

By Rick Goodman



Part of the tomb of the last Vietnamese king outside of Hue.

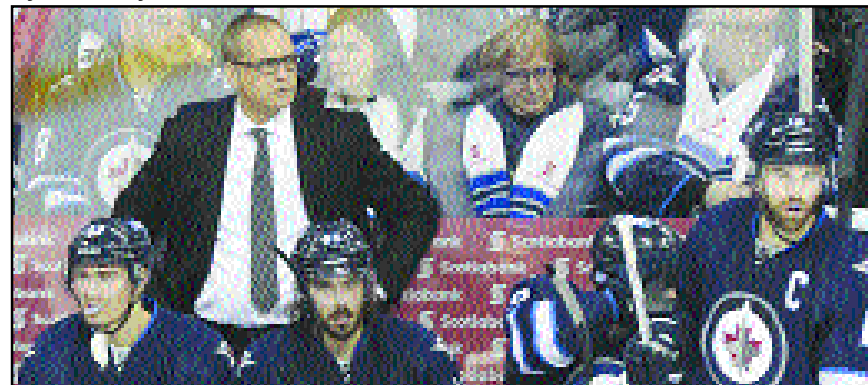
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By Roger Currie



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By Scott Taylor



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NEWSBITS

January 11, 2016

ELECTIONS MANITOBA LAUNCHES MOBILE APP FOR 41ST GENERAL ELECTION: MANITOBA VOTES 2016

Elections Manitoba has launched Manitoba Votes 2016, a new mobile app for the provincial general election, which is set for Tuesday, April 19, 2016. Available in English and French, this app allows Manitobans to easily connect with provincial election information on the go.

“Elections Manitoba continues to develop new ways to deliver information and improve convenience for our stakeholders,” says Shipra Verma, Manitoba’s Chief Electoral Officer. “Our new app provides mobile users with quick access to their voting information, including a listing of candidates in their electoral division, voting location and key dates. Users can also read about and apply for jobs available during the election.”

The app complements the information available on Elections Manitoba’s website, **www.electionsmanitoba.ca**, while integrating Google maps and social media, allowing users to easily share election information with their social networks.

Highlights of the app include:

- My voting information** – Find your electoral division, candidates, returning office, election day and advance voting locations based on your residential address
- Advance voting locations** – See a complete list of advance voting locations in the province. Using location settings on your device, find advance locations near your current location
- Employment** – Learn about election jobs available and apply directly using the app
- ID requirements** – Find out what ID is required for advance voting and election day voting
- Accessibility** – Voting options for people with disabilities and for all voters
- Students** – Information about eligibility and residency requirements for post-secondary students
- Important dates** – A list of all the key dates in the election calendar. Add them to your own calendar

FAQ – Answers to common questions about the election

Contact – Get contact information for your returning office and for Elections Manitoba

For candidates – Nomination process, information sessions and spending limits

Results – Access past election results and election night results

The Manitoba Votes 2016 mobile app is now available for download from:

Apple: <https://itunes.apple.com/app/manitoba-provincial-general/id1061973524?ls=1=8>

Android: <https://play.google.com/store/apps/details?id=com.electionsmb.android.gp>

Blackberry: <http://www.amazon.com/gp/mas/dl/android?asin=B0195936K2>

Elections Manitoba does not collect any personal information through the mobile app.

January 11, 2016

GOVERNMENTS INVEST IN NEW AFFORDABLE HOUSING PROJECT FOR WINNIPEG SENIORS

Construction is well underway on a new 48-unit affordable housing project, which will provide another option for Winnipeg seniors who are seeking a safe, convenient place to call home. The Honourable Mohinder Saran, Minister of Manitoba Housing and Community Development and Doug Eyolfson, Member of Parliament for Charleswood-St. James-Assiniboia-Headingley, on behalf of the Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development and Minister Responsible for Canada Mortgage and Housing Corporation, announced funding for this project.

The project, called St. James Kiwanis Courts East, will include 25 one-bedroom units, 23 two-bedroom units, a residents’ lounge and other common areas. It is the fourth phase of a multi-year redevelopment plan for the St. James Kiwanis Village seniors housing campus on Sinawik Bay.

Associated Links

Canada Mortgage and Housing Corporation has been Canada’s authority on housing for over 70

years. To find out more about how the Government of Canada and CMHC help Canadians meet their housing needs, visit **www.cmhc.ca** or call **1-800-668-2642**.

The Manitoba government recently reached its five-year goal to provide funding commitments to create 1,500 new units of affordable housing throughout the province. The province is now working toward its new commitment to create another 500 affordable and 500 social housing units in the next three years. Manitoba Housing and Community Development’s overall strategy complements Budget 2015, a plan to create good jobs, grow the economy and protect front-line services by focusing on what matters most to Manitoba families. More information is available at **www.gov.mb.ca/housing**.

Learn more about St. James Kiwanis Village at **www.stjameskiwanisvillage.ca**

January 14, 2016

PROVINCE LAUNCHES NEW SENIORS’ GUIDE

Guide Offers Quick Access To Resources for Seniors

The Manitoba government is launching a new edition of the Seniors’ Guide, Healthy Living and Seniors Minister Deanne Crothers announced at the Creative Retirement Manitoba Centre in Winnipeg.

“We’re always striving to provide more information to help Manitoba seniors,” said Minister Crothers. “The Seniors’ Guide was first printed more than 30 years ago and not surprisingly, it is still one of the province’s most popular publications. This guide is filled with helpful information so that seniors and their families have quick access to information that can enhance their health, independence and well-being.”

The minister said the new edition of the guide provides information on health and wellness, active living, life-long learning, housing, transportation, financial security, legal matters, home safety, caregiving, emergency services and much more. She encourages older Manitobans and their families to keep a copy handy for referral on these important topics.

Continued on next page



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NEWSBITS

"The senior years are exciting and challenging," said Dave Schellenberg, chair, Manitoba Council on Aging. "Our council believes it is important to have access to as much information as possible to help us better understand and enjoy life."

For a free copy of the Seniors' Guide, contact the Manitoba Seniors and Healthy Aging Secretariat at 1610-155 Carlton St., Winnipeg, Manitoba R3C 3H8, or call the Seniors Information Line at **204-945-6565** or **1-800-665-6565** (toll-free) or visit www.manitoba.ca/shas. The guide is also available online at www.gov.mb.ca/shas/publications/docs/seniors_guide.pdf

January 14, 2016

MANITOBA GOVERNMENT ENLISTS COMMUNITY HELP TO IDENTIFY LOCAL FIRST WORLD WAR CASUALTIES FOR COMMEMORATION

Geographical Features to be Named After Fallen Soldiers

The Manitoba government is launching a new multi-year project to formally honour Manitobans who lost their lives during the First World War, Conservation and Water Stewardship Minister Tom Nevakshonoff announced.

"It is never too late to commemorate our fallen heroes," said Minister Nevakshonoff. "Although we have a list of 1,092 confirmed Manitoba casualties of the First World War, we know there were many more."

It is believed that as many as 7,000 men and women from Manitoba lost their lives while serving Canada in the First World War. However, there are few reliable records as soldiers were often transferred between regiments and some records were lost.

"With the help of the community, we hope to commemorate every Manitoba soldier who made the ultimate sacrifice during the First World War," said Andrew Swan, special envoy for military affairs. "Manitoba will continue this proud tradition of honouring our fallen soldiers in a way that also celebrates the land they fought and died to protect."

Manitoba currently has more

than 4,200 lakes, islands, bays and other geographical features named after fallen soldiers who served from the Second World War to the present day. This project will extend this honour to include those who served in the First World War and began with the naming of Sidney Halliday Lake in Duck Mountain Provincial Park after Pte. Sidney Halliday.

To add the name of a soldier lost during the First World War, contact the Manitoba Geographical Names Program of Manitoba Conservation and Water Stewardship at **204-945-6680** or visit www.gov.mb.ca/conservation/lands_branch/geo_names/index.html

Dec. 28, 2015

CTF Releases New Year's Tax Changes for 2016

Trudeau government's middle income tax cut means more money for most Canadians

Income splitting for families cancelled; Universal Child Care Benefit to be replaced with means-tested Canada Child Benefit in mid-2016

Higher income Canadians face substantially higher tax bill

OTTAWA, ON: The Canadian Taxpayers Federation (CTF) has crunched the numbers and the new Trudeau government's tax measures will mean a tax break for most Canadians in 2016.

The centrepiece measures are changes to income tax rates, with a reduction on the tax rate for income earned between \$45,282 and \$90,563, which drops from 22 per cent to 20.5 per cent, while a new tax bracket will apply on income over \$200,000, raising the rate from 29 per cent to 33 per cent. The Family Tax Cut, which allowed couples with children under 18 to split their income resulting in a tax credit of up to \$2,000, has also been eliminated. Additionally, the Universal Child Care Benefit (UCCB) will be replaced with the Canada Child Benefit (CCB) starting in July 2016. The CCB differs from the UCCB in that it is tax-free, and means-tested with larger payouts going to lower-income households.

