

Kerby News

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Calgary's Chinatown celebrates Chinese New Year with their highly celebrated Dragon and Multiple Lion Dance event. This year it will be held on February 7, 2016 at DaQing Square, located at the west entrance of the Calgary Chinese Cultural Centre. This colourful and culturally enriched performance has been a major highlight of the Chinese New Year Carnival in previous years.

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Acquainting yourself with an acronym

President's Report Hank Heerema

Do you know what LGBTQ stands for? If you find acronyms all too confusing, then join the club. It's hard to keep track what with ADHD, COPD and a few hundred others courtesy of the internet. But LGBTQ is something that we are going to start paying more attention to at Kerby Centre

and I want to tell you why. LGBTQ stands for lesbian -gay-bisexual-transgender-queer (or questioning). It's a term of convenience that lumps a whole bunch of people together. What they have in common is a sexual orientation or a gender identity that differs from what we used to think of, when were all much younger, as "normal". Now we know — or I hope we know — that normal is actually a whole lot broader than just heterosexuality. It includes women attracted to women and men attracted to men and men and women who identify as the opposite gender.

to do in Edmonton. That doesn't mean that men and women would be found in every washroom but that transgender individuals can use the washroom of the gender they identify with.

It's a brave new world...a more open and accepting one. When it comes to older adults who are LGBTQ, Kerby Centre will be leading the way. Our doors are wide open.

FEBRUARY 2016

Front page: Photograph courtesy of Calgary Chinese Cultural Centre
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

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In the past, Kerby Centre has hosted a lesbian seniors group and this group is returning to Kerby Centre in the New Year. That's a good thing, but we think that our efforts in this area could go a whole lot further. Inspired by the work of the Seniors Association of Greater Edmonton (known as SAGE), we are going to undergo a capacity building exercise with Peer Support Services for Abused Women to see how truly welcoming and accessible Kerby Centre is to the LGBTQ community. That means we might find some things we have to change.

Why does it matter that Kerby Centre be inclusive? Because LGBTQ individuals who are also seniors have experienced great discrimination in their lifetimes. Some are still closeted because of that life history. The great movie, *The Imitation Game*, about the British code-breaker Alan Turing, provides a reminder of how recently it was illegal to be gay and how an individual could end up in jail because of it.

Not only do we want to be supportive of LGBTQ individuals but also their family members. For some seniors, finding out that a child or grandchild is gay or transgender is not a big deal, but for others the knowledge rocks their world. Kerby Centre would like to help with the adjustment if possible.

What would being LGBTQ-friendly look like? Well mostly it would mean having staff who are trained to be sensitive to the issue. It would mean supporting LGBTQ groups who want to use the building. It would mean raising the issue in the media, as I'm doing with this article. It might mean going to gender-neutral washrooms as SAGE is attempting

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The death of timely health care in Canada

The current system forces Canadian patients to wait too long for medically necessary care

By Bacchus Barua

In December 2015, the Fraser Institute released its annual report measuring wait times across Canada. Much has already been said about the national results – that we've seen no improvement over the past three years, that this year's wait is almost twice as long as it was in 1993, and that physicians are consistently telling us that their patients are waiting longer than clinically reasonable.

However, not much has been said about how we got here, and why nothing changes.

When we began measuring wait times in the early

'90s, there were few (if any) alternatives to our report, so it was possible for those committed to the status-quo to simply dismiss our report out of hand. However, as provinces have developed their own publically accessible websites (which still leave much to be desired) and other organizations (like the Wait Time Alliance) published their own findings, it has become impossible to escape reality – the current system is forcing Canadian patients to wait too long for medically necessary care.

While some patients can wait for treatment, it should go without saying that others are waiting in pain, unable to work, and potentially risk having their conditions worsen while they wait for treatment. For every success story of Canada's health-care system

(and there are many), there are perhaps as many heart-wrenching failures.

Let's be clear: the goal of our health-care system is admirable – universal access to health-care services regardless of ability to pay. The problem is that we are failing to deliver these health-care services in a timely manner.

Let's examine a few reasons why this may be.

First, there are no pressure valves. When the system fails, patients have no recourse. Private options are few and far between, and they are generally unavailable to the majority of the population. Patients are left with the unhappy choice of remaining on the waiting list, or crossing the border and seeking treatment in a different country. Further, the public system also doesn't have many

options to expand capacity, since provincial governments are already spending about 40 per cent of their budgets on health care.

Second, there are limited incentives to use services responsibly (apart from the dread of having to wait for treatment itself). For example, there is no cost-sharing disincentive to visiting the emergency room or seeking surgical treatment, regardless of how trivial an individual's concern might be. The abuse of such a system is inevitable.

Third, there are actually incentives to restrict the supply of services. Most hospitals in Canada are funded through a global budget set at the beginning of the year. While this controls costs (to an extent), it actually incentivises hospitals to treat fewer patients in order to stay within their budget.

Fourth, there are too many bottlenecks. Let's just focus on three:

First, as a result of following a gate-keeper system, patients are required to get a referral from a general practitioner to see a specialist. While this is not unusual, it's inefficient if general practitioners are unable to see which specialist has the shortest wait, and refer accordingly.

Second, there is often a significant wait to get a diagnostic imaging scan in order to assess the severity of a patient's condition. These wait times prevent an efficient system of triage, forcing those with serious conditions to be lumped in with those without, in a long line. Such diagnostic scans should be available almost immediately, on site.

Finally, there are many patients stuck in hospital because after they've received treatment there is no appropriate place for them to be discharged to. These ALC (alternate level of care) patients likely don't want to be there, the hospital likely doesn't want them there, and patients waiting for a hospital bed certainly don't want them there either.

While the presence of bottlenecks is likely a challenge faced by many systems, the other issues discussed are effectively addressed in countries with successful universal health-care systems. These relatively successful systems generally involve the private sector – either as a partner, or an alternative. They expect some level of cost sharing from patients – exempting the poor and chronically ill, and placing annual caps on levels of contribution. And they generally fund hospitals based on the amount and complexity of their activity.

Importantly, they do all this not in spite of their commitment to universal health care, but because it helps them better deliver on that promise.

In Canada, we unfortunately focus on the preservation of the Medicare system, and expect patients to adjust accordingly. Instead, we need to focus on the patients, and adjust the Medicare system accordingly.

Bacchus Barua is a senior economist in the Fraser Institute's Centre for Health Policy Studies. www.troymedia.com



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Why Canada needs a plan to address dementia and Alzheimer's

There is no magic bullet, but a national action plan can improve care and quality of life

By Howard Feldman and Carole Estabrooks

Canada needs a national action plan to address dementia and Alzheimer's. And we need one soon.

One of the biggest threats to quality of life and health in ageing is the loss of cognitive abilities and autonomy associated with dementia, including Alzheimer's disease. Today, 750,000 Canadians live with dementia and the projections for future suffering are staggering: the number of patients is expected to double by 2030 and related health-care costs will reach \$293 billion by 2040.

In September 2015, a Canadian Academy of Health Sciences forum on dementia brought together social scientists, biomedical and health services researchers, health-care practitioners and technology experts. They reviewed current knowledge about prevention and care of dementia with the goal of advancing solutions.

The overarching message of the forum was that while we have seen many successful pilot projects across the country, there is no mechanism to ensure that these best practices and the evidence gathered reach all Canadian communities.

So what should be done? Drugs are not presently the answer, and imminent pharmaceutical solutions seem unlikely with more than 200 drug development failures in the last 30 years.

Prevention is promising but challenging. A recently reported study shows that dietary counselling, exercise training, blood pressure control and cognitive training achieved significant benefits in cognition and well-being. Unfortunately, there is no clear way to scale up these important findings for the population as a whole.

Then there's quality of life, mobilization and sustaining a safe environment, which are all critical for people living with dementia. There are promising solutions, ranging from age-friendly community design to technology — much that Canada could learn from.

Dementia-friendly com-

munities and environments are being explored internationally. Those with dementia may also stay in their homes longer, through technologies that prompt tasks and collect data that can be relayed to family and health care providers. Robotics, too, may support an individual's cognitive strength, while self-driving cars come ever closer to implementation.

“The number of patients is expected to double by 2030 and related health-care costs will reach \$293 billion by 2040.”

There's no magic bullet. What we need is a multi-faceted approach that requires real leadership and adequate resources.

There are some key national challenges that must be addressed, including accessibility to assessment, diagnosis, treatment and comprehensive continuity of care. Quebec offers a promising model with the family doctor at the centre

of an interdisciplinary team, co-ordinating care and supporting affected individuals and their families.

Home care needs national attention, too. The type of home support available across Canada varies widely. The truth is family and friends of persons with dementia provide most of the care and the health system tends to be reactive rather than guiding or integrating care.

We can address this with a national focus. There are noteworthy provincial programs that have not yet spread to other jurisdictions. In Saskatchewan, for example, researchers and clinicians have created a one-stop dementia intervention clinic using telehealth, allowing more care to be provided in the home community. That makes it easier for those living in rural areas — a major challenge in Canada.

A national plan also needs to address the later stages of living with dementia. Right now we are highly dependent on residential care settings, where there are significant challenges in providing consistent quality of care, quality of life and quality end-of-life care.

We cannot hope for simple

solutions or a miracle drug to cure our dementia problem. And the status quo simply won't hold. What we need is a national plan that facilitates prevention strategies, advances care, reshapes our living environments and mobilizes technology so that all Canadians with dementia — regardless of where they live — are supported in their communities as long as possible. And when that is no longer possible, that they receive exemplary care.

We've known about the rising rates of dementia — and the catastrophic costs to the health system — for years. Now is the time for government, the private sector and the community at large to come together.

Howard Feldman is an advisor with EvidenceNetwork.ca and professor of neurology, Faculty of Medicine, University of British Columbia. Carole Estabrooks is professor and Canada Research Chair, Faculty of Nursing, and University of Alberta.

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News from City Hall

EVAN WOOLLEY

Calgary Councillor for Ward 8

At the end of last year I wrote an article for CBC's "Calgary at a Crossroads", in which I expressed my optimism for our city's future as well as my frustration with how we take care of those less fortunate. I said that we have failed on affordable hous-

On homelessness, volunteerism and charity

ing and homelessness. With our shelters full and housing too expensive, people sleep out in the cold every night. It's getting worse, and pretty soon we will be too far behind.

I am determined to do what I can as the Councillor for Ward 8 to turn this around. We will need to build a future from our shared dreams and strengths, not our precedents. We will need to embrace the idea of progress and work our asses off in order to achieve it. But this is no easy feat, and it will require all of us to pitch in. Here's how you can help.

There are many organizations across Calgary that care for those who don't have a place to stay, and all of them rely on volunteers. It is not only important for us as citizens to help out where we can, but it is personally enriching and rewarding as well. Serve lunches and suppers, teach a child to read, assist with special events. There are a number of groups you can approach, but aside from the obvious four (The Mustard Seed, The Drop-In Centre, Inn from the Cold, and Alpha House) a good start is the Calgary Homeless Foundation's

list of all agencies they fund – visit calgaryhomeless.com.

Donate your used clothes, purses, backpacks, bedding, curtains, towels and shoes at locations all around Calgary. An easy way to find out where to go is to contact the Alberta Recycling Hotline: call 1-800-463-6326 or visit recyclinghotline.ca.

To solve the complex issues of affordable housing and homelessness, we need new energy and fresh ideas. We need you to speak up and speak out, and join the conversation about how we can end

homelessness instead of just bandage it day after day, year after year. Write me. Join your community association. Reach out to those who live on the street, or in a shelter, or in affordable housing. Help build inclusive communities and a compassionate city – it all starts with you and your voice.

As always, please don't hesitate to contact me by email (ward08@calgary.ca), phone (403-268-2430) or on my website (www.calgary.ca/ward8). Let's be real. Let's be smart. Let's be bold. Let's tackle these challenges once and for all.



This month in Edmonton

KATHLEEN GANLEY

Kathleen Ganley is MLA for Calgary Buffalo, Minister of Justice and Solicitor General and Minister of Aboriginal Relations

Mixing it up with the constituents

Happy New Year! One of my goals this year as an MLA is to meet with more constituents. I'm on a mission to have coffee with anyone and everyone in Calgary-Buffalo who would like to discuss their thoughts on what's taking place at the Alberta Legislature and at home in our community. The month of January flew by and I was able to engage in discussion at local businesses including Kawa Espresso Bar, Café Beano and Good Earth. I will be heading back into session on

February 9th, and will be taking into consideration all of the suggestions that have been brought to my attention. If you're interested in sharing some time together, please connect with my constituency office at 403-244-7737.

On Sunday, February 7th, I will be attending the annual Eau Claire community skating party on Prince's Island Park – please come join me for hot chocolate, ice-skating on the Lagoon, and winter games. The event is free and begins at

11:00 a.m., skate rentals are available.

In mid-February, I will be touring and meeting with students and staff at Bow Valley College in the heart of Calgary-Buffalo. The College is an integral post-secondary institution that aims to help people fulfill their dreams for a better education and a better career. Since 1965 Bow Valley College has provided opportunities for academic upgrading, careers in justice including corrections and law enforcement,

careers in health and wellness including pharmacy technician, practical nurse, English language learning, and more.

Monday, February 15th is Family Day – a statutory holiday in Alberta, first celebrated in 1990. The holiday is intended to allow Albertans to spend time with their families. Lastly, I am very much looking forward to celebrating the Chinese New Year and the year of the monkey throughout the month of February. Kung hei fat choi!



