

Kerby News

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Laying foundation walls on a Habitat for Humanity project in Vietnam. For more on the project see pages 16, 17.

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12 October, 2015 Thanksgiving
31 October, 2015 Halloween



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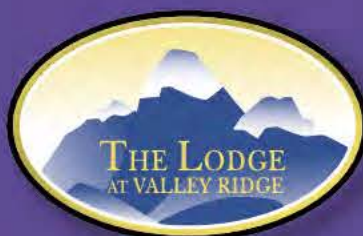
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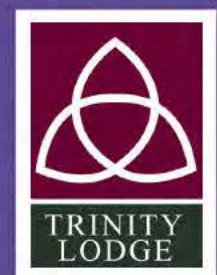
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Wait times continue to drag health care outcomes down

It will take political courage to improve Canada's health care system

By Robert Brown

I spent my life teaching actuarial science at a university. As a result, I calculated lots of numbers: averages, expected values, variances. But, they were only numbers. What I didn't see was the individual human story behind each calculation.

But now that I am the human face of one of those stories, I see it all in a different light.

I entered the official hip replacement list in Victoria, B.C. on July 23, 2014, just over a year ago. I was told to expect a wait time of 12 to 18 months. But was that good or bad? Was it necessary? I decided to investigate.

Data show that, for hip replacements, B.C. has the second longest wait times in Canada with a median value of 70 weeks. But that is a median value, which means about half of all patients wait longer. That is twice the wait time in Ontario, which is actually the third best province in Canada according to recent Canadian

Institute for Health Information (CIHI) statistics.

So, I waited and the hip deteriorated until pain-killers seemed useless.

Finally, just short of a year, I got a call on June 10th to say that my hip surgery was scheduled for July 15 or week 51. I fought back tears of relief. It almost made me forget the absence of a vital life during the weeks I had waited.

What happened next knocked the wind out of my sails.

"In most provinces, wait times vary significantly"

One week before my scheduled operation I was told that I had been bumped for a situation that presented a "higher level of urgency." They had just added almost eight weeks to my wait time for reasons that were opaque, at best, and without logic to me. Why did this happen? In the end, I got no real answers, only rumours about parental leave (nothing sudden or unforeseen about that) and other factors that may or

may not have been part of the equation.

So, beyond my personal experience, the real question is: "Are Canadian wait times for hip replacement justified or could they be shortened?"

Turns out, the variability within Canada's health-care system is wide, and does not just exist across provincial borders. In most provinces, wait times vary significantly from city to city, region to region, hospital to hospital and doctor to doctor.

One of the problems is a lack of province-wide databases in many jurisdictions. Such databases would help minimize wait times because patients from a busy facility in one region within a province could be transferred to other facilities (or surgeons) with shorter waiting lists.

Today, in most provinces, doctors and specialists work in isolation and there is no real overarching management of the system.

Health care decision-making in Canada is largely decentralized with few standardized measures of "success." One doctor can have wait times measurably better or worse than the next and the system cannot be

expected to respond well by moving individual patients. The only real leverage many provincial ministries impose is to provide incentives for desired behaviour through macro-budgets.

We need more integrated management and measurement in the system – if not country-wide, then at least province-wide.

"non-monetary savings in resources are pumped back into hip and knee replacement services where the medical teams see the impact of their success first-hand"

Alberta is a good model. Most recent data show that providing incentives tied to provincial benchmarks based on a standardized care path has created savings of almost 12,600 hospital bed-days (and \$13 million) annually. The incentive? The non-monetary savings in resources are pumped back into hip and

knee replacement services where the medical teams see the impact of their success first-hand, rather than disappearing back into the system as a whole.

Alberta now meets CIHI benchmarks for hip replacements 87 per cent of the time versus a 67 per cent success rate in B.C. In fact, for 90 per cent of its hip replacement patients, Alberta now meets maximum wait-time limit criterion of 14 weeks. Note that providing financial compensation is not necessarily the primary motivating factor.

Canadians consistently show strong support for their health care system. However, wait times continue to drag the outcomes down. We can shorten wait times, but it will take political courage. Let's hope that courage can be found.

Robert Brown is an expert advisor with EvidenceNetwork.ca, a Retired Professor of Actuarial Science, University of Waterloo and Immediate Past President of the International Actuarial Association.

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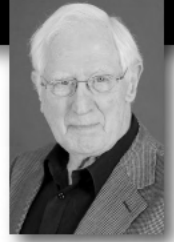
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President's Report



New program to thrive at Kerby Centre

By Hank Heerema

adults in Calgary and the surrounding area.

The Kerby Centre is always innovating and changing to best serve older adults in the surrounding area. One of our core service areas is evolving to do just that.

The Kerby Centre's grocery delivery program, a cornerstone in the services Kerby Centre offers in our community, is becoming part of a wider variety of supports to help older adults remain in their homes for as long as possible.

We call the new program Thrive.

Thrive launches in October and offers supportive visits to low-income, vulnerable older adults who have mobility issues.

The goal of Thrive is to decrease social isolation and increase connections with the broader community.

Thrive will assist with navigating community resources and helping with referrals. We will bring resources to the client's home when possible.

As well, Thrive volunteers will shop for, deliver, and put away groceries and medication.

Vulnerable older adults over the age of 65, who are medically or physically frail, and living on a low income, are eligible for the Thrive program.

Volunteers and staff are also trained to recognize signs of hoarding or elder abuse.

In some cases, emergency and/or short-term Thrive participation is available for individuals returning home from the hospital or recovering from illness or surgery.

Applications for referrals to Thrive can be made by the individual needing assistance, family members, friends, medical professionals, or social workers.

The first step is to call 403-234-6571 or email thrive@kerbycentre.com. The Kerby Centre staff will assess the needs and visit the home.

Thrive is also in a long-term partnership with Seniors Secret Service. This volunteer-based organization provides Christmas and Birthday gifts for older adults, which is intended to reduce social isolation.

Thrive is funded by Family and Community Support Services (FCSS), a joint municipal-provincial funding program established to support and fund preventative social services.

The Kerby Centre is proud to launch this new program. We look forward

to bringing even more support to older adults in the community and helping them stay in their homes for as long as possible. □

OCTOBER 2015

Front page: Photograph by Peggy Bell
Design by Winifred Ribeiro

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

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Kerby Centre

News from City Hall –

Make your voice heard this election

Evan Woolley



On October 19th we will all have an important choice to make. When we cast our votes in the federal election, we are not only choosing the voice we want representing us in Ottawa, we are also bearing out our country's historic democratic tradition. It is no stretch to say that this election will be pivotal for Canada's future – it is certainly one of the most important I can remember.

There is a lot of rhetoric out there: advertising, door-knocking, debates, and other pleas for your vote. I commend anyone who has the courage and sense of civic duty to put their name on a ballot, and hope that in these final days of the campaign you will take the time to get to know your candidates and the issues that motivate them. If one of your candidates comes knocking on your door,

have a conversation; read the politics section of the newspaper on a coffee break; reach out to a campaign if you want to get involved; or ask your friends and family what their stances on particular issues are.

When it comes to casting your vote, you have several options. On Election Day, you can vote at your local polling place, or you can vote in advance by

mail or at select locations from October 9-12. Alternatively, you can visit any Elections Canada office before October 13 to cast your ballot. You must be a registered voter, which you can set up online (www.elections.ca). Once you're registered, you will receive a voter information card indicating your polling place.

On October 19, make your voice heard, and together

let's build the best country we can. As always, you can reach out to me and my office by phone (403-268-2430), email (ward08@calgary.ca), or on my website (calgary.ca/ward8).

Evan Woolley is the Calgary Councillor for Ward 8

This month in Edmonton –

Gearing up for autumn

Kathleen Ganley



I hope you've all had a wonderful and relaxing end to your summer and are looking ahead to a fruitful autumn. As things cool down outside, I'm happy to see residents of Calgary-*Buffalo* making the most of the weather by using our abundant walking and cycling paths and spending time in public parks.

As your MLA, it has been my pleasure to meet

and chat with many people, organizations and small businesses in the area over the last month. September was a busy one! In addition to ministerial meetings, I was introduced to the incredible work that Alpha House does in assisting our most vulnerable citizens and I participated in the Calgary Pride parade. I handed out hamburgers at the Calgary and District Labour Council

BBQ with fellow MLAs, caught a Lunchbox Theatre show, sat down for coffee with many people from the area, and had a blast at the Kerby Centre Expo.

You may have noticed that our constituency office sign has changed. Since the summer we have been open for business at 130, 1177 11 Ave S.W., directly across from the Midtown Market Co-Op. I encourage you to connect with Calgary-

Buffalo constituency staff to learn more about the riding, and about what I, as your MLA, can do for you.

As we look ahead to October 19, I encourage all area residents to learn about the candidates and register to vote in the federal riding of Calgary-Centre. The provincial caucus will be heading into session shortly, and I am always aware of the trust that you have put in

me as your representative. I sincerely wish you and your family a vibrant fall season, and welcome your feedback through my constituency office at any time.

Kathleen Ganley is MLA for Calgary Buffalo

Please note

Joan Crockatt, Member of Parliament for Calgary Centre, is unable to provide a column for October issue of Kerby News due to the October 19 federal election.

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.

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Homelessness shouldn't be a crime

The outcome of several legal decisions might just change the way we view homelessness

By Jino Distasio

As humans, we need to sleep. Yet, on both sides of the border, "sleeping" can be considered a criminal act — especially if you are homeless and have no place to rest your head, other than in public spaces such as parks.

How have cities and states been able to impose and enforce bylaws and ordinances that clearly violate one's right to occupy public space for this very purpose? This summer, several cases are putting this longstanding question to the legal test. The outcome of those legal decisions might just change the way we view homelessness.

In the City of Abbotsford, B.C., a civil court case is pitting a group known as the Drug War Survivors against the state in a fight over what is being viewed as further evidence of the criminalization of homelessness. The group's lawyer has argued that his clients (and all homeless persons) have the right to occupy park space for the purpose of temporary dwelling and sleeping. The case argues that a set of bylaws prohibiting such uses of public spaces is unjust, given that there is no alternative.

Perhaps the real fight is also about who is responsible for the provision of adequate shelter in Canada, especially for those most in need.

Across the border, the U.S. Department of Justice has intervened in a case in the District Court of Boise,

Idaho. The department argued that the act of sleeping, when there is no shelter available, should not be considered a criminal act. Among the nearly half a million annual homeless, 42 per cent slept in unsheltered public locations.

Interestingly, neither the Abbotsford case, nor the Boise filing, are new. Cities have always struggled with the inability to shelter all those in need. What is new, however, is the criminalization of homelessness.

The U.S. didn't see a spike in the numbers of citizens without homes until the late 1970s. The causes: the economy, deinstitutionalization of persons from mental health facilities, and increasing numbers of veterans on the streets. For most jurisdictions, the fight was not about affordable housing

but how to deal with the "vagrants" who shuffled about the streets. Citizens demanded steps be taken to end public intoxication, curb panhandling and the visibility of poverty, mental health and severe addiction.

In 1979, Supreme Court Judge Andrew Tyler delivered a landmark decision in the case of Callahan v. Carey. Robert Callahan was homeless and resided in the notorious Bowery neighbourhood of New York City. Justice Tyler's brave decision was clear: the State was obligated to provide shelter to those most in need. His decision also included the clear articulation of necessary shelter standards and intake and monitoring provisions.

The decision required the State of New York to shelter those in need. The case would also impact other

jurisdictions to consider whose responsibility it was to provide temporary shelter.

In the late 1990s, Toronto's Tent City plight became ground zero for a Canadian resistance movement that drew in many, including the late Jack Layton, a then-city councillor. He grappled with the same question: Who is responsible for the provision of adequate shelter in Canada during a time of crisis? The Toronto story ended with a mass eviction from the occupied private lands, while a media storm brewed among social housing activists, governments and citizens, all fighting over how shelter should be provided and what rights Canadians have to occupy land.

The Tent City movement did not result in the legal outcomes of Callahan v. Carey, but it did see the

federal government acknowledge the homeless crisis with an investment of nearly \$1 billion in funding to overhaul Canada's inadequate shelter system.

Perhaps the boiling point has been hit — with governments on both sides of the border on the verge of acknowledging the right of people to sleep in public spaces when no other option exists.

Several legal proceedings are quietly brewing. Let's hope these legal cases also determine this fundamental right cannot be deemed a criminal act. And let's hope what follows is further government investment in the range of supports needed to end homelessness.

Jino Distasio is an expert adviser with EvidenceNetwork.ca and Director of the Institute of Urban Studies, University of Winnipeg. www.troymedia.com



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A Christmas party with entertainment provided by Yodel Club Heimattreu will be held on Saturday, December 5 at 11:00 a.m. Just bring a dessert and enjoy the party. For more information, please call (403) 246-6968 or (403) 273-8178.

The need for secondary suites for seniors persists despite regulatory setbacks

By Paul Heidebrecht

The June 29 City Council meeting was a stinging setback for advocates of secondary suites in Calgary. By a 9-6 vote, Council defeated a proposed bylaw to lift restrictions in four wards and allow more suites to be built.

“This is an incredibly important public policy issue,” said Ward 8 Councillor Evan Woolley, “but there simply was not the political will to take it on.” In his view, the issue is dead for now and will not likely be raised again until after the next civic election.

But Woolley, who made the case for secondary suites in the pages of this newspaper (see May 2015 Kerby News), could not help commenting on a strange irony he noticed. The most common request for permits to build secondary suites has come from families wanting separate living space for their aging parents. Yet seniors were among the most vocal opponents to secondary suites at public forums.

How can so many seniors resist a practice that can be so beneficial to them?

One woman who built a suite in her house for her parents said, “They don’t fully understand the issues. The conversation has to change from what’s wrong with secondary suites to what’s good.”

The most obvious good is that seniors can live longer in their homes and be supported by their families. Professional social workers call it “aging in place.” Seniors are simply better off—financially, socially, psychologically—living in their homes rather than in institutions. Given the anticipated boom of the senior population in the years ahead, access to suitable and affordable housing will be a high priority.

Secondary suites are especially attractive to those who want their aging parents to live with them. Multigenerational households offer numerous practical benefits (helping with childcare, transportation to doctors). One man who provided a suite for his mother said:

“She was on a fixed income. It was not enough to rent an apartment or move into a retirement centre. But she could afford a secondary suite. And it gave



A secondary basement suite in Killarney.

her some independence yet kept her in a home environment with a yard and garden to enjoy.”

