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INSIDE THIS ISSUE: **CLINTON vs TRUMP**. HOW WILL THE ELECTION OUTCOME AFFECT YOUR INVESTMENTS? See Investors Group column - PG 4

Wishing You a Happy Seniors' and Elders' Month - October

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Explore the Possibilities

Your Guide to Active Aging in Manitoba



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ALCOA-MB (Active Living Coalition for Older Adults in Manitoba) in collaboration with many partner organizations and support from the Province of Manitoba is encouraging all Manitobans to roll out the welcome mat to be creative and inclusive and to make an extra special effort to invite and involve older adults in their community to participate in local programs and explore the possibilities.

Jim Evanchuk, Executive Director for ALCOA-MB says, "This year, we are emphasizing connections and participation in local events and activities that are age-friendly, accessible and affordable. The 'Season of Seniors & Elders', which started with Active Aging Week (Sept 25 - Oct 1st) and runs to the end of October 2016 is a time to stretch your thinking and find effective ways to connect older adults with programs and services that address and prevent social isolation of seniors".

Community groups and senior organizations are being asked to reach out to older adults; to encourage them to find out what age-friendly and socially engaging activities they have to offer; and, to make it easy for them to get involved in local programs on a regular basis. The Active Aging Week theme "Explore the Possibilities" (identified by the International Council on Active Aging) continues to provide inspiration for older adults and related service providers. No matter how old you are, there are many interesting and stimulating opportunities you can discover in your own community, and all you have to do is allow yourself to give it a try!

ALCOA-MB has produced an "Explore the Possibilities - Guide to Active Aging in Manitoba" information booklet that provides helpful suggestions to engage older adults in community opportunities.

Explore the Possibilities – Get Connected During Seniors & Elders Month

- ALCOA-MB

“...The ‘Season of Seniors & Elders’ is a time to stretch your thinking and find effective ways to connect older adults with programs and services that address and prevent social isolation of seniors”.



The guide is available in print and online at www.alcoamb.org

"The exploration of possibilities involves creative ways to bridge current gaps by finding out what appeals to older adults in your community and by responding to their identified needs and interests." Evanchuk added, "Involving older adults in the process is an essential ingredient for success".

ALCOA-MB is collaborating with CARP Manitoba Chapters to acknowledge the efforts of Manitoba senior serving groups and organizations and to recognize and share exemplary approaches to effectively engaging older adults. Through the CARP Manitoba Chapters sponsorship, the "Connect with Respect" Support for Active Aging Programs community grant is being offered. Several community organizations will be awarded a "Connect with Respect" grant for programs and services that meaningfully engage older adults and create opportunities for ongoing social connections. Community groups will be eligible for funding in the amount of \$300.00 to assist them in providing future opportunities for older adult participation in socially engaging activities or events.

Continued on page 2



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LETTERS...
to the editor

Oct. 3, '16

To: Mr. Roger Currie,

I am a 71-yr-old senior who takes the Wpg. Transit buses daily, at least 3 times a day just to run all my errands. I have no car, computer, on-line presence, or email account. I've read your article, "Speed Bumps at Winnipeg Transit affecting seniors" in the *Senior Scope*, Vol. 15 No. 3 today. I decided to send you a fold-out peggo information card. (The 'green' card is for seniors.)

At the present time, since August, when you get your peggo card, you do not have to register it on-line. But, I am told this will change at a future date and all peggo cards must be registered on-line with an e-mail address, a username and a password.

If you are a senior and do not register your card on-line, you will not be able to access the reduced senior rate fare for seniors. It is mentioned in the fold-out.

Therefore, seniors with no home computer, e-mail or on-line presence are at risk of being deprived of their reduced senior rate on their senior peggo card. A rate every senior is entitled to receive in Canada if you are over 65.

Seniors must go to the Wpg Transit office on Osborne St. and get a photo ID from Wpg. Transit so that, should the driver ask to see it, can verify your age or ID.

I don't belong to any senior group or association that could carry these concerns. Due to health issues, I am not able to carry these issues further.

I decided to inform you that the fold-out gives more information and it was a surprise to me when I read it.

I think one of the reasons we have computers is so they can be programmed to meet individual needs and not put all of us into the same categories that make it more difficult to comply to the rules.

Thank-you,
a reader of "Senior Scope"

Still working on PEGGO
and other things at
Winnipeg Transit

By Roger Currie

I have been a regular contributor to *Senior Scope* for more than four years, and I can honestly say that my front page article in the last issue about PEGGO and other aspects of service by Winnipeg Transit, generated more response and help than anything else I've written.

Thanks to all who took the time to write via e-mail, and please don't hesitate to share more information about this or any other story that you feel deserves attention.

It's clear from the response that PEGGO is a great idea that was well worth the long wait, but it's still a bit of a 'work in progress', especially for seniors who often have their own distinct needs. Many who have been faithful bus riders for many years are eager to maximize the value of the new system, but some are reluctant to take the quantum leap that comes with investing several hundred dollars in a computer.

PEGGO cards are sold at 7 Eleven and Shoppers Drug Mart outlets in Winnipeg, and it's not essential that the card be registered online. But if it's registered digitally, it protects the owner from losing any cash that might be on the card if it's lost or stolen.

As was the case with my first run at this story, I heard concerns about the difficulty in keeping track of your PEGGO balance, and the lack of flexibility about timing restrictions when you need to transfer from one bus to another.

I have heard through the 'grapevine' that Winnipeg Transit is working to deal with these issues and make improvements.

The city seems strangely reluctant to offer much in the way of detailed information, like how many of the PEGGO cards have been sold. When the system launched in mid-summer, Councillor Janice Lukes was

Continued on next page



Explore the possibilities...

cont'd from front page

Participating groups will be required to plan and facilitate a program, event or activity any time between Active Aging Week (Sept. 25, 2016) and the conclusion of Seniors' and Elders' Month (October 31, 2016).

Further details and entry forms for "Connect with Respect" are available on the ALCOA-MB website at: www.alcoamb.org or by contacting the ALCOA-MB office at: info@alcoamb.org or phone: 204-632-3947 or toll-free: 1-866-202-6663.


To provide time for groups to submit their entries, the deadline for "Connect with Respect" is Friday, **November 18, 2016.**

For ideas on how you can help older adults in your community to "explore the possibilities" visit the following websites: **ALCOA-MB:** www.alcoamb.org; ICAA - 2016 Active Aging Week: www.activeagingweek.com/index.php; and, Health Canada website National Seniors Day: www.seniors.gc.ca/eng/pie/nsd/index.shtml ■

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PEGGO... cont'd



Pam McConnell, Coordinator of TONS

delighted to swipe her card for media cameras. At the end of September, I sent her a few detailed questions about a number of the issues we have identified. She promised a 'rapid response'. I'm still waiting for it.

For this follow up article, I was delighted to be put in touch with a very worthwhile organization called **Transportation Options Network for Seniors**, or **TONS** for short. <http://tonsmb.org/>

They go back to 1999, and their mission is to help seniors find ways to stay around and get around, after they've decided that it's time to stop driving. Their activity goes way beyond Winnipeg, to smaller communities where public transit like *Greyhound*, no longer exists, if indeed it ever did. Organizing transportation just to get people to and from medical appointments in the city has been the focus of much of their efforts.

Pam McConnell, a retired civil servant, has been coordinator of **TONS** since 2013. When it comes to Winnipeg Transit, Pam told me that **PEGGO** is an ongoing concern, but they have others, relating especially to people with disabilities.

In 2016, Winnipeg's buses are light years ahead of where they were even 20 years ago when it comes to accommodating such needs, but she says more needs to be done to make sure transit drivers follow a 'code of conduct'. Large buses have special areas near the front that are specifically set aside for passengers with disabilities including people in wheelchairs.

McConnell says she has heard too many stories of young able-bodied passengers occupying such places while those who really need them are sometimes forced not to take the bus. Pam sympathizes with the demands that are placed on drivers, but she hopes that a way can be found to improve that situation.

Beyond that, **TONS** would like Transit to consider allowing seniors to ride free during off peak hours on designated days. McConnell says 'social isolation' is one of the most serious dangers facing many seniors, especially after they stop driving. She would like to see a greater priority given to making riding the bus a safer and more convenient experience.

Please share your experiences with us here at *Senior Scope*. Who knows, we might even make it a regular column.

Roger Currie is a Winnipeg writer and broadcaster. He is heard regularly on CJNU, 93.7 FM. He welcomes your comments and story suggestions .. rogerc@mymts.net

Poppy Campaign Gearing Up

- The Royal Canadian Legion

The Royal Canadian Legion's annual Poppy Campaign is gearing up. The Poppy, the international symbol of Remembrance, is worn from the last Friday in October until the end of the day on November 11th.

Lt-Colonel John McCrae is the person who was responsible more than any other for the adoption of the Poppy in Canada. With his poem, *In Flanders Field*, his words immortalized the thoughts of our soldiers and became the symbol of Remembrance for those who died.

The Poppies that you see today were first made in 1922 by disabled Veterans under the protection of the Department of Soldiers Civil Re-establishment. This process continued under the guide of Veterans Affairs Canada until 1996 when it no longer became viable to maintain this operation. Dominion Command of the Royal Canadian Legion volunteered and was awarded the production contract as it remains today.

