

Kerby News

Published by
Kerby Centre

for the **55** plus

2015
February

Volume 31 #2



When you've been to the Antarctic numerous times, as well-known Calgary naturalist Brian Keating has, you're bound to count a few penguins for friends. Find out more about Brian and how you can meet him on page 14.


Inside

- Dating tips for older singles Page 12
- Where "Siamese twins" originate Page 18
- When debt and retirement collide..... Page 23
- An invitation to the Alberta 55 Plus Winter GamesPage 24

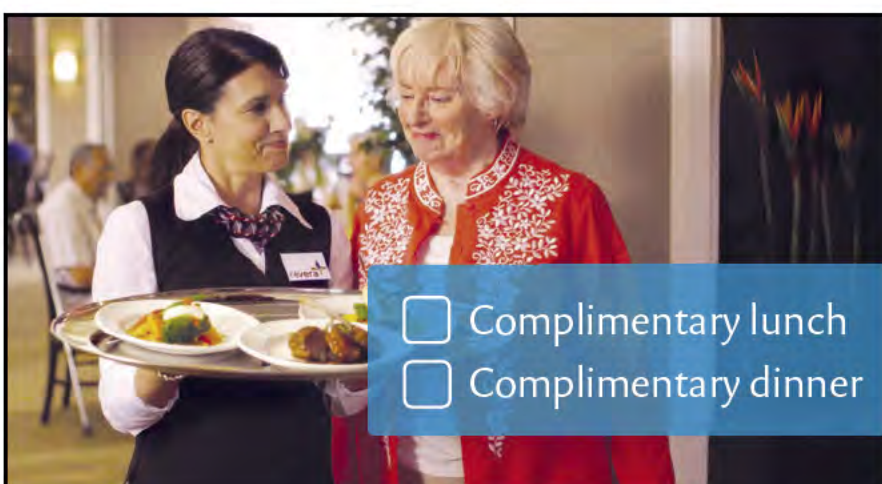


14 February, 2015 Valentine's Day
16 February, Family Day, Alberta

*Happy
Valentine's Day!*

 1133 - 7th Ave. S.W.
Calgary AB T2P 1B2
403-265-0661
www.kerbycentre.com

PO # 0040064604



- Complimentary lunch
- Complimentary dinner



Choice – it's what living at a Revera retirement community is all about.

That's why, Revera would like to invite you and a guest for your choice of a complimentary lunch or dinner and tour. Take the opportunity to check out our vibrant communities and speak with residents about what it's like to live at Revera. See why they tell us they "should have done this years ago."


revera
Retirement Living

1-877-929-9222
reveraliving.com



Sweet Treat Events in February



Valentine's Day Party

Enjoy music, treats and friends.

Thursday, February 12
7:30 PM

Trinity Lodge

1111 Glenmore Trail SW
Ph. 403-253-7576
info.tl@diversicare.ca
www.trinitylodge.ca



Laughter Presentation

Featuring Cheryl Oberg as
Miss Loosie

Tuesday, February 17
2:00 - 3:00 PM

*refreshments & ice-cream
*guided tours available

The Lodge at Valley Ridge

11479 Valley Ridge Dr. NW
Ph. 403-286-4414
info.vr@diversicare.ca
www.lodgeatvalleyridge.ca



Petland's Pet Visit

Enjoy furry, friendly and
unique visitors

Wednesday, February 25
2:00 PM

Lake Bonavista Village

11800 Lake Fraser Dr. SE
Ph. 403-258-1849
info.lbv@diversicare.ca
www.lakebonavistavillage.ca



Happy Valentine's Day

The Manor Village at Rocky Ridge

**** Offering a New Lifestyle... Assisted Living ****



Assisted Living / Rejuvenation Plus includes:

- 24 hour Health Care
- 3 Nutritious Meals per day
- Weekly Housekeeping
- Laundry Service
- And Much More!

450 Rocky Vista Gardens NW
403.239.6400

Call Now! Select Suites Available

**Preserving
 Independence With
 Compassion & Expertise**
 The Community with Heart ♥



SIGNATURE PARK
 1858 Sirocco Drive SW
403.249.7113

STAYWELL MANOR
 174 Ypres Green SW
403.242.4688

***GROVES OF VARSITY**
 5353 Crowchild Trail NW
403.399.5570



THE MANOR VILLAGE
**LIFE
 CENTERS**

HUNTINGTON HILLS
 6700 Hunterview Drive NW
403.275.5667

GARRISON WOODS
 2400 Sorrel Mews SW
403.240.3636

www.themanorvillage.com

Embark on the journey of a worry-free style of living

Starting from the **\$200's**



1 & 2 Bedroom Suites are NOW available!

SUNDANCE ON THE GREEN 

A CARING COMMUNITY BY BETHANY

Sundance on the Green is a 99-suite life lease adult community for seniors to live actively and independently. A life lease purchase with a guaranteed buy back provides a sense of security, community and quality of life.



- Life lease holder has full control of the length of leasing agreement
- Guaranteed buy back at fair market value
- Well maintained property and grounds
- A pet-friendly building with a lot of common areas for activities
- Spacious open-concept apartments offer up to 1,205 square feet
- Plenty of windows to allow natural light into each room

Open Houses

10:00am to 4:00pm

Wednesdays

February 4

February 11

February 18

February 25

403.254.9800

3 Sunmills Green SE Calgary, AB T2X 3N9

info@bethanyseniors.com

www.bethanyseniors.com



President's Report

First annual "Kerby Cares Gala" in support of older adults

By Hank Heerema

Kerby Centre will host the first annual "Kerby Cares Gala" fundraiser on March 13. The gala is a celebration of Kerby Centre's more than 40 years of providing a special place for older adults

55+ and their families to feel safe, welcome, and understood. It is also an opportunity for you to make a difference in the lives of older adults in our community.

The evening begins as you step into a jungle setting with the exotic melodies and

African drum beats of "Rhythm Method." A cocktail reception will be followed by plentiful hors d'oeuvres themed to the event. The evening's feature presentation will be an adventure trip to exotic locales guided by celebrated wildlife expert Brian Keating, "Places to see before you die."

Brian Keating previously held the position "Head of Conservation Outreach" at the Calgary Zoo, and continues to hold that position in an honorary capacity. He also holds the position of Adjunct Assistant Professor of Anthropology, University of Calgary that has enabled him to raise money to be spent on environmental projects around the world.

He's been leading groups on nature-based travel for three decades, exploring some of the most exciting wildlife areas on the planet. He's a weekly guest on CBC Radio in both Calgary and Edmonton, and for many years was a regular on the Discovery Channel, using his own wilderness adventure and wildlife filming.

Brian is an international speaker, presenting at some 50 events a year. His presentation style would best be described as buoyant, fast-paced, humorous, and always uplifting and meaningful. He'll keep you on the edge of your seat.

All proceeds from this and future fundraising Galas will go a long way to benefit the programs and services offered by Kerby Centre: services such as health, wellness, education and recreation programs delivered to more than 20,000 older adults every year. These services enrich the lives of older adults, build self-esteem and improve their quality of life. Your support through the purchase of tickets for the gala will also help to provide encouragement, purpose, dignity and safety to thousands of older adults across our city.

I want to share with you the stories of just two of the dozens of clients assisted by Kerby Rotary Shelter during the past year.

Grace: "I was living in my own apartment until my landlord significantly increased my rent and started to verbally abuse me. Scared and unable to afford the new rent, I was evicted and found myself homeless. This started my downward spiral toward

depression. Through the Kerby Shelter I was given a fresh start and support to regain my confidence and my place in the community."

Joan: With no family support to fall back on, Joan, who had never been homeless before, suddenly found herself without a roof over her head. For six months, she lived in her car, selling her jewelry so she could eat. "Kerby Centre helped me rebuild my life, and encouraged me to keep in contact if I ever needed help again." While she says her experience with homelessness has taught her that "life can turn on a dime," it has also taught her that there are many good people in the world available when you need them.

Kerby Centre is committed to enhancing the ability of older adults to live healthy productive lives

with a focus on their mental, physical, social and emotional well-being.

Help us to help older adults by supporting this fundraising initiative.

The gala takes place on February 15. Individual tickets are \$110. Early Bird special for a table is \$800 if purchased prior to February 15. Tickets may be purchased directly from Kerby Centre (without service charge) by visiting our website www.kerbycentre.com or by calling 403-705-3233.

For more information contact Rob Locke at: Robl@kerbycentre.com



FEBRUARY 2015

Front page: Photo courtesy of Brian Keating
Design by Winifred Ribeiro

Kerby Centre Board of Directors 2015 - 2016

1133 - 7th Avenue S.W. Calgary, AB T2P 1B2

EXECUTIVE

President: Hank Heerema
1st Vice President: Philip Dack
2nd Vice President: Larry Allen
Treasurer: Jerry Thompson
Secretary: Dick Hehr
Past President: Maureen Wills

Directors

Phil Hochhausen, Marion Narum, Zane Novak

KERBY CENTRE'S MISSION:

To assist older people to live as well as possible for as long as possible as residents in the community.

Kerby News

Published monthly by Kerby Centre
1133 - 7th Avenue S.W., Calgary, AB T2P 1B2
(403) 265-0661 • Fax (403) 705-3212
Kerby Centre Website: www.kerbycentre.com
e-mail: editor@kerbycentre.com

Co-Publishers: Luanne Whitmarsh and Keith Callbeck
Editor: Barry Whitehead
Production Manager: Winifred Ribeiro
Typesetter: Montanna Clark
Sales Consultants & Distribution: Jerry Jonasson (403) 705-3238
David Young (403) 705-3240
Classified Ads: (403) 234-6568 Fax (403) 705-3212

The following volunteers assist our professional staff in the production and distribution of Kerby News each month. We are indebted to them for their help:

Editorial Assistants: Kathleen Burke, Margaret McGruther, Faye Wu

Proofing: Margaret McGruther, Anita Dennis, Mansoor Ladha

Mailing: Murray Beck, Don Sharpe, Anita St. Lawrence, Ellen Hansell, Judith Klement, John Lamb, Ryan Robertson, Wayne Orpe, Joanne Dennis, Margaret Walker, Anna Davidson

Kerby News is the official publication of Kerby Centre. Of the 30,000 copies printed monthly, 3,200 copies are mailed to its members. In addition, 26,800 copies are distributed free of charge to readers throughout southern Alberta through the courtesy of retailers and agencies. Non-members can subscribe for \$25.00 per year, inclusive of postage and GST.

Printed in Canada by CentralWeb-Calgary.
Canadian Publications Mail Product Sales, Agreement # 40064604.
Return undeliverable Canadian addresses to:
1133 - 7 Avenue SW, Calgary, AB, T2P 1B2

Material published in the editorial columns of the Kerby News is protected by the Canada Copyright Act and may not be copied or reproduced by any means without the written consent of the Publisher.

Although every precaution is taken to monitor advertising placed in the Kerby News; claims made by advertisers are theirs and are not necessarily endorsed by Kerby Centre. Kerby Centre reserves the right to refuse any advertising materials submitted.

NOTE: Display advertising is accepted on the condition that, in the event of a typographical error, or errors, that portion of the advertisement occupied by the erroneous item will not be charged for but the remainder of the advertisement will be billable and will be paid for by the advertiser at the applicable rate.

Real Estate

Mortgages

Wills & Estates

Powers of Attorney

Personal Directives

(Living wills)

Notary Public

Dependant Adult

Corporations

Home and Hospital Visits available
Over 30 years experience

Ph: 403-270-7290
Fax: 403-270-7218

DEREK L. JOHNSON BA, LLB.

Barrister Solicitor Notary

#221, 1632 - 14th Ave. N.W.
North Hill Centre (Professional Centre)
Calgary, Alberta T2N 1M7

djljlaw@shaw.ca

ASK THE EXPERT ABOUT HEARING LOSS

By Dr. Carrie Scarff

Do you or your loved one have hearing loss but are concerned about the cost of hearing aids?

EXPERT UPDATE:

Hearing aid financial assistance programs are available for **ALL seniors** and the subsidy from the Alberta government went **UP** on July 1st 2012. There are **NEW programs** available to help almost everyone with a hearing loss. These programs cover:

- Hearing aids, including advanced models.
- Assistive devices including FM systems which help individuals who have difficulty listening in a crowd.

Our clinic helps all individuals with hearing loss, regardless of income. We help our patients with funding programs and community support that they may not be aware of.

DON'T DELAY GETTING HELP WITH YOUR HEARING.

RESEARCH SHOWS:

It is important to identify and treat hearing loss as **EARLY** as possible in order

- for the auditory system to have the best success at adapting to hearing aids and to keep our listening skills active
- to prevent people from becoming socially withdrawn or isolated from activities they enjoy due to trouble hearing what is going on

If you would like **HELP** with your hearing loss, **CALL** our office, the leading experts in the field to find out more.

CALL 403-252-4722
TODAY to find out
more and to make
your appointment.

**Audiology
Innovations
Hearing Clinic**

209 - 320 23rd Ave. SW. • www.audiologyinnovations.ca



News from City Hall —

Remember to review your property tax assessment

Evan Woolley



By Evan Woolley

Last month, the City of Calgary mailed out over half a million property and business assessment notices. I want to let you know that the customer review period has started at this time.

Property and business owners have from January 5 until March 6, 2015 to review and ensure that their

2015 assessments are accurate. The City of Calgary will, if necessary, amend property and business assessments if an inquiry is received during this review period.

Please take some time to take a look at your assessments — any inquiries received after March 6 will not be reviewed.

As required by provincial legislation, the 2015 property

assessments reflect the market value of property as of July 1, 2014 and physical condition as of Dec. 31, 2014. The 2015 business assessments reflect the typical net annual rental value of premises as of July 1, 2014.

The Assessment Search website (calgary.ca/assessmentsearch) offers tools and resources to help property and business owners review

their 2015 assessment. The assessment notice provides a unique access code to securely log in to the Assessment Search tool.

Should you have any questions about your assessment, please contact the Assessment Customer Inquiry Representatives:

Phone: 403-268-2888 (Mon. – Fri. 8 a.m. – 4:30 p.m.) or 3-1-1 (after 4:30 p.m. daily and on weekends)

If you have any questions or comments for the Ward 8 office, please contact me by telephone at 403-268-2430 or via email at Ward08@calgary.ca.

Evan Woolley is the Calgary Councillor for Ward 8

This month in Edmonton —

Kerby Centre is the place for personal growth

Kent Hehr



By Kent Hehr

Kerby Centre is special. It is more than a building. It is more than an organization. It is more than the sum of all of its different parts: it is a continual celebration of its mission statement, “To help seniors to live as well as possible for as long as possible as residents in the community.”

The first time I entered Kerby was in September 2003 when my friend Vern Gairns invited me for lunch. We were soon joined by John Duddy and the event became a bi-monthly occurrence by reason of scintillating conversation and the always inexpensive and

hearty fare.

The Kerby was where I first began my foray into politics in 2006 as a potential MLA in the legislature. Shortly after that my father Richard retired and joined the Kerby Chorus. Dad also joined the Kerby Board where he currently serves as secretary.

Over the years I have become more impressed with the myriad of diverse roles the Kerby plays in the lives of Calgary seniors. The Kerby Rotary Seniors Shelter, provides a home for up to 15 seniors. The Kerby Centre was the first seniors’ organization in North America to provide this service.

The 3,000 Kerby Members are provided numerous opportunities for taking entertaining and educational courses in various fields such as computer skills, aerobics, line dancing, and more. Friend and Marquis neighbor Frank Walsh continues to improve his Spanish at the Kerby, which assists him during Irene’s and his winter sojourns in Mexico.

In many ways it is the people who instill the Kerby with its vibrancy. Whenever I enter the first face I see is that of Jeanne Pollock at the reception desk, greeting me with a humongous smile, and a hearty “How are you doing, Kent?” Then I

inevitably run into Mark Paul, the chief custodian, who immediately asks if he can help me with anything.

Often I will see CEO Luanne Whitmarsh and board president Hank Heerema walking the halls in deep conversation about ways to make the Kerby even better.

Two major events which I hold on a yearly basis – my Christmas Celebration and my Stampede Breakfast – take place at the Kerby. In 2014, over 1,500 attended the breakfast and over 500 the Christmas bash.

The Kerby Centre is one of those gifts that keeps on giving. I want to encourage all readers to be aware of

Kerby Centre. Kerby Centre is there for you and I urge everyone to take advantage of its services. I for one am greatly appreciative. I am proud to be your representative and look forward to hearing from you as issues come up in the sitting of the legislature in the spring. As always, you can drop by my office at #130, 1177 – 11 Avenue SW, call me at (403) 244-7737, or send me an email at calgary.buffalo@assembly.ab.ca.

Kent Hehr is MLA for Calgary Buffalo

This month in Ottawa —

Financial incentives to promote seniors’ quality of life

Joan Crockatt



By Joan Crockatt

Every day seniors are making a big difference in our community. They have helped build our city to what it is today and continue to make valuable contributions in our neighborhoods, workplaces and families.

Our Conservative Government values Calgary’s seniors and we are hard at work on many fronts to help improve our standard of living. In fact we’ve approved over

\$100,000 in funding to the Kerby Centre alone since 2006. This money has gone to providing furniture, equipment and programs aimed to help better the lives for all Calgary’s seniors.

On a larger scale we are investing \$45 million annually into the New Horizons for Seniors Program. This program supports projects that are helping ensure the well-being of Canadian seniors and positively impact-

ing the lives of Canadians on a daily basis. Through these projects, we are taking steps to address elder abuse, improve financial literacy, provide affordable housing, and promote healthy living and much more.

Helping you keep your hard-earned money, we’re also delivering targeted tax relief and benefits. Since 2006 we have increased the Age Credit, doubled the maximum amount of income eligible for the

Pension Income Credit, introduced pension income splitting and increased the age limit for maturing pensions. As a result of these targeted tax saving measures, seniors now receive approximately \$2.7 billion in additional tax relief. We are keeping your money where it belongs, in your pockets.

As your Member of Parliament, I am committed to serving you and will continue to do what I can to improve the quality of life

for all of Calgary’s seniors. Please keep in touch and let me know if there is anything I can do for you — I am here to help!

Joan Crockatt is the Member of Parliament for Calgary Centre

Disclaimer:

The opinions and projects of the correspondents on this page represent the views of the correspondent and are not necessarily endorsed by either Kerby News or the Kerby Assembly.



Feel Like A Million Bucks.

You know that feeling. A good hair cut or salon style, a reason to get dressed to the nines for a special evening, feeling in good health and spirits. Being happy and feeling good is what living at Amica is all about.

**CALL
TODAY**

Discover our unique approach to
Wellness & Vitality™ today. Call today for a
personal tour and complimentary lunch.

All-Inclusive Retirement Living • www.amica.ca

Amica at Aspen Woods
10 Aspenshire Drive SW, Calgary, AB
403.240.4404



AMICA™
at Aspen Woods

Above–inflation property tax increases have become the norm

By Mark Milke
Senior Fellow, Troy Media

Once again, Calgary city council has raised property taxes beyond the rate of inflation. No surprise. Over the past seven years, only once, in 2007, has council approved a tax increase below Calgary's inflation rate.

For example, in 2010 and 2012, the tax hike was five times the rate of inflation, and then almost eight times the rate of inflation in 2013 (when the city raised property taxes by 13.1 percent with inflation at just 1.7 percent).

The latest hike, 4.5 percent in residential property taxes for 2015, is triple the average annual Statistics Canada inflation rate for the 2010-2014 period in Calgary. Looking ahead over the next four years, even the city doesn't forecast the consumer price index to rise more than 2.1 percent each year or a cumulative rise of 8.7 percent.

Meanwhile, city utility rates for water, waste-water and drainage will go up next year and in the subsequent three years by double-digit percentages each year, rang-

ing from 15.4 percent to 27.8 percent annually depending on the year and the particular charge.

Whenever city council hikes property taxes or fees by multiple times the inflation rate, some apologists point to another index – the city's self-created Municipal Price Index. That's the one that measures the cost of goods and services delivered by the City of Calgary – but with costs that often result from City Hall's own choices.

For example, in the spring the city cut a generous deal with its largest union: 12.5 percent over four years. So, in the future, that wage deal will inflate the city-created Municipal Price Index, which, again, will be used to justify higher settlements with city workers and the tax increases that accompany them. And round and round with higher-than-inflation property tax increases we will go.

Some might assert Calgarians are happy to pay higher-than-inflation tax increases. After all, the city's Citizen Satisfaction Survey seems to say so. But answers to surveys often reflect the design of the

question. The devil is in the polling questions.

For example, consider this query: "Due to the increased cost of maintaining current service levels and infrastructure, the City must balance taxation and service levels." Respondents had a choice of four options, two that involve increasing taxes and two that offer to "cut services."

