



Wagon ride adventure spans the generations



Looking for help? Let our directory save you time

Looking for someone to do repairs and renovations to your home and you're not sure who to call? We have 66 names for you to check out.

Need someone to clean a house, a chimney or some duct work? We have nine names of Bay area companies that could help.

Whether you're looking for auto and small engine repairs, or help with your well or septic, our [Local Services Directory](#) is a great resource.

Just call up the [Seniors Association website](#) and look for the link to Local Services. That will lead you to a page with six easy-to-follow categories:

Volunteers who support the activities of the Seniors Association were invited to a 'thank you' wagon ride adventure at Hatfield Farm. Despite a grey day, there was fun for all ages. We have more pictures on the next page.

Health and Home Care; Trades and Maintenance; Legal, Financial and Professional; Public Safety, Government and Community Service Organizations; Retail, Arts and Activities; and Food and Accommodation.

A seventh category pulls all the entries together in alphabetic order.

Right now the directory has contact details for more than 485 organizations and individuals.

[The Local Services Directory](#) is just one of many great free resources available on [our website](#).

St. Margaret's Bay Seniors Association is a not-for-profit registered society whose purpose is to provide housing and accommodation options and assistance for seniors, to represent the interests of seniors in the greater St. Margaret's Bay area, and to share in the development of wellness living for seniors in the area.

Province offers tax rebate for seniors

Are property taxes taking a big bite out of your budget? You might qualify for help.

The Nova Scotia Property Tax Rebate Program for Seniors provides a 50% rebate of residential municipal property taxes up to a maximum of \$800. To qualify, you must meet the following requirements:

- You received or were eligible to receive the Guaranteed Income Supplement or the Allowance in January 2014. (For 2013-14.)
- You live in your home
- Your 2013 Municipal Residential Property Taxes are paid in full

Your application must be the original (no faxes or copies).

You should include a copy of your 2013 Property Tax bill and receipt(s) showing payment in full.

Your application (post-marked no later than December 31, 2014) should go to Property Tax Rebate for Seniors Program, Box 283, Halifax CRO, B3J 2N7 or to your nearest Access Nova Scotia Centre.

For more information:

Call toll free within Nova Scotia at 1-800-670-4357 or in Metro at 902-424-5200 or check online:

www.accessns.ca/seniors-rebate

FUTURE EVENTS

November 20, **2pm**, Shining Waters. Peter Coade on 52 years as 'the weatherman'.

December 11, 2pm, Shining Waters. Holiday Social.



Some of the cowboys and cowgirls who shared the hay wagon adventure at Hatfield Farm - but what's the pirate doing? We suspect he was hoping to find the [Bay Treasure Chest](#).



Speaker recalls life in nursing

When you have a career that stretches back to World War II, you have plenty of stories. Margaret Guildford (right) recalled stories of her life in nursing when she was guest at the Seniors Association speaker event. She was introduced by Annis Jones (left).



For more information about any of the topics in this newsletter, visit our website www.bayseniors.ca or contact the Seniors Information Centre: email info@bayseniors.ca telephone 902-820-3334. The centre is next to Shoppers Drug Mart, Crossroads, Upper Tantallon. It's open 10 - 2 on Tuesdays and Thursdays.