This month in Ottawa

KENT HEHR

Member of Parliament for Calgary Centre and the Minister for Veterans Affairs

Budgeting for improving income security for lower income seniors

improve the income security of lower income seniors living alone by increasing the Guaranteed Income Supplement (GIS) by ten percent, cancelling the increase in age of eligibility for OAS (65 to 67), and working with provinces and territories to ensure adequate and coordinated support programs to address seniors' poverty.

One part of the process of making Canada's budget is pre-budget consultations and hearing the voices of Canadians. I invite you to submit your concerns, suggestions, and vision online at <http://www.budget.gc.ca> or by email at fin.2016pbc-cpb2016.fin@canada.ca.

Another issue that I would like to write about for this

newsletter is the health of Canadians. In early January Prime Minister Justin Trudeau announced \$20 million in Government funding for the Centre for Commercialization of Regenerative Medicine (CCRM). This will establish and operate the Centre for Advanced Therapeutic Cell Technologies – a new, world-class, cell therapy development facility – which will contribute to the health of Canadians, young and old.

It is with these strategic investments in health and in the sciences that we have more ways to serve the seniors of Canada. Of course, they also have the side benefits of supporting the health of Canadians, which ultimately strengthens our

country and creates long-term economic security.

Finally, I'd like to share with you an update on the Syrian refugee process. As of January 13th I am proud to say that we have welcomed the first 10,000 of 25,000 Syrian refugees to our country. I am awestruck by the openness of many Calgarians – from local community organizations like St. Anthony's to business leaders such as Strategic's Riaz Mamdani – to bring these individuals from the terrors of conflict to Canada. It has taken business, non-profits, and government in a coordinated action to build this bridge to welcome these new Canadians.

It speaks to a fundamental aspect of what it means to be

Canadian. It is a welcoming spirit that cherishes diversity, possesses strength in patience, and a determination to do right by our neighbours. I am excited for the days to come as Immigration Minister John McCallum works with my colleagues in the House of Commons to accomplishing this noble goal.

As always, you can contact my office at kent.hehr@parl.gc.ca or by phone at 587-575-3114. You'll notice that my new office has opened at Suite 101, 940 6 Avenue SW, just blocks away from the Kerby Centre in the heart of downtown Calgary. My door is always open to those of the Kerby Centre and the seniors that this august organization serves.

Disclaimer:

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

Kerby Centre relocation update

2015 was certainly a year of major change with profound implications to Kerby Centre's proposed relocation project. Of particular significance impacting Kerby Centre's ability to achieve its vision of developing a new facility include a continued search for a preferred site, major political changes, and a faltering provincial economy. This article will examine each of these areas of change and what adjustments Kerby will make to continue its momentum toward its ambitious new vision.

Since the decision was made in late 2011 to pursue the relocation of Kerby Centre into a new purpose-built facility, the focus of efforts centred on the Jacques site owned by Silvera for Seniors located adjacent to the Shaganappi Golf Course. After considerable time performing due diligence on this site and patiently awaiting the conclusion of lengthy community consultation and city planning land use redesignation processes, Kerby was advised in late 2014 by Silvera that it was not in a state of readiness financially or strategically to move forward with the opportunity in a more meaningful way with Kerby.

This communication from Silvera forced Kerby

Centre to concentrate its resources into examining other sites around Calgary that would make a good fit for a new and improved home. Throughout 2015, Kerby Centre had the opportunity to identify and assess a number of other potential development opportunities. Some opportunities were rejected as they did not stand up to Kerby's requirements.

Kerby Centre continues to have positive dialogue with a small number of viable options that could potentially result in tangible development sites for Kerby. Due to the early stages of the assessment and the desire for discretion from potential development partners, we are unable to identify these sites publicly at this time. What we do anticipate in any case is that government will need to be a major stakeholder in the development of a new centre for Kerby.

This brings us to the impacts of political change.

The change at the provincial level resulted in a disruption of momentum. Not unlike other organizations in this province, Kerby Centre is developing new government relationships and must begin to familiarize the concept of relocation to develop support for the project. The same issues present themselves at the federal level now. As well, given the state of the economy, building a case for funding support will be more challenging than ever.

Our province's once envied economy, buoyed by rich oil and gas reserves, is now being compromised as a direct result of falling oil prices. Early indications are that 2016 will continue to see a decline in Alberta's economy. The impacts of the slumping economy mean jobs are being lost and governments, businesses, and other organizations such as charities and not-for-profits are losing money. This trend is impactful to Kerby Centre because its users, donors, and

government funders have less to give to the agency to support essential programs and services for older adults, let alone large capital projects.

With the future vision of a new facility in mind, the Kerby Centre Board of Directors had an open and frank discussion about the current real estate, political, and financial challenges impacting Kerby Centre and how this agency will manage to move forward in difficult times. The Board assigned the

responsibility of assessing and recommending Kerby Centre's future strategic approach to a new Board committee called the Kerby 2020 Committee, signifying the Committee's task of developing a strategic approach for the next five years as well as being synonymous with perfect 20/20 vision. The Kerby 2020 Committee expects to have a preliminary set of recommendations ready to submit to the Kerby Board by the spring of 2016.

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tioner. Canadians claiming the credit will be able to file online regardless of whether or not their Form T2201 has been submitted to the CRA for that tax year.

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- **Guaranteed Income Supplement** – If you receive the guaranteed income supplement or allowance benefits under the old age security program, you can renew your benefit by filing your return by April 30. If you choose not to file a return, you will have to complete a renewal form. This form is available from Service Canada.

- **Registered retirement savings plan (RRSP)** – Deductible RRSP contributions can reduce your tax bill. You have until December 31 of the year in which you turn 71 to contribute to your RRSP.
- **Registered disability savings plan (RDSP)** – A registered disability savings plan is a savings plan to help families save for the financial security of a person who is eligible for the disability tax credit. RDSP contributions are not tax deductible and

can be made until the end of the year in which the beneficiary turns 59.

- **Goods and services tax/Harmonized sales tax (GST/HST) credit** – You may be eligible for the GST/HST credit, a tax-free quarterly payment that helps individuals and families with modest incomes offset all or part of the GST or HST that they pay. To receive this credit, you must file an income tax and benefit return every year, even if you did not receive income in the year. If you have a spouse or common-law partner, only one of you can receive the credit. The credit will be paid to the person whose return is assessed first. The amount will be the same, regardless of who (in the couple) receives it.

- **Family caregiver amount (FCA)** – If you are caring for a dependant with impairment in physical or mental functions, you may be able to claim up to an additional \$2,093 when calculating certain non-refundable tax credits. Non-refundable tax credits reduce your federal tax. If the total of the non-refundable tax credits is more than your federal tax, you will not get a refund for the difference.

- **Public transit amount** – You can claim the cost of certain public transit passes, such as a monthly or annual pass, for travel within Canada on public transit in 2015.

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Tax information just got easier to read

(NC) No one wants to read complicated instructions so why should tax information be any different. Whether you are a student, parent or senior, filing your taxes can feel like a chore, but reading your T1 Notice of Assessment (NOA) shouldn't be. New, simple and easy to read income tax and benefit information is coming.

After an extensive review of its external correspondence, focusing on how the notices are structured, designed, formatted, and written, the CRA has made changes to make the information easier to read and understand.

What does this mean for you?

Starting in February 2016, the CRA will begin sending taxpayers a new, simple, easy to read NOA. The redesigned NOA will have the most important information on the first page, set out in a clear and simple format.

How is the T1 NOA improved?

1. The most important information is clearly set out with the account summary displayed on the first page.

2. The text is simplified to include only the most important information.

3. Additional CRA services are highlighted, including online services, Direct Deposit, My Account, and help for persons with hearing or visual impairments such as operator-assisted relay service.

Did you know that you can also access your T1 NOA through the My Account self-service portal, as well as the MyCRA mobile app? Through the app, you can view your tax assessment information anytime, anywhere.

The improvements to the T1 NOA are part of the Government of Canada's commitment to make the CRA client-focused and more helpful by improving the ways the CRA communicates with Canadians.

www.newscanada.com

Eight communication tips for successful financial negotiations

You want to be more involved in your financial dealings, but the truth is you simply don't know what you should be asking.

By Dottie Dehart

Sure, you might have a basic understanding of the investing world: Stocks go up, good! Stocks go down, bad! But that's about the extent of it. The result is that you feel uncomfortable asking your financial advisor certain questions, and, sometimes, you don't even know what to ask. The result is a one-sided relationship in which your financial advisor tells you what's happening without much-needed input from you. When you learn to communicate better with your financial advisor, says Steven G. Blum, you can forge a more profitable relationship for you both.

Communicating successfully is important in any investment situation," notes Blum, author of *Negotiating Your Investments: Use Proven Negotiation Methods to Enrich Your Financial Life*. "And it is critical as you negotiate your working rela-

tionship with your financial advisor. As it is likely to be unfamiliar territory, you will want to communicate clearly and carefully with the other side and make sure you receive understandable, valid, and complete information in return. You never want to negotiate about your investments in a state of confusion or misunderstanding."

In *Negotiating Your Investments*, Blum teaches that the care and management of one's financial life is a series of negotiations—and explains to investors how to structure win-win deals that lead to better relationships with their advisors. With expert insight into the before, during, and after of a successful negotiation, you'll learn how to prepare for and conduct important financial discussions with an eye toward getting the best possible outcome.

Read on for Blum's tips on how to talk to your financial advisor in order to get optimal results.

Choose your words (and how you dole them out) wisely. How can you let your advisor know of your requirements, interests, and inviolate standards in the clearest way possible? You need to tell them explicitly that any agree-

ment must be better than your best alternative, meet your interests well, and be demonstrably fair. It will also have to be stated clearly in writing with all its terms verifiable. It cannot in any way "lock you in" but, rather, must give you the right to step away whenever you wish. How can you best communicate all this and more to your partners in a manner that keeps the door open for fair and honest dealing?

"Be warm and friendly in person yet firm and unyielding in writing," advises Blum. "You will want to follow up all conversations with letters that summarize and confirm what was discussed. Those letters should make clear the firmness with which you are insisting on your needs. Be explicit in your written communications about your expectations, requirements, deal breakers, and understandings. Choose language carefully, leaving no room for interpretation or discretion by those whose interests may differ from your own."

Create the tone and atmosphere you want. Of course, being firm and unyielding is not a style that comes easily to everyone. Although some people are

comfortable taking that tone, others find it nearly impossible. It's important to identify the quality of interaction that is right for you, and then work hard to create that atmosphere for the negotiation process.

"A truth about negotiating is that success tends to flow from being yourself," says Blum. "It is almost never a prudent strategy to pretend to be someone you are not. Be sure to create an atmosphere in which you are comfortable and centered. Prepare this carefully with an eye toward

non-verbal cues, body language, setting, speech patterns, and physical comfort. Regardless of mood and tone, though, you will need to make clear those things on which you intend to hold firm. Being friendly, warm, and considerate is not incompatible with determined, strong, and resolute."

Demand a jargon-free zone. You need to insist on clear explanations in understandable English. Ask for clarification whenever you need it and persist until you

Continued on page 10

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Continued from page 9

have a full understanding. “Get statements in writing so that you can read them over to get a better understanding,” advises Blum. “And then follow up with your advisor regarding any questions that have popped up.”

Ask lots of questions. An important study found that skilled negotiators spend almost 40 percent of their time acquiring information (asking questions) and clarifying information (restating and reframing what they’ve heard to verify that they’ve understood correct-

ly). Average negotiators spend about 18 percent of their time on the same behaviors. In other words, average negotiators ask half as many questions as skilled negotiators.

“The key is to ask previously prepared questions and, just as important, listen well enough to pose precise follow-up questions,” notes Blum. “Probing and clarifying the other party’s position requires that you listen carefully and formulate good questions on the spot. Strong listening skills, along with good preparation habits and the ability to express

thoughts clearly, are among the top traits of the most effective negotiators.”

Be an active listener. Your communication, and therefore your results, will be better if you continuously strive for improvement. You should be constantly monitoring your communication efforts for purpose and effectiveness. Is your financial advisor hearing all you want them to hear? Do they understand? As fully as might be possible? What might you do to improve the interaction?

“The very best negotiators use the techniques of active

listening more than do average bargainers,” says Blum. “In particular, they ask far more questions and test for understanding by summing up and getting confirmation. You will frequently hear such an expert say something like, ‘What I understand you to be saying is...’ and then asking, ‘Do I have that right?’ Such active listening techniques can go a long way toward minimizing misunderstandings and reinforcing effective communication, and you should absolutely incorporate them into the way you communicate with your financial advisor.”

Have your advisor clearly explain how he’s making money for you. You need to understand what is being done for you. Furthermore, you need it explained in plain language that you can easily understand. Do you know how your advisor makes investing decisions? How does he decide what investments to recommend? “It’s

important to understand how your advisor invests,” says Blum. “You need to know the how and why behind what he’s doing with your money. A high-quality financial advisor should be more than willing to have this discussion with you.”

Have them tell you how they make their money. Ask for a clear and complete explanation of costs and fees. Make it clear that you want to be informed honestly, clearly, and completely as to how your advisor makes money off of your money. “This is a conversation you should have before you start working with an advisor, but it’s also good to stay informed about any changes,” says Blum.

Pay attention to power dynamics. Consider the extremely important matter of personal power dynamics. In most human interactions, one person is given or takes more of the authority and control over the interaction. Sometimes this is a natural consequence of people’s roles, such as a parent’s superiority to a child. There are many situations, though, where the question of power gets resolved by one party simply being aggressive and seizing control.