As part of its annual New Year's Tax Changes report, the CTF has calculated the tax impact for families for 2016 for 34 hypothetical

Canadian households. Some highlights include:

\$1,597 in savings for a two-child, single-income family in Ontario earning \$30,000 per year.

\$1,414 in savings for a two-child, two-income family in Saskatchewan earning \$80,000 per year.

\$164 in savings for a two-child, one-income family in Quebec earning \$100,000 per year.

\$7,643 in higher taxes for a two-child, one-income family in Alberta earning \$250,000 per year.

"The range varies widely, from a few hundred to about \$2,000 in savings, but it's clear that most Canadian families will have more money in their pockets as a result of these tax changes," said CTF Federal Director Aaron Wudrick. "Dual-income households with children, where each spouse earns a relatively equal amount, will benefit most."

Wudrick also noted that for all the good news, high-income earners face substantial tax hikes, while the roll-back of Tax-Free Savings Account

(TFSA) annual contribution limits from \$10,000 to \$5,500 will also reduce future savings for millions of Canadians. Additionally, bracket creep will continue to punish all taxpayers in Manitoba, Prince Edward Island, and Nova Scotia, as well as high-income earners in Ontario and New Brunswick.

"While most provinces adjust their tax brackets for inflation, ensuring that salary increases that match inflation don't push earners into a higher income tax bracket, provinces that don't index punish workers and leave them worse off," said Wudrick. "It's shameful a province like Nova Scotia will squeeze an additional \$20 from those who only make \$30,000 a year with this hidden tax hike."

CTF calculations for the tax changes that will be occurring on January 1st for 34 different income and family scenarios can be found at www.taxpayer.com/media/2016-NYTC.pdf ■

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Find out if you qualify

For complete details and to find out if you qualify, visit Manitoba.ca/seniorsrebate or call 204-945-7555 (in Winnipeg) or 1-855-893-8266 (toll-free). Apply as soon as you receive your 2015 property tax bill.

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* Eligible seniors must occupy home in order to qualify for Seniors' School Tax Rebate.

** Eligible applicants must occupy home in order to qualify for the Education Property Tax Credit.

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So what is Wealth Management? Do Designations Matter? What are the Fees? *Part 2*

- Shirley Hill, CFP - Executive Financial Consultant, Investors Group

In the December 2015 article, I began telling the story about my pharmacist and his son who were disappointed with their present day accountant because a new firm they were exploring was offering other counselling services. He felt that his long standing accountant was doing him a disservice because new planning techniques were not being discussed. The new accounting firm did not tell the pharmacist that their firm was not a traditional accounting firm, but one that was taking on some new roles, so they were in a unique position of adding this value added service "of counselling". Someone in the accounting firm had taken non-traditional courses for an accountant in advanced financial planning (Certified Financial Planning) therefore they were now in a position to provide other planning information. So do designations matter? Yes, this is a prime example where designations meet expectations of knowledge and expertise. Disclosure of this information would have been key in framing the expectations to the designation. The client and his son would have understood that their present accountant was doing the job that he was hired for, but because of his traditional training and expertise, he was not in a position to offer the additional services of counselling that they had identified as a need.

I also covered how the medical community was far more advanced in educating and socializing the general public regarding the different designations for health care professionals. This translates into the fact that hat we, as a community now understand the differences between them. That way we don't fall into the trap my pharmacist's family fell into with their accountant. We have the appropriate expectations of service and treatment from different medical professionals. I also covered how the medical community worked with other disciplines to widen the care model so that good treatment could be created for a speedier recovery.

I also said that the financial sector was not at all clearly defined so the whole industry is messy. I started to talk about who the licencing bodies were and what some of the roles of licenced professional are. I would like to further expand upon the different disciplines so that we can begin to clarify roles and to modify expectations with expertise. I am hoping that with this discussion, the public's needs and wants are married with the right financial professional or business. This helps to ensure the

best advice, appropriate costs and compensation are allocated.

So what exactly is this phenomenon called "Wealth Management"? Where ever you look, on signs, ads and advertisements, many institutions are advertising "Wealth Management"? So what does this mean and is it truly Wealth management?

According to Russ Alan Price, a contributor to the May 16th 2014 article of Forbes "Forbes Insights", he describes the practice and definition of Wealth Management as follows:

The term "wealth management" is thrown around plenty. However, most financial companies and professionals are hard pressed to actually define the term with any degree of precision.

From the affluent individual's perspective, wealth management is simply the science of solving/enhancing his or her financial situation. From the financial advisor's perspective, wealth management is the ability of an advisor or advisory team to deliver a full range of financial services and products to an affluent client in a consultative way.

Theoretically, a wealth manager/company can provide every single financial product in existence. In reality most wealth managers specialize in services and products they feel most comfortable with.

A further defining quality of wealth management is that it is delivered in a client-centered consultative manner the needs and wants of affluent clients. A good wealth manager meets a client without any presupposition about what financial products or services are appropriate for that affluent individual.

With the above definition - Is an on line discount brokerage - Wealth management? By the above definition - there is no manager, no consultation, no other services but online trading. Yet, on every piece of paperwork that I see, this banking institution brands itself as Wealth Management? The fees charged are per trade and at a much reduced rate.

In the second example - is a third party investment management company who purchases stocks and bonds considered Wealth Management? This too is a well-known brokerage firm which calls itself "Wealth Management". It does have a real person to talk to.

Because of the level of assets (greater than two million) the management of assets are given to a third party discretionary manager. There is no tax or estate management or advice- just the purchase of stocks and bonds. The fees are dis-

counted and tax deductible. Yet, when I review this family's income tax, there is a very high level of tax being paid with no investments which are tax sheltered under corporate class. There is also a high level of US holdings where on a monthly bases; a withholding tax is forwarded to the IRS even though this family is Canadian.

This client pays for the services of an accountant and a tax lawyer. Unlike the medical community where there tends to be not only communication but also consultation between disciplines, as I understand it, in this situation there is no communication between the brokerage firm, the accountant, the tax lawyer and the insurance agent. Unlike in the medical field, where there are co-ordinated treatment plans, when I see this client, there is no coordinated financial plan- none of the above share information. Each is territorial.

The financial cost is high - there is a tax deductible cost for the management of money, the accountant and the tax lawyer each also charge a fee. Yet with all these professionals - there is no coordination of care. The asset value to be sure is increasing, but so is the tax payable. With just the information I was able to obtain (and my numbers are not complete by any stretch of the imagination) upon one of the partner's death - the tax bill is staggering. There were also trusts which would now fall under the new tax structure of 2016. With all this information and expertise- would this be considered Wealth Management? The wealth is in excess of Ten Million, with multiple professionals involved - yet there is a breakdown in communication and planning as per the principles of financial planning.

The third example - for a brokerage firm which also calls itself "Wealth Management" - there is a real person who buys and sells stocks and bonds for a fee. This is not managed money but individually held investments. To be sure the portfolio holds good quality stocks and bonds which pay a nice level of dividend and have some sheltering under capital gains. There are equal parts Non Registered to Registered Assets. Income is being drawn, so the income tax returns show dividend income, capital gains with a small amount of RRSP withdrawal. The issues for this family are as follows:

They have enough money to live on. Their income levels are high so the tax payable is high.

They have not yet lost their OAS due to the claw back but are close.

The potential tax burden will sky-

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So what is Wealth Management?, cont'd from page 4

rocket when one partner dies and the remaining partner inherits all the investments plus all the RRSP holding.

Upon the second partner's death – the tax payable will be very large. Upon death, the last partner will now fall under our new Prime Minister Trudeau's definition of the "rich" with an income of \$200,000 or more at a tax rate of 50.40%.

There is no coordinated plan for intergenerational wealth transfer

Extra tax is triggered when non registered funds are redeemed.

If you find yourself in one of these situations there are solutions.

Situation # 1 -

- We reorganized the holdings to more tax efficient funds.
- As he needed income from some of the non-registered holdings, we created a monthly income stream from the T Corporate Class holdings thereby decreasing his exposure to tax.
- Other non-registered holdings, we further reallocated them under Corporate Class where we continued to decreased his tax exposure.
- We continued to reallocate his holding so that his structure does not have to send a monthly withholding tax to the American IRS.
- Because of the size and make up of his holdings, we created some management fees deductibility.
- With the reorganization of his portfolio – we've decreased his income exposure substantially so that the family will continue to receive the OAS and not lose it to Claw Back.

Would you consider this Wealth Management? Yes or No?

Situation #2 – I'm not sure where this is going to go. The information necessary for meaningful management is being blocked, so key tax strategies were missed for the 2015 tax year.

Would you consider this Wealth Management or just stock and bond trading, income tax filing and legal advice? Yes or No?

Situation #3 -

- We have reorganized their non-registered holdings under Corporate Class so tax exposure is decreasing.
- We will start a strategic plan for an orderly tax efficient deregistration of their RRSP holding

- In a few months one partner will retire – we will manage the income splitting of the pension and then add a strategy to effectively start de registering these RRSP holdings
- With the De registration of the RRSP holdings – we will now shelter the holdings under the TFSA banner.
- This strategy will create a protected non registered pool of investment
- We will create a strategic plan for an estate transfer and continued sheltering should one of the spouses die.
- We are also effectively protecting their cash flow should one need nursing home care.