Given the restricted choice of responses – increase our taxes or cut services – it's surprising anyone would answer "cut services." After all, people might well expect some increase in property taxes at least to keep up with inflation.

But imagine a different question prefaced this way: "In Calgary, 45 percent of tax-supported expenditures go to salaries, wages, overtime and benefits. Would you A) Prefer tax increases above the rate of inflation; B) limited to inflation; C) reform of city employee compensation packages including pension costs; or D) more competition in service delivery?"

That preface – 45 percent of tax-supported expenditures go to salaries, wages, overtime and benefits - is

derived from the city's own "action plan."

Space does not allow for a deep discussion of all compensation issues, so consider one as an example: pension plans. And look at one in particular that the City contributes to, for enrolled employees (the city has multiple plans) – the Local Authorities Pension Plan.

Contribution rates in that plan doubled between 2000 and 2012, for both the city and employees.

Pension reform, which would help moderate property tax increases, could have been an option. But Mayor Naheed Nenshi has shown little appetite for such a tussle with government employee unions.

In May, the mayor wrote to the provincial government to oppose then-planned pension reforms. (Incidentally, those reforms were put on ice shortly thereafter and then shelved completely in September by Alberta Premier Jim Prentice.)

In his letter, while the mayor claimed he "wasn't opposed to public sector pension reforms," he

opposed even mild reforms such as ending early retirement with full pensions at age 55 for city employees.

The upshot is that this is what we know for sure on city spending. City government employee compensation costs are 45 percent of tax-supported expenditures. The city has struck wage deals above historic inflation levels. Contribution rates have doubled in one major pension plan, driving up pension costs. And the mayor opposes even modest reforms to city government employee pensions. All of that helps to explain why above-inflation property tax increases have become the norm in Calgary.

Mark Milke is a Senior Fellow at the Fraser Institute and author of Public Sector Pensions: Options for Reform from the Saskatchewan NDP. www.troymedia.com

DISCLAIMER:
The opinion expressed on this page represents the view of the correspondent and is not necessarily endorsed by Kerby Centre.



SHALEM HAVEN

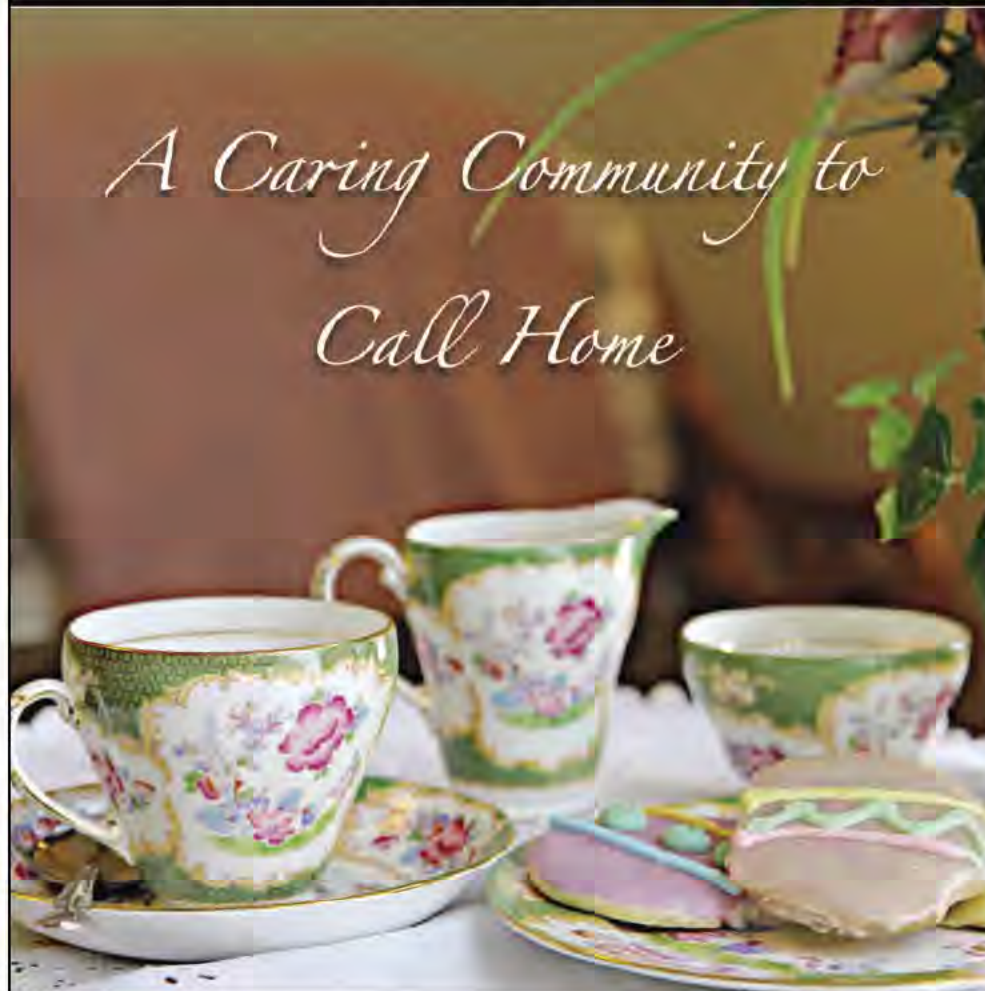
www.Shalem.ca

3008-51 Street SW Calgary, AB T3E 7V9

403-240-2800

Affordable Supportive Living in a Christian Seniors Community

*A Caring Community to
Call Home*



Comfortable, accessible studio suites

Excellent dining services program

Weekly light housekeeping and linen laundry service

Wide selection of recreational and social opportunities

Overnight Guest Suites for visiting family or friends

24 hour emergency response

For more information contact
Deanna Kirk: 403-246-5519
Deanna@shalem.ca

Now Renting!

Some of the highest rates in Canada to help your savings take root

A secure way to plant for your future.



2.80%
5 Year GIC



2.25%
18 Month GIC



2.05%
1 Year GIC
Also available as cashable
after 90 days at 2.00%



1.75%
Oaken Savings
Account

Whatever you're saving for, keep your money safe with us. Our full range of GIC options and no-fee savings account let you find the solution that's right for you. Together with eligibility for CDIC coverage[†] and service that puts you first, saving with Oaken is second to none.

To find out more, call **1-866-848-4441**
or visit **oaken.com**

Ask us about our Mobile Deposit Specialist!



Plant for your future™

New address from February 2, 2015: 507-10 Ave. SW, Calgary, AB T2R 0A1

Rates are correct as at January 19, 2015, and subject to change. The 1 Year, 18 Month and 5 Year GICs are non-redeemable, interest is paid annually or compounded annually and paid at maturity, minimum deposit \$1,000. The Cashable GIC is based on a 1 year term and redeemable after 90 days, interest is paid at maturity, minimum deposit \$1,000, not available for registered plans. The Oaken Savings Account rate is annualized, interest is calculated daily and paid monthly. [†]CDIC coverage up to applicable limits.

10655 Southport Road SW, Suite 920, Calgary, AB T2W 4Y1

 OakenFinancial  @oakenfinancial



Oaken Financial is a trademark of
Home Trust, member of CDIC

Why Canadian hospitals outperform US hospitals

If U.S. hospitals ran as efficiently as Canada's, the average U.S. family of four would save \$2,000 annually on health care

By Steffie Woolhandler and David Himmelstein
Expert Advisors
EvidenceNetwork.ca

In many countries, bereaved families get condolence cards and flowers. In the U.S., the survivors are also deluged with hospital bills and insurance paperwork.

That paperwork isn't merely an insult. It costs U.S. society a fortune. Take hospitals, for instance. According to research we recently published in Health Affairs, U.S. hospitals spent \$215 billion in 2011 on billing and administration, a striking 1.43 percent of GDP.

Put another way, about \$1 of every \$4 of U.S. hospital spending goes to bureaucracy rather than patient care.

Other countries manage modern, first-rate hospital systems for far less. While administration devoured \$667 per capita annually in the U.S., we found that Canada spent only \$158, Scotland \$164, England \$225 and the Netherlands \$325.

If U.S. hospitals ran as efficiently as Canada's, the average U.S. family of four would save \$2,000 annually on health care.

Moreover, U.S. hospital paperwork costs have risen sharply since 2000, even after adjusting for inflation. In contrast, administration's share of hospital budgets in Canada has actually fallen since 1999.

A generation ago, it took just one or two managers to run a U.S. hospital. Now, the CEO has been joined by "chief offi-

cers" for operations, finance, compliance, information, quality management, and more.

Each chief commands his/her own legions - hundreds of billing and registration clerks, referral managers, upcoding specialists (to translate doctors' diagnoses into the most profitable billing codes), and massive IT departments whose first commandment is "get the bill right."

Why are U.S. hospitals so inefficient? Our multiple-payer insurance system forces every hospital to negotiate rates with dozens of insurance plans, each with its own coverage rules, billing procedures and documentation requirements. And each hospital must collect deductibles, co-payments and co-insurance from tens of thousands of patients.

In contrast, Canada and Scotland - where bureaucratic costs are lowest - have sin-

gle-payer systems that reject this kind of red tape and the need to bill for every Band-Aid. They pay hospitals simple lump-sum budgets, the way we fund local fire stations. And like fire departments, their hospitals don't need to collect from each victim of misfortune.

But the complexity of hospital billing isn't the only thing driving bureaucracy. Hospitals have been forced to add layers of business expertise in order to survive in our market-driven system.

A hospital that doesn't show an operating profit can't fund essential new investments in new equipment and cutting-edge services, or modern buildings. That means administrators have to devote resources to financial gaming like marketing lucrative services (e.g. sports medicine); billing units to squeeze every penny

from insurers and patients; and strategies to recruit profitable (well-insured) patients, and avoid unprofitable (e.g. uninsured) ones.

The dismal record of for-profit hospitals illustrates the problem with running hospitals as businesses. The for-profits have higher death rates and employ fewer clinical personnel like nurses than their non-profit counterparts. But care at for-profits actually costs more, and they spend much more on the bureaucracy, a reflection of the high cost of implementing shrewd financial strategies.

Canadian and Scottish hospital administrators don't have to play financial games to assure their survival. Government grants - rather than operating profits - pay for new buildings and equipment. Even in France and Germany, where hospitals bill multiple payers, bureaucratic costs are modest because government directly funds most hospital investments.

England and the Netherlands provide unfortunate counterexamples. Pro-market reforms initiated during the Thatcher era have driven English hospital administrative costs sharply higher. And only U.S. hospitals have higher administrative costs than those in the Netherlands, where radical market-oriented reforms now pressure hospitals to show a profit.

Economics textbooks hold that subjecting medicine to market forces will stimulate efficiency and root out waste. But reality stubbornly refuses to obey. In health care, market-oriented policies encourage hospitals to shift resources to business strategies that boost the bottom line, but contribute nothing to care.

Dr. Steffie Woolhandler is an advisor with EvidenceNetwork.ca and co-founder of Physicians for a National Health Program. She is professor of public health at the City University of New York and lecturer in medicine at Harvard Medical School. She is also an internist at the Montefiore Medical Center in New York. Dr. David Himmelstein is an advisor with EvidenceNetwork.ca and co-founder of Physicians for a National Health Program. He is professor of public health at the City University of New York and lecturer in medicine at Harvard Medical School. He is also an internist at the Montefiore Medical Center in New York.

Wentworth Manor

Independence • Dignity • Choice

**You
Deserve
the Best!**

We provide a broad range of personal and health care services for all levels of retirement living. From private independent suites to care center rooms. Wentworth Manor provides a secure, supportive environment allowing you to establish a home for years to come so that you can "Age-In-Place."

WENTWORTH MANOR - THE RESIDENCE

- Independent, Assisted Living
- Studio or One-Bedroom Suites

WENTWORTH MANOR - THE COURT

- Long term care center

Some of our amenities

- 5.6 acres of park-like grounds including walking paths
- Unrestricted city views
- Chef prepared meals & healthy snacks
- Happy hour with live entertainment
- Daily recreation and leisure activities
- Free shuttle coach to local malls & day trips in & out of town



Success Story

- Our Aging in Place Philosophy

"I am very happy and enjoyed living in the Residence for seven years.

After two falls and a hip operation, my care requirements increased.

Since then, I have required the long term care provided in the Court.

The staff throughout are most helpful and caring." - Annie Ballyk, Resident



Wentworth Manor is a division of The Brenda Strafford Foundation. The Foundation was established in 1975 and is a Registered Canadian Charitable Organization. As a charity, the Foundation directs all funds to the service of humanity.

Wentworth Manor in Christie Park

5717-14th Avenue SW
Call for your personal tour
403-242-5005



Virtual tours at www.wentworthmanor.com

You're golden so make it easy to manage your taxes

Even in the Golden Years when so many demands have subsided, our taxes must be paid. So why not make the process as easy and as beneficial as possible? The following tips will assist you:

File your return

You have to file your return to be entitled to most federal and provincial credits and benefits, such as the GST/HST credit. To make filing easy this year, why not file online? It's fast, easy, and

secure. If you file online and sign up for direct deposit, you could get your refund in as little as eight business days. Go to www.cra.gc.ca/getready to get the information you need to get started.

Sign up for My Account

My Account is the Canada Revenue Agency's convenient and secure online service for individuals. You can access an ever-increasing range of tax-related transactions, including:

- checking the status of your return;
- changing your marital status;
- verifying your Tax-Free Savings Account contribution room; and
- signing up for direct deposit.

Take those tax savings

- Pension income splitting: You may be able to split up to 50% of your eligible pension income with your spouse or common-law partner to lower your combined taxes.
- Medical expenses amount: Claim all eligible expenses

paid by you and your spouse or common-law partner. This includes prescription drugs, medical devices, and expenses related to special dietary needs. Remember that you can claim your eligible expenses paid for any 12-month period ending in the year, and not claimed in the previous year.

- Disability amount: If you or your spouse, or common-law partner has a severe and prolonged impairment in physical or mental functions, and meet certain conditions, you may

be entitled to claim the disability amount and other related credits and benefits. To find out if you are eligible, complete Form T2201, Disability Tax Credit Certificate, and have it certified by a qualified practitioner. Then send the certified form to the Disability Tax Credit Unit at your tax centre. You can send the form any time during the year.

You can find more information for seniors at www.cra.gc.ca/seniors. www.newscanada.com

ADVERTISING FEATURE

Untreated hearing loss tied to lower earning potential

Maximizing one's ability to hear well should be part of any smart career strategy. Individual performance in an organization is found to be directly related to listening ability or perceived listening effectiveness. In fact, listening is one of the top skills employers seek in entry-level employees and in those being promoted.

People who both hear and listen well are also more likely to establish positive working relationships with bosses, clients, and colleagues.

An alarming new study by the Better Hearing Institute (BHI) reveals a direct correlation between unaddressed hearing loss and earnings. The national survey, entitled "The efficacy of hearing aids in achieving compensation equity in the workplace," clearly demonstrates that hearing loss has a significant impact on people's ability to earn a livelihood. The study underscores how critically important it is for

workers to treat hearing loss early in order to maximize their job performance and earning potential.

According to Sergei Kochkin, PhD, author of the study: "The real tragedy in delaying hearing loss treatment is that when left unaddressed, hearing loss negatively affects individuals and their families for the rest of their lives in the form of lost wages, lost promo-

tions, lost opportunities, lost retirement income, and unrealized dreams. But when people with even mild hearing loss use hearing aids, they improve their job performance, increase their earning potential, enhance their communication skills, improve their professional and interpersonal relationships, stave off depression, and improve their quality of life."

The links between hearing loss and Dementia

Seniors who have untreated hearing loss may be at an increased risk for developing dementia, a loss of brain function that can affect memory, thinking, language, judgment and behavior. This is the finding of a study conducted by researchers from the Division of Otology at Johns Hopkins University School of Medicine.

The study included 639 people whose hearing and cognitive abilities were tested over a period of time, starting in 1990 and concluding in 2008. Researchers found that study participants who had hearing loss at the beginning of the study were significantly more likely to develop dementia by the end of the study. How might hearing loss and dementia be connected? Investigators aren't sure, but they think a common pathology may underlie both conditions, or possibly the strain of decoding sounds over the years may overwhelm the brains of people with hearing loss, leaving them more vulnerable to dementia.

The article concludes that, whatever the cause, these findings may offer a starting point for further research as to whether interventions, even as simple as hearing aids, could delay or prevent dementia by improving patients' hearing.

IS IT TIME FOR A HEARING TEST?

TAKE THIS QUIZ TO FIND OUT...

YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have trouble understanding the voices of women and small children when they are speaking?
<input type="checkbox"/>	<input type="checkbox"/>	Do you feel that people mumble or do not speak clearly?
<input type="checkbox"/>	<input type="checkbox"/>	Do family or loved ones comment on your inability to hear properly?
<input type="checkbox"/>	<input type="checkbox"/>	Do you turn the TV up louder than others need to?
<input type="checkbox"/>	<input type="checkbox"/>	Do you have problems following conversations between the front and back seat of cars?

If you have answered yes to any of the above questions it's time get your FREE hearing test.* Contact Miracle Ear today!

The Miracle-Ear Advantage:

Experienced.

Over 65 Years in Business

Professional.

100% Satisfaction Guarantee†
3-Year Limited Warranty††

Convenient.

Over 1,200 Locations in North America
Free Lifetime Aftercare

Calgary Bonavista

Unit 105 - 755 Lake Bonavista Drive S.E.
403-910-1447

Calgary Rockeyview

#114-1011 Glenmore Trail S.W.
403-879-1858

Calgary Coach Hill

Unit 111 - 6490 Old Banff Coach Rd SW
587-315-5257



*Hearing screening always free. This is not a medical exam. † If you are not completely satisfied, the aids may be returned for a full refund within 75 days of the completion of fitting, in satisfactory condition. Fitting fees may apply. See store for details. †† Not valid on Audiotone® Pro. © 2014 Miracle-Ear, Inc.

Navigating the dating scene in the ‘age of the selfie’

Certified life coach shares four tips for older singles

By Ginny Grimsley

All the good ones are taken ... I'm too old to feel THAT way again ... I don't look as good as I used to ... I haven't accomplished enough at my age ... I don't even know

how to flirt anymore

For older singles hungry for partnership, these common worries can prevent taking the steps that lead to fulfilling relationships,

says dating and life coach Deborah Downey. And, of course, the dating scene has changed quite a bit in the past decade alone; younger people meet online and wallpaper their profiles with “selfies.”

“Although the ‘selfie’ is now widely accepted, there are some older singles who are intimidated by what it seems to signify: that we’ve gone from the ‘Age of Aquarius’ to an age of vanity and superficiality,” says Downey, author of “What Are You Worried About!” (<http://www.coachdeborahdowney.com/>).

“It’s one thing to be self-actualized and self-enriched; it’s another to be self-absorbed.”

For older singles looking to date -- and more, there’s plenty to feel optimistic about, says Downey, who found romance later in life after her husband passed away. Despite

living with multiple sclerosis for 25 years, she says, she’s happy and fulfilled.

There are more singles than ever aged 40 and older that are looking for love. Downey offers tips for the older single looking for a meaningful and lasting connection.

- Ignore ego-based doubts. It’s easy to idealize memories of dating when you were younger, perhaps in better shape and more energetic. But most likely, your younger self was also scared of not being “good enough” and was probably not as self-actualized as who you are today. Don’t fall for the ego doubts of your youth; embrace your maturity, part of which includes accepting who you are in any situation. If that is difficult, consider this period in your life as an opportunity to improve self-acceptance.

- Know your target and have fun! Dating takes time and effort, so don’t go into it blind. You may want to specify your preferences, such as “non-smoker” or “financially independent” or “health conscious.” Once on your date, remember that you’re supposed to be having fun, nerves notwithstanding. The best way to gauge whether the date is going well is to take note of whether you’re actually enjoying yourself.

- Internet dating is legit. The stigma against meeting dates online has all but lifted. You’ll want to represent yourself fairly and accurately in a profile. Don’t go blank and write an overly simple profile; tell a good, positive story about a small victory during childhood or talk about your bucket list. Forget about clichés like wine tastings or hobbies, avoid poor spelling and make sure your photo is current. Don’t try to be “cool” or clever; just be real. When meeting someone, use common sense: take it slow, be wary of scams, meet in a public place and so on.

- Consider the sensibilities of your date. After a few successful dates, remember that men and women share universal sensibilities. Men and women both like to be complimented, admired and appreciated. Everyone wants to feel important. Specifically, men like it when women suggest doing something together that he will like, such as going fishing or to a sporting event. Women generally appreciate being encouraged to express their feelings, and when men share their own feelings.

“Above all, be comfortable and in touch with your inner self and you’ll be more likely to be ‘lucky in love,’ ” Downey says. □



We will do your Income Tax for free!!!

