

October is Seniors' and Elders' Month! - Celebration held to honour older adults



Ray St. Germain

Up to 1000 older adults and senior citizens will be taking part in the 2015 Seniors' and Elders' Day Celebration on October 2nd at the RBC Convention Centre in Winnipeg.

October 1st is internationally recognized as Seniors' and Elders' Day.

This popular celebration is an annual kick-off to Seniors' & Elders' Month, which is October.

The event, held from 10 a.m. to 2 p.m., will include information booths, interactive activities, entertainment, refreshments and an opportunity for older adults from across the province to connect with one another and celebrate their accomplishments and abilities. There is no charge for seniors to attend.

Ray St. Germain, local, legendary, country music celebrity, and Vocal Point, a barbershop quartet that won the 2015 Red River Ex Senior Idol competition are among this year's performers. Ray St. Germain, known nationally as a multi-talented recording artist, television producer/star, and radio host

was inducted into the Canadian Country Music Hall of Fame and also received the Queen Elizabeth II Diamond Jubilee Medal. He had just recently been nominated for Male Artist of the Year, Aboriginal Country Music Award & Radio On-Air Personality or Team along with Naomi Clarke at the Manitoba Country Music Awards to be held on November 10th. If you were lucky, you would have seen Ray open the show for Kenny Rogers at the Club Regent Casino earlier this month.

Vocal Point was originally formed in 2003. They won their first award in 2004, claiming the Novice Quartet Award for their Division within the Barbershop Harmony Society. In 2006, circumstances forced them apart but in 2011 they were once again reunited as a quartet. The following year they earned the Quartet Of The Year Award for the Winnipeg Chapter of the Barbershop Harmony Society – The Winnipeg Golden Chordsmen. Becoming the 2015 Senior Idol Award winners this past June in Winnipeg, they

also spent the last week of July in Nashville, Tennessee receiving coaching from some of the top coaches in Barbershop, and performing at various venues in Nashville. An official 'Seniors' Barbershop Quartet, they range in age from 60-93 years, the eldest now in his 66th year singing Barbershop. With a wide range of musical styles in their repertoire, Bruce, Charles, Harold, and Art look forward to performing for you at your event.

Don't miss all the great performers and activities at this year's Seniors' Celebration on October 2nd. ■





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Send your

ETTERS.

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

ETTERS to the editor

Dear Senior Scope;

First I'd like to thank you for your paper. It is enjoyable and informative.

The Aug. 27 issue containing William Thomas's column on dogs was of particular interest to me. What I wish he would have stressed is the responsibility of owners to train their dogs. From personal experience and observation, I know what a positive outcome results from these contacts. When my husband was dying, our 'granddog' would not willingly leave his side. That was four days before his death. She simply 'knew'.

Each morning I go for my walk around our neighbourhood and part of the joy is meeting and greeting the dogs being walked.

The 'yappy' dogs that are such an annoyance bring joy to no one.

As a former palliative care nurse, I also saw the power of dogs to 'com-

Dear Senior Scope;

I'm sorry I didn't enter the July contest. We receive the Senior Scope at our only store in Roland. A number of issues go to our Sr. Estates. I enjoy the magazine, especially Roger Currie and "The Buzz."

Yes, I'm getting older, I turned 86 in July, but I feel great and am interested in many things. I keep saying I take after my dad's and mom's genes - all their sisters and brothers were in their 90's and 100's.

I keep quite busy - golf 3 times a week, arranging different competitions each week, curl in our Roland arena, am active in our Friendship

municate' with patients. The comfort of touch and just being accepted by these amazing animals gave peace for a few moments in the patients' otherwise weary and/or lonely days.

The dogs in William Thomas's column appear to be well trained. That is what makes them welcome.

In his column, "DRIVEN!", Bill Ward discussed the joys of today's cars. Sometimes I think that the designers are simply thinking up new ways to kill us. My neighbour recently purchased a new 'push-button' wonder. He wonders aloud at the fact that he has to read a 300 page manual after driving for 50 years.

My own request is for Mr. Ward to pen a column about car care. He has done this in the past but my questions are such things as what to do to make a vehicle last longer. My 2009 Toyota Matrix is parked outside year round. Would synthetic oil be a good investment? I drive very

Club (play cards, floor shuffle and am in charge of our social activities).

I had shingles two years ago and if I didn't know how to play the piano, I think I could have died very easily. Playing music is the best therapy I have ever heard of.

I love to cook and bake which to me is another form of therapy. My husband, Jim, is in Boyne Lodge at Carman as a result of shingles. He has Parkinson's disease and some dementia, so now I go to visit him 3 times a week and have got involved in volunteering at the Lodge, eg., dancing with the patients when entertainment is provided.

I'm not complaining of all the

little in the winter but take a yearly road trip. In the past I've driven to Newfoundland (ferry first of course) and the last 3 years I've driven to the Yukon and Alaska. Are there any special precautions/steps I can take to get the most out of what is a pretty good car in terms of longevity? It gets undercoated and regular maintenance/oil changes, etc.

It is my observation that with each new life-saving feature, vehicles depend less on human decisions. This then gives us a false sense of security. Of course seat belts and mechanical improvements benefit us all. However, good judgement and an alert driver are still the biggest safety measures we can have, in my opinion. The truth is I simply enjoy driving - thus the annual road trips for over 30 years.

- Eileen Dyck

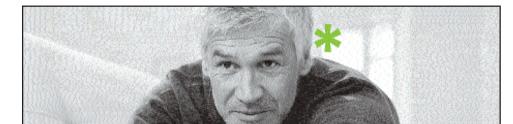
things I do, as I am a people person and love doing all these things. It makes me feel good and I hope to continue doing these things as long as I'm able. As for hobbies, I make jams and jellies and take them to new-comers plus seniors and sick and shut-ins. I love doing the quizzes and puzzles in the daily paper. That's what I do when I watch TV. I love to read also and have set up a form of library at our municipal hall where people can bring and take books.

I can't help feeling as tough I'm bragging about the things I do, but honestly, I love being busy with people and as long as I feel good, that's what I'll do.

Marion Hodgson



In honour of World Suicide Prevention Day - September 10 - and friends lost to suicide, Lacy Smith, of Selkirk, MB organized a walk with family, friends and the Selkirk Friendship Centre to raise awareness of the prevalence of suicide. About 55 supporters walked from the Selkirk library to the Waterfront. Suicide doesn't discriminate against age.





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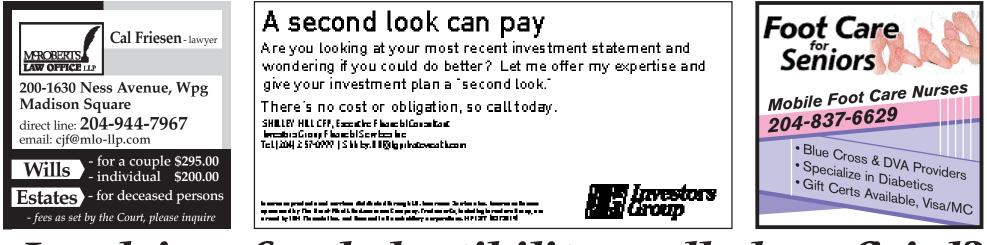
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Is advisor fee deductibility really beneficial?

Shirley Hill, CFP - Executive Financial Consultant, Investors Group

In several of the previous issues I focused on topics surrounding insurance and how it can be used as a tool not only for protection of yourself but also as transfer of intergenerational wealth. For the next several issues I want to concentrate on the different types of fees that apply to investments and how they may or may not impact you, the consumer.

The longer I am in this business the more twists and turns I see in trying to bring new products to the market place. As competition heats up and the market place becomes crowded, tried and true methods of savings become stale and boring. New concepts become the Concept du Jour. A new repackaged recycled deductibility of fees is fast becoming the Concept du Jour with the mandatory disclosure of fees under CRM2 quickly approaching. Francois Bernier Director, Tax & Estate Planning of Mackenzie Investments first wrote an article dated Jan 9th 2015 which was published by Advisor.ca Friday, August 28th 2015 where he questions the validity of this premise. Much of his information is as follows:

ADVISOR FEE DEDUCTIBILITY RULES

The rules for deductibility of Investment Counsel Fees can found in section 20 (1) (bb) of the Income Tax Act (italic emphasis ours):

20. (1) (...) in computing a taxpayer's income for a taxation year from a business or property, there may be deducted (...) (bb) an amount, other than a commission, that

• (i) is paid by the taxpayer in the year to a person or partnership the principal business of which (A) is advising others as to the advisability of purchasing or selling specific shares or securities, or

(B) includes the provision of services in respect of the administration or management of shares or securities, and

Basically, the Income Tax Act allows a taxpayer to deduct fees paid for advice on buying or selling a specific share or security of the taxpayer, or for the administration or the management of the shares or securities of the taxpayer. The amounts deducted need to be reasonable. A reasonable fee would be a fee charged normally in an arm's-length relationship.

Michelle Munro, director, tax planning, for Fidelity Investments Canada in May 4th 2009 for Advisor.ca says "the topic of the deductibility of investment management fees has become popular, though not universally understood".

Investors who hold mutual funds and/or wrap investment programs pay fees for investment advice and management services. The fees in either of these investment arrangements may be deducted for income tax purposes as a carrying charge. However, there are a number of important qualifications that must be kept in mind when considering each individual case. Exactly what kinds of investment management fees are deductible? Is there any advantage to claiming these fees through a wrap account rather than a mutual fund? If such fees are allowable deductions, are there any exceptions?

She continues to say:

Fees can be deducted if they qualify on the following points:

- They have been paid for advice connected to the buying or selling of a specific investment
- They cover the cost of administering or managing an investment owned by the person making the claim
- They are not a commission
- They relate to advice on investments made in **non-registered** accounts. The CRA will deny a deduction of fees related to registered accounts including RRSPs, RRIFs, RESPs and TFSAs. An investor cannot circumvent this rule by charging fees related to a registered account to a non-registered account. • Investment management fees are paid in different ways and the tax implications show up differently too. Investors in mutual funds do not pay fees directly; they pay a management expense ratio (or

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MER) that's built in so the fee is implicit. MERs are not disclosed separately on income tax slips or returns, but in effect, there is a deduction because **mutual funds** report distributions net of fees.

