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Time to quit, and it's never too late

By Roger Currie

**"Fewer than 20%
of Canadians are
regular smokers."**



Bruce and Arleigh Firby. Arleigh was one of five winners of \$1,000 in the Manitoba Quits contest in 2014.



Now that fewer than 20% of Canadians are regular smokers, it's a habit that's barely mentioned when we talk about the most common New Year's resolutions. These days, smoking is effectively outlawed in the vast majority of workplaces and public spaces, including all bars and restaurants. It is illegal to smoke in vehicles that include passengers under the age of 18, and a majority of rental properties in a growing number of communities will not rent to prospective tenants who admit to being smokers.

Still, groups like the Manitoba Lung Association, on whose board I've been pleased to serve for the past three years, continue to be concerned about how to persuade the remaining smokers to stop. Smoking rates continue to be

alarmingly high among teenagers. Ah, the invincibility of youth! The Lung Association is also quite concerned about the growing use of so-called *E cigarettes*, and they're at odds with their counterparts in Nova Scotia in particular who feel it's OK to promote such a product as an alternative to smoking.

A major effort aimed at reducing smoking locally is an annual contest called **Manitoba Quits** which continues to grow in popularity. More on that in a moment, but first a word about my own personal story if I may. I started smoking cigarettes regularly when I turned 18 in 1965. A large package cost a little over 50 cents then, and there were vending machines all over the place. I attended St. John's College at the University of Manitoba where you could literally smoke

everywhere in the building, with the exception of the chapel. The cafeteria, where many of us learned more than we did in the classroom, had a permanent blue haze in the air above the tables. If a smoker was strapped for cash and couldn't find someone to mooch from, you could sustain your nicotine level by standing in the room and breathing for a few minutes.

What a different time it was, and I'm grateful that most of us survived it. I continued to smoke roughly a package a day until 1993 when I turned 46. Radio stations, where I spent much of my time, were similar to that beloved college cafeteria. Smokers were dominant and overflowing ashtrays were everywhere. It was only after I finally quit that I realized

Continued on page 2

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Time to quit, cont'd from front page

what misery we were inflicting on those who did not smoke. One of them was Brian Barkley who continues to report on traffic problems on CJOB. For his first 15 years there, Brian worked in the newsroom and 'endured' the smoke. He told me there were many occasions when he was physically ill, and he was seriously contemplating a change of occupation when the station mercifully put the smokers 'out in the cold'.

Smoking colleagues such as Peter Warren and Mike McCourt would gather outside the doorways for 'story conferences', and add to a growing pile of butts on the ground. More than once I remember feeling totally 'trapped' in this addiction, and wondering if I might ever find the strength to be free of it. Thankfully, on September 28, 1993 I put out my last cigarette and have now been smoke free for more than 21 years. For a long time I thought to myself that if I lived to be 70, and smoking was still allowed, I must take it up again. I no longer have such thoughts.

Many longtime smokers come to wonder if there's any benefit to be gained by quitting after so many years of harmful behaviour. The Manitoba Lung Association wants you to know that there definitely is a better life being smoke free at any age. Consider the experience of Arleigh Firby of Minnedosa, one of five winners of \$1,000 in the **Manitoba Quits** contest in 2014. To be eligible, those who enter have to remain completely smoke free through the month of March.

Arleigh started to smoke at 16, and she went through a package a day for more than 30 years. She finally quit on June 29, 2013, but not before enduring a very serious encounter with breast cancer. She recalled "I tried to quit many times and failed miserably every time. I



was convinced that I just couldn't do it because I wasn't strong enough". With her husband Bruce Firby, Arleigh has been involved in cattle ranching for a long time. Bruce has never smoked, and as a reward for being his wife's 'quit buddy', he received \$200 from the Lung Association.

Arleigh tried many of the quitting aids like *Zyban* and the Nicotine Patch, and when she finally succeeded, she received some very valuable help from Dr. Mindy Campbell who practises homeopathic medicine in Brandon. "She helped me through two sessions of acupuncture, plus the use of herbs and tinctures to help ease symptoms of withdrawal", she said. Arleigh Firby is confident

that her smoking days are over. Besides the financial saving from not shelling out \$15 or more for a package of cigarettes, she is amazed at the tremendous feeling of genuine freedom in her life.

This year's contest will be officially launched on January 19th and 20th at *Seven Oaks Wellness Centre*.

For more information on *Manitoba Quits*, go to the Lung Association's website **www.mb.lung.ca/** or call Tracy Fehr at **204-774-5501**, extension 245.

Roger Currie is Winnipeg writer and broadcaster. He is heard regularly on CJNU, 93.7 FM.



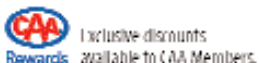
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FINANCIAL INFORMATION:

The Value of Advice

PART ONE

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

Beginning the end of November through December, the electronic and print media was full of year-end tax planning. By this time an individual or corporation is limited to only tinkering around the edges as most of the year is now past history. For good planning and strategic decisions – the outlook should be forward looking and not backwards. Rarely are good decisions made looking in the rear view mirror.

As we move into the new year of 2015 we will be filled with inspiration of doing things differently and with a new 12 months ahead of us, good advice and forward moving professionals who know how to work in collaboration with each other, can position you with many new strategies which can deliver maxim impact for you, your family, your business or corporation plus the community you live in if you are willing to act on the advice given. The best advice, progress tax and estate law on its own is worthless if action is not taken.

In past articles I have made reference to the financial planning process and the value of advice. I have also made reference to the importance of working with professionals who have a CFP designation because of their higher level of training and knowledge. I have recently come across an article written by Daniel Collison who has more than 25 years of experience in the financial services industry. He has taught Personal Financial Management in the MBA Program at Schulich School of Business since 1998 and is the author of *The Financial Advisor's Guide to Excellence* (Carswell 2013). With his permission, below I have recreated his published information.

The Tax Minimization Process

It should be understood that none of these financial planning processes (*The Goal Setting Process, The Investment Planning Process, The Personal Risk Management Process, The Retirement Planning Process, and The Estate Planning Process*) can be, or should be, worked-through in isolation of any of the other processes.

The **Tax Minimization Process** requires a considerable amount of data gathering:

1) Review the "Family Balance Sheet"

The resources needed to carry out a thorough financial review and to complete a *family balance sheet* include (but are not exclusive to):

- bank statements
- portfolio statements: registered and non-registered assets
- tax returns: personal and corporate (if relevant) for the last 3 years
- CRA notice(s) of assessment
- Pension statements
- Employee benefits booklet
- CPP statement(s)
- RESPs
- Children's investment accounts/savings accounts
- Insurance policies: group and personal (life, house, auto, liability, etc.)
- Mortgage statements
- Loan statements and lease agreements
- Cohabitation agreements, marriage contracts

- Partnership or shareholder agreements
- Wills
- Powers of Attorney

The bank statements allow us to understand a family's cash flow. Mortgage statements allows us to understand the total structure of their biggest (usually) debt. Our family balance sheet will capture all the relevant information in the areas of:

- liabilities
- assets
- cash flow
- family data
- insurances
- tax data
- estate planning documents

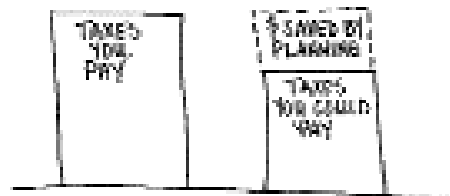
Few individuals will ever have assembled all of their critical financial information in one place. Unfortunately, the professionals in their lives: their lawyers, accountants, insurance agent, banker and broker will not have all of this com-

“ Few individuals will ever have assembled all of their critical financial information in one place. Unfortunately, the professionals in their lives: their lawyers, accountants, insurance agent, banker and broker will not have all of this comprehensive information resulting in incomplete direction and decisions being made in isolation. ”

prehensive information resulting in incomplete direction and decisions being made in isolation. Should you be a “do it yourselfer” – then the decision making may also not be based on current tax or estate law. The information is varied, complex and ever changing which could lead individuals to be not well versed in what options are available to them or their families. The few pennies saved initially by doing it yourself may be very costly in the end.

2) Review the Past 3 Year's Tax Returns

The **Tax Minimization Process** is critically reliant on this information as it gives the general overview of the family's financial position and the probable tax ramifications and future opportunities. The past 3 years' tax returns give us the specifics of the historical tax consequences. They illustrate not just the amount of income that is earned annually, but they also show the sources and classification of income: employment, business, income, pension or “other income” as a catch-all. Anomalies in income such as: bonuses in certain years; interest or dividends earned; capital gains or losses triggered; swings in business revenue; and all the assorted possibilities that appear will be revealed. Working from this base we can begin to consider the appropriate tax-based strategies.



