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Vol. 16 No. 14 Jul 4 - Jul 31/18



## Rural Manitoba Hospitality and Volunteerism at its Best in Glenboro at the Manitoba 55 Plus Games

Submitted by Active Living Coalition for Older Adults (ALCOA)

The saying "good things come in small packages" was brought to life as the Municipality of Glenboro-South Cypress hosted the 2018 Manitoba Liquor and Lotteries 55 Plus Games June 12-14, 2018.

Manitobans ranging in age from 55-92 came from all across the province to participate in the 36th annual provincial event that included slo-pitch, pickleball, cycling, swimming, track, predicted-time walk including Nordic pole walking as well as floor shuffleboard, carpet bowling, whist, bridge, cribbage, scrabble, wall darts, horseshoes, 5-pin bowling, golf, bocce ball, snooker, 8-ball and arts & crafts.

The community hospitality was on full display as they hosted a winter component of the Manitoba 55 Plus Games with the successful introduction to Stick Curling as well as Ice Curling in March, 2018. The warm welcome to Glenboro-South Cypress involving sport venues in Glenboro, Carberry, Wawanessa and Spruce Woods Park was continued in June with this friendly competition and provincial sport for life celebration that was held over three full days (June 12-14, 2018).

"Our friendly community of Glenboro with the help of neighbouring communities and volunteers of all ages including many willing and able students from our local school pulled together to welcome older adults



Photo by Jim Evanchuk



Photo by Karyn Heidrick

Left: Ray Steen (Stonewall) shows Gold medal form in the Nordic Pole Walking (Predicted Walk). Ray was only 1 second off his predicted time. Now that's going at your own pace! Right: Finishing the Walk!

and provide a positive 55 Plus Games experience," says Bryan Mintenko, community economic development officer and recreation director. "It was great to see all the school students looking up to and cheering on the older adult athletes during the Games", adds Karyn Heidrick, Manitoba 55 Plus Games Coordinator.

From "first timers" in the MB 55

Plus Games to Eva Harris, 92 years young (oldest female) in 5-pin bowling and Gerrit Hogeveen 91 years young (oldest male) in cribbage everyone had a great time in Glenboro. The Manitoba Liquor & Lotteries 55 Plus Games are open to Manitobans who are 55 years of age or older by December 31 in the year of the games. There is a wide range

Continued on page 2

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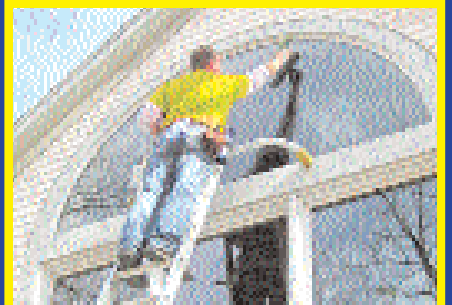
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## Manitoba 55 Plus Games, cont'd from front page



Athletes high-five young students cheering them on at the Opening Ceremonies



Opening Ceremonies



Predicted walk-run



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of events offered with distinct age categories that ensure each event is fair and friendly by matching participants with others their age and experience.

While every participant signed up for the fun and friendships that accompany the annual Manitoba 55 Plus Games event, some will qualify through these Games to compete in the biennial Canada 55 Plus Games, which are being held in St John, New Brunswick from August 21-24, 2018. Lois Dudgeon, Manitoba representative on the Canada 55+ Games Society, who

will be coordinating Team Manitoba says, "We have a great group of people, who will represent Manitoba well in St John, New Brunswick. We hope to bring back a bunch of medals and to have many stories to share".

Looking ahead to next year, the Host responsibilities for the 2019 Manitoba 55 Plus Games were officially passed forward from the Municipality of Glenboro-South Cypress to Swan River, Manitoba. The Provincial Manitoba 55 Games Committee, a committee of the Active Living Coalition for Older Adults in

Manitoba will work in partnership with the Swan River Host Committee to plan and facilitate the 2019 Manitoba 55 Plus Games to be held in Swan River, Manitoba June 11-13, 2019.

For results of the 2018 Manitoba Liquor & Lotteries 55 Plus Games and more information on the 2019 Manitoba 55 Plus Games in Swan River contact the MB 55 Plus Games office at: **204-261-9257** or toll-free **1-855-261-9257**, email: [manitoba55plusgames@gmail.com](mailto:manitoba55plusgames@gmail.com) or visit the ALCOA-MB website at [www.alcoamb.org](http://www.alcoamb.org) ■

See **GAMES RESULTS** on page 10

## Canada 55+ Games heads to Saint John, NB August 21-24, 2018

This year, 88 Manitobans 55+ will be heading to the 2018 Canada 55+ Games in Saint John, New Brunswick, August 21-24, 2018, including 4 curling teams, 1 slo-pitch team, 1 hockey team, as well as 40+ individuals in events from 8-Ball & Darts to pickleball & golf.

(8-Ball - 3, Cards - 6, Darts - 1, Horseshoes - 1, Golf - 14, Pickleball - 8, Scrabble - 3, Track - 6.)

Like the Manitoba 55+ games, these are also all about FUN, Fitness & Friendship! Everyone is thrilled to be able to represent their province at the national level.

Coincidentally, the last time the Games were in New Brunswick in 2008, 88 participants had also attended the Canada Games.

More details will be published in the Aug. 1-28 edition of *Senior Scope*.

Congratulations to those competing in the National Games!

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18+ ENJOY RESPONSIBLY

# The Canadian economy needs 'older workers' but seniors should not hold their breath waiting for 'respect'

By Roger Currie

I'll be turning 71 in a few days, and I'm pleased to be still working, in a rather different setting than was the case during most of my career as a broadcaster and writer. Most regular readers and CJNU listeners will know that my workplace is now a very pleasant home office, equipped with a lot of digital technology that didn't exist when I first called myself a 'journalist' back in 1970.

I am blessed to be able to continue doing stimulating work at a pace of my own choosing, with modest financial rewards that nicely supplement my retirement income. Many other members of the Boomer generation want to continue working because they must. Unresolved debts and inadequate savings for retirement mean that many of our generation continue to work full time to pay for housing and other basic necessities.

In September of 2016, the federal government through *Employment and Social Development Canada*, engaged Manitoba and other provinces to help develop strategies to more effectively integrate older workers into the Canadian economy. It has been a slow process, and safe to say that it's not about to displace the trade war with Donald Trump in the top priorities of Justin Trudeau and his cabinet.

It is interesting to see how workplace issues are continuing to evolve, especially on the prairies. Less than a decade ago we were hearing that there would soon be chronic shortages of both skilled and unskilled workers. The building trades, pharmacies and transportation were all warning that economic growth would be seriously curtailed by worker shortages. Before the price of oil and other resources fell dramatically, there were stories of fast food outlets in Alberta having to close as early as 7 in the evening because not enough people could be found to work behind the counter at Tim Horton's and McDonald's. Now, the federal-provincial working group on this issue declares .. "while widespread labour shortages are not expected over the next five to ten years, skill shortages are expected



Dr. Greg Mason, economist

to increase in certain occupations, sectors and regions. Consequently, there is a need to increase the labour force participation of older individuals, and of other groups of Canadians, to support businesses, economic growth and continued improvement in Canada's standard of living".

To explore some of the possibilities for the future I turned to Dr. Greg Mason, a semi-retired economist who continues to teach at the University of Manitoba, as well as consulting. Speaking quite personally, Mason says "I have no intention of retiring until I'm forced to because of a personal health problem or some other unforeseen circumstance. The idea of working part-time and playing part-time is becoming more and more attractive for people of our generation".

