

Another successful Seniors' and Elders' Day celebration took place on October 2nd at the RBC Convention Centre, the kickoff to Seniors Month. A record number of guests attended.

You'll see just how vibrant and active our older citizens of Winnipeg and rural Manitoba are within the



pages of this issue of Senior Scope.

A hardworking team of volunteers pulled it all together throughout the summer months. Kudos to all of them!

Thank you to all the entertainers, demonstrators and exhibitors on behalf of the Seniors' Day Celebration planning committee.

Continued on page 10

Zumba Gold: Silvina Holzman is a fitness instructor with the Manitoba Fitness Council and is also a PACE (People with Arthritis Can Exercise) Instructor. Silvina is accompanied by the following participants: Aija Culley, Carol Nowlin, Gloria Drayson and Sandra Loewen. The guests are just getting started!

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### <u>VEWSBI</u>

#### MANITOBA GOVERNMENT LAUNCHES 2015 **FLU IMMUNIZATION** CAMPAIGN, **OFFERS IMPROVED FOUR-STRAIN INFLUENZA VACCINE**

Vaccination helps Prevent Spread to Those at Risk Of Serious Illness: Minister Blady

Manitobans who choose to receive the free influenza vaccine this year will now be protected against four different influenza viruses, Health Minister Sharon Blady announced.

The minister said the province will continue to use its new campaign slogan, 'Because it's About Them Too. Get Vaccinated. Don't Spread the Flu', to remind and motivate more people to get immunized. She noted the message is extremely important since immunization not only protects an individual, but also helps to prevent serious illness for those unable to receive the influenza vaccine like newborns.

The flu can spread easily from one person to another through coughing, sneezing or by touching objects contaminated with the flu virus and then touching your mouth, eyes or nose. In addition to getting immunized with a flu vaccine every fall, Manitobans can minimize the risk of getting or spreading seasonal flu by covering coughs and sneezes, and washing their hands regularly.

The flu vaccines previously used in Manitoba were designed to protect against three different flu viruses (trivalent). This included an influenza A H1N1 virus, an influenza A H3N2 virus and one B virus. As there are usually two different types of B viruses that circulate during most flu seasons, the vaccine did not always protect against the right group of B viruses. The new quadrivalent vaccine available this year in the province includes an additional B virus to offer greater protection, Minister Blady noted.

'By getting the quadrivalent influenza vaccine, Manitobans will have better odds of fighting circulating flu viruses," said Dr. Michael Routledge, chief provincial public

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Connect Hearing

health officer. "It is important for all Manitobans six months of age and older to get immunized to prevent infection and protect not only their own health, but the health of others in their community.

Routledge said for the 2015-16 season, an annual flu vaccine is especially important for people at increased risk of serious illness from the flu, along with their caregivers and close contacts. This includes: seniors age 65 or older,

- residents of personal care homes or long-term care facilities,
- children age six months to five years,
- those with chronic illness,
- pregnant women,
- health-care workers and first responders,
- individuals of Indigenous ancestry, • people who are severely over-
- weight or obese, and
- as determined by primary healthcare providers.

Manitobans over the age of 65 should also get a pneumococcal vaccine. Both the flu and pneumococcal vaccine are offered at no charge for people aged 65 and older. The pneumococcal vaccine helps protect against pneumococcal disease including a serious type of pneumonia, blood infections and meningitis. Most adults only need one pneumococcal vaccine in their lifetime.

Manitoba children and adolescents two to 17 years of age are eligible to receive publicly funded live attenuated influenza vaccine (FluMist Quadrivalent), provided they do not have any contraindications. For more information on FluMist Quadrivalent, including a fact sheet, access Manitoba's Seasonal Influenza Immunization Program website at www. gov.mb.ca/health/flu/index.html

To get a flu vaccine and pneumococcal vaccine, contact a doctor's office, local public health office, nursing station, pharmacy, QuickCare Clinic or ACCESS Centre.

Check the Manitoba influenza website or contact Health Links-Info Santé at 204-788-8200 in Winnipeg or 1-888-315-9257 (tollfree) outside of Winnipeg for clinics dates, times and locations.

For more information about the flu, visit www.gov.mb.ca/health /flu/qanda.html

**MORE HEALTH INFORMATION WILL BE POSTED ONLINE TO MAKE ACCESS EASIER FOR MEDIA, MANITOBANS: MINISTER BLADY** 

The Manitoba government is enhancing transparency by making more key health statistical information available online. This marks International Right to Know Week in the province.

New data available online will include emergency medical services response times for rural Manitoba such as information on how long ambulances take to arrive after a 911 call is placed from within a community.

Other information that will be posted online as it becomes available will include:

- an archive of wait-time information for procedures such as hip and knee surgeries, and diagnostic tests such as MRI and CT scans;
- population counts including births and deaths:
- updates on how many people have been connected with a family doctor or nurse practitioner through the Family Doctor Finder service;
- the number of visits to QuickCare Clinics:
- the prevalence of chronic illnesses such as hypertension and diabetes;
- the number of hospitalizations for injuries;
- the numbers of physicians, nurses and nurse practitioners;
- the number of pediatric dental surgeries;
- the total number of clients in home care;
- the number of influenza immunizations; and
- data on pharmaceutical use.

"This new site will help people find the data they want and need to make informed choices about their health," said Minister Blady.

International Right to Know Day (Sept. 28) was first celebrated in 2002

To find the newly available health information, visit www.gov.mb.ca/ health/statistics/index.html



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# Is the Canada Revenue Agency Your Best Friend? - Shirley Hill, CFP - Executive Financial Consultant, Investors Group

I know that in my last article I said I would do a series on fees. I will fulfil that promise but as the year will soon be coming to an end, we should be reviewing our yearend tax planning. I see a more pressing need for the following information. As a result of these articles, I am receiving an increasing number of phone calls and visits with requests to review existing portfolios. There are large numbers of seniors who have amassed large sums of money which is really good news. The not-so-great news is that I see little or no tax planning strategies being discussed or implemented. Investment planning for the most part is being done well, but the same cannot be said for tax planning.

The other issue I see is that those who handle senior's portfolios are assuming that people will be healthy and live forever. There are few strategies in place to mirror the life stage that people go through. By this I mean, people will retire and grow older. We now know there are more seniors over the age of 65 than there are teenagers under the age of  $14^{1}$ . This has never happened before. But what happens with age? Medical conditions start to arise. Fragility increases. Greater dependency on medical systems occurs. The cost to the family for many of these programs will depend on what shows up on your income tax return. I see little discussion taking place between advisors and families in how to deal proactively with these possible events occurring. The other life issue not being discussed is that one partner will outlive the other. From a money point of view - I see little or no strategies being discussed and implemented to accommodate this occurrence, resulting with the remaining partner being faced with large tax issues which (usually it's a she) now needs to deal with alone at a time of great personal loss Yes, it is usually the widow who is not only grieving because she has lost her husband of many years. but also usually she has not been involved in many of the investment decisions. Now, the realities start to set in. She knows she has money, but the truth starts to set in that she needs to share a greater portion of the pie with the Canada Revenue Agency rather than her children and grandchildren. She may also be in jeopardy of losing her Old Age Security because of the claw back.

#### So what questions must be asked and what are the solutions?

You can't fix anything if you don't know there is a problem. If your desire is to be best friends with the Canada Revenue Agency – then there is no problem. If that is not your goal then read on.

- A) See someone who specializes in seniors issues. Those who work with seniors and have a large senior client base will understand life cycles and how to marry these life cycles with strategies in handling investments. I just saw a recent widow where the advisor told the widowed senior "Why do you care if you pay a lot of tax and have your Old Age Security clawed back? You have a lot of money." Not a good answer to a distressed recently widowed senior when there were other choices.
- B) Understand that there are many tax efficient options in the market. If you like having a stock portfolio - fine, but is it tax efficient? Can the remaining partner handle the stock portfolio? If a Power of Attorney needs to take over - does the Attorney have the skill sets to deal with this portfolio? Does the remaining partner or Attorney know who to talk to?
- C) Do you hold a large RRSP/RRIF portfolio? Yes, you planned for this and you have been remarkably successful in accumulating

investments are managed in their holdings but what about the tax planning? Are strategies talked about and implemented in dealing with this potentially large tax liability.