Would you consider this Wealth Management? Yes or No?

Wealth Management is in the eyes of the beholder. But if we followed the definition of the Financial Planning Council, the definition is as follows:

The discipline of financial planning and possibly "Wealth Management" covers in detail

- Financial management (cash flow and debt – is it positive or negative debt)
- Insurance and risk management
- Investment planning
- Retirement planning
- Tax planning
- Estate planning

Each item when covered properly varies in scope and complexity. A good plan or wealth management will give focused direction. Complex family and business situations may involve extensive integration with accountants, lawyers and insurance professionals if they are willing.

Would you consider this Wealth Management? Yes or No?

In conclusion, I have tried to give examples of gaps I see without exposing the names of those who have come to see me. When I first started writing these articles, I thought the gaps were an anomaly. But as time has gone by, I see that the gaps are not an actual anomaly but a trend. The situation is wide spread. The gaps in planning are not influenced by someone's wealth and the professionals they work with. I believe this is an industry issue and

an issue for individual families who have a lack of understanding of what each discipline can do. I also believe that the writings of some have distorted the issues of fees. So we now find ourselves in this mess. Hopefully by giving examples – I can bring some clarity to this field and start a new dialogue of "wealth management" We all deserve better!

My wealth management group is considering starting a monthly financial planning seminar. If you are interested or have topics which you would like covered, please feel free to give us a call. Be advised, we will not give advice over the phone as we cannot recommend appropriate solutions without first seeing all the proper documentation.

A diagnosis of any individual situation can only be achieved with a complete understanding; that requires in depth fact finding and information. You wouldn't expect your doctor to provide a prescription before a diagnosis of your condition. At Shirley Hill and Associates, we are no different. A professional is a professional. ■

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Remembering Speed Walker

By Al Simmons, Musician and Entertainre of all ages.



Speed Walker and Al Simmons. (Photo taken by Fay Walker)

My buddy Speed Walker died on January 3rd. He was 78 years old. Yes, that was his real name. He was named after a relative of his who was a Cherokee elder.

I got to know Speed during the Winnipeg pub scene in the late 1960's. Speed had a big voice with a smooth natural sound and sang Frankie Lane, Bobby Darin, Frank Sinatra, Dean Martin, Gene Autry, and Tom Jones songs with piano player Mike Fisher and drummer Tom Jestadt. As Tom said: "He was fearless and confident and entertained almost every week at a different venue. He also had quite a large following that would show up wherever he performed." I used to follow the band from lounge to bar around town and sing along with him. I'd drag my buddies along with me and we always had a great time.

I learned a lot watching his consistency and stage presence from night to night. I got to know him a little after a few months and one evening in the late summer of 1969

in Portage La Prairie he invited me up on stage to sing three of the songs from his repertoire. I knew all his songs and we both sang in the same key so I turned to the piano player and drummer and called out the tunes. The crowd cheered and I decided then and there that I wanted to be an entertainer no matter what. Speed encouraged me to go for it.

We reconnected many times over the years, especially after Speed had his first stroke. He suffered a few strokes and lost a lot of his mobility and memory but always remembered me and the words and melodies of the songs. The last time I visited him he just listened to me sing and didn't join in.

Speed was always a guy who genuinely cared about his fellow human beings. A gentle soul with a heart of gold. An inspiration to me in many many ways.

He was a devout Christian and left this world in peace with his wife Fay by his side. ■

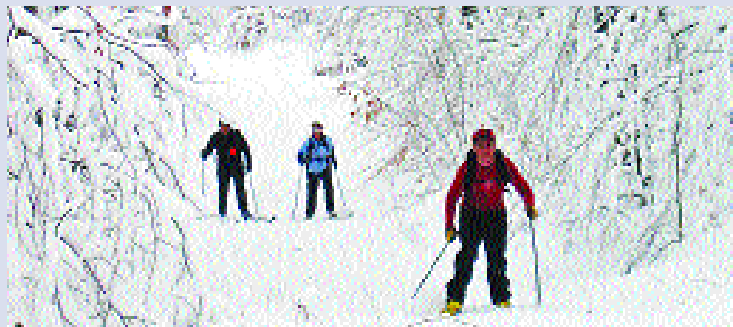
“For last year's words belong to last year's language. And next year's words await another voice. And to make an end is to make a beginning.”

- T.S. Eliot (1888-1965) - Poet, Critic
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- Gwen



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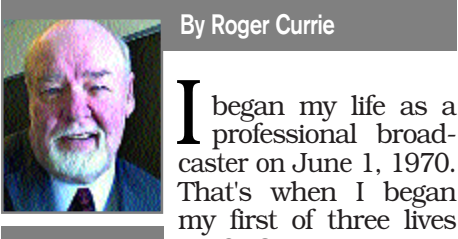
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Personal memories of my friend John Harvard



By Roger Currie

I began my life as a professional broadcaster on June 1, 1970. That's when I began my first of three lives at CJOB, at Portage Avenue and Lenore Street. Within the first hour, I was introduced to a man named John Harvard.

He was three days shy of his 32nd birthday, and host of CJOB's open line show. He was known as a bit of a rabble-rouser and loved nothing more than a lively political argument. As a 23 year old rookie, I should have felt a bit intimidated, but such inclinations disappeared almost immediately. I can proudly say that John Harvard was a true friend for more than 46 years.

By the end of that first summer, we were no longer colleagues. John left CJOB and began his 18 year career at the CBC. During his last year with the Corporation, we once again became teammates when I was hired as a radio host by CBC. The next summer – 1988 – I ran into John outside the CBC on a beautiful sunny day. He said "Hi Roger. Have you heard that I'm leaving CBC to run for Parliament?". I said "Really! As a Conservative?" He smiled broadly and told me of his plans to seek to seek the Liberal nomination in *Winnipeg St. James* which had been a Tory stronghold for many years at that point.

It seems I wasn't the only one who assumed that John's political career would lie to the right of centre. As an open line radio host and an interviewer on CBC television, he was frequently confrontational and very much 'in the face' of the interviewee just inches away. It was a style we seldom see these days, and most of his audience made the assumption that John's comfort level would be on the Conservative side of the Commons. Much later in our friendship, I was surprised at John's answer when I asked him if he was close to Ralph Goodale who was my Liberal MP during my second Regina life from 2006 – 2012. "Not really, Ralph is bit too right wing for my liking" he said.

Harvard won the election as a Liberal in the election of November 1988, and I dare say he might still represent that area of Winnipeg were it not for the events that transpired in the spring of 2004. Harvard was a hardworking MP. He kept in shape by walking through the large constituency 2 or 3 times between elections. He was a great admirer of Herb Gray, the Windsor MP who was the senior member of the Liberal caucus. "Herb told me not to wait until writs are dropped before finding out what your con-



John Harvard

stituents are thinking" John told me once.

Harvard was a loyal backbencher, but a cabinet post was not in the cards as long as Jean Chretien was Prime Minister. He was a vocal supporter of Paul Martin for the Liberal leadership as far back as 1990, and in 2004, when Martin had finally taken over as leader, the party needed what they thought might be a safe seat for Winnipeg Mayor Glen Murray to run in. Murray turned out to be nothing like the campaigner that Harvard was, and *Charleswood St. James Assiniboia* as the seat was now known was won by Conservative Steven Fletcher.

John's reward for stepping aside was his appointment as Manitoba's 23rd Lieutenant Governor. My first visit to Government House was in 1972 when Jack McKeag was Lieutenant Governor. He invited dozens of us media types there for a fancy bunfest, including myself and John Harvard.

When John was replaced as L G in 2009 by Philip Lee, his public profile largely disappeared, but he was by no means idle. Every couple of months he hosted a lively brunch conversation about his favourite subject – politics. The select private group was mostly 'Capital L' Liberal, and included a former MP and a former Senator. I was delighted when John invited me to come along. Our last gathering happened just two days before the election saw the Liberals return to majority status in Ottawa under the leadership of Justin Trudeau.

John Harvard's death this week at the age of 77 did not go unnoticed by the new Prime Minister. I felt blessed to be his friend, and I and many others shall miss him. ■

Roger Currie is a Winnipeg writer and broadcaster.

'This column first appeared on the CBC website'

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drive 100 Kph., on the ice and snow." Fine, unless at some point you plan to turn or perhaps slow down. You must know the limitations of four- and all-wheel drive. Check out YouTube, and you'll see that going too fast on ice, even if you're Mikko Hirvonen or Jari-Matti Latvala, you'll crash.



Traction and Stability Control

If you're driving a new car, chances are good it has electronic traction and stability control. Both use the brakes—and sometimes the engine computer—to help the driver maintain control of the car. Traction control monitors relative speed between the driven wheels, activating the brakes or reducing engine power to curb wheelspin and wheel-spin alone. Stability control adds sideways yaw sensors but uses similar methods to keep the car pointed in the direction you want to go. Stability control always includes traction control.

