Bay Seniors

November 2026
NEWSLETTER

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November Monthly Members' Meeting

Think you can spot a fraud? It's getting harder all the time

It's not your imagination: fraud is on the rise. A 2024 survey by the Financial Consumer Agency of Canada found that 46% of respondents had been victims of financial fraud in 2024, up from 22% in 2019.

Fraud has become harder to recognize because modern technology, especially artificial intelligence, can make false information seem authentic. According to the Canadian Anti-Fraud Centre, 112,000 Canadians reported losing a total of over $740 million last year—and the Competition Bureau of Canada estimates that only 5% to 10% of frauds are reported each year.

The Centre says the current top three frauds in Canada are identity fraud, investment scams, and fraud involving misleading home services. Multiphase fraud is also more common, with scammers cultivating their victims' trust over time.

Almost a quarter of fraud victims are aged 60 or older. While it's commonly believed seniors are more likely to fall for scams, Statistics Canada says that isn't true. However, seniors, as an age group, lose the most money to scammers.

Join us on Thursday, November 19 for an important conversation.





Constable Dave Wagner (left) and Constable Mike Wong, this month's guest speakers.

Our guest speakers will be RCMP constables Dave Wagner and Mike Wong, who will share tips on what to look for and how to protect ourselves against identity theft, credit card fraud, and online, telephone, and door-to-door scams.

The meeting is at the St. Margaret's Bay Legion #116 at 11169 Peggy's Cove Road in Seabright. The doors open at 1:30 and the presentation starts at 2:00. As always, there will be time to chat with your fellow members, and refreshments will be served.



Bay Seniors honours veterans and serving and retired members of our Canadian Armed Forces.

Lest we forget
Remembrance Day 2026

Excursions

Join us for an evening of festive lights

On December 9, join us for a fun and festive Holiday Lights Excursion. Participants will board the coach for an evening tour from 6:00pm to around 9:00pm. The evening will be filled with some of the best and biggest light displays, including the must-see holiday lights on Connaught Avenue in Halifax. That's an amazing experience anytime, but even more fun when enjoyed with 50 of your fellow Bay Seniors members!

This will be a popular excursion, and spaces are limited. We've made changes to streamline the registration process, so please read the information below carefully.

How to register

Everyone must have paid their Bay Seniors membership dues in 2026 to participate.

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Registration opens on Monday, November 2.

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Registration closes on Monday, November 16.

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The cost is $12 per person.

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Choose one of two ways to register:

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The preferred way is to send your $12 fee by e-transfer to finance@bayseniors.ca. Please put "December excursion" in the subject box of your e-transfer.

Pay by cash or cheque at the Seniors Information Office, between 10am and 1pm, on either Monday, November 2 or Wednesday, November 4. These are the only in-person registration dates.

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Once you've made your payment, you'll receive email confirmation of your registration, and more details from our Excursions team. Please allow 24 hours.

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A small waitlist will be kept once capacity is reached.

Note: Community Enterprise Centre volunteers do not have access to Bay Seniors program information and are therefore unable to assist you with any aspect of registration, including accepting payment.

A reminder that the Seniors Information Office is located in Office A inside the Community Enterprise Centre.

Technology for Seniors

Program graduate applauds "simple but grand idea"

By René E. Lavoie

Since its founding in 2009, Bay Seniors has started and supported many initiatives and programs that make St. Margaret's Bay a better place to live. In my good fortune, I benefitted from its Technology for Seniors program.

The program is a simple but grand idea. Bay View High School students are the instructors; members of Bay Seniors are the mature students. The one-on-one approach delivers solutions to individual problems.

The young instructors are familiar with computers, tablets, smartphones and social media. With amazing ease, they navigate the e-world to find pathways and shortcuts that bring knowledge, solutions, directions—or a simple vaccine appointment. Like the fairies of old times, their nimble fingers can transform e-nightmares into sweet dreams.