The question becomes, do you understand what a large RRSP pool means in terms of tax and income consequences to you and your spouse or your estate? This pool of investments means more than just a pool which will provide an income. Do you know the impact on your income as the mandatory percentages to be withdrawn increase as you grow older? Do you know how this may impact your benefits? Do you understand what tax bracket you may move into if one partner should pass and the remaining partner inherits the entire pool of RRSP/RRIF investments? Do you have a plan to deal with this?

I have heard some say "well I won't buy RRSP's" That is not the answer. For most people investing in RRSPs is still one of the best savings strategies, but unfortunately the work seems to stop at the accumulation stage. An analogy from a planning perspective is - It's like I've set the table for dinner but the food never gets there. To say it once again so the message is heard by more people – the work is not complete by just accumulating money and not managing the tax consequences. Unless of course, you wish to be the Canada Revenue Agency's best friend.

The next prudent step after accumulation of the RRSP/RRIP pool, is to know the tax rules and to work with a strategist who can effectively manage this tax liability. But there needs to be a plan in place. It takes several years to bring this RRSP/RRIF pool down to zero in a safe, tax effective way. The strategist needs to understand and work with tax law and your life style. D) Do you understand the difference between cash flow and income?



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a large RRSP/RRIF Portfolio. In my experience, what seems to happen is the work stops when the accumulation stops. Yes, the

Do you understand the difference

http://www.theglobeandmail.com/news/national/canada-shows-its-age-as-seniors-outnumber-children-for-first-time/article26595171/

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### Dennis McLean's final out; Daley's son a future star; Golf Hall Inducts four; Seniors, it's time to Rock!

HE BUZZ

Dennis McLean was

By Scott Taylor

one of the finest people I ever met. I knew Dennis first

as "The Ticket Guy" at the Winnipeg Goldeyes office when I covered

the Goldeyes for two newspapers, the Winnipeg Free Press and later, the National Post (when it was actually a national newspaper).

Then I went to work for the Goldeves and knew him as a Shriner, a friend and a lover of single malt scotch.

On Oct. 1, Dennis Hugh McLean passed away at home after a brief illness. He was 75.

Born and raised in Winnipeg, Dennis worked as a salesman for most of his life. He spent 19 years working in the Goldeyes box office before retiring in 2014. He was beloved by fans and as well known as most of the players. He loved baseball and loved the Goldeyes even more.

He was a member of Kilcona Lodge No.183 (Transcona No. 123) and was a member of the Khartum Komedians for more than 30 years. He loved Klowning at many parades, Christmas parties and Shrine Circuses over the years.

Dennis is survived by his wife of 47 years, along with daughters Lindsey (Denis) Lorteau of Winnipeg and Heather (Gerald) Devloo of Stonewall, grandson Brett Devloo, and sister Darryl (Gerry) Yackabowski of Campbell River, BC. He was predeceased by his parents, Hugh and Helen McLean.

A memorial service will held on October 22, 2015 at 2:00 p.m. at the Khartum Shrine Centre, 1155 Wilkes Ave. In lieu of flowers, donations can be made to the Winnipeg Field Goldeyes of Dreams Foundation.

Dennis would not have wanted it any other way.



Devon's son, 15-year-old Caiden Daley

#### YOUNG DALEY THE **NEXT HOCKEY STAR?**

Devon Daley came out of Thompson and was one of the greatest athletes in Manitoba in the 1970s and 1980s.

He played basketball at the University of Winnipeg and spent some time with the Canadian national team. There were few basketball players in the country better than this 6-foot-2 guard. He played with St. Andrews Super Saints and Nicolett Inn.

Now 59, he calls himself, "a smart hockey parent," as he and wife Diane quietly encouraged his hockey career. Last spring Caiden was drafted by the Brandon Wheat Kings and just recently, as a member of Team Manitoba, he was the best player on the ice against the Minnesota prep school, Shattuck-St. Mary's. He's playing this season for the Triple A Midget Winnipeg Wild but is expected to be a member of the Wheat Kings as a 16-year-old next season.

Despite suffering a heart attack a few years ago, Devon still plays some senior basketball and doesn't look a lot different than he did when he played for the U of W. Not bad for a dad with two daughters, Casarah, 26, and Teneal, 24, and a son who might be only a few years away from the NHL.

Continued on page 6

CRA's Best Friend, cont'd from page 3

in how each is taxed? According to Michelle Connolly, CPA, CA, CFP, TEP, Vice-President, Tax, Retirement and Estate Planning at CI Investments in the Oct. 6th edition of Advisor. CA., there are important tax differences between income and cash flow. Income is reported on an income tax return and generates a tax liability, whereas cash flow is not reported, and does not trigger tax.

#### E) Know your options. Do you own Series T – Corporate Class **Funds?**

Return of Capital products such as "Series T" funds are a "tax efficient" mutual fund for investors seeking a steady, high cash payout. The T-series fund accomplishes the distribution rate not by selling units as you would in a Systematic Withdrawal Plan (SWP), but by giving you your own money back as a large percentage of each monthly payment. That portion, called "return of capital," (ROC), is not taxable, for the very simple reason that it's your own invested capital. Most Series T Corporate-Class funds allow investors to withdraw up to 8% of the fair market value of their shares determined at the beginning of each year, or a fixed dollar amount annually.

Any interest, dividends, or capital gain received as part of the distribution would still be taxable, but it's typically only a fraction of the total monthly distribution you receive. The tax-efficiency part of it relates to that portion of the investment that continues to grow within the fund on a tax-deferred basis.

Any (ROC) distributions in excess of your needs can be reinvested; thus, ROC can be customized to what your needs are in any given year. ROC distributions reduce the adjusted cost base (ACB) of the Series T fund for tax purposes. Capital gains are eventually triggered when shares of the Series  $\overline{T}$ class fund are sold, or when the Series T-class fund's ACB eventually reaches zero.

you fall into one of the following categories than T Series T funds are for you.

Those who don't want to trigger income from their investments but may need or want to access capital should consider Series T Corporate -Class funds.

- people in top marginal tax brackets who need access to cash flow, but don't want to trigger additional income:
- retirees looking for cash flow to meet lifestyle needs prior to receiving CPP or OAS;
- retirees who want additional cash flow without having to be concerned about triggering OAS clawback;
- people, trusts or corporations looking to fund expenditures, such as life insurance, without triggering income and having to fund the expenditures with aftertax dollars;

expenditures without having to worry about triggering capital gains unnecessarily and who can simply reinvest any unneeded ROC payments.

Remember I started this article saying that I see many portfolio accounts which are not managed for tax and estate planning purposes. They may be managed for investment content but investors and their families give little attention to the greatest danger: tax. I've included a case study of what I mean by this.

A retired couple, age 60, have personal RRSPs with a combined value of \$750,000, TFSAs with a combined value of \$90,000, and joint non-registered investments of \$500,000. They want a combined annual aftertax income of \$60,000 to support retirement lifestyle needs. Suggestion: Convert some of your RRSPs into RRIFs. Both spouses should withdraw approximately \$25,000 per year from their RRIFs for five to 10 years. If someone has an existing pension who is eligible Continued on page 5

Page 4

#### F) Investors who may be interested in T-class funds -are you one of them?

According to Michelle Connolly if

- trusts that need to generate capital to distribute to identified capital beneficiaries tax efficiently; and
- any investor wanting flexibility and access to cash for unplanned



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#### CRA's Best Friend, cont'd from page 4

for pension income splitting, the amounts may be adjusted to accommodate the pension split. If someone has health issues – a more aggressive withdrawal and reallocation may be in order. Tax levels should be tested by doing interim tax payable calculations. If additional income is required but we don't want to move into another tax level, arrange for approx. \$15,000 in ROC annually from non-registered investments invested in Series T-class funds. The ROC amounts will act as a bridge until CPP and OAS starts. Any ROC not needed for lifestyle spending can be reinvested.