Continued on page 4

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The Value of Advice, cont'd from page 3

3) Implement the "Tax-Based Litmus Test"

This compilation of approximately 40 different tax-based strategies provides us with a virtual "shopping list" of opportunities for the choosing. Obviously, the implementation of every single one of these strategies for anyone will be most improbable, but the very existence of such a list provides us with the opportunity to gain some much needed tax relief.

1) **Income Deferral** suggests that if we're able to defer income to some future time, we're able to compound the growth of asset or income tax-free (for the time), thereby enhancing growth opportunity. Such strategies include:

1. The use of a **Registered Pension Plan (RPP)**, whether a defined contribution plan, a defined benefit plan, or even an Individual Pension Plan provides a great opportunity to grow retirement assets income deferred while also having the company contribute to your savings.
2. Since 1957 **Registered Retirement Savings Plans (RRSP)** have been providing Canadians with a great opportunity to defer income and build their own personal pension plans.
3. **Capital Gains** on equities or real property provide potential for some long-term income deferral and, where divisible, opportunity to spread the gains over different periods.
4. Investments inside a **Universal Life Policy** can provide some very long-term income deferral thanks to the structure and special tax provisions afforded these vehicles.
5. If you are a business owner with a corporation, **Retained Earnings** in a Corporation can provide some valuable income deferral at the lower corporate tax rates, if structured properly.

2) **Income Splitting** targets the use of lower-taxed family members' marginal tax brackets. By shifting incomes or income-generating assets to these family members, we are able to reduce the overall tax bill to the family. These strategies must be structured in anticipation of the attribution rules that specifically attribute interest, dividends and capital gains back to the donor spouse; and interest and dividends back to the gifting parents of minor children (children under the age of 18) The use of a **spousal RRSP** is still considered the epitome of government-sanctioned income splitting strategies.

1. **Contributing to a spouse's TFSA** is a non-attributable means of moving non-registered assets between spouses and provides tax free growth for the receiving spouse.
2. Providing a **loan to a spouse** at the federal government's prescribed interest rate (at minimum) allows the spouse with the greater assets to create both an income split and a leveraged position with tax-deductible carrying costs.
3. When a gift of assets is made between spouses or from parent to minor child, the initial income from that asset is attributed back to the donor; however, if initial income is separated from the capital in a separate account, the **second-generation income** (the earned income on the initial income) is no longer attributable.
4. The structural changes made to **Registered Educations Savings Plans (R.E.S.P.)** over the years has made this tool one of the best income splitting strategies for children's education, as well as a means to accessing free government money through the Canada Educations Savings Grant (C.E.S.G.).

5. One of the easiest strategies is to have the **high income earner pay the household bills** while the lower income/lower taxed spouse save his/her income and, subsequently, pay taxes at his/her lower tax rate on those savings.

6. The **Spousal Debt Repayment** strategy sees the higher income earning spouse repaying any spousal consumer debts (car loans, credit cards) so that the lower income earning spouse can direct his or her income towards investments where the income will be taxed in that lower income earner's hands.

7. Various **tax credits** (such as tuition, education, medical, caregiver credits) can be split or transferred to certain family members when they cannot be used to reduce that person's taxes.

8. For business owners, either sole proprietor or corporate owner, the opportunity to **split business income** with spouse/children/grandchildren - for comparable work completed - offers one of the more beneficial means of income splitting.

9. A **Section 85 or 86 Estate Freeze**, properly established for a corporate owner, creates an opportunity to get corporate shares into the hands of a spouse or children; providing future growth of the corporation to increase in value in their hands.

10. The **Primary Residence Equity Split**. Regardless of the percentage paid on the purchase of a couple's principal residence, any retained equity after the sale of the residence can be divided equally between spouses, thereby allowing the future income to be taxed accordingly. This strategy has been magnified by those couples who regularly

flip their principal residences - for profit.

11. Despite the legislated attack on the use of **inter vivos trusts** for the purpose of direct income splitting (through legislation such as the "kiddie tax"), these trusts are still utilized within strategies, such as estate freezes, to help enable legally sanctioned income splitting strategies. **Testamentary trusts**, likewise, have recently lost the graduated tax structure that provided great post mortem income splitting, however, flowing income through to the beneficiaries continue to provide strategic opportunities within estate planning.

12. Since 2007, Canadians have been able to **split up to 50% of their pensions** (notionally) with a spouse, on their tax returns.

13. Unlike the pension split, the **CPP sharing** between spouses must be structured through CRA by application and the monies will physically be split/shared between the spouses.

3) **Income Spreading** is useful in spreading employment, business or investment income over multiple years in order to limit years of spiking income and, therefore, spiking taxes. Many individuals find themselves with inconsistent income over the years and therefore, spikes in taxes that push them into tax brackets that they could possibly avoid, if planned. Some of these strategies include:

1. The **delay of business or commission income** into another tax year when the receiving of such in the present year would be disadvantageous from a tax perspective.
2. **Spreading capital gains** over

Continued on next page

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Alzheimer Society Encourages Everyone to Take Action with "The 72%" Campaign

Courtesy of the Alzheimer Society of Manitoba

Did you know that 72 per cent of Canadians living with Alzheimer's disease are women? It may be a special person in your life – your mother, wife, sister, grandmother or friend – even you.

This January, during Alzheimer Awareness Month, the Alzheimer Society wants everyone to take action, share the warning signs of Alzheimer's disease and take steps to reduce your risk.

Dr. Ben Albeni, Principal Investigator in the Division of Neurodegenerative Disorders at the St. Boniface Research Centre, identifies some reasons why more women than men are affected by Alzheimer's disease. "First of all, women live longer than men, and age is one of the risk factors of the disease," says the researcher, whose own 91-year-old mother is one of the 72 per cent.

"Research is also examining the possible role of sex hormones in the disease; women experience a rapid decrease in estrogen at menopause, while men's decrease in testosterone is gradual," explains Dr. Albeni who is also Associate Professor at the University of Manitoba, Department of Pharmacology.

Warning signs, often misunderstood or ignored, are critical. In absence of a cure, early diagnosis allows for treatment and support so people can live as well as possible and start planning for their future needs.

"If someone forgets how to do something they've done their whole life, or if a person becomes easily disoriented and gets lost in a familiar place, it may be time for an assessment," says Wendy Schettler, CEO of the Alzheimer Society. "If you are concerned about yourself or someone in your life, call us, we are here to help," Schettler adds.

The Alzheimer Society can help prepare you for your doctor's appointment and provide more information on how you will be assessed. If a diagnosis is made, they can help you figure out your next steps.

Tannis Evans is someone who is well aware that life can change at any moment. Her mother, Norma, was only 52 when she was diagnosed eight years ago. "My mother

is part of the 72%, and as a woman myself, I have been personally affected by this disease," she says. "It's been tough; my mom cared for me my whole life, and I didn't think I'd be caring for her at such a young age."

The Alzheimer Society invites everyone to visit alzheimer.mb.ca/the72percent. Take a moment to learn the warning signs and ways to reduce your risk of developing dementia. No one should have to face this disease alone. The Alzheimer Society can help.

Dementia defined

Dementia is a term that generally refers to a variety of brain disorders. Different physical changes to the brain cause different dementias. Some are reversible, meaning that they can be treated and cured, while others are irreversible, meaning there is no cure.

Symptoms worsen over time and include: loss of memory, changes in judgment and reasoning, difficulty performing familiar tasks, problems with language and changes in mood and behaviour.

Alzheimer's disease is the most common form of dementia, accounting for almost two-thirds of all cases. It is irreversible and eventually fatal. Other dementias include vascular dementia, frontotemporal dementia (including Pick's disease), Creutzfeldt-Jakob disease and Lewy body dementia.

Dementia is not a normal part of aging, but age is the biggest risk factor.

About the Alzheimer Society

Founded over 30 years ago, the Alzheimer Society of Manitoba is the leading health charity for people living with Alzheimer's disease and other dementias. As a province-wide organization, the Society

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The Value of Advice, cont'd from page 4

more than one year by selling portions of the asset (where divisible) in different tax years.

3. Removing assets within the tax-preferred holdings of a universal life policy (**equity take-out**).
4. The use of a **prescribed annuity** to get a blending of capital and income spread out over many years.
5. **Spreading severance pay** over more than one tax year. Very often employers are unaware of this planning strategy and may need some coaxing to agree to do so. Likewise, it is imperative that the employee has faith the company will still be in existence in the following year to payout the remaining severance package.
6. There are times to be pragmatic with de-registration of RRSPs and RRIFs. When income is low, or we know it's going to be significantly higher the following year, **Income Rocking** provides a strategy to both provide income and to do so in low tax years. Likewise, due to clawbacks on certain government benefits, there are also times when it makes sense to de-register monies in years when benefits will be lost anyway. ■

To be continued next issue...



