

Kerby News

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Family fun on the beaches of southwest Florida's Gulf of Mexico coast. For more on this seniors' friendly region see pages 16-18.

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1 January, 2016 New Year



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Food banks new reality for growing number of Albertans

Alberta's economic misery has translated into an almost 36 percent jump in food bank usage

By John Stewart

Fresh blankets of snow couldn't hide the cracks that are starting to widen in Alberta's social foundation.

And the arrival of mall Santas and seasonal handicraft markets couldn't mask the desperation that Christmas brings for many young Alberta families.

What should have been a time of gladness is quickly becoming a time of desolation. At no point in the year is the feeling of failure more acute for those caught in the clutches of an economy gone wrong.

According to the recent Food Banks Canada annual report, Alberta's economic misery has translated into an almost 36 percent jump in food bank use. Overall, national food bank use was up by about one per cent during the 2015 snapshot month, and some provinces actually experienced a drop in usage. Alberta has almost single-handedly driven up the national numbers.

Three-quarters of Alberta's

food banks have experienced increases in demand. The depressed oil market doesn't play favourites in Alberta — everyone suffers in those communities where oil is a prime economic driver.

Red Deer is one of those communities. Its oilfield service sector is large and, normally, vibrant. But times have changed.

“Three-quarters of Alberta's food banks have experienced increases in demand”

Across Central Alberta, new families show up at food banks as Christmas nears. Their personal resources have run out and government resources are not nearly agile enough to handle the crisis circumstances of so many, so quickly.

At the Red Deer Food Bank, a young woman walks out, head ducked against the wind and snow. She is pulling a wagon full of groceries. She smiles sheepishly to the drivers who stop as she struggles across the road.

Inside the food bank, a handful of staff work feverishly to fill the needs of those waiting for help. They barely have time to take a donation of cash, although they are surprised and grateful.

After clients have established their need — identification, and proof of economic hardship are required — they quickly gather up what they're entitled to from bins. They pick up bread, farm-delivered potatoes, vegetables, and fruit. Other packaged and fresh items are also available. The food bank spends \$2,500 to \$3,000 on meat, milk and margarine alone each month.

Many of the recipients are young adults, and more than a few have oilfield company logos on their coats. They keep their eyes down and aren't interested in engaging with those around them.

In the parking lot, people come and go in a steady stream — often in late-model SUVs, trucks and minivans. The stories of vehicle payment defaults are frequent — soon they will be among those who arrive on foot in search of food.

This food bank, at least, is not just serving those who have had hard luck for a

long time. For many of these people, luck has turned on a dime — and there is no quick end in sight. Oilfield work is drying up, layoffs are piling up, and lives are crashing down.

A middle-aged man leaves with a bag of food and crosses the street to a bottle depot, where he climbs aboard his bicycle, carefully balances his groceries and gingerly navigates the slippery roads.

“A man in his 70s or 80s arrives on foot, pulling an empty two-wheeled trolley, and soon leaves with it full”

A man in his 70s or 80s arrives on foot, pulling an empty two-wheeled trolley, and soon leaves with it full, his hat pulled down over his ears, his collar up.

Across the street, at the Red Deer Christmas Bureau, the small reception area is jammed. Those waiting to register for gift packages are mostly young women, often with babies and other young children in tow.

They patiently wait their

turn, when they too will be asked to authenticate their need.

The Christmas bureau provided 966 children with toys last year and 947 families received a food hamper. Early in the process this year, registrations are already up by a third.

Several other local organizations run similar seasonal programs, from the Salvation Army to Central Alberta Women's Outreach to Family Services of Central Alberta. Most area towns have programs as well. They depend on the generosity of the community for donations, and on the selfless efforts of countless volunteers. In 2014, 140 Red Deer Christmas Bureau volunteers racked up 5,200 hours of service.

On this day, more than half a dozen of them are processing applicants and sorting donations.

They are working feverishly to fill the cracks, at least for Christmas, for so many Alberta families. What awaits those families in the New Year is anybody's guess.

*Troy Media columnist
John Stewart is a
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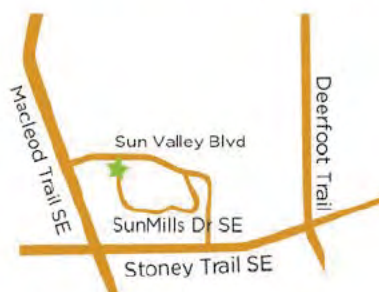
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President's Report
Hank Heerema

Calgary's seniors' Age-Friendly Strategy has been unveiled

Age Friendly Calgary began as a grass-roots initiative of the Older Adult Service Providers of Calgary (OASPoC), a group of senior-serving organizations that came together to network and collaborate so that the older adults might benefit from an organized and forward thinking collaborative.

The OASPoC has since been renamed the Older Adult Council of Calgary (OACC), which better represents the cross-sector membership that continues to collaborate. The Kerby Centre has been a strong voice, with others, since the beginning, and we continue to be on the Age Friendly Executive Steering Committee and the Steering Committee representing OACC.

The City of Calgary has been a dynamic and important partner that has dedicated a team of people to actualize the goals and the OACC is very appreciative of their dedication.

In October, The City of Calgary unveiled the Seniors Age-Friendly Strategy, an outline for how Calgary will support older adults now and into the future.

Calgary has over 106,500 seniors and that number is expected to be over 133,000 by 2016. In order to prepare for this changing demographic, the City collaborated with older Calgarians, other levels of government, and members of the health, post-secondary, non-profit, and private sectors to develop a community-wide plan.

Over the next three years, the City will work with community partners to help create community networks aligning six priority areas. These networks will be able to further work with Calgarians to address the concerns they have about living and aging in their communities.

The six priority areas that Calgarians can focus on to help build an age-friendly city are:

- Access to information and services
- Community support and health
- Housing
- Participation and inclusion
- Prevention of and response to elder abuse
- Transportation and mobility

The Seniors Age-Friendly Strategy has tons of energy for the work and goals that need to be accomplished. The community and the City are working harmoniously to reach the goal of Age Friendly Calgary and the Kerby Centre will continue to work diligently on behalf of older adults and the community.

The action plans are set, the focus groups and leads are being identified all with the same goal in mind — to make our City age friendly for all citizens.

For more information on the City of Calgary's Seniors Age-Friendly Strategy, please visit Calgary.ca/agefriendly

JANUARY 2016

Front page: Photograph courtesy of Naples, Marco Island, Everglades Convention and Visitors Bureau
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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Kerby News is looking for volunteer writers. If interested contact the editor at (403) 705-3229 or email: editor@kerbycentre.com

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Kerby Centre is closed for the holidays between noon December 23, 2015 and 8 a.m. Monday January 4, 2016

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News from City Hall

EVAN WOOLLEY

Calgary Councillor for Ward 8

We know how to deal with in winter in Calgary, and when it comes to clearing snow and ice from our roads and pathways, we're getting better all the time. Throughout the winter months and especially after a big dump of snow, Calgary roads have crews available around the clock to sand, salt and plow. Here's how it works.

What the city does to keep winter roads clear

Before the snowfalls

Even before it snows, the City crews are busy anti-icing roadways to reduce the accumulation of ice and snow on the roads. A Road Salt Management Plan is followed to improve environmental protection without compromising road safety. The City also uses snow fences as part of the annual winter road maintenance program. Over 140 strategically placed snow fences reduce the buildup of drifting snow and ice on roads, and help to keep winter roads safe by improving visibility for motorists.

During and after the snowfalls

The City sands, salts, and plows roads and selects

sidewalks based on a priority system, and all work is to be completed within seven days from the point a snowfall ends. Within 24 hours of the end of a snowfall, major roadways (Priority 1) with traffic volumes over 20,000 vehicles per day are completely plowed, sanded and salted. A Snow Route Parking Ban may also be declared during this time – visit www.calgary.ca to find out. Within 48 hours, all Priority 2 roadways are completed; this includes bus routes, problem areas and roads that carry over 5,000 vehicles per day. Work then continues on Priority 3 and 4 roadways,

focusing on designated hills and slower speed zones, and eventually moving on to sidewalks and pathways.

What you can do

The City of Calgary has a very sophisticated Snow and Ice Control program, and it does great work every year, but residents need to pitch in as well.

- When you drive in the winter, don't fool around; get winter tires.
- When you cycle in the winter, perform regular maintenance on your bike.
- When you walk in the winter, wear shoes with good grip.
- Homeowners are responsible for removing snow and

ice from parking spaces, driveways and sidewalks.

• Be patient, and let the City follow the Seven Day Snow Event Plan. If something isn't right, however, report it to 3-1-1.

• Drive, cycle and walk safely. Give yourself extra time, don't rush, and be courteous to others.

For real-time updates throughout winter and for further information, visit www.calgary.ca/snow. If you have any questions, please contact me by phone (403-268-2430) or visit my website www.calgary.ca/ward8

Evan Woolley is the Calgary Councillor for Ward 8



This month in Edmonton

KATHLEEN GANLEY

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

I believe that you have all had a relaxing and joyful holiday season with family and friends, and are now looking forward to a new year filled with new goals. I was able to take some time off to spend with my husband, my family, and some of my closest friends. I'm feeling rejuvenated and ready to work even harder with the residents of Calgary-Buffalo to ensure that I will be doing my due diligence as your representative in the legislature.

The past few months have been filled with sessions and opportunities to get to know many of the wonderful people that reside and work within Calgary-Buffalo. Between November and the new year I hosted an open house, attended the Girl Guides Youth Awards ceremony and the Chinese Legal Knowledge Quiz Contest, and spoke at the Calgary & District Labour Council's National Day of Remembrance and Action on Violence against

Women. The Sheldon Kennedy Advocacy Centre and the Mustard Seed were generous enough to give me a tour of their facilities, and to inform me about the important cross-agency work that they are doing to help our most vulnerable Calgarians and youth. Last – but not the least – I volunteered with the Calgary Food Bank for the Mayor's Christmas Food Drive, and met with the residents of the Chartwell Fountains of Mission Retirement Residence.

