







The soldier stood and faced God, Which must always come to pass He hoped his shoes were shining, Just as brightly as his brass.

'Step forward now, you soldier, How shall I deal with you? Have you always turned the other cheek?

To My Church have you been true?

The soldier squared his shoulders and said,

'No, Lord, I guess I ain't. Because those of us who carry guns.

Can't always be a saint.

I've had to work most Sundays, And at times my talk was tough. And sometimes I've been violent, Because the world is awfully rough.

But, I never took a penny, That wasn't mine to keep... Though I worked a lot of overtime, When the bills got just too steep.

And I never passed a cry for help, Though at times I shook with fear. And sometimes, God, forgive me, I've wept unmanly tears.

I know I don't deserve a place, Among the people here. They never wanted me around, Except to calm their fears. If you've a place for me here, Lord, It needn't be so grand.
I never expected or had too much, But if you don't, I'll understand.

There was a silence all around the throne,

Where the saints had often trod. As the soldier waited quietly, For the judgment of his God.

'Step forward now, you soldier, You've borne your burdens well. Walk peacefully on Heaven's streets,

You've done your time in Hell.'

~ Author Unknown





OUR COLLECTION INCLUDES:

- Open-back Pants
- ♦ Side-open Pants
- ♦ Bottomless Pants
- Wrap-around Skirts
- Adaptive UndershirtsAnti-strip Jumpsuits
- Open-back Nightgowns
- ♦ Wheelchair Capes
- Slippers and more



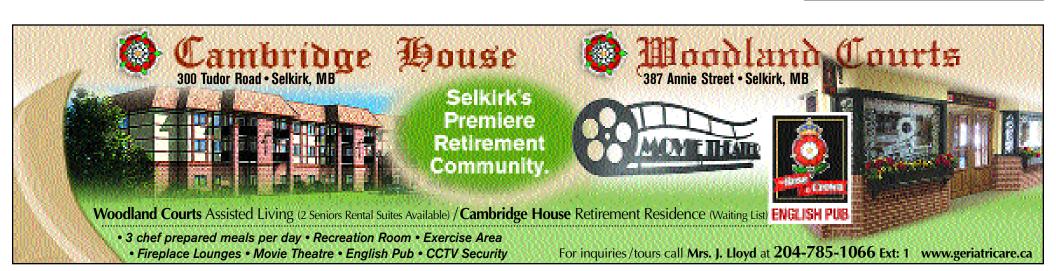
377 1st Street E. Stonewall, MB stonewalltireandautorepair.com



GOOD YEAR.

TIRES SALES & SERVICE AUTOMOTIVE REPAIR MOBILE TIRE REPAIR VEHICLE ACCESSORIES

TIRES COST LESS



Senior Scope

www.seniorscope.com

Publisher/Editor:

Kelly Goodman 204-467-9000

kelly_goodman@shaw.ca

Advertising: 204-467-9000

Contributing Writers /

Submissions: Scott Taylor

Roger Currie

Shirley Hill

Nick Thomas

Adrian Powell

J.W. Crane Memorial Library

Manitoba Hydro Peter Manastyrsky Metro Hnytka

Curtis Hughes
Ruperts Land Caregiver Services

Senior Scope and Boomer Buzz is FREE at over 650 locations and by email subscription. Mail-out Subscriptions: 29.00 + 1.45 gst (30.45 total) for 14 issues/yr. Mail cheque or money order payable to:

Senior Scope, Box 1806 Stonewall, MB R0C 2Z0

For news ideas, submissions or letters for **Senior Scope**, call **204-467-9000** or email: **kelly_goodman@shaw.ca**

Available in Winnipeg and the rural Manitoba communities of Birds Hill, Middlechurch, Lockport, Selkirk, Teulon, Gimli, Arborg, Fisher Branch, Hodgson, Poplarfield, Winnipeg Beach, Petersfield, Beausejour, Oak Bank, Dugald, Anola, Pine Falls, Victoria Beach, Pinawa, Lac du Bonnet, Stony Mountain, Stonewall, Balmoral, Argyle, Marquette, St. Eustache, Warren, Woodlands, Ashern, Roblin, The Pas., Steinbach, St. Anne, Ile des Chenes, Lorette, Niverville, New Bothwell, Blumenort, St. Adolphe, St-Jean Baptiste, Morris, Morden, Winkler, Carman, Roseau River, La Salle, Headingley, St. Francois Xavier, Starbuck, Elie, St. Eustache, Portage la Prairie, Holland, Hamiota, Notre Dame de Lourdes, Killarney, Neepawa. Brandon, Virden.

The content or advertising in this publication does not necessarily reflect the views and/or opinions of *Senior Scope and Boomer Buzz*. We do not make any warranty as to accuracy of material published. © Copyright 2014 Senior Scope. All rights reserved. NO PORTION OF SENIOR SCOPE MAY BE COPIED ON THE PUBLISHED WITHOUT WRITTEN PERMISSION FROM THE PUBLISHER. *Senior Scope and Boomer Buzz* can be found at all Winnipeg public libraries and many rural libraries, 55 plus centres, grocers, hospitals, clinics, Legislative Building, The Forks Market, Manitoba Tourism at the Johnston Terminal, restaurants, 55 plus apartments/complexes/condos, various merchant locations - over 650 locations in all. Available online at www.seniorscope.com or by mail (\$29.40/yr) or email subscription (FREE) - email request to kelly_goodman@shaw.ca.

PHOTO SUBMISSIONS FOR FRONT COVER OF SENIOR SCOPE AND

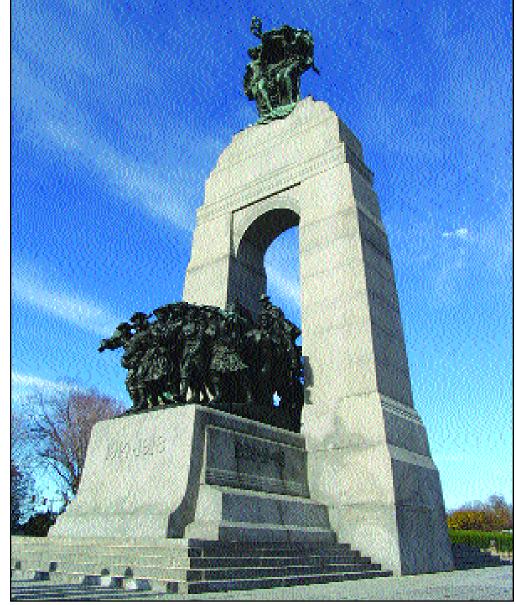
BOOMER BUZZ - Email your favourite photos to kelly_goodman@shaw.ca. If chosen for the front page, you will receive \$25.00. Category ideas: scenery, people, pets, etc. Or call **204-467-9000** for more information.

We shall remember them once more, including the very latest victims

By Roger Currie

Poppies are visible everywhere on Canadians once again, especially on politicians and other public figures, as November 11th draws near. But the nature of the national spotlight on Remembrance Day will be dramatically different than it would have been just one month ago. The Parliament Hill ceremony will include the Governor General and the Prime Minister, and as usual it will take place at the National War Memorial. That's where a 24 year old reservist named Nathan Cirillo was shot in the back and killed on Wednesday October 22nd. Less than 48 hours earlier in Quebec, 53 year old Warrant Office Patrice Vincent died in a bizarre hit and run incident.

In both incidents the assailants were also killed, and the Harper government is treating them as acts of terrorism. What followed the shooting of Corporal Cirillo was as dramatic and traumatic as anything that has ever been seen in our capital. The gunman, 32 year old Michael Zehaf-Bibeau, went directly to the Centre Block of parliament and fired dozens of shots in the Hall of Honour before he himself was fatally shot by Kevin Vickers, the Sargent at Arms. On either side of that hallway as the shots rang out, the Conservative and NDP caucuses were meeting. Hundreds of MP's rightfully feared for their lives, and the whole episode has raised huge questions about security on the hill. Stephen Harper will now have 24 / 7 protection by the RCMP. I'm sure most of us were surprised to learn that it wasn't already in place before that dramatic day.



National War Memorial in Ottawa

Bathrooms of Distinction

The Walk-in Bath Specialists

These tubs are made to take the place of your existing bathtub.

The Mounties say Bibeau made a video before those dramatic events, and it is clear that he was motivated by more than a history of drug addiction and mental illness. The strong suggestion is that he wanted to travel to Syria and take up arms in support of *I-sis*, the Islamic extremist group that's

waging war in both Syria and Iraq. He was also critical of the Harper government's foreign policy which includes sending fighter planes to attack *I-sis* targets in Iraq. Harper's policy is also fiercely supportive of Israel. It's not known if Canadians will ever get to see that video. In

We install all types and models of walk-in

bathtubs. This will ensure that you get the right one for your needs. Safety provides peace of mind to you and your

Dignity - No need for

heatlh care workers

to bathe you.

family.

Continued on next page



At Connect Hearing, we use award-winning hearing aid technology to help people stay connected to the world around them. We do this for our customers every day and we can do it for you.

Call 1888.850.9979 and book your complimentary hearing evaluation today. With our two week no cost, no obligation hearing aid trial," there has never been a better time to come see us.

Country Club McIvor Mall

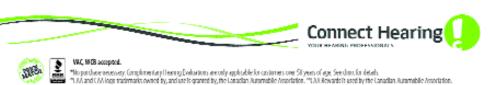
Regent

130 - 3025 Portage /we. 1795 Henderson Hwy. 130 - 701 Regent Ave. W.

Tax lustive discounts
Reswards available to CAA Members.

We offer a FREE shuttle service for all our customers.

connecthearing.ca • 1 888.850.9979



In business for 19 years. Specializing in walk-in tubs for 9 years.

Serving Manitoba and beyond.

Bathrooms of Distinction 677 Dunning Road

Longevity in your home.

Narol, Manitoba

bathoomsofdistinction@shaw.ca 204-292-6676







DO YOU HAVE ANY OF THESE DISABILITIES? Do you suffer from mood disorder, schizophrenia

or other mental functions? Is there difficulty walking or managing your bowel or bladder?

We help individuals, parents and families to complete all the necessary DTC forms. Consultation is strictly confidential, no obligation and a flat fee for services rendered.

SSLP Construction and Renovations

Straight. Square. Level. Plumb.

New Construction - Additions - Renovations Concrete Work - Drywall - Painting No job too small



Darren Carlson - Contractor Licensed and Insured References Available

daemos.darren@gmail.com 204-806-5088

V13N5 • Nov 4 - Dec 9, 2014

Senior Scope • 204-467-9000 • kelly_goodman@shaw.ca

Disability Tax Credit for Manitobans



Manastyrsky

Sadly the weather has changed and the end of the calendar year is approaching, but there is one thing that hasn't changed and still available to us all - Disability Tax Credit (DTC).

It is a known fact that the federal government has a tax credit program for people with specific disabilities. You may be eligible for Disability Tax Credit claim if a qualified practitioner (medical doctor, optometrist, physiotherapist, occupational therapist, psychologist, speech-language pathologist, and audiologist) certifies on the DTC form that you have a prolonged **impairment**. It is important to note that the qualified practitioners understand the process, the criteria and they are prepared for additional questions from Canada Revenue Agency following the initial DTC application.

In our province many citizens with disabilities have never been aware that they may be eligible for a tax refund. The Income Tax Act provides a non-refundable Disability Tax Credit (can reduce your taxes to zero but not below) and available to all eligible individuals no matter what age level - young or old.

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. This credit can be transferred to a supporting person or a related caregiver (person who pays income tax), a person who provides help and support. If you pay no tax, there is no tax to refund. A tax credit only reduces tax payable. While DTC doesn't compensate for the cost of having a disability, it does provide some relief for people who qualify for the credit.

The Disability Tax Credit is often overlooked because of a belief that the credit is restricted to individuals confined to be completely immobile. The DTC is recognized for people who are markedly restricted and have made out-ofpocket costs for many years, you might be one of them. The eligibility is based on the effects of the impairment rather than the presence. A person may be eligible to apply for the Disability Tax Credit if he or she has a **mental** or **phys**ical impairment that is severe and **prolonged** and lasted at least 12 consecutive months.

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: walking, speaking, hearing, dressing, feeding, elimination (bowel or bladder function); mental functions necessary for everyday life, such as: thinking, perceiving, remembering and even life-sustaining therapy. Also if you have a **disabled child** who qualifies under one of the above areas, your child's DTC may be transferred to a guardian - the caregiver.

Who qualifies for DTC?

- 1. Your impairment (physical or mental) - has it lasted, or is it expected to last for a continuous period of at least 12 consecutive months? This is classified as prolonged impairment.
- 2. How is your sight are you blind?
- 3. Life-sustaining therapy (for year 2005 and later) - do you receive such therapy to support your life even if it alleviates the symptoms. Examples of this therapy are chest physiotherapy to facilitate breathing or kidney dialysis to filter blood; insulin therapy to treat Type I diabetes who cannot independently adjust the insulin dosage, all of these therapies qualify. Do you require therapy at least 3 times per week,

for an average of at least 14 hours per week? However implanted devices such as a pacemaker or special programs of diet, exercise, or hygiene, do not qualify.

- 4. The effects of your impairment - does it cause you to be markedly restricted, all or substantially all the time, even with therapy other than lifesustaining therapy, and with the use of devices and medication are you still unable to perform at least the basic activities of daily living? (physical speaking, hearing, walking, elimination (bowel or bladder function), feeding, and dressing) or (mental functions-mood disorders, schizophrenia, bipolar disorder, learning disability,
- 5. Does your impairment meet the following conditions such as being significantly restricted - meaning that although you do not quite meet the criteria for markedly restricted, your ability to perform the basic activity of daily living is still substantially restricted?

If you answered YES to question 1 and YES to any one of the ques-

Continued on page 7

We shall remember them, cont'd from page 2

the meantime, Bibeau's mother who had been largely estranged from her son for the past five years, issued a statement in which she dismissed the possibility that his actions were related to terrorism.

Remembrance Day has definitely taken on greater significance since 2002. That's when Canadian deaths began in Afghanistan. 160 Canadian soldiers and others were killed during that decade-long military mission, the heaviest toll since the Korean War 60 years earlier. The Korean conflict, often referred to as the Forgotten War, killed more than 500 Canadians. More than 66,000 of us died in World War One, and another 44,000 lost their lives in Europe and Asia during World War Two. Since the first deaths in Afghanistan, Silver Cross mothers who have been part of the Nov. 11th ceremonies on parliament hill have no longer been elderly women whose sons died battling the Nazis before most Canadians were born. Now all of a sudden we have the death of a vibrant young Canadian



Cpl. Nathan Cirillo

with a 5 year old son, on the very spot where we have been remembering those who died far far away in order to keep us safe.

In this era when the importance of traditional journalism and storytelling has greatly diminished in importance, as has teaching our children about Canada's proud history as a nation that has always punched way above its weight in times of international crisis, there is a natural tendency to not believe



Warrant Officer Patrice Vincent

that our country is now in danger of something as awful as terrorism. Our memories and our attention span are short.

44 years ago Pierre Trudeau invoked the War Measures Act after two prominent men were kidnapped by Quebec separatists, and one of them, Pierre Laporte, was murdered. With heavily armed soldiers all over Parliament Hill and hundreds of people arrested and held behind bars without charge,

the prime minister told us that such extreme action was needed to deal with an *Apprehended Insurrection* in Quebec. He promised that we would eventually be shown the 'evidence' to justify the action. In fact there was no such evidence. While there was considerable political support for Quebec separatism, the brutally violent acts that occurred during the October Crisis were the work of a small band of FLQ thugs, acting mostly on their own.

Yes, we currently have evidence that quite a number of young Canadians have somehow become radicalized and are committed in some way to supporting the forces of terrorism in other parts of the world. But without a lot more information, it's hard to have a complete understanding of how the deaths of Nathan Cirillo and Patrice Vincent relate to our longstanding observance of Remembrance Day. ■

Roger Currie writes regularly for **Senior Scope**, and he is heard on CJNU, 93.7 FM.

.....