However, while many Boomers achieved what was a very acceptable level of achievement in post-secondary education decades ago, their skills may not be all that appealing to the folks doing the hiring in 2018. Mason says this is particularly so if they have not kept up with computer skills and other realities of the 'digital age'. "I go into bookstores and see titles like *Windows 10 for Seniors* that make me want to puke. It's so patroniz-

ing. But regardless of how frustrated and fed up people get with *Facebook*, being able to use social media is only going to grow in importance" he says.

**“...while widespread labour shortages are not expected over the next five to ten years, skill shortages are expected to increase in certain occupations, sectors and regions. Consequently, there is a need to increase the labour force participation of older individuals, and of other groups of Canadians, to support businesses, economic growth and continued improvement in Canada's standard of living.”**

- federal/provincial gov't.

At the same time, today's more enlightened employers should realize that older workers have a lot they can teach their younger col-

leagues about decorum and how to present themselves in a professional manner on social media.

The working group and others acknowledge that *Ageism* is one of the problems that older workers face in their efforts to stay active in the work force. We're talking about discrimination that often results from myths and stereotypes that prevent people from recognizing the valuable contribution that older workers can make when all of us are open to possibilities.

I will close by sharing a bit more about my own experience in trying to define myself as *semi-retired*. I look at lots of job postings which are mostly full time situations. In the area of marketing and communications, where much of my skill and interest lies, I make a point of tracking down the e-mail addresses of the people who are likely making the hiring decisions. I write to them saying "I am not looking for a full time job, but I believe I have skills that would prove valuable on short term projects. I attach samples of my efforts, including some of the writing I have done for *Senior Scope*. I regret to report that I almost never get even the most basic *common courtesy* reply. So, part of the advice that I pass along to others of my generation, be prepared to be ignored much of the time. ■

*Roger Currie is a regular contributor to Senior Scope. He is also news director of CJNU, 93.7 FM.*

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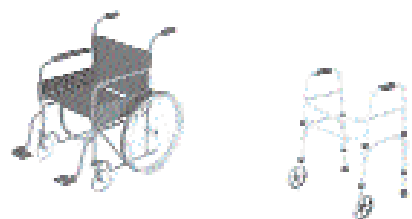
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**FINANCIAL PLANNING:**

# Summer is here! What's the deal with the cottage?

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

Our last few articles have focused on specific client scenarios we've encountered within our client base; we have written them that way in order to help explain the methods and thought processes that could be applied, if applicable to our reader's situations. As we have always said, we are here to help.

Well this month we felt we would take a slightly different direction and speak about something in more general terms. As the weather is improving, and summer is finally here...many of us travel North or East to our "summer homes"...the family cottage. But with an ever aging population, there are more options in competition for our recreational dollars. We have changing priorities, and although as we age there are increasing health concerns, there is also the decreasing open health facilities debate to consider. In addition we have the rising price of cottages as a factor. With all these issues on the table some questions arise.

Do we as a family want to keep the cottage? Are the kids/grandkids interested in it? Does it hold the same emotional value as it always did, or is the idea behind it "shifting"? The other questions becomes, if we were to sell it...who do we sell it to? Can they afford it? In many cases these properties have increased in value substantially, how do we access the equity if we need it for retirement? Is there a way to enjoy family time together, and sell or purchase properties jointly in order to ease the burden of both purchase and maintenance?

We have done some research into a couple of ideas and would like to use this month to showcase a few of the articles we have found that may very well begin providing an insight into the "new way of thinking".

Brenda Bouw wrote an interesting article in the Globe and Mail on June 19th this year with the title:

**The feud-free way to co-own a cottage with your family**

Co-owning a cottage with family members usually happens through an inheritance, but for Stephen Warden and his parents, it was an intentional purchase.

Mr. Warden has always wanted a cottage of his own since visiting his grandparents' cottage as a kid. "I remember it like it was yesterday. I love the water. I could be on the water every day," says Mr. Warden, whose wife is also a cottage enthusiast, along with their two kids, ages 5 and 8.

Mr. Warden looked at cottages to buy for about five years and then

rented one for a couple more years. "It just made the itch worse," he says.

In August, 2016, he and his wife finally decided to purchase an all-season property on Six Mile Lake near Port Severn, Ont., with his parents, Margaret and Keith.

The 50-50 investment came with an agreement and a few rules: Mr. Warden's parents made the down payment, while he and his wife are responsible for paying the mortgage, taxes and other bills as well as managing the rental. The couple also receives the rental income. Both families pitch in to clean and maintain the property.

As for use, each family gets the cottage for one week a year, and it's rented out for the rest. When Mr. Warden's parents have cottage access, they extend an open invitation to the entire family to come and enjoy.

"My eventual goal is to, when I retire, sell my house and live there," Mr. Warden says, and then eventually pass it down to his children. "They love the water too. It will benefit them in the future. I want them to make memories there, too."

Maureen Reid, a branch manager at Meridian Credit Union in Penetanguishene, Ont., says the benefit of owning a cottage with a family member is that you're sharing the work and expenses - and you know the people you're sharing the space with. There can also be conflicts, which is why having an agreement to cover ownership, upkeep, cleaning and expenses is important. The Warden family has done it right, she says.

"What's important here is that they put some clear rules down," says Ms. Reid. "It's important to have that up front."

"Not only can they enjoy it now ... but it can turn out to be an awesome investment, too."

Janet Sim, a partner and head of the trusts and estates group at Osler, Hoskin & Harcourt LLP, recommends families consider one of three main options when purchasing a property together:

- **Have one owner, such as a brother or sister, who then has an arrangement with other family members on how and when they can use the property.** The owner could then charge them a fee or a portion of the expenses, based on their use.
- **Joint-tenancy: Where two or more family members (including spouses) own an equal interest in the property.** When one owner passes away, the full ownership goes to the other owners equally (or, in the case of a couple, to the last surviving spouse).

- **Tenancy-in-common: Where more than one owner has an interest, but the interests don't need to be equal.** For instance, two siblings could each own 25 per cent and a third sibling could own the remaining 50 per cent. When one sibling passes away, their portion can be distributed by their will to anyone they wish - for example, their children. Alternatively, an owner could state in their will that they want their portion sold and the funds distributed to their heirs. Both arrangements can be tricky, and Ms. Sim recommends that the ultimate disposition of the cottage interests be set out as one of a number of provisions in a co-ownership agreement among the cottage owners that they sign when the property is purchased. Often, there would be a provision in the agreement that gives one or more of the surviving owners the first right to buy another's interest. Also, Ms. Sim notes that it's unlikely a non-relative would buy into a family cottage, which should also be a consideration when drawing up the agreement.

There should be rules around what happens if a family member wants out of the arrangement before any of the owners' passes away, Ms. Sim says. "A first right of refusal in favour of the other owners could be stated to apply to this situation as well," she says.

Mr. Warden says the arrangement with his family has been working well, due in part to the agreements they put in place from the start.

His advice for others is to set expectations up front, but also be a bit flexible with some of the overall aspects such as upkeep and usage, especially if it's family. "You have to be willing to give and take a little too," he says.

The above article helps if you are in the market for a property or if you want to share ownership with your family members, but what if the simple idea of a cottage and time with the kids and grandchildren is the main appeal, but you don't want to tie up any of your assets with a purchase and maintaining another property simply goes against what you want to do with your new found "retirement freedom?"

Well, if that is the case how about renting one. Yes, that can be expensive, but compared to annual maintenance costs, mortgage payments and property taxes; is it really? And if you were going to rent, how is the best way to do it?

