

Kerby News

Published by Kerby Centre for the 55 plus



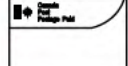
2015
September
Volume 31 #9



Nick Corea cuts the hair of Grant Dustin at his barbershop in southwest Calgary. For more “clippings” on Nick’s barbershop see story on page 20.


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7 September, Labour Day
13 September, Rosh Hashanah
22 September, Yom Kippur
23 September, Fall begins

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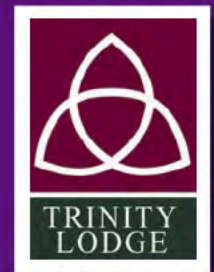
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President's Report



Annual Active Aging Week follows annual Expo

By Hank Heerema

After a summer of sun and storms, we at the Kerby Centre are settling into our fall activities. We

have many events coming up to keep you active, engaged and learning. The annual Kerby Expo will be held on Saturday, September 26 at the

Kerby Centre. This year's Expo will have the ever-popular booths and presentations, and will also incorporate brand-new ideas and offerings.

The Kerby Expo has always been an opportunity for the Kerby Centre to open its doors and welcome the community in for a day of learning and fun. We are reinventing the Expo this year to keep all of the most popular aspects, while also expanding the activities to appeal to an even wider range of older adults.

This year's Kerby Expo will have live music throughout the day from Gary Martin, a Calgary performer who has earned quite a following.

As well, we are expanding the Expo to include an outdoor area in our north parking lot that will feature wine-tasting, art, and an active-aging activity. Please join us for the Kerby Expo and learn how to experience life to the fullest.

Just a few days after the Expo, we will be holding our annual Active Aging Week event in the great outdoors. Come on down to the Backyard Bash, Kerby Centre's Active Aging Week event being held on Tuesday, September 29. Enjoy an afternoon of outdoor games, light snacks and great fun with friends in your community. The Backyard Bash will take place between 1:00 p.m. and 3:00 p.m. at the Shaw Millennium Park, 1220 - 9 Ave SW, just one block from Kerby Centre.

Led by the International Council on Active Aging, Active Aging Week celebrates healthy and active living for older adults by engaging participants in wellness activities in a safe, friendly, and fun atmosphere. This Kerby Centre's event is open to everyone at no cost.

If the weather is not in our favor, we will have

the event in the Kerby Centre Gymnasium. Please call 403-705-3233 to RSVP today or stop in the Education and Recreation office (Room 305) during your next visit at the Kerby Centre. Do not hesitate as spots are filling up fast.

We look forward to celebrating Active Aging with you!

SEPTEMBER 2015

Front page: Photograph by Tim Johnston
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.

Kerby News

Published monthly by Kerby Centre
1133 - 7th Avenue S.W., Calgary, AB T2P 1B2
(403) 265-0661 • Fax (403) 705-3212

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

Editorial Assistants: Kathleen Burke, Faye Wu
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Mailing: Murray Beck, Don Sharpe, Anita St. Lawrence, Ellen Hansell, Judith Klement, John Lamb, Ryan Robertson, Wayne Orpe, Margaret Walker, Anna Davison, Peter Meyer.

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

Printed in Canada by CentralWeb-Calgary.
Canadian Publications Mail Product Sales, Agreement # 40064604.

Return undeliverable Canadian addresses to:
1133 - 7 Avenue SW, Calgary, AB, T2P 1B2


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The relationship between poverty and health in Canada

Low income limits an individual's opportunity to achieve their full health potential because it limits choices

By Carolyn Shimmin

Health for many pundits is all about healthcare. And while healthcare deserves its place in the political spotlight, what should be a central concern for Canadians is the human and economic costs of poverty on health. These costs aren't just personal – affecting those unfortunate many beneath the poverty line – but affect our economy and our communities as a whole. Fail to address poverty, and you fail to address health. Fail to address both, and your discussions about the economy or jobs or markets (which rely on healthy Canadians and healthy communities) are not really complete.

Over three million Canadians struggle to make ends meet – and what may surprise many is the devastating influence poor income, education and occupation can have on our health. Research shows that the old adage, the "wealthier are healthier," holds true, with the World Health Organization (WHO) declaring poverty the single largest determinant of health.

According to WHO, social and economic conditions and their effects on people's lives

determine their risk of illness, the actions they are able to take in order to prevent themselves from becoming ill and treating illness when it does occur. We know that income provides the prerequisites for health – including housing, food, clothing, education and safety. Low income limits an individual's opportunity to achieve their full health potential (i.e., physical, psychological and social well-being) because it limits

“ Fail to address poverty, and you fail to address health ”

choices. This includes the ability to access safe housing, choose healthy food options, find inexpensive childcare, access social support networks, learn beneficial coping mechanisms and build strong relationships.

Here's what everyone needs to know:

1. In Canada, there is no official measure of poverty. The way in which we measure and define poverty has implications for policies developed to reduce poverty and its effect on health. Statistics Canada does not define poverty nor does it estimate the number of families in poverty in Canada. Instead, it publishes statistics on the number of Canadians living in low-income, using a

variety of measurements including the Low-Income Measurement (LIM); the Low-Income Cut-Offs (LICO); and the Market Basket Measure (MBM). Following the federal government's cancellation of the mandatory long-form census in favour of a voluntary National Household Survey, long-term comparisons of income trends over time have been made difficult because the voluntary survey is now likely to under-represent those living in low income.

2. There is a social gradient in health. Substantial and robust evidence confirms a direct link between socioeconomic status and health status – meaning people in the lowest socioeconomic group carry the greatest burden of illness. This social gradient in health runs from top to bottom of the socioeconomic spectrum. If you were to look at, for example, cardiovascular disease mortality according to income group in Canada, mortality is highest among those in the poorest income group and, as income increases, mortality rate decreases. The same can be found for conditions such as cancer, diabetes and mental illness.

3. Poverty in childhood is associated with a number of health conditions in adulthood. More than one in seven Canadian children live in poverty – this places

Canada 15 out of 17 similarly developed countries, and being at the bottom of this list is not where we want to be. Children who live in poverty are more likely to have low birth weights, asthma, type 2 diabetes, poorer oral health and suffer from malnutrition. But children who grow up in poverty also are, as adults, more likely to

“ in Canada, mortality is highest among those in the poorest income group and, as income increases, mortality rate decreases ”

experience addictions, mental health difficulties, physical disabilities and premature death. Children who experience poverty are also less likely to graduate from high school and more likely to live in poverty as adults.

4. People living in poverty face more barriers to access and care. It has been found that Canadians experiencing low-income are more likely to report that they have not received needed healthcare in the past 12 months. Also, Canadians in the lowest income groups are 50 per cent less likely than those in the highest income group to see a specialist, and 40 per

cent more likely to wait more than five days for a doctor's appointment. Individuals in low income are also twice as likely as those in the highest income group to visit the emergency department for treatment. Researchers have reported that Canadians in the lowest income groups are three times less likely to fill prescriptions and 60 per cent less able to get needed tests because of costs.

5. There is a profound two-way relationship between poverty and health. What this means is people with limited access to income are often more socially isolated, experience more stress, have poorer mental and physical health and fewer opportunities for early childhood development and post-secondary education. In the reverse, it has been found that chronic conditions, especially those that limit a person's ability to maintain viable stable employment, can contribute to a downwards spiral into poverty. Studies show the former – people living in poverty experiencing poor health – occurs more frequently than poor health causing poverty.

Carolyn Shimmin is a Knowledge Translation Coordinator with EvidenceNetwork.ca and the George and Fay Yee Centre for Healthcare Innovation.
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Several heads of hair: making the best of cancer

Story and photos by
liberty forrest

What is your first response to hearing the word "cancer"? If you're like many people, you will probably have two simultaneous thoughts: death and fear – even though many more people survive it than die from it.

Despite this, that fear of death lurks in the hearts of many cancer patients and their loved ones. Adding insult to injury is

“But I remember thinking, okay, we're doing this to save my life”

learning that chemotherapy is recommended. Although there are numerous potential side effects, for the most part we hear about just two of them: hair loss and excessive vomiting – even though these do not necessarily occur in every case.

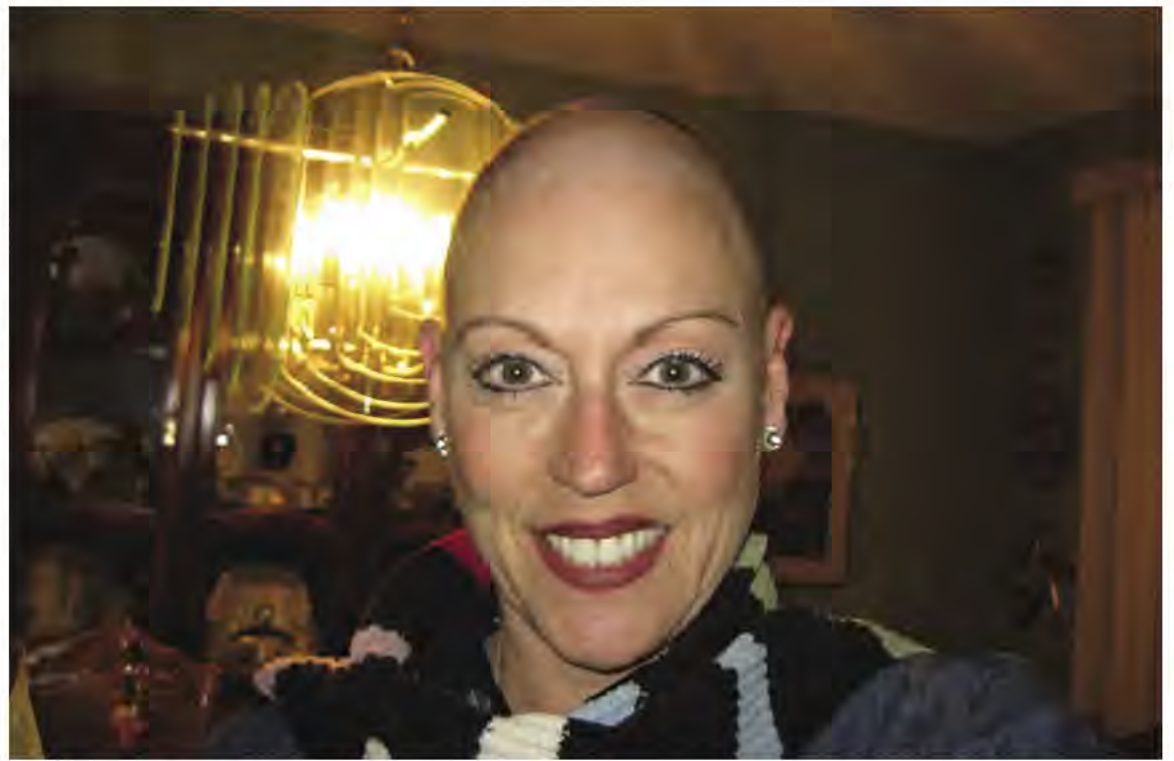
No doubt many people are willing to risk these side effects in an effort to save their lives, with hair loss seeming to be a relatively easy trade-off. And really, it's only hair and it grows back, right?

That might be your response – until it's your hair that we're discussing.

Flo Shustack, 60, of Calgary, ran the gamut of emotional responses in late 2007 with her breast cancer diagnosis. The beautiful and vivacious songbird, who made her living performing on stages and coaching singers, was stunned to discover that her annual mammogram would ultimately lead to those three words everyone dreads: "You have cancer."

At first, the news was good. Surgery should get all of it. But the doctor had been mistaken and the cancer had spread. A lot. Lumpectomy was no longer enough and chemotherapy – to be followed by 30 consecutive days of radiation – would be the preferred course of action.

Shustack's initial fear and many tears soon gave way to the memory of her late mother who survived three concentration camps during the Holocaust. "She had no control over what happened to her, other than her own strength and her own faith. She had to save herself. I had a choice. I had a tremendous amount of control and resources. In her memory and in her honour,



Flo Shustack with her shaved head.

I knew I would do whatever I had to do."

As a frequent public performer with a gorgeous head of beautiful dark curls, Shustack admits to having had a concern about losing her hair. "Everything about how I presented myself really had to be a certain way," she explains. "But I remember thinking, okay, we're doing this to save my life."

On hearing that her hair would begin to fall out between the first and second of the six chemotherapy treatments, Shustack

shot into action before undergoing even one session. A teacher – and therefore, an organizer – for many years, she made sure to sort out getting a wig before the need arose. A friend directed her to Compassionate Beauty, a spa, shop and salon for women undergoing cancer treatment, where she was delighted to find that with some dye and a little styling, they could make a wig look like her own hair. She wanted the first one to be made of real hair, which

Shustack said would help her through the transition.

"It didn't bother me with the others; they're all synthetic and they look great." Ever the planner, her subsequent wigs gradually changed colour and got longer, adding to the ongoing natural look.

Remembering the moment her hair first began to fall out, years later the emotion is evident on Shustack's face. "I was in the shower...there were chunks of it on the floor...it was creepy. Surreal."

Continued on page 8



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Several heads of hair

Continued from page 7

Of that experience, she says, "I have no words. But it was better than having hair falling out."

Overall, Shustack rather enjoyed the wig experience, especially the short red one that highlighted her bubbly, vibrant personality for fun events. And there was the elegant "James Bond" style wig, as she calls it. "She was one of the loves of my life, this persona. I was her so often."

Shustack went about buying her wigs in the right way, as buying wigs at a regular shop can be difficult for some cancer patients: there are various skin conditions and other concerns that can spring up as a result of chemotherapy. Dealing with an organization that specializes in cancer care can make the entire experience much less traumatic for women who are already feeling physically ill, and who might also be feeling fearful on top of worrying about losing their femininity once all their hair falls out.

One might think that men are not particularly concerned



Flo Shustack wearing one of her five wigs.

with hair loss; after all, we are used to them being bald and some of them even choose it as a fashion statement (as do a handful of women). But in fact, men report similar feelings of anxiety at the prospect. Research revealed two gender differences: One was that where women are concerned with losing eyelashes and eyebrows, men were more bothered about other body areas, such as the chest. Another

difference is that men prefer hats to wigs.

According to Paula Trotter at the Canadian Cancer Society, one of the main reasons why women don't want to be seen bald or wearing the trademark scarves is that it is like announcing to the world that they are sick. It adds to an already vulnerable state of mind, when all they want is some sense of normalcy so they can focus on getting

through their treatments and being well again.

There is a long list of services and support offered by the Canadian Cancer Society (www.cancer.ca). Not only is their mission to eradicate cancer, but also to enhance the lives of people who are living with the disease. Last year, they helped a total of 11,600 patients in Alberta and the Northwest Territories alone with their

many programs such as providing financial assistance for travel to treatments, peer support, and a bank of volunteer drivers. Their wig-lending program provided help for nearly 300 of those patients, the majority of whom were women.

