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Sep 1 - Sep 27/16

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"Team Manitoba" Goes for Gold at 2016 Canada 55+ Games in Ontario

Story & Photos by Lois Dudgeon



Track medal winners. See inside for full medal list.

"Team Manitoba 2016" returned August 20 from the 2016 Canada 55+ Games in Brampton, Ontario. The team of 108 participants ranging in age from 55 - 95 experienced the fun and friendly competition of the national Games in Brampton August 16-19. Jack Widdicombe (95) from Russell and Marilyn Woods & Tanis Carter (57) from Souris were chosen to lead Team Manitoba as flag bearers in the Athletes parade and into the Opening Ceremonies. Approx. 1500 athletes from all across Canada participated in this year's 20th anniversary parade and Games.

Team Manitoba brought home an impressive total of 54 medals: 28 Gold, 19 Silver & 7 Bronze surpassing Team

Canada's medal count at the Olympics!

- there was a medal sweep in Scrabble: Gold - Dave Smith, Silver - Debby Lee, and Bronze - Amy Knight
- there was also a Gold medal sweep in 5-Pin Bowling by the teams of Mike Baziuk, Richard Unrah & Esther Wiebe, all of the Steinbach Bowling Alley while Richard Unrah took Gold & Vivian Oswald Bronze in singles Bowling.
- Oldest male athlete at the Games, Jack Widdicombe (95) took Gold in Gross golf.
- the Track & Swimming athletes contributed 32/54 of the medal count.

Manitoba athletes participated in 16/20 events including 18-hole golf,

5-pin bowling, contract & duplicate bridge, cribbage, curling, slo-pitch and track to name a few. This was also the second year for pickleball players and a MB hockey team.

Special events included the Opening ceremonies/Athletes parade on Tuesday, evening entertainment and Closing dinner & dance on Friday. Jack Widdicombe (95) was recognized as the eldest male athlete along with a 97-year-old female athlete from Sask. The Games celebrated the 20th Anniversary of these national games. The Canada 55+ Games president also announced the Host Community for the 2018 Canada 55+ Games would be St. John, New Brunswick.

Continued on page 3



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"Team Manitoba" Goes for Gold..., cont'd from front page



Team Manitoba 2016

Thanks again to Homestead Manitoba, out of Winnipeg for their generous sponsorship of this years' team shirts.
All Team Manitoba participants need to be congratulated for qualifying for and participating in the 2016 Canada 55+ Games. They're all WINNERS.... for proving you're never too old for FUN & Games!

For more information, please contact:
Lois Dudgeon, Team Manager
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Flag bearers



Golfers - Jack Widdicombe left of 'Golf'



55+ Men curlers



8-Ball players



'Welcome' from PM Justin Trudeau via video!



"A few good lady bowlers!"

Continued on page 6



55+ Women curlers



Gold medal ball team - Tri-Clad (Wpg)

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Sept. 1 - Sept. 27, 2016 • V15N2

Do the upcoming insurance rule changes affect you?

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

In last month's article, I dealt with how the new insurance rules will affect you on the personal side and what you can do before the end of the year. In this article I am going to talk about how the new rules will affect you if you are currently a business owner.

Most people don't fully understand the devastating effect taxes can have on your estate. I have many children coming to see me with their elderly parent's portfolio statements or their after death tax returns and they often wonder "what were my parents thinking"? In some cases, Revenue Canada will inherit nearly as much as their children will. They worked a lifetime to save this money for themselves and their families and unfortunately, it is not passing to their heirs effectively. If I had a dime for every time I have heard this - well that is another story.

What most people don't realize is how CRA views your personal return upon your death. It is assumed that there is a virtual sale of all of your assets one minute before you pass on. At that point, an accounting of all your assets takes place to determine the taxable portion. That means upon your death there is an accounting of your normal income that you submit on a yearly basis plus the taxable portion of your investments. This includes RRSP/RRIF accounts, capital gains on investments and secondary property, businesses you may own, and holding companies in your ownership. The taxable portion of the value of these assets added to your normal taxable income that you file yearly - this may include employment income, CPP, OAS, pensions, etc.

In this article, I will talk about having a holding company and what actions can be taken to stay ahead of the changes in the insurance industry, which will take place as of January 1st 2017.

Corporate Owned Life Insurance

For those of you who are business owners, the corporate tax rate is lower than your personal marginal tax rate. Because your corporate rate is lower than your personal rate, the ownership of corporate policies is attractive - even if the insurance is intended to fund personal estate objectives or capital gains taxes. However, ownership of this 'personal needs' life insurance by your corporation does expose any cash value and eventual life insurance proceeds to corporate creditors. There are a few other tax related potential problems associated with corporate owned 'personal needs' life insurance.

A mismatch will occur if the corporation owns the insurance policy but the tax liability is on the personal side. On death, the corporation receives the death benefit but the deceased's estate executor needs the money to pay the shareholder's (your estate's) final taxes.

So how does the death benefit from the corporate owned insurance policy get from the corporation to you to Revenue Canada as payment of the taxes you owe? Here is an example.

Paul owns all the common shares of

a Holdco (a private Canadian Holding Company that owns all the shares of a successful family business). Holdco owns and is the beneficiary of a \$1.5 million dollar universal life policy on Paul's life. Remember the tax meter starts running one minute before someone passes. Paul dies and the Income Tax Act deems that he disposed of his capital property immediately before death for consideration equal to the fair market value (for what the company is worth if you were to sell it). The shares are considered to be capital property. The estimated value of the shares of this company are \$5 million dollars and their adjusted cost base is nominal.

The \$1.5 Million insurance policy which was bought by the Holding Company is intended to pay for the capital gains taxes arising at Paul's death as he is the owner of the common shares in the Holding Company. Upon Paul's death, the insurance death benefit will be distributed by dividend from the Holding Company to his estate. Paul's eldest daughter Jeanine is the estate executrix. As the executrix she is empowered to gather funds to pay taxes arising in his terminal tax return. Jeanine and her two siblings will inherit the shares of Holdco equally so there is no spousal rollover available to defer the capital gains tax liability.

After Paul's death, Jeanine will control the Holdco in her capacity as the estate executrix and she will elect herself as sole director so that she has power to pay dividends. The Holdco will receive a cheque for the \$1.5 million death benefit as the beneficiary of the life insurance policy.

Calculating the Capital Dividend Account

When the proceeds of the insurance policy are received by Holdco, the Holdco's capital dividend account (CDA) will have been credited with an amount equal to the insurance death benefit less the adjusted cost basis (ACB) of the policy. To the extent that the Holdco has a positive CDA balance, it can pay out tax-free capital dividends to its shareholders who are residents of Canada. It is important to note that Jeanine as executrix has the responsibility to determine what the Holdco's exact CDA account balance is. No capital dividend should be paid out without this knowledge. The Holdco's tax accountant needs to determine its CDA balance according to the rules set out in the definition of "Capital Dividend Account" in the Income Tax Act. It is a complex calculation and covers a long time frame starting at the later of January 1, 1972 and the date of incorporation as a private company.

It is important that Jeanine, who is the sole director/executrix, consults with a good accountant and financial advisor. Each play a different role as part of her team of advisors. Financial advisors tend to play big picture roles and are forward looking with their planning. Accountants play a very valuable role in historical record keeping and the completion & filing of

required income tax returns and appropriate income tax elections.

The Holdco has no obligations to immediately use its CDA balance, absent of an agreement or direction in the will. It could leave the insurance death benefit in its bank account and not pay out any capital dividends for years. However, the Holdco purchased the insurance policy on Paul's life to fund his tax liability at death, so Jeanine will want the insurance funds as the executor sooner rather than later.

After the accountant has verified all of the information and has deemed that it is safe to distribute from the Holdco a capital dividend to the extent of the proceeds of the insurance policy, the election is simple but time sensitive. The election with CRA must be filed on the day the dividend becomes payable or the first day any part of the dividend is paid. A penalty is payable if the election is filed after its due date.

Why the urgency?

So why is all of this important and why should somebody look at this before the end of 2016? It's all about the amount of CDA credit that will occur.

The life insurance proceeds from the corporate owned policy will flow relatively easy from the insurance company to the corporation as beneficiary and into the hands of the executor on a tax-free basis after the accountant has done all the calculations and filed the appropriate CRA election form on time. As mentioned earlier though the life insurance proceeds would be exposed to corporate creditors, which may be a concern for some business owners.