Continued on next page

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## What's the deal with the cottage? cont'd from page 4

Katelynn Verstaten of the Toronto Star addressed this issue with tips within the article she published in the Toronto Star on September 6th 2017, her title is clear and precise:

### How to save money on renting a cottage

As blissful as a trip to cottage country in summer or fall can be, renting can be pricy.

The Star talked to Heather Bayer, CEO of the Ontario-based "CottageLINK Rental Management", for her top tips on how to get a great deal on renting a cottage, no matter the season.

- **Go off-season:** It's the simple rule of supply and demand, more people want to rent cottages in the peak months of July and August. If you're flexible with your vacation, consider renting after the Labour Day weekend to save money and have greater selection – although some deals can still be found in high-season.
- **Book direct:** People often think that renting via big listing sites such as "Airbnb" and "CanadaStays" is the best way to find a deal – but Bayer says a traveler fee of eight to 12 per cent is typically tacked on to your rental fee. To avoid this, consider booking directly with the owners or through a registered rental agency site.

"If you find the property that you're interested in on one of those large listing sites, do some research online and see if you can find the same property advertised somewhere else – possibly on an owner's personal website or an agency site," says Bayer. "You'll probably find it cheaper that way."

All official rental agencies in Ontario are required to be registered with the Travel Industry Council of Ontario (TICO), meaning renting through an agency offers essentially as much protection as the big listing sites. You can check who's registered on the TICO website.

- **Get on a mailing list:** Most rental agencies offer a mailing list where they regularly send out special offers – signing up can save you big money and give you top pick of the newest properties.

"We all take on new properties all the way through the summer, and the moment a property comes on board we want to get it rented," Bayer says, noting these new properties are often rented at a lower rate to get some rentals in them quickly.

If you're reticent to sign onto a mailing list, call agencies directly to ask about new rental properties available – or check out "special offers" pages on agency websites where discounted properties are often listed.

- **Surf Kijiji if booking last minute?** Kijiji could be just the website for

you. Bayer says many agencies advertise properties on the website when they're looking to get a renter on short notice.

"The caveat there is you don't have as much protection, so you have to be really careful to ensure that property is genuine," cautions Bayer. "If you want to protect yourself and protect your money [when you rent on sites like Kijiji] get on the phone with someone and talk to them and get that peace of mind that you're renting something that's as genuine as it seems to be online."

To avoid scams, call the owners and ask question only they would know (such as where the nearest gas station is or what there is to do in the area). Or search and see if you can find the property listed elsewhere online, such as on a private owner's site – and whatever you do, never wire money without verifying.

- **Play nice:** While it's all fine and dandy to want a discount when you're renting, avoid being aggressive about it. People looking for massive discounts – as much as 50 per cent – are marked as a red flag by Bayer's agency.

"If someone offers half price on a property that hasn't been rented yet that's usually a red flag to us to say we won't rent to you at all," she says. "It's a relationship business and we want to make sure that the guests get value for money and that the owners are properly recompensed for renting out their property."

A good guideline is don't nickel and dime: you might be able to get a discount by asking nicely about it, but aggression or extreme lowballing will get you nowhere.

The one final scenario, that did actually come up with a client this week is addressed in the final article from the Globe and Mail on October 27th 2017...

### Reduce the sting of taxes when making gifts

Now, whether it's the cottage or another asset, be aware that you could trigger a tax hit. How so? When you gift an asset, you're generally deemed to have sold it at fair market value (unless gifting to a spouse), which can create a tax bill if the asset has appreciated in value.

There's some help available. Rather than paying the tax all in one year, it's possible to pay it over a period as long as five years, leaving some of those tax dollars in your hands longer. This can be done using the "capital gains reserve" in our tax law.

### The story

Jack Spratt owns a cottage and wants to give the property to his two adult children. The cottage is worth \$600,000 today. Jack's cost of the property, including some renova-

tions over the years, is \$250,000. If Jack simply gives the cottage to the kids today, he'll trigger the \$350,000 capital gain, which could cost him \$93,625 in taxes (in Ontario) in the year he makes the gift.

"What if I sell the cottage to the kids for \$1? Will that reduce my taxes?" Jack asked. Unfortunately, selling at below fair market value is the worst thing he could do from a tax perspective. Suppose he did sell to the kids for \$1. In this case, he'd still be deemed to have sold the cottage for fair market value, so the \$93,625 tax bill would still arise. But the kids would have an adjusted cost base in the property of just \$1 in this example. So, if the kids sold the cottage later for its value of \$600,000, they would have a \$599,999 capital gain that could become taxable. But since Jack will have already paid tax on his \$350,000 capital gain, there's a double-tax problem here.

Here's a better idea: Jack can sell the cottage to the kids for its fair market value of \$600,000. The kids can pay for this by way of promissory notes (or a mortgage) that become due upon demand in the future. That is, Jack won't have a right to collect his sale proceeds in the year of the sale. In fact, Jack never intends to demand payment on the notes, and he'll simply forgive the notes at the time of his death. This way, the kids will not have to pay any cash to him.

When you sell an asset and realize a capital gain, but don't have a right to collect all your sale proceeds in the year of the sale, you can defer the tax on part of the capital gain until you do have a right to collect.

The caveat is that you must report at least one-fifth of the capital gain in the year of the sale, and in each of the subsequent four years.

The result? Jack can pay his \$93,625 tax bill over a five-year period (or at least \$18,725 a year).

### The nuances

There are a few other points to keep in mind:

- The capital gain can be spread over a period as long as 10 years if the property being transferred is a farming or fishing property, or the shares of a qualified small-business corporation.
- The reserve is not available to non-residents, or where you subsequently become a non-resident after the asset transfer.
- If you choose to claim less than the maximum reserve available in one year, you can't play catch up and claim a larger reserve in a later year; you must pay tax on at least one-fifth of the capital gain every year until the full amount of tax due has been paid.
- You can't claim a reserve if you sell the asset to a corporation that you directly or indirectly control, a part-

Continued on page 7

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# THE BUZZ



Story by Scott Taylor

Photos courtesy the Manitoba Sports Hall of Fame

One of the greatest goaltenders in Manitoba hockey history, Joe Daley, is part of the Manitoba Sports Hall of Fame Class of 2018.

The Manitoba Sports Hall of Fame has announced the class of athletes, builders, and one team that will be inducted into the Hall on Nov. 3, 2018, at the 39th annual induction ceremony at the Victoria Inn in Winnipeg.

This year's individual recipients in the Athlete category include swimmer Kirby Cote, speedskater Donna (McCannell) Keating, curler Jeff Stoughton, basketball star Joey Vickery and Daley.

Born in Winnipeg, Daley played more than 100 NHL games with Pittsburgh, Buffalo and Detroit before coming back home to play for the World Hockey Association's Winnipeg Jets in the new outlaw World Hockey Association in 1972.

The All-Time WHA leader in games played (308) by a goaltender, in wins (167), and play-off wins (30), Daley was a three-time all-star and one of only two people to win the AVCO Cup three times in the seven years of the league's existence.

According to Joe, a personal highlight came in 1978 when the Jets became the first North American club team to beat the powerhouse Soviet National Team and Daley outplayed Vladislav Tretiak for the victory.

Meanwhile, the Builder category is made up of a former president of the Canadian Handball Association Don Brownell and a boxing official who's a judge, jury member, and technical delegate and official for the International Boxing Association, Nieva Embuldeniya.

The only Manitoba ladies golf team to win the Canadian Ladies Amateur Team title rounds out this year's slate of inductees.