Kerby Centre income tax volunteers are available to help file tax returns for seniors 55+
Starting March 2nd to April 30th 2015
The income limit for this service is
\$30,000 per year for an individual or
\$45,000 per year for a couple (combined income)

By appointment only
You don't have to be a Kerby member!

We will start accepting appointment bookings on *February 2nd*
To book an appointment please call the Information Office at
403-705-3246

Our Address: Kerby Centre
1133-7 Avenue SW
T2P 1B2

Kerby Centre



Last Winter in Alberta

-5° C	14 kph	43 cm
Average Temperature	Average Winds	Average Snowfall

At Atria Retirement Canada, our residents spend frosty winter days in the warmth of good company, enjoying amenities like delicious dining, a full calendar of events and transportation to appointments and shopping – free from worries like running low on groceries or shovelling snow.

Forget the dreadful weather numbers this winter and join the residents who call us home.

—  —

ARBOUR LAKE
Atria Retirement Canada
888.817.6676

—  —

CANYON MEADOWS
Atria Retirement Canada
877.692.9184

www.atria-retirement.ca

Two independent living communities in Calgary – call today to schedule a visit.

The Healthy Senior

By Fred Cicetti

Q. I had an aging aunt who fell and broke her hip. She was never the same after that. Now that I'm old, myself, I'm worried about falling. What should I do about this?

A. Well, first of all, you can't go around worrying about falling or you won't be relaxed; that can lead to a fall. So, you should concentrate on employing techniques to avoid falls and then don't let the fear take over you mind.

But a respect for the dangers of falling is justified by the statistics.

Among older adults, falls are the leading cause of injury deaths and the most common cause of nonfatal injuries and hospital admissions for trauma. Of all fall-related fractures, hip breaks cause the greatest number of deaths and lead to the most severe health problems and reduced quality of life.

As we age, the power of our senses, reflexes and coordination diminishes. Maladies and the medicines we take for them can contribute to balance problems. Then there's osteoporosis—a disease that makes bones more likely to snap.

There are many steps you can take to prevent a fall and the possibility of breaking a bone. I'm dedicating the remainder of this column to the best tips I collected from a variety of experts:

- Get your bones tested. Your doctor can prescribe medications that will make your bones harder to break.
- Regular exercise makes you stronger and keeps your joints, tendons, and ligaments flexible. Weight-bearing exercise such as walking may slow bone loss from osteoporosis.
- Alcohol impacts your reflexes and balance. (*Elaboration is unnecessary*).
- Get up slowly from lying and sitting to avoid feeling light-headed.
- Avoid temperature extremes in your home; they can make you dizzy.
- Wear rubber-soled, low-heeled shoes.
- Always hold the handrails on stairways.
- Don't stand on a chair to get to something. Buy a "reach stick," a grabbing tool you can find at many hardware stores.
- Clear floors where you walk.
- Never carry any package that will obstruct your view of the next step.
- Mount grab bars near toilets, tubs and showers.
- Place non-skid mats, strips,

or carpet on all surfaces that may get wet, especially bathtubs and shower stalls.

- Let the soap suds go down the drain before you move around in the shower. If you are prone to falling, use a shower chair and a handheld shower attachment.
- Put night lights and light switches close to your bed.
- Use bright bulbs in your home.
- Keep your telephone near your bed. During the day, keep a portable phone with you so you won't have to walk to answer it.

- Tack down all carpets and area rugs.
- Close cabinet doors and drawers so you won't run into them.
- When it rains or snows, consider using a cane.
- Use a shoulder bag, fanny pack, or backpack to leave hands free.
- Check curb heights before stepping down.
- When entering rooms, look for differences in floor levels.
- Insure that every room in your home has a light switch near the entrance.

- Practice balancing. Hold onto something such as a countertop and stand on one leg at a time for a minute. Gradually increase the time. Try balancing with your eyes closed. Stand on your toes, then rock back to balance on your heels. Hold each position for a count of 10.
- Be especially careful around pets.

If you want to ask a question, write to fred@healthygeezzer.com.



calgary CIVIC symphony

ROLF BERTSCH
MUSIC DIRECTOR & CONDUCTOR

THE Civic @39

Organic • Operatic • Exotic

UPCOMING CONCERTS IN OUR 39TH CONCERT SEASON!

POPERA!

SUNDAY, MARCH 1, 2015 • 2:30 PM

Jack Singer Concert Hall, Arts Commons
Rolf Bertsch, conductor and

COWTOWN OPERA COMPANY

A program of the greatest hits of Viennese operetta, Italian grand opera, and Broadway show tunes!

CALGARY'S GOT Classical Talent

SUNDAY, APRIL 12, 2015 • 2:30 PM

Jack Singer Concert Hall, Arts Commons

Pre-concert chat at 1:50 pm
Rolf Bertsch, conductor and
Winners of the 2015 Calgary Concerto Competition (C3)

Debussy Prélude à l'après-midi d'un faune, TBA Concertos, Berlioz Carnival romain

Regular Admission \$20 • Seniors/Students \$15 (+ applicable fees) • Kids 6 & Under FREE
Tickets at the door, by calling 403-294-9494 or online at artscommons.ca

calgarycivicsymphony.ca



A new home for the whole family.

At Symphony Senior Living, we understand that some treasures have four legs.

That's why we welcome not only you, but your beloved pet as well. It's just one of the unique ways in which Symphony works to make our home your home. You continue to do all the things you love, while we take care of tiresome chores. Now that's the retirement both you and your pet deserve!

Inquire at your local Symphony residence today. We'd be pleased to have you as our guest for a complimentary lunch and tour. Bring along your pet if you'd like – furry friends are always welcome at Symphony!!

- | | | |
|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <p>Symphony Aspen Ridge
(403) 341-5522
3100-22nd St, Red Deer</p> | <p>Symphony Evergreen
(403) 201-3555
2220-162nd Ave SW, Calgary</p> | <p>Symphony Inglewood
(403) 346-1134
10 Inglewood Dr, Red Deer</p> |
|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|



Symphony Senior Living

www.SymphonySeniorLiving.com



Independent Living • Assisted Living • Memory Care • Respite • Trial Stays

A traveller and adventurer extraordinaire

By Kathleen Burke

It's a bleak snowy morning in Calgary, but Brian Keating bounds into the coffee house, dressed in cycling gear with a cheery smile on his face, ready to talk about his passions: nature and conservation. It's enough to make anyone feel brighter.

Keating has always loved the outdoors. Spending his childhood playing in the countryside, Keating became a bird-watcher at the age of 12. Almost 50 years later, he's turned that early love of the outdoors into becoming an internationally renowned conservationist, traveler and inspirational speaker. He's received numerous awards for his work in the area of conservation, including honorary doctorates from the Universities of Manitoba and Calgary. In 2006, Reader's Digest magazine named him Canadian Hero of the Year for his global environmental efforts.

In his own words, he's also "a pilot, naturalist, scuba diver, and mountaineer" who recently scaled Mount Kilimanjaro. In addition, he's a keen photographer and videographer. In fact, it might be easier to say what Keating does *not* do, rather than try to cover all his varied interests.

For 20 years, Keating was the Head of Conservation



With lemurs in Madagascar (but never Lemuria).

Outreach at the Calgary Zoo, a position which allowed him to travel all over the world, and enabled him to raise money to be spent on global environmental and conservation projects, including the Wechiau Community Hippo Sanctuary, which is home to one of only two hippo populations remaining in Ghana, Africa. In 2007, he was rewarded for his efforts in raising funds for this conservation project by being made an "Honourary Chief" of Dompie, the village which is the gateway to the hippo sanctuary.

In 2011, he decided it was

"time to move on," although he retains a connection to the zoo as Honourary Conservation Advisor. His decision to move on was not the cue for retirement, however; in fact, he's as busy today as he was in the earlier part of his life. It's difficult to pin down the many sides of this entrancing man's life and interests, although they're all geared to his passion for nature.

He's a travel organizer and leader; an adjunct professor at the University of Calgary; he can be heard regularly on CBC Radio; he has a fascinating website www.goingwild.org with some great nature videos (you'll be entranced by the busy beavers on the home page), and is trying to develop his own television show. In addition, he's written five children's books designed to help children get in touch with nature. "I grew up next to a 20-acre forest and that's where I spent a lot of my childhood," said Keating.

Sadly, he notes that many young people today rarely get out of doors to enjoy nature. In an age when many children do not play outdoors alone, he hopes to encourage family outings, since, he says, "Taking trips together is the most effective way to foster a love of the outdoors."

He's also a professional and compelling international speaker saying, "I guess I'm a professional story teller." His presentation titles are certainly appealing. It's hard to resist wondering about the content of "A Little Sex, A Little Adventure, and a Bit of Passion": a talk based on his experiences at Calgary Zoo, or "Penguins in Paradise", a presentation based on his 14 trips to the Antarctic. In every case, he hopes that he leaves his audience "with something to chew on."

Keating's love of travel was spurred by a South Seas trip he took with his then fiancée (now wife, Dee). For four months they hitchhiked and camped from Hawaii to Australia, cooking on spirit

stoves or wood fires. Since then, he and his wife have visited every continent, and Keating has led organized "civilized adventure" tours through a travel agency in Inglewood. He has led more than fifty trips, many to Africa and the Antarctic. In fact, since 1983, Keating has visited 17 African countries.

Asked if older people have taken part in these adventures, he said, "I've taken many over 80-year-olds on trips including an Antarctic trip with my 82-year-old mother-in-law."

Another high spot of Antarctic trips was his accompaniment of then 85-year-old Toni Hurley to remote and desolate Elephant Island to view the spot where her father Frank Hurley had photographed his ordeal with Sir Ernest Shackleton's famous Imperial Trans-Antarctic Expedition of 1914-1916. Their wooden ship *Endurance* was crushed in sea ice and its 28 men were forced to live on moving ice floes for five months before rowing three lifeboats to the island.

The environment is as forbidding now as it was in the early twentieth century. Keating and Hurley only made it to the island on their fifth attempt.

Nevertheless, he says, "If you're careful, behave sensibly and stick to the rules, travel is not dangerous." Clearly, one "doesn't get out of the vehicle in a safari park" or "pitch tents on elephant tracks." And a smile and respectful attitude go a long way to making contact with people all over the world. His closest brush with crime in all his travels? His pocket was picked – once.

Keating's travel and speaking commitments keep him away from home for approximately 150 days a year, so perhaps it's not surprising that he says the best part of what he does is that he loves "coming home."

And how much longer would he be able to keep up this pace, I asked. "Until it stops being fun," he replied, and then, more specifically, "Till my knees give out and I'm really old." At 59, and while he's still a bundle of energy and enthusiasm, it seems that time is still long in the future.

When it does come, though, he would like to feel that he's managed to "convey a sense of respect for our natural world" including encouragement to save landscapes and wildlife. As one listens to Brian Keating, watches his videos, and gets carried away by his enthusiasm, one wonders how he could fail to leave that legacy.





You are invited to attend the Kerby Cares Gala Fundraiser

A FUNDRAISING EVENING IN SUPPORT OF MUCH NEEDED PROGRAMS
AND SERVICES FOR OLDER ADULTS IN CALGARY.

Let The Adventure Begin

Featuring
BRIAN KEATING, CELEBRATED WILDLIFE EXPERT AND WORLD TRAVELLER
FABULOUS FOOD, FUN AND ENTERTAINMENT
COCKTAILS – 6 PM

Tickets
\$110 EACH / TABLES OF 8 ONLY \$800 UNTIL FEB 15
TAX RECEIPT WILL BE ISSUED FOR A PORTION OF TICKET PRICE
VISIT WWW.KERBYCENTRE.COM CALL 403-705-3233

FOR TABLE AND EVENT SPONSORSHIP OPPORTUNITIES
CONTACT ROB LOCKE ROBL@KERBYCENTRE.COM



Sponsored by



THE MANOR VILLAGE

LIFE CENTERS™

MARCH 13, 2015
AT THE KERBY CENTRE
AUDITORIUM

Eight initial steps women can take to improve their relationship with money

Money directly impacts her overall satisfaction in life, says business coach

By Ginny Grimsley

Do women have different relationships with money than men? “Very definitely, yes,” says entrepreneur and business coach Meriflor Toneatto.

“For women, money is an emotional currency, tied to our sense of self-worth and confidence, which can lead us to financial pitfalls that ultimately limits what we pursue in life,” says Toneatto, a certified business and life coach, and author of “Money, Manifestation & Miracles: 8 Principles for Transforming Women’s Relationship with Money,” (www.moneymanifestationandmiracles.com).

“A woman’s emotional relationship with money directly impacts her overall level of satisfaction in life – or lack of it,” Toneatto says.

“Wealth isn’t just about money; it’s about the quality of a woman’s overall life,” she says. “Greater awareness of how you feel about your life can yield helpful insights regarding your relationship with money, which can immediately change for the better.”

There are a number of ways to start doing that. Toneatto reviews eight of them:

- Give yourself permission. For better or worse, women tend to seek support or permission for significant life decisions. Skip a step and give yourself permission. It’s important to have an open mind and heart as you proceed with financial self-improvement, which includes being grateful for who you are right now, warts and all, for arriving at this moment in your life.

- Be honest. Total honesty is the best way to get to the root of your feelings, beliefs and attitudes about money. Women often keep secrets about our true feelings, especially regarding money.

- Put yourself first. Commit to taking care of yourself and putting your needs at the top of your priority list. Think of it as “self-full” rather than “selfish.” When you love yourself, you’ll experience positive changes that will benefit those around you; you will operate better. “Self-fullness” may include scheduling uninterrupted time alone for reflection, reading, meditation, physical training and other ways to get in touch

with your emotions.

- Start a money journal. Consider keeping a gratitude journal and, taking it a step further, a financial journal. What you focus on will grow, so focus on being grateful about money and you’ll start to see positive changes in your life.

- Practice forgiveness. A key way to move beyond your emotional obstacles with money is to let them go and forgive. Practicing forgiveness is a powerful way to remove what’s standing between you and having more money in your life.

- Feel prosperous and rich now. Prosperity and wealth is a state of mind. It’s essential that you don’t feel poor because that brings your

thoughts toward poverty. Your goal is to take stock of what you have now, embellish it with gratitude, and enjoy the return.

- Pay attention to synchronicities. As you begin to work on transforming your relationship with money, pay attention to what comes back to you as a result of your intention. Be aware of coincidences, synchronicities and opportunities that come your way. This may include new clients at unexpected places, hearing references to new books or even a mentor, or the possibility that you’re at the right place at the right time.

- Celebrate the big and small – have fun! We always notice the big things in life, but we tend to overlook the little steps we took to get there. They all count! And, take heart in your journey – an adventure of self-discovery, love, courage and possibility. This is at the heart of true, lifelong self-improvement.

“Just like other crucial life factors, such as health and spiritual well-being, a healthy financial relationship is a life-long commitment, and what I

detail here is just the beginning,” she says. “Maintaining the right money mindset will require further guidance for some women.”

Calgary Immigrant Seniors

www.immigrantseniors.ca

Visit this website for new immigrant seniors in Calgary. Information is for immigrant seniors and their families. Learn about living in Alberta and Canada.

The site provides information on:

- Coming to Canada
- Sponsoring a Parent
- Learning English
- Housing Options
- Health and Wellness
- How to Apply for Benefits
- Transportation
- Calendar of Events
- Services for Immigrant Seniors

Languages on the website:

- Arabic
- Chinese
- French
- Hindi
- Korean
- Punjabi
- Russian
- Spanish
- Vietnamese

For more information call 403-705-3219

Travel Insurance
DON'T PACK WITHOUT IT!
Whether you're planning a trip or expecting visitors to Canada, it's wise to obtain emergency travel coverage like **Manulife Financial Travel Insurance.**
For a free quote and to find out more call:
Lawrence Gerritsen
403-804-4460 in Calgary or
1-888-804-4460 Toll Free
email: lgerritsen@telus.net

BREAK FREE FROM HEARING LOSS

Hearing is our link to social and emotional connections with loved ones.

When you lose your hearing, you lose touch with the people and things that are important to you.

Studies have shown that hearing instrument wearers are more likely to participate in organized social activities than those who struggle to hear on their own.

Break free from hearing loss and reconnect with the voices, music and sounds that enrich your life.

32 Years Serving Canadians
32% Off Hearing Instruments*

*Selected Manufacturers, Cannot be combined with any other offers or discounts. Offer ends Feb 28th 2015.

Canadian Hearing Care
Live Life Completely!

CALGARY
#10 - 5440 4th Street NW
403-276-2455
CanadianHearingCare.com

Venice, the city of perennial romance

Story and photos by Mansoor Ladha

Page design and layout by Winifred Ribeiro



Traffic congestion at a tight corner on the canals.

When you think of Venice, images of gondolas, beautiful settings and romantic evenings come to mind. In every way, Venice is a perfect city to visit, located on a group of 118 islands, separated by canals and linked by bridges. The city has 120 churches and 420 bridges. The best way to enjoy the beauty and splendor of a city built on water is by boat.

Our group of four was introduced to splendid palaces, churches, bridges, gardens and

warehouses lining the city's water streets by gliding through Venice's Grand Canal and other minor canals.

We were fortunate to have Mario as our gondolier. Trained, and working as an experienced gondolier for 18 years, he was a walking encyclopedia, providing information on Venice and happily pointing out famous churches and other tourist sites as we passed them during the tour. Venice has a gondolier school which offers a 1.5-hour gondola training course for the adven-

ture tourist, but I politely declined Mario's suggestion to join. Renowned for beauty, architecture and artwork, Venice is a World Heritage Site, a designation which not only covers the entire city, but also the whole lagoon in which it is situated.

The main public square of Venice, Piazza San Marco, is the heart of Venice. Napoleon described it as "the drawing room of Europe" because it forms the social, religious and political centre of Venice. St. Mark's Church is at one end, with the Campanile bell tower in the middle, and on three sides there are elegant cafes, ideal places to have coffee and watch the world go by.

The first bridge built over the Grand Canal, 700 years ago, was the Rialto Bridge (Ponte di Rialto), with the city's fresh produce and fish markets located

nearby. It was also in this area that the first banks were established, enabling traders to do business.

In ancient times, the first building seen by visitors arriving in Venice was the Doge's Palace (Palazzo Ducale) in St. Mark's Square. The Doges ruled the Venetian Empire from the Palazzo Ducale beginning in the eighth century. They lived in the palace, and also meted out justice there. The palace houses art, government chambers, prison cells and beautiful staircases.

As first-time visitors, it was recommended that we take a two-hour walking tour. We were glad we did, as it was there that we discovered the 'real Venice' by traversing narrow passageways and alleys.

A beer break at one of the outdoor pubs was always welcome. We were glad to discover the local "cicchetti" bars, and enjoyed Venice's famous tapa-style dishes. (Cicchetti is a plate of Venetian, bite-sized appetizers containing meat, sausage, marinated fish or cheese, and is available in most restaurants. Cicchetti is usually taken with a drink, "ombra", and a small glass of red or white wine).

The walking tour enables tourists to learn more about local life, food and wine and give them an opportunity to find a cozy restaurant where they can try local specialties such as marinated seafood and polenta, and sample local wine. There are guided walking tours to visit the "bacari" (wine bars) in Venice's Jewish ghetto where one can enjoy wine with "cicchetti." Other famous highlights were Santa Maria Formosa, Marco Polo's House, and the Rialto Bridge.



Tourists converge on the bridges to watch gondolas come and go.

The main street of Venice is the Grand Canal. One can hop aboard a gondola and see the impressive palazzo and the residences of wealthy families with their colourful exteriors. It is quite an experience to visit Venice, still a city without cars, where one doesn't have to contend with traffic and air pollution. It was fun to observe everything needed by the city being transported by water or handcart. We stood on one of the bridges and enjoyed watching fruits, vegetables, soft drinks and building materials being transported by boats.

Our first unusual, unique and typically Venetian experience was to take a water taxi from the airport to our hotel. The water taxi took six people, each passenger being allowed one suitcase. Extra baggage was charged. Our driver, obviously eager to return for more passengers, drove the water taxi like a maniac, forcing the group to hold on for balance. The water taxi had to pass through open sea and winding canals.

We had planned to take a cab to reach our Bisanzio Best Western Hotel in Calle Della Pietà, Venice Island. The experience was something else. Venice being a car-less city, we had to drag our suitcases ourselves. This exercise meant that we had to climb and descend the huge steps of four bridges for at least four blocks. One passerby took pity on us and offered to help carry our luggage. On our return journey, we were smarter and hired a porter for \$20 US, who came



Boats sail past the Doge's Palace (Palazzo Ducale), located next to St Mark's Church in St Mark's Square. The Doges, who lived here, ruled Venice until 1797. The building shows the influence of Dalmatia. The tall tower on the left is the Campanile, the free-standing bell tower of the basilica.