As we move forward into 2016, I am excited to connect with the people in Calgary-Buffalo. I encourage you to stop by my office and connect with my constituency staff, as well as check out our office renovations (yes, we've been busy). In the meantime, I wish you and yours all the best in 2016.

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

Looking forward to implementing promises to seniors



This month in Ottawa

KENT HEHR

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

These past few months have been a whirlwind. Between the start of a new parliament and a new government and being appointed as Minister for Veterans Affairs and more, it has been a busy time.

I'm happy to take a leadership role as Minister for Veterans Affairs – and in December I had the distinct pleasure of hosting many veterans in Ottawa for a two-day stakeholders' summit to discuss wide-ranging issues. There is a sense of optimism from many in the veteran community and, at the same time, an expectation for results. I can also report a willingness on behalf of many veterans to work hard with the ministry to accomplish many things that need to be done to make right with those who've sacrificed so much for us.

To those Canadians worried about the nine

Veterans Affairs offices closed by the previous government, I'm glad to say that they will be reopened in the next year. For other commitments and our plans to enact them, I invite you to go to www.pm.gc.ca, click on cabinet, find my mug, and go through the mandate letter that I was given from Prime Minister Trudeau.

With regards to staff and my office, you will be pleased to know that Jamie Zuffa and Vincent St. Pierre will be continuing with me in my work as a public official. Jamie will work at our new office location on the corner of 6th Avenue and

9th Street, and Vincent has joined me on the hill here in Ottawa. Many of you know these two through meeting them throughout the years – Jamie has been in my MLA office for some seven years, and Vincent, as a more recent addition, has been in my office for almost two years. As always, they are committed to working hard for the residents of Calgary Centre and the members of Kerby Centre.

I look forward to being part of implementing our promises to seniors in the last election – like the 10% increase to GIS – and further, as the Minister of Veterans Affairs, to have a more inclusive,

holistic approach to our fighting men's and women's benefits and supports. As we work through timelines and our ministries, the next steps in the sitting of the Parliament in late January and early February will be busy, fruitful, and very positive.

As always, you can contact my office at kent.hehr@parl.gc.ca. With regards to my office and phone number, we are currently still going through a transition to opening up my Calgary office space.

Kent Hehr is the Member of Parliament for Calgary Centre and the Minister for Veterans Affairs

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.

Three retirement essentials every boomer should follow for the New Year

By Carl Edwards

Wow, what an amazing market ride over the last few years! Running on tracks laid by an unprecedented Federal Reserve monetary easing program, the market has once again run to new all-time highs and appears to still have some steam. Or does it?

While no one really knows the answer to this, it is important to remember history as a guide, and to think about the future – your future. It wasn't all that long ago that the world's financial system was shaken to its core, leaving many retirees running for shelter from the Ebola-like symptoms displayed by world financial systems. Fear over which institution or country would next display the almost certain deadly symptoms ran rampant.

I am certainly not echoing the calls of the past and screaming it's time to get your guns and gold. I am, however, pointing out to consumers the recent and vivid reminders of the importance to get back to the basics with your financial planning this New Year. If we fail to remember the past, we repeat it. You have worked too hard preparing for this time in your life.

Let's review three vital elements you should implement in your retirement plan this New Year.

- Get your annual financial check-up. How can we possibly forget to do this? Annual check-ups are the number one preventative care tool at our disposal. While many individuals should be meeting

more regularly with their financial advisor, everyone should have at least the minimum of an annual visit. Problems creep up and this is often the best way to catch them before it is too late.

- Don't forget to diversify. Are you working with a broker who always wants to sell you mutual funds full of stocks and bonds? Does your annuity guy think every dime you have should be stuffed into insurance products? The reality is they are probably both wrong. Find an advisor this year who knows the benefits of each of these products, but who also knows the value of how they work together. Diversification is important and it may include each of these products along with other assets such as individual stocks and bonds, Certificates of Deposit (struc-

tured and fixed), Business Development Companies, Real Estate Investment Trusts, precious metals, and numerous other investments.

- Rebalance, Rebalance, Rebalance. With the great equity run up we have encountered since the lows of March 2009, it is vital to

remember that we must continue to evaluate our investment portfolios. While equity portfolios have risen significantly since that time, other areas of our portfolio may not have fared so well, leaving our risk levels in need of adjustment. It is often a

good idea to capture some of those hard-earned gains. You never know – the next major pullback could be just around the corner. Be prudent, not greedy!

Carl Edwards is a Chartered Financial Accountant and is the owner of C.E. Wealth Group



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Trigeminal Neuralgia Support Group meets

Trigeminal Neuralgia is a facial nerve disorder that causes sudden and severe shock-like pains to the face. It is reported to be among the most painful afflictions known. This rare disorder, which is often misdiagnosed as a dental condition, affects approximately 1.5 percent of the population, mostly people over the age of 55 although it can affect people of any age.

The Calgary Support Group meets regularly to provide an opportunity for members to share experiences and learn more about this disorder.

The next meeting will be on Tuesday, February 15, 2016 at 1:00 p.m. at the Confederation Park Seniors Centre, 2212 13 Street NW.

Five myths about losing weight are debunked

By Ginny Grimsley

More than a third of adults in the United States, 35.1 per cent, are obese, according to the Centers for Disease Control. Nearly 70 percent are at least overweight, and obesity in adolescents has quadrupled in the past three decades.

“Despite all the attention, an unhealthy amount of body fat remains an insidious problem,” says Dr. Eleazar Kadile, who specializes in treating patients with obesity and associated chronic disease.

“Most of us know we’re facing a national health crisis, yet diets for millions of Americans continue to be based on heavily processed foods. Obese people often live in perpetual shame, and many others believe they are right to blame the overweight and obese for their problem.”

Dr. Kadile, director of the Center for Integrative Medicine and author of “Stop Dying Fat” (www.kppmd.com), says poor attitudes and lack of understanding contribute significantly to this national crisis, which contributes to our national healthcare difficulties. He debunks five myths about being overweight and obese:

- **“It’s your fault that you’re fat.”** Obesity is caused by

complex imbalances within a person’s body and his or her environment. Some imbalances are exacerbated by poor dietary choices based on bad dietary information, personal history and psychological patterns. Together, the physiological, psychological, social and environmental causes of the disease of obesity create a predicament that obese people are drawn into and unable to get out of.

- **Obese people are among the “fat and happy.”** Large people can be masters at suppressing the indignities they suffer in society. The obese often have to pay first-class fare since cheaper seats for transportation are designed for thinner people.

Most advertisements employ beautiful people who are thin, and rarely attractive actors who are larger. National campaigns to battle obesity do not focus on the factors beyond diet and exercise that keep people overweight. Obese patients also spend an average of nearly \$1,500 more each year on medical care than other Americans.

- **Obese and overweight people just need the right diet.** There’s no shortage of diets promoted by beautiful people who promise amazing results. If only overweight people eat what they eat, then they’ll be beautiful, too. But that’s just not true. What and how one eats is just a part of an excessive body mass index level. Other important factors to achieving a healthy BMI include good information regarding one’s health, sustained motivation to change, continuous learning, vigilance and an ability to be extremely honest.

- **Food is not an obese individual’s friend; exercise is.** Eat less; exercise more; lose weight – those have been the commandments in the religion of weight loss. But most obese people have tried this and it hasn’t worked. More than being a source of pleasure, comfort and survival, food is medicine.

“I’ve developed a complementary set of protocols that target an obese person’s specific set of problems,” Dr. Kadile says. “Sometimes, you need to eat fat – the right kind – in order to burn fat. And, many exercises can actually harm an obese person. You can’t impose cookie-cutter solutions to this complex problem and expect them to work.”

- **Fat people need to “just do it” – lose weight.** This attitude is not based in reality; it’s an over-simplistic response for a frustrating problem.

“Morbidly obese patients need plenty of preparation,” he says. “When a patient comes to me, I go through a rigorous list of questions regarding medical and family history. I ask about eating, sleeping and activity patterns, as well as medical conditions, emotional patterns, stress histories, good times and bad times, etc. I also have them go through an extensive battery of medical tests. That’s the effective and safe way of doing it.”

In other words, “just do it” just doesn’t cover it.

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Don't play with fire this winter

Tips on how to prepare your fireplace for the season

Whether you have a wood burning or gas fireplace it is important to properly prepare them for the winter season to ensure both their functionality and your safety.

Napoleon Fireplaces (www.napoleonfireplaces.com) have provided some helpful tips to consider when preparing your fireplace for the season. Most of the simple inspections and cleaning can be done by the average homeowner, however, if you have any doubt at all, contact your local fireplace installer or chimney sweep.

Wood Burning:

- Have the chimney cleaned before starting your wood burning fireplace, stove or insert. The leading cause of fires from wood burning appliances is the result of creosote (unburned fuel) that has accumulated in the chimney.
- Have any gasket material inspected and replaced as required, such as the gasket sealing the door, the door glass and in some cases the ash dump. If an

airtight appliance is operated without these gaskets effectively sealing the openings, excess air can leak into the firebox creating an over fire condition, which may permanently damage the appliance.

- Clean the blower if your wood burning appliance is equipped with one. Unlike your furnace blower, these blowers do not have a filtering system to prevent the buildup of dust and hair on the blower.
- Replace any broken or deteriorated brick lining in the wood burning appliance. While cracks in the lining are not a concern, if the brick lining is deteriorated to the point that the steel body is exposed, the heat from the fire can cause permanent damage to the appliance.
- Replace the batteries and test any smoke or carbon monoxide detectors you have in your home to ensure these defense monitors are operating properly.

Gas Burning:

- Have the appliance serviced by a qualified techni-

cian. A properly maintained fireplace can look as new as the day it was installed and a proper cleaning can help prevent permanent damages from occurring. Even the glass must be cleaned annually to keep it looking clear. Although gas fireplaces appear to be maintenance free, like a car engine, these combustion systems are affected by problems such as dust and insects which will impair performance. The airways of both the pilot and main burners should be regularly cleaned to ensure that they are operating correctly and a general inspection of the entire system including the safety controls is also beneficial.