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“THE BUZZ”

Former Bomber Thornton Passes Away; Hafichuk Starts the Car Czars; New Charleswood Library; Hockey Hero Fontaine Passes; Allie Sherman Dies at 91; Downs to Go Sunday (Twice); Lyna Hart Mourned; Inductees Named for High School Hall



By Scott Taylor

One of the greatest Winnipeg Blue Bombers of all-time, and perhaps the greatest never to have made the Canadian Football Hall of Fame, **Tricky Dick Thornton** passed away in December at age 75.

He had been living in Florida, battling lung cancer for many years when he died quietly. He is survived by his wife Lhyn, daughters Lisa and Ashley, son Ricky, and grandsons Trey and Josh.

For anyone who knows anything about the history of the CFL, Dick Thornton was one of the most colorful characters of all-time.

In fact, if it wasn't Dave Raimy, then it was Thornton who was the coolest, grooviest player in the Psychedelic Era of the CFL. "Brash," "Flash" and "Panache" were words used to describe the man known as Tricky Dick.

He was not only a great football player, he was also fearless -- on and off the field. A journalism graduate, he'd say things to the press that no player would say today. In fact, the moment that got him run out of Winnipeg by a coach he hated with a passion, was a moment that made most fans around the CFL laugh heartily.

After Thornton had helped the Bombers reach the 1965 Grey Cup, the team started a steady decline. The man he called his "favorite coach of all-time," Bud Grant, had gone off to coach the



Dick Thornton breaking up a pass intended for Hamilton's "Prince" Hal Patterson.

Minnesota Vikings and the Blue Bombers were never the same until Cal Murphy arrived in the

1980s. So in 1966, he did one of the things he did better than anyone in the league, he called up the



Thornton's Argos card.

press and told them, "the only good thing about Winnipeg was the road out of town." Not long after, he was free of inept Bombers head coach Joe Zaleski.

Of course, it wasn't the first time that year he said something that pissed off the Bombers brass. Early in the season, he changed his number from 14 to 28 and told the local scribes, "I have to be twice as good playing on this team."

He once told his pal, *Globe and Mail* columnist Dick Beddoes, "Remember, those were crazy times; the Cuban Missile Crisis and the Bay of Pigs invasion, John, Bobby and Martin getting assassinated, there was a sexual revolution when the birth control pill got invented, we were fighting the Vietnam War, players became hippies with long hair and weird clothes, there were protests and massive demonstrations. It was all happening around us. I had to think 'outside the box' and keep doing things differently in order to keep my sanity."

A star at Northwestern University, he was a high draft choice of the Cleveland Browns in 1961, but the Browns traded his rights to the old St. Louis Cardinals. He was also selected by the Dallas Texans in the American Football League and was on Bud Grant's negotiation list in Winnipeg. Thornton talked often with all three teams but decided that better money and a bigger field in Canada combined to make an offer he couldn't refuse.

So Richard Quincy Thornton signed a contract to play for Grant and his Blue Bombers and he was a great player from the day he arrived.

As a defensive back and corner, he was superb, but like many players of the era he played multiple positions including quarterback. In fact, his real passion was to be

"The 72%" Campaign, cont'd from page 5

offers **Help for Today** through programs and services for people living with dementia and **Hope for Tomorrow...**® by funding research to find the cause and the cure.

Facts and figures

Alzheimer's disease is the most common form of dementia, making up 65 per cent of all forms of dementia. It is progressive and eventually, fatal.

Today, over 747,000 Canadians are living with some form of dementia. This number will nearly double to 1.4 million in less than 20 years. For every person diagnosed, there are many who are directly affected as caregivers.

More than 20,000 Manitobans have Alzheimer's disease or another dementia. This number is growing at an alarming rate and within one generation, it is expected to reach over 34,000.

Last year alone, there were

more than 4,500 new cases of dementia in Manitoba. By 2038, this number threatens to rise dramatically to over 9,350 a year.

One person in every three has a family member or close personal friend with dementia.

The total economic burden of dementia in Manitoba is close to 1 billion dollars and is expected to grow to more than 4.4 billion by the year 2038.

The risk of dementia doubles every five years after age 65. Accumulating evidence shows the disease can lie dormant in the brain up to 25 years before symptoms appear.

Common warning signs of Alzheimer's disease include memory loss, impaired judgment, thinking or reasoning and changes in personality and behaviour that are out of character. In addition to age, other risks factors include cardiovascular disease, diabetes, high blood pressure and smoking. ■

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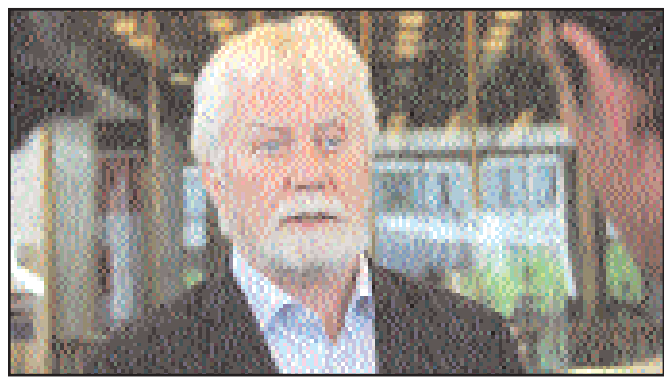
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The BUZZ, cont'd from page 6



Ross McGowan



Lyna Hart

the Bombers quarterback and he let Grant (and the world) know that he should be the No.1 QB, not Ken Ploen. As even casual Blue Bombers fans know, it was as a defensive back where he made his reputation and excelled. In fact, Thornton holds the CFL record for touchdowns off of interception returns with eight. He was a "blanket" in coverage and always had the job of tailing the opposition's best receivers.

Off the field he was a riot. He loved the attention and was one of the first players to consider himself a "brand." He had his No.14 everywhere in his life from his car, to his 14th floor apartment to buying his girlfriend(s) #14 pendants! He would tell anyone who would listen how great he was. He talked the talk, but he also walked the walk. Tricky Dick was a man who could produce a "black hole" (his words) around the receivers and forced opposing quarterbacks to throw it up for grabs his entire career.

In the 1962 Grey Cup (The Fog Bowl) the vaunted Hamilton receivers were smothered all game long, contributing mightily to the Blue Bombers win. However, it was an even dose of offensive and defensive talent that showed his true worth to the defending champions.

In a do-or-die Game 2 of the 1965 Western Final (in the 60s, the CFL West played a two-game-total-points series to determine a winner), Thornton had to replace a slightly injured Ken Ploen just before the half with Calgary leading 3-0. Grant told him to "just play out the clock" to be safe. Instead Thornton told Grant, "shit, we'll be leading 7-3 at the half." Then he went out and in three plays scored a touchdown on a 38-yard scamper. The Bombers went on to win 15-11. Then, in the deciding game, he forced a fumble at the Bomber goal line with a thundering tackle. That saved a touchdown and sealed the Bombers win, sending them to the 1965 Grey Cup.

After Grant left Winnipeg -- and Grant asked Thornton to go with him to Minnesota -- Tricky Dick made his "road out of town" comment and was traded to the Argos in 1967. He completed his brilliant career in Toronto and some say he was better there than he was in Winnipeg. And he was great in Winnipeg -- a three time Western All-Star (62, 63 and 65), a Bomber Hall of Famer and a winner of two Grey Cups.

In Toronto, he was an Eastern all-star in 1969 and 1971 and he was just as much fun off the field.

His buddy Beddoes once wrote

in the Globe, "When a team goes on the road for an away game, most players call their girlfriends. Richard Quincy Thornton always called the local sportswriters and broadcasters."

After his career ended, he went on to be an extremely successful international businessman and for many years lived in Southeast Asia, commuting between Manila, The Philippines and Bangkok, where he was a weekly sports columnist for the Bangkok Post, the region's most popular newspaper.

Thornton finished his career in 1974 with the Memphis Southmen of the now-defunct World Football League. He was later named head coach and athletic director at Southwestern University in Memphis, leading the team to a 9-1-1 record in '77 before starting a food and beverage company in 1978. By 1980 he was selling food and writing sports columns in Southeast Asia.

(This was written by Scott Taylor and Roy Rosmus. Taylor and Rosmus are co-authors of the book Quiet Hero: The Ken Ploen Story. The story of Dick Thornton is from their next book, An Illustrated History of the Winnipeg Blue Bombers)



One of Winnipeg's longtime super sports fans, **Greg Hafichuk**, has changed jobs. For more than 30 years, Hafichuk was in the grocery business, but the 58-year-old sales executive has completely changed professions. He's started The Car Czars at Crown Nissan and if you're in the market for a great car, contact Greg and his team... The new Charleswood Library will open this month. The current Charleswood Library at 5014 Roblin Boulevard closed on Jan. 3. The new Library is located at 6-4910 Roblin Blvd. and should open by the third week of January... It's official. **Ross McGowan**, 63, has retired as President and CEO of CentreVenture Development Corporation. The new boss, **Angela Mathieson**, took over on Jan. 5. The list of McGowan's accomplishments in eight years at the helm is quite lengthy. He did a terrific job... Great Tweet this week: "Traucherous roads, huge ruts, slippery, lots of small accidents, no salt, sand or plows. Surprised the *Free Press* hasn't blamed **Sam Katz**." The ex-mayor is doing fine. After a Christmas trip to Phoenix, the 63-year-old Katz is back in his office as President of the Winnipeg Goldeyes Baseball Club... A beloved member of the Winnipeg Aboriginal community, **Lyna Hart**, 60, passed away in her

Continued on page 8

BULLION 101

By Marlene Sturrey



Royal Canadian Mint Maple Leaf coins. Bars are available as well.

