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Vol. 16 No. 8 Feb. 7 - Mar. 6/18

What can be done about "loneliness"?

By Roger Currie

Darn it! National Non-Smoking Week and Weedless Wednesday slipped right by me this past month. I must try to pay greater attention. But as someone who managed to kick the tobacco habit almost 24 years ago, there was a recent reference to smoking that I did notice. In the United Kingdom, a major report was released this past year suggesting that the health problems associated with Loneliness were as bad as what happens when you smoke 15 cigarettes a day.

How they arrived at that specific number of cigs remains a curious mystery, but Theresa May, the embattled Conservative Prime Minister of Britain was sufficiently impressed to appoint the U.K's first Minister For Loneliness. It was one of the recommendations of the Cox Commission, named for former Labour MP Jo Cox who was shot and killed at a public gathering in 2016. The horrible violence related to the Brexit battle in the U.K. Aside from that issue, Ms. Cox had been a very passionate voice on the issue of Loneliness.

If we are honest with ourselves, all of us can probably point to times in our lives when we felt very much alone, struggling with a variety of negative feelings. We are 'social' creatures and the connections we make in life are crucial to the path we travel, and the quality of that life.

Loneliness affects people of all ages. At the University of Manitoba there are 30,000 fulltime students. A couple of years ago there was a national study that concluded that

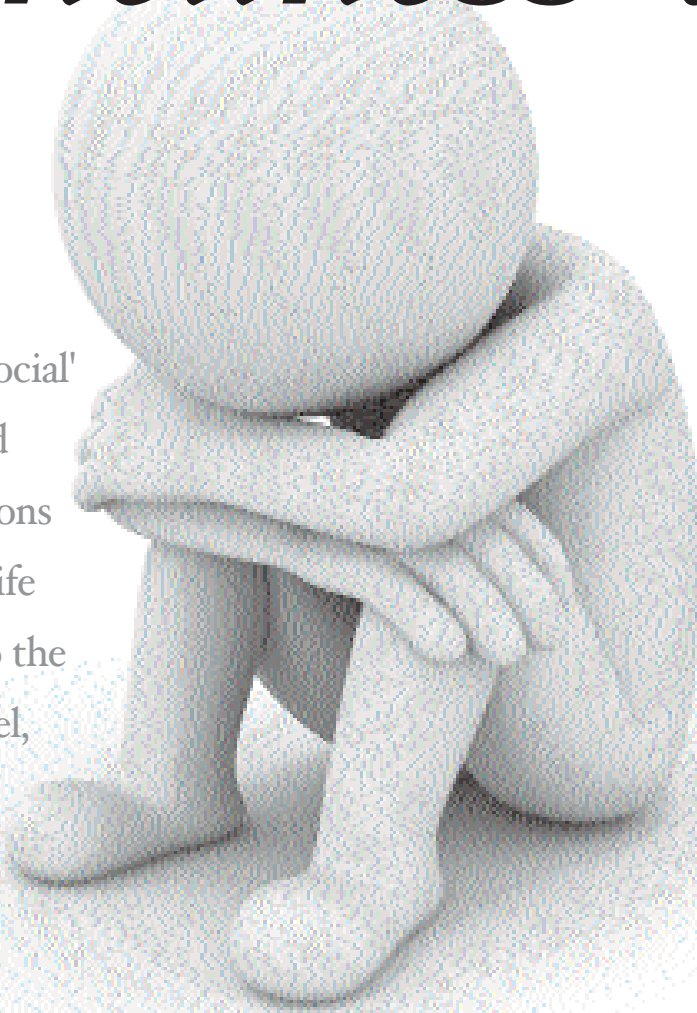
"We are 'social' creatures and the connections we make in life are crucial to the path we travel, and the quality of that life."

- Roger Currie

more than 50% of Canadian university students experienced feelings of loneliness. David Ness is Director of Student Counselling at U of M. He recalls stories of meeting with lonely students who felt so overwhelmed by depression that they were unable to function at times.

Dr. Toby Rutner is a clinical psychologist in private practice in Winnipeg. He doesn't think much would be achieved by appointing a Minister of

Continued on page 3



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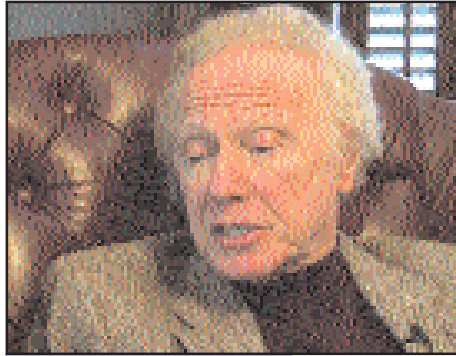


Loneliness, *cont'd from front page*

Loneliness in Canada, but he definitely agrees that it's a problem that deserves greater attention than the self-serving *Let's Talk* campaign by the movers and shakers at *Bell*.

"A great deal of it relates to the feelings of self worth that we derive from our social connections. When those connections are lost because of death or other reasons, some of us feel a sense of rejection and emptiness. As people around us die we get a feeling of our own mortality as we see the sands slip through the hourglass" he says.

The ability to find new connections and friendships is much harder for the *60 Plus* generation according to Rutner "Chances are you're not going to be having interactions with new people, or meeting new people and starting new friendships". In the case of seniors who lose a partner through death, Rutner warns against jumping



Dr. Toby Rutner

quickly into the dating game which is becoming ever more popular and easier to do thanks to the internet. However he says there are lots of other ways to connect that are less risky. He has lots of positive things to say about *A & O Support Services for Older Adults*, *Creative Retirement Manitoba*, and *Senior and 55 Plus Centres* where the older population

can socialize. Many of the major events that are held across the province simply would not happen without a large group of volunteers, and seniors are a vital part of that.

Dr. Rutner also says there's a substantial difference between 'loneliness' and 'being alone'. "For some people being alone is paradise. They enjoy being by themselves, taking care of a pet, reading a book, going for a walk, and they do just fine" he says. But he advises everyone to be aware of those in their social circle who gradually withdraw because loneliness, for some, can quickly lead to depression. "Some obvious signs are disregarding basic personal hygiene, becoming obviously sad and weepy and lacking energy to do basic everyday chores" he says.

Dr. Rutner surprised me a little when I asked if he thought the problem of loneliness has become worse with people spending so

much time on computer screens and smart phones. "Those digital connections really help people who are isolated, both socially and physically. If done with care and necessary advice, the internet and social media can help them find a reference group that otherwise would never have happened," he says.

If I might end this on a personal note, I have been blessed to be engaged for a great many years in a profession that demands reaching out to others, especially for newsworthy information. Now in *semi-retirement*, I find that if I wait for contact with others to happen rather than being proactive and reaching out, I might easily wait a long time .. and become lonely.

It's all part of caring for each other. ■

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

PROVINCE OFFERS FREE PARK ENTRY FOR FEBRUARY Free Fishing Weekend Feb. 17 to 19

The Manitoba government will continue the tradition of offering free park entry for the entire month of February so Manitobans and visitors can enjoy the great outdoors at no cost.

"We encourage everyone to take advantage of the activities and the scenery our parks have to offer," Sustainable Development Minister Rochelle Squires said.

Vehicle permits are not required in any provincial park this month, but SnoPasses are still required for snowmobiles using groomed trails in the parks, and entrance fees still apply in national parks. There are groomed trails in 12 provincial parks across the province for cross-country skiing, snowmobiling, snowshoeing and hiking. Spruce Woods and Turtle Mountain provincial parks also offer outdoor skating areas, hockey rinks and toboggan hills while fat biking is welcome on designated trails in Birds Hill, Spruce Woods and Whiteshell provincial parks.

Trail grooming reports are updated online every Thursday throughout the winter. Manitobans are encouraged to check trail conditions and

weather forecasts before visiting parks to properly plan their outdoor adventure. Maps of winter trails and updated reports can be found at www.manitobaparks.com.

In addition to free access to provincial parks this month, anglers are reminded they will not need an angling licence to try their luck during this year's **Winter Family Fishing Weekend from Feb. 17 to 19**. Anglers will be able to fish without a licence provincewide. Conservation limits will apply and a federal licence will still be required to fish in national parks.

Anglers are reminded to be sure conditions are safe before venturing onto the ice. Let someone know the fishing location and to wear appropriate clothing so the ice-fishing experience will be enjoyable.

The Manitoba Anglers' Guide is available at www.manitobafisheries.com for more info.

Park interpreters are offering several guided experiences this winter. Interpretive programs are free and offered year round in Birds Hill, Spruce Woods and Whiteshell pro-

vincial parks. Highlights for the month of February include:

- a cross-country ski clinic in Birds Hill Provincial Park, Sun. Feb. 4;
- a guided snowshoe trek, Whiteshell Provincial Park, Sun. Feb. 11;
- learn to ice-fish sessions in Spruce Woods Provincial Park, Sat. Feb. 17, and Whiteshell Provincial Park, Mon. Feb. 19;
- a winter family fun day at the winter recreational area in Spruce Woods Provincial Park, Sat.

- Feb. 24; and
- a winter safari in Birds Hill Provincial Park, Sun. Feb. 25.

More information on these events and other upcoming programs can be found under the events tab at the new *Manitoba Parks* Facebook page at www.facebook.com/MBGovParks.

Teachers can also book free guided school programs throughout the winter season. For more information, email ParkInterpretation@gov.mb.ca or visit www.manitobaparks.com. ■



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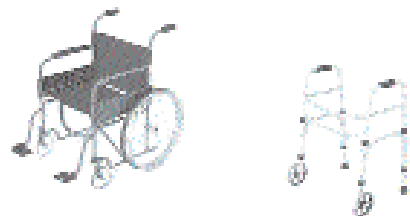
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FINANCIAL PLANNING:

Numbers, Numbers, Do We Need to Know These Numbers?