All funds raised through our Poppy Campaign support our Veterans and serving military members and their families. These funds, which are Public funds, are disbursed under strict guidelines to ensure they are used in the correct manner. When approved, funds may be used for housing and care facilities for elderly and disabled Veterans, Senior Services such as meals on wheels and senior drop in centres. Funds are also used for bursaries for the children, grandchildren and great grandchildren of Veterans, as well as supporting Cadet Programs. If you know of someone who may

require a bursary, please refer them to our website at :

<http://mbnwo.ca/youth.htm>

In August, the Veterans Transition Network was the recipient of a \$90,000 grant. The VTN, provides specialized counselling to help Veterans deal with issues such as PTSD and transition them back into civilian life. This program is life changing for our Veterans and we would not be able to assist without the generosity of the public in Manitoba and Northwestern Ontario. PTSD is an invisible wound, affecting an estimated 10 per cent of Veterans, making it a frustrating reality for both the affected military personnel and their families. This mental health condition may be described as a psychological response to an intense traumatic experience.

Our Command Poppy Funds have also been used to support National projects such as \$500k being donated to The Royal Ottawa Hospital Foundation Fund to obtain PET-MRI technology. This Foundation is partnered with the Canadian Armed Forces and is the only hospital in Canada that operates an Operational Stress Injury Clinic (OSI) specializing in outpatient programs serving our CAF Veterans.

Nationally the Poppy Funds are assisting the Invictus Games, which are being held in Toronto in 2017. The games provide an excellent forum for our ill and injured Veteran athletes to inspire their recovery and support rehabilitation among their peers. ■

LIEUTENANT-GOVERNOR RECEIVES FIRST POPPY OF ANNUAL LEGION CAMPAIGN

At 11 a.m., October 21, Lt.-Gov. Janice Filmon was presented with the first poppy of this year's annual Royal Canadian Legion fundraiser in Room 235, Legislative Building, by Comrade Ronn Anderson, chairman, poppy campaign, Royal Canadian Legion, Manitoba and Northwestern Ontario Command.

The presentation to the lieutenant-governor sets the stage in Manitoba for the Poppy Campaign to get under

way officially on Friday, Oct. 28. The legion's Poppy Campaign always begins on the last Friday of October and the poppy blossoms on the lapels and collars of more than 19 million Canadians.

The poppy is distributed by the legion's branches and the monies collected goes into branch poppy trust funds. These funds can only be used under strict guidelines set up by the Poppy and Remembrance Committee of Dominion Command to improve

life for people in the communities where the money is raised.

The poppies are intended to honour the more than 117,000 Canadians who have died in the service of their country throughout the world.

Since 1921, the poppy has stood as the symbol of remembrance, a visual pledge to remember always those Canadians who have fallen in war and military support operations. The poppy also stands international-

ly as a 'symbol of collective reminiscence', as other countries have also adopted its image to honour those who have paid the ultimate sacrifice.

"Wearing the poppy demonstrates our understanding of Canada's national debt of gratitude owed to all veterans," Lt.-Gov. Filmon said. "It will be my honour to accept and wear the campaign's first poppy as a reminder to always remember the sacrifices so many have made for us." ■

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Clinton vs. Trump: Investment perspectives

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

I would like to start by thanking those who attended our fall seminar held on October 6th. There were many great questions and those who were in attendance added a lively discussion to the information presented. We will be hosting another **Tax and Estate Planning Seminar on November 15th** at 7:00 pm. Please contact our office at **204-257-9100** or hill.associates@igprivatewealth.com to register.

With much of the everyday news revolving around the upcoming US election, we thought that it would be timely to discuss the impact that the election may have on the capital markets. The remainder of this article will be Investment Insights from Stephen Rogers, who is an Investment Strategist at IG Investment Management, Ltd.

The 58th U.S. presidential election is still weeks away, but investors worldwide are asking what the implications are for the economy (and for their portfolios) of a Hillary Clinton or Donald Trump victory on Election Day – Tuesday, November 8, 2016. Canadians in particular have a lot at stake, given the United States is by far our largest trading partner. Without taking sides or making predictions of the political results, this paper will briefly examine some of the possible economic and market consequences of various outcome scenarios.

These comments are by no means comprehensive, and are based on statements and policy announcements released before and during the election campaign. There is no guarantee any policy proposal from either candidate will be acted upon during their time in office. Furthermore, if and as polling results leading up to Election Day suggest a more definitive outcome, markets will of course react accordingly, pricing in the likely outcome and perhaps leaving little reaction for the event itself.

There are of course a number of scenarios:

- Clinton victory, Democratic sweep of Congress.** Long considered an unlikely scenario, the possibility of Democrats regaining control of both the U.S. House of Representatives and the U.S. Senate becomes real if Trump fails so miserably in the campaign that he drags down other Republican House of Representatives and Senate candidates with him. In a Democratic sweep scenario, expect a much more aggressive pursuit of Clinton's campaign platform positions that would be possible in a divided government.
- Clinton victory, divided government.** Most observers have placed their bets on this outcome as their base case, where the Democrats win back control of the Senate but leave the House of Representatives

in Republican hands. In this scenario, Clinton would have to work in a more bipartisan, co-operative nature with the U.S. Congress, limiting the extent to which her legislative initiatives can be pushed.

- Trump victory, Republican sweep of Congress.** Similar to the Democratic sweep scenario, this would likely result in an aggressive legislative agenda. A Trump victory with divided government is extremely improbable. Given the current make-up of Congress and likely voting patterns, it is unlikely we could see a Trump victory without an accompanying Republican sweep.

Macro overview

The market prefers Clinton

Historically, the statistics suggest the stock market will react more positively to a Clinton victory. Since 1928, the average annual return of the S&P 500 during the first year of a Democratic presidency is +16.4%. By comparison, the average annual return during the first year of a Republican presidency is only +0.8%. In the narrower sample of outgoing Democratic presidencies, average S&P 500 performance in the first year after a Republican takes over the White House from a Democrat is -10.2%, while consecutive Democratic presidencies leads on average to a +7.8% first year (Source: Strategas Research Partners, LLC). Aside from the statistics and even the comparative policies, there is a sense in which investors can be reasonably certain of an equity market reacting more favourably to a Clinton victory than to a Trump victory. Markets hate uncertainty. Clinton's policy proposals, while still subject to the vagaries of legislative support, are at least available in some detail for analysts to consider. Trump on the other hand has offered very few specifics on major issues. On those economic issues that he has talked about, he has often prevaricated or even reversed positions. The populist rhetoric and lack of policy depth has led to expectations that a Trump presidency would be as erratic and uncertain in its style of governing as is his campaign. Policy uncertainty would without question pressure market multiples and valuations. **"...there is a sense in which investors can be reasonably certain of an equity market reacting more favourably to a Clinton victory than to a Trump victory."**

The biggest risk

A Trump win, and the implied Republican sweep, poses a serious risk to the U.S. economy if he follows through on his protectionist, anti-trade rhetoric. His threat to rip up existing treaties and impose new tariffs – even if there are limits to what can actually be accomplished under executive authority – would disrupt global supply chains, jeopardizing the integrated international

trade system that has been the key foundation of decades of global growth and prosperity. A protectionist turn in the U.S. could be expected to significantly affect the broad market, multinationals in particular. Furthermore, the projected massive increase in the deficit under his spending tax and spending proposals would certainly spook the bond market, putting pressure on the U.S. dollar. Trump's loose talk about defaulting on U.S. debt and his apparent lack of respect for Federal Reserve independence are also likely to reduce demand for U.S. assets.

In some ways it doesn't matter - a few things to look forward to regardless of who wins

- Government austerity is over.** Every president in the last 50 years has introduced a large fiscal package early in their first term. George H.W. Bush and Bill Clinton both focused on increased taxes and austerity, but for every other president, it was stimulus. Government spending's contribution to gross domestic product (GDP) has now been growing for two years after being a net drag for over four years following the financial crisis. Both Clinton and Trump are expected to boost that even further with stimulative policies.
- Tough path for Trans-Pacific Partnership (TPP).** Trump has called the signed – but not ratified – TPP "a disaster", while Clinton has said she opposes the deal in its current form. Under the President's Trade Promotion Authority process, or "Fast Track", Congress would be required to give a simple yes or no vote on the 12-country treaty once it is presented. With neither candidate supporting the deal, don't expect it to be presented.
- Some form of tax repatriation package.** Trump and the Republicans prefer to allow corporations holding profits overseas to bring them back with little or no additional tax. The Democrats, although favouring a higher minimum tax that would provide less incentive to repatriate, also would like to see some kind of deal. Any agreement on this issue would likely result in more share repurchases and dividend increases, as well as increased mergers and acquisitions and buyout activity as the cash was brought back to the U.S.

What does it all mean for Canada?

Historically, Canadian markets do better under Democratic administrations than they do under

Republican administrations. This should come as no surprise given the significant U.S. market performance preference for Democrats described above, and the high correlation of the U.S. and Canadian markets generally.