Stability control should always stay on in the winter, because if you hit a patch of black ice at 100 Kph., rounding a bend on the freeway, it can help you keep the car on the road and under control and might even save your life. On the other hand, there's a reason that your traction-control system comes with that easily located on/off button. If you are stuck in the snow, wheel-spin can sometimes help you get unstuck. Traction control will prevent wheelspin, so if you turn it off, motion might return to your car. Just be sure your car is actually moving. If you are stuck in truly deep snow and the car isn't moving at all, spinning the tires is going to make the problem worse.

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Like car batteries, windshield wipers do not improve if you ignore them. Get some premium, heavy-duty snow-and-ice wipers. A lot of these

have a fabric or rubber boot to prevent moisture from accumulating and freezing their moving parts. Be sure your washer fluid is filled with a good winter solution. Don't add salt unless you are driving a car that belongs to somebody you really don't like.

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That cover it? Good. Be careful out there. Meanwhile, I am heading south.

Manitoba Public Insurance unveils Top Five Frauds of 2015

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Anyone knowing someone who is involved in auto insurance fraud is encouraged to call the Manitoba Public Insurance TIPS Line: **204-985-8477** or toll-free **1-877-985-8477**. All calls are anonymous.

No. 1: 'Crash Data Recorder Tells All'

A Winnipeg man stated that he had been the victim of two consecutive hit-and-runs. On the same night.

The man told Manitoba Public Insurance investigators that he was struck from behind by a dark SUV while driving in rural Manitoba. The driver of the SUV did not stop, so the man quickly went into pursuit mode. A short time later, the vehicle owner claimed his vehicle was hit

from the side by a truck – with the driver of the truck getting out and fleeing to the original dark SUV.

This stranger-than-fiction story quickly resulted in an SIU investigation, at which time the Crash Data Recorder indicated that the vehicle was parked at the time of the impacts. The man would be charged, and later pleaded guilty to public mischief, receiving a fine of \$3,500. His claim was also denied, resulting in a saving of \$15,000 to Manitoba Public Insurance ratepayers.

No. 2: 'What the Hay!'

Strangely, there was hay and dry grass stuffed into the vehicle's engine area. SIU investigators also discovered hay stuffed into the headlight areas of the vehicle. What the hay? Turns out the vehicle owner was trying to destroy his vehicle by setting it on fire.

The vehicle owner claimed he was attending a party out of the city and noticed a large fire in a hay field. As he told the story, he quickly jumped in his vehicle and, accompanied by a few pals, drove out to investigate.

The vehicle owner claims he emptied a fire extinguisher in failed attempts to snuff the fire. As he told his adjuster, the fire then engulfed his vehicle. But the story didn't add up. In addition to the suspicious placing of hay, the SIU arson investigator would discover an accelerant had been liberally splashed throughout the passenger compartment.

Faced with all the facts, the vehicle owner chose to withdraw his claim. The savings to Manitoba Public Insurance customers was nearly \$14,000.

No. 3: 'Cruising For Trouble'

The woman told her Manitoba Public Insurance adjuster that her vehicle had been stolen. What she didn't know was that Manitoba Public Insurance and the Winnipeg Police Service routinely share information.

Truth was, the vehicle was not stolen – the woman willingly gave the vehicle to a male friend, who police had attempted to stop during a traffic stop. Attending officers had clearly observed the woman sitting in the passenger's seat.

The woman was later arrested and pleaded guilty to public mischief. She was given 12 months probation, and a conditional discharge.

No. 4: 'An Unlicensed Friend'

The Winnipeg man told his Manitoba Public Insurance adjuster

that his vehicle had been stolen after it was found badly damaged.

But in an interview with Winnipeg police, the vehicle owner said he had given his vehicle to a friend, who admitted he had been involved in two collisions. The man also admitted he had no driver's license – which was known by the vehicle owner. Winnipeg police would then share that information with Manitoba Public Insurance investigators.

Due to knowingly giving his vehicle to an un-licensed driver, the vehicle owner's theft claim was denied – a saving of \$34,000 to Manitoba Public Insurance and its customers.

No. 5 'Not so Injured'

A woman sustained injuries to her shoulder and back after being involved in a collision. She then began collecting benefits, including income replacement payments. As the months went on, she told her case manager that she was too injured to work.

However, the truth would soon become clear. An SIU investigation discovered the woman had in fact returned to work – specifically, she was now involved in a physically demanding agriculture position.

The woman would later plead guilty to Fraud Over \$5,000 and was sentenced to three years of supervised probation, including counselling, 200 hours of community service work and restitution of \$36,000.

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THE BUZZ



By Scott Taylor

Photos by
Jeff and Tara Miller
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Winnipeg Jets head coach Paul Maurice isn't Pollyanna. He does not see the hockey world through rose-colored glasses.

However, Maurice isn't a quitter either and despite the fact his Jets are 19-20-3 after the first 42 games of an 82-game schedule and are in last place in the Central Division doesn't mean he's going to tell his players to coast for the second half.

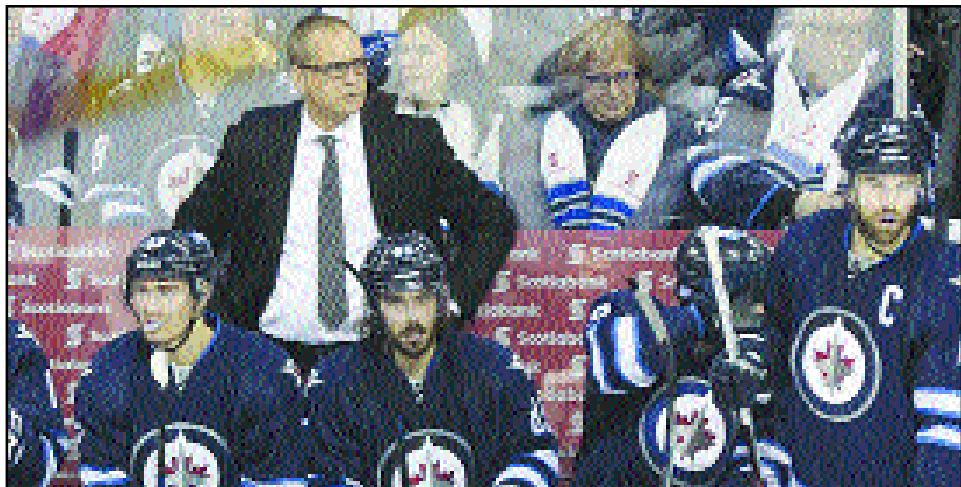
This week, Maurice made it clear that despite all the things that have gone wrong – the inability to win consistently on the road, the delayed development of the team's young players and some untimely injuries to key players – the Jets are a long way from eliminated.

The Jets just finished a season-long, five-game road trip with a record of 2-2-1. That's a lot better than their previous four road trips and a better record than those previous trips might have suggested. Because they did pick up five of a possible 10 points, they did not bury themselves in the cellar of the West and with nine of the next 10 games coming up at the friendly confines of the MTS Centre, the Jets are in a good position to make a run. That is if they play well enough and goaltender Connor Hellebuyck continues to be better than many expected.

"Being able to pick up some key points and wins on this road trip has put us in a good spot," Maurice said on Friday. "We know, and everybody in the Central knows, that this is going to be a slugfest right until the end. But we're within striking range now."

Indeed, the Jets are within striking distance, but it will still be an uphill climb. Last season it took 97 points in the West and 98 points in the East to make the playoffs. Granted, based on the other teams in the West this season, it probably won't take quite that many points. If we say, for argument's sake, that the eighth-place team in the West will need 94 points to make the playoffs, the 19-20-3 Jets now need 53 points in their last 40 games to get a ticket to the post-season. That means, they need to finish with some combination of 26-13-1 (25-12-3 or 24-11-5?) down the stretch to hit the magic number, just to give themselves a chance.

Halftime: Jets have a chance but need a winning streak



Coach Paul Maurice and the Jets

That's a tough assignment and they'd better get started this week. After losing 4-2 to the Buffalo Sabres on Sunday, their three-game home-stand didn't start well.

To be fair, the Jets already have these elements going for them:

1. The Jets are 11-6-1 at home and 8-14-2 on the road this season and on the up side, they have 23 home games and only 17 road games remaining on the schedule. That's a big plus.
2. In each of the last three seasons, the Jets have posted a better record in the second half than they did in the first half.
3. The Jets have been led on offence through the first half of the season by veteran RW Blake Wheeler, who has 10 goals and 40 points and is in the Top 10 in the NHL in scoring. If Wheeler plays that well in the second half of the season, he'll be a huge boost to the team's fortunes.
4. Drew Stafford and Bryan Little are tied for the team lead with 14 goals each and despite some problems scoring on the road, the team's offence is certainly good enough to compete for a playoff spot.
5. In goal, Connor Hellebuyck, who is 9-5-1 in only 15 starts in this, his rookie season, has a .934 save percentage and a 1.93 goals against average. He is the best goaltender on the Jets roster and in exactly the same body of work this season, he has been clearly better than Michael Hutchinson and the injured Ondrej Pavelec. He also he gives GM Kevin Cheveldayoff options if the GM believes he needs to make a deal in March.