However, the manner in which the adjusted cost basis (ACB) for new life insurance issued on or after January 1, 2017 will change significantly from the method currently required by the Federal Income Tax Act. For those new policies, the ACB will be much higher and stay positive for a much longer period. This means for corporate owned life insurance, especially for policies having a cash value, since the ACB will be higher the credit to the capital dividend account (CDA) will be much lower when the life insurance proceeds are received. That will reduce the portion of the life insurance proceeds which can be paid through the corporation to the shareholders as a tax-free capital dividend.

If you wish to take advantage of the current tax law applicable to corporate owned life insurance that generates much higher credits to the CDA and you require additional life insurance coverage that will be corporate owned, it is important to take action now well before the deadline of December 31, 2016. If the life insurance policy is not in force on the records of the life insurance comp any by December 31, 2016 the new 2017 tax rules applicable to new life insurance policies will apply!"

This article specifically looks at how insurance proceeds are paid out of a corporation as a cash dividend. A por-

Continued on page 7

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Advertising Feature

Diabetes and Disability Tax Credit



By Peter J. Manastyrsky

In May of this year I wrote an article entitled “Light down the Tunnel” focusing on Dementia, a common disorder which leads to progressive decreasing mental functions and a financial burden on family members. There is no cure for dementia, but whoever is caring for a loved one can apply for the Disability Tax Credit, in other words, transferred to the legal guardian.

The **DISABILITY TAX CREDIT (DTC)** is a non-refundable tax credit which allows a qualifying individual with a medical condition to lower their taxable income. This program gives a person an opportunity or a caregiver to take a portion of their income off their taxes. In the end if eligible, a yearly tax refund would be forthcoming.

Who is eligible for DTC? There are people who have suffered a debilitating illness for a number of years being unable to work or their life style has changed because of serious injury or persistent severe physical or mental condition. These ailments are not likely to get better and have been in place for a period of at least one year or can be expected to last for 12 months or more, verified by qualified practitioner.

People who are unable or who are having difficulty performing basic activities of daily living such as walking, bladder and bowel problems, speaking, feeding or dressing themselves and performing mental functions necessary for everyday life might qualify for the Disability Tax Credit. If person has paid taxes in the past, their claim can go back 10 years from the current tax year. What this means, if you previously did not apply for DTC, it is in your interest to take the time to access this overlooked credit.

Diabetes is now one of the fastest growing diseases in the world. The steady rise in diabetes is to a large degree a manifestation of our flawed, modern society. Once considered a disease of affluence, more and more people need life-sustaining therapy to control and treat Type 1 diabetes by spending hours per week on activities such as monitoring glucose levels, administering insulin, calibrating equipment and maintaining a log-book of glucose levels. If life-sustaining therapy has become part of your life and it takes time away from your normal everyday activity to support your vital function, you may be eligible for the Disability Tax Credit.

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Continued on page 6

Leave a legacy of love . . . not war

The sad reality is that if many parents could see the extent of the conflict and bitterness that is often created when their loved ones set out to split their inheritance, they would be horror struck.

Bernard Krooks, an estate lawyer in White Plains, N.Y. had a client who had not made provisions for her personal possessions, and there was one piece of art that both sons wanted. “One son went to the house and snatched it,” Krooks said. “The executor was willing to give the other son the cash equivalent of the painting’s value, but he said, no, he wanted the painting.” The quarrel escalated, and lawyers were called in. Since then, Krooks says, the legal fees have far exceeded the value of the painting and the brothers no longer talk to each other.” (1)

When it comes to estate planning many individuals have not documented where or to whom their possessions shall be allocated to. Often it is the sentimentality associated with personal possessions that become issues and prevent a harmonious settling of an estate. It's not always about the money.

Continued on page 7

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Send your
LETTERS...
to the editor or story submissions
to kelly_goodman@shaw.ca
or mail to: Senior Scope
Box 1806, Stonewall, MB R0C 2Z0

"Team Manitoba" Goes for Gold..., cont'd from page 3



Card players, including Gold in Cribbage



Some hockey players

TEAM MANITOBA 2016 - Medalists

Mike Baziuk, Taras & Shirley Chubey, Abe Pennier, Edna Reimer	Ste. Anne	5-Pin Bowling	Gold
Dieter Bonas	Winnipeg	8-Ball Pool	Gold
Paul Boulding	Dugald	Swimming	Gold - 4
Linda Buchanan	The Pas	Swimming	Gold - 2
Grant Buchanan	The Pas	Swimming	Bronze
Tanis Carter	Souris	Swimming	Gold
Leon Clegg	Seven Sisters	Track	Silver - 2
Bob Dawson	Winnipeg	Track	Silver - 3
John Erickson	The Pas	18-Hole Golf	Gold - 4
Nellie Erickson	The Pas	Darts	Gold - 2
Sonia Gamache & Helen Sweetman	Laurier/Makinak	Cribbage	Silver
Juliette Jacobson	Winnipeg	Track	Bronze
Achim Kemmisies	The Pas	Track	Bronze - 2
Lilli Kemmisies	The Pas	Track	Gold
Amy Knight	Brandon	Scrabble	Silver - 4
Claire Lamoureux	Winnipeg	8-Ball Pool	Silver - 4
Debbie Lee	Strathclair	Scrabble	Bronze
Vivian Oswald	Neepawa	5-Pin Bowling	Gold
Lionel Piche & Hank Lodewyks	Winnipeg	Pickleball	Silver
Dave Smith	Gimli	Scrabble	Gold
Ken Strand	Winnipeg	18-Hole Golf	Silver
Tri-Clad	Winnipeg	Slo-Pitch	Gold
Richard Unrah	Steinbach	5-Pin Bowling	Gold
Richard Unrah, Gord & Ruth Topnik, Lena Hiebert, Elsie Schmidt	Russell	18-Hole Golf	Gold
Jack Widdicombe (95)	Steinbach	5-Pin Bowling	Gold
Esther & George Wiebe, Lawrence Lacoste			
Peter & Nettie Klippenstein			
Mike Zolinski	The Pas	18-Hole Golf	Silver

TOTAL: 54 Gold – 28 Silver – 19 Bronze - 7

Collectibles, cont'd from page 5

Common gold purity is as follows: 10 kt is 41.7% pure gold, 14 kt is 58.3% pure gold, 18 kt is 75% pure gold, 22 kt is 91.7% pure gold, 24 kt is 99.9% pure gold.

Broken gold watches are purchased regardless of condition. For example even though your watch may be 14 kt gold and weighs 5 ounces that may not necessarily mean the watch is 5 ounces of 14 kt gold. Watches are full of non gold components which add to the total weight of the watch.

If you have silver coins, flatware or jewellery, all of these items have value which is easily sold at **Collectibles Canada** and you are paid at the applicable current market value.

Collectibles Canada is always buying gold and silver in any form, coins, bars, and jewelery; also all 999 fine gold and silver along with all forms of sterling silver. We strongly suggest that you check it out before you throw it out!!

For further assistance with selling your gold and silver items please call **Collectibles Canada 204-586-6262** or drop in as we are open Monday thru Saturday at 10 am and we look forward to being of service to you.

(see advertisement on page 5)



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... *Legacy of love... , cont'd from page 5*

tary value, but rather it may be the sentimental value that causes the most discord between beneficiaries.

Estate planning is an important and everlasting gift you can give your family. And setting up a smooth inheritance isn't as hard as you might think.

~ Suze Orman

When someone has not documented, or allotted their personal possessions to specific beneficiaries before their death, then the responsibility for deciding who gets what falls solely upon their executor, which can be very overwhelming and time consuming. Plus, the executor may not appreciate or cares about making sure your possessions are passed on to the proper person or family member.

An executor can often disperse an estate without contention; however, a family may be at higher risk of dispute in the case of multiple marriages involving step-children and step-parent relationships. Siblings may already have a history of disagreement or lack of communication. There also may be dependent adult children and co-executors that have a history of inability to work together. All of these situations can complicate and delay the allocation of the estate. (2)

Creating a record of all of your possessions - with photographs - is an extremely useful tool that can help you assign who should get each item - before you die, and it allows you to ask your family what items they might want. Then, you can make an informed and fair decision. Just the act of creating a list (with photos) makes it so much easier to discuss and decide and it can stop any bickering or arguments before they even get started. It also is an extremely useful guide that will assist your executor in distributing these items the way you want them disbursed.

It makes a lot of sense to have an independent and qualified company who specializes in this service to come in to document all of your personal possessions.

In an article from Consumer Reports Money Advisor it states that “without investing time and thought into how to distribute personal possessions, you can unwittingly leave a legacy of rancor and resentment... Starting the process early leaves time to work out ground rules and deal with different assumptions and opinions. And it can be a chance to see the pleasure your treasures can bring to their new owners.” (3)

Without documentation . . . YOU WILL LOSE!