The trading of gold and silver has always been a fascinating commodity for investors. Today the trading of gold and silver can be very exciting for the novice and experienced investors. **Collectibles Canada** is an official Royal Canadian Mint distributor which offer gold and silver bullion in the form of Royal Canadian Mint maple leafs or bars.

This article is intended to provide the basic information needed to introduce yourself to purchasing precious metals at Collectibles Canada and taking responsibility for your investment. Collectibles Canada quotes prices on purchasing gold and silver in Canadian Funds and at current bullion values.

Lets begin with the definition of bullion. Bullion refers to the precious metal which is traded on the commodity market. The value of bullion is determined by purity which is usually 99.9% and weight and is referred to as bars, ingots or rounds.

Spot price is the value the precious metal is trading throughout the world at that particular time and it is always fluctuating throughout the course of the day. Spot price is always quoted in US funds when you are checking the newspaper or other sources.

When you purchase gold and silver bullion you are in fact taking possession of what would usually be a paper transaction with your bank/broker. As an investor you have the control/responsibility for the price that you purchase the precious metal and also the price when you sell the investment.

Collectibles Canada sell bullion of only recognized mints and refineries. This is important as the integrity of the bar/round is not in question and therefore you will not be discounted when you are selling. It also means that your investment is negotiable anywhere in the world. Collectibles Canada always buys back at minimum spot price and sometimes higher if there is a shortage of the commodity.

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Silver bullion is available in 1oz, 5oz, 10oz, 50oz, 100oz bars which are the most common weights for transactions. The more weight you purchase, for example the 100oz bar the lower the price per ounce however when you want to sell you are forced to sell the 100oz. The purchasing of 1oz bars provide the maximum flexibility if you wish to sell 3 oz or 15 oz etc. Gold is most commonly purchased as 1oz in weight due to the price, however, fractions are available but the premiums are a bit higher.

There are no extra charges applied to your purchase once the bullion purchase rate is quoted. Bullion is GST and PST exempt.

For further information please do not hesitate to contact **Collectibles Canada** at **204-586-6263** or drop in to see the actual gold and silver bars and begin to get involved in managing your savings. ■

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The BUZZ, cont'd from page 7

sleep last weekend on a trip to Minneapolis. She had been suffering from heart problems. Hart was a Cree nurse whose residential schools experience was one of two survivor's stories in the documentary *We Were Children*, released in 2012.

●●●

OCN LOSES BELOVED HOCKEY GM DEREK FONTAINE

The Manitoba Junior Hockey League and aboriginal hockey throughout Manitoba lost one of the greats on New Year's Day.

Derek Fontaine ("Spotted Thunderbird" Papatesit Migisi Penaise), the general manager of the MJHL's OCN Blizzard, passed away after a bout with a very rare and progressive form of cancer. He'd had a cyst removed in the spring and returned to put together this year's Blizzard team, but about a month ago the cancer returned and spread quickly.

He is survived by his wife of 25 years Bev Fontaine, children Angel (Kelsey), Marcel, Brittany, Derek Jr., Zachary (Zack), Anthony and Ashley; grandchildren, Dreydin, Dion, Darian, Denaya and Trapper; sister, Marcella; and brothers Cornell, Dean (Anna), Kelly, Craig and Charles (Holly).

Fontaine was a teacher, coach and mentor for young men and women on both the Opaskawayak Cree Nation where he lived and on the Sagkeeng First Nation where he was born and raised.

A graduate of the University of Winnipeg, he was an intelligent, funny, erudite gentleman who made everyone smile. At the time of his passing, Derek was employed as a teacher with Opaskawayak Educational Authority and, of course, he was GM of the Blizzard. Many hockey people in Manitoba might not be aware that he also operated a group home for male youth.

A wake was held at Sagkeeng Church while services to honour the life of Derek Fontaine were held last Monday in Sagkeeng and last Thursday at OCN.

Derek Miles Fontaine was 54.

●●●

FORMER BOMBERS COACH ALLIE SHERMAN PASSES AWAY

Allie Sherman, who coached the Winnipeg Blue Bombers from 1953-57, has died in Manhattan. He was 91.

Sherman was a great coach who



Allie Sherman with the Giants

just couldn't win the big one. His New York Giants lost to the Green Bay Packers in the 1961 and 1962 championship games and to the Chicago Bears in the 1963 title game. He was the NFL Coach of the Year in 1961 and 1962 and finished 57-51-4 in eight seasons with the Giants.

At 5-foot-10 and 160 pounds, Sherman played quarterback at Brooklyn College and spent five seasons in the NFL as a backup with the Philadelphia Eagles.

He served as the Giants' backfield coach from 1949-52 and was 36-26-2 as the head coach of the Blue Bombers. He took the Blue Bombers to the Grey Cup in 1953 and 1957, but his team lost 12-6 to Hamilton in '53 and 32-7 to Hamilton in '57.

He returned to the Giants as a scout in 1958, took over as offensive coach in 1959 when Vince Lombardi left for the Packers and became head coach when Jim Lee Howell retired after the 1960 season.

●●●

MATHEZ, GUSS, DOBIE LEAD MHSAA HALL INDUCTEES

The Manitoba High Schools Athletic Association has announced its Hall of Fame Class for 2015. The awards will be presented at an induction lunch on Saturday, May 23 at Holiday Inn South on Pembina Highway.

Here's a look at the six athletes who will be inducted:

(With Assistance from Ron Paseshnik and Morris Glimcher



Scott Koskie

at the Manitoba High School Athletic Association)

Byron Goodwin - A graduate of Grant Park High School (1990), Byron's specialty was track and in particular the long sprints & middle distance track events. He went from setting records in high school to participating in the 1992 Olympics Games (4x400m), 1994 Commonwealth Games (400m, 4x400m), 1995 & 1999 Pan Am Games (800m & 4x400m) and 1999 World Championships (4x400m). In the provincial high school Track and Field championships, he was a triple winner in both 1989 and 1990. He was also the MHSAA Winnipeg Jets High school Athlete of the year in 1990. While at the University of Manitoba Byron went to four CIS Championships, setting three Canadian records in the process. In 1995 he set, and still holds, the 600-metre Canadian and CIS record and was also part of the record setting 4 x 800m relay team (7:29:23). Both marks still stand today.

Scott Koskie of Dakota Collegiate was an all around high school athlete participating in volleyball, basketball, indoor and outdoor track, curling and soccer from 1986-1989. He was selected as Dakota's Outstanding Male athlete of the year in both grade 11 and 12, and was basketball MVP in grade 10 and Volleyball MVP in grade 11 and 12. In his grade 12 year, he was selected to be a member of the Canada Games team that played in Saskatoon. He went on to play for the U of M Bisons as a setter (volleyball) from 1990-1995, and in 1994 was selected as first team all Canadian and CIAU/CIS Player of the year. He was the U of M athlete of the year in 1995. Scott then went on to play for Canada's

National Team from 1995-2008, and most recently was an assistant coach for the National women's team. He was inducted into the Manitoba Volleyball Hall of Fame in 1999, and is now Volleyball Manitoba Director of High Performance Programs.

Jill Mathez attended Glenlawn Collegiate from 1979-81, where she was named athlete of the year in each of her high school grades. She played varsity golf, field hockey, softball and participated in track, volleyball and basketball. She was selected as Volleyball MVP in grade 11 and basketball MVP in grade 12, and selected as a Provincial all star in both volleyball and basketball in grade 12. Jill earned a basketball scholarship at the U of W Wesmen and helped her team reach the CIAU national championship on four occasions, winning two silver and one bronze medal. Jill also excelled at fastball, playing for Smittys and other teams. She was also a hockey player and coach and became a hockey coach mentor. She was involved with Manitoba's top aboriginal teams as well, and recognized with the Tom Longboat award for coaching. Jill was appointed principal of Dakota Collegiate in 2011 and continues to be supportive of school athletic programs.