You've met Joe Daley, let's meet the rest of the Class of 2018 (Thanks to the Manitoba Sports Hall of Fame):

# A Brand New Class



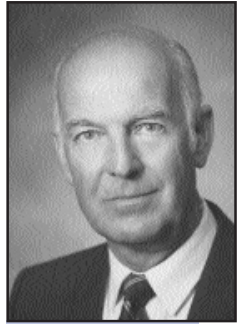
Joe Daley today



Kirby Cote



Donna (McCannell) Keating



Don Brownell



Jeff Stoughton



Joey Vickery



1962 Manitoba Ladies Golf Team. From left to right, Marg Homenuik, Hether Telfer, Ann Tachan and Marlene Netterfield



Nieva Embuldeniya

### Don BROWNELL Handball/Builder:

Don Brownell is the first Hall of Fame builder to have spent his career in handball. Brownell served as a member of the World Handball Council during the mid-80s and was the co-chair of the fundraising committee of the 1997 World Championships, held in Winnipeg. Nationally, he also served as President of the Canadian Handball Association (CHA) and was inducted into the CHA Hall of Fame in 2009. Don Brownell passed away on May 13, 2015 and will be inducted posthumously.

### Kirby COTE Swimming/Athlete:

Kirby Cote might be the greatest blind Paralympic swimmer in Canadian history. She competed in three Paralympic Games: In 2000 in Sydney she set two world records and won two gold and two silver medals; in 2004 in Athens she earned five gold and two more silver; and in 2008 in Beijing she added two more silver medals. She

also won bronze at the 2002 Manchester Commonwealth Games and she won six gold medals at two World Championships in Argentina and South Africa. She was named Manitoba Female Athlete of the Year in 2000.

### Nieva EMBULDENIYA Boxing/Builder:

Nieva Embuldeniya immigrated to Canada from the Philippines in 1974 and began to judge amateur boxing in 1986, joining her late husband Herb (inducted into the Hall in 1999 as a Boxing Builder) in pursuing the family passion. In the decades that followed, she officiated at numerous international tournaments, the 1999 Pan Am Games in Winnipeg and the 2012 Olympics in London. A National Boxing Judge in Canada from 1986-97, she is now a certified AIBA Judge, Jury Member, Technical Delegate and Technical Official who served as Chair of the AIBA Women's Commission in 2014.



### Donna (McCANNELL) KEATING Speed Skating/Athlete:

A seven-time national speed skating champion in juvenile, junior, intermediate and senior competition throughout the 1960s and early 70s, Donna Keating (nee McCannell) dominated the ice for almost a decade. She won a bronze medal in the 3000-metres at the first Canada Winter Games in 1967 in Quebec City. She also competed for Canada at the 1972 Winter Olympics in Sapporo, Japan. She

Continued on page 8

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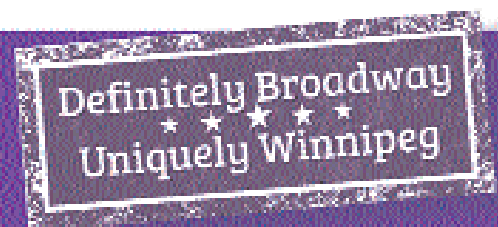
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# What's the deal with the cottage?

cont'd from page 5

nership of which you're a majority interest partner, or in certain other cases where you sell to "affiliated" taxpayers (your kids are not "affiliated" with you under our tax law).

- You can't claim a reserve on a capital gain arising in the year of your death.

Our articles are meant to be thought provoking. Many of us place a lot of time, effort and money into our secondary homes. Two of the questions we could ask ourselves are, "Is this appropriate?" "Has the time come for re-examination of these practices?" This article will be followed by others detailing some pros and cons of cottage ownership. We will also address some of the "I never thought of that!" What it's like having part of our life outside of the perimeter and what that may mean for us. As for governance, what happens in land areas where governance is different than Winnipeg? What you may need to know. We will also talk about how much money is tied up in cottages and cottage toys and is it at risk?

There's a lot to think about and consider when a family either owns, rents or wants to purchase or gift the traditional "Manitoban Summer Residence". Travelling to the cottage has been engrained in our culture for decades and emotions are always involved. As a practice we are here to help with the mathematics and the insight into what is possible.

If this or past articles have started a thought process for you, or if you have questions on other concerns regarding your wealth, please don't hesitate to contact us.

We have recently changed locations and are now at **200-1605 Regent Ave West**, but our phone numbers and emails have remained the same.

Looking forward to hearing from you, have an amazing summer, enjoy the weather but above all stay safe! ■

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**Sources**

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## Manitoba Churches - Church of the Holy Resurrection Russian Orthodox

**Tyrrell Mendis** has photographed more than 700 places of worship in Manitoba over the past 35 years. It is an ongoing project to record the fast-disappearing relics of our heritage. His travelling exhibition of 48 pieces, **Testaments of Faith**, Manitoba's Heritage Churches is now available for booking. If you would like a particular church featured in **Senior Scope**, or would like to make a booking for his exhibition, email Tyrrell Mendis at [tymendis@shaw.ca](mailto:tymendis@shaw.ca).

The church was designed by Archbishop Vladyka Arseny and built by Russian and Ukrainian parishioners. Of the four remaining Russian Orthodox churches it was the largest, and perhaps the most attractive. The unique features were its three domes of different shapes, sizes and heights, and the bell tower as part of the church.

The church was one of three major structures of the mission: the others being an orphanage and a monastery/seminary. Together with the seminary it was the place for celebrations that included street processions and pilgrimages.

When regular church services were discontinued in the mid 1980s, the church was cared for over several years by a volunteer. But after it was vandalised in 2003 the church's demolition became a serious consideration.

However, a restoration project was initiated by Montreal-born Dorothy (Dot) Connelly, a new resident of Sifton, and Katya Szalasznyj of Saskatoon. Their efforts attracted wide support includ-