“Where accepted power dynamics lead to best outcomes, it’s okay to observe and follow them,” explains Blum. “On the other hand, the world is also full of power dynamics put in place to serve less admirable goals or simply to advance one person’s or organization’s agenda. In such circumstances, passive acceptance is a mistake. Good negotiators are well advised to ask whether the power structures and processes in current use are the best ones to advance their goal of reaching a best possible outcome. Don’t be rude or inappropriate, of course, but also don’t be afraid to question anything that seems unfair or disadvantageous. Always own your power and politely decline any part of the negotiation process that makes you feel uncomfortable, disadvantaged, or manipulated.”

“You don’t have to be a world-class economist to have productive, mutually beneficial conversations with your financial advisor,” says Blum. “Simply knowing what to ask, how to communicate verbally and in writing, how to listen, and how to insist on fairness can make a world of difference in the relationship you have with your financial advisor. When you can communicate more effectively, you get better outcomes. And, of course, the good feelings that flow from such better outcomes can facilitate even better communication in the future.”

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New poll suggests Canadians are still unprotected from the silent killer

(NC) A new national poll by Ipsos Reid has found that 16 per cent of homeowners with a potential source of carbon monoxide in their home admit to not having a carbon monoxide alarm.

The finding is troubling to safety officials who note that the cold weather season peaks the potential for CO exposure as gas, oil or propane furnaces, fireplaces, wood stoves and other fuel-fired devices

are once again pressed into service.

Regionally, those in Atlantic Canada (31 per cent) and Quebec (30 per cent) are most likely to not have a carbon monoxide alarm installed in their home, followed by those living in Saskatchewan and Manitoba (23 per cent), Alberta (22 per cent), British Columbia (15 per cent) and Ontario (6 per cent).

The low showing in Ontario is actually good

news: it suggests that province's new mandatory carbon monoxide alarm law, which came into effect in November of last year is having a positive impact.

"It is encouraging to see so many people protecting themselves from the silent killer," says John Gignac, co-executive director of the Hawkins-Gignac Foundation for CO Education which commissioned the poll. "I'd like to say to those who need one but still have not installed a CO alarm: Wake up and protect your family."

Carbon monoxide is called the silent killer because humans cannot see, smell or taste it.

Data from the online poll suggests that confusion remains about the lifespan of a CO alarm. Most (72 per cent) say they know the device has a lifespan but are unclear as to when to

replace it. Just under one-third believe the CO alarm lifespan is beyond what is recommended by manufacturers or they simply don't know. All CO alarms must be replaced after seven to 10 years.

Equally worrisome is that 11 per cent of homeowners with CO alarms say the alarms are more than 11 years old or they have no idea of the age.

With alarm replacement such an important issue, safety standards changed in 2009 to require all carbon monoxide and combination smoke/CO alarms to sound an intermittent end-of-life warning when the unit is approaching its replacement date.

"Most Canadian families have better things to do than remember how old their CO alarm is," says Carol Heller, a home

safety specialist with Kidde. "But replacement is critical. So by using technology to remind homeowners that an alarm's life is coming to an end, we can help make it easier for them to stay protected."

"These are sophisticated devices with high technology functions," Heller adds. "Read the owner's manual to fully understand what the different beep patterns mean. Knowing could someday save your life."

More safety tips can be found on the web sites www.safeathome.ca and www.endthesilence.ca.

www.newscanada.com

Crossword Solution

M	A	T	E	R	N	A	L	W	E	A	R	I	E	S	A	C	D	C	
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Puzzle on page 21

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How to find your online match

Unhappily single? Dating & relationship entrepreneurs offer tips

By Ginny Grimsley

New research suggests that online dating is succeeding at making better relation-

ships — but how much better is it really?

The research, published in the journal Proceedings of the National Academy of Sciences from a survey of 20,000 people who took the plunge between 2005 and 2012, found an increase in marital

satisfaction from online dating, but only by a slim margin.

“Such a small gain in satisfaction signals only one possible conclusion: We will continue to experience a very high long-term divorce rate until there is a significant improvement in marital

happiness”, says Troy Pummill, an entrepreneur from Silicon Valley whose courtship with his wife, Judy Day, led the couple to create a different kind of dating and relationship site, www.MagicalMatches.com.

“Online dating has potential to be the greatest leap forward in finding love, ever. But, until online dating goes beyond mere introductions to suggest a new approach to dating and relationships, people will continue to treat online dating like a virtual bar, which is a road that inevitably leads to the same failed relationships of the past. It’s not working. It’s time for a radical departure.”

To that end, the couple has co-authored “The Mirror Effect: More Than Soul Mates (6 Steps to Finding Your Magical Match Using Online Dating)” which provides a distinctly different approach of dating and relationships.

“The ‘mirror effect’ is a phenomenon that reveals a profound, immediate connection that occurs between two people who are highly alike,” says Day. “It happens when you find a person whose heart and soul is just like yours — you think and feel the same, value the same things, enjoy the same things. That connection can lead to deep love, a lasting romance.”

How do you find lasting, deep love online? Pummill and Day offer these tips:

- Your profile can be your most powerful tool — if you use it correctly. Don’t waste time listing superficial, exter-

nal attributes that have nothing to do with who you are inside. Not only will it look just like a million other profiles, it won’t help your “mirror” find you. A profile should reflect who you are inside, the essential qualities that shape your soul, heart and mind. Instead of “I like movies, traveling and jigsaw puzzles,” write about your dreams, aspirations, passions and feelings regarding your perspectives on love and life and how you view the world. These qualities present a clear picture of your core elements — and anyone with the same qualities will recognize a match.

- If your relationship is work, it’s the wrong relationship. This is Mirror Law No.1. Traditionally, we’re taught that relationships take work, and lots of it. With a perfect mirror, however, there’s no friction and no compromise. Having a happy, fulfilling relationship is effortless. You will likely meet people who are nearly mirror matches, but hold out for the perfect magical match. Life is short and time is precious; be willing to let the near misses go.

- Commit to your search; make it a mission. As with anything you wish in life, in order to succeed, you must wholeheartedly commit to the process: Use a profile that mirrors your heart, soul and mind; date only those who see themselves in your profile; quickly let go of the near misses; don’t settle for less than absolutely amazing. You will find that when you demand the best, eventually, you get it. □

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The history of Chinese New Year and how Canadian families celebrate

(NC) Every year, after the holiday decorations come down and the New Year's Eve party gets cleaned away, Canadians are given another reason to celebrate. Chinese New Year falls annually between January 21 and February 20, marking the turn of the Chinese calendar. With Canadians of all backgrounds choosing to partake in the festivities, the holiday is garnering more and more attention.

History of Chinese New Year

The history is rooted in the legend of Nian, a beast who would terrorize the local villages in search of food. To protect their families from the beast, villagers learned from an elder to put up red lanterns, red paper and firecrackers near their

doors as Nian was afraid of the colour and loud sounds. **Chinese New Year traditions today**

These parts of the story still play an important role today, with families adorning their homes in red decorations and hosting reunion dinners. Friends and loved ones gather together for this celebration where a variety of traditional dishes are served, each symbolizing a hope for the new year ahead including prosperity, fertility and luck.

Uncle Ben's is encouraging families across the country to host a reunion dinner of their own this year. More information about the festivities is available at www.EasyFortune2016.ca

Book Review



FRANK & AVA
In Love and War
John Brady

“Frank & Ava: In Love and War”

By John Brady

c.2015, Thomas Dunne Books

\$26.99 U.S. /

\$31.50 Canada

292 pages

Reviewed by the Bookworm

Whatever does she see in him?

That may be something you wonder while glancing at the tabloids at the grocery store.

Alberta dental hygienists give back to their communities with a day of no cost treatment

Dental Hygienists in Alberta are participating in “Gift from the Heart”, an all-day event of NO COST dental hygiene treatment, taking place in several provinces across Canada. This year’s event will be held on April 9, 2016 to kick off National Dental Hygienists Week.

Dental Hygienists across Canada will open their hearts and clinics to provide absolutely free dental hygiene treatment and services to Canadians that could not otherwise afford it. Initiated in Ontario in 2009, “Gift from the Heart” draws attention to the fact that many Canadians cannot afford the cost of basic preventative dental health care. It is an opportunity for dental hygienists to not only give back to their communities, but to educate individuals about the important relationship between oral health and their overall health and well-being. The event spread to Alberta in 2011, recruiting Calgary, Cold Lake, Edmonton and Medicine Hat participants, when Sally Lloyd of Lifetime Smiles Dental Hygiene Clinic offered to mobilize hygienists in Western Canada. “Our group of dental hygienists are happy to be volunteering their time and expertise for the 6th year in a row in this National event” says Lloyd.

There is still time for professionals to volunteer their services and for the public to register for treatment by visiting www.giftfromtheheart.ca for more details or to find a location.

What is it about him that she likes, or vice versa? Either way, the answer eludes you but, as in the new book “Frank & Ava” by John Brady, full explanations could be an impossible dream.

When eighteen-year-old Ava Gardner stepped off the Manhattan-to-Los-Angeles train one summer day in 1941, she was green as spring grass: her entire knowledge of Hollywood had come from fan-mags. She didn’t even smoke or drink; she was just a good girl from North Carolina, a beauty whose new career was launched by a portrait in a photography-studio window.

Before she left New York for Hollywood, Gardner had “playfully” said she was going to marry the “biggest movie star in the world” and, unbelievably, six months later, she became Mrs. Mickey Rooney. That marriage lasted less than a year, as did her second marriage to bandleader Artie Shaw.

When Frank Sinatra arrived in California in 1943, his star had been shining for quite some time: the singer “was everywhere,” and was the “highest-paid concert performer in the country,” having become famous with Tommy Dorsey, and then solo. He’d also acted in some “modestly successful films” but that summer, Hollywood shouted so he moved his wife and family west.

It was an innocent time and Tinseltown still had a small-town feel; Sinatra worked at RKO at first, but Gardner ran into him on the MGM lot (and elsewhere) now and again and again, and by early 1947, they’d kindled something and were “dating” one another. He was still married. She continued to sleep around, as did he, while he worked to gain a divorce so he could marry Gardner in late 1951.

They fought on the way to the altar; the battle continued after “I Do.” Still, when his

career briefly faltered, she supported him and paid the bills.

Years later, long after a semi-amicable split, he returned the favor by paying for her funeral.

Can’t live with him, can’t live without him? No doubt, you’ve heard that before so keep it in mind as you read “Frank & Ava” because nothing has ever been more apt.

This is a love story, but not always. A tale of scandal, but more. Author John Brady allows just enough cattiness to make this bio humorous, but yet – I also saw resigned sadness in these pages, and that was a surprise.

The other eyebrow-raiser, even in these tell-all times,

was the long, overly-long list of sleep-arounds that Brady offers, which lends this story a feel of sameness from page to page. That sometimes made me lose focus; the oft-occurring gossipy tidbits he dropped kept me coming back for more.

While I ultimately got a lot out of it, I think “Frank & Ava” will resonate best with older readers or major fans of Old Hollywood. If that’s you, and you don’t mind a little repetition, then it’s a book you should see yourself reading.

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

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Ten signs your aging parent can't live alone

By Stephanie Fisher

With multiple millions of baby boomers caring for elderly parents, throngs of adult caregivers struggle with determining if their parent is fit to remain living alone.

To help ease the process of determining if an elderly parent should no longer live on their own, here are 10 tell-tale signs that can give you better peace of mind with making this all-important decision as offered by ageing and elder care authority and legislation advocate, Carolyn A. Brent, MBA – award-winning author of the acclaimed title, “Why Wait? The Baby Boomers’ Guide to Preparing Emotionally, Financially & Legally for a Parents’ Death” – a book that helps caregivers discern, discuss and deal with crucial end-of-life issues within their families.

1. Mom or Dad has always been a great housekeeper, but the house just doesn't look like it used to: You may remember a parent who was constantly on you about tidying your room or putting things away after you were done with them. The house was always spotless and everything was organized, clean and in its place. There was much pride in this fact. However, upon visiting with Mom or

Dad today the home is decidedly cluttered and not nearly as clean as normal. Of course, this can mean a lot of things. Your parent may actually have an active social life and is more concerned with staying busy than tidying up. But, it could be a more ominous sign that your parent is having a difficult time keeping up with all the chores. She may feel overwhelmed or his physical health is slowing him down. Ask your parent if help is needed with the clutter, but do it in a nonchalant way that could prompt a conversation indicating assistance is needed here. Keep a keen eye to discern if the clutter and filth is getting worse with each visit – it's often a key sign.

2. The bills and other mail are piling up: While we all get busy – even those who are retired – basic tasks that were often dealt with quickly and easily when younger, but that are now falling by the wayside, is a sign that your older parent could be getting overwhelmed and not able to manage their daily affairs. This may also indicate some signs of forgetfulness and memory issues. Often, especially if a parent is alone without a

spouse, they may not have someone to remind them to go through the mail and check to see if it's time to pay certain bills.

3. The checking account balance is wrong and bills are going unpaid: If the mail, with bills included, is piling up, there is a good chance that the bills are not getting paid. You may also discover amongst mail issues that your parent's checking account ledger balance is wrong or in arrears. These are also signs that your parent is having memory issues or difficulty with simple math cognition. It can also indicate a general apathy – a mindset that can be equally problematic for someone with the glut of responsibility required to effectively live alone.

4. Your parent is losing a lot of weight: A parent who may have lost their partner or who is generally depressed often loses interest in eating due to a reduced appetite. They may feel that it is not worth the hassle of shopping for and preparing meals if they are now living all alone. Accordingly, pay close attention to your parent's weight. Also, check their refrigerator and pantry to see if there is an appropriate supply of food and that

what is there is fresh and edible. If the cupboard is bare and your parent's frame is shrinking, living alone might become problematic. At the very least, you may want to think about bringing groceries by or looking into a service that offers prepared meal delivery. Otherwise, you may have to think about putting them somewhere that helps them eat regular, healthy meals.