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

Numbers are everywhere today, in print, on the TV, the radio...the world seems to run on numbers. Whether it's taxes, the markets, the price of a "Bitcoin", personal deduction limits...everything is based on them. We are constantly bombarded with information and it's easy to become overwhelmed. Many people feel they are "numerically challenged" and their eyes glaze over at the sight of numbers. When someone speaks to them and references numbers it becomes easy for the listening to stop. But because so many of our day to day decisions are based on numbers is this a good thing? This article is full of them and it isn't written with the idea of being confusing although some readers may find it so; it's being written to provide information and to help people understand that clarity can be achieved with the right kind of advice. Advice that turns these numbers into simple concepts and ideas that can be used, in everyday life, to benefit you. After all it's your financial future, your retirement and your goals and dreams that matter.

With that being said the following numbers may have a large influence on what occurs or what choices we make in the following year. Although there is a lot of data here, feel free to keep this information for family and friends as an easy reference.

IF YOU'RE STILL WORKING

Maximum RRSP contribution:

The maximum contribution for 2017 was \$26,010; for 2018 it's \$26,230. However as usual there is more to the story. The above is true if you are living. But what happens when someone dies and they have unused contribution room?

RRSP's have many benefits, one of which is the ability to carry forward any unused deduction room for use in a future year. So what if in the year of death the deceased is in a higher tax bracket and has unused RRSP room?

If a taxpayer hasn't maximized their RRSP contributions they can make use of the unused room, as long as the annuitant's age (or that of their spouse) allows for RRSP (or spousal RRSP) contributions. **A contribution can't be made after the year an annuitant reaches 71, the exception to this rule is if they have a younger spouse and contributions are made to a spousal RRSP**

How to Use ANY RRSP deduction room at death

From what we have experienced in our practice we have come to realize that many taxpayers die with unused RRSP deduction room. Now, if that taxpayer had made

contributions prior to death but hadn't yet deducted them, the contributions can be deducted for the year of death, subject to any available room. Therefore, if, at death, there is unused room available there is an opportunity to take advantage of the unused room from a planning standpoint. Consider the following example.

Francis, a married railroad worker, died in August 2017. At time of death, he had unused RRSP deduction room of \$35K and no contributions to deduct. Prior to death, Francis earned \$75K in employment income, which is taxable on his terminal tax return. In settling the estate, his spouse/executor wonders if there's a way to make use of the \$35K of unused room to reduce Francis's taxable income for the year of death.

Current tax legislation doesn't allow contributions to an RRSP of a deceased annuitant so the unused RRSP deduction room at death is normally lost. However, if the deceased had a surviving spouse or a common-law partner age 71 or younger, as in Francis's case, contributions can then be made to a spousal RRSP.

In this case, contributions can be made by the executor acting for Francis's estate to a spousal RRSP. As you can see, having a skilled executor who is willing to work with an advisor, three benefits are created. A) The taxable income for the year of death is decreased
B) A tax refund on the final tax return is generated
C) Tax sheltered investments are added to the spouse's portfolio which can grow on a tax deferred basis as a spousal RRSP contribution.

You must note however that the contribution must either be made in the year of death or within the first 60 days of the following year.

Tax Free Savings Account Limits:

The annual limit for 2017 was \$5,500, a total limit of \$52,000 in room was available in 2017 for someone who had never contributed and has been eligible for the TFSA since its inception in 2009.

For 2018, the annual limit is \$5,500, giving a total limit of \$57,500 for someone who has been eligible since the introduction of the plans. The annual TFSA limit will be indexed to inflation for future years.

MPE or "Maximum pensionable earnings":

For 2017, the maximum pensionable earnings limit is \$55,300 (\$55,900 in 2018)

The basic exemption amount is \$3,500 for 2017 and 2018.

Maximum Employment Insurance insurable earnings:

The maximum annual insurance earnings (federal)
- 2018 is \$51,700.

Lifetime Capital Gains Exemption

2017 - \$835,716
2018 - \$848,252

First Time Home Buyers' Tax Credit:

If you or any of your family members bought a home, you/they eligible for a non-refundable tax credit of up to \$750.

The Medical Expenses Threshold

- For the 2017 tax year, the maximum is 3% of net income or \$2,268, whichever is less.
- For 2018, the max is 3% or \$2,302, whichever is less.

Charitable Donation tax credits:

After March 20, 2013, the first-time donor super credit is 25% for up to \$1,000 in donations, for one tax year between 2013 and 2017.

Basic personal amount:

- For 2017, it is \$11,635, on line #300.
- For 2018, it increases to \$11,809.

FOR SENIORS

The Age amount:

Eligible Taxpayers are allowed to claim this if they were 65 years of age or older on December 31 of the taxation year and their income is less than \$84,597: (the 2018 threshold is not yet available).

- 2017 is \$7,225
- 2018 is \$7,333

Pension income amount

A person may be able to claim up to \$2,000 if they have reported eligible pension, superannuation or annuity payments.

Old Age Security: "OAS" recovery threshold (known as clawback)

Taxpayers may have to repay part of or the entire OAS pension if their income is above the following:

- 2017 net world income - \$74,788
- 2018 net world income - \$75,910.

PEOPLE WITH CHILDREN

Family caregiver amount:

If you have a dependant who's physically or mentally impaired, they may be able to claim up to an additional \$2,121 in certain non-refundable tax credits.

Disability amount - a non refundable credit

Continued on next page

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CURRIE'S CORNER



By Roger Currie

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

What about 'Me Too'?

Regular readers and listeners may have noticed that I've had almost nothing to say about the 'Me Too' phenom, or whatever you care to call it, for a very good reason. You may also have noticed that the vast majority of the

commentary on this explosive topic has been done by women.

Most of us males are writing about almost anything else, and that's unfortunate. So, here goes.

This was rather remarkable. A male federal cabinet minister and the male leaders of two provincial parties in Canada vanished before

our eyes mid-January. In all three cases, their departures followed allegations of "inappropriate behaviour" towards women. And in all three cases, the allegations had not been "independently investigated and/or verified" in any substantial way.

The automatic mantra is "zero

Continued on page 7

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Numbers, Numbers... cont'd from page 4

- 2017 - \$8,113 - with a supplement up to \$4,733 for those under 18 (the amount is reduced if child care expenses are claimed);
- 2018 - \$8,235 - with a supplement up to \$4,804 for those under 18 (the amount is reduced if child care expenses are claimed);
- Canadians eligible to claim the disability tax credit (DTC) can file their T1 return online regardless of whether or not their Form T2201, Disability Tax Credit Certificate has been submitted to CRA for that tax year.

Child Disability Benefit

- The child disability benefit is a tax-free benefit of up to \$2,730 (for the period of July 2016 to June 2018) this applies to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions.

Canada Child Benefit

- This non-taxable benefit is effective as of July 1, 2016. The maximum CCB benefit is \$6,400 per child under age six for
- 2017, increasing to \$6496 in 2018; and up to \$5,400 per child aged six to 17 in 2017 increasing to \$5481 this year.

Universal Child Care Benefit (UCCB)

- This was replaced with the Canada Child Tax Benefit effective July 1, 2016. Canadian residents can however still apply for previous years provided they meet certain conditions, these conditions include living with the child and them being primarily responsible for the child's care and upbringing.
- Child Care Expenses and deduction limits
- As of 2017, the maximum amounts that can be claimed are \$8,000 for children under age seven,
- For Children between the ages of 7 and 16 the limit is \$5,000 per child.
- \$11,000 is the limit for children who are eligible for the disability tax credit.

Children's Fitness Tax credit

- This credit is being phased out, and will be removed as of 2017.
- 2016 - you could be eligible to claim up to \$500 if your children

participated in certain organized programs of physical activity,

- Up until 2017, taxpayers can claim an additional \$500 for each eligible child who qualifies for the disability amount and for whom they've paid at least \$100 in registration or membership fees for an eligible program. As of 2015, this is a refundable credit.

Children's Arts Tax Credit

- This credit is being phased out, and will be gone as of 2017.
- 2016 - If your children participated in a program of artistic, cultural, recreational, or developmental activity such as tutoring, you may be able to claim up to \$250 of the fees paid, per child
- 2017 - \$0 can be claimed
- Until 2017, taxpayers can claim an additional \$500 for each eligible child who qualifies for the disability amount and for whom they've paid at least \$100 in registration or membership fees for an eligible program.

As I mentioned in the very first paragraph, there is a lot of information in this article. You can see how numbers reach and impact many areas of our lives and our family's activities. This article can be kept as a reference piece, but my question is this:

How much of what is available, even in this piece will never be utilized because we just don't know who to turn to in order to get the most value from the "information?"

In addition to the "numbers" we've just read, which we have referenced from various sections of www.canada.ca and www.cra-arc.gc.ca how often when we listen to public policy makers speak do we truly understand how their changes affect our day to day living? How does this potential misunderstanding impact our decision making on a day to day basis? Could this lack of clarity be detrimental to how we plan for the future, how we plan for our children, grandchildren and our ultimate estate plans?

Because we work with numbers and information like this on a daily basis we break it all down into simple terms; into methods you can use to benefit you. As a practice we will always ask to see your paperwork,

your tax returns, statements etc. We will ask about what you want to achieve in your life, as a person, and for your family. This gives us the opportunity to cross reference what is available, what has been claimed and what could have been claimed. We ask in order to work within the rules to maximize the benefits for you so that you can move towards your goals and dreams with confidence and understanding. For you to have the ability to look to the future without fear but instead with a sense of certainty. It's our purpose as a practice to help bring a sense of calm and understanding to the complex world of financial planning. If you would like us to provide a second opinion on any of your current plans we would be happy to oblige. If that opinion helps solidify the idea that everything you are doing is moving you down the right path, and we can therefore allow you to "rest easy" we would consider that a job well done. If we can provide any extra clarity or additional ideas to help you on your journey to a comfortable and relaxing retirement we would be willing to do that also. ■

SHIRLEY HILL CFP, RRC

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Know more about your patient rights!