### 1926 - Sifton, Manitoba Church of the Holy Resurrection Russian Orthodox

Photograph by Tyrrell Mendis - 1987

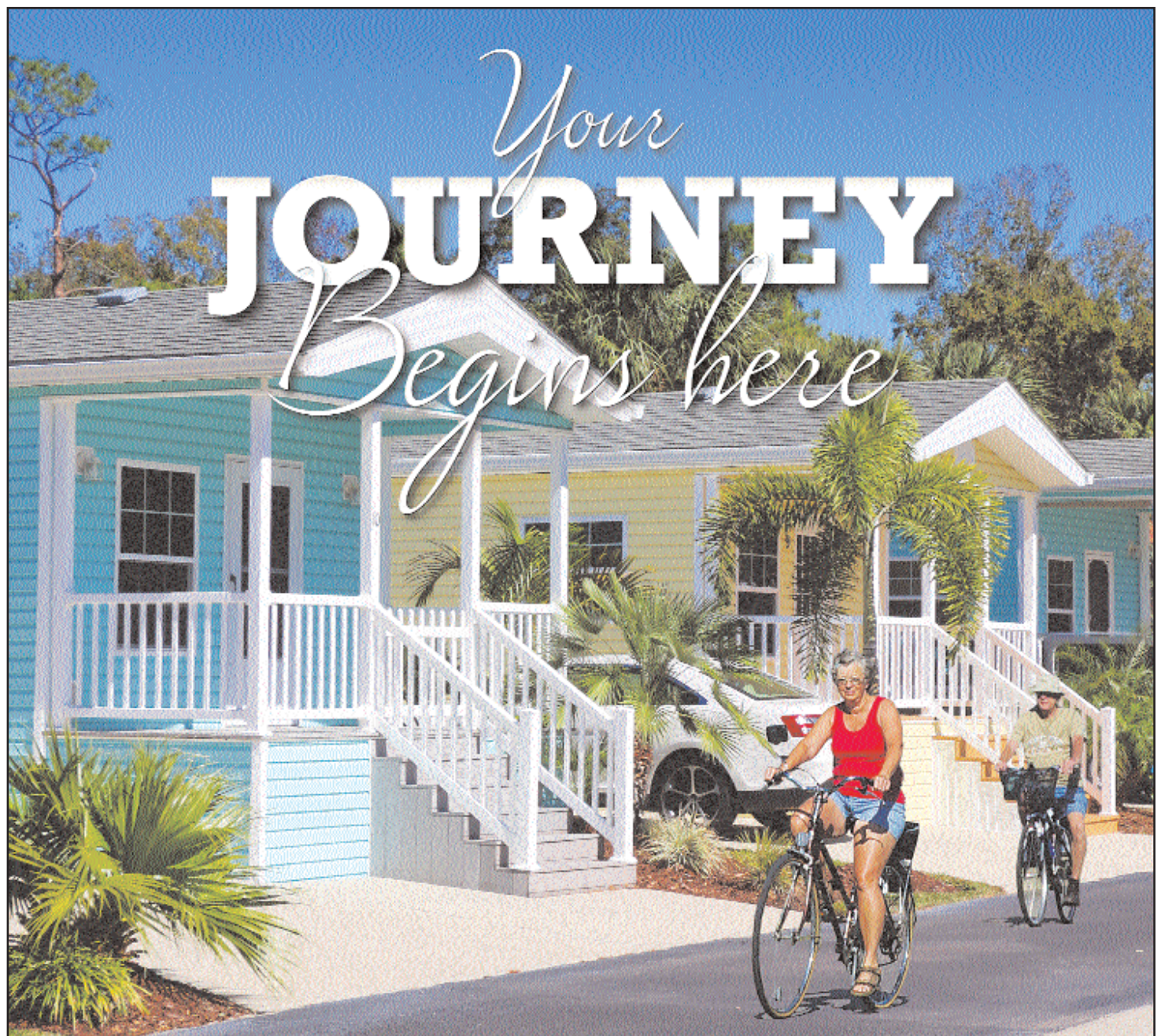


ing from the Orthodox Church of Canada. Ultimately the restoration became part of the Manitoba Prairie Churches Project, a joint venture of the Thomas Sill Foundation, the J. M. Kaplan Fund (of New York) and the Manitoba Historic Resources Branch.

The annual summer service and pilgrimage were reinstated in 2004. The church received a visit and personal blessing from His Grace, Seraphim, Bishop of Ottawa and Archdiocese of Canada. The Bishop Arseny Archives in Saskatoon loaned valuable artifacts and publications for a museum in the church. By the summer of 2010 all major restoration - including moving off and then re-placing the building on its new foundation - had been completed.

On the night of Wednesday, September 8th 2010, the church and its contents were completely destroyed by a fire of unknown origin.

A Russian (Orthodox) cross now stands where the church once stood.



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## CURRIE'S CORNER



By Roger Currie

I have always had fairly lofty thoughts about the birthday of this place called Canada, perhaps in part because it falls a mere eight days in advance of my own birthday. I regret that I have never done the July 1st thing on Parliament Hill, and chances are now that it just won't happen in my life, and I'm fine with that. My best personal July 1st memory relates to 1967. I was turning 20, and the

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

### Canada - strong and free

country was 100 years old. As a family, we raised the red maple leaf on the shore of Lake of the Woods, and sang loudly about "all our sons command".

In his great Centennial song, Saskatchewan's Bobby Gimby made passing reference to "now we are 20 million". In 2018, we're now 37 million. On this enormous land mass, we didn't even manage to double our population in half a century. I have no desire to open up the whole ball of wax about immigra-

tion and refugees but don't those numbers strike you as a bit strange? Across the *good ship Earth* right now, there are something like 68 million refugees, and millions more who are forced to stay where they are, and live in constant fear every single day.

For many reasons, we cannot simply throw open our borders and say "Come on in" to the poor and huddled masses. But we could and should do better. There was a time when Canadians might proudly

describe themselves as 'global citizens'. Thanks to the efforts of people like Lester Pearson, our soldiers put on the blue beret of the United Nations and showed the world how *peacekeeping* might make things better and safer in trouble spots like Cyprus and the Middle East.

I'm afraid there's nothing very safe about that war zone called Mali where 250 of our men and women will soon be deployed. Hopefully they will come home safe, and make all of us proud. ■

### About the economy

How many times have we heard the familiar phrase .. "It's about the economy stupid" when politicians are trying to get people to mark an X beside their name. The phrase is believed to have originated with James Carville, the tall bald guy who helped get Bill Clinton elected to the White House in 1992.

Apparently Barack Obama also liked it, and kept it close to his eyeballs when he was on the campaign trail 16 years later. Chances are it's

a slogan that is near and dear to folks on the left. Despite that, you would have thought that it would also be a favoured *mantra* for Donald Trump, whose name once appeared on a blockbuster best-seller called "The Art of the Deal".

The 45th U.S. President is listed as a graduate of the prestigious Wharton School of Business in Pennsylvania, assuming that was not part of the *fake news*. The man is a billionaire, something that used

to mean that a person was very very smart, but that's no longer necessarily so in 2018.

I barely received a passing grade in *Economics 120* at the University of Manitoba back when dinosaurs roamed the earth. A quick read of the business news tells me that the North American economy has been doing really well for quite a while. We also know that the best way to maintain and even enhance prosperity in both Canada and the U.S.

is through strong international trading relationships.

Has Donald Trump found a better way? If not, then why is he doing his best to destroy the trading ties between America and just about everyone else?

Oh, I forgot. He is holding on to the relationship with Russia. Does any of this make sense?

Keep cool and enjoy the summer. ■

## The BUZZ (Manitoba Sports Hall inductees), cont'd from page 6

will soon join her late father Donald McCannell (2001) and her sister Doreen (McCannell) Botterill (1995) as Manitoba Sports Hall of Fame inducted members for the sport of speed skating.

### Jeff STOUGHTON Curling/Athlete:

Born in Winnipeg, Jeff Stoughton is arguably Manitoba's greatest male curler. On the international stage he skipped his teams to gold (1996 and 2011) and silver (1999) at the World Championships. From

1991 to 2014 Stoughton dominated within Manitoba, winning 11 of the 12 finals in which he appeared. In addition, he won four Manitoba Mixed titles in the 80s and 90s. He was inducted into the Manitoba Curling Hall of Fame on four occasions and recently coached Kaitlyn Lawes and John Morris to Olympic gold in Mixed Doubles in Pyeong-Chang, South Korea.

### Joey VICKERY Basketball/Athlete:

Also Winnipeg-born, Joey Vickery's basketball career has been as long as it has been impressive. A master of the three point shot, Vickery first enjoyed success at Brandon University as a three-time CIAU national champion and MVP in 1989. He competed for Canada twice at the World Student Games, winning a silver medal in 1991. He also competed at the 1994 World Championships. He went to Europe to play professionally in 1996 and his pro career has taken him to five different countries. Currently living in Austria and playing with the Mattersburg Rocks, he was inducted into the Manitoba Basketball Hall of Fame in 2005.

### 1962 Manitoba Ladies Golf Team Golf/Team:

With a team score of 485, Manitoba defeated BC by 10 shots to win the 1962 Canadian Ladies' Amateur Golf Championship. The team became the first and only Manitoba team to win the Canadian Ladies Amateur Team title.

"This year's class of athletes, builders, and one team who will join Manitoba's finest in sport later this year, is exceptional," said Jamie Kraemer, Chair of the Manitoba Sports Hall of Fame's Board of Directors. "The collective contributions to sport in Manitoba, on the national and international stages are truly outstanding. We strive to collect, preserve, celebrate, and showcase the history and heritage of sport excellence and achievement, and these eight recipients have earned their rightful place in Manitoba's sport history."