However, Maurice must fix the following:



Wheeler and Byfuglien

1. The Jets have pretty good personnel on defense but the numbers haven't necessarily illustrated that fact. Winnipeg has allowed 2.88 goals per game, worst in the Central Division and 12th in the West. However, Hellebuyck has made them better in recent weeks.
2. The Jets special teams are downright awful. The Jets are 29th in the NHL on the power play (14.8) and 27th on the penalty kill (77.3). You can't win anything when both of your special teams units are that bad.
3. The Jets take too many penalties. They are fourth in penalty minutes, fifth in penalty minutes per game and they lead the National Hockey League with most minor penalties (183), nine more than No. 2 Columbus. In the second half, the Jets must stay out of the penalty box. Especially, if they don't intend to remain 27th or worse on the penalty kill.
4. Jets GM Kevin Cheveldayoff decided to go with a younger lineup this season. He allowed Lee Stempniak, Jim Slater and Michael Frolik to leave after the 2014-15 season in order to create room for the likes of Nikolaj Ehlers, Andrew Copp and Joel Armia and allow some space for the return of Alexander Burmistrov. So far, the youth movement has produced a team that needs to have a great second half in order to make the playoffs. However, in fairness, the change to a younger lineup had to be made at some point and it might as well



Mark Scheifele

Photo by Jeff Miller



Connor Hellebuyck

5. The Jets have to play as well on the road as they do at home. That doesn't mean they have to win every game, but they have to play well and they must be better than 8-14-2.

The Jets must be significantly better in the final 40 games if they intend to challenge for a playoff spot. However, they do have more going for them than many NHL observers are willing to acknowledge: They play well at home and they play more home games than road games in the second half; they have a young goaltender who, so far, has proven to be the answer; and they have some options that might allow Cheveldayoff to make a legitimate move at the trade deadline.

However, they have to be better on special teams, they must stay out of the penalty box (if that's at all possible) and they must play better away from MTS Centre.

Still, if they can pull that off and continue to get solid offence out of Wheeler, Bryan Little, Mathieu Perreault, Dustin Byfuglien, Drew Stafford and Mark Scheifele and a little more offence out of captain Andrew Ladd and the younger players, then the Jets might be able to pull it off.

If nothing else, it's nice to have a team with at least a chance to make the playoffs at the start of the second half. ■

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Topical Approaches to Pain Management

By Haidita Celestine

Applying pain relief treatment directly where it hurts is not a new practice. Healers throughout human history and in every culture have applied medicines directly to the source of pain. One of the oldest, and the largest, complete medical documents ever discovered, the 3500-year-old Ebers Papyrus, includes poultices, salves, oils and plasters for conditions ranging from Sting of Wasp to Headache.

Found in a tomb at Thebes about 1862 and preserved at the University of Leipzig, it is a miscellaneous collection of extracts and jottings from at least forty sources. There is abundant evidence that these sources come from numerous books many centuries older. Spells and incantations are also freely interspersed, as are domestic tips for such things as keeping mice away from clothes. One remedy found in the text is a poultice composed of pieces-of-excrement, Cat's dung, Dog's dung, and berries of the Xet plant. This apparently would "drive out all the Scurf".

"I can assure you that TPR20 Pain Relief Cream contains no dung of any sort," says Rowan Hamilton, Director of Research at Humn Pharmaceuticals of Winnipeg. "What it does contain though, helps us believe in the strength of modern medical pain relievers without the need for powerful pills."

The most common pharmaceutical approaches to pain today are oral medications (pills). With this approach, come regular side effects including gastrointestinal complications, liver disease, kidney disease and potential dependency. Canadian consumers are increasingly wary of such potential risks and are looking for a less invasive approach that can be provided by topical analgesics. The type used successfully for centuries; provided of course that they don't contain dung.

In our own time and culture a new understanding of pain treatment is emerging from research and patient studies. It is increasingly pointing to topical preparations as a viable delivery mechanism for pain relief medication. The forms they take are creams, gels, liquids and patches. Their object is to apply pain relief where it hurts, when it hurts. This may be one of the most important recent developments in the treatment of pain – even if it is a centuries old practice.

Modern pain medicine as we know it dates from the development of chemistry in the nineteenth century. Salicylic acid from willow bark was refined into acetylsalicylic acid in Germany and marketed in 1899 as acetylsalicylic acid. This was the first of what are now known as Non Steroidal Anti-inflammatory Drugs (NSAIDs) and began a revolution with the

addition of acetaminophen / paracetamol in 1956 and ibuprofen and indomethacin in 1962. The products were all pills and still are. The other major pain medication derives from the Opium poppy. Synthesized from the raw opium, morphine went on sale in 1827. Heroin from the same source became available in 1874.

These two basic medicine groups are still with us. Pharmaceutical chemistry has refined and developed synthetic derivatives in the search for more powerful and patentable compounds. Despite increasing evidence of side effects and adverse reactions, they have become the accepted standard for pain medication. Topical preparations were largely lost to history; today they appear so new to us that the first topical NSAID was only approved by the US FDA in 2007.

Topical therapies act locally rather than through systemic absorption and distribution in the way that injections or pills are intended to act. Topical use of analgesics and anti-inflammatories is an effective and increasingly popular approach that avoids gastrointestinal irritation and the metabolic degradation associated with oral administration. They make possible, in a cream form, the use of local anaesthetic compounds such as Lidocaine, well known to the public as an injected anesthetic in the dentist's chair,

which actually block the transmission of pain in the nerves.

Topical approaches can be effective at far lower doses than oral pain medication. They go where they are needed, when they are needed, and only need to act on the site of pain itself. They bypass the digestive tract and liver minimizing side effects, drug interactions and organ toxicity. There are generally less dose restrictions for topical preparations than oral medications and they typically act much faster than oral medications having their effect before a pill has even reached the stomach.

They are effective for pains that would not normally be treated with regular pain medications. These include sunburn, insect bites, poison ivy and other plant irritants, minor burns, blisters, hemorrhoids, skin conditions, even shingles. The direct action of topical creams makes them ideal for muscle and joint pain, aches and sprains. Both the American Geriatric Society the Canadian Pain Society recommend topical lidocaine for neuropathic pain like shingles.

A study undertaken by the American Osteopathic Association showed that nearly half of the population does not believe that pain is something that can be eased with mainstream medications. Topical pain relief can change that belief.

It's only human to suffer the pains of age.


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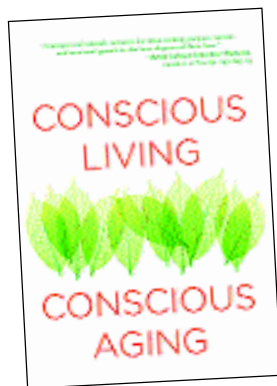
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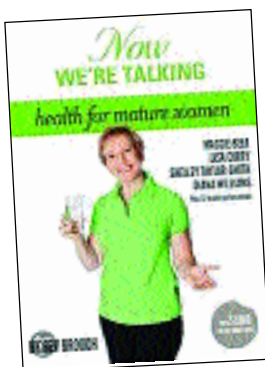
@ J.W. Crane Memorial Library, Deer Lodge Centre

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



In *Conscious Living Conscious Aging: embrace & savor your next chapter*, Ron Pevny asks the tough questions we face as we age: What does aging look like to you? What are your fears? What is the purpose of life after retirement? Everyone needs a solid financial plan upon retirement, what about a solid plan for the next step in personal fulfillment? Planning for the well-being of your later years is just as important. Beyond the decision to eat well, exercise, volunteer and engage in your community, the author suggests consciously pursuing personal and spiritual growth in pursuit of the whole you. With personal stories, advice and exercises, this book suggests not to think of aging as an ending, but the beginning of a vital new chapter.