Result: The RRIF is drawn down in a controlled manner, lowering their average tax rate over the long term. This provides flexibility and control with respect to when CPP and OAS start and access to cash flow which provides flexibility in dealing with retirement lifestyle surprises.

Another great opportunity to re allocate RRSP/RRIF holdings is during a market correction. Market corrections for reallocation purposes may be your best friend.

With the example above, you can see what I mean by a managed tax planning process. Strategies should be discussed regarding your tax situation every time you meet your planning professional. Measurements should be taken to evaluate how your plan is working on the tax minimization front. Equally, measurements should also be done annually - later in life when taxation of your estate is increasingly a concern. Is the tax liability decreasing? If not, why not? Does something else need to be done? Are you having conversations about your family's physical health? Do you anticipate a partner needing to go into a nursing home - is there a gap in your planning? You may want to review what the implications are for you. This is never an easy stage but prudent planning may stop you and your family from being the Canada Revenue Agency's best friend.

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#### SHIRLEY HILL 👬 **Executive Financial Consultant**

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Numbers are courtesy of Sun Life EOS v.6.3.0 build 0607 Illustrated July 2015

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The annual seasonal flu vaccine is available to all Manitobans at no charge. It will offer protection against four seasonal flu strains

An annual flu vaccine is especially important for those at increased risk of serious illness from the flu, their caregivers and close contacts.

If you are 65 or older or have a chronic illness, you should also get a pneumovaccine. One pneumo vaccine may give you a lifetime of protection.

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#### The BUZZ, cont'd from page 4

#### FOUR LEGENDS INDUCTED INTO THE MANITOBA GOLF HALL

**Barrie McWha** was the golf pro at Southwood when I arrived in Winnipeg in 1976. He became a friend and a man I respected. He was a fine man and he was great at his job: Ran a good shop, was fun to play golf with and always had time for a 10-handicapper who hit too many high, wide hooks.

Back on Sept. 28, McWha and three other Manitoba gold legends were inducted into the Manitoba Golf Hall of Fame. All four were deserving, In fact, in every case, I asked the question, "What, he/she's not in the Hall already?"

McWha, the late **Isabel Bearisto**, the late **Harold (Hal) Eidsvig** and **Leonard Harvey** were inducted into the Hall at the Regent Casino and Events Centre.

Bearisto won six Manitoba Women's Amateur Championships (1925, 1926, 1931, 1933, 1939 and 1940), won seven City & District Championships (1925, 1931, 1932, 1933, 1934, 1935, 1937), won one Manitoba Senior Championship (1946) and 13 Women's Club Championships at St. Charles Country Club. Sha can play

She can play.

Bearisto won six Manitoba Women's Amateur Championships (1925, 1926, 1931, 1933, 1939 and 1940) Won 7 City & District Championships (1925, 1931, 1932, 1933, 1934, 1935, 1937) Won 1 Manitoba Senior Championship (1946) Women's Club Champion at St. Charles Country Club 13 times.

Harold Eidsvig, who died in 1959 at age 44, enjoyed a remarkable career as both an amateur and a





Judas Priest. Even the Redeemers of Souls do a bit of aging.

professional. Born in St. James-Assiniboia, he developed his love for the game as a caddy at St. Charles in the late 1920s. Eidsvig's relatively late start playing golf at age 18 in 1932 makes his later achievements even more remarkable.

He captured two Manitoba Amateur championships and four Manitoba Open titles in a span that covered just nine years -- 1946-55. The first amateur crown came in 1946 and was followed up with a double. In 1947, he won both the Manitoba Amateur and Open Championships.

Eidsvig turned professional at Assiniboine Golf and Country Club in 1948 and called his appearance in the 1948 Canadian Open as one of his fondest memories. He reclaimed the Manitoba Open title in 1949 and was instrumental in the formation of the Manitoba Professional Golf Association.

When George Daniel retired after the 1949 season, Eidsvig took over as the pro at Niakwa, a position he

### Watch out for deer ticks

Lyme disease is caused by a bacterial infection that people can get from the bite of an infected blacklegged (deer) tick.

Manitobans can reduce contact with deer ticks by avoiding wooded or forested habitat, wearing long pants and a long-sleeved shirt, tucking in clothing, using an appropriate repellent (it should state 'for use against ticks' on the product label), looking for and removing ticks as soon as possible.

For more information about Lyme disease, its symptoms and how to prevent it, visit our website at www.manitoba.ca/health/lyme/

#### You can help

You can help in the study of Lyme disease in Manitoba by collecting and submitting deer ticks for surveillance purposes.

- Deer ticks are smaller than the more common wood tick. Unlike wood ticks, they do not have white markings on their bodies.
- If you find a deer tick, remove it slowly from skin or clothing

held with distinction from 1950-59. During that tenure he captured his third (1952) and fourth (1955) Manitoba Open titles.

Leonard Harvey was a golf pro. He was the head professional at Assiniboine (1958-60), St. Boniface (1961-65), Pine Ridge (1966-67) and Wascana in Regina (1967-80) and he's still at it. In fact, he's currently the teaching professional at Predator Ridge in Vernon, B.C.

He won the Manitoba Open in 1953 as an amateur and 1954 as a professional. He won the Saskatchewan Open in 1967 and represented Canada at the Canada Cup in the late 1960s.

Like Harvey, McWha was a golf pro. He joined the Canadian PGA in 1967 as an apprentice under Bill Thomson, the head Professional at Southwood and in 1968 attended the first golf business school organized by the PGA of America in Kansas City.

In 1969, he became the head pro at the Wildewood Club in Winnipeg and in 1970, he moved to the Calgary Golf & Country Club as an assistant professional. In 1971, he moved to the Canyon Meadows club as assistant under head pro Frank Fowler.

In 1973 moved back to Southwood to become the head pro and in 1977 was elected President of the Manitoba PGA. The next year, he represented the Manitoba PGA on the national board of the Canadian PGA.

In 1979, he established a new course record of 64 at Southwood and in 1981, was recognized as Head Professional of the Year in Manitoba.

In 1983, McWha was elected to a two year term as President of the Canadian PGA and in 1985, he became General Manager and Head Professional at Southwood.

By 1990, it was time for a change and he left Southwood to move to Qualicum Beach, B.C., but retirement didn't work out, so in 1992 he accepted an offer to become Director of Golf at Fairwinds Golf Resort on Vancouver Island. In 1995, he managed the PGA of BC Trade Show and Consumer Golf Show and in 1997, he became General Manager and COO of Glengarry Golf Links in Qualicum Beach. Later, he led the rebuilding of the golf course and the rezoning of the property to be a destination resort with 18 hole championship golf course and golf academy with a new brand - Pheasant Glen Golf Resort. In 2006, he left the company to pursue consulting opportunities and in 2008, he joined the BC Golf House Society as Executive Director and stayed there until 2012. It was a tremendous career, and is certainly deserving of a place in the Manitoba Golf Hall of Fame.

#### HEY SENIORS, IT'S TIME ROCK!

Hey seniors! MTS Centre has a fall/winter bonanza of shows for those of us over 60.

**Judas Priest** is here Nov. 1, **Barenaked Ladies** roll in on Nov. 6, Styx is here Nov. 17 and **Loverboy** is coming for the Grey Cup.

**The Who** is also returning. After the illness to lead singer Roger Daltrey forced a postponement of the current tour, The Who announced that they would return and will be live in Winnipeg on May 4, 2016.

The tour is entitled "The Who Hits 50." That's 50 years on the road, not band members' 50th birthdays. Daltrey is actually 71 while **Pete Townsend** is 70.

Then again **Rob Halford** of Judas Priest is 64 and **Mike Reno** of Loverboy is 60.

Oh, yeah, and if you love to dance, **Salt N Pepa** is coming to the Club Regent Casino on Oct. 23. This is the 30th anniversary of Salt N Pepa. **Cheryl James (Salt)** is 49 while **Sandra Denton (Pepa)** will be 51 on Nov. 9. Even the group's newest member, **Deidra Roper (DJ Spinderella)** is 44. The group formed in Queens, N.Y., in 1985.