Secondary suites are equally helpful to seniors who own a house and need added income to pay for

increased taxes and utility costs. To add and rent a separate living space in the

Continued on page 9



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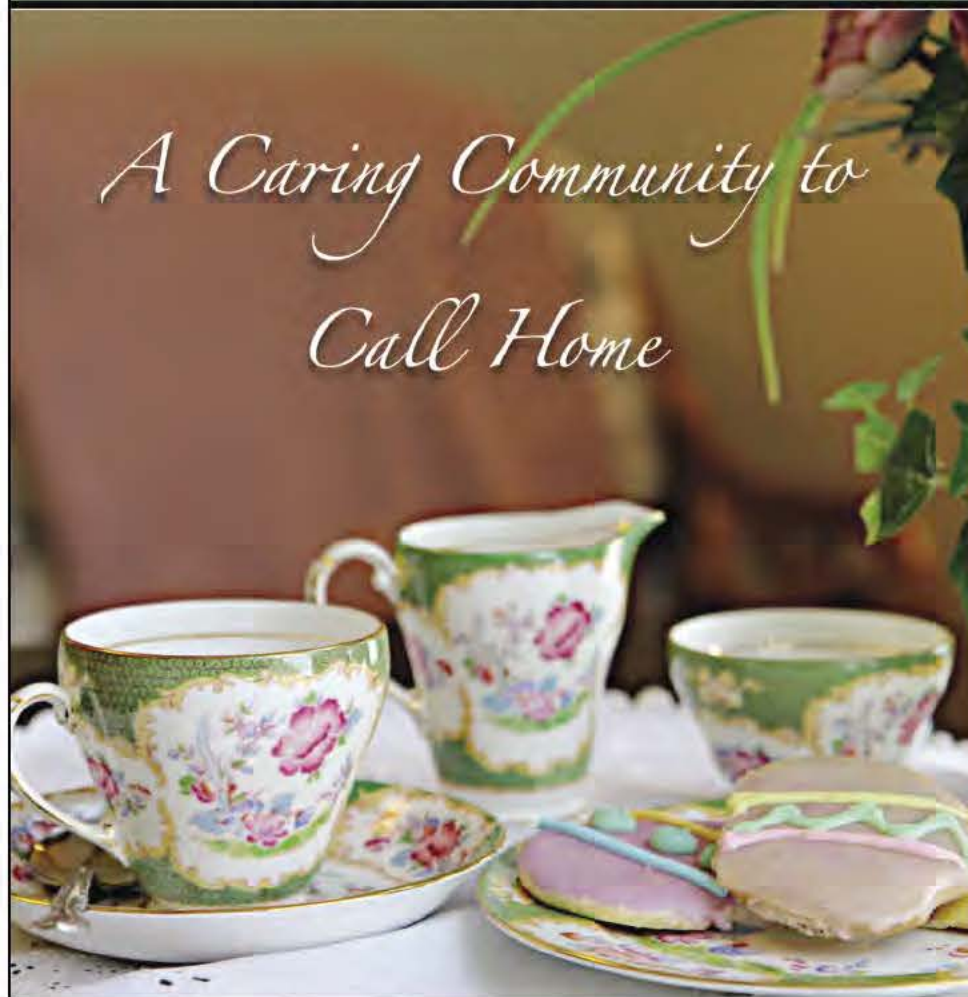
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Secondary suites
Continued from page 8

basement or above the garage can keep a senior in her home longer.

Calgary has a huge need for affordable rental housing. University students, single adults coming to the city to work and immigrants from other countries all have difficulty finding places to live, especially with public transportation close by. (The average cost for a condo is \$1200 a month compared to a secondary suite which averages \$700-800 a month.)

Much of the debate in City Council revolved around four inner-city wards (7, 8, 9, and 11) that already allow some secondary suites but where zoning restrictions hinder increased growth. Houses in these wards are often older and need upgrading. These wards include a number of universities and colleges. Population density actually needs to increase in order to sustain local businesses and community organizations. It's no surprise that councillors from these wards are promoting secondary suites as a practical way to preserve and enhance the quality of community life in older neighbourhoods.

But legalizing secondary suites in more parts of the city is only one side of the problem facing its supporters. The other is to make it easier and cost-effective for homeowners to legally construct suites on their property. Currently, the City's land-use permit process is cumbersome, expensive and often extremely frustrating.

One senior who persevered through the process of building a legal suite described it as a nightmare of endless obstacles from city inspectors and needless improvements (e.g. installing duplicate furnaces and electrical panels). The total cost was far beyond her initial expectations.

"Why does the City make it so difficult and costly to put a legal secondary suite in a house?" she asked. "I was actually increasing the value of my property, making it a safe and comfortable place to live and improving the overall appearance. The two houses on both sides of mine were totally neglected."

Even councillors are frustrated because requests for permits in areas not zoned for secondary suites must come to the Council for approval. Almost one entire Council meeting in June was devoted to seven requests and led to very personal and awkward dis-

ussion with the applicants about their living arrangements.

Not surprisingly, the vast majority of secondary suites in Calgary are "underground" because property owners have little incentive to go through the legal process. Woolley claims there are at least 16,000 and possibly up to 30-40,000 illegal suites. One real estate investor notes that illegal suites can be found in every neighbourhood, even in the newest housing developments.

It's unfair to treat owners of these illegal suites as "slum landlords" even though there are numerous cases of suites that are actually dangerous places to live.

"I really care about safety," said one senior who owns a suite. "I want my place to meet the fire code. And I want the City to go after property owners who have suites that are death traps."

In the final analysis, for the City to resolve the secondary suites controversy, there needs to be a change in public perception and perhaps most of all among seniors themselves. Says Woolley, "there is a stigma associated with renters and a narrow view of the ideal housing type." Over 30% of all houses in Calgary are rentals. The complaints from critics of secondary suites about parking, noise and garbage apply just as likely to owners as to renters.

"I just don't understand why people are so negative about secondary suites," said one property owner with suites. "We are just regular folks renting space to regular folks. We tend to rent to people who have similar lifestyles as we do."

Woolley says Calgary is the last big city in Canada to come to terms with its demographic diversity

and encourage affordable and integrated housing arrangements. In the meantime, he encourages homeowners in his ward to consider adding secondary suites and says he and his staff will help them through the arduous land-use permit process.

(Editors note: Seniors interviewed for this article requested that their names be withheld).

Paul Heidebrecht is minister of Calgary Community Reformed Church.



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Giving Canadians the pension system they need

It just requires some imagination and a few (but important) tweaks to existing pension and income tax laws

By Robert L. Brown

What do Canadians want out of a national pension system?

I think it's safe to guess they want at least the following: a system that can be trusted, the lowest cost possible, high rates of return on investments, but within a range of prudent safety, transparency and a governing process that puts the interests of plan participant (and not agents) first and foremost.

More importantly, perhaps, they want a system that will stay with them even if they change jobs and employers - turning savings into monthly cheques in retirement, until death.

Unfortunately, a large number of workers are today at retirement income financial risk.

We know only 32 per cent of workers have workplace pensions of any type. In the private sector, only 24 per cent of workers have anything. Further, the superior

Defined Benefit Plan coverage is down everywhere.

We also know that very poor workers should not be forced into a mandatory system because after paying their mandatory contributions they will receive very little to no extra benefits because of the claw back provisions in our Guaranteed Income Supplement (GIS) (usually alongside provincial supplements). In fact, the working poor can easily lose a full dollar for every new dollar of monthly income they produce on their own. Not to mention that the Old Age Supplement (OAS) and GIS benefits, now payable at age 65, will not be paid until age 67 starting in 2029.

Can we provide Canadians with a better system? The answer is a hearty yes, although it will take some will power on the part of legislators, both federal and provincial, since Pension Benefits Acts and the Income Tax Act will have to be amended.

Here is how it would work. The government makes it possible for institutions and agencies to create large pooled Retirement Income Funds to which any worker can con-

tribute (within some tax limits). After a very short establishment period, these funds must achieve a minimum size (at least \$10 billion in short order but even larger later). The funds must have a Board of Directors of experts who will guarantee good governance and guarantee that the plan participants' needs are paramount and more important than any agent within the system. Expense ratios will be capped (and policed). Forty basis points (0.40 per cent) seems appropriate since many larger pension plans today operate with expense ratios below 25 basis points.

You would be automatically enrolled, with an automatic payroll deduction if you are not in a Registered Pension Plan - but you can take action to opt out. This 'nudge' (according to the evidence) should result in ultimate participation rates in the 80 to 90 per cent range. But, it will also allow poorer workers to opt out, as they should.

You and the fund will decide on your retirement income goal stated as a Defined Benefit. From this goal, one would subtract the benefits anticipated

from OAS and CPP. The balance is what the fund is meant to provide.

Using slightly conservative actuarial assumptions as to rates of return and life expectancy, the fund will decide what contributions are necessary to attain your goal. Every year you will get a statement showing the record of the fund over the past year and whether you

“benefits will be highly probable as to their attainment, but they will not be fully guaranteed”

are ahead or behind the projected values necessary to reach your goal.

At retirement, you will continue in the fund and it will pay your monthly benefit cheques. Behind the scenes, the fund can carry the longevity risk of the group (not very volatile given the size requirements of the fund) or they can buy annuities (on a group basis - more competitive than for individual annuities).

Your benefits will be highly probable as to their attainment, but they will not be fully guaranteed. If we have another 2008 financial meltdown, you may face a short-term decrease in benefits. Note that what you get is a monthly benefit for life, not a lump sum at retirement.

Who can offer such a fund? Anyone who can meet the capital requirements - likely any banks, insurance companies that exist today could expand into this activity. But, also, large pension funds would be invited to offer this product.

It can be done. It just requires some imagination and a few (but important) tweaks to existing pension and income tax laws. Canadians want this. They deserve no less.

Robert Brown is an expert advisor with EvidenceNetwork.ca, a Retired Professor of Actuarial Science, University of Waterloo and Immediate Past President of the International Actuarial Association.

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Life and liberty – There's no earthly reason for boredom



By liberty forrest

It always makes my ears itch when someone says "I'm booooooored!" Man, I'd give just about anything for a little bit of that! I'm a very busy girl. I need about 362 hours in every day. There's always something buzzing around in my head...ideas, thoughts, interests, curiosity, possibilities...

And it seems my list of Stuff To Do just grows all the time. The more I learn, the less I know. The more minutes and days that fall behind me, the more precious the remaining ones become and I want to fill every single second of every single day with something useful, interesting, creative, fun, or meaningful. The only way I might get to experience a little boredom is if I stick it on my list of Stuff To Do.

When my children were young, they'd come to me every now and then, shoulders drooping, faces hanging on the floor, sulking with that familiar old dirge, "I'm booooooored!" I'd list countless options for them. Indoor games. Outdoor activities. Everything from puzzles, to reading, to making puppets, to painting, to Lego, to colouring, to playing tag, to going to the park, to board games, to seeing a friend, to household chores (oh, that one always went down well!). Nah, they didn't want to do this, go there, play that.

But still, they were "booooooored!"

I just about choked on my tongue so as not to say, "When I was your age, the only toys I had were two rocks and a stick!" But of course they wouldn't have believed me.

I tried a new approach. "I'm not your social director."

Weirdly, that seemed to be the only thing that ever made them go and find something to do. As soon as I quit listing the options, they had to figure it out for themselves.

When I ask people what hobbies or interests they have, I'm always astonished by how many of them say, "I don't really have any." Or they might be able to come up with one or two. Or perhaps a few more but usually adding, "But I don't actually pursue them." Or they say, "I'd love to play the piano - or paint - or learn this or do that or whatever..."

And I say, "So why don't you do it?"

The reasons (dare I say "excuses") are varied. No time, no money, too tired, or my all-time favourite, "I'm too old" – to which I will invariably reply, "You still have a pulse."

I ask what they do with their "after work" time. People who are bored often say they watch TV. Ah, there's nothing like a good dose of apathy to get you motivated for the really excellent bits of life! Throw in a side order of lethargy with a tall glass of monotony, and you'll slide quite quickly and comfortably into a coma while you stare at that insipid box.

It's no wonder they're bored! What a dreadful

existence! Work, coma, sleep. Work, coma, sleep. Keep it up and you might just find out where they got the expression, "bored to death."

There's no earthly reason for boredom if you have a functioning brain. That's all you need to find some adventure and excitement

"The more you do, the more you may want to do because you will be stimulated and challenged"

again. Well, that, and an intense dislike for your boredom. If you're gonna gripe about it, then do something to change it. Don't wait for a social director to appear out of nowhere (unless you're on a cruise ship with a bunch of 132-year-olds. And if you are, I can guarantee that they'll teach you how not to be bored because you don't get to be 132 and on a cruise ship by sitting around being booooooored!).

Christmas morning! Oooo, look at all the lovely presents! All those gifts of Things To Learn And Do! Once you open your mind to the world around you, the

"As soon as I quit listing the options, they had to figure it out for themselves"


possibility of boredom becomes infinitesimal.

You are blessed to live in a country of wealth and freedom. There should be no excuse for you to be booooooored. Unless, of course, you want to be.

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Working your way through retirement

A part-time job could be the answer if your golden years leave you bored or short of money

By Ginny Grimsley

Many people who waited eagerly for the day they could stop working and enjoy a leisurely retirement

find that the reality doesn't match their dreams.

"Some people are not prepared financially or mentally to retire," says Michael Bivona, a retired CPA and author of the book "Retiring? Beware!! Don't Run Out of Money and Don't Become Bored" (www.michaelbivona.com).

He suggests a part-time job provides a possible solution for both deficiencies – giving a boost to your bank account and a mission to your daily living that another round of golf just isn't supplying.

"I don't think many people realize that they may live 30 to 40 years after leaving the workforce," Bivona says. "The amount of money required to sustain a comfortable lifestyle is staggering."

Meanwhile, boredom becomes an insidious enemy, even for retirees with a beloved pastime they hoped to make the centerpiece of their existence. Playing tennis or lying on the beach is relaxing and pleasurable when done once a week or a couple of times a month. But the novelty wears off quickly when it becomes a person's primary occupation, Bivona says.