The mature clients come from a world where every day brings one or more disruptive update. In a class of one, there is no fear of embarrassing oneself in front of a class. No question is too simple; instruction starts at the mature student's level of knowledge. The young teacher may freely admit not knowing either, but instantly starts to find solutions from the enormity of the internet and succeeds. Just watching how the instructor does it is itself instruction on how to self-navigate e-logjams



into the future.

Bravo to Bay Seniors for this useful program, and to Elizabeth, the volunteer program lead, who brings instructors and learners *Learn more or book a learning session: technology@bayseniors.ca*.

Saturday Sparkle

Nothing spooky about supporting the food bank

The Saturday Sparkle team held a Pop-up Halloween Jewellery Sale on October 29, raising another $325 for the St. Margaret's Bay Food Bank.

In addition to taking some beautiful jewellery home, buyers had a chance to rummage in a box full of items perfect for Halloween costumes. As befitted the season, the sterling-silver spider ring and all three jack-o-lantern brooches sold.

The next Saturday Sparkle sale will be at the Hubbards Barn Christmas Market on Saturday, November 28, 9am-1pm. Stop by to say hi, and check out some jewellery perfect for the festive season!

As always, all proceeds go to the St. Margaret's Bay Food Bank, and jewellery donations are welcome. Email jewellery@bayseniors.ca for more information.

Sewing team's productive day

The Bay Seniors sewing team sent out a request in our October newsletter for sewists to help cut out fabric for some of the many wonderful sewn products the team sells in support of our programs and services.

They got a great response. Team co-lead Glenna says, "There were about twelve of us, working our little hearts out—they are all amazing ladies who willingly sew beautiful things for us to share with our community."

Glenna says the team's new cuddle shawls are getting a lot of interest. You can see all the products produced by our sewing volunteers at the SMB Community Enterprise Centre.



Sewing team co-lead Betty is flanked by members Pauline (left) and Louise, modelling the new cuddle shawls, a cozy cross between a jacket and shawl.

Drop-in Program

Feeling grateful for Tuesdays

Thanksgiving Day has come and gone, but gratitude is part of every week at the Drop-in Program.

Bay Seniors is fortunate to have the use of the warm and welcoming Black Point & Area Community Centre, free of charge, on Tuesdays.

We're also thankful for our Drop-in Program set-up team. No matter how many tables and chairs, how many activities, how many workshops, how many pots of coffee, or how the "grapes are cut," it takes many members working behind the scenes to make this program work. They get out of bed a bit earlier, pitch in, and freely give of themselves, with smiles and laughter each week.



The Drop-in Program set-up team (front row): Tony, George, Cathy, Sharon, Shanna, and Heather; (back row) Brian and Nancy. Missing from photo: Adrienne. Thanks also to Bruce and Louise.

December workshop

Creative Christmas cards

Thanks to workshop instructor Shanna Balogh, a Christmas-card-making workshop is being offered once again this year during the Drop-in Program on Tuesday, December 1.

Participants will make a maximum of four cards. All supplies will be provided and no card-making experience is necessary.

This festive workshop will be held from 10am to noon, at the Black Point & Area Community Centre.

Pre-registration is required and spaces are limited. Due to the popularity of our workshops, registration will be on a first-come basis. To register, please email dropin@bayseniors.ca. If you don't receive a response within 24 hours, call the Seniors Information Office at 902-820-3334 and leave a message for the Drop-in team. The phone is answered Mondays, Wednesdays, and Fridays, 10am-1pm.





Participants, including Peggy (left) and Debi, in the popular two-part Ceramic Bowl workshop with ceramicist Bunk Trinacty in October, achieved charming results in the popular two-part ceramic bowl workshop in October.



The dart boards are set up every Tuesday morning at the Drop-in Program, and the darts fans are ready for more players to join in. George is waiting for a challenge! Some of our darts players (from left) are Rick, George, Don, Anna, Tony, and Paul.

Fitness

Line dancing class is now full

Our line dancing class on Wednesday evenings is now full. Thanks to everyone who is part of this fun and lively program.