Home inventories are also beneficial in the event of an insurance claim. Having a record of your itemized possessions will help validate your proof of ownership and it will expedite your claim.

The Insurance Bureau of Canada's spokeswoman Lindsay Olson said most Canadians do not have enough photographs or other evidence to document their valuables. The Insurance Bureau of Canada (IBC) said it's common for claims to be denied when claimants have no documentation to prove they owned what they lost. (4)

“A recent survey by IBC found that, while 95 per cent of Canadians agreed having an up-to-date inventory of their possessions was a good idea, 65 per cent of them did not have pictures or other documentation of their valuables.” (5)

Whether it is for estate planning or for insurance purposes, there are companies who specialize in providing a home inventory service. Companies like Winnipeg based Content Counters Inc. (www.contentcounters.com) specialize in conducting a detailed written and photographic documentation of a client's possessions

thereby providing the necessary proof of their home contents. Another Winnipeg business, Gray's-Carter's Auction, conducts appraisal evaluations of specified items.

You owe it to your family to get organized and do what you can to make the time after your death a time to come together to celebrate your memories, to laugh, to cry and to build on the foundation you laid out for them. What you don't want is to end up with a situation where they fight over your estate and have bitter memories that can last generations. It's up to you, so act now!

- References:**
- <http://www.consumerreports.org/cro/2014/04/avoid-family-estate-battle-after-you-die/index.htm>
 - <http://www.lawfirms.com/resources/estate-planning-basics/dividing-personal-possessions-your-estate-plan.htm>
 - <http://www.cbc.ca/news/insurance-claim-denied-despite-video-of-theft-1.1121017>

(see Content Counters advertisement on page 5)

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Do the upcoming insurance rule changes affect you?

cont'd from page 4

tion of the information is provided in Canada Life's April 2016 article "Paying taxes with corporate-owned life insurance". The information provided is based on current laws, regulations and other rules applicable to Canadian residents as of August 2016 and the new tax law for life insurance that comes into effect on January 1, 2017. If you have any questions, please reach out to us at **(204) 257-9100**. We deal with many corporations and have many skilled tax accountants and lawyers at our disposal.

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We will be **hosting another Tax and Estate Planning seminar** this fall on **Thursday, October 6th, 2016 at 10 Island Shore Blvd.** The seminar will run from **7:00-8:30 pm** and refreshments will be provided. Seating is limited - please reach out to us to reserve your spot. ■

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Executive Financial Consultant

Shirley Hill & Associates Private Wealth Management
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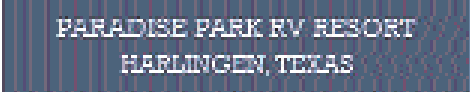
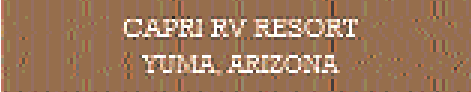
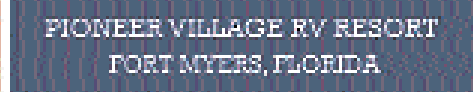
 **SHIRLEY HILL & ASSOCIATES** 

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September is World Alzheimer's Month

Every three seconds, someone in the world develops dementia. Worldwide, an astounding 47.5 million are diagnosed. **In Manitoba, there are over 22,000 people with dementia and 43% of us have a family member or close friend with the disease.**

September is World Alzheimer's Month.

This is a time for action, a global movement united by its call for change, but also a time to reflect on the impact of dementia, a disease that will affect more and more people – including our own family members – as the years pass.

During World Alzheimer's Month, the **Alzheimer Society** is asking Manitobans to take action. It doesn't have to be complicated. You might volunteer at your local Society, help spread the word through social media or spend more time with someone you know who has dementia. Every action makes a difference and brings us one step closer to a dementia-friendly community.

Having a globally coordinated World Alzheimer's Month sends a strong message to governments and policy makers, alerting them of the fact that dementia is an important health issue which will have serious implications on services

and health systems around the world as the population ages. This will affect each and every one of us.

Join us to raise awareness about the Society as the go-to resource for support. Communities across Manitoba rely on the Society for individual and family counselling, support groups for people with dementia, caregiver support groups, education sessions, workshops for families and so much more.

Give us a call or keep in touch with us on Facebook and our website to learn about other initiatives taking place throughout the month.

FACEBOOK CONTEST!

Everyone who "likes" our Facebook page during September will be entered to win 2 tickets to the Care4u Family Conference!

Alzheimer Society of Manitoba - 204-943-6622 / 1-800-378-6699 / alzmb@alzheimer.mb.ca / www.alzheimer.mb.ca

10th Annual Canadian Breast Cancer Foundation Batting Against Breast Cancer



Back Row (L-R): Mac Davidson, Metro Hnytka, Grant Nerbas, Bill Hnytka, Gary Hamilton, Ken Watanabe.
Front Row (L-R): Sarah Hnytka, Irene Turcan, Gerald Machnee, Ben Hiebert, Debbie Weibe, Cather Fisher, Darlene Renaud.

This year, Winnipeg's 10th Annual Canadian Breast Cancer Foundation Batting Against Breast Cancer event helped raise \$27,884.35. Thanks to the support of Metro Hnytka and the slopich team he plays with in the tournament, they raised \$1,948.00 alone.

Metro is a long-time supporter of this annual event which is held at Little Mountain Sportsplex west off Route 90 on the north side of Winnipeg.

Congratulations on a successful fundraiser!

On Tuesday, October 25, the Canadian Breast Cancer Foundation will hold its first BRA (Breast Reconstruction Awareness) Day in Winnipeg with top surgeon Dr. Ed Buchel.

BRA Day is a one day event where women who have experienced a breast cancer diagnosis can come out and meet surgeons, doctors, service providers and other women who have experienced a breast cancer diagnosis.

Breast Reconstruction Awareness Day Winnipeg (BRA Day Winnipeg)

Tuesday, October 25, 2016
6-10 pm
Brodie Centre Atrium
University of MB
727 McDermot Ave., Winnipeg
To register:
BRA-DAY.COM/WINNIPEG
#BRADay2016

Please join the Facebook page "BRA Day Winnipeg 2016" to keep informed about event details.

Friendly Chinese Dance Association performing at the Golden Links Lodge personal care home in Winnipeg

Photos submitted by James Yau



Memories worth Remembering



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CURRIE'S CORNER

By Roger Currie



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

What goes around comes around

Ten years ago, as I was settling in to a most enjoyable life in Saskatchewan, things were oh so different than today. Next door in Alberta, they were debt free, and the sky appeared to be the limit when it came to oil prices. The future was possibly even brighter in Sask, because of other valuable commodities like potash, and the golden age of Roughrider football was just getting underway.

Now, in 2016, Alberta is wrestling with a budget deficit of \$11 Billion, thanks to the collapse in oil prices. Brad Wall is also using more and more red ink on his province's bottom line, and I'm told that he is so discouraged, that he will definitely NOT be a candidate when the next election is held in 2020. The Roughriders? Well it's still early I guess.

Many of the millennial pundits who weren't old enough to shave a decade ago, would have us believe that the days of oil and gas are numbered, that the future will be alternative energy

sources like solar and wind, plus electric cars that will drive themselves.

I came across some interesting thoughts from a guy named John S. Watson, the big boss of Chevron Energy. He joined the company in 1980, and he's seen it all before, more than once. Watson says Chevron is all in favour of alternatives, because no doubt they will figure out a way to profit from them. But he says don't put your gas-burning buggy up for sale just yet.

Oil prices have dropped 50% or more, no fewer than five times in those 36 years, and Watson sees absolutely nothing that persuades him prices will not rebound eventually, making it profitable to once again drill for black gold. Right now more than 50% of the world's energy comes from oil, and another 30% comes from that dirty black stuff called coal. More than 1.2 billion people survive on this planet without electricity, and 2.7 billion burn things like garbage and dung to cook their food every day.

What goes around comes around. ■

9/11 - fear still here

Soon, we will once again be asked to relive those terrible moments 15 years ago that have come to be known by the dreaded 'shorthand' "9/11". Our world changed forever on that sunny September day when more than 2,000 people died in the twin towers in Manhattan, at the Pentagon in Washington, and in a field in Pennsylvania.

Ever since, we have lived in almost constant fear, especially when traveling by air, or attending large public events. The big Canadian fear story recently involved a 24 year old man named Aaron Driver. Until last summer, he lived just a couple of miles from where I am right now, in a rented room in the quiet Winnipeg neighbourhood known as Charleswood.