Submitted by Manitoba Institute of Patient Safety

Patient Safety is about taking action to prevent harm to patients from healthcare services. Healthcare providers do their best to provide safe care. You also have a role, and one of the best ways you can help is to be involved.

The first article in this series about patient safety listed four patient rights. This article describes rights five to nine that will help you play an active role in your healthcare.

5. It's your right to access your personal health information in your medical records.

Manitoba's *Personal Health Information Act*, also known as PHIA, guarantees this right.

Access to this information is important because it helps you make informed decisions and be an active participant in your healthcare. Accurate information and good communication are important to your safety as a patient. To access your personal health information, you should contact the place where you receive healthcare. The staff there will point you in the right direction. If you have trouble accessing this information ask why or contact the **Manitoba Ombudsman** toll-free at **1-800-665-0531** or online at ombudsman.mb.ca.

6. It's your right to get help from a patient advocate.

Navigating the healthcare system can be overwhelming. That's why, for your added safety, you can have an advocate. Your advocate may be a trusted friend or a family member who can help you with things like asking questions, attending appointments, and tracking medications. My Patient Advocate Agreement is a great resource to help you get started. Call MIPS at the number below or go to safetoask.ca

7. It's your right to decide the type of care you do want and do not want to receive.

This decision is important and it can be a difficult one to make. That's why you need good, complete information from your healthcare provider. Your patient advocate can help you communicate if you are too tired, unwell or afraid to do so. Also, it's important to prepare for a time when you are unable to make decisions or speak for yourself. To do this, write down your wishes on a Healthcare Directive, also known as a Living Will. This ensures you will only receive the care you want. Call your local RHA for this form.

8. It's your right to voice your concerns.

There is no need to keep your concerns to yourself. You and your healthcare providers will have a better experience when you share your views about your healthcare

situation. Whether it's you or your patient advocate, it's important to speak up. You always have a voice when it comes to your healthcare.

9. You have the right to report a Critical Incident.

A Critical Incident is when you're seriously harmed from healthcare. Healthcare providers are required to tell you as soon as possible if a critical incident happens while you receive healthcare. However, if you believe a critical incident has occurred, report it immediately to your healthcare provider.

Remember, knowing your patient rights can help you be a more active and confident participant in your healthcare.

For information about your patient rights and other patient safety topics, please visit safetoask.ca and browse through the **SAFE Toolkit**. You may also call **204-927-6477** or **1-866-927-6477**.

Learn to be safe!

This article is one in a series on patient safety. Laurie Thompson is executive director of the **Manitoba Institute for Patient Safety**. MIPS is an independent, not-for-profit corporation established in 2004 to promote and co-ordinate activities that improve patient safety and enhance quality healthcare in Manitoba. ■
(see advertisement on page 5)

Advertising Feature

Downsizing and Lifestyle Change Should Not be Overwhelming!

The news was just reporting 50% of Canadians do not have a will and that 25% of the population think they are too young to have a will!!! It is human nature to resist dealing with our immortality. When we are capable, both mentally and physically to assess our possessions which we have accumulated over the course of our lives, we should see it as a pleasure to know what we have acquired, not only in memories or relationships, but monetarily. The accumulation of physical goods with intrinsic value are the focus of this article.

We often have customers who come into our store, **Collectibles Canada**, dragging their feet asking the questions, "Does this have value? How much is this worth? What should I do with this?" Sometimes, they are amazed to find out they have something of value, and other times they shake their heads as to why they kept this prized possession all these years. It is the evolving of **Collectibles Canada** over time that allows us to accommodate our customers' needs as they enter the golden years and have questions which **Collectibles**

Canada can answer. **Collectibles Canada** can help direct them with options available while they are downsizing and possibly preparing for their estate distribution. I always notice that after we have a conversation about items they have questions about, regardless of value, they leave the store with a spring in their step.

Collectibles Canada customers feel a sense of relief knowing they have taken the first step in addressing the challenge of assessing the value of their possessions. The adventure of downsizing is a wonderful experience

Continued on next page

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Advertising Feature

A Tax Credit often overlooked



By Peter J. Manastyrsky

Our winter has been cold and at times miserable but we are hardy Manitobans, on the other hand, spring is around the corner. Shortly we will be preparing our tax return for the 2017 calendar year. Tax deadline and the last day for filing is **Monday, April 30th**. Your 2017 tax return has some changes but the changes will depend on your personal tax situation.

One major change made for the 2017 tax return; if you are applying for the **Disability Tax Credit**, your doctor isn't the only one who can complete the paperwork. **Nurse practitioner** has been added to the list of medical practitioners who can certify your eligibility. If you are a person (of any age) who has problems with vision, speaking, hearing, walking, bowel or bladder functions, feeding, dressing or performing mental functions necessary for everyday life, you may qualify for a **Disability Tax Credit**.

What is the Disability Tax Credit? This Federal tax credit is non-refundable, it helps people with disabilities (impairment) to reduce the amount of income tax they might have to pay, reducing the amount of tax payable and by allowing some relief for disability costs. The **Disability Tax Credit** is available to Canadians who have a qualifying **severe and prolonged impairment**

that impacts the activities of **daily living**; where the ailments are not likely to get better any time soon and have already been in place for a period of at least 12 months.

Now is an ideal time to look into this **Disability Tax Credit** before you start filing your income tax return for 2017. If you did not apply for the tax credit in the past, it is not too late to use the credit and apply it to your tax return. If you have paid taxes in previous years, you can claim the **Disability Tax Credit** by requesting an adjustment to your taxes for up to the past 10 years. The eligibility is based on the effects of the impairment.

This **Disability Tax Credit** is possibly one of the most frequently missed provisions on the tax return and under claimed. People are not aware of the large amount of tax refunds available to them. Once you have become familiar with the **Disability Tax Credit**, you can benefit from it in two ways: by adjusting your previous returns and the second way by continuing to deduct the tax credit savings on returns you file in the future. All of this is worth your while to have **A Step Beyond & Associates** assist you through the procedure.

A Step Beyond & Associates specializes in helping people of **all ages** to get the benefit you deserve. We advocate on your behalf and ensure that your application is interpreted and completed properly eliminating

potential uncertainties and streamline the information so that it is accurate before submission to Canada Revenue Agency. We guide you through the entire process.

As the representative for **A Step Beyond & Associates**, Peter provides a free power point presentation about the **Disability Tax Credit** to group members, senior centres, apartment complexes, condo residences, community centres; please give me a call to schedule an appointment for a presentation.

A Step Beyond & Associates is an accredited member of the **Better Business Bureau for Manitoba**.

As a final note, in a couple of weeks all of us will be thinking of preparing and even selecting someone who is reputable to do your income tax return for 2017. Here is what you need to know. As a taxpayer search a competent preparer who has been doing taxes for years and someone easy to get in touch with, look for stability, please check all the avenues. ■

A STEP BEYOND & ASSOCIATES
(see advertisement on page 5)

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Currie's Corner, cont'd from page 5

"tolerance" on such matters, and don't slam the door on your way out of the building. 'Due process' has long been a fundamental principle of justice in most civilized countries. You are 'presumed innocent' until it is proven otherwise in front of a judge or an official tribunal of some sort.

When we wrote news stories about such things, the word 'allegedly' jumped up all over the place, as if it might persuade any reader or listener to withhold judgment until all the facts were in. But in the post Harvey Weinstein era, just about everything has changed.

In Ontario, Patrick Brown was quietly thinking about what he might want to do with the colours in the Premier's office at Queen's Park, with an election just weeks away. All of that changed this past week, and suddenly he's the odd man out, and he might have trouble getting elected to his local school board.

What exactly did Mr. Brown do that was so hugely offensive? Chances are we'll never know, nor will anyone have to prove anything in a courtroom of any kind. There is indeed something resembling strong evidence that he behaved inappropriately, but chances are we'll never really know for sure.

Welcome to 2018, especially if you are male and crave a career in public life. ■

Downsizing and Lifestyle Change, cont'd from page 6

if your approach is done with enthusiasm and knowing it need not be overwhelming if you have a source like **Collectibles Canada** for information. **Collectibles Canada** can help make a list of where you are going to dispose of these items.

Take the time at your leisure to drop into **Collectibles Canada** and have a conversation so you know all the items we buy and sell. Your initial visit is to discuss what **Collectibles Canada** will purchase or sell and then get yourself organized accordingly at home.

When you are ready you can prepare your package that you know will be assessed and purchased at the market value at that time.

The markets do change so it is difficult to give a value one day and you are not prepared to part with it months down the road. That is how you get overwhelmed with information and value.

You may already be in the mindset of letting go and do not need anymore time to talk about it, then just call **Collectibles Canada** and we can make sure you are bringing in items we purchase and we may have you organize it a bit further to assist you when you come into the store. I could get on the trend that we pay the highest prices, but sometimes it is not about price it is about a feeling of being comfortable with the transaction and the company you are dealing with.

The information in this article has come about through experience and an awareness that people are looking for direction with organizing themselves for the golden years and we are certainly a company that should be on your list. (See ad on Page 5)

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THE BUZZ



Story by Scott Taylor
Photos by James Carey Lauder

A Good Hockey Club with a Real Chance

The Winnipeg Jets have a chance to win the Stanley Cup.

