Arrange for an overnight stay before making a final decision. Eat a meal at the facility. Do the residents socialize and appear happy? Chat with the residents about their experiences. Ask:

- Do you have a choice of main courses? Do you help decide the menu?
- How long do you have to wait for services?



- Is there an active residents' council?
- Are pets allowed?
- Can resident's grandchildren spend the night?
- Are you glad to be living here? What kinds of things do you do on a typical day?

Ask the administrator for a copy of the rules and the contract. It is often wise to have a lawyer review the contract with you. The Consumer Consortium on Assisted Living has developed a comprehensive questionnaire to take with you to evaluate the assisted living facility. It can be downloaded from their web site at [www.ccal.org](http://www.ccal.org).

### Is Assisted Living the Best Option?

Consider your loved one's personality and health needs. If your aging loved one is losing some function but is a sociable person, it may be the ideal choice. If your elder is not fond of congregate living, a better option may be to arrange for help through adult day-care programs and/or home care. Consider your elder's financial stability too. Will your elder's income and assets be enough to cover assisted-living expenses for the next few years including possible increases in monthly charges and additional fees if more services are needed?

A continuing problem with assisted living facilities is what happens to the elder when he or she needs care beyond the levels provided by assisted living. They may end up being transferred to a nursing home if the assisted living facility is not licensed or equipped to handle these increasing medical needs. After spending much of one's savings on the assisted living facility, the elder may be asked to leave with no guarantee of where to go.

If assisted living seems to be the most appropriate and welcomed kind of care for your aging loved one, the best time to talk about it is before it is needed. Try to anticipate the day when in-home care combined with community services and family help is no longer viable.

### Stay in Touch With Your Elder

It will take time for your parent to become adjusted to living in an entirely new environment. Initially they will need as much emotional and spiritual support as you can muster. Loneliness can be seriously debilitating for an elderly person, even in a group setting, if emotional and social needs are neglected by their loved ones.

Encourage siblings to help during this adjustment period. Take turns visiting. You and your siblings may wish to plan occasional family reunions so that your elder can enjoy time with relatives.

### Making a Good Move

Moving is traumatic for an older person, especially when it involves leaving an old time residence or neighbourhood. It is hard to say goodbye to next door neighbours and familiar friends. If moving becomes a reality, consider making a video of your elder's old home and neighbourhood so he can watch it and share the memories with new friends.

Old age does not mean your elder cannot participate in service to our Lord. Prayer, for example, should be part of every believer's life. Even elderly housebound brethren

should be encouraged to pray for others. "The effectual fervent prayer of a righteous man availeth much" (James 5:16). In addition, your aging loved one might be able to help mentor a young person, or witness to other residents and acquaintances.

If your elder is discouraged by failing health or a new, unfamiliar environment, it may help to remind them that the day will soon dawn when the frailties of this flesh will pass away, when the "Lord Jesus Christ...by the power that enables him to bring everything under his control, will transform our lowly bodies so that they will be like his glorious body" (Phil. 3:20-21).

### Resources

For seniors who will need more supportive housing and for younger people attempting to help parents find suitable living arrangements, there are a number of places to turn for help in Ontario. In other provinces, check the blue pages in the phone book listing government services. Applicable contacts can be found under Health, Home Care, and Social Services.

- The Ontario Community Support Association (416-256-3010) This provincial association located in Toronto, representing providers of community-based, not-for-profit health and social services, can help obtain appropriate services for people who can't function independently because of a disability, illness or limitations of age.
- The Ontario Residential Care Association (905-403-0500, or 800-361-7254) A voluntary non-profit association that accredits retirement residences in Ontario and can supply information to those looking for such accommodation.
- The Care Guide (800-975-9736) publishes information about seniors' housing and care services in Ontario, and also offers this information online at [thecareguide.com](http://thecareguide.com).
- Toronto Supportive Housing (416-392-8545) offers services including homemakers, nurses and day programs for seniors who need a bit of help at home.
- Carefirst Seniors and Community Services Association (416-585-2013) Carefirst is a charitable, non-profit community based social services agency serving the GTA, Peel and Durham regions. It provides a range of community support services for seniors and those with special needs.
- General information is also available by calling the Ministry of Health and Long-Term Care Seniors' Information Line at 888-405-0405.