On some canals boat parking is at a premium.



Masks, which date back to medieval times and flourished during Venice's Renaissance, are still popular. Fanciful masks are on sale in local stores and are popular tourist purchases.



As in other European cities, outdoor cafes are part of Venice's street scene.



Venice is full of museums, art galleries and buildings as pictured here, which exemplify Renaissance architecture at its finest.



A hotel water taxi motors past one of the beautiful Renaissance buildings.



Canals and bridges are still part of the Venice scene even in the leafy suburbs.



A nun distributes ice cream cones to school children.



Even Venice has city streets, this one crowded with tourists.



Motor boats provide rapid transport for locals.



In St Mark's Square hundreds of pigeons fight for food.

Mansoor Ladha is a Calgary-based journalist, columnist, travel writer and author.


All About Seniors
 www.allaboutsensors.ca
403-730-4070

*Companionship care for seniors
 Specializing in companionship care
 for seniors residing in their own homes
 or in assisted living centres*

All About Seniors can help:

- Maintain independence
- Increase confidence and assurance
- Reduce workload for supporting family

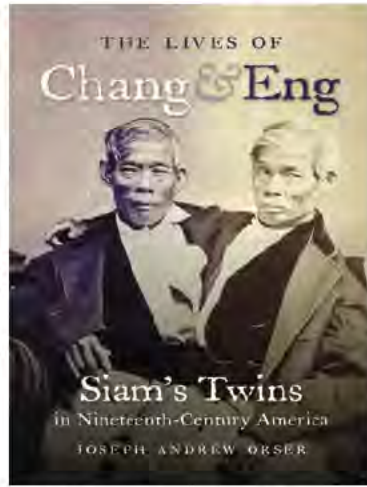
Licensed - Insured - Bonded - WCB



Bowbridge Manor
 3139 Bowwood Dr. N.W. Calgary, AB
403-288-4014

- must be 50+ to qualify for 1 bedroom only
- concrete construction
- two elevators
- large atrium area
- laundry facilities on each floor
- large kitchen and eating area for functions
- games room and lounge
- on-site manager

Book Review



“The Lives of Chang & Eng: Siam’s Twins in Nineteenth-Century America”

By Joseph Andrew Orser
 c.2014, University of North Carolina Press
 \$28.00 U.S. / \$35.00 Canada
 259 pages
 Reviewed by the Bookworm

Two peas in a pod.
 That’s how you and your favorite sibling were often

described. Where there was one of you, the other wasn’t far away. You shared a room, clothing, secrets and, even now, you’re still each others’ best friend.

Truth be known, though, there were times when you really needed a break from one another. Now imagine that you couldn’t – and read “The Lives of Chang & Eng” by Joseph Andrew Orser.

Born in Siam in 1811 and conjoined at the chest by a flexible band of flesh, Chang & Eng Bunker were brought to the limelight by an enterprising British merchant who spotted them and thought he’d seen a “monster.” When he realized they were boys, he bargained with their mother to allow Chang & Eng to “display their physical anomaly” throughout North America and Europe. The twins were just eighteen years old; her agreement became a point of contention later in their lives.

Conjoined twins were not unknown in the mid-1800s, but they rarely lived very long. By the time Chang & Eng made it to American shores, however, they were healthy young adults and doctors clamored to examine them. It was observed that they shared a sense of taste through the chest band, as well as a reverse sense of touch. They also shared a belly button.

But doctors weren’t the only ones fascinated with the twins: Chang & Eng were a 19th-century sensa-

tion. Attorneys debated about what the physical connection could mean in matters of law. Gossips tittered over intimate possibilities. But the biggest debate was over race – were the twins white, or non-white? Were they Chinese or Siamese - an important question, since the Chinese endured racism but the U.S. was especially friendly with Siam. Had their mother sold them to the British merchant – and if so, were they slaves?

That controversy dogged Chang & Eng throughout their lives. It was exacerbated when, pre-Civil War, they purchased land in North Carolina, married two white sisters, and became slaveholders themselves before their deaths, just hours apart, in early 1874.

“The Lives of Chang & Eng” was rather dry for me, initially.

There’s a heavy focus on 19th-century racial mores here, and while I understand how it made a difference in the story, I wanted author Joseph Andrew Orser to tell me more about the Bunkers’ lives.

On second look, I realized that that was there all along, but subtly.

In the midst of recounting the social history of the time, Orser drops in those tiny facts that make a reader want to stay. We’re attracted, and quietly led to imagine what it must’ve been like to be a curiosity, to live so closely to one’s often-mercurial brother, and to face the serious illness and death of the one to whom you’re literally attached.

I ended up liking “The Lives of Chang & Eng” quite a bit and, if you’re a social historian or a lover of the unusual, I think you will, too. This story of two individual men is one fascinating book.

The Bookworm is Terri Shichenmeyer. She lives on a hill in Wisconsin with two dogs and 11,000 books.



NORTH HILL DENTURE CLINIC
STEVE SAILER DD
DISCOVER THE NEW OPTIONS TO A CONFIDENT YOU.



Full Cosmetic Denture Services For A Personalized Smile, Implant Retained Dentures — The New Standard Of Care.

Free Consultations • All Dental Plans Accepted • Same Day Service
 On Repairs/Relines • Alberta Health Care Program For Seniors

403-282-6126 261B, 1632 - 14th Ave. N.W.
 North Hill Shopping Centre




A Academy HEARING CENTRES

Half of what you see is what you HEAR...

Better Hearing Starts Here!

Make an appointment with us today 403-210-2482

A Academy HEARING CENTRES

Cherie Yanke, MSc. Aud (R) Audiologist • Kathy Quast, BC-HIS Registered Hearing Aid Practitioner

www.academyhearing.ca

3630 Brentwood Rd. NW., Unit 315, Calgary, AB

BL Braden Denture Clinic

FULL DENTURE SERVICE

Wheelchair Accessible
609 - 14 St. NW OFFICE NO. 168 GROUND FLOOR

SENIORS may qualify for special health care assistance

403 283-1134

Seniors Scene

Confederation Park

A Sasi Seniors' Star Search competition dedicated to seniors will be hosted by Confederation Park 55+ Activity Centre and Global Love Care on February 20 and 23 from 1:30 p.m. to 3:30 p.m. They are looking for seniors who can impress the judges with their dancing or singing. The competition is open to individuals 55+ and groups consisting of two or more 55+ adults. The winner will be awarded a grand prize of \$500 on Thursday, June 11.

Saturday night dances will be held on February 14 with music supplied by Pure Country, and February 28 with music by For Old Tyme Sake. The cost is \$12 per person, and doors open at 6:30 p.m. Dance starts at 7:30 p.m.

For more information about these events, phone 403-289-4780 or check at www.sasijaunt.com or www.confedpark55plus.ca.

Good Companions

A TGIF birthday party, celebrating February birthday members, will be held on February 6 at 2:00 p.m. The cost is \$6.

There will be a Social Supper on February 10. The cost for members is \$12, nonmembers \$15. Happy Hour goes from 4:30 p.m. to 5:30 p.m., with supper at 5:30 p.m. Entertainment follows.

Tea and Conversation will be held on February 13 and 27 from 1:00 p.m.

Connections 55

Are you lonely and looking for social interaction with people your own age? Consider joining +55 Connections. We are a social club where singles (widowed, single, or divorced) meet for activities and friendship. Most members are 60 plus but are active and enjoy many social activities. We provide a comfortable atmosphere that is safe for people who would like to meet others who have similar interests and wish to enjoy a fun filled social life with lots of different friends. It is not intended as a dating or matchmaking service. Activities include pot luck dinners, card and games nights, lunches, movies, barbecues and picnics in the summer. Come and meet us for coffee any Thursday morning. Call Pat at 403-240-0903 for more information.

to 3:00 p.m. There is a drop-in fee of \$1.

Good Companions is located at 2609 – 19 Avenue SW. For more information, please call 403-242-3799 or look online at www.gc50plus.org.

Silver Threads

Inglewood Silver Threads is now offering a "Flexercise" class on Monday mornings from 9:00 a.m. to 10:00 a.m. This is a non-aerobic, no-impact muscle stimulation and strengthening class, free to members.

On February 17, Tuesday, we will go to Cowboys Casino for lunch. The cost to members is \$5, which will be reimbursed on bus. You must sign up no later than February 9.

Silver Threads is located at 1311 – 9 Avenue SE. For more information, phone 403-264-1006.

Social Dance Club

The Social Dance Club holds Saturday Night dances at the Kerby Centre. There will be a dance on February 28 with Interlude as the band. A dance lesson on Merengue will be free with paid admission. For members the price is \$12 and for guests \$14. Doors open at 7:00 p.m., and dance begins at 8:00 p.m. and ends at 11:30 p.m. Doors open at 5:30 p.m. only for those taking the dance lesson. Call Sharon for more information at 403-242-6957 or check the website: www.socialdanceclubcalgary.com.

Greater Forest Lawn

Five Star Bingo will be held on February 5 and February 19 from 12:00 p.m. to 3:00 p.m. at 4980 – 25 St. SE. For more information, please call 403-248-8334.

There will be dances on February 7 and February 21, with music by For Old Tyme Sake and Country Travellers respectively. Doors open at 6:30 p.m. and dance starts at 7:30 p.m. The cost for members is \$12 and nonmembers \$13.

A Dinner Show featuring Calgary Fiddlers will be held on February 12. Dinner begins at 5:45 p.m. and the show begins at 7:00 p.m. The cost is \$33 per person. Seats have to be reserved.

Military Whist will be held on February 13 at 7:00 p.m. Everyone is welcome but please be aware that you should have a team of four people.

The Monthly Birthday Supper will take place on February 26. Dinner begins at 6:00 p.m., followed by entertainment. The cost for

members is \$12 and non-member \$13 each. Seats have to be reserved.

Every Sunday there is a Sunday Morning Jam Session and Breakfast from 9:00 a.m. to 12:00 p.m. The cost is \$7 each person.

Wednesday Lunches begin at 12:00 noon, followed by bingos. The cost is 7:00 each person.

Compiled by Margaret McGruther and Faye Wu

The Manor Village at Signature Park Elegant Assisted Living

- Large 1 & 2 Bedroom Suites
- Assisted Living Services
- Full In-Suite Kitchens
- Elegant Dining Room
- Flexible Meal Program
- Limo/Bus Transportation
- Wellness Center
- Lease or Buy-In Options
- Fitness Program
- And Much More!

1858 Sirocco Dr. SW
Calgary, AB

CALL NOW!
(403) 249-7113

www.themanorvillage.com

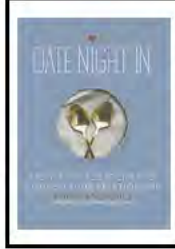
The Community with Heart ♥

Rekindle the romance at home

Page design and layout
by Winifred Ribeiro

Sweethearts, spouses, and parents Ashley and Gabe Rodriguez found themselves deep into marriage and child-rearing when they realized they were spending most of their evenings staring at their computers. Determined not to let their relationship deteriorate into that of "roommates with children," they institute a weekly date night: they sauté, roast, mix and dice and spend time reconnecting over simple but thoughtful dishes. Just carving out time to talk, cook, and eat together became the marriage-booster they needed, and now with *Date Night In* she invites you to make date night an integral part of your week and shows you how to woo your partner all over again with food, drink, and conversation.

Packed with tantalizing and delicious recipes, *Date Night In* is a must-have cookbook for any couple, regardless of age, who wants to spice things up with special seasonal meals at home with a table for two.



Date Night In:
More than 120 Recipes to
Nourish Your Relationship
Reprinted with permission
from *Date Night In* © 2014
Ashley Rodriguez,
Running Press, a member
of the Perseus Books Group.

Fennel-Crusted Lamb Chops ©

Every year (maybe I'm exaggerating), my mother would sing, "It's my party and I'll cry if I want to" at my birthday party. When I was eight this was terribly embarrassing, but when I was planning what I wanted to eat for my birthday dinner, I couldn't help singing to myself, "It's my party and I'll eat what I want to". I'm the lamb fan in the family, and Gabe doesn't really care much for the large doses of rhubarb and herbs. Needless to say this menu, and in particular these lamb chops, is all about Ashley.

Serves: 2

- 12 double-cut lamb chops (about 5 ozs /140 g each)
- 1/2 tsp (2 mL) kosher salt
- 1/4 tsp (1 mL) freshly ground black pepper
- 1 tbsp (15 mL) fennel seeds, toasted (see below)
- 1 tsp (5mL) chopped fresh thyme leaves
- 1 tsp (5mL) chopped fresh flat-leaf parsley
- 2 1/2 (38 mL) tbsp extra-virgin olive oil, divided
- 1 tbsp (15 mL) finely grated pecorino (pecorino is the name of a family of hard Italian cheeses made from ewe's milk.)

Up to three days before dinner, sprinkle the lamb chops with salt and pepper. Cover and refrigerate.

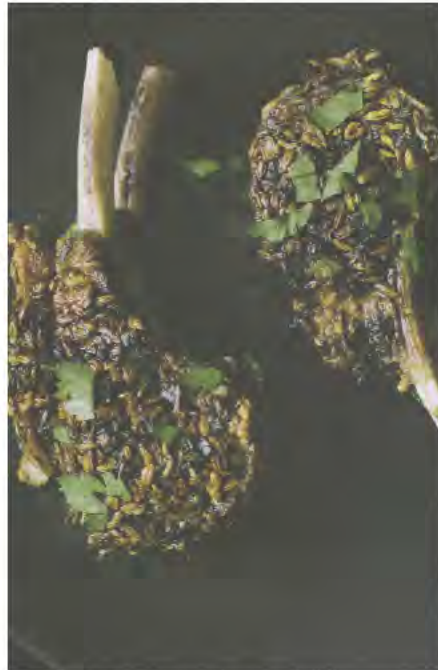
When you are ready to cook, preheat the oven to 400°F.

For the fennel rub, combine the fennel seeds, thyme, parsley, 1/2 tablespoon oil, and pecorino in a small bowl. The rub can be made earlier in the day and refrigerated until ready to use. Coat the lamb chops with this mixture and let sit for 15 minutes.

Add the remaining 2 tablespoons oil to a medium, oven-safe saute pan or skillet over medium-high heat. Once hot, add the lamb chops and let sear, undisturbed, on each side for 4 minutes. Finish in the oven for 5 minutes for perfect medium-rare doneness.

Remove the chops from the pan and let rest for 10 minutes before serving.

Toasted seeds, nuts and spices: To get the most flavour out of nuts and spices, they should be toasted first. I toast spices in my cast-iron skillet over medium heat. I move them around frequently to avoid scorching; the moment I smell them, I remove them from the pan and let them cool a few moments before I grind them. I toast nuts in a 350°F oven on a parchment-lined sheet tray for 10 to 15 minutes, or until I can smell them and their flesh has been tinted golden brown.



Avocado salad with fresh herbs and Pepitas ©

Feel free to add jalapenos if you like heat.

Serves: 2

- 1 large avocado
- 2 cups (500 mL) chopped assorted fresh herbs (basil, cilantro, mint, dill)
- 1/3 small red onion, finely diced
- 1/2 tsp (2 mL) cumin seeds toasted (see recipe above)
- 2 tbsp (30 mL) extra-virgin olive oil
- 1/2 tsp (2 mL) flake salt or fleur de sel
- 3 tbsp (45 mL) toasted pepitas (toasted flat, dark green pumpkin seeds).
- 1/2 a lime

Halve, pit, and peel the avocado. Place it flat-side down on a cutting board and slice thinly. Place 1 cup (250 mL) fresh herbs on a serving platter. Then top with half of the sliced avocado, half of the red onion, 1/4 tsp (1 mL) cumin seeds, a few drops of olive oil, a sprinkle of salt, half of the pepitas, and a squeeze of lime. Add another layer in the same way. Serve immediately.



Thyme and Parmesan Roasted Sweet Potatoes ©

The cornstarch in this recipe helps to crisp the sweet potatoes and give them a light, shattering crust.

Serves: 2

- 1 1/2 tbsp (23 mL) cornstarch
- 2 sweet potatoes, peeled and sliced into 1/4-inch rounds
- 2 tbsp (30 mL) olive oil
- 2 tbsp (30 mL) fresh thyme leaves
- 1/2 cup (10 g) finely grated Parmesan
- 3/4 tsp (4 mL) kosher salt
- 1/4 tsp (1 mL) freshly ground black pepper

Preheat the oven to 450°F. Line a baking sheet with parchment paper.

Place the cornstarch in a large resealable plastic bag and add the sweet potatoes. Seal the bag and toss to coat.

Place the coated sweet potatoes in a large bowl and then add the olive oil. Toss to ensure that all of the potatoes are covered in olive oil.

Add the thyme leaves, Parmesan, salt and pepper, and toss once more to coat.

Lay the sweet potatoes on the baking sheet in a single layer and then place on the middle rack of the oven.

Roast for 50 minutes, flipping the rounds halfway through, until the potatoes are fully cooked, crisp on the outside, and deeply golden in parts.



Chocolat Chaud ©

It's been ten years since I first enjoyed this dessert, and it continues to be my favourite.

Serves: 4

- 1/4 cup (20 g) unsweetened cocoa powder
- 1/4 cup (25 g) confectioners' sugar
- 2 cups (470 mL) whole milk
- 5 ozs (140 g) (60%) bittersweet chocolate, roughly chopped
- 1/2 tsp (2 mL) vanilla extract
- Pinch of kosher salt
- Whipped cream, for serving

Combine the cocoa powder and confectioner's sugar in a small bowl and whisk to combine.

In a medium saucepan, bring the milk to a simmer over medium-low heat. Then whisk in the chocolate and the cocoa powder mixture. Whisk vigorously to combine the mixture. Bring to a boil and gently boil for 30 seconds while continuing to whisk. Remove from the heat and stir in the vanilla and salt. Pour this through a fine-mesh sieve to remove any small lumps.

Serve warm with a side of cold whipped cream, unsweetened or lightly sweetened.

This will keep, covered, in the fridge for up to 1 week. Reheat slowly on the stove top before serving.

If he were alive today Elvis would certainly be conservative

Elvis at 80

By Pat Murphy

Had he have lived, Elvis Presley would have celebrated his 80th birthday in January. If you entered your teens in the second-half of the 1950s, the idea of Elvis being 80 sounds slightly ridiculous. After all, for a brief few years he was the symbol of teenage rebellion and parental dismay. Surely the guy who prompted such intense concerns about the world going to hell in a handbasket couldn't ever be that old!

To start at the beginning, Elvis arrived in circumstances that weren't particularly promising. Born in Tupelo, Mississippi, in the early morning of January 8, 1935, he was immediately preceded by a still-born twin brother. Further, the Presleys weren't exactly flush – the doctor's \$15 fee had to be picked up by the welfare department. But by his 21st birthday, he was en route to becoming one of the most famous people on the planet.

When he first burst on the scene, Elvis was, well, exotic. For one thing, there was the name. Pop singers like Johnnie Ray or Frankie Laine had names that might correspond to those of people you went to school with. But who had ever heard of an Elvis Presley?

Then there was his appearance. Whereas American personalities sometimes went in for colourful clothes – think Bing Crosby and his Hawaiian shirts – Elvis' garish outfits were another thing entirely. And when combined with the upturned collar, well-greased ducktail haircut and lush sideburns, there was a touch of something that parents instinctively knew they didn't like. In Dublin, young men who affected that look were called Teddy Boys, and considered prime candidates for the remedial benefits of military service.

As for the music, it sounded very different from what had hitherto been available on popular radio. Genre-wise, it was an amalgam of white rockabilly, black rhythm 'n' blues and southern gospel, all leavened by a nod to mainstream pop. Vocally, while unmistakably male, his early work had a distinct feline quality.

And sometimes what he did with a cherished song drove older people to distraction.

For instance, his 1957 rendering of White Christmas – the arrangement for which was nicked from an earlier version by the Drifters – was considered a desecration of a treasured Bing Crosby classic.

There was also the matter of sex. Although sex appeal had always been a critical element in popular entertainment, Elvis considerably upped the ante. Where the youthful Sinatra had been subtle, Elvis and his vigorously rotating pelvis brooked no ambiguity. Today's gyrating twerkers may make him look comparatively tame, but things were very different in the 1950s.

Of course, if you unpack the various components, much of the Elvis persona takes on a somewhat derivative look. Marlon Brando and James Dean got there first with the moody bit. Tony Curtis preceded him with the ducktail. In fact, he wasn't even the first big name rock 'n' roller, that distinction belonging to the unlikely – and prematurely middle-aged – Bill Haley.