Linda Puttaert (nee James) from Dakota Collegiate, she was an outstanding all around athlete who participated in volleyball, basketball, cross-country and track and field. She was Dakota's Freshman Athlete of the year in 1966, and Varsity Athlete of the year in 1967 and 1968. As a freshman athlete in 1965-66 she won the provincial varsity cross country championship and the senior 100 (11.6) and senior 220 (26.4) in track. In 1966-67 she repeated as MHSAA cross-country champion in addition to participating very successfully in the other sports. In 1967-68 Linda was part of the provincial winning cross-country team and the provincial champion volleyball team. She also successfully competed for Manitoba in Canadian cross-country and track championships. From 1968 to 1972 Linda attended the University of Manitoba and while there competed on the U of M track and cross-country teams winning several medals. In 1969 she was chosen Manitoba's top junior track and field athlete. In 1970 she competed for Canada in the World cross-country championships in Scotland.

Continued on next page

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The BUZZ, cont'd from page 8



Joey Vickery playing with the Giants

Joey Vickery came out of Westwood Collegiate and led Westwood was named a provincial all-star while leading the Warriors to the MHSAA championship. The Warriors were Provincial Finalists in 1985 and Vickery was the selected MVP. He then played at the University of Winnipeg in 1986 and 1987 and at Brandon University in 1989, 1990, and 1991. Brandon won the National Championship in 1989 and Vickery was the tournament MVP. He was a championship tournament all-star in 1990 and a first team All Canadian in 1987, 1990, and 1991. He was a Great Plains Conference All Star in 1987, 1989, 1990, and 1991. He was a part of Canada's National team that played at the world championships in Toronto in 1994 and Athens in 1996 and at the World University Games in Sheffield, England in 1992 and Duisburg, Germany in 1996. Joey has been playing in Europe for various clubs in Lithuania, Spain, Austria and Sweden since 2005. Sixth man of the year last season for Traiskirshen in Austria, Joey is now retired from his playing career. He played professional basketball until he was 48.

Israel Idonije attended Vincent Massey High School in Brandon and, though he had never really played football, Massey Coach Kevin Grindey convinced him to play when the school restarted its nine-man football program in 1997 -- when Idonije was in grade 12. He actually preferred basketball and not only played in high school, but dreamed of being the next Michael Jordan. He was a defensive end and even carried the ball a bit. He went on to play for the University of Manitoba Bisons and was signed by the Cleveland Browns as an undrafted free-agent after the East-West Bowl in 2003. After an injury in Cleveland, he was released and signed as a free agent with the Chicago Bears, where he played until 2012. Israel is involved with many community activities and has set up a foundation supporting many charities and organizations in Chicago, Winnipeg and West Africa. Israel was awarded the Order of Manitoba in May of 2014.



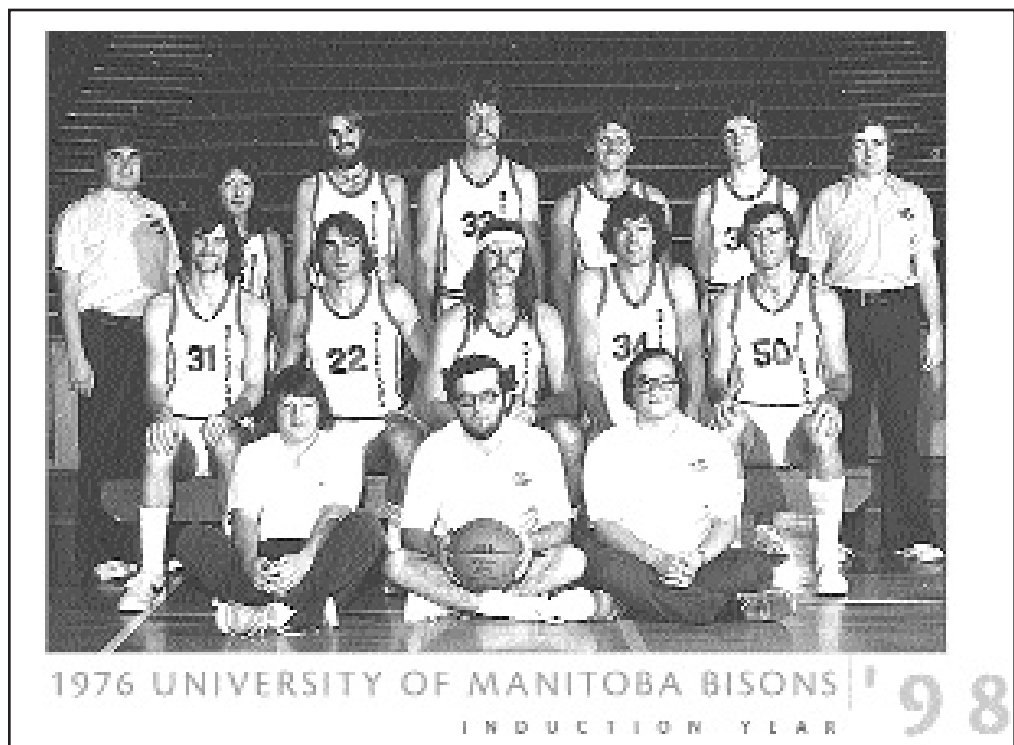
Duane Whyte.

Builders:

Dave Guss of Westwood Collegiate, a 30-year coaching legend, coached at the high school, provincial, and university levels. He coached the varsity boys' basketball teams at Westwood Collegiate from 1965 thru 1995. During that period, his teams won three provincial titles, were provincial finalists ten times and conference champions 15 times. The Manitoba Basketball Coaches Association selected him Coach of the Year in 1981, '82, and '84. Dave also received the Mike Spack Award for outstanding contribution to coaching in Manitoba. Dave also coached at the University of Manitoba and with several Provincial teams

For 36 years **Duane Whyte** built the game of basketball in the Swan Valley region and beyond. He has established himself not only as a quality coach, but also as a promoter of basketball. His varsity boys' teams at Swan Valley Regional Secondary School in Swan River have always been competitive, with Provincial AAA Championships in 1986, '95, '96, 2000 and 2001. "Whitey's" enthusiasm and hospitality are known Province wide, and he has been a major reason for the popularity of basketball in the Parkland region of the Province. Duane organized referee and coaching clinics every year to develop and promote the game. He also hosted five MHSAA AAA Championships. In addition, Duane served as a referee, working in senior men's and high school provincial championships. More than 20 of his former players are now coaching basketball.

Brian Dobie served as Football coach at Churchill High School for 21 years before moving on to the University of Manitoba Bisons. Brian began coaching and teaching at Churchill in 1975, right after graduation from U of M. His Bulldogs teams won three WHSFL



The 1976 Bisons. Dave Guss, back row, left.

championships in 1981, 1983 and 1992, and were finalists in 1982 and 1995. After moving to the Bisons, Dobie's teams have captured a Vanier Cup title (2007) and were also finalists. This year, he took the Bisons to the national semifinal. Many of his players have gone on to coach in the high school and university ranks, and several former Bulldogs are on his current Bison staff. Many more have or are playing in the Canadian Football League. Coach Dobie is the ultimate motivator and continues to support Manitoba football at all levels.

The Teams to be inducted include the Provincial Champion basketball squad from Sisler High School in 1958 and 1960. The 1958 team was coached by basketball legend **Vic Pruden** and had former City Councillor **Ken Galanchuk** on the team, while the 1960 squad had former **Premier Gary Filmon** as a member.



SUNDAY NIGHT RACING AT THE DOWNS

You want to find older adults in Winnipeg, just head out West to Assiniboia Downs. If nothing else, it's a plus-50 crowd.

And this year, that crowd will have more to do.

ASD's 50-day 2015 live race meet will start on Mother's Day and end on Labour Day with race days similar to last year except for two Sunday night cards. Races will be held Sunday, Aug. 2 at 7 p.m. (the night before Derby Day) and Sunday, Sept. 6 (the night before

the closing Labour Day card).

Reason for the Sunday night innovation? CEO **Darren Dunn** told the *ASD Insider* Downs is partnering with the Horsemen's Benevolent and Protective Association to develop a "Festival of Racing" on those two long weekends and the 7 p.m. post time was selected, according to Dunn, "To potentially maximize the wagering pool size through the support of foreign partners." Great idea. It seems fewer tracks race on Sunday nights. ■

"Happy and Healthy 2015 to everyone!"

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By Roger Currie

Currie's Corner

Fly From the Other Side

Being semi-retired and living within my means these days, I don't travel that much. When I did, the airports I knew best were in Winnipeg and Regina. Both facilities have been blessed with strong management, by a couple of former military guys, Barry Rempel in Winnipeg, and Jim Hunter in Regina. Jim used to be the #2 man at NORAD in Colorado. I think he has the right to be called *The General* for the rest of his life, but that's not the Canadian way.

Both airports are close to the community, making it remarkably easy to come and go, but in many ways they're fighting a losing battle for passengers heading south, especially at this time of year.