THE NOTEBOOK: Ran into old friend Hymie Fox at the Manitoba High School Athletic Association office on Friday. A retired teacher and coach at Kelvin High School and one of the great basketball players ever produced in Manitoba, now in his 60s, Hymie has become quite the golfer. In fact, he says he just had the best round of his career last week, a 75... Was asked the other day if Winnipeg-born Game Show-host Monty Hall was still alive. So I went to my friends at Variety who assured me he was. In fact, the butcher's son who was born in 1921, still lives in Beverly Hills with his wife Marilyn, whom he married in 1947... Free flu shot clinics will begin operating on October 21, protecting against four different influenza viruses this year. "The flu is preventable, and we are encouraging Manitobans to get immunized and benefit from the increased protection offered by this year's new flu vaccine," Health Minister Sharon Blady said. The flu shot is recommended for (1) people age 65 and older, (2) residents of personal care homes or long-term care facilities and (30 anyone with a chronic illness... I have a chronic allergy. I'm allergic to the Winnipeg Blue Bombers offence... Broadcaster Charles Adler, 61, couldn't stay off the air long. After retiring from CJOB in August, he moved to B.C. to retire but earlier this month, he announced he'd be starting a new show on SiriusXM's Canada Talks (channel 167).

- using tweezers and steady pressure; avoid twisting. Cleanse area with soap and water or a disinfectant.
- Place the tick in a small, crush-proof container (for example, a pill bottle) with a piece of slightly damp paper towel (to help keep the tick alive).
- Firmly tape the lid shut.
- Check the pictures and additional information on the website to determine if your tick might be a deer tick.
- Hand-deliver or mail the sample to the address below. If mailing, place the container in a sealed plastic bag then in a cardboard box labeled: RESEARCH SPECIMENS – FRAGILE – HANDLE WITH CARE
- Include your name, telephone number, email address and information about where, when and on whom (ex: a dog, a person) the tick was found. Deliver or mail to:

#### Passive Blacklegged Tick Surveillance Program

Cadham Provincial Laboratory P.O. Box 8450, 750 William Avenue Winnipeg, MB R3C 3Y1



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## MLAs Celebrating Manitobans

Brian Pallister NLAfor Fort Whyte (204) 489-0828 E:info@trianpalister.com

Heather Stefans on NLA for Tuxedo (204) 487-0013 Etuxonsl@mymts.net



Shannon Martin NLAfor Morris (204)736-3610 E:info@shannonmartin.ca Doyle Piwniuk MLA for Arthur-Miden (204) 748-6443 E doyle piwrisk@leggownb.ca Page 7





Wm. M. E. (Bill) Ward Email: driven@mymts.net

#### WINTER IS COMING

This is the Correct Time to start your Fall and Winter Service for your Vehicle.

It's October and the weather is turning to the Winter Mode as I prepare this edition of **DRIVEN! the Senior Scope Automotive Review.** 

This month I will discuss the need for **Winter Driver Preparation** and how you can reduce the potential for a Winter Collision by doing a checkup of your skills, attitudes and knowledge of Extreme Weather Conditions Driving. Those of us over 50 have a significantly lower Collision rate than others, due to experience, and the uncommon sense of our skills and attitudes developed over years of driving. In addition I am covering some DYI stuff that you can do to make yourself less prone to incident.

The **BIG NEWS** is that **Senior Scope** is making available the <u>Extreme</u> <u>Weather Conditions Driving Manual</u> to all its readers **FREE**. All you have to do is send a email to **driven@mymts.net** and I will send you a copy of this manual by return email.

It covers the <u>Winter Driving Skills that I</u> have taught for over 48 years in a concise easy to understand process and can be used for all of your family. It even has a special **DRIVER PLAN** that you can use when you travel outside of the Urban areas and when on a Snowbird Trip. Winter Driving requires an average of 7 times the skill level of Summer Driving to operate in a collision free manner at the posted speed limit. This is equivalent to the difference in skill between a normal street driver and a winning race car driver.

Check us out on **Facebook** and 'LIKE' us and send the link to all your friends. **DRIVEN!** is now an updated weekly site on Facebook and it is more of what we print here and updated each week to match the seasonal needs of our readers.

Our Facebook Page is https://www.facebook.com/driven123 Check us out and click LIKE





The Extreme Weather Conditions Driving Manual is available to all our readers and their friends FREE by sending an email to **driven@mymts.net** with their return email address. I will send it to you as soon as I receive your email. This 60 + page manual is truly state of the art and covers the subject in a thorough manner.

Questions arising from this manual can also be sent to me via email at **driven@mymts.net** and will be answered as soon as possible.

DO IT NOW AND HAVE THE BENEFIT OF THIS LIFE SAVING PROGRAM.

### THE CONNECTED VEHICLE CONVERSATION





Daimler Trucks North America's Freightliner Inspiration Truck

### Driverless truck corridor proposed from Mexico to Canada



Ask Stonewall Yire about Low Interest Financing on your Winter Tires Reduce your Risk on the road by purchasing winter tires with Low Interest Financing.





After the first licensed self-driving truck was unveiled earlier this month, there are now plans for a driverless truck corridor stretching all the way from Mexico to the Canadian province of Manitoba. The project is currently being considered by members of the Central North American Trade Corridor Association (CNATCA).

The road would run alongside the 1,885-mile **Route 83**, which runs through the centre of America (pictured) connecting Mexico in the south to Canada in the north.

A study will be carried out and communities along the route will be asked their opinion of the autonomousvehicle corridor.

Continued on next page

#### Currie's Corner



By Roger Currie

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I had to visit my General Motors dealer the other day so they could correct a problem that has given the automotive giant

a huge and very expensive black eye. 800,000 GM cars were recalled because of a faulty ignition switch. More than a dozen people were killed in crashes that were directly linked to the problem. Turns out company executives and engineers had known about it for a decade, but the chickens did not come home to roost until Mary Barra had taken over as CEO, the first woman to sit in that chair in Michigan.

My visit to the dealer showed me that fixing recalls is now a huge portion of the activity in the service department, and it's costing GM hundreds of millions of dollars. If you want to see an excellent dramatization of the corporate mentality that leads automakers down such a road, track down a terrific 1991 movie called *Class Action*. It starred

Roger Currie is a Winnipeg writer and broadcaster. He is heard regularly on CJNU, Nostalgia Radio

#### Who can you trust when buying a vehicle?

Gene Hackman in one of his best roles, and I'll say no more.

As far as I know, it did not result in any deaths, but the tailpipe scandal at Volkswagen is unbelievable in terms of the damage that's been done to the notion of public trust. The German carmaker recently moved into the number one position in worldwide sales. But in less than a week, their share value fell by billions of dollars when it was revealed that they deliberately programmed the engines on more than a million diesel cars to spit out carbon emissions that were quite frankly illegal. They did it to improve mileage and efficiency, but further investigation suggests that it didn't really achieve either of those goals.

Volkswagen dealers are now converting some of the cars from diesel to gasoline, for free. It's called desperate *damage control*, but it's not clear if VW will ever completely recover.

A wise man once said "all that's required for evil to succeed, is for good men to do nothing". ■

#### An enormous deal that we know very little about

All our lives, most of us have known what TP stands for. It's the stuff that always runs out in the bathroom when you least expect it. In this never-ending world of acronyms, the new one is TPP.

Stephen Harper's negotiators have tentatively made this country one of a dozen nations who will be linked in the *Trans Pacific Partnership*. It's being billed as *"the largest trade deal in the history of the world"*. We still don't know a great deal about it, and we won't have access to the full text until after the election. So much for transparency.

We do know that we'll be able to buy a bit more in the way of American dairy products, and our dairy farmers will receive billions in compensation. It looks like thousands more manufacturing jobs will be disappearing, particularly in the auto sector. They're not getting nearly as much to cushion the blow, because chances are those jobs would have left the country anyway, even without *T P P*.