Music Lessons for Adults & Seniors Exercise your mind, coordination, concentration and motor skills. Piano, Organ, Keyboard, Guitar, Violin (fiddle), Accordion, Ukelele, Banjo, Mandolin, Dobro, Bass, Clarinet. Lessons starting from noon on. In our studio or in your home. Serving Winnipeg and rural areas We also carry printer cartridges, USB flash drives, SD cards, all types of batteries (also for hearing aids), CDR's, DVR's, etc. Call Terry: 204-955-5428 or 204-467-7388 terry@keyboardventures.com

Nobody ever plans to make the taxman a beneficiary of their will.

Planning ahead can help you avoid leaving your loved ones with a tax burden, ensuring they receive the madmum amount from your estate.

Call me to find out how The Plan by Investors Group™ can help you provide for the people you care about... now and over time.

Trademarks cornel by KSA Florancial Inc. and Ucan end to its substituty corporations.
 MP1124.00/2019

SHIRLEY HILL CFP

Executive Financial Consultant shirley.hill@investorsgroup.com

(204) 257-0999





Page 4

324 Main in Stonewall

Senior Scope • 204-467-9000 • kelly_goodman@shaw.ca

V13N5 • Nov 4 - Dec 9, 2014

FINANCIAL INFORMATION

Moving your Money to the Next Generation

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

In the Sept 14th issue I listed the six pillars of financial planning and referenced the studies done by the Financial Planning Standards Council of Canada. Their research papers quantify what a difference it makes to the financial wealth of Canadians and their families who engage with a Certified Financial Planner. For this article I would like to focus on the Second Pillar which falls under the category of Insurance and Risk Management.

As the baby boomers enter retirement, intergenerational wealth transfer is one of the most overlooked financial issues of our time. The amount of wealth in Canada that is on the verge of being released when one generation passes the torch to the next is staggering. Some estimates have the total value of these assets at over one trillion dollars. That's right, trillion with a "T". Why does this matter? It matters for you, as it does for the entire country. Protecting this wealth as it changes hands in the family is absolutely critical. If done poorly, government coffers benefit at the expense of your children or your favourite charity.

It matters because the transfer of wealth from one generation to the next is not seamless and it is not without huge financial and fiscal obstacles. As the old adage goes, there are two constants in life: death and taxes. This is true to such an extent that without appropriate and diligent financial planning, the Canada Revenue Agency (CRA) may become your largest beneficiary of these assets, leaving less for the surviving generation than you had intended.

This article is not a course on taxation. That is a discussion for your accountant. It is, however, a discussion on some of the key issues facing seniors who are concerned with transferring their

wealth efficiently to their children, grandchildren, and even great-grandchildren. This article will also endeavour to provide meaningful insights into some of the most sensible ways to address these issues head-on.

And as with most things in life, if you want something of value, you need to be prepared to pay. In other words, the financial tools that exist, such as insurance, that are needed to ensure a smooth

that exist, such as insurance, that are needed to ensure a smooth transfer of wealth may appear to be expensive.

Compared to the alternative tax impact, these costs are often negligible and even inconsequential.

transfer of wealth may appear to be expensive. Compared to the alternative tax impact, these costs are often negligible and even inconsequential. Would you pay \$50,000 to save \$500,000? Most likely, yes. You get what you pay for. If you do nothing, then the Tax Man: the Canada Revenue Agency is the first in line in the settlement of your estate.

Why is the CRA involved? Whether gifted before death or not, assets such as investments, second properties like cottages, farm land, and other precious valuables are taxed at their fair market value upon disposition. Fair market value

is basically the value of an asset if it was sold today. When one spouse dies, most (if not all) assets are generally rolled over to the surviving spouse tax-deferred. When both die, an estate is created.

So what creates a tax liability? A principal residence is disposed of usually tax-free, while other investments like RRSPs, RRIFs, non-registered investments, and other holdings create tax liabilities.

Registered investments, like RRSPs/RRIF's, are fully taxed, so when passed to the next generation possibly half of their value is lost to taxes as the total value is considered income and therefore taxed at the deceased's marginal tax rate which could be the highest rate. Consider if you retire with \$1M in RRSPs, which is more common than you might think. As you whittle this portfolio down to pay household and lifestyle expenses, it may be only worth \$200,000 once both spouses have passed away - with \$100,000 owed to taxes as the estate is resolved, that's still \$100,000 in lost estate value. Gone, instantly. Never mind that we can no longer assume such an asset pool would actually be used up before death; many seniors have large investment portfolios they will never ever need due to healthy private or public sector pension plans sustaining them through retirement. So the estate tax bill grows and grows, rather than shrinks.

Non-registered investments (which may be in mutual funds, for example) as well as second properties are taxed based on the capital gain, which is a fancy way of comparing the current fair market value of the asset versus what you originally paid for it. In short, if you paid \$20,000 for that lakeside cottage in 1970, and today it would sell for \$520,000, the difference of

\$500,000 is considered a capital gain. Half of this is taxed at your marginal tax rate, so this can be roughed out to 25% of the \$500,000, or \$125,000 in taxes to be paid for by the estate. If the estate has enough money inside of

investments, like RRSPs/RRIF's, are fully taxed, so when passed to the next generation possibly half of their value is lost to taxes as the total value is considered income and therefore taxed at the deceased's marginal tax rate which could be the highest rate. 33

it to cover this tax bill, then the result is the estate has shrunk, drained by taxation, but it remains intact. If the estate has insufficient funds left in it to cover this tax bill, the assets must be disposed of. This is when the family cottage becomes difficult to pass along to the kids. They need to pony up the money themselves to pay this tax bill, either from their own savings or by mortgaging the property, again. And if neither is an option, the property is sold and is lost as a family heirloom or legacy.

Indeed, anyone who is currently between the ages of 60 and 85 should be reviewing the most tax efficient manner in which to move assets to the next generation, by

Continued on page 6









Sponsored by HUMN Pharmaceuticals

Menthol: Nature's Pain Reliever

By Haidita Celestine

In Natural History, published in 77-79 AD, Pliny the Elder Identified over 60 medicinal applications for mint. Chewed and applied topically, he reported that mint leaves were. useful as a remedy for elephantissis. lumbago, gout, acrofula, head-ache, all eruptions of the head, and maladies. of the rectum. He claims that the very smell alone reanimates the spirits and, ill bound into a crown around the head, it stimulates the mind and soul. As a juice, it will prevent the recurrence of lascivious dreams – although he points : out that others believe exactly the opposite on this point.

At Humn Pharmaceuticals, we don't expect that all of these claims would be proven by today's standards of scientific rigor; but clearly opinion. leaders have recognized the medicinal. value of mint for millennia. Menthol is an organic compound. that occurs naturally in the leaves. of the 'genus mentha' plant family, more commonly known as mint and peopermint plants. Whether extracted from the leaves by distillation or made. synthetically, the remarkable health. benefits of menthal cannot be denied. TPR20 Pain Ballet Creem combines. Menthol with the well-known benefits. of the local analgesic Lidocaine to

create a truty remarkable pain relief product. Bowen Hamilton, research director of Humn Pharmacauticals of Winnipeg states that "the major reason for the success of TPR20 is the combination of these two active ingredients working together. However Menthol, although commonly used, is often not fully understood by those who use it. Nor is its role in complementing the pain reducing characteristics of other compounds."

As new research develops, menthol is increasingly recognized as one of nature's most effective pain relievers. But just how does this compound tackle pain? The actual pain relief occurs by a remarkable activation of the same analgesic system through which opiates work; but with no hint of the complications that opiates typically cause. When menthol is applied topically, 'ligand' molecules attach to the body's cell receptors. This changes the perception of pain; the intensity of the body's blochemical response is reduced.

Menthol also triggers the process of vascellation or the widening of blood vessels. In addition to increasing blood flow to the affected area, the sides barrier function is reduced. This process enhances the absorption of not only the menthol but also the accompanying Udocaine in TPR20, bringing an immediate feeling of relief.

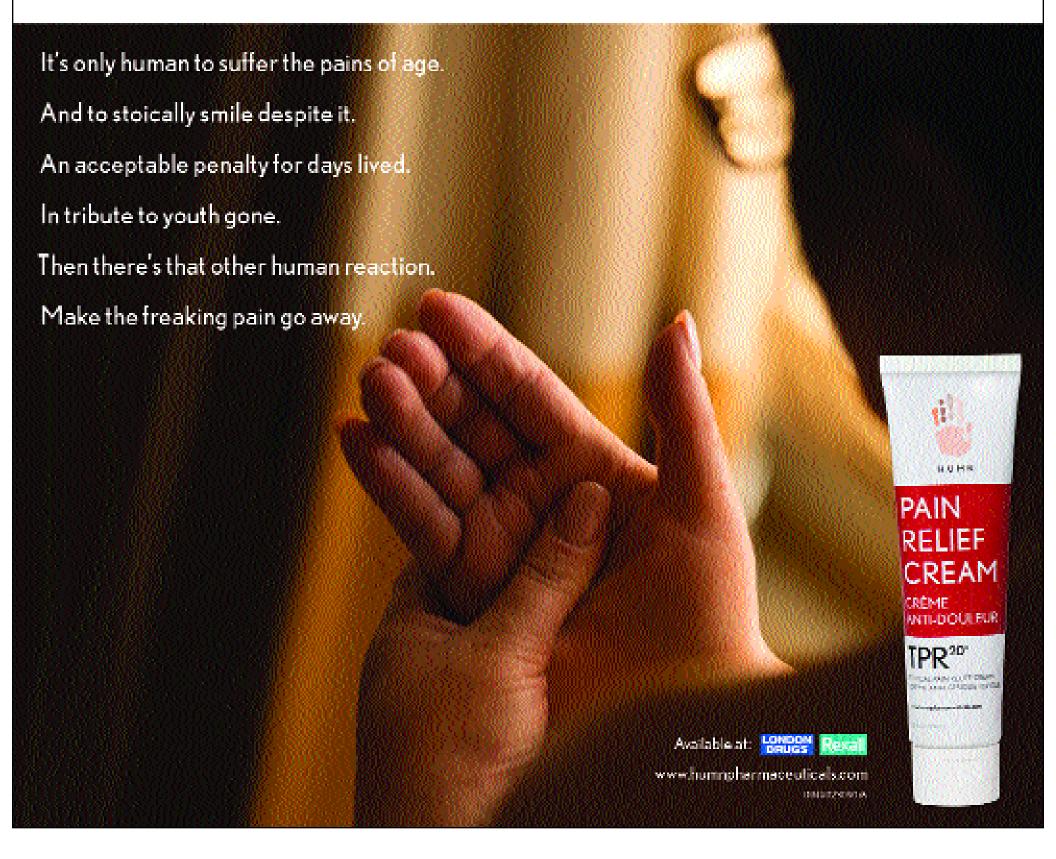
Inflammation is also a target of Menthol. Anyone suffering from muscle achies and pains can attest to the discomfort that the accompanying inflammation causes. Menthol brings immediate relief in both large and small inflammatory conditions by delivering a cooling sensation to the affected area. Menthol stimulates thermoreceptors in the skin cells, which help our bodies recognize changes in temperature. A signal is sent when the Menthol is applied which the brain interprets as cold, thus relieving the uncomfortable inflamed sensation.

Menthal is also regarded as a counter imitant. Counter imitants relieve pain by a unique action on the nerves. By creating a small local imitation they counteract the mechanism of the small nerve fibers in the gateway of pain. The gate control theory used to describe the mechanism of pain was first described fron Metzack in 1968. He proposed that pain is activated by the smaller fibers through the nerves that lead to the Central Nervous System. When these are triggered,

the signal goes to the brain. The brain, in turn, sends back a signal of pain through the outward transmitting nerves. That is when you feel the pain. Gounter initiants such as Menthol mask the local pain transmission so the Central Nervous System does not get involved.

However the doses required to create this counter imbant effect can push Menthol products towards a dangerous reaction. The FDA has warned of potential chemical burns associated with Menthol at concentrations greater that 3%. It is for this reason that Humn Pharmaceuticals uses 1% of menthol in TPR20: to realize the pain relieving, vasodilation and anti-inflammatory benefits without the counter irritation rate.

The combination of Edocaine and Menthol in TPR20 ensures that the 'whole is greater than the sum of the parts.' Two analgesic compounds, each working on important elements of pain relief to complement each other and create the unique benefit and versatility of TPR20. We won't claim though that TPR20 will help manage your dreams, unless of course you are dreaming of pain relief.



Moving Your Money, cont'd from page 4

reducing the impact of taxation upon death. How do you do this in an easy way?

Before jumping down that rabbit hole, remember one thing: life insurance is paid out tax-free to whomever or whatever is the beneficiary of the policy. And one more thing: Permanent life insurance (the only sensible type to use for estate planning) comes in two forms - Universal Life or Whole Life – and both can shelter the growth of assets inside these plans entirely from taxation as well. Overall, life insurance is an extremely powerful planning tool, especially for seniors concerned about the tax liability their estate presents to their children. Furthermore, an insurance plan can create an estate instantly, where perhaps none existed. So if you feel all this seems irrelevant because you suspect your estate is too small to matter, well fear not – a life insurance strategy can be used to create one for you and there's no cheaper way to leave a meaningful legacy than by purchasing life insurance.

There are two life insurance strategies that are easy to understand, easy to implement, and generally very advantageous from a financial and fiscal perspective.

The first would be the industry default strategy, which carries many names depending on who you talk to, which insurance company you might deal with, and so forth. The truth is, the default strategy is to implement a jointlast-to-die life insurance policy. This type of plan insures both spouses simultaneously, but is not about paying life insurance benefits to the other spouse, but rather for the heirs of the estate – the children. A joint-last-to-die insurance plan pays out on the last death, when the tax implications come into play. The life insurance is therefore a buffer or shield against the otherwise massive erosion in estate value from taxation. The policy can pay out to the children, who are then able to use it to compensate for the drop in value of the estate from taxes, or to pay the tax bill to be able to keep physical assets – such as that lakeside cottage – in the family. Alternatively the beneficiary of the policy can be the estate of the last-to-die spouse

quate tax-free funds to pay the estate liabilities including income taxes.

Two little known facts about a joint-last-to-die life insurance are, firstly, that this type of plan can be implemented well into your 70s (issue ages cap out at 85 years) and therefore not just intended for the recently retired crowd; and secondly, that it can be obtained

thing: life insurance is paid out tax-free to whomever or whatever is the beneficiary of the policy. And one more thing: Permanent life insurance (the only sensible type to use for estate planning) comes in two forms — Universal Life or Whole Life — and both can shelter the growth of assets... "

even if one of you is uninsurable. Obviously, a normal life insurance plan is issued to healthy people, those the insurer deems to have a high probability of reaching the standard life expectancy (currently in mid-80s for most men and women in Canada). However, a joint-last-to-die plan can be issued and approved based on the insurability of the healthier of the two.

The second, less common, strategy can be done in conjunction with a joint-last-to-die policy but is especially valuable if both spouses are no longer insurable and therefore could not qualify for an insurance plan. This might be due to health reasons or even due to age. Many seniors really only realize the extent of these problems so far into retirement - even into their 90s - that most will tend to give up, assuming nothing can be done other than ensure their will is in good order. This is simply untrue. Furthermore, it's usually

most people will realize they will not need all of their investments any longer and figuring out what to do with that money becomes a concern. If it was not a concern before, it certainly becomes one in your 90s!

Again, there are many names for this strategy and one is a "cascading life" insurance strategy. The idea is actually quite simple and not only ensures a tax-efficient transfer of wealth to the next generation, it also indirectly magnifies the value of the estate over the lifetime of the strategy, which could positively impact multiple generations. In some cases, an estate valued at \$500,000 originally might one day leave an impact of five or ten times this value using this strategy. So how does it work?