Tickets for the induction dinner are on sale now. Ticket and event information can be found at: [sportmanitoba.ca/induction-ceremony](http://sportmanitoba.ca/induction-ceremony) or by calling Rick Brownlee, Sport Manitoba's Sport Heritage Manager, at 204-925-5736. ■

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# Collecting Coins - By Dmetro Hnytka

The hardest part of collecting is getting started. Canada's 150th birthday brought a lot of different coins into circulation; a different 5¢, 10¢, 25¢, a loonie with a new obverse and a toonie that is coloured and glows in the dark. This was the first glow in the dark coin minted for circulation anywhere in the world. These coins can still be found in change.

You can start with 5¢, 10¢, or 25¢ coins, which are still available in change. My favourites are the 25¢. There are so many different coins that represent times in our history.

An example of 25¢ that are different are 1973 RCMP.



The Canadian 25¢ for the Canada 125 program consisted of 12 provinces and territories, one released per month.



The millennium issue 1999 featured one coin for every month.



In 2000, 12 more coins were issued reflecting the make up of Canadians, one being issued every month.



In 2002, a new 25¢ was issued for Canada Day.

In 2004, the first coloured 25¢ Poppy and the St. Croix coins were issued.



In 2005, a coin commemorating Alberta and Saskatchewan and the year of the Veterans.



In 2006, Breast Cancer and Bravery coins were issued.



The 2010 Vancouver Winter Games had coins issued in 2007, 2008 and 2009, 3 being coloured.



The years 2008 and 2010 showed 2 more 25¢ Poppy coins, both coloured.



In 2011, three coins commemorating the bison, the whale, and the falcon came out, both plain and coloured.

In 2012, the war of 1812 was commemorated with both plain and coloured issues of Chief Tecumseh, General Sir Isaac Brock, and Laura Secord.

In 2013, 2 coins for the arctic expedition were minted and 2 for Life in the North.

In 2015, a Canadian Flag, plain and coloured, were minted and a beautiful Poppy 25¢.



In 2017, a 25¢ for the Stanley Cup and the Canada Hope for a Green Future was issued for the 150th celebration.




These coins can really keep a collector busy for a long time. I have not yet mentioned the loonies and toonies which will appear in the next installment.

Plan to visit us at our **Coin Show, September 29th and 30th**, at the Sunova Centre, West St. Paul, MB.

For info, please call **Barré Hall: 204-296-6498**.

Happy Hunting!


~ Metro


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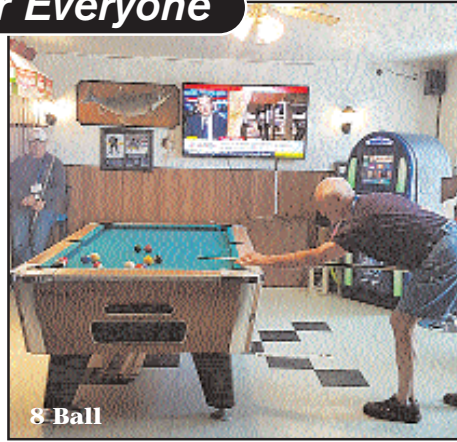
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Photos by Karyn Heidrick

**65+**  
Mixed Doubles 3.0  
Gold Art/Leslie McAvoy EK/Transcona  
Silver Miller/Reavie Parkland  
Bronze Shirley/ Geoff McCullough EK/Transcona

Mixed Doubles 3.5  
Gold Shields/Lodewyks Assiniboine Park/Fort Garry  
Silver Pat/Chris Bothe Eastman  
Bronze Young/Jefferly Westman

**Scrabble**  
Gold Blair Rutter St. Boniface/St. Vital  
Silver Linda Pearn St. Boniface/St. Vital  
Bronze Debby Lee Westman

**Slo-Pitch**  
Division 1  
Gold Southwest Maulers  
Silver Charleswood Primetime  
Bronze Coyotes

Division 2  
Gold Swan Valley Silver Fox  
Silver Tri Clad  
Bronze Portage

Division 3  
Gold Westlake Brewers  
Silver Lee River Harvesters  
Bronze St. James Ichabods

**Snooker**  
**55+**  
Gold Dieter Bonas Assiniboine Park/Fort Garry  
Silver Rheal Simon Pembina Valley  
Bronze Stuart Ganske Pembina Valley

**70+**  
Gold Leon Martens Westman  
Silver Denis Gaudet St. Boniface/St. Vital  
Bronze Alfred Zastre Parkland

**Snooker - team**  
**55+**  
Gold Bonas/Jolicoeur Assiniboine Park/Fort Garry  
Silver Simon/Ganske Pembina Valley  
Bronze MacGregor/Case Westman

**70+**  
Gold Martens/Pantel Westman  
Silver Gaudet/Thorimbert St. Boniface/St. Vital  
Bronze Mark/Challis Assiniboine Park/Fort Garry

**Swimming**  
50 Free 55+ Women  
Gold Carter, Tanis Westman  
Silver Steen, Judy Interlake  
Bronze Jones, Norma City Centre

50 Free 65+ Women  
Gold Rietze, Lori Pembina Valley  
Silver Cain, Cherlyn Norman West

50 Free 65+ Men  
Gold Boulding, Paul Eastman  
Silver Steen, Raymond Interlake

50 Breast 55+ Women  
Gold Steen, Judy Interlake  
Silver Carter, Tanis Westman

50 Breast 65+ Women  
Gold Rietze, Lori Pembina Valley  
Silver Cain, Cherlyn Norman West

50 Back 55+ Women  
Gold Carter, Tanis Westman  
Silver Steen, Judy Interlake

50 Back 65+ Men  
Gold Boulding, Paul Eastman  
Silver Steen, Raymond Interlake

100 Free 55+ Women  
Gold Carter, Tanis Westman  
Silver Jones, Norma City Centre

100 Free 65+ Men  
Gold Boulding, Paul Eastman  
Silver Steen, Raymond Interlake

Predicted Swim 200m  
Gold Cain, Cherlyn Norman West  
Silver Steen, Judy Interlake  
Bronze Steen, Raymond Interlake

**Track**  
**Men 55+**  
100m  
Gold McMahon, Shawn Norman West  
Silver Singh Sidhu, Kaur St. James/Assiniboia

200m  
Gold Singh Sidhu, Kaur St. James/Assiniboia  
Silver Singh Sidhu, Kaur St. James/Assiniboia  
Bronze Flett, Gordon St. Boniface/St. Vital  
City Centre

400m  
Gold Singh Sidhu, Kaur St. James/Assiniboia  
Silver Flett, Gordon St. Boniface/St. Vital  
Bronze Hansen, Bob City Centre

800m  
Gold Flett, Gordon St. Boniface/St. Vital  
Silver McMahon, Shawn Norman West

1500m  
Gold Flett, Gordon St. Boniface/St. Vital  
Silver Hansen, Bob City Centre  
Bronze McMahon, Shawn Norman West

3000m  
Gold Flett, Gordon St. Boniface/St. Vital  
Silver McMahon, Shawn Norman West

**Women 60+**  
100m  
Gold Klassen, Sandra Eastman  
Silver Jones, Norma City Centre  
Bronze Chilboyko, Bev Interlake

200m  
Gold Jones, Norma City Centre  
Silver Chilboyko, Bev Interlake  
Bronze Everton, Monique St. Boniface/St. Vital

**400m**  
Gold Jones, Norma City Centre  
Silver Chilboyko, Bev Interlake  
Bronze Duckworth, Heather St. Boniface/St. Vital