That's a bold statement and one I never would have considered making 12 months ago. However, based on the way the Jets played at the end of January suggests quite clearly to me that all the good news that came with the first four months of the 2017-18 National Hockey League season was not a fluke. The Jets are good and they have a chance to go a long way in the post-season.

What I noticed in the final week of January, however, was a team that can play with the league's best despite the fact three of its best players were out with injuries.

The Jets played the Top 2 teams in the NHL on Jan. 30 and Feb. 1. Granted, they played those teams at home (where they are 18-3-2 this season), but nonetheless, on Jan. 30, the Jets faced the 34-12-3 Tampa Bay Lightning, the first place team in the NHL and beat them 3-1. Then, on Feb. 1, they met the 33-12-4 Vegas Golden Knight, the first place team in the West, and took them to overtime before losing 3-2.

It should be remembered that the Jets beat Tampa and picked up a point against Vegas without, arguably, their top player, Mark Scheifele and their best defenseman Jacob Trouba. They were also without veteran defenseman Dmitry Kulikov who has been better than expected this season; centre Adam Lowry who is a key to the team's strong forechecking game; and backup goalie Steve Mason, a veteran who has helped Connor Hellebuyck become one of the best goalies in the game.

Fact is, the Jets beat the Lightning – and held a team with the NHL's leading scorer Nikita Kucherov and one of the game's greatest players (and the fifth leading scorer) Steven Stamkos – with a defensive unit that included Tucker Poolman, Ben Chiarot, Dustin Byfuglien, Toby Enstrom, Josh Morrissey and Tyler Myers.

Call me hyperbolic, but if you can beat the best team in the league with a defensive unit that includes a virtually untested rookie, a journeyman, a guy back from a near full season off with injuries, a minus



Mark Scheifele will be back soon



Goaltender Connor Hellebuyck



Captain Blake Wheeler



Patrik Laine

waiting to happen, a D-man who is way too small and a guy in his second full season in the NHL, you've proven that it doesn't matter where you play the game, you have the tools to beat anybody at any time. Oh, yeah, and they also won that game with their third-string goalie, Michael Hutchinson, in net and to be completely fair, he was outstanding that night.

Despite the injuries, Winnipeg is now 6-2-2 in its last 10 games and 9-2-3 since star forward Mark Scheifele went down with a shoulder injury. So many Jets players have stepped up at different times during Scheifele's rehab – Little, Blake Wheeler, Trouba, Connor Hellebuyck, Mathieu Perreault, Joel Armia, Patrik Laine, Nikolaj Ehlers, Tyler

Myers, Brandon Tanev etc. – that it's hard to imagine how good this team could have been with its 2016-17 leading scorer in the lineup.

Meanwhile, with 30 games remaining, the Jets are in first place in the Central Division, two points ahead of second-place Nashville, a team with three games in hand. The Jets are four points ahead of the third-place St. Louis Blues, but the Jets have a game in hand on St. Louis.

The Jets have had a remarkable season already. Captain Blake Wheeler should be under consideration for the NHL's Hart Trophy as the league's MVP, goalie Connor Hellebuyck will have a shot at the Vezina Trophy as the NHL's top goalie, head coach Paul Maurice is already under consideration for the Jack Adams

Trophy as the league's coach of the year and by staying the course and building through the draft, GM Kevin Cheveldayoff should be one of the finalists for executive of the year.

Granted, there are still 30 games remaining and anything can happen, but this team has already weathered a potential disaster with the injuries to Scheifele, Trouba and Kulikov and if it heads into the post-season with its stars healthy and its goaltending strong, there is no telling how far it can go.

The Winnipeg Jets have a legitimate chance to win the Stanley Cup. They don't have any guarantee but they definitely have a chance. And that's all any hockey fan can ask of his/her favourite team. ■

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February 6 is Safer Internet Day – a day to promote safer and more responsible use of online technology

Five Things You're Doing That is Compromising Your Online Safety

By Dr. Eric Cole

Just like we work to improve our physical health and well-being, it's also vitally important to improve our cyber health and keep ourselves safe from online danger. Here are five easy fixes to keep yourself cyber safe this year:

1. What You're Doing: Clicking in Emails

What You Should Be Doing Instead:

Never click on a link or email attachment, ever! Think of email as a text-only method of communication because nothing else about it is

“Never click on a link or email attachment, ever! Think of email as a text-only method of communication because nothing else about it is safe.”

safe. It was never meant for transferring files, and links are probably not what they appear to be. Remember that email is the number one method that the adversary uses to get you to do their bidding. Unless you absolutely know that the email comes from someone you trust, don't click! And even if it does come from someone you trust, be cautious if the link appears unusual or out of character for them. It could be an adversary pretending to be someone you know. Think about every click as possible doom.

2. What You're Doing: Using Only One Credit Card

What You Should Be Doing Instead:

There are many credit cards without annual fees that will be more than happy to extend you credit. I recommend having at least 3 or 4 different cards that you use for different purposes. Ask for a low credit line on each – I'm certainly not recommending that you run up big bills on multiple cards! But having a separate card for different types of transactions reduces your risk and the effort needed if one card gets compromised. For example, have separate cards for online bill paying, online purchases, dining and entertainment, and travel.

Never use a debit card except at the ATM – you have far less fraud

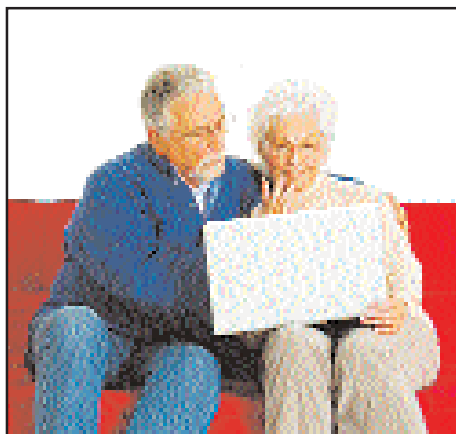


Image courtesy of Ambro at FreeDigitalPhotos.net

and theft protection from your bank than you do from the credit card companies. Finally, enable real time text message alerts on your cards so that you know every time your card is used and don't find out at the end of the month when you see unusual charges.

3. What You're Doing: Using One Computer For All Your Cyber Activity

What You Should Be Doing Instead:

With the price of computers dropping rapidly, you can't afford NOT to have a separate "high risk" computer for your online activities such as email, web browsing, and shopping. On your "low risk" computer you can minimize online activity to encrypted transactions such as with your bank or credit card company. Unfortunately, it's likely that you'll get compromised in the near future and it could take a long time,

if ever, to recover your personal and financial files. That effort and heartache will cost a lot more than a couple hundred bucks for the second computer.

4. What You're Doing: Using Public WiFi Without a VPN

What You Should Be Doing Instead:

Every time you log on to an unprotected public network, everyone else on that network can see your computer or device. It's like running naked through the mall shouting "Look at me!" – you will most certainly get noticed. Cover up! There is a simple type of application called a VPN, which stands for virtual private network. It sounds fancy, but what it really does is create a private tunnel to the Internet that your device can use without being seen. Every time you want to connect to the Internet in public, you fire up your VPN and you become invisible.

5. What You're Doing: Using Weak Passwords

What You Should Be Doing Instead:

I've always recommended switching to pass phrases where you create a strong password from a phrase that you'll remember but that no one can guess. This is great if you only have a few passwords to remember, because you don't want to use the same pass phrase for multiple sites. But some people have hundreds of passwords for home and work, making it impossible to create unique phrases for each one and remember which is which. In these cases, consider using a password vault that will generate strong passwords for each site you use. You only need to remember the master password/pass phrase to unlock the vault, and then it will fill in your unique passwords as you visit different sites. Remember to lock your vault after each session, or have it time out after a couple of minutes.

Bottom line, be smart about how you handle your online activity. Even if you adopt only one or two of these tips, you'll be taking a big step toward being cyber safe this year and beyond. ■

Dr. Eric Cole is CEO of Secure Anchor, former CTO of McAfee and Lockheed Martin, member of the Commission on Cyber Security for President Obama, the security advisor for Bill Gates and his family, and author of a new book, *Online Danger: How to Protect Yourself and Your Loved Ones From the Evil Side of the Internet*. For more information, please visit, www.onlinedanger.com and connect with Dr. Cole on Twitter, @driccole.



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Tire Identification Number

Courtesy Canadian Super Shop – www.canadiansupershop.ca

When you need to determine the age of a tire, all you have to do is read its Tire Identification Number (in some provinces it is called tire's serial number or DOT). It is different from Vehicle Identification Number (VIN) and the serial numbers found on many other products. Because tires come in sets of four, the Tire Identification Numbers are essentially batch codes that identify the week and year of a tire's production. Therefore, it is easier to determine the age of a tire than you think.

According to laws in Canada, Department of Transportation and Transport Canada impose specific safety standards to make sure the tires are safe to use. There is valuable information decoded in just one line. That number will tell you the manufacturer and factory where the tire came from, in addition to the date of production. The last four digits refer to the week and year of manufacture. For example, 3615 indicates that the tire was produced in the thirty-sixth week of 2015.

Any tire sold in Canada must have the tire identification number printed on the sidewall.

The maple leaf after the DOT-number means that the tire was made in Canada and confirms that it meets Transport Canada specifications.

All tires made post-2000 have those four digits. However, it is difficult to determine the exact age of a pre-2000 tire because those have three numbers. The first two digits will tell you the week, but the third number stands for the decade the tire was made. The problem is in knowing which



41st week of 1984 or 1974



5th week of 2011.

decade it was. Some (not all) tires that were made in the 1990's have a triangle after the DOT number, indicating that decade. However, with tires without the triangle, a code of "238" could be from the twenty-third week of 1988 or 1978.