Another resource is the Look Good, Feel Better program, which has all kinds of advice, tips and information at [lookgood](http://lookgoodfeelbetter.org)

"there was the elegant "James Bond" style wig, as she calls it. "She was one of the loves of my life, this persona. I was her so often." "

feelbetter.org for women, or lookgoodfeelbetterformen.org.

Hopefully, there will come a time when the "C" word is not immediately associated with fear. With so many resources available to us and with advancements being made every day, I trust we will get there.

liberty forrest is an award-winning author, an inspirational speaker and mentor. Contact freespirit@libertyforrest.com



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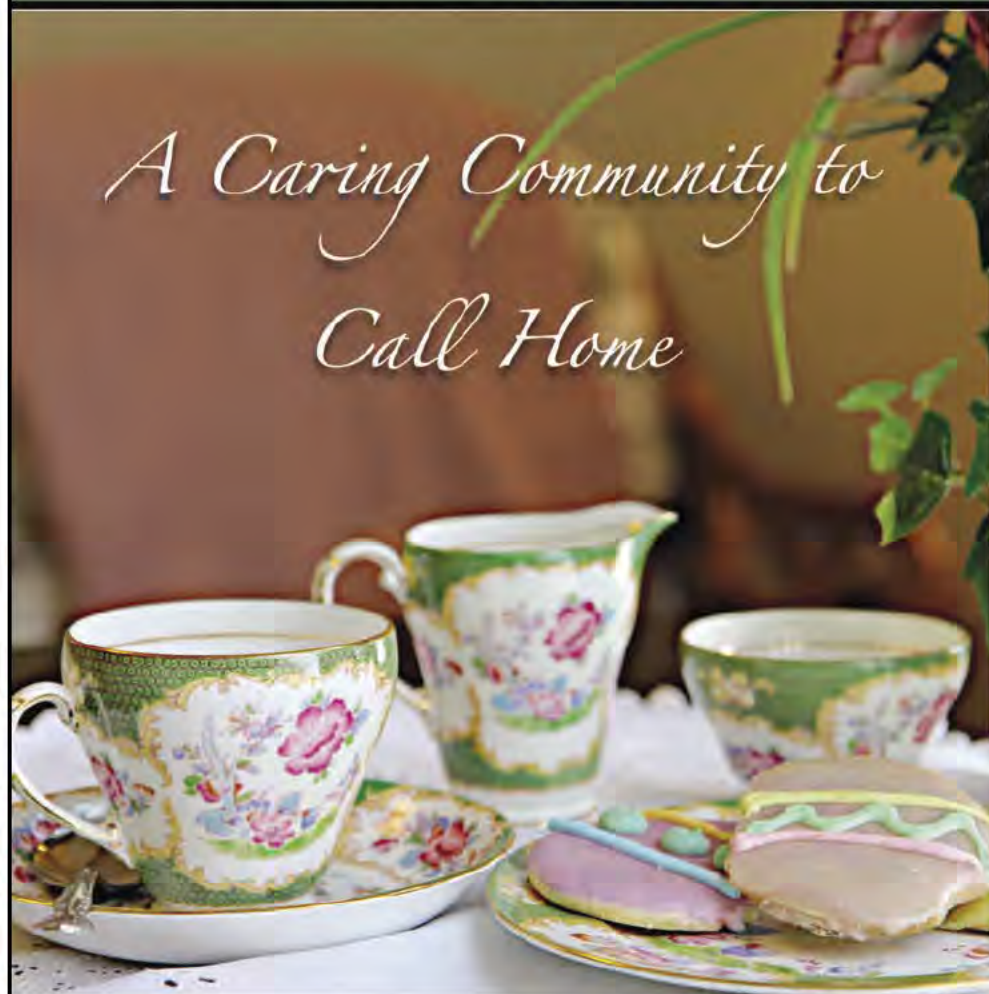
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The Healthy Geezer

By Fred Cicetti

Q. I've been losing some hair, which is no surprise for an old lady, but I was wondering if there's anything I can do to hold onto what I have.

A. Alopecia is the medical term for hair loss. *Androgenetic Alopecia*, or pattern baldness, is the most common type of alopecia; it affects about one-third of us. I'm in that third with you.

Men start to get pattern baldness at the hairline and crown. This can lead to complete baldness. Women's hair loss is usually limited to thinning; they rarely go totally bald.

There are a few steps you can take to preserve your hair:

1. Avoid tight hairstyles that pull on the hair. So, forget braids, ponytails, cornrows and tight hair rollers.

The pulling causes some hair loss, especially along the sides of the scalp. This type of hair loss is called traction alopecia. If the pulling scars the scalp, it can cause permanent hair loss.

2. Brushing or combing too much can break hair, so keep them to a minimum. Use combs with wide teeth and brushes with smooth tips. Wet hair is more fragile than dry hair, so show care when you do your hair after a shower.

3. Shampooing too often is bad for your hair. Use a cream rinse or conditioner after shampooing to make it easier to comb. And don't dry your hair by rubbing it with a towel.

4. Don't use hot-oil hair treatments or chemicals in permanents. These may cause inflammation of the hair follicles, which can lead to hair loss.

There are about 100,000 hairs in the average scalp. About 100 hairs are lost from your head every day. Each individual hair survives for an average of 4 1/2 years and grows about a half inch a month. In its 5th year, the hair usually falls out and is replaced within 6 months by a new one.

We lose hair as we age. Pattern baldness affects many more men than women. About 25 percent of men begin to bald by the time they are 30 years old, and about two-thirds have at least a balding pattern by age 60.

Androgenetic alopecia is caused by heredity; a history of it on either side of your family increases your risk of balding.

Medicines may help slow or prevent the development of common baldness. Rogaine is available without a prescription. It is applied to the scalp. Both men and women can use it. Propecia is available with a prescription. It comes in pills and is only for men. It may take up to six months before you can tell if one of these medicines is working.

Hair transplants and scalp

reduction surgery are available to treat androgenetic alopecia when more conservative measures have failed. During transplantation a dermatologist or cosmetic surgeon takes tiny plugs of skin, each containing one to several hairs, from the back or side of your scalp. The plugs are then implanted into the bald sections. Scalp reduction, as the name implies, means decreasing the area of bald skin on your head.

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

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- In accordance with your instructions, I have given birth to twins in the enclosed envelope.
- I want money quickly as I can get it. I have been in bed with the doctor for two weeks, and he doesn't do any good. If things don't improve I will have to get another doctor to help him.



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Seniors Scene

Ogden House

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Social Dance Club at Kerby Centre

The Saturday dance on September 12 will feature waltz music from Stan Foster. Dance lesson is free with paid admission. On September 26, there will be a black-and-white dance with music from Benny Uchaez. Please wear only black and white. Doors

open at 7:00 p.m. and dance goes on between 8:00 p.m. and 11:30 p.m. Admission is \$12 for members (you must show your membership card) and \$14 for guests. Kerby Centre is located at 1133 - 7th Avenue SW. For more information, please call Sharon at 403-242-6957 for recorded message or visit www.socialdanceclubcalgary.com.

Confederation Park 55+

The Saturday dances on September 12 and September 26 will feature music from Badlanders and For Old Tyme Sake respectively. Doors open at 6:30 p.m. and dance begins at 7:30 p.m. Admission is \$12. For information of the other activities for the fall semester, please download the current activity brochure at www.confedpark55plus.ca or call 403-289-4780.

Marlborough Community Association

The 50+ Club, will recommence on September 10. The Whist and Bridge on Thursdays is held at 1:00 p.m., with potluck lunch on every third Thursday. The Military Whist is held on every 4th Friday of the month at 7:00 p.m. And Euchre is held on the last Saturday of each month at 7:00 p.m. The Marlborough Community Association is located at 636 Marlborough Way NE. For more information, please call Lenora at 403-272-4883 or email ljsaf@telus.net.

Greater Forest Lawn

The Greater Forest Lawn 55+ offers the following activities in September: 1) Five Star Bingo on September 3 and September 17 at 12:15

p.m., 2) Wednesday lunches at noon for the price of \$7, and 3) Sunday morning jam and breakfasts on September 13, 20, and 27. 4) Saturday night dances feature Country Travellers on September 5 and The Badlanders on Sept 19. Greater Forest Lawn 55+ is located at 3425 – 26th Avenue SE. For more information, please call 403-272-4661 or visit www.gfls.org.

Open Door Senior Fellowship

The Open Door Senior Fellowship will sponsor a bus trip for shopping and lunch in Banff on Wednesday, September 9. The cost is \$25 per person, including round trip and park entry but not lunch, which will be taken care of by participants themselves. A reminder to members who have enrolled for the Stage West Calgary's lunch-

eon theatre: the musical comedy "The Wedding Singer" will be presented on September 4 – November 8. For more information, please call 403-269-7900 or email odsf@telus.net.

Peer support drop-in discussion group

Many seniors are challenged by depression, anxiety and loneliness. Financial pressures affect our options for positive social interaction. We are not alone in these uncertain economic times. The stressors of life (and the related negative temporary escapes) affect all age groups.

The Kerby Centre has recently teamed up with our Organization for Bipolar Affective Disorders by offering space for our monthly senior's meetings and their trained staff members.

Our meetings are confidential, facilitated by at least one Certified Peer Specialist in attendance. We each have similar lived experiences to share with attendees. We all share what we choose, or just listen.

New meeting location and time – 1:30 to 3:00pm, Room 301, Kerby Centre
 Friday, September 18
 Friday, October 16
 Friday, November 13

Minus One Dance Club

The Minus One Dance Club is a social dance club for anyone interested in old time and ballroom dancing.

They meet every second Saturday at St. Vladimir's Cultural Centre, 404 Meredith Road NE. St. Vladimir's has a big, beautiful dance floor and good parking.

Doors open at 7:00 pm with dancing from 8:00 pm to 11:30 pm. Music is live by various bands and a light snack is served at 10:15 pm. Anyone interested in good dancing and a lively social group is welcome.

Coming up is Randy Hillman on September 5th, Joel Spire on September 19th, Hubcaps on October 3rd, Joel Spire on October 17th and Jana and Danny on October 31st.

Memberships are available for \$10/year and payment for each dance is \$12. Non-members are charged \$14. No runners please. Regular updates of dances are found by calling 403-248-2528.

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Compiled by Faye Wu



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Schedule:

9:00 - 10:00	Expo Opens. Expo Opening Greetings
10:00 - 10:30	Gary Martin Live on Stage in Gymnasium. Gary Martin blends energy and passion into his own distinctive style, which he dominates with insane skill on the guitar. His energy is catching, his talent authentic, and his performances memorable. Gary embraces you and has you spellbound – making you dance, sing, laugh and cry. He is the one and only Gary Martin, the funky bluesman with soul.
10:30 - 11:00	"The Spice of Life" Presented by Apple Magazine. Make spice the variety of your life, and meal time, with Apple's food and nutrition columnist Julie Van Rosendaal. Learn how to cook with spices and create tasty dishes including Better Butter Chicken.
11:00 - 11:30	Gary Martin Live on Stage in Gymnasium
12:00 - 4:00	Wine Tasting in Lecture Room
12:00 - 1:00	"Services at Kerby Centre" Presented by Kerby Centre Staff. Learn all about the different services that are offered at Kerby Centre and how they can benefit you.
1:00 - 1:30	Gary Martin Live on Stage in Gymnasium
1:30 - 2:00	"The Spice of Life" Presented by Apple Magazine.
2:00 - 2:30	Gary Martin Live on Stage in Gymnasium
2:30 - 3:30	"Seeing Your Future" Presented by Dr. Gimbel, Gimbel Eye Centre & Alberta Health Services. Our eyes take us through all stages of life and play a huge part in how we experience it. See your future clearly with helpful tips for good vision health.
4:00	Expo Closes

Activities Throughout the Day:

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Bethany Care Society



As Bethany celebrates 70 years of providing care and services to seniors and persons with disabilities, this also marks the milestone of expanding our caring community from serving 19 residents to over 2,000. We strongly believe in helping seniors achieve their full potential by engaging in meaningful activities that align with their interests, needs, dreams and expectations. At Bethany, there's inspiration and innovation around every corner and we look forward with anticipation to the opportunities before us in our next 70 years!

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www.allseniorscare.com/auburnheights

Trinity Place Foundation of Alberta



Trinity Place Foundation of Alberta (TPFA) is dedicated to ensuring Calgary's low-income seniors have a safe, comfortable and affordable home to grow old in. Our "More than Housing" philosophy inspires us to give residents a place to thrive and feel hopeful, where they have a sense of dignity and belonging.

Since establishing our not-for-profit organization in 1974, TPFA has become Calgary's largest provider of self-contained seniors' housing with more than 1,100 units in 10 buildings.

The Manor Village Life Centers



At The Manor Village Life Centers we are committed to providing an exceptional **Lifestyle Experience™** to our valued Residents. We create beautiful, elegant communities with remarkable amenities and services. We also provide three lifestyles of living to choose from: **Independent Living, Assisted Living and Our Hearts Memory Care.**

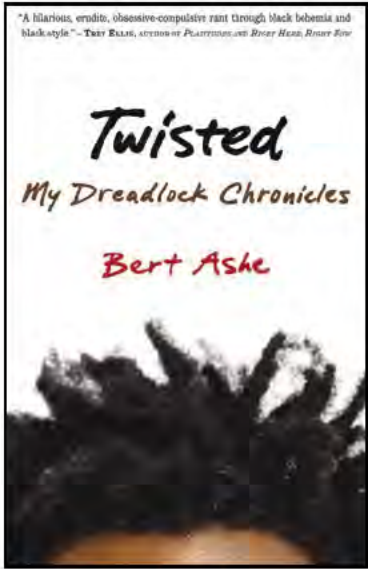
We are thrilled to be adding two new vibrant communities in Calgary within the near future: **The Manor Village at the Groves of Varsity** and **The Manor Village at Fish Creek Park!** We continue to embrace the opportunity to make a positive difference in the lives of our Residents!

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Book Review



Twisted: My Dreadlock Chronicles
By Bert Ashe

c.2015, Agate
\$15.00 U.S. / higher in Canada
250 pages
Reviewed by the Bookworm

The path to something important is never straight.

You may take that first step forward... then backward, decide one way, then another, changing your mind like you change clothes. Knowing your desires will eventually get you there, yes, but you might flirt with the idea awhile before you take the leap.

For author Bert Ashe, a new look on his head sat in his head for years. In his new book "Twisted: My Dreadlock Chronicles," he explains.

Who invented dreadlocks? That question was on Bert Ashe's mind when he pondered, once again, the idea of growing out his hair. Humans began adorning their bodies and shearing their hair some 5,000 years ago – so, he thought, maybe 1998 was the year to take the leap with a new 'do.