Despite being raised by loving parents, including a father who served in Canada's military for many years, Aaron became 'radicalized' into believing that the solution to serious problems was in the horror that we saw on 9/11. When he was still living at home, his dad says he became very afraid

that Aaron might just kill him in his sleep one night.

Clearly he was dangerous, but all that could be done under Canadian law was to put him under a peace bond and ship him east to live with another relative in southern Ontario.

Thanks to a tip from the FBI, Aaron was stopped with deadly force before he was able to harm who knows how many innocent people. His heartbroken Dad says he can't blame police for ending Aaron's life to prevent him from hurting others. There's so much about this story that is so difficult to understand.

Ralph Goodale, the lone Liberal soldier in Saskatchewan, is the federal minister of Public Safety. He says the terrorism threat level in Canada remains unchanged at medium.

Does anyone attach any meaning to words like that? As far as I can see, it does nothing to alleviate the horrible feeling of fear. ■

MANITOBA COUNCIL ON AGING OPENS NOMINATIONS FOR RECOGNITION AWARDS FOR DESERVING MANITOBBANS

Nominations are now open for the Manitoba Council on Aging Recognition Awards that specifically celebrate seniors, journalists and intergenerational groups for their extraordinary commitment to their communities, Health, Seniors and Active Living Minister Kelvin Goertzen announced today.

"Manitoba seniors continue to contribute to their communities in meaningful ways", said Goertzen. "Acknowledging this ongoing volunteerism, service, mentorship, leadership, community influence and advocacy make Manitoba a place in which we all are proud to live."

The intergenerational group category features Manitobans of different generations collaborating to address community needs.

"This is a key factor in age-friendly communities", said Dave Schellenberg, chairperson, Manitoba Council on Aging. "The whole community benefits when we work together to address common concerns."

The awards also celebrate journalists who promote positive images of aging. The

minister noted this award emphasizes how the positive and relevant portrayal of seniors promotes intergenerational understanding and helps Manitobans of all ages.

The Manitoba Council on Aging was created in 1980 as an advisory body to government to ensure seniors' perspectives are reflected in government programs and policies. In 1996, the Manitoba Council on Aging Recognition Awards were created to recognize the many seniors who are leaders in their communities and to celebrate their contributions.

The call for nominations is open until Tuesday, Sept. 13. Nomination forms and more information on the Manitoba Council on Aging Recognition Awards are available by calling the Seniors Information Line at 204-945-6565 in Winnipeg, 1-800-665-6565 (toll-free), e-mail seniors@gov.mb.ca.

For more information, visit: www.gov.mb.ca/shas/manitoba_council/awards.html

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THE BUZZ



By Scott Taylor
Editor, *Game On*,
Manitoba's Hockey Magazine
gameonmag.ca

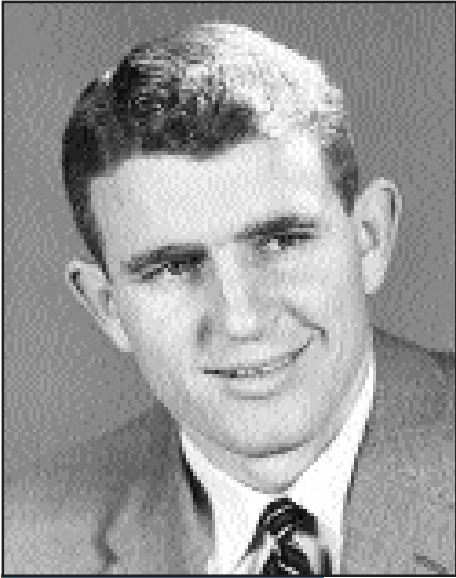
Neill Armstrong, a receiver with the Winnipeg Blues Bombers in 1951, 1953 and 1954 has passed away at the age of 90. His alma mater, Oklahoma State University, announced Armstrong's passing yesterday.

Armstrong, who was born on March 9, 1926 in Tishomingo, Okla., was a star at OSU before being selected in the 1947 NFL draft by the Philadelphia Eagles.

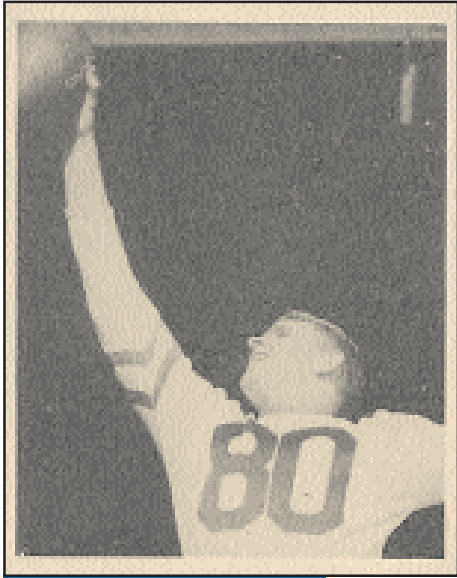
After playing five seasons with the Eagles, where he played on NFL championship teams in 1948 and 1949, Armstrong arrived in Winnipeg and played three seasons for the Bombers as a receiver and occasionally, a defensive back.

He retired as a player after the 1954 season in Winnipeg but re-emerged eight years as an assistant coach with the American Football League's Houston Oilers. In 1964, he became head coach of the CFL's Edmonton Eskimos and in

Former Bombers receiver dies at age 90



Neill Armstrong coaching in Edmonton, AB



Neill Armstrong 1948 Bowman football card

six years at the helm led his team to the playoffs three times. In 1970, he became a defensive

coach for the NFL's Minnesota Vikings and a major impact on the team's outstanding defenses of the 1970s.

He helped Bud Grant's Vikings reach the playoffs in all but one of the next eight seasons and went to four Super Bowls, losing all of them.

In 1978, he was hired as head coach of the Chicago Bears and stayed in that post for four seasons. After being let go by the Bears after the 1981 season, Armstrong became a Dallas Cowboys assistant and stayed in that job until his retirement in 1989.

Armstrong and Grant have the distinction of being the only two men to be head coaches in both the NFL and the CFL. ■

Canadian Dollars

- By Metro Hnytka

Canadian Silver Dollars

1935-1967: 80% silver, 20% copper

To commemorate King George V being on the throne for 25 years, Canada issued a Silver Dollar. It had crowned King George on the face and a canoe with fur traders on the reverse from 1935 to 1936. Then, King George VI was crowned and remained on the Silver Dollar until 1952.

In 1939, the parliament buildings were in place of the canoe to mark the visit of King George VI and Queen Elizabeth to Canada. No silver dollars were issued from 1940 to 1944 because of the war.

In 1949, a commemorative silver dollar was issued for

the entry of Newfoundland into confederation with a reverse of the ship called the "Matthew" which is believed John Cabot had sailed to Newfoundland in 1497.



In 1953, Queen Elizabeth II became queen and graced the 1953 silver dollar. The reverse was still the canoe until 1958 when a totem commemorative was issued to commemorate the 100th year of the Caribou Gold Rush and British Columbia as a crown colony.

In 1967, the centennial of confederation, the silver dollar had a Canada goose on the reverse and it was the last dollar to be made of silver for circulation.



One Dollar

1968-1987: 100% nickel, 15.62 grams

In 1968, the dollar was made of nickel as the value of silver far exceeded the value of the dollar by a huge margin. Queen Elizabeth was on the obverse and the canoe on the reverse. The nickel dollar was not too popular with coin collectors as many shunned the coin. It just didn't have the same appeal that the silver dollar had.

The mint issued commemoratives for the Manitoba centennial in 1970, the British Columbia centennial in 1971, the Prince Edward Island centennial in 1973, the Winnipeg centennial in 1974, the new Canadian Constitution in 1982 and for Jacques Cartier in 1984.

One Dollar: Nickel and Bronze

1987-2002: 91.5% nickel, 8.5% bronze

The paper dollar was discontinued. The new dollar with the Queen on the front and a loon on the reverse became known as the loonie. Due to the loss of

the paper dollar, the mint issued 205 million loonies in 1987, 138 million in 1988 and 184 million in 1989.

There had also been many commemoratives issued for 125 years of confederation (1867-1992), Remembrance in 1994 and Peace Keeping in 1995.

The loonie went through a change in minting in 2003, a nickel dollar electroplated with bronze.

In 2004, the Olympic Loonie appeared. Then, in 2005, the loonie for the Terry Fox run for cancer cure, the Lucky Loonie in 2006, and another Lucky Loonie in 2016.