Investors in wrap accounts or separately managed accounts (for which annual or quarterly fees are charged for management of a portfolio) will pay fees directly so they are explicit. The amounts are deducted separately on income tax returns. For example, the investor report gross income from his or her investment accounts and deducts investment management fees separately as a carrying charge.

In Spite of the Hype - Do **Investors Truly Benefit?**

Bernier asks - Is there a true tax advantage when an investor can deduct advisor service fees directly? And does owning a security directly, as opposed to owning mutual funds, provide a distinct tax advantage?

No matter how these qualifying investment management fees are paid — meaning whether the fee is implicit or explicit in the investor's tax picture — the net results are the same. What follows is an example of the tax and investment consequences for an individual at a 45% tax rate who pays investment fees indirectly or directly.

To prove the above statements, Bernier considers the following three situations:

- 1. In the chart below, the first column illustrates when someone holds a traditional embedded mutual fund, with bundled management and advisor fees that are paid directly by the fund. The MER of the fund is 2.3%, and no fee is deductible by the investor on his or her personal tax return.
- 2. The second column illustrates when holds a non-embedded mutual fund, where the management and advisor fees are separated and the advisor fee is paid directly by the investor. The fund's MER is lower (1.3%), reflecting the fact that the investor directly pays an advisor fee of 1%, allowing him to deduct the advisor service fee directly on his income tax return.
- 3. The third column illustrates when someone invests with a full-service broker and directly owns the securities. His full service broker charges 2.3% in advisory, administration and management of securities fees. Since the investor owns all securities personally, he will be **able to deduct** the full 2.3%.

Bernier, for the sake of comparison, goes on to assume all three investors own balanced portfolios that are one year old, generating capital gains on disposition. His math on the ownership of the different investments and the end result is as in the following chart:

		•••••	
	Embedded Mutual Fund	Non-Embedded Mutual Fund	Direct Ownership of Securities
Initial investment	\$ 100,000	\$ 100,000	\$ 100,000
Capital gains (6%)	\$ 6,000	\$ 6,000	\$ 6,000
Interest income (4%)	\$ 4,000	\$ 4,000	\$ 4,000
Minus MER @ 2.3%			
(1.3% for non-embedded)	(\$ 2,300)	(\$ 1,300)	(\$ 0)
Generated capital gains	\$ 6,000	\$ 6,000	\$ 6,000
Taxable capital gains	\$ 3,000	\$ 3,000	\$ 3,000
Interest distributed			
after paying MER	\$ 1,700	\$ 2, 700	\$ 4,000
Total taxable income before deduction	\$4,700	\$5,700	\$7,000
Deduction of advisor fee @			
1% (2.3% for direct ownership):	-		
Total taxable income	· · ·	· · ·	. ,
	(\$ 2,115)	(\$ 2,115)	(\$ 2,115)
1			
	\$ 5,585	\$ 6,585	\$ 7,885
•		(*	(4
1	-		
Net cash flow generated	\$ 5,585	\$ 5,585	\$ 5,585
 (1.3% for non-embedded) Generated capital gains Taxable capital gains Interest distributed after paying MER Total taxable income before deduction Deduction of advisor fee @ 1% (2.3% for direct ownership): 	\$ 6,000 \$ 3,000 \$ 1,700	\$ 6,000 \$ 3,000 \$ 2, 700	\$ 6,000 \$ 3,000 \$ 4,000

(ii) is paid for

(A) advice as to the advisability of purchasing or selling a specific share or security of the taxpayer, or

(B) services in respect of the administration or management of shares or securities of the taxpayer;



Continued on page 4

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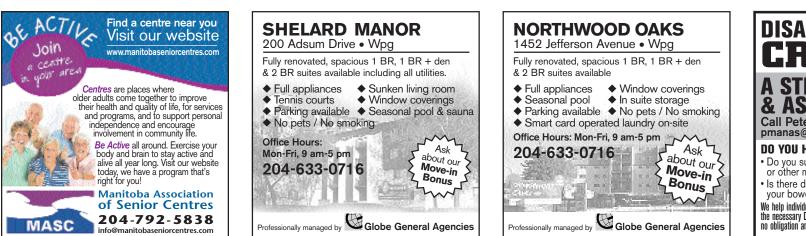
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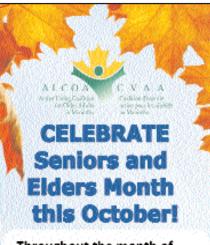
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National Seniors and Elders Month -A Month to Celebrate, Participate and Remember

- Active Living Coalition for Older Adults in Manitoba (ALCOA-MB)

National Seniors' and Elders' Month, held annually across Canada throughout the entire month of October (starting with National Seniors' and Elders' Day on Oct. 1), serves as a celebration of our older adult population, acknowledging their



Throughout the month of October help us to celebrate healthy aging in Manitoba by sharing your positive experiences and personal adventures!

What can you do to participate? How about entering our Active Aging Adventure contest!

During Seniors and Elders month, try something you have not tried before or have not done in years. Then share your adventure story with us and be entered to win some great active aging prizes! accomplishments and celebrating their lives as well as their contributions to families, workplaces and communities.

Older adults, ages 55 and over, are currently the fastest growing demographic in Canada, living longer than ever before. However; despite this promising fact, a large proportion of older adults are not living healthy lives resulting in various chronic conditions and diseases that affect their quality of life.

A growing concern as well is the social isolation of seniors. Unfortunately there can also be serious health consequences to social isolation. Older adults who experience social isolation are at greater risk of developing depression, social anxiety etc., so staying socially active and connected plays an integral role in healthy, active aging.

Ultimately this means that now, more than ever before, we must create awareness about the benefits of healthy, active aging and about the options that are out there.

Seniors and Elders month strives to do just that, by helping to raise awareness about seniors' contributions and the important roles they play in our society. This month celebrates Seniors as a valuable resource and goes a long way in promoting active aging as well as providing older adults with the opportunity to connect with peers, become engaged in activities that promote health and wellness and become a more active participant in the community.

There are so many ways for individuals, community groups, schools, employers and families to celebrate Seniors' and Elders' Month. Contact the 55+ Active Living Centre nearest you to find out what events they have planned or visit the Active Living Coalition for Older Adults in Manitoba (ALCOA-MB) website to see when, where and how different communities entertainment as well as a variety of activities and information booths!

ALCOA-MB urges all community and government organizations, recreation groups and Senior Centres to help celebrate our older adult population and create opportunities and awareness that leads to healthy active aging.

In keeping with the theme for Active Aging Week **'Live your Adventure**' ALCOA-MB wants all older adults to get out there and try something new, or try something they haven't tried in years! To further encourage this ALCOA-MB is once again presenting an Active Aging themed contest open to all Manitobans, who are 55 years of age or older.

The rules are simple – we want to know how you **'Live Your Adventure'**! Tell us what has inspired or challenged you, or what new experiences have 'wowed' you as an active older adult and how they have impacted your life. Simply share your adventure story with us via mail or email. We encourage photos along with your written entries as well! We will then compile all the stories in an 'Active Aging Adventure List' and post them on our website starting in January, 2016. This list will also be made available in print for those who require it.

The contest officially starts during Active Aging Week September 27th -October 3rd, 2015 and the closing date is October 31, 2015, so get your entry in before the deadline and be eligible for some great active aging prizes!

No matter where you live and no matter how long you have lived – you have many adventures still ahead! Nobody starts off being excellent at anything, so allow yourself to be a beginner and most importantly, have fun with it!

For further details about the **Active Aging Adventure Contest** or Seniors' and Elders' Month events in your area, please visit the ALCOA-MB website at **www.alcoamb.org**, email us at **info@alcoamb.org** or call **204-632-3947** or toll free **1-866-202-6663.** ■



Advisor fee deductibility, cont'd from page 3

When investing in a mutual fund, whether the advisor fee is deducted from income generated within the fund structure (as is the case with embedded mutual funds), or whether the fee is deducted at the investor level personally, the net after-tax result is the same.

Even with a full-service broker, the after-tax effect is identical. That is, owning securities directly does not confer an after-tax advantage.

Different payment methods - same results

Be reasonable

As with any deduction, the CRA requires that investment management fees be reasonable in order to qualify for a deduction. So what's reasonable? Generally, fees that are based on a sensible percentage of the fair market value of the underlying investments are considered acceptable and the deduction will be allowed by the CRA. Arm's length terms and conditions should apply to fees, although this is not a concern when the investor has no family or corporate relationship with the investment manager.

Commissions

Commissions are specifically excluded from the definition of investment counsel fees. So commissions paid to stockbrokers to process transactions, or front- and back-end mutual fund commissions, are generally not deductible. All is not lost, however, as <u>commission fees increase the ACB of an</u> <u>investment at purchase or sale,</u> <u>thus reducing capital gains or</u> <u>increasing capital losses when the</u> <u>investment is eventually sold</u>.

Shares or securities

Paragraph 20 (1) (bb) mentions that the advice has to be relative to a share or a security owned by the taxpayer – so stocks, bonds, mutual funds, corporate class mutual funds and ETFs.

But are **segregated funds considered securities?** It seems not. At the CALU 2014 CRA Roundtable, CRA stated that, for the purpose of paragraph 20(1) (bb), a segregated fund policy is an insurance contract and not a share or security. Consequently, CRA says, fees for acquiring, disposing, administering or *Continued on next page*

The contest officially opens during Active Aging Week, September 27– October 3 and will run until Saturday October 31, 2015.

No matter where you live and no matter how long you have lived—you have many adventures still ahead!

For further details visit our website: www.alcoamb.org email: info@alcoa.org phone: 204-632-3947 or toll free: 1-866-202-6663 across Manitoba will be celebrating!

In Winnipeg, the month will kick off with an event to be held at the RBC Convention Centre, 375 York Avenue, from 10:00 am – 2:00 pm on Friday, October 2, 2015. Admission is free and there will be great live

Province Announces PRE-BUDGET CONSULTATIONS

Manitobans are invited to share their views about the next provincial budget at community meetings throughout the province and online, Finance Minister Greg Dewar announced.