Continued on next page

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Walking/Back Problem look into Disability Tax Credit



By Peter J. Manastyrsky

The weather has changed, the season has changed but there is one thing that hasn't changed and still is available to us all – DISABILITY TAX CREDIT (DTC). What is DTC? Well, it is a non-refundable tax credit that reduces the income tax you may have to pay.

In Manitoba many citizens with disabilities have never been aware that they may be eligible for a tax refund. If you pay/paid income tax, this tax credit reduces the amount of income tax for a person with a disability or their supporting person might otherwise have to pay. If you pay no tax, there is no tax to refund. A tax credit only reduces

your tax payable. This Disability Tax Credit doesn't compensate for the cost of have a disability or impairment, but it does provide financial relief for people who qualify for the DTC.

Does it make any difference what the cause of the disability or impairment is? No. The situation can be the result of declining health, workplace injury, an accident or a chronic or genetic condition. This Disability Tax Credit is separate from any of the other disability benefits. If you have paid taxes in past years, you can claim the DTC as far back as 10 years retroactively to the date of impairment. **This tax credit is possibly one of the most frequently missed provisions on the tax return and under-claimed.**

A person with a severe and prolonged impairment in physical or mental functions could be eligible for the Disability Tax Credit. For you to be eligible for the DTC, a medical practitioner must certify that you have a severe and prolonged impairment, even with therapy and the use of appropriate devices and medication, you are restricted **all or substantially all of the time**. The effects of the impairment are such that one of the following applies: markedly restricted in any of the following basic activities of daily living: dressing, feeding, bowel or bladder problems, mental functions necessary for everyday life and walking and/or back problems.

A walking impairment means that it takes an inordinate amount

Continued on page 6

Clinton vs Trump, cont'd from page 4

Trade agreements

In general, less trade is bad for Canadian consumers, and with both candidates against the TPP, most Canadians will be less well off than they could be if the deal proceeded. In terms of businesses, non-ratification means less shipping, port traffic, logistics and transportation. Some industries, such as food processors and restaurants, could have looked forward to lower cost imported supplies under TPP. Others, such as the seafood sector, have been anxious to see expanded access to foreign markets currently marked by high tariffs. On the other hand, some analysts believe no TPP is possibly good for the Canadian auto sector which could lose some of its protection if the deal is implemented. In addition to his characterization of TPP as a disaster, Trump has said he wants to end or renegotiate the North American Free Trade Agreement (NAFTA) and either renegotiate or pull out of the World Trade Organization (WTO). Clinton too has suggested she would like to see NAFTA "reassessed or adjusted". Talk of messing with NAFTA is a serious concern for Canadians, as the provisions of the agreement are extensively woven into almost all North American supply chains and trade patterns. Canadian trade with the U.S. has soared compared to our trade with the rest of the world after the deal came into force in 1994. But before panicking over the threat to NAFTA, consider the following:

- In the 2008 U.S. campaign, both Obama and Clinton said they would renegotiate NAFTA. It never happened.
- Congressional approval for ripping up the deal is highly unlikely given the degree to which major beneficiaries of the agreement are to be found in many congressional districts.
- When Trump criticizes NAFTA, it is usually in the context of railing against flows to and from Mexico, not Canada. Even if the agreement were re-opened, it is not clear to what degree changes with Canada would be sought.

Keystone XL Pipeline

Clinton has stated opposition to the pipeline, which was rejected by Obama in 2015. Trump, on the other hand, has said he supports the project, but only if TransCanada gives the U.S. a "big, big chunk of the profits, or even ownership rights." It is not clear if that can be interpreted as actual practical support for the pipeline.

Other Canadian winners and losers

Beyond the implications for Keystone XL and companies dependant on NAFTA, there are a myriad of Canadian firms who do business in the U.S. and may see their opportunities expand or contract commensurate with the outlook for their respective U.S. industry counterparts.

Clinton victory: Main macro-economic implications

Among the major economic proposals of the Clinton campaign:

- Stimulus spending on infrastructure
- Tax cuts for the middle class, tax hikes for high income earners
- Higher short-term capital gains tax
- Increased estate taxes
- Closing corporate tax loopholes
- Expanded social security
- Boosting the minimum wage to \$15 per hour
- Education funding for preschool and low income earning college applicants
- Increased financial regulation
- Increased support for alternative energy initiatives
- Public option in health insurance exchanges, premium caps
- Limits on drug pricing, lower exclusivity period for biologics
- No change to leadership of Federal Reserve

According to estimates from the Committee for a Responsible Federal Budget (CRFB), Clinton's economic proposals would add roughly a quarter of a trillion dollars to the

Continued on page 6

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Continued on page 6

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Clinton vs Trump, cont'd from page 5

public debt, raising it from 74% to 87% of GDP by 2026.

In the case of a Clinton-Democratic sweep, all the tax hike proposals are very much in play. So too is the increase in the minimum wage, which will especially hurt restaurants and retail (see Clinton "losers" below). A Democratic sweep also dramatically increases the chances of seeing action on climate change policies and drug pricing.

A divided government scenario would likely mean significant new energy and climate change policies, and regulation on financials will have a difficult time. Comprehensive or significant tax reform would also be doubtful.

Clinton 'winners'

The following list is not intended to be comprehensive. The degree to which any of these outcomes are likely depends on the size of the mandate received in the election and the make-up of Congress.

- Infrastructure companies
- Solar, renewable energy
- Hospitals, Medicaid HMOs
- Life science equipment makers
- Selected manufacturers

Clinton 'losers'

- Oil, natural gas, coal
- Pharma and biotech, managed care
- Financials
- Restaurants, retail
- Multinationals
- Gun makers, tobacco
- Student loan lenders
- Prison operators

Trump victory: Main macro-economic implications

According to estimates from the CFRB, Trump's campaign proposals would lead to much larger deficits, adding about \$11.5 trillion to the public debt and bringing it to 127% of GDP by 2026.

Among his significant economic proposals:

- Block TPP, renegotiate WTO, end or renegotiate NAFTA
- Impose 45% tariff on Chinese goods unless the Yuan is allowed to float freely
- Impose 35% tariff on Mexican goods to punish U.S. firms that outsource
- Deport undocumented migrants (would reduce national labour force by about 5%)
- Reduce personal tax brackets, increase standard deductions, end inheritance and gift taxes, eliminate alternative minimum tax, tax capital gains and dividends at the top marginal rate, close loopholes for the wealthy
- Cut top corporate tax rate from 35% to 15%
- Allow firms to repatriate foreign earnings at 10% rate or less

- Close loopholes benefiting hedge fund managers

It is generally thought that the significant tax reductions in his platform would be very stimulative in the short run, but the resulting debt projected by the CFRB would put upward pressure on interest rates, which could create serious problems longer term.

Trump 'winners'

- Energy
- Defense, homeland security
- Consumer discretionary
- Multi-nationals with offshore cash
- Financials
- Private health insurers
- Domestic companies hurt by international competition
- Infrastructure companies

Trump 'losers'

- U.S. multinationals
- Alternative energy
- Outsourcing companies
- Housing
- Pharma
- Money transfer companies

Final thoughts

As Election Day approaches, many pundits will be looking at the level of the U.S. equity market in addition to the latest polling numbers for an indication of the probable outcome, believing that the probability of a Clinton victory is positively correlated with the S&P. This is nothing new - S&P 500 performance in the three months prior to the election has correctly predicted the outcome in 19 of the last 22 contests, and every one since 1984. Why? Because both the market and the polls are reacting to the level of economic optimism. If the economy is doing well, stocks tend to go up. And if voters are feeling good about the state of the economy, they tend to feel more satisfied with the incumbent party. Conversely, a lower stock market would be reflecting a struggling economy, for which voters will blame the incumbent party.

Given the degree to which investors fear the effects of a Trump presidency (as outlined above in the Macro overview section), it is possible the stock market at the margin may actually contribute to the election result, rather than just anticipating it. If Clinton advances in opinion polls, investor relief may be manifested in support for equities, which in turn contributes to voter sentiment through the wealth effect. And positive economic sentiment translates into more incumbent support. It is also important to remember that polls can be volatile. Trump's momentum after the GOP convention bounced and his numbers subsequently collapsed through early August. Furthermore, polls can simply be wrong, as demonstrated

recently in both the British general election and the EU-Brexit vote.

In an election year unlike others in so many unpredictable ways, confidence in a well-defined long-term strategy as part of your financial plan is key to guiding you through the potential volatility. ■

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GOLD and SILVER, cont'd from page 5

which will cause their eyes to sparkle with excitement!!!!

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Disability & Tax Credit, cont'd from page 5

of time to walk even with appropriate therapy, medication, use of certain devices and it limits independent movement within an environment. Walking impairment causes fatigue, lack of coordination, balancing difficulties and it may impact an individual's daily living in a number of ways. There is no question that serious back injuries can have a severe effect on mobility (walking) and possibly other activities of daily living. If you are living with a back problem and it has affected your walking, you may qualify for the Disability Tax Credit.

DISABILITY TAX CREDIT is a deduction which is added to the annual tax return of those who qualify. You should submit an application prior to filing your taxes for 2016, this will ensure that it will be processed on time. In order to do this, A STEP BEYOND AND ASSOCIATES can help you through the procedure. We advocate on your behalf and ensure that your application is interpreted and completed properly eliminating potential **uncertainties and streamline** the information so that it is accurate before submission.