He suggests a few part-time job possibilities that could work out nicely for retirees, whether their needs are financial or they just want a place to go every day to mingle with co-workers:

- Cruise ship employment. This is an ideal way to combine a part-time job with pleasure, Bivona says. The ships provide room and board and the use of their facilities when the workers are not plying their trade. Possible jobs onboard cruise ships include golf instructors, scuba diving/water

sports instructors, bridge instructors, arts and crafts instructors, caricature artists, dance instructors and photographers.

"The opportunities on cruise ships are endless," Bivona says. "Where else can retirees spend time teaching what they enjoy while traveling around the world, eating wonderful food and earning extra pocket money? I have a friend who has been a dance host on ships for six years, and plans on continuing for

be a good possibility. Usually, the opportunities are with small businesses and entail a full sweep of financial record keeping. Duties may include establishing and maintaining inventory database systems, tracing accounts receivable and accounts payable, maintaining checking and savings accounts, producing financial reports and following up on delinquent accounts.

- Virtual assistant. This is a job you can do from your home. The main purpose of a virtual assistant is to assist busy business executives who do not have in-house staff to attend to various administrative functions. These positions have become available due to small companies trying to keep permanent overhead costs down. Training programs are available at community colleges, many of which offer online certifications. The duties of an assistant include making travel arrangements, sending out letters and providing other support services, which are easily handled remotely via email and telephone.

"If you look around, there are a multitude of opportunities out there," Bivona says. "I recommend first trying to find something you have a passion for. But if you aren't successful with that, widen the search because there are plenty of other possibilities that will put extra money in your pocketbook."

"I don't think many people realize that they may live 30 to 40 years after leaving the workforce"

as long as his legs hold out."

- Librarian. Part-time work at the local library could be a great opportunity for anyone who enjoys being around both books and other people who appreciate them. The duties include answering customers' questions, shelving books, helping patrons check out books, tracking overdue materials and cataloging and keeping an eye out for lost and damaged items.

- Bookkeeper. If you have the right experience with bookkeeping and computer applications, then this can

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The Healthy Geezer

By Fred Cicetti

Q. I heard that older people are the leading victims of dog bites. Is this true?

A. No. More than 60 per cent of the people who are bitten by dogs are children. The elderly are second. And people such as mail carriers and meter readers are third.

Children often don't know how to act around dogs and frighten them into aggressive behavior. Older people are more prone to being bitten by an aggressive dog because they tend to be slower and weaker than younger adults. Mail carriers walk onto property the dogs consider their domain to defend.

Here are some tips from the experts on how to avoid being attacked by a dog:

- Don't look a dog straight in the eye. This is provocative.
- Do not run away from or past a dog. This can make them aggressive and want to chase you.
- Never go up to a dog you don't know and try to get friendly, especially if the dog is behind a fence, tethered or in a parked car.
- If an unfamiliar dog comes up to you, stand still. Most of the time, the dog will sniff you and then walk away.
- Never bother a dog that is eating or sleeping. And stay away from a mother tending to her litter.

• If you're threatened by a dog, don't yell. Respond calmly. In a commanding voice, tell the dog to go away. Try to stay still until the dog leaves, or back away slowly.

• If you are attacked, give the dog an object, such as a jacket or tote to bite. If you are knocked down, roll yourself into a ball and lie still. Cover your head and face with your hands.

Call your doctor if: the bite is on your hand, foot or head; the bite is deep or gaping; you have any condition that could weaken your ability to fight infection; there are signs of infection; there is bleeding after 15 minutes of pressure; there are signs of a broken bone, nerve damage or another serious injury, and if your last tetanus shot was more than five years ago.

For bites that don't require a doctor's care, you should clean the wound with soap and water, apply pressure with a clean towel to stop bleeding, apply a sterile bandage to the wound, keep the injury elevated above the level of the heart to slow swelling and prevent infection,

apply antibiotic ointment to the wound twice daily until it heals.

An immediate concern that comes to mind after a dog bite is rabies.

Rabies is uncommon in dogs. If a dog appears to be healthy, it probably does not have rabies. However, if you're bitten by a dog, you should take some precautions.

If you are familiar with the dog that bit you, check its vaccination record. Even if it has been vaccinated, it should still be quarantined for 10 days to insure it doesn't exhibit rabies symptoms. If the dog has rabies, you will need to get a series of rabies shots.

If the animal is a stray, call the animal control

agency or health department in your area. They will try to find the animal so it can be tested for rabies. If the authorities can't find the animal that bit you, your

doctor will probably want you to get the shots.

If you would like to ask a question, write to fred@healthygeezer.com.

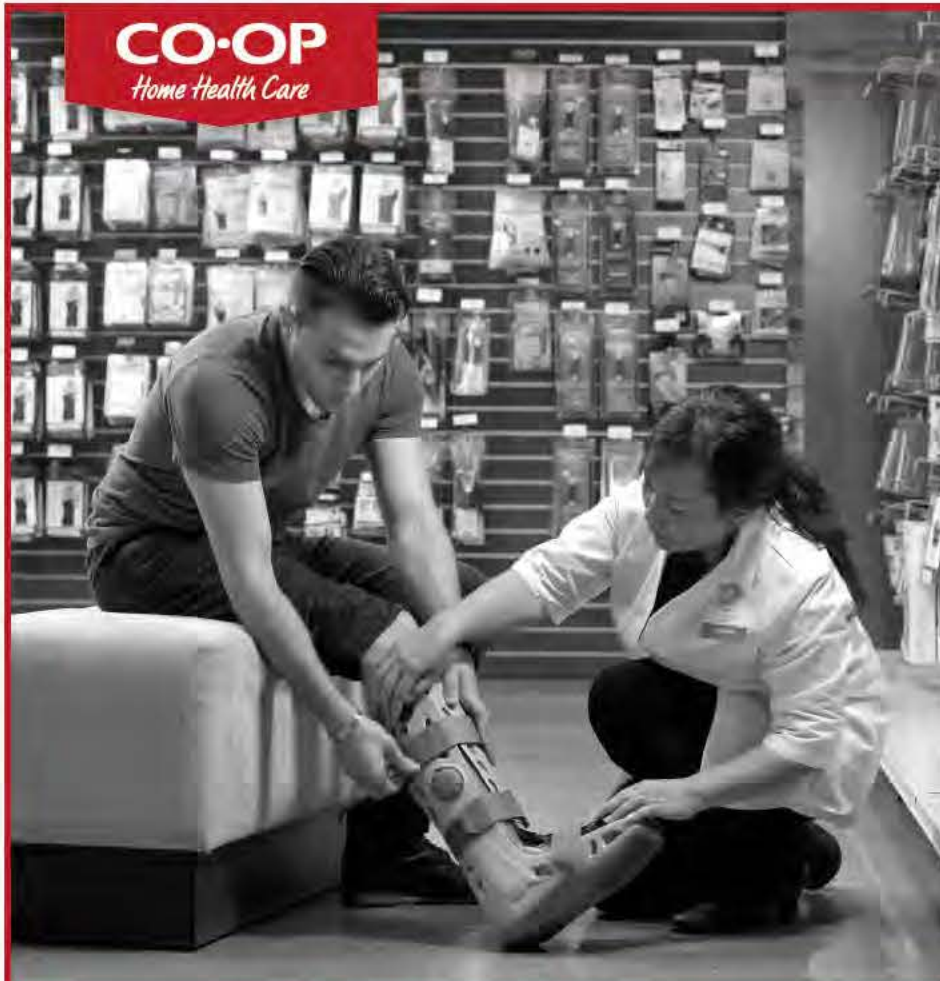
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Community Events

Seniors United Now

On Thursday, October 8, members and nonmembers are welcome to a speech

given by a provincial government representative on Alberta seniors' concerns and issues at the St. Paul

Anglican Church, 7 Sunmills Green SE. Registration for the presentation starts at 12:30 p.m. and the presentation goes between 1:00 p.m. and 3:00 p.m. For more information, please call Alanna Hargan, Chair of the Calgary Chapter, at (403) 259-3639 or email ahargan@telus.com.

Kitchen combats nutrition

The Community Kitchen Program of Calgary is launching a new program that focuses on seniors' food needs, the "Seniors Plus Program", and will be visiting seniors' centres, seniors' organizations and churches to introduce time- and money-saving food programs.

The Good Food Box will give seniors a way to buy

fresh produce at a low cost. Seniors preorder and prepay for their boxes at their community depots and the boxes are delivered once a month to the depots. Fruits and vegetables vary seasonably.

The boxes come in three sizes: Small (approximately 25lbs of fresh fruit and vegetables) – \$20; Medium (approximately 35lbs of fresh fruit and vegetables) – \$25; Large (approximately 45lbs of fresh fruit and vegetables) – \$30.

The Calgary's Cooking Program gives senior groups the opportunity to plan and cook a collection of nutritious and budget-friendly meals. These seniors' kitchens are called mini kitchens, each lasting three to four hours, one to two times per month. Each group member takes home four to six meals. The community kitchens purchase

the ingredients at wholesale prices and deliver them to the cooking sites. Groups can also use onsite kitchens if amenities are not available in the community. New participating groups will be trained and supervised on their first three cooking dates. No membership charge is required of senior groups. For more information, please contact Lana Avery at (403)538-7385 or email lavery@ckpcalgary.ca

Panel for pet lovers

On October 14, at 7:00 p.m. a panel discussion "We Treat Our Pets Better", including a veterinarian on the panel, will be presented at the Knox United Church, 506-4th Street SW. For more information, please email trish@dyingwithdignity.ca or visit www.dyingwithdignity.ca.

Met at Chinook

Five Met Live in HD presentations will take place between October and December at Scotiabank Theatre Chinook: October 3, 10:55a.m., Il Trovatore (encore on November 14); October 11, 12:55a.m., Giselle by The Bolshoi Ballet; October 17, Otello (encore on December 5); October 31, Tannhauser (encore on January 9); November 21, Lulu (encore on February 6).

For more information email DinoCampitellit_opera22hd@gmail.com

Nickelodeon Music Club

The Nickelodeon Music Club's 36th season in October will feature the following performances: October 3 – Trent Severn and Ann Vriend; October 17 – Kat Danser, Jon Brooks, and T. Buckley Trio; and October 31 – Stephen Fearing and Mariel Buckley.

The home of Nickelodeon is Crescent Heights Community Hall, 1101-2nd Street NW.

Seating is first-come-first-served with the exception that season's ticket holders will be given preferential admission from 6:50 p.m. to 7:00 p.m. Advance tickets are \$25 each, and can be purchased online at www.brownpapertickets.com or at the Nick. \$25 door tickets are available only if tickets are not sold out in advance.

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Book Review



“Bettyville: A Memoir”

By George Hodgman

c.2015, Viking
\$27.95 U.S. /
\$32.95 Canada
279 pages

Reviewed by the
Bookworm

Throughout your life, your parents ignored many things.

That time in high school when you snuck out to party? They knew, but they looked the other way. Same thing with wearing make-up, missing curfew, and that one regrettable hair style. They often “didn’t see” more than you’ll ever know.

Problem is that sometimes, they ignored too much. Did they, for instance, know who you really were? In the new book “Bettyville” by George Hodgman, one man wondered....

Elizabeth Baker Hodgman – Betty, to most people – didn’t sleep much.

At age ninety, she was prone to wandering, fussing at the kitchen, piling and restacking paperwork, and playing the piano in the middle of the night. She was “suffering from dementia or maybe worse.”

Unfortunately, that also meant her son, George, didn’t get much sleep, either.

An out of work editor and freelancer, George Hodgman had moved to Paris, Missouri from New York for what was supposed to be a week. Or a month. Or a year to take care of his mother. Betty didn’t like it; she hated needing someone. Hodgman didn’t like it, either; too much had changed.

“I was Betty’s boy,” he says, and he’d been that way all his life. Hodgman loved his father fiercely, but he absolutely favored his mother. Still, he desperately wished he’d been able to tell his parents he was gay, that he felt alone, that he’d survived

too many failed romances, that he’d had substance abuse issues. Surely, they knew but no one ever talked about it.

Now, as he cared for her, there were times when Betty infuriated Hodgman. She could be rude and stubborn, prone to fits of anger for no reason, and loud. She flatly refused any thoughts of nursing homes or assisted living. The problem was her dementia, Hodgman reminded himself repeatedly. He understood that she was rightfully fearful because she knew she was losing herself and “I can only imagine how scary it is...”

And yet, “I think I have survived because of Betty, more than anyone,” Hodgman said as she eased away. “There are so many things I will carry

when I leave Bettyville with my old suitcase.”

Without a doubt, you’d be forgiven for reaching for a tissue while you’re reading this book. Heck, you might want a whole box of them – but there’s a lot more to “Bettyville” than heart-string-tugging.

I found joy inside this story, in between its inevitable sadness. Author George Hodgman keenly remembers his small town childhood from all sides: churchgoers and alcoholics, kindness and bullying, adolescent crushes, baffling foes, and off-limits subjects that no small-townie discusses. We meet, through the eyes of Hodgman, Betty’s friends and family and we’re told a story about a time past, a life well-loved, and los-

ing a mother long before she’s really gone.

Be prepared to laugh a little, but be prepared to cry, too, as you’re reading this fine memoir – especially if you’re a caretaker for an elderly parent. For

you, for sure, “Bettyville” is a book that can’t be ignored.

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

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Building homes and friendships: Habitat for Humanity in Vietnam

Story and photos by Peggy Bell

Page design and layout by Winifred Ribeiro



Louisa gets better acquainted with the family.

Aren't you too old for that? That was a question posed to three sisters as we embarked on a trip to Vietnam in 2013 with Habitat for Humanity to help improve living conditions for low-income families.

We were ages 62, 60 and 52—hadn't even thought about the age thing! Good thing we hadn't because age doesn't matter. This was our fourth trip travelling abroad with Habitat. All you need is a good attitude (anything can happen), a desire to learn, a sense of humour and a willingness to help and learn about a new culture from the people that live there. Oh, and a few clothes, work gloves, bug spray and your passport.

We all come from different backgrounds. Louisa works in

public health, Kathryn in property management, and I had just retired a few years earlier from a long career in banking. I learned about Habitat for Humanity through their chapter in Southern Alberta where they have built 170 homes since their inception in 1990. Having zero construction skills, I started volunteering on the Calgary job sites about 10 years ago, and discovered the Habitat International building program that spans 93 countries, and has built more than 800,000 homes worldwide.