## The Fair Havens

The Fairhaven Christadelphian  
Charitable Foundation  
c/o Sister Penny Keeting  
Secretary  
728 Church Street  
Toronto, ON, M4W 2M6

**Directors**  
Bro. Brent Curry  
Bro. Clive Daniel, Treasurer  
Bro. Alan Ghent, Chair  
Sis. Penny Keeting, Secretary  
Sis. Marie Klien  
Bro. Ian McPhee  
Bro. Tom Thorp



# Terms of Reference

**H**ow can the Fairhaven Christadelphian Charitable Foundation be of assistance to your ecclesia? Are there health and welfare needs in your meeting that require attention, but ecclesial resources are strained or insufficient? The Foundation, operating under the applicable government regulations, may provide grants only to registered charities in Canada. We must disperse a percentage of our investment income each year, based upon a government regulatory formula.

Ecclesias in Canada may request assistance from the Foundation by following these guidelines:

Only requests from Arranging Boards will be considered. An individual member of an ecclesia may not make a personal request to the Foundation. Priority is to be given to the welfare needs of Christadelphian elderly, since this reflects the original purpose of Fairhaven House. If additional funds are available after meeting these needs, then more general health and welfare needs of the Christadelphian community will be considered, followed by health and welfare needs of the community at large. Requests must be in writing and should document in confidence the need, the background, the amount of help required and the amount of help being provided by the ecclesia. It is expected that the ecclesia requesting support will also provide funds to assist from its own resources. It is preferable, if possible, that ecclesias address emergency situations, and subsequently follow up with a request to the Foundation. The Board of the Foundation considers requests at its semi-annual meetings in March and August each year. Emergency requests will also be addressed as quickly as possible.

## Requests may be sent to:

The Fairhaven Christadelphian Foundation  
c/o Sister Penny Keeting, Secretary  
728 Church Street  
Toronto, ON, M4W 2M6

It is important to appreciate that the primary responsibility to meet the welfare needs of our brothers, sisters and young people lies at the ecclesial level, and consequently the Foundation's role is to supplement rather than supplant this ecclesial responsibility. We encourage ecclesias to be actively aware of situations where there is a need, extend help, and then approach the Foundation as a funding partner.

*continued from page 1*

widow who earned Christ's commendation. It may be difficult to imagine that her two mites would make any difference at all in the grand scheme of things compared with the vast sums that poured into the temple treasury. Rather than rationalize the need to keep her meager resources for herself, she set the gold standard for future generations to fulfill their responsibilities to God. How easy it would be to say, 'What I'm able to give is so insignificant compared to the sizable gifts of richer brethren. What's the point in giving the little I have, especially since I'll have such a struggle in doing

without!' Such reasoning simply serves to stifle faithful service in the Master's work.

In Christadelphia, there are no shortage of opportunities to give. Wherever we look, whether it be seeing to the needs of a destitute elderly sister in our own ecclesia, or deprived Sunday School students in the Third World, avenues of giving abound. The Almighty challenges us, as he did the ecclesia of Malachi's day, "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven and pour you out a blessing, that there shall not be room enough to receive it." (3:10)

# Year End Financial Report

Statement Of Revenue,  
Expenses And Fund Balance  
For The Year Ending  
March 31, 2003

## Revenue

Investment income	23,970
Grants returned	0
	<hr/>
	23,970

## Expenses

Grants	44,250
Professional fees	1,430
Other	1,055
	<hr/>
	46,735

Net Income (Loss) (22,765)

Opening fund balance 502,048

Closing fund balance 479,283