- Clean the blower if your gas burning appliance is equipped with one. Unlike your furnace blower, these blowers do not have a filtering system to prevent the buildup of dust and hair on the blower. As the dust accumulates on the blower blades, the balance of the blower will change causing premature wearing of the bearings. The dust also insulates the motor; pre-

venting it from being cooled and can eventually cause the motor to seize up.

- Replace the batteries in any optional remote transmitters and in some cases, in the receiver as well. Even when not being used the power held in a battery

is slowly depleted.

- Replace the batteries and test any smoke or carbon monoxide detectors you have in your home to ensure these defense monitors are operating properly.



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You only fail when you stop trying to succeed

Life and liberty by liberty forrest

Is there something you want to do? Some particular goal you have? Maybe it's those pesky New Year's Resolutions, a habit you want to break, for example, stopping smoking. Or maybe something you want to learn to do, like learn to play the piano.

Have you tried to achieve that goal but stumbled? Stopped smoking only to start again? And again and again and

again? Then stopped stopping, gave up trying, resigned to the fact that you're a failure?

Have you tried some sort of new business venture that didn't go according to plan (i.e. didn't work out at all) despite your having been absolutely certain it would be a great success?

Perhaps you haven't even bothered to start. I love it when adults say things like, "I always wanted to play the piano" and I tell them, "So learn." They say they're too old. And I say, "You still have a pulse." And they insist they just couldn't learn.

Well, I guess if they decide they can't, then they can't. It's really more about "then they won't", because they've made a choice and decided not to even bother trying.

My mother used to shoot me down before I had even

begun to try new things. Right up until she got dementia, she was still telling me, "You can't do that!" when I mentioned

"My mother used to shoot me down before I had even begun to try new things"

something new I wanted to do or learn. Thankfully, I'd stopped believing her by then and would attempt all kinds of new things, usually succeeding - and it seemed the more I succeeded, the less happy she was about it - but that's another article for another day...!

When my children were little, it drove my mother nuts that I had confidence in them. My eldest daughter

sings beautifully, and when she was 9, she was going to sing at a wedding. I wanted her to stand front and center in the church so she could be seen and heard properly.

My daughter was quite happy with this and knew the lyrics inside out, backwards, upside down. Being a very outgoing child, she's not at all nervous about being in such a position. In fact, since she could speak, she has always adored being the centre of attention; so she was thrilled to be performing in front of an audience.

My mother insisted that she should be way over to one side, standing (virtually hiding) behind the piano where she "wouldn't be scared" and with the lyrics there for her, just in case. There was a lot of heated discussion about this, and

much of it was in front of my daughter, so at least she heard that I had faith in her. Unfortunately, I ended up caving because that was a long time ago before I knew how to stand up for myself.

"In her own way, she was trying to protect my daughter from failing and ending up lacking confidence"

As it turned out, people on one side of the church couldn't hear or see my daughter very well. And she never did look down at the lyrics - she sang so perfectly and with such confidence that it was a beautiful thing to witness.

However, the poor girl was disappointed that she hadn't got the opportunity to prove that she could do it - not just to my mother, but to herself. She hadn't been allowed the chance to succeed.

My mother was teaching insecurity and self-doubt, which really bothered me, but it was years before I understood that she was teaching what she knew. In her own way, she was trying to protect my daughter from failing and ending up lacking confidence, which was a major problem with my mother.

As the years passed, I could see that throughout her life, she'd felt like a failure in many ways. She projected a lot of her pain and disappointment onto the people she loved, fearing that they would end up in the same state. She wanted to do and learn and try things but because she lacked confidence, she gave up, often without even having tried.

The bottom line is, you only fail when you stop trying to succeed. So you've stopped smoking 286 times, only to begin again. Is that a good reason to say you've failed? Absolutely not. It just means you haven't been successful at reaching your goal of becoming a non-smoker. Yet.

Whatever your goal is, as long as you keep trying to reach it, there is the chance you will succeed. If you want to be successful, stop thinking of yourself as a failure. You will only fail when you give up and refuse to try again.

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The Kerby Centre Annual Tax Clinic: Assistance for low-income individuals

By Cheri Mc Dougall

Tax season is just around the corner! Every year, the Kerby Centre tax clinic offers much needed assistance to low-income older adults with filing annual tax returns, as required by Canada Revenue Agency. Even if you do not earn an income, or if you do not pay tax, it is absolutely essential that you file your tax return. This will ensure your eligibility for the GST rebate, and if you receive the Guaranteed Income Supplement (GIS), filing your tax return will ensure the supplement is not stopped.

Who qualifies for this assistance?

The Kerby Centre tax clinic is run solely with the assistance of volunteers. For this reason, the eligibility requirements for who can access these services are very limited. Please contact Kerby Centre only if you meet one or more of the following criteria:

- Age 55+ (Couples must file their tax return together and at least one individual must be 55+ and the spouse can be younger than 55).
- Individual earning less than \$30,000/year or a couple with a combined income of less than \$45,000.
- Individual where AISH is the primary income (there is no age restriction).
- Tax returns consist only of basic income, including rental income* (all receipts must be totalled and be very simple in nature).
- Tax returns DO NOT consist of any business income, self-employment income, farm income, capital gains trade summaries, or estate tax returns.**

* If you are claiming rental income, please ensure that you come prepared with all deductible expenses.

** Tax preparers can prepare returns where there is foreign income, provided all of the necessary information is available, including all translations to English. If you have anything that may seem complex, please discuss this with the receptionist during the booking of your appointment.

How can you get this assistance?

There are two ways in which Kerby Centre assists individuals with their tax returns:

- E-filing tax returns requires an in-person appointment: you must book this appointment by phoning (403) 705-3246 or by coming into Room 206. Kerby Centre will start taking bookings on Monday, February 1, 2016. The tax clinic starts on Tuesday March 1, 2016. No walk-ins can be accommodated at the tax clinic.
- Tax returns can also be dropped off, in person, at Kerby Centre beginning March 1, 2016. A drop-off form must be completed and must include all your important information. Drop-off returns cannot be e-filed and are prepared by the volunteers as time permits. You will still be responsible for mailing your completed return to CRA. When your tax return is completed, you will receive a phone call to notify you that your tax return is ready to be collected. Drop-offs can be left in the Kerby Centre Information Resources Office in Room 206.

What to bring with you?

It is very important that you make sure that you have all the necessary documents with you for your tax appointment. If any documents are missing or incomplete, the tax volunteer will not be able to complete and file your tax return.

- Your necessary documents may include:
- Copy of your 2014 tax return and Notice of Assessment.
- All T-slips that show any income earned.
- Details and amounts of any foreign incomes (including foreign pensions, social security, interest or dividends).
- Details of any deductible items that you may be eligible to claim: medical printout from the pharmacy for any prescriptions, services and medical devices, premiums to private medical plans, bus passes, charitable donations etc.
- Records of any tax installments paid for 2014.

If you are unsure of what you should bring,

please discuss this with Kerby Centre when making your appointment.

Canada Revenue Agency

Unfortunately, Kerby Centre is unable to provide

a tax service in the home. Low-income individuals, who are unable to leave home, can get volunteer assistance from Canada Revenue Agency. To access this service, or for any general inquiries,

Canada Revenue Agency can be contacted at 1-800-959-8281.

Cheri Mc Dougall,
Manager of Information Resources



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The Healthy Geezer

BY FRED CICETTI

Q. I get a lot of gas and someone told me it would help if I stopped chewing gum all the time (ex-smoker). That sounds like bunk to me. What do you think?

A. It's not bunk. When you chew gum, you swallow more often and some of what you're swallowing is air. In addition, artificial sweeteners such as sorbitol that is found in some gums can give you gas.

But, what exactly, is gas? Most people produce between a pint and a half-gallon of gas each day. Oxygen, carbon dioxide, and nitrogen from swallowed air make up a large part of gas or "flatus." Fermenting foods in the colon produce hydrogen and methane as well as carbon dioxide and oxygen.

The unpleasant odor of some flatus is the result of trace gases, such as hydrogen sulfide, indole, and skatole, which are produced when foods decompose in the colon.

We release gas upwardly by belching and downwardly by flatulence. When we swallow air and don't release it by belching, the air will work its way down and out the rectum. About half the gas passed from the rectum comes from swallowed air.

For the record, normal people pass gas about ten times each day. Twenty times daily is still considered normal.

Some people suffer from bloating caused by gas. Most who suffer from bloating do not generate excessive gas, but they don't move swallowed air fast enough. Sometimes, gas in these people moves in the wrong direction, returning to the stomach. The gas accumulates and produces discomfort. Some feel more discomfort than others because they don't tolerate intestinal stretching well.

Another major cause of gas is partially digested food passing from the small intestines to the colon, where bacteria process the food further and produce gases.

Discomfort from gas is usually nothing to worry

about. However, you should go to a doctor if you have other symptoms such as abdominal pain, vomiting, diarrhea, constipation, weight loss, bleeding from the gastrointestinal tract and sometimes heartburn.

Here are some ways to alleviate bloating:

- Eat multiple small meals during the day instead of two or three large ones.
- Chew food thoroughly and don't gulp. Eat slowly.
- Don't eat when you're nervous or hurried.
- Don't smoke; it makes you swallow more air.
- Avoid gassy foods. Some of the usual suspects are beans, onions, broccoli, brussels sprouts, cauliflower, artichokes, asparagus, pears, apples, peaches, prunes,

whole-wheat bread, bran, beer, soda, ice cream.

- Cut down on fatty foods. Fat slows digestion, giving food more time to ferment.
- If you take a fiber supplement, try cutting back and then build up your intake gradually.
- Reduce consumption of dairy products. Or try using products that help digest milk sugar (lactose).
- Use over-the-counter aids. Add products such as Beano to high-fiber foods to help reduce the amount of gas they produce. Try using simethicone, which helps break up the bubbles in gas. Charcoal tablets also may help.