Now, none of us three sisters had a clue about how you'd build a home in Vietnam, but we loved to travel, we got along well and thought, why not? The three of us, along with five



Building forms for the walls.

other siblings had grown up in Zambia, Africa where our parents lived for 20-some years. Perhaps this was why we thought: why not see the world and lend a hand at the same time? We haven't looked back since!

Our trip to Vietnam was shared with 14 other people

from all over the world: Canada, USA, Australia and the UK (six Canadians in the group, four from Calgary). We met up in Ho Chi Minh City. We were bombarded with the sights and sounds of a million motorbikes, sidewalk shops, markets, bicycles, monks, street vendors, and tiny back alleys,



Playing with children at break time.



Everyone pitches in.

home to shops smaller than your walk-in closet, filled with exotic and colourful items that we thought we just had to have! We ate strange and wonderful food, sampled Vietnamese coffee, couldn't speak the language, and met the gentlest and kindest people—and this was just our first night.

The next day we travelled to Rach Gia in south Vietnam to work on a Habitat project on the Mekong River, where Habitat Vietnam partners with low-income families build, repair or upgrade their homes. The families contribute "sweat equity" or their own labour and typically repay the costs through micro-finance loans. International volunteers provide a hand up by building alongside the families.

A modest clean hotel was base for us for the next ten days. We travelled to and from the worksite along the Mekong River by barge, fascinated to see giant barges laden with goods, water taxis, the occasional swimmer and people doing their laundry—all part of life along this famous river.

Our team was divided amongst three houses, for which we built new foundations. We would then move the homes on to the new foundations, providing them with a slab floor, a huge improvement that would help keep the inhabitants dry during the country's torrential rains. Sounds simple, and it was: no

cement or concrete mixers, just good old hand mixing, hauling buckets of concrete and cement by hand through the narrow gap between the houses, digging out trenches for the foundation wall—by hand, shovels and buckets—bending rebar by hand (using nothing but another piece of rebar), making wire forms for the concrete, and more mixing, mixing, mixing of sand, cement, mortar and concrete.

The families we serve work alongside us, shy at first, and we have a language barrier. But by the end of day one, we're able to communicate through gestures, smiles, a helping hand, and the universal language of working together.

Each job site has a local foreman who directs us in our tasks, keeps us safe on the site, translates for us, shows us how to lay a brick properly and straight, as well as the many other things needed to complete the foundation. We soon find out what it's like to work in a place with a hundred percent humidity and 30° temperatures: you drink way more water than you thought possible and never have to seek out the toilet facilities (which are, em, ah, "basic").

During our frequent work breaks, we are delighted with our nutritious snacks—coconut water hacked open by the homeowner with a very large



Homeward commute by barge.



Traffic in Ho Chi Minh City.



The walls go up.

knife and fresh fruit picked up from the market on our way to the barge in the morning: mangosteen, rambutans, dragon fruit, the best little oranges you've ever tasted, and sometimes delicious little cakes baked by the families—treats you've never imagined—worth the trip for the food alone!

We sometimes reached a house by canoe, on which villagers had prepared our lunch, most of which we couldn't identify. But the food was always fresh, delicious and all locally sourced and grown—I think the local food craze in our part of the world started in Vietnam many years ago. A daily delicacy we all came to love was a plant we grow in our gardens in Calgary—morning glory leaves—sautéed, in soups and stews. Yum! This plant grows wild and is full of all those good things we need.

Time after lunch was for resting, visiting with the families and playing with the children. No matter what country you travel to and what language you speak, or don't, the appearance of a Frisbee, a skipping rope or a ball works magic. The children were shy initially, but by the time we'd left, they had us giggling, laughing, taking their photos and playing games we'd forgotten how to play!

Work on a Habitat build generally continues for three or four days, then we take a bit of a break to visit some of the local schools, clinics or other community facilities used by locals in their daily lives. This gives us a better understanding of the challenges faced in some developing countries and how people manage with few resources. We were constantly amazed at how they find solutions to their everyday challenges with such limited resources: another lesson learned.

One of the highlights of the trip was a school visit—you'd have thought we were royalty by the greeting we received. It wasn't long before we had the kids skipping, playing Hokey Pokey, charades and ball sports, while disrupting the whole school (we did see the head teacher smile a few times). Beautiful children—despite extreme poverty, parents take great care to dress children as well as they are able in clean clothes. It was easy to see they were well loved and cared for.

After a full week of work and a school visit we had a bit of a break and headed off to a little island off the coast for some R&R—beaches, sun, quaint little town, a great coffee shop, more great food, and even a bit of Wi-Fi. Some of us indulged in a massage on the beach—so inexpensive, it was almost free.

A welcome break, then back to work on Monday, where we were almost finished the floors and had to prepare ourselves for moving the house on to the new foundation. This involved waiting for the crane, or some imagined "thing," to move the house . . . wondering how it would get here on the barge (we couldn't see any major roads anywhere) . . . just wondering: what was the plan?

As usual, our Western way of wondering wasn't going to make it happen. Our job site supervisor had a plan, we just had no idea what it was: wait, another lesson about to be learned.

They say it takes a village to raise a child. Take that another direction: it takes a village to move a house! That's exactly what happened. Our team, along with numerous locals, just picked up the straw/wood/thatch house and, metre-by-metre, moved it on to the



The three sisters (left to right), Peggy, Louisa and Kathryn.

new foundation. Who would have thought it possible? Not us! But another great lesson: if you don't have what you need, use what you have and it all works out.

The houses moved, the job complete, the families are presented with a small housewarming gift from the team—electric fans—a welcome addition in the heat. A few brave team members went shopping for fans earlier in the week on the back of a motorbike—very safe they said, but you're on the road with thousands of other motorbikes that all seem to know exactly where they're going and always faster than you: no helmets, traffic lights a mere suggestion and no right of way for pedestrians even on crosswalks. We found it best not to look—just hang on!

A wonderful dedication ceremony ends the work. We leave knowing we did make a small difference to three families: they will have a solid, dry foundation to weather the rainy seasons. We will have lasting memories of the wonderful people we met and worked with in a country we knew little about, but where we learned much.

Once the work is done, most Habitat team participants take the opportunity to visit other parts of the country—since you're there, so far away, what a shame not to. Not enough space or time to tell about those

few days, but Hanoi, Hoi An, Ha Long Bay (a World Heritage Site), temples and pagodas, floating villages, water puppets, Cambodia . . . The list is endless, the place is magical, the people wonderful . . . but that's another story, for another time.

Over the past six years, the three of us sisters, along with my husband Rick and many other team members, have been fortunate enough to travel with Habitat a half-dozen times to Zambia and Vietnam. Friendships made on these trips have become close for some of us. It's the *best* way to travel, learn and have fun.

Volunteers each pay their own way, plus airfare, plus a donation to the local Habitat affiliate. These costs generally range from \$3000 to \$5000, depending on the location of the build. A charitable receipt for these costs is issued to each participant.

We're just back again from Zambia, where I have been privileged to lead teams, including a core group of Calgary volunteers, for the past five years. That this same core group returns again and again says a lot about these programs and the richness we come home with. To learn more about this program, or to become involved in your own Habitat group here in Calgary, visit www.habitatsouthernab.ca www.habitatglobalvillage.ca □



Everything is transported by barge.



Life along the Mekong River.

Abode With Me

A whole new world of digital digs allows travellers to book a stranger's home (or castle) halfway around the world

Story and photos by
Judy Millar

It has become a family joke, but at the time I was holding my breath. Literally. There we were, your standard Canadian two-parents-two-kids on our first European trip en famille, at the entrance of our very first digitally-booked holiday homestay. Although my husband and I had budget-backpacked several continents between us before we met and married, we'd grown considerably less travel-confident with kids on scene. "Independent thinkers" both (read: never shy about letting us know how, as parents, we might do better), when the offspring weren't happy we were sure to be miserable too.

So there we stood, in the doorway of a nothing-special bungalow in tiny Bradford-on-Avon, England, laden with luggage and trying not to notice...ugh, what was it... THAT SMELL. I smiled at the tired-looking proprietor and wrestled duffles and daypacks through to our room, praying that my kids, particularly the younger (just ten), would refrain from blurting out what we all were thinking: Did something die in here? Once behind closed doors, all looked to me—the official family travel booking agent—for an explanation. What could I say? "You can't smell a place online."

As it turned out, except for the, uh, olfactory edge, the home was otherwise spacious and comfortable enough, the owners friendly and accommodating, the breakfasts plain but plentiful, all in all well-suited to our needs. We had wanted a place more rural than urban on the Salisbury Plain, near

several sites of interest and activity: Stonehenge, ancient Old Sarum, the town of Bath, canal-side cycling pathways. Finding a room for four (two rooms for two can be pricey in this setting had been, if only my ungrateful kin appreciated it, a coup. We stayed our allotted three nights, seeing and doing all we wanted to see and do, before moving west (with mild trepidation) to our next digs on Cornwall's north coast.

I should explain that this was just under a decade ago, when online holiday rental companies weren't as numerous or sophisticated as now. Still, with the exception of that first aromatic shock, every pre-booked accommodation over our month in Britain and France was just as promised.

And those promises were pretty sweet. In Port Isaac ("Port Wenn," to watchers of the BBC on KSPS series *Doc Martin*), I'm proud to say, my many hours of hunched obeisance to the computer back in Calgary really came to fruition. Our new abode—literally seaside in Port Isaac's baby sister, teensy Port Gaverne—was a hobbitty sort of place, aptly named Green Door Cottages. Other than the weather—the wettest summer for years in Britain (which is saying something)—our stay in "Marigold Cottage," one of several attached, beautifully-renovated ex-fishermen's dwellings, was dreamy. From gazing at the enormous original art over the stairwell (strangely beautiful despite its subject: an open-pit mine) to pattering about the tide-washed beach



In Port Gaverne, fisherman's row housing (left) provided an abode just steps from the sea.

just steps from our door to ambling tourist-wise through the cobbled laneways of "Porthysek" (Cornish for "corn port") atop the bluff—just hanging about was a joy.

And it was not ridiculously expensive! We learned that if you're careful in choice of location (not smack in the middle of hotspots) and willing to let the fingers do a lot of walking through websites while separating the wheat from the chaff, lovely places—from a single room or apartment to villas and historic manor houses, even castles!—are to be had at reasonable cost all over the world. "Reasonable," I suppose, is relative, but certainly prices (except maybe for the castles) are far lower than netting equivalent space and time in most hotels. We also loved that

we could further economize (and satisfy picky palates) by shopping locally and cooking our own food.

Hotels complain that private rentals listed on TripAdvisor, Airbnb, Clickstay and others do an end run by dodging hefty business taxes and regulatory standards. But from a traveller's point of view, these services are a godsend. And some assurance of quality comes in the detail with which owners must present a property online. As well, there are now standard payment regimens and avenues of recourse, not to mention previous clients' comments. Taken with a pinch of caution, online "peer review" gives a pretty accurate idea of a rental's quality—fabulous, flawed or a bit of both. And don't forget Google satellite imagery and street view options should you want to make absolutely sure. For instance, is the property beside a busy road that the photos omit?

Frankly, private rentals are often worlds more interesting than the bland conformity of affordable hotels. Our European trip really picked up steam when we arrived in France's Dordogne region knowing we all would have not just a bed to sleep in, but a bed in a nifty up-and-down stone retreat built into a hillside in which actual cavemen had bunked down! From that "awesome" base, we explored the nearby L'Ascaux (replica) cave, took an easy kayak float down the *rivière* and played multiple family

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Continued on page 19

Abode with me

Continued from page 18

games of soccer on the local field. One evening, leaving the kids in our mini-castle/cave with their preferred food, hubby and I walked up a leafy path to the historic hilltop walled town and enjoyed a fine and inexpensive (by Calgary standards) French meal.

And it's not just for families. Innumerable options are on offer at a click. Single room in an urban flat? Check. Cozy B&B along a hiking route? Check. Villa with pool for large group? Check, check. On a recent getaway to Hawaii, hubby and I chose a lovely room with a spa-like private bath in a widow's rambling farm/home just outside Kona. From there, we

moved across island to a simple one-bedroom cottage on the ocean. For an upcoming trip to Spain and Portugal, keeping in mind both my gimpy knee and the fact that we'll have a rental car, we're opting for relatively easily-accessed rooms and nearby parking. Vacation rental websites allow you to filter the listings for a myriad of amenities—from air conditioning, housekeeping, pool and parking to mountain/sea views, pet acceptance, sauna, WiFi availability and wheelchair access.

So what about the good old "travel experience?" Whatever happened to cramming into a miniscule rental car, wrestling with a left-handed stick-shift and multiple roundabouts—did you see

where the sign pointed?—and screeching, exhausted, to a halt at a cute little inn, only to be told that there's no vacancy? Or finding that you're on the wrong bus to nowhere in dark of night? I'll admit there're fewer ugly surprises—and, okay, spontaneous delights. But for the dog-tired, the arthritic or otherwise burdened—or for those who'd rather spend precious time enjoying, not regretting, their chosen destination—I like this wildly popular new way to embrace the world.

As for that smell back in the UK? Never explained, but I'm guessing much cooking and poor ventilation. Stick with that.



An idyllic scene just steps from the door of the family's French "castle-cum-cave."

Abode rental practicalities

If you can fall fast asleep on a rickety-rackety bus with a caged chicken squawking in your ear and dust blowing in your face—i.e. you're not fussy about your travel environment—then the vacation rental craze may not be for you. You'll be happy to sleep wherever—a haystack if necessary. More power to you.

Despite my age, I'm still a princess. I feel the pea under the mattress. Moreover, I'm a forager. I like to root through the local Goodwill for the one or two beautiful items that might turn up. There's a similar spirit in online vacation rental hopping. You plug "HomeAway" or "Holiday Lettings" or "Airbnb" or "TripAdvisor" or "FlipKey" or "VRBO" into Google, then stand back! You'll be inundated by thousands of listings. Not all at once, mind you. But they're lurking, waiting to suck hours from your life. You see something that you like and then, oh, here's another one even better, cheaper, whatever. Here are some tips:

1. Stay focussed. Maybe not at first—just peruse what's available. But once you've seen what's on offer at your destination, make some firm choices about your requirements and stick to them. For me, location is big. First thing I look at on a listing is the attached map, which pinpoints exactly a rental's situation in relation to a city's highlights or the natural area I want to explore. The focus rule applies to price range and amenities too.