Ashe had grown up in Los Angeles, on a street that was filled with residents of many backgrounds. He never gave much thought to his own culture until he went away to school and realized that he'd been "cocooned." He began to expand.

That was in the '80s, and a Jamaican girlfriend talked him out of having dreadlocks. Since he wasn't Rastafarian, she claimed, growing dreads was an insult so Ashe tabled that idea. Every now and again, he got the urge to try dreads but didn't: the timing was wrong or his job was new or it just didn't seem like a good idea. He never was all that into reggae – was that a prerequisite? Was it as easy as not combing his hair anymore? Having cut his own hair for years, Ashe decided

to quietly find out.

That was in early March of 1998 and, within days, his wife noticed that he was growing his hair. His children saw, too, and were less than thrilled. Even his parents were taken aback, but Ashe stayed the course. Having dreads took time, he learned, and it wasn't cheap; it wasn't easy, either, since he could neither shampoo his hair nor touch his head for weeks, which became a challenge.

"I loved dreadlocks long before I wore them," he says. And once he wore them, he was surprised to learn that he loved them even more.

In his introduction, author Bert Ashe says that this memoir of hair "is not linear, cannot be linear..."

That's a pretty big understatement: for the first couple dozen pages, "Twisted" rambles quite a bit. Once

you're used to that, however, the stream-of-consciousness feel fades and Ashe's thoughts eventually coalesce into somewhat of a meditation on Black history and Black hair. As his mane grows and twists, Ashe does likewise with his tales, with his thoughts, and, delightfully, with the process of the style, the reasons why he waited to grow his dreads, and why (at the time of the writing) he's kept them.

Students of culture and people-watching readers will enjoy this book, I think, as will anyone who's pondered a change of pace. Be aware, again, that it may take perseverance: though it ends well, in its beginning, "Twisted" is exactly that.

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

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 On Turning 90 – “You know you’re getting old when the candles cost more than the cake.”
 On Turning 100 – “I don’t feel old. In fact I don’t feel anything until noon. Then it’s time for my nap.”

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The beautician, with a banana comb pulling back her hair, holds Lea’s freshly-set curls between her fingers and nips off the excess.


The other beauty operator gently pushes a head backwards over a tub to wash its fine white hair. She tells the woman to hold her swiveling head still as she rolls the frail strands tightly into curlers.

Ladies with skinny ankles sit quietly under old hair dryers.

A wheel-chaired woman warns she’ll wet her chair if somebody doesn’t put her on a toilet. The beauty operator reminds her, “They took you to the bathroom before you came here.”

The pursuit of beauty is ageless.

Kathy M. Austin



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Hair tips for seniors

By Anna Gemellaro, MC College

Today’s seniors are certainly more modern and fashion forward than a few generations ago. Their hair trends have also changed; it is no longer the short, white/gray or wash-and-go style.

No matter the age, hair can still be colored, cut and styled. If there are any physical limitations, I suggest that you keep the hair short in order to facilitate shampooing and styling. Short hair can still be feminine and modern by perhaps adding a few wisps along the hair line. Keeping the nape longer and keeping the hair around the ears a little longer in case of an hearing aid. However, if you prefer longer hair, that can also look great. Just make sure that if it is thinning, opt for some layers and keep the length reasonable. Crayons and powders are a fantastic way of camouflaging your thinning hair. Choose a color that is the same as your hair color and apply it directly to the scalp. Well styled and managed hair is the key! There is nothing worse than long straggly hair at any age.

As we age, most of us, men or women, become gray. If the gray hair does not flatter you or makes you look and feel old, then simply color it. I suggest that you color it lighter by one or two shades than the original color that you had. One common mistake is making it too dark, which could be shocking after seeing it light for quite some time and it is also unrealistic to have dark hair when reaching your golden years.

Keep your scalp healthy. Go ahead with shampooing as often as necessary. It will not make your hair fall out! If you are experiencing hair loss, opt for a weekly scalp massage to stimulate the blood flow and increase relaxation.



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Pros and cons of an expanded Canada Pension Plan

Governments would be wise to remember making changes to the CPP is a very complex issue

By Robert Brown
Expert Advisor
EvidenceNetwork.ca

A new report came out recently that reiterates what we've heard from other sources: Canadians aren't saving nearly enough for retirement. The Deputy Chief Economist of the CIBC warns that, without pension reform now, younger workers today will see a steep decline in living standards as they retire.

The Conservative government has recently announced it would like to have a dialogue with Canadians about a potential expansion of the Canada Pension Plan (CPP). Let's look at what the possible outcomes of such a dialogue might be.

We know that 76 per cent of workers in the private sector have no pension plan at all. They can get retirement savings products but have to pay extremely high fees (e.g., 250 to 300 basis points or a full 2.5 to 3 per cent of their cash flow) for this expert management. And sometimes, their agent does not even work on their behalf, but rather acts to maximize the income of the agent.

Might it thus be wise to finally consider an expansion of the CPP at a time when both the CPP and its investment arm (the Canada Pension Plan Investment Board (CPPIB)) are riding high in the polls?

The answer is far from obvious.

Amendments made to the CPP in 1996 state that any new benefits must be fully-funded. That means you only get back what you have paid for in full. Under current rules, it takes 39 years at a minimum to earn a full benefit. So if you make a contribution today (2015) you would only have earned 1/39th of a full benefit. Full benefits would not be available until 2054.

So if we think we have a problem in terms of people who plan to retire in 2054 not saving enough today, then we must amend the CPP now.

The CPP is currently organized and administered like a Defined Benefit plan. Moving to voluntary contributions, as the Conservatives wish, would force it to be administered much more like a Defined Contribution plan.

Why does this matter?

Allowing workers to move their money in and out of the CPP fund freely will create the potential for participants to move in when the times are good and out when bad, resulting in the need for the CPPIB to move toward much more liquid shorter-term assets with lower rates of return. It would also mean much higher administrative costs for the CPP (especially the investment arm, the CPPIB, as they would have to track the cash flows of individual accounts).

This would be on top of the high expense ratio for the CPPIB – estimated in the range of 90 to 100 basis points (i.e. 0.90 to 1.00 per cent) which is multiples of what other very large plans cost (e.g., HOOPPs, BC Public Service and even some private sector plans like Bombardier) which run with expense ratios closer to 25 basis points.

It would also make all Canadian workers much more dependent on the investment capabilities of the CPPIB and the decisions they make versus the myriad of private managers now being used. So, the word "voluntary" cannot be taken lightly.

Further, the CPPIB is having problems keeping all of its \$265 billion invested in safe but high yield investments today. What will it do with another tier of contributions?

Finally, one can certainly expect a vehement push-back from the private sector that caters to retirement savings today at a nice profit margin.

So, what if the contributions are mandatory? That will result in serious problems for very poor workers (and their employers).

Consider forcing low-income workers (and their employers) to contribute

to a new tier of the CPP. Not only do they not receive full benefits for another 39 years, but when they do get their extra CPP benefits, they will lose the impact of these extra pay-

benefits. So they, and their employers, contribute out of money they need for higher order needs now (like food and rent) and they get no new net benefits at all. That is regressive.

In summary, we are faced with a myriad of questions and not only do we not have any good answers, we have no answers at all. It's time our governments started looking at the complexity of the issue with some serious attention.

“not only do we not have any good answers, we have no answers at all”

ments as they see their Old Age Security (OAS) and Guaranteed Income Supplement (GIS) benefits clawed back.

Since GIS payments are often matched by provincial schemes (e.g., GAINS in Ontario), many poor workers will lose \$1 of OAS/GIS and provincial supplements for every new dollar of CPP

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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Simple and Inspired Whole Foods Recipes to Savor and Share

Blogger and author Sara Forte turns her attention to bowl food, which combines vegetables, whole grains, and lean proteins in one vessel to make a simple, complete, and nutritious meal.

The bowl is a perfect vessel in which to create simple, delicious, and healthy meals. When gathered together in a single dish, lean proteins, greens, vegetables, and whole grains nestle against each other in a unique marriage of flavor and texture. This is how Sara Forte cooks every day—creating sumptuous recipes colorful enough to serve guests, simple enough to eat with a spoon while sitting on the couch, and in amounts plentiful enough to have easy leftovers for lunch the next day. In this visually stunning collection that reflects a new and healthier approach to quick and easy cooking, Sara offers tastier take on whole foods

with a choice of delicious, produce-forward recipes for every meal, such as Golden Quinoa and Butternut Breakfast Bowl; Spring Noodles with Artichokes, Pecorino, and Charred Lemons; and Cocoa Nib Pavlovas with Mixed Berries.



Excerpted from *The Sprouted Kitchen* By Sara Forte, Photography by Hugh Forte Copyright © 2015 Excerpted by permission of Penguin Random House. All rights reserved.



Curried Sweet Potato Soup with Crispy Black Lentils

This is a light soup that works great for all dietary preferences. It feeds the vegetarians, vegans, gluten-free, and even dairy-free folks if you leave off the yogurt topping. It makes for a great dish to freeze and warm up when you're in need of some make-ahead meals. The trick to getting the lentils crispy is having them as dry as possible before adding them to the hot pan. I undercook the lentils just a bit, drain them well, and spread them on a dish towel while I make the soup to dry them out as much as possible before crisping them up. Don't even consider using canned here; they'll be a mushy mess.

A pureed soup like this can always be thinned to your liking with more broth or coconut milk. It thickens slightly as it cools, so make it a tad thinner than what you would like to enjoy when you sit down with your bowl and spoon.

Serves: 4

- 2 1/2 tablespoons coconut oil
- 1 yellow onion, coarsely chopped
- 1 teaspoon turmeric
- 3 tablespoons freshly grated ginger
- 2 teaspoon sweet curry powder
- 2 pounds peeled sweet potatoes (about 2 large), cut into 1-inch cubes
- 3 cups vegetable broth
- 1/2 cup orange juice

- 1 to 2 tablespoons Sriracha sauce
- 1 cup coconut milk
- Sea salt and freshly ground pepper
- 1 large shallot
- 1 1/4 cups cooked black lentils, drained
- Whole milk yogurt, for serving
- 1 bunch of fresh cilantro, coarsely chopped
- 1/3 cup toasted and chopped cashews, for serving

In a large pot, heat 1 tablespoon of the coconut oil over medium heat. Add the onion and sauté until translucent, about 2 minutes. Add the turmeric, ginger, and curry powder and give it another minute or two. Add the sweet potatoes and the broth to the pot. Bring the broth to a simmer, cover and cook for 15 to 20 minutes until the sweet potatoes are cooked through. Add the orange juice, and use an immersion blender or regular blender to puree the soup. Stir in 1 tablespoon of the Sriracha, adding more to taste, and the coconut milk. Season with salt and pepper. Cover and keep the heat on low while you prepare the lentils.

Heat the remaining coconut oil over high heat. Mince the shallot. Add the shallot and lentils to the pan and fry for 2 minutes until crispy and hot.

Serve each bowl with a swirl of yogurt, spoonful of the lentils, fresh cilantro, and cashews.

Page design and layout by Winifred Ribeiro



Harvest-Roasted Delicata Squash

Butternut, kabocha, acorn all easy to find in fall and excellent roasted. Delicata squash are a little trickier to get your hands on and their window of availability slightly shorter, at least near me, but they are my favorite of the group. First off, you can eat the thin skin, which makes prep easy. They have a subtle corn and sweet potato flavor that marries sweetness and spice just beautifully. I layer the flavors of maple, soy sauce, nutritional yeast, and cayenne so they all come through but none take over. The amount of cayenne here will give you just enough heat without being spicy, making it a great side dish for autumn dinners.

Serves: 4-6

- 2 1/2 pounds delicata squash (about 3 small squash)
- 2 1/2 tablespoons extra-virgin olive oil
- 1 tablespoon maple syrup
- 2 teaspoons soy sauce
- 2 teaspoons nutritional yeast (optional)

- 1/4 teaspoon cayenne
- 1 small bunch Swiss chard
- 1 tablespoon apple cider vinegar
- Sea salt and pepper
- 1/2 cup toasted hazelnuts, chopped

Preheat the oven to 375°F and position rack to upper third. Line a large rimmed baking sheet with parchment or foil. Cut the squash in half lengthwise and scoop out the seeds. Slice the squash into 3/4-inch half circles. In a small bowl, mix together 1 1/2 tablespoons of the olive oil, the maple syrup, soy sauce, nutritional yeast, and cayenne. Pile the squash on a large rimmed baking sheet, pouring the dressing on top, and toss everything to coat. Spread the squash in an even layer, avoiding overlap. Roast the squash for 35 to 40 minutes, until the edges are browned.

Meanwhile, remove the thick ribs and stems from the chard. Chop the leaves finely (you should have about 2 cups) and add them to a large mixing bowl. Drizzle the remaining olive oil, apple cider vinegar, a generous pinch of salt and pepper, and toss everything to coat. Add the squash, while still warm, to the chard and toss to combine. The squash will gently warm up the chard, still leaving it pretty crisp. Season to taste with salt and paper, top with the toasted hazelnuts, and serve warm.

Marrakesh Carrots

Avoid the dry, pre-shredded carrots at the market for this recipe, as the feathery crunch of freshly grated carrots really complements the other textures in this salad. And it's the perfect chance to use the grater blade on your food processor.

Having salads that I can store in the fridge for a couple of days is my best-laid plan for a quick meal. The easiest choice is not usually the healthiest, but keeping big batches of hearty salads like this on hand makes it easier. This salad packs well for long plane trips or an afternoon picnic. A hint on the dates: If you are lucky enough to find really moist ones, they are easier to chop cold; stick them in the fridge or freezer for 15 minutes before chopping. I list olive oil for sake of accessibility, but if you can get your hands on pistachio oil, that is excellent in its place.

When serving this salad for a dinner party, I'll sprinkle good-quality feta cheese on top to add a salty kick or some pomegranate seeds for color, if the season is right.

Serves: 4 to 6

- 4 cups grated carrots
- 1 1/2 cups garbanzo beans, rinsed and drained
- 7 Medjool dates, pitted and chopped
- 1/4 cup minced red onion
- 4 green onions, white and light green parts, finely chopped
- 1/2 cup coarsely chopped cilantro
- 2 1/2 tablespoons extra-virgin olive oil
- Zest and juice of 2 limes
- 1/2 teaspoon ground cumin

- 1/4 teaspoon freshly grated nutmeg
- 1/4 teaspoon turmeric
- Pinch of red pepper flakes
- 1/2 teaspoon sea salt
- 1/2 teaspoon freshly ground pepper
- 1/2 cup toasted pistachios
- Crumbled feta cheese, for garnish (optional)
- Pomegranate seeds, for garnish (optional)

In a large bowl, combine the carrots, garbanzo beans, dates, red onion, green onions, and cilantro.