Apparently, these DOT numbers were not created for the consumer to determine the age of a tire. Instead, the NHTSA designed them to make it easy to recall tires and maintain the records of their production dates.

As if that was not enough, the DOT number is printed on one side of the tire; some manufacturers will imprint the number on the inner side of the tire. Some technicians will install the tires with the DOT number on the inner side because it is easier to install it that way.

When installing a new tire keep the visibility of the DOT number in mind. If you already installed the tire with the DOT number on the inner side, you might want

to take it off when you need to ascertain the age of the tire.

However, this obstacle is going away soon, as the new rules by NHTSA say that the sidewall information should be printed on both sides for easy reading.

Visually inspecting the tire itself helps when you want to know how old your tire is. Look for any sign of aging, and do it regularly, look for tread distortion, large or small hairline cracks in the sidewall. Also, beware of any vibrations or a change in the dynamic properties of the tire. When in doubt, replace the tire as soon as you can.

For any of your auto concerns, call **Marve** at **Canadian Super Shop 204-885-5901** or stop by **1775 Portage Ave., Wpg. www.canadiansupershop.ca**



January 29, 2018 MANITOBA TO MOVE FORWARD WITH AUTONOMOUS VEHICLE TESTING

OTTAWA—The Manitoba government will bring forward legislative amendments which would allow for testing and use of autonomous vehicles on provincial highways, Infrastructure Minister Ron Schuler announced.

"The rapid technological advances being achieved by carmakers in regards to autonomous vehicles must be met by legislation allowing for their use in our province," said Schuler, who met with federal and provincial highway and transportation ministers. "We will meet those challenges and seize the opportunities relating to autonomous vehicles by bringing forward these proposed amendments."

Similar to other traffic safety statutes across the country, Manitoba's Highway Traffic Act (HTA) was written on the basis of a human driver being in physical control of a vehicle. As a result, proposed amendments to the HTA will be brought forward that would authorize projects for research and testing of vehicles and vehicle technologies on Manitoba highways, said Schuler, noting the long-term goal is to develop regulations allowing for public use of high-level automated vehicles.

At the meeting, Schuler and his counterparts endorsed a report on automated vehicles, with the ministers agreeing to develop a strategy to facilitate their testing and overall integration on public roads.

In addition to discussion on autonomous vehicles, Schuler and his counterparts discussed the upcoming legalization of cannabis, with enforcement and public education being cited as top priorities. Collective road-safety priorities that address issues such as impaired and distracted driving, commercial vehicle safety, and the safety of cyclists and pedestrians were also agreed to, while initiatives relating to infrastructure for use by electric vehicles moved forward.

"It was time well spent to meet with my counterpart from the federal government, as well as provincial and territorial colleagues and Indigenous representatives," said Schuler. "All of us have the same goal, which is to ensure our respective transportation needs are addressed." ■

Road Rage Incident - Arrest

On January 7, 2018, the Winnipeg Police Service was notified that a 63-year-old male had been the victim of a road rage incident. The incident occurred at approximately 11:40 p.m. the day before in the area of the Centennial Concert Hall.

Officer met with the victim and learned that he was being picked up on Market Street between Market Street and Main Street after attending a show. As he was attempting to get into the rear seat of a

silver SUV, a white Mercedes Benz was attempting to merge through traffic from behind. A male then exited the Mercedes and assaulted the male by punching him in the upper body.

The victim was transported to hospital in stable condition by a family member. He has since been discharged and is waiting for surgery.

Members of the Major Crimes Unit continued with the investigation and identified a suspect.

On February 5, 2018, the suspect turned himself in at the Winnipeg Police Headquarters building.

Justin Peter Karpluk, a 20-year-old male of West St. Paul, has been charged with:

- Aggravated Assault
- Fail to Comply with Probation Order

He was detained in custody.

Stonewall Children's Centre

Beer & Wine Festival



Saturday March 17
7:00 - 11:00 pm
Royal Canadian Legion
Stonewall

Wine Pull!
Local Liquor Vendor Samples!
50/50!
Silent Auction!
Food Pop-Up!

Advance Tickets \$35

available at these Stonewall locations until March 10th:

- The Co-Operators**
- Interlake Sports**
- Sunova Credit Union**
- Stonewall Children's Centre**

OR \$50 at the door.



Bus Shuttles provided (\$15/pp)
from Selkirk & Winnipeg:
Seats must be reserved
prior to February 20th.

Call Pam **204-467-2214** to reserve shuttle seating or **purchase event tickets via etransfer**

All proceeds in support of the Stonewall Children's Centre.
PLEASE DRINK RESPONSIBLY

Crime Prevention Tip

Courtesy Winnipeg Police Service

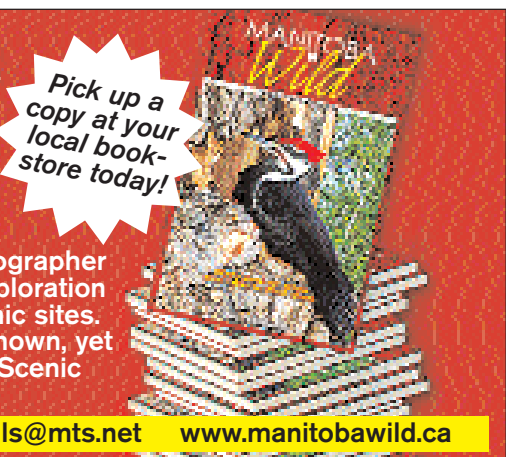
- As a friendly reminder, especially during the current cold weather we are experiencing, the Winnipeg Police Service is requesting vehicle owners to never leave their vehicles unattended, running or not, for any length of time while the keys are in the ignition.
- Always ensure that vehicles' keys are secure and don't leave spare keys hidden within the vehicle.
- Fewer stolen vehicles on Winnipeg streets reduce the potential for serious collisions and harm to the public
- Be aware of your surroundings when entering or leaving your vehicle.

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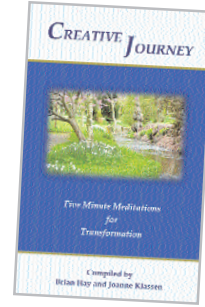


Joanne Klassen, founder of Heartspace, home of Transformative Life Writing, is the author of *Tools of Transformation* and many other books. Heartspace classes are popular in Canada and Europe. For information on Transformative Life Writing classes, please visit the Heartspace website: www.write-away.net or contact Joanne Klassen at: jklassen@write-away.net

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- Compiled by Brian Hay and Joanne Klassen

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Excerpts from CREATIVE JOURNEY:

SAVOUR

Brian Hay (BHH)

Half of the ills of mankind might be shaken off without doctors or medicine by mere residence in this lovely portion of the world.

(Robert Louis Stevenson)

The bright, hot sun and smooth warm sand on the beach kept me walking in gratitude and high spirits this morning. Only four days left of this and then back to the cold harsh winter in Canada, which almost brought me down. I thought of my English friend, who e-mailed this morning and told of having to use a "light box" to simulate the summer sun in the treatment of seasonal affective disorder during England's dreary winter days. How lucky I was to have the real thing here in Maui, Hawaii, a tropical paradise.

I thought about how Robert Louis Stevenson had what we now know was likely the same seasonal affective disorder. Yet he found great relief in living out the last years of his life in Samoa.

For myself, with each day flying by in this tropical paradise, I wonder how I can preserve, remember and relive this moment? Just do it—take the beach walk, re-imagine this blissful time, savour it, and write about it, a time to savour. (BHH)

I embrace the warm sunshine to remember and savour, on days that are not as warm and bright.

Brian Hay (BHH)

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

E-mail: brianh171@mymts.net ■

BELIEVE

Joanne Klassen (JK)

A bend in the road is not the end of the road, unless you fail to navigate the turn.

(Motivational poster)

A mid-winter heat wave in Manitoba is melting the snow, and turning streets to slush. Still, skaters on the river outside my window believe that the ice will hold them—dozens and dozens of them at this moment.

I am thinking that relationships undergo changes in the same way that weather changes the flowing Assiniboine River to solid ice. Belief in one another builds between people over time until it is sturdy enough to carry the weight of the ups and downs of life's journey.

There's been a climate change between a friend and me. A misunderstanding has made our path slushy and we tread carefully. I want to take a cue from the skaters who believe that the foundation is strong enough to bear the weight of

changing patterns. It may not be smooth and solid between us just now, but I believe that this change is only one aspect of the future terrain we will glide along together. (JK)

Belief is not an emotion; it is a choice.

I choose to believe that all is well as I peacefully move through this day.

Joanne Klassen (JK)

Author and Heartspace founder, Joanne began facilitating personal development programs in 1975. Her career and life changed in 1998 when she received a vision for Transformative Life Writing™ which is now offered to teens, adults and seniors around the world. Joanne's ideal day includes writing, singing to a baby, visiting thrift shops and walking along the river with her husband Ted in Winnipeg, Canada. E-mail: jklassen@write-away.net ■

Advertising Feature

Seniors can buy life insurance too

You have worked hard for many years to build your career, raise your family and plan for your retirement. Life insurance is an important part of most financial plans. If you put off buying life insurance because you thought you would do it later but you never got around to it, don't worry. There are so many great options for seniors who are wanting to buy life insurance.

Many people may think their only option for buying life insurance as a senior is the type of policy they see advertised on TV. These guaranteed to issue policies are often the best option for those with some health issues that would not qualify for a traditionally underwritten life insurance policy or they would be highly rated. These policies offer permanent coverage of up to \$50,000 and are best suited to cover funeral expenses, pay off debts or to leave something to loved ones. Premiums are locked in for the life of the policy, many plans will build cash values but benefits are usually limited in the first two years.

