

Remember: You can live well with osteoporosis!

QUIZ: How much have you learned? (Part 1)

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1. Which of the following statements are true? Circle all of the following statements which are true.

- Osteoporotic hip fractures consume more hospital bed days than stroke, diabetes, or heart attack combined.
- When you have osteoporosis, you only break bones when you fall.
- Osteoporotic fractures are more common in women.
- More women are killed by complications of osteoporosis than from cancer of the breast, uterus and ovaries combined.
- More men are killed by complications of osteoporosis than from prostate cancer.

2. If I drink lots of milk, take calcium and vitamin D and exercise a lot, I'll never get osteoporosis.

- TRUE
- FALSE

3. Which of the following food items are important for healthy bones and preventing fractures? Circle all that apply.

- dairy products
- fruits and vegetables
- meats and alternatives (such as beef, pork, poultry, fish, beans, nuts and tofu).

4. To help prevent osteoporosis, all adults should take calcium supplements.

- TRUE
- FALSE

5. To help prevent osteoporosis, all adults should take a vitamin D supplement.

- TRUE
- FALSE

6. How many elderly people fall each year:

- 1 out of 50
- 1 out of 30
- 1 out of 10
- 1 out of 3

7. Where do most falls occur?

- outdoors during winter months
- indoors

8. Which of the following are signs of possible osteoporosis?

- a broken bone
- height loss
- a curve of the spine

9. Everyone over age 50 should have a bone mineral density (BMD) test.

- TRUE
- FALSE

Men and Osteoporosis

Did you know that 1 in 5 Canadian men will suffer an osteoporotic fracture in their lifetime? This is just one of the many facts included in Osteoporosis Canada's newly updated brochure *Men and Osteoporosis*. The result of countless hours of work by Osteoporosis Canada's dedicated experts, the new brochure builds on the latest research into the prevalence of osteoporosis in Canadian men. The key message for men and women is the same – if you have fractured after age 40, you may be at significant and imminent risk for another one. Ask your doctor for diagnosis and treatment options.

Do the men in your life a favour – download a copy of this informative brochure [here](#) and insist they read it.

10. A person with a normal BMD test doesn't need to be treated with osteoporosis medications.

- a. TRUE
- b. FALSE

11. Osteoporosis drugs cause more fractures than they can prevent.

- a. TRUE
- b. FALSE

12. We can reduce the risk of osteoporotic fractures.

- a. TRUE
- b. FALSE

Watch out for the next issue of COPING for the answers to the quiz.

Increasing the Benefits of Your Charitable Donations

With the end of the 2011 tax year rapidly approaching we are reprinting this article written by Fred Goddard, an eleven-year volunteer with **Osteoporosis Canada** and a former member of Osteoporosis Canada's Board of Directors. Fred talks about the many innovative ways to make your charitable giving more tax effective and personally satisfying and at the same time enable you to make a larger gift than you ever thought possible.

"Through my involvement with Osteoporosis Canada I have seen the generosity and caring nature of people from all walks of life.

It is my belief that most people donate to charity primarily to support a cause that is important to them, with tax savings being a secondary objective.

I would like to explain how our tax system works with regard to charitable donations, and show you how you can increase the tax saving from each dollar you give, and thereby increase the value of your donation.

Tax Credit

The most important thing to understand is that when you make a donation to an eligible charity, you receive a non-refundable tax credit from the Federal Government based on a percentage of the donation made. The significance of a tax credit is that everyone receives the same refund, no matter what their income level. The only stipulation is that you must have taxable income. If you do not earn enough income to pay income tax, then the tax credit is no good to you. That is what is meant by a "non-refundable" tax credit.

The amount of the refund from the Federal Government is 15% on the first \$200 donated and 29% on any amount over \$200. The provinces also provide tax credits, but each province has different rates.

There are two other important features of the tax deductibility to keep in mind. The first is that a married couple can combine their donations and have one of the individuals claim all of the donations. This would be advantageous if the combined total exceeded \$200.

The second feature is that you can carry forward your donations for up to five years before claiming the tax credit. This may be beneficial if you have years where you make a donation but have no taxable income. But it could also benefit you if you are in the habit of making a small donation every year. Say, for example, you donate \$200 each year to charity and claim it on your tax return. In BC you would receive a tax refund of \$40 each year. However, if you hold off claiming the donations until the fifth year, and then claim your \$1,000 in donations (5 years @ \$200/year), then you would receive a tax refund of \$390 - almost double the \$200 that you would receive if you claimed the donation annually over that same period.

Donation of Securities

Another method for supporting your charity of choice, rather than with a simple cash donation, is to donate qualifying securities, such as stocks, bonds, or mutual funds.

The after tax advantage of donating securities directly, rather selling them and donating the cash can be significant for both the donor and the charity. The reason is that securities donated to charity are not subject to capital gains tax for the donor.

Life Insurance

You can further enhance the value of your charitable giving through the use of life insurance. Instead of donating cash to a charity, consider using the money to buy a life insurance contract with the charity designated as owner and beneficiary of the policy. The life insurance premiums are considered charitable donations, and at the same time, you could be leaving a substantial legacy.

For further information or clarification of any points raised in this article, contact Robin Markowitz at RMarkowitz@osteoporosis.ca.

A Unique Gift

Still searching for that unique gift for loved ones or that hard-to-buy-for friend? You might want to consider making a donation to Osteoporosis Canada in their honour. Osteoporosis Canada will send an attractive card to the person on your behalf, acknowledging your gift, and you will receive a charitable tax receipt. If you wish to take advantage of this opportunity in time for the holiday season, please contact Sourav Addy at saddy@osteoporosis.ca or [donate online](#) using the donation form at osteoporosis.ca. Donations must be received by **December 5th** to ensure the arrival of the card before December 25th. Donations can be made after December 5th, but the cards may not arrive before the 25th.



FUNNY BONE:

I know I got a lot of exercise the last few years...just getting over the hill.

Upcoming Virtual Education Forum: Thursday, December 1, 2011

New Developments on Fracture Risk Assessment

Presenter: Dr. William Leslie, MD MSc FRCPC

On Thursday, December 1, 2011, Dr. Leslie will be focusing on the topic of fracture risk assessment. He will be guiding us through the various fracture risk assessment tools and explaining how to interpret results. The presentation will include practical tips on what patients need to know before going to their health care provider. There will be opportunity to ask questions! Participate in this event and have your questions answered in real-time.

For more information on virtual education forums [click here](#).



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