As an uninsurable senior couple with an estate comprised largely of non-registered assets, you would obtain insurance policies on your own children, and perhaps even your grandchildren. You retain ownership of the life insurance policies, but insure the child or grandchild. When you and your spouse die, the torch is passed and ownership is transferred to the insured; in other words, the child or grandchild who you insured becomes the owner of his or her own life insurance policy at that point in time. You may have pumped tens if not hundreds of thousands of dollars into these policies over a period of time, but as soon as you die, they acquire ownership and all of those policy values (normally called "cash value") become theirs. They inherit these policies on a tax-deferred basis. This strategy however does not create any life insurance proceeds for the payment of estate liabilities upon the death of the uninsurable senior couple.

The children can use these values for their own needs in a variety of ways. When they too die one day, the life insurance pays out to their beneficiaries, likely their own children. And so the money rolls over, or cascades to the next generation. The strategy unfolds over time, each change of policy ownership from the uninsurable senior person to the life insured child or grandchild and then the life insurance proceeds subsequently paid tax free to that person's beneficiary precipitating no taxation under the current provisions of the Federal Income Tax Act, resulting in a gradual movement of the estate through the hands of multiple generations. The main point of all of this is if you're not

able to insure yourself, you can consider insuring your heirs and reposition large portions of your non-registered investments into life insurance to ensure it's passed along tax-efficiently.

Call it what you want, but it's smart and highly effective. Doing something to preserve your estate will help ensure your heirs will receive what you want them to receive, rather than taking the unnecessary risk of allowing your estate to be dangerously eroded by the dreaded Tax Man. Instead, let's keep it in the family.

As a financial planner who has been in the industry for 27 years – I have seen families accumulate large wealth. We nickel and dime many of the items we buy and we try many ways to decrease the yearly tax bill. If there is any way we can obtain a refund or receive anything for free – we're first in line. What saddens me the most is that after all this hard work of savings is done, we quit at the 99% completion line, **The transfer of our Wealth.**

.....



SHIRLEY HILL CONSULTANT

Investors Group Financial Services Inc. 10 Island Shore Blvd. Winnipeg, Manitoba R3X 0E7 Phone: (204) 257-0999 ext. 3018 Shirley.Hill@investorsgroup.com

www.investorsgroup.com/en/shirley.hill/home



This is a general source of information only. It is not intended to provide personalized tax, legal or investment advice, and is not intended as a solicitation to purchase securities. Shirley Hill is solely responsible for its content. For more information on this topic or any other financial matter, please contact Shirley Hill. Commissions, fees and expenses may be associated with mutual fund investments. Read the prospectus before investing. Mutual funds are not guaranteed, values change frequently and past performance may not be repeated. GICs issued by Investors Group Trust Co Ltd., and/or other non-affiliated GIC issuers.





Official Royal Canadian Mint Distributors

Buy & Sell ~ Gold / Silver

MESSAGE FROM THE MINISTER OF HEALTHY LIVING AND SENIORS

Planning on Aging in Place



Minister Deanne Crothers

As Minister of Healthy Living and Seniors, I want to provide you with some resources to help you plan for the future and help you live in your home for as long as you are able. We all understand that most people want to age in

their own home or their community — this is what we call aging in place. Keeping the connections we make in our communities is very important to our health and wellbeing. It provides a sense of continuity, comfort and peace of mind.

You may want to ask yourself a few questions. Where do I start? If I want to remain living in my community, what are my housing options? As my needs and abilities change over time, where can I find the right supports in my community? My colleagues and I on the Federal/Provincial/Territorial Ministers (F/P/T) Seniors Forum recognize the importance of raising awareness and encouraging seniors to plan to age in place in their home or community. At our last F/P/T Ministers meeting in October, we were pleased to approve several resources on the issue of planning for aging in place, including the first in a series of videos, a factsheet and a comprehensive self-assessment checklist. Please visit the SHAS website to review these resources at www.gov.mb.ca/shas/.

These resources encourage everyone to think about your life as you age so you have access to health services, social supports and other supports that can help you live independently for as long as possible. For example, there may be some things you can do today that can help you continue living a good quality of life as you age. I encourage you to start planning for your current and future housing needs using the checklist and mini-planning guide which focuses on areas such as health, home, transportation, finances and safety, supports and services.

Manitoba has also developed Advancing Continuing Care "a blueprint to support system change" which focuses on enhancing the lives of older Manitobans by matching the needs of individuals and their caregivers with local supports. The blueprint proposes innovative solutions to provide appropriate supports to keep seniors healthy by providing integrated, seamless care through a wide range of community-based services. The province has outlined the first set of prioritized actions that will target some of the most critical areas of pressure within the continuing care system including strengthening and expanding options for community-based housing with services. More information about the blueprint can be found at www. gov.mb.ca/health/blueprint.html

To receive a copy of this checklist, please call the Seniors and Healthy Aging Secretariat at **204**-**945-6565** or toll free at **1-800**-**665-6565** or visit our website at www.gov.mb.ca/shas/

As a point of interest, there are other local resources that can help in your planning. You may wish to call the following for more information: • A&O: Support Services for Older Adults (A&O) offer one-on-one consultations with housing project co-ordinators available by appointment. The co-ordinator provides clients, and their families, with information to help select appropriate housing. Please contact A&O Support Services at 204-956-6440 in Winnipeg, or email info@ageopportunity.mb.ca.

• A&O also publishes the Winnipeg Housing Directory for Older Adults. The directory includes information about independent living, life leasing, assisted living, companion care, supportive housing, intermediate personal care homes and personal care homes. To view the directory, visit www.ageopportunity.mb.ca/housing/housing.asp or call A&O at 204-956-6440.

 The Seniors and Healthy Aging Secretariat provides an on-line directory of seniors housing for rural Manitoba (outside of Winnipeg) which includes listings for rental housing, subsidised housing, co-ops, life leasing and housing with support. To access the directory, please visit our website at: gov.mb.ca/shas/resources forseniors/index.html or contact the Seniors Information Line in Winnipeg at 204-945-6565 in Winnipeg; toll free 1-800-665-6565; email at seniors@gov.mb.ca

I hope the information in this column helps you explore your options and find answers to your questions about planning to age in place. For more information on any of these or other programs, please contact the **Seniors Information Line** at **204-945-6565** in Winnipeg, toll free **1-800-665-6565**. ■

Deanne Crothers

Minister of Healthy Living and Seniors

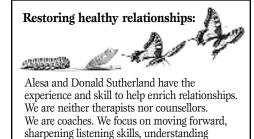
.....











sharpening listening skills, understanding personality, clarifying values, living in covenant. Email or call Alesa or Donald Sutherland for an exploratory meeting at no cost.

http://donaldsutherlandconsulting.com email h.donald.sutherland@gmail.com 204-254-1486



Senior Scope • 204-467-9000 • kelly_goodman@shaw.ca

V13N5 • Nov 4 - Dec 9, 2014

My experience of marriage.

I will begin with a little history. I am well into my third very happy marriage. My first two wives died of chronic incurable illnesses-complications of diabetes and leukemia, respectively. In each case I treasure remarkable years. My third wife, Alesa, and I were married twelve years ago. We struggle to remember the date of our anniversary. I think because every hour of every day feels like heaven on earth. Time just blurs as into a fog.

What are some of the keys to a happy marriage? Live in covenant rather than in contract. Covenant

means an agreement of the highest order. We don't keep score. We never make statements such as "I did the dishes, now it's up to you to wash the car." Such language indicates contract or legal values with 50-50 as an ideal. Covenant is based on unconditional love with 100/100 as an ideal. Consciously develop a consistent ecosystem for your home and for your behaviour outside of your home. The core of our ecosystem rests on three L's loving, laughing, and learning. These three are constants with love central and the other two closely

attached and strongly supportive. We always go to bed laughing and wake up laughing. Reading, writing, and learning are critical to our lives. We gave our TV set away ten years ago. It was just taking up space. We do have a radio but seldom turn it on. We don't read daily newspapers. We subscribe to several high quality magazines and glance over the news using the internet.

My experience is that women are natural nesters who thrive on unconditional love and particularly value absolute and consistent safety. Physical safety must be a given, emotional and intellectual safety are of equal importance. There should never be any hint of anger in the relationship or any topic that can't be talked about.

I place so called "little things" on my man's list. Each may seem inconsequential, but together they become very large. I am thinking of habitually opening house and car doors, helping with cooking, child care, dish washing, weekly house cleaning, yard work, gardening, shopping – all are part of living in covenant.

Rupert's Land Caregiver Services: Supporting Caregivers of Older Adults

Rupert's Land Caregiver Services

Why Does My Loved One Resist Care?

We live in a society that values independence and choice. Even as we age, the value that we place on those two things doesn't change. As long as we are mentally competent, we have the right to make our own decisions, even bad ones. Most people are used to having control of their own lives. Having control makes us feel strong and independent which is important to our selfesteem and emotional wellness. Our sense of pride, which comes from caring for ourselves, can diminish severely when we have to turn to others for assistance.

It is a very human response for aging adults to fear both the increased loss of their independence and the interference by their children. The aging family member feels that he or she has had the answers for many years. Why should they want someone else, especially their children, to interfere? When an older adult feels as if they are losing control of their own life, they are far more likely to perceive others to be taking control. If someone else is forcing a change in that person's life situation, then that is a strong message to them that independence is not just being lost - it's being taken away!

Relationships with family members can be full of biases, emotional history and ways of managing relationships. As a result, it can be

difficult for your parent or other family member to allow you to help. It can also be very uncomfortable for you as an adult child to experience your parent's vulnerabilities and to respond as an adult rather than as a child.

Barbara Kane, co-author of "Coping with Your Difficult Older Parent: A Guide for Stressed-Out Children" says "You may revert to the same coping mechanisms you had during adolescent power struggles with your parent screaming, yelling or running out of the room," she says. "You need to understand what parental behaviors trigger your emotional response and realize you have other choices.'

Here are some strategies to help overcome resistance:

- **1. Start Early** It is best to have relaxed conversations about caregiving long before a health crisis. Ask questions like, "where do you see yourself getting older?" or "How would you feel about having some help so you can stay in your home?"
- 2. Be Patient Ask open-ended questions and give your loved one time to answer,

For example, why are you unhappy with the housekeeper we hired? It

Continued on page 14

Disabilility Tax Credit, cont'd from page 3

tions 2 to 5, you may be eligible for the Disability Tax Credit. If you answered NO to all the questions 2 to 5, you are not eligible for this claim.

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

As a taxpayer with a potentially qualifying disability, you may be eligible and entitled to apply for Disability Tax Credit. There are still many people who qualify but have never applied and who may have been wrongly denied. Many people do not try. Some think they do not qualify, or might be intimidated by the process. At the same time there is an obligation to properly review all DTC claims, approve those that are legitimate and

maintain the integrity of the tax system to help those with a legitimate need.

A Step Beyond & Associates help individuals (young and/or old), parents and families to complete and streamline all the necessary forms for Disability Tax Credit. We will file a formal objection to Appeal the decision on your behalf, asking to review your DTC certificate if identified as not eligible. Our service is to look after you.

If you or someone you know has a disability, please call or email A Step Beyond & Associates for a Consultation, Confidential Dialogue, No Obligation and a Flat Fee for service rendered.

For further information contact: A STEP BEYOND & ASSOCIATES (see accompanying advertisement on page 3)

Peter J. Manastyrsky

A Step Beyond & Associates

204-663-4651

pmanas@mymts.net www.astepbeyond.cc



A+ Rating

Are you getting the most out of your trip to the pharmacy? By Curtis Hughes

Medications are an important part of your healthcare, but managing medications can be complicated. Your pharmacist is a medication expert and is available to help you make informed decisions.

Filling Prescriptions

When you take a prescription in to your pharmacy, do you know what happens next? There's more to the process than "taking the pills from the big bottle and putting them in the little bottle"! Taking your prescription to the pharmacy starts a process that is focused, not on pills, but on your health and safety. The prescription is entered into an electronic profile and is then available to be filled. The pharmacy team counts out the medication and the pharmacist verifies that it matches the prescription you were given. The pharmacist then makes sure that the prescription makes sense for you. They consider allergies, checks the dosage, assesses any interactions with other medications you take, and ensures the medication is appropriate for your condition. If there are any concerns after this process, the pharmacist will reach out to your healthcare team to correct any issues.

Once the prescription is ready, your pharmacist will review the medication with you and answer your questions. Ask as many questions as you need to! It's important to understand what you're going to be taking and why. The Manitoba Institute of Patient Safety (www.mbips.ca) suggests three main areas to focus your questions when talking to any healthcare provider:

- What is my health problem?
- What do I need to do?
- Why do I need to do this?

No prescription? No problem!

There are many reasons to visit your community pharmacy – even when you don't need a prescription filled. You may need advice or an over-the-counter (OTC) product. Perhaps you are looking for help choosing a supplement or you want to know more about how to quit smoking. Your pharmacist can help.

Even when choosing an OTC product, which is generally considered safer than prescription products, it's important to involve your pharmacist. One example is common sinus medications that can aggravate high blood pressure. You pharmacist can help you pick out products that are the best for your symptoms but avoid interactions and side effects.

Also, through the Manitoba Medication Returns Program (MMRP), you are able to drop off all of your unwanted and expired medication at the pharmacy for proper disposal. Medication that is thrown in the garbage or flushed down the toilet can pollute the soil and water. Unneeded medication can be dangerous when left around the house. Someone could accidentally take it or a child may find it and take it. When you drop off these medications at your local pharmacy, the

MMRP program makes sure they are disposed of safely.

Many pharmacies also offer specialty services, such as comprehensive medication reviews, medication organizers, minor ailment prescribing, diabetes educators, smoking cessation counseling and injection services (fees may apply). A comprehensive medication review is designed to assess all of your medicines, supplements, and OTC products at once. During the review, the pharmacist sits down with you creates a current medication list, answers your questions and make recommendations that are shared with you and your doctor, nurse or other healthcare team members. Medication organizers are tools that arrange your medications by day so

it's easy to keep track of them. These are great for travel! Minor ailments are common conditions (such as athletes' foot and acne) that specially-trained pharmacists can assess and prescribe medications for. Some pharmacists have taken extra courses to become diabetes educators and smoking cessation experts. As well, trained pharmacists are able to administer injections to adults and children over the age of seven. Common injections include vaccines for influenza (flu) and travel. Talk to your pharmacist to learn more about which services they offer and which ones are right for you.

Your pharmacist is your medication expert. Let their expertise work for you when you're facing tough health questions.

- How do your medications work?
- When to take them?
- How to store them?
- The goals of your therapy?
- What to do about side effects?
- What you can take during pregnancy?
- What's safe for children?
- Easy ways to remember your medications?

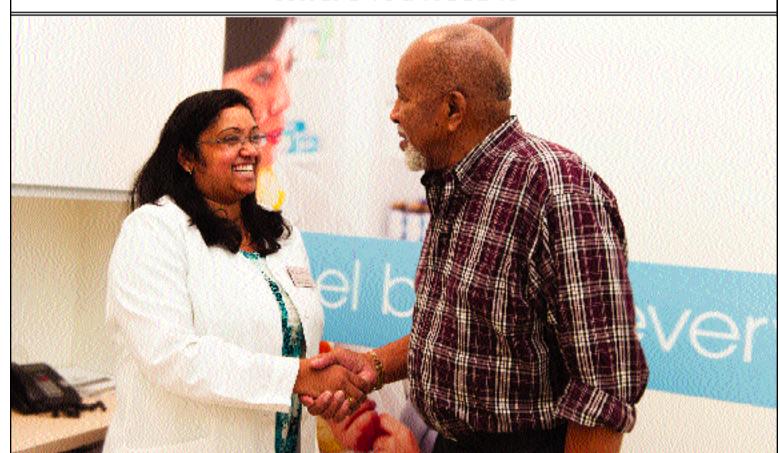
Talk to your pharmacist and discover your answers today. ■

Your Health. Your Pharmacist.

The information in this article is not a substitute for professional advice. Please contact your doctor, pharmacist or other health care professional if you have any questions about your health and medications.

Manitoba Pharmacists Help over 50,000 Patients a Day!