A STEP BEYOND & ASSOCIATES specializes in helping people of **ALL AGES** to get the benefit you need. We guide you through the entire process ensuring that your application is promptly submitted. Please call or email for a free confidential consultation, no obligation, and confidential dialogue. A flat fee is rendered as a fair market value to prepare a DTC request, not a percentage for the service. **YOU MAY QUALIFY FOR THE DISABILITY TAX CREDIT.**

(see advertisement on page 5)

For further information contact:

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Headingley overtakes Charleswood in a Country Classic Music Show

By Lesley Smith



John and wife Melanie Mauseth
Photo by Leslie Smith



Family - Dennis Link, Wanda Wall, Wayne Link



Wayne Link & Friends
Photo by Leslie Smith

John Mauseth, newly elected Mayor of Headingley, took center stage with Wayne Link & Friends, singing and playing his guitar in 'A Classic Country Music Show' at the Park West Hotel off Grant Avenue, Saturday, October 15.

You may remember Wayne Link from television's 'Western Hour'. Two of his adult children have inherited the entertainment bug. Wayne's daughter, Wanda Wall belted out old time favourites including 'The Coat of Many Colours' and 'Mamma Pray Again' while Wayne's son, Dennis Link and friend, both from Grand Beach, sang a set that included 'Me and Bobby McGee'.

Darren Beck, Bob Fleury, Andy Goertzen, and Speedy the fiddler, plus many more performers took to the stage for three hours. There was a sprinkling of intergenerationalists among the mainly Boomer crowd of 150, including a young Charleswood teen who was invited up to sing a couple of songs and wowed us. The evening ended as seven guitar players and singers, two keyboarders, and Speedy pounded out a medley of tunes, 'Why Me Lord', and 'Orange Blossom Special'.

If you're interested in February's Evening of Country Classics, call Wanda at **204-479-2897**.



The Manitoba Association of Senior Centres is a provincial focal point to facilitate communication, networking and planning among senior centres and raise their profiles. The Association also assists in the development of senior centres and collaborates with other senior serving organizations.

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THE BUZZ



Editor, Game On,
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Bill Crook was one of the greatest goalkeepers of his era. Jack Kirby was a defenseman who had a knack for scoring. Doug Krochak was a player, coach and administrator who made lacrosse the game it is today in Manitoba.

Together with John Guzej, Joey Harris, Meres Duch, Harry Rosenbaum and the Winnipeg Warriors Senior Men's Team, Crook, Kirby and Krochak officially entered the Manitoba Lacrosse Hall of Fame back on October 2.

"Today we honour and celebrate the individuals and teams who have played a great part in the history of lacrosse in Manitoba," said Hall of Fame President Tom Parker. "This year we induct into our Hall of Fame a great goaltender who led his team to many championships and a veteran player who dominated the senior league in scoring in the 1950s."

"We add two excellent players who qualified for the player/builder category for the great work and dedication they provided to enhance our sport through coaching and sport leadership roles. Sports like lacrosse just don't happen and require a great effort of people dedicated to the building of strong community programs. We salute our three builders and recognize their strengths in organizing such lacrosse communities."

"We have also had many great teams playing in Manitoba and representing our province in national championships, and this year we recognize a team that dominated the senior league from 1982 through 1991."

Let's meet the Manitoba Lacrosse Hall of Fame Inductees. Thanks to the Hall for their assistance with the new members' biographies.

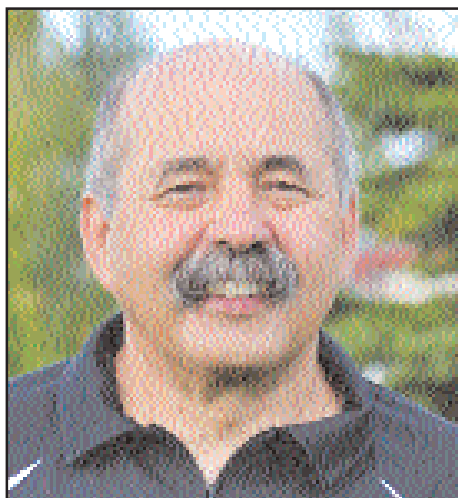
JOHN GUZEJ, Player/Builder

John started playing minor lacrosse with Clifton Community Centre in 1969 and was an integral part of three provincial championship boxla teams, winning the junior title in 1976 and the senior crown in 1979 and 1980. In both seasons, he led the team in scoring. He was a solid, two-way player who demonstrated both offensive skills and a strong commitment to team defense. He represented the province as a player at national championships five times and then began coaching in 2004 with the Falcons Lacrosse organization, where he continues to coach today.

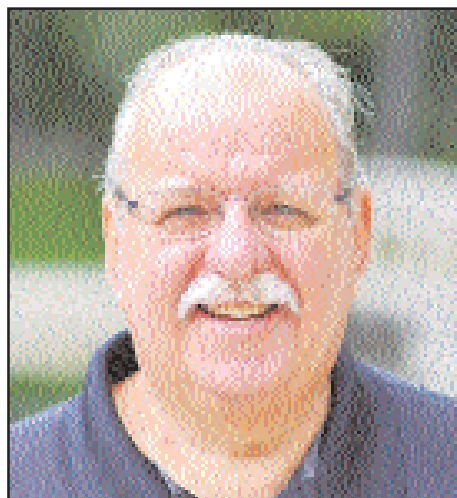
During that time he has coaching more than 400 players while leading his teams to six provincial championships.

Crook, Kirby, Krochak Among 2016 Lacrosse Hall of Fame Inductees

Photos courtesy Manitoba Lacrosse Hall of Fame



John Guzej



Doug Krochak



Harry Rosenbaum

JOEY HARRIS, Player/Builder

Joey's began his career in 1970 playing minor box lacrosse at Elmwood's Kelvin Community Centre. In 1977 Joey was selected to the Team Manitoba junior squad that competed in the Canada Games. He played on the provincial senior champion Winnipeg Northstars in 1978 and then, after the team was renamed the East Side Stars in 1982, he played on another provincial senior box lacrosse champion. Five more provincial senior boxla championships while playing for three different teams were to follow in 1993, 1994, 1995, 1999 and 2000. He was named to the Team Canada squad that competed for the World Intercrosse Cup in 2003, winning the FIIC bronze medal. Joey has also made significant contributions to lacrosse in Manitoba as an official and coach. He was previously inducted into the Manitoba Lacrosse Hall of Fame in 2013 as a player with the 1985 and 1986 Canadian champions, Manitoba Senior Men's Field Lacrosse Team.

BILL CROOK, Player

Bill grew up in Elmwood, just a couple of blocks from the Kelvin Community Centre, where he played his first game as a goaltender on Kelvin's juvenile box lacrosse team. From that beginning Bill proved to be a natural at the position, backstopping the team to the Provincial Juvenile Championship in 1965. With the Kelvin Terriers, Bill captured consecutive Provincial Junior B Championships in 1966 and 1967. Upon graduating to the senior level he initially played for the South End Olympics. The team reorganized in 1971 to become the St. Boniface Clubs, where Bill played for the remainder of his senior boxla career. Bill was the Clubs key to success, proving to be the main difference in his team being on the right

side of the final outcome of a game or series despite, in some instances, having been badly outshot and outplayed. His MVP performances led the Clubs to three Provincial Senior Championships in 1974, 1975 and 1978. Bill is generally recognized as the best goalkeeper of his era. Aside from his accomplishments as a player, Bill was involved in refereeing junior and senior boxla games during the 1970s. Notably, he also served as president of the Manitoba Lacrosse Association, 1972 - 1973.

JACK KIRBY, Player

Jack started playing lacrosse in 1945 at the age of thirteen. Two years later he was part of the Isaac Brock bantam box lacrosse team that won the 1947 Manitoba Bantam Championship. The following year Jack moved up to play at the juvenile level with the West End Memorials, culminating with the second provincial title of his budding career as the team won the Manitoba Juvenile Championship. In 1949, at the age of 17, Jack was recruited to play for the Deer Lodge senior club. In 1952, still of junior age while competing at the senior level, Jack was selected for the Manitoba Junior All-Stars as they entered into the regional playoffs for the Minto Cup, emblematic of Canadian Junior A box lacrosse supremacy. Jack was integral to the Deer Lodge team winning the 1952 Winnipeg Senior League Championship. The following year Deer Lodge captured its second consecutive Senior League title. Ranking among the Senior League's top scorers in each of the ten years in which he competed, Jack is recognized as one of the elite, if not the very best, defenseman to play during the 1950s.

MERES DUCH and HARRY ROSENBAUM, Builders

In 1969 a small group of community leaders in Winnipeg's North

End, led by Meres Duch and Harry Rosenbaum, came together to establish Boyd Park Community Centre where they served, respectively, as president and vice president. Subsequently, the group was approached by the Nor'Westers lacrosse organization to develop a youth lacrosse program for the area, a necessary building-block for the successful continuation of the existing Nor'Westers midget and juvenile teams. Once exposed to the sport, both Meres and Harry fell in love with the game and the Boyd Park Nor'Westers were formed. Incredibly, through the tireless efforts of both men, a comprehensive minor box lacrosse program for ages 8-17, plus a competitive junior team, was established within the period of just one year. In time, a senior team was also formed. Harry and Meres then turned their attention to joining forces with similar fledgling lacrosse organizations in other communities across the city, giving birth to the Greater Winnipeg Minor Lacrosse Association. Through the efforts of Meres and Harry and the many lives they touched, either directly or indirectly, a strong foundation was created for lacrosse in Winnipeg's North End where the game continues to thrive.