In addition to public meetings, the province will also be using an online survey and interactive telephone town halls to reach as many Manitobans as possible. • <u>The Pas</u>: Sept. 25, 1 to 2 p.m. in the cafeteria

• <u>The Pas</u>: Sept. 25, 1 to 2 p.m. in the cafeteria at University College of the North, 436 Seventh St. East. To RSVP, call 204-623-2034.

• <u>Winnipeg South</u>: Sept. 28, 7 to 8:30 p.m., Glenwood Community Centre, 27 Overton St. To RSVP, call 204-237-8771.

• <u>Gimli</u>: Sept. 29, 7 to 8:30 p.m. in the Lakeview North Room at the Lakeview Resort and Conference Centre, 10 Centre

St. To RSVP, call 204-482-7066 or 1-855-695-1361 (toll-free).

• <u>Winnipeg West:</u> Sept. 30, 7 to 8:30 p.m., Woodhaven Community Club, 200 Glendale St. To RSVP, call 204-832-2318.

• <u>Brandon</u>: Oct. 1, 7 to 8:30 p.m., Riverbank Discovery Centre, 1 – 545 Conservation Dr. To RSVP, call 204-726-6796.

• <u>Ile des Chênes</u>: Oct. 4, 2 to 3:30 p.m., TransCanada Centre, 1 Rivard St. To RSVP, call 204-878-4644 (bilingual).

• <u>Morden</u>: Oct. 5, 7 to 8:30 p.m., Morden Chiropractic Centre Room, Access Event Centre, 111 Gilmour St. To RSVP, call 1-204-945-3952 in Winnipeg.

• <u>Winnipeg Northeast</u>: Oct. 6, 7 to 8:30 p.m., Valley Garden Community Centre, 218 Antrim Rd. To RSVP, call 204-667-7244.

• <u>Winnipeg Northwest</u>: Oct. 7, 7 to 8:30 p.m. in the common room, Maples Collegiate, 1330 Jefferson Ave. To RSVP, call 204-421-9414.

Those unable to attend can make a submission in writing to the minister by emailing **minfin@leg.gov.mb.ca** or by mail c/o Budget Consultations, Room 103, Legislative Building, 450 Broadway, Winnipeg, MB R3C 0V8.

A telephone town hall will be held for urban residents on Thur., Oct. 22 and for rural residents on Fri., Oct. 23 between 7 and 8 pm. Registration deadlines are Oct. 19 for the urban town hall and Oct. 20 for the rural town hall.

To Register and for updated information: www.gov.mb.ca/finance/consult/intro.html

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By Peter J. Manastyrsky

have missed out on all or several of the disability credits that might be available to them.

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The DISABILITY TAX CREDIT is separate from any of the other disability benefits. If you have paid taxes in the past; your claim can go back as far as 10 years retroactively to the date of impairment. This CREDIT is eligible to all individuals, young, middle age, seniors who have a physical or mental ailment and their restriction has lasted 12 consecutive months.

The CREDIT can be transferred to a relative. If you may not be directly eligible for the DISABILITY TAX CREDIT, if your income is too low to have taxes deducted; that's actually no problem. You can opt to transfer your credit to a relative as long as they provide you with personal care or financial assistance. This means that even if you're unable to receive the tax credit on your own behalf, your family can still get the assistance it needs.

DISABILITY TAX CREDIT is a deduction which is added to the annual tax return of those who qualify. You should submit the application prior to filing your taxes each spring, which ensures that it is processed on time to be added to your standard return.

As you see that this DISABILITY TAX CREDIT is an advantage to you, but the application process is full of bureaucratic procedures and confusing jargon. If one makes a few small errors, this can lead to rejection of your application. It is worth your while to have A STEP BEYOND & ASSOCIATES help you through the procedure. We advocate on your behalf and ensure that your application is interpreted and completed properly eliminating potential uncertainties and streamlining the information so that it is accurate before submission.

Also we file a formal objection to the Appeal Board on your behalf in reference to CRA decision-notice of assessment or a notice of determination under the Income Tax Act. A STEP BEYOND & ASSOCIATES specializes in helping people like you to get the benefit you need. We guide you through the entire process, ensuring that your application is promptly submitted. Please call or email for consultation, no obligation, confidential dialogue and a flat fee for service rendered.

For further information contact:

A STEP BEYOND & ASSOCIATES

www.facebook.com/StepBeyondAssociates

(see advertisement on page 4) Peter J. Manastyrsky 204-663-4651 pmanas@mymts.net

www.astepbeyond.cc



Advisor fee deductibility, cont'd from page 4

managing segregated fund policies are not deductible.

For an individual investor is it difficult to tell truth from fiction. In my twenty nine years in the industry, I have seen many trends. I have seen much hype regarding the latest investment model. Unfortunately, those who believe the information from the latest articles in the paper or newscast may make some costly mistakes. If someone starts an investment discussion with a statement about fees - you may want to be very Leary. I have seen many wonderful life plans and relationships disrupted. Many surrender fees unnecessarily paid and very large tax bills generated because someone started with misinformation on fees. Yes, we all want to receive something for nothing but at what cost? Both Bernier and Munro have the financial and tax numbers that prove all fee roads lead to he same end. So is advisor fees deductibility really beneficial? Probably Not!

Should you wish further information and analysis you can contact Shirley Hill & Associates Private Wealth Management at **204-257-9100** or email **shirley.hill@igprivatewealth.com** ■

SHIRLEY HILL Consultant

Hill & Associates Private Wealth

Management Investors Group Financial Services Inc. 10 Island Shore Blvd. Winnipeg, Manitoba R3X 0E7 Phone: (204) 257-9100 Toll Free: (866) 574-7901

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* Numbers are courtesy of Sun Life EOS v.6.3.0 build 0607 Illustrated Julv 2015

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Wm. M. E. (Bill) Ward driven@mymts.net

WINTER IS COMING

This is the Correct Time to start your Fall and Winter Service for your Vehicle. If you do not have snow tires, go to your tire specialist and order them now. MPIC has their Winter Tire Program in full swing and you can order the tires for your vehicle now and install them later. We are expecting lots of snow this year and snow tires in many sizes are at a premium due to other areas getting on the bandwagon for improved stopping, steering and moving traction. Remember Snow Tires can provide up to 50% shorter stops below 7 degrees C.

Check us out on **Facebook** and 'LIKE' us and send the link to all your friends. **DRIVEN!** is now an updated weekly site on Facebook and it is more of what we print here and updated each week to match the seasonal needs of our readers.

Our Facebook Page is https://www.facebook.com/

START WINTER PREPARATION NOW

Snow Tires

Four Snow Tires with the Mountain and Snow Flake Symbol are required in Manitoba both from the environmental conditions and the poor road clearing in our towns and cities. Make sure they are the correct size, mounted on winter rims, with the speed rating and carrying capacity of your summer tires.

Tread Ware

A tire that is more than half warn stops in over double the distance of a new to half warn tire. 4/32 of tread is the minimum for a tire in the summer and 6/32 for winter driving. Our laughable Provincial Standard is 2/32 and that is just about a racing slick.

Fall Lube and Oil

Put the correct synthetic oil and the correct oil filter in your car for winter driving and make sure that you choose the long life version for the most ware protection.

THE

Have your block heater checked and that all cords are good for the best winter starting.

Transmission and Radiator Flush

Flush your Automatic Transmission and Radiator if the mileage requires it or if it is dirty or discoloured.

Power Steering Gear and Brakes

Steering and stopping is much more important and your suspension, steering and brakes need a pre-winter check. Flush the Steering and Brake Systems if mileage requires it.

Antifreeze

Set the Antifreeze to -60 degrees C., and make sure there are no warn belts, hoses and connections.

Windshield Preparation

Put -60 degrees C., fluid in a squirt bottle and keep it in the cab to defrost windows and never use a scraper as it damages modern windshields and glass surfaces, Aquapelle your windows, lights and mirrors for the best vision and clear view at all times and have your defroster vents cleaned so that you have the best view.

Lights

Have all lights checked and operational and drive with the Headlights and Tail lights on at all times.

Wipers

New wipers every fall and spring makes the snow and rain fly off the windows especially after they have been aquapelled.

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Cont'd from page 7

THE CONNECTED VEHICLE ON THE SMART HIGHWA



The automotive world is getting smaller and the connectivity between vehicles, pedestrians and bicycles is growing.

Imagine the car and pedestrians, as well as bicycles, being connected so that everyone knows where all other road users are. Their speed, direction and even their destination is known to all others on the road system. Now toss in big brother and you have a knowledge highway that is as good as it gets until the evil ones start to invade it. The future? No it is here in vehicles being delivered right now. Along with connected clothing,

body chips and all sorts of other stuff that allow us to progress much more rapidly not only in the driving of the vehicle but in the acquiring of knowledge and the expansion of our human abilities. Buck Rogers in the 25th Century it's not - this is reality now and in the future.

Images as well as thoughts are soon to be monitored by the vehicle not only for safety but business and legal purposes.

It's a brave new world or scary as it can get. We will continue this conversation here in Senior Scope and on our Facebook Page.

VW Canada stops sales of cars affected by emissions scandal

Volkswagen Canada says it has halted sales of many of its diesel engine cars in the wake of the emissions rigging scandal that emerged late last week.

Contact your VW Dealer to find out if your car is part of this problem and how they are going to fix it.

THE ALZHEIMER SOCIETY SUPPORTS FAMILIES AFFECTED BY DEMENTIA THROUGH EDUCATION, SUPPORT AND INFORMATION

The journey for families affected by dementia can pose many challenges. Knowing where to find reliable information, support and available resources makes a big difference in helping families cope. September is World Alzheimer's Month, an international initiative to raise awareness about dementia and how families affected by this disease can find support.

"Learning new skills helps families cope with the daily realities of living with and caring for a person with Alzheimer's disease or another dementia," says Wendy Schettler, CEO, Alzheimer Society of Manitoba. "We need to take care of our caregivers by providing them with education and information to help them through their caregiving journey."

The Alzheimer Society of Manitoba provides a network of support for people living with dementia, their families and their caregivers. Communities across Manitoba rely on the Society for individual and family counseling, support groups for people with dementia, caregiver support groups, education sessions, workshops for families and so much more.