Indeed, when it comes to songs that we invariably associate with Elvis, a surprising number weren't his to begin with. Take, for instance, Blue Suede Shoes. While it's

now considered a signature Presley anthem, the original hit belonged to the guy who wrote it, Carl Perkins. By the time Elvis recorded it, the Perkins rockabilly version was already on its way to selling a million.

Still, none of these caveats detract from his initial impact. The way he pulled it all together was genuinely unique. And in addition to inspiring a whole lot of wannabes, he quickly became the dominant youth figure in late 1950s popular culture, a bona fide international phenomenon in an era where media was much less pervasive than it is today.

In addition, he could genuinely sing. His early style may have grated on older ears, but it was truly distinctive. Biographer Peter Guralnick imagined it this way: "In his mind he hears the song differently; it is less florid at times, less like the Irish tenor John McCormack on the sentimental songs, more dramatic on the hill-billy ones."

Finally, ponder this. While Elvis was never overtly political, he was intensely patriotic and pri-

vately disdainful of the counter-culture. And he was also very much a white southern male. Thus, if he was alive today, Elvis would very likely be a Republican.

Now there's a subversive thought.

Troy Media columnist Pat Murphy worked in the Canadian financial services industry for over 30 years. Originally from Ireland, he has a degree in history and economics. www.troymedia.com



Ray Adlard

Ray always had a passion for music; he started playing the banjo when he was 12 years old and was in his first band called the Boystown band in the 1940's. He then started his own band called the Renfrew Ramblers and played in that for 25 years. He has also played at the Chapel Hall legion every week when some of those band members told him they also played at the Kerby Centre. Ray started volunteering with our Wednesday Dance band in 1994 and has volunteered his time regularly since then, rarely missing a week. Ray feels that it is good practice for him and he enjoys seeing the people dance and the opportunity to get to know people. Ray has contributed over 1,400 hours in this role.

Thank you Ray, for all that you do for the Kerby Centre!

By-Your-Side Probate Services



Helping you to wrap up a loved one's estate. With or without a will.

Carolyn Lawrence
President

403-293-5488
403-478-2089

probatecoach@gmail.com

Save Time & Money! Reduce Stress!

www.probatecoach.ca



Are low GIC Interest Rates forcing you to change your retirement plans?

For free information on how you can benefit from the gains in the markets and still have a guaranteed rate of return, contact:



Sandy Mamona,
ABEX Brokerage Services Inc.
(403) 277-8822 (ext.225)



ABEX Brokerage Services Inc – Serving Canadians for over 29 years.

KERBY TRAVEL



**1133 7 Avenue SW,
Calgary, T2P 1B2
Phone (403) 705-3237
Fax (403) 705-3211
E-mail:
kerbytravel@kerbycentre.com**

Laughlin, Tucson, Las Vegas
February 10-23 (14 day
coach tour)
Dbl. pp. \$1299 plus

optional tours
Escorted, 8 meals plus
coupons. Book now!
More dates available

Hawaii Adventure
Dbl. pp. from \$3099 plus air
Choose February to April
(10 days).
Escorted, 13 meals, door to
door pick-up, entry fees,
luau, more. Other tours
available

Costa Rica
Choose February to April
dates (9 days)
From \$2149 dbl. pp. plus air

Door to door pick-up, 24
meals, entry fees, more
More itineraries available

Grand Tour of Italy
(Rome, Florence, Venice,
Switzerland)
Choose February to April
(13 days)
Dbl. pp. from \$2999. Sgl.
from \$3629 plus air
Escorted, 14 meals, door to
door pick up, entry fees,
more. Other itineraries
available

Spain's Classics
(From Madrid to
Barcelona)
Choose February to April
From Dbl. pp. \$2149, Sgl.
\$2669 plus air
Escorted, 14 meals, entry
fees, door to door pick-up.
Other itineraries
available

Victoria, BC
Choose February, March or
April (18 days)
Dbl. pp from \$3197, Sgl.

from \$4087
Escorted, 26 meals, high
tea, entry fees, tips,
insurance, door to door
pick-up

**Magnificent Cities of
Europe**
(Includes Prague, Vienna
and Budapest)
Choose March or April
(14 days)
Dbl. pp from \$2349 Sgl
from \$3189 plus flights
Escorted, 18 meals

West Coast Holiday
(coach tour to
Vancouver/Victoria etc)
April 11-20 (10 days)
Dbl. pp \$1329,
Escorted, 5 meals, entry
fees, tours, more

Tulip Time River Cruise
(Holland & Belgium)
April 17-25 (9 days)
Dbl. pp. from \$5587,
Escorted, all meals, all
excursions, tips,
insurance, more

Baltic Cruise Adventure
July 19-July 31 (12 days)
Dbl. pp. from \$3586 plus air

Escorted, many free offers
for early bookings

**Highlights of England &
Scotland**
May 5-21 (17 days)
Dbl. pp. \$6787, Sgl. \$7777
Escorted, 33 meals, some
entertainment, insc.
Entry fees, tips, more

**Cruises & River Cruises
to any destination**
Tell us your destination/date.
We can help

**All inclusive trips to any
destination.**
Unescorted or escorted.
Call us with your destina-
tion request. We will help
you arrange your tour

Don't see the tour you
want? Call us.
Book with us. Help your-
self, help Kerby

**Travel Presentation
February 10, 2015
At 1 pm in the Lounge
Tier One, Baltic Cruise
\$2 includes snacks
No obligation to purchase**

Day Trips
Please book trips early.
Trips will be cancelled if
the minimum number of
people are not booked by
the cut-off dates.

Snowshoeing Trip
William Watson Lodge
Date: Wed Feb 25 2015
Cost: Members/Non-
Members: \$45
Time: 9am – 4pm
Cut-off Date: Feb 11 2015

**Jubilations Lunch
Theatre Matinee – "It's
Elementary Sherlock"
Date: Tues March 24
2015**

Cost: Member: \$58
Non-Member: \$63
Time: 10:15-2:30
Early Cut-off Date:
Feb 23 2015

Royal Tyrell Museum
Date: Thurs April 23 2015
Call Kerby Travel for more
information – 403-705-3237

**May's Day Trip:
Saskatoon Farm**
Details coming soon!

More information to fol-
low for upcoming trips;
trips subject to change.
Call 403 705-3237 to
book any of the trips.

LIFETIME HIGHS INC.

YOUR ESCORTS ARE A TEAM THAT CARES!

SLOTS OF FUN (CASINO ADVENTURES) 2015

Kootenai River Inn & Casino – 2015: – Mar 15-18 - St Paddy's, April 19-22, May 25-28, Set 15-18,
Nov 1-4, Dec 6-9
River Cree Resort & Casino: (Edmonton) – 2015 June 14-16
Camrose – 2015 Feb 22-23, Oct 18-19
Deadwood – 2015 Oct 3-8 (6 Days/5 Nights)
Cranbrook Casino of the Rockies – (4 Days/3 Nights), Jan 31-Feb 3, Mar 15-18, Apr 19-22, May 25-28,
Sept 15-18, Nov 1-4, Dec 6-9
Stoney Nakoda - Call for details
Cowboys Casino - Call for details for our monthly visit

LOTS OF FUN DAY TRIPS (NO CASINO) 2015

Sait Luncheon - Feb 27
Jasper Spring Fling - April 13-16
Yodelfest - A Unique Airdrie Concert - May 9
Rosebud Theatre - "The Miracle Worker" - May 13
Rosebud Theatre - "The Wizard of Oz" - June 10
Rosebud Theatre - "Mass Appeal" - Sept 30
Jasper Fall Fling - Oct 26-29
Rosebud Theatre - "Wind in the Willows" - Nov 25
Golf Anyone - Coeur d'Alaine - Call for details

*Do you require a bus for your activity; eg. your own lunch or shopping trip??? Let us help!
We can arrange transportation for any size group. Please contact us.

INTERNATIONAL ADVENTURES AND CANADIAN TOURS

Southern France River Cruise – May 1 - May 16, Pre/Post in Paris & Nice 2016 – pre/post in Paris
and Nice
East African Safari – We have partnered with Boutique Safaris, the only Maasai owned safari company in
East Africa. If you or anyone you know has an East African Safari on your bucket list contact us and we
will assist in fulfilling your African dream
Grizzly Bear, Whale and Polar Bear one day charters – Call for details

GIFT CERTIFICATE AVAILABLE

To register or for more information visit our website or contact us:

LIFETIME HIGHS INC. www.lifetimehighs.com
ph:403-282-5734 f:403-220-0689 lifetimehighs@shaw.ca

Escorted Motorcoach Tours

ARIZONA DESERT & CANYON
Grand Canyon, Phoenix and Tucson!
16 days, February 22 guaranteed

CALIFORNIA SUNSHINE
San Francisco, Disneyland, San Diego and more!
15 days, March 13

VICTORIA STAY AWHILE
Enjoy a "taste of spring" tour!
9 days, April 13 guaranteed

CALIFORNIA REDWOODS
San Francisco, Reno & Jackpot!
10 days, April 16

NAGEL TOURS
www.nageltours.com

38 YEARS OF SERVICE

403-717-9999 or
1-800-562-9999

It's not just a tour... It's a holiday...

A-STAR TOURS 403-262-9234

<p>LAS VEGAS 9 days Starting at \$489.00 March 21, April 25, May 9 4 nights in Las Vegas The Golden Nugget or TheD 2 in Wendover, 2 in Helena, 5 to 6 meals, Slot Play and side tours The Golden Nugget - fun book \$140.00 TheD - \$20.00 in food coupons</p>	<p>DEADWOOD, SD 7 Days \$559.00 May 9 & Sept 12 Includes: 4 nights in Deadwood at the Mineral Palace, 1 in Great Falls, 1 in Regina, 5 breakfast, Wine & cheese reception, slot & blackjack tournaments, optional Keystone, Mt Rushmore and Crazy Horse Optional Casino Regina Package \$10 Slot Play, \$5 food coupon</p>	<p>COEUR D'ALENE CASINO 6 days \$489.00 April 15 and Oct 7 2 nights Kootenai River Casino 2 x \$5.00 meal coupons 3 night Coeur d'Alene Casino \$35.00 Slot Play \$45.00 Food & Bev Vouchers</p>
<p>LAUGHLIN, NV 12 days \$679.00 Feb 9, March 9, April 27 Includes: 6 nights in Laughlin 3 in Wendover, 2 in Helena, 9 meals, \$21 Slot Play & side tours</p>	<p>DEADWOOD SUMMER SPECIAL 7 Days \$589.00 June 6, July 11, Aug 8 Includes: 4 nights in Deadwood at the Mineral Palace, 1 in Great Falls, 1 in Regina, 5 breakfast, Wine & cheese reception, Badlands National Park, World-Famous Wall Drug Store, D.C. Booth Historic Fish Hatchery, Crazy Horse, Mt Rushmore, Trial of Jack McCall slot & blackjack tournaments, Optional Casino Regina Package \$10 Slot Play, \$5 food coupon</p>	<p>TEMPLE GARDENS MINERAL SPA & CASINO MOOSEJAW 4 days \$339.00 May 31, June 28, July 26 Includes \$20 Meal & \$40 slot play, city tour, optional day tour to Regina</p>
<p>LAUGHLIN, NV 9 days \$529.00 April 11, Oct 3 Includes: 4 nights in Laughlin 2 in Wendover, 2 in Helena, 7 meals, \$14 Slot Play & side tours</p>	<p>RIVER ROCK RESORT & CASINO 6 days - April 26 \$589.00 Includes: 1 lunch, \$20 in slot play \$30 food & beverage, city tour, Granville Island, and Historic Stevenson</p>	<p>NORTHERN LIGHTS CASINO 4 days \$299.00 April 12 and Sept 20 Includes \$85. Casino package, 3 breakfast, optional day trip to Dakota Dunes Casino with \$100 slot</p>
<p>WENDOVER, NV 7 days March 29, May 3 \$349.00 Wendover Nugget Includes: 2 nights in Helena w/3 meals, 4 in Wendover with side tours. The Nugget includes: 4 buffets, \$28 slot play +</p>	<p>YELLOWSTONE NATIONAL PARK & DEADWOOD, SD 10 days - Sept 10 \$1039.00 Includes: 9 nights, 8 breakfasts, Historic Virginia City, Quake Lake Old Faithful Geyser & Visitor Center, Buffalo Bill scenic by-way, Dam & Visitor center, Bighorn Scenic Byway, Shell Canyon & Falls, Devils Tower, Wine & cheese reception, Badlands National Park, World-Famous Wall Drug Store, D.C. Booth Historic Fish Hatchery, Crazy Horse, Mt Rushmore, slot & blackjack tournaments, Optional Casino Regina Package \$10 Slot Play, \$5 food coupon</p>	<p>CASINOS OF WINNIPEG 6 days - May 24 \$464.00 \$25 meal coupons, 1 breakfast, up to \$110 slot play, tour the Canadian Mint, visit South Beach Casino with lunch</p>
<p>WEST COAST HOLIDAY April 11 to 20, 2015 10 Days \$1,329.00 So much to see and do! Enjoy 4 nights in Victoria, 2 nights in Vancouver 1 night each in Kamloops, Nanaimo and Salmon Arm</p>	<p>COUROUR D'ALENE CASINO 4 days \$339.00 May 11 and Sept 28 Includes \$15 meal coupons, 1 lunch, 50% off day spa coupon, and shopping trip to Spokane</p>	<p>KOOTENAI RIVER INN & CASINO 4 days \$339.00 May 11 and Sept 28 Includes \$15 meal coupons, 1 lunch, 50% off day spa coupon, and shopping trip to Spokane</p>
<p>Chemainus, Duncan, Guided tour of Victoria Butterfly Gardens, Butchart Gardens, Saanich Peninsula, Shaw Ocean Discovery Centre, Wine Tour and Tasting, Granville Island, Guided tour of Vancouver, Capilano Suspension Bridge, 4 breakfasts, BBQ Steak or Chicken dinner</p>	<p>YELLOWSTONE NATIONAL PARK 5 days - June 25 \$559.00 2 nights in Helena, 2 in Yellowstone, 4 breakfasts, 2 dinners, Virginia City, Quake Lake Yellowstone National Park w/Old Faithful</p>	<p>BRANSON SPRING TOUR 13 day Tour, May 16 - \$1699.00 12 nights accommodation (5 in Branstion) 12 breakfasts, 8 shows in Branson including 2 dinner shows, Branson City tour, Precious Moments Chapel, Mall of America's in Minneapolis</p>

For detailed information of tours please Call, E-Mail us or Visit our website
JOIN OUR ONLINE CONTEST! You could WIN \$250.00 worth of travel.

1-888-883-9114 info@a-startours.com www.a-startours.com

PROMOTION TOURS
www.promotiontours.ca

LAUGHLIN & GRAND CANYON
9 Days - March 7 - \$539.00
12 Days - April 11 - \$729.00
Stays in Helena, Wendover
and Laughlin Trip to Grand Canyon,
many meals included,
Slot play & and much much more.

LAS VEGAS
9 days, March 21 - \$599.00
2 nights Helena, 2 nights Wendover,
4 nights Vegas,
5 meals,
\$125 coupon book, Hoover Damn Tour

**HARRISON HOT SPRINGS
& VICTORIA**
9 Days - April 19 - \$879.00
1 night Vernon, 2 nights Harrison,
4 nights Victoria, 1 night 3 Valley Gap,
guided city tour of Victoria,
Circle Farm tour & lunch in Fraser Valley,
Butterfly Gardens, Butchart Gardens,
Steak bar-b-que, Vancouver Island Tour

BRANSON SPRING TOUR
13 day Tour, May 16 - \$1699.00
12 nights accommodation (5 in Branstion)
12 breakfasts,
8 shows in Branson including
2 dinner shows, Branson City tour,
Precious Moments Chapel,
Mall of America's in Minneapolis

**A TASTE OF THE ATLANTIC
& NEWFOUNDLAND
INCLUDES RETURN AIRFARE**
15 Days departing
June 10 - \$3395.00
& September 9 \$3430
14 nights accomm. (7 in Nfld)
local tour guide,
Lobster dinner, plus 18 other meals,
ferry crossings, admission & tours
to numerous tourist locations
in all 4 Atlantic provinces including
Peggy's Cove, Anne of Green Gables,
Alexander Graham Bell Museum,
Cape Breton Island, Twillingate,
Cape Spear and much more

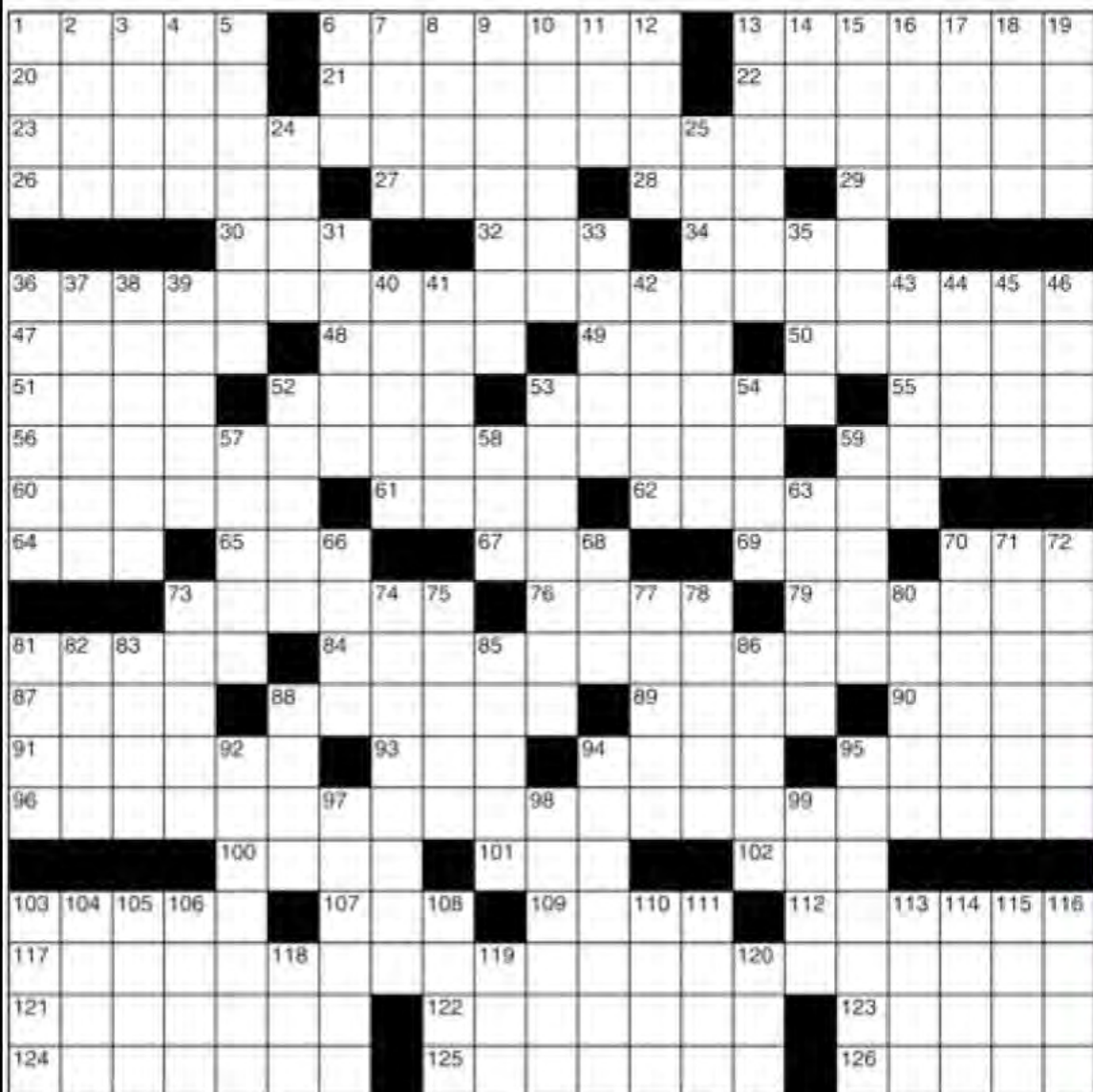
Prices based on per person
double sharing + GST on Cdn. portion