5. They have forgotten the basics of hygiene: If you notice that your parent is wearing the same clothing day in and day out or that their hair or skin appears dirty on a fairly regular basis, they may have lost the motivation, ability and/or forethought to look after themselves. Living alone, they may feel like they don't have to dress up or clean up for anyone. Worse yet, they may have forgotten – or simply no longer care – that such personal hygiene and cleanliness is an important part of daily living and maintaining one's good health.

6. They appear in inappropriate clothing: While you may not share your mother or father's sense of style, there is cause for concern if your parent dons sum-

mer clothing in the dead of winter or leaves the house in a nightgown and slippers for a trip to the store. This often happens when the elderly are suffering from confusion and lose the ability to have discretion in social situations. In this situation, wardrobe can be the least of the concerns as the problem manifests in other dangerous ways.

7. There are signs of forgetfulness in the home: Confusion can also show up in the kitchen and can prove to be deadly if not dealt with quickly. All too often there are stories of older people who accidentally burned their houses down because they left a pot on the stove for hours and fell asleep or have flooded the home when they forgot to turn off the tap. Or, perhaps more subtly, the milk is in the pantry and the bread is in the refrigerator. These are all tell-tale signs that it may not be wise for your parent to be left home alone for extended periods of time.

8. Your parent regularly misses appointments and other important items. Forgetfulness, absentmindedness and memory issues

Continued on page 19



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Make the waiting game an experience of mindfulness

Life and liberty
by liberty forrest

A while ago, I had the good fortune to be sitting in a hospital and waiting. Yes, you read that correctly. While I sat there, it struck me as odd that I used to say "I'm waiting" as though I had a mouth full of barbed wire. It was a nuisance. It was irritating. A complete and utter waste of precious time.

But down the years, I've learned a thing or perhaps even two, and now I rather enjoy waiting.

To be honest, I don't enjoy waiting when it is for something unpleasant, something awful. When you know bad news has packed its suitcase and is on its way to see you or at least has said it might stop by and say hello on its way to visit somewhere else.

But that doesn't mean I enjoy waiting only when it's for something good either, because I've discovered that waiting has a joy all its own. How did I get there?

Well, step one was in learning to tolerate waiting, and that was about being patient.

When you have kids, you spend an awful lot of time waiting. I used to be ridiculously impatient but then I had five children. When you become a parent, you get three choices: Become patient; hurl yourself off a bridge; or end up in a room with quilted wallpaper.

Okay, so I learned to tolerate waiting. Did I like it? No. So it still felt like a waste of time. But then I learned the Buddhist art of being mindful. Such a simple concept, but my goodness, how it changes life for the better. When practicing mindfulness, time slows, your body slows, your breath slows, your blood pressure settles. You learn to notice and let go, notice and let go. It's all about observing, watching, drifting peacefully from one moment

to the next, as you notice and appreciate each one before moving on to the next.

For a very long time, a typical day for me has meant about 14-16 hours of work. This includes weekends. It's a good job that for me, "work" is enjoyable and involves being creative, doing things I love.

Because I enjoy what I'm doing for "work", it's easy for me to forget to "play", to goof off, to just chill and do nothing. And so, the Universe gently reminds me to take a break sometimes by offering the blessing of waiting.

Somewhere along the way, I realised that I could use waiting as a mindfulness meditation. It offers an opportunity to notice the lines in the wood grain on the floor and see how pretty they are. And let the thought go. It's an opportunity to notice the birds' cheerful song...and let it go. The sound of passing cars...and let it go. The way the chair feels under you...and let it go.

You notice the snippets of conversation between people who are sitting nearby, and let them go. You notice your body, the feel of your tongue as it rests in your mouth, your elbows as they touch the chair, the slow and gentle rise and fall of your chest with every breath. And you let each thought go as it gives way to the next and the next, simply noticing and letting go.

The more you notice and let go, the more you relax. Anxiety is worry about the future, so as you stay in the "here and now", anxious thoughts melt away because you know that all your remaining moments will take care of themselves as you get to them. For right here, right now, in this very moment, all is well.

And if all isn't well, you let go of those thoughts as you focus on all your other experiences in this moment, and you know that your life in this moment is not just about the pain. Like every other moment, the painful ones will all pass too.

The more you focus on what you experience right here and right now, the more present you are in your life.

Being mindful allows you to stay connected with yourself and your life. All it takes is a constant flow of noticing and letting go of what was noticed.

I could go on but I'm sure you get the point. The more detailed you are in being mindful, the more benefit you will derive, as it improves overall health and well-being. It brings clarity of focus and thinking, improves concentration, deepens insight and

intuitive wisdom, increases resilience to change, strengthens relationships and improves self-confidence.

It can significantly reduce stress which offers many health benefits all by itself.

I'm so grateful that now I see "waiting" as a delicious opportunity to be mindful. I accept it as the Universe gently offering a respite from my long work days. No longer does it feel like barbed wire in my mouth. No longer do I see "waiting" as

doing nothing, or a monumental waste of precious time.

Oh, no. Not at all. Now, I'm happy to say, as though it is a most important job, "I'm waiting." And it is a most important job because it affords me the opportunity to be mindful of every moment of my life.

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

Census takers wanted

Interested in doing a job that counts? The City of Calgary is recruiting census takers.

The census team collects valuable information used in many aspects of city planning and service delivery. Applications are received in person at the City of Calgary, Election and Information Services office at 1103 55th Avenue NE until the end of February, Monday to Friday, between 8:30 a.m. and 4:00 p.m. Application forms are available online at calgary.ca/census and can be downloaded and brought in person. In addition to the application form a skills assessment is completed in person at the time of application.

In order to apply to be a census taker you must be:

- 18 years of age or over.
- available to conduct census collection beginning late April.
- able to walk in seasonable weather conditions.
- able to complete online training at home, and available for an in-person session in March
- able to operate a tablet computer (training is provided).

Applicants can find more information and download the application form by visiting visitingcalgary.ca/census or calling 403-476-4100 (option 3).

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Defying tourist gravity in Spain's Balearic Islands

Leave the tourist hot spots of Mallorca and Menorca in the rear view mirror for an enlightening travel experience



Morning in Deia where the writer's rental house was located.

Arriving at the Palma de Mallorca airport in Mallorca, the largest of the three Balearic Islands located in the Mediterranean Sea south of Barcelona, the impression was that of a crowded parking lot in a bus depot — even early in May, just the start of tourist season!

Although part of Spain, the Balearics claim a distinctive culture, architecture and language. According to the Michelin Guide, “the Balearics took off as holiday islands in the 1950s and Mallorca in particular was in the vanguard of mass tourism.” How true! Sun worshipping Europeans head straight for the beaches lining the south

shore — so many that the weight of humanity must be tilting the land, sinking the southern plains and beaches while lifting the north up with almost tectonic force, forming the Sierra de Tramuntana mountain range. As a result, the island offers two distinctly different visitor experiences. Yes, there are the sandy beaches with

Story and photos by Jerry Cvach
Page design and layout by Winifred Ribeiro

their ubiquitous condos and hotels, amusement parks, wax museums, curio shops, bars and restaurants, which cater to adults and children alike. For relaxation and plenty of good weather, Mallorca beaches and facilities are among the best in the world! But if beach tourism is not your cup of tea, the northern mountains are the place to be. The reward is spectacular scenery and plenty of hiking and biking opportunities. While there are fewer hotels, one can choose among many rental flats and houses in the mountain towns and villages.

The great thing about Mallorca is you can easily combine the two worlds. If you stay on the beach you can rent a car for a day or two, or perhaps take day excursions into the mountains, and vice versa. For our stay, my wife and I chose to rent a house in the town of Deia, only a 40-minute drive from Palma, the capital, by rental car. Located high on the mountainside, it also has a tiny pebbled beach accessed by a tortuous road, or on foot for the faint-hearted. Being primarily a tourist town, Deia is peppered with many good restaurants. It also boasts a grocery store and bike rental and repair shop, and serves as a base for guided climbing and hiking expeditions.

More importantly it is located in the Sierra de Tramuntana range, roughly 86 km long and 20 km wide. Hugging the coast (Costa Roca) and running the range's entire length, Highway Ma10 stretches 142 km from Port d'Andratx to the tip of Cap de Formentor. The highway, incidentally, is 1.65 times longer than the mountain



Palma de Mallorca Cathedral.

range; Ma10 is as winding and narrow as any road in the world. It is superbly paved, rimmed by exquisitely-built stone retaining walls on the inland side and often dropping vertically into the sea on the seaward side, which allows for spectacular views. Driving from southeast to the northwest is easier on the passenger. The natives drive fairly fast and the cyclists quite slowly as they negotiate the steep terrain. This makes for a lot of excitement. On the upside, the road is almost impassable for big tour buses.

The towns along the road are picturesque and easy to walk around. Port d'Andratx has superb seafood restaurants; Banyalbufar, terraces; the sophisticated Valdemossa, where George Sand and Chopin once wintered, is also the birth place of the only Mallorca-born saint, Santa Catalina Tomas; and our Deia is an eagle's nest high above the sea. Soller and its Port de Soller, connected by a streetcar, are full of quaint stores, and there is a nice beach by the port. The ancient Monasterio de Nuestra Senora de Lluc and the ancient town of Port de Pollenca are further highlights.

From Sollers to Bunyola is either a quick side trip through a tunnel or a much slower one over the pass on a long arduous switchback road.



View of Deia.

The latter is cheaper by five euros in each direction — if you don't take into account new brake pads! The reward is the Jardines de Alfabia (from al fabi, “jar of olives” in Arabic), about two kilometres before Bunyola. They were part of Mallorca's fifteenth century Moorish governor's estate and remain a legacy of the Arab talent for landscaping. The sophisticated gravitational irrigation system starts with a cistern on the highest point of the property. Further down is a courtyard fountain and canals with crisscrossing jets of water reminiscent of Alhambra in Granada. The gardens were modified in the seventeenth century and again two centuries later. They're a great spot for a siesta, light lunch and a refreshing cool drink, either excellent orange juice or wine.

Sa Calobra on the sea at the mouth of the Preis River is worth a detour. The village itself is not much, just an opportunity to pick up some takeout food and walk to the beach. The main attraction is the magnificently planned Sa Calobra access road, which plunges 900 meters to the sea through steep, jagged rocks. A prime tourist attraction, southern resorts even run small tour buses on it. If you have a car, plan to be there early and leave by noon when the buses start

arriving.

At the northernmost point of the island is Cap de Formentor. Bicyclists probably remember it as Cap de Tormentor. At the beginning of the drive the Mirador des Colomers offers a phantasmagorical view of the peninsula stretching in front of you. The steep cliffs, the pine forests, medieval watchtower on the ridge and the winding road all add to the charm. At the land's end is a lighthouse, small takeout/bar and terrace to enjoy the view. Soon a surefooted “wild” goat comes balancing on the railing and begs for food. I suspect it is on the payroll of the tourist bureau, but there's no charge for pictures. On Mallorca, unlike in the Rockies, there are no signs “Don't feed the wildlife,” the goats being presumably less threatening than our grizzlies.

The island offers 65 hikes, 52 in the mountains, the rest on the coast. Of varying difficulty from easy to difficult, the hikes are easy to navigate but one needs good walking shoes for the rocky paths. We hiked a few of the trails, and they were very pleasant. One walks through villages and along gullies to viewpoints or quaint houses. For example La Cava, accessed from Bunyola, is a beautiful little farm with the house built into a cave.



The spectacular road to Sa Calobra, where it's all about the journey, not the destination.



La Cava farmhouse.

Cycling is also very popular, but the roads are steep in the mountains. Still, to the chagrin of motorists, there are cyclists everywhere. Bicycles crowd the roads, are frustratingly slow going up and recklessly fast going down. There is a brisk business in bike rentals and services everywhere on the islands.

Having explored the less crowded regions, we opted to visit the capital and largest city in the islands, Palma de Mallorca. Its cathedral or “La Seu” is the jewel in the crown of Mallorca architecture. One of the most famous Gothic buildings in Europe, and a symbol of the whole archipelago, La Seu has its origins in the 13th century. After the Christians defeated the Moors they razed the mosque and built the cathedral in its place. In doing so they created one of the great, all time historical paradoxes. Anyone kneeling at the altar faces Mecca, not Jerusalem.

The architect, Jaume Mates, created columns so fine that the roof appears to defy gravity itself. In relation to their height they are among the slimmest load-bearing columns in the world today. The history of the cathedral is long indeed. There were many renovations and additions, the last one in the



Cap de Formentor from Mirador des Colomers, Mallorca.

19th century under the direction of Antonio Gaudi, Barcelona's most famous architect.

The old quarter crowned by its cathedral is one of the most agreeable of all Mediterranean towns. Walk away from the crowds that swarm around the trophy sights and you will find

yourself deep in a labyrinth of cobbled lanes. Just as in Prague or Bruges, everywhere one turns there are serendipitous sights. You can wander here at ease, visit markets and boutiques, take pictures of baroque churches and palaces, and eat lingering lunches.

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Seafood restaurant in Port d'Andratx.



Wildlife Mallorca-style.



Street car in Soller.



Talati Dald, remnants of a Stone Age city.