In another bowl, whisk together the olive oil, zest and juice of the limes, cumin, nutmeg, turmeric, red pepper flakes, salt, and pepper.

Pour the dressing over the carrot salad and toss to coat. Sprinkle on the pistachios, feta cheese, and pomegranate seeds. Serve as is, or cover and chill in the fridge.



Unleash your inner chef

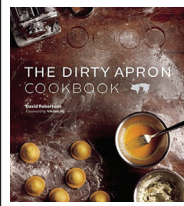
Page design and layout
by Winifred Ribeiro

David Robertson's *The Dirty Apron Cookbook* provides recipes, tips and tricks for creating delicious, foolproof dishes with easy to find ingredients — a collection of the best tried-and-true recipes from Vancouver's acclaimed Dirty Apron Cooking School in Vancouver, British Columbia.

Want to impress your dinner guests? Need to diversify your regular menu? Nervous about trying a new cooking technique? Tired of eating alone? The Dirty Apron Cooking School caters to a range of students—both beginners and more experienced cooks—looking to come away with delicious menus and more confidence in the kitchen. The Dirty Apron Cookbook brings together the best of these recipes along with many of the tips and tricks shared in the school's classes.

Featuring more than eighty of the school's time-tested signature dishes—from quick-and-easy starters to seasonal soups, sandwiches and entrées to sinfully moreish desserts — this cookbook will become your go-to volume for delicious everyday meals and foolproof dinner party dishes. Instructional sequences are provided where necessary, including chefs' notes and tricks of the trade, written with the home cook in mind. *The Dirty Apron Cookbook* is like your own private cooking class—a reference you can return to again and again.

These are extraordinary recipes brought to you from one of Canada's leading chefs whose belief is that cooking should be fun, joyous and rewarding.



The Dirty Apron Cookbook®
DAVID ROBERTSON
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Caramelized Fennel and Goat Cheese Salad with Pancetta Crisps and Confit Cherry Tomatoes[©]

The subtle sweetness of the confit tomatoes and caramelized fennel, the tartness of the cheese and the salty crispiness of the pancetta are a delicious blend. Serve this salad hot or cold on its own, or as a side dish to any protein.

Serves: 1-2

4 heads of fennel, stems removed
1/2 cup maple syrup
1/4 cup sherry vinegar
3 Tbsp olive oil
1 cup pancetta, in paper-thin slices
2 tsp brown sugar
2 bunches of watercress, torn into pieces
20 confit tomatoes
1 cup crumbled goat cheese

Preheat the oven to 450°F. Slice the fennel into 1-inch-thick pieces and arrange in a single layer in a roasting pan. Drizzle with maple syrup, sherry vinegar and olive oil. Season with salt and pepper and toss lightly until the fennel is evenly coated. Bake for 15 minutes, or until the fennel is golden and caramelized. Set aside. Reduce the oven temperature to 350°F.

Line a baking sheet with parchment paper. Arrange the pancetta on the baking sheet, sprinkle evenly with the brown sugar and bake for 4 to 7 minutes or until crisp. Set aside.

To assemble the salad, layer the watercress and fennel on a plate, then garnish with confit tomatoes, pancetta and goat cheese. Enjoy!

Chef's Note: Save the olive oil from the confit tomatoes to confit other foods, or use it in salad dressings or drizzle it over finished dishes as you would other flavoured oils.

Golden Beet Salad[©]

The beet might be a restaurant trend, but it's not going anywhere. And this beet and citrus salad is a classic.

Serves: 6

6 large golden beets
3 oranges
3 grapefruits
1 head of radicchio, separated into leaves and gently torn
2 bunches of watercress, leaves only
1/2 cup kalamata olives, pitted
1/4 cup maple syrup
1/4 cup olive oil
6 chives, thinly sliced

Place the beets in a large pot, cover with water and boil until fork-tender, 30 to 45 minutes. Drain the beets, then peel and quarter each one. Set aside.

Peel the oranges and grapefruits. Working over a medium bowl and using a sharp knife, run the blade under the skins surrounding each segment to release the flesh, catching any escaping juice. Discard the peels and skins, reserving the orange and grapefruit segments and their juice in the bowl. Add the beets, radicchio, watercress, olives and maple syrup. Toss gently and arrange on a serving plate. Drizzle olive oil on top, garnish with the chives and enjoy this refreshing salad!

Chef's Note: To save time, it is okay to prepare your beets a day or two in advance.



Citrus and Herb Butter-Crusted Salmon with White Balsamic Beurre Blanc[©]

Anyone worried about overcooking fish, take heart. With this buttery crust on top, the fish soaks up the butter, keeping the fish moist while the crust turns crispy. You can use it on halibut, Arctic char or any other fish.

Serves: 4

Herb panko

1 c loosely packed mixed herbs (parsley, basil and chives)
1/2 c panko crumbs
Citrus and herb butter—

crusted salmon

4 skinless, boneless sockeye salmon fillets, each 6 oz
1/2 c butter, room temperature
1 c herb panko juice and zest of 1/2 lemon

Herb panko

Place the herbs in a food processor and mix until finely chopped. Add the panko and blend until the mixture turns green. Set aside. Will keep refrigerated in an airtight container for up to 1 week or frozen for up to 2 months. Citrus and herb butter-crusted salmon Preheat the oven to 425°F. Line an ovenproof baking pan with parchment paper, then arrange the salmon fillets in a single layer on top.

Combine the butter, herb panko, and lemon juice and zest in a food processor until well mixed. Season to taste with salt and pepper. Spread the crust mixture over the salmon, then bake for about 8 minutes or until the crust has browned.

White balsamic beurre blanc

Heat the olive oil in a small saucepan over medium heat. Add the shallots and sauté until soft, about 2 minutes. Pour in the white wine and vinegar and allow to simmer until only 2 to 3 tablespoons remain. Stir in the cream and simmer for 1 minute.

Using a whisk, vigorously stir in the butter, one cube at a time, until all the butter has been incorporated. Season with salt and pepper. Remove from the heat.

Place a fine chinois over a clean bowl, then strain the sauce through it. Discard the solids.

To serve: Arrange the salmon on individual plates and spoon some of the beurre blanc over the fish. Serve immediately

Chef's Note: The citrus herb butter in this recipe can be frozen and used to crust all types of fish

White balsamic beurre blanc

1 tsp olive oil
1 shallot, finely diced
1/4 c white wine
1/4 c white balsamic vinegar
3 Tbsp whipping cream
1/2 c unsalted butter, cold, in 1/2-inch cubes

Life and liberty – Coping with that stressed out feeling



By liberty forrest

It would seem that we live in a stressful world. At least, that's what many people would have you believe. Can you think of anyone who doesn't complain about

being "stressed out" on a reasonably regular basis?

It's true that we live in a fast-paced world of technology and impatience. It's got to the point where I've heard people coming apart because when making a call, it takes more than three seconds for it to connect and the other phone begins to ring.

Many families are so busy running in 26 directions they hardly see each other. Kids in several activities, parents running their own businesses or being involved in committees, serving on Boards, perhaps one or both parents travelling for work.

The busier we become, the more reason there is to "feel stressed." Or at least that's the way we think this works.

In reality, we have only got stress if we believe in it. Yes, stress is right up there with Santa Claus and the Tooth Fairy.

Before you throw rocks at my house, let me explain.

The truth is that stress is entirely about your perception. I'm sure that at some point in your life, you'll have met people who come unhinged with very few tasks to manage, while others seem to be able to juggle loads of deadlines and commitments without batting an eye.

When it comes to perceived stresses, no age group is immune. For children, it's school pressures, exams, the bully or the "mean girls" on the playground. Young adults "stress" about university or

career choice, about grumpy bosses or dating woes. As we move through life, the challenges change along with our circumstances.

But ask almost anyone who is old enough to understand the meaning of "stressed" if that's how they're feeling, and the overwhelming majority are likely to reply in the affirmative.

We're always hearing that "stress is the number one killer." But what exactly does that mean? It's just a vague concept at best, isn't it?

Well, what it means is that ongoing stress can cause an assortment of physical ailments that are serious enough to kill us. Cardiovascular disease and cancer are right at the top of the list, but there are numerous other degenerative diseases that are killing us, just perhaps not in such a dramatic way as these two. But ALS, Parkinson's, MS, lupus, MD, Huntington's, and so many others have also been linked to ongoing stress responses in the body.

We can only be in "growth and healing" mode, or "fight or flight." The body cannot do both at once; it would be like driving with the brakes on. If you're "stressed", your body's growth and healing processes stop and are replaced by those meant to help you fight or run. In the short term, the body recovers quickly. But on an ongoing basis, these processes cause damage that can lead to life-threatening illness.

Here are a few tips that can help you avoid feeling stressed:

1) The best place to begin is in changing your attitude about it. Look at the deadlines and obligations you've got, for example. Accept that you can only do your best, and this means you can only do so much! Learn to delegate wherever possible.

2) Weed out the essentials and the non-essentials. And if everything is essential, perhaps it's time to let go of some control and not be such a perfectionist...

3) Meditate. Heaven knows there are enough guided meditations, DVDs, YouTube videos and in-person sessions available but you can also just sit quietly, comfortably, with your eyes closed for 10 minutes a day and focus on your breathing. If other thoughts wander into your mind, just acknowledge them, let them go, and focus on your breath again. This is especially good to do in the middle of a situation that you perceive as stressful; it will bring you back to "calm and centered" very quickly.

4) Make sure you engage in favourite pastimes regularly

to "restock your fridge." You can't be outputting all the time; you will burn yourself out. Even if the outputting is fun stuff with family and tearing around doing enjoyable things, it is exhausting. We

"In reality, we have only got stress if we believe in it. Yes, stress is right up there with Santa Claus and the Tooth Fairy."

need "down time" to just be by ourselves, doing whatever it takes to "input."

5) The Dreaded "E" Word – well, for me anyway. I hate exercise. I really do. But I know some sort of physical activity is essential to good health including mentally and emotionally. How about a walk? Or try Tai Chi, which – along with various other activities – can even be done sitting down if you have physical limitations. If you have any moving parts at all, there's no excuse not to be doing something with them. Exercise is one of the best stress-reducers on the planet.

6) I'm back to the beginning. Change your attitude. You will only have stress if you believe it. You can simply change your perception of events and choose positive, progressive thoughts instead. Instant stress-buster, I promise!

liberty forrest is an award-winning author, an inspirational speaker and mentor. Contact freespirt@libertyforrest.com

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Paint in the park to welcome the new season

Friends of Fish Creek Park is offering two new outdoor painting classes led by local artists in September.

"Capturing Nature: Painting Day in the Park," instructed by Debbie Lee Miszaniec, will run September 12 from 9:00 a.m. – 3:30 p.m.

"Paint, Parks and Pathways in Acrylics," instructed by Sheila Schaeztle, will run September 19 from 10:00 a.m. – 4:00 p.m.

Participants will meet at the Bow Valley Ranch (at the south end of Bow Bottom Trail). To register, or for more information, visit www.friendsoffishcreek.org/programs/wellness-clinics or call Chris Lalonde at (403) 238-3841. Cost is \$100 per class.

Assisted suicide raises troubling questions

MP Stephen Fletcher is focusing his energy on promoting physician-hastened death, and public opinion and legislative reform is starting to turn his way. But while he argues that death should sometimes trump disability, studies of people who become disabled from spinal injuries, head trauma or strokes, offer a strikingly different perspective.

By Dr. Harvey Max Chochinov

I like Stephen Fletcher. Our brief encounters, typically in airports or the occasional public event, are always friendly and cordial.

It is hard not to admire him. Despite suffering from quadriplegia, he has found the strength to serve his country as a Member of Parliament, at various times holding appointments as Minister of State (Democratic Reform), Minister of State (Transport), and currently as a member of

the Treasury Board Cabinet Committee.

Now, Fletcher is focusing his energy on promoting physician-hastened death, and public opinion and legislative reform is starting to turn his way. In April, the Supreme Court of Canada overturned the prohibition against assisted suicide.

A recent Ipsos Reid poll found that nearly 70 per cent of Canadians support the availability of death-hastening alternatives for people living with significant disabilities that might impair their quality of life. In other words, Canadians find it inconceivable to imagine themselves confined to a body that even remotely approximates the one Fletcher lives in.

Afraid of vulnerability

I suspect Canadians are afraid of the abject vulnerability his life proves is possible. For anyone wondering why physician-hastened death makes disabled people feel vulnerable, wonder no more.

While Fletcher argues that death should sometimes trump disability, studies of people who become disabled from spinal injuries, head trauma or strokes, offer a strikingly different perspective.

Just less than 10 per cent of these patients become suicidal. In his autobiography, *What Do You Do If You Don't Die?* Fletcher recounts suicidal thoughts that lingered long after his catastrophic accident. Had doctor-assisted suicide been an option after his 1996 car accident, he says he would have considered checking out. Thankfully it was not.

Those of us working in healthcare understand that life-altering illness, trauma or anticipation of death can sometimes sap our will to live. In those instances, healthcare providers are called upon to commit time – time to manage distress, provide support and assuage fear that patients might be abandoned.

Arranging the patient's death has never been part of that response. In light of the decision by the Supreme Court, we must now contemplate Canada's future euthanologists. What professional designation will they require? What disciplines will they be drawn from? What training will they receive? What ethical and practice guidelines will they abide by? And what judicial oversight will they submit to?

Dying with dignity

Fletcher, Professor Margaret Somerville and myself, spoke at a recent forum on euthanasia and assisted suicide. Fletcher said he did not want to die drowning in his phlegm and in pain. I assured him that, on behalf of Canada's palliative care community, we would not let that happen.

He said that he did not want to be reliant on machines to keep him alive. I told him that competent Canadians, under our current laws, are entitled to refuse or discontinue treatment, including life-sustaining measures. He described autonomy as a core Canadian value. I reminded him that autonomy has its limits, particularly when it implicates the physician's role in response to suffering.

Fletcher says he has received supportive letters from across the country from people who fear what dying will look like. With too few Canadians having access to palliative care, it is little wonder people are afraid. Offering the option to have their physician end their lives feels akin to confronting homelessness by eliminating guardrails from bridges.

Fletcher feels that safeguards, such as a "cooling off"

period to establish that a request to die is sincere, not coerced and sustained, are possible. If so many in your circumstance change their mind, I asked him, do we now require a two-year waiting period? His response was, "Maybe."

To be fair, perhaps Fletcher had not considered how asking physicians to stop time could undermine their most powerful response to suffering. His voice has become an important one in how we conceive of disability, death and dying and no doubt is one that Canadians anxiously await to hear.