Please note there are no Bay Seniors activities taking place on Remembrance Day, Wednesday, November 11.

Registration for winter-term fitness classes

Interested in registering for one of our fitness classes for the winter term? Registration opens on December 1 for:

- Chair fitness
- Line dancing
- Tai chi

Because the winter term tai chi class is the continuation of the fall class, it is open only to Bay Seniors members who have previously taken our fall tai chi class, either this year or previously.

More details on start dates of winter-term fitness classes will be shared in our December newsletter.

A reminder that our Wednesday and Friday aerobics classes are still available on a drop-in basis for a fee of $2 per class.

Thanks to Bay Gals

We're grateful to Bay Gals for inviting us to be at their Health and Wellness event on October 24. We appreciated the opportunity to make some new friends, share information about what we do, and say hi to Bay Seniors members who stopped by our table.

Property tax rebate deadline is December 31

Eligible seniors can apply to receive a rebate of up to half the residential property tax they paid.

To be eligible, you must meet all three criteria:

- Your 2025 municipal residential property taxes are paid in full and your name is on the property title.
- You lived at the property as your primary residence—not an occasional or vacation property—in 2025.
- You receive or are eligible to receive the Guaranteed Income Supplement (GIS) or the Allowance from Service Canada in 2026. (Check your availability for these with Service Canada.)

The deadline to apply is December 31, 2026. Find more information and the rebate form here. If you would like help applying, contact our Seniors Information Office at 902-820-3334 or office@bayseniors.ca and leave a message for our grants volunteer, Gary.

Cooking, Canning, and Community

Delicious dishes provided by the autumn harvest

The Cooking, Canning, and Community program had a full house on October 7, when 22 Bay Seniors members gathered to make a pair of tasty fall preserves: a relish with cranberry, apple, and onion, and a relish of red cabbage and red onion. Participants topped their jars with autumn fabric tied with twine. Many reported that the relishes were a hit at the Thanksgiving table.

On October 21, participants spent a busy afternoon making tomato sauce from scratch and then using the sauce to make a pasta bake to take home. The group also put together a squash soup and tomato-onion relish, with everything made almost entirely from local ingredients in season.

Preserving possibilities in December



Frozen fresh wild local blackberries, one of the ingredients available to make infused vinegar at the December 2 workshop.

Bay Seniors members are warmly invited to join regular Cooking, Canning, and Community program members on Wednesday, December 2, 1-4pm, to continue to take advantage of the local harvest in various ways.

Participants will use local herbs and fruits dried or frozen this season to make infused vinegar, custom-blended tea, and a foot soak. All materials will be supplied, including optional fancy labels and trimmings to turn your items into attractive gifts—whether for you or someone else is up to you!

You must be pre-registered to attend this workshop, and spaces are limited. The cost is $10 at the door. Participants will take home two bottles of infused vinegar, three jars of foot soak/bath salts, and a dozen custom-blended tea bags. There will still be plenty of time to socialize and enjoy the provided snack.

Please email cooking@bayseniors.ca to register. The registration deadline is Wednesday, November 25.

Thank you for being part of the festive fun

Since 2019, members of Bay Seniors have been stalwart supporters of Christmas in the Bay, a free, family-friendly kick-off to the holiday season. Our members served on the organizing committee and as front-line volunteers and donors. And many of you brought grandchildren to enjoy the day.

Some logistical challenges mean Christmas in the Bay isn't happening this year. Organizers hope something else will emerge in 2027. Meanwhile, there are lots of wonderful holiday-themed activities in our area for us to enjoy.

And to the many Bay Seniors members who have been an important part of bringing the holiday magic to our community, thank you. Santa has you on the Good List, and he says there's no need to check it twice.



Many Bay Seniors members stepped up to volunteer at Christmas in the Bay over the years, from planning to clean-up and everything in between. Shown here, part of the 2023 event clean-up crew (from left) Shelley, Chris, Suzanne, and Beverly.