There are numerous varieties that are too many to mention. They can be seen at our fall coin show on October 1st and 2nd at the Sunova Centre, 48 Holland Rd., West St. Paul.



Various Dollar coins.

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Happy 100th Birthday
Ilo Edbom



Ilo Edbom (seated) of Vita, MB celebrated her 100th birthday on August 17th, 2016 with her 2 daughters Doreen and Linda. Ilo was born near Piney, MB where she grew up and married her husband. Later in life after her husband passed away she lived in Steinbach and now lives in Vita. Ilo is a big Jets fan!

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Phone - 990-4341 Wpg
Email: qualitycare@mts.net Website: www.qualitycaremoving.net

EVENTS

62nd Annual Coin, Stamp and Collectibles Show - Sat/Sun, Oct. 1- 2, at the Sunova Centre, West St Paul. 1st left, just north of the north perimeter on Main St. - Kapelus Drive. Call Barré W. Hall: **204-296-6498**

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**

Deer Lodge Wednesday Ladies Curling - Wednesdays, 1 pm, at Deer Lodge. New curlers, intermediate curlers and Skips needed for our League. Full- or part-time or 1/2 year spots avail. and a Spare List too. **204-837-6679** or **pthgehb@yahoo.ca**

Pembina Oldtimers Curling Club - 1341 Pembina Hwy. Registration Wed. Sept. 7, 1-3 pm. Two games/wk - Mon., Wed., or Fri. @ 1 pm. Fee \$195 for 40 games. Season starts Oct. 5 - 4 rounds of 10 games. Call Bob: **204-261-3033** or visit **pembinaoldtimerscurling.com**

Bible Land Israel Tour 2017 - Feb. 14-23/17. Experience the Holy Land with likeminded believers. Round trip approx. \$3356 including airport taxes. For info and registration, contact Ken McGhie at **204-942-5433**, **k4mcghie@gmail.com**, **www.TolIsraelWithLove.com**

Knights of Columbus - Farmer's Harvest Market, Sat. Sep. 10, 9 am-5 pm, LUBOV SSMI Foundation, 1085 Main. Local produce supplied by Neumann's Market. Also honey, pickerel fillets, perogies, wild rice, homemade jams, jellies, pickles, fruit, etc. Proceeds Raised for the Holy Family Home Chapel Project

National Model Railroad Assoc. - 1st Annual Christmas Train Show, Sat. Nov. 12, 10 am-4 pm, Whyte Ridge Baptist Church, 201 Scurfield Blvd. Santa visits.

The Norwegian Canadian Club - public concert featuring the music and life story of Norway's "forgotten composer," Theodora Cormontan, Sat. Sept. 10, 7:30 pm, at Gloria Dei Lutheran Church, 637 Buckingham Rd. Adm \$15 (cash) at door.

SATB choir - Meets Mondays, start Sept. 12, 10 am-12 pm at at McClure Place/ Church - 533 Greenwood Place. Our choir has been performing in Wpg. more than 40 years. Membership is open to 55 and over. Ability to read music an asset but not a

requirement. **www.seniorschoralsociety.ca** or call Mary : **204-221-2538**

Multiple Myeloma March - to raise awareness and funds, Sun. Sep. 11, 9 am, Norwood C.C., 87 Walmer St. Myeloma is a cancer of the plasma cells found in the bone marrow, referred to as a blood cancer. To register or donate: **www.myeloma march.ca**.

High Steppers Seniors Club - Used Sale, Sat. Sept. 24, 9 am-4 pm, Winakwa C.C., 980 Winakwa Rd. To donate items, drop off during club hours, Wed. or Thur. 10 am-2:30 pm. Call **204-619-8477**

The Broadway Seniors Resource Council - Community Resource Fair, Fri. Oct. 28, 1-4 pm, 2nd floor Lions Place auditorium, 610 Portage Ave. See what resources are avail for 55+ in West Central Wpg. Info booths, presentations, refreshments, door prize. Free adm.

Transcona Council for Seniors - Health Fair, Thur. Oct. 6, 9 am-3 pm at Kildonan Place Shopping Ctr. Free to all. Over 40 organizations taking part. Info booths, demo fitness activities, door prizes & much more. To volunteer: **204-222-9879**.

Canada's Royal Winnipeg Ballet - together with Dance Manitoba and Rainbow Stage presents "Dance Downtown", Sat. Oct. 1, 12-3 pm at RWB, 380 Graham Ave. 3 classed for all levels. Everyone who participates will learn a piece of choreography that will be performed at the end of the afternoon. FREE. **204-956-0183**, **customerservice@rwb.org**

Aboriginal Senior Resource Centre - Cash Bingo, Wed. Sep. 14, 28. Doors open 12 pm. At 45 Robinson St. Proceeds to Senior and Elders programs.

Westminster Concert Organ Series - Westminster United Church, 745 Westminster Ave. Sarah Svendsen, Oct. 2/16, 2:30 pm; Isabelle Demers, Feb. 19/17, 2:30 pm; Simon Johnson, May 7/17, 2:30 pm. Tickets at door or McNally Robinson.

Manitoba Mega Train - Sept 25 & 26, 9-5 pm, Red River Exhibition Park. Adm. includes unlimited train rides, face painting & balloon art. Adults \$7, 4-12 \$5, 3 & Under Free. Family pk \$20 (2 adults & up to 3 youth).

Victoria General Hospital Volunteer Guild - Afternoon Tea, Sun. Sept. 11, 2-4 pm, Vic Bistro (Ground Flr), 2340 Pembina Hwy. Free Adm. Complimentary refreshments. In celebration of 45 years of enhancing patient care. **204-477-3346** for info.

Parkinson's Seminars - Oct. 5-8, at various locations in MB: Brandon, Wpg., Selkirk, Beausejour and Gimli. (see ad below).

Please mention Senior Scope when contacting our advertisers. Thank You.

Things to do in Winnipeg

VOLUNTEERING

Caregiving with Confidence (formerly Rupert's Land Caregiver Services) - Volunteer drivers and companions needed for short-term respite to family caregivers. Call **204-452-9491** or **rlcs_vol@mts.net**

Deer Lodge Centre, 2109 Portage Ave - Daytime volunteers needed to assist in the Physiotherapy department, cafeteria, coffee program, PRIME and Get-a-way community programs. Call Joy: **204-831-2912** or email: **jtanchuk@deerlodge.mb.ca**

Misericordia Health Centre - Gift Shop volunteers needed for summer and regular shifts in fall. Free parking provided. Call **204-788-8134**. Apply in person or online at **www.misericordia.mb.ca/volunteer**

Middlechuch Personal Care Home - Volunteers needed to visit residents, assist in the rehab dept., hair salon and with the pet therapy program. Call: **204-336-4138** or **matt@middlechurchhome.mb.ca**

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**.

Vista Park Lodge Personal Care Home in St. Vital - Volunteers needed. Contact: Caitlin Liewicki: **cliewicki@extendicare.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** or email **skidd2@vgh.mb.ca**

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**

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**

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**

Please mention Senior Scope when contacting our advertisers. Thank You.

PROGRAMS /SERVICES

Downtown/Point Douglas Healthy Aging Resource Team (WRHA) - Free information and fitness sessions: Cindy Klassen Recreation Complex, 999 Sargent Ave. Oct 18, 19, 20, 10 am & 11 am. Edmonton Court, Portage Place Shopping Centre. Oct 25, 26, 27, 11 am & 12 pm. Call **204-940-8140** for info.

Fibromyalgia Support Group of Winnipeg - Zumba: Sep. 12, 7 pm start, at SMD Building, 825 Sherbrook St. Park south side of bldg. Tai Chi: 8-wk session, Tuesdays 6:30 pm. Starts Sep. 6, (not Oct. 18 & 25). \$50 or \$45 for FMS member. To register: **204-256-1191**.

Manitoba Christian Writer's Assoc. - Meets Sat. Sep. 10, Oct. 1, Nov. 5, 1:30-4 pm, at Bleak House Centre, 1637 Main St. Writers of all levels welcome. Various activities. Membership \$25. Drop-in \$3/mtg. **204-256-1614** or **1-204-326-7286**

Seine River Seniors at Southdale CC - Monday Bridge, Outdoor & Indoor Walks, Trips to South Beach Casino, Sept. 8 & 26. Monthly Brunch & Birthday Lunches, Friday Canasta, Creative Writing, Guest Speakers, Health & Safety Issues, Monthly Bingo at Assiniboia Downs, starting Oct.19. Floral Arranging, Organized trips, Domaine Dinner Theatre, Celebrations Theatre, Cooking Classes. **204-253-4599** for or to register.