(Fletcher was provided the opportunity to respond to this editorial; he declined to do so).

Dr. Harvey Max Chochinov is the Director of the Manitoba Palliative Care Unit, CancerCare Manitoba, and Distinguished Professor, University of Manitoba. www.troymedia.com

Disclaimer:
The views expressed here are those of the correspondent and are not necessarily endorsed by either Kerby News or the Kerby Assembly.

Declutter the garage in five easy steps

(NC) After living in a home for a number of years, chances are your garage has accumulated some clutter. Perhaps you want to organize things but don't know where to start.

"A home's garage is a key selling feature, so there's good reason to keep it functional and appealing," says Alan Stewart, broker-manager with Royal LePage Sussex in North Vancouver. "Although clearing it out can seem daunting, with the right approach you'll accomplish tremendous change within a short period of time."

Follow these five steps to a clutter-free garage:

1. Set aside a time to tackle the job and be sure to enlist some help. Many hands make light work, as the adage goes. And, if everyone is on board at a designated time, you have a starting point for your much-needed garage cleanup.

2. Designate space on the driveway or within the garage

itself for four categories: Items you will donate; those you will sell; treasures to keep; and items you will toss.

3. Methodically decide what to keep. Consider when you last used the item and the likelihood that you will need it later. For any broken things, ask what the chances are of getting around to fixing it. Lastly, consider if the cost of replacing an item would be greater than the value of the space it will occupy if kept.

4. Dispose of items and hazardous materials. Ask neighbours or friends if they have use for materials you intend to toss. Donate items that are in good repair to charity. Lastly, check with your municipality for solid and hazardous-waste disposal programs.

5. Temporary storage. If you have exciting new plans for your garage space, you may need to create temporary storage for those items you choose

to keep. Consider moving items into the space usually occupied by the car, or perhaps some items can be temporarily moved indoors. Renting a driveway storage container is another option and may buy you the time you need to create your dream garage.


More than simply a place to park the car, a garage can be transformed into many things for many people. Declutter and let your imagination take it from there.

More information on adding to your home's value can be found at www.royalpage.ca. www.newscanada.com

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Story and photographs by
Tim Johnston

At Nick's barbershop

A barbershop, as opposed to a hair salon, is a man's place. Customers arrive for a haircut, as opposed to a styling, and maybe a little trim of the eyebrows and mustache (and even the ears), if such is required. They might have come at one time for a shave but that is now pretty much a thing of the past.

Customers come as well to visit, to share stories of family and work, and in turn to be entertained by the barber's vast archive of stories and information, good jokes and political acumen. They come to see a friend into whose hands they trust that most critical of operations, a good haircut. Odds are pretty fair that they will encounter friends waiting their turn under the blue smock in the big chair.

Men don't like to change barbers. Once a man is satisfied with the work of a barber (and if his significant other similarly agrees) the customer-barber bond is sealed. Often, fathers will bring young sons for first haircuts with "their" barbers. Cutting hair for multiple generations is not unknown. Barbers also resist change. Old established shops often have décor almost identical to what they started with years ago. Car calendars are popular along with photographs of the proprietor, customers, and community events pinned up around the walls.

And so the barber and his shop become a person and a place common to many men of different ages. The barber stays and waits. Customers visit then depart until the next trim, perhaps in a few weeks' time, perhaps in a few years. The pace of visitors varies depending on the day of the week and the time of year. Saturdays are busy. Days before weddings, graduations and even funerals,



Nick outside of his shop.

likewise. Tuesday afternoons can be slow.

On a recent Tuesday afternoon, I visited the barbershop of Nick Corea. Nick was sitting in one of the two chairs, or rather reclining, with the chair back tilted and the footrest elevated, awaiting visitors. I came not as someone in need of a trim but as an interviewer in search of some of the history of the place and its proprietor.

Nick has been at his little shop on 26 Avenue Southwest for 47 years. He

came to Calgary with his family from Catanzara, Italy in 1959. "Things in here haven't changed much," he told me. "I put in better chairs and the old cabinet radio is long gone." In the early days, there was a ladies salon located behind the barbershop and both establishments shared the same front door. "Ladies would walk through to their appointments in a hurry," Nick said, "but after they had their hair done they took their time walking out."

Norm came in for a cut. He's a retired lawyer and was about to leave for Shuswap Lake for some vacation time. He comes for a trim about every three weeks and on this day he and Nick caught up. Norm's architect son had moved to Calgary from Vancouver but was having trouble finding work here in his field. Nick related the death of a mutual acquaintance and former customer. He told Norm that the widow came to tell him about her husband's passing and then passed away herself within two weeks.

The door opened and another customer walked in. The barber and this gentleman obviously hadn't seen each other for some time and the greetings were warm and personal. And just then, a little barbershop miracle happened. I knew the newcomer as well. We had worked together in a professional organization for several years but after retirement, we lost touch. Grant Dustin taught in Calgary and was one of the city's outstanding social studies teachers. He was also a regular customer of Nick's throughout his teaching career. What are the odds, I thought, that we would meet here in this shop? Grant has lived in Vancouver now for five years. He was in Calgary to visit friends and family this week. On a whim he decided to stop in at Nick's, get a trim and renew an old acquaintance. An hour before, I had stepped into a shop I had never laid eyes on to meet the owner. And because of those circumstances, another old acquaintance was happily renewed.

For the next hour or so, we three fellows had a fine visit. Grant got a nice haircut but not without some bantering. "After all those years of haircuts, you never gave me a discount," he said. "That's because I had to charge a finder's fee," Nick replied. In truth, Grant's hair is holding up remarkably well.

Then came time for good-byes. Grant left to start the long drive back to Vancouver.

I spent a little more time with Nick for photographs outside the shop then thanked him for his hospitality and left for home to begin my story.

Nick walked back into the shop, reclined the chair, and waited for his next visitor.



Nick emphasizes his point during a conversation.



A final trim with the straight razor, a Nick's barbershop hallmark.

Adventures and misadventures: an Icelandic immigrant adapts to life in wartime Manitoba

(Editor's Note: In our August issue Kerby News printed the account of two Icelandic sisters' journey to Manitoba in 1914. After arriving in Winnipeg they found work, as well as English and piano lessons, in the Icelandic fishing community of Gimli on Lake Winnipeg. Here is the conclusion of their story).

By Freda Sellars

My first piano lesson was on Sunday. That proved to be quite an ordeal for the poor Minister. One, two, three, I could not understand besides not being musical. However, I would stay at the piano working over my lessons. I noticed that everyone had left the house when I finished.

My English lesson came the next day. I had about a mile to walk through the village before I came to a small farm where Mr. and Mrs. Grimmur Junior lived. They were both young but apparently not happy. They had two children. After visiting awhile my lesson started. How to spell 'when', 'where', 'what', etc. I took twelve words home for homework. After having coffee with them, Mrs. Grimmur walked part way back with me. She was Icelandic, born in Gimli, Manitoba, and had never been farther than Winnipeg. She spoke broken Icelandic. She asked me if I liked staying at Grimmur's. I did not know, I was wishing I was back in Iceland every day, but I could not keep telling everyone that. I got home feeling refreshed after my walk.

I had just finished up after supper when Mr. Grimmur brought out a chess game and asked me if I played. I was so glad to see that game, as we played it so much in Iceland. I felt at home that evening for the first time since I had come.

Tuesday was a cold day, thirty five below, and some said forty. We had finished with supper when we heard a crack, crack, in the snow outside. A knock came at the door.

Mrs. Grimmur said, "Come." The door was opened and in stepped a stranger, bundled up from head to foot. All that could be seen of his face was blue eyes and red whiskers. Mr. Grimmur said, "How many this time? "Fourteen in my bunch and another bunch behind us about five miles," said the stranger. This was the beginning of the fishermen's season at Grimmur's.



Freda Sellars and Bertha Jonasson (right) at the Winnipeg Conservatory in the early 1920s.

They had teams, snowshoes, dog sleds and skis. They were a rough looking bunch but healthy and happy. Many spoke poor English. They were Poles, French Canadians and many different nationalities. There would be a leader with each bunch who spoke for the rest. While Mr. Grimmur went out to attend to the animals, we started peeling potatoes, making biscuits and cutting up cold ham. We put a gallon of coffee on. After a while the fourteen men came in and pulled off some of their

"I could not move my arms, so I bit his arm as hard as I could."

outer clothing. They almost filled the room. They took much pleasure in telling us the happenings on the road. Some washed and rolled up their sleeves and helped us put food on. I never saw such a grateful bunch of men. After dishes were put away some started playing cards and one went to the piano and played Polish dance music. There was always talent among them.

We had just got settled down when another 'crack, crack,' came outside. Here was the other bunch of fishermen. They had intended staying somewhere else, but could not get accommodations, so came hoping to find room. They were so cold and hungry and could not be turned away. We again started getting dinner

for seventeen hungry men. More biscuits, cold ham, left-over potatoes, and we opened cans of corn and made it into a soup. They were much like the first men, healthy, happy and very grateful. About eleven o'clock that night we finally finished with dishes, cooking more potatoes and slicing bacon for morning.

I wondered where all these men would sleep. Outside it was forty below. Both stoves were red hot and still the men looked cold. I went to my room and locked the door. Even then I was frightened and it seemed ages before I could sleep. I felt like I had just got to sleep when a call came, "Time to get up." I came downstairs. As I opened the door to the living room I saw the floor was packed with sleeping bags and blankets. A few of the men were up attending to the animals outside, other men were still snoring all over the floor. I made it out to the kitchen where Mrs. Grimmur was busy making breakfast. I never had seen such a big pot of cereal, fried ham, potatoes, biscuits and hot cakes. The men had to eat in shifts for there was only room for twelve at the table. Some sat on their bedrolls and ate as they wanted to get away early. That would be before the break of day. They thanked us and paid Mr. Grimmur two-fifty each and one dollar for each animal he fed. That was good money in those days. We spent most of the day cleaning up.

I was able to go and visit my sister once a week. She was always happy and such a comfort to the big family. I had a feeling she did not care for Mr. Magnuson, but felt sorry for his wife. She intended to stay until after the baby came.

A day or so later, I went to take my English lessons. Mr. Grimmur took me to the front room and shut the door, so we would be quiet. That worried me. Then I was so busy reading out of the first reader I forgot until Mr. Grimmur put his hand over mine and held it

"I stayed until fishing season was over. I had not been paid anything all winter."

there. My face got painfully red and I promptly freed my hand. Then he put his arm around me and said something I could not understand. He just held me there and his face kept coming closer. I was almost sure I heard the door squeak but it did not open. I spoke in Icelandic and told him to stop. That did not do any good. I could not move my arms, so I bit his arm as hard as I could. At that he let go of me. I got up and put my things on, then ran out the front door. That ended my English lessons.

I could not tell anyone, being a stranger. I had no money for fare back to Winnipeg and besides, jobs were hard to get. A week later Mrs. Grimmur said, "Now is the time to take your English lesson, you may

take this parcel with you when you go." "I am not going to take any more lessons, Mrs. Grimmur." I had said this over and over to myself so often I was able to say it well. "Don't you like staying with us? We would like you to stay until spring. We will pay you more, depending on how many fishermen we have." "Yes, I would like to stay until spring." Jobs were hard to get in Winnipeg for one who could not speak good English, also this was better than housework. We spoke English always and I learned new words every day even without the lessons. I was thankful she did not ask me why I did not want to take more lessons from her son. Perhaps she guessed.

The fishermen came all winter, always coming or going back with fish. We would have a week or ten days between trips. We seemed to always be cleaning up after them or getting ready for them. We were always glad to see them come. They brought us news from the big city, and any new news of the war in Europe. Some of them brought us small gifts and entertained us with good music and card games, not to mention fish stories and jokes.

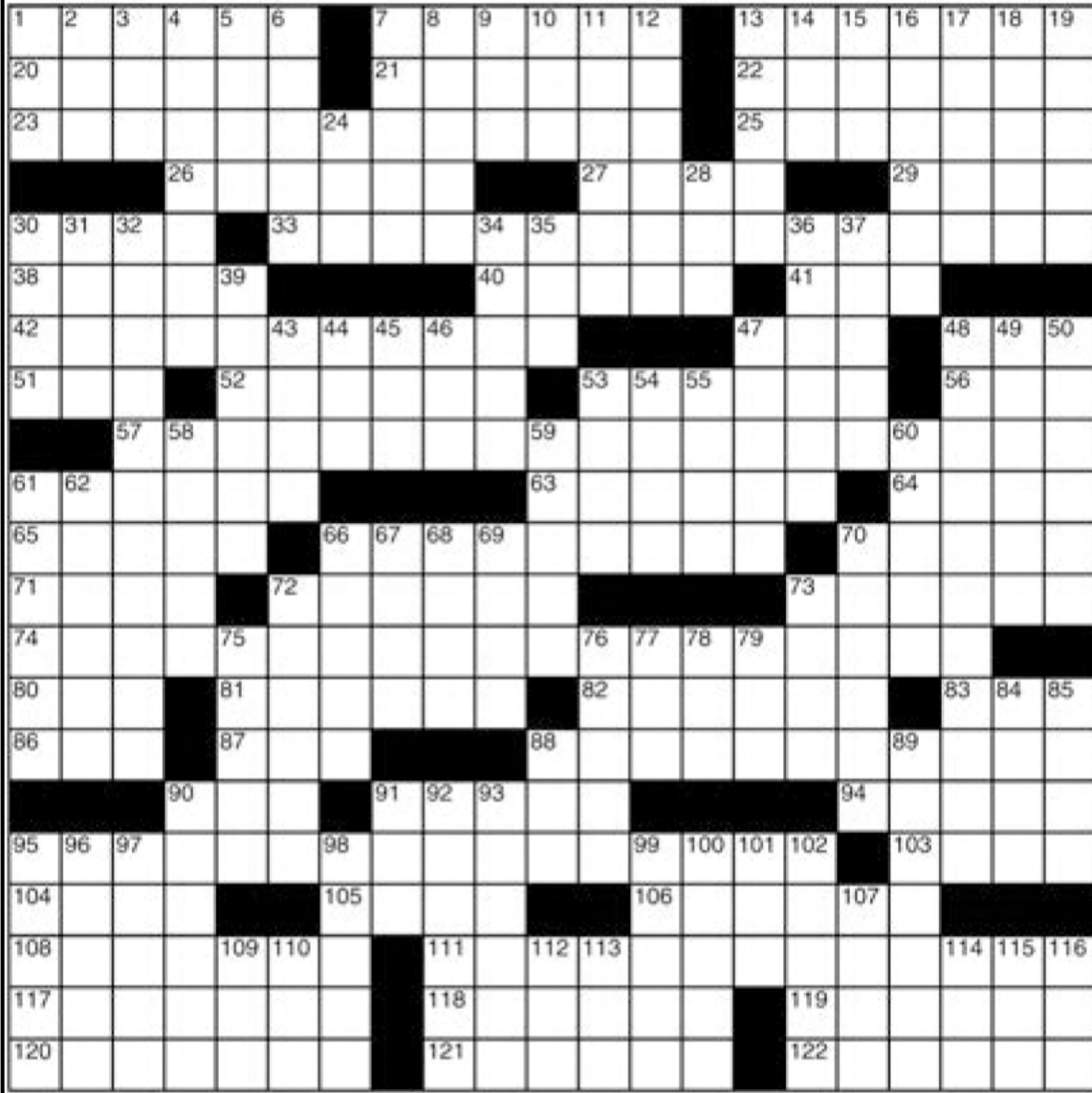
Spring came early. My sister went back to Winnipeg before I did. The baby had come and all was well with the big family. They could not afford to keep anyone. I stayed until fishing season was over. I had not been paid anything all winter. They had bought me one pair of shoes costing two ninety-five. When I was ready to leave, Mrs. Grimmur came to the train with me. She got my ticket which was two dollars, and when I was about to get on the train, she gave me ten dollars. "That is all we can afford now. We may be able to send you more later". All I could say was "Thank you". Even though I did not speak much English, I knew the value of money.