DOUG KROCHAK, Builder

Doug started playing minor lacrosse in 1966 for Northwood Centre, marking the beginning of his continued involvement and contributions to the game of lacrosse in Manitoba over the next fifty years. In 1969 he founded Nor'Westers Lacrosse, comprised initially of just two box teams, one midget and one juvenile. Doug coached at various levels during the following decade, including taking the Nor'Westers junior club to the Provincial Junior B Championship in 1976, which then advanced to

Continued on next page

Nostalgia Music - and More



CJNU Nostalgia Radio features music from days gone by. We also rebroadcast programs from radio's Golden Age, plus commentaries for baby boomers on Boomertown. And we keep you up to date with newcasts and commentaries by Roger Currie. Sunday mornings, River City 360 features stories about individuals and organizations working to make Winnipeg the best it can be.



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The BUZZ, cont'd

compete for the national title at the Founders Cup Tournament in Windsor, Ontario. While coaching, Doug continued to compete as a player as well with the St. Boniface Clubs. His hard-nosed style helped the Clubs capture consecutive Provincial Senior B Box Lacrosse Championships in 1975 and 1976. In total, Doug served as coach of six provincial teams: two midget, two junior and two senior. Notwithstanding all his accomplishments as a coach, Doug is especially praiseworthy for his contributions at the administrative level. Doug has been the recipient of a number of awards for his contributions to the sport, including: The 2013 Manitoba Lacrosse Alumni Sam Thompson Award, the 2014 Queen Elizabeth Jubilee Medal and the 2015 Ukrainian Sportsman of the Year, 2015.

1982-1991 WINNIPEG WARRIORS SENIOR MEN'S, Team

The Winnipeg Warriors Senior B Box Lacrosse Team joined the Winnipeg Senior Lacrosse League in 1982, continuing until the league's dissolution in 1991. The team was comprised of players who had graduated to the senior level after having played at the junior level, 1977-1981, with the Warriors Junior B club. The Warriors were instantly competitive at the senior level, advancing to the league final in every one of the ten years of their history. In 1984 they claimed their first Free Press Trophy, emblematic of senior box lacrosse supremacy. This marked the beginning of an unprecedented record of success as the team went on to win a total of six Winnipeg Senior Box Lacrosse Championships during the decade.

Members of the 1982-1991 Winnipeg Warriors: Robert Didiuk, Allan Ziffle, Joel Smith, Peter Isfjord, Ken Mikolayanko, Glen Kerlin, Gary Stevenson, Sid Rosenbaum, Bill Klyzub, Bob Sylvester, Wes Huta (manager), Tim Isfjord, Tony Szczepanski, Larry Ziffle, Glen Henkewich, Joey Isfjord, Ken Campbell, Dave Dobson, Cal Gogal (coach), Craig Heisinger, Chris Jankowski, Grant Lowry, Daryl Probetts, John Smith, Ron Zelinsky. ■



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SENIOR SCOPE
All Senior Team Division



Medical Assistance in Dying (MAID)

Following a Supreme Court of Canada decision, medical assistance in dying (MAID) became legal on June 6/16. On June 17/16, Bill C-14, federal legislation on medical assistance in dying, received royal assent.

In Manitoba, the intent is to provide access to this care that respects both the individual's informed choices and the views of health care providers, and to provide safeguards to protect vulnerable people in the community.

Medical assistance in dying takes place when an authorized health care provider provides or administers medication that intentionally brings about the patient's death, at the request of the patient. This procedure is available only where a patient meets the criteria set out in the federal legislation on MAID.

There are 2 types of medical assistance in dying available to Canadians. They include where an authorized health care provider:

1. directly administers a substance

that causes death, such as an injection of a drug (this is commonly called voluntary euthanasia); and,

2. gives or prescribes a drug that is self-administered to cause death (aka medically-assisted suicide).

In order to be eligible for medical assistance in dying, you must:

- be eligible for health services funded by the federal government, or a province or territory.
- be at least 18 years old and capable of making health care decisions for yourself;
- have a grievous and irremediable medical condition;
- make a request for medical assistance in dying without outside pressure or influence; and,
- give informed consent to receive medical assistance in dying (after being given all of the information needed to make your decision). This includes information about:
 - your medical diagnosis
 - available forms of treatment
 - available options to relieve suf-

fering, including palliative care

Having a grievous and irremediable medical condition means you must:

- have a serious illness, disease or disability;
- be in an advanced state of decline that cannot be reversed;
- be suffering unbearably from your condition; and,
- be at a point where your natural death is reasonably foreseeable.

You do not need to have a fatal or terminal condition to be eligible for medical assistance in dying.

Patients wishing to access medical assistance in dying should talk with their health care provider, or to the provincial service team established to support patients and health care providers assisting patients accessing MAID.

Call the service team at: **204-926-1380** or e-mail: **Maid@wrha.mb.ca**.

For more information on palliative and end-of-life care services and programs: **www.gov.mb.ca/health/palliative_care.html** ■

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when you see your doctor, nurse, or pharmacist.

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Have any medications been added, stopped or changed, and why?

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What medications do I need to keep taking, and why?

3. PROPER USE?

How do I take my medications, and for how long?

4. MONITOR?

How will I know if my medication is working, and what side effects do I watch for?

5. FOLLOW-UP?

Do I need any tests and when do I book my next visit?



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CURRIE'S CORNER

By Roger Currie

Please help! We need a subject to debate that has nothing to do with Donald Trump. Just in the nick of time, the folks at the Swedish Academy stepped to the plate and decided to give this year's Nobel Prize for Literature to *Bob Dylan*?

Some immediately asked “What were they thinking .. or maybe *smoking*?” He's a legendary singer and songwriter, and that has never happened before. Purists of the written word says it's not appropriate, either because Dylan has never written the *great American novel*, whatever that might be, or because the poetry that he writes and then puts music to is simply not 'worthy' of such a distinguished honour.

Clearly in the *digital age*, traditional boundaries and pigeon holes are less important. Canadian academics who are critical of Dylan being chosen appear to have short memories. Just three years ago the prize was

Nobel Honour

given to Canada's Alice Munro for her marvellous short stories.

Since 1901, the literature prize has been awarded 109 times and the range of recipients is quite broad indeed. It even includes a practising politician. Winston Churchill was still Prime Minister of the United Kingdom when he took home the gold in 1953, a year before they gave it to Ernest Hemingway. No, it has never gone to a songwriter before, but why should they be excluded ? For the first time this year, Winnipeg's Millennium Library named a songwriting couple, Christine Fellows and John K. Samson as writers in residence.

75 year old Bob Dylan is almost a Canadian. He was born Robert Zimmerman in Duluth in June of 1941, and he was raised in nearby Hibbing Minnesota, not far from the border with Manitoba. He took up the guitar at an early age, and took the name Dylan as something of an homage to Dylan Thomas.

All I want to know is, if Bob can win a Nobel Prize, what about Leonard Cohen ?

Hot news

Label this one '*Beware of those electronic toys – take two*'. The folks at Samsung are dealing with a growing nightmare that may end up being a 'paradigm shift' in the evolving digital world in which we live.

The *Galaxy Note 7* was supposed to be the company's ticket to possibly winning the smartphone battle with competitors like Apple. The phones started catching fire because it seems the batteries simply could not provide enough power to run all the magical tasks that users were promised.

Quite a few units overheated and caught fire. The *Note 7* will now be laid to rest in that special mausoleum that also includes *New Coke* and the *Edsel*.

It will be a while before we know the full extent of the losses for Samsung, but it will be in the Billions of dollars. However, they still expect huge profits, and it makes you wonder .. “*Does anyone ever really admit failure any more and suffer consequences?*”

Samsung produces a wide range of products, including kitchen and

laundry appliances, and they could probably bail right out of the smart-phone and tablet world and still be profitable on the world stage.

It's likely that we won't ever hear about the thousands of jobs that will be lost at Samsung. The company is based in Korea, but their smart-phones are made at plants in China, Vietnam, India, Brazil and Indonesia. Labour costs are much lower than facilities in North America, which probably explains why Canada is not producing the *Blackberry* any more.

Over at Apple, sales of phones and tablets account for more than 65% of their revenue stream. Anything that might cause even a slight drop in world sales of these devices could cause a seismic shift in the digital world.