TOLL FREE 1-866-460-0777

Crossword Puzzle

PREMIER CROSSWORD/ By Frank A. Longo **PROPELLING ANSWER**

- | | | | | | |
|----------------------------------|-----------------------------|--------------------------------|-----------------------------------|------------------------------|------------------------------------------|
| ACROSS | 59 Morale restorer | 96 End of the riddle | 8 Slaughter in baseball | 42 Organization | 83 Service org. for females |
| 1 Syria's president since 2000 | 60 General Electric | 100 Put frosting on | 9 Climbs | 43 Film director Christopher | 85 Kazakh journalist of film |
| 6 Devalue | 61 Ending for switch | 101 President pro — | 10 Fertilizer compound | 44 Many a missing GI | 86 Giant in grills |
| 13 Most optimistic | 62 Venom | 102 Greek letter after pi | 11 "Xanadu" band, briefly | 45 "Little" Dickens girl | 88 — -a-brac |
| 20 Fry lightly | 64 Curtain fixture | 103 Turn to hit | 12 Director Ephron | 46 Strong cart without sides | 92 Book version |
| 21 Pilot in "Star Wars" | 65 Cheer at a | 107 "Give — kiss!" | 13 One giving a tirade | 52 Prescribing punishment | 94 Loosens (up) |
| 22 Everywhere | 69 59-Across | 109 Having skill | 14 On in years | 53 Tam-o'-shanter, e.g. | 95 People who lend their names to things |
| 23 Start of a riddle | 67 "Miami Ink" channel | 112 Vigorless state | 15 Smooth raincoat | 54 Wedge filling a gap | 97 Downfall |
| 26 Bull-themed tequila brand | 69 Not talking | 117 Riddle's answer | 16 Fort Dodge's state | 57 Mosque holy book | 98 "Sure, whatever" |
| 27 Bewildered | 70 Chinese philosophy | 121 Dermal art | 17 Days before holidays | 58 Kiddie | 99 Persian ruler |
| 28 Fore and — | 73 Neighbor of Mozambique | 122 3-D model of a scene | 18 Dried and withered | 59 Foe of Paris | 103 Rented residences. Abbr. |
| 29 Baseballer Stengel | 76 Fit of petty annoyance | 123 Sasha's sis | 19 Deuce topper | 63 Is an Internet explorer | 104 "— does it!" |
| 30 "— pro nobis" ("pray for us") | 79 Defiant sorts | 124 Patroness of Québec. Abbr. | 24 Rhino part | 66 "Funny joke!" | 105 Eight-bit unit |
| 32 Top-secret gov't. group | 81 "Fer — out loud!" | 125 Pen user's stain | 25 "Yes, alas" | 68 Mongrel mutt | 106 Dog in "The Thin Man" |
| 34 Be a stinker | 84 Riddle, part 4 | 126 Lute of India | 31 In on — thing | 70 Largest city in Iran | 108 "... — can't get up!" |
| 36 Riddle, part 2 | 87 Biker's bike, informally | DOWN | 33 Big name in old fables | 71 Makes flush | 110 Clear hurdles |
| 47 Thwart | 88 Voting sheet | 1 Life — know it | 35 Jumpy | 72 Absorb gradually | 111 Red monster of kids' TV |
| 48 Big name in elevator safety | 89 Seeing things | 2 Comic Mort | 36 Dyer go-with | 73 Power | 113 Morales of "Freejack" |
| 49 — Lankan | 90 Best Picture of 2012 | 3 Raw beef fat | 37 Spanish city or province | 74 Crazy notion | 114 Thaw |
| 50 Farmer, e.g. | 91 Illusion artist M.C. — | 4 — charge (costing zip) | 38 Installed anew, as floor tiles | 75 Archipelago | 115 Large pelvic bones |
| 51 Grain tower | 93 Fritz's "the" | 5 Tigers' home | 39 Kris — ('90s rap duo) | 77 Fluid in refrigeration | 116 Way yonder |
| 52 P.O. part | 94 Pop singer Lisa | 6 "Evita" narrator | 40 Common answer at the door | 78 Lobby | 118 Hoodwink |
| 53 Like forests | 95 Swimming star Janet | 7 "If I — nickel for ..." | 41 Saltpeter | 80 "Huzzah!" | 119 Victory |
| 55 Singer Falana | | | | 82 Itchy eruption | 120 Tit for — |
| 56 Riddle, part 3 | | | | | |



Solution on page 28

Debt and retirement: do they mix?

(NC) Are you looking forward to leaving the hustle and bustle when you turn 65? Some people actually resent the idea of having to retire because they really love working. It makes them feel vibrant, engaged and valued. Others would prefer to put it off until they're "forced out" because they just aren't financially ready. Some haven't saved enough, others are still paying off debt and then in some cases it's both, which is a big concern.

According to Statistics Canada's "Retiring with Debt" publication, one in three retirees have some form of debt and that's equally true for couples and people living alone. This debt can take different forms: loans, credit card debt, lines of credit, etc. But the good news is — if that's how you want to look at it — that many retirees owe less than Canadian workers aged 55 and up. Their median debt is \$19,000, compared to \$40,000 for workers.

Another recent survey indicated that only 24% of Canadians are currently debt free, which is the best position to be in when you retire. Retirement planning experts particularly support this view because planning to work into your 70s and 80s is unrealistic. With the right plan, they suggest it's possible to clean up your financial act and retire comfortably — on your terms. Remember, even if you weren't able to adopt the best money-managing skills throughout your working life, it's still possible to make positive changes before you retire.

Start by taking a closer look at your current financial situation. Carefully review your current budget: exactly what is coming in and what's going out. Next, calculate your total debt. There are two types of debt: debt that grows your assets (e.g. a mortgage) and debt that diminishes your assets, like:

- Credit cards
- Lines of credit
- Bills (Utilities, Taxes, etc.)
- Car payments
- Investment loans
- Student loans
- Mortgages

Now focus on paying off these asset-reducing debts, starting with the one with the highest interest rates. Once you've managed to pay these off, you might want to reduce the amortization period for your mortgage by increasing your payment amounts, payment frequency (e.g. weekly rather than monthly) or by making a prepayment.

Once you've paid off your liabilities, look into what your cash flow will be during retirement. Other than your RRSP and perhaps a company pension, what income can you expect from the government? You can find this information by accessing your Revenue Canada account on the CRA website. Once you have a better picture of what you currently have and what you can expect during retirement, sit down with your financial advisor for tips on how to top up your retirement savings.

www.newscanada.com



CHEF

Released May 2014 (1 hour & 54 minutes)
Rated 14A Comedy

Friday, February 27, 2015
at 1:00 PM in the
Kerby Centre Lounge

Tickets are \$1.00 from the

Education and Recreation Department, Room 305

Price includes snack and a drink!

Sponsored by Lake Bonavista Village

*Come Join Us At Alberta's
Friendliest Casino*

**cash
casino**

**Senior Dinner Special
In Ember's Dining Room**

Sunday, Tuesday and Wednesday
From 4pm-11pm

Only \$12

Entree, Small Dessert and pop or coffee

Reservations recommended

403-287-1635

4040 Blackfoot Trail SE Calgary, AB

An invitation to the Alberta 55 Plus Winter Games



You've got to hand it to the older cross country skier.

Almost 200 Calgarians will invade Lethbridge in February this year in search of gold. And silver. And bronze.

They are part of a contingent of more than 1100 participants from across Alberta heading to the southern city for the 2015 Alberta 55 plus Winter Games. From February 19 to 22 they will be competing in 14 separate events - badminton, 5-pin bowling, duplicate bridge, carpet bowling, cross-country skiing, alpine skiing, darts, euchre, men's ice hockey, ice curling, snooker, scrabble, women's indoor soccer and table shuffleboard.

Teams representing each of the province's eight zones were selected after playoffs were held in November and December of 2014.

Alberta 55 plus Winter Games have been held every two years since 2005 and 2015 marks the second time Lethbridge has hosted the event. The first Winter Games were hosted by Edmonton. The 2007 Games were shared by three communities - Lloydminster, Vermillion and Wainwright; the 2009 Games were held in Lethbridge; those in 2011 were hosted by St. Albert; and the 2013 Games were held in Calgary.

Activity Schedule Feb 19-22

The Alberta 55 Plus Winter Games will be held in Lethbridge this February starting with the opening ceremonies from 6:30pm-8:00pm on Thurs., February 19 at the Enmax Centre. Everyone is welcome to attend the various events. Admission to competition venues, torch relay and opening/closing ceremonies is free of charge.

Times, locations etc. may change prior to the Games.

Friday, February 20, 2015

<u>ACTIVITY</u>	<u>TIME</u>	<u>LOCATION</u>
Alpine Skiing	10 a.m. – 2:45 p.m.	Castle Mountain
Badminton	9 a.m. – 3:30 p.m.	LSCO
Carpet Bowling	8 a.m. – 4 p.m.	Nord-Bridge
Cross Country Skiing	10 a.m. – 3:30 p.m.	Chinook/Allison Creek
Darts	8:30 a.m. – 4 p.m.	Nord-Bridge
Duplicate Bridge	9 a.m. – 4:30 p.m.	LSCO
Euchre	8 a.m. – 4:30 p.m.	Nord-Bridge
5 Pin Bowling	9 a.m. – 4 p.m.	Holiday Bowl
Ice Curling	8 a.m. – 8 p.m.	Lethbridge Curling Club
Ice Hockey	9 a.m. – 4 p.m.	Labour, Civic, Henderson, Adams
Scrabble	8:30 a.m. – 5 p.m.	LSCO
Snooker	9 a.m. – 5 p.m.	Nord-Bridge
Table Shuffle Board	8 a.m. – 4 p.m.	Nord-Bridge
Women's Indoor Soccer	8 a.m. – 5 p.m.	Servus Sports Centre

Saturday, February 21, 2015

<u>ACTIVITY</u>	<u>TIME</u>	<u>LOCATION</u>
Alpine Skiing	10 a.m. – 2:45 p.m.	Castle Mountain
Badminton	9 a.m. – 4 p.m.	LSCO
Carpet Bowling	8 a.m. – 4 p.m.	Nord-Bridge
Cross Country Skiing	10 a.m. – 12:30 p.m.	Chinook/Allison Creek
Darts	8:30 a.m. – 4 p.m.	Nord-Bridge
Duplicate Bridge	9:30 a.m. – 2 p.m.	LSCO
Euchre	8 a.m. – 4:30 p.m.	Nord-Bridge
5 Pin Bowling	9 a.m. – 4 p.m.	Holiday Bowl
Ice Curling	8 a.m. – 8 p.m.	Lethbridge Curling Club
Ice Hockey	8:30 a.m. – 4 p.m.	Labour, Civic, Henderson, Adams
Scrabble	8:30 a.m. – 5 p.m.	LSCO
Snooker	9 a.m. – 1:40 p.m.	Nord-Bridge
Table Shuffle Board	8 a.m. – 4 p.m.	Nord-Bridge
Women's Indoor Soccer	8 a.m. – 5 p.m.	Servus Sports Centre
Medal Presentations	After Each Event	Activity Locations

Sunday, February 22, 2015

<u>ACTIVITY</u>	<u>TIME</u>	<u>LOCATION</u>
Ice Curling	8:30 a.m. – 10:30 a.m.	Lethbridge Curling Club
Ice Hockey	7 a.m. – 11:30 a.m.	Labour, Civic, Henderson, Adams
Medal Presentations	After Each Event	Activity Locations

Medal presentations for all events will take place at the conclusion of the activity's competition, regardless of when single events are completed or bronze medal games occur. The closing ceremonies will be held from 12:45p.m.-2:00p.m. in the Enmax Centre. For more information on the Games, consult the website at www.2015albertapluswintergames.com or phone 587-425-0555.

Housing

Bethany provides housing services to almost 850 residents and families in Alberta.

Affordable Rental Apartments

- Independent living for seniors
- Below-market-rent for adults and small families with reduced incomes

Life Lease Apartments

- Independent living apartments for seniors with potential for equity growth

COMMUNITIES OF CHOICE

Supportive Living

Bethany offers over 200 Supportive Living suites in a home-like setting to independent seniors.

- Nutritious meals
- Weekly housekeeping
- Recreation & social programs
- 24-hr personal response system

Designated Supportive Living provides 24-hour care by health care aides and licensed practical nurses to more than 120 residents in Didsbury and Sylvan Lake.

Long Term Care

Bethany's long term care residences are home to more than 800 residents including young adults who require around-the-clock professional care and support services. The care centres are located in Calgary, Cochrane, Airdrie, Sylvan Lake and Red Deer.

403.210.4600
or 1.888.410.4679

www.bethany seniors.com

Bethany Care Society is one of western Canada's largest faith-based, not-for-profit providers of health, housing and community services for people across the continuum of adult aging.

Four tips for anyone considering plastic surgery

Surgeon says a little care in planning can avert a nightmare

By Ginny Grimsley

Thankfully, society's understanding of plastic surgery has matured as the practice has demonstrated its ability to improve human well-being, says board-certified plastic surgeon Dr. John Zannis.

"Decades ago, I think it's fair to say there was a stigma that plastic surgery was for those with too much money and vanity, but now it's known to help people who have perfectly healthy reasons to alter their bodies – from breast cancer survivors to people with breathing obstructions," says Zannis, head of the Zannis Center for Plastic Surgery, (www.zannisplasticsurgery.com).

"However, plastic surgery is a multi-billion dollar industry in the United States, and some of the doc-

tors performing these procedures are not certified," Zannis says.

"Their patients are at risk not only of botched surgeries, but of undergoing unnecessary procedures for the wrong reasons."

Zannis, who studied art and art history in Florence, Italy, says context is extremely important in plastic surgery. He offers his prerequisites for plastic and cosmetic surgery.

- Don't undergo a procedure that makes you unrecognizable, unless you're correcting disfigurement. Whether you want to gain more confidence because you've recently reentered the dating scene or you've decided upon aesthetic improvements for your career, there's something distinctly American about continued self-improvement throughout one's life. Recently, actress Renee Zellweger shocked much of the public with her new, post-surgical look.

"Zellweger has since stated that she embraces her

new look, adding that change is the purpose of her surgery," Zannis says. "However, many patients prefer to remain recognizable to their friends and family. Make sure to choose a procedure with a surgeon who grasps the idea of undergoing improvements while maintaining a recognizable appearance."

- Board certification by the American Board of Plastic Surgery is a must. Just like everyone else, doctors want to make money. In many cases, doctors aren't required to be certified to inject Botox or perform other procedures. We've all heard about the plastic surgery nightmares, which are often caused by a botched surgery, a surgeon who didn't explain to the patient the overall change to a face with oversized lips, or a combination of the two.

- Do it for your own reasons and not someone else's. It's one thing to seek breast enhancement in order to boost one's own confidence. It's another to do so to please a boyfriend.

"It's your body," Zannis says. "You will have to deal

with the consequences of a larger chest for the rest of your life. Be clear that you are the one who wants to change your body."

- Avoid the rabbit hole of too much cosmetic surgery. You don't have to have a single bad surgery to miss the mark of your intended self-improvement. It's possible to get several excellent procedures done with the result of diminishing returns.

"If you think your nose could be better or you'd like help eliminating fat in places that, no matter how much you diet and exercise, simply will not go away, then a procedure may be in order," Zannis says. "And, you may want multiple procedures done. If this is the case, keep in mind the overall picture of what you're going for." □

Seniors love the security of direct deposit

(NC) When it comes to making the most of their time, older Canadians are quick to adopt the advantages and convenience of federal electronic payments. More seniors than ever, about 90 per cent, are enrolling in direct deposit for their Old Age Security, Canada Pension Plan and veterans' benefits, as well as income tax refunds and GST/HST tax credits, to name a few.

With direct deposit, Canadians can have their federal payments deposited directly into their bank accounts. This is not only saving them a trip to the bank, but it also contributes important savings to Canadian taxpayers—more than \$17 million a year in printing, postage and delivery costs.

Second World War veteran Len Bridges, 94, recently mailed off his direct deposit enrolment form to ensure that his veterans' and other federal benefit payments would be deposited safely and securely every month. Although Mr. Bridges enjoys socializing at the bank, direct deposit saves him from having to venture out on blustery winter days that tax him physically.

"I always like to know where my money is and to confirm the payments have been made," says Mr. Bridges, who emigrated from England to Canada in 1949 with \$15 in his pocket, a "war

groom" who married a Canadian he met during the war. He retired from the lumber industry 30 years ago and has been receiving federal payments ever since. "If I get sick or my daughter is unable to take me to the bank, I know that my money will be deposited into my account for me on time."

Retirees Lorraine and Roch Beauchamp signed up for direct deposit as soon as they retired nine years ago.

"When we travel or if we're sick, we don't have to worry because the money is being deposited automatically," says Lorraine. "We don't have to walk to the community mailbox, get the cheque and then have to drive to the bank to deposit the cheque. We don't have to worry because the payments are deposited on a specific date."

The federal government is switching to direct deposit, and already more than 80 per cent of Canada's 275 million annual federal payments are made by direct deposit. If you know someone who could benefit from direct deposit, encourage them to call Service Canada at 1-800-O-Canada or the Canada Revenue Agency at 1-800-959-8281. They can also visit www.directdeposit.gc.ca to obtain additional information, including other ways to enrol in direct deposit.

www.newscanada.com

New Opportunity
Information and pre-sale of life lease suites for occupancy July 2016



Sundre Life Lease Lifestyle Suites for Independent Seniors

Enjoy an Ideal Blend of Security & Freedom in Sundre AB.

Sharing many amenities with Sundre Lodge, our unique Life Lease Suites include one and two-bedroom suites that are larger than the lodge units and include full kitchens equipped with 5 appliances and storage room.

These suites are specifically designed for independent seniors who want the flexibility and freedom to come and go as they please, with the security and comfort of knowing individual needs will be met as their lifestyle and health needs change over time.

Life Lease Suites - Floor Plans



1 Bedroom 645 Sq.Ft. 2 Bedroom 826 Sq.Ft.

Sundre Life Lease Suites provide all the comforts of home—and then some.

Only 10% deposit to hold with the balance on occupancy.

To find out more about Life Lease suite options, please contact:

Sam Smaldon, CAO
Mountain View Seniors' Housing
Phone: 403-566-2957
Cell: 403-566-2702
E-mail: sam.smaldon@mvsh.ca
Website: www.mvsh.ca

Our Vision - We enhance lives by providing quality care and self-sustainable living through innovative leadership.



Chinese New Year
The Year of Goat



2015

Chinese Food Appetizers
Entertainment
Door Prizes
Activities
And More....

Tuesday, March 3
Kerby Centre Gymnasium
1133 7th Ave SW, Calgary

Doors Open at 12:00pm
12:30pm – 3:00pm

Ticket cost:
Members \$10
Non-Members \$15

Tickets available online, and at the Ed & Rec Office (Rm 305), or call (403) 705-3233



On February 12, I'm inviting everyone over.

FLORENCE CAMERANO, AT CHARTWELL SINCE 2013.

If you're like Florence, you never miss an opportunity to get together with friends and have fun. That's why you're all invited to our Valentine's Dance. Join us and learn why our residents feel so much at home at Chartwell.

CHARTWELL.COM



ROYAL PARK retirement residence
Make us part of your story.

4315 Richardson Road SW
Calgary • 587-287-3940

VALENTINE'S DANCE
Live Music by Sox 'n Sax
February 12
2pm



Conditions may apply.

Kerby Centre's Activities, Programs & Services

DATES TO REMEMBER

Family Day, Kerby Centre ClosedMon Feb 16
 Options 45 1:30pm- 3:00pmThurs Feb 12
 Health PresentationMon Feb 23
 Options 45 5:30pm- 7:00pmTues Feb 24
 Monthly Movie "Chef"Fri Feb 27
 Next to New Bag SaleFeb 16-20

Kerby Player Auditions!

The Kerby Players are holding auditions for "Funeral Tea", a Murder Mystery Dinner Theatre production taking place on the evening of Friday, May 22nd, 2015. The Murder Mystery requires 7 men/women who will rehearse in April and May, Mondays and Wednesdays, 2:30pm-4:30pm. Auditions will be Wednesday, April 1st between 2:30pm-4:30pm in Room 308 at Kerby Centre. For more information please contact Cody at 403 705-3232.

Join In:

Internet Room: (Rm 305)
 Free access available to the internet terminals. Computers are located in the Ed & Rec Room on the third floor. Monday to Friday, 9:00am to 2:00pm.

Options 45:
 This is a drop-in group for people 45 years of age and older. The group involves networking and speakers on topics such as resume building, LinkedIn, encore careers, connecting with recruiters, dressing for success, job finding, skills and abilities along with much more! Located in the Lounge with a Drop in fee of \$2
 2nd Thursday of every month, 1:30pm – 3:00pm
 4th Tuesday of every month, 5:30pm – 7:00pm

Kerby²:
 This program will be held at St. Andrews Centre at 1-10601 Southport Road SW. If you are interested in receiving more information about the courses that will be offered, or if you know someone 55+ living in south Calgary that may be interested, please call (403) 705-3232.

Peer Learning: (Rm 301)
 Are you interested in making new friends, sharing knowledge and experience, learning in a friendly and informal manner, and participating in activities? Then Peer Learning may be for you! The discussion groups include a wide range of topics from politics, aging, health, history of Calgary, and interesting people. This exciting group runs in Room 301 every Monday from 10am-noon for 10 weeks, beginning February 2, 2015. Cost \$20 for the 10 weeks or \$2 Drop in. For more information please contact (403) 705-3233.