Healthcare - When You Need It
Where You Need It



Your **Health**



www.msp.mb.ca

Your **Pharmacist**

#We Help50 ka Day



The Mint Honours Veterans



By Metro Hnytka

I find it compulsory to thank the organizations that show great respect to our veterans. The Royal Canadian Mint is one of these organizations. I will use the Mint's use of circulating coins that can be found in our change to show thanks to our veterans. Here is a listing of some of those coins. There are a lot more that were made especially for collectors but are unlikely to be found in your pockets.

The Poppy Coin - 2004-2008

On October 21, 2004, the Royal Canadian Mint in partnership with the Royal Canadian Legion, unveiled the world's first coloured circulation coin. The coin featured a red poppy of remembrance for our war dead.

The Poppy Coin - 2010

The Royal Canadian Mint commemorated the 65th anniversary of the end of the Second World War with a 25¢ coin featuring two striking red poppies.

Collecting the poppy coins pays respect to all the men and women who have served and continue to serve the Canadian Forces. Canada owes its veterans a debt which we can never repay and I am proud that the mint is honouring the Canadians who protected our democracy and freedom.



Minted 28.5 mil





Minted 11 mil

Minted 11 mil

The Victory Nickel - 1945

Between 1943 and 1945, the Royal Canadian Mint issued the Victory Nickel to further war efforts. The torch and "V" on the reverse symbolized sacrifice and victory. Instead of rim denticles, a Morse code pattern reading "WE WIN WHEN WE WORK WILLINGLY" was used. In 2005, the Mint issued a commemorative Victory Anniversary nickel.





Wear your poppy proudly.



The Year of the Veteran -2005

The 25-cent Year of the Veteran coin depicts the profile of two veterans from different generations joined by their love of our country.

I imagine they went through a lot during the war and came back to spend the rest of their lives in a world which was altered by memories of their past, the loss of comrades and persons that they barely knew.

There are a lot of statues that honour the dead but this coin honours the living veterans. Bless them! This coin is my personal favourite.



Minted 15.5 Million

National War Memorial (\$1)

In 1994 the Royal Canadian Mint issued a commemorative \$1 coin (loonie) depicting the National War Memorial in Ottawa as shown on the reverse side. Fifteen million coins were minted in that year.



Peace Keeping Monument (\$1)

In 1995 the Mint issued a \$1 coin commemorating a portion of the Peacekeeping Monument (The Reconciliation) in honour of the 50th anniversary of the United Nations and the Canadian men and women who served as peacekeepers.

The War of 1812

Sir Isaac Brock

Major General Sir Isaac Brock died as he led the charge to take back Queenston Heights. His death inspired a nation to fight back.

Tecumseh

A Shawnee warrior, Tecumseh united his allies to fight with the British at the Battle of Fort Detroit. He helped take back the city from the Americans.

Charles-Michel De Salaberry

Lieutenant-Colonel Charles De Salaberry recruited and trained men from Lower Canada (Quebec) and led them as the Voltigeurs canadiens. Under his command, the Voltigeurs prevented the Americans from taking Montreal – twice.

Laura Secord

In 1813, overhearing plans of an American invasion, Laura Secord walked 30 kilometers out of American held territory to warn the British and their native allies of those plans thereby helping to stop the American invasion of Canada.

HMS Shannon

On June 1 1813, the JMS Shannon and its courageous crew defeated the USS Chesapeake in an eleven minute battle. The capture of the Chesapeake was a decisive naval victory at a time when morale was waning.



Brock -12.5 million

Total State of the Control of the Co

Tecumseh - 12.5 million



n - De Salaberry on 12.5 million



Laura Secord -12.5 million



HMS Shannon - 5 million

Wait for Me, Daddy (\$2)

In 2014, the Royal Canadian Mint issued a \$2 coin entitled "Wait for Me, Daddy" commemorating Canada's massive effort to mobilize soldiers and civilians in support of the Second World War.





\$2 Coin

\$10 Coin in colour

These are samples of the coins minted. ■

For more information about coins' circulation or collector series, contact the Royal Canadian Mint at www.mint.ca.

MANITOBA COUNCIL ON AGING RECOGNITION AWARDS CELEBRATE INDIVIDUAL, GROUP CONTRIBUTIONS TO COMMUNITIES

Recipients' contributions another example of age-friendly Manitoba for all

Eight deserving Manitobans and one organization have earned **Manitoba Council on Aging Recognition Awards** for their outstanding dedication and commitment to their communities, on October 28, 2014.

"This year's honourees are role models for people of all ages, unselfishly giving of their time and talents to help build stronger, safer and healthier communities for all Manitobans," said Minister Blady. "They have earned the respect and admiration of individuals and communities alike."

The Manitoba Council on Aging Recognition Awards were created in 1996 to pay tribute to seniors who make extraordinary contributions to their communities and to honour extraordinary individuals for their exemplary efforts on behalf of seniors.

"The awards were originally established to highlight the contributions of older Manitobans, but they have since evolved to encompass more," said Dave Schellenberg, chair of the Manitoba Council on Aging. "They are now truly agefriendly awards, because in addition to recognizing the contributions older Manitobans they also recognize people of all ages who are making positive contributions to the health and well being of Manitoba seniors."

The 2014 award recipients are:

- Marie Daoust of Winnipeg, president of the Goulet Residents Tenant Association at Columbus Manor and a long-time community volunteer
- Willie B. Dueck of Arborg, an accomplished business owner and philanthropist who cofounded the Morweena Christian School and was instrumental in developing the Christian Light Curriculum used around the world
- Martha Friesen of Killarney, a retired teacher and dedicated volunteer helping personal care home residents, the Mennonite Central Committee, Meals on Wheels, Be A Friend Mentoring and palliative care
- **Keith Heming** of Killarney, a recipient of the Order of Canada and a former lawyer who initiated The Killarney Foundation which generates

more than \$100,00 each year to support community projects

- Jim Mark of Selkirk, a pioneer and an advocate in the field of addiction and recovery who was a founding member of Partners Seeking Solutions with Seniors
- Lawrence McCaffrey of
 Winnipeg, a tireless community
 volunteer who actively serves a
 wide variety of community
 organizations that contribute to
 healthy living for residents of
 all ages, while also raising
 teenaged grandchildren and
 caring for his parents
- Agnès Rémillard of Winnipeg, who volunteers with the Actionmarguerite St. Boniface Personal Care Home, Tache Nursing Centre and a variety of organizations and events that enrich the entire community
- Cheryl Waldner of Gladstone, a busy volunteer, community leader and fundraiser for many organizations including the Kidney Foundation of Manitoba, Heart and Stroke Foundation of Manitoba, Canadian Diabetes Association, Victoria Lifeline, Gladstone United Church, Meals on Wheels and more
- **Bethania Mennonite** Personal Care Home Ladies Auxiliary of

Winnipeg with a long, proud history of community service dating back to 1945, a tradition that continues to serve the needs of the residents of this east Winnipeg facility

In addition to the recognition awards, honourable mention certificates were awarded to Isabelle Brunel, Joan Buckingham, Valerie Emerson, Carol Fletcher, Ethel Lungal, Nedell Michaluk, Lloyd and Lillis Morrice, Mary Nichols, William Weedmark, Elmwood-East Kildonan Active Living Centre, Gladstone Elementary School/William Morton Collegiate Institute, Rossburn Age-Friendly and Shirley's Kitchen

A new element was introduced to this year's ceremony to formally recognize the contributions of outgoing members of the Manitoba Council on Aging and the Caregiving Advisory Committee, which serve as advisory bodies to the Minister of Healthy Living and Seniors. The minister thanked all outgoing members for having ensured issues relevant to seniors from around the province were brought forward so that government could continue to make informed, age-friendly policy and program decisions related to services for seniors.

More information on the recognition awards is available at: http://www.gov.mb.ca/shas/manitobacouncil/awards.html

PREMIER SELINGER ANNOUNCES CHANGES TO CABINET

Premier Greg Selinger has announced changes to the provincial cabinet on November 3, 2014.

Changes to the provincial cabinet include new faces and changes to current ministers' responsibilities:

- **Greg Dewar**, minister of finance;
- **Sharon Blady**, minister of health;
- James Allum, minister of justice;
- Kevin Chief, minister of jobs and the economy;
- **Drew Caldwell**, minister of municipal government;
- Kerri Irvin-Ross, minister of housing and community development, minister responsible for persons with disabilities;
- Eric Robinson, minister responsible for Manitoba Hvdro:
- Peter Bjornson, minister of education and advanced learning;
- Deanne Crothers, minister of healthy living and seniors;
- Melanie Wight, minister of children and youth opportunities.

The changes will see the number of cabinet ministers reduced to 18 from 19.

The premier also acknowledged the work of those leaving cabinet today.

"I wish to thank each for their contributions toward building a better province. I look forward to meeting with my new cabinet this week."

DUGALD ESTATES UNDER CONSTRUCTION

- Down payment of only \$89,610
- All inclusive monthly rents
- Includes 6 appliances & heated underground parking
- . Spacious Balconies & Walk-in Closets
- Community entertainment room with fireplace, kitchen & patio
- Fitness Facility & Guest Suite

ONLY 11 SUITES LEFT!



SpringfieldSeniorsHousing.com Call Now 204-853-7434

STHE BUZZ!!

Pepe Still Playing Hockey; Jack MacDonald passes away; Senior Busted for Grow Op; Bombers Unveil Grant Statue; Katz Back With Goldeyes; Yee Gives More; Manitoba Baseball Hall Names 2015 Inductees; Justice Sinclair Speaks; Rosmus makes it to 10 Years; Daley Still Working



Ron (Pepe) Latourelle was one of Manitoba's greatest football players.

He came out of St. Paul's High School and played for the By Scott Taylor Winnipeg Blue Bombers from 1955 to 1964. He went to five Grey

Cup games and played on four winners. He still holds a Canadian Football League record he originally set on Dec. 2, 1961. The most punt returns ever in a Grey Cup game – 13.

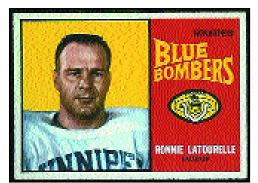
At last month's Hearts of Blue and Gold Dinner for Variety at Earls Restaurant on Main, Latourelle, now 80, took a few minutes to talk about his wonderful career.

Latourelle grew up on McDermot and spent almost all of his time at the West End Memorial (No Burton Cummings) Community Centre and at the Orioles Community Centre. He attended a French-only school in Winnipeg for eight years and his parents spoke only French in the house.

We lived at 777 McDermot," Latourelle recalled with a smile. "Today that address is the Faculty of Dentistry at the Health Sciences Centre. Back when I was growing up there was an empty lot beside the Faculty of Medicine and we played football in that lot 26 hours a day. The great football star, Tom Casey was in residence there and when I got my two teeth knocked out, he stitched me up. We played baseball, hockey and football, depending on the season, all day, every day.'

Latourelle was tiny, but he was a great young athlete. While all his friends attended Daniel McIntyre High School, Latourelle's brother told him, "You're going to St. Paul's to play football."

"I never had to make a decision in my life," he said with a laugh.



Ron Latourelle

"My brother and sister and cousin Bob all took care of me.

"I can tell you that going to St. Paul's was the best thing that ever happened to me in my football life. It was the best four years I ever had playing football."

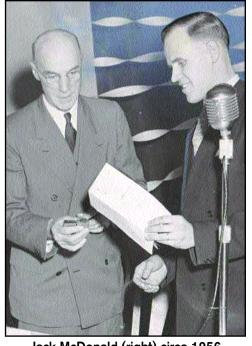
After playing at St. Paul's as a 5-foot-7, 136-pound fullback, Latourelle moved on to St. Paul's College at the University of Manitoba and played junior football with the Rods, a team that was so good, it reached the Eastern Canadian Jr. Championship final in 1953 and 1954.

"After that, I went to the Bombers," he said. "I was still going to university and playing pro football. I sat on the bench for two years and then Glenn McWhinney broke his neck and they carried him off right in front of me. I'll never forget that. It really shook me up at the time."

So today, Pepe is 80. But you'd never know it. He's been a member of a barbershop quartet, Tempo, for almost 30 years and the group still plays dozens of gigs a year. In fact, they have one coming up at Deer Lodge Hospital this month.

And a few nights a week, he runs a co-ed floor hockey league at Buchanan School. OK, so he just doesn't run it.

"Oh yeah, I play in the league," he said with an incredulous smile. "Of course, I play. I'm still pretty good, too. I don't feel 80. I don't feel old at all.



Jack McDonald (right) circa 1956

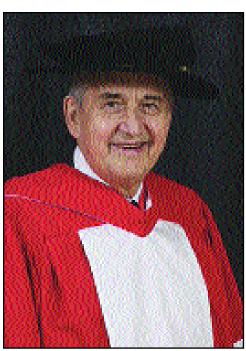
MANITOBA'S BADMINTON KING DEAD AT 88

Jack MacDonald has passed away. One of the tall timbers of Manitoba amateur sport, he was also one of the nicest people ever involved with sport in this province.

A man with a wonderful smile overwhelming integrity, MacDonald passes away earlier this fall at the age of 88. Born on a farm near Russell. Man., on Nov. 9, 1925, his family moved to Neepawa and then Winnipeg where he completed Grade 11 at Glenlawn Collegiate and started his accounting career. Later, he and his brother, Wayne, purchased the MacDonald Shoe Store from his uncle Ainslie.

While he had a wonderful business career, he was also an important part of Manitoba's sports scene. In fact, he is the only badminton player in the Manitoba Sports Hall of Fame.

MacDonald started playing the game in 1946, but a series of knee injuries – at a time when a single knee injury could sideline an athletic career - ended his playing career. However, he never turned his back on badminton. He became president of both the Winnipeg Badminton Club and the Manitoba Badminton Association in 1952 and held the MBA position for the next ten years. For six of those years, he was also the provincial junior chairman and the man who put badminton in the Manitoba High School Athletic Association.



George Yee

He was chairman of the Canadian National Badminton Championships in Winnipeg in 1952 and by 1954 was the Vice-President of the Canadian Badminton Association. He became president in 1955 and held that post until 1957. He was president again from 1972-1974, and then again in 1984 and 1985. He was a national level umpire for more than 25 years. He was honoured as the 1992 International Badminton Federation Meritorious Service Award winner.

The Manitoba Sports Hall of Fame wrote: "Jack MacDonald's list of accomplishments in local, provincial and national badminton spans 50 years. His badminton goals were to increase the level of competition and the level of participation in Manitoba. Thanks to the support of his wife Doreen, daughters Barbara and Janice, and sons Terry and Bruce, Jack MacDonald has managed to achieve both goals and more."

He was a gift to Manitoba sport.

The City of Winnipeg's Remembrance Day ceremony will be held the morning of Nov. 11 at the RBC Convention Centre downtown... The University of Manitoba, Faculty of Health Sciences received a \$500,000 boost to support its new Anatomical Sciences Laboratory, thanks to a generous donation from celebrated pathologist and philanthropist George Yee. In 2008, Yee and his wife Fay donated \$2.5 million to establish the George and Fay Yee Centre for Healthcare Innovation and the

Memories Are Made of This

At 93.7 CINU your memories of days gone by come to life again as you listen to music from the 1940s through the '70s, plus special features such as Radio Classics, rebroadcasts of the best of radio's Golden Age programs.

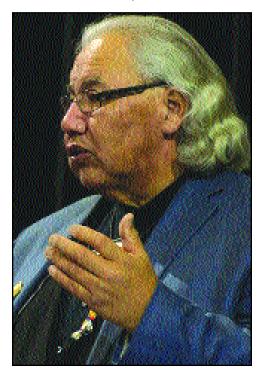






Continued on next page

The BUZZ, cont'd from page 12



Justice Murray Sinclair

George and Fay Yee Fellowship in Health Service Design and Quality Improvement. In total, the Yees have contributed more than \$3.3 million to the University of Manitoba, "illustrating a commitment to Yee's alma mater, medical education and medical student support." Since 1966, Yee has served as the CEO and laboratory director of Medical Laboratories of Windsor, Ont., the busiest medical laboratory in Canada... Sam Katz is no longer Mayor of Winnipeg, but he's back to work. Katz, 63, is back in his office as President of the Winnipeg Goldeyes Baseball Club... The Honourable Justice Murray Sinclair, Manitoba's first aboriginal judge, presented this year's Knight Lecture at the University of Manitoba. The title of his speech: "If you thought the Truth was hard, Reconciliation will be harder." More than 7.000 interviews and statements were documented in four years as part of the Truth and Reconciliation Commission and they will all be delivered in the form of a report in June of 2015 by Sinclair, 66, who was appointed the Chair of the Canadian Truth and Reconciliation Committee in 2009.