2. Start a parallel document—Word doc, Excel spreadsheet or good old pen and paper—to make a note of your narrowed-down favourites. Each rental service usually has a

"save to" list, but if you travel across service boundaries, it's useful to have your own. The process can be wearying. You may leave and come back to it several times. A list eases brain fog.

3. Begin your search well in advance, months even, both to make this step more enjoyable and avoid feeling time-pressured into something.

4. Having zeroed in on your "Intended," read the fine print to prevent shock and awe. Read previous clients' reviews of the place. Don't take them as gospel (some seem supremely fussy, even to me), but they'll give you a sense of things before you commit.

5. If you start to feel overwhelmed and screen-dazed, walk away. Taking a break, even rethinking plans, could

do the trick. For our upcoming Spain-Portugal holiday, we kept running up against it in Lisbon—because our "Iberian peninsula clockwise" itinerary had us landing up in that city in a rental car on a Friday night. Not much left in the way of hotels, and what was was unsuitable one way or another. We dreaded the city driving—and parking! Hubby's finger hovered over the "book now" button

when it suddenly dawned on us we could reverse our route and do the same circuit counterclockwise with alternate transport plans. With Barcelona as our new first destination, (train) transport and accommodation became, well, more accommodating—not least to the pocketbook.

6. Being old-fashioned, I usually print out the e-mailed confirmation from the rental owner or service and take it

along, just in case. Alternatively you could have it handy on your digital device. This will not only prove you've rented the place, but provide you with a local contact number in case, as we did, you land in your small Hawaiian town on a Sunday afternoon (rental owner's office closed) having forgotten to finalize key pick-up.

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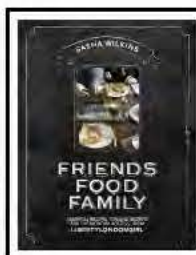
Page design and layout by Winifred Ribeiro

This book has been written for the modern cook who doesn't do pointless garnishes or serviette origami, and who likes nothing more than bringing people together around a table-or a picnic blanket-preferring to enjoy guests' company rather than sweat away in the kitchen.

Journalist and former magazine editor Sasha Wilkins of *LibertyLondonGirl.com* has been cooking for her family and friends around the world since she was old enough to grasp a wooden spoon. Inside *Friends Food Family* are her ideas for kitchen suppers for impromptu guests, relaxed weekend lunches, perfect picnics, and delicious brunch ideas for family and friends. The recipes are organised thematically, from Breakfast, Brunches & Burgers, to Food to Eat When you Come in From the Cold, and have been selected with both the novice and the seasoned cook in mind.

Alongside Sasha's recipes are tips from her kitchen and insider secrets gathered on her global travels for *LibertyLondonGirl* including interesting ingredients to have on standby for last-minute dinners.

Your own friends and family will love you when you serve up delicious food cooked from some of these recipes, prepared and served with a minimum of fuss and leaving you with the time and energy to sit with your guests and enjoy the occasion. *Bon Appétit!*



Friends Food Family
By Sasha Wilkins,
Photography by Lisa Linder
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Turkey gratin

Good for using cooked left-over turkey. It is rich and an intensely comforting dish.

Serves: 6-8 (it's very rich)

Preheat the oven to 350°F (180°C)

1 lb (400g) cooked turkey (if poaching from scratch you will need

2 lb (1kg) of raw bone-in pieces.

2 1/2 cups (600 ml) stock of your choice

2/3 cups (150ml) whole milk

5 Tbsp (65 g) butter, plus extra for greasing

1/2 cup (75 g) all purpose flour

1 Tbsp Dijon mustard

1 cup (100 g) finely grated Cheddar or Monterey Jack cheese

For the topping:

1 1/2 cups (150 g) finely grated Cheddar or Monterey Jack cheese

1 1/4 cups (100g) fried breadcrumbs (to make your own see method below) or use panko bread crumbs

Either chop the leftover meat and place in a buttered gratin dish, or poach 2lb (1kg) of turkey thighs by covering them with water, and simmering for approximately 30 minutes until the meat is cooked. Reserve the cooking liquid for the sauce, tear the meat from the bones and place in the gratin dish as above.

Mix together the stock and milk.

Meanwhile, melt the butter until it sizzles, and sift in the flour – do sift, as it helps avoid lumps. Stir together rapidly, until a smooth paste is achieved. Then start to add the stock mixture. I like to start with about 2/3 cup (150ml) just to get the sauce going. When that is mixed together, add about 1 cup (250ml), and whisk this together, being sure to scrape the corners of the pan where the paste congregates. When it has started to thicken, add another big slosh of stock, and vigorously whisk together.

Add the mustard, and continue stirring until all the liquid has been added.

Add the cheese, and beat into the sauce with a wooden spoon.

When the sauce is thick, but still slightly runny, pour over the meat in the gratin dish, and stir carefully together.

For the topping: Strew the grated cheese over the gratin, then the fried breadcrumbs, and place in the oven for about thirty minutes, until the top is golden and bubbling. Do keep an eye on it, as it can burn in an instant.

For the breadcrumbs: Either use prepared breadcrumbs or make them yourself. Cut 1/2lb (250g) of white bread, remove the crusts, and reduce to crumbs in the food processor, either with the blade or with the grating attachment: this will produce about 1 1/4 cups (100g) of crumbs.

Place 4 Tbsp (50g) butter in a frying pan, and when melted add the breadcrumbs and mix thoroughly. Keep an eye on them as they burn easily. They should take about 15 minutes to turn a dark golden colour.

Secret: If you are making the gratin in advance to serve the next day, top up the liquid to 4 cups (1 L) in total for the sauce, as it will thicken considerably overnight.



Fried Gnocchi With Mozzarella and cherry tomatoes

The combination of salty, buttery, crispy, carby goodness, with the umami hit of the tomatoes makes this dish particularly indulgent, and very addictive.

Serves: 2 greedy people

1 package vacuum-packed gnocchi

1 Tbsp (30mL) olive oil

2 Tbsp [25 g] butter

A few handfuls cherry tomatoes, halved

1 ball mozzarella cheese

Handful basil leaves

Salt and freshly ground black pepper

Simply boil a large pan of salted water, add the gnocchi, and cook according to the package instructions (a few minutes).

Fish out when cooked and drain.

Meanwhile, heat the olive oil and butter in a large, nonstick frying pan.

When the oil is hot, add the gnocchi (be careful, the oil will spit) and the tomatoes.

After about 5 minutes, when the gnocchi have started to catch and brown, add in ripped-up pieces of the mozzarella.

The temptation is to keep stirring, but you want the gnocchi to stick so that their bottoms go all crispy, so resist the temptation to keep prodding them. And if you mix it up too much, the cheese will melt into a lump of goo. (If that does happen, just use some kitchen scissors to cut it up.)

Tear the basil leaves over everything and season with salt and black pepper.

Then eat. Lots.



Liberty London Girl's Salad

A salad that I eat all year around with a few variations, and I reckon it comes in at under 15 minutes from fridge to mouth. It's wonderful in winter, because the crunch of the onion and the sharp tang of the lemon juice con your senses into believing that spring could be just around the corner.

Best of all, it has just four main ingredients. Of course, you could substitute pretty much any kind of cheese for the halloumi, but do think about the contrast of textures. A vegan reader once asked about substituting marinated tofu in this recipe, and I don't see why not, as long as it is firm or pressed tofu.

Do not make this salad in advance, as the avocado goes mushy.

Serves: 4

1 red onion

1 avocado

1 cup [240 g] canned chickpeas, rinsed and drained

Good squeeze of fresh lemon juice

Lemon zest (optional)

1/2 lb [250 g] halloumi or

Queso Para Freir cheese

Salt and freshly ground black pepper

Dash of good olive oil (preferably the herby, grassy Greek stuff)

1 Tbsp chopped flat-leaf parsley

Lettuce leaves and toasted pita bread, to serve

Finely chop the red onion by making vertical slices, and then cutting crosswise before chopping some more.

Roughly dice the flesh of the avocado and mix it with the chickpeas and onion, adding the lemon juice and some zest, if you like. Hands are good for this.

Cut the halloumi into slices about 1/4 in [0.5 cm] thick, then place in a hot frying pan (a griddle pan if you have one) without any oil, until it is browned on each side. Chop it up into small bite-sized pieces. (I always cook more than I need for the salad as I tend to eat quite a lot en route ...)

Add the halloumi to the rest of the ingredients, along with salt, black pepper, the olive oil, and parsley. Mix together well.

Serve with lettuce leaves (Romaine or Little Gem, if you happen to find it in the farmers' market), and pita bread, for scooping.



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Christmas in the Rockies

December 24 ((3 days)
From Dbl. pp \$730, Sgl.
from \$940
Includes 5 meals in Banff

California Rose Parade

New Year's Getaway
December 29 (5 days)
From Dbl. pp \$2379, Sgl.
from \$2700
Includes 6 meals, New
Year's Eve Party
Plus air to Los Angeles

Tanzania, Botswana and Victoria Falls

January 29 (19 days)
Dbl. from \$14872
Includes hotels and luxury
tent camps, entrance to
game reserves, game
drives, most meals
Plus optional post tour
visit to Dubai

Costa Blanca

February 8 or March 4
(20 days)
Dbl. from \$4187,
Sgl. from \$4777
Includes hotel, meals, bev-
erages and seven excur-
sions

India Rural and Cultural Tour

February 19 (20 days)
Dbl. from \$9377,
Sgl. from \$10572

Includes visits to Taj Mahal,
Ranthambore National Park
and Tiger Reserve, Jaipur
and Khajuraho,
flights and train travel,
pre-tour in Dubai

Portugal - Albufeira and Cascais

February 28 (18 days)
From Dbl. pp \$4087,
Sgl. from \$4777
Includes 7 excursions

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All inclusive trips to any
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your tour
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self and support Kerby

Kerby Travel Day Trips

Cross Iron Mills & Century Downs Casino

Date: Wednesday, October 21
2015 Member - \$21; Non-
Member \$26
Includes transportation to
the mall or casino
Cut Off Date: October 7,
2015

Spruce Meadows Christmas Market & Lights

Date: Friday
November 20 2015

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SLOTS OF FUN (CASINO ADVENTURES) 2015

Stoney Nakoda Casino - Call for details - Next trip Oct 6
Camrose - 2015 Oct 18-19

Kootenai River Inn & Casino - 2015: - Nov 1-4, Dec 6-9
Cranbrook Casino of the Rockies - (4 Days/3 Nights), Nov 1-4, Dec 6-9
Monthly group visits to "Cowboys" - Call for details
River Cree Resort & Casino: (Edmonton) - Jan 2016 Call for details

LOTS OF FUN DAY TRIPS (NO CASINO) 2015

Jasper Fall Fling - Oct 26-29
SAIT Lunch/Dinner - Nov - Call for details
High River Theatre & Dinner ANYTHING GOES - Nov 22 (matinee)
Rosebud Theatre - "Wind in the Willows - Nov 25
Great Canadian Barn Band Christmas Dinner & Show - Dec 4 (matinee)
*Do you require a bus for your activity; eg. your own lunch or
shopping trip???

We can arrange transportation for any size group.

INTERNATIONAL ADVENTURES AND CANADIAN TOURS

Polar Bears - 2015 One Day Adventure - Oct 23, Nov 1 and
Nov 14 - Call for details
Ladies Only - Safari to Tanzania - Jan 2016 - 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.

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ph:403-282-5734 f:403-220-0689 lifetimehighs@shaw.ca

(1:30PM -6:30PM)
Member - \$23;
Non-Member \$28
(Add \$10 for market
admission for those
under 65)
Includes transportation to
the market, free admission
to the market for seniors
over 65 (please bring ID).
Cut Off Date:
November 4, 2015

You are invited to attend
the next Travel
Presentation
December 8 at 1 pm
in the Boardroom 318
Select Holidays
\$2 includes snacks
No obligation to purchase

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Grand Ole Opry, Graceland & more!
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2 nights Helena 2 nights Wendover
4 nights Las Vegas Shopping at
Fashion outlet mall, Hoover Dam
Call or see website for full details

LAUGHLIN

12 days Nov 23rd \$796.00
2 nights Helena, 3 nights Wendover
(Rainbow), 6 nights, Laughlin,
& Fun book, Day trip to Oatman
& Grand Canyon tour
Call or see website for full details

GREAT FALLS SHOPPING EXTRAVAGANZA

4 days \$457.00 departing Nov 26th
3 nights accommodation across
the street from the mall, 3 breakfasts,
shuttle to most stores.
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MESA AND TUCSON

21 days departing Jan 17th 2016
\$2553.00

7 nights Mesa, 5 nights Tucson,
3 nights Vegas,
Call or see website for full details

MESA AND PALM SPRINGS

22 days departing Feb 6th 2016
\$2622.00

8 nights Mesa, 5 nights Palm Springs,
3 nights Vegas
Call or see website for full details

A Taste of the Atlantic and Newfoundland

15 days departing June 7th
and Sept 6th 2016
\$3631.00 Airfare included
All ferry crossings and attractions included.
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Prices based on per person
double sharing + GST on Cdn. portion

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Volunteer Spotlight



Ana Maria Tercero

Ana Maria started volunteering for the General Crafts group in
2013. She's been active in the volunteer community since 1944,
having volunteered for the Red Cross. In 2013, she took a hiatus
from volunteering for the Red Cross and has been volunteering
with Kerby, looking forward to each Wednesday when the
General Craft group meets in the centre, where she knits and
crochets baby clothing, blankets and blouses.
She feels very strongly about volunteering, believing it to be very
good and has contributed over 900 hours to Kerby Centre.

Thank you Ana Maria for all that you do for the Kerby Centre!

The value of intergenerational relationships

By Nisha Jassi, Previous Coordinator of the Elder Abuse Response Team (EART)

How can intergenerational relationships improve your life? Intergenerational relationships refer to connections between two or more generations of people. While many believe that an intergenerational

“Younger people are still in the phase where they’re experimenting with life and that can be contagious for older adults”

tional relationship consists of a grandparent and a grandchild, or an elderly parent and adult child, it’s so much more.