Health Presentation: (Rm 205)
 Dr Michelle Persand will be presenting "To Sleep, Perchance, To Dream". She will be discussing strategies to promote healthy sleep. No Registration Required. This presentation will be held in the Lecture Room on February 23, 11:00am – 12:00pm

What can be purchased at the Kerby Centre?
 ⇒ Come in and visit The Next-to-New Store (Rm 203): This store has a variety of second-hand clothes for men and women at low prices. Open Monday-Friday, 10:00am – 2:30pm.
 *Bag sale February 16-20. \$3 per bag, all proceeds go to Kerby Centre
 ⇒ The Wise Owl Boutique (Rm 214): This consignment shop features unique handmade items by seniors. Open Monday – Friday, 10:00am – 3:00pm. Consignments are only accepted on Wednesdays from: 9:30am – 1:30pm. Please call (403) 705-3218 for more information.
 ⇒ Trekking/Walking Poles are now available through the Ed & Rec department! We have pairs that come in a variety of sizes and can be purchased in Room 305 for \$25 a pair.

Get Involved:

Information Resources: (Rm 206)
 Kerby Centre holds a tax preparation service for Low Income Seniors every year in March and April. We are currently recruiting for new volunteers to join our team. Kerby Centre provides all tools and resources needed to prepare tax returns, including training by Canada Revenue Agency and access to the computer system. If

Weekly Clubs and Events

Monday	Tuesday	Wednesday	Thursday	Friday
Recorder Group Room 313 12:30pm- 2:00pm \$1.25	Tuesday Luncheon Group* Chandler Kennedy Room 11:15am-1:00 pm FREE	General Craft Group* Room 311 9:00am - 12:00pm FREE	Artists Group Room 313 10:00am - 3:00pm \$1.25 per half day	Spanish Conversation Group Room 311 10:00am-12:00pm \$1.25
Writers Group Room 307 1:30pm- 3:30pm \$1.25	Options 45 - Evening Lounge 5:30pm - 7:00pm Tues Feb. 24 \$2.00	Bridge Chandler Kennedy Room 1:00pm - 3:00pm \$1.25	Bingo* Room 205 11:00am - 3:00pm	Krazy Karvers Woodcarving Club Room 102 10:00am - 3:00pm \$1.00 per hour
Cribbage Chandler Kennedy Room 1:30pm -3:30pm \$1.25		Wednesday Dance* Lecture Room 205 1:00pm - 3:00pm \$1.25	Options 45 Lounge 1:30pm - 3:00pm Thurs. Feb 12 \$2.00	Monthly Movie Lounge 1:00pm Feb 27 \$1.00

you are interested in becoming a tax volunteer for Kerby Centre, please call us at (403) 705-3220.

Tour of Kerby Centre:
 Tours are held every Thursday at 10:30am for approximately 1 hour. Please meet in the dining room. Learn about Kerby Centre's programs, services and volunteer opportunities. No registration required.

Donations:
 We appreciate any donations of clean used men and women's clothing, good wool, yarn or crochet cotton. Please bring your donations to the Volunteer Department; Monday to Friday, 8:00am to 4:30pm.

Weekly Clubs and Events:
 If you have an idea for a new group, or would like to

join a current one, touch base with the Education and Recreation Department (403) 705-3233 or our Volunteer Department (403) 705-3218.

Knitting for a Cause:
 Do you love knitting? Do you enjoy meeting new people? Then come join us for the Volunteer Departments "Knitting and Crocheting for a Cause" group! On February 9 and 23 join this free activity in the Chandler Kennedy Room between 10:00am – 12:00pm. For further information contact the Volunteer Department at (403) 234-6570

Be Active:

Fit Room:
 Get the right amount of exercise in our fitness room on the basement level of the

Kerby Centre. Applications are available in room 305. Membership includes free 1hr session with Personal Trainer, Tammie Yearwood. Cost for Kerby members is \$20/month or \$180/year. Open Monday - Friday 7:30am-7:30pm

Pickleball:
 A great way to stay active is playing Pickleball in the Kerby Gymnasium. We offer 2 days for our members to stay fit and have fun while doing so. Every Monday and Wednesday the nets will be set up between 3:30pm – 5:00pm. Cost \$1.25

Badminton & Ping Pong:
 Members are welcome to join us for some lighter sports in our Gymnasium on Fridays between 10:30am – 1:00pm. Cost \$1.25

Kerby Centre Presents:

"Protect yourself"

Four Month Speaker Series

	February 9 The Big Picture on Seniors and Scams
	March 9 Identity Theft
	April 13 Internet Fraud
	May 11 How to hire a contractor

Kerby Centre Lecture Room
 1133 - 7 Ave SW
 10:00am - 11:00am
Members Cost: \$2.00
Non-Members Cost: \$3.00
Refreshments Included
Only 100 spots available so call and Register today!
(403) 705-3246

Please take note that classes at the Kerby Centre will not be running Mon. February 16, 2015, Family Day.


Course	Date	Time	Cost
S01 Yoga For You	Thursdays	January 29 – April 9 9:00am – 10:00am	Member \$115 Non-Member \$135
S02 Ukulele Magic Introductory	Tuesdays	January 27 – April 7 10:00am – 11:00am	Member \$120 Non-Member \$140
S03 Mindfulness & Memory	Thursday	February 19 & 26 10:30am – 12:00pm	Member \$40 Non-Member \$60
S04 Setting up & Basic Functions of your iPad	Tuesday	February 17 & 24 11:30am – 1:00pm	Member \$65 Non-Member \$85
S05 How to use your Laptop Windows 8	Tuesday	March 10 - 24 11:30am – 1:00pm	Member \$100 Non-Member \$120

CLASSIFIED ADS

TO PLACE YOUR AD CALL: 403-705-3249 • FAX: 403-705-3211

All ads must be pre-paid. Kerby Centre reserves the right to refuse any materials submitted and assumes no financial responsibility for errors or omissions in an ad. Kerby Centre accepts no responsibility for the performance or services offered by advertisers to their clients.

CLASSIFIED RATES
 Starting at \$18.50* (50 characters 2 lines)
 Classified Deadline for March issue must be received and paid by February 6.



Classified Ad Categories

10	Health
11	Foot Care
12	Home Care
13	Mobility Aids
20	Home Maintenance
24	Landscaping
26	Services
30	For Sale
33	Wanted
45	For Rent
48	Real Estate
50	Relocation Services
80	Announcements

10 HEALTH

WATER SOLUTION

Easier lifting 3 gallon water bottles, fits on all water coolers. Spring, RO, or distilled available. Delivery or pick up at #2835-23rd Street NE www.jugfree.com 403-569-8932. BBB member

Proven cure for arthritis in 5 months made from all natural ingredients. Patent applied for. 403-256-3922.

Portable Showers, Walk-in Tubs, Roll-in Showers SILVER CROSS® 403-236-1338

CERAGEM Calgary Sales Service Parts 403-455-9727

11 FOOT CARE

No fluff and bluff here!
 Sole sifting gives expert care to all feet. We provide complete foot, nail & skin analysis—specializing in diabetics, cancer patients, peripheral vascular patients & geriatric patients. We also offer cutting edge light therapy for fungal nails. You can come to me—or I can come to you with my mobile clinic. Call Marion at 403-620-7851 or marion.smith-olson@solesifting.com

12 HOME CARE

B.L. Seniors Consulting Many years experience working with seniors, and their families at all levels of life changes. I have a passion and respect for seniors and their requirements for quality of life. Give me a call 403-540-9101 if you would like more information.

Private Care Nursing in home or facility palliative care, personal care, nursing care and companion will accompany to appointments and shopping, meal prep, 20 yrs exp Joy 403-235-5813.

The Home Care Difference Whether it be cleaning, cooking, or running errands, I can help. Call Marjorie 403-813-7703.

TO PLACE AN AD CALL 403-705-3249

COMPANIONCARE.CA
 Accompany seniors to Dr/ shopping, helping you do daily tasks. Call Donna 403-276-1276.

just4ufamilyservices.com
 housekeeping/meal prep, In/out of home companionship. Accompany appts shopping Corinne, Kathy 403-590-2122 just4ufamilyservices@shaw.ca
 Stella the care helper. No job too small. Specializing in cleaning for srs: laundry serv, windows, move in/ out, grocery & personal shopping 403-890-9861

13 MOBILITY AIDS

Phoenix 24 volt 3 wheel scooter, new battery. Ph 403-560-2161

20 HOME MAINTENANCE

A2Z General Contracting Bath, basement, door, drywall, elec, hardwood, painting, plumbing, tile, window. Basil 403-604-9058 (office) Naffie 403-390-0211

Total Home & Business Repairs (Ltd) 40 yrs exp Handyman & Renovations call RILEY 403-615-1621

Quality Painting
 Responsible & senior friendly over 25 yrs exp on residential paint. Senior Disc. Reliable, Personal Service. Reasonable rates. Free Est. Call Les 403-863-0212

Senior working for seniors - will do small repairs, electrical, plumbing, carpentry work. Call Jim 403-249-4180 cell 403-519-8761

GLOBAL HOME ELECTRIC INC
 Residential Electric Services, house wiring, troubleshooting, lighting, receptacles, panel upgrades and much more. Licensed, bonded and insured. Call Mario-Master Electrician 403-619-6262 BBB Member

The Scottish Painter And Sons
 Over 30 yrs. exp. in residential painting. Seniors discount. Free estimate. Written contract. Ph 403-284-5154 403-875-8077 Refs avail. www.thescottishpainter.ca

All home renovations especially bathrooms. Serving Calgary since '83 **Regent Const. 403-730-8262.**

LONDONDERRY PAINTING
 Int. & ext. painting, ceilings, wallpaper. Sr. disc. Free est. Howard 403-226-3456.

ACS Plumbing & Heating
 • Furnace & water heater
 • Service & replacements
 • Tap & toilet repairs
 • All plumbing services
 • Seniors disc. 403-253-0103.

Home Repairs
 Eaves, repairs, clean, modify & screen (no warranty on eaves seals). Skylights, vents, windows caulked & repaired. Stucco, parging. Soffits & fascia repairs. 403-273-3496.

24 LANDSCAPING

“THE YARDIST LTD.” TREE & SPRAY SERVICE
 Tree pruning/tree removal /fertilizing/insect & disease control. Certified arborist. Licensed. Insured. Sr Discount. Ph 403-242-3332

26 SERVICES

Respite care for seniors in my home. Mt Pleasant call Nelda 403-289-6769

Great friendly mobile barbering service. Please call Sandra at 403-288-5591

Do you need someone to look after your house while you are on holidays? Call Brian 403-230-7729

Mobile barbering services Haircutting in your home. Not a hair dresser. 403-246-5620

Major appliance repairs, senior discount, general contractors. Ph. Pat 403-714-9561

Professional Seniors moving & packing 20 yrs exp Sr. Discount call 403-831-2492 BBB Member

HANDYMAN AVAILABLE FOR: odd jobs, carpet cleaning, lawn care/Yard clean up, hedge trimming, junk removal, painting. Reliable and affordable. 403-456-2373 (Brian)

HAIRSTYLIST IN MOTION mobile hair care in the comfort of your own home, hospital, nursing home, anywhere. Pls call Brenda 403-471-7500

GEEK COMPUTER PC Repair, Setup Audio, Netflix, LCD TV. Serving Canada over 20 years, Senior Discount Available 403-560-2601

Meticulous cleaning, grocery shopping, organizing, errands. Insured and bonded. Call Cynthia 403-612-2993.

That Handy Guy Property Service General repairs, painting, drain cleaning, floors, plumbing fixtures, water softeners, filtration installs and so much more. Guaranteed work. Reasonable rates. Service with a smile! 403-860-3043 Now accepting Visa/Mastercard.

Electronics and computer repairs. Ph: Gyanel 403-242-6263

Best Deal Junk Removal
 All trash incl dirt, sod, yard clean up, tree trimming. Free est. 403-813-1157.

ESTATE SALE EXPERTS Helping Hands Estate Services www.hhes.ca We organize estate sales. Optimum results! No hidden cost. Call Cecile Thorson 403-242-5639

TIC TOC CLOCK SHOP- quality repairs Rudy 403-460-4273 tictocclockshop49@gmail.com

Aga's cleaning business 403-969-3711

The Garbage Hauler 1 piece or whole bunch of garbage We do it all - low low rates. Call Don @ 403-383-9864

ELEVATORS
 New from **SILVER CROSS®**
 Call 403-236-1338

30 FOR SALE

Selling 2 grave plots Mt view cemetery- Garden of the Old Rugged Cross plot # 25C1 + 25C2 sold together only. Market Value \$7040. \$175 transfer fee call for price 403-804-4606

Ultramatic Genius single bed. Prime condition. Remote control. Seperate head & foot end raise/lower. 3 levels of massage intensity. Operation manual incl. 403-286-4302

FOR RENT OR SALE Recycled and New Healthcare Equipment Stair Lifts, Porch Lifts, Scooters, Power Wheelchairs, Hospital Beds, Portable Showers, Ramps, Etc. SILVER CROSS® 403-236-1338

COZY YUMA AZ Mobile Home in MAY AVENUE PARK \$9000 OBO maryjoyh@gmail.com

33 WANTED

Wanted: small typewriter in good working order call John 403-233-2199

Buying quality antique furniture & lamps. 403-263-9285

CASH PAID FOR MEN'S HIGH END WATCHES, ANTIQUE JEWELLRY & OLD STERLING PIECES. LYNN 403-281-0136

Sell Your Stair Lifts Porch Lifts Etc. SILVER CROSS® 403-236-1338

Collector pays cash for pocket watches, military, police, sterling & gold items. Coins & stamp collections. Phone 403-239-2273.

Buying antiques, jewellery, china, books, rustics, watches, toys, historical items, collectibles, lighters. Higher prices paid.

Call Kevin P 403-281-4998

Top prices paid for antiques & collectables including teak furniture, military items, medals, old guns, old toys, trains, radios, etc. Kevin 403-554-1653

Wanted by Collector
 Antique & Modern firearms cartridges, reloading tools, military badges & insignia **Phone Larry 403-291-4202**

45 FOR RENT

NO STEPS, NO STAIRS, NO BASEMENTS! ATTACHED GARAGE
 New homes in High River 2 bdrms + den maintenance free \$1250 + utilities John 403-830-8505 www.SunrisePlace.ca

Sooke BC Pacific Coast
 Vancouver Island near Victoria small town/rural atmosphere but with all amenities. Bright 1 bdrm five appls fully equipped elec heat superb mountain/water view all incl 403-720-8609 From May to Sept \$995/month. Oct through Apr \$950/month No pets, no smoking.

48 REAL ESTATE

For your real estate needs. I am committed to provide personalized caring service to seniors. I am pleased to help find appropriate housing & coordinating with family members. For no obligation consulting please contact Richard Haener at 403-818-6491 or rhaener@telus.net Licensed Realtor with Remax First

ADULT ONLY CONDOS ARE YOU an EMPTY NESTER? Have your kids left home? Is your house getting to be too large? FREE LIST of "ADULT ONLY" villas and condos. ALL PRICE RANGES and ALL AREAS www.CalgaryAdultCondos.com **No Hassle. No Obligation** Debra & Peter Molzan Re/Max House of Real Estate 403-605-3774.

Thinking of moving but need to sell first?
 Free Home Evaluation – Find out what homes in your neighbourhood sell for. Call Debra or Peter Molzan Remax House of Real Estate. 403-605-3774 www.PriceMyCalgaryHome.com **No Hassle – No Obligation.**

50 RELOCATION SERVICES

AAA - Brother's Moving Co. "Seniors deserve a break" Brent 403-383-9586

A-SAV-ON MOVING. Serving Kerby clients for over 10 years. Experienced reliable movers. **FREE ESTIMATES - SENIOR DISCOUNT 403-208-8060.**
 Downsizing and relocation services. Insured and bonded. BBB accredited Five Star Seniors Relocators. 403-233-7212.

ABC MOVING specializes in relocating seniors from one place to another. \$\$low low rates\$\$ call Don at 403-383-9864 www.abcmoving.ca

Community Events

Morphing Hamlet at Morpheus

Morpheus Theatre is presenting "I Hate Hamlet", a reworking of Shakespeare's "Hamlet", at the Joyce Doolittle Theatre, 2140 Pumphouse Avenue SW, until February 7. The play begins at 7:30 p.m. from Wednesday to

Saturday. Saturday and Sunday matinees begin at 2:00 p.m. The ticket for adults is \$20 and \$15 for students and seniors. For tickets, please call 403-246-2999 or visit www.morpheus theatre.ca.

Piano virtuoso performs

The University of Calgary is hosting a piano concert

performed by André Laplante, famed romantic virtuoso. The concert will be held on March 27 at 8:00 p.m. at the Eckhardt-Gramatté Hall, Rozsa Centre, University of Calgary. The ticket for adults is \$25 and \$18 for students and seniors. To purchase tickets, visit scpa.ucalgary.ca or call the Campus Ticket Centre at 402-220-7202.

by the folk/Celtic singer-songwriter Dave Gunning, from Nova Scotia, on February 7, and another by John Reischman and the Jaybirds, from British Columbia, on February 21. Like all concerts offered by the club, these will begin at 7:30 p.m., with doors opening at 7:00 p.m. Advance tickets, each \$25, are sold online (service charges are applicable) at www.brownpapertickets.com, at the Nick or at the door. Seating is on first-come-first-serve basis while season's ticket

holders get preferential admission between 6:50 p.m. and 7:00 p.m.

Lougheed Art Exhibition

In conjunction with Alberta's Annual Exposure Photography Festival, Lougheed House presents a unique perspective on the industrial architecture of the Turner Valley Gas Plant through the photography of renowned Calgary-based photographer, George Webber. The exhibition runs until March 22.

Regular admission prices: \$8.50 Adult, \$6.50 Seniors and Students, \$5.00 Children 6-12, \$25.00 Families, Children under 6 are admitted free of charge.

Lougheed House is located at 707 13 Avenue SW and is open Wednesday to Friday 11.00 to 4.00 p.m. and Saturday and Sunday from 10.00 to 4.00 p.m. Phone 403-244-6333 or email info@lougheedhouse.com. Check the web at www.lougheedhouse.com.

Compiled by Faye Wu and Anita Dennis

Crossword Solution



Puzzle on page 23

Folk club invites folk

The Nickelodeon Music Club, housed at the Crescent Heights Community Hall, will hold two concerts, one

ADVERTISERS' INDEX

Advertiser	Pg No.....	Advertiser	Pg No.....
ABEX Brokerage	21	Chartwell.....	25
Academy Hearing	18	Chinook Denture	29
All About Seniors	18	Cowboys Casino	19
Amica	7	Diversicare	2
A-Star Tours.....	22	Johnson Law Office	5
Assurant Life of Canada	29	Lawrence Gerritsen	5
Atria Retirement Canada	12	Manor Village	3, 19
Bethany Seniors	4	Millrise Place	32
Bethany Sundance	24	Miracle Ear Canada	11
BL Braden Denture Clinic ..	18	North Hill Denture Clinic ..	18
Bowbridge Manor	18	Oaken Financial	9
By your Side	21	Royal Denture Clinic	31
Calgary Civic Symphony ..	13	Sandra G. Sebree	31
Calgary Immigrant Seniors	15	Shalem Society	8
Calgary Philharmonic	13	Sundre Life Learn	25
Canadian Hearing Care	15	Symphony Senior Living	13
Cash Casino	23	Wentworth Manor	10

YES, I wish to make a contribution in support of Kerby Centre

Amount Enclosed \$ _____
 Monthly Pledge \$ _____



Kerby Centre

Kerby Centre assists older adults to be active and engaged in the community through health, wellness, education, recreation, and support programs.

Please choose to make a difference today.