If you applied for a traditional life insurance policy in the past, you were probably required to fill out a full application and you needed to complete some medical tests such as a blood or urine test. This type of policy is ideal for seniors in average health that want the best rate or want a larger volume of life insurance. Coverage is available in amounts up to \$1,000,000. Depending on their age at application and how long they want to be covered, term policies of 10 or 20 years may be available. There are several types of permanent plans, some types build cash values.

A fantastic option for many seniors is a simplified issue life insurance policy. After answering some medical questions, coverage can be in force in as soon as a few days without needing to complete any medical requirements. With many insurance companies having higher age limits, even an 80 year old can qualify for a permanent policy. Term insurance is available in amounts up to \$350,000.

Simplified issue policies are available to you even if you were declined or rated in the past. It is also great for people who have had trouble qualifying for non-medical reasons. You can still get coverage if you have a bad driving record, engage in risky activities or you like to travel to exotic destinations or countries with travel advisories. Simplified issue policies offer excellent coverage at affordable rates,

sometimes less than a rated traditional policy.

Your insurance needs change throughout your life as your situation changes. Not sure which type of life insurance is right for you? We can help you find a policy to fit your needs and budget. We are a family company and work with over 25 of the top life insurance companies in Canada. ■

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ENTERTAINMENT:

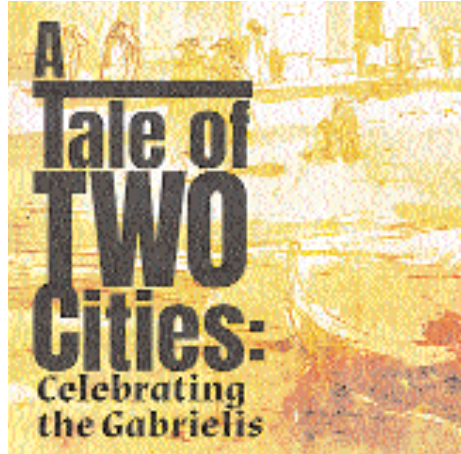
Camerata Nova Concert Series - A Tale of Two Cities: Celebrating the Gabrielis

Lots is happening for Camerata Nova these days! The group sang at the Winnipeg New Music Festival January 29th, to a full house. The next day, also as part of the WNMF, Artistic Director Andrew Balfour presented a one-hour daytime mini-concert with a small group of Camerata Nova singers and friends, called the **New Raven Ensemble**, at 181 Higgins Avenue.

The venue has wonderful acoustics for this type of performance.

Calling Early Music Enthusiasts

Don't forget to get your tickets for the next concert of Camerata Nova's 2017-2018 season:



A Tale of Two Cities. This early music extravaganza with an expanded choir, soloists and ten top period

instrumentalists is not to be missed! In a mere 40 years, Andrea Gabrieli and his nephew Giovanni Gabrieli transformed the entire face of Renaissance music and, in the process, changed the old city of Venice into a cultural magnet of Europe. Their music is showy and glorious with contrasting choirs of voices and instruments calling and responding to one another. Featuring local soloists including Dan Peasgood, Dayna Lamothe and others. This will be a high-quality, thrilling choral blockbuster of music never performed before in Manitoba! As usual there will be two performances, the first on **Sat. Feb. 24th** at 7:30 p.m. and the second on

Sun. Feb. 25th at 3:00 p.m. at Westminster United Church.

Fundraising Raffle!

Camerata Nova has launched its 2017-2018 fundraising raffle. First prize is a trip for two to Churchill courtesy of Calm Air valued at over \$5000. Second prize is a Toona Iqulik stone sculpture valued at \$950. Tickets are \$5 each. Purchase yours by contacting us at: **204-918-4547**, **info@cameratanova.com** or at our concerts throughout the year. Only 1200 tickets printed!

We hope to see you there! ■

Please Consider a Donation! Gifts to Camerata Nova are easy to make!

Phone Executive Director Carolyn Rickey (204-918-4547) with your credit card, send in your cheque, or make a secure online donation by clicking on the CanadaHelps button on our website: **cameratanova.com**. Our mailing address is: Camerata Nova Inc. PMB 125, 30-360 Main St., Unit 13B, Winnipeg, MB R3C 3Z8 Canada

Since 1996, non-profit ensemble Camerata Nova has been presenting remarkable and diverse concerts. To those who have already made your 2017-2018 gift, WE THANK YOU!

Jack Motyer - 101 years old and carving out a name for himself



Jack Motyer, left, is defying the laws of old age. At 101 he still ventures out once a week to partake in woodcarving sessions at the Clifton Community Centre with other members of the Assiniboia Woodcarvers Association, a group he helped start with a few other fellow carvers. He is also involved with the Adanac Carvers Association.

Jack has always been active. In sport, he curled up to the age of 95 in St. Vital, Wpg. Earlier in his life, he was the President of the Royal Lifesaving Society of Manitoba. He taught water safety and delivered swim programs, eventually receiving a National Lifeguard Award. He taught all aspects of swimming, even to a young child with a severe disability, or rather, a differ-



101-Year-Old Jack Motyer holding up a walking stick (note the stick is not holding him up) that members of the Assiniboia Woodcarvers Association helped create. Each member carved a segment with a design of their choice and then the segments were secured by a rod down the middle. It was even awarded first place by the Prairie Canada Carvers' Association.

Above left: Jack working on some carvings with many tools of the trade. Above right: Jack's 1st carving - made from a 2"x2"x4' piece of wood. The chain was carved as you see it - already linked. The balls were also carved inside of the wood cage. Nothing had to be assembled. **Amazing challenge for a first attempt at woodcarving.**

ent ability. Jack says, "Everyone has the right to swim." He even coached the YWCA Swim Team. And in 1934, Jack cycled from Winnipeg to Boissevain to Grand Forks and back again.

Back to carving. It is relatively easy to do, so Jack and other members say. There are a multitude of tools that you could invest in, but you could simply use a pocket knife to start with. You can take some courses and develop your style from there.

Jack has been carving since the mid-70's and has garnered a lot of knowledge. And he's happy to share that with anyone wanting to learn.

Some things you'll learn are the types of wood you can carve with such as Butternut, Pine, Cypress Knee, and Cottonwood bark. There are a variety of techniques as well, such as chip carving and relief carving.

Jack enjoys everything about carving including the socializing that comes with it. There isn't much he hasn't tried creating.

Jack has been recognized many times for his craft and voluntary contributions to local carving groups, and was the first to receive the Prairie Canada Carver's Association (PCCA) Service Award for his dedication.

Jack has also served with the Royal Canadian Air Force from '42-'45. He was part of the Tactical Air Force, arming Spitfires close to the front lines. But that's another story for another time. ■

To join the **Assiniboia Woodcarvers Association**, just show up at the **Clifton Community Centre** every **Friday** around 12:30 and stay until 3 pm. Just beginning? Get tips from experienced woodcarvers. It's a hobby for both men and women. Address: 1315 Strathcona Street off Wellington Avenue in Winnipeg.



Some members of the Assiniboia Woodcarvers Association in Winnipeg, MB. Sitting L-R (front): Jack Motyer, Carla Cox. L-R (back): Harold Oake, Lynda Baxter, Wally Meers, Danny Myhal, Larry Kehler, Mel Bodnarus, Doug Parke.



Left: A variety of Jack Motyer's creations.

Come join the fun with the Red Hat ladies!

The Red Hat Society is a playgroup for women created to connect like-minded women of all ages, make new friends and enrich lives through the power of fun and friendship. Our members are from all walks of life and have varied interests. As a result each chapter is unique. Members who have attained the fabulous age of 50 wear red hats and purple clothing, while those under 50 wear pink hats and lavender clothing.

Yes, we are all about "play" but we cannot discredit the deeper, more meaningful benefits of Red Hat Society Membership - powerful interpersonal connections and emotional support systems built among Sisters both online and offline. We support one another in every life stage. We are reshaping the way women are viewed in today's culture by promoting, not

only fun and friendship, but freedom from stereotypes and fulfillment of goals and dreams. Fitness is the foundation on which we base healthy, rewarding lives. The Red Hat Society naturally promotes positive Hattitudes!

If you would like to join the fun!

Contact Helen:

hrhicks@mts.net

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www.redhatsmanitoba.com



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THE COMMERCE EXCHANGE



Today's Recipe



Seven Layer Taco Dip

Metric	Ingredient	Imperial
2	small cans of jalapeno bean dip or refried beans	2
4	ripe avocados, mashed	4
1	bunch green onions, chopped	1
-	lemon juice (a few drops)	-
125 ml	sour cream	1/2 cup
250 ml	mayonnaise	1 cup
1	envelope taco seasoning	1
1	medium jar pitted, ripe olives, sliced	1
2	tomatoes, chopped	2
500 ml	cheddar cheese, shredded	2 cup

Mix lemon juice, sour cream, mayonnaise and taco seasoning together. Begin layering in a deep pan, in the order listed; bean dip, avocados, onions, sour cream mixture, olives, tomatoes and cheese. Chill. Serve with nacho chips to scoop.