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

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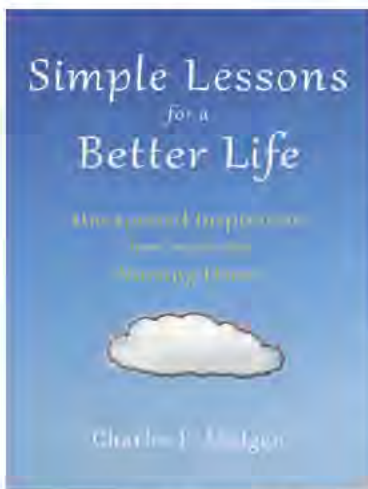
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Kerby Centre

Book Review



“Simple Lessons for a Better Life”

By Charles E. Dodgen

c.2015, Prometheus Books
\$18.00 U.S. /
\$19.00 Canada
288 pages
Reviewed by the
Bookworm

Getting your news these days is a nerve-wracking thing.

Yes, you're happy to note cat videos, new babies, and neighbors having fun. But who likes to see word of war, destruction, accidents, or death? Yes, life means having both – but at this point, you feel as though there should be some sort of balance. Seek it in “*Simple Lessons for a Better Life*” by Charles E. Dodgen.

Things sure have changed

since you were a kid.

That's a common sentiment. People have probably been uttering it since two years after time began – but today, how do we “not exist in a perpetual state of fear and misery?” Dodgen, a clinical psychiatrist, answers that question with what he found in a nursing home.

As we age, and especially when we reach Senior Status, we become “dispossessed of the material features that defined... identities.” Dodgen says that's the “original identity theft,” and while there's no alternative to this loss, we can learn to cope with it. Everyone endures suffering and pain to some degree, but there is a way to separate the two, for instance. “Pain in life is inevitable,” but a good support system can help overcome it to the point of toleration. If that support system is you, resist the need to “do something about it” and just comfort. Simple love and companionship work wonders; reach for it, and give it.

Recognize that depression lasts longer than demoralization; to ease the latter, positive reminders of the past are sometimes all you need. Try to remember that, though it's certainly no fun, “loss allows for personal growth.” Understand that

phantom pain can come from missing people, too, but activity helps and “a... gaping hole can be filled with new experiences.” Keep in mind that you are your best health plan, and you can improve your own attitude and experiences, love your body, and balance your mind. And finally, remember that there's pain in life but what matters is what you do about it.

War, racial tensions, financial problems, dead lions, the list of woes all depends on where you sit. “*Simple Lessons for a Better Life*” may be able to help you relax about things – or it may not.

As self-help books go, this one is unique: by examining the emotions of those who've lost a lot (home, partner, independence, health) and have moved to a nursing home, author Charles E.

Dodgen shows how richer lives can come from adversity. Yes, it sounds simplistic (and there are pages where it definitely is), but what Dodgen says consistently makes sense on at least some level. Though it may take a bit of between-the-lines reading, that's particularly true when his advice encompasses the needs of caregivers, elders, and their children.

This is not a book of wisdom, so much as it's a book of inspiration that needs to be savored and pondered to get the best from it. If you're dealing with adversity or just watching too much news, “*Simple Lessons for a Better Life*” may be just the thing.

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

TOUCHÉ

“He has never been known to use a word that might send a reader to the dictionary.”

— William Faulkner (about Ernest Hemingway)

“Poor Faulkner. Does he really think big emotions come from big words?”

— Ernest Hemingway (about William Faulkner)

“I am encosing two tickets to the first night of my new play; bring a friend.... if you have one.”

— George Bernard Shaw to Winston Churchill

“Cannot possibly attend first night, will attend second... if there is one.”

— Winston Churchill, in response

IN MEMORIAM



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

Eileen Brown
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Douglas Dickson
Edward James Dooley
Esther Lorreen Foster
Peter Freeman
Joyce Eva Haldane
Dorothy Hookham
Dorothy Ann Lee
Douglas Brandon MacCalder
Robert Evan Riddell
Ruben Schmidt
Anna Strandlund

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

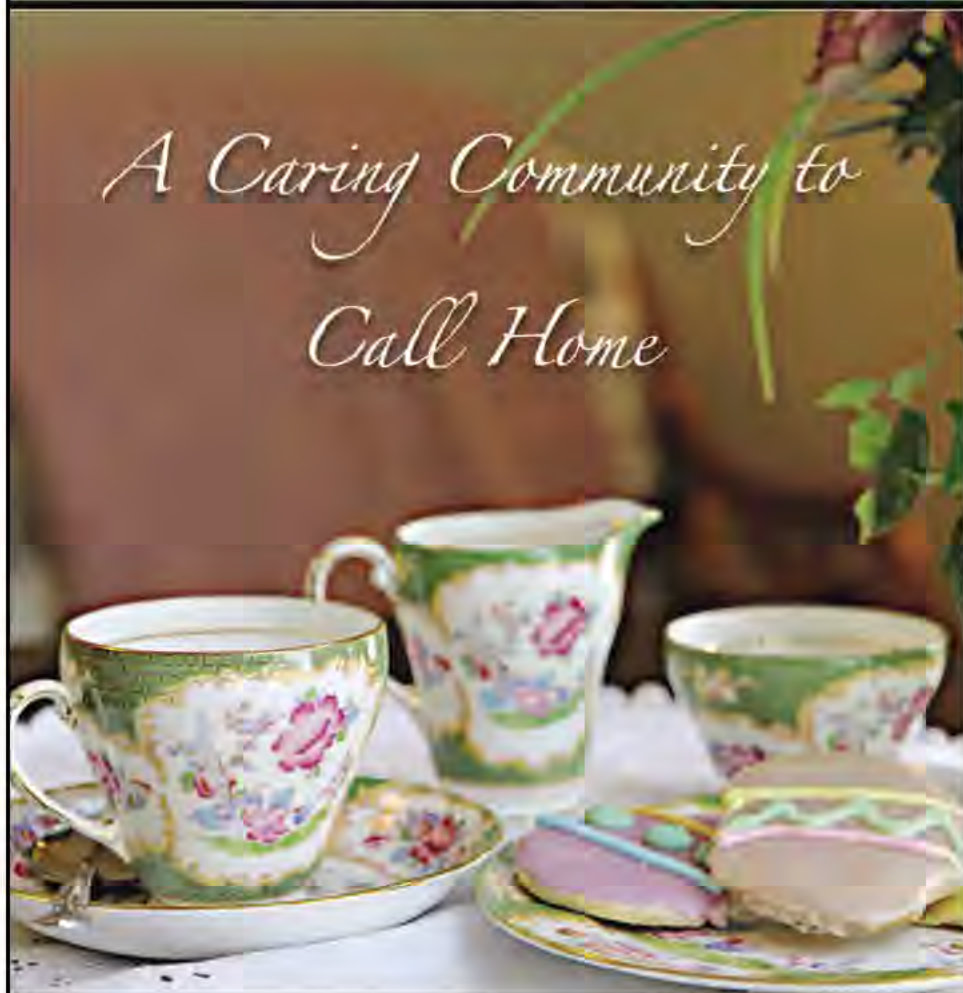


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Thomas Edison's dirty little secret – a 'Bride of Chucky' doll

Why great ideas are not always great opportunities

By: Neal Thornberry, Ph.D.

Like other authors who write about innovation, I love Thomas Edison stories. He was an inventive genius and found the code to serial innovation more than 120 years ago. That code is still in use by companies like IDEO who've learned his lessons and both improved upon them and added to them. But the basic core is still the same.

Less well known is Edison's entrepreneurial side. He put financiers, government officials, politicians and inventors like himself together in an inspired coalition that built the first electrical grid in New York City. After all, what good is a lightbulb if you don't have a source of electricity to power it?

But his inventions were not always successful, nor were his attempts to market and sell them.

For example, very few people know about Edison's talking doll. I think she looks like the "Bride of Chucky" and is more than a little spooky. Talking, animated objects are commonplace today, but Edison was the first to have the idea and execute it.

What gave her voice was a tiny version of the phonograph – another of his inventions. He thought it would be novel to make a talking doll and hoped it would catch on. The doll market was already thriving, so a talking doll could potentially reach the top of the heap.

But not all of Edison's creativity turned into cash, and his Bride of Chucky was a dismal failure. The little talking machine went inside the

doll with the handle protruding from her back. Edison produced 2,500 of the dolls but only 500 sold. They were \$10 each – two weeks of the average pay back in 1890 – and many of those sold were returned for quality problems.

Edison quickly turned his back on her.

I particularly like this story because it shows the critical difference between innovation and entrepreneurship. Great ideas are not always great opportunities. Opportunities possess five characteristics that differentiate them from great ideas:

Durability – They keep creating value over time.

Sustainability – The organization has the willpower, manpower and resources to sustain the idea through failure, rethinking and reformulation.

Defensibility – The potential return on investment

makes it worth the time, resources and risk that accompany all new ventures, thus making it worth doing this over doing something else.

It creates value – It creates value for the person willing to reach into their pockets for money to pay for the intangible form and thus it creates value for the company.

It is compelling – The Innovation is differentiated in some critical way that makes a customer segment just have to have it.

Entrepreneurs differ substantially from innovators because they have the discipline to determine whether a great idea is also a great opportunity. This takes a lot of work, failure, rethinking and, most of all, passion to get you through all of this vetting. Many innovators lose interest after the idea stage and don't understand that

innovation without value creation may be fun – but it's also folly.

Edison, like many other inventors, fell in love with his baby and he built a bunch of them, assuming a slam dunk in the market. In fact, these dolls were not just spooky looking, they were big and heavy and cost a lot of money.

Edison's enthusiasm for his ability to make a talking doll was not counter-balanced by the discipline necessary to determine whether the idea was just that or a real opportunity. He was so eager to produce them that he didn't ask if the market wanted such an invention and at what price.

I am sure that Edison was OK with failure, as he once said that he had not failed in his efforts to create the lightbulb, but rather found a thousand ways that didn't work.

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

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Writer gives seniors a taste of financial advice on offer at Kerby Centre

By Gail Vaz-Oxlade

Question: A recent financial article spoke of the thousands of dollars that remain unclaimed by seniors in need in the Guaranteed Income Supplement program. Such GIS might allow many seniors to live with greater dignity in their later years. Please comment on the three federal programs – OAS, CPP, and GIS in financial planning for seniors with low incomes.