"There is so much happening throughout the month - educational seminars, workshops, fundraisers, social media contests and more," says Schettler. "We hope you join us

this September to show your support for families who are affected by this disease."

During World Alzheimer's Month, the Alzheimer Society encourages everyone to sign up as a Dementia Friend. The goal of the Initiative is to engage Canadians in understanding what it means to live with dementia, and how to better support those affected within the community.

To become a Dementia Friend you simply visit dementiafriends.ca, watch the video, register your details and commit to an action. An action does not have to be complicated. You might volunteer at your local Society, help spread the word through social media or spend more time with someone vou know who has dementia.

Dementia Friends brings us one step closer to our goal of a caring community in Manitoba — made up of many dementia-friendly businesses, organizations and services that support the needs of people living with dementia.

Join the Alzheimer Society in the fight against dementia and help raise awareness about the Society as the go-to resource for support, information and education. Keep in touch with the Alzheimer Society at alzheimer.mb.ca to learn about other initiatives taking place throughout the month. \blacksquare

Be Fit with Gwen

Gwen Bonneville was the 2012 Road Runner of the Year for Athletics Manitoba and has numerous age group championship wins.

Its Cabos is **Calling Again** program

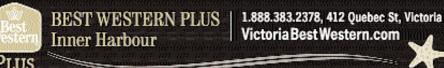
So Fitness and being a Snow Bird are the best of both worlds and whether or not you are going south this year it's time to get in shape for the rest of your life.

Since I am a Runner and that is



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what I do 5 times per week I have added other exercise processes to my repertoire to give the best benefit to my health and fitness.

Tai Chi has shown a great inner strength increase as well as great health and strength benefits without impact to joints and bones.

Tai Chi is learned by doing. It takes about three to four months to learn the 108-move set, and the beginner class format is quite simple. The instructor will demonstrate a move several times, then perform it with the class, and finally watch the students as they repeat it. People of all ages and conditions can learn. The moves can be performed in any comfortable clothing. It is recommended that you wear shoes that offer good support and balance, like comfortable walking shoes or sneakers, but there are no special uniforms.

I am combining Yoga sessions in front of my Smart TV which has Yoga and Ťai Chi videos on it with my walking, running and gym work outs to get the most effect. You could add Aquasize to the mix and have a total body workout with little joint or muscle pain. Start with a goal and work up to it.

Since you are moving more you will not only add ability and flexibility to your body but improve your attitude to life in general. One small step for you and one giant step for your self-esteem.

Get fit for the rest of your life. - Gwen URRIE'S CORNER

By Roger Currie

Fix the buses we have now. before committing to a grand future

Our marathon election campaign has given Canadians plen-

ty of opportunity to judge those we elect at all levels, on their ability to deliver the goods. From the hustings, we're hearing all sorts of promises, along with explanations we must take at face value about how these wonderful things will be paid for.

Every now and then we are smacked in the face with a horrible example of failure by the public sector. Today's reality check involves bus service in Winnipeg – making sure there are enough buses on the road to get us where we need to be, if we can't afford the luxury of our own vehicle.

Just as classes were resuming this month at schools and universities in Winnipeg, city hall finally admitted that there weren't enough buses on the road to deliver that basic level of service, especially during rush hour. Too many buses are in need of major repairs, so rush hour service is being reduced, and that may continue until Christmas.

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

Full disclosure, I have not been a regular transit user for many years, probably not since my student days. I have almost always had access to my own car, and what a basic freedom that is. But hundreds of thousands of people depend on transit to get them to school and to work. It's one of the ways we measure the

quality of life in a community. Prairies cities like Winnipeg, Regina and Saskatoon cannot afford fancy rapid transit systems like Toronto, but we have made great strides in enabling those who ride the bus to develop a schedule so they won't have to wait too long for that precious ride on a frigid winter day.

As you might expect, there has been all kinds of 'buck passing' since the bus shortage hit the headlines. Winnipeg has grand plans to improve service long into the future - plans that will cost hundreds of millions of dollars to develop. Everyone, from the mayor on down. needs to re-focus on the here and now, and get it right. ■

School zone speed limits -Safety for kids, or a cash grab?

Is it a well deserved concern about the safety of our children that causes us to lighten the wallets of motorists who are caught speeding in school zones, or it simply a cash grab? Police departments will never admit to the latter, but as municipalities are hammered by the rising cost of policing, they must inevitably find ways to generate more revenue.

It was less than a year ago that Winnipeg finally went after school zone speeders in a big way, and it has paid off big time. Total revenue from all speeding tickets in the city in 2014 was more than \$14 million, an increase of 25% over the year before. That works out to \$22 for everyone who lives in Winnipeg. Almost all of the additional money came from tickets that were handed out near schools.

The speed limit is 30 kph, and it's enforced in every month except July and August. Earlier this month, when school hadn't even started in Manitoba, some Winnipeg motorists were being tapped with a \$300 ticket in a school zone. The chair of the Winnipeg School Board would like to see enforcement 24/7, 365 days a year. Mark Wasyliw says there was not been one serious accident in a school zone since the 30 K limit has been enforced.

It's interesting to compare with what's happening in Saskatchewan. In Regina, the speed limit in school zones has been 40 kph for as long as anyone can remember. It is enforced every day of the year, between 8am and 10pm. Regina police use radar and cameras, and they have lots of warning signs on the streets. If you're caught, you'll pay \$190 plus an additional \$2 for every kilometre over the limit.

More power to any effort to prevent a tragedy involving a young child. But if cities need the money to balance their books, they should be prepared to admit it.

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

Advertising Feature

The Hobby of Coin Collecting

By Marlene Sturrey

The hobby of coin collecting has been around for a very long time. Each generation has defined it differently which is a reflection of social changes. The ability of collecting every coin in the Canadian Decimal System, which refers to the penny, nickel, dime, quarter, fifty cent coin and silver dollar, nickel dollar, loonie and toonie is a wonderful challenge all coin hobby purest eventually tries to achieve. It allows everyone to participate and collect according to their individual interests. Some define their collection according to the monarchy, others by denomination, some people collect only coins under a certain mintage others define their collection by a certain time frame. **Collectibles Canada** provides a great source to help coin collectors attain this goal. Collectibles Canada offers the Charlton Coin Book as a wonderful reference book which is issued every year with a variety section which focuses on a different denomination each year. We also provide coin collector supplies and personalized service help to organize and direct your coins.

Circulated coins which are minted to reflect each year have also changed as the mint issues the varieties to the caribou quarter including the Mountie of 1973 or the provinces of 1992 or the poppy and pink ribbon issue just to mention a few. The Royal Canadian Mint has been instrumental with their coin program to draw our attention to issues and interests of every Canadian. As of late they have also issued coin collecting cards which are not only fun to complete but make wonderful gifts.

Another area of coin collecting is the Royal Canadian Mint Presentation Program. The Canadian Mint has always been the master mint of the world and are renowned for the beautiful Canadian presentation coins which they issue each year.

Originally collectors chose from proof like sets, specimen sets and proof sets. As time passed and the demand by collectors grew and the mint evolved their presentation program to include series of coins which reflect current affairs of Canada.

The selection of coins honouring our military veterans has continued over the last number of years and has been extremely popular across the generations. The appreciation of those who served is in the forefront of all Canadians especially at these times when even wars have changed as to how they are fought.

The mint has several issues highlighting the beauty of our country's topography, wildlife indigenous to our country, and transportation. Canadian Artists and superman culture have all been honoured with coins, whether it is in silver, gold or non-metallic.

The Olympic coin programs which were in 1976, 1988 and 2010 provided a campaign which helped to raise funds required to showcase our country.

Being reputed as the master mint in the world pressures the Royal Canadian Mint to continuously reinvent the themes, treatments and processing of their coins to bring state of the art technology into our homes at affordable prices.

The variety of coins is unlimited from hologram, to color, to lenticular, they all have a place in your collection. The trend is to usually collect a series, however, sometimes just having one which you admire is all it takes to be considered a collector of Royal Canadian Mint Coins.

Unique coins are always available for purchase at **Collectibles** Canada where there is an ever changing display of the Royal Canadian Mint coins from the past to current year.

Lay away is available which assures you getting the coin and locking in your price before it is sold out and the price increases.

To begin your venture into the world of numismatics, drop in to Collectibles Canada Mon. to Sat. 10 am - 5 pm, at 2211 McPhillips Street, Wpg. Call 204-586-6263 or toll free 1-888-333-8538









By Scott Taylor

Two of the finest golfers in Manitoba have been crowned the provincial senior champions for 2015. Tammy Gibson of Maplewood went 76-

78-86 at Niakwa to win the Golf Manitoba Sr. Women's title for the fourth time while the great Garth Collings, the oldest winner of the Manitoba Amateur Championship, went 74-74-76 at Niakwa to win his second men's senior title by four shots.

In the men's even, Mike Berney of Transcona and Ken Warwick of Niakwa were tied for second and joined Collings on the provincial team. Bill Zeweniuk of St. Boniface finished fourth. Tom Wilson of Niakwa won the Super Senior (Over-70) Championship.

The Men's Senior Flight Winners:

1st Flight Winner - Tom Humniski, Elmhurst

1st Flight runner Up - Mike Walker, St. Boniface 2nd Flight Winner - Doug Sexsmith,

Elmhurst (by count back)

2nd Flight runner Up - Alan

Brownridge, Elmhurst

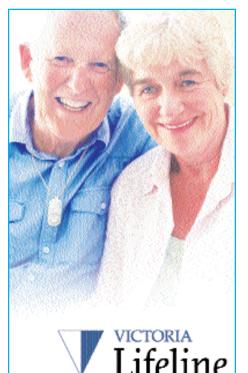
3rd Flight Winner - Steve Wallace,

Transcona

3rd Flight runner Up - Tom Wilson, Niakwa

4th Flight Winner - Mike Lefley, South Interlake 4th Flight runner up - Edward

Matias, Golf Manitoba Public Player Club



Manitoba Senior Golf Champions; Henkewich has High Schools Flying; Pennell Passes; Gardipy Jr. Wins Trainers' Title; Free Press stock sinks; Riverton Rifle still on the ice



5th Flight Winner - Peter Sawatsky, Golf Manitoba Public Player Club Flight runner up - Kevin Tyndall, Elmhurst

In the women's event, Rhonda Orr of Southwood was the runner-up while Karen Saarimaki of Kenoga-misis finished third. Gibson, Orr and first-flight winner Barb Lafleche represented the province at the national championship at Sawmill Creek Golf Resort & Spa in Camlachie, Ont. The Super Senior (Over-60) winner was Karen Saarimaki.