By driving a couple of hours to Grand Forks or Minot in North Dakota, snowbirds from Manitoba and Saskatchewan can literally reduce the cost of their trip by hundreds if not thousands of dollars. Part of it is the fact that U.S.-

based airlines tend to be more competitive because they serve a larger population.

More important is the attitude of governments at all levels. Included in the total cost for a Canadian traveler by the time they are buckled in and ready for take off are portions of the cost of airport security, landing fees, air traffic control, fuel surcharges and airport improvement fees. The total cost is much less when flying out of Minot and Grand Forks.

The two Canadian airports, and many others across this country, are losing millions in revenue each year. The people who make decisions in Ottawa are fully aware of the situation, and they choose to do nothing about it – because they can it seems. The spinoff impacts for tourism and other industries are enormous. Smile as you cross that border heading south, and keep a good thought for Barry Rempel and the General. ■

Communication Breakdown

My question for all of you to ponder as we move into 2015, can we please agree on a form of communication that most of us can accept as *'important'* and *urgent*? Aside from face to face conversation which should obviously be number one, our world has gone through many other types of 'messaging', and almost all of them seem to have lost their value and immediacy.

The handwritten letter was a good one for a long time, but it began to fade when Alexander Graham Bell came up with the telephone. Along with the telegram, the phone was more or less fine until we got to the digital age. That's when we started to trash new and emerging forms of communication fairly quickly.

I still regard voice mail as extremely useful when you have to convey precise details about something to someone who is away from their phone. Whether they're really away or just 'hiding' is a whole other question. Now the Coca Cola company has decided to scrap

voicemail at its head office in Atlanta. Their research indicates that a majority of their employees can no longer be bothered to listen to their messages.

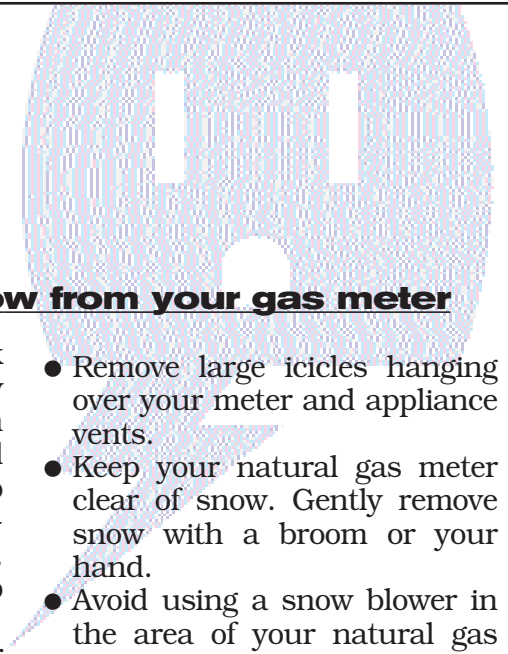
Skype is pretty good, and I still cherish e-mail because it combines many of the qualities of letter writing and phone calls. It seems I'm part of a shrinking minority. That leaves *text* and *twitter*, and to a lesser extent *Facebook*. I hear and read all sorts of people who say that all of them are now in decline, with the possible exception of texting.

All that would appear to be left for the future is some sort of mental telepathy. Will we be limited to *140 characters*? Clearly what we have here is a failure to communicate. ■

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

SAFETY ALERT

prepared by Manitoba Hydro



Remove ice and snow from your gas meter

During winter months, check your natural gas meter regularly for snow and ice buildup. Even though natural gas meters and pressure regulators are built to withstand extreme winter weather conditions, for safety reasons, you need to do your part to keep them clear of snow and ice.

Snow and ice on your meter can be a safety hazard. Ice buildup on regulators can block vents and potentially allow excess gas pressure into your home, which could result in a dangerous situation. Accumulated snow can place stress on your meter piping and damage to the piping can cause a gas leak.

Follow these tips for proper outdoor meter maintenance:

- Clean and repair leaky eaves troughs to prevent ice and melting snow from dripping onto the natural gas meter. Melting snow can drip onto the meter encasing it with ice when the weather turns cold.

- Remove large icicles hanging over your meter and appliance vents.
- Keep your natural gas meter clear of snow. Gently remove snow with a broom or your hand.
- Avoid using a snow blower in the area of your natural gas meter.
- Never kick or hit the gas meter or its piping to break away built-up ice or snow.

Keep sidewalk vents clear also.

Sidewall vents are common in high efficiency natural gas furnace and water heating installations. Keep the area around these vents clear year round to ensure safe operation of the equipment.

If you have difficulty removing the snow or ice from your gas meter or regulator, call Manitoba Hydro at **1-888-624-9376 (1-888-MBHYDRO)**.

Winter increases the risk of downed power lines

Winter storms can bring down tree branches and power lines. Strong winds, ice build-up on wires, and poor road conditions can result in motor vehicle accidents involving utility poles. Do you know what to do if you encounter a downed power line?

It's important to know that contact with a downed power line could be fatal. Never try to move a downed power line out of your way using any type of object. Only professionals trained in proper procedures should move power lines since improper handling could result in serious injury or death. Assume all downed lines are energized and dangerous. Keep a safe distance from the downed line and any other object the line may be touching, including water and fences. The ground is an excellent conductor of electricity and so is your body.

Report a downed power line immediately to Manitoba Hydro or to the police and warn others to stay away. Stay clear of low or sagging power lines. Travelling under or near these lines can be dangerous.

If you are in an accident that involves a downed power line, follow these steps:

- Stay where you are as it may be dangerous to exit the vehicle.
- Back the vehicle away from contact with the line if it's safe to do so.
- Warn others to stay clear of the power line.
- Call Manitoba Hydro at **1-888-624-9376** to de-energize the line.

If it is not safe for you to stay in the vehicle due to fire or other immediate danger, do not simply step out of the vehicle as your body can make a path for electricity to the ground. Exit the vehicle by following these steps:

- Keep your feet together.
- Hold your arms tightly at your sides.
- Jump without touching the vehicle and ground at the same time.
- With your feet together, shuffle or hop away from the downed line.

To learn more about electrical safety, visit hydro.mb.ca/safety.

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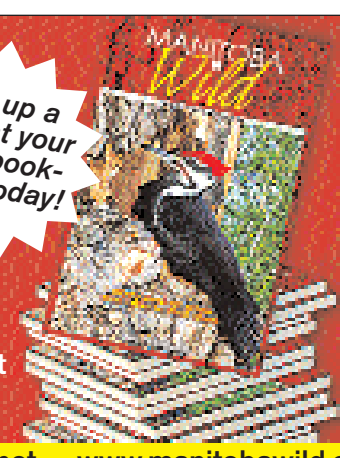
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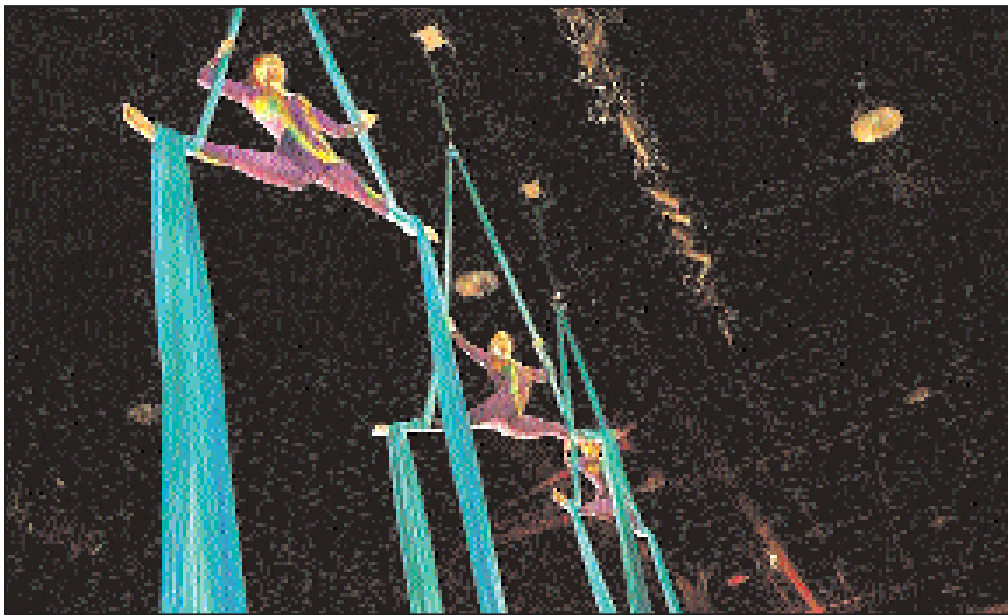
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Winnipeg Mardi Gras

Story courtesy of Winnipeg Mardi Gras



Aerial acrobatics



Dwayne Dopsie and The Zydeco Hellraisers



Dressing up as jesters



Hoola Hoop act



Stilt walkers

For the 10th year, **Winnipeg Mardi Gras** will heat up the frigid winter during one unforgettable weekend, as thousands come together to experience authentic tastes, sights and sounds of New Orleans.