Answer: Canada introduced the Old Age Security (OAS) system in 1952 to provide income security universally across Canada. Back then, everyone over 70 was entitled to \$40 a month.

The OAS system consists of:

- OAS pension
- the Guaranteed Income Supplement (GIS)
- the Spouse's Allowance (SA).

OAS pension is a basic benefit paid monthly to all Canadians who are 65 or older and who meet the Canadian residency requirements. In 2015 the maximum OAS paid was \$569.95, up from \$516.96 a month in 2008, so you can see how the payout increases, but very slowly.

OAS benefits aren't automatic; you have to apply for them. Apply six months before you turn 65 to ensure that you begin receiving benefits on time. You can download an application kit or contact Service Canada to request that a kit be mailed to you.

The Guaranteed Income Supplement is a monthly benefit paid to people who get an OAS pension but have little or no other income. In 2015 the maximum monthly GIS benefit paid was \$772.83 (up from \$652.51 in 2008). GIS benefits are not taxable and you must file an income tax form every year so that Service Canada can determine whether to continue the GIS, adjust the amount, or discontinue it.

The Spouse's Allowance, while not actually a part of OAS, is an allowance provided to spouses (age 60-64) of people receiving OAS pension benefits and whose family income does not exceed the specified limit. In 2015 the combined income limit was \$31,968 and the monthly payment was \$1,082.39 (up from \$947.86 in 2008).

Normally, when the Feds' records show that you may be eligible for the SA, they send you an application kit. If you haven't received an application, but you think you may be eligible, contact Service Canada.

In 1989, the government announced that anyone with retirement income above the stated threshold (\$72,809 for 2015) must repay part or all of their OAS. If your income exceeds the threshold, you'll be assessed a tax on any income above the threshold, at a rate of 15%, up to the total of all the OAS you've received. This means that for every \$100 in income you receive above the threshold amount, you have to pay back \$15 of your OAS benefits. In 2015 you will have to pay back all of your OAS if your income was \$118,055 or more.

The most effective way to beat the OAS clawback is to split your income as evenly as possible between yourself and your mate. Together you can have a joint income of just over \$140,000 and not be affected by the clawback.

Another way to delay the full impact of the OAS clawback, if your income is high enough to incur that, is to delay receiving your CPP/QPP benefits until you absolutely need them to meet your expenses.

The Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) were introduced in 1966. These are contributory plans and benefits are based on earnings. Before 1984, people had to wait until they turned 65 to be eligible to receive CPP/QPP benefits. Now you can get benefits as early as age 60, but benefits are reduced if you take them early. If you delay taking your CPP, benefits increase.

For CPP the maximum monthly payout if you took CPP at age 65 in 2015 was \$1,065 (up from \$880 per month for 2008). But the average payout was actually only \$640.23 a month, which wasn't much more than the OAS payout.

Do not assume you'll qualify for the maximum government pension benefits at retirement. The maximum OAS benefit is based on being a resident of Canada for 40 years from your 18th birthday. There's more to it, if you're a new Canadian, you can't assume you're getting any OAS benefits until you have been

a resident here for at least 10 years. Even then, you may only be eligible for a portion of OAS. Keep in mind that both CPP and OAS are taxable income.

Gail Vaz-Oxlade is one of Canada's most successful and respected financial writers and has authored several bestselling books, including Money Rules, Never Too Late, Money-Smart Kids, It's Your Money and the #1 best-seller Debt-Free Forever. She doles out her no-nonsense financial advice as host of the television shows Money Moron, Princess and Till Debt Do Us Part, as a radio host on News Talk 1010 and as a columnist for Metro. Previously she was a regular feature writer for the Globe and Mail and Chatelaine, among others. Gail will be coming to Kerby Centre on January 15th, 2016. See ad on page 24 for further details.



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Take a walk on the not-so-wild side on southwest Florida's gulf coast

By Barry Whitehead Photos courtesy of The Beaches of Fort Myers & Sanibel/www.Fort MyersSanibel.com and Naples, Marco Island, Everglades Convention and Visitors Bureau Page design and layout by Winifred Ribeiro



Kayaking is one of the most tranquil ways to explore southwest Florida's varied watery environments from open gulf waters to mangrove tunnels as well as the backwaters of hundreds of small islands and the Everglades themselves. Pictured here; kayaking near fish houses on Pine Island Sound.



Many of the idyllic islands north of Sanibel can only be reached by boat. This Cabbage Key aerial photo shows the extensive island network one sails through on Pine Island Sound.

Fort Myers and Sanibel Island

Have you ever considered trading in the crunch of winter snow beneath your boots for the crunch of sea shells beneath your sandals on a sun-dappled beach in Florida? On Sanibel Island you can literally do just that. Here abundant sea shells wash up whole at your feet. In places it's almost impossible to avoid stepping on them. On a visit in the middle of a Canadian winter it was a problem I was lucky enough to have.

Such a unique experience is an example of the wonderful outdoor appeal of southwest Florida's coast on the Gulf of Mexico have to offer. It's here where you can have that laid-back Florida vacation that involves picking sea shells out of the sand at your own leisurely pace and exploring the beauty of the region, instead of the stress of rushing around theme parks or fighting the big city traffic and urban crush of vacationing on the Atlantic coast around

Fort Lauderdale and Miami. This isn't to say there's no population and traffic pressure on the southwest gulf coast. But, despite the urban sprawl of the two main cities of Fort Myers and Naples, the extensive outdoor attractions never seem too far away, most notably on a string of barrier islands which serve up that getting-away-from-it-all-feeling. And, let's face it, as seniors we want our creature comforts as well, and that's exactly what the region also provides — most notably in Naples, one of the richest cities in the entire U.S.

While you can set up shop on the dazzlingly



Fort Myers Beach has an active beach scene, with the shops, restaurants and the nightlife of Times Square just back of the pier seen on the right. The fine white sands here so tightly packed at the shoreline that you can leisurely bike along for miles. On the horizon, Sanibel Island.

white-sand beaches with their shallows ideal for swimming, it would be a shame to ignore the other natural charms of the region. However, you'll need a car to do so, as things are pretty spread out.

Although I've enjoyed the region in summer, I prefer winter, from Christmas into early January, when the climate is less humid and the towns really put on a holiday show.

No matter when you go, the region's outdoor attractions await — not too wild, maybe even somewhat tame — but for seniors, providing just about the right blend of adventure with civilization.

At the heart of the southwest gulf coast is its oldest and largest city, Fort Myers, with over 600,000 residents within its inland conurbation, extending eastward out to the north/south I-75 Interstate and westward to a string of barrier islands where the majority of visitors stay. These may be reached by various road bridges and causeways as well as boats. The most popular, where a beach party central vibe prevails, is Estero Island's Fort Myers Beach, where the budget traveller tends to stay. You can stay there as I did, at the Best Western right on the gulf, and take the spectacular (but pricey) causeway from Fort Myers to Sanibel Island. Sanibel is the kind of place with low-rise buildings where there are no traffic lights (although there are traffic jams!) and the well-heeled make their peace with beautiful nature. The coastline here is complicated by the east/west aspect of Sanibel which means if you stay almost anywhere water-side you'll usually have sweeping views of islands and the curve of coast unlike many other Gulf of Mexico and Atlantic locations with their "straight out to sea only" vistas.

Sanibel Island's top attraction is the J.N. "Ding" Darling National Wildlife

Refuge. Occupying more than half of the island the 6400 acre refuge of mangrove wilderness is one of the most visited wildlife refuges in the U.S. It contains a visitors' centre, walking trails and a six kilometre wildlife driving route. You can also explore as I did one morning, by water, on a guided kayak tour with Tarpon Bay Explorers. Over a dozen people of mostly middle age accompanied our guide through mangrove tunnels and estuaries on the Commodore Creek kayaking



Due to favourable conditions the sea shells of Sanibel are staggering in their quantity with over 400 varieties found. The ubiquitous Sanibel Stoop is also found among active shell hunters.

trail. We immersed ourselves in the ecology of the wetlands via several periodic talks where we gathered together like watery bumping cars. The refuge is a bird-watcher's paradise. On several occasions we paddled under trees heavy with ibis and great egrets. The water is surprisingly shallow (if you stand up in the water it never comes above waist level) and is not the habitat of alligators, so feels particularly safe. After the tour is over you're free to explore on your own as I did until upper

arm fatigue set in. For the keen kayaker the trail is part of the Blue Calusa 120-mile-long kayaking trail. Afterwards, I drove the wildlife drive which everyone drives very slowly with frequent pullouts. I saw many more birds here, including half a dozen roseate spoonbills in open roadside wading water. At times I was sharing the road with anhingas casually walking along the road. You can also go on a naturalist tram tour here, favoured by many birders.

Just outside the refuge is the Bailey-Matthews Shell Museum, the most comprehensive museum in the Americas devoted to shells from around the world and especially southwest Florida. Of course what better place to have it than on Sanibel Island where the sea shelling is amongst the world's best. This is one of those small, quirky museums I like. There's a display of the largest shells ever found, such as a two-foot horse conch. Anthropological displays of man's relationship with shells, including cowries, the most widely circulated and longest enduring money in history, are fascinating. Canadian actor Raymond Burr, of Perry Mason fame, was instrumental in the museum's launch and there's an exhibit on his life.

You might be lucky enough to spot the endangered West Indian manatee almost anywhere in Florida's



An overhead photo encapsulates the tropical beauty of the Edison and Ford Winter Estates on the banks of the Caloosahatchee River. Thomas Edison's estate is the larger, in the centre of the photo, and that of Henry Ford is in the upper right. In the background McGregor Boulevard's 2000 Royal Palms stretch for 15 miles, the basis for Fort Myers' reputation as the City of Palms.

intracoastal waterways, however, the best place to spot them in winter is at Manatee Park, just east of Fort Myers off the I-75 Interstate. There they bask in the warm (but seemingly unhealthy) outflow waters of the Florida Power and Light discharge canal. There are three observation decks and hydrophones where you can listen to their underwater conversations. I was only fortunate enough to see the surfacing humped backs of a couple of manatees on a drizzly afternoon when the park was full of people.