After the hustle and bustle of the holiday season, it is important to step back, take stock, and ensure you are making your best effort to take care of yourself. Taking care of your health and wellness will ensure the enjoyment of the many joyous life experiences yet to come. Two books at the J.W Crane Memorial Library address this timely topic:



Beverly Brough continues the *"Now We're Talking"* series that began with *"Inspiring Stories for Mature Women"* with the equally engaging *"Health for Mature Women"*. Too often, women "of a certain age" are made to feel invisible by media and advertising that target young women. The author wrote this book with a diverse group of health professionals to address this issue and present such topics as Menopause, Health, Laughter, Dieting, and Fitness, with the focus on the wellness and well-being of your mature years. By offering expert advice, they hope to inspire women "of a certain age" to make the most of the best years of your lives, full of freedom, opportunities, and new, exciting challenges. Overall, this is an easy to read book brimming with positivity. ■

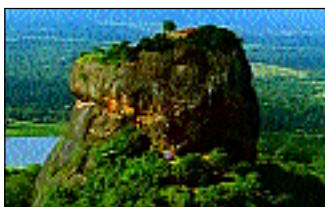
The J.W Crane Memorial Library, operated by the University of Manitoba Health Sciences Libraries, is the largest specialized collection on geriatrics, gerontology and long-term care in Canada. Our Reading Room contains consumer health resources for Deer Lodge Centre residents, their families and members 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>

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Things to do in Winnipeg

EVENTS

The Manitoba Coin Club - meets 4th Wed. each mo. (except Dec, July & Aug), 7:00 pm (1-1/2 hrs approx.), at the Fort Rouge Leisure Centre, 625 Osborne. Frequently there is a Coin auction. Call Barré W. Hall: **204-296-6498**

Red River Coin & Stamp Shows - 2nd Sunday ea. month except July & Aug., 10 am-4 pm, at the Charterhouse Hotel. Free adm. All welcome. Coins, Bank Notes, tokens, bullion, Canadian and Foreign, Buy or sell. Come with paper, leave with Gold. Call Andy Zook: **204-482-6366**

Southglen Fiddlers - are looking for new members: fiddle/violin or piano players 18-88, at intermediate level or higher, to join us playing old-time music at various venues in the greater Wpg. area. Practices weekly at St. Mary Magdalene Church hall at 3 St. Vital Rd. Schedule: Thur. 9:30-12:00, Jan. 7, 21, 28, Feb. 11, 25, Mar. 3, 17, 31. Sat. 1-4 pm, Jan. 16, Feb. 6, 20, Mar. 12, 26. Call Ian Ross at **204-889-6125** or **imross@mymts.net**

River City Toastmasters - “How to run an effective meeting,” Mon. Jan. 18, 7 pm; “How to evaluate effectively,” Mon. Jan. 25, 7 pm. “How to prepare and deliver a speech,” Mon. Feb. 1, 7 pm. Crossways in Common, 222 Furby at Broadway. Ardythe: **204-772-9982**, **rctoastmasterswpg@gmail.com**, **rivercitywinnipeg.toastmastersclubs.org**

Whirlaway Westerners Square Dance Club - Open House, Fri. Jan. 15, 7 pm, Kirkfield-Westwood C.C., 165 Sansome Ave. Enjoy Modern Square Dancing! New dancers, singles and couples are welcome. First three dances are free! Call Carole: **204-831-8954** or Pam: **204-414-7637**

Bridges for Peace Study Tour - Jan. 19-28/16. \$3745. Call Ken at **204-942-5433**, **www.toisraelwithlove.com** or **k4mcghie@gmail.com**

VOLUNTEERING

The Post-Polio Network of MB - urgently needs volunteers to fill the following committee chairs and other key positions on their Board of Directors: President, Treasurer, Publicity Rep, Fundraising Coordinator, Privacy Officer, and Telephone Team Coordinator. Members and non-members may apply. Nominations are being accepted. Please call **204-975-3037** or email: **postpolionetwork@gmail.com**

Southeast Personal Care Home - volunteers needed to assist with recreation programs at 1265 Lee Blvd - days, eve's, wknd's. Call **204-269-7111** Ext. 2225

Meals on Wheels Inc. - Now recruiting for rewarding volunteer opportunities for 2 or more hrs/wk in Downtown, E.K., Seven Oaks & St. Vital. 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. Sam: **204-956-6773**

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or email **skidd2@vgh.mb.ca**

Middlechuch Personal Care Home - volunteers needed for special events, to assist in the rehab department and for evening bingos. Call: **204-336-4138** or **matt@middlechurchhome.mb.ca**

The Alzheimer Society - door-to-door canvassers needed 1-2 hrs in January during Alzheimer Awareness Month. Donations support the Society's programs and services for people affected by Alzheimer's disease or another dementia, and in the search for a cure. Register online at **alzheimer.mb.ca** or call **204-943-6622** (Winnipeg) or **1-800-378-6699** (Manitoba).

Vista Park Lodge Personal Care Home in St. Vital - Volunteers needed. Call Janet Paseshnik: **204-257-6688**

Rupert's Land Caregiver Services - transportation program needs volunteer drivers to take clients in S.W. Winnipeg to appointments, shopping and social outings. Compensation for gas/parking provided. **204-452-9491** or **rlcs_vol@mymts.net**

The Big Brothers Mentoring program - We need male volunteer mentors to serve as role models and friends. Support provided by experienced case-workers. Call **204-988-8663** or **kayla.chafe@bigbrothersbigsisers.ca**

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

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

Parkview Place, Long Term Care by 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**

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

The Salvation Army Barbara Mitchell Family Resource Centre - Seniors 55+ FREE Programs. 51 Morrow Ave, St.Vital. Tues 9:30-11:30 am STARS Tea/Coffee, Snacks, Games, Outings, Crafts, Presentations... Wed. 10 am-noon Steppin' Up Exercise Class. Thur. 10 am-noon Pickle Ball. Call Sheila **204-990-2339**

55+ Exercise Group - 400 Stradbrook (former A&O location) near an active bus route. Low rates. Pilates Mon. 2:15; Yoga Tues. 10:15 & Thurs. 10:45; Tai Chi Tue. 1:30; Chi Gong Thurs. 1:30; Zumba Fri 1:30. Contact Jayne: **exercise.class400@yahoo.ca**

Pembina Active Living 55+ (PAL) - Winter classes began Jan. 11 – may still be room in some activities, contact PAL. Drop-in activities (membership required): men's breakfast, Pin PALs (5 pin bowling), lunch

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PALS, movie afternoon, bridge/cribbage. Special presentations: computer workshop, iPad (Jan. 21); cooking class, Italian (Jan. 21); Still Bloomin' gardening club, Trinity Church community garden (Jan. 28). New members welcome. Information: **www.pal55plus.ca**, email **office@pal55plus.com** or **204-946-0839**

Elmwood-East Kildonan Active Living Centre - Yoga for Seniors Jan 11-Feb. 22, 10 am, at 180 Poplar @ Brazier in Elmwood. Free to members (non member fee \$3 per session). Membership \$15 for year. See Facebook page for more info or call **204-669-0750**

Senior Centre Without Walls through A & O Support Services for Older Adults - offers free educational and recreational programs over the phone reaching out to socially isolated older adults 55+ living in MB. No cost to register. Participants call into a toll-free number. We can also call participants into the line that are unable to do so themselves. As our Program Guide has grown in size and may be too big to open, please view it at **http://www.ageopportunity.mb.ca**

Eastern Star Chalet (ESC) - Congregate Meal Program, 525 Carthcart St., offers a Congregate meal program to area residents 55 plus. Registration required. Volunteers needed for 1 hour per week cleanup. Call **204-889-3687** for info or to register. Leave msg for Lesley.

Fort Garry Legion - Hard Card Bingo - Tues. 1:15, Paper Bingo, Fri. eve, Early Bird 7:15 pm, and Sat., Hard Card and Ladies Auxiliary Lucky Star. All Welcome. Kitchen open for Lunch. 1125 Pembina Hwy.

Vital Seniors - Book Club, Last Fri/mo: 204-257-4014, Bridge, Thur: **204-256-3832**, Carpet Bowling, Tues: **204-452-2230**, Line Dancing, Mon & Fri: **204-334-3559**, Free Exercise Class, Tue: **204-253-0555**, Monthly Luncheon, Last Tue/mo: **204-255-7508**, Scrabble, Mon: **204-257-4014**, Free Apple Classes, Tue: **204-452-2230**. St. Mary Magdalene Church, 3 St. Vital Rd.

Springs Senior Drop in Center - Join us Tue. Jan.12 & 26, 1-4 pm, 725 Lagimodiere blvd. Free coffee & treats, pool tables, shuffle board, games and cards in a newly renovated 2000+ sq. ft. facility.

The Friendly Settlers Senior Citizens Club - 400 Day St. (Transcona), Meet Mondays, 10 am for cribbage, lunch and bingo. Special events and group trips offered throughout year. Jean: **204-222-7504** or email: **ganyadel4@mymts.net**

55+ Men's Club - meets Wed. & Thur. afternoons, 1-4 pm, at 3172 Portage Ave. Various activities: art and hobby classes or just enjoy a cup of coffee. **987-8850**.

Lion's Place Adult Day Program - Social day program for seniors - physical, mental, and recreational programs. Transportation & hot lunch provided. Membership \$8.06/day. Call **784-1229**. Referrals to the program are made through WRHA at **940-2655**, or call your Home Care Case Coordinator.

Senior Achievers - meet every 3rd Thursday, 1-3 pm at 406 MacGregor St.

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Join us for bingo, 50/50, meat draws, door prizes, coffee, and socializing. Call Rose Manulak: 338-3833 for more info.

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.