I felt good to be speeding toward the big city again, where new adventures would be waiting. I went to my aunt in Winnipeg. That was the spring of 1915. The war in Europe was raging on, young men enlisting every day, battalions going overseas, casualties in the paper each day, killed or missing. My two cousins had enlisted at the beginning of the war. My aunt and I looked in the paper for help wanted ads. We found one that sounded good: kitchen help wanted at the Manitoba Agricultural College.

Crossword Puzzle

PREMIER CROSSWORD/ By Frank A. Longo COMMON ENDINGS

- | | | | | | |
|---|---------------------------------------|--|--|-------------------------------------|------------------------------|
| ACROSS | 56 — anglais (English horn) | 88 Lockheed P-3 Orion, e.g. | 2 News agcy. since 1958 | 44 Suffix with acetyl | 78 Tristan's title |
| 1 Apply, as a coating of powdered sugar | 57 Summer hours in Ohio | 90 Harris and Wynn | 3 Bodily pouch | 45 Prickly seed husk | 79 Brian of electronica |
| 7 Bay on the Mass./R.I. border | 61 Some concerto movements | 91 Slushy drinks | 4 Like some small batteries, for short | 46 Arabic "son of" | 84 Pot starter |
| 13 Had a nosh | 63 Cowpokes' ropes | 94 — voce (quietly) | 5 Chief Little Thief, e.g. | 47 Six-term Indiana senator Richard | 85 Low laborer |
| 20 Realm of Menelaus | 64 "I'm treating for this" | 95 Libelous claims | 6 Pacific island republic | 48 Emit sparks | 88 Stir-fry tidbit |
| 21 Oscar Mayer rival | 65 Bee-related | 103 "It's — great" | 7 Singer Nixon | 49 Center fielder Agee | 89 Dined-upon decapod |
| 22 "Godfather of Fitness" Jack | 66 Cottontail's coat | 104 Fix typos, e.g. | 8 Depend on | 50 Beautifies | 90 It may be left to an heir |
| 23 Cruel canards | 70 "The — the Hat" (Mike Myers film) | 105 Old anti-communist org. | 9 "Very interesting" | 53 Putin's veto | 91 Critical hosp. setting |
| 25 Wise about | 71 Neighbor of N. Dak. | 106 Water nymphs of Greek myth | 10 Hugs, symbolically | 54 Royal name in Norway | 92 Four, to Julio |
| 26 Argentina's Juan and Eva | 72 Conger fishers | 108 Formal ban | 11 Least sullied | 55 In — (as placed) | 93 Shun |
| 27 Make moola | 73 Supporting forces | 111 What the ends of eight long answers in this puzzle are | 12 Artificial | 58 "A Bell for —" | 95 Gives a bottle to |
| 29 French telephone greeting | 74 The Tigers are part of it | 117 More sullied | 13 Tilt, as italics | 59 Come about | 96 Let enter |
| 30 Part of IOC: Abbr. | 80 Letter two before iota | 118 Milk-curdling stuff in a calf's stomach | 14 Rural "uh-uh" | 60 "... and — a good-night" | 97 Cuba — (cocktail) |
| 33 Old glory | 81 Practitioner of total patient care | 119 Be creative | 15 Taking after | 61 Bashed into | 98 Tedious task |
| 38 Quick laugh | 82 Offers one's views | 120 Spire | 16 Wine bottle | 62 Sedative | 99 Actress Stevens |
| 40 Chichi | 83 Once around the track | 121 Titleholders | 17 Funeral ring | 66 Line winders | 100 Hops-drying kilns |
| 41 Crusty treat | 86 — Moines Register | 122 Streisand of "Yentl" | 18 — Gay | 67 Jai — | 101 Tiny criticism |
| 42 Odd sort | 87 — for Outlaw" (Grafton mystery) | | 19 Clear up, as a windshield | 68 Implores | 102 Polite title in India |
| 47 Sailor's diary | | | 24 Male delivery | 69 Like very dry champagne | 107 Arp's art |
| 48 Gas Booster brand | | | 28 Glimmer | 70 Holds tightly | 109 Tear apart |
| 51 Enzyme name ending | | | 30 "— deal!" | 72 Pope's "— to Abelard" | 110 Hair goop |
| 52 Linz's river | | | 31 NBA team | 73 Cain's sibling | 112 Motel's kin |
| 53 "— luck" ("It didn't happen") | | | 32 1992 martial arts comedy | 75 Part of R.I. | 113 Certain dir. |
| | | | 34 Blundered | 76 Crow | 114 "Marvyl" |
| | | | 35 Performed | 77 Spot-on | 115 Mailbox item: Abbr. |
| | | | 36 Periods in history | | 116 Vote to pass |
| | | | 37 Vision | | |
| | | | 39 Closes with | | |
| | | | 43 Hoods' rods | | |



Solution on page 28

Why family feuds erupt after the will is read

Sibling rivalries and old grudges can surface when money is on the line, family wealth guru says

By Ginny Grimsley

The recently deceased don't always ingratiate themselves with their survivors when it comes time to read the will.

"People want to control things from the grave, not just throw a bunch of money in a beneficiary's lap," says family wealth guru John Pankauski, author of the new book, "Pankauski's Trustee's Guide: 10 Steps to Family Trustee Excellence."

It's their money so that's their right.

But family members aren't always crazy about how the deceased divided up the money or, if the inheritance was put into a trust, the restrictions that are placed on how the money is spent.

And often ill feelings among family members can bubble to the surface when money is at stake.

"I deal with sibling rivalries, petty jealousies and childhood grudges played out by adults who are decades older, but no more mature," says Pankauski, founder of the Pankauski Law Firm (www.pankauski-lawfirm.com), which specializes in trust and estate law. "It makes me think that part of my job is to be a wealth psychologist."

Often, an inheritance isn't doled out immediately. Instead, it's placed in a trust with a trustee to oversee it, making decisions on when and how to distribute the money based on the terms of the trust.

In many situations, that works out fine. But in seriously dysfunctional families, that can make a bad situation borderline intolerable.

Pankauski says any number of factors can lead to family feuds or general disgruntlement over an inheritance. Here are just a few:

- Sense of entitlement. Many beneficiaries have a misplaced sense of entitlement to an inheritance. They just expect that mom or dad will leave them money or property. In their minds, it's what they have coming to them. "The truth is, you can dispose of your property any way you want," Pankauski says. "There is no right to an inheritance and just about anyone can be disinherited."

So if people want to leave their money in a trust for a family pet, or bequeath everything to a neighbour, a mistress or a charity, they have every right to do so, assuming they are competent and know what they are doing. "It's their money," Pankauski says. "They can do with it as they wish." Other than dealing with a spouse, there are almost no restrictions.

• The audacity of the trust. Family members often become frustrated and angry when they realize they inherited money, but it's in a trust and there are strings attached. "The beneficiaries view trusts as handcuffs on their money," Pankauski says. "A trust takes all those family members' personal feelings and emotions, all that baggage, and adds money to create a financial stew into which the beneficiaries are thrown."

"if people want to leave their money in a trust for a family pet, or bequeath everything to a neighbour, a mistress or a charity, they have every right to do so"

Often, because beneficiaries don't like it that a trustee gets to make decisions on when and how they get a portion of their inheritance, family members will seek counsel and try to "bust the trust."

• An implied accusation of financial irresponsibility. At some point it may begin to dawn on beneficiaries that one reason the inheritance was placed in a trust is that the deceased didn't view them as responsible with money. "That may seem insulting, but it doesn't have to be," Pankauski says. "Many would argue that most people are irresponsible with money, particularly a large sum of inherited money that appears out of the blue, much like winning a lottery."

Sometimes at least a portion of the family animosity might be avoided by better planning when the will is being written and the trust created.

"When beneficiaries don't get along," Pankauski says, "it may make more sense to cut their financial ties by either creating multiple separate shares within the trust or creating separate trusts altogether."



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The real costs of informal caregiving in Canada

National strategy needed for unpaid caregivers in the workplace

By Nicole Bernier

One in every three workers in Canada is assisting a chronically disabled person – many of them seniors – with transportation, household maintenance or day-to-day tasks, according to a recently released federal report.

The 6.1 million employed workers who are providing such care, free of charge, to a family member or friend are more likely to experience interruptions at work and to arrive late or even be absent from work. Many are less available than they would otherwise be to work overtime, travel for work or advance their careers.

The impacts of informal caregiving commitments are felt in the Canadian workplace and reduce productivity. They translate into 2.2 million hours of reduced workplace time every week and cause an estimated \$1.3 billion productivity loss annually, says the report.

With the anticipated growing numbers of seniors

requiring care, the costs of unpaid caregiving and reduced productivity will likely expand over the next two decades. What should we do about them?

It only makes sense that employers should be the first to recognize and support informal caregiving. Some already offer flexible arrangements (e.g., compressed work weeks, work from home, unpaid and even paid leaves) to employees with caregiving commitments. Not all employers are equally supportive, and many Canadian workers with caregiving responsibilities are paying the price: reduced income, career limitations and exit from the labour force.

A year ago, the federal government established the Employer Panel for Caregivers, which consulted with employers to help them find ways to better support their employee caregivers. The consultation assumed that unpaid care will remain the main source of long-term care in this country.

It found that while employer support to employee caregivers may foster workplace engagement and retention, there

might not be a business case for many employers to voluntarily engage in it. In other words, moral appeal and compassion for employee caregivers will not translate into a massive, spontaneous movement in the Canadian workplace to address the issue.

It is becoming increasingly difficult for Canadian

“if governments had to pay for caregiving provided free of charge by people 45 and older in this country, it would have cost about \$25 billion in 2009.”

policymakers to ignore their own essential role – beyond that of offering limited and sporadic supports – to address the issue.

Confronted with a similar situation, the United Kingdom, Australia and New Zealand have, in recent years, adopted national caregiver strategies. At home, Manitoba and Nova Scotia are lead-

ing, but efforts across the country remain fragmented and inconsistent.

Canada can do better.

A national strategy needs integrated policy instruments to support caregivers and their employers. First, Canada's workplace legislation, which is primarily a provincial jurisdiction, needs to ensure minimum standards to protect workers with caregiving commitments. Second, we also need a comprehensive set of financial instruments – possibly a combination of private or public programs – to better protect the workers' incomes and their employers' productivity losses. Third, more substantial coverage of home care, nursing care and supportive services for the disabled is an essential component that would benefit everyone.

Policymakers still need to recognize the undeniable costs of unpaid caregiving. So the real question is: How should these costs be shared?

Caregivers are already contributing a lot: A study estimated that if governments had to pay for caregiving provided free of charge by people 45 and

older in this country, it would have cost about \$25 billion in 2009.

Some argue that governments should compensate caregivers. I don't think they should. But governments do need to ensure that while providing unpaid caregiving, workers never incur catastrophic income losses or lose their jobs as a result.

Financial and in-kind supports are critical, especially when caregiving commitments extend to several hours a week over a long period of time. This should be covered by public programs.

Only a coherent national strategy will allow Canadian workers looking after a spouse or relative to better focus on their work, their employers to better focus on their mission and disabled persons to get the care they need.

Nicole F. Bernier is an expert advisor with EvidenceNetwork.ca and research director of the Faces of Aging program at the Institute for Research on Public Policy.

www.troymedia.com



Doris Reiffer

Doris started volunteering at Kerby Centre in 2001 in the kitchen helping with food prep and has volunteered there ever since. She has also helped out at a lot of different special events that Kerby Centre puts on. Doris loves meeting new people and says she has a lot of fun helping out in the kitchen. She stated that she would rather be here than at home doing housework and that volunteering at Kerby Centre has been some of the best years of her life! Doris always has a smile on her face when we see her here which is contagious to those around her. Doris has contributed over 6,600 hours to Kerby Centre since starting and we are so very appreciative of her time and dedication.

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

Take the ouch out of down-dogging

How to prevent common yoga injuries

(NC) Yoga has evolved into one of the hottest trends in physical activity as more than 21 million people are now down-dogging across North America. They're unrolling their mats in droves to take in yoga's many health benefits, such as improved strength and flexibility plus reduced tension, anxiety, stress and pain. But it's important to note that yoga, if performed incorrectly, can also at times cause injuries.

Most yoga injuries develop gradually due to consistent over-stretching, misalignment and overdoing poses. Common problem areas are lower back, wrists, knees,

ribs, shoulders, elbows, hips and neck. The different poses, twists and raises can put strain on joints and muscles causing injuries over time.

As with any physical exercise, the safest approach is to learn how to practice and master the poses with the correct form and stay in touch with your body and its limitations.

Here are some other basic guidelines to follow:

- Warm up your body and mind with basic stretches and breathing to help prepare your body for more challenging poses.
- Go at your own pace and don't try to do too much too soon by pushing your body beyond its limits.
- Most importantly be

mindful of your body throughout the session so you can be aware of any tightness or strains.

• If you do get injured, care for it as you would any other sports injury and look for pain and swelling relief with a topical gel or cream to help relieve muscle and joint pain and ease resorption of swelling and bruising. Well known in the yoga community, topical remedies are used for neck, back, shoulder and leg muscle pain, plus swelling and bruising. More information on treating pain can be found at www.boiron.ca.