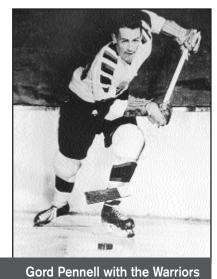
The Women's Senior Flight Winners:

1st Flight Winner -Barb Lafleche, Teulon 1st Flight runner up - Bonnie

Stephenson, Niakwa 2nd Flight Winner - Tracy Rutledge, St. Charles (by count back) 2nd Flight runner up - Lisa Benson, St. Charles

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- Arterial Elasticity Looking for stiffening or arteriosclerosis of the aorta and large arteries.



3rd Flight Winner - Kim Ross, St. Charles 3rd Flight runner up - Ruth Shappert, Southwood

MANITOBA HOCKEY LEGEND GORDY **PENNELL DIES AT 86**

Manitoba has lost another hockey legend. Hockey Hall of Fame member Gordon (Gordy) Pennell passed away peacefully in his sleep earlier this week. He was 86.

Born in the Weston area of Winnipeg, Gord was a local junior star for the Winnipeg Canadians. In 1947, he came to the attention of the Montreal Canadians who loved his skating ability. The Habs sent him to Barrie to play for the OHL Flyers for the 1948-49 season with the legendary Hap Emms as coach.

After a stellar 30-goal season, Pennell moved up to Montreal's farm team the Buffalo Bisons, where he played seven seasons with legendary players such as Dickie Moore, Pierre Pilote and Jacques Plante. A fast, agile checking center, Pennell was 6foot-1 and only 150 pounds earning the nickname "Bones". However, his timing couldn't have been worse. It was almost impossible to crack that magnificent Canadiens lineup, a dynasty that included centers Jean Beliveau and Henri Richard.

Still, Pennell excelled in Buffalo, winning an East Division championship, playing in several Calder Cup finals, and in the first American Hockey League All-Star game. A broken leg hampered his career and he finished playing professionally with the old Western Professional Hockey League's Vancouver Canucks in 1957.

With that, he returned to Winnipeg to raise his young family. He played briefly with the Winnipeg Warriors before tearing up senior hockey with the Warroad Lakers for three seasons. The Lakers, who had 1960 Olympic heroes, the Christian brothers, as well as former NHL and minor league pros, were one of the most powerful senior teams of all time. In fact, during Gord's time with the club, the Lakers went 86-21-1. The Lakers were two time Minnesota-Ontario senior champions and those seasons included victories over the US National Team, the same team that would go on to win gold at the 1960 Olympics. Pennell was the Laker's leading scorer before beginning a storied coaching career with the Jr. A Winnipeg Rangers at age 30 in 1959. Even though it was his first foray into coaching, Pennell had an immediate impact. In his first year, he took a struggling team all the way to the playoffs and then he won the

league title the following season. For the next 23 years Pennell coached various junior and minor hockey teams, helping many players get to the NHL. A gifted, strategic coach and a great motivator, the list of players coached by Penner is a veritable Who's Who of Manitoba hockey in the 60s and 70s - Doug Wilson, Steve Patrick, Barry Legge, Paul Baxter, Kevin McCarthy, Jimmy Johnson, Dave Richardson, Chuck Lefley and many, many more.

Of course, he was more than just a coach to those he guided, he was a mentor. He didn't see race or color, he simply saw hockey players who should act and behave like young men. Alton White was one of those players and credits his time with the Winnipeg Rangers as preparing him to be one of the first black major professional hockey players, playing four seasons in the WHA. Another notable player coached by Pennell was legendary lawyer and player agent Don Baizley. Pennell and Baizley remained friends for the rest of their lives.

Pennell finally retired from coaching in 1981 after coaching his son, Grant, with St. James. That year, they won a Manitoba Minor Midget championship with his good friend Ab McDonald as co-coach.

Even though he'd retired from coaching, he couldn't give up the game. Pennell started playing oldtimers hockey and often suited up with the legendary Montreal Canadiens Old-timers. In the early 1980s Pennell and the Winnipeg Clubs Old-timers traveled to the Izvestia Cup in Soviet Russia, where they faced off against the Soviet Select Old-timers, a team that featured players from the '72 Summit series. The Clubs surprisingly split the friendly series with the Soviets.

A top athlete, Pennell also played high level senior soccer for many years. He was a member of the Manitoba Selects, who played an exhibition game against the powerful English team Newcastle United in 1949. He was a devoted golfer all his life, and won a Manitoba Junior Golf championship as a teenager.

Throughout his coaching career, found time to enjoy a successful career in the insurance industry and was a partner in the MGM Sporting Goods chain. He was President of the Canadian Sporting Goods Association for several years.

"He was a devoted father of four," said his son, Grant. "He loved spending time with his children and grandchildren, helping them with their activities, whether it was on the softball diamonds with his daughters, on the ice with his sons, or at his cottage at Sandy Hook. He loved fatherhood and family time." In 2007 Pennell received the ultimate honour for hockey in Manitoba when he was enshrined in the Manitoba Hockey Hall of Fame. Shortly after receiving this honour, he was diagnosed with Alzheimer's Disease, which robbed him of his ability to enjoy the sports he so loved. A memorial service will be held at a later date. Those interested in attending may contact Grant Pennell at grantpennell@hotmail.com for details. In remembrance, charitable donations may be made to the Deer Lodge Centre Foundation.



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GARDIPY JR., 60, WINS DOWNS TRAINERS' CROWN

When track historian Bob Gates finally writes the definitive story of Continued on page 12

Early Canadian Gold Coins: Distributing the Bank of Canada Hoard! By Barre W. Hall - B.Sc, J.D., LL.M. (Northwestern)

Early Days

Our country, Canada, was stitched together in 1867 out of patches of land (British North America) left over after the Americans won the Revolutionary War and effectively kept everything south of the 49th Parallel. At that time there was no common currency and the requirements for coinage, in this case, gold coins, were satisfied by utilizing foreign gold coins. English gold (Sovereigns) French (Louis d 'or) Portuguese (Johannes) circulated freely. Later, U.S. Gold coins (Double Eagles, Eagles, and Half Eagles etc.) were commonly used, but up until the early 1900's there were No Canadian gold coins in use in Canada.

The First Canadian Gold Coinage

Not only were there No Canadian gold coins extant but there wasn't even a Canadian Mint to strike them (although Newfoundland had its own set of \$2 gold coins from 1865 to 1888 that were struck in England). This all changed in 1908 when a Canadian Mint was opened at Ottawa as a branch of the Royal Mint of England. The First coins struck at the Canadian (branch) Mint were sovereigns (denominated as 1 pound) designed for those travelling to England. The sovereigns weighed in at 7.99 grams and were .917 gold. Arguably, as they were struck in Canada they are Canadian, but Numismatists do not agree in this. Gold used was from Larder Lake and the Yukon Territory.

They were minted from 1908 to 1919 and then discontinued.

Canadian \$5 and \$10 Gold Coins (1912 -1914) APPEAR

As a common currency helps tie a Nation together it was clearly quite important to start minting Canadian gold coins as soon as possible. At long last, in 1912, the first Canadian gold coins were struck in \$5 and \$10 denominations. They weighed in at 8.36 grams (\$5) and 16.72 grams (\$10) composed of .900 gold and .100 copper - the exact same composition and weight as their U.S counterparts, the half eagle and eagle (i.e. \$5 and \$10). The Currency Act (Canada) of 1910 authorized gold coinage in \$2 1/2, \$5, \$10 and \$20 denominations but only the \$5 (the" George") and the \$10 ("double George") were actually struck. Gold for the 1912 coins came from the Yukon, for 1913 and 1914 from Ontario.

The Hoard Builds

The \$5 and \$10 gold coins began circulating in Canada (along with U.S gold coins \$2 _ to \$20) in 1912 and continued into 1914. Then, a catastrophic event struck - World War 1. Circulation of the gold coins was abruptly halted by the Canadian Government and all the 1912-1914 \$5 and \$10 coins were "called in" through the Banks. In due course they ended up (in cloth bags) in the Bank of Canada, where they remained for the next 100 years, occasionally being tossed around by Bank of Canada employees for relocation/storage reasons. Some coins had been kept by collectors, in various conditions, but the vast majority were held by the Bank of Canada representing about 275,000 coins.

Dispersing the Hoard

Mysteriously, in late 2012, the Department of Finance was instructed by the Finance Minister to disperse the hoard to the Canadian Public. At this time gold was trading in the \$1200-\$1500 (U.S) range.

The Royal Canadian Mint took over at this point, evaluated the hoard, and "hand- selected" about 30,000 of the best coins (ostensibly by grade level) for sale to the public. The remaining, approximately 245,000 coins were to be melted, a.s.a.p, but only recently has that initiative been carried out. The resulting gold bullion is rumored to be used by the Government in its balanced budget for 2015/16. The official count of melted \$5 and \$10 gold coins was 245,222.

What All This Means To You

These gold coins are highly attractive in appearance and desirable (see photos herewith) with the obverse being George V (Dei Gratia Rex et Ind. Imp.) and the reverse bearing Maple Leaf Sprigs and the coats of arms of ONTARIO, QUEBEC, NOVA SCOTIA and NEW BRUNSWICK.

The coins contain slightly less than 1/4 oz of gold for the \$5 and 1/2 oz gold for the \$10. Thus the melt value is about \$275 (U.S) and \$550 (U.S) respectively (with gold at approximately \$1100 (U.S) per oz).