Continued from page 17

After eight days on Mallorca we had to choose between Ibiza and Menorca to complete our vacation. Ibiza appeared to be much like southern Mallorca, while Menorca is more laid back with fewer tour groups. In addition, my wife's favourite opera singer, Rolando Villazon, owns a vacation house on Menorca. That decided it!

The highest mountain on Menorca is only 358 metres above sea level compared to the 1,445-metre Puig Major on Mallorca. There is no continuous mountain range and very few trees. The island is windswept. The capital, Mao (also known as Mahon), and Ciutadella at the opposite end of the island are the only larger cities. Both are very pretty and walkable. Special mention also goes to the little fishing village of Fornells, home of the best seafood restaurants.

Mao, or Mahon (where its namesake mayonnaise was invented) is also where we stayed, in a resort condo

hotel in the hills above the city and from which we once again used a rental car to get around the island. Special mention also goes to the little fishing village of Fornells, home of the best seafood restaurants.

Only one road runs the whole length of the island, but there are plenty of country lanes. Traffic is light, a good thing, as the much-vaunted Mediterranean diet makes some drivers crazy, a fun fact we had already learned in Italy and Greece. Owing to poor signage and a maze of one way streets in Ciutadella, I was admittedly a little slow when looking for a place to park. Judging by his blowing horn and swinging arms, the driver of the car behind me was getting more impatient by the minute. Talk about distracted driving! Eventually, while stopped at a red light, he completely lost it and decided to ram my white, rented car — to teach me a lesson, I guess. He did no damage other than imprinting his license plate on the bumper. I turned the tables on him and

called the police to get a report. In the end, having two licenses on the back of the car didn't seem to matter to the rental agency when we returned it.

What makes the visit to Menorca special are the Stone Age and Roman archaeological sites. Lacking wood and clay for bricks,



Naveta D'Es Tudons megalithic tomb.

the building material of choice for four thousand years had been stone. The Stone Age sites are amazing! The ancients, as at Stonehenge, somehow managed to move and erect stone slabs of ridiculous dimensions. There are many sites around the island, most notably the Naveta d'Es Tudons, which is a remarkably well preserved Megalithic tomb. Talati Dald, Torre Galmez and others are the remnants of fortified Stone Age cities with the typical round or square prehistoric stone towers at the highest point called Talayots. Some of them

reputedly had a defensive purpose; others likely served as lookouts or signalling towers.

We appreciated the easy-going nature of the country when we arrived at some archeological sites after opening hours to discover that the only difference when a site was "closed" rather than "open" was simply that you didn't pay. It seemed, however, after five days on Menorca, that the place wasn't easy-going enough for us to be invited to Rolando Villazon's house, and we left. Perhaps he wasn't aware his biggest fan was in the neighbourhood. □



Port Ciutadella.

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The Healthy Geezer

BY FRED CICETTI

Q I'm very careful to avoid anything that might give me bursitis, which seems to run in my family. However, I've been suffering more lately in spite of my best efforts. Is this age-related?

A Yes. Bursitis occurs more often as we age. As you are probably aware, repetitive motions are the worst things for people who tend to get bursitis. Other causes include joint trauma, rheumatoid arthritis, gout and infection.

Bursitis is inflammation of a bursa, which is a small sac filled with fluid. We each have about 160 of these bursae, which act as shock absorbers and grease for our joints. They are buffers between bones and overlapping muscles or between bones and tendons/skin. When bursae become inflamed, they can ache.

If you have bursitis, you may feel pain or stiffness in the elbow, hip, knee, shoulder, heel, big toe or other joints; stronger pain with movement or pressure; swelling, warmth and redness.

While repetitive motions are the usual culprits in bursitis, simple pressure can cause inflammation, too. A couple of examples: Pushing a vacuum cleaner can give you bursitis in your elbow. But sitting on a hard surface for a long time can inflame the bursa over a bone in your buttocks.

You can usually take care of bursitis yourself. Rest the affected joint. An ice pack will reduce swelling. To reduce pain and inflammation, take a nonsteroidal anti-inflammatory (NSAID) such as ibuprofen or aspirin, if your doctor approves. It usually takes a week or so for bursitis to go away.

You should go to your doctor if the symptoms don't subside after 10 days; you have a fever; there's excessive swelling, redness, bruising or a rash in the affected area; pain is sharp, shooting or disabling; you have a medical condition or you take drugs that may increase your risk of an infection.

If you need professional care, your doctor may recommend physical therapy or a cortisone injection into the bursa to relieve inflammation.

Ultrasound treatment is often used by physical therapists and many other healthcare providers to treat

bursitis. Ultrasound relieves pain and inflammation, speeds healing, reduces muscle spasms and increases range of motion.

Ultrasound makes high frequency sound waves. The sound waves vibrate tissues deep inside the injured area. This creates heat that draws more blood into the tissues. The tissues then respond to healing nutrients brought in by the blood.

Treatment is given with a soundhead that is moved gently in strokes or circles over the injured area. The procedure may be performed with the soundhead alone or with a topical anti-inflammatory drug or gel.

(Personal note: My wife, Gale, swears by ultrasound for treating her occasional bouts of bursitis.)

However, if the bursitis is caused by a bacterial infection of the bursa, it will have to be drained and you will need antibiotic treatment.

Here are some tips to help prevent bursitis:

- If you must undertake a job that requires repetitive movements, take many breaks.
- Avoid sustained pressure on a bursa. For example, don't sit on hard chairs for long periods. If you have to do a job on your hands and knees, use knee cushions. Don't rest your elbows on hard surfaces. Don't wear ill-fitting shoes.
- Exercise the muscles in the joints that tend to get bursitis. You can protect these joints by strengthening the muscles around them. Of course, don't exercise until all bursitis symptoms are gone.
- Prior to exercising you should always warm up and stretch your muscles. □

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

Ten signs

Continued from page 14

may also show up when it comes to keeping certain appointments, recognizing key dates, or, even more importantly, maintaining medication dosages on schedule. This is a clear sign they need to live with someone who can help them stick to their schedules and stay on task.

9. They are just acting plain weird: This is always the sign that families dread the most. No one wants to turn into the "crazy cat lady" or the "man who mutters to himself." But, unfortunately, between aging, mental degradation and the side effects from medication, you may note that your parent has lost their personalities and behavior has taken an odd turn for the worse. If you see signs of paranoia, fear, strange phone calls

and conversations and nervousness, this should not be overlooked as it's a blatant sign that living assistance is in order.

10. They exhibit signs of depression: There are a number of classic signs that can be connected with someone suffering depression. A loss of interest in caring for one's self as well as a lack of participation in socialization and in once-loved hobbies can mean that your parent needs treatment or should reside in an environment where they can be around other people. Sometimes, depression comes from a sense of loneliness or the realization that they can no longer do things for themselves. Putting them somewhere that offers assistance, socialization and activities can help cure the loneliness and put them back on track to a more fulfilling, active and engaged life. □



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Making smart choices on a gluten-free diet

Page design and layout
by Winifred Ribeiro

Whether they medically require the diet or not, more people than ever are buying, cooking and eating gluten-free foods. Despite the lack of scientific evidence, gluten-free eating appears here to stay, whether it's trendy for some or necessary for others.

People with non-celiac gluten sensitivity may benefit from a gluten-free diet, however, people with celiac disease must be gluten-free to prevent symptoms and disease-related complications. If cutting back on the amount of gluten in your diet or avoiding it altogether, nutritionists say that if this is not done correctly, the diet could prove to be unhealthy. If you are thinking of going gluten-free do it the right way. Always talk to a health professional first and get tested in order to get a clear diagnosis on what is wrong. Consult a registered dietitian, preferably one who is familiar with the unique requirements of eating gluten-free. What works for one person is not necessarily right for another. The basis of a healthy gluten-free diet, as with any diet, should be natural foods.

Scared Wheatless is a humorous book of recipes on the serious subject of healthy eating. The author, Mary Jo Eustace, had a setback when faced with a daughter with alopecia (hair loss). Mary Jo researched everything she could about gluten-free recipes, autoimmune disease and food allergies to help her daughter and her family, eat a healthy diet.

The secret, though, is that gluten-free or living without soy or dairy doesn't have to mean boring and gross. Mary Jo has recipe-tested each delectable dish in this new book to make sure it's not only healthy but tastes great!

In *Scared Wheatless* Mary Jo provides comprehensive details on how to finally make your food pantry work for you. Tips, twists and experiments offer plenty of substitutions for different tastes and different dietary restrictions. Take control of your diet with the help of *Scared Wheatless*.

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by Mary Jo Eustace
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One Pot Miracle©

This is a great easy meal that is especially cozy on a chilly fall night. It's also good when you're pressed for time or having people over at the last minute. This is a basic recipe but you can always substitute, throwing in some of your own personal favorites. Open a nice bottle of wine and enjoy

Makes: 4 servings

- 2 Tbsp (30 ml) olive oil
- 4 chicken breasts, with skin and bone
- 1 red pepper, julienned
- 1/4 cup (60 ml) sundried tomatoes, chopped
- 1 1/2 cups (350 ml) Arborio rice (works best)
- 3 cups (700 ml) gluten-free chicken stock
- 3/4 cup (180 ml) chopped fresh Italian parsley
- Salt and pepper to taste

In a large heavy-bottom pot, brown the chicken in the olive oil over medium-high heat, approx. 2 to 3 minutes per side, seasoning both sides with salt and pepper. You want the chicken to be a nice golden-brown color.

Add the red peppers and sauté until they start to soften, about 1 to 2 minutes. Add the sundried tomatoes and rice and combine with the other ingredients, browning the rice slightly.

Add the chicken stock and bring to a boil, then reduce to medium-low heat and continue cooking until the rice and chicken are cooked, approx. 25 to 35 minutes, checking occasionally and stirring the rice so it does not stick.

Or you can bake in a 385°F (195°C) oven for approximately 35 to 40 minutes, stirring every 8 to 10 minutes so it doesn't stick.

Serve it straight out of the pot or on a platter. Garnish with the fresh parsley and lots of salt and cracked pepper

Why not try ...: Adding olives instead of sundried tomatoes, and using fresh basil to finish the dish?.



CHICKPEA STEW WITH FETA AND HONEY©

This is one of my most requested vegetable dishes. It is fresh and tangy and substantial, all at the same time. This dish has lots of extra sauce for dipping and soaking up with rice or gluten-free pita or bread! Great for a dinner party where everyone can dig in family style, or when you are dining alone.

Makes: 4 servings

- 1 tsp (5 mL) tomato paste
- One 28 oz (796 g) can crushed tomatoes
- 2 Tbsp (30 mL) gluten-free curry paste (or use the Curry Paste recipe below)**
- 1 tsp (5 mL) ground cumin
- 1 tsp (5 mL) ground turmeric
- 1 clove garlic
- 2 Tbsp (30 mL) honey
- 1 Tbsp (15 mL) brown sugar
- 1 cup (250 mL) plain Greek yogurt
- 1/2 cup (125 mL) fresh cilantro + extra for garnish
- 1 lime, juiced
- 1 tsp (5 mL) fresh ginger
- 1/2 cup (125 mL) diced sweet onions
- 2 Tbsp (30 mL) olive oil
- 3 cups (750 mL) canned chickpeas, drained and rinsed
- 4 cups (1 L) fresh spinach
- 2 cups (500 mL) cubed feta cheese
- Cracked black pepper to taste

**CURRY PASTE

- 1 Tbsp (15 mL) curry powder
- 1 tsp (5 mL) olive oil
- 2 tsp (10 mL) brown sugar
- 1/2 lime, juiced

In a food processor, combine the tomato paste, crushed tomatoes, curry paste, ground cumin, ground turmeric, garlic, honey, brown sugar, Greek yogurt, cilantro, lime juice, and fresh ginger. Blend well.

In a large pan, sauté the onions in olive oil until they are soft.

Add the processed sauce and the chickpeas and cook for about 5 to 7 minutes until the sauce begins to thicken. Add the spinach and cook until wilted.

Add the feta cheese at the last minute, warming it up but not to the point that it melts — you want it in cubes.

Transfer to a colorful bowl or platter and garnish with more fresh cilantro and cracked black pepper.

Notes: Serve with basmati rice and some mango or lime chutney.

Tortilla Heaven©

This soup is a homerun of flavor and nutrition. Even my father—who hates everything I cook (hence my really good therapist)—loved this soup . . .

Serves: 4 to 6

- 2 Tbsp (30 ml) olive oil
- 1 onion, chopped
- 1/2 cup (120 ml) chopped green onions
- 3 cloves of garlic, chopped
- 1 medium jalapeno pepper, chopped (depending on how much heat you like)
- 3 cups (700 ml) shredded chicken
- 2 cups (480 ml) black beans, cooked
- 2 cups (480 ml) chopped tomato
- 6 1/2 cups (1.5 L) stock
- 2 limes, juiced
- 1 cup (240 ml) fresh coriander, chopped
- Salt and pepper to taste

- 2 cups (480 ml) shredded corn tortillas or corn chips
- 1 cup (240 ml) sour cream
- 1 to 2 avocados, diced

In a large soup pot, sauté the onion and green onions in olive oil until soft.

Add the garlic and jalapeno pepper and sauté for 1 to 2 minutes.

Add the chicken and coat well with the onion mixture.

Add the black beans, chopped tomato, stock, lime juice, and half the coriander, and bring to a boil. Salt and pepper to taste.

Reduce to simmer and cook for about 30 minutes, until the soup has started to thicken. Then add the rest of the coriander and season again.

Serve in individual bowls with a bed of crumbled corn tortillas or corn chips, a dollop of sour cream, and diced avocado. Add a sprig of coriander and allow your guests to mix up all the fresh goodness.