**800m**  
Gold Jones, Norma City Centre  
Silver Duckworth, Heather St. Boniface/St. Vital  
Bronze Jolicoeur, Bettiane Eastman

**1500m**  
Gold Duckworth, Heather St. Boniface/St. Vital  
Silver Chilboyko, Bev Interlake

**3000m**  
Gold Duckworth, Heather St. Boniface/St. Vital

**Men 60+**  
100m  
Gold Ellenor, Eric Norman West

200m  
Gold Hill, Douglas St. James/Assiniboia  
Silver Ellenor, Eric Norman West

400m  
Gold Ellenor, Eric Norman West

800m  
Gold Anseeuw, Willie Pembina Valley  
Silver Hill, Douglas St. James/Assiniboia

1500m  
Gold Anseeuw, Willie Pembina Valley  
Silver Hill, Douglas St. James/Assiniboia

3000m  
Gold Anseeuw, Willie Pembina Valley

**Women 65+**  
100m  
Gold McMahon, Nancy Norman West

400m  
Gold Embree, Joanne Assiniboine Park/Fort Garry

800m  
Gold Embree, Joanne Assiniboine Park/Fort Garry

1500m  
Silver McMahon, Nancy Norman West

3000m  
Gold Gamey, Muriel Westman  
Silver Embree, Joanne Assiniboine Park/Fort Garry  
Bronze McMahon, Nancy Norman West

3000m  
Gold Gamey, Muriel Westman  
Silver Embree, Joanne Assiniboine Park/Fort Garry  
Bronze McMahon, Nancy Norman West

**Men 65+**  
100m Gold Steen, Raymond Interlake  
200m Gold Steen, Raymond Interlake  
400m Gold Steen, Raymond Interlake  
800m Gold Steen, Raymond Interlake

**Women 70+**  
100m Gold Cain, Cherlyn Norman West  
200m Gold Cain, Cherlyn Norman West  
1500m Gold Cain, Cherlyn Norman West

**Men 70+**  
100m Gold Gomph, Larry Westman

200m Gold Gomph, Larry Westman  
400m Gold Beal, Albert Eastman  
800m Gold Beal, Albert Eastman  
1500m Gold Beal, Albert Eastman  
3000m Gold Beal, Albert Eastman

**Women 75+**  
100m Gold Masson, Carol City Centre  
200m Gold Masson, Carol City Centre  
400m  
Gold Masson, Carol City Centre  
Silver Usick, Olga St. Boniface/St. Vital  
800m Gold Usick, Olga St. Boniface/St. Vital  
3000m Gold Usick, Olga St. Boniface/St. Vital

**Men 80+**  
100m Gold Fraser, Doug Pembina Valley  
200m Gold Fraser, Doug Pembina Valley

**Women 80+**  
100m Gold Jacobson, Juliette Assiniboine Park/Fort Garry  
200m Gold Jacobson, Juliette Assiniboine Park/Fort Garry  
400m Gold Jacobson, Juliette Assiniboine Park/Fort Garry  
800m Gold Jacobson, Juliette Assiniboine Park/Fort Garry

**Wall Darts**  
**Men**  
Gold George, Thomas Pembina Valley  
Silver Clairmont, Alf Assiniboine Park/Fort Garry  
Bronze Clairmont, Rob Assiniboine Park/Fort Garry

**Women**  
Gold Paradoski, Debby Interlake  
Silver Clairmont, Iris Assiniboine Park/Fort Garry  
Bronze Erickson, Nellie Norman West

**Whist**  
Gold Gamache/Sweetman Parkland  
Silver Bretecher/Legal Parkland  
Bronze Guillas/Guillas Parkland



**Cribbage**

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# Sri Lankan 55+ Group - Second Annual General Meeting

Submitted by Senaka Samarasinghe



Sri Lankan 55+ Group conducted its second AGM at Elwick Community Centre on Sunday, June 17th, 2018 at 11.00 am with a participation of twenty members. The main agenda item was to elect committee members. Members present were unani-

mously elected as the committee. Elected committee members are: President Daya, Vice President Senaka, Secretary Ismath, Treasurer Felix, Members Peter, Sumana, Upali, Elian and Hemasiri.

The food committee arranged a potluck lunch for all participants. The recreation committee arranged board games such as draughts, and Snakes & Ladders, played after lunch. Members were not interested in iPhone and laptop games.

Finalized two events selected for spring and summer - namely a one-day picnic at a park and a fund raising event on Sri Lankan food - cooking demonstration. ■

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**Andy Williams Christmas**  
**The Duttons**  
**Mickey Gillie & Johnny Lee**  
**Silver Dollar City**  
**Preseley's Christmas Jubilee**

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

**Content**  
History - Culture - Interrelationship Canada & Sri Lanka - Demographics - Emerging Sectors - Human Capital Development - Agriculture - Srilankan Community in Winnipeg

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

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### Today's Recipe

Larry Molinski [www.PeakMarket.com](http://www.PeakMarket.com)

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#### Roasted Vegetable Pasta Sauce

Metric	Ingredients	Imperial
2	tomatoes, cut in half	2
2	red peppers, cut in half & seeded	2
2	medium red onions, cut in half	2
1	garlic head, peeled & cloves separated	1

Place tomatoes, peppers, onion and garlic cut side up on large cookie sheet. Drizzle vegetables with small amount of olive oil, salt and pepper to taste. Bake in preheated 350 F (180 C) oven for 50 minutes. Cool on pan for 5 minutes. Place all ingredients in blender including juices from pan in blender. Blend until smooth. Serve hot over pasta. **Serves 4**

---

#### Super Moist Salmon

Metric	Ingredients	Imperial
1	green pepper, sliced	1
1	onion, sliced	1
4	salmon steaks	4
50 ml	mayonaise	1/4 cup
20 ml	brown sugar	4 tsp

Set up one large square of heavy duty tin foil for each steak. Place 1/4 of sliced green peppers and 1/4 of sliced onion on each tin foil square to form a bed for the salmon. Place a salmon steak on top. Divide the mayonaise equally and dab it on top of the salmon, spreading with a spoon to evenly coat. Sprinkle some brown sugar on each piece. Turn up the corners and seal each packet. Place on hot (500 F/260 C) BBQ for 7 minutes turning gently with a burger flipper for the last minute. Serve with rice or potatoes. **Serves 4**

[www.PeakMarket.com](http://www.PeakMarket.com)