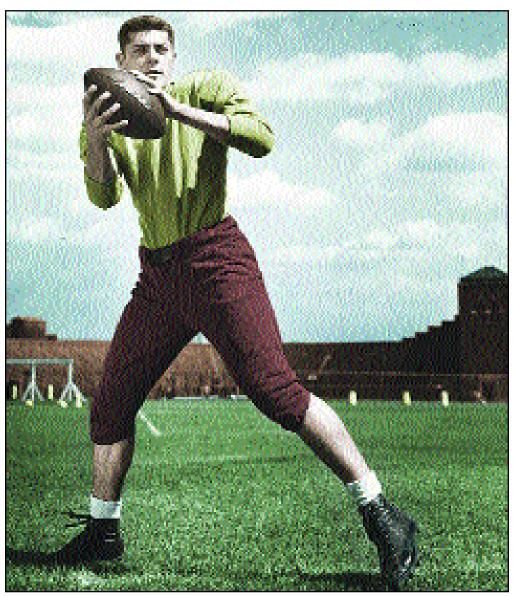
BOMBERS UNVEIL BUD GRANT STATUE AT BOMBER STORE

The Winnipeg Blue Bombers invited legendary coach Harry Peter (Bud) Grant, 87, back to Winnipeg to unveil a statue of, well, Bud Grant, at Investors Group Field.

Grant, who still does PR work for the NFL's Minnesota Vikings was on hand to dedicate the statue that sits outside the Bomber Store at IGF.

"Most statues of this variety are when people are dead and I'm not dead yet," Grant said at the ceremony. "It doesn't represent me, it represents everybody that played for the Bombers not only in my time, but all time."

Grant was the greatest coach in team history and perhaps the greatest coach in CFL history. After playing for the Bombers from 1953 to 1956, Grant was named coach of



Bud Grant 1940s

the team before he turned 30, and remained the head coach for a decade before heading off to take the Vikings to four Super Bowls.

Grant took the Bombers to six Grey Cups and won four of them during his magnificent career. It was a period in history that will never return, back when Bud Grant was a force in making the CFL what it is today.

MANITOBA BASEBALL HALL OF FAME INDUCTEES NAMED

Kevin Booker was an all-around star. Ross Lynd was one of the province's greatest pitchers. John Melnick once had an undefeated season. Art Penning was an All-American at Mayville State.

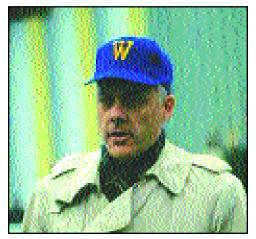
At a news conference Tuesday morning at the Sport for Life Building in downtown Winnipeg and at another in Brandon, Booker, Lynd, Melnick and Penning led a group of eight players and four teams into the Manitoba Baseball Hall of Fame and Museum.

The 2015 inductees included not only Booker, Lynd, Melnick and Penning but also Ken Pringle, Russ Reid, Winston Smith and Tom Yandeau along with four teams: The 2003-08 Stonewall Blue Jays in the Major Team Category, the 2006-11 Baldur Regals and the 1964-69 Steinbach Millers in the Small Community Category and the 1945-50 Rosedales in the Special Category.

The Manitoba Baseball Hall of Fame and Museum will hold its 19th annual induction dinner on Saturday, June 6, 2015, at 5:00 p.m., at the Morden Event Access Centre in Morden, Man., where the

Hall of Fame is located.

Tickets are available from Jack Hrehirchuk at **204-638-6923**, jhre-



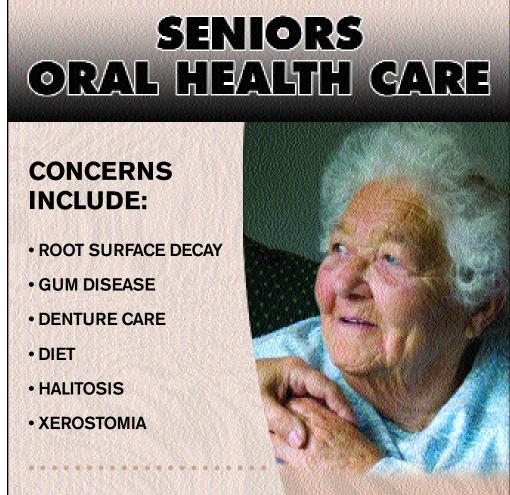
Bud Grand back in the day

hirchuk@wcgwave.ca in Dauphin, David Olsen at **204-284-8728**; dholsen@mymts.net in Winnipeg and Joe Wiwchar at **204-422-4636 mbbbhof@mts.net** in Morden.

(Note: *Senior Scope* will have the biographies of all inductees next spring as the induction dinner gets closer)

Organizer Roy Rosmus, 67, just completed his 10th year as the man behind the Hearts of Blue and Gold Dinners, a major fundraiser for Variety, the Children's Charity. In late October, 13 current Blue Bombers and 13 members of the Blue Bombers alumni gathered at Earl's on Main to celebrate football and raise money for the kids. The alumni members included former quarterback Ken Ploen, 79, line-

Continued on page 15



Dr. Stevens and Associates
Southside Dental
28-845 Dakota Street
204-257-1891
www.greatsmile1.com

* We provide courtesy transportation rides if needed.

Southside Dental

Oral Health Matters – There Are No Age Limits

Supporting Caregivers, cont'd from page 8

may be as simple as she doesn't vacuum under the bed.

- 3. Probe Deeply Ask questions to determine why they are refusing help then you can come up with a solution. Is it about a lack of privacy, losing independence or having strangers in the house? Listen with empathy and validate rather than deny your loved one's feelings.
- **4. Offer Options** If possible, include your loved one in interviews or in setting schedules
- 5. Recruit Outsiders Early Sometimes it's easier for a parent to talk to a professional rather than a family member. Don't hesitate to ask a social worker, a doctor, or a minister to suggest your parent needs help.
- **6. Prioritize Problems** Make a list of your loved one's challenges and another for the steps you've already taken and where to get more help. Writing it down and numbering by priority can relieve a lot of stress.
- **7. Use Indirect Approaches** If your loved one has dementia, offering less information may be more effective.

You could tell them that the aide is someone to help throughout the day. You don't need to explain every aspect of care. This may make your loved one feel less threatened.

- **8. Take it Slow** Bring in a new helper gradually. Start with short home visits or meet for coffee.
- **9. Accept Your Limits** As long as your loved one is not endangering themselves or others, let

them make their own choices. You need to accept limits on what you can accomplish and not feel guilty.

Don't miss the

Rupert's Land Caregiver Services -

Caregiving with Confidence The Journey Continues Conference

for Caregivers of Older Adults

Friday, January 23rd, 2015 8:00 a.m. – 4:00 p.m.

> The Caboto Centre -1055 Wilkes Avenue Winnipeg, Manitoba

Topics include:

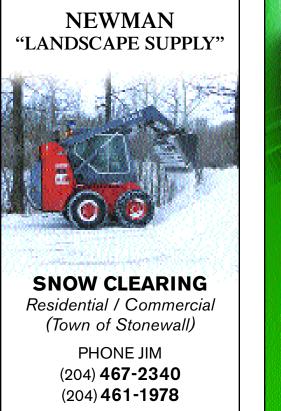
- An overview of Home Care including a panel discussion and presentations.
- · An uplifting presentation by Stephanie Staples
- · Advocating for a loved on
- Making Sense of Medications.
- · Much much more!

Sponsored by: Home Instead Senior Care

At the conference we will also be launching our brand new Confident Caregiving Curriculum. Thanks to New Horizons for Seniors and the Seniors and Healthy Aging Secretariat for supporting this initiative.

We encourage family caregivers of older adults and professional care providers to attend the conference.

Please contact us at **204-452-9491** or **rlcs@mts.net** to receive a registration brochure. ■



STONEWALL, MB

Now taking bookings for the 2014-15 winter season





Currie's Corner

By Roger Currie

A childhood hero is now larger than life in bronze

Memories today of a sports legend who was one of my childhood heroes. I first met Bud Grant in 1957. I was ten, and he was the 30 year old rookie head coach of the Winnipeg Blue Bombers. I thought I had truly died and gone to heaven.

Over the next five years, Grant's team would win the Grey Cup 4 times. It was the golden age of sports in Manitoba. With those piercing eyes and the shock of prematurely white hair, Bud showed zero emotion on the sidelines. One rare day he threw down his clipboard in anger, and a hush fell over the stadium. He truly was God we thought as youngsters.

What a different game it was then in the CFL. Western teams played a 16 game schedule in 11 or 12 weeks, meaning it was not uncommon to play two games in 48 hours or less. The active roster was 32 players, compared with 42 today. The coaching staff was three people

compared with ten or more in 2014.

Grant still insists he would never have left Winnipeg in 1967 were it not for his home team, the Minnesota Vikings, making him an offer he could not refuse. Ten days ago he was at Investors Group Field in Winnipeg where they unveiled a bronze statue of him. At 87, Bud is rather bent over and walks with some difficulty, but his mind is still razor sharp. He said "I'm honoured to have this happen while I'm still alive".

The unfortunate part is the obvious comparison between then and now. A few days after Bud's event, the 2014 Blue Bombers lost their 7th game in a row and were eliminated from the playoffs for the third straight year. It's now 24 years and counting since Winnipeg's last Grey Cup championship. Giving Grant such a well-deserved honour only makes that drought seem a lot longer. ■

Banks are booming

It's too bad Stephen Leacock isn't with us these days. With warm memories in mind of his classic short story, *My Financial Career*, I would love to get his take on the world of banking in Canada today.

Banks in this country are enormously profitable. Don't believe me? Just wait until the first week of December when all of them publish their annual balance sheets. The bottom line profit for most if not all of them will be in the Billions of dollars. Interest rates have never been lower, but it does not appear to have hurt their profit margin.

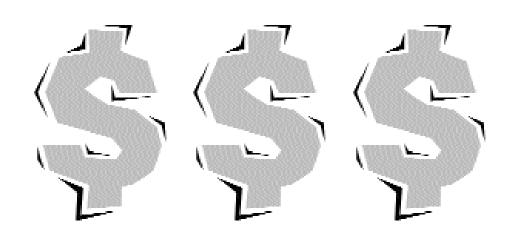
What they want more than anything it appears is still more of the same, whatever it takes. This week's news from *Scotiabank* made it abundantly clear once again that these pillars of capitalism don't make much if any of their revenue providing customer service. Scotiabank made more than \$5 Billion last year, but they are cutting more than 1,000 jobs in Canada because of softer than expected revenue in their international operations.

This is very much an industry that plays 'follow the leader'. We can expect similar moves soon from *TD*, *RBC*, *CIBC* and *BMO*, because they can. Remember when banks had actual names and not just initials? I chose Scotiabank a few years ago because they offered points on my Scene card which means free movie tickets now and then.

I have no illusions that my bit of business is important to them, despite what they say when you call them and navigate through endless voicemail. The only slightly positive development on the service side involves their call centres. Most often these days your call is actually answered in Canada, rather than India or the Phillipines.

All in all it kind of reminds me of what life is like for Leaf fans. There's no reward, but something compels the customer to just keep on giving any way. ■

Roger Currie is a Winnipeg writer and broadcaster. He is heard regularly on CJNU, Nostalgia Radio www.cjnu.ca/c-corner.shtml



The BUZZ, cont'd from page 13



Organizer Roy Rosmus with the current Blue Bombers

backer/defensive back/runningback/receiver Nick Miller, 82, return man Ron Latourelle, 80 and receiver/quarterback Bill Todd, 85. They all looked great... Rosmus reported that one of the greatest Bombers of all time, Tricky Dick Thornton, is suffering from terminal lung cancer. Thornton, who turned 75 in Nov. 1, is living quietly at his home in Florida, but when he played for the Bombers between 1961 and 1966, he was anything but quiet... Former Winnipeg Jets goaltender Joe Daley is almost 72 and yet he's at work everyday at Joe Daley Sports Cards. If you want to know how great (or not) hockey was in the 1970s, go visit Joe at Joe Daley's on St. Mary's Road. He was a pro for 19 seasons, from 1961 to 1979.

MY FAVORITE STORY

THIS MONTH...

I just love these police news releases that cross my desk from time to time: Keep at it you old criminals, you never get too old.

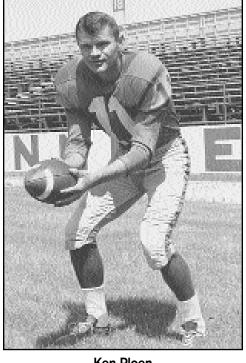
From the Winnipeg Police Dept.: A 67-year-old Winnipeg man was arrested Wednesday (Oct. 30) after police busted a marijuana grow-op in the St. Vital area. Police execut-



Joe Daley with the Jets

ed a search warrant in the 1000 block of St. Mary's Road, where they found 55 marijuana plants worth an estimated \$61,600. Also seized was grow operation equipment valued at \$7,000, dry marijuana worth \$80 and \$3,145 in Canadian currency.

This is the best part: "The water meter was also removed, allowing the suspect to steal water for the



Ken Ploen

operation. The man faces several charges and was released on a promise to appear."

First of all, it's 2014 (almost 2015). Why is growing or possessing marijuana still a crime when we all know better? Control it, tax it and give the politicians less to whine about. Instead, we like to arrest seniors, throw away public money and waste court time on a

This old guy should be charged or removing the water meter. The rest of it is just silly. And before you say, "Marijuana does this and marijuana does that, stop and think about what booze does to people. Especially seniors." ■



Quality Care Moving

- Conscientious and Clean Service
- Competitive Rates and Adjustable Prices
- Ongoing Damage Prevention Trained Movers

Services include:

- Local and long distance moves Very qualified seniors service
- Pick-up and delivery
 Office and commercial moves
- Packing and unpacking Removal and donation service

Phone - 990-4341 wpg

Email: qualitycare@mts.net Website: www.qualitycaremoving.net



Carbon monoxide detectors

You've taken an important step and installed carbon monoxide (CO) detectors on all levels in your home, now what?

Just like a smoke detector, a CO detector only alerts you to the presence of danger; it doesn't prevent the deadly gas from harming your family. That part is up to you.

If your CO detector alarms, you must react. If you are experiencing any symptoms of CO poisoning, call your local emergency services. If you suspect equipment malfunction, immediately turn off the fuel-burning equipment or appliance and contact Manitoba Hydro for a free emergency inspection.

There are a few simple things you can do to help protect your family from CO poisoning.

- Have a qualified heating dealer, check and clean your heating system regularly, to ensure it is operating at peak efficiency.
- Ensure the blower (fan) compartment door on your furnace is closed properly.
- Clean or change your furnace filter regularly and keep the area around your furnace clean

and clear to allow for adequate air intake.

- Check external vents and chimneys for blockages from leaves, snow, birds' nests and other debris.
- Be sure your CO detector is installed properly and is in good working condition.
- Never use outdoor equipment such as barbecues, camp stoves and propane heaters inside the house or in an attached garage,.
- Never idle a car in an attached garage, even with the garage door open.

Symptoms of CO exposure are similar to those of the common flu, including dizziness, nausea, headaches and weakness. As a result, many cases of CO poisoning may be left untreated and unreported during the flu season.

If you suspect CO poisoning, seek immediate medical attention, open the windows, leave the house for fresh air and call Manitoba Hydro for an emergency inspection.