The intracoastal waterways just north of Sanibel Island are full of islands many of which can only be reached by ferries, water taxis, private boats, charters and cruises. Excursions to Cabbage Key leave from Captiva Island at the north end of Sanibel Island. I took an hour-and-a-half narrated boat tour with Captiva Cruises with visitors from all over the world and surpris-

ingly met several other vacationers from Kelowna and Cochrane. The scenery on the way over is outstanding but even more impressive are the dolphins whose prime habitat this is. For the best part of the outgoing trip we were surrounded by playful bottlenose dolphins spinning and twirling out of the water around our boat, all of whom seemed to be trying to outdo each other. Just before you disembark at Cabbage Key, Jimmy Buffet's hit song Cheeseburger in Paradise is played over the PA system by way of introduction to The Inn at Cabbage Key, which apparently inspired the song and at which we all disembark for lunch. I have to admit that for me, more inspiring than the cheeseburger I had, was the Dollar Bill Bar whose walls and ceiling are wallpapered with more than 30,000 one dollar bills. Buffet's autographed bill is specially framed high above the bar to prevent theft.

The Edison and Ford Winter Estates are among the most-visited historic homes in the U.S. Although the architecture of the homes of the great inventor and auto maker reeks of Old Florida character, it is their setting that I found particularly charming, especially on the perfect January afternoon when I visited. There are 14 acres of tropical gardens with more than 1000 plant species including a huge banyan tree. I was particularly fascinated by Edison's studio where he turned gold-rod into rubber. There are numerous tours here of both homes and gardens. I took a self-guided tour with headphones. You could easily spend a day here or come back on another occasion. I didn't even see the extensive museum with its vintage automobiles which you might want to save for a rainy day. The light display in the grounds during the holiday season is also something to behold.

Continued on page 18



They say money doesn't grow on trees but at the Inn at Cabbage Key Inn it's plastered on the walls and ceiling, a tradition since 1941, including bills by celebrities and presidents.

Continued from page 17



The public are invited to hand-feed the giraffes at Naples Zoo. Photo by Barry Whitehead



One of the few places high rise condos and hotels rule is on Marco Island's beach.



Just south of Marco Island, Everglades City is the place to catch an airboat ride exploring the flora and fauna of the Everglades.

Naples, Marco Island and Everglades City

Just to the south of the Fort Myers/Sanibel area is the region designated as the Paradise Coast: the three distinctive communities, from north to south, Naples, Marco Island and Everglades City and then further south, thousands of miniature islands which eventually morph into the Everglades National Park. Everglades City is a small rural town and the gateway to adventure in the Everglades. Marco Island is a quiet barrier island beach resort reached by bridge and favoured by families and retirees over the bustle and expense of Naples. Where Naples is concerned, think Santa Barbara and Palm Beach with plenty of upscale shops, luxury hotels, spacious mansions and restaurants. I stayed at the moderately-priced Lemon Tree Inn. You'll see lots of faux Spanish and Italian architecture as well as art galleries and more golf courses per capita than anywhere else on the gulf coast. I was here at Christmas time, and the downtown decorations were spectacular (even on the private boats which ply the city's inland waterways). The city's outdoor appeal consists of white-sand beaches centered on the city's fishing pier as well as several attractions I discovered such as the botanical gardens and zoo. On the perimeters of the region are the Corkscrew Swamp Sanctuary and the Everglades. And even the rather bland resort of Marco Island holds outdoor surprises as well.

Leaving from the inland bay side of Marco Island, a half-hour drive south of Naples, a **Dolphin Explorer Cruise** is billed as more than just a cruise to see dolphins, and rightly so. You'll be part of the Ten Thousand Islands Dolphin Project, an ongoing scientific dolphin research study, the only one in the U.S. that

involves the public. You'll get to assist researchers in identifying dolphins by their unique dorsal fins and also recording behaviour by matching the dolphins you see with an on-board catalogue. I must admit my identification skills were poor, although the on-board naturalists could identify each at a glance. We catalogued about a dozen dolphins in all (ironically I had far less sightings than on my non-dolphin cruise to Cabbage Key). The cruise through the waterways off Marco Island also included a stop at unspoiled Keewaydin Island for beachcombing and photo taking.

Minutes from downtown, **Naples Botanical Garden** is 170 acres of cultivation at its best. I was fortunate to visit just before Christmas and see the exceptional night lights. It's a magical experience to walk several kilometres of walking trails with live music, art and thousands of lights. The gardens are geographically linked to the tropical plants, ecosystems and cultures that thrive between 26 latitudes north and south, including Brazilian, Caribbean and Floridian gardens. The Asian garden is particularly exotic with a Balinese shrine and a Javanese ruin, as well as temples and sculptures. There's also a butterfly house here. These gardens are a delight even for a non-botanical expert such as myself, and, in the daytime as well, I would suspect.

Naples Zoo at Caribbean Gardens started its existence as a botanical garden and remains so today. Packed as the zoo is with child friendly events, presentations and animal shows, it's perhaps Naples' most "fun for the whole family" kind of place. Animal enclosures are within a park-like setting with handy information on flora.

There's an artificial Lake Victoria where you can sit back on a boat as it sails by numerous islands packed with primates, which I particularly enjoyed. There are notable animals on view from fossas of Madagascar to Komodo dragons (which

try as I might I could not just the right size for spot) and three rare strolling around. It packs a Malayan tigers. This zoo is lot within its confines. □



Dolphin sightings are a common occurrence along the gulf coast at any time of the year. If you want a guaranteed sighting sign up for a Dolphin Explorer Cruise, from which these dolphins were photographed. Photo courtesy of Dolphin Explorer Cruise.



Just north and inland from Naples is Corkscrew Swamp Sanctuary. Run with the help of the Audubon Society there's an educational visitors' centre and over three kilometres of raised boardwalk through four eco-systems. With guides, tours and interpretative signs it's a nature lover's and birdwatcher's paradise. The sanctuary contains the largest virgin stand of bald cypress left in the world, some trees are almost 600 years old.

Is your home ready for the big freeze?

Extreme temperature, flood sensors offer peace of mind

(NC) It's that time of year again where strong winds, snow, ice and extreme cold weather sweeps across the country leaving many Canadians scurrying for the protection and comfort of their warm cozy homes. What many homeowners are now realizing is that it's also crucial to protect their homes from nature's elements and the potential problems caused by winters' deep freeze.

"People are realizing that it's just as important to protect homes from extreme fluctuations in temperatures as it is protecting homes from criminal activity with their monitored home security systems," explained Patrice De Luca, vice president of Business Development at ADT Canada, a leader in home security services who offer, among Pulse's and Protectron's suite of products and services, affordable solutions to help thwart the threat of water damage, and fire due to accidents caused by extreme temperatures.

This is especially true for snowbirds, those who travel for long periods on business or for vacation homes and cottages. "No one wants to be concerned about their home and property while away on business or travel," added De Luca. "Damage caused by water and excessive temperature fluctuations like an overheated wine cellar or frozen pipes can be serious and expensive. That's why monitored temperature sensors have been found to offer an effective safety measure for homeowners."

Protectron's line of temperature sensors are placed in strategic areas such as the furnace room to detect high

or low temperatures. When extreme falling or rising temperatures are sensed, the alarm system sends a signal to ADT's monitoring centres where specially trained professional operators are standing by to dispatch appropriate emergency services if required.

These temperature sensors installed and linked to the monitoring centres protect homes 24 hours a day and can alert you to low temperatures in your home so that you can react before your pipes freeze and you have water damage to clean up. You can also find out about high temperatures in the event of a flash fire that may create very little smoke, or detect abnormally high temperatures due to a chimney or furnace malfunction.

"If your furnace stops working and your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent pipes from bursting," added De Luca.

Hopefully, with temperature sensors you can avoid a water emergency such as flooding. However, it's always good to be prepared, and flood sensors work hand in hand with temperature sensors in case frozen pipes burst. Flood sensors monitor water conditions in the home and are typically placed near water heaters and sump pumps.

De Luca added that temperature and flood sensors, when monitored by a professional monitoring centre, can even allow for the monitoring and detection of extreme temperatures and water levels in your home from a distance though their notification service (TeleGARD) on your cell phone or PC at work for example.

"These early warnings of potentially dangerous temperatures enable homeowners to take action before potential accidents can cause extensive damage to their family's health, home and personal belongings," he added. More information on protecting your home while you're away is available online at www.adt.ca or at www.protectron.com. www.newscanada.com

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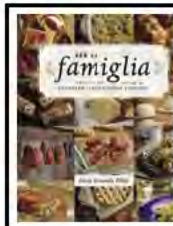
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Mangia! Mangia!

Page design and layout by Winifred Ribeiro

Per *La Famiglia* cookbook fetes the celebrations and foods of an Italian-Canadian through the years by writing down family recipes and stories from nonnas, mamas or zias, that can be shared with generations to come. While many are traditional, there are also new spins on some to fit the demands of younger generations without missing the love and stories that go into each dish. Whether you are a descendant of an Italian family or love Italian food this book will speak to your heart and stomach and allow you to enjoy the flavours of Southern Italian food right in your home.



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at all major bookstores.



Seafood Stuffed Shell[©]

Conchiglie Ripiene con Frutta di Mare

I love stuffed pasta. With seafood it becomes an exquisite dish that can be brought to Nonna's house for a traditional Christmas Eve fish dinner or it can be served up for a celebratory New Year's Eve party. These shells are a luxurious way to enjoy crab and shrimp. Try it also with lobster or chopped scallops, if desired.