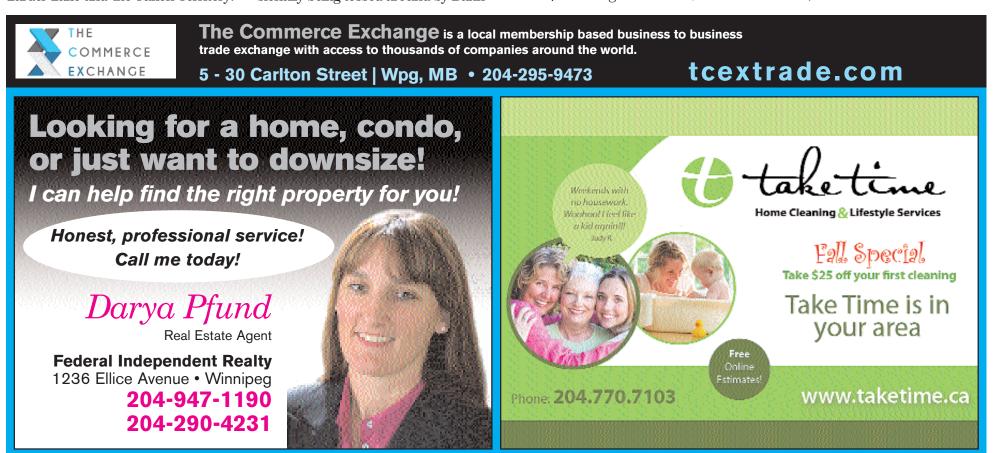


<u>Mintages:</u>	\$5 Gold	\$10 Gold
1912	165,680	74,759
1913	98,832	148,232
1914	31,122	140,068

These coins will very likely be available for purchase at the Manitoba Coin Club annual Fall Coin & Stamp Show Oct 31 -Nov 1, 2015 at the Marlborough in Winnipeg. Ask any dealer after you get there. (Gatewest Coin & Stamp handled much of the original dispersal and will be at show). Given the much lower current price of gold, examples may be available at lower prices than the original issue. Even 1 coin from the series would be a great addition of a highly historical and significant coin for a collection.

Arrive with paper (or plastic) and leave with gold.

For more information, contact Barré Hall, Manitoba Coin Club Director, at 204-296-6498.



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With only one man for every two women with Alzheimer's disease, we seldom hear about caregiver wives in caregiving resources about dementia. Local clinician and older-adult specialist, Angela Gentile gives a voice and extends a lifeline to an underrepresented caregiver – women caring for a husband with dementia.

In this ultimate survival guide, she describes experiences before diagnosis when things begin to feel not quite right, how to address the emotional impact of the disease, and how to practically cope with the realities of caregiving without succumbing to emotional or physical burnout.

The pages are chock full of advice that can be directly applied on a daily basis, which will lead to improvements in the care of the loved one and life of the caregiver." ~ Marie Marley, in her foreward to Caring for a husband with dementia : The ultimate survival guide.

ERIC UNDNER

As a part-time hospice volunteer, Eric Lindner provides companion care to dying strangers. Through his narratives Mr. Linder offers a glimpse into the lives of people who are terminally ill or who may have chronic illness. The author shares with us the fears, joys and coping mechanisms of this group of people facing end-of-life issues. The interactions, he shares with the people he visits have been a rewarding and fulfilling life lesson. Everyone faced with terminal illness has a different approach to how they want to spend their last months, often revealing and sharing life lessons learned, reflecting on a life lived and how they are approaching what time remains.

"Anyone who knows or loves someone working through end of life issues, living in hospice or other end of life facilities, or dealing with terminal or chronic illnesses, will find in these pages the wisdom of those who are working through their own end of life issues, tackling life's big questions, and boiling them down into lessons for anyone as they age or face illness. And those who may feel compelled to volunteer to serve as companions will find motivation, inspiration, and encouragement.'

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**

The BUZZ, cont'd from page 10

Winnipeg's Assiniboia Downs, he just might call Tom Gardipy Jr., one of the greatest trainers in Downs history.

The 60-year-old trainer from Saskatchewan who has been at the Downs for more than a decade, won his third trainers championship in 2015, sharing the award for the second time in his career, this time with the gifted Tanya Lindsay.

Gardipy Jr. finished the 50-day Downs meet with 30 wins, 44 seconds and 28 thirds in a track-leading 191 starts. He finished with \$272,466 in earnings. Lindsay, who had only 97 starts, finished with 30 wins, 21 seconds and 15 thirds. Lindsay led all trainers with \$288,602 in earnings.

"For Tom it is well deserved recognition," said Downs CEO Darren Dunn. "He is a hands on, involved trainer who spends a lot of time at the barn. With a strategy of putting the care and well being of his horses and his clients at the top of his priority list, it is no surprise that he attains the success that he does."

Gardipy Jr., got into the horse racing business because his father, Tom Sr. was in the horse racing business. Tom Sr. got into the game because his father was in the business. In fact, the Gardipy family's ties to horse racing go back five generations. Tom Jr. grew up in a barn on the Beardy's & Ökemasis First Nation near Duck Lake, Sask., and learned his thoroughbred craft at the foot of his father with a pitchfork in his hand.

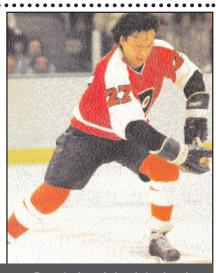
He is now a three-time champion with one of the largest barns at the Downs. He is now among the finest trainers ever to work at Manitoba's track.

THE NOTEBOOK: Winnipeg High School Football League Commissioner **Rick Henkewich**, 61, is on the verge of a major announcement. As the WHSFL has grown to 40 teams, the league needs a central place to play. Investors Group Field has become too expensive. Don't be surprised if the WHSFL soon announces the construction of its own stadium. Don't be surprised if that new stadium is located at Tec Voc... The demise of a once-great institution. Free Press Newspapers – majority owners of the Winnipeg Free Press and Brandon Sun – is not flourishing. After a \$20 million Cdn corporate write down in June, FP Newspapers stock, which



HS Rick Henkewich with Scott Taylor on The Huddle

hit the market at \$10.00 in the 1990s, dropped to \$0.51 last week (it had been as low as \$0.49). If you wanted to buy controlling interest in the company, about four million shares (if you could get them) would cost just \$2 million. It's a changing world. Insiders say daily circulation has fallen below 50,000. Well, on the bright side, they'll save a pile of money on mashed trees... Hank Lemoine, 60, the American Association (Winnipeg Goldeyes) baseball umpire who started his professional umpiring career at age 58, is planning to travel to Australia to umpire in the Australian Baseball League this winter. Back in the day, he played base-



Reggie Leach back in the day.

ball in Australia... Former Philadelphia Flyers winger Reggie Leach, 65, is still working. Last weekend, he and his son Jamie were in Little Current, Ont., giving a hockey clinic to the kids. There is still a movement to get the Riverton Rifle into the Hockey Hall of Fame... Speaking of still working, former Winnipeg mayor Sam Katz, 64, is still going into the Goldeyes office every day. The soon to be new father (for the fourth time) and president of our local professional baseball team doesn't miss a day... 🔳



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Page 12

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EVENTS

Manitoba Coin Club Annual Coin and Stamp Show - Sat. Oct. 31, 10-5 & Sun. Nov. 1, 10-4, at the Marlborough Hotel. Coins, Stamps, Notes, Tokens, Exonumia and Scriptophia will be available. Call Barré W. Hall, Manitoba Coin Club, Director: 204-296-6498

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. Call Barré W. Hall: 204-296-6498

Aboriginal Senior Resource Centre -CASH BINGO, Thurdays, Oct. 29, Nov. 26/15, Jan. 28/16, 1 pm (doors open 12 pm), 45 Robinson St. Everyone welcome. Proceeds go to ASRC Seniors and Elders programs and activites. 204-586-4595

Friends of Library Book Club - 11th Annual Big Fall Book Sale, Sat. Oct. 17, 10-5, Sun. Oct. 18, 11-3. Grant Park High School Gym, Grant & Nathaniel. Sunday everything 1/2 price. 204-488-3217, info@friendswpl, http://friendswpl.ca. Supporting Wpg Public Library projects.

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Health Sciences Center Retirees Assn -Annual General meeting/luncheon, Tue. Oct. 6, 12 noon, Annie Bond Room, 685 William Ave. Info, call Jean: 204-256-5586

Transcona Council for Seniors Inc. -Annual Health Fair, Oct. 8, 9 am-3:30 pm, at Kildonan Place. Zumba Gold, Yoga, Chair Exercises and Scottish Country Dancing demonstrations. Prizes to be won. Chair Exercises and Scottish Country Call Colleen: 204-222-9879 for info.

Downtown Connection - 55+ Celebrate Seniors and Elders Month (October) with free information and fitness sessions Oct. 20, 21 & 22, 10 am & 11 am at Cindy Klassen Recreation Complex, 999 Sargent Ave. Sessions include: Home organization, Driving Safely, Preparing for a Reduced Income, Oral Health, Frauds and Scams, and Women's Pelvic Floor Health.

The Jon Sigurdson Chapter IODE - Fall Bridge and Whist Luncheon, Sat. Sep. 26 at Betelstadur, 1061 Sargent Ave. at Erin. Bake Sale starts at 11:00 am, Luncheon at 11:45, followed by card playing. Prizes. Tickets \$15 at the door. Proceeds go to support the annual IODE Scholarship Program. Everyone is welcome.

Fort Garry 2 Person Stick Curling League - 696 Archibald St. Looking for curlers / or teams for Monday's, 10 am and 11 am draws. Call Ben: 204-269-5701 or Dan: 204-233-3039

Senior Grace Hospital Auxiliary - 25th Anniversary Used Book Sale, Sep. 22-26, T-W-TH 10 am-8 pm, Fri. 10 am-6 pm, Sat. 5 10 am-4 pm. Proceeds to support patient care at the Grace Hospital.