Becoming friends with someone outside your age group can offer rich rewards. Julie was at an art exhibition in her adopted city of Calgary when she started chatting with another patron. It turned out they both had roots in the Maritimes, and after a long bonding session over the arts, the two struck up a friendship. Their attraction wasn’t romantic, but they had great friendship chemistry. “We go for hikes, art shows and other typical friend stuff,” says Julie. Typical, except that Julie is 29 and her friend is 51.

If you look at your own relationships, you know that most of your friends are roughly your age. That’s natural enough; many of our close friendships are forged in places that attract similar age groups. It’s less common that people form genuine friendships that span a generation.

Intergenerational friendships offer unique benefits. If Julie had a relationship issue, she could turn to her friend who would have greater perspective than Julie. At Julie’s age, coping with some situations seems overwhelming, because she has less life experience.

This contrast in age-related perspectives can work both ways. Julie’s friend is facing a career dilemma. The law firm she works for is closing for good. Julie’s friend thinks it’s time for a change, but what would she do? Julie knows that her friend used to write plays for the high school before joining the law firm. Julie encourages her friend to believe in herself, follow her passion for writing and follow her dream. Younger people are still in the phase where they’re experimenting with life and that can be contagious for older adults. Today, Julie’s friend has completed several screenplays and won screenwriting competitions.

In an aging society, it is important for older Canadians to consider the significance of cultivating, strengthening, and maintaining these relationships. In fact, we should consider the

“intergenerational relationships decrease social isolation, reduce the risk of mental health issues and increase the self-esteem of the older generation”

“four R’s of intergenerational relationships; respect, responsibility, reciprocity, and resiliency” which can be used as foundations on which to strengthen intergenerational bonds. As in many Asian cultures, the utmost importance is placed on promoting family welfare, cohesion and cooperation.

The increasing mobility of individuals and families due to work or educational considerations makes it difficult to maintain regular contact between generations. The high costs of travel and family breakdowns all contribute to shifting social circles which can lead to isolation and generational disconnection.

Intergenerational relationships have a great number of benefits for both older and younger generations. For example, intergenerational relationships decrease social isolation, reduce the risk of mental health issues and increase the self-esteem of the older generation. On the other hand, intergenerational relationships allow younger

generations to learn about their roots, culture and family background which are crucial factors in the formation of their identity. Younger generations are encouraged to look to their elders as valuable sources of stories, knowledge and wisdom.

A great potential way to connect with different generations is to volunteer in

the community at a local non-profit or social service organization.

Kerby Centre offers volunteer opportunities in a number of different areas for durations as little as two hours, once a week. For more information contact Ashley at 403-234-6570.



Crossword Puzzle

PREMIER CROSSWORD/ By Frank A. Longo CENTRAL ZOO

- ACROSS**
- 1 Separates by a boundary
 - 9 Rues
 - 16 “Mamma Mia!” group
 - 20 Perennial Italian encore
 - 21 Place to spend drams
 - 22 James Brown’s style
 - 23 Arriving where there’s no outlet
 - 25 Kind of wrestling
 - 26 Weak in the —
 - 27 One more than bi-
 - 28 Tight spot
 - 29 Baggins of “The Hobbit”
 - 30 “Calm down!”
 - 36 Ga. hours
 - 39 Any of les Antilles
 - 40 Works in a gallery
 - 41 Stem (from)
 - 42 One the Blessed Virgin’s titles
 - 47 “Gangnam Style” rapper
 - 48 Sit-ups work them
 - 50 River vessel
 - 51 Unrefined metals
 - 52 Like sports cars, briefly
 - 54 Common lot sizes
 - 56 Assertions
 - 58 Instruction in force indefinitely
 - 61 Web programming language
 - 62 “— really help if ...”
 - 64 Day to “beware”
 - 65 Suffix with Benedict
 - 66 Ford bombs
 - 68 They’re hidden in the centers of this puzzle’s eight longest answers
 - 71 Tabloid “monster”
 - 75 Kilmer or Guest of film
 - 76 Descartes of rationalism
 - 77 Homeboys’ howdies
 - 79 Moral lapses
 - 80 Marked with a very cold iron, as cattle
 - 86 Picnics, e.g.
 - 88 In an unstrict way
 - 89 Elongated fish
 - 90 — Sea (Asian body)
 - 92 Problematic plant swelling
 - 93 Old Giants great Mel
 - 94 Vase variety
 - 95 Shout just before flying
 - 97 Small monastery
 - 100 During each
 - 102 Bullfight yell
 - 103 Decade divs.
 - 104 Celebrity advocate for UNESCO
 - 110 Torn apart
 - 111 DiFranco of folk rock
 - 112 Play scenery
 - 113 Semicolon’s cousin
 - 117 Out of port
 - 118 Hiragana or katakana, in a sense
 - 123 Injury, in law
 - 124 Dessert style
 - 125 Ticketmaster specification
 - 126 Payment to play cards
 - 127 Sorcerers
 - 128 Exits
 - 4 — light (filming lamp)
 - 5 Touch, e.g.
 - 6 Texter’s “Wow!”
 - 7 Hissy
 - 8 Boots, e.g.
 - 9 Bike spokes, say
 - 10 Before, in poetry
 - 11 Key with one sharp
 - 12 Stinging insect
 - 13 Military foe
 - 14 Baking pan
 - 15 Unhappy
 - 16 Home of St. Francis
 - 17 Broad street
 - 18 Stinging insect
 - 19 Chilly
 - 24 Airport landing: Abbr.
 - 29 “It’s chilly!”
 - 31 Avila aunt
 - 32 Just about
 - 33 “N’est ce —?”
 - 34 Ingests too much of, informally
 - 35 180-degree turn, informally
 - 36 Break out of
 - 37 Fended (off)
 - 38 Voices below altos
 - 43 Not at all advanced
 - 44 Grazing spot
 - 45 Hi- — screen
 - 46 Suffix with 40- or 50-Across
 - 47 Oh-so-prim
 - 49 Latvia was one: Abbr.
 - 52 All that — bag of chips
 - 53 Biographer Leon
 - 54 Top-rate
 - 55 Toyota of the 1980s
 - 57 Cotton thread type
 - 59 Pointed a firearm
 - 60 Knife in old infomercials
 - 63 “Noah” director Aronofsky
 - 67 Sluggish
 - 69 “Hud” co-star Patricia
 - 70 Rural hotels
 - 72 Wiry
 - 73 Film director Bergman
 - 74 Elia pieces
 - 78 “Fa-a-ancy!”
 - 80 Mel’s brassy waitress
 - 81 Rodent’s last meal, maybe
 - 82 Gregarious sort
 - 83 Gem mineral
 - 84 “The Raven” poet’s initials
 - 85 — Hill (R&B quartet)
 - 87 Bill’s film bud
 - 91 Faith forsaker
 - 94 Geller of mentalism
 - 95 City area, for short
 - 96 Rorem of art songs
 - 98 Form a thought
 - 99 BYOB part
 - 100 Neighbor of Colombia
 - 101 Key with one sharp
 - 104 Persona non —
 - 105 Bolivian city
 - 106 Horse relatives
 - 107 Witness
 - 108 Earthy hue, to a Brit
 - 109 Pothole sites
 - 114 Suits’ degs.
 - 115 Portion (out)
 - 116 Comic actor Roscoe
 - 118 Maxilla locale
 - 119 Former boxing king
 - 120 Reds great Roush
 - 121 Sawmill item sort
 - 122 Big name in water filters

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Solution on page 28

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Frozen pipes can cause more than a mess

(NC) Plumbing issues are part of being a homeowner. Over time you are bound to experience a problem with your drains, toilets, or showers. However, one potential plumbing issue that most Canadians don't think about is the possibility of the pipes freezing during the winter.

Once the temperature outside goes below zero, be aware that the pipes could freeze. This could happen for a number of different reasons, however, it commonly occurs when the heat is turned down when a homeowner is away for winter trips, or when someone neglects to shut off the water leading to external faucets.

"Don't turn down your heat too much and make sure that you have either a remote system that monitors the temperature inside, or that you have a reliable person to inspect your home regularly when you are away," says Wayne Ross, an insurance expert with Aviva Canada. "The pipes could

freeze if the temperature inside your home drops or the furnace stops working when you are away."

Ross adds, "If you open a tap and no water comes out, don't take any chances and call a plumber right away."

When water freezes it expands and this is a serious issue if it happens in your pipes. If a pipe bursts when you are at home, turn off your water at the main valve right away. Wait for a plumber to inspect to determine the damage, if any. If you do have water damage as a result of a burst pipe, call your insurance company. They will be able to assist you with your claim.

Tips for preventing pipes from freezing, include:

- Get them inspected to ensure they are properly insulated.
- Get all seals checked. Seal leaks can lead to cold air getting in and freezing the water.
- Turn off outside taps and disconnect outdoor hoses as part of your fall chores.
- Install frost-free faucets

(hose bibbs) for supplying water to the front and back yards. If installed correctly they can prevent pipes from freezing and also prevent water damage.

- Install water shut-off alarms to close the supply if a leak is detected.

• Drain all pipes if you are going to be away for an extended period of time (more than four consecutive days).

If you are concerned about your pipes freezing, take the safe route and have a plumber take

a look. This inspection can save you a lot of money and hassle. More detailed information is available from your insurance broker or at AvivaCanada.com.

www.newscanada.com

Fire alert:

Overloaded electrical outlets put you at risk

(NC) More fires occur during the cooler months than at any other time during the year. Why? People often overlook many potential fire hazards that exist in their home. And, one of these is overloading extension cords and electrical outlets.

So before you go ahead and plug appliances and devices into your outlets or power bars, make sure you know how much they can withstand.

"Overloading electrical outlets is a common occurrence during the holiday season in particular," says Wayne Ross, an insurance expert with Aviva Canada. "People are often so consumed with putting up all their holiday decorations that they overlook fire hazards."

The good news is that you can easily reduce the risk by following a few simple tips:

- Check cords before use: Always check cords for damage before using them. If they are damaged, they could spark and cause a fire.
- Invest in a high quality power bar: If you are going to use a number of appliances and devices and plug them into a power bar to share power, invest in a power bar that can handle the load.
- Don't run cords under carpets or rugs: Doing this could cause damage to the cord and

spark a fire in the rug.

- Use the appropriate exterior cords: Make sure that all extension cords you use outside are weatherproofed and suitable for their intended use.
- Use ULC certified cords: Ensure that all extension cords are Underwriters Laboratory Canada certified.

More detailed information is available from your insurance broker or at AvivaCanada.com.

www.newscanada.com

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Remembrance Day Service

Wednesday, November 11
Kerby Centre Gymnasium
1133 7th Ave SW
Doors Open at 10:30am
Service to start at 10:50am
Refreshments to follow

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The Community with Heart ♥

Get your property ready for fall with these quick tips

(NC) As the days grow shorter, it's time to think about preparing your yard, gutters, windows, roof and heating system for the coming winter. Check these essentials off your list and you will be finished in no time:



Kerby Centre Presents
DIWALI
Festival of Lights

Tuesday, November 10th, 2015
 1:00pm-3:00pm
 Kerby Centre Auditorium
 1133 7th Ave SW

Join us for an afternoon of music, culture, food and dance!

Ticket Cost \$5.00
 Available at the Kerby Centre's Education & Recreation Department
 (Room 305) or call 403-705-3233



Kerby Centre Welcomes Back
Sgt. Wilson's Army Show®
 with "The Sounds of the 40-50's"

Kerby Centre Auditorium 1133-7th Ave SW
 November 3
 Doors and Plated Lunch @ 11:30am
 Show at 12:30pm
 Members \$40
 Non-Members \$50
 Purchase Tickets through Education and Recreation (Rm 305) at
 Kerby Centre or call 403-705-3233



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 October 7th from 10am-4pm! \$11 Luncheon,
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 403-514-0900 ext. 7076 as space is limited.

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Yard

Rodents and ants like to hide in piles of leaves or wood near houses. These should be removed to prevent pests from coming inside, especially in the absence of anti-rodent trim.

Plants and perennial shrubs should be cut and covered to protect against the weather. Cover your pool to prevent debris from accumulating, especially when leaves begin to fall. Patio furniture should be put away or covered to prevent damage.

Garden hoses and yard taps should be turned off; don't forget to drain them as any remaining water may freeze and cause them to burst.

Gutters

It's important to ensure that rain gutters are unobstructed. Blockages can lead to serious water infiltration. Keep in mind that water tends to travel back up to the roof, or fall near the foundations. The accumulation of leaves and debris is the main cause of clogged gutters.

Install gutter protection like the Gutter Clean System. This particular type reduces gutter maintenance while preventing water infiltration caused by clogs.

Windows

Remove and wash window screens to increase brightness in the absence of sunlight. To improve your windows' insulating performance, try installing weather-stripping film.

To prevent water and cold air infiltration, make sure

all weather-stripping is waterproof. If your home has skylights, make sure they are sealed and protected against leaks.

Roof and Chimney

Make sure your roof is in good condition and that any damaged shingles are replaced or repaired as failing to do so could result in serious water infiltration.

If your chimney was not swept in the spring, have it done in the fall as it is important to reduce the risk of obstruction associated with creosote build-up.

Heating System

Fall is the perfect time to clean your heating system so you can prevent odours and ensure that things will continue to work smoothly. Stock up on fuel as well, such as wood and oil. If your home is equipped with electric baseboards, simply wash them. If you have a furnace, be sure to clean or replace the air filter, as needed.

If you have an air exchanger, that filter should be cleaned or replaced as well. Vents in the home should be cleaned throughout the winter to keep them working smoothly. Be sure to check the screens as vents can sometimes be home to small rodents.

More information to assist your indoor and outdoor home maintenance practices is available online at alu-rex.com.

www.newscanada.com

Fall prevention in fall

We all know what it takes to winterize the garden – cut down the perennials, water in bushes and trees, and maybe wrap our more sensitive plants with burlap for protection against the long, cold winter. But what about winterizing our homes?

Winter is a harsh season to live through, especially if your mobility is not as agile as it once was, or if you are noticing your sight is not as sharp as it once was. The autumn is the perfect time to prepare your home, and yourself, for the winter season – and here are a few tips to help you do just that.

The main focus of all preparations is fall prevention. A fall can result in even the healthiest and fittest person spending time in the hospital and then needing to move into assisted living. As we age, it is increasingly difficult

to make a full recovery from a fall.