For more information on CO safety, visit **hydro.mb.ca**.

with energy efficient LEDs

Holiday safety starts

If you enjoy festive lights during the holidays, consider using decorative energy efficient light emitting diode (LED) strings. LEDs are a popular choice for Christmas lights since they use up to 90 per cent less electricity and last up to 10 times longer than incandescent holiday lights. However, the good news does not end there, with no filaments or glass bulbs to break, they are more durable, plus they produce almost no heat, reducing the risk of fire.

LEDs are a great choice for outdoor applications in Manitoba, because they perform well in cold temperatures. LED light strings are now available in a wide variety of shapes, sizes and colours, making them the perfect choice for lighting up your home, your yard or your tree during the holidays.

LED lights also have the following advantages:

- Safety LEDs are cool to the touch, reducing the risk of combustion or burnt fingers;
- Durable/Shatterproof LEDs are made with epoxy lenses, not glass and are much more resistant to breakage.

For your safety:

- Use indoor rated LED strings for indoor displays and outdoor rated strings for outdoor use.
- Plug your lights in to test them; then unplug before installing them in your display.
- Only connect LED strings to other LED strings.
- Turn off all your holiday lights before going to bed.

For more information on LED lighting, visit hydro.mb.ca/ lighting.



Electric space heaters a temporary heating solution

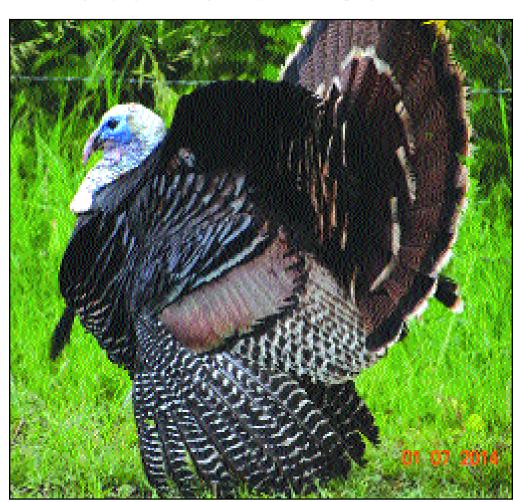
Space heaters can provide warmth during a Manitoba winter, but they can also be a potential shock and fire hazard. Avoid danger. Know how to use a space heater safely by reviewing these safety tips:

- Turn heaters off when you go to bed or leave the room. Never leave a space heater unattended.
- Place space heaters on a solid flat surface and keep them, and their cords, away from flammable items.
- Plug space heaters directly into wall outlets and never into an extension cord or power strip.

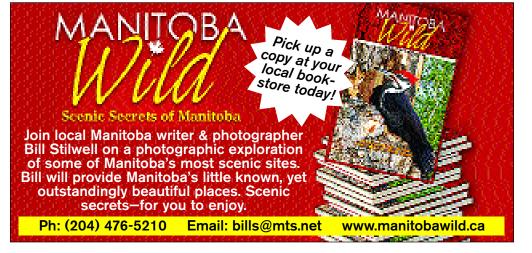
- Inspect for cracked or damaged cords, broken plugs, or loose connections. Replace them before using the space heater.
- Install space heating equipment according to local codes manufacturer's and the instructions.
- When using a space heater, make sure it is safety certified and suitable for its intended use.

Remember, space heaters are a temporary solution, not a permanent fix. For more information about electrical safety, visit hydro.mb.ca/safety.

Picture this!



Mary Harms shot this wild turkey with her camera on Highway 15 close to Anola, MB.





also available.

1-204-746-4318

St Norbert - fifth local Remembrance Day Ceremony, November 11th

St Norbert is holding its fifth local Remembrance Day Ceremony this November 11th. The limestone cenotaph stands proudly at the front of the St. Norbert Catholic cemetery, engraved with the names of thirteen young soldiers from the Métis French village of St. Norbert who served and died in the First World War. Art Bloomfield remembers, as a scout leader thirty year's ago, having to take his scouts downtown for a Remembrance Day Ceremony. Many in the community have been unaware of the Cenotaph's existence, so being a part of its revival gives community members a sense of pride and appreciation. Now they can stay in St Norbert for Remembrance Day services. Participation has grown from 50 to over 150 persons depending on the weather.

In 2008 Art Bloomfield noticed the unkempt monument & forgotten WW1 soldiers. Honouring these young men who have lost their life in service to their country is important to Art & has led him to action. He learned the monument was likely built by the former local boys' school. In 2010 with support from the Fort Gary Horse, local community members, groups & businesses, the first local Remembrance Day ceremony was held & attended by 50 persons.

The Cenotaph has become a " special project" for Pembina Active Living 55+. In 2011 members of the PAL's Still Bloomin' Garden Club noticed & transformed the neglected grounds with hostas, perennials, cedars and geraniums. As the result of the small group's interest and continual nurturing, the Cenotaph has become a very beautiful place to honour our veterans and those who gave their lives. The project holds a special meaning to each member involved since they are reminded of someone who had been part of WWI or II. Many PAL members regularly attend the ceremony.

Each year community involvement increases and the ceremony becomes more unique. This year representatives from the Army, Navy, Air Force, and the Fort Garry Horse will each lay a wreath. They will also act as honour guard for many other wreaths being presented, which include MP Rod Bruinooge, MLA Dave Gaudreau, St. Norbert Métis Group, Seine River School division, St. Norbert



St. Norbert Cenotaph



Remembrance Day Ceremony in 2011

Collegiate, PAL55+ and local brownie group. Councilor Janice Lukes will be escorted by her sons Adams & Milan, Wing 17 cadets.

Our ceremony is quite unique. The Métis flag along with the Canadian flag are held at each side of the monument by local citizens. People gather to the sound of bag-

pipes played by Don Byers. The St. Norbert collegiate band students read out the thirteen names & pin a poppy for each one. A student trumpeter plays Last Post and Rouse. Simon Laplante, SRS division assistant gives a personal thanks in French to the 13 young soldiers. Giving attention to the Métis background of a significant portion of the 13 fallen soldiers is important. The jazz choir performs a piece. Several family members of the thirteen soldiers have been



Pembina Active Living (PAL55+) Still Bloomin' Gardening Club still maintains the garden at the site. Photo from 2011.



Left to right: Carolyn McIntyre, Karen Moffatt, Bev Cyr, Verna Esslemont, Brian Cyr and Larry Haag in 2011 - this dedicated group worked hard to bring Remembrance Day ceremonies to St. Norbert.

contacted and they have attended the past two services. The grandson of Jules Seawald attends in uniform. Many residents all ages of St. Norbert & Ft. Gary, pin a poppy on a band around the cenotaph.

The St. Norbert Veterans Memorial Association was formed in 2012 to support & continue efforts to maintain, preserve and promote the cenotaph. Two local Métis historians, Brian Cyr & the late Larry Haag have written a booklet about the thirteen soldiers and the history of the cenotaph. Brian is continuing his research on other war veterans from the St Norbert area.

The November 11th ceremony begins at 10:45 am with moment of silence at 11am. The ceremony is at the Catholic cemetery on Rue Ste. Therese. Shortly afterward we gather at the Eagles Club at 3459 Pembina Hwy for a light lunch. Come meet your neighbor and honour our veterans from all the wars and the more recent loss of military lives. ■



Landscape • Property Management • Snow

Bobcat For Hire, Landscape & All Yard Work Asphalt Repair, Paving Stone & Concrete / Residential & Commercial

Call for your appointment. I will call you.

KENT SUCHE, Owner/Operator 204-898-2685 | advancedallseason@gmail.com

FREE ESTIMATES

ETERNAL GRACE FUNERALS

204-505-4559

10-1111 Logan Ave at McPhillips Winnipeg, Manitoba *In our Brand New Facility*

Stonewall - 204-299-9058

www.eternalgrace.ca



Nick Knysh

WHEN ONLY

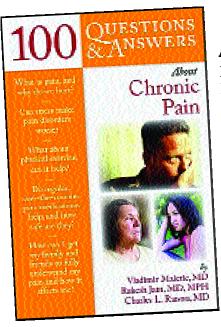
The Reading Room

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

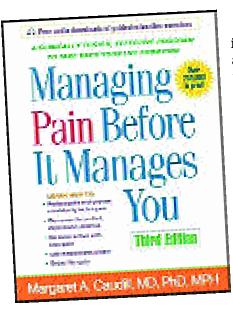
Consumer health books, videos, and magazines for seniors, their families and friends.

November 2 – 8 is National Pain Awareness Week. According to the Canadian Pain Society, 20% of Canadians suffer from chronic pain. This number increases with age. An estimated 65% of seniors who live in the community and 80% living in long term care facilities suffer from chronic pain. Chronic pain lowers quality of life and costs billions annually in health care expenses and lost pro-

ductivity. The good news is that chronic pain can often be treated or controlled. We have a number of books in our Consumer Health collection on the management of chronic pain. Two of the most popular titles are 100 Questions & Answers About Chronic Pain by Vladimir Maletic, Rakesh Jain and Charles L. Raison and Managing Pain Before it Manages You by Margaret A. Caudill.



The 100 Questions & Answers **About** series combine the expertise of professional medical staff with a patient's point of view, providing wellrounded and practical guides to a variety of health topics. The volume on chronic pain covers issues such as: pain disorders; the neurobiology of pain; medications and non-pharmaceutical treatments; surgical options; and coping strategies. The book covers common questions about pain and pain management and provides easy-to-understand answers to often complicated problems. ■



Managing Pain Before it Manages You is a classic text on the topic of pain management, and it addresses both the emotional and physical aspects of chronic pain. Through hands-on exercises, this practical workbook teaches readers how to understand their pain process, recognize factors that trigger or relieve symptoms, and deal with the stress and anxiety of living with chronic pain. The author also discusses ways to communicate more effectively about your pain and become an active partner in your own health care. This book does not promise a cure, but in a friendly and straightforward manner, focuses on helping readers feel more in control of their lives. ■

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

The Library is open Monday to Friday 8:30-4:30. dlclibrary@umanitoba.ca / http://libguides.lib.umanitoba.ca/deerlodge

TRUITE & AGUUTIES

Share the space. Share the cost! Call for special pricing in this section: 204-467-9000



Web: www.kinsmenjackpotbingo.com









Topic

No Country Can Live in Isolation: An Example from an Island Nation, Sri Lanka

Content

History - Culture - Interrelationship Canada & Sri Lanka - Demographics - Emerging Sectors - Human Capital Development - Agriculture

- Srilankan Community in Winnipeg

Contact: Senaka Samarasinghe **204-888-8253**Email: senaka24@yahoo.com

EVENTS

Red River Coin & Stamp Shows -Shows monthly Sept. through June. Free adm. Charterhouse Hotel, second Sun. of the month, 10 am-4 pm. 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

The Manitoba Coin Club - meets 4th Wed. each mo. (except Dec, July & Aug), 7:30 pm (1-1/2 hrs approx.), at the Fort Rouge Community Centre, 625 Osborne. Frequently there is a Coin auction. All welcome. Call: 204-260-9717, email: manitobacoinclub@hotmail.com

Lions Place - Craft & Bake Sale, Sat. Nov. 29, 10 am-2 pm, 610 Portage Ave., btw. Furby & Langside, 2nd Floor. Free Admission. For table rentals contact Nancy Pidhirney: 204-784-1210

Stroke Recovery Association of Manitoba (SAM) - Annual Christmas Dinner, Sun. Dec. 7, 4-8 pm, Dinner approx. 5 pm, 130 Nassau St. N. (St. Luke's Church). Use Stradbrook entrance (Daycare) or wheelchair access - parking lot doors off Nassau. Tickets \$20 - 204-942-2880 or admin@strokerecovery.ca

Southglen Fiddlers - Host "Old-Time Fiddlers' Jam Session" for fiddlers 12-112, Sat. Nov. 15, 1-4 pm (Come & Go), at St. Mary Magdalene Church hall, 3 St.Vital Road (at St. Mary's Road). Limited space for music and stands, playing by ear preferred. Free adm. Refreshments and snacks avail. lan Ross: 204-889-6125 or imross@mymts.net

Friendship Force of Winnipeg - Annual General Meeting, Wed. Nov. 12, Dinner 7 pm, Holiday Inn South, 1330 Pembina Hwy. For info and dinner reservations call Elizabeth: **204-452** 5299 or visit www.friendshipforcewinnipeg.org

The Assiniboine Show Chorus and The Winnipeg Golden Chordsmen - presents Christmas Around the World, Dec. 6, 2 pm & 7 pm, Bethel Mennonite Church, 465 Stafford St. Tickets \$15 (6 & under Free), avail. at door or call 204-299-6466, 895-4820 or 505-1618

Scandinavian Christmas Market and Café - Sun. Nov. 30, 11 am-2:30 pm, at the Scandinavian Cultural Centre, 764 Erin St. Home baking, imported foods (incl. variety of herring & candy), "Dale" Norwegian sweaters and other Scandinavian gift items. Local vendors as well. Café offering Scandinavian food. For info: Natalie - ndenesovych@shaw.ca or 204-269-0890 or 204-918-8392

Fort Garry Women's Resource Centre-Critical Information Every Woman Should know About Hormones, Fri. Nov. 14, 10 am-12 pm. Learn how hormones can cause weight gain, why the thyroid is often wrongly identified as the troublemaker and more! Space limited. Healthy snacks, bus tickets and free giveaways available. Workshop funded by Neighbourhoods Alive! Forgiveness Workshop, Tue. Nov. 25, 1-2:30 pm. Learn how to let go of old resentments for your greater well-being. Women only events. Childcare (upon request). Pre registration required. Call: 204-477-1123. Both events at 104-3100 Pembina Hwy.

Things to do in Winnipeg

ad

Hockey For Seniors - 60+, 50+. One hour of fun, exercise, friendship, Tues & Thurs, 12-1 pm at Steinbach Arena (T.G. Smith). Call Bob Barrow, 204-392-3596, bob.r.barrow@gmail.com or Darrell Delong, 204-371-0229, djdlong@mymts.net

Norman Art Group - Art Sale, Sat. Dec 6, 9:30-4:30, at the Church of St Stephen/St. Bede 99 Turner Av St James. (Near Ness & Mt Royal). Refreshments available

Westminster Concert Organ Series -Spanish organist RAUL RAMIREZ, Sun. Nov. 16, 7:30 pm, at Westminster at Maryland. Tickets available at the door, or at McNally \$25. Seniors \$20, Students \$10

The Grace Hospital - <u>Craft Sale</u>, Nov. 14, 10 am-4 pm, in Hospital Auditorium. Also, <u>Quiz Night</u> same location, same day, but starts 7:30 pm. Doors open 7 pm. Tickets \$10 avail. at Gift Shop. Proceeds go towards patient care

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. James Legion Ladies Auxiliary - Christmas Luncheon, Sun. Nov. 23, 12:30-2:30 pm, at 1755 Portage Ave. Silent auction, bake table, and more. Tickets \$7. Call **204-888-7874**

The Rainbow Stage - Legacy Leaf is a unique new opportunity to make a lasting contribution to the future of the theatre. Your \$100 Legacy Leaf purchase is fully tax-deductible, and will ensure your place as part of the theatre for as long as it stands. Call 204-989-0888 for more info

Gwen Secter Creative Living Centre -Women's Health, Sexuality and Aging, Thur. Nov. 27, 1 pm at 1588 Main St. R.S.V.P. at 204-339-1701 or to Elaine at recreation@shaw.ca by Nov. 20.

CARP (the Association for 45+) Chapter #47 Winnipeg West -Upcoming meetings, 9:30 am at ANAVETS, 283 - 3584 Portage Ave. Dec. 3: speaker - Representative from Safety Services Manitoba, Mature Driver

Workshop. **204-831-1320** or **895-1920**

Delmar Seniors Association - Craft & Bake Sale - Sat. Nov. 15, 9 am-3 pm, 100 Adamar Rd., 2nd floor, recreation hall. Soup, buns, cookies and beverage - \$4, served at 11 am while quantities last.