Makes: 8-10 servings

Creamy Herb Sauce

1/4 cup (60 mL) butter
1/3 cup (80 mL) all-purpose flour
4 cups (1 L) milk
8 oz (225 g) package cream cheese, cubed
(One package of cream cheese is equivalent to 1 cup (250 mL))

1/4 cup (60 mL) chopped fresh basil
2 Tbsp (30 mL) chopped fresh Italian parsley
2 Tbsp (30 mL) chopped fresh chives
2 tsp (10 mL) lemon zest
1/2 tsp (2 mL) salt
1/2 tsp (2 mL) black pepper

Shells

24-30 jumbo pasta shells
1 lb (450 g) small cooked shrimp, finely chopped
1 lb (450 g) cooked crabmeat
3 cups (750 mL) cooked broccoli, chopped
1/2 cup (125 mL) fresh grated Parmesan cheese

Creamy Herb Sauce: In a saucepan, melt butter over medium heat. Whisk in flour and cook for 1 minute. Gradually whisk in milk and bring to a boil. Reduce heat to medium-low and cook for 10 minutes or until thickened to coat back of spoon. Remove from heat and stir in cream cheese, basil, parsley, chives, lemon zest, salt and pepper until smooth. Set aside.

To make a Creamy Rose Herb Sauce: Stir in 1/2 cup (125 mL) of a tomato-based pasta sauce into the cream sauce before using.

Shells: In a large pot of boiling salted water, cook shells for about 7 minutes or until al dente. Drain and rinse under cold water. Place in a single layer on damp tea towel. Preheat oven to 400°F (200°C). Grease a 13 x 9-inch (33 x 23 cm) casserole dish; set aside.

Set aside 2 cups (500 mL) of the creamy herb sauce and add broccoli and seafood to remaining sauce. Fill shells with broccoli and seafood mixture. Place in prepared casserole dish. Drizzle reserved sauce over top shells and sprinkle with Parmesan.

Cover and bake for about 20 minutes. Uncover and bake for 15 minutes longer or until golden and bubbly

Red Pepper and Prosciutto Stuffed Pork Roast[©] Porchetta Ripiena di Peperoni Rossi e Prosciutto

Pork roasts are a wonderful dish to feed a crowd. They are lean and soak up all the flavour they are given. This recipe is visually pleasing and can be the centre of a special occasions.

Makes: 8 servings

2 Tbsp (30 mL) extra virgin olive oil
1 small onion, finely chopped
2 cloves garlic, minced
4 oz (125 g) prosciutto, finely chopped
2 tsp (10 mL) dried oregano
1 cup (250 mL) chopped roasted red peppers *
1/2 cup (125 mL) fresh bread crumbs
2 Tbsp (30 mL) chopped fresh Italian parsley
1/2 tsp (2 mL) salt
1/2 tsp (2 mL) pepper
2lb (1 kg) boneless centre cut pork roast
2 Tbsp (30 mL) Dijon mustard
* You can buy roasted red peppers in jars or roast your own



In a skillet, heat oil over medium-high heat and cook onion, garlic, prosciutto and oregano for about 5 minutes or until onions are softened and prosciutto is crisp. Add peppers, bread crumbs, parsley, salt and pepper.

Remove from heat and set aside.

Preheat oven to 325°F (160°C).

Using a sharp chef's knife, start cutting pork loin lengthwise in a spiral fashion to "unroll" the loin until you end up with 1 long rectangular piece. Using a meat mallet, pound out pork to an even thickness. Spread with mustard and the prepared filling, leaving a 1 inch (2.5 cm) border at 1 short end. From other end start rolling up pork loin, as if it were a jelly roll.

Using kitchen string, tie the pork loin to secure at 2-inch (5 cm) intervals. Place in roasting pan and roast in oven for about 1 hour or until a meat thermometer registers 155°F (70°C).

Let stand for 10 minutes before slicing.

Zia Peppina's Tiramisu[©]

Tiramisu di Zia Peppina

Everyone loves my dad's oldest sister, Zia Peppina's, Tiramisu! It has been a much loved dessert in our family for a long time. I was so happy when she shared the recipe with me, while I watched her make it. It truly is everyone's favourite dessert during holiday time, but it's great any time of year! Not using the mascarpone cuts down on the cost, but definitely not the flavour.

Makes: 8-10 servings

1 1/2 cups (375 mL) espresso or strong black coffee
1/3 cup (80 mL) coffee, brandy or nut liqueur
1 pkg (500 g) savoiardi cookies*
1 batch Lemon Cream, just made (still warm) recipe below
2 Tbsp (30 mL) unsweetened cocoa powder or shaved dark chocolate**

* Look for savoiardi or ladyfinger cookies in Italian delis or grocery stores. Many larger grocery stores carry them year round but they may be more prevalent during the Christmas season.

** To shave chocolate, you can grate a piece of dark chocolate over top of the tiramisu, or substitute chocolate sauce and gold flakes for a super fancy plated dessert.

In a bowl, combine coffee and liqueur. Quickly dip each savoiardi cookie into coffee mixture and start placing cookies in a greased 13 x 9-inch (33 x 23 cm) baking dish, continue with cookies to cover bottom.

Pour half of the lemon cream over top of the cookie layer. Lay another cookie layer on top of cream. Drizzle any remaining coffee-liqueur mixture overtop of cookies. Spread layer with remaining cream. Sprinkle evenly with cocoa.

Refrigerate for at least 2 hours or until cookies are softened and cream is set. Overnight is best. You can cover with plastic wrap and refrigerate for up to 3 days. Good luck trying to keep it that long!

Lemon Cream[©]

Crema al limone

Makes: 4 cups (1 L).
4 cups (1 L) 2% milk
8 egg yolks
1/2 cup (125 mL) sugar
1/2 cup (125 mL) all-purpose flour
4 2-inch (5 cm) strips of lemon zest

In a small saucepan or microwaveable bowl, heat milk for about 5 minutes or until steaming. (This will only take a couple of minutes in the microwave)

Meanwhile, in a heatproof bowl, stir together egg yolks, sugar and flour. Gradually stir in hot milk, changing over to a whisk after adding about half of the milk. Setup a double boiler with the bowl by placing it over a saucepan of hot (not boiling) water. Stir in lemon zest. Cook while stirring for 15-30 minutes or until thickened to the consistency of pudding.

Pour cream through a fine mesh sieve into another bowl to remove any lumps and lemon zest. Use while warm for Tiramisu recipe above

Cover directly with plastic wrap and chill until firm as a filling for cakes or doughnuts. This can also be served on it's own or with fruit.



Seniors respect tire pressure

(NC) As we head into the winter driving season it's important to have a basic knowledge of tire safety to ensure that you're prepared when the snow hits hard. According to the Hankook "Get a Grip" Winter Tire Safety Poll, the good news is that the majority of us (64 per cent) do use winter tires.

In the province of Quebec, where it's mandated by law, 97 per cent of drivers are compliant. Surprisingly, Atlantic Canada ranks second after Quebec for winter tire use (86 per cent) and the Prairies, notorious for bad winters, ranked highest, next to British Columbia, for not using winter tires.

There seems to be confusion over when to switch to winter tires, 42 per cent didn't know to switch when temperatures drop to seven degrees Celsius. Four in 10 Canadians (36 per cent) don't use winter tires at all and 68 per cent don't know the most important factor in tire safety (tire pressure). It was also found that 60 per cent of drivers do not check tire pressure frequently enough.

"The tire's air pressure is the most important safety consideration — no matter what time of year it is because your tires keep your car on the road," says Jeff Bullock, a tire expert at Hankook Tire and 33 year

industry veteran. "If you don't check the pressure, you don't know tires are low and low tires can lead to serious vehicle safety issues."

When it comes to checking tire pressure, the worst offenders were in Quebec, with 68 per cent not checking frequently enough and 11 per cent never checking. With age comes wisdom. Canadians over the age of 55 were most likely to correctly state tire pressure as the most important factor in tire safety. Tire pressure is the main factor that affects tire performance and should be checked monthly, something Canadians are not currently doing.

www.newscanada.com

Snow shovelling tips to prevent back pain

(NC) That sharp pain you feel putting away the dishes on a high shelf might be traced to lifting a shovel above your shoulder after this month's snow.

Snow shovelling can gift you with pain that keeps on giving, and sometimes won't go away for weeks, or even months. Repeatedly raising the arm when shoveling snow and especially by lifting that snow-filled shovel above the level of your shoulder can lead to several common back injuries.

Here are some easy tips from Ontario's chiropractors to help ensure a pain-free winter:

- **Don't let the snow pile up:** If the weather report calls for several days of snow, frequent shoveling will allow you to move smaller amounts of snow at once. It's far less strenuous in the long run.

- **Pick the right shovel:** Use a lightweight pusher-type shovel. If you are using a metal shovel, spray it with Teflon first, so snow won't stick to it.

- **Push, don't throw:** Always push the snow to the side rather than throw it. That way you avoid lifting heavy shovelfuls of snow, and sudden twisting or turning movements.

- **Bend your knees:** As with any heavy object, you need to use your knees, leg and arm muscles to do the pushing and lifting, while keeping your back straight.

- **Take a break:** If you feel tired or short of breath, stop and take a rest. Shake out your arms and legs. Stop shovelling immediately if you feel chest or back pain. If you have back pain that is severe or that persists for more than a day after shovelling, see a chiro-

practor. If you have chest pain that is severe, see a doctor immediately.