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

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

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**

Weston Seniors Club - Programs: computer training, cooking, guest speakers, presentation, luncheons, etc. Meet Tuesdays at 1625 Logan **204-774-3085**

Norberry-Glenlee CC - Programs for seniors. Now offering Pickleball at 26 Molgat Ave., St. Vital. Call **256-6654**

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

Things to do in Rural Manitoba

RURAL PROGRAMS / SERVICES / VOLUNTEERING

Springfield - Springfield Services to Seniors - Free Mature Driver Workshop by Safety Services MB & MPI, Wed. Feb. 10, 1 pm, at United Centre at Dugald Estates, 800 Jaffray. Call Diane: **204-853-7582** or email: **springfieldseniors@mymts.net**

Springfield Services to Seniors - Men in the Kitchen, 8-session program just for men. Become your own Master Chef. Starts Jan. 19, 10 am, at Anola Community Club. Call Diane: **204-853-7582**

La Broquerie - Seine River Services for Seniors: Victoria Lifeline, E.R.I.K., Foot care, Transportation service, Friendly Visiting, Shopping trips. Call Juliette: **204-424-5285**

Komarno - Malanka Social, Sun. Jan. 24, 1-5 pm, Komarno Community Hall. Music by the “Female Beat.” Advance tickets \$17.50. Call Mona: **204-886-2994**. Proceeds go to hall renovations.

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

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**

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.



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Recipe OF THE DAY



Larry McIntosh

Nutty Carrot Salad

Metric	Ingredient	Imperial
500 ml	large fennel bulb, shredded	2 cup
1 L	carrots, shredded	4 cup
1	apple, cored & diced	1
125 ml	almonds, toasted & chopped	1/2 cup
125 ml	sunflower seeds	1/2 cup
-	DRESSING	-
75 ml	cider vinegar	1/3 cup
50 ml	vegetable oil	1/4 cup
30 ml	sugar	2 tbsp
2 ml	salt	1/2 tsp

In a large bowl; combine fennel, carrots, apple and green onions. Sprinkle with almonds and sunflower seeds. Pour dressing over vegetables and toss.

DRESSING: In a small bowl; combine vinegar, oil, sugar and salt. Whisk together until sugar is dissolved.

Serves 8 www.PeakMarket.com

CROSSWORD

You Resolve to do What?

By Adrian Powell

ACROSS

1 Gives the axe to

5 A grand, to some

9 Fine kettle of fish

13 Torrid French affair

15 Shaped with an adze

16 Common lotion additive

17 New Year's resolution for those who like to barrel along?

20 What candles may symbolize

21 Motel employee

22 Loo

23 Hard-to-call contests

25 French wine

26 New Year's resolution for folks who aim really high?

32 Turin relic

35 Cooked-up story

36 Luau dance, perhaps

37 Eyebrow make-up

38 Compadre

39 Lord of poetry

40 Twist one's arm

41 Prefix meaning "bubbly"

42 Puts the kibosh on

43 New Year's resolution to write to the Muppet Show's chef?

46 Burro, basically

47 Religious recluse

51 Microscopic pond life

55 Allot (with "out")

56 Unscrupulous sort

57 New Year's resolution for people willing to take a leap of faith?

60 Clothing for deers

61 Neighbourhood

62 Burn a little

DOWN

1 Jeweller's unit

2 Pal from Puerto Vallarta

3 Lymph

4 One way to seek damages

5 Faith in God

6 Bunch of bison

7 Possess

8 Promoting togetherness

9 Wise men from the east

10 One way to get out of Tel Aviv

11 Tender

12 Airplane assignment

14 Legendary city founder raised by a wolf

18 Flavourless

19 Fire-star equivalent

24 One who makes a point?

25 Yashmak, e.g.

27 Sound of trumpets

28 Blues partner?

29 Cypriot's coin

30 Gin-flavoured fruit

31 Cures leather

32 Where to find a rebbe

33 Aesop's famous runner-up

34 Latvian metropolis

38 Church seats

39 Is fitting

41 Bantu spear

42 Love of fine objects

44 Bread from a tandoor

45 Wedding reception figure, often

48 Hockey puck violation

49 It takes two to do it

50 Margins

51 Mould-growing medium

52 Deep-rooted spy

53 Dwindles

54 Bankrupt, slangily

55 Hardly assertive

58 Eurasian white-tailed eagle

59 Pecan, pumpkin or pizza creation

SOLUTION ON NEXT PAGE

WORDSEARCH - I'LL DRINK TO THAT

By Senior Scope

F	L	I	P	V	D	H	N	P	W	I	U	N	S	P	U	N	C	H
I	M	A	L	A	G	A	A	I	E	I	R	T	M	T	O	N	I	C
Z	A	A	E	A	L	C	O	H	O	L	N	H	O	S	H	R	U	B
Z	U	M	N	N	T	R	V	V	Q	F	S	E	O	K	B	T	T	E
S	M	E	T	H	E	G	L	I	N	A	I	G	T	Y	I	S	L	A
I	U	X	G	E	A	G	W	B	M	D	R	X	H	R	S	R	H	R
R	D	I	B	K	Q	T	U	S	M	U	F	Y	I	A	Q	C	G	H
I	N	B	C	N	A	B	T	S	T	B	S	P	E	T	U	M	I	I
S	G	A	O	S	A	H	C	A	E	O	S	A	B	A	A	O	M	G
H	S	S	C	L	A	E	L	T	N	N	U	E	K	F	S	T	L	H
W	Y	S	L	A	R	N	A	U	C	N	P	T	N	I	H	E	E	B
H	B	I	A	I	V	L	G	N	A	E	G	F	O	A	M	Q	T	A
I	S	O	X	K	O	A	E	A	I	T	K	P	G	M	A	U	I	L
S	V	I	C	C	E	E	R	R	R	S	S	V	U	H	C	I	D	L
K	L	G	O	K	U	S	R	O	S	E	E	K	A	R	O	L	S	U
E	A	H	P	E	K	O	E	R	V	E	E	T	X	S	N	A	C	C
Y	C	V	C	O	R	D	I	A	L	R	U	M	T	B	S	R	B	O
H	G	R	A	P	P	A	R	A	O	R	A	N	G	E	A	D	E	K
L	I	Q	U	O	R	G	U	I	N	N	E	S	S	M	I	L	K	E

Alcohol
Ale
Anisette
Bass
Beer
Bock
Cava
Cha

Chocolate
Coke
Cordial
Cru
Dubonnet
Elixir
Fix
Fizz

Flip
Gimlet
Grappa
Graves
Guinness
Highball
Hyson
Irish whiskey

Kahlua
Kava
Kir
Kummel
Kvass
Lager
Liquor
Macon

Malaga
Manhattan
Marc
Mead
Methglin
Milk
Negus
Nightcap

Nog
Orangeade
Pekoe
Port
Punch
Ratafia
Rose
Rum

Rye
Sack
Sake
Saki
Sangaree
Shrub
Sillabub
Smash

Smoothie
Spirit
Squash
Stout
Tea
Tequila
Tonic
Wine

SOLUTION ON NEXT PAGE

SUDOKU SUPER EASY

By Senior Scope

	3			1	7			
		1		8		7		9
2			9			1		
	1			4		5	3	8
				3		4		6
				6		9		7
8	5				4			1
		3	5	9	8	2		
	2	9			3			5

Each 3x3 cell has the digits 1-9.

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

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

SOLUTION ON NEXT PAGE



Dementia Care & Brain Health

Door to Door Campaign - Volunteers Needed

The Alzheimer Society needs volunteer canvassers to knock on doors this January.

Please spare an hour or two canvassing your street or neighbourhood to request donations that support people affected by Alzheimer's disease or another dementia. Register online at alzheimer.mb.ca.

Forty-three per cent of Manitobans have a family member or close friend with Alzheimer's disease or another dementia.

Visit alzheimer.mb.ca or call 204-943-6622 or 1-800-378-6699 for more information

HUMOUR



By Rick Goodman
rickgoodmansk@hotmail.com

A few years ago a friend of ours invited us to accompany him and his family to Laos. We did, and that trip ignited a powerful desire to wander around and explore Asia. Later, back in Canada we were sitting in a Vietnamese restaurant and I mentioned to the lady serving us that we had just gotten back from Laos. She looked at us in astonishment and hollered, "Why you not go Vietnam?"

It was a question that would not go away. Why not indeed? It took a little longer than I had anticipated but a few years later we landed, jet lagged, in Bangkok, Thailand, with a one day layover and a plan to fly to the north end of Vietnam and ride a train down the coast to Ho Chi Min City and then travel thru Cambodia and eventually wind up back in Bangkok.

Any time we travel we try and learn at least a few words of the local language. After all, we are visiting, and it just seems like the polite thing to do. But the older I get the more trouble I have getting words to sink in. To complicate things Vietnamese is a tonal language so how you say a word defines it's meaning. A word said with a flat tone, a rising, or a falling tone will have three different meanings. Anyway, I was eventually able to count to ten, and say "Hello," and "Beer," (Gow and Bia) It wasn't much of a linguistic arsenal, but that's what stuck so it was going to have to do.

We dodged thunder storms on the flight into Hanoi and crabbed sideways over the Red River in a dirty crosswind on our descent into Noi Bai airport. The plane was rocking and bouncing. "Oh oh," I thought. "This is why they call it the Final Approach."

Have you ever noticed that passengers get really quiet on takeoffs and landings? The laws of physics and aerodynamics is just so much malarkey. It's the collective mental concentration of all on board that get an aircraft off the ground and back on safely. That's why they don't let you play with your phone or tablet. The crew on the flight deck needs everybody's psychic cooperation to get the thing off and back on the ground. Unless things get rough and interesting. And then people tend to loosen up and start making deals with God. And noise, they start making noise.