I wouldn't be surprised if there are dozens of stories buried in the agreement. Some of them may never be told because if the Conservatives are not the winners on October 19th, the whole thing may just vanish. Tom Mulcair says that would likely happen if he moves into 24 Sussex, but Justin Trudeau says he'll at least wait until he reads it.

What happens if the Americans say *NO* to *TPP*? Hillary Clinton is the frontrunner for the Democrats, and she's given 'thumbs down' on it. So has 'the Donald' on the Republican side, and that's a bit surprising since it was Bush 41's team that produced *NAFTA* in the early 1990's.

The prairie provinces in particular should be hugely in favour of big international trade deals with multiple partners. Trade is the life blood of this region, and T P P will be a news story for a long time – much longer than the aftermath of October 19th.

Roger Currie is a Winnipeg writer and broadcaster. He is heard regularly on CJNU, Nostalgia Radio

#### Driverless truck, cont'd from page 8

Marlo Anderson of the CNATCA, said: "One of the challenges we have here in North Dakota is that we have a lot of energy production going on right now, but not enough pipelines to carry the oil from North Dakota to its destination point.

"That means other commodities, such as grain, need to fight for space on trains. A separate corridor could relieve that pressure.

"We're hopeful that, working with the Canadian government, the Mexican government, the United States, we can create some kind of automated way ... [to] streamline that process of border crossings."

Autonomous vehicles would have to be legally allowed to drive across the US and also in Mexico and Canada. They are currently only licensed to operate on public highways in the state of Nevada.

Google has recently reported that over the past six years of testing, its self-driven cars have covered 1 million miles without causing any serious crashes or collisions.

This idea has merit as there is not enough drivers to man/woman the needs of the transportation industry today and if on a separate roadway with no driven vehicles except, service and law enforcement on it the process for a North South Route and in Canada as well as the USA for a East West route with a connecting Coastal Perimeter Route would provide the Transportation Industry with the ability to operate 24/7/365 and to provide lower cost transportation for all goods and services.



### **BOB'S MAINTENANCE TIP**

#### Bob Degrave Automotive Specialist

Bob and his shop **Seven Oaks Transmission** are a CAA Approved Auto Repair Services Facility and he is an approved vehicle specialist and the owner manager of Seven Oaks Transmission. Each Issue we will feature reader's questions and the advice Bob gives in this section.

Please email **driven@mymts.net** with your questions.

Now is the time to GET READY FOR WINTER and have a full Synthetic Oil Change and Service performed as well as installation of your winter tires. Combine this with an inspection and service of the Brakes, Suspension, Electrical, Heating and Cooling System and of Course the Automatic Transmission prior to the snow and cold that so taxes your vehicle.

Synthetic motor oils consistently outperform conventional and other synthetic oils in virtually every category of performance, including wear protection, extreme high- and lowtemperature performance, foam control, viscosity retention, rust and corrosion protection, volatility and fuel economy. While other brands may provide good performance in some of these areas, synthetic motor oils consistently perform at the top in every category. Drivers can have confidence knowing that synthetic motor oils provide maximum performance and protection.

In fact studies as well as consumer observations have shown easier winter starting, less time to warm up the vehicle and extended oil life as just a few of the benefits. motor oil in vehicles with over 100,000 Kilometres without prior continuous use of synthetic motor oil, daily short-trip driving less than 10 miles (16 km), frequent towing, plowing, hauling or dusty-condition driving.

I define severe service for diesel and gas engines as extensive engine idling, daily short-trip driving less than 10 miles (16 km) or frequent dusty-condition driving and operating in our Manitoba environment.

It is a good idea to have a premium oil filter for your vehicle as well as a new air filter or to clean your k&N oil bath air filter prior to winter and to make sure the air passage is clear and unobstructed.



We are on FACEBOOK with weekly updated information for **DRIVEN! The Senior Scope Automotive Review.** Go to **https://www.facebook.com/driven123** and check us out, click 'Like' and send the link to all your friends.

Wow we are having such response to our Facebook page and because of this we are adding information on driver safety, winter driving and a whole bunch more.

Please like us and comment on the information on the site. We need over 10,000 to Like us this month.

The importance of using good-quality oil in an engine cannot be overstated.

Oil and Engine Manufacturers define severe service for gasoline engines as turbo/supercharged engines, commercial or fleet vehicles, excessive idling, first-time use of synthetic Let a specialized service center who

maintains certified mechanics on staff deal with your vehicle as it, just like you, needs a specialist to keep it healthy.



#### COMPLETE TRANSMISSION FALL SPECIAL. ALL INCLUDED... NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL. ALL INCLUDED...** NO HIDDEN COSTS **PROFILE CONTACT OF ALL SPECIAL SPECIAL.** ALL INCLUDED... NO HIDDEN COSTS **PROFILE SPECIAL SPECIAL SPECIAL SPECIAL.** ALL INCLUDED... NO HIDDEN COSTS **PROFILE SPECIAL SPECIAL SPECIAL SPECIAL PROFILE PROFILE SPECIAL SPECIA**

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#### Cont'd from front page









Page 12



# FRED DOUGLAS FRED DOUGLAS Market House Double Heater Supportive Housing centrally located in downtown Winnipeg Plant companions onsite 24/? Wheelchair accessible suites Nutritious meals prepared daily, in-house

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One bedroom suites at Heritage House are the largest of all Supportive Housing sites in Winnipeg

100 The Promenade (behind Portage Place) Take a virtual tour at www.freddouglassociety.com For information contact Shauna at 204-949-9027 E-mail: sgladish@fdl.mb.ca *The Reading Room @ J.W. Crane Memorial Library, Deer Lodge Centre* 

Consumer health books, videos, and magazines for seniors, their families and friends.

The books below are great references on caregiving for aging parents. The best thing about these books is that they provide information specifically for us in Canada. This is especially helpful in the sections on legal and financial issues, medical concerns and on finding resources.



#### Mindszenthy, Bart J. (2013).

Parenting your parents: Straight talk about aging in the Family. Toronto: Dundurn Press.

This book is different from other books on caregiving as it presents the issues and challenges faced by caregivers through a series of family case studies, including their own. This format makes it easy to pick up and read the chapters that are relevant to you. In their introduction, the authors explain that because caring for aging parents or elderly loved ones is a major familial and societal issue, they wanted to relate personal experiences as a way of

helping you navigate through similar experiences in your own life. More than 100 pages are dedicated to tools to help you manage, including a Vulnerability Index and an extensive list of resources.



#### Lauber, Rick. (2014).

*Caregiver's guide for Canadians.* North Vancouver, B.C. Self-Council Press.

The author takes a conversational tone and shares the challenges he faced while caring for both his mother and father. Chapters on mobility aids and safety issues, finding accommodations, organizing documents, as well as numerous worksheets, make this an indispensable reference for those providing eldercare.

The J.W Crane Memorial Library, operated by the University of Manitoba Health Sciences Libraries, is the largest specialized collection on geriatrics, gerontology and long-term care in Canada. Our Reading Room contains consumer health resources for Deer Lodge Centre residents, their families and members of the community. Consumer Health borrowing cards are available free of charge. Items may be borrowed for two weeks.

The Library is open Monday to Friday 8:30-4:30.

dlclibrary@umanitoba.ca / http://libguides.lib.umanitoba.ca/deerlodge



Have an event or tourist destination? Advertise it here at a reduced price. Share the space, share the cost. Call 204-467-9000 or email kelly\_goodman@shaw.ca for details.









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#### EVENTS

Manitoba Coin Club Annual Coin and Stamp Show - Sat. Oct. 31, 10-5 & Sun. Nov. 1, 10-4, at the Marlborough Hotel. Coins, Stamps, Notes, Tokens, Exonumia and Scriptophia will be available. Call Barré W. Hall, Manitoba Coin Club, Director: 204-296-6498

The Manitoba Coin Club - meets 4th Wed. each mo. (except Dec, July & Aug), 7:30 pm (1-1/2 hrs approx.), at the Fort Rouge Community Centre, 625 Osborne. Frequently there is a Coin auction. Call Barré W. Hall: 204-296-6498

Spiritualist Fellowship Church - Learn Flame Reading - a type of fortune-telling. Nov. 3 & 10, 7-9 pm, at 525 Beresford Ave. \$15/class. **204-333-5364** or www.spiritualistfellowshipchurch.info

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Downtown Connection - 55+ -Celebrate Seniors and Elders Month (October) with free information and fitness sessions Oct. 27, 28 & 29, 11 am & 12 pm at Edmonton Court, Portage Place Shopping Centre. Call 204-940-8140

Manitoba Institute for Patient Safety and Winnipeg Regional Health Authority - We Listen. We Learn. We AdVANCE. A free forum on advancing patient safety, Tue. Oct. 27, 7-9 pm, Masonic Temple, 420 Corydon Ave. Free Adm.