Deer Lodge Community Centre - Yoga with Doreen Wuckert, 12 sessions, Mondays, Sep. 12-Dec. 5, 7-8 pm, \$8 for registered, \$10 drop-in. To register or for info: **204-837-9613** or email: **dwuckert@shaw.ca**

Pembina Active Living 55+(PAL) - Fall activities begin Sept. 12 at Grace Christian Church (50 Barnes St) and St. Norbert/Ft. Garry CC's. Yoga, fitness, strength/resistance training, dancercise, line dance, Zumba Gold, painting, writing, cooking classes. Drop-in (membership required): gardening club, men's breakfast, 5 pin bowl-ing, cycling, lunch PALS, golf, movies, bridge/cribbage, etc. Register via mail or at Grace Church during office hours (online): **www.pal55plus.ca**, **info@pal55plus.com**, **204-946-0839**

The PROBUS Club of Winnipeg - is a group for the retired or semi-retired. Meeting Tue. Sep 20, 10 am, at the Masonic Temple, 420 Corydon Ave. Speaker Jeff Powell, GM of Canadian Sport Centre MB. Guests welcome. **204-489-2882**, or **winnipeg probus85@gmail.com** for info.

IODE Jon Sigurdsson Chapter - Bridge and Whist Luncheon, Sat. Sept. 24, Betelstadur Housing, 1061 Sargent Ave. Bake Sale 11 am, Luncheon 11:45. Card playing 1 pm, 50/50 Draw, Door & Card prizes. \$15 at door. Info: **204-837-8537**, **jonsigurdssoniode@gmail.com**

Please mention Senior Scope when contacting our advertisers. Thank You.

Email ready-to-print electronic PSAs to: kelly_goodman@shaw.ca. FREE for non-profits and existing advertisers. Format: Who (what company or organization is holding the event) - What event, date, time, place, about the event, contact info.

Continued on page 13

Winnipeg's 50Plus Living Show

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For Exhibitor Information Contact: info@50pluslivingshow.com

www.50pluslivingshow.com



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as described by Dr Norman Doidge

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WEDNESDAY	October 5	6:30 pm	Seniors For Seniors Centre 311 Park Ave. E. Brandon, MB
THURSDAY	October 6	6:30 pm	Canadian Mennonite University 500 Shaftesbury Blvd. Winnipeg, MB
FRIDAY	October 7	1:00 pm	Gordon Howard Active Living Centre 384 Eveline St. Selkirk, MB
FRIDAY	October 7	6:30 pm	Beau-Head Seniors Centre 645 Park Ave. Beausejour, MB
SATURDAY	October 8	6:30 pm	Aspen Park Recreation Centre Aspen Park, Gimli, MB

RESERVATIONS ARE ESSENTIAL: mbpdtour@hotmail.com or (204) 642-8876
(Registration through e-transfer available)

TICKETS: \$20 (Caregivers are Free) One on One sessions available (additional cost)



HEARTSPACE
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Joanne Klassen, founder of Heartspace, home of Transformative Life Writing, is the author of *Tools of Transformation* and many other books. Heartspace classes are popular in Canada and Europe.

Heartspace offers a Transformative Life Writing class, "Free Up Your Pen", on **October 4, 11, 18 and 25, 2016, 7:00 - 9:30 p.m.** For details, please visit the Heartspace website: www.write-away.net or email: astrid.schuhmann@mtsmail.ca.

WRITER'S BIO

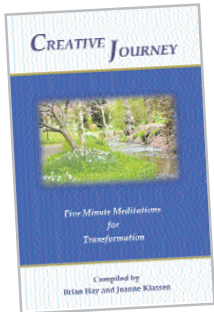
Joanne Klassen (JK)
Author and Heartspace founder, Joanne began facilitating personal development programs in 1975. Her career and life changed in 1998 when she received a vision for Transformative Life Writing™

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which is now offered to teens, adults and seniors around the world. Joanne's ideal day includes writing, singing to a baby, visiting thrift shops and walking along the river with her husband Ted in Winnipeg, Canada. E-mail: jklassen@write-away.net

An excerpt from CREATIVE JOURNEY:

ZIP

By Joanne Klassen (JK)

I have found the best way to give advice to your children is to find out what they want and then advise them to do it.

(Harry S. Truman)

Before flying to visit my daughter, son-in-law and grandchildren in a far away city for two weeks, my longest visit yet, I got some good advice from my friend Jane.

With a flourish of her hand across her lips, Jane shared a bit of wisdom she'd learned while serving as nanny to her granddaughter in Australia. When she disagreed with her daughter about how to approach something, Jane trained herself to zip her lips and listen.

It worked. We had a relaxing, harmonious visit. I didn't score 100%, but the reminder of Jane's gesture and the echo of her voice kept my lips zipped, often when I might have blurted out words that caused upset.

"Her home, her rules, her way," I could hear Jane say.

This advice is helpful in many other roles that require new strategies to communicate effectively. It is quite freeing—once you get the hang of it. (JK)

**Today I liberate myself
as I listen attentively
and learn from the inherent
wisdom of others
doing things their way.**

Royal Canadian Legion Manitoba/Northwest Ontario Command provides \$90,000 grant to Veterans Transition Network in support of transition and counselling programs for Manitoban Veterans

Winnipeg, Manitoba – The Veterans Transition Network (VTN) is pleased to announce financial support from the Royal Canadian Legion – Manitoba/Northwest Ontario Command to run transition and counselling programs for Veterans and Members of the Canadian Forces and RCMP from Manitoba and Northwestern Ontario.

The \$90,000 grant provided by RCL - MB/NWO will provide funding for veterans who are not covered by Veterans Affairs Canada or the Department of National Defence to attend these programs.

Dawn Golding, RCL - MB/NWO Executive Director, commented, "I am very pleased that VTN brought their



unique program to our Command. To have the support of our Senior Elected Officers allowing our Command to run an initiative to support this worthwhile program. To our over 30 branches that supported this program I am humbled, by your generosity.

Oliver Thorne, National Operations Director of the VTN, commented; "The VTN is enormously grateful for this funding. Both provincially and nationally the Royal Canadian Legion has been an integral part of our organization's history and growth. Now that we have started delivering programs in

Manitoba this generous contribution by the MB/NWO Legion ensures that they will be accessible to Veterans in Manitoba who are not covered by government funding. We are appreciative of all the Legion's hard work and look forward to continuing our strong partnership in helping Canada's veterans together."

For more information on the VTN visit: <http://vtncanada.org>

For more information on RCL - MB/NWO visit: <http://www.mbnwo.ca/>

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Featuring:

- Glass Work
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- Wood Work
- Quilting
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Canteen Available

Ride the Rails to
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to enjoy a day of history,
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Oct. 6th or Oct. 13th, 2016

\$79.00 per person

TOUR INCLUDES:

Via Rail one way ticket to Portage (departs Wpg Union Station 11:45 am), Motorcoach transportation within Portage la Prairie/Southport & return to Wpg Union Station, Admission to Fort la Reine Museum, visit to Portage Arts Center, visit Island Park to purchase local produce, syrups & jams, guided tour of Portage's historic buildings, hidden gems & visit to Southport.

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2016 FALL COIN, STAMP
& COLLECTIBLES SHOW

Saturday, Oct. 1 10 am - 5 pm
Sunday, Oct. 2 10 am - 4 pm

THE SUNOVA CENTRE
48 Holland Rd.
West St. Paul, Manitoba
(West of Main St. off Kapelus Dr.,
left just after N. Main Perimeter)

Admission: \$5.00 per day, per person

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See
You
There!

Garry Women's Resource Centre - Women Living Well with Arthritis, Tue. Sept. 20, 6-8 pm. Creative Self-Care Series: Creative Art Doodle Cards – Thu. Sept. 29, 6-8 pm. 1150A Waverley St. Space is limited – Pre registration is required. **204-477-1123**. This is a women only event. No childcare is available.

Fraternal Order of Eagles # 3870 - 3459 Pembina Hwy in St. Norbert. Wed. Bingo, 12:55 pm, doors open 11:30 am. Mini Loonie game Wed., jackpot over \$15,000. Sun. Bingo 6:30 pm, doors open 5:30. Bonanza for Wed. and Sun. is over \$14,500. Cribbage Tuesdays resume in Fall. Call **204-269-4332** after 4:30 pm Mon-Fri.