Payment by:

Cheque Visa Mastercard

Credit Card Number _____

Expiry Date _____ Signature _____

Please send tax receipt to (Please print)

Name _____

Address _____

City _____ Province _____

Postal Code _____

Email _____

Mailing address Kerby Centre 1133 - 7th Ave SW Calgary, Alberta T2P 1B2

Contact us at 403-705-3235 or email to funddev@kerbycentre.com

Charitable Registration #11897-9947-RR0001

Kerby Centre Department Directory

Kerby Centre 1133 - 7th Ave S.W. Calgary

Main Switchboard
403-265-0661

www.kerbycentre.com

Accounting	403-705-3215
Adult Day Program	403-705-3214
<i>Socializing and health monitoring program for physically and/or mentally challenged seniors</i>	
	adp@kerbycentre.com
Diana James Wellness Centre	403-234-6566
<i>Health services including footcare</i>	
	wellness@kerbycentre.com
Dining Room	403-705-3225
<i>Serving nutritious meals to everyone</i>	
	kitchen@kerbycentre.com

Education & Recreation	403-705-3232
<i>Information source for programs at Kerby Centre</i>	
	program@kerbycentre.com
Fund Development	403-705-3235
<i>Work with members and community to provide funding for Kerby Centre's vital programs</i>	
	luannew@kerbycentre.com
General Office	403-705-3249
	generaloffice@kerbycentre.com
Grocery Delivery Program	403-234-6571
<i>Shop and deliver groceries for housebound seniors</i>	
	grocerydelivery@kerbycentre.com
Housing	403-705-3231
<i>Assists seniors in finding appropriate housing</i>	
	housing@kerbycentre.com
Information / Resources	403-705-3246
<i>The all in one seniors' information source</i>	
	info@kerbycentre.com

Kerby News Classified Ads	403-705-3249
Kerby News Editor	403-705-3229
	editor@kerbycentre.com
Kerby News Sales	403-705-3238
	advertising@kerbycentre.com
	or 403-705-3240
	sales@kerbycentre.com
Kerby Rotary House	403-705-3250 (24 hour)
<i>Providing refuge for those over 55 fleeing family abuse, seniors in crisis and homeless seniors.</i>	
	shelter@kerbycentre.com
Volunteer Department	403-705-3218
<i>Volunteers are the heart of Kerby Centre</i>	
	volunteer@kerbycentre.com
President Hank Heerema	403-705-3253
	president@kerbycentre.com
CEO Luanne Whitmarsh	403-705-3251
	luannew@kerbycentre.com

Sex As We Age: A Taboo Even for Doctors

(NC) According to the American Association of Retired Persons (AARP), 45% of the U.S. population will be 50 and over by next year. This means about half of women in North America are approaching or passing through stages of menopause. But while women file into their physician's offices to talk about hot flashes and fatigue, they blush when it comes time to mention increasing discomfort and pain due to vaginal dryness. Even doctors find the topic difficult to discuss.

So what's the issue here? Treatment for men's sexual dysfunctions are more ubiquitous than ever but effective, safe solutions for women's vaginal dryness, pain and atrophy remain few and far between. But over 85% of postmenopausal women experience vaginal dryness symptoms, making it difficult to maintain sexual health and intimacy.

Here are some essential tips when it comes to aging, menopause and vaginal dryness:

#1: Be Kind to Your Vagina

Thanks to a long-overdue shift in gender norms, women are increasingly empowered to fulfill personal needs and goals. The importance of female sexual health at any age has arrived at the forefront. Vaginal dryness symptoms can occur as early as a woman's thirties or forties due to underlying factors like diabetes, breast feeding, hormone therapy, use of certain anti-depressants and high levels of stress. Understanding the causes of your vaginal dryness will help you treat them and prevent vaginal atrophy, or thinning and shrinkage of the tissue that can lead to severe problems later in life, such as incontinence or thin, bleeding labia.

#2: Be a Realist When It Comes to Aging

Just as our faces age, so will our vaginas. The majority of women will experience dryness, itching and worsening of the vaginal tract over time, but using

high-quality, all-natural products early can dramatically improve conditions and prevent further deterioration. Mae by Damiva, an all-natural vaginal lubricant produced in Canada and featured on CBC's Dragons' Den, is one such product. Completely alcohol and chemical-free, it uses ovules of natural ingredients to restore vaginal moisture. Mae is a viable option for any woman seeking to age comfortably and naturally.

#3: Use It or Lose It

Here's a tip we can all get behind: in order to maintain circulation and restoration, women must prioritize sexual activity well into their later years. In the same way that you pore over puzzles for brain health and gulp down spinach salad for your waistline, your sexual health is of paramount importance when it comes to overall well-being. Health experts agree that with proper maintenance and sexual activity, a woman's body can stay healthy through her 60s, 70s and even 80s.

There's no need to be shy about vaginal health. Only when women are open about key body issues will vital advances in treatment become realities. Though shattering the taboo may seem impossible right now,

your health and happiness are worth the blushing.

For an all-natural solution to vaginal dryness, check out <http://www.bydamiva.com>.

www.newscanada.com

Make the Old Age Security Pension work for you

(NC) In 2012, the federal budget included an important change: the eligibility date for the Old Age Security Pension (OAS) increased from age 65 to 67. However, your eligibility date is not affected if you were born before April 1958 – and there are other details everyone should know.

Some retirees see the OAS as a Golden Age perk. For others, it's a vital addition to their retirement income, so from the Investors Group, here's how to ensure it will deliver what you need:

- OAS is one of the resources on which to build your retirement income. It is available to most Canadians aged 65 or older, whether or not you have worked.
- You must apply to receive OAS. You're eligible if you are 65 or over and have lived in Canada for at least 10 years after turning 18. You can apply six months before you turn 65,

using an application kit available at Service Canada.

- Once approved, you'll receive your OAS pension payment during the month after your 65th birthday, the month after you meet the requirements, or during a month of your own choosing (whichever is latest).
- You are eligible to receive a full OAS pension if you have been a legal resident in Canada for at least 40 years after age 18. If your Canadian residency is less than 40 years, you may be approved for a partial pension.
- The maximum monthly OAS benefit is reviewed each quarter against the Consumer Price Index and adjusted as necessary to keep up with cost-of-living increases.
- An OAS pension is taxable income. Each tax year, you'll receive a T4-OAS information slip to complete your income tax return.
- Beware the OAS clawback.

It kicks in when your yearly net income hits a certain threshold (adjusted annually).

Financial advisors remind us that OAS is an important source of retirement income – but it is only one component of your overall retirement and financial plan. Additional information on this topic is available online at www.investorsgroup.com – and to make the most of your retirement income for all the years you will need it, talk to your financial advisor for professional assistance.

www.newscanada.com

Become a member today!

Kerby Centre

for the 55 plus

Membership benefits include:

- Member rates for:
 - Education and Recreation Programs
 - Select Events
 - Fit Room Membership
 - Foot Clinic
 - Travel Desk Trips
- Kerby News mailed directly to your home
- Access to our parking lot for only \$3.00 per year while using Kerby Centre programs, services, facilities and activities
- Voting rights for Annual General Meeting




To purchase a membership:

- Visit our membership desk Monday to Friday 9 - 3
- Phone 403-265-0661, ext 256
- On our website at www.kerbycentre.com/about/membership
- Mail this form with a cheque for payment and we will follow up by phone

Kerby Centre 1133 - 7 Avenue SW Calgary, Alberta T2P 1B2

Name _____

Address _____

City _____ Prov. _____

Postal Code _____ Telephone _____

Email _____ License Plate _____

Membership for 2015 is \$22.00 plus \$3.00 for an annual parking tag

Membership is for a calendar year (expires December 31) and is open to those 55 years and older. MEMBERSHIPS ARE NON-REFUNDABLE



FREE DOOR-TO-DOOR SHUTTLE SERVICE!



CHINOOKDENTURECLINIC.COM

- CONVENTIONAL & DIGITAL DENTURES
- COMPUTER PRECISION FIT
- SOFT SILICONE FOR SENSITIVE GUMS
- MINI-IMPLANTS COORDINATION



CALGARY SOUTH → (403) 253-9050

CALGARY NORTH → (403) 289-4323

700 CHINOOK CENTRE PROF. TOWER

936 NORTHMOUNT DR. NW



Who will pay for your funeral expenses?

CANADA

Purple Shield



- ✓ Pays immediate CASH at time of need! Up to \$15,000.
- ✓ Protects against inflation!
- ✓ Plans increase in value.
- ✓ Accepted by funeral directors everywhere.

Call (403) 257-2279 for more information

or visit our website at www.purpleshieldplan.com

- ✓ No medical required!
- ✓ Travel plan assistance.
- ✓ Low monthly premium rates to fit any budget
- ✓ Plans available to age 85
- ✓ Serving Canadians since 1963.



A+ rating

The versatile coconut

Always a delicious ingredient and often a decadent treat, coconut is now embraced with a new enthusiasm. In Sanskrit, the coconut palm is known as kalpa vriksha — 'tree which gives all that is necessary for living' because nearly all parts can be used, the water, milk, flesh, sugar and oil. Even the husks and leaves are used as materials in furnishings and decoration.

Coconut is highly nutritious and rich in fiber, vitamins, and minerals. It is classified as a "functional food" because it provides many health benefits beyond its nutritional content. The coconut provides a nutritious source of meat, juice, milk, and oil that has fed and nourished populations around the world for generations.

Despite the mounting evidence supporting the health benefits of coconut and the ever-increasing number of coconut products in supermarkets, comprehensive guidance on how to use such products lags behind. *The Complete Coconut Cookbook* offers home cooks the delicious convenient coconut, using its entire range of special ingredients.

Everyone, from hardcore health-foodies to recreational cooks and everyone in between, will enjoy these all-natural, high-energy, coconut recipes which can all be made with ease and flair for virtually every occasion. The 200 innovative recipes cover a broad spectrum of fresh flavors and textures and provide delicious and dependable results



Moroccan Sweet Potato, Butter Bean and Coconut Tagine ©

Butter beans are canned lima beans, and their name is indicative of their buttery taste and texture.

Makes 8 servings

- 2 (30 mL) tbsp virgin coconut oil
- 1 1/2 (375 mL) cups chopped onions
- 1 red bell pepper, chopped
- 3 cups (750 mL) diced peeled sweet potatoes
- 2 cloves garlic, minced
- 2 tsp (10 mL) sweet smoked paprika
- 1 1/2 tsp (7 mL) ground cumin
- 1 1/2 tsp (7 mL) ground cinnamon
- 2 cans each 14 to 19 oz (398 to 540 mL) butter beans, drained and rinsed
- 1/2 cup (125 mL) golden raisins
- 1 tsp (5 mL) fine sea salt
- 2 cups (500 mL) coconut water
- 1 tsp (5 mL) finely grated lemon zest
- 2 tbsp (30 mL) freshly squeezed lemon juice
- 1 cup (250 mL) well-stirred coconut milk (full-fat)
- 3/4 cup (175 mL) packed fresh cilantro or flat-leaf (Italian) parsley leaves, chopped
- 1/2 cup (125 mL) unsweetened flaked or shredded coconut, toasted

In a large saucepan, melt coconut oil over low heat. Add onions, red pepper and sweet potatoes; increase heat to medium-high and cook, stirring, for 6 to 8 minutes or until onions and red pepper are softened. Add garlic, paprika, cumin and cinnamon; cook, stirring occasionally, for 7 to 10 minutes or until sweet potatoes are beginning to soften.

Stir in beans, raisins, salt, coconut milk, lemon zest and lemon juice; bring to a boil. Reduce heat to medium-low, cover, leaving lid ajar, and simmer, stirring occasionally, for 10 minutes. Stir in coconut milk and simmer for 5 minutes.

Ladle tagine into bowls and sprinkle cilantro and coconut.

Tip An equal amount of dark raisins, chopped dried apricots or chopped dates can be used in place of the golden raisins.

An equal amount of white beans (such as Great Northern or cannellini) can be used in place of the butter beans.



Page design & layout
by Winifred Ribeiro



Courtesy of *The Complete Coconut Cookbook*
by Camilla V Saulsbury, 2014 ©
www.robertrose.ca
Reprinted with publisher permission.
Available at www.robertrose.ca.



Acorn Squash with Coconut Chickpea Stuffing. ©

This beautiful dish is loaded with protein, antioxidants and incredible flavor.

Makes: 4 servings

- Preheat oven to 350°F (180°C)
- Large rimmed baking sheet

- 2 acorn squash (each about 1 lb (500 g) halved lengthwise and seeded
- 2 tbsp (30 mL) melted virgin coconut oil divided
- Fine sea salt
- 1 can (14 to 15 oz) (398 to 425 mL) chickpeas, drained, rinsed and coarsely mashed
- 1/3 cup (75 mL) dried currants
- 1/2 cup (125 mL) well-stirred coconut milk (full-fat)
- 3 cups (750 mL) packed baby spinach, roughly chopped
- 3/4 cup (175 mL) unsweetened flaked coconut, toasted
- 1/2 cup (125 mL) packed fresh mint leaves, chopped
- 1 tbsp freshly squeezed lemon juice
- Freshly cracked black pepper

Lightly brush cut sides of squash with 1 tbsp (15 mL) coconut oil. Sprinkle with 1/2 tsp (2 mL) salt. Place cut side down on baking sheet. Bake in preheated oven for 40 to 45 minutes or until tender.

In a large skillet, melt the remaining oil over low heat. Add chickpeas, increase heat to medium-high and cook, stirring, for 4 to 5 minutes or until heated through. Add currants and coconut milk; cook, stirring, for 1 minute. Remove from heat and add spinach, coconut, mint and lemon juice, gently tossing to combine. Season to taste with salt and pepper.

Fill squash cavities with chickpea mixture.

Tip: Delicata squash may be used in place of the acorn squash.

If you can only find a 19-oz (540 mL) can of chickpeas, use about three-quarters of the can (about 1 1/2 cups/375 mL drained).

An equal amount of raisins, coarsely chopped, may be used in place of the currants.

Coconut-Braised Baby Bok Choy ©

Staggeringly simple, and versatile enough to go with a broad range of dishes, this flavorful, vibrant side is destined to become one of your go-to dishes.

Makes 4 servings.

- 2 cloves garlic, minced
- 1/8 tsp (0.5 mL) hot pepper flakes
- 1 1/2 (375 mL) cups coconut water
- 1 1/2 lbs (750 g) baby bok choy, trimmed
- 1/4 tsp (1 mL) freshly ground black pepper
- 1 tbsp (15 mL) virgin coconut oil

In a large skillet, combine garlic, hot pepper flakes and coconut water. Bring to a simmer over medium-high heat. Arrange bok choy evenly in skillet. Reduce heat to medium-low, cover and simmer for about 5 minutes or until tender. Using tongs, transfer bok choy to a serving dish, cover and keep warm.

Increase heat to medium-high and boil broth mixture until reduced to about 1/4 cup (60 mL). Stir in black pepper and coconut oil. Pour over bok choy.

Tip: An equal amount of regular bok choy, trimmed and sliced crosswise, may be used in place of the baby bok choy.

Physician Offers Sun Safety Tips for Wintertime

3 Tips for Preventing, Minimizing and Repairing Damage from Exposure

By Ginny Grimsley

Don't pack away the sunblock until next summer. Winter's sun is just as

dangerous as summer's, says Adam J. Scheiner, M.D., www.adamscheinermd.com, an eyelid and facial cosmetic surgeon who's been featured on The Dr. Oz Show, The Howard Stern Show and The Doctors.

"The snow reflects the glare of the sun — and the damaging UV rays," he says. "People who like skiing and snowboarding in the mountains are getting 4 to 5 percent more UV damage for every 1,000 feet they ascend above sea level."

And then there are all those holiday cruises and escapes to warm-weather climates where beaches are packed year-round.

"It's not OK to lie baking in the sun for hours, even if it's just one week out of the winter," Dr. Scheiner says.

No matter how comfortable or cool the temperature feels, don't be fooled!

"Earlier this year, the surgeon general predicted 9,000 people will die from melanoma this year. That's preventable," Dr. Scheiner says.

"If skin cancer doesn't scare you, think with your vanity. Sun exposure is the No. 1 cause of wrinkles, discoloration, age spots and festoons, among other disfiguring problems."

Dr. Scheiner shares tips for preventing, minimizing and repairing sun damage:

• **Prevention:** You're not just exposed when you're skiing, hiking, or taking a beach vacation.

"Anytime you go outside, you're exposing yourself to damaging UVB and UVA rays, and the result is cumulative. A little bit here and a little there adds up," Scheiner says.

Simply driving a car can result in serious sun damage. A study published in the Journal of the American Academy of Dermatology found more skin cancers on the left side of patients' faces — the side exposed while driving — then the right. Scheiner says he's seen truckers and others who spend years on the road with severe wrinkling on the left side of the face.

"Always wear sunscreen, which protects against UVA and UVB rays. I recommend a Broad Spectrum Sunscreen with an SPF (sun protection factor) of at least 30, preferably higher," he says. "You can also protect yourself from UVA rays, which cause deeper damage, by applying UV-protective film to your car windows. Also, wear clothes with a UPF (ultraviolet protection factor) rating of at least 30."

• **Minimizing:** Good nutrition and topical products can help minimize signs of damage, such as wrinkles and age spots, Dr. Scheiner says.

Eat foods rich in antioxidants — carrots and other yellow and orange fruits and vegetables; spinach and other green leafy vegetables; tomatoes; blueberries; peas and beans; fatty fish, and nuts. An American Society for Clinical Nutrition study found that women ages 40 to 75 who consumed more vitamin C, an antioxidant, had fewer wrinkles.

Use exfoliate creams to remove dead skin cells. Prescription creams including Avita, Avage, Renova and Retin-A have been shown to reduce wrinkles and age spots caused by sun exposure.

• **Repairing:** Lasers can resurface facial skin by stripping away the outermost layers. Some "non-ablative" lasers also stimulate collagen formation, which helps smooth wrinkles.

The No. 1 best thing you can do for your skin starting today is to start making application of a broad spectrum, UVB/UVA sunscreen part of your daily routine.

"Apply it to all areas of the skin that can be directly exposed to the sun," Dr. Scheiner says. "The best scenario is preventing sun damage in the first place." □

When I am with someone all I think about is you, when I am alone that's all I want to do.



SIR FITZMORE PETERS



More Sunshine, Bigger Smiles

• Receive a printed treatment plan prior to starting work.

• Direct billing when possible.

Discover more about us, and dentist Nathan Schultz on our website at www.royaldenture.com or Call (403)-338-1014 today. Consults always free! email: contact@royaldenture.com

Ground Level at Brentwood Village Mall NW, 313A 3630 Brentwood Road NW, Calgary Ground Level

IN MEMORIAM

Join us in extending sympathy to the families of these Kerby Centre members and volunteers:

Ana Adamache
Stewart William Andrew
Dr Frank R Anton
Harold Armstrong
Harold Allen Armstrong
Eileen Edith Atkinson
Teresa Barbour
Joyce Lillian Bennett
Audrey Beatrice Bothwell
Doreen Rae Cahoon
Barbara Campbell
Dorothy Rose Clarey
William (Bill) Frank Clark
Robert Edward Comben
Winnie Connoly
Bernadette Marie Cyr
Richard (Dick) Fields
William Earl Flynn
Roy Richard Edmund Foggo
Audrey Joan Friesen
Grace Geehan
Rafael Cruz Genilo
Douglas Bayne Grant
Patricia Mary Hausberg
Gordon Helbak
Margaret Rose Holmes
Kenneth Allen Jesse
Aidan Joseph Kavanagh
Michael Chivers Lambeth
Bernard Michael Lukacs
Mabel Ruth MacNaughton
Lyla Antcliff Martyn
Arthur James McLeod
Joanne McNichol
Edith Marjory Melrose
Hilda Margaret Mendritzki
Phyllis Jean Mitchell
Stanley Charles Nykiel
Margaret Wilma (Peggy) Page
Barry Douglas Simpkins
Edwin John Sinclair
Eileen Sottak
Edmund John Spargo
Joseph Steedman
John Uibel
Yvonne Walker
Reta Wilk
Aubrey Alfred Winter

Please inform Kerby Centre's Volunteer Department if you know of members and volunteers who have recently passed away and we will endeavour to publish their names in the forthcoming issue of Kerby News



Sandra G. Sebree Lawyer
Serving our community for over 20 years

<p>1610 17 Ave SW Calgary, AB Ph. 403.228.8108 Fax. 403.228.8109</p>	<p>Wills & Estates Real Estate House Calls Available</p>
-----------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------

Proud supporter of the Royal Canadian Legion
email: sandrasedree@sebrelaw.ca www.sebrelaw.ca

CALGARY PHILHARMONIC ORCHESTRA

THE HOTTEST TICKETS IN TOWN



MOZART AND SCHUMANN

February 13 & 14

Impress your Valentine with this beautiful musical tapestry.

LET'S DANCE!

DANCERS WITH ORCHESTRA

February 20 & 21

Enjoy the thrill of live tango, ballroom, tap and jive as award-winning dancers join the CPO.



SENIOR PRICING AVAILABLE!

All concerts in the Jack Singer Concert Hall



Calgary Philharmonic Orchestra

CPO-LIVE.COM | 403.571.0849



So nice to come home to.

- Spacious studios, and 1 and 2 bedroom suites
- 24/7 nursing staff
- Three meals a day, housekeeping, laundry
- Daily social activities and special events

Come see what Millrise Place has to offer.

www.millriseplace.ca



We Take Care to Heart

Senior Assisted Living Residence

Book a personalized tour: 403-888-6540
14911 - 5th Street SW, Calgary, Alberta



A Retirement Concepts Community