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neous tours and choice of
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Continued on page 25

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Nov 1-4, Dec 6-9
Camrose – 2015 Oct 18-19
Stoney Nakoda Casino - Call for details
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River Cree Resort & Casino: (Edmonton) – Jan 2016 Call for details

LOTS OF FUN DAY TRIPS (NO CASINO) 2015

Aspen Crossing - features train and lunch adventure - Sept 26
Rosebud Theatre - "Mass Appeal" - Sept 30
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Rosebud Theatre - "Wind in the Willows" - Nov 25

*Do you require a bus for your activity; eg. your own lunch or shopping trip??? Let us help!

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Tips for de-cluttering this summer

A cluttered home or work-space can be stressful and distracting.

Although getting rid of clutter can sometimes seem overwhelming, by taking small and manageable steps you can quickly and easily reclaim your space, helping you to feel more calm and productive.

Here are JustJunk's top five tips for de-cluttering this summer:

1. Be Prepared: Don't start your cleanup without the proper supplies. When you are motivated, you need to be fully equipped and ready to win your de-cluttering battle. Cleaning supplies, garbage bags, recycling containers, tote boxes and a label maker are a great de-cluttering toolkit.

2. Set Goals: Make sure that your goals are small enough so that you can meet them without getting discouraged. Something like "Garage cleaned out by the end of the week" is manageable and will be a big relief when it is completed.

3. One Step at a Time: Just because there may be clutter in every room of your house doesn't mean you need to tackle it all at once. Choose to tackle one

room, or even one section of a room once a week.

4. Make Quick Decisions: When you are rummaging through all of your clutter, ask yourself "Have I used this in the last 2 years?" If you haven't, you likely will never use it again. Remember, the goal is to simplify your life. Get rid of the items you no longer use and free up space.

5. Donate Items: Not only will you be getting rid of the clutter out of your own home, you'll also be helping others. Label the items you need to donate and call a local charity or junk removal service. Donating items that are still in good condition will help you remember why de-cluttering is so important, both for yourself and for others.

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<p>LAS VEGAS 9 days Sept 5, Sept 19, Oct 17, Nov 21 4 nights in Las Vegas The Golden Nugget or TheD 2 in Wendover, 2 in Helena, 5 to 6 meals, Slot Play and side tours The Golden Nugget - fun book \$140.00 TheD - \$20.00 in food coupons</p>	<p>DEADWOOD, SD 7 Days Oct 10 Includes: 4 nights in Deadwood at the Mineral Palace, 1 in Great Falls, 1 in Regina, 5 break- fast, Wine & cheese reception, slot & blackjack tournaments, optional Keystone, Mt Rushmore and Crazy Horse Optional Casino Regina Package \$10 Slot Play, \$5 food coupon</p>	<p>COEUR D'ALENE CASINO 6 days Oct 7 2 nights Kootenai River Casino 2 x \$5.00 meal coupons 3 night Coeur d'Alene Casino \$35.00 Slot Play \$45.00 Food & Bev</p>
<p>LAS VEGAS SPECIAL 12 days October 13 - 24 Includes 6 nights in Las Vegas 3 in Wendover with 3 buffets and \$21 Slot play 2 in Helena w/4 meals, Optional side tours</p>	<p>DISCOVER NEVADA 12 days Sept 23 2 nights Helena, 1 night each in Jackpot, Ely and Wendover and 3 nights each in Laughlin and Las Vegas. Experience travel from the last century from Ely to Keystone on a Steam Powered Passenger train, learn first-hand what it took to move a mountain of copper ore at the museum. Shopping in Bullhead city, visit Historical Oatman, have a tour of the El Dorado Canyon Mine. Stop and view the Hoover Dam and visit the Magnificent Valley of Fire</p>	<p>TEMPLE GARDENS MINERAL SPA & CASINO MOOSEJAW 4 days \$339.00 Sept 22 Includes \$20 Meal & \$60 slot play, city tour, optional day tour to Regina</p>
<p>LAUGHLIN, NV 12 days Oct 5, Nov 16 Includes: 6 nights in Laughlin 3 in Wendover, 2 in Helena, 9 meals, \$21 Slot Play & side tours</p>	<p>RIVER ROCK RESORT & CASINO 6 days Sept 27 \$589.00 1 lunch, \$20 in slot play \$30 food & beverage, city tour, Granville Island, and Historic Stevenson</p>	<p>NORTHERN LIGHTS CASINO Prince Albert, SK 4 days - Sept 20 \$299.00 Includes \$85. Casino package, 3 breakfast, optional day trip to Dakota Dunes Casino with \$10. slot play</p>
<p>LAUGHLIN, NV 9 days Oct 3 Includes: 4 nights in Laughlin 2 in Wendover, 2 in Helena, 7 meals, \$14 Slot Play & side tours</p>	<p>YELLOWSTONE NATIONAL PARK & DEADWOOD, SD 10 days Sept 10 Includes: 9 nights, 8 breakfasts, Historic Virginia City, Quake Lake Old Faithful Geyser & Visitor Center, Buffalo Bill scenic by-way, Dam & Visitor center, Bighorn Scenic Byway, Shell Canyon & Falls, Devils Tower, Wine & cheese reception, Badlands National Park, World Famous Wall Drug Store, D.C. Booth Historic Fish Hatchery, Crazy Horse, Mt Rushmore, slot & blackjack tournaments</p>	<p>CASINOS OF WINNIPEG 6 days - Sept 13 \$464.00 \$25 meal coupons, 1 breakfast, up to \$105 slot play, visit South Beach Casino with lunch</p>
<p>WENDOVER, NV 7 days Sept 27, Oct 18 Wendover Nugget Includes: 2 nights in Helena w/3 meals, 4 in Wendover with side tours. The Nugget includes: 4 buffets, \$28 slot play</p>	<p>2016 MESQUITE SPECIAL 9 days Feb 13 to 21 Includes 3 evening music shows, line dancing, happy hour a Sock Hop and 6 meals. Accommodations: Helena, Wendover and Mesquite</p>	<p>KOOTENAI RIVER INN & CASINO Bonners Ferry, ID 4 days Sept 28 Includes \$15 meal coupons, 1 lunch, 50% off day spa coupon, and shopping trip to Spokane</p>
<p>LAS VEGAS - CHRISTMAS 10 Days - Dec 21 - 30</p>	<p>2016 PALM SPRINGS 14 days Feb 20 to March 4 5 nights in Palm Springs, Guided City Tour, Village-fest, El Paseo shopping district, the Rotating Trams, cars, Palm Desert Street Fair, Shields Date Farm and the Living Desert, some meals.</p>	<p>BLACK FRIDAY SHOPPING Spokane, WA and Great Falls, MT 4 Days Nov 26 to 29</p>

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Continued from page 24

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Unescorted or escorted. Call us with your destination request.

We will help you arrange your tour. Don't see the tour you want? Please call us. Book with us. Help yourself, help Kerby

**Travel Presentation
September 8 at 1 pm
in the Boardroom 318
Collette Vacations
\$2 includes snacks
No obligation to purchase**

Kerby Travel Day Trips

Ptarmigan Cirque Hike

Date: Thursday
September 17, 2015
Includes transportation. Guided by naturalist John McFaul. Bring your own lunch. Cost: Members: \$46.00 Non-Members: \$51.00 Time: 9:00AM -

4:00 PM Cut-off date:
September 1, 2015

Rosebud Theatre – “Mass Appeal”

Date: Thursday September 24, 2015 Member - \$87; Non-Member \$92
Includes transportation, lunch and play “Mass Appeal”.
Time: 8:30AM - 4:45 PM
Cut Off Date:
September 9, 2015

Cross Iron Mills & Century Downs Casino

Date: Wednesday,
October 21, 2015
Member - \$21;

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

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in Minot with five celebrity shows!
8 days September 28 guaranteed

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9 days \$654.00 departing Oct 10th
\$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 7th \$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
- 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.
Call or see website for full details

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

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AMICA™
at Aspen Woods

Kerby Centre's Activities, Programs & Services

DATES TO REMEMBER

Kerby Centre ClosedMon Sept 7
 Options 45 1:30pm - 3:00pm .Tues Sept 1, 8, 15, 22, 29
 Monthly Movie "My Old Lady"Fri Sept 25
 Kerby ExpoSat Sept 26
 Active aging – Backyard BashTues Sept 29

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 while at the centre.

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. *Craft group resume meeting on September 16th.*

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! *The Knitting for a Cause group will resume on September 14th.* For 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
Dance will resume on September 16th.

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

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	Food for thought "Ah, being young is beautiful, but being old is comfortable."		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.

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 2 – East Village Events:

LifeSpring Community Church
 Every Sunday starting at 9:30am
 Location: K2EV 420 9th Ave SE
 For more information contact Paul Bagley (403) 862-5639

create! in the East Village
 1:00 – 3:00pm
 Every Tuesday, Wednesday, Thursday, Friday
 Location: K2EV 420 9th Ave SE
 Free! Drop-in!
 For more information contact Wendy Lees (403) 880-3001

Fit2AGE: Gentle Fitness
 With Tracy Rand
 Monday's 11:15am-12:15pm
 Location: K2EV 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: K2EV 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

Kerby Centre Presents... MANAGING YOUR DIABETES

By Canadian Diabetes Society

Presentation will cover an overview of what Diabetes is and how to live a normal life style.

September 21st, 2015

11:00am-12:00pm

Kerby Centre Lecture Room (205)
 1133 7th Ave SW

No Cost, No Registration



Kerby Centre





Complete with a Scottish flag, author Lily Iona Mackenzie performs at her book reading event at Kerby Centre during August. Photo by Barry Whitehead

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 October issue must be received and paid by September 3.

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.

Gov't Funded (AADL) Bathroom, bedroom, walkers, wheelchairs. SILVER CROSS® 403-236-1338

CERAGEM Calgary Sales Service Parts 403-455-9727

Breathing Difficulties? Asthma? COPD?

Air in your home accumulates micro-organisms that can trigger asthma attacks, breathing difficulties, or COPD. The FDA approved Odorox® MDU/RX™ device (www.enclair.ca) has been proven to kill 99.999% of airborne bacteria & tested virus. The Odorox® MDU/RX™ replicates the way Mother Nature uses the energy of the sun to purify your air & restore nature's balance indoors. Breathe the Difference™. Your satisfaction guaranteed. Call Richard at Environmental Air in Calgary at 403-253-3112

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

Certified Advanced Foot Care Nurse. In Home Service. Holistic Mindset to medical treatment. Specializing in seniors, ingrown & fungal nails, & diabetic footcare. Discount Available! (403)-604-3069 www.SoothingSolesFootcare.com

Careco Health Services Advanced foot care in the comfort of your own home. Diabetics, fungal, ingrown nails, corns & callouses. VAC Health identification card accepted, call 403-973-0333 or www.carecohealthservices.com

12 HOME CARE

Exp caregiver take care of your loved ones. Leave a message to Maggie 403-803-3957

Established since 2009, companionship, downsizing, accompanied transportation, transition consultation & personal care. Free consultation & reasonable rates. Call 403-828-0550 or www.granddaughters.ca

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

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

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

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

just4familyservices.com housekeeping/meal prep, In/out of home companionship. Accompany appts shopping Corinne, Kathy 403-590-2122 just4familyservices@shaw.ca Stella the care helper. No job too small. Specializing in cleaning for srs: laundry serv, windows, move in/ out, grocery & personal shopping 403-890-9861

13 MOBILITY AIDS

Tilted wheelchair, purchased new 2014. Fuze T50 asking \$2100. 403-678-9951 must sell

20 HOME MAINTENANCE

Retired electrician Residential upgrades, repairs, new installations, small jobs 403-703-3405

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

A2Z General Contracting Bath, basement, deck, door, drywall, elec, fence, hardwood, painting, plumbing, tile, window. Basil 403-604-9058 403-390-0211

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

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

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

Home Repairs

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

24 LANDSCAPING

GARDNER – Veg & flower beds, weed, deadhead, transplant, Fall & Spring cleanup. No heavy digging. Roselyn 403-702-3099

Need help in the garden? Call Brian 403-230-7729

Action Lawn Care Seasonal Clean Up

aeration, eavestrough cleaning, power rake, fertilizing, hedge trimming, branches removed.

Karl/Frank 403-651-3900

“THE YARDIST LTD.” TREE & SPRAY SERVICE

Tree pruning/tree removal /fertilizing/insect & disease control. Certified arborist. Licensed. Insured. Sr Discount. Ph 403-242-3332

26 SERVICES

Handyman Erik 403-608-9401 www.empcontracting.ca

Caring, mature, female will lavish affection on your pets and take great care of your home. Refs, police check, bondable. 403-285-7410

Retired Teacher - Experienced House Cleaning with Openings in NW “I’ll Treat Your Home Like My Own” Honest & Reliable 403-870-7751

Everything Organized - Companionship and non-medical in-home support, downsizing & relocation, home organizing, Estate Sales. 403-305-6333

Mister Clean-up “A trash removal service”. Enviro-friendly. Homeowners, landlords, industrial. Serving Calgary area. Clean-ups, tennant clean-ups, carpet removal & disposal, garage & basement clean-ups, trash removal, junk removal, appliance & scrap metal, electronic recycle program, special consideration for seniors. Security clearance, Bonded. Ask for Jim. Bus 403-452-4157 Cell 403-479-6565

Tom the Handyman does quality workmanship, small jobs welcome, free est. 403-971-5621

GEEK COMPUTER PC Repair, Setup LCD TV, Netflix, Serving Canada over 25 years, Senior Discount Available 403-560-2601

HOUSE SITTING - Long term preferable. Cat care ok. Mature fe. great reference. Roselyn 403-702-3099

MAJOR APPLIANCE & REFRIGERATION Prev. maintenance & cleaning. Seniors discount. Pat 403-714-9561

Attention technologically challenged seniors Are you an older adult that feels technologically disadvantaged? For seniors who have missed the computer age in school & want to get on board. Xentas Computer Services is here to help when you need us. We fix computers & teach you how to use it. In-home computer lessons for seniors 55+ now only \$39/hr. New customers receive first 30 mins free! Call Christian 403-481-8080 or visit www.xentas.ca

Handyman, semi-retired, licensed, WCB, reasonable rates, flexible schedule, available for household repairs. For more info Call Howard 403-235-1529

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

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

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Aga's cleaning business 403-969-3711

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30 FOR SALE

Two Funeral plots for sale - Rockyview Garden of Peace Cemetary Opp Prince of Peace Village 16 Ave East Calgary. Double Depth, upright or flat marker, perpetual care, Garden of the Good Shepherd \$5400/both 403-719-0713

Rotec lift bed like new incl head & foot board, & mattress. 403-240-4380

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

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Dog Crate \$50, Speakers \$60 Stained Glass 90+ sheets Grinder, books, soldering iron and more \$750 OBO 403-617-7591

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

Continued from page 27

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

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

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

48 REAL ESTATE

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A-SAV-ON MOVING. Serving Kerby clients for over 10 years. Experienced reliable movers. **FREE ESTIMATES - SENIOR DISCOUNT 403-208-8060.**

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

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

“One of the many things no one tells you about aging is that it is such a nice change from being young.”