Winnipeg Mardi Gras happens at the RBC Convention Centre on **February 13 and 14**. The third floor is transformed into a dazzling party setting, where guests are made to feel like they are in another place far removed from freezing weather. It's the next best thing to being in the 'Big Easy' for real.

Any good party must have great music, and Winnipeg Mardi Gras has this covered. Back by request is **Dwayne Dopsie and The Zydeco Hellraisers**, coming direct from New Orleans to energize and electrify the audience.

Named "America's Hottest Accordion," Dopsie (pronounced Doop' see) hails from one of the most influential Zydeco families in the world. Although inspired by tradition, Dwayne plays a unique high-energy style of zydeco that defies stereotypes and blazes a distinct path. Dopsie and his unbelievably awesome band are guaranteed to keep you on your feet all night long.

You never know what you're going to see at Winnipeg Mardi Gras – the roving Dixieland Band, aerial acrobatics, stilt walkers, showgirls, drag queens, and other odd and intriguing sights. The Lindsays are a dynamic duo who infuse sideshow with circus skills and burlesque to create a unique audience interaction experience. Their repertoire consists of roving

characters, hula hoops, contortion, fire, hammer, nails, swords, and more.

The Undead Newlyweds are a couple who feature a uniquely themed juggling show that combines circus, theatre and dance. Audiences enjoy quick-witted comedy, fire manipulation, and classic vaudeville, while gazing upon a horrifyingly beautiful and terrifyingly twitchy bride.

One of the biggest temptations at Winnipeg Mardi Gras is the wide selection of authentic Louisiana cuisine, so make sure you bring your appetite. Pull up a seat at the delectable Food, Oyster and Wine Bar and indulge in specialty foods like freshly shucked oysters, peel-and-eat shrimp, and melt-in-your-mouth alligator fritters.

Also on the menu are southern favourites like Louisiana crab cakes, deep fried pickle spears, gumbo, sweet potato fries, and more. The Mardi Gras Sampler Platter gives you a taste of all the favourites with two delicious dips. New entrees this year are Louisiana Style Shrimp with Pasta, and Mardi Gras Chicken and Creole on New Orleans Black Eyed Pea Rice.

At the many vendors on Bourbon Street, you'll find Mardi Gras masks, hats, beads, boas, jewelry, novelty items, and more. It's the best place north of Louisiana to join a Mardi Gras Parade and put your own unique costume on display. You can also visit card readers, body painters, tattoo artists, and others.

Festivities get underway on Friday the 13th with Zombie Night.

It's sure to be the biggest zombie party to ever happen in Winnipeg. Attendees who come dressed in full Zombie costume and make-up can register at the Zombie Booth on the 2nd Floor, and get free admission for the evening. As well, all registered Zombies will be entered to win a special prize package.

On Saturday, February 14, Winnipeg Mardi Gras will be the largest 'intimate' Valentine's celebration. Sweethearts are in for an exciting night of dining, dancing,

and romancing. And if you don't have a sweetheart, don't worry. Singles are encouraged to come out and mingle, and will be offered a red heart to wear on their sleeve, signifying that they are looking to meet their own future Valentine.

Tickets for **Winnipeg Mardi Gras** are on sale now at Ticketmaster for \$16 (plus taxes and agency fees). You must be 18 years of age or older to attend. For more information please visit www.winnipegmardigras.com.

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Coffee Break in Rural Manitoba

Oak Bank, MB, including Springfield News...



By Marion Clemens

Hello everybody!
I'm writing this column on the last day of 2014 - Therefore it's filled with lots of good wishes for everybody for the coming year, hopefully bringing us more good events than bad ones.

Looking back... the year 2014 was a mixed bag when it comes to reminiscing.

The winter was surprisingly good so far. (for Manitoba !!!).

Keeping the coldest temperatures to the end of the year, sounds good to me, thinking of the phrase: "going out as a lion - coming in like a lamb".

This paper reports news items for all ages. One of the very interesting reports are about Boomers & Seniors in Winnipeg and all of rural Manitoba.

A meaningful event was the "Lest We Forget", which honoured our heroes, who gave their services and too often their lives while fighting for our freedom, not only during WWII- but also in WWI - which was remembered especially this year, celebrating its 100th anniversary.

Dictatorship by leaders like Stalin and Hitler: Stalin moved deep into Europe, past Berlin after the war.

He built the so called Iron Curtain, that's what it really was.

I only remember it too well. News about people who tried to escape from the East side of Berlin to the West side, to be together

again with their families with many lives lost, during that attempt, since you had to swim from one side to the other and of course Stalin's soldiers were permanently stationed near the water to shoot everybody who dared to try reaching freedom and to be together with their families again.

Only people who have lived through those trying times can really grasp how dictatorship consequences really feel.

I witnessed the start and the sudden end of this wall. It was a spontaneous action - proving that there were enough freedom loving people ready to take back their rights.

A very sad event happened in Ottawa - with the shooting of the soldier Cpl. Nathan Cirillo

who stood watch at the War Monument! What an irony !!!

It was also shocking for me (and I guess many others) to witness that murderers were able to enter our government building carrying weapons, and start shooting around.

My first reaction to this fact was disbelief..... This should not/could not happen in MY Canada!!!!!! But sadly enough it did.

Let's hope that the year 2015 will pass without too many upsetting events.

With his thought I'm saying "so long" wishing you Love - Happiness - Contentment and of course good health together with always keeping a positive attitude.

~ Marion

A story to warm you up... think SUMMER! St. Michael's Villa Fall Flowers Follies



Enjoying fellowship, food and fun.



Winners of the outdoor plant arrangements. L-R: Michael Shewchuk, Joyce Grace and Verna Evankevich.

Here is a story that we didn't get to publish last fall so we thought we'd publish it in the coldest month of the year to make you look forward to summertime and appreciate all that it has to offer. One of those things is flowers and gardens.

The St. Michael's Villa Fall Flowers Follies was held by the residents of the villa last fall to

enjoy the last of the summer flowers. The senior residents created lovely floral displays for a mini competition. Three categories were Outdoor Plants, House Plants, and Artificial Floral Arrangements with first, second and third place modest cash prizes.

Participants, judges and guests enjoyed a pleasant afternoon of fellowship, food and fun. ■

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Glen McCabe Paul Plouffe
Tim & Phil Veldhuis Peter Goguen
and Peter Paul Van Kamp

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Nutty Beet Salad

Metric	Ingredient	Imperial
40 ml	red wine vinegar	3 tbsp
3	cooked beets, grated	3
2	apples	2
30 ml	lemon juice	2 tbsp
-	DRESSING	-
50 ml	plain yogurt	1/4 cup
50 ml	mayonnaise	1/4 cup
1	garlic clove, chopped	1
15 ml	fresh dill, chopped	1 tbsp
-	salt & pepper to taste	-
-	mixed salad greens	-
50 ml	pecans, toasted	1/4 cup

Sprinkle vinegar over beets, cover with plastic wrap and chill for at least 4 hours.

Core and slice apples, place slices in a dish and sprinkle with lemon juice.

Combine dressing ingredients in a small bowl. Remove beets from refrigerator; add dressing. Add apples and mix gently to coat.

To serve, arrange a handful of salad greens on each plate and top with large spoonful of apple/beet mixture. Sprinkle pecans over salad.

Serves 4 www.PeakMarket.com

WORDSEARCH - Band Names



- | | | | | | |
|----------|----------|--------------|------------|-----------|-----------|
| Abba | CCR | Fendermen | Mountain | Slade | Van Halen |
| ABC | City Boy | Free | Mud | Soft Cell | Verve |
| Ace | Clash | Hole | Ojays | Steam | Visage |
| A-Ha | Cult | Incubus | OMD | Strawbs | WASP |
| Animals | Dada | INXS | Osmonds | Styx | Wham |
| Asia | Damned | It Bites | PIL | Ten CC | Who |
| Audience | Darts | Jam | Poco | The Band | Wolf |
| B 52s | Devo | Judas Priest | Portishead | The Cure | XTC |
| Blue | Dio | Kansas | REM | Them | Yazz |
| Boston | Eagles | Kiss | Saxon | Toto | Yello |
| Cactus | Erasure | KLF | Seekers | T'Pau | Yes |
| Cake | Exile | Lettermen | Sharks | U2 | |
| Camel | Fall | Man | Skids | UFO | |