Wpg Polish Legion Br #246 - Tuesdays Senior Lunch/Dance,12 noon-3 pm, \$10. Fridays Karaoke, 8 pm-midnight. Zabawa last Thurs. every month, \$10 supper 5:30-7:30 pm, Dance 7-11:00 pm. 1335 Main St. Info: **204-981-9140**

Forum Art Centre - Fall Classe start Sept. 12, 120 Eugenie St. Open House & Reg., Sat. Aug. 27, 1-4. Registration starts Aug. 11. <http://www.forumartcentre.com/classes/> or call **204-235-1069**.

Fort Garry Women's Resource Centre - Happiness Workshop, Tues. Aug. 30, 10-11:30 am, 104-3100 Pembina Hwy. Free adm. Women only. Child care avail. upon request. Call **204-477-1123** to register.

Manor Adult Day Cub - 320 Sherbrook St. We are a pacesetters adult day program specifically for seniors who live in the community who have mild Alzheimers/Dementia. Tues-Fri. \$8.65/day includes lunch. Email: keziatoews@hotmail.com for info.

Wpg Polish Legion Br #246 - 1335 Main St., Tuesdays Senior Lunch/Dance 12-3 pm, \$10, and Blues & Jazz Band/Jam Sessions evgs. 8-11 pm, Fridays Karaoke 8 pm-midnight, Sats. Band 8 pm- midnight. Zabawa last Thurs. ea month, \$10 supper 5:30-7:30 pm, Dance 7-11 pm. Info: **204-582-9263**.

Dakota 55+ Lazers Senior Centre - various programs: Cribbage, whist, floor curling, floor shuffle, quilting, fitness programs, etc. Jonathan Toews Sportplex, 1188 Dakota St. **204-254-1010** ext. **206**

Parkinson's Seminars - Meet John Pepper who walked off his Parkinson's. Exercise is Medicine. Seminars Oct. 5-8, at various locations in MaMB: Brandon, Wpg., Selkirk, Beausejour and Gimli.

East St. Paul Centennial Year (2016) - Quilt and Stitchery Show, Sat. & Sun. Oct. 1 & 2, 10 am-4 pm, East St. Paul Arena Banquet Room, 266 Hoddinott Rd. Vendors, Viewers Choice Selection, Door Prize. Adm. \$5 includes refreshments. Info: **204-224-2935**, bruhan@shaw.ca

East St. Paul 55+ Activity Centre (262 Hoddinott Ave.) - Area residents are welcome to join in playing cribbage Tuesdays, whist Fridays. Other activities include quilting, shuffleboard, book club, yoga, potluck suppers and casino trips. Call **204-654-3082** (msg).

Ile des Chenes Seniors/Grande Pointe - Yoga, Mondays, 10 am. Indoor Walking, Mon., Wed. & Fri, 9-10 am. **204-878-3482** or **878-2728**, **253-0856**, **878-9562**.

Interlake Barn Quilt Trail - Open all the time. Visit www.interlakebarnquilts.com or call **204-376-2649** or **204-389-3976**

Komarno Community - Fall Supper and Dance, Sat. Sept. 24, Refreshments: 5:30 pm, Supper 6 pm, Dance to follow. Music

Things to do in Winnipeg

Cont'd from page 11

Archwood 55 Plus - Archwood C.C., 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

The St. James-Assiniboia 55+ Centre - 3-203 Duffield St. The Centre offers a variety of different programs and services to adults 55+. Visit www.stjasc.com to view programs and services. **204-987-8850**

Eastern Star Chalet (ESC) - 525 Carthcart St., Congregate Meal Program to area, 55 plus. Must register. Volunteers needed for 1 hour per week cleanup. **204-889-3687**. Leave msg for Lesley.

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**.

Mensheds Manitoba Inc. - peer run program by men for men at Woodhaven Community Club, 200 Glendale Blvd, Woodhaven in St James, Tue. and Wed. afternoons, 1-4 pm. Call Doug: **204-832-0629** or **804-5165**

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.

Assiniboia Wood Carvers Association - Woodcarving every Fri. 1-3 pm at Valour CC- Clifton Site, 1315 Strathcona St. Call Mel: **204-661-2213** or Wayne: **204-783-7340**

St. Chad's Anglican Church - Services at 472 Kirkfield St. Service of Holy Eucharist and Sunday School, Sunday at 9 am. Fellowship with tea and coffee after service.

Ukrainian Cdn Vets Br # 141 - Old Time Dance, Saturdays, 1-5 pm, R.C.L. Br. #141, 618 Selkirk Ave. Live Band. All Welcome.

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.

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

Lion's Place Adult Day Program - Social day program for seniors. Transportation & hot lunch provided. Members \$8.06/day. Call **784-1229**. Referrals made through WRHA at **940-2655**, or call Case Coord.

Senior Achievers - Meet 3rd Thur. 1-3 pm at 406 MacGregor St. Bingo, 50/50, meat draws, door prizes, coffee. Call Pat: **204-414-5360** for more info.

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**

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

Vital Seniors - Monthly Book Club: **204-257-4014**, Monthly Board Games: **204-261-8236**, Bridge: **204-256-3832**, Carpet Bowling: **204-452-2230**, Line Dancing: **204-334-3559**, Exercise Class: **204-253-0555** (Judy), Monthly Luncheon: **204-255-7508**, Scrabble: **204-257-4014**, St. Mary Magdalene Church, 3 St. Vital Rd.

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**

Elmwood-East Kildonan Active Living Centre - 180 Poplar @ Brazier in Elmwood. Membership \$15/yr. Wood shop, Floor Curling, Scrapbooking, Darts, Carpet Bowling and other activities. See Facebook page : Elmwood_Active,or call **204-669-0750** or **204-890-3282**

Selkirk - Tudor House Personal Care Home needs volunteers for various positions. Call **204-482-6601** Ext: 21.

Springfield - Service to Seniors - Additional volunteer drivers needed in all areas of Springfield. Fees avail. to help cover costs. Call **204-853-7582** or email: springfieldseniors@mymts.net to arrange to pick up an application package.

Springfield - Service to Seniors - Speechreading, 8 wks, starting Fri. Sept. 16 - Nov. 4, 2-4 pm at Springfield Public Library in Dugald, 60 024 Hwy. 206. \$30 payable at 1st class. Open to all adults with hearing loss. Call Diane **204-853-7582** or springfieldseniors@mymts.net

Stonewall: South Interlake 55 Plus Center - 2nd Annual Made in Manitoba Show and Sale, Sept. 24, 10 am-4 pm, at 55 Plus, 374 1st St. W., Stonewall (Odd Fellows Hall). Featuring Glass Work, Pottery, Wood Work, Quilting, Big Eye Leather, etc.

Stonewall - South Interlake 55 Plus - Line Dance Classes, Wednesdays 6:45 - to learn steps; Line Dance Class 7 pm and Fridays 11:30 am at Odd Fellows Hall, 374 - 1st St. W. Stonewall. Fee \$1/class plus yearly SI 55 Plus membership. Call SI 55 Plus office: **204-467-2582**.

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**

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**

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

High Steppers Seniors Social Club - We meet Wednesdays & Thursdays for fun and activities. New members and volunteers welcome. Winakwa Community Centre, 980 Winakwa Rd. **204-619-8477**

The Salvation Army Barbara Mitchell Family Resource Centre - Seniors 55+, 51 Morrow Ave, St.Vital. Tues S.T.A.R.S. 9:30-11:30 am, FREE Tea/Coffee, Snacks, Games, Outings. Wed. 10 am-noon FREE Steppin' Up Exercise Class. Thur. 10 am-noon FREE Pickle Ball. **204-990-2339**

Brooklands Active Living Centre - Zumba Gold, Aqua-fit, Line Dancing, Circuit Strength. Drop-in fees avail. Bingo Mondays, 1 pm. #License LGA 1143-B1. FREE Games and Shuffleboard. **204-632-8367**

A & O: Support Services for Older Adults - Visit www.ageopportunity.mb.ca

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>

Things to do in Rural Manitoba

RURAL PROGRAMS / SERVICES / VOLUNTEERING

by Female Beat. Tickets \$25. Call **204-886-2994**. All proceeds go to the Komarno Hall renovations.

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**

MacDonald-Headingley Recreation District (MHRD) - is offering: Discover Yourself Through Life Writing program Oct/Nov, Mondays 1-3 pm in the Headingley Library. Step-by-step assistance for discovering stories that have shaped your life. The Manitoba Association of Senior Centres-sponsored class is led by two Heartspace-trained and certified facilitators. Call **204-885-2444** or visit www.mhrd.ca.