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Crossword Solution

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

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)

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Address _____

City _____ Province _____

Postal Code _____

Email _____

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

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

Charitable Registration #11897-9947-RR0001

Kerby Centre Department Directory

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

Main Switchboard
403-265-0661

www.kerbycentre.com

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

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

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

Alberta 55+ Summer Games

Calgary does it again for the 2nd Games in a row. The city won the Provincial Team Award at the 55+ Summer Games by winning the most medals. It did it in 2013 and again in 2015. This year, at the Games in Strathmore, the city won 126 medals, gold, silver and bronze, which counted towards the trophy. Since team sports only count as one, Calgary's athletes actually took home 161 medals. This was accomplished by 97 athletes. Calgary was very strong in track and field and swimming, but also did very well in the other activities. There was only three activities Calgary did not get medals in, out of 16 activities.



Doug Kyle winning the 3000 metre walk.

There were over 1100 participants at Strathmore for the 4-day event in mid July. These represented 8 zones from all over Alberta. The chart below shows how these zones did in the event.

1. Calgary (Zone 3) 126 medals
2. St. Albert area (Zone 5) 97 medals
3. Red Deer area (Zone 4) 95 medals
4. Edmonton (Zone 6) 92 medals
5. Drumheller area (Zone 2) 81 medals
6. Grande Prairie area (Zone 8) 64 medals
7. Lethbridge area (Zone 1)

62 medals
8. St. Paul area (Zone 7) 41 medals

The individual Calgary medal winners are shown below (G – gold medal; S – silver medal; B – bronze medal):

Track and Field: David Guss (4G), Susanne Lauridsen (3G, 1S), Gerald Graham (3G, 1S), Joe Elder (3G), Anne Liversey-Husak (2G, 2S) Nessie Hollicky (2G, 1S), Brian Cochrane (2G, 1S, 1B), Ray Colliver (2G, 1B), Rob McKinnon (1G, 2S, 1B), Al Vessey (1G, 2S, 1B), Brian Hill

(1G, 1S, 1B), Anna Barretto (1G, 1B), Linda Elder (1G), Doug Kyle (1G), Chieko Rehm (1G), Alfred Andriamahady (1S), Maurie Martin (3B), Roy Jarvis (1B).

S w i m m i n g : Ivan Pivovarov (4G), Keith Shaw (4G), Marilyn Shaw (4G), Gabor Zinner (4G), Pat Hlady (3G, 1S), John Slofstra (2G, 2S), Andrea Gammack (1G, 3S), Lily Chan (1G, 1S), Larry Brunner (1G), Richard Bascom (3S, 1B).

Arts & Crafts: Berthe Richard (2G, 2B), Carolyn

Always (1G), Beryl Delorme (1G), Bertha Ann Fisher (1B), Sharon Sheeler (1B).

Bocce: Bob Craswell (1G), Gloria Culp (1G), Larry Culp (1G), Erna Dreger (1G).

Contact Bridge: Allan Kreutz (1B), Doreen Moore (1B).

Cribbage: Garry Rosling (1G), Debbie Stapleton (1G), Anna Jarmics (1G), Ruth Beecher (1B), Ilene Miller (1B).

Medal Winners

Cycling: Wendy Carson (2G), Suzanne Eugster (2G), Bertha Ann Fisher

(1G), Stephen Robinson (2S), David Coldwell (1S), Merv Matson (1B).

Golf: Bill Clark (1G), Marielle Galibois (1S), Reid Harbour (1S), Karen Kernaghan (1S), Rozanne Lawn (1B).

Horseshoes: Sid Aker (1S), Doris O'Malley Winfield (1B).

Pickleball: Diana Blut (1S), Lucy Coffey (1S), Gerry Collard (1S), Ron Dumbarton (1S).

Tennis: Don Herman (1G), Gary Wallin (1G), Kerry MacPherson (1G), Brenda Ringdahl (1G), Fouad Aziz (1G), Richard Martin (1G), Dee-Ann Clark (1G), Rosel Fehres (1G).

Slo-Pitch 70+ Team, Silver Medal: Ed Chala, Gavin Davidson, Paul Dvorack, Dean Gillett, Robert Jaynes, Ron Komix, Raymond Letourneau, Rod Martens, Tom Matthews, Jim McMaster, Garry Reichert, Arthur Rousseau, Nestor Shular, Arnie Stang.

Slo-Pitch 65+ Team, Bronze medal: Francis Avery, John Blanchette, Graham Brockway, Garth Colpitts, Rob Dean, Jim Freeborn, Ernie French, Ted Harrison, Maurice Lakness, Robert Letal, Brian Sacks, John Smith, Glen Tilden, Geoff Weiss.

Strengthening brain networks after a silent stroke

(NC) By age 63, one in 10 people have had a silent stroke, doubling their risk for dementia. Most won't know they've had one because they will experience none of the symptoms typical of a conventional stroke, such as numbness or trouble speaking.

Conventional strokes happen in the brain's grey matter – regions that control specific functions, including movement or speech. Silent strokes, on the other hand, usually attack white

matter, which acts as a highway in the brain connecting various grey matter regions.

As a result, no one faculty is compromised. Rather, silent strokes weaken connections necessary for overall functioning. In many cases, this leads to problems with planning, decision-making and thinking speed.

While there is no proven treatment for reducing these symptoms or the risk of dementia, researchers suspect exercise is key, says Sarah Atwi, a doctoral stu-

dent in neuroscience at the University of Toronto.

That's because exercise helps keep blood vessels healthy and increases blood flow, which circulates oxygen and nutrients to the brain. It's also thought to boost levels of a protein known to help neurons grow.

"So defending yourself against the cognitive deficits associated with old age may be possible," says Atwi. "The question I want to answer is: Can exercise

strengthen these weakened connections within the brain after a silent stroke?"

Funded in part by the Alzheimer Society Research Program, Atwi is now recruiting 60 people who have had silent strokes, as determined by brain scans. Atwi will use MRI machines to peer into their brains as they complete various cognitive tasks at the six-month and one-year marks. The MRI will measure signals indicating participants' blood oxygen lev-

els in brain networks generally used to accomplish cognitive tasks. The higher the signal, the more active these networks are.

The Alzheimer Society Research Program funds researchers across Canada to improve quality of life for people living with dementia, for their caregivers and to find a cure. Consider a donation in support of this life-changing work by visiting www.alzheimer.ca.

www.newscanada.com

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Tuesday, October 13 at 1:00pm

Kerby Centre Auditorium

1133 – 7th Ave SW

Refreshments to Follow





The Kerby recorder group practises at Kerby Centre.

Kerby recorder group makes soothing music

By Peter Baljeu

Every Monday afternoon for the past 20 years or so, beautiful music wafts through the halls of the third floor of the Kerby Centre. If you are in the building and follow the sounds to room 313, you would find a group of seniors enjoying the art of making beautiful music together.

During the past year, the group size has varied from four to fourteen players who get together for an hour and a half every Monday from September to June (except for holidays when the centre is closed). Although most players bring only one recorder with them each week, some of the members might also bring several recorders of various sizes. In the photo above are two soprano, an alto, and a tenor recorder. Sometimes a bass recorder

joins to give a more rounded sound to the ensemble.

Although the skill levels of the players covers quite a range of abilities and experiences, most players learned to play the recorder way back when they were in elementary school, or when they taught music at the elementary level. Some haven't played for many years and picked up the instrument again once they retired and got a few hours per week to do something different. The group is not meant to be a teaching session for new players, as some prior experience in reading music and playing an instrument is required in order to fit into the program that is offered.

The repertoire of the music is taken from old renaissance music by Dowland, Sussato or Palestrina; baroque music by Sweelink, Bach or Telemann; and more modern music. It provides each ses-

sion a wide range of musical experience. The cost of this most enjoyable musical program is only \$1.25 per person per week plus a small cost to provide copies of the music used in each session.

If you have some musical abilities and can play a recorder, come and join us to get to know some wonderful people, play good music, keep your brain active (playing a musical instrument is a great way to keep a healthy brain), and have fun at the same time. Just bring a recorder (any size, but we would especially welcome a bass or grand bass) and a music stand. We hope to see you on September 14, our first session of the new season.

If you would like our group to play for your organization, let us know and we will put together a program that will delight your audience. For more information, please contact Peter Baljeu at pbaljeu@shaw.ca.

Are You A Denier Or A Know-It – All When It Comes To Long-Term Care?

How Family Stereotypes Emerge When Aging Loved Ones Need Assistance

By Ginny Grimsley

The statistics are staggering. About 10,000 baby boomers turn 65 each day and the U.S. Department of Health and Human Services reports that more than 70 percent of people over 65 will require long-term care services at some point.

But few people make preparations for this inevitable part of life that can drain a family both emotionally and financially.

Finally, when the need for long-term care approaches the crisis level, several family members may be thrust into participation whether ready or not, says Chris Orestis, senior health-care advocate and CEO of Life Care Funding (www.life-carefunding.com).

“In many situations the need for care will creep up on a family,” Orestis says. “Suddenly, people realize they have assumed duties that take up more and more of their time, and take a toll on their lives.”

Over the years, he says, he has seen these family members gravitate naturally to roles that fall into several stereotypes.

- **Caretaker** – This person provides care for the loved one at home and, without realizing it, becomes a full-time caregiver. Usually, this is a spouse or an adult child, most often a daughter.
- **Bookkeeper** – This person focuses on the financial aspects, trying to determine what assets or insurance policies are available to help with the costs of care.
- **Chauffeur** – This family

member drives the loved one to appointments, runs errands, makes grocery runs and eventually may drive the aging loved one to tour assisted-living facilities.

- **Guardian** – This family member takes on such roles as power of attorney or trustee, assuming the legal responsibilities within the family.

- **Denier** – This person can't accept or admit that the loved one, or they themselves, need care.

- **Know-It-All** – Most annoying of all, this family member constantly questions decisions, or lobs suggestions from the back bench, but isn't near the situation or involved hands-on.

With such a lineup, it's easy for resentments to build, Orestis says, but that needs to be avoided because the focus should be on the aging loved one and easing the transition if a decision is made to move into a nursing home or assisted-living facility.

Eventually, once it's clear professional long-term care is needed and a plan is in place to make it happen, a conversation needs to take place with the loved one, who may be apprehensive or even resistant, Orestis says.

The conversation should be handled with compassion and delicacy, he says. Emphasize that not only will this move improve their health and safety, but there will be numerous opportunities for social activities, games, art, entertainment and great food.

“The key is for the family to come together,” he says. “Look for the signs that care is needed, formulate a plan, communicate effectively with your loved ones and change the perspective about long-term care from a negative to a safe, healthy and enriching experience in the continuing journey of life.”

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Planning for fun in retirement

Remember when the perfect picture of retirement was a grandmotherly woman and a grandfatherly man sitting on a porch knitting and whittling away their sunset years? Well, maybe that was once an accurate depiction of retirement but it certainly isn't today. Today's retirees are active and looking forward to many years of excitement, fulfillment and fun!

What have you got planned for retirement – travel to terrific locations, RV-ing across the continent, volunteering for your favourite charity, adding to your education, or even starting a new business?

Whatever your retirement plans are, you need a few things to make your retirement dreams come true:

good health, a positive attitude and, of course, money. That's why you've built your retirement savings for so many years – because you know your good finan-

“make sure you have enough money to fund your essential needs and fun interests – whatever they may be – for all your retirement years.”

cial health is essential if you want your third age to be as wonderful, personal and fun-filled as you wish.

Sure, you'll have to use some of your nest egg income to cover essential expenses for food, health care, utilities and other everyday living costs. But how you choose to use the rest of your money is entirely up to you. The key is to make sure you have enough money to fund your essential needs and fun interests – whatever they may be – for all your retirement years. And that takes planning – the same kind of planning that went into building your retirement nest egg in the first place.

Your retirement financial plan should make sure your hard-earned investments last longer and go farther. It should ensure a steady, predictable cash flow that will cover all your expenses. And that means being very selective about your investment options.

Talk to your professional advisor about the best ways to cash in on the retirement

of your dreams – and keep them well-funded for life.

Want to know how ready you are for retirement and how to get the most out of your retirement years? Go to www.investorsgroup.com and take the interactive Investors Group Retirement Readiness™ Quiz. It's a great way to assess your emotional, financial, social and physical preparedness for retirement. And don't forget to have fun.

Something else to consider: A philanthropic gift no matter the size is an important decision when updating or finalizing your will. To make the best use of your contributions, to preserve your legacy, and to minimize taxes and/or estate fees, a sound charitable giving plan is the way to go.

One of the many strategies available is to name a charity as beneficiary in your will. Leave a bequest of money or gift in kind (securities or artwork, for example) to a recognized charity like Kerby Centre and your estate will receive a charitable donation tax receipt that could reduce or eliminate the income tax on your final return and possibly on the immediately preceding return, as well.

This column, written by Investors Group Financial

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ments. Contact your own advisor for specific advice about your circumstances. For more information on this topic please contact Joanne Kirk or Daryl Standish at Investors Group. Phone 403-253-4840.

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

Join us for coffee and cookies while learning about Income splitting, guaranteed income funds, tax efficient incomes, Government programs, and the difference between cash flow and income in retirement.

Please **RSVP** to Rob Locke
Director of Fund Development
403-705-3235 or robl@kerbycentre.com

Door prize awarded to one lucky attendee

Joanne Kirk and Daryl Standish
Investors Group Calgary South



Kerby Centre

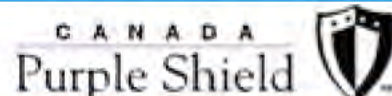
IN MEMORIAM

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

- Brock Abraham Baker
- Angelita (Lita) Bathan
- Joyce Lillian Bergman
- Henning Brink
- Rajabali (Raj) Dhanani
- Dwayne Kenneth Dixon
- Severino Peter Dozzi
- Shirley Jean Farthing
- Natalie Fege
- Ronald Burns Gilhooly
- Doris Jean (Dodie) Goldstrom
- Else Holz
- Theresa (Bessie) Jamin
- Inga Olive Jensen
- Norman Allan King
- Helen Mary Kingsmith
- Joyce R MacKenzie
- Ernest John McCullough
- Isobelle McTaggart
- Basil (Pat) Moore
- Marjorie Paterson
- Raymond Herbert Reiss
- Shirley Olive Savage
- John Joseph Senycz
- George Earl Smith
- Helen Marie Spiegelmann
- John Edward Swift
- Clarice Sydorчук
- Irmgard Weihmann
- Mildred Lillian Winder

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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