Deer Lodge - Ladies Curling: New or returning curlers, Wed. afternoons, 1 pm starting Oct. 14. Can you spare or share? Ple If you are a Snowbird – this may be the league for you. 425 Woodlawn Street (Ness Avenue beside Civic Centre) Info: 204-837-6697

Things to do in Winnipeg

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Spiritualist Fellowship Church -Course designed to teach you to protect yourself from unwanted psychic energy. Oct. 6 and 13 (Tue.) 7-9 pm, 525 Beresford Ave. Cost \$15/class. No preregistration. 204-333-5364, http://www.spiritualistfellowshipchurch.info

Manitoba Canary & Finch Club - Annual Display, Sat. Oct. 3, noon-4 pm, at Shelmerdine Garden Centre, 7800 Roblin Blvd. Headingley MB. For all ages. Info: 204-453-6654 or 204-792-9563

Village Green English Dance - Boost your brain & physical health. Wednesdays 7:30-9:30 pm, starting Sept. 16 at Harrow Thank United Church, 955 Mulvey Ave. Everyone Welcome. Info: Katherine 204-475-2097 or pe. villagegreenenglishcountrydancing.org

Knights of Columbus Canon Luhovy Assembly #0374 - hosts Farmer's Market, Sun. Sept. 13, 9 am-3 pm, 1085 Main St. Local Fresh Vegetables supplied by Neumann's Market. All Proceeds Raised for the Holy Family Home Chapel Project.

Manitoba Christian Writers Assoc. for Christian writers of all levels. Writing Exercises, Workshops, Writing Resource Library, Group Critique Sessions. Annual Membership Fee \$25. Guest Drop-In Fee \$3 per meeting. Meetings 1:30-4 pm, Sept.12, Oct. 3, Nov. 7 at Bleak House Centre, 1637 Main St. Contact Irene solonoi@shaw.ca

FALL DINNERS

St. Basil's Parish - Fall Supper, Sat. Oct. 17, 4 pm & 6 pm, 202 Harcourt St. Adults \$15, 12 & under \$7, Under 6 Free. Call Harry: 204-832-0265 or Martin: 837-4180

Headingley United Church - Fall Supper, Sun. Nov. 1, Headingley Community Centre, 5353 Portage Ave. Seatings are 4 pm, 5 pm & 6 pm. Adults \$15, 6-12 yrs \$8, 5 & under Free. Call 204-222-5402 for reservations.

The Fraternal Order of Eagles - Annual Fall Supper and Fundraising Event Sat. Oct. 17, 4-7 pm at 3459 Pembina Hwy by Marketplace. Adults \$15, 6-12 yrs \$6, 5 & under Free. Continuous seating. Tickets avail. at door. Lots of free parking.

50 St. Nicholas Ukrainian Catholic Church - Fall Supper, Sun. Oct. 25, 1:30 & 4:30 pm at 737 Bannerman Ave.Adults \$15, 6-12 yrs \$5, 5 & under Free. Call Theresa : 204-586-7985 or Doreen: 204-582-2187 for advance tickets.

St. Charles Parish - Turkey Supper, Sun. Sep. 27 at 320 St. Charles St. Doors open 3:30 pm. Dinner served 4:30-7:00 pm. Adults \$15, 5-12 \$7, 4 & under Free. Takeout available. Call Meg: 204-837-7157 or call St. Charles Parish office at 204-889-3248 for tickets.

VOLUNTEERING

Meals on Wheels Inc. - Volunteers needed for 2 hours a week or more. Please call us to get started. Training and honorarium provided. Call **204-956-7711** or visit www.mealswinnipeg.com

Victoria Lifeline Home Service Representative - Volunteers needed to travel throughout Winnipeg to explain and set up the Lifeline equipment in people's homes. Must have a car, mileage reimbursed. Melissa: 204-956-6773 for info or email msitter@vgh.mb.ca

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

PROGRAMS/SERVICES

Archwood 55Plus - Archwood Community Centre, 565 Guilbault Street - exercise classes, pickle ball, pool, line dancing, arts, social activities (monthly luncheons, games, legal clinics), bus trips & more. 204-416-1067, www.archwood55plusinc.weebly.com

Seine River Seniors Inc. - 204-253-4599 at Southdale CC. Activities: Bridge, Mon., 9:45-11:30 am; Walking, Mon., 9-11 am; Movies, 1st Tue. of mo; Brunch, 3rd Tue. of mo.; Senior Lunch, 2nd Wed. of mo.; Art Workshops, Creative writing, Canasta, Flower Arranging, Day trips, etc. Nordic Poles for sale.

Happy Mike's Coffee House - Sat. Oct. 3, 195 Collegiate St. Performers, 8 pm ad followed by open mic. Free admission, wheelchair accessible. Call: 204-888-3489. HappyMikes.StJamesAnglicanChurch.ca.

Pembina Active Living 55+(PAL) - Space \overleftarrow{v} still available in fall classes: PACE (People still available in fall classes: PACE (People with Arthritis can Exercise), Chair yoga, and B Fit for seniors. Drop-in activities include men's breakfast, Pin PALs (5 pin bowling), PAL Pedallers (cycling), lunch PALS, PAL Putters (golf group), movie afternoon, bridge/cribbage. Special presentations: Still Bloomin' gardening club (Sept. 24 - genetics and giant pumpkins), computer workshop (Oct 15 - using your tablet). Info: 204-946-0839, www.pal55plus.ca, e-mail info@pal55plus.com

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

McBeth House Centre Inc. - 55+: Tues.: Quilting, 9-2 pm; cribbage day or evening; Thur.: porcelain painters, etc., 10-2 pm; Fri.: § whist, 7-10 pm; Sat.: bridge, 1-4 pm. Looking for bridge players. Call **204-334-0432** for info. House is also avail. for rental. whist, 7-10 pm; Sat.: bridge, 1-4 pm.

Prendergast Seniors Club - 906 Cottonwood Rd. Rm.20 - Crib Mon. & Wed., 1-3:30 pm; Whist Thurs., 1-3:30 pm; 1-3:30 pm; Whist Thurs., 1-3:30 pm; Exercise class Tues. & Fri., 9:15-10:30 am; <u>o</u> Mon. luncheons 4th Wed., 1130 am-1 pm. ment All welcome. Call Joe/Mary: 204-254-8390

Dufferin Senior Citizen Inc. - 377 Dufferin Ave. Mon: shuffleboard 9:45 am, Bingo 1 pm; Wed noon: soup and perogy lunch. Everyone welcome including groups. Perogies avail. for sale. Every 2nd Sat: noon-3:30 pm dance with a 4-piece band (full lunch). **204-986-2608**

Dakota 55+ Lazers Senior Centre -

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

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

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

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

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

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

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High Steppers Seniors Social Club -Open Houses, 10 am-12 noon, Sept. 9, 10, 16, 17. We meet Wednesdays & Thursdays for fun and activities. New members and volunteers welcome. Winakwa Community Centre, 980 Winakwa Rd. Call: 204-619-8477

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

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

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

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: 204-255-7508, Scrabble, Mondays: 204-487-7835. St. Mary Magdalene Church, 3 St. Vital Rd.

Elmwood-East Kildonan Active Living Centre - 180 Poplar Ave. & Brazier. Various scheduled and drop in activities. Call 204-669-0730 to confirm if activity still on.

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

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

Stonewall: Made in Manitoba Show

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

Hall - Fall Supper. Oct. 17, Cocktails 5:30 pm, Dinner 6 pm. Dance to follow with Music by Country Pride. Advance tickets only. Call J&J Store: 204-643-5556. Proceeds to Fraserwood Hall Upgrades.

762-5378; Riverton & District Seniors Resource 378-2460; St. Laurent Senior Resource Council 646-2504; Selkirk Selkirk & District Senior Resource Council Inc. 785-2737; Stonewall - South Interlake Seniors Resource Council 467-2719; Springfield Services to Seniors 853-7582; Teulon and District Seniors Resource Council 886-2570; Two Rivers Senior Resource Council, Lac du Bonnet 345-1227, Pinawa 753-2962 or Whitemouth/Reynolds 348-4610 or Winnipeg River Resource Council 367-9128

and Sale - Sat. Sep. 26, 11 am-5 pm, Lions Community Centre, #5 Keith Cosens Drive.

Stonewall: Steppin' Out, new outdoor walking program, Tuesdays, 10 am, at 55 Plus Centre. Orientation Sep. 29. Call 204-467-2582, website: si55plus.cor

St. Eustache: Thanksgiving Dinner, Fri. Oct. 9, 5:30 pm, at St. Eustache Cartier Hall. Adults \$10, 5-10 yrs \$5, under 5 Free. Cash Bar. For reservations call Doris: 204-353-4532 or Alice: 204-353-2194. Concert, Sat. Oct. 17, 8 pm, "To The Hop" music of 50s, 60s & 70s. Cost \$20. call Lorraine at 204-353-2821 or Doris at 240-353-4532. Fundraiser Pig Roast Barbecue, Fri. Oct. 23, 5:30 pm, for the St. Eustache Community LED Board at St. Eustache Cartier Hall. Adults \$10, 5-10 yrs \$5, under 5 Free. Call Lorraine: 204-353-2821 or Doris: 204-353-4532 for reservations. Please sign up before Oct. 13. Cash bar.

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

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

Ritchot Senior Services - (serving seniors 50+ in the RM of Ritchot and Lorette) Need people to be on our list of available drivers, friendly visitors, housekeepers etc. Call Janice: **204-883-2880** or email: Ritchotseniors@mymts.net

Interlake North Eastman - Services to Seniors programs include: transportation, friendly visiting/phone calls, assistance with filling out forms, foot care, housekeeping, yard work, minor home repairs, Meals on Wheels, Congregate Meals, Lifeline, ERIK, errands, etc. Volunteer opportunities avail. Call for info: Arborg and District Seniors Resource Council **376-3494**; <u>Ashern</u> 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

Springfield Seniors Community Events

- Canasta/Bingo - Tuesdays, Pickleball Wednesdays. Call 204-853-7582. Reviving the Past - Cooks Creek Museum Thursdays (call Liz 204-444-3247).

East St. Paul 55+ Activity Centre

(262 Hoddinott Ave.) - Area residents are welcome to join and take part in playing cribbage on Tuesdays, whist on Fridays. Other activities include quilting, shuffleboard, book club, yoga, potluck suppers and casino trips. Call 204-654-3082 (msg).

Email ready-to-print electronic PSAs to: kelly_goodman@shaw.ca. No faxes please. Format: Who (what company or organization is holding the event), what event, date, time, place, about the event, contact info.