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Date: Friday, February 19
Members- \$45
Non-Members - \$50
Includes transportation and guided hike. Snowshoe rentals available (at an extra cost)
Time: 9am – 3:30pm
Cut Off Date: February 2

SAIT Culinary Faculty Tour & Lunch

Date: Tuesday, February 23, 2016
Member – \$48
Non-Members – \$53
Includes transportation, culinary campus tour and lunch
Time: 10am – 1:30pm
Cut Off Date: February 8

Senior Follies at Heritage Park

March 9, 2016
Please call the Travel Desk for details

Stoney Nakoda Casino

March 30, 2016
Please call the Travel Desk for details

Calgary History Tour and Lougheed House Lunch

Date: April 21
Please call the Travel Desk for details

Kerby Travel Presentation
By: Anderson Vacations
Date: Tuesday, March 8
Boardroom 318
Time: 1:00 p.m.
Cost: \$2.00 Includes snacks.
No obligation to purchase

Funny quotes worth laughing over

When I die, I want to go peacefully like my grandfather did – in his sleep. Not yelling and screaming like the passengers in his car.

– Bob Monkhouse

First the doctor told me the good news: I was going to have a disease named after me.

– Steve Martin

Always borrow money from a pessimist. He won't expect it back.

– Oscar Wilde

The scientific theory I like best is that the rings of Saturn are composed entirely of lost airline luggage.

– Mark Russell

Volunteer Spotlight



Jean Murray

Jean has been volunteering at Kerby Centre since July of 2006 when a friend suggested it to her. Jean has been kept busy ever since as she works in a variety of different departments including volunteering at the Next to New shop on Mondays, Tuesdays and Wednesdays, at Bingo on Thursdays and The Wise Owl Boutique on Fridays. She has also volunteered at the Casino and many other Kerby Centre special events. Jean says that she enjoys volunteering at Kerby centre because it helps keep her busy and she enjoys all the people that she meets here. To quote Jean, she said "Kerby Centre has been very nice to me!". And Jean has been very nice to Kerby Centre as she has contributed over 14500 volunteer hours! Thank you Jean, for all that you do for the Kerby Centre!

Let us show you the world we travel

<p>NEVADA GAMBLING TOUR 11 days departing March 5 & Oct 22 \$929.00 2 nights Great Falls, 2 nights Jackpot, 3 nights Reno, 3 nights Las Vegas, Casino Packages and coupons TBA</p>	<p>A TASTE OF THE ATLANTIC AND NEWFOUNDLAND 15 days departing June 7th & Sept 6th \$3631.00 Airfare included All ferry crossings and attractions included. Call or see website for full details</p>
<p>LAS VEGAS 9 days departing March 19 & Oct 8 \$799.00 2 nights Great Falls, 2 nights Jackpot 4 nights Las Vegas Shopping at Fashion outlet mall, Hoover Dam Call or see website for full details</p>	<p>NIAGARA FALLS, BOSTON & NEW YORK 11 day tour \$4399 departing June 13th Includes air flight from Edmonton or Calgary. 1 night Niagara Falls, 4 nights Boston, 5 nights New York. All breakfasts & lots of attractions.</p>
<p>LAUGHLIN & GRAND CANYON 12 days April 2 and Nov 5 \$949.00 2 nights Great Falls, 2 nights Jackpot, 7 nights Laughlin Laughlin Fun book. Day trip to Oatman, Day trip to Grand Canyon</p>	<p>YELLOWSTONE 5 days departing June 26th \$799.00 Old Faithful 4 nights, accommodations, 4 of breakfasts. Call or see website for full details</p>
<p>HARRISON HOT SPRINGS & VICTORIA 9 days departing April 23 & 26 \$1079.00 1 night Salmon Arm, 2 nights Harrison Hot Springs, 4 nights Victoria, 1 night 3 Valley Gap, Butchart & Butterfly Gardens, City Tour of Victoria, Kilby Historic Farm & lunch, ferry crossings, BBQ dinner, Steveston</p>	
<p>WATERTON 4 days departing May 25 \$599.00 Includes Music Legends dinner and dance Boat cruise on Waterton Lake, Frank Slide, Head smashed in Buffalo jump, Remington Carriage museum.</p>	<p>Prices based on per person double sharing + GST on Cdn. portion</p>

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- Anonymous donor

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

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

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Community Events

Fair at Fish Creek

Would you like to volunteer in Fish Creek? Come to the 3rd Annual Fish Creek Community Fair on February 17 from 1:00 p.m. to 4:00 p.m. to learn about programs, courses, events and opportunities taking place in 2016. For more information, please visit www.friendsoffishcreek.org/event/fccuf. The venue is the Fish Creek Environmental Learning Centre, Shannon Terrace, at 13931 Wood Path Road SW (access via 130 Avenue SW and 37 Street SW).

The presentation *Sticks and Stones: Using Bioengineering to Improve Fish Habitat*, part of the February Fish Creek Speaker Series, will take place on February 25 from 7:00 p.m. to 8:00 p.m. at the Fish Creek Environmental Learning Centre at Shannon Terrace (see above for the address). Professional Biologist Lesley Peterson will be the presenter. Friends of Fish Creek members will receive free admission and nonmembers will have to pay \$5. Registration is required. Please register online at www.friendsoffishcreek.org/event/bowriver.

Dancing Parkinson's

Dancing Parkinson's, providing dance classes to people with Parkinson's disease, occurs on Tuesdays from 12:45 p.m. to 1:45 p.m. and from 2:15 p.m. to 3:15 p.m. at the DJD Studios, 1514 – 4th Street SW. Trial lessons are available. For more information, email dancingparkinsonsyc@gmail.com or visit www.decidedlyjazz.com/classes/view-adult-schedule/dancingparkinsons.

Go fly a kite

Seniors all over the world are making/flying kites. I would like to form a Calgary kite club where seniors can make or purchase kites and then fly them indoors or out. These could be single-line or even four-line kites. If you are interested and want to know more, please call Wayne at (403) 286-7120.

Speaking of the Past

Drop by the Gasoline Alley Museum at Heritage Park and enjoy a new series of fascinating talks on selected topics related to the history of Western Canada. A talk, *Why Do We Drive on the Right*, will be given on February 18 at 2:00 p.m. Admission is \$10.50 for adults and \$8.25 for seniors (65+), including admission to Gasoline Alley. Heritage Park is located at 1900, Heritage Drive SW.

Hear about hearing loss

Deaf & Hear Alberta is hosting two events in

February for people with hearing loss and/or tinnitus. Both will offer an opportunity to meet others with hearing loss and/or tinnitus.

On Wednesday, February 10, people with hearing loss and/or tinnitus are invited to participate in an activity in which they will experience no barrier. Adult colouring books have become popular, and would be a quiet activity for people with hearing loss and/or tinnitus.

Participants may bring their own colouring book and pencils, otherwise materials will be provided.

To register, please visit the website: <https://www.eventbrite.ca/e/colouring-hearing-loss-tickets-20000348581>.

On Thursday, February 11, Deaf & Hear Alberta would like to learn about a person's journey with hearing loss. This exercise will be an interactive activity mixed with discussions about the steps that lead to managing hearing loss.

It will be facilitated by Catherine Anderson, Sound Advice Coordinator, and the input and stories will directly affect Hear Alberta's programming. It will also be an opportunity to meet others with hearing loss.

To register, please visit the website at: <https://www.eventbrite.ca/e/hearing-loss-journey-mapping-tickets-20000504046>.

For more information on either of these programs please call Deaf & Hear Alberta at 403-284-6200.

Rockies reproduced

The Whyte Museum is hosting an exhibition of *Photographs Inspired by the Canadian Rockies*. The



Sylvia Plachy, Banff Upper Hot Springs, 2011, archival inkjet. This is one of the photographs you can see in Banff's Whyte Museum of the Canadian Rockies' exhibition, "Point of View: Photographs Inspired by the Canadian Rockies."

photography includes traditional landscape photographs of Ansel Adams and Bruce Barnbaum, and social documentary work by Sylvia Plachy, Barbara Spohr and Stephen Shore, as well as the sculpture-based photography of Diana Thorneycroft.

The exhibition runs till March 27 in the main gallery of the Whyte Museum, 111 Bear Street, Banff. For more information about this exhibition and other programs, call 403-762-2291 or check the website: whyte.org.

A barn dance welcome

In the mood for some toe-tapping dance fun?

Join the Calgary Fiddlers Association as they host their 7th Annual Ol' Fashion Family Barn Dance on Friday, March 4th at Thorncliffe-Greenview Community Centre for an evening of dancing, music

and crazy fun! Our amazing young fiddlers ages 8-18 are the musicians for the evening!

If you haven't been to a barn dance before, you'll be in for a huge treat! Special guest dance caller, Leslie Gotfrit, will teach the steps to each dance, making it easy for everyone who attends. This all-ages event is a family favourite for all Calgarians!

Date: Friday, March 4th, 2016. Venue: Thorncliffe-

Greenview Community Hall. Time: 7:00 – 10:00pm (Door open at 6:30pm). Cost: \$20 (Adult), \$15 (Seniors/Students), \$60 (Family of 4).

Tickets: Purchase online at <http://cfabarndance.bpt.me/>

Cash bar (beer and wine), coffee, water, pie and pizza by the slice available (while it lasts) for purchase!

Compiled by Faye Wu and Margaret McGruther



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Seniors Scene

Social Dance Club

There's only one dance in February, on the 13th, featuring Cha Cha to music provided by the band Interlude. Since it is Valentines Day, please wear red. Dance lesson, from 6:00 p.m. to 7:00 p.m., is free with paid admission (\$12 for members and \$14 for guests). Doors open at 5:30 p.m. for dance lesson and 7:00 p.m. for regular dance, which runs from 8:00 p.m. to 11:30 p.m. The venue, Kerby Centre Gym, is located at 1133 – 7th Avenue SW.

For more information, please call Sharon and John at (403) 242-6957 or visit

www.socialdanceclubcalgary.com.

Ogden House

The next TGIF dinner is February 19th. Come to enjoy fabulous food, great company and great entertainment at the price of \$14 per person. Reservation is required.

Join us on Wednesdays from 12:00 p.m. to 12:45 p.m. for the weekly potluck lunch. Bring a couple of sandwiches or pay \$3. Have fun with after-lunch carpet bowling, too, for which no skill is needed.

For more information about this and the TGIF dinner, please

call (403) 279-2003 or write to program@ogden50plus.org. Ogden House is located at 2102 - 69 Avenue SE.

Confederation Park 55+

The Saturday dances will take place on February 13 and February 27, to the music of Pure Country and Black Velvet respectively. Tickets cost \$12. Doors open at 6:30 p.m. and dance begins at 7:30 p.m.

A trip to attend Lunchbox Theatre's world premier presentation of the play *Book Club* will take place on February 16.

To learn more about this and the Saturday dances, please call (403) 289-4780 or visit confedpark55plus.ca. The

address of Confederation Park 55+ is 2212 – 13 Street NW.

Greater Forest Lawn 55+ Society

Greater Forest Lawn 55+ Society will host a presentation on Hearing by audiologist Dr. Sarah Blenkhorn on February 8. On February 22 there will be a program on Identity Theft and Fraud and how to protect yourself and others. These presentations take place at 10:30 a.m.

Lunchbox Theatre presentation of *Book Club* takes place from noon to 1:00 p.m. on February 27. A brown bag lunch will be supplied. Cost for members is \$40, for non-members \$43. The bus picks up

at Greater Forest Lawn Society at 11:30 a.m. A maximum of 20 people is required.

Five Star Bingo takes place on February 4 and 18 at 12:15 p.m. The bingo is located at 4980 25 Street SE., bus route Circle #72 or #73, telephone 403-248-8334.

Dances will be held on February 6 and 20. For February 6 the band is yet to be announced, and Orange Blossom Express will play for the dance on February 20. Doors open at 6:30 p.m., dance at 7:30 p.m. Members \$12, non-members \$13.

For more information on these and other activities, please phone 403-272-4661.

Inglewood Silver Threads

Inglewood Silver Threads is an activity centre for seniors aged 55+. Members enjoy crafts, a games day, and two exercise programs for free. Opportunities to meet people are at the weekly Tea and Chat and the Lunch program. The Lunch program costs \$2. Also there is a monthly potluck. During the year members will enjoy a trip to the Heritage Park follies, at a subsidized rate.

For further information please call Wendy at 403-264-1006.

Compiled by Faye Wu and Margaret McGruther

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<p>Main Switchboard 403-265-0661</p> <p>www.kerbycentre.com</p>	<p>Fund Development 403-705-3235 <i>Work with members and community to provide funding for Kerby Centre's vital programs</i> funddev@kerbycentre.com</p> <p>General Office 403-705-3249 generaloffice@kerbycentre.com</p> <p>Thrive 403-234-6571 <i>Thrive assists in navigating community resources and helping with referrals, bringing resources to the client's home when possible. As well, Thrive volunteers will shop, deliver, and put away groceries and medication.</i> thrive@kerbycentre.com</p> <p>Housing 403-705-3231 <i>Assists seniors in finding appropriate housing</i> housing@kerbycentre.com</p> <p>Information / Resources 403-705-3246 <i>The all in one seniors' information source</i> info@kerbycentre.com</p> <p>Kerby² East Village 403-470-6300</p> <p>Kerby News Classified Ads 403-705-3249</p>	<p>Kerby News Editor 403-705-3229 editor@kerbycentre.com</p> <p>Kerby News Sales 403-705-3238 advertising@kerbycentre.com or 403-705-3240 sales@kerbycentre.com</p> <p>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</p> <p>Volunteer Department 403-705-3218 <i>Volunteers are the heart of Kerby Centre</i> volunteer@kerbycentre.com</p> <hr/> <p>President Hank Heerema 403-705-3253 president@kerbycentre.com</p> <p>CEO Luanne Whitmarsh 403-705-3251 luannew@kerbycentre.com</p>
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Rise of the gluten-free heroes

The fact that the gluten-free movement overlapped with the increase in food prices is no coincidence

By Dr. Sylvain Charlebois

Gluten has divided consumers into two camps: those who can't get enough gluten-free products, believing that eliminating the little protein composite leads to a healthier life, and those who dismiss its sudden popularity as a cultural phase.