Friends of Library Book Club (a FREE monthly book club) - Meetings: 10:15-11:30 am, 2nd floor, Millennium Library. Oct 20: The 100 Year Old Man Who climbed Out of the window and Disappeared, by J Jonasson; Nov 17: All My Puny Sorrows, by Miriam Toews. New members welcome.

lps Fort Garry Seniors Resource Council / **PAL55+** - Healthy Aging Expo, Oct. 27, 9:30 am-3:30 pm, Canad Inns Fort Garry (1824 Pembina Highway). Free admission, ัง. free parking, over 25 display booths. Call: **204-792-1913** 

Osteoporosis Canada - Gals get it ... Guys get it too, info session, Wed. Oct. 28. 7-9 pm, at Sturgeon Creek II Residence, 707 Setter. Parking on streets. To register: 204-772-3498 or email manitoba@osteoporosis.ca

**Ukrainian Canadian Veterans Branch** #141 of the R. Legion - Sat. Afternoon Dancing - live band 1-5 pm; Sun. Afternoons Chase the Ace - 2-3:30 pm; Sat. Oct. 24 - Halloween Dance, prizes, canteen open. 204-589-6315

The Nearly New Shop - Halloween & Christmas Sale, now to Oct. 31, Mon-Sat, 10 am-4 pm. at 961 Portage Ave. Proceeds to to the Children's Hospital Foundation of Manitoba.

South Winnipeg Seniors Resource Council - Free Lunch N' Learn Program, "Ins and Outs of Travel Insurance", Oct. 21, 10:20 a pm CCCC Biver Heights Site 12:30-3 pm, CCCC, River Heights Site. To register: **204-478-6169** 

The Women's Canadian Club of Winnipeg - Luncheon, Oct. 22, 12 noon at RBC Convention Centre. Speaker: Mrs. Betty Wong. Topic: The Chinese in Winnipeg and Education.

Westview Dance Club - The Addams Family Ball, Sat. Oct. 24, 6 pm, Masonic Temple, 420 Corydon Ave. Tickets \$75: westviewdancewpg@gmail.com

### Things to do in Winnipeg

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Parkside Senior Social Club - Annual Bazaar, Sat. Nov. 14, 10 am-3 pm, 103-1630 Henderson Hwy. Bake table, crafts, attic treasures, silent auction, 50/50 draw. Hot dog lunch and drink for sale.

Rady JCC / Alzheimer Society - Minds in Motion, a program for people with early to mid-stage Alzheimers and dementia and their family or care partner. Thurs. Oct. 29-Dec. 17, 9:30-11:30 am, Adult Lounge, Rady JCC, 123 Doncaster St. To register: 204-477-7510, Info: 204-943-6622

Royal Winnipeg Ballet - presents Paul Taylor Dance Company, Fri. Nov. 13 - Sun. Nov. 15. Fri. & Sat.: 7:30 pm, Sun.: 2 pm at Pantages Playhouse Theatre, 180 Market Ave. Tickets as low as \$29 plus taxes and fees, avail. at rwb.org, at 380 Graham Ave. or call 204-956-2792. Call for group discounts.

Aboriginal Senior Resource Centre -CASH BINGO, Thurdays, Oct. 29, Nov. 26/15, Jan. 28/16, 1 pm (doors open 12 pm), 45 Robinson St. Everyone welcome. Proceeds go to ASRC Seniors and Elders programs and activites. 204-586-4595

Manitoba Christian Writers Assoc. Writing Workshops, Writing Resource Library. Annual Membership \$25. Guest Drop-In Fee \$3. Meetings 1:30-4 pm, Nov. 7 at Bleak House Centre, 1637 Main St. Contact Irene solonoi@shaw.ca

Bible Land Israel Tour, w/optional Jordan, Petra tour - with optional Jordan, Petra tour Oct. 25-Nov. 5/15. Visit www.toisraelwithlove.com or call Ken at 204-942-5433

#### FALL DINNERS

hel Precious-Blood Parish Hall - Fundraiser Supper, Nov. 8, Cocktails 5 pm, Supper 6 pm, at 200 Kenny St. Special Guest: Tim Hague, Sr. Winner of Amazing Race Canada 2013. Tickets \$125. Call 204-233-2874

St. James Anglican Church - Annual Fall Supper, Sat. Oct. 24, Sittings: 4:45 pm & 6:15 pm. \$15 ea. or \$25/couple. \$37 Family (fr one address), \$8 6-12 yrs. Tickets at door or call 204-888-3489. Wheelchair accessible.

Headingley United Church - Fall Supper, Sun. Nov. 1, Headingley Community Centre, 5353 Portage Ave. Seatings are 4 pm, 5 pm & 6 pm. Adults \$15, 6-12 yrs \$8, 5 & under Free. Call 204-222-5402 for reservations.

š St. Nicholas Ukrainian Catholic Church - Fall Supper, Sun. Oct. 25, 1:30 Senior & 4:30 pm at 737 Bannerman Ave Adults \$15, 6-12 yrs \$5, 5 & under Free. Call Theresa : 204-586-7985 or Doreen: 204-582-2187 for advance tickets.

#### VOLUNTEERING

Please Fort Garry Women's Resource Centre (FGWRC) - Board of Directors volunteer position and committee position. 2 year term. Responsibilities: Provide oversight and direction to the work of FGWRC including major operations, budget, and overall policy and program direction decisions. For info: www.fgwrc.ca. Email a cover letter and

brief resume to info@fgwrc.ca

The Big Brothers Mentoring program -We need male volunteer mentors to serve as role models and friends. Support provided by experienced case-workers. Contact Kayla Chafe 204-988-8663 or

kayla.chafe@bigbrothersbigsisters.ca

South Winnipeg Seniors Resource Council - Volunteers needed for Meal Program in Osborne Village 2-6 hrs/wk. Call 204-478-6169 or email

swsrc@mymts.net

Middlechuch Personal Care Home -Volunteer needed for rehab assistant to help with transporting residents to our rehab dept. Contact Matt Mutcheson: 204-336-4138

Scope. HSC Winnipeg - Seasonal volunteers welcome in patient and support areas. Senior Free parking or bus tickets. Call 204-787-3533 or email: volunteer@hsc.mb.ca

Parkview Place, Long Term Care by Revera - Volunteer Recreation Program Assistant required to assist in running programs for residents and with individual visits, days/evenings, downtown Wpg. Email: pierre.feng@reveraliving.com or call 204-942-5291

Southeast Personal Care Home is looking for volunteers during the day, evening or the weekend to assist with the recreation programs. Call 204-269-7111 ext. 2247

Meals on Wheels Inc. - Volunteers needed for 2 hours a week or more. Please call us to get started. Training and honorarium provided. Call 204-956-7711 or visit www.mealswinnipeg.com

Victoria Lifeline Home Service Representative - Volunteers needed to explain and set up the Lifeline equipment in people's homes in Wpg. Must have car, mileage reimbursed. Melissa: 204-956-

6773 or email msitter@vgh.mb.ca

A & O: Support Services for Older Adults - Volunteer Visitors are needed in all areas of Wpg. 1 hour every 1-2 weeks. Please call 204-956-6440 or email proth@ageopportunity.mb.ca

#### **PROGRAMS/SERVICES**

Springs Senior Drop in Center - Come to our remodelled 2000+ square ft. facility. Pool tables, shuffle board, games, etc. All welcome. No charge coffee, tea and refreshments served. Tuesdays: Oct. 27, Nov. 10, Nov. 24 & Dec. 8, 1-4 pm at 725 Lagimodiere blvd. 204-233-7003, www.springschurch.com

Senior Achievers - meet every 3rd Thursday, 1-3 pm at 406 MacGregor St. Join us for bingo, 50/50, meat draws, door **j** prizes, coffee, and socializing. Call Rose Manulak: 338-3833 for more info.