Clear off your decks and walkways so that you have a path clear of all obstructions between your car and home. Be sure that this pathway is relatively flat and void of tripping hazards. If the sidewalk blocks have moved and one edge is sticking up, call a professional to repair it so you are not at risk of tripping on it. Make sure your stairs and walkways inside are also free of objects blocking your way.

Ensure your pathways, inside and out, are adequately lit. Aging eyes require 50% more light to see the same as they did when you were young. You do not necessarily need to install new fixtures, except to just clean the glass cover and install a higher wattage bulb.

Courtesy of Aging in Place Calgary

Kerby Centre's Activities, Programs & Services

DATES TO REMEMBER

Seniors Day Film & Cake
in Kerby Lounge (1:00-2:30)Thurs Oct 1
Kerby Centre Closed
Happy ThanksgivingMon Oct 12
CPO Live at KerbyTues Oct 13
Options 45 1:30pm - 3:00pmTues Oct 6, 13 & 27
Alberta Guide Dogs Presentation:Mon Oct 19
Options 45 Boomers at WorkTues Oct 20
Information Presentation:
Hearing Matters!Thurs Oct 22
Monthly Movie: "Imitation Game"Fri Oct 30

Join In:

Membership: (Rm 305)
Being a Member at the Kerby Centre has several perks such as Ed & Rec course discounts, a monthly issue of the Kerby News, fit room discounts, AGM voting privileges and more. Annual Membership only \$22.00 and with \$3 onsite parking for the year!

Internet Room: (Rm 305)
Free access available to the internet terminals. Monday to Friday, 9:00am to 2:00pm.

Options 45: (lounge)
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! Drop in fee of \$2.00. For more information call 403-705-3217.

Craft Group:
Join us in Room 311 every Wednesday between 9:00am – 12:00pm to show off your creative skills. This group is a free and open to those who enjoy spending their spare time doing crafts.

What can be purchased at the Kerby Centre?

⇒ **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.
⇒ **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 available through the Ed & Rec department! We have pairs that come in a variety of sizes and can be purchased for \$25 a pair.

Get Involved:

Tour of Kerby Centre:
Tours are held every Thursday at 10:30am for approximately 1 hour. Starting in the dining room, you will 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.

Knitting for a Cause:
Do you love knitting or crocheting? Do you enjoy meeting new people? Then come join us for the Volunteer Departments "Knitting for a Cause" group in the Chandler Kennedy Room between 10:00am – 12:00pm! For

Weekly Clubs and Events

Monday	Tuesday	Wednesday	Thursday	Friday
Recorder Group Room 313 1:00pm- 2:30pm \$1.25		Bridge Room 307 1:00pm - 3:00pm \$1.25	Artists Group Room 313 10:00am - 3:00pm \$1.25 per half day	Spanish Conversation Group Room 311 10:00am-12:00pm \$1.25
Cribbage Chandler Kennedy Room 1:30pm -3:30pm \$1.25	"Gratitude can transform common days into thanksgivings, turn routine jobs into joy, and change ordinary opportunities into blessings." -William Arthur Ward		Bingo* Room 205 11:30am - 3:00pm	Krazy Karvers Woodcarving Club Room 102 10:00am - 3:00pm \$1.00 per hour

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.

further information contact the Volunteer Department at (403) 705-3218

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

Dance: (Rm 205)
Join your peers in the Lecture Room every Wednesday between 1:00pm and 3:00pm. Cost \$1.25

Pickleball:
Stay fit and have fun by playing Pickleball in the Kerby Gymnasium. Every Monday and Thursday 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 Presentations:

Alberta Guide Dogs
Kerby Centre Lecture

Room #205 – 1133 7th Ave SW
October 19 11:00am-12:00pm
Cost: Free (no registration is required)
Bringing awareness of the growing demand for professionally trained Guide dogs. See these amazing dogs in action.
Presented by Trish Lund

Hearing Matters!
Kerby Centre Lounge – 1133 7th Ave SW
October 22 9:30am
Cost: Members \$2 and Non-members \$3
Refreshments Provided
Learn about hearing health and the impact of hearing loss. Communication strategies will be explored so you can learn to always be part of the conversation and ensure others are as well. If you are already suffering from hearing loss or know someone who is, find practical solutions, next steps and discover what tools are available. Come with questions and get them answered!
Presented by Deaf & Hear Alberta.

Kerby 2 – East Village Events

Dancing in the East Village
Monday's 1:15pm – 2:15pm
Location: K2 - EV 428 9th Ave SE
Cost: \$2.00 at the door. For

more information contact Lauren at (403) 470-6300

Life Spring Community Church
When: Every Sunday starting at 9:30am
Location: K2 - EV 428 9th Ave SE. For more information contact Paul Bagley (403) 862-5639

create! in the East Village
1:00pm – 3:00pm
Every Tuesday, Wednesday, Thursday, Friday
Location: K2 - EV 428 9th Ave SE Free! Drop-in! For East Village Residents. For more information contact Wendy Lees (403) 880-3001

Fit2AGE: Gentle Fitness
With Tracy Rand
Monday's 11:15am-12:15pm
Location: K2 - EV 428 9th Ave SE
Drop In! Cost: \$2.00
An Exercise Class promoting the well-being for aging adults through fitness and dialogue. For more information contact Lauren at (403) 470-6300

Games N' More
With Sheila, Jean and Sonia
Wednesday's 10:30am-12:00pm
Location: K2 - EV 428 9th Ave SE
Free! Drop-in!
Board games, card games, puzzles, activities, conversation and more! For more information contact Lauren at (403) 470-6300

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Seniors Scene

Greater Forest Lawn

On October 3 and October 17 there will be dances respectively to the music of For Olde Tyme Sake and Orange Blossom Express. Doors open at 6:30 p.m. and dance begins at 7:30 p.m. Admission is \$12 for members and \$13 for non-members. A Halloween dance will be held on October 31, with door opening at 6:30 p.m. Prizes will be awarded for best costumes.

Five Star Bingos will be held on October 7 and October 21 at 4980 – 25th Street SE.

An influenza vaccine clinic will be conducted on October 5 between 1:00 p.m. and 4:00 p.m.

Come and enjoy a Mardi Grass for a night of fun on October 16 at 7:00 p.m. Dinner will be served at about 9:30 p.m. The cost is \$20, inclusive of games and dinner.

Greater Forest Lawn's annual clothing sale will be held on October 23 between 12:00 p.m. and 5:00 p.m. and on October 24 between 9:00 a.m. and 3:00 p.m.

Greater Forest Lawn 55+ Society is located at 3425 –

26 Avenue SE. For more information about all the above and other activities, please call (403) 248-8334 or visit www.gfls.org.

Ogden House

Ogden House offers a flu clinic on October 5 between 8:30 a.m. and noon. Call or drop in to register. Please bring your Alberta Health Card.

A TGIF dinner is given on October 16. The ticket is \$14,

including a full meal complete with entertainment presented by Ron Marier. Reservation is required.

Come and enjoy Ogden House's Acoustic Jam on October 23 at 7:00 p.m. The cost of the dinner is \$12 per person.

Ogden House is located at 2102 – 69th Avenue SE. For more information, please call (403) 279-2003 or email programs@ogden50plus.org

Social Dance Club

In October there will be only one Saturday night dance, Tango dance on October 10 to the music of Interlude. A free tango lesson is available with paid admission. Doors open at 7:00 p.m. and the dance goes between 8:00 p.m. and 11:30 p.m. Admission is \$12 for members (membership card must be shown)

Continued on page 28

Diabetic feet need special attention

(NC) Your feet get a lot of wear and tear no matter whether you regularly squeeze into high heels, go for a daily run, or stand all day at work. We expect a lot from our feet, but few of us give them much attention. Foot experts say, however, if you are living with diabetes your feet need daily care, otherwise serious complications may result.

"That advice is important since small foot injuries can develop into serious wounds if they are not cared for quickly," says Anne Putnam, a Canadian certified pedorthist and president of the Pedorthic Association of Canada. According to the Canadian Diabetes Association, 85 per cent of all leg amputations for Canadians living

with diabetes are a result of non-healing foot ulcers and more than half of those life changing surgeries may have been prevented with more effective nail and foot care and by wearing appropriate footwear.

Feet are delicate structures, Putnam points out. Each foot has 26 bones, 33 joints and 19 muscles. As a typical adult walks an average of 6.5 kilometres every day and spends about four hours standing, our foot bones and joints take a lot of pounding.

"Healthy individuals can feel when their feet are sore or irritated, but many people living with diabetes may have reduced sensation in their feet," she explains, "so they are unaware when a blister, cut or irritation develops."

In addition to foot wounds going unnoticed, many of those living with diabetes also suffer from poor circulation in the feet which can delay healing and cause small sores to develop into wounds, foot ulcers and serious foot conditions. Putnam says conducting a preventative daily check is

an effective way to catch rubs and cuts early and keep your feet healthy.

If you are living with diabetes, here are some pedorthic tips to help prevent the onset of serious foot injuries:

- Strive for excellent blood sugar control. The better you control your diabetes, the fewer diabetic complications you will have, including foot-related ones.
- Examine your bare feet every day for redness, abrasions or any change in their appearance.
- Wear moisture wicking socks and professionally fitted, supportive shoes.
- Invest in supportive slippers or sandals and wear them indoors at all times. Never go barefoot or wear just socks at home.
- Use foot orthotics to relieve pressure on sensitive areas.
- Visit a Canadian certified pedorthist once a year for a thorough foot and lower limb checkup.

More information on caring for the diabetic foot can be found at www.pedorthic.ca.

www.newscanada.com



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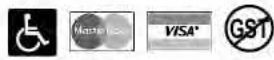


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- Anonymous donor



The generosity of today's donors and tomorrow's legacy gifts provides hope, dignity, and independence to older adults.

For Information please contact Rob Locke at robl@kerbycentre.com



Kerby Centre

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

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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 November issue must be received and paid by October 7.




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

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

Bathroom, bedroom, walkers, wheelchairs. SILVER CROSS® 403-236-1338 AADL vendor

CERAGEM Calgary Sales Service Parts 403-455-9727

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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

Experienced caregiver looking for employment 10PM-10AM cooking, cleaning call 403-251-2767 or 403-714-7545 \$10.50/hr

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.

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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

Pride Celebrity X 3 Wheel Scooter with front basket. Cost over \$3000 new. Asking \$1200 call 403-850-5386

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24 LANDSCAPING

Action Lawn Care Seasonal Clean Up aeration, eavestrough cleaning, power rake, fertilizing, hedge trimming, branches removed. **Karl/Frank 403-651-3900**

26 SERVICES

New to or frustrated with computers? **Call The Computer Helper** for customized private help for all adults. See www.thecomputerhelper.ca for more info & a special gift this fall for new customers. With 30 years exp, Michele Madsen is **The Computer Helper.** Call 587-894-9487 for in home apt.

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30 FOR SALE

2 burial plots/ 2 vaults Mtview Mem Gdns \$5000. 403-288-2602

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

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4 gravesites Mountainview Cemetary Garden of Apostles \$1200 ea or all for \$4000 + transfer fee Leave message 403-242-4781

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Top \$ paid for old military items. Badges, medals, helmets, uniforms etc. Blair 403-554-1653

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

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Continued from page 27

48 REAL ESTATE

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ADVERTISERS' INDEX

Advertiser	Pg No.....	Advertiser	Pg No.....
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Alberta Blue Cross	12	Grey Eagle	1
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Amica	7	Leydens Funeral Home	23
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Cowboys Casino	24	United Active Living	4
Distress Centre	13	Wentworth Manor	9

Continued from page 26

and \$14 for non-members,
including door prize draw,
50/50 draw, and snacks. The
dance is held at the Kerby
Centre Gym, 1133-7th
Avenue SW.

Confederation Park

Saturday dances in
October are held on the
10th and the 24th, to the
music of Pure Country and
Badlanders respectively.
Doors open at 6:30 p.m.

and dance begins at 7:30
p.m. Admission is \$12.

A Health Fair and Flu
Vaccination Clinic will be
conducted on October 15
between 11:00 a.m. and
3:00 p.m.

Confederation Park 55+
Activity Centre is located
at 2212 – 13th Street NW.
For more information on
the above, please call
(403) 289-4780 or visit
www.confedpark55plus.ca.

Compiled by Faye Wu

Crossword Solution

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

Puzzle on page 22

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

Education & Recreation 403-705-3232
Information source for programs at Kerby Centre
program@kerbycentre.com

Fund Development 403-705-3235
*Work with members and community to provide funding
for Kerby Centre's vital programs*
funddev@kerbycentre.com

General Office 403-705-3249
generaloffice@kerbycentre.com

Grocery Delivery Program 403-234-6571
Shop and deliver groceries for housebound seniors
grocerydelivery@kerbycentre.com

Housing 403-705-3231
Assists seniors in finding appropriate housing
housing@kerbycentre.com

Information / Resources 403-705-3246
The all in one seniors' information source
info@kerbycentre.com

Kerby² East Village 403-470-6300

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)
*Providing refuge for those over 55 fleeing family abuse,
seniors in crisis and homeless seniors.*
shelter@kerbycentre.com

Volunteer Department 403-705-3218
Volunteers are the heart of Kerby Centre
volunteer@kerbycentre.com

President Hank Heerema 403-705-3253
president@kerbycentre.com

CEO Luanne Whitmarsh 403-705-3251
luannew@kerbycentre.com

Accounting 403-705-3215
Adult Day Program 403-705-3214
*Socializing and health monitoring program for physically
and/or mentally challenged seniors*
adp@kerbycentre.com

Diana James Wellness Centre 403-234-6566
Health services including footcare
wellness@kerbycentre.com

Dining Room 403-705-3225
Serving nutritious meals to everyone
kitchen@kerbycentre.com

How to winterize your RV

(NC) Fall is here and for RV owners this means it's time to store your precious summer home until next spring. Winterizing your RV protects it against the harsh elements and helps ensure it's ready to go for your next adventure.

If you're an RV owner, there are precautionary measures that you can take when storing your RV for the winter:

1. Unless it is kept inside a heated building, the top priority is to protect the RV water systems from freezing. This involves the fresh water lines, water heater, waste tanks and drains, and the icemaker, washing machine and dish washer if you have those.