Montcalm - Montcalm Service to Seniors (S.A.A.M) - Meal program with activities and musical entertainment in/at Letellier-Hall Fridays. Joanne: **204-304-0551** or email: jbarnabe@hotmail.ca

Ritchot - 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, house-keepers 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**

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(values.com)

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CROSSWORD

The Old and the Beautiful?

By Adrian Powell

ACROSS

1 "Figaro" solo

5 Nobel winning archbishop

9 Ancient Greek colonnade

13 Nincompoop

14 Prepare Xmas gifts

15 Bowling green, basically

16 Pensioner who gets 30% off?

19 Forms ranks

20 State out loud

21 In conflict

23 We all breathe it

25 It can be quite refined

26 Christmas quintet from a pharaoh's tomb?

30 Before, quaintly

31 Manicurist's focus

32 Tiny French coin, once

33 One kind of wolf?

35 Where a big grin might stop

37 Russian royalty, once

41 Cut the grass

44 Kindergarten breaks

47 Manhattan's Madison, e.g.

48 Pooh-pooh by using an ancient well?

52 Woody Herman's horn

53 Where mantas live

54 Gov. Gen. Michener

55 Top quality, in slang

57 Trees whose bark yields cinnamon

60 Crime of an nonagenarian in trouble with the cops?

63 Small Eurasian



DOWN

1 Three letters in a blood typing scheme

2 Command to Fido

3 Compound used in thyroid treatments

4 Leave in the lurch

5 "____ brillig, and the slithy toves..."

6 Lingo of Pakistan

7 '66 Clavell novel

8 Competitor to FedEx

9 Parking meter opening

10 Wrasse's cousin

11 Folks that have lots of stuff

12 Cavern, in poetry

17 Electric vehicle maker

18 Odd knickknack

21 Six or seven, say

22 Michelin product

24 US Treasury Dept arm

27 Conk out

28 Bushbuck's big cousin

29 Lunatic

34 Two metre tall Australian runner

36 Uncooked

38 West Florida resort city

39 Big name in home cosmetic parties

40 Rip to shreds

42 "War of the Worlds" narrator

43 Wretchedness

45 Zoroastrian of India

46 Unflappable

48 Sofa setting

49 Water, lime, and rust, technically

50 Missing portion in a manuscript

51 Jerry's ex

52 Fern "seed"

56 Vast majority

58 Puffball spores

59 Practice boxing

61 How to drink brandy

62 Wee drink

WORDSEARCH - Artists

By Senior Scope

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

Bingham

Blake

Bosch

Boyd

Brown

Bruyn

Canova

Cellini

Cole

Corot
- Da Vinci

Dali

Davies

Degas

Delauney

Derain

Duffy

Durer

Etty

Gauguin

Giorgione
- Goya

Gris

Hogarth

Jack Yeats

Jean Chardin

Kitaj

Klee

Lowry

Manet

Manzu

Melendez
- Monet

Moore

Morisot

Morse

Murillo

Nash

Nicholas Hilliard

Nolan

Nolde

Pencz

Picasso
- Rembrandt

Rodin

Rubens

Sisley

Steen

Stubbs

Sully

Turner

Van Dyke

West

Whistler

Yves Klein

SUDOKU MEDIUM

By Senior Scope

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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.

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TRAVEL DIARIES
WITH A TWIST OF HUMOUR



By Rick Goodman
rickgoodmansk@hotmail.com

It was time to leave the humidity, heat, and hustle and bustle of Nha Trang, so early one morning we boarded a bus for the four-hour trip to the town of Dalat up in the central highlands. It was a scenic ride up through the hills. The road twisted and turned. We climbed steadily and were able to look down shear drop-offs into the valleys below. At one point the air conditioning failed so the driver just opened the doors and let the cooler mountain air in.

For some reason I'd gotten it into my head that Dalat would be a quiet little mountain village. It wasn't. It's a city of around 210,000 people, and they all have scooters. The buildings are from the French colonial period. The French used to come up here to get away from the heat down on the coast.

The streets are wide and the traffic can be intense. I don't remember any traffic lights. We would more or less just wade right out into it and hope for the best whenever we had to cross a street. If you tried that at home you would be killed instantly. Drivers are different in Asia. They seem to have a, "We're all in this together," attitude and don't seem to get upset when some Farang steps off the curb in the face of oncoming traffic, seemingly bent on suicide. Actually I have only seen blood on a street twice in Asia. Once in Laos when a girl fell off her scooter and cut her leg and once in Dalat when a lady was cutting a chicken's throat on the curb and collecting the blood in a dish. The chicken was vigorously objecting to the procedure and the lady spilled a little on the ground. She smiled and gave me a shrug that seemed to say, "It happens. What can you do? Chickens!"

We had found a guesthouse on a side street and after supper I would sit on the balcony and watch the street cleaners work. Once it got dark, women would appear pushing wheeled garbage bins. Shop keepers would run out and put their day's garbage on the curb and these women would throw it in the bin. There was nothing mechanized here. The women had brooms and dust pans and they would literally sweep the street as they worked their way from garbage bag to garbage bag. When the bin was full they would abandon it and show up a while later with an empty one and work their way farther down the street. Later on a truck with power forks would show up and empty the bins. That was man work. Maybe we were a little bit out in the sticks. Later on, in Ho Chi Min city the men pushed the carts and swept the streets. But in Dalat broom work was womens' work.

One of the truly great Vietnamese BBQ joints was just down the street from us. A good BBQ restaurant

Vietnam - PART 9 - Dalat

Story and photos by Rick Goodman ©Copyright 2016



You can tour a cricket farm.

here is crowded and noisy. A great one is unbelievable! You do your own cooking at a BBQ joint here. A charcoal grill is set in front of you. Condiments, drinks, and whatever you feel like cooking are bought to the table and you go to work. There are no steaks or burgers or ribs. You choose from platters of marinated chicken, pork and seafood. This place went all out. They also offered wild venison, ostrich, and wild boar.

Well heeled local people come here to celebrate. You may think you have seen some pretty uninhibited dinner celebrations in your time. Well, unless you have eaten at Poc Pocs when the party is in full swing you just haven't. The tables are crowded and everyone seems to be talking all at once. People are popping up all over the place toasting with shochu, vodka, and beer. Waiters are moving at a full run trying to keep up with the orders. Smoke is billowing off the grills. Every now and then a grill gets a little carried away and flames shoot toward the ceiling. The aroma of grilling food is fantastic. At some point the waiters give up on individual service at the bigger tables and just drag cases of beer over so the diners can serve themselves. They will total up the damage when it's time to settle the bill. It was my kind of place.

The scenery around Dalat is stunning. High mountain roads, lakes, coffee plantations, and oddly enough lots and lots of pine trees. Both the pines and coffee were introduced to the country by the French. One of the best ways to enjoy the area is with the Easyriders guides. These guys offer different tours and take you around on the back of a motorcycle. For not too much money we got squired around the area and visited a silk factory, drank what is known here as 'weasel' coffee, washed down some crickets with the local hooch known as rice wine at a combination home distillery/cricket farm, ate an excellent local lunch and visited a temple and waterfall.

I'd gone one on one with rice wine in a couple of different countries before. It's not a wine at all. It's a liquor distilled from rice. Our guide assured us he was pouring us a shot of the good stuff and proved it by putting some in a spoon and setting it on fire. Not only is it strong but it is cheap and this is a pretty important feature for the local people. A jug of rice wine can cost less than a



An easy rider bike tour is well worth it.



You can indulge in a free sample.

bottle of beer. What's more it's believed to have powerful medicinal properties. If you marinate a cobra in rice wine and take a glass every night before bed it will ease your rheumatism and you will sleep like a baby. Drown a red centipede in it and it works like home grown Viagra and you won't sleep at all. One thing for sure, take a couple of shots before lunch and you can eat a whole bag of crickets, no problem.

The 'weasel coffee' was interesting. The weasel, it turns out, is a civet and the weasel coffee is made by pouring raw coffee beans into the

front end of a civet. These beans will eventually come out the back end of the civet whereupon they are washed, ground, and brewed into 'weasel' coffee which is then sold to tourists for about \$1.00 a tablespoon. An OK beverage but rice wine is better value and pairs nicely with crickets.

To be continued.
Next issue: more Dalat sightseeing.

WORDSEARCH - Solution

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

A	R	I	A	T	U	T	U	S	T	O	A			
B	O	O	B	W	R	A	P	L	A	W	N			
O	L	D	A	T	A	D	I	S	C	O	U	N	T	
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R	O	E	S		I	N	C	A		A	N	T	I	
E	R	S	T		P	A	I	R		L	E	A	P	

SUDOKU - Solution

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

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