**High Steppers Seniors Social Club -**Open Houses, 10 am-12 noon, Sept. 9, 10, 16, 17. We meet Wednesdays & ā Thursdays for fun and activities. New members and volunteers welcome. Winakwa Community Centre, 980 Winakwa Rd. Call. 204-619-8477

Archwood 55Plus - Archwood Community

Centre, 565 Guilbault Street - exercise classes, pickle ball, pool, line dancing, arts, social activities (monthly luncheons, games, legal clinics), bus trips & more. 204-416-1067, www.archwood55plusinc.weebly.com

Seine River Seniors Inc. - 204-253-4599 at Southdale CC. Activities: Bridge, Mon., 9:45-11:30 am; Walking, Mon., 9-11 am; Movies, 1st Tue. of mo; Brunch, 3rd Tue. of mo.; Senior Lunch, 2nd Wed. of mo.; Art Workshops, Creative writing, Canasta, Flower Arranging, Day trips, etc. Nordic Poles for sale.

Pembina Active Living 55+(PAL) - PACE (People with Arthritis can Exercise), Chair yoga, and B Fit for seniors. Drop-in activities Thank include men's breakfast, Pin PALs (5 pin bowling), PAL Pedallers (cycling), lunch PALS, PAL Putters (golf group), movie Scope. afternoon, bridge/cribbage. Info: 204-946-0839, www.pal55plus.ca, e-mail info@pal55plus.com

**Bleak House Senior Centre -1637** Main St. - Mon. 1 pm whist, Tue. 10 am coffee and conversation, 11.45 am Lunch, pm Bingo - Ceramics Thur. 1 pm Cribbage, Friday 9:30 am Quilting. Info: 204-338-4723

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McBeth House Centre Inc. - 55+: Tues.: Quilting, 9-2 pm; cribbage day or evening; Thur.: porcelain painters, etc., 10-2 pm; Fri.: whist, 7-10 pm; Sat.: bridge, 1-4 pm. Looking for bridge players: **204-334-0432** House is also avail. for rental.

Prendergast Seniors Club - 906 Cottonwood Rd. Rm.20 - Crib Mon. & Wed., 1-3:30 pm; Whist Thurs., 1-3:30 pm; Exercise class Tues. & Fri., 9:15-10:30 am; Mon. luncheons 4th Wed., 1130 am-1 pm. All welcome. Call Joe/Mary: 204-254-8390

Dufferin Senior Citizen Inc. - 377 hel Dufferin Ave. Mon: shuffleboard 9:45 am, Bingo 1 pm; Wed noon: soup and perogy lunch. All welcome. Perogies for sale. Every 2nd Sat: noon-3:30 pm dance with a 4-piece band (full lunch). 204-986-2608

Dakota 55+ Lazers Senior Centre various programs: Cribbage, Line dancing, floor curling, Quilting, fitness programs, etc. 1188 Dakota St. **204-254-1010** ext. 206.

Vital Seniors - Bridge, Thursdays: 204-256-3832, Carpet Bowling, Tuesdays: 204-452-2230, Line Dancing, Mondays & Fridays: 204-334-3559, Free Exercise Class, Tuesdays: 204-253-0555 (Judy), Monthly Luncheon, Last Tuesday: 204-255-7508, Scrabble, Mondays: 204-487-7835. St. Mary Magdalene Church, 3 St. Vital Rd.

Elmwood-East Kildonan Active Living **Centre -** 180 Poplar Ave. & Brazier. Various scheduled and drop in activities. Call 204-669-0730 to confirm if activity still on.

St. Vital Streamliners - meet Tuesdays, 6:45 at General Vanier School, 18 Lomond Blvd. Fun group with focus on weight loss and healthy living. Exercise suitable for all fitness and mobility levels. Modest membership fee. Call Carol at 204-269-4097.

Le Conseil des francophones 55+ ensures the accessibility and availability of French-language services and support programs for the French-speaking population 55 years and up living in Wpg. French only: Tai Chi Chih, light Yoga, Line dancing and Pickleball. 204-793-1054, 107-400 Des Meurons St., St-Boniface, Wpg., conseil55@fafm.mb.ca

#### **RURAL PROGRAMS / SERVICES / VOLUNTEERIN**

Things to do in Rural Manitoba

Springfield Seniors - Flu Clinics: Oakbank, Kin Place (door C): Mon. Oct. 19, 9:30-4 pm; Sat. Oct. 24, 10 am-2 pm. Mon. Oct. 26, noon-7 pm. Dugald Community Club: Wed. Oct. 21, 9:30-noon; Anola Community Club: Tue. Nov. 3, 9-noon; Cooks Creek Pleasant View Lodge: Tues. Nov. 3, 2-3:30 pm

Komarno - Western Dance, Sat. Oct. 31, 7 pm at Komarno Community Hall. Music by Canadian Rhythm Masters. Tickets \$15. Call 204-886-2994. Proceeds to hall renos

Stonewall - Steppin' Out, new outdoor walking program, Tuesdays, 10 am, at 55 Plus Centre. Call **204-467-2582**, www.si55plus.org

Stonewall - Lion's Community Centre -Bluegrass music by CSI, Sat. Oct. 24, 7 pm, at #5 Keith Cosens Drive. 50/50 draw, refreshments. Tickets \$15 avail. at 55 Plus office - 204-467-2582 or Korner Kuts - 364 Main St.

#### Selkirk - Tudor House Personal Care

Home needs volunteers for Recreation Programs, Rose Bistro Tuck Shop, Friendly visiting, Nursing Volunteers/companions, Palliative Care, Office, and groundkeeping. Call 204-482-6601 Ext:21.

South Interlake 55 Plus - Beginner Line Dance, Wednesdays 6:45-7:30 pm, Regular Line Dance, 7:30-9 pm and Mondays 11:30 am-1 pm at South Interlake 55 Plus on Keith Cousins Drive, Stonewall. Wear comfortable clothing and shoes. Bring water to drink. Admission \$1/class with 55 Plus 1-yr membership (\$20) - can arrange to pay membership after hours (4 pm) at a Wednesday class. Call Verna, Member of the Quarry Strutters Line Dancers: 204-467-5090 or email: verrod1@mymts.net

Ritchot Senior Services - (serving seniors 50+ in the RM of Ritchot and Lorette) -Need people to be on our list of available drivers, friendly visitors, housekeepers etc.

#### Call Janice: 204-883-2880 or email: Ritchotseniors@mymts.net

Interlake North Eastman - Services to Seniors programs include: transportation, friendly visiting/phone calls, assistance with filling out forms, foot care, housekeeping, yard work, minor home repairs, Meals on Wheels, Congregate Meals, Lifeline, ERIK, errands, etc. Volunteer opportunities avail. Call for info: Arborg and District Seniors Resource Council 376-3494; Ashern Living Independence for Elders 768-2187; Brokenhead/Beausejour Outreach for Seniors at 268-7300; East Beaches Resource Center (Victoria Beach) 756-6471; Eriksdale Community Resource Council 739-2697 Fisher Branch Seniors Resource Council 372-8703; Gimli Seniors Resource Council 642-7297; Lundar Community Resource Council 762-5378; Riverton & District Seniors Resource 378-2460; St. Laurent Senior Resource Council 646-2504; Selkirk -Selkirk & District Senior Resource Council

Inc. 785-2737; Stonewall - South Interlake Seniors Resource Council 467-2719; Springfield Services to Seniors 853-7582; Teulon and District Seniors Resource Council 886-2570; Two Rivers Senior Resource Council, Lac du Bonnet **345-1227**, Pinawa 753-2962 or Whitemouth/Reynolds 348-4610 or Winnipeg River Resource Council **367-9128** 

#### **Springfield Seniors Community Events**

- Canasta/Bingo - Tuesdays, Pickleball -Wednesdays. Call **204-853-7582**. Reviving the Past - Cooks Creek Museum Thursdays (call Liz 204-444-3247).