There are two methods for winterizing the fresh water system: The Antifreeze Method, where you add

enough antifreeze to the water in the system to prevent freezing in the winter season, or the Blow-out Method, where you remove all water from the system altogether.

2. While you likely know that throughout the summer you should wash your vehicle frequently after trips, a deeper clean is recommended prior to winter storage. Wax the exterior using a quality wax formulated for the purpose, it's the most effective way of

protecting your RV from dirt, grime and roadway chemicals. You should also scrub off any scuffs or streaks as soon as you discover them – wait too long and you may not be able to remove them completely.

3. Finally, keep your RV protected from the elements by keeping it in covered or indoor storage. Never cover it with a tarp or non-breathable fabric, as moisture con-

densation can be extremely damaging.

Once you've taken your last getaway of the season, Go RVing Canada recommends that you get your mobile home serviced by a qualified RV service centre. More information is available at GoRVing.ca.

www.newscanada.com

Eid explained

By Rashiqa Abdulsamad

There are two Eids celebrated in Islam and both fol-

low major acts of worship. The first is Eid al-Fitr which follows Ramadan and the second is Eid al-Adha which follows the Hajj.

Eid al-Adha is celebrated in remembrance of Ibrahim and his family and their faith in God's mercy on us all. It's a time when we celebrate Allah's mercy. As successful completion of Hajj wipes our slates clean of all sins we all ask that Allah accept our Hajj (if we made it or grants us the opportunity and means to make it in the future) and the Hajj of all those who made it. We celebrate especially anyone who has done his completion of Hajj as it is one of the most important events of a Muslim's life.

Other than the fact that the food is usually focused more on lamb and far less on sweets, many the practices and traditions are the same for both Eids. Muslims will gather in the morning to recite Takbir and pray the Eid prayer. Then they will visit family and friends and eat feasts of lamb and other foods. They will give Eidia or gifts to children, wear new clothes, and go out to celebrate at amusement parks and carnivals. This Eid lasts four

days as opposed to three, which is why it's called the Big Eid.

Each of us makes small sacrifices, giving up things that are fun or important to us. A true Muslim, one who submits him or herself completely to the Lord, is willing to follow Allah's commands completely and obediently. It is this strength of heart, purity in faith, and willing obedience that our Lord desires from us.

Courtesy of Kerby Centre's Diversity Committee

IN MEMORIAM



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

Muriel Emma Ashton
 Carol Marie Barr
 Arnold Bischoff
 Irene Miriam Bittner
 Winnifred Brice
 Kenneth Duncan
 Butterworth
 Jean Clarke
 Lois Audrey Costigan
 Bev Cowitz
 Norma Davenport
 Margaret Ruth Douglas
 Sylvia Ann Fassina
 Olga Fyfe
 Patricia May Goodman
 Katie Greckol
 Herbert James
 Hallworth
 Monti Keashly
 Margarete Knies
 Lawrie Gandier
 McIntosh
 Agnes McMillen
 Gloria Morgan
 Marlene Neff
 Edith Peterson
 Jean Rankin
 Careline Doris Reid
 Eugenia Ellen Samchuck
 Ruth Gordon Bell Scott
 Mabel Simpson
 Anne Stewart
 Eva Marjory Wandzura
 Roland Herbert Ward
 Alexander Campbell
 (Cam) Warrender

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 the Kerby News.



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*Grand Prize donated by Nagel Tours. Trip departure is April 4, 2016. Trip is transferrable to another person but not another date.

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Senior Tours

Perfect casseroles for weekday meals or entertaining

Page design & layout by Winifred Ribeiro

Make it casserole time, any time! Find a wide range of classic and contemporary casserole recipes suited to casual family meals or classy evenings of entertaining. Filled with insider information that'll have you baking up perfect casseroles every time, and tips for advance preparation and storage will help you create convenient one-dish meal solutions that save you time and money. There's no shortage of approachable recipes for breakfast, brunch, appetizers, dinner and dessert—and all are guaranteed to satisfy. You'll never think of casseroles as ordinary again!



Excerpted from *Anytime Casseroles* by Companys coming Publishing Ltd© Available at all major bookstores Reprinted with publisher permission.



Peanut Red Curry Drumettes ©

These drumettes have a thick, spicy and peanutty sauce, with a peanut and cilantro garnish to round out the flavour. Serve this finger food with lots of napkins for sticky fingers!

Makes: about 24 drumettes

Chicken drumettes	3 lbs.	1.4 kg
Sweet chili sauce	1/3 cup	75 mL
Peanut butter	1/4 cup	60 mL
Lime juice	3 tbsp.	50 mL
Thai red curry paste	1 tbsp.	15 mL
Finely grated ginger root (or 1/4 tsp., 1 mL, ground ginger)	1 tsp.	5 mL
Grated lime zest (see tip below)	1 tsp.	5 mL
Garlic clove, minced (or 1/4 tsp., 1 mL, powder)	1	1

Finely chopped salted peanuts	2 tbsp.	30 mL
Chopped fresh cilantro (or parsley)	2 tsp.	10 mL

Arrange drumettes in single layer in greased 9 x 13 inch (23 x 33 cm) pan. Broil on top rack in oven for about 15 minutes, turning at halftime, until browned. Transfer with slotted spoon to large bowl. Discard drippings.

Combine next 7 ingredients in small bowl. Add to drumettes. Stir until coated. Return to pan. Cook in 350°F (175°C) oven for about 45 minutes, turning at halftime, until chicken is no longer pink inside.

Sprinkle with peanuts and cilantro.

Tip: When a recipe calls for grated zest and juice, it's easier to grate the fruit first, then juice it. Be careful not to grate down to the pith (white part of the peel), which is bitter and best avoided.

1 drumette: 150 Calories; 9.0 g Total Fat (3.0 g Mono, 1.5 g Poly, 2.5 g Sat); 50 mg Cholesterol; 3 g Carbohydrate; 0 g Fibre; 13 g Protein; 115 mg Sodium.



Seafood Paella ©

A beautiful yellow paella (pronounced pi-AY-yuh) with sweet, tender seafood and a scattering of vegetables. A mild chili heat provides the perfect finishing touch.

Makes about 11 cups (2.75 L).

Cooking oil	1 tbsp.	15 mL
Chopped onion	1 cup	250 mL
Garlic clove, minced (or 1/4 tsp., 1 mL, powder)	1	1

Converted white rice	1 1/2 cups	375 mL
Diced kielbasa (or other spiced cooked lean sausage)	1 cup	250 mL
Dry (or alcohol-free) white wine	1/2 cup	125 mL
Smoked (sweet) paprika	2 tsp.	10 mL
Chili paste (sambal oelek)	1 tsp.	5 mL
Turmeric	1/4 tsp.	1 mL

Boiling water	1 1/2 cups	375 mL
Prepared chicken broth	1 cup	250 mL

Uncooked medium shrimp (peeled and deveined)	1 lb.	454 g
Small bay scallops	3/4 lb.	340 g
Diced red pepper	1/2 cup	125 mL
Frozen peas	1/2 cup	125 mL

Heat cooking oil in large frying pan on medium. Add onion and garlic. Cook for about 5 minutes, stirring often, until onion is softened.

Add next 6 ingredients. Heat and stir for about 2 minutes until fragrant. Transfer to greased 3 quart (3 L) casserole.

Add boiling water and broth. Stir. Bake, covered, in 350°F (175°C) oven for 45 minutes.

Add remaining 4 ingredients. Stir. Bake, covered, for about 20 minutes, stirring at halftime, until rice is tender.

1 cup (250 mL): 230 Calories; 4.5 g Total Fat (1.5 g Mono, 1.5 g Poly, 1.0 g Sat); 80 mg Cholesterol; 25 g Carbohydrate; trace Fibre; 19 g Protein; 280 mg Sodium.

Dutch-Style Potato Bake ©

Tender, flavourful potatoes with bacon, sauerkraut and tart apple—this side is inspired by a Dutch dish in which similar ingredients are mashed together and eaten with sausage.

Serves 4

Chopped peeled potato	5 cups	1.25 L
Chopped peeled tart apple (such as Granny Smith)	2 cups	500 mL
Sauerkraut, rinsed and drained	1 1/2 cups	375 mL
Cooking oil	3 tbsp.	50 mL
Dijon mustard	2 tsp.	10 mL
Salt	1/2 tsp.	2 mL
Pepper	1/4 tsp.	1 mL

Bacon slices, cooked crisp and crumbled	3	3
Thinly sliced green onion	2 tbsp.	30 mL

Toss first 7 ingredients in large bowl. Transfer to greased 9 x 13 inch (23 x 33 cm) pan. Bake in 400°F (205°C) oven for about 1 hour, stirring occasionally, until potato and apple are tender and starting to brown. Scatter bacon and green onion over top. Makes about 5 cups (1.25 L).

1 cup (250 mL): 250 Calories; 10.0 g Total Fat (6.0 g Mono, 2.5 g Poly, 1.5 g Sat); 5 mg Cholesterol; 35 g Carbohydrate; 5 g Fibre; 5 g Protein; 681 mg Sodium

Coping with market volatility

No one enjoys market volatility, but it is an ever-present complication of investing in financial markets. Investors have come to learn that there are several ways to improve upon their investment experience especially when markets become turbulent, as they have on numerous occasions in the past few years. Regardless of your personality type, lifestyle or comfort level, the investment strategies discussed below will help you to navigate various market environments.

Keep emotions in check

During periods of market uncertainty, it is common for some investors to get out of the market or to “park cash” into what they consider to be a safer investment option. Still, the evidence is conclusive that over long periods of time, constant switching between equities and fixed income or between any investments is a gamble. The reason it is a gamble is due to the difficulty that lies in two very important decisions that need to be addressed. The first decision is exactly when to get out of the market. Typically this is a lost cause as once a move is even considered, it is often too late as the market has already declined. The second decision is when to move back in, which is no easier. When investment decisions are guided by

emotion, the tendency is to wait for a noticeably positive trend to emerge before taking action. By that time, it is usually too late, and the opportunity has passed by. Changes in your investment plan should be based on changes to your personal circumstances and your investment time horizon or risk tolerance. They should not be driven by anxiety.

Focus on the long term

Equity markets have inherent risk and as a result, market volatility is often very pronounced during short periods of time. However, with time, this volatility is substantially reduced. In any one-year period, the returns of the Canadian market (S&P/TSX Composite index) have been as high as 86.9% and as low as -39.2%; a range of over 126%. This is extreme volatility. However, if investors extend their time horizon, this volatility decreases significantly. For example, in any 20-year period, the returns of the equity markets have all been positive and have been in a much narrower range. The five-year returns and beyond for the moderate portfolio were positive 100% of the time. This illustrates the advantages presented by a balanced portfolio in terms of risk reduction.

Diversify your portfolio

Equity investments are an important part of a detailed investment plan as they pro-

vide the necessary growth to achieve your long-term financial goals. On occasion, they are subject to short-term volatility, which is why a diversified approach to investment planning is best suited for most investors. Regardless of your investment time-frame, combining fixed income investments with your equity exposure will help you weather all types of market conditions. Effectively diversifying your portfolio goes beyond simply spreading your equity investments across several countries or regions. It is advisable to diversify your fixed income exposure as well, as not all bonds act in similar fashions. Short and long-term bonds for instance react quite differently to changes in interest rates and corporate and government bonds react differently to volatility in the bond markets. The market volatility we have experienced periodically in 2012 highlights the importance of balance between growth and stability in your investment portfolio.

Shut out the “market noise”

The daily economic news that you hear or read about can be troublesome and often distracting. Sometimes it leads investors to abandon their investment plan when there appears to be no light at the end of the tunnel. While it's important to keep informed with what is occurring in the global economy, it's even more important not to overreact to what is often referred to as “market noise”. Market noise is the delivery of economic and market-related information that investors are bombarded with in newspapers, online, and on TV. These news reports are short-term in nature and generally have no bearing on a long-term investment plan. The daily reporting of global events is often overstated to grab our attention or it is one-sided to express an opinion. Investors should be mindful of this information but should not usually react to it. Staying focused on your goals will allow you to maintain your plan and not be derailed by short-term market noise.

Take advantage of dollar cost averaging

Individuals with a lengthy investment time horizon, who are perhaps nervous about investing in a volatile market environment, can actually take advantage of the low cost of equities without assuming a great deal of additional invest-

ment risk. While it is never known when equity prices will rise or fall, employing a dollar cost averaging strategy of investing at regular intervals, regardless of market conditions, can lower the average cost of investments and contribute to higher long-term returns. For dollar cost averaging to be successful, you must be consistent. If you abandon your strategy when markets are volatile, the purpose of dollar cost averaging is defeated as dollar cost averaging helps ease the stress brought on by volatile markets. What was once seen as a setback can now be viewed as an attractive investment opportunity. If you are committed to regular investing, you won't have to scramble for large amounts of cash when it's time to buy. For most people, investing in smaller amounts on a regular basis is easier on the pocketbook.

Rebalance your portfolio

It is recommended that you assess your investment portfolio mix regularly, in good times and in bad. When markets are good, excess growth in the equity component of your portfolio will mean your portfolio is overexposed to equities relative to fixed income investments. This is when you should rebalance the portfolio, selling some equities and buying bonds to get back to your optimum mix, even during the midst of market optimism. This will reduce the long-term risk profile of your portfolio and allow you to profit from the positive market trend. When equity markets decline, you will likely be over-exposed to fixed income, as the equity portion of your portfolio will be undervalued. This is

when you should rebalance back to the target allocation by selling a portion of the bond exposure and adding to equities, ensuring your portfolio is best positioned to take advantage of the eventual market recovery. Remember that your optimal personal portfolio is based on your situation and should take your expected need for portfolio growth, your need for income, the time horizon for your investments and your risk tolerance all into consideration. Your personal situation should not change because of market movements, and neither should your target asset mix. That's why a consistent rebalancing strategy needs to be a part of your overall investment plan.

Conclusion

No one knows for certain how financial markets will behave during the next while. Regardless, it is more important to be properly prepared for the future than to be able to predict it. Matching your investment strategy with your personal financial goals, timeline and comfort level with risk is crucial to achieving your investment goals and enhancing your peace of mind. □

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Financial Planning Today

Topic: Efficient Retirement Income

Location: Kerby Centre -1133 7th Ave SW

Room: Board Room #318B

Date: Saturday, October 17, 2015

Time: 10:00 am – 11:30 am

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