Orange and Carrot Salad

Metric	Ingredient	Imperial
375 ml	carrot, grated	1 1/2 cup
125 ml	orange sections	1/2 cup
125 ml	raisins	1/2 cup
75 ml	walnuts, coarsely chopped	1/3 cup
50 ml	peach yogurt lemon juice	1/4 cup
5 ml	lemon juice	1 tsp
5 ml	sugar	1 tsp
1 ml	salt	1/4 tsp
-	lettuce leaves	-

In a medium bowl; combine carrot and orange sections. Pour boiling water over raisins to cover. Let stand for 5 minutes and drain; add to carrot mixture. Stir in walnuts, yogurt, lemon juice, sugar and salt. To serve, spoon onto lettuce leaves.

Serves 4

www.PeakMarket.com

Mushroom Stuffed Tomatoes

Metric	Ingredient	Imperial
6	small tomatoes	6
1	medium onion, finely chopped	1
15 ml	butter	1 tbsp
225 g 125 ml	mushrooms, chopped	1/2 lb
	beef broth	1/2 cup
15 ml	fresh dill, chopped	1 tbsp
3	slices white bread, crusts removed	3
-	salt & pepper to taste	-

Halve tomatoes and hollow out using small spoon. In a skillet; saute onion in butter for 2 minutes. Add mushrooms; cook for about 2 minutes longer. Stir in beef broth and dill; bring to a boil, stirring until slightly thickened. Remove from heat. Finely chop bread; stir into mushroom mixture. Season with salt and pepper to taste. Fill tomatoes; place in baking pan. Bake in preheated 350 F (180 C) oven for 10 to 15 minutes or until heated through.

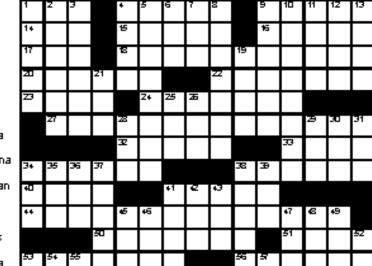
Serves 6

www.PeakMarket.com

CROSSWORD Going Into Thanksgiving Coma

By Adrian Powell

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predecessor.
15 Wacky
16 Eagle's abode
17 Married miss
18 One of the
ingredients for a
Thanks giving
post-dinner coma
20 Paul Reubens
aka. <u>H</u> erman
22 Babes' beds
23 British bloke's
"Bye!"
24 Pupal coverings
27 One of the
ingredients for a



WORDSEARCH - BAT



Adwalton Moor	Blenheim
Alamo	Blitz
Anzio	Boyne
Armada	Brooklyn
Atlantic	Bulge
Bastia	Burma
Betwa	Calvi

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Ruhr Selby Shiloh Somme Sword Tobruk

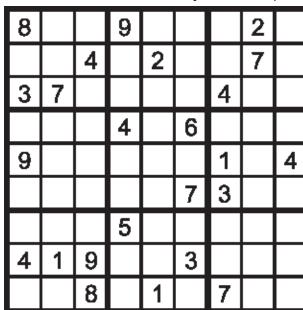
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SOLUTION ON NEXT PAGE.

SUDOKU EASY - By Senior Scope

Jena

Juno



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.

Free Multi Media Presentation



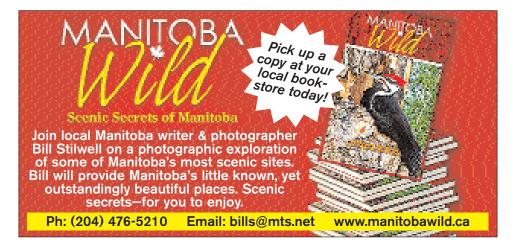
Topic No Country Can Live in Isolation: An Example from an Island Nation, Sri Lanka



Thanks giving 60 post-dinner coma 32 Sound reasonable 33 McFlurry flavouring 34 Cochise, for one 9 66 38 Slack-jawed sorts 40 Rip up and start 66 Sends out 13 '87 Kevin Costner 41 Tiny bit of sugar over 67 Means justifier role 42 Saskatchewar/s 41 Many fund raisers Linkletter 19 Cavern, to poets 44 One of the DOWN 21 Had been 43 Quite a basic ingredients for a Tantalize 1 25 Way more than solution Thanks giving post-dinner coma 3 45 Big gun of WWI Creek unusual Change in Spain, 26 Laptop's essential 46 Alter the text 50 Has a calming 47 One, to Louis I 28 Gloater's cry once influence on 29 Smelter's supply 48 S. American 4 Gain altitude Classic art subject 5 Predate 30 Eternally, in verse 53 Popular pain killer 6 arrow poison 49 Phonograph Where to store jam 31 Sinking ship's 58 Spain's peninsula 🕇 DiFranco of signal inventor 58 One of the 34 Rainbow shape indie rock 52 Slacked off ingredients for a 8 Place for brooding 35 For each 53 Greek war deity Thanks giving Belach dressing-36 Clare of "Bleak 54 Scotch mixer 9 post-dinner coma 55 Jack and Jills room House" 61 Shetland pony's 10 Pipe organists 37 Is made up (of) burden cousin selection 38 Most boastful, in 57 Parting words 62 Chanteuse Piaf 11 One type of a way 59 Male gypsy 63 Hardly close fitting hygiene 39 "He was pale 60 Garden pond 64 Fish eggs 12 Okanagan export ghost." be*a*sts 65 Lively Latin dance. SOLUTION ON NEXT PAGE. History - Culture - Interrelationship Canada & Sri Lanka - Demographics -Emerging Sectors - Human Capital Development - Agriculture -Srilankan Community in Winnipeg

Content

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R Me And The Belmont -By William J. Thomas

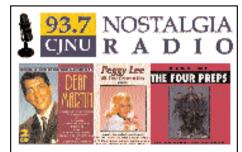
It's been exactly 25 years since I published my first book: The Tabloid Zone -

Dancing With The

Four-Armed Man, a badly-titled collection of columns that had appeared in the Hamilton Spectator.

The day after the books rolled off the printing press, my publisher called. "We're going on the book tour," announced Gordon Green with the confidence of a general going into battle. I thought - Vancouver in the fall! Great!

Actually Gordon's brilliant marketing idea was to do a couple of book signings at two of my favourite haunts, namely the Dain City Hotel in the village of my youth and Port Colborne's Belmont Hotel in the town of my ill spent adulthood. As the press releases and posters promised, I showed up at "The Dainer" for



Where Musical Memories Live On

Remember those great songs you loved to listen to in days gone by? You can heer them once egain by tuning your radio to 93.7 CINU, You'll hear all the very best easy listening music that has been popular over the pest eight decades from Eddie Fisher and the Crew Cuts to Michael Buble and The Beach Boys.

We Have History Together

my late afternoon book signing on a Saturday in May and there were a lot of people there. Many I remembered from the days I lived in the hamlet on the Welland Canal.

Once the table was set up and nobody approached it, I realized that those people were not there for the signing. Those people were always at "The Dainer" late on a Saturday afternoon.

Wayne the bartender, seizing a business opportunity agreed to buy 60 books at half price which I dutifully autographed on the spot. These two boxes of books which he was suppose to resell at 100% mark up mysteriously showed up at Gordon's office in Hamilton two weeks later with an unpaid invoice and one copy missing.

"Things'll be better tonight at The Belmont," Gordon assured. "That's the big one!"

He was right in the sense that when we arrived at Port Colborne's infamous watering hole, the place was packed ... for "Bob The D.J." Gordon set up the signing table in the next room and briefed Bob on how to introduce me. Bob, coming from an afternoon DJ gig at another hotel was dead drunk. Bob who I have said hello to for about ten years or more could not remember my name.

With two other guys at the bar named Bob, I suggested that we just get another Bob. Gordon talked to the boys but they declined declaring "Bob The DJ" as the one with "the gift of gab.'

WORDSEARCH - Solution (A L A M Q)∕R)D (C A∕N)N A∕E)(GYB

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More. Snowblowers and

Shovels also available.

B∕U∕NHA}

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Gordon presented Bob with a copy of The Tabloid Zone and told him all he had to do was read the title, say "Here he is!" and read the name at the bottom. Mine. Unfortunately Bob didn't have reading glasses and when Gordon asked if he'd forgotten them, maybe in his coat pocket the man says no, he does need reading glasses but he also doesn't own a pair.

Gordon was getting discouraged, I was on my second pitcher of beer but the show must go on. Gordon told Bob to do the best he can and then joined me at a table in the centre of the tap room. Bob started introducing me but the crowd just groaned and shouted at him because his microphone was not on. When Bob turned the mike on, the high-pitched whine causes the older folks to rip their hearing aids out of their ears but silence did prevail.

Bob, holding my book at arm's length swayed back and forth and mumbled. We heard the word 'book,' good, and "The Trailer Zone," bad. We heard "Wainfleet," "a funny rider" and something about an "overflowed toilet" in the ladies room.

At this point the crowd was becoming unruly, Gordon has his head in his hands and I'm drinking directly out of the pitcher of draft.

"And here he is ... " Bob yelled so loud the microphone malfunctioned and his words echoed off the back wall

"Here's the guy who needs no introduction ... Wayne Thompson."

SUDOKU - Solution

8								
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5	3	8	2	1	9	7	4	6

Two people near the stage clapped then quickly quit when nobody else followed their lead.

I got three-quarters out of my seat to acknowledge Bob's introduction when the coarse voice of a woman in the back boomed: "Shut the F%8! up Bob and play something by Reba McEntire!"

I sat back down, okay collapsed, as Gordon's head hit the table once, twice, three times and fairly hard too. The place exploded in laughter as Bob staggered backwards, punched his recording machine twice and Rita MacNeil burst into "It's a working man I am." Gordon and I slipped out at the break which came when the music stopped and nobody could find Bob.

The Tabloid Zone was Gordon Green's first venture into the world of publishing. I understand he's in the restaurant business today. Now eight books later, I still can't understand why The Tabloid Zone didn't make it to the bestseller lists. I mean the songs of Reba and Rita were always real popular.

There's a lesson to be learned here for all of us - "The Belmont Rule know your audience and then avoid it like it has leprosy." And yes, funny you should ask. I do still have copies.

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

CROSSWORD - Solution

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