#### East St. Paul 55+ Activity Centre

(262 Hoddinott Ave.) - Area residents are welcome to join and take part in playing cribbage on Tuesdays, whist on Fridays. Other activities include quilting, shuffleboard, book club, yoga, potluck suppers and casino trips. Call 204-654-3082 (msg).

Email ready-to-print electronic PSAs to: kelly\_goodman@shaw.ca. No faxes please. Format: Who (what company or organization is holding the event), what event, date, time, place, about the event, contact info.



Swee	t Potato Wedges	5
Metric	Ingredient	Imperial
3	sweet potatoes	3
15 ml	olive oil	1 tbsp
15 ml	brown sugar	1 tbsp
2 ml	chili powder	1/2 tsp
2 ml	salt	1/2 tsp
.5 ml	cayenne pepper	1/8 tsp
Peel potato	pes and cut into 1 inch (2.5 cm)	wedges.
	powl; toss potatoes with oil. Mix s prinkle on potatoes and stir until	

Spread on non-stick baking sheet. Roast potatoes in preheated 400 F (200 C) oven for 30 minutes, turning every 10 minutes until tender and browned.

Serves 4 . . . . . . . . . . www.PeakMarket.com 

#### **Creamed Corn & Potato Bake**

Metric	Ingredient	Imperial
4	large potatoes	4
500 ml 375 ml	canned creamed corn cheddar cheese, shredded	2 cup 1 1/2 cup
2	medium onions, thinly sliced	2

Cook potatoes in boiling salted water for 3 minutes; drain and slice.

Layer corn, cheese, potatoes and onions in an ovenproof dish, finishing with a layer of cheese.

Bake in preheated 400 F (200 C) oven for 45 minutes until potatoes are tender.

Serves 3

www.PeakMarket.com

#### ROSSWORD loween Shenanigans By Adrian Powell

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#### WO SEARCH - CLASS



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Each vertical and horizontal line also has the digits 1-9.



Enter each digit

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(1-9) only once each in each cell and each line.

SOLUTION ON NEXT PAGE.

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Even a casual reader of a newspaper's advice column will notice the recurring theme of a household crisis involv-

ing the woman, her cat and the new boyfriend. The culprit is never the cat, he got there first and clearly marked the place as his own territory. The woman usually sets the table for trouble when she decides to strike out looking for companionship, intimacy and love. Duh! She already had the cat! As in all conflicts that result in a war the guy becomes the main transgressor. The new boyfriend either doesn't like cats or is allergic to them and that's where the battle begins.

Solutions offered up by the advice columnist and the readers varies from "definitely get rid of the guy" to shampooing the cat every two weeks to eliminate the dried saliva in the coat which causes the allergy. There is one other option.

### A Lifetime of Musical Memories

Whether the hit songs of your youth were on 78 rpm records, 33 LP albums, or on 45s, those songs are still heard on CJNU Nostalgia Radio. You'll hear the music that was so much a part of your life, music that you won't hear anywhere else on Winnipeg's airwaves, music that's sure to bring back memories for you. CJNU - radio the way you remember it.



# Woman & Cat Plus New Boyfriend = Domestic Terrorism

Years ago I was on the book tour with Guys - Setting Off The Jerk *Detector* and three incidents on my promotional day in Hamilton, Ontario still stand out in my mind.

First, my publicist arranged a book signing in a restaurant in Jackson Square called Walt's Beanery. They had me sitting at a small table in a corner of the restaurant with an ad sign over my head that read: "Try Our Beans And Let Us Hear From You!"

I know what you're thinking - it must have sounded like a whoopee cushion going off every minute or so. Well no, but I did ask for confirmation from the manager that I was sitting in a non-smoking section. I'll do a lot of crazy things to promote one of my books but having my hair set on fire by a natural gas explosion is not one of them.

The second thing that I remember was autographing two books for a gruff, middle-aged man in a hurry. "Sign for Big Ears and another for Big Ears Two."

As I signed the books I had to ask: "Please sir, tell me ... these are not your children?!?" It turns out he had a couple of rabbits for pets and wanted to preserve the memory of them on the first page of my book.

And the third thing I remember was a woman telling me the story of how her house was turned into a war zone when her new boyfriend clashed with her cat. Her name was Christine, a lovely young lady who worked at Coles, my next stop on book tour day.

WORDSEARCH - Solution A P∕E) R O)(P) I U)(0X2) E (B) R U C NDTRUM(P



It seems Christine got caught in a love triangle between Sailor and her brand-new boyfriend Bob. Bob didn't care for Sailor while Sailor simply hated Bob's guts. Whereas Bob simply ignored Sailor, the cardinal sin of cat care, Sailor took to relieving himself in Bob's best shoes. That's when Sailor's name got changed to Stinker and at work, Bob's new nickname was "Lysol."

The war went on for a month or so with Bob pushing Sailor off his lap all the while becoming quite ripe in his loafers.

One of them had to go and when Sailor realized Bob's love for Christine was stronger than the smell of cat pee, he decided he would be the one to leave home. But - remember, he's a cat - only on his terms. I mean cats run away from home all the time but not quite like this guy did.

'It must have been over a period of like two weeks ... it happened so slowly, I didn't notice until he was gone," says Christine with one love affair falling apart just as the new one was growing strong.

First the rubber mouse on the wheel disappeared. Then two catnip mice went missing and the plastic ball with the bell inside was never again heard to jingle in the house on Grosvenor Street.

"As his toys disappeared, a few each week, I thought Bob was throwing them away and I remember thinking that was kind of cruel."

'By the time I noticed his small, stuffed cat toy had disappeared,

#### SUDOKU - Solution

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Sailor was long gone," recalls Christine. "But still I thought Bob had something to do with it. I couldn't believe the cat had actually moved out of my house, one toy at a time.

The stuffed cat was Sailor's favourite, the one he loved to sink his teeth into and drool on, the one that reminded him of Bob. When Sailor made his move, he wasn't bluffing or bargaining for a better deal at home, like a key to Bob's walk-in closet where all his shoes were kept.

"One day he was sitting on the sidewalk in front of the house four doors down. I walked by and as I called his name, he just turned his back on me and walked up on the lady's porch," said Christine. Hell hath no fury like a feline rebuffed.

"The little bugger wouldn't even speak to me," she said.

Then the door at the top of the porch opened, Sailor scooted in and it was all over, a done deal. The cat had moved out of his house and into the neighbour's home after he had relocated all his toys.

And isn't that the way humans move too? One toy at a time?

Yes, but the peeing in the other person's shoe is a novel way to say goodbye.'

For comments, ideas and copies of The True Story of Wainfleet, or to book William as a speaker, go to www.williamthomas.ca or www.prospeakers.com/ speakers/William-Thomas

#### **CROSSWORD** - Solution





# for Seniors



#### Greg Selinger MLA for St. Boniface

Premier of Manitobal 204-237-9247 GregSelinger.ca



Pettersen MLA for Flin Flon 204-887-3387 ClarencePettersen.ca



Nancy Allan MLA for St. Vital 204-237-8771 NancyAllan.ca

Ron Kostyshyn MLA for Swan River 204-734-4900 RonKostyshyn.ca



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Sharon Blady MLA for Kirkfield Park 204-832-2318 SharonBlady.ca



Dave Gaudreau MLA for St. Norbert 204-261-1794 DaveGaudreau.ca



Ron

204-878-4644

Melanie Wight Lemieux MLA for Dawson Trail MLA for Burrows 204-421-9414 Ron-Lemieux.ca MelanieWight.ca



Iheresa Oswald MLA for Seine River 204-255-7840 TheresaOswald.ca.



#### Flor Marcelino MLA for Logan 204-788-0800 FlorMarcelino.ca



Gord Mackintosh MLA for St. Johns 204-582-1550 GordMackintosh.ca