Parkinson Society Manitoba - Presents Sisters of the Holy Rock, Nov. 15, 7 pm, McIvor Ave. MB Church Auditorium, 200 McIvor. Adults \$18 in advance or \$20 at door. Kids 12 & under \$10 in advance, \$12 at door. Call Doug: 204-667-0589.

The Women's Canadian Club of Wpg. -Luncheon, Wed. Nov. 19, at RBC Convention Centre's Pan Am Room (2nd floor). Doors open 11 am, lunch 12. Tickets \$22-\$25. Call 204-663-5657, 8 am-10 pm

Ukrainian Canadian Veterans Branch # 141 - Hard Card bingo, Fri. afternoons, Paper bingo, Wed, Thur, Fri & Sat. evening. Sat. aft. dance with live band. For info: 204-589-5315 ext 103

VOLUNTEERING

Middlechurch Personal Care Home -Volunteers needed to work 1 day/week in the Village Pump (Pub) and/or the General Store. Volunteers also needed for Sat. afternoons and evenings. Contact Matt Mutcheson: 204-336-4138.

Tudor House Personal Care Home, In Selkirk, MB - Looking for Volunteers to assist with Recreation Programs, Rose Bistro Tuck Shop, Activities, Friendly visiting. Also Nursing Volunteers/companions, Palliative Care Volunteers, Office Volunteers and grounds and gardening Volunteers are needed. Call Sable Chamberlain: **204-482-6601** Ext:21.

The High Steppers Seniors club -Volunteers needed to help with getting seniors to and from our club on Wednesdays and Thursdays, 10-2:30. 204-619-8477

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

Rupert's Land Caregiver Services -Volunteers in Wpg. are needed for our "Time-out for Caregivers Program" where a volunteer is matched with a family to provide companionship to the older adult & give their family caregiver some time-out. Call: 204-452-9491 or email: rlcs vol@mymts.net.

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

Victoria Lifeline Home Service
Representatives - Volunteers needed to
travel throughout Winnipeg to explain and
set up Lifeline equipment in people's homes.
Must have a car. Mileage reimbursement,
flexible schedules, training provided.
204-956-6770 or email
dhildebrand@vgh.mb.ca

K.I.N. Resource Council for Seniors - Bluebird Lodge Congregate Meal Program, 97 Keewatin St., seeking volunteers to help with the 4:30 meal - 3 hours, once a week. Call **204-774-3085** for details.

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

Bethania Personal Care Home and Pembina Place - volunteers needed for Meal assisting, 1 hr. time commitment. Training provided. Call: 204-654-5035 or email dianne.nixdorf@bethania.ca

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**

SOCIAL PROGRAMS/ SERVICES

South Winnipeg Seniors Resource Council (SWSRC) - 'Remembrance' Gettogether, at C.F.C. 465 Osborne St. Call:

204-452-5720. Refreshments, Special Music By Sue, Meditation by Jake. PLEASE NOTE: The SWSRC office will be closed until Nov. 17.

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

Vital Seniors - Bridge, Thursdays: 204-256-3832, Carpet Bowling, Tuesdays: 204-452-2230, Line Dancing, Mondays & Fridays: 204-334-3559, Free Exercise Class, Tuesdays: 204-253-0555 (Judy), Monthly Luncheon, Last Tuesday: 204-256-0414, Scrabble, Mondays: 204-487-7835. St. Mary Magdalene Church, 3 St. Vital Rd.

Bleak House Senior Centre - Tuesdays 9:30 am-noon: Arts & Crafts; NEW - Wednesdays 9:30 am-12:30 pm: Computer Communications. Bake & More Sale - Nov. 8, 10 am-1:30 pm. 1637 Main St. All Welcome. Info: 204-338-4723

Archwood 55Plus - Archwood Community Centre, 565 Guilbault Street - exercise classes, pickle ball, line dancing, social activities (monthly luncheons, bowling, card & board games), bus trips & more. 204-416-1067, archwood55mail@gmail.com or www.archwood55plusinc.weebly.com

Pembina Active Living 55+(PAL) - Holiday party and registration for winter classes – Dec. 4 (1-3 pm). Drop-in activities: Pin PALs (5 pin bowling), men's casual breakfast, bridge/cribbage. Special events (held at Grace Christian Church): Still Bloomin' gardening club-Nov. 27; Special interest presentation-Nov. 13 (hypersensitivity to technology); Wii games-Nov. 17; Computer workshop-Nov. 20. Information: www.pal55plus.ca

Seine River Seniors Inc. - Southdale CC. activities: bridge, Mon., 9:45-11:30 am; walking/urban poling, Mon., 9:30-10:30; monthly lunches - 2nd Wed. of each month; Sept. 7 - Pansy Fall Supper; Sept 17 - Assiniboine Park Zoo; Oct. 5 - Cooks Creek Fall Supper. Call: 204-253-4599

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

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

The Salvation Army - Seniors 55+ Program, Tuesdays, 9:30-11:30 am, at the Barbara Mitchell Family Resource Centre, 51 Morrow Ave. Coffee/tea, crafts, board games & more. Call 204-946-9152.

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

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**.

Things to do in Rural Manitoba RURAL PROGRAMS / SERVICES / VOLUNTEERING

<u>ō</u>

Stonewall Fifty-Five Plus - Musical evening with 'Stay Tuned' featuring Lori Grandmont and Keri Kinley, Sat. Nov. 15, 7 pm, at Lion's Community Centre, 5 Keith Cosens Drive. Music of 50's, 60's & 70's. Tickets \$15. Call 55 Plus: 204-467-2582. Fundraiser in support of South Interlake Fifty-Five Plus Inc.

Selkirk Community Choir - Rehearsals Tuesdays, 7 pm at the Lutheran Hall (by Safeway parking lot on Main. St., Selkirk, MB. Small membership fee. No music experience necessary. Call: 204-757-4411 or or tmhaut@escape.ca, or 204-785-1929.

East St. Paul Curling Club - The Learn to Curl League, each evening, includes an instruction session and mini-game.8-week session starting Oct. 25, Saturdays, 5-7 pm. Visit www.eaststpaulcurlingclub.net or email espcurl@gmail.com for info.

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

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

Ritchot Senior Services (serving seniors 55+ in the RM of Ritchot and Lorette) - Need people to be on our list of available drivers, friendly visitors, housekeepers etc. Call Denise: **204-883-2880**

East St. Paul 55 Plus Activity Center - Accepting memberships from East St. Paul area residents. Various activities and quilting open to all members. Call 204-661-2049 or 204-654-3082 (msg).

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 -Gordon Howard Support Services 785-2737; Stonewall - South Interlake Seniors Resource Council 467-2719; Springfield Services to Seniors **853-7582**; <u>Teulon</u> 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

Older Than Dirt - HUMOUR

The Switch



Goodman

Bea and I like having the grandkids come over and visit. They're great kids, but kids being kids they do need correcting and discipline every now and then. We use time outs.

"Go to THE ROOM."

If your going to do the crime your going to have to do the time. Papa has spoken.

The vocalizations of grief and sincere repentance that come out of THE ROOM are simply astonishing. You'd think we had hooked them up to an electric wire and thrown the switch for Pete's sake.

It wasn't like that in my day. I remember us kids being out at our grandparents farm once. Lunchtime rolled around and my sister Cheryl found the level of cuisine on offer to be completely unacceptable. So what she did was, she surreptitiously pulled the padding out of the chair she was sitting on, snuck the padding into her pants, and re-stuffed the chair with potatoes and boiled egg.

My uncle had given me an RCMP jackknife at some point. It had a picture of a Mountie sitting on his horse on the side and a real honest to goodness blade you could cut yourself with.

There's a scene in Mark Twain's Huckleberry Finn where Huck and Jim I think it was are eating fried catfish. All they have is a frying pan and jackknife, which back then was called a case knife. Anyway if it was good enough for Huck Finn it was good enough for me. So I determined to eat my meals with nothing but my jackknife. Excepting soup and porridge.

Grandpa had borrowed it the night before. Didn't know why, just supposed he wanted to whittle, which seemed a little odd because he'd never whittled before. Or maybe he wanted a late night snack and thought it would be fun to have it just like Huck Finn and the rest of us outlaws did. Anyway it was my most prized possession at the time and I was proud to loan

it to him.

So there we sat, me eating potatoes with my jackknife and Cheryl re-upholstering her chair.

It was fascinating to watch. She used diversion, slight of hand studied nonchalance, infinite patience, and just plain sneakiness. The whole process was made

66 So there we sat, me eating potatoes with my jackknife and Cheryl re-upholstering her chair. It was fascinating to watch. She used diversion, slight of hand studied nonchalance, infinite patience, and just plain sneakiness. The whole process was made easier because there seemed to be a lot of attention focused on my jackknife. About eight pairs of eyes would follow it as it moved from my plate to my mouth and back again. 🤰

easier because there seemed to be a lot of attention focused on my jackknife. About eight pairs of eyes would follow it as it moved from my plate to my mouth and back again.

But boy, did she have the moves. The whole thing left me torn between admiration and jealousy. I didn't like potatoes and boiled egg either so I ratted her out.

Now apparently, in my grand-parent's social milieu ripping the guts out of an upholstered kitchen chair and re-stuffing it with potatoes is a faux pas of the first order. Simply the worst kind of bad table manners and not to be tolerated under any circumstances. So Granny gave her a dull paring knife and sent her out to cut her own switch. Oh, the outpouring of grief and sincere repentance that came out of that bush was simply astonishing.

"She's got to be acting," I thought, "Her pants are already full of stuffing.

Later that summer I found a can of green paint and Uncle Andy's toothbrush and set to work brightening the old place up. Managed to get myself, a bicycle, one cat and half a dog done before the paint gave out. That's pretty good coverage for a quart of paint by anybody's standards. Somewhat disappointing however because there were these drab white chickens...

Now apparently in my grandparent's social milieu painting without a work order is also a faux pas of the worst kind, which is not to be tolerated, and must be severely punished so as to insure that it does not happen again. And also, what in the blue blazing hell are we supposed to do with a green cat?

To which I counter argued that I was out of paint so work order or not it did not seem possible that I could continue brightening the place up which was a pity when you stopped to consider those chickens. Furthermore, Uncle Andy's toothbrush was completely serviceable. All you had to do was soak it in gasoline overnight and it would be ready to go in the morning. And as for the dog, he was now half way the same color as me and neither one of us minded being green.

The bicycle, I had to admit was a little rough but did feel that I would be gravely remiss if I did not point out, in the name of sweet reason that the cat, be he brown, striped, piebald, or green, did nothing all day long but lay around and lick his ass, so what was the harm?

Granny heard me out right thru the closing argument and then gave me a dull paring knife and sent me out to cut my own switch.

Now I don't know if you have ever had to do this but it must be like having to bring your own rope to your own hanging.

Simply diabolical.

The gamut of emotions you experience on a hot August afternoon run from denial, (This can't be really happening, but if it does it's really going to hurt so it can't be happening.) to grief, (Oh I am so sorry. Better not cut that one.

It's almost a club. If she hits me with that it will probably kill me.) to inspired pleadings for divine intervention. (We weren't big on Sunday school all I had going in was, "Now I lay me down to sleep," which besides being way off topic seemed a little wishy washy.) What was needed was something along the lines of, "Oh Sweet Jesus please, please, please put a stop to this barbarity. In your infinite mercy soften Granny's heart because if she hits me with this here switch I just cut, which is way too springy, I'll probably bleed to death and be maggot food before the sun goes down."

It seemed important to paint a pretty detailed picture of just what we were dealing with here. This was no time for misunderstandings.

Then there's deal making. "Get me out of this one and I will NEVER paint a cat green again. Although, given the opportunity it would not be strictly honest of me to offer any guarantees on those chickens."

Eventually it all comes to an end. The screen door slams and the voice of doom comes echoing thru the bush, "Hurry up with that switch. I need that paring knife to start supper. Acceptance. Ah Poop!

My granny was a master of the psychological sciences. She never hit us. She just sent us out to the bush and we'd punish ourselves. After a little time she'd call us back and we'd come dragging in with a little knife in one grubby fist and a pathetic little twig in the other, just chock full of snot dripping, knee knocking remorse and that would be the end of it.

But... Cheryl has a lot of hobbies. Upholstering is not one of them

I myself have not painted a cat in over 50 years and have still not gotten around to those chickens.

Later that day, after supper my cousin asked me, "you know why Grandpa borrowed your jackknife don't you?"

"Maybe because he wanted to be like Huck Finn," I replied.

"Ha," she said, "He used them to cut his toenails last night."

So I don't eat with a jackknife anymore either. ■



Medley - A collection of short stories

The third book written by author Marianne Clemens "Medley" is a collection of short stories, covering seventy plus years of her life.

Available at:

Winnipeg: McNally Robinson - Grant Park Shopping Centre **Oak Bank:** Oakbank Food Fare, Country Town 'N Dollar/Postal outlet, and 689 B Main Street, apartment 111.

Author's first and second books are also available: "A Childhood lost in War - Growing up under Nazi rule" and "A beautiful Life - A journey of Love and Rebirth in Canada."

Both are biographical works, with the first book covering the years from 1933 to 1957 in Europe and the second, 1957 - 'til 2002 in Canada

Senior Scope partners with local IT firm

In today's fast-paced business environment, it's critical that organizations use software to manage data and comply with mandated government security. Too many businesses still work off of oldfashioned pen and paper ledgers and post-it notes. As a result, small and medium sized businesses have reduced efficiency and incurred higher labour costs.

When a small business owner decides to modernize and explore the many options available they will often not know who to turn to. These small business owners are faced with all decisions regarding the choice of suppliers for their company and finding the right IT provider generally comes down to a referral by a person they already do business with.

Senior Scope is pleased to announce that they have joined with TGI Business Solutions to provide their advertisers with a "virtual IT department". Any advertiser in need of hardware or software services, web development, mobile application or custom software development can benefit from Senior Scope's preferred pricing.

- 1. Is your company happy with its website?
- 2. Can you use more functions on your site: Online scheduling system, online estimate forms, surveys, etc.
- 3. Do your POS transactions interface seamlessly with your accounting software?
- 4. Are you interested in learning more about software that can help you better manage your business?

Many small businesses languish in outdated technology because they don't know who to turn to. You can now contact us at Senior Scope and we will be happy to offer a solution to the challenge of "where to turn to?" As all our advertisers know, we have a sincere interest in helping our clients grow their business and this partnership is an extension of that relationship. We believe that small and medium sized businesses have the same needs as large corporations, however, they require affordable solutions.

TGI's software solutions greatly reduce the cost of integrating new software and removes the expense of annual licensing fees associated with private, proprietary software. By utilizing open source solutions, small businesses can now benefit from IT solutions at affordable prices.

1. Web Design & Development: For most consumers today, your website will be the first introduction to your organization. It's the first, and often the only, opportunity for you to entice a consumer to pursue a relationship with you. Therefore, the user experience on your site will ultimately determine how much success you will have in attracting new customers.

- 2. Search Engine Optimization (SEO): is the process of improving where your website shows up (or 'ranks') in search engine results. SEO is one of the best and most affordable ways in which to ensure that important visitors will view your website.
- 3. Custom Applications: There are now numerous companies on the internet ready to provide you with any number of inexpensive forms, calendars, on-line registration platforms and just about any kind of application a business may require in order to add to the customer experience. Unfortunately, these generalized templates rarely satisfy the industry-specific needs of a business.
- 4. Database Integration: Software can reduce employee overhead by eliminating duplication. Having systems that address a business' administrative challenges can reap huge benefits both in the short and long term. By better utilizing software solutions, your company can increase its efficiency and focus more on its core business activities.
- 5. Tech Support: When your computers are down with viruses and you need to install a new server and link it to all your computers who can you call?
- 6. Integrated eCommerce: Web designers will often choose generic template systems that are restrictive, cumbersome and expensive. They regularly provide many features you will never use and are missing important features you require. Computer programmers will customize each system to your individual needs.

How you display your products is as important as the system that controls it. TGI will create an experience that delivers. Product details will be easy to understand and photos will be visually appealing. Our web designers will ensure that the purchasing process is a quick and reliable experience for your customers.