CROSSWORD -

It's a Goal! By Adrian Powell

ACROSS

1 Run off
5 Curl up with a novel
9 Jewish folk dance
14 Sound of drums
15 Wile E. Coyote's catalogue co.
16 Beyond chunky
17 B-52 initials
18 Plato's field
20 This year's fitness resolution, perhaps
22 MTS Centre, e.g.
23 Stereo's ancestor
24 Where to find anemones
27 Hippies sometimes dropped it
28 Weep spasmodically
31 Rings up
33 This year's financial resolution, maybe
37 Big rig
40 Quite similar
41 Flynn fought with one
42 This year's vacation time resolution, say
45 Homer's masterpiece
46 Barley beard
47 ___ carte
50 Alarming colour
51 ___ facto
55 "Sesame Street" grouch
57 Local watering hole habitue's resolution, for sure
60 Entirely made up
63 Bit of a whirl
64 Church instrument
65 Quiet spell
66 End of the Jewish

DOWN

1 Penny pinching
2 High school outcasts
3 Thrilled to death
4 Petite
5 Transfixed
6 Resound
7 Mennonite sect
8 Huge Hindu centre
9 Pilgrims' shelter
10 Wind quintet member
11 Agent, for short
12 What cigars eventually become
13 "Yo!" alternative
19 Big lug
21 Gemini launcher
24 Stinging blow
25 "If all ___ fails..."
26 Rival of Connors and Borg
29 Speedskater's route
30 Lugosi of horror films
32 Cruised through easily
33 The Destroyer, in Hinduism
34 Sis or bro
35 Cajun cook's staple
36 Cat call?
37 Use a swizzle stick
38 Writer Stanley Gardner
39 TV's Hazel, e.g.
43 What "Senior Scope" staff are good at
44 Shortly, in poems
47 With vitriol
48 End, after all is said and done
49 Like some socks
52 Egg boiling need
53 Stopped
54 Skunky smell
56 Clay pigeon sport
57 Comedian Laurel
58 Adjudicate
59 Capri, e.g.
60 Pocket watch chain
61 Rage relative
62 Film special effects letters

SOLUTION ON NEXT PAGE.

SUDOKU MEDIUM - By Senior Scope

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

Each 3x3 cell has the digits 1-9.
Each vertical and horizontal line also has the digits 1-9.
Enter each digit (1-9) only once each in each cell and each line.

SOLUTION ON NEXT PAGE.

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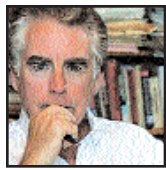
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(Morris, MB)



Millions Go South - I Went To Sudbury

By William J. Thomas - Humour Columnist

Now that the weather has heated up a little, I can recall this story without feeling a chill run through my entire body.

In the dead of winter, I had to head north to a speaking engagement.

So I'm throwing my luggage into the car when a neighbour spots me.

"Geez," he says, "I wish I could get outta here. Where ya goin' Florida?"

"No," I said, perfectly serious. "Sudbury."

He looked at me like I was the guy standing next to Rob Ford in the crack-smoking video.

But you know what they say about Sudbury - it's a dry cold, eh?

When I left Niagara in the morning it was minus 27 degrees Celsius. When I arrived at the Sudbury airport it was minus 40 degrees. Nice little airport at Sudbury which they built so far out of town, I believe North Bay's responsible for the snow removal. Fortunately I'm staying at the same hotel where I'm scheduled to speak that evening, so I don't have to actually go outside.

How cold was it in Sudbury in January? It was so cold one of the Sudbury Wolves players suffered hypothermia and he was on a breakaway at the time.

It was so cold city workers had to pull a 20-foot long balaclava over the head of King George VI on Sudbury's 30-foot high Canadian nickel.

It was so cold the woman who introduced me on stage had to use jumper cables to start her car and when she got to the podium we had to use the same cables to jump start her.

It was so cold guests at the downtown inn where I stayed were

playing pond hockey... on the indoor hotel pool.

It was so cold the local TV cable froze so we couldn't see the clips of Justin Bieber drinking and driving or Rob Ford drinking and jiving, like a Jamaican, mon.

It was so cold at Sudbury's Solid Gold V.I.P. lounge the strippers would only peel down to their flannel pajamas.

They're a tough bunch of northerners in Sudbury. The event - the Alzheimer's Awareness Gala - was completely sold out and at temperatures so cold that Celsius and Fahrenheit intersect and share the same minus 40 - nobody with a ticket failed to show up. The dinner was good and the event went well except for a waiter who tried to outtalk the guest speaker.

"Ah, Mario, I work alone. Okay?"

And they're nice people as well. After my presentation I went to the bar for a glass of wine but there were way too many TV sets on to have a quiet drink. When I asked the bartender if I could take the wine up to my room, she replied: "Like when I turn my back and can't see you do it?"

In Niagara a bartender would just laugh and remind me how he or she would lose their job for such a violation of the liquor laws. But at 40° below zero, with me the only person in the bar and this woman wanting to close and go home it seemed like the practical and prudent thing to do.

And sweet? The next morning I asked if I could leave my bag near the front desk so I could go and get a coffee. The 20-year-old receptionist said: "I will guard it with my life, young man!" "Young man?" I gave her a \$700 tip.

Early Wednesday morning, I had ice encrusting both my eyelids and

I hadn't gotten out of bed yet!

The DJ on the local radio station set the weather pattern for the day. "The good news is, the schools are staying open in Sudbury today."

"The bad news is you'll have to take your children to school yourself. At forty below diesel fuel freezes up so the school buses won't be running today." Tough people in Sudbury. They ignore "snow days" for kids and instead celebrate "no bus days."

Micha, my young chauffeur for the two-day trip was one of those thoughtful and polite young men that make you want to present the parents with some sort of award.

We were talking hockey on the way to the airport. "The Leafs won again last night," I said, hearing about their 4-2 triumph over Colorado.

"The Leafs gotta stop winning," he said.

"Why," I asked.

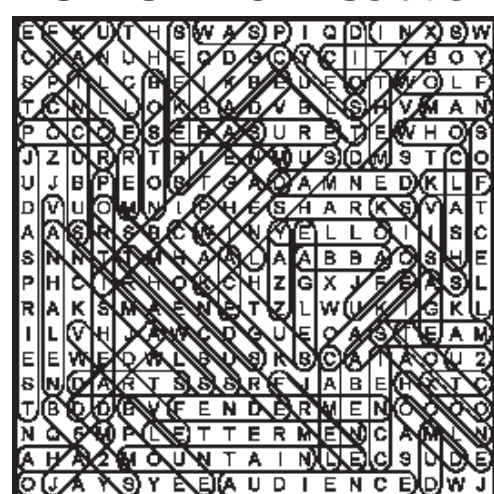
"Because look at it out there. Hell is freezing over!"

But of course there's nothing to these extreme weather patterns and freak storms hitting us now in all four seasons. Prime Minister Stephen Harper is right - it's all

normal, just cyclical. Yesterday's newspapers announced that 2013 was one of the hottest years in history since record keeping began in 1880. And this summer better be hotter than that in order to melt all this ice and snow. Seriously, does the Polar Vortex sound normal to you? ■

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

WORDSEARCH - Solution



SUDOKU - Solution

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

CROSSWORD - Solution

FLEE	READ	HORAH
ROLL	ACME	OBESE
USAF	PHILOSOPHY	
GETINTOSH	SHAPE	
ARENA	HIFI	SEA
LSD	SOB	CALLS
	SAVES	SOMECASH
SEMI	ALIKE	EPEE
TRAVEL	ABROAD	
ILIAD	AWN	ALA
RED	IPSO	OSCAR
	STOP	DRINKING
FICTITIOUS	EDDY	
ORGAN	LULL	ELUL
BEING	TREE	TYPE

Picture this!

Mature Snow Owl
on #1 highway going
from Winnipeg to
Steinbach.

Photo by **Mary Harms**
Steinbach, Manitoba.



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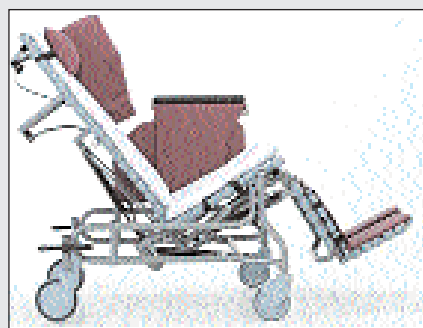
Listings: \$5.25/line (approx. 6-8 words/line). Photos: Additional \$10.00.
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NOTICE: Thank You!

Mel and Ruth Sampson - of Stonewall, Manitoba, would like to thank the nurses and staff at the Stonewall hospital for the tremendous care they received during their stay over the Christmas holidays. Both are continuing recovery at home. Mel regrets that he will no longer be volunteer driving for the rest of the winter.

Miscellaneous - FOR SALE

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



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

Miscellaneous - WANTED

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204 334 5060
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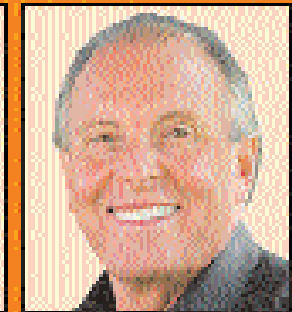
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