When Steve Jobs was alive, Apple went bankrupt at least twice . His successors may be in for some 'interesting times' as it says in the ancient Chinese curse. ■

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



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
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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**

Dalnavert Museum - 61 Carlton St. HOME DECORATING with PAPIER MACHÉ Victorian style - **Nov. 6; WHAT'S IN YOUR MEDICINE CABINET? Nov 20.** Some of the Victorian cure-alls and wonder oils tucked away in the Macdonald Medicine Cabinet. **204-943-2835**

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 Canadian Centre for Policy Awareness - Manitoba - Privatization, long term/home care - what's at risk for Mb: talk by Dr. Pat Armstrong and Dr. Hugh Armstrong on risks of privatization of long term care and home care. Oct. 25, 6:30-8:30 at The Fort Garry Hotel, Spa & Conference Centre, 222 Broadway Ave. RSVP recommended. **204-927-3200, www.policyfix.ca**

National Model Railroad Assoc. - Christmas Train Show, Sat. Nov. 12, 10 am-4 pm, Whyte Ridge Baptist Church, 201 Scurfield Blvd. Bring the kids to see Santa. Proceeds to St. Amant.

Archwood 55 Plus - Annual Fundraiser: Corny Rempel as Johnny Cash, Sat, Oct. 29, 7 pm, Archwood C.C. (565 Guilbault). Tickets \$20 at door or call: **204-416-1067** or **archwood55plusinc.weebly.com**

Alzheimer Society - Telehealth family education seminars in 45 MB communities for those experiencing dementia. Steps to Safety: Falls Prevention, Tue. Oct. 25, 6:30-8 pm. Transitioning to Long Term Care, Tue, Nov. 29, 6:30-8 pm. Register for Telehealth at **alzheimer.mb.ca** or contact Kaitlin Mansky, Outreach Coordinator: **outreach@alzheimer.mb.ca** , **204-943-6622** (Wpg), **1-800-378-6699** (MB).

Alzheimer Society - Care4u conference for family and friends caring for a person with dementia, Sat. Oct. 29, 9 am-3:30 pm at Canadian Mennonite University, 500 Shaftesbury Blvd. \$40 includes lunch. Visit **Alzheimer.mb.ca** ca or call **204-943-6622** to register. Space is limited.

Manitoba Choral Association - presents "Manitoba Sings!" - a fundraising concert featuring over 500 choristers from MB, Nov. 6, 7 pm at the Centennial Concert Hall. Adults \$25, 16 & under \$10. Tickets at **manitobasings.org**, McNally Robinsons, or Assoc. office: **204-942-6037**

SMD - Fibromyalgia Presentations: Nov. 7, 7 pm: 'Nutrition' presented by Naturopath, Dr. Jason Bachewich. Parking in south side lot. **www.fmswinnipeg.com**. Nov. 10, 1:30-3:30, FREE info session for anyone recently diagnosed with fibromyalgia. Register at **204-975-3037** or **info@fmswinnipeg.com**

Happy Mike's Coffee House - CD launch for Jim Waterous, Sat. Nov. 5, 8 pm, 195 Collegiate St. Followed by open mic. Coffee/desserts avail. for purchase. Free adm. Wheelchair accessible. **happymikes.stjamesanglicanchurch.ca**

Food Matters Manitoba - local food organization needs your votes for a Newcomer Greenhouse Project (for immigrants). Vote until Oct. 28 at **https://www.avivacommunityfund.org/voting/project/view/16-576** to help newcomers build a greenhouse. Email: **amy@foodmattersmanitoba.ca** or call **204-943-0822** for info

Kinew Metis Council - Sadie Hawkins Fundraiser Dance, Sat. Nov. 26, 8 pm-1 am, at Brooklands-Weston Legion, 1613 Logan Ave. Cash bar, Silent Auction, 50/50 Draw, price for best corsage. Tickets \$10. Proceeds to Kinew Cultural and Youth programs.

Center of Light and Learning - Tuesdays, Oct. 25, Nov 1, 8, 25, 7-9 pm, 525 Beresford St. @ Nassau. Learn to realize your healing potential using healing methods including meditation, prayer, sound, and other techniques. **204-333-5364**, email: **sfc@gmail.com**

Post Polio Network (MB) Inc. - General Meeting, Oct. 25, at Katherine Friesen Centre, 940 Notre Dame Ave. Speaker: Bonnie Hopps on The Benefits of Aquacise and Tai-Chi. For info: **cacurrie@mts.net**

Wildewood Senior Men's Curling - New curlers and spares wanted. Mondays and Wednesdays, 1- 3 pm at Granite Curling Club. Charlie: **204-269-7998**

MPRA Senior's Air Gun Program - The Senior's Program uses both air rifles and pistols, Wed. & Fri. mornings, Oct.-May. Call Gord: **204-771-1987**

Manitoba Genealogical Society - Discover your past. Tour our Library/Resource Centre. We even have some kids' activities. Check out our newest resource - our 'MANI' online database with 1.5 million records of Manitoba names. We'll have a "problem corner" to help solve roadblocks in your search. **http://mbgenealogy.com/**

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

The Broadway Seniors Resource Council - Community Resource Fair, Fri. Oct. 28, 1-4 pm, 2nd floor Lions Place auditorium, 610 Portage Ave.

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**

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.TolsraelWithLove.com**

TEAS / LUNCHEONS / CRAFT & BAKE SALES

The United Church Women of McClure - hosting Christmas Craft & Bake Sale, Sat. Nov. 26, 9 am-noon, at McClure United Church, 533 Greenwood Place. Free adm.

Parkside Social Club - Huge Bazaar, Sat. Nov. 12, 10 am-1 pm, Parkside Plaza, 1630 Henderson Hwy, Rm 103. Home baking, Crafts, attic treasures, silent auction (25 tickets \$5), 50/50 cash draw, hot dogs, coffee, cold drinks.

Brooklands Active Living Centre - Craft and Bake Sale, Sat. Nov. 12, 9 am-3 pm, 1960 William Ave. W.

The High Steppers Seniors Club - Back to the 60's Love & Peace Tea, Sat. Nov. 12, 1-4 pm, Winakwa Community Club, 980 Winakwa Rd. Adm. \$8 includes fancy sandwiches, dainties, coffee/tea. Rainbow Raffle, 50/50 Draw.

Women's Canadian Club of Wpg - Luncheon, Wed. Nov. 16. RBC Convention Centre. 11 am: Command Brass from the Royal Canadian Air Force featuring Remembrance Day selections. 12 noon: Luncheon. 1 pm: Well known veteran Len van Roon will present "Personal Tales from a WW2 Veteran". Cost \$25. Reservations and info: **204-663-5657**

Scandinavian Centre - Christmas Market and Café, Sun. Nov. 20, 11 am-2:30 pm, Scandinavian Cultural Centre, 764 Erin St. Vendors, crafts, imported foods, home baking and a café featuring Nordic foods. Free adm. Wheelchair accessible.

Royal Canadian Legion Ladies Auxiliary #4 - Pre-Christmas Luncheon, Sun. Nov. 20, noon-2:30 pm at the St. James Legion, 1755 Portage Ave., upstairs. Elevator available. Bake table, book table, money tree, auction & more. Tickets \$8 - Camalia: **204-772-5266**

Royal Canadian Polish Legion 246 - Craft/Vendor & Bake Sale, Sat. Nov. 12, 10 am-6 pm, 1335 Main St., Main Hall. \$35/table rental (cash only, no refunds, 1st come, 1st serve, deadline Oct. 22). Register w/bartender in main clubroom (lower level).

St George's Anglican - Christmas Bazaar, Craft & Bake Sale (with lunch bar), Sat. Nov. 26, 10 am-2 pm, at the Transcona Retired Citizens Organization, 328 Whittier Ave W.

VOLUNTEERING

2017 Canada Summer Games - Volunteer opportunities, Jul. 28-Aug. 13/17. Positions: operations, event production, spectator services, transportation and more. Give your time, so they can shine! To register, visit **canadagames.ca/2017** or in person at **296 - 240 Graham Ave**, Mon-Fri, 9 am-3 pm.

Caregiving with Confidence (formerly Rupert's Land Caregiver Services) - Volunteer drivers needed to take clients in SW Wpg. for appt's, shopping, etc. Compensation for gas/pkg provided. Call **204-452-9491** (non-profit)

University of Manitoba - Looking for volunteers over age 60 to participate in the approved study "Age and Spatial Reorientation" at U of M. Study consists of a few questionnaires and a virtual reality based task. Participants receive \$15 as a token of appreciation. Call Megan Siemens: **204-390-1171**, email: **siemen17@myumanitoba.ca** or web: **http://home.cc.umanitoba.ca/~kellyd/agingstudyrecruitmentposter.pdf**

Manitoba Institute for Patient Safety - Volunteer opportunities. If you are concerned about patient safety related to medications, patient rights and advocacy, we'd love to hear from you! Visit **mips.ca** 'About Us' to learn about our Volunteer Program. **admin@mips.ca** or **204-927-6477**.

Deer Lodge Centre, 2109 Portage Ave - Volunteers needed to assist with daytime recreation programs: manicures (simple), playing piano, visiting, outings, coffee, cards (rummy, crib, bridge), bowling, bingo, etc. 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 **swwsrc@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**

PROGRAMS / SERVICES

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

Gwen Sector Creative Living Centre - (1588 Main) offers weekly Wed. lunch & entertainment with shuttle bus service. Daily fitness for older adults, kosher take-out food, computers, bridge, tai chi, and more. **204-339-1701**

Gwen Sector Creative Living Centre - (1588 Main) Shuttle Bus runs ea Wed. morning - \$15 from north end /\$15 fr the South End (members), from Seven Oaks, Garden City, West Kildonan & Maples & South End. Get lunch, bingo, entertainment, refreshments & transportation home. **204-339-1701**

Lion's Place Adult Day Program - Social day program for seniors. Transportation & hot lunch provided. Members \$8.75/day. Call **784-1229**. Referrals made through WRHA at **788-8330**, or call Case Coord.