The plane heaved and then dropped and the tail swung sharply to port. The guy beside me started making little whimpering sounds. I found myself chanting "Gow Bia," over and over. Bea kept taking deep breaths and going, "EEEEEEEEEE." We sounded like a rap group.

And then the wheels hit the runway and two hundred and thirty seven people slammed their feet down on where the emergency brake pedal should have been and then started to

Hello Vietnam - PART 1

By Rick Goodman © Copyright 2016

cheer and clap as the plane slowed down. Hello Vietnam.

Hanoi is the country's second largest city and is the capital of a reunified Vietnam. It has a population of some seven million people and sprawls along the right bank of the Red River. It's an old town. People have been living here and fighting over it since around 3000 BC. It's been occupied by the Chinese. It's been occupied by the French. The Japanese had a go at it during the Second World War. The French came back after the war. Finally a guy named Ho Chi Min said enough is enough and ousted the French for good. So the Americans bombed it. And the Vietnamese rebuilt it.

Hanoi is still in the midst of a building boom. It's a city that blends East and West and old and new. Modern freeways take you past modern skyscrapers. Building and road construction is everywhere. There are wide boulevards and buildings reflecting colonial French architecture. And in the Old Quarter, where most of the tourists hang out, there are narrow twisting streets, tall skinny buildings, and an unbelievable crush of humanity.

Women wearing Non la, the iconic Vietnamese conical hat weave through the crowds with short shuffling steps, their shoulder pole baskets loaded with everything from fruit and vegetables to sweets and flowers. Parked scooters clog the sidewalks and pedestrians walk in the streets amongst the traffic. Scooters, people, cars, and pedi cabs are tangled together. There are no traffic lights. Everyone has gotten by without them for roughly 5000 years so nobody expects to see them any time soon.

There are push carts selling baguette and bahn mi sandwiches, and sidewalk restaurants with charcoal fired broilers and cookers serving up grilled meat and rice or steaming bowls of pho, the rice noodle soup that is found absolutely everywhere. There are people squatting on the sidewalk, amid the scooter and foot traffic, with meat laid out on pieces of cardboard, chopping up whatever you like and weighing it into plastic bags on little portable spring scales.

There are pedi cab guys that stop and offer to peddle you around and show you the sights for a small fee.

There are sandal repair guys that come out of nowhere and will whip your sandal off your foot and start polishing or stitching it before you know what is happening. I had to chase one of these guys across a busy boulevard to get mine back. "Come to my office," he hollered. I eventually found him squatting under a shade tree stitching and polishing a perfectly good sandal. He figured that what with labour and materials and all the repair bill would run around 30 American dollars. I strongly disagreed. Negotiations were loud and lengthy.

People walking, people eating, people vending and buying, haggling, laughing, dodging traffic. Scooters hauling everything from pigs and rice bags to flowers and cases of beer. And tourists. Tourists like Bea and I. Fresh off the plane, lost in the middle of this cauldron of humanity, looking like shell shocked survivors of some unnamed apocalypse, wandering the streets taking pictures of absolutely everything.

Things are different and it takes a bit of getting used to. Sooner or later though having chickens peck around your feet at a sidewalk restaurant while scooters zip past two feet from your rice bowl becomes common place. As long as they don't spill my bia!

Ta Tien Street.

Now as busy as Hanoi is, you haven't really seen anything until you've gone down to Ta Tien Street on Saturday night. The Old Quarter has streets named after the goods that were sold on them. you had Gold Street, Silk Street, Ta Tien or Beer Street, etc.

Everything is mixed up now, there is, to the best of my knowledge, no Toilet Paper Street. (But there should be. Getting your hands on a reliable supply of toilet paper is an opportunity not to be missed when traveling around Asia. We learned to judge the quality of any guesthouse we checked into by how many rolls of toilet paper were in the bathroom. More than one and you knew you were in for a good stay.)

The shops on these streets have some strange combinations of merchandise. More than one shop sold canned baby milk, liquor, and cigarettes. There probably aren't too many other places in the world where

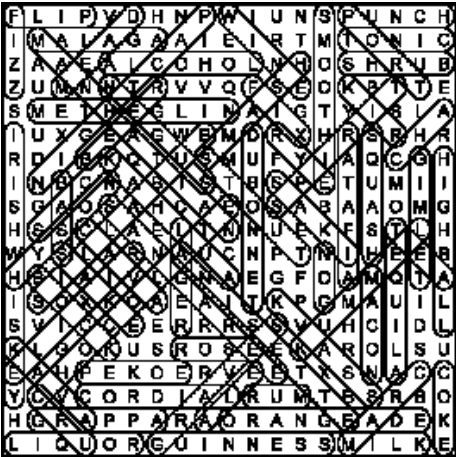
you can buy a bottle of whiskey, a baby nipple, and a carton of smokes, all in one shop.

We discovered Beer Street the same way we discovered every other place we found in Hanoi. We left the guesthouse, turned left, and became instantly lost. At some point in our wanderings we came across what looked to be the biggest street party in the world. The restaurants had unstacked hundreds of little plastic stools and tables and crowded them onto the sidewalks. Hawkers were working hard to get you to come and sit at their establishment. Then the crowds of locals arrived and the Bia Hoi started to flow like water at a five alarm fire. At around 20 cents a glass everyone could afford a thirst quencher or two. A plate of fermented sausage or deep fried sausage cost around a dollar.

People were sitting elbow to elbow, eating, drinking, laughing. Young men were making sure their dates didn't go hungry or thirsty. The waiters were weaving thru the street traffic with trays of beer and food. Pretty young women wearing white outfits that somehow managed to suggest a connection to the medical profession worked the crowds selling cigarettes. Now that's not something you see every day. And Bea and I joined right in sitting hunched on our little stools, drinking cold beer eating spicy snacks, sweating in the heat and crush of rollicking humanity. We'd point to our glasses for more beer and point to our neighbor's table for snacks if they had something that looked tasty. The waiters worked at a full run, the scooters with Ma and Pa and two or three kids wove through the crowd at our feet. The sandal repair guys and the street vendors came by every couple of minutes and I'd shake my head and smile and say, "No," and they would move on and get rejected a little farther down the line.

Hunched on our little stools we stuck out above the crowd like gophers on a short grass prairie. It didn't matter. People were friendly. I was working "Gow" and "Bia," for all I was worth. We'd nod and smile and thumbs up with our neighbours and have another beer and just settle in and enjoy being part of the whole spectacle. Some tourists even took our picture. Why not? It was Saturday night on Ta Tien Street. ■

WORDSEARCH - Solution



SUDOKU - Solution

9	3	6	4	1	7	8	5	2
5	4	1	3	8	2	7	6	9
2	7	8	9	5	6	1	4	3
6	1	2	7	4	9	5	3	8
7	9	5	8	3	1	4	2	6
3	8	4	2	6	5	9	1	7
8	5	7	6	2	4	3	9	1
1	6	3	5	9	8	2	7	4
4	2	9	1	7	3	6	8	5

CROSSWORD - Solution

C	A	N	S		T	H	O	U		M	E	S	S		
A	M	O	U	R		H	E	W	N		A	L	O	E	
R	I	D	E	O	V	E	R	N	I	A	G	A	R	A	
A	G	E		M	A	I	D		T	O	I	L	E	T	
T	O	S	S		P	S		V	I	N					
				C	L	I	M	B	E	V	E	R	E	S	T
S	H	R	O	U	D		L	I	E		H	U	L	A	
H	A	I	R	S		P	A	L		B	Y	R	O	N	
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G	O	B	U	N	G	E	E	J	U	M	P	I	N	G	
A	L	B	S		A	R	E	A		S	I	N	G	E	
R	E	S	T		I	N	K	Y		E	G	O	S		

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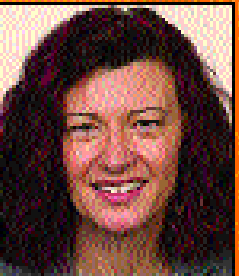
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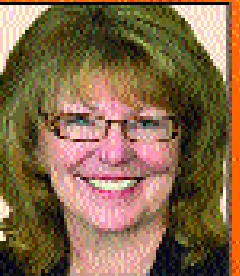
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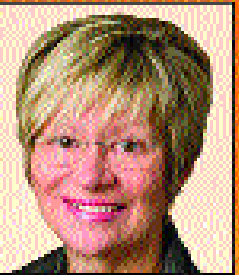
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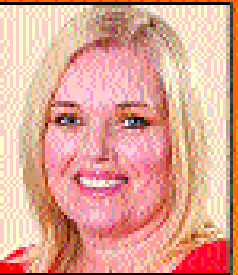
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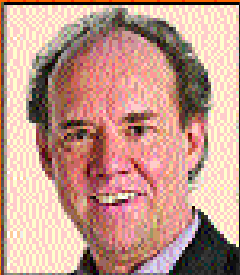
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