Even if you are puzzled by the gluten-free trend, it has clearly benefited the industry and, most importantly, consumers.

Sales growth of gluten-free products have been impressive. Increases have been particularly high in Europe and North America. Global sales of gluten-free products are at \$3.7 billion and many experts expect that number to exceed \$4.5 billion by 2020. The gluten-free feature has seen the greatest market growth since 2010, up 615 per cent. Other health-oriented features, such as hormone-free (up by 200 per cent), all-natural products (up by 155 per cent), and even organic (60 per cent) don't come close.

In a zero-growth, zero-interest-rate economic environment, the food industry, particularly food processors, are desperate to increase their volumes. And in a sales environment with challenging socio-economic factors, innovation plays a key role. Through improved packaging and, of course, better products, the industry can reinvent itself in numerous ways.

The fact that the anti-gluten movement overlapped with the increase in food prices is no coincidence. A rise in revenues enticed the industry to reassess innovative risks.

Product development came into style again.

Most consumers are unaware of how multifaceted the development of a new food product can be. From concept to market, costs can easily exceed \$150,000 per product. And almost nine in 10 projects fail to reach the consumer or generate a single sale. In other words, a single success story can cost millions. That's why the food industry had been risk averse until 2008, when prices started to increase dramatically.

The food industry has been known to misread the market climate, target the wrong group, hit the market with the wrong price point, or even cannibalize sales coming from other product categories. Any of these mistakes lead to failure. But the gluten-free sector is breathing some desperately-needed air into research and development.

Previously, gluten-free products were produced for a small and underserved demographic (celiac disease, an autoimmune disorder, affects barely one per cent of the population). The swift emergence of a large market of healthy lifestyle enthusiasts caught the industry off guard.

Despite the rising antagonism against the gluten-free portfolio, this industry has done some incredible work in recent years. Less than a decade ago, the inferior taste of gluten-free products likely pushed many consumers away. But recent food science innovations mean that the taste of many products, particularly gluten-free bakery, are virtually indistinguishable from conventional equivalents. Gluten is the protein composite found in wheat and some other grains that gives food products texture, elasticity and the ability to rise, so finding workable alternatives was both critical and difficult.

The industry has capitalized on the market momentum of gluten-free products. And the phenomena has captured the attention of prominent athletes and actors who showcase their new gluten-light dietary habits. As a result, the market has drawn a large self-diagnosed 'gluten-intolerant' segment of consumers.

There is a benefit to all of this product development and availability. The many consumers who actually do require a diet free of gluten now have access to better, tastier products.

Innovation is a trial-and-error process – chocolate-chip cookies, potato chips, Corn Flakes and even the microwave were discovered by accident. Research to support innovation must accept risk.

And the food industry must always evolve. Growth has been marginal this year and the industry now forecasts that the gluten-free segment will peak over the next five years. The industry should

embrace the legacy of the gluten-free movement: the innovative talent that has been nurtured by it. And let's hope those innovators develop yet more novel products that are good for both our health and the economy as a whole.

Dr. Sylvain Charlebois is a Professor at the Food Institute at the University of Guelph.
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By Dr. Carrie Scarff

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

EXPERT UPDATE:
Hearing aid financial assistance programs are available for ALL SENIORS regardless of income. However as of 2016 those on a restricted income MAY QUALIFY FOR FUNDING COVERING THE ENTIRE COST OF HEARING AIDS. We go above and beyond to help our patients who have hearing loss because we believe hearing your world is an important part of our quality of life!

DON'T DELAY GETTING HELP WITH YOUR HEARING!

RESEARCH SHOWS:
It is important to identify and treat hearing loss as EARLY as possible in order:

- to prevent cognitive decline after age 50 (2015).
- for the auditory system to have better success at adapting to hearing aids and making sense of sounds
- to prevent people from withdrawing from the activities you like due to trouble hearing what is going on

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

Audiology Innovations

Mission Location: 202-320 23rd Ave. S.W., Calgary
403-252-4722

Glenbrook Plaza 226-3715 51st St. S.W., Calgary
403-802-6022

www.audiologyinnovations.ca

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Amount Enclosed \$ _____
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Kerby Centre

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

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Credit Card Number _____

Expiry Date _____ Signature _____

Please send tax receipt to (Please print)

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Address _____

City _____ Province _____

Postal Code _____

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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

Check to see if your retirement savings are safe

(NC) Retirement is on the horizon, so now you are likely spending far less time dreaming about it, and more time actually planning it. As you focus on your hard-earned savings, are you sure all of your money is safe? The failure, or the bankruptcy of a financial institution is not beyond possibilities in Canada — and not all deposits are insured. Take a minute now to understand the different types of deposits and how to apply this information to your own retirement plan.

First, the Canada Deposit Insurance Corporation (CDIC) is the federal agency that exists to protect the savings of Canadians in the event their bank fails or goes bankrupt. If you have an eligible account held in Canadian dollars at a CDIC member institution, you're automatically insured up to \$100,000.

The first thing you should know is that, while deposits up to \$100,000 are insured, not all deposits are covered, as follows:

Insured Deposits

You will receive insurance on:

- Savings and chequing accounts;
- GICs or other term deposits with an original term to maturity of 5 years or less;
- Money orders, certified cheques, travellers' cheques and bank drafts issued by CDIC members;
- Accounts that hold realty taxes on mortgaged properties.

Uninsured Deposits

There is no insurance coverage for:

- Mutual funds and stocks;
- GICs, and other term deposits with a date to maturity of more than 5 years;
- Bonds and Treasury bills
- Foreign currency, including U.S. dollar accounts.

You will be covered up to \$100,000 separately for each of the eligible accounts you hold: an account in one name, an account in joint names, for a trust account,

and for the RRSPs, RRIFFs, and TFSAs you own.

Here, from CIDC are tips for applying this information to your retirement plan:

1. Personal Accounts/Joint Accounts — If you're looking to maximize your insurance protection, it's good to remember that deposits held in one name are protected separately from those held jointly. So, if you have personal deposits, your spouse has personal deposits, and you own deposits jointly, you would have total coverage of up to \$300,000.

2. Trust Deposits — CDIC insures trust deposits separately from deposits held personally by the trustee or the beneficiary. In this instance, the deposits are separately insured per beneficiary not per depositor. So a trust account in which your five grandchildren have an equal share could be protected up to \$500,000.

3. Spousal RRSPs — Eligible deposits held in an RRSP are insured separately from other eligible deposits. In the case of a spousal RRSP, the contributor and the owner are different people. Eligible contributions are added to other registered deposits in the name of the spouse or common-law partner for whom the plan is established — and not with the contributor's deposits.

4. Foreign currency — If you are a snowbird or considering becoming one, it's important to remember that CDIC does not insure foreign currency, including U.S. dollar accounts.

To take responsibility for your money and to keep it safe in your retirement, information is available from your financial advisor, as well as online at cdic.ca.

www.newscanada.com

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11:00am - 3:00pm

FEBRUARY

3, 10, 17, 24



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sundance@bethanyseniors.com
www.bethanyseniors.com

Kerby Centre's Activities, Programs & Services

DATES TO REMEMBER

Options 45 1:30pm - 3:00pm Tues Feb 2, 9, 16 & 23
 Kerby Centre Closed * Family Day* Mon Feb 15
 Chinese New Year Tues Feb 23
 Monthly Movie: "Cinderella" Fri Feb 26

Join In:

Membership: (Rm 208)
 Being a Member at the Kerby Centre has several perks: Ed & Rec course discounts, the Kerby News is mailed directly to you, fit room discounts, AGM voting privileges and a booklet of discount vouchers! Annual Memberships for 2016 are only \$22.00 and \$3 for onsite parking for the year! (See the ad in this issue for more details).

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: (Rm 311)
 Handcrafters (knitters & crocheters) come together to craft items to support Kerby every Wednesday between 9:00am to 12:00pm. Free to drop in – join and learn some new stitches!

Peer Learning Group:
 Are you interested in making new friends, sharing knowledge, experience, and learning in a friendly, informal manner? Please join us every Monday, in Room 318B between 10:00am- 12:00pm, to discuss a wide range of topics from politics, aging, health, history of Calgary, and interesting people. Cost is \$2.00

What can be purchased at the Kerby Centre?

→ Trekking/Walking Poles are available through the Ed & Rec department! We have pairs that come in a vari-

ety of sizes and can be purchased for \$25 a pair.
 → 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.
 → Shop at the Wise Owl Boutique (Rm 214): Looking for the perfect handmade gift or crafting supplies like fabric and yarn at a great price? Our stock changes often, so stop by Monday – Friday, 10:00am – 3:00pm.
 Do you make or craft gift worthy items? We'd love to sell your crafted high-quality handmade items!
 Consign your items on Wednesdays from 9:30am to 1:30pm in the Wise Owl Boutique.

Get Involved:

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

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

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

Weekly Clubs and Events

Monday	Tuesday	Wednesday	Thursday	Friday
Recorders Group Room 313 1:00pm- 2:30pm \$1.25	Canasta Room 307 \$1.25 10:30am - 12:30pm	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 Room 307 1:30pm -3:30pm \$1.25		Dance Room 205 1:00pm - 3:00pm \$1.25	Bingo Room 205 11:30am - 3:00pm	Krazy Karvers Woodcarving Club Room 102 10:00am - 3:00pm \$1.00 per hour
Writing Group Room 301 1:30pm -3:30pm \$1.25	<i>The best and most beautiful things in the world cannot be seen or even touched — they must be felt with the heart.</i> Helen Keller			

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.

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

Pickleball:
 Stay fit and have fun by playing Pickleball in the Kerby Gymnasium. Every Monday and Thursday the nets will be set up between 3:30pm – 5:00pm. Cost \$1.25

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

Kerby 2 – East Village Events

Free Computer Drop-in
 Mon & Wed 9:00am-11:00am
 Tuesday, Thursday & Friday 9:00am-3:00pm
 Location: K2 – EV 428 9th Ave SE
 For more information Contact (403) 470-6300

LifeSpring Community Church
 NEW TIME!
 Sundays starting at 10:30am
 Location: K2 – EV 428 9th Ave SE
 For more information contact Paul Bagley (403) 862-5639

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

Community Connects at K2-EV
 1:00pm-3:00pm
 Wednesdays
 Location: K2 – EV 428 9th Ave SE
 For more information contact Wendy Lees (403) 880-3001

Fit2AGE: Gentle Fitness
 With Tracy Rand
 Mondays
 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 (403) 470-6300

Games N' More
 With Sheila, Jean and Sonia
 Wednesdays
 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 (403) 470-6300

Chow N' Chatter at K2EV
 Theme:
 Karaoke Sing-Along
 Wednesday
 February 17, 2016
 12:00 – 1:30 pm
 Seniors: \$2.00
 Others: \$5.00

Health Presentation

Chinese Medicine Perspectives on Boomer Health Issues
February 22, 2016
11:00am-12:00pm
Lecture Room (RM 205)

Kerby Centre 2016 Tax Clinic is coming soon!


Kerby Centre 2016 Tax Clinic will kick off on **March 1, 2016.**
 The Tax Clinic provides free assistance in filing tax returns of low-income adults who are 55+.
Appointments can be booked from February 1, by visiting the Information Resources office in Room 206 or by calling 403-705-3246.

CLASSIFIED ADS

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

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

CLASSIFIED RATES
 Starting at \$18.50* (50 characters 2 lines)
 Classified Deadline for March issue must be received and paid by February 4.



Classified Ad Categories

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

10 HEALTH

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

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

CERAGEM Calgary Sales Service Parts 403-455-9727

11 FOOT CARE

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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

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

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You want to remain in your home. Home Care Assistant avail. Special needs & elderly care, meal prep, light housework, personal care. Call Jenniffer 403-804-2631

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20 HOME MAINTENANCE

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26 SERVICES

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48 REAL ESTATE

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Pension income splitting could mean tax savings

There's a federal tax provision that seniors should know about because it could mean tax savings. If you are eligible, you can 'split' up to 50% of eligible pension income with a spouse or common-law partner for tax purposes in order to create overall tax savings for you and your partner.

It's called pension income splitting and here's an example of how it works:

- A Manitoba couple who are both over age 65 share \$15,000 of Canada Pension Plan (CPP) benefits. Each receives the maximum Old Age Security (OAS) benefit and one spouse has an annual registered pension of \$50,000. The registered pension recipient allocates \$25,000 of their pension income to the other spouse creating a family tax saving through pension income splitting of \$2,638.

- To be eligible for pension income splitting, the income must qualify for the federal pension income credit.

- For those age 65 and over, income eligible for the Pension Income Tax Credit includes periodic payments from a pension plan (Canadian or foreign), investments held in a Registered Retirement Income Fund (RRIF) or Life Income Fund (LIF) payments, annuity payments under a Registered Retirement Savings Plan (RRSP) or Deferred Profit Sharing Plan (DPSP), and the interest portion of payments under a non-registered annuity.