### WORDSEARCH - SPANISH

By Senior Scope

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

### CROSSWORD

#### Travelling with Bob and Bing

By Adrian Powell

**ACROSS**

1 Felons might break them

5 Bananas

9 Barracks location

13 Abdominal blockage

15 Munster household's pet bat

16 Hannibal crossed them

17 Shuteye

18 X and Y in math equations

20 Bob and Bing's destinations of '41 and '42

22 Quaker's "your"

23 Old TV role for Field

24 Sound all lovey-dovey

25 Snitch

26 Ordeal for Rover, perhaps

29 "Agnes of God" star Tilly

32 Have an impact on

35 Hot coal's destiny

36 Popular Canadian chocolate bar

37 Bob and Bing's destinations of '52, '62 and '47

40 Dashing style

41 Worn out old horse

42 Shaken awake

43 Master of Laws, briefly

44 Observe

45 Perspiring Port-au-Prince period

46 Enjoy lunch

48 Murmur from a merino

49 Serpent shown in ancient Egyptian art

52 Bob and Bing's destinations of '40 and '46

58 Intensifies



59 Push out

60 Big battle with the police

61 Half a quart

62 Dig into

63 Your basic Roman verb

64 Behaves (as if)

65 Requirement

**DOWN**

1 "Mephisto" Waltz composer Franz

2 Big figure in the Koran

3 Minute

4 Mideast canal

5 Settee's cousin

6 Jelly in a Petri dish

7 Dressmaker's dummy

8 Tom, Dick, and Harry, e.g.

9 Hindu honorific

10 Confident competitors might take them on

11 Job detail, for short

12 Big Husky competitor

14 Popeye's pick-me-up

19 Bunker's nickname

21 "Sayonara" Oscar winner Red

25 Halter attachment

26 Really loose-fitting

27 Try to find out

28 Author of "Civil Disobedience"

30 Warmest Great Lake

31 Tasty

32 One of Adam's kids

33 Come a cropper

34 Dances of

southern Spain

36 Chills, fever and sweating

38 Forty winks

39 Recorded in symbols

44 List-shortening abbr.

47 Type of chalice

48 Outperforms

49 Cider base

50 Straining aid

51 Went ashen

52 Totally desiccated

53 Old Egyptian goddess of children

54 One of the Three Bears

55 Related to your ears?

56 Landlord's due

57 Old plough pullers

SOLUTION ON NEXT PAGE

Abrigo	Baile	Conejo	Flores	Mano	Papel	Rubio	Tarta
Aburrido	Bastar	Cuarenta	Gris	Mayo	Patio	Ruso	Taza
Africano	Boca	Cuatro	Guasean	Mi	Pelo	Sacar	Té
Agua	Boda	Dedo	Hija	Muñeca	Perfume	Sala	Tía
Alcachofa	Brazo	Diez	Indio	Música	Pesca	Seis	Tío
Alto	Buen	Dos	Kilo	Nariz	Pie	Serio	Tiza
Amable	Cabeza	Dulce	Lata	Nata	Pluma	Sí	Tres
Amarillo	Caja	Egipcio	Lejos	Norte	Portugués	Siete	Uña
Anillo	Casa	Esquí	Libra	Ochenta	Pote	Sopa	Uno
Apio	Cena	Estadounidense	Lima	Ocho	Pulgada	Sótano	Uva
Aula	Cero	Limón	Ojo	Recep-cionista	Suizo	Sur	Vuelo
Avión	Citar	Este	Liso	Once	Ropa	Tarea	
Azules	Codo	Feo	Litro				

#### Canadian CyberQuotes

In the following quotation, each letter is uniquely coded. In the example, P is used for the three As, T for the Rs, etc. The code changes each time. Example: P P T X B P T Q A A R D V A R K

TODAY'S QUOTE

F S C S M Z S M G V D M P K S E F S H K

A K D V S M Z D R K D T O S G T F D M J

K Y W K M E S C K E L B K A S O L D E O B M K

S M S O . — D J V S K M M K P F D V H E B M

**HINTS**

Hints: Single letters usually stand for an "A" or an "I". Fill all those in first. Apostrophes are usually followed by an "S" or a "T". If you have found the "A", a coded word like "Axx" is often the word "and", giving you the "N" and "D". Coded words ending in two similar letters - "xxxxFF" for example - will often have those letters being "S" or "L". Two letter words that are not abbreviations almost always have a vowel or end in a "Y".

SOLUTION ON NEXT PAGE

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# HUMOUR

By William J. Thomas



## PEST CONTROL + HUMOUR = THE WAY THE WORLD SHOULD WORK

Here's how the world is supposed to work. Last fall I got a 'pay up or else!' call from a collection agency in Hamilton concerning a \$100 debt owed to a pest control company in St. Catharines. There were missed messages and a mix up in which I thought I was owed an extra application.

Tired of walking face first into cobwebs first thing in the morning, I needed to get rid of spiders the size of the ones Indiana Jones had to use a machete on in the Temple of Doom.

The previous outfit that did the spraying became expensive and they stopped guaranteeing their work. So I contacted Truly Nolen out of St. Catharines and they handled our problem better and cheaper than the previous company with no charge for third or fourth visits if these tarantula-like creatures return.

Steve in collections had the kind of low, dead voice that could scare the chocolate coating off a M&M. Remember the DJ Wolfman Jack, he of the gravelly voice they claimed could only come from gargling razor blades? Well, "Collections Steve" makes Wolfman Jack sound like a choir boy going through a voice change.

So I call Steve at the number he left and I must admit I did not take the situation of a hundred dollars too seriously and pretty soon I have Steve laughing on the phone especially when I worked out the amount owed to a buck per spider and offered to pay the debt off in insects.

And not only do I convince Steve to repeat the 'pay up or else warning,' I get him to promise to add that great Mr. T tag line so that just before he hangs up on a delinquent customer he says: "I pity the fool! I say, I pity the fool who does not pay up!"

I swear if I had teenagers I'd have Steve call them and warn them about the dangers of smoking,

drugs and sex. Two calls from Steve and I'd be living with a couple of Mormons.

So Steve suggested I call Tom Davies the boss at Truly Nolen to straighten the matter out. I do and Tom, as Steve assured me, is a very reasonable, very personable guy. I explain how the rain washed out the last spraying and suggest that he either have the guys come out and complete the job properly or just nullify the \$100 invoice.

Tom took my information, called me back within minutes and said he's going to do both - have the final spraying done in a day or so and rip up my bill! Noticing that I was the one who lined up other jobs in the neighbourhood, he did not want to lose my business on this inconvenient mistake.

Wow! At this point Tom has just earned himself a customer for life and I'm trying to figure out a way to get him to run for prime minister. Courtesy, common sense and decisive action - all things that are quasi-illegal in Ottawa today.

Great, thank you, see you. I phone Steve back to thank him and beg him to say "I pity the fool!" for me one last time. (Every time the man talks, dead people in Mount Pleasant cemetery start mumbling about noise control!)

And here's where it gets interesting ... sitting at my desk next to the Truly Nolen invoice is a proposal for a series of newspapers who want to run my weekly column, but need a sponsor in order to do so. So I call Tom Davies back and tell him about this great opportunity to sponsor my column, associate his pest control business with a humour article that quite often gets read, talked about and even clipped and sent around to friends and family. And Tom who appreciates a good deal as much as he enjoys watching ants marching through your kitchen wearing teensy, weensy uniforms, said "Yes."

And that to me is the way the world should work. What could

have turned into an ugly situation involving harsh words or even legal repercussions and even more dire warnings from - this guy could cause terrorists to go deaf over the phone - Steve.

Now I can't resist. I telephone Steve back and tell him the whole story of how a pesky payment problem has ended happily with a business alliance between William Thomas Writing Services and Truly Nolen Pest Control and ...

"And the best is Steve, you could wind up working for me!"

"Really? How so?"

"Because Steve, if I have any problems with Truly Nolen, I'm sending you in to scare the crap out of Tom Davies!"

I know Steve is now laughing pretty hard at this point because I can feel my chair and desk shaking here in my office. I had to beg him and he said he'd only say it once but yeah, I got him to say: "I pity the fool who does not pay William Thomas!" I don't think I'll ever forget those words mainly because the ringing in my ears will never stop. This column's brought to you by Truly Nolen and my confidence in a world that works has almost been restored.

For comments, ideas and copies of *The Legend of Zippy Chippy*, go to [www.williamthomas.ca](http://www.williamthomas.ca)

Solution to **Canadian CyberQuotes** :

**Living in France is like wearing a beautiful and expensive shoe with a stone in it.**

~ Adrienne Clarkson (b. 1939, Hong Kong.

Journalist, stateswoman, Governor General 1999-2005)

### CROSSWORD - Solution

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

### WORDSEARCH - Solution

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

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