Pembina Active Living (PAL) 55+ - Drop-in activities (membership required): Pin PALs (bowling), men's breakfast, lunch PALS, movie PALS, bridge/cribbage, Still Bloomin' gardening club. Special events: PAL Fundraising dinner (Nov. 1). Info: **www.pal55plus.ca, 204-946-0839, office@pal55plus.com**

Continued on page 13

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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.

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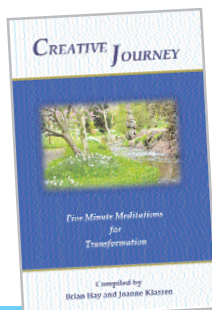
www.write-away.net

or contact Joanne Klassen at:
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CREATIVE JOURNEY *Five Minute Meditations for Transformation*

- Compiled by Brian Hay and Joanne Klassen

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Tel. 204-475-0483 or 1-800-561-1833

Excerpt Writer Bios

Brian Hay (BHH)

Brian Hay is a retired lawyer and a writer. He completed Transformative Writing™ studies at Canadian Mennonite University and received facilitator certification at Woodbrooke Quaker Study Center, European Centre for Life Writing for Transformation™, in Birmingham, England. Brian took motorcycle lessons after he turned 60, consistent with Michelangelo's motto: "I'm always learning ...". He loves reading books about writing and daily personal/spiritual reflection. Since 2012, he has envisioned and helped guide CREATIVE JOURNEY to completion. E-mail: brianh171@mymts.net

Eleanor Chornoboy (EC)

Author of *Faspa and Faspa with Jast*, Eleanor writes to capture moments in history. Through co-facilitating Life Writing for Transformation™ classes, she has had the joy of joining writers on their journey as they put their stories on the page. To delight the child in her, she has authored *Snow Angels* and *Pajama Tears*. Eleanor and her husband Larry live in Winnipeg, Canada.

Excerpts from CREATIVE JOURNEY:

SHINE

Brian Hay (BHH)

*At times our own light goes out
and is rekindled
by a spark from another person.*
(Albert Schweitzer)

My lighthouse is Mom, who has stood by me throughout my life. She was proud of my accomplishments in becoming a successful lawyer, a father, and a husband. Yet, she was also there to support me in my darkest times, when all of my achievements were almost lost.

Mom saw the best in me, even when I behaved badly and let her down. In my darkest hours, I isolated myself, holed away from the world at the shock of my losses. She remained by me and supported me, but also showed me the light, led me back to stand on my own and rejoin society, to be responsible and become caring for others.

Today, to witness Mom's memory now sometimes failing her, sometimes struggling to know where she is and what is going on, it is my turn to be there for her. I would like to be Mom's lighthouse now, her beacon of light, solid on the shore. Mom knows she's in the right place as long as she can see my light. (BHH)

*I remain rock-solid in my
healthy life, to shine the light
for my loved ones to be able to
see the shore.*

ZING

Eleanor Chornoboy (EC)

*True happiness comes from the joy
of deeds well done, the zest
of creating things new.*
(Antoine de Saint-Exupery)

Seed after seed, the perky chickadees, sparrows, brilliant American finches, and Common Redpolls peck sunflower seeds I've left for them in the bird feeder. They are a generous lot, spraying seed onto the ground, to ensure the chipmunks and bunnies below have plenty to eat.

Their chirps and songs sing of their zest for life, savouring every moment, worry-free, knowing nature and the neighbours will provide food and fresh water in the bird bath. They only need to be. For a song, supper is served.

At the end of my garden, Tibetan prayer flags breathe zest, reminding me that beauty is in the moment, giving joy that sinks into my soul.

I glimpse the apple tree blazing with mature fruit. Its boughs have room to spare, holding a red and a green hula hoop, tempting the child in me to "have a go."

My purple benches, rescued from auction sales by my father and painted a bright purple to zing the white winter landscape with colour, sizzle with happiness throughout the year. In winter, they beckon shy deer to rest beside them, finishing the silent landscape—breathing deeply and fully, in and out—beauty and a zest for life abound. (EC)

*I take my happiness from
nature's creation.
Beauty + calm + breathing =
Zest for the moment, for life.*

"Enjoy the little things, for one day you may look back and realize they were the big things."

~ Robert Brault (born 1938)
American Writer
(values.com)

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Things To Do

IN WINNIPEG

CONT'D FROM PAGE 11

The PROBUS Club of Winnipeg - is a group for the retired or semi-retired. Info: **204-489-2882**, or **winnipegprobus85@gmail.com**

Dakota 55+ Lazers Senior Centre - Various programs: Cribbage, line dancing, floor curling, quilting, fitness programs, etc. Call: **204-254-1010** ext. **206**. WHIST, Wednesdays, 12:30 pm, contact Bob or Fran: **204-257-3172**. Jonathan Toews Centre, 1188 Dakota St.

PROGRAMS / SERVICES

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**

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 - Tai Chi: 8-wk session, Tuesdays 6:30 pm, SMD Building, 825 Sherbrook St. Park south side of bldg. Starts Sep. 6, (excluding Oct. 18 & 25). \$50 or \$45 for FMS member. To register: **204-256-1191**.

Manitoba Christian Writer's Assoc. - Meets Sat. 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, Monthly Brunch & Birthday Lunches, Friday Canasta, Creative Writing, Guest Speakers, Health & Safety Issues, 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**

Fraternal Order of Eagles # 3870 - 3459 Pembina Hwy in St. Norbert. Wed. Bingo, 12:55 pm, doors open 11:30 am. Sun. Bingo 6:30 pm, doors open 5:30. Cribbage Tuesdays resume in Fall. Call **204-269-4332** after 4:30 pm Mon-Fri.

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

Wpg Polish Legion Br #246 - Tues. Lunch/Dance, noon-3 pm; Sat live Band, 8-midnite; Oct 29-Halloween Party, 8-mid-nite; Karaoke Fridays, 8-midnite; Zabawa, last Thurs. ea. mo.- \$10 supper, 5:30-7:30 pm, dance 8-10:30 pm. 1335 Main St. Call **204-589-5493** to confirm dates for events.

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.

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**.

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.

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**

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**

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**

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**

A & O: Support Services for Older Adults - Senior Centre Without Walls. 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

PROGRAMS / SERVICES / VOLUNTEERING

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**

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. 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**

Seine River - Seine River Services for Seniors - gratefully accepting donations of slightly used mobility aids such as rolling and standard walkers, crutches, canes, wheelchairs and bath chairs to assist elderly in need. Call **204-424-5285**.

Les services rivière seine pour aînés - Les membres du conseil d'administration de Services Rivière Seine pour Aînés vous invitent à faire don de vos aides à la mobilité qui sont légèrement utilisées, pour aider les personnes âgées qui ont des besoins particuliers au niveau des déplacements. Voici l'équipement nécessaire: des marchettes (standards ou roulantes), béquilles, cannes, fauteuils roulants et sièges de bain pour baignoires. Nous voulons offrir à nos aînés un choix d'équipement qui leur fournira un peu plus de stabilité. **204-424-5285**

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

Springfield - Service to Seniors - Estate Planning Seminar, Wed. Oct. 26, 6:30 pm, Springfield Public Library, 60 024 Hwy 206. To register, Diane: **204-853-7582** or **springfieldseniors@mymts.net**

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 Seniors Community - Congregate Meals are available to all community seniors. **Oakbank**: Mon/Tues/Fri - 5 pm. Wed/Thurs, noon. Call **204-444-3132**. **Dugald**: Mon/Wed/Fri - 5 pm. **Cooks Creek**: Mon/Wed - 11:30. Call **204-444-6000**. **Anola**: Mon-Fri, 11:45 Call **204-866-3622**

Stonewall - South Interlake 55 Plus - Line Dance Classes, Tuesdays 6:45 to learn steps; 7 pm Line Dance Class; and Thursdays 11 am at Odd Fellows Hall, 374 - 1st St. W. Stonewall. Fee \$2/class plus yearly SI 55 Plus membership. Call SI 55 Plus office: **204-467-2582**.

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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Today's Recipe

Larry McIntosh



Egg Salad

Metric	Ingredient	Imperial
250 ml	small curd cottage cheese	1 cup
2	hard boiled eggs, shelled & coarsely chopped	2
2	green onion, thinly sliced	2
15 ml	red bell pepper, chopped	1 tbsp
15 ml	black olives, chopped	1 tbsp
5 ml	mustard	1 tsp
-	favourite bread or roll	-

In a small bowl, combine cottage cheese, eggs, green onion, peppers, olives and mustard, mixing until combined. Cover with plastic wrap and refrigerate for at least two hours.
Spread mixture on your favourite bread or dinner roll.

Serves 2 www.PeakMarket.com

CROSSWORD

Trick or Treat!