More information is available at www.chiropractic.on.ca www.newscanada.com



Phone 403 705-3237

Fax 403 705-3211

travel@kerbycentre.com

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Hawaiian Adventure

January 14, February 18, 25, March 10 (10 days)
From Dbl. pp \$2659 plus air, includes 13 meals

Costa Blanca

February 8 or March 4 (20 days)
Dbl. pp from \$4187, Sgl. from \$4777
Includes hotel, meals, beverages and seven excursions

Costa Rica

February 9 (9 days)
Dbl. pp. from \$1549, Sgl. from \$3249 plus flights
Highlights include San Jose, Guanacaste, Monteverde Cloud Forest, Arenal Volcano
Includes 14 meals
Plus optional 3-night jungle adventure

Las Vegas Show Tour

March 20 (6 days)
From Dbl. pp \$2997, Sgl. from \$3387
Includes the Cirque du Soleil and Celine Dion

Wonders of Turkey

April 14 (17 days)
From Dbl. pp \$6095, Sgl. from \$7315
Includes flights and most meals. Includes stays in Istanbul, Cappadocia and Ephesus

Kootenays Explorer

April 24 (7 days)
From Dbl. pp \$959 plus GST, Sgl. from \$1329 plus GST
Includes 4 nights in Nelson with overnight stays en route in Cranbrook and Golden

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You are invited to attend the next Travel Presentation in the Boardroom 318 \$2 includes snacks No obligation to purchase January 12 at 1 pm Seniors Discovery Tours



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

The Military Museums

Date: Wednesday January 20
Member - \$20
Non-Member \$25
Includes transportation and admission to the museums
Time: 12:00 PM -4:30 PM
Cut Off Date: January 6

Snowshoeing at West Bragg Creek

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

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Stoney Nakoda - April 17-18 - Overnighter - Also doing monthly day trips
Camrose - June 12-13, Shop, Shop, Shop

LOTS OF FUN DAY TRIPS (NO CASINO) 2016

Canmore Shopping Day Trip - Call for details
Calgary Philharmonic Orchestra Open Rehearsals 10AM
Jan 22, Feb 12, March 11, April 29, May 6
SAIT Highwood Restaurant - A dining adventure - Week of Feb 22 -
Exact date coming soon 6:00 pm
Three Mystery Day Trips 2016 - Feb 16, March 17 and June 11
High River Theatre & Dinner "Mary Poppins" 2:00 pm matinee - April 24
Asparagus Farm & Hutterite Colony Visit - May 28
Berry Farms & Chinook Honey Trip - June 11
We can arrange transportation for any size group.

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Polar Bears - 2015 One Day Adventure - Late Oct/Nov - Details to come
East African Safari - We have partnered with Boutique Safaris, the only locally Maasai owned safari company in East Africa. If you or anyone you know has an East African safari on your bucket list. Contact us and we will assist you in fulfilling your African dream.

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<p style="text-align: center; margin: 0;">MESA AND PALM SPRINGS</p> <p>22 days departing Feb 6th \$2622.00 8 nights Mesa, 5 nights Palm Springs, 3 nights Vegas Call or see website for full details</p>	<p style="text-align: center; margin: 0;">WATERTON</p> <p>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 style="text-align: center; margin: 0;">NEVADA GAMBLING TOUR</p> <p>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 style="text-align: center; margin: 0;">A TASTE OF THE ATLANTIC AND NEWFOUNDLAND</p> <p>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 style="text-align: center; margin: 0;">LAS VEGAS</p> <p>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 style="text-align: center; margin: 0;">NIAGARA FALLS, BOSTON & NEW YORK</p> <p>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. Call or see website for full details</p>
<p style="text-align: center; margin: 0;">LAUGHLIN & GRAND CANYON</p> <p>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 style="text-align: center; margin: 0;">HARRISON HOT SPRINGS & VICTORIA</p> <p>9 days departing April 23 & 26 \$1079.00 1 night Sicamous, 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 style="text-align: center; margin: 0;">Prices based on per person double sharing + GST on Cdn. portion Toll Free 1-866-460-0777 www.promotiontours.ca</p>

Kerby Centre's Activities, Programs & Services

DATES TO REMEMBER

Kerby Centre re-opensJan 4, 2016
 Options 45 1:30pm - 3:00pmTues Jan 5, 12, 19 & 26
 MalankaTues Jan 19
 Monthly Movie: "And So It Goes"Fri Jan 29

TICKETS TO EVENTS CAN BE PURCHASED ONLINE DURING THE BREAK AT WWW.KERBYCENTRE.COM

Join In:

Membership: (Rm 305)
 Being a Member at the Kerby Centre has several perks such as a book of coupons, Ed & Rec course discounts, a monthly issue of the Kerby News, fit room discounts, AGM voting privileges and more. Annual Membership for 2016 only \$22.00 and with \$3 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:
 Join us in Room 311 every Wednesday between 9:00am – 12:00pm to show off your creative skills. This group is a free and open to those who enjoy spending their spare time doing crafts.

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

What can be purchased at the Kerby Centre?

→ The Next-to-New Store (Rm 203): This store has a variety of second-hand clothes for men and women at low prices. Open Monday-Friday, 10:00am – 2:30pm.
 → The Wise Owl Boutique

(Rm 214): This consignment shop features unique handmade items by seniors. Open Monday – Friday, 10:00am – 3:00pm. Consignments are only accepted on Wednesdays from: 9:30am – 1:30pm. Please call (403) 705-3218 for more information.
 → Trekking/Walking Poles are available through the Ed & Rec department! We have pairs that come in a variety of sizes and can be purchased for \$25 a pair.

Get Involved:

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

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

Knitting for a Cause:
 Do you love knitting or crocheting? Do you enjoy meeting new people? Then come join us for the Volunteer Departments "Knitting for a Cause" group in the Chandler Kennedy Room between 10:00am – 12:00pm! For further information contact the Volunteer Department at (403) 705-3218

Be Active:

Fit Room:
 Get the right amount of exercise in our fitness room on the basement level of the Kerby Centre. Applications are available in room 305. Membership includes free 1hr session with Personal Trainer, Tammie Yearwood. Cost for Kerby members is \$20/month or \$180/year. Open Monday - Friday 7:30am-7:30pm

Weekly Clubs and Events

Monday	Tuesday	Wednesday	Thursday	Friday
Recorder Group Room 313 1:00pm- 2:30pm \$1.25	Canasta Room 307 1:00pm - 3:00pm \$1.25	Bridge Room 307 1:00pm - 3:00pm \$1.25	Artists Group Room 313 10:00am - 3:00pm \$1.25 per half day	Spanish Conversation Group Room 311 10:00am -12:00pm \$1.25
Cribbage 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	<p>In the end, it's not the years in your life that count. It's the life in your years.</p> <p>Abraham Lincoln</p>			

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.

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

East Village Dancing
 A dance exercise program for older adults
 Thursdays 11:15am-12:15pm
 Location: K2 – EV 428 9th Ave SE
 \$2.00 at the door
 For more information contact (403) 470-6300

LifeSpring Community Church
 NEW TIME! Sunday's 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
 Wednesday
 January 20, 2016
 12:00 – 1:30 pm
 Seniors: \$2.00 Others: \$5.00
 Theme to be announced

Health Presentation

How to care for your feet in the winter season

January 18, 2016
11:00am-12:00pm
Lecture Room
2015

Tax Clinic

Calling all volunteers to assist at the Kerby Centre 2016 Tax Clinic!

Kerby Centre is currently recruiting for new volunteers to join our team of tax volunteers. We are in need of both Tax preparers (who prepare tax returns for low income Seniors) AND Tax receptionists (who help coordinate the clinic). The tax clinic runs daily Monday to Thursday during the tax season of March and April 2016. All tax volunteers will be required to attend tax training provided by Canada Revenue Agency and Kerby Centre in February.

For more information please call 403-705-3246 or email information@kerbycentre.com

Top 10 flu survival tips

(NC) It's that time of year again when Canadians collectively brace themselves for the inevitable spread of the flu virus. However, all is not bleak as there are steps one can take to help prevent and cope with the onslaught of the illness.

Here are the top 10 tips to stay healthy this flu season:

1. Avoid close contact with people who are sick. If you have the virus, protect others by keeping your distance.
2. Wash your hands frequently especially before meals. Flu viruses are spread by droplets from infected people when they sneeze, blow their nose, or wipe away secretions from their nose or eyes. As a result, try to keep hands away from your mouth and eyes during this time.
3. Eat a healthy diet rich in vitamins C and E to help boost your immune system. Foods rich in vitamin E include sunflower and corn oils, sunflower seeds, and nuts. You can get your daily vitamin C from foods like orange juice, citrus fruits, broccoli and green peppers. Reduce intake of concentrated sugar like sodas and

candy as it impairs the immune response.

4. Get a good night's sleep to keep your body's immune system at optimum efficiency.
5. Stay hydrated. Increasing water intake will help you stay healthy and lessen the chances of coming down with the flu.
6. Cover up when you sneeze or cough with a tissue or arm to prevent the spread of the virus.
7. Exercise regularly. Not only can regular exercise lower stress, but research indicates that exercise can stimulate the immune system and promote healthy sleep. In a recent study reported in *Medicine and Science in Sports and Exercise*, scientists found that modest exercise may prevent the elderly from getting colds and flu.

Feeling the onset of flu-like symptoms:

1. Get lots of rest. Spending excessive energy steals valuable resources from your immune system.
2. Drink plenty of fluids to prevent dehydration caused by fever, loosens mucus, and keeps your throat moist. Warm liquids are preferable, and there is some evidence that inhaling steam



Nurses with Alberta Health Services gave flu shots to seniors at Kerby Centre in the fall. If you missed getting a shot in the autumn, flu shots are still available through Alberta Health Services clinics, pharmacies and your own doctor.

Photo by Barry Whitehead

early in the course of the flu may reduce the spread of viruses in your upper respiratory tract.

3. For treatment, look for an homeopathic medicine like Oscilloccinum (Oscillo), clinically proven to reduce the duration of flu-like symptoms, such as fever, chills, body aches and headaches when taken at the

onset. The sooner you start treating symptoms, the better chance you have for a quick recovery. Keep in mind, homeopathic medicines may not be right for everyone, always read and follow the label.

4. If your symptoms become significantly worse after the first three days of illness, especially if your

fever subsides and then returns, be sure to see your doctor right away.

More information and tips on how to relieve flu-like symptoms are available at the "Homeopathic Medicine Finder" App at www.boiron.ca/app.

www.newscanada.com

Those with COPD particularly vulnerable during holiday season

(NC) The holidays can be a stressful time of year for anyone. With all the celebrations and visits with friends and family, it's no surprise more people contract contagious infections like a cold or the flu around this time of year. This can be particularly worrisome if you are one of the more than 770,000 Canadians who have been diagnosed with chronic obstructive pulmonary disease (COPD).

Research shows that COPD, which includes emphysema and chronic bronchitis, is the leading cause of hospitalization among major chronic illnesses and this frequency peaks during the holiday season. In order to help ensure you can spend the holidays at home, and not in the ER, it's important to recognize when your COPD symptoms worsen, often