7. Data Backup & Recovery: The importance of data to any business is vital and no business can afford the loss of its information. There are a number of on-demand backup services to meet and exceed your data storage and recovery requirements. Businesses can back-up data on site or remotely.

Interested in learning more? Contact us at Senior Scope and our partners will be happy to drop by and introduce themselves. ■

Halloween in Stonewall -

the big kids play (you're never too old)



This larger-than-life pumpkin was the highlight of the evening. Parents had their kids' pictures taken with it. Made with a bale feeder (thanks Sandy), orange tarp, and a sinister expression (thanks Cheryl).



Mike Moskalyk the big baby.



Six witches and one big baby handed out candy to the trick-or-treaters. L-R: Grace Schedler, Cheryl Einarsson, Kelly Goodman, Sandy Magwood, Sandy's granddaughter Haley Moskalyk and Haley's mom Monica Moskalyk.

BUSINESS SOLUTIONS

Your local IT experts specializing in:

- Web Design & Development
- Search Engine Optimization
- Custom Applications
- Database Integration
- Web Hosting & Tech Support
 - Integrated eCommerce
- Social Media Data Backup & Recovery



Integrated Solutions With Everything Your Business Needs!

Call us at 204-269-7777 (Ext. 22) Winnipeg, MB

Cute & Funny Pet Costumes 1funny.com



Funny Pet Costumes amazing-creature.blogspot.com





Orange Spaghetti Cake

Metric	Ingredient	Imperial
500 ml	spaghetti squash	2 cup
1 L	all purpose flour	4 cup
15 ml	baking powder	1 tbsp
5 ml	salt	1 tsp
1 ml	baking soda	1/4 tsp
3	eggs, beaten	3
250 ml	white sugar	1 cup
125 ml	applesauce	1/2 cup
125 ml	milk	1/2 cup
20 ml	grated orange rind	1 1/2 tbsp
150 ml	orange juice	2/3 cup
125 ml	golden raisins	1/2 cup
-	FROSTING	-
115 g	cream cheese	4 oz
500 ml	powdered sugar	2 cup
30 ml	orange juice	2 tbsp
7 ml	grated orange rind	1 1/2 tsp

Cut spaghetti squash in half and remove seeds. Scoop out 2 cups (500 ml) of flesh.

Sift together flour, baking powder, salt and baking soda.

In a large bowl; beat eggs, add sugar, applesauce, squash, milk, orange rind and juice. Fold flour mixture into batter. Fold in raisins.

Pour batter into bundt pan sprayed with cooking spray and lightly floured. Bake in preheated 350 F (180 C) oven for about 30 minutes or until toothpick inserted in centre comes out clean. Cool and frost.

FROSTING: Blend cream cheese and powdered sugar until smooth. Stir in orange juice and orange rind.

Serves 16

www.PeakMarket.com

CROSSWORD -

Lest We Forget By Adrian Powell

ACROSS

- "Incredible!" Tlaloc worshipper
- Nov. 11 fly-by gp. 13 Woeful
- exclamation 15 Wait tables,
- basically
- 16 "Allure" rival 17 Popular symbols
- of remembrance 19 Thanksgiving
- entree
- 20 WWI French
- infantryman
- 21 Royal N*a*vy
- designation 22 Wimbledon
- highlight
- 23 Teemy
- maybe
- 26 Battle of Passchendaele
- locale 31 "649" and "Max",
- e.g. 32 Sniffles causes
- 33 "Tastes great!"
- 34 Fern-to-be 36 Sunset period, to
- poets 39 One who deals
- with moguls
- 41 Old theatre name
- 44 Ottawa tomb
- since 2000
- 47 Tipoff
- 48 Author Blyton, creator of "Noddy"
- 49 RudolpHs stable 3
- group 50 45 rpm. record
- pioneer
- 52 Haitian capital?
- 59 War of 1812 lake 60 Fast
- 56 Green, in heraldry 6 57 Noted WWI poetic Lt. Colonel 8
 - Tops up one's cup

- 61 Tattle
- 62 1917 revolution victim 63 Canadian Legion
- he ad dress 64 Freddy Krueger's
- street

DOWN

- "Star Trek" speed 22 Ran off
- Margarine, altern at ely Dry Saharan
- stream bed Subject of Indiana Jones' phobia
- Gentle breeze Cut off the excess Sunset periods These, to the
- French

- 10 Duplicated genetically
- 11 Èorever 12 Brings down a reduuo od
- 14 Broken bone stabilizer
- 18 Perform better than
- 24 Legislative period
- 25 Movable wing section 26 What RCAF
- 28 Something you
- can bank on? 29 Derision 30 Infavour of
- 35 Wedding guests seat, maybe

- 36 "The Book of ": 2010 movie
- 37 Tour de France season
- 38 Oslo's land, briefly 39 Pesky biting critter 40 Work on a scarf
- 42 Concerning the hip bones 43 Detox centre
- candid*a*te 44 Peptic ailments 45 Coypu fur
- 46 Spirited meeting? members might do 47 Really, really want WJM-TVs Grant 50 Hangman's need
 - 51 Singe 53 Boreal forest sight 54 Use the phone
 - 55 Steersman's place 57 Boxer's poke 58 Bumped into
 - SOLUTION ON NEXT PAGE.

Because Home is Best... Victoria Lifeline

- ♦ Helping you live safely and independently in the comfort of your own home
- ♦ Prompt, caring assistance at the touch of a button -24 hours a day
- ♦ Rewarding community volunteer opportunities also available

Call (204) 956-6777 www.victorialifeline.ca

Mention this ad and receive one month free monitoring



Sports & Framing

513 St. Mary's Rd. ■ Winnipeg (204) 783-8430

Email: info@JoeDaleySportscards.com

CARDS

AUTOGRAPHS

MEMORABILIA CUSTOM

FRAMING

WORDSEARCH - TradeMarks

S Z EROXDXO S C C 0 D В UGE BROMOSELTZERA ERSPEXJACUZZI

Alka-seltzer Bakelite Bennie Brioschi Bromo-seltzer Clorox Colt

Duralumin

Gortex Hoover Inconel Invar Jacuz Kleenex Lilo Loafer

Lucite Luger Maalox Meccano Mylanta Orlon Perspex Pyrex

Rolaids Saran wrap Scrabble Silex Sno-c Spam Stellite

Teflon

Thermos Tums Velcro Victrola Vivella Xerox

SUDOKU MEDIUM - By Senior Scope

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

Each 3x3 cell has the digits 1-9. Each vertical and horizontal line also has the digits 1-9. Enter

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

SOLUTION ON NEXT PAGE

each digit

HUMOUR COLUMN:



The Automobile Name Game

Do you have fond memories of your first car? I don't. And the reason can be explained in two words: Chevy Chevette. Okay, you can stop laughing now. I know this was not a vehicle that a young, testosterone-primed male of the 80s could worship as it rattled along the Interstate powered by an engine that roared like an electric toothbrush.

So after driving around unknowingly for weeks with a "Ram Me" sign someone had attached to the back bumper, I realized it was time to trade up to a vehicle with a name boasting a little more panache – a Thunderbird.

Car names are important to automobile manufacturers. They are keenly aware that public recognition and acceptance of a name can influence a vehicle's commercial success in a highly competitive industry. Consider the Jeep Wrangler – a great earthy name for a car. But the Dodge Dawdler, Subaru Slug, or Kia Kickit probably wouldn't inspire much consumer confidence.

Vehicles are often christened with names that intrigue or arouse our sense of adventure and excitement. What bold driver wouldn't want to be seen trekking through the rugged wilderness in a Pathfinder, Explorer, Outback, Expedition, or Navigator? Exotic places also sell cars: Dakota, Monte Carlo, Malibu, Park Avenue, Tahoe, and Yukon – all exciting destinations and, presumably, exciting cars. A Lincoln Lubbock might never make it off the showroom floor.

Then there are drivers who select specific models according to his or her profession. Can't you see an astronomer behind the wheel of a Mitsubishi Eclipse; an optometrist in a Ford Focus; or a pilot taking off in an Isuzu Ascender? And what proctologist could resist parking a Ford Probe outside the surgery?

The late explorer Sir Edmund Hillary would have felt right at home climbing into a Mercury Mountaineer, although he would have been wary about the Chevy Avalanche. And almost certainly the infamous Heidi Fleiss would have treated her "girls" to a fleet of Escorts.

The animal kingdom has also been well represented in the automobile name game over the years. But not just any animal – often it is one that symbolizes power, strength or speed. So the Mercury

Cougar, Dodge Ram, and Ford Taurus worked well (at least in name). But there have been successful exceptions to muscular monikers: the VW Beetle was a cute, popular car, and justly deserved its quaint title.

Two animal categories have been especially popular: horses and birds. In addition to the Mustang, Ford rounded up the best equine names with Bronco and Pinto as well. Wisely, they never produced a Ford Gelding – probably a little too Freudian for young male drivers.

During the energy conscious Carter administration, Dodge created a stable of their own with the Colt. It was a time of efficiency, when cars were named after little animals, such as the Audi Fox. There were even VW Rabbits multiplying all over the freeways.

Our feathered friends have been well represented with the Jeep Eagle, Ford Falcon, and the Buick Skylark. Even chickens made an appearance in the 30s and 40s with the Bantam.

From the 60s and 70s, Plymouth had the Barracuda and the Roadrunner, which were great looking cars. But the head of Plymouth's marketing department should have taken a lesson from other companies that produced the Corvette Stingray, Fiat Spider and the Dodge Viper. Now there were some classic cars with names that had bite.

Along these lines, there are a few car names that may not immediately be recognized as animals, such as the Mercury Sable. A sable might be best described as an elegant weasel. Wisely, the Mercury marketers chose sable over weasel.

And let's not forget the Chevy Impala, named after a graceful deer-like African mammal. Well, perhaps graceful on four legs when gliding over the subtropical savannas, not necessarily when rattling along the Interstate on four wheels.

Speaking of rattling, I sometimes wonder about the fate of my old Chevette. I suspect it was melted down and recycled into a faster and more graceful vehicle, such as the one my neighbor currently owns, which just happens to be a John Deere.

Nick Thomas has written features and columns for more than 350 magazines and newspapers. He can be reached at his blog:

http://getnickt.blogspot.com

SUDOKU - Solution

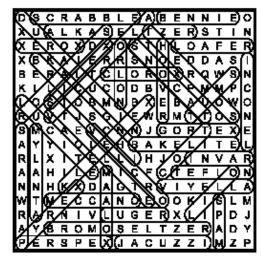
9	7	3	5	4	8	2	6	7
2	7-	4	8	73	9	5	•	₿
6	5	8	7	7	2	9	4	3
7	8	9	2	6	3	4	5	1
5	4	6	7	8	1	3	2	9
3	2	1	8	5	4	7	8	В
8	6	7	4	9	5	1	3	2
1	9	5	3	2	6	8	7	4
4	3	2	8	1	7	6	9	5

CROSSWORD - Solution

W	0	W			Α	Z	Т	Ε	C		R	С	Α	F
						Е								
						Þ								
Ρ	0	—	ᆚ	2		Ξ	×	S		F	_	z	Æ	L
						Y								
F	L	A	Z	۵	ш	R	S	F	_	Е	ᆚ	٥	S	
						P								
			ιņ	κ	_	Е	R		ĸ	_	Æ	ᆫ	T	0
	5	Ν	κ	Z	О	8	Ν	S	0	Ы	۵	_	ш	R
С	ᆚ	٥	ш	_	z			ш	z	_	۵			
0	C	Т				R								
٧						О								
Ε	R	Ι	Е			Ρ								
T	S	Α	R		В	E	R	Е	Т			Е	L	М



WORDSEARCH - Solution



Try this for fun!

What is ..

2+2? 4+4?

8+8? 16+16?

Quick! Pick a number between 12 and 5!

Did you pick '7'?

Answer these one at a time as quickly as you can:

What is ...

1+5?

2+4?

3+3? 4+2?

5+1?

Now repeat the number 6 to yourself as fast as you can for 15 seconds.

NOW, QUICKLY THINK OF A VEGETABLE!

Did you think 'carrot'?

"Nostalgia is a file that removes the rough edges from the good old days."

Doug Larson

"Memory is a complicated thing, a relative to truth, but not its twin."

- Barbara Kingsolver, Animal Dreams

THE CLASSIFIEDS

Personal items / private sales only. Not for commercial. All listings must be pre-paid: cash, cheque, money order, MasterCard or Visa. Listings and payment must be received 10 days prior to printing. Call **204-467-9000**.

Listings: \$5.25/line (approx. 6-8 words/line). Photos: Additional \$10.00. For details, call: 204-467-9000 or Email: kelly_goodman@shaw.ca

Miscellaneous - FOR SALE



Plus III Premier three wheel scooter: Air tires size

Air tires size 9.350-4, with battery charger, can be taken apart in three sections. Asking \$550.00 as is in good condition Phone (204) 253-2386 after 2 pm

Miscellaneous - FOR SALE

Broda 785 Elite Tilt Recliner - 20 inch. Only used half-dozen times. Call 204-235-1098.



Miscellaneous - WANTED

NOTICE TO BUSINESSES:

Looking to share space with existing business to sell NEW & USED items in Winnipeg. Can show examples. Open to selling on consignment. Call Dave 1-204-746-4318 (Morris, MB)

Vintage Pedal Toys, Cars, Tractors, Planes, etc. Call 204-461-8169, Email: dmollard1@yahoo.ca

Listings are seen in Winnipeg and over 70 rural Manitoba communities.

Also online at www.seniorscope.com, Facebook, Linkedin and Twitter.

Mail listing with payment to: Box 1806 Stonewall MB R0C 2Z0

NOTE: Senior Scope reserves the right to reject listings not suitable for its readership.



In Flanders fields the poppies blow Between the crosses, row on row, That mark our place; and in the sky The larks, still bravely singing, fly Scarce heard amid the guns below.

We are the Dead. Short days ago We lived, felt dawn, saw sunset glow, Loved and were loved, and now we lie In Flanders fields.

Take up our quarrel with the foe;
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.

- Lieutenant Colonel John McCrae



Greg Selinger MLA for St. Bonifece Premer of Manifoba 204-237-9247 GrogSdingur.ca



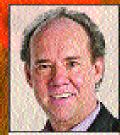
Sharon Blady MLA for Kindfield Park 204 882 2818 SharonBlady.ca



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



Andrew Swan MLA for Minto 204 783 9860 AndrewSwan.ca



Greg Dewar MLA for Selkirk 204 482 7066 1-855-695-1361 GregDewanca



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



Ron Kostyshyn MLA for Swan River 204 784 4900 RonKostyshyn.ca



Peter Bjornson MLA for Gimli 204-642-4977 1-866-253-0255 PeterBjornson.ca



Jennifer
Howard
MLA for Fort Rouge
204-946-0272
JennferHoward.ca



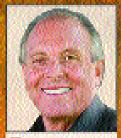
Dave Chomiak MLA for Kildonan 20d-33d-5060 DaveChomiak.ca



Kerri Irvin-Ross MLAfor Fort Richmond 204-475-9433 KerrirvinRoss,ca



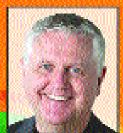
Deanne Crothers MLA for St. James 20d-415-0883 DeanneCrothers.co



Lemieux MLA for Deveon Trail 204-878-4644 Ron-Lemieux.co



Clarence Pettersen MLA for Flin Flon 204-687-3367 ClarencePettersen.ca



Gord Mackintosh MLA for St. Johns 204-582-1550 CordMackintosh.co



Matt Wiebe MLA for Concordia 204-654-1857 MattWiebe.ca



Theresa
Oswald
MLA for Seine River
204-255-7640
TheresaOswald.ca



Jim Rondeau MLA for Assinibola 204-688-7722 JimBondeaumb.ca



James Allum MLA for Fort Garry-Riverview 204 475 2270 JamesAllum.ca



Stan Struthers MLA for Dauphin 204-622-7630 StanShuthers.ca



Melanie Wight MLA for Burrows 204-421-9414 MelanieWicht.ca