By Adrian Powell

ACROSS

1 Bulgarian, for one

5 Traditional Muslim attire

10 In the thick of

14 Vatican City coin, in the thirties

15 Become hardened to

16 Monicker

17 Cyclotron splittable

18 W'air

19 Manage, somehow

20 Busy place right before Halloween

23 Fat farm

24 Grand __, NS

25 Your biggest blood vessel

29 Best friend and confidant of 55A

33 Picketer's foe

36 Bugs

37 Rock band's stint

38 Many Louvre hangings

39 Stressed out

41 Belonging to the family

42 www.cbc.ca, e.g.

43 One of Rebekah's twins

44 Whiplash consequence?

45 Easter Bunny's mysterious October cousin

50 Vishnu worshipper

51 __ Alicia of "Falcon Crest"

52 Icky gunk

55 Greatest and totally dedicated believer in 45A

60 Flightless New Zealander

63 Silly stunt

64 BTU part

65 Egypt's Nasser, for example

66 Smelled really bad

67 Make a donation

68 Trails behind

DOWN

1 Duel-generating activities?

2 Like Times Square at night

3 Steak house enticement

4 Theda Bara, e.g.

5 Mohammed's journey

6 Sillier

7 Leap in the air

8 Big moment from the opera

9 No longer straight

10 Popeye's tattoo

11 Red Guard idol

12 Little demon

13 Gerry of CBC's "Mr. D"

21 Trans-Canada Hwy. rate

22 They wait in a line at the airport

26 Tusker gone amok

27 Spin around

28 Anxiety

29 Channel airing "Survivor"

30 Flax genus

31 US org. that gave Trump a write-off

32 Scrape by (with "out")

33 Sound of wind in the willows

34 High wispy clouds

35 Woody of "Manhattan"

39 Buckley's dose, e.g.

40 Vichy water?

41 Hold the title to

43 Embroiderer's sewing case

46 Talks off the cuff

47 Driveway surface

48 Special talents

49 "Da Vinci Code" actor McKellen

52 Spirit in a lamp

53 Martini garnish

54 Polecat's aquatic relative

56 Rambler's old auto maker

57 Render __ Caesar

58 Men only affair

59 Snub-nosed dogs

60 Initials on a plane from Seoul

61 "The Crying Game" org.

62 Tail's motion, say

WORDSEARCH - Battles

By Senior Scope

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

Actium	Bosworth	Crecy	London	Preston	Tenerife
Agincourt	Field	Dien Bien	Malta	Quebec	Tobruk
Alamein	Boyne	Phu	Marne	Ruhr	Toulon
Alamo	Bulge	Dieppe	Matapan	Sadowa	Tours
Anzio	Bull Run	Gaza	Midway	Selby	Towton
Armada	Burma	Hattin	Naseby	Shiloh	Ulundi
Atlantic	Calvi	Iwo Jima	Navarino	Sole Bay	Verdun
Bastia	Cannae	Jena	Nile	Surat	Waterloo
Betwa	Cassino	Juno	Omaha	Sword	Ypres
Blitz	Cassio	Jutland	Patay	Taranto	

SUDOKU MEDIUM

By Senior Scope

		2				8		9
	1	3			6			
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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

Vietnam - PART 10 -
Ho Chi Min City, Cont'd

Story and photos by Rick Goodman ©Copyright 2016

We spent a final night in Nha Trang and then boarded a Reunification Express train for the day's journey to Ho Chi Min City. Once known as Saigon it is the biggest city in Vietnam with a population of 8.2 million people. And every last one of these people have either a taxi, a scooter, a bicycle or a Pedi cab. And they ride them all over. All the time. There is so much traffic that half the time the only parking is on the sidewalk and this forces the pedestrians out into the street to mingle with the wheeled traffic.

One of the great thrills in Saigon [local people still call Ho Chi Min City Saigon] is crossing the street and living to tell about it. It probably seems more dangerous than what it actually is considering the relatively slow speed the traffic moves at but its somewhat disconcerting the first couple of times you try it. It's an act of faith. You step off the curb and just start slowly walking. Do not

going down on Beer Street when we were there but it was kind of like a church picnic compared to Bui Vien Street after the sun went down. The guesthouse we were supposed to stay in had overbooked so the owner took it upon himself to find us another place to stay.

We ended up right in the heart of the party. And what a party it was. Locals and tourists cruised up and down the street checking out the show and being part of the show themselves. Flames were shooting out of BBQ ovens, sidewalk cafes were packed with people on little plastic stools. Most of the tables were arranged so patrons could face the street and take in the action. Massage girls were stopping every-one they could get their hands on, offering massage, facials, pedicures and who knows what all. Cigarette and gum girls worked the crowds. These folks seem to be pretty much immune to rejection. They get turned down hundreds of times



CH 53 helicopters on display at firebase Khe Sanh

Until we caught on to how it worked Bea and I would loiter until a local wanted to cross and then we would set ourselves up so he or she would get smacked first while we crossed with our new best friend.

There's a couple of things you should make an effort to do in Saigon. One of them is go for a Pedi cab ride. These guys have more or less set routes around the popular tourist spots and will peddle you around to the War Museum and the Post Office and the Cathedral. Be sure you negotiate the price before you get on board. It can get a little expensive but at least these guys know where they are going so spending a few bucks may be preferable to wandering around lost. Not that there's anything wrong with wandering around lost and disoriented. I do it a lot. It's a guy thing.

Another thing to do is head down to the backpacking area in District One and check out Bui Vien Street on a nice warm tropical evening. Hanoi had a pretty good street party

between sales. They manage to keep their sense of humour. One girl would stop and pinch my cheeks and then pat my belly. She'd tell Bea, "Probably two babies," then laugh and disappear into the crowd.

One of the oddest things were the dried cuttlefish sellers. They went up and down the street with these cuttlefish hung on racks. Up and down all night and they never seemed to sell any. We were there for two nights and the same guys were offering the same ratty old cuttlefish the whole time. If they ever managed to actually sell one the shock would probably knock them off their bicycle.

Of course the traffic weaved in and out amongst the partiers. The noise was stunning. Horns, motors, laughing, conversation. Vendors and waiters pitching their wares.

"Beer, cheap."
"You want eat? Very good!"

Two nights down on Bui Vien Street were enough. It was time to say goodbye to Vietnam and head across the border into Cambodia. ■



Khe Sanh museum

It wasn't all AK-47's. Prior to this the US Army likely hadn't come up against men armed with bows and arrows since Custer made his last stand. I think you would have to have some pretty strong convictions to be willing to go up against the US Marine Corp armed with a piece of string and a sharp stick.



WORDSEARCH - Solution

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CROSSWORD - Solution

S	L	A	V		H	I	J	A	B		A	M	I	D
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SUDOKU - Solution

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

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The Hidden Risks of Influenza: Why Vaccination Makes Sense

By Dr. Brian Aw

Did you know elderly adults make up only 15% of the Canadian population yet they account for up to 70% of influenza-related hospitalizations and 90% of influenza-related deaths? What if I told you that influenza can result in a host of possible serious health consequences such as heart attacks, hospitalization, and even death?

Influenza is a highly contagious viral illness of the nose, sinuses, throat and lungs. A common misconception is the perceived harmlessness of influenza. Although many people may shake off the infection, some will continue to experience the ill effects of influenza for the rest of their lives. In reality, the dangers of influenza are hidden and extend well beyond the symptoms, such as fever, cough and headaches that we would normally associate with the “flu”.

Older adults (65 years of age and older) are at the highest risk of complications due to influenza. Unlike the common cold, studies have shown influenza can lead to serious and potentially fatal health problems such as pneumonia and may be associated with the worsening of pre-existing kidney or lung disease, and can even trigger heart attacks or strokes. Consequently, influenza illness can be especially debilitating for older adults as these complications can lead to disability and a loss of independence. Given the impact that influenza can have among older adults, Canada’s National Advisory Committee for Immunization (NACI) highly recommends annual vaccination of adults 65 years of age and older as well as those with various chronic conditions.


As we get older, our immune system naturally and progressively weakens which makes it more

difficult for the body to fight off infections. To make matters worse, older adults typically have underlying diseases such as diabetes, heart problems, and kidney disease which can be worsened by influenza. As a result, the repercussions of influenza among older adults may be long lasting if not permanent.

While influenza vaccination remains among the best ways to prevent influenza, vaccination tends to be less effective in older adults compared to younger adults. Vaccines work by training your body’s defenses to identify and fight off foreign invaders. However, when older adults and other people with weakened immune systems are given a vaccine, the immune response often just isn’t as robust so they’re more vulnerable to infection and the severe consequences of influenza compared to younger adults.


For those 65 years of age and older, there is now a high-dose influenza vaccine available in Canada. Both Health Canada and NACI have recognized this vaccine as having shown improved efficacy for preventing influenza illness that is generally safe and well-tolerated when compared to the standard influenza vaccine. It’s time to consider the high-dose influenza vaccine to help better protect older adults in Canada. Ask your doctor today if the high-dose vaccine is right for you.

Remember to protect yourselves and your loved ones by getting your annual flu shot against influenza. Empower yourselves to prevent one of the top 10 leading causes of death in Canada!



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