Serves 6 www.PeakMarket.com

WORDSEARCH - AIRPORTS

By Senior Scope

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

CROSSWORD

Don't You Just Love This

By Adrian Powell

ACROSS

1 Yellow jackets

6 Tijuana's peninsula

10 The Jolly Roger, e.g.

14 Michaelmas daisy, e.g.

15 Tin Man's buddy

16 Eternal City

17 Humorous performance by February's love god in his off season?

20 Salad-bowl wood

21 Lamb's ma'am

22 Laundry appliances

23 M. to Einstein

25 Hand-made rug from Malmo

26 Keanu's "The Matrix" role

27 Where the goddess of love's yacht docks, according to Botticelli?

32 Beatle bride of '69

33 Like some roller blades

34 Belief systems, slangily

38 Embellish

40 Native Coloradan tongue

41 Advanced deg. from Oxford

42 Heavy reading?

43 Hardly abundant

45 French friend

46 Love god who pairs off championship hockey players?

49 Wheel centre

52 Cave drawings, basically

53 Cough syrup label specification

54 Went to a restaurant

56 Mature, like wine

58 Musk of "SpaceX"

61 Mira Sorvino's "lovely" 1995 Oscar film?

64 Astringent



DOWN

1 Steam engine pioneer James

2 70's rival of Connors and Borg

3 Locale that's often full of sweaters?

4 Eat like a sparrow

5 "No seats left for the show," in brief

6 Made a mess of Teacher's helper

7 Teacher's helper

8 Elation

9 Pain-relieving medication

10 Scandinavian god of fertility

11 "Grumpier Old Men" star

12 Divine subject of this puzzle, to Dean Martin?

13 Artist's plaster

18 Unstable nuclear particle

19 German "Mrs."

24 Area below the knee

25 Go back on one's word

27 One way to get to Haida Gwaii

28 Within, in combinations

29 Fully conversant

30 Totally essential

31 How to drink hot tea

35 Closer to the "ideal" figure, perhaps

36 Drew Carey's TV nemesis

37 Totally lost traction

39 H-___ image

41 Empire State Building's style

43 They were often burned at the stake

44 U-Haul rival

47 Without an yslack

48 Exhausted

49 Aries brightest star

50 Beneficial

51 Got going

55 Units of resistance

56 Altar's area, often

57 Tibetan butter

59 Popular old Prussian name

60 This can be quite illuminating

62 Point accurately

63 ___ Mae, of "Ghost"

SOLUTION ON NEXT PAGE

Arlanda	Dyce	Idlewild	Nadi	Shannon
Beijing	Elmdon	JFK	Narita	Speke
Bromma	Ezeiza	Kai Tak	O'Hare	St Paul
Bromna	Fiumicino	Kastrup	Orly	Tacoma
Bykovo	Fornebu	Kennedy	Oslo	Tegel
Cointrin	Galileo Galilei	Kerkyra	Rhein Main	Venice
Croydon	Gatwick	Lod	Rhoose	Vnukovo
Dorval	Heathrow	Logan	Roissy	Waalhaven
Dulles	Hounslow	Maplin	Ronaldsway	Yeadon
Dumont	Hurn	Mirabel	Schipol	

SOLUTION ON NEXT PAGE

Happy Valentine's Day

♥ ♥ ♥ ♥ ♥

My boyfriend told me I can do with him whatever I want on Valentine's Day, so I tied him up and went to the nightclub.

Please remember that Valentine's Day is a polite reminder that Christmas decorations must go down!

Love doesn't have a price tag on it, but all its accessories does.

If you feel sad that you stay alone during Valentine's day, just remember that nobody loves you on any of those other 364 days of the year either.

Who makes most dates on Valentines Day? The delivery guy.

February 14th is St. Valentine's day. Women call it Love day, while men name it as Extortion Day.

For love for you I would even do the thing Meat Loaf wouldn't do.

Canadian CyberQuotes

- Adrian Powell

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

E R X N L E D K V X A T Q O P Q Q A N E I X A A E E A I N Q K V

E R X N L E D K V X A T Q O P Q Q A E V O D E L F Q V V

Q J Q A K A C C X P A E A I E C X P A F Q V V Q J Q A K A C

V O D E L . — M K N R E N L T Q F F

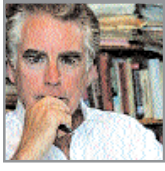
HINTS

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

HUMOUR

By William J. Thomas



I have no idea how this happened! Having once lived in Spain, I wanted to reconnect with this proud and exotic country that

had treated me so well in my twenties. So I pulled out the map, put my finger on a town close to the border with Portugal and booked "a quiet room with a view of the plaza." Built by the Romans in the 2nd Century B.C. and conquered by the Moors around 1000 A.D., the town of Zafra was spectacularly antiquated. The hotel with balconies was appropriately named Los Balcones de Zafra. Our third floor room overlooked what might be the world's first shopping mall - a four thousand year-old Roman forum conveniently built with the town's shops surrounding a central square.

Zafra's Plaza Grande is huge, a timeless monolith of cobblestones and high brick structures, a rectangular homage to open space and clear sky. As we pulled up in the rental car we were greeted by a huge bonfire in front of the hotel being fed chunks of wood by excited children being yelled at by agitated adults. As the sun set, about thirty people milled around the fire, probably an afternoon festival winding down. So sorry we missed it I thought, hauling the bags into the hotel.

La Zambomba! Olé! Bravo! Now Go To Bed.

Francisco Simoes Fernandez de Tejada ("Frankie" in English) could not wait to give us the tour of what was once a Roman villa and then his family home for hundreds of years. Now, in a valiant attempt to hold onto it, he has turned it into a hotel. Every painting and piece of furniture is a lesson in ancient history. Dukes dined before the fireplace; Spain's chess masters played in the parlour.

So we get settled in the room - a prehistoric bedroom with a spiffy new walk-in shower - and I fling open the shutters of the narrow French balcony to admire the Roman galleria by gaslight and the distant hillside castle and ...

"Monica! There's a mob gathering below our balcony!"

But they were a friendly mob with a half dozen musicians among them. When I spotted a banner for Estrella Galicia, my favourite beer, we joined them. The cold *cerveza* came with a tapas of stewed yellow beans and bread. As the fire rose higher in the dark sky and the guitarists strummed their hearts out, people sang with glasses raised and steel heels clicked sharply atop the cobblestones. *La Zambomba*. We had accidentally crashed *La Zambomba*, the annual celebration of Zafra's claim to fame - "*Seville La Chica*," - the daughter of the great Andalucía city of Seville.

Men and women danced flamen-co style in twos and threes and then conga lines. As the guitarists and violinists moved through the crowds, the townsfolk sang the sad ballads and romantic tales of Zafra's history. It was street theater the Appian Way, a modern day tribe descended from Romans honoring the poetry of the past with handed-down carols and passed-around alcohol.

For two tourists this was an unexpected bonus, an accidental thrill of travel. Exhausted, we packed it in at midnight as the church bells from the tower across the square tolled a dozen times in half a minute.

Still wide awake at one o'clock I heard a crash and the smashing of glass below our balcony. I opened the shutters to see an embarrassed woman picking up broken wine bottles and glasses that hit the pavement after she had danced backwards into the bar table. The musicians and dancers and pyrotechnic children hardly noticed. *La Zambomba* had hit its peak - a crescendo of strings, a cacophony of songs and a frenzy of clacking flamingo.

Eyes wide awake at two o'clock I had to get up to take a leak. Curiously, I opened the shutters and the party raged raggedly on. Many were drunk, a few danced by themselves. The musicians had

separated and appeared to be competing with each other for followers. Now 19 hours without sleep and carrying a full bladder a quick solution to the chaos came to mind but then I thought no, Bill, that would be wrong. Use the spiffy new toilet as planned.

Staggering a bit but still awake at three o'clock, the scene on the square looked like New Year's Eve in Purgatory. The dancers were now howling at the moon and the stringed instruments sounded like bagpipes. The good news? The partiers still had their clothes on.

Sometime around four o'clock I went to the balcony to end it all by doing a belly flop into the fire but as I opened the shutters there they were - gone! All except for the fire. At four o'clock the noise had stopped; at five so did the ringing in my ears.

Don't get me wrong, Señor Francisco Simoes Fernandez de Tejada is as gracious as his name is long. And the Hotel Los Balcones is a great place to stay in the magical, ancient town of Zafra. Just make sure you ask for a room without a view. I still believe I could live in Spain but I could never sleep there. ■

For comments, ideas and copies of *The Legend of Zippy Chippy*, go to www.williamthomas.ca

What is your character?

Pick any number between 1 and 9.

Multiply by 3. Add 3.

Multiply again by 3.

You'll get 2 digits. Add them together.

Match them to the number below to find out your character.

- | | | |
|------------------|------------------|----------------|
| 1. Thoughtful | 10. Kind | 19. Reasonable |
| 2. Romantic | 11. Generous | 20. Reliable |
| 3. Loyal | 12. Humorous | 21. Caring |
| 4. Sensitive | 13. Hard Working | 22. Passionate |
| 5. Protective | 14. Energetic | 23. Faithful |
| 6. Gentle | 15. Musical | 24. Wonderful |
| 7. Understanding | 16. Serious | 25. Active |
| 8. Adventurous | 17. Honest | 26. Curious |
| 9. Lazy | 18. Helpful | 27. Friendly |

Solution to **Canadian CyberQuotes** :

A comparison between Madonna and me is a comparison between a strapless evening gown and a gownless evening strap.

- Kim Campbell (b. 1947, Port Alberni, BC. Prime Minister in 1993)

CROSSWORD - Solution

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WASPS BAJA FLAG
ASTER LION ROME
THECOMEDYOFEROS
TEAK EWE DRYERS
MASS RYA NEO
BERTHOVENUS
ONO INLINE ISMS
ADORN UTE DPHIL
TOME MEAGRE AMI
STANLEYCUPIID
HUB ART DOSE
ATEOUT AGE ELON
MIGHTYAPHRODITE
ALUM RISE DUETO
LENS SMEE APRON
    
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WORDSEARCH - Solution

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SCHIPOINTEKAVENICELF
FIUMICINOMPNIVENOM
HEATHROWATJUDOLGK
PBJMTMTOWFEACONPRAE
HYMNUCRSCCPWONCNEWN
KKIDOBDLKTHADNRKKN
DORVALSOSESHONALRPE
CVZWAPLINMSNOTNALTID
HOUNSLOWD IRIETNGAY
CROYDONLSHSDIVDYCE
WEXZWTIJEACGALLOZ
VAHBCWEBFNVKSSONMW
MHAPEKERKRAJJSWAK
EGALILEOGALILENUYDU
ZYDDBHOSWSTDVQNYUO
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“To be happy you must: Let go of what’s gone. Be grateful for what remains. Look forward to what is coming next.”