- For those who have not reached age 65, eligible income for this credit includes periodic payments from a (Canadian or foreign)

pension plan, RRSP/RRIF and annuity payments made to a spouse as a consequence of the death of the owner of the account.

- OAS, CPP/QPP (Quebec Pension Plan) payments and Guaranteed Income Security (GIS) payments do not qualify.

- Splitting pension income can result in a reduction in the OAS claw-back for the higher-earning spouse. The 2015 OAS claw-back

applies to net income between \$72,809 and \$117,909.

- There is no actual payment of pension income from one spouse to another — the allocation is simply shown on the tax form.

- The allocation can be changed each year.

- The allocation can affect income-tested credits such as the age credit, the spousal credit and the medical

expense credit.

- A couple who has not used income splitting in a prior year can apply for pension income splitting for the previous three years.

- Spouses are jointly responsible for total taxes owing.

This column, written by Investors Group Financial Services Inc. (in Québec – a Financial Services Firm),

and Investors Group Securities Inc. (in Québec, a firm in Financial Planning) presents general information only and is not a solicitation to buy or sell any investments. 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: Estate and Charitable Gift Planning 101

LOCATION: Kerby Centre -1133 7th Ave SW

ROOM: Kerby Centre Lounge

DATE: Saturday, March 12, 2016


TIME: 10:00 am – 11:30 am

Join us for coffee and cookies while learning about the new tax changes, benefits of charitable donations, guaranteed investment funds and estate planning.

Please **RSVP** to Rob Locke
Director of Fund Development

403-705-3235 or
robl@kerbycentre.com

Presenters: Joanne Kirk and
Daryl Standish
Investors Group Calgary South



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Nanton, Alberta

It was a clean shot

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Fewer calories can lead to a healthier lifestyle

Page design and layout by Winifred Ribeiro

Over time, consuming more calories than we need leads to weight gain. Carrying excess weight puts us at greater risk of a whole range of serious health problems. If you currently eat too much, making changes towards a healthy, balanced diet will also help you reduce the number of calories you eat and drink, as well as helping make sure you get all the nutrients you need.

It has been proven that most diets are very similar in their net results — modest weight loss over a short period of time, then weight gain. The truth of the matter is that calories count. What you eat, adds up over the days and weeks, and if you don't watch calories, the ones that don't get burned off in daily routine and exercise build up as weight gain. An important part of a healthy diet is eating the right number of calories so you balance the energy you put into your body with the energy you use. *400-calorie Mains* cookbook helps control the calories in the main meal of the day with a choice of 75 recipes that have 400 calories or less, so you can plan daily meals that provide a variety of healthy choices that will satisfy most people. Now is the time to start and maintain good eating habits.

Excerpted from
400-calorie Mains
Company's Coming
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www.companyscoming.com



Elegant Chicken Phyllo©

Multiply this recipe by the number of servings you'll need. If you prepare it in the morning, brush the phyllo with melted butter and cover with plastic wrap before refrigerating

Serves: 1

- 2 phyllo pastry sheets, thawed according to package directions
- 1 Tbsp (15 mL) butter, melted
- 1 Tbsp (15 mL) light spreadable cream cheese, mashed with a fork
- 1 1/2 tsp (7 mL) chopped pimiento
- 1 boneless, skinless chicken breast half (4 to 6 oz, 113 to 170 g), pounded flat and cut into thin strips
- salt, sprinkle
- pepper, sprinkle
- 1 medium fresh white mushroom, sliced

Lay 1 sheet of pastry on a working surface. Brush sheet with melted butter. Fold in half crosswise. Repeat with second pastry sheet. Place second sheet crosswise over first sheet.

Spread cream cheese in 4 inch (10 cm) diameter circle in centre of pastry. Layer next 5 ingredients in order given, over top. Gather ends of pastry sheets and press together at top of filling to enclose, allowing corners to flare outward. Place on greased baking sheet. Bake in 350°F (175°C) oven for about 30 minutes until pastry is browned and crisp. Serve immediately.

1 serving: 400 Calories; 18 g Total Fat (3.5 g Mono, 1 g Poly, 10 g Sat); 115 mg Cholesterol; 24 g Carbohydrate (2 g Fibre, 3 g Sugar); 34 g Protein; 440 mg Sodium



Blueberry Halibut©

Thick-cut halibut splashed with flavours of sage and white balsamic, topped with a refreshing blueberry yogurt and crisp graham cracker crumbs.

Serves: 2

- 1 tsp (5 mL) blueberry vinegar (or white balsamic vinegar)
- 1/2 tsp (2 mL) chopped fresh sage
- 1/4 tsp (1 mL) no-salt seasoning
- 1/4 tsp (1 mL) pepper
- 2 x 6 oz (170 g) halibut fillets (centre cut), patted dry
- 1/3 cup (75 mL) Greek yogurt
- 1/4 cup (60 mL) fresh (or frozen, thawed) blueberries, chopped
- 1 1/2 Tbsp (22 mL) liquid honey
- 1 Tbsp (15 mL) lemon juice
- 2 tsp (10 mL) canola oil
- 2 Tbsp (30 mL) graham cracker crumbs

On a large plate mix together first 4 ingredients to make a marinade. Add fillets to plate and rub entirely with marinade. Allow to sit at room temperature for 10 minutes.

Combine next 4 ingredients in a small bowl. Mix loosely to create a marbled look. Set aside.

Heat a large heavy-bottomed pan over High (see Tip). Add canola oil. Heat for 1 minute. Gently place each fillet in pan. Slightly reduce heat and cook for 2 to 3 minutes, until browned. Carefully flip fillets and brown other side, another 2 to 3 minutes. Place entire pan in 400°F (200°C) oven for 8 minutes, or until fish is cooked medium-well. Remove from oven. Tent with foil. Let stand for 5 minutes.

To serve, spread a spoonful of blueberry yogurt over top of each fillet. Top with graham cracker crumbs.

1 serving: 360 Calories; 13 g Total Fat (4 g Mono, 2.5 Poly, 3.5 Sat); 65 mg Cholesterol; 23 g Carbohydrate (1 g Fibre, 17 g Sugar); 37 g Protein, 170 mg Sodium

Tip: Use a non-stick or well-seasoned pan to avoid the fish sticking to it. Use gentle hands when flipping fillets to avoid breaking them.

Arriba Mushroom©

Mexican flavours of black bean, corn and oregano, topped with a cool yogurt. Well balanced and packed with vegetarian protein

Serves: 2

- 2 large portobello mushrooms, stems and gills removed
- 1 tsp (5 mL) extra-virgin olive oil
- 1 tsp (5 mL) lemon juice
- 1 tsp (5 mL) chopped fresh Italian parsley
- 1/8 tsp (0.5 mL) salt
- 1/4 tsp (1 mL) water
- 1 cup (250 mL) potato
- 3/4 cup (175 mL) diced potato
- 1 Tbsp (15 mL) butter
- 3/4 cup (175 mL) canned black beans
- 1/2 cup (125 mL) diced zucchini
- 1/4 cup (60 mL) frozen corn, thawed
- 1/4 tsp (1 mL) salt
- 1 tsp (5 mL) chili powder
- 1/4 cup (60 mL) Greek yogurt
- 1 Tbsp (15 mL) lemon juice
- 2 tsp (10 mL) liquid honey
- 1/2 tsp (2 mL) chopped fresh oregano
- 1/2 tsp (2 mL) paprika

Place mushrooms on baking sheet. Combine next 5 ingredients and drizzle over mushrooms. Bake in 400°F (200°C) oven for 10 to 12 minutes, until mushrooms begin to soften. Remove from oven. Tent with foil. Set aside.

Heat a large heavy-bottomed pan over high. Add water and potato and boil for 5 minutes. Strain off water and return pan with potatoes to stove over medium-high. Add butter and cook until potato begins to brown and soften. Stir in beans, zucchini, corn, salt and chili powder. Reduce heat to medium and cook for 2 to 3 minutes. Scoop mixture generously into mushroom caps. Bake in 400°F (200°C) oven for 10 minutes.

Mix together remaining 5 ingredients in a small bowl; transfer to piping bag or resealable plastic bag with corner snipped off. Pipe yogurt mixture over stuffed mushrooms. Serve with any leftover filling.

1 serving: 350 Calories; 13 g Total Fat (3.5 g Mono, 0.5 g Poly, 6 g Sat); 25 mg Cholesterol; 51 g Carbohydrate (8 g Fibre, 13 g Sugar); 13 g Protein; 720 mg Sodium



Signs your elderly relative is being bilked out of their nest egg

Ten percent of people over the age of 60 suffer from some form of financial exploitation every year, including not just con artists, but also predatory marketing practices from retailers and even shady charities looking to cash in on the generous holiday spirit.

Those money problems often go unreported because the seniors are too embarrassed to share what hap-

pened. But it almost never happens just once. A single incident might be a sign of increased vulnerability, but it has also put mom or dad on someone's target list, and that someone is going to come back for more. That's why it's important for adult children to keep an eye out for their elderly parents' money problems when they are home for the holidays this year.

Here is a checklist of signs of potential money problems that adult children can look for when they visit elderly parents over the holidays.

1. Missing funds?

This is the obvious one. Watch for unpaid bills or extra credit cards lying around and keep an eye on the gifts being given during the holidays. If your elderly parents are giving dramatically less or dramatically more this year compared to last year, it could be time to have a conversation and check out their finances.

2. Lots of phone calls from telemarketers?

Telemarketers know that older adults are particularly vulnerable to their tactics. And once they discover a viable target, the calls can come nonstop, even if your parent is on a Do Not Call list. Take note of how many calls come during your visit. You may be surprised to find that telemarketers call your parent more often than you or the grandkids do. Every one of those calls is a financial mishap waiting to happen.

3. New friends?

All too often these senior entrapment schemes rely on the perception that the senior is isolated or lonely. This perceived susceptibility is exploited by con artists, malicious caregivers, predatory telemarketers, and deceptive infomercial offers alike. "Just get the senior talking!" The more they build a trusting relationship, the more likely they are to get their money. If someone is suddenly spending a lot of time with dad or mom, get to know who the person is and what the nature of the relationship is, and it might be time to do a quick review of his or her bank accounts and credit cards.

4. Small clues in conversations?

Sometimes if mom says something that doesn't quite make sense, you just brush over it. She mentions her grandson's trip to Mexico and you think to yourself "Oh, she must mean Florida and got confused." However,

what she said may indicate her having fallen victim to the grandparent scam, in which someone posing as a relative in a tough situation cons the elderly person into wiring money abroad.

5. Unusual gifts?

Family is often the most important thing to a senior, and so gifts for family members are often used as a bait for

financial entrapment by deceptive merchants. They might offer four for the price of one as part of a misleading sales pitch, which recommends the other three items become gifts for family members. Or a sweepstakes or lottery winning fraud will claim that a senior is entitled to taking his or her family on an exciting trip abroad.

6. Secrecy?

Seniors suffering from financial entrapment often feel fear or shame about the situation they are in. If mom suddenly doesn't want to talk about money anymore, that's exactly when you should have a conversation about money.

(Courtesy of True Link Financial)

IN MEMORIAM



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

- William (Bill) Atchison
- Violet Doris Biden
- Ollen Anderson Bower
- Thelma Sybil Brown
- Maurice Chornoboy
- George Maxwell Collins
- Lorraine Lucille Coote
- Joyce Lila Cox
- Elizabeth Jean Cuming
- Helen Margaret Cush
- Katheran Mary Driscoll
- Alan Dunlop
- Irene May Dunn
- John Richard Farnham
- Joan Margaret Jonasson
- Shepard (Shep) Kaplan
- Wayne Martin Kimmel
- Gladys King
- Eileen Marie Kodak
- Gena Maria Kwaczek
- Thelma L Likuski
- Ronald Francis Maclean
- Gordon McCann
- Bruce Alexander McDonald
- Maria (Rita) Elisabeth McNabb
- Ronald Alexander Mitchell
- Ruth B Mowat
- Mary A Nikkel
- Mary Margery Phibbs
- George Ries
- Jean Rucki
- Leo Walter Sorsa
- Marnie Staub
- Mary Campbell Thomson
- Mary Esther Trotter
- Gladys Pearl Wells

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.



Pictured above are celebrations from Chinese New Year in 2015. Chinese New Year 2016 is celebrated on Monday, February 8. This year is designated as the year of the Red Monkey. Everyone is welcome to participate in Calgary's Chinatown's celebrations.

2016 YEAR OF THE MONKEY

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Kerby Centre Presents... Chinese New Year

Tuesday, February 23
12:00pm-2:00pm (Doors at 11:30am)
Kerby Centre Gym – 1133 7th Ave SW

Chinese Food Buffet, Entertainment, Activities and More

Tickets available at www.kerbycentre.com or in the Education and Recreation Department (Room 305) or by phone 403-705-3233

Members \$15.00
Non-Members \$20.00

Team Kerby

2016 Scotiabank Charity Challenge Calling ALL Runners/Walkers

It's time to start fundraising for the 2016 Scotiabank Charity Challenge Walk/Run held on Sunday, May 29, 2016

The first 10 people to raise a minimum of \$100 will receive a free Race Registration.

You can **Walk**, you can **Run** or you can do **Both** in your choice of the **5KM Race, 10 KM Race, ½ Marathon or Full Marathon!**

TBA: Race Launch, support events for registrants and Prizes for our Team!

Each Member of Team Kerby will receive a \$10.00 discount when registering their race!

Please contact Nicole (403) 705-3178 for any information on registration or to receive pledge forms today!



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