- Unknown

Things To Do

IN RURAL MANITOBA PROGRAMS / SERVICES / VOLUNTEERING

St. Andrews Heritage Centre - First ever Art Exhibition - Visit the Rectory Mon-Fri, 9:30 am-3:30 pm in February. Free Admission; Celebrate the Canadian Flag's birthday, Feb. 17, 12-1 pm, \$2/participant. Fun for whole family; Learn the basics of genealogical research with the Manitoba Genealogical Society's Education and Outreach Programmer Bill Curtis. Workshop, Feb. 24, 12 pm, \$5/participant. Refreshments. Info and Register at www.standrewsrectory.ca. St. Andrews Heritage Centre, 374 River Road, St. Andrews, MB.

A&O: Support Services for Older Adults - Senior Centre Without Walls. Telephone Group Activities For Manitobans in a fun and interactive atmosphere. Register anytime. Programming is free. Participants call into a toll-free line. Info: 204-956-6400

Brandon - Prairie Oasis Senior Centre - Meals on Wheels program, Mon-Fri, 9 am-4 pm. Wknd delivery can be arranged. Meals \$9. Volunteers needed. We gratefully accept grants and donations. To sign up or to volunteer: 204-727-6641

Springfield Seniors - Attention all Whittlers! Drop on down to the Cooks Creek Community Club, Mondays, 1-3 pm and join the whittling gang for a cup of coffee or two. Please bring your own whittling equipment and supplies. Coffee and smiles are free! Beginner whittling classes will start late Feb. or early March. Limited space. Must register. Call Diane at 204-853-7582 for info.

Stonewall - si55Plus - Oddfellows Hall, 374-1st St. W. **Low income tax return filing assistance;** Drop Off Service Only; Tuesday to Friday 10 am-3 pm; Call 55 Plus for more information 204-467-2582

Stonewall - si55Plus - Oddfellows Hall, 374-1st St. W. Events: **Shamrock Luncheon**, Wed. Mar. 14, 12 noon, Hot Roast Beef Luncheon with Dessert; Entertainment by The Country Gentlemen; Special 50/50 Draw - 3 tickets for \$5; Advance Tickets Required; \$20/person; Tickets available at the 55 Plus & Kerner Kuts; call 55 Plus 204-467-2582 for more info; Deadline for tickets Friday, March 9th; **Heart & Stroke Awareness Luncheon**, Wed. Feb. 14, noon. \$10 at door; **Line Dance Classes**, Tuesdays 11:15 am, Thursdays, 11 am. \$2/class plus yearly \$155Plus membership. Call 204-467-2582

Victoria Beach Seniors - Stay healthy and active indoors at the Victoria Beach Community Ctr. Volunteer opportunities. Margaret at mmurrayhaddad@gmail.com

VOLUNTEER

Emerson-Franklin Senior Services - Volunteers needed: Congregate Meal Program, Handi-van drivers, Medical drivers, Friendly visits and safety checks. Call Lorri: 204-427-2869

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

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

Selkirk - Betel Home - Looking for volunteers for afternoons and Thur. evenings. Contact Matt Mutcheson for info: 204-482-5469 ext. 20956 or mmutcheson@ierha.ca

Springfield - Service to Seniors - Additional volunteer drivers needed in all areas of Springfield. Fees avail. to help cover costs. Call 204-853-7582 or email: springfieldseniors@mymts.net to arrange to pick up an application package.

PROGRAMS / SERVICES

Beausejour - Beau-Head Senior Center - Mon. Chi Gong, Chair Exercise, 10 am. Crib 7 pm; Tues. Crib, 1 pm; Wed. Line Dancing 10 am. (beginners welcome) Bingo 1 pm; Thur. Whist 1 pm. 645 Park St. Beausejour 204-268-2444, beauhead@mymts.net

Dauphin Multi-Purpose Senior Centre-Seniors 55+ - members and non-members. Exercises, floor games, quilting, scrabble, sip and stitch, bingo, crib night, community chorus. Special events: Police Academy, dinner and a movie night, dances. Congregate meal program at the Centre - Tue, Wed, Fri. Lifeline, cancer society Transportation Program, fee for service contact list, Erik kits, help with paperwork. *Facility available to rent* www.dauphinseniors.com, 204-638-6485

East St. Paul 55+ Activity Centre - (262 Hoddinott) - Area residents welcome to play cribbage Tues., whist Fri. Also: pool, quilting and stitchery, art group, table and floor shuffleboard, book club, yoga, potluck suppers and a movie night, dances. 204-654-3082 (msg).

Emerson-Franklin Senior Services - For seniors with disabilities, to assist in maintaining independent living. Services: friendly visiting and checks, transportation, shopping, foot care clinics, home maint. including housekeeping, heavy cleaning, gardening, home repair, Victoria Lifeline, E.R.I.K. kits, mobility equipment (loan

service), congregat meal program (3x/wk), Meals on Wheels for shut-ins. 204-427-2869

Ile des Chenes Seniors/Grande Pointe - Yoga, Mondays, 10 am. Indoor Walking, Mon., Wed. & Fri, 9-10 am. 204-878-3482 or 878-2728, 253-0856, 878-9562.

Interlake North Eastman - Services to Seniors programs include: transportation, friendly visiting/phone calls, assistance with filling out forms, foot care, housekeeping, yard work, minor home repairs, Meals on Wheels, Congregate Meals, Lifeline, ERIK, errands, etc. Volunteer opportunities avail. Call for info: **Arborg** and District Seniors Resource Council 376-3494; **Ashern** Living Independence for Elders 768-2187; **Brokenhead/Beausejour** Outreach for Seniors at 268-7300; **East Beaches Resource Center (Victoria Beach)** 756-6471; **Erksdale** Community Resource Council 739-2697; **Fisher Branch Seniors Resource Council** 372-8703; **Gimli Seniors Resource Council** 642-7297; **Lundar Community Resource Council** 762-5378; **Riverton & District Seniors Resource Council** 886-2570; **Two Rivers Senior Resource Council, Lac du Bonnet** 345-1227, **Pinawa** 753-2962 or **Whittemouth/Reynolds** 348-4610 or **Winnipeg River Seniors Resource Council** 367-9128

Montcalm Service to Seniors - Meal program with activities and musical entertainment in/at Letellier-Hall Fridays. Joanne: 204-304-0551 or email: jbarnabe@hotmail.ca

Notre Dame de Lourdes/Saint-Léon /Ensemble Chez Soi - Services: parking permits, congregat meal programs 5x/wk at the manor, internet research, info/health sessions, light housekeeping, Alzheimer's support group, palliative care, transportation, help with documents, friendly visits/calls, spiritual services, equipment rental, E.R.I.K. kits, lifeline, mobile library, yard work. Coordinator Bev Collet: 204-248-7291 or ensemble@mymts.net. Our goal is to assist seniors and the disabled to maintain their independence. We are **always looking for volunteers** to help with these programs.

Seine River Services for Seniors - The Philips Lifeline Medical Alert Service - fast access to highly trained, caring Response Associates at the push of a button, 24 hrs/day, 365 days/yr. E.R.I.K., Foot care, Transportation service, Friendly Visiting, Shopping. Juliette Rowan: 204-424-5285.

Les services rivière seine pour aînés - Lifeline est un service d'alerte médicale simple et conçu pour réduire les risques lorsqu'on vit seul. En cas de chute ou d'urgence, de l'aide est à votre portée en appuyant sur un bouton. Le bouton d'aide de Lifeline vous met en communication avec un télésurveillant expérimenté qui vous enverra rapidement de l'aide - 24 heures sur 24, 7 jours sur 7. Philips Lifeline ont gracieusement donné une subvention à Les Services Rivière Seine pour aînés. Cette subvention nous permet d'aider les aînés de nos communautés à mener une vie plus indépendante. C'est important pour les aînés de demeurer actifs s'ils souhaitent maintenir leur qualité de vie. Gratitude à Philips Lifeline pour ce cadeau special. Pour plus d'informations sur Lifeline, contactez Juliette Rowan - Représentante de Lifeline au 204-424-5285.

Selkirk - Gordon Howard Centre (384 Eveline St) - Seniors! Stay healthy, active and connected. We offer hobby workshops, fitness classes, recreational programs, volunteer opportunities and more. Also, special events, such as outings, seasonal meals and presentations. Please visit www.gordonhoward.ca or call 204-785-2092

Springfield Seniors - offers many programs: Pickleball, Zumba Gold, Bingo, Canasta, Board Games, Chair yoga, Strides walking programs, Seniors exercises, Shopping trips, Pancake Breakfasts, etc. Call 204-853-7582 or springfieldseniors@mymts.net for info.

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

Springfield - Support Group for Caregivers. 3rd Thur. of month 1-3 pm at that Springfield Library. Call Jackie at 204-268-4752 or email alzne@alzheimer.mb.ca to register

West St. Paul Seniors Programs - Yoga/Pilates; Zumba Gold 55+; Stitch 'n B*** - Knitting / Crochet Group. Info: Sunova Centre: 204-336-0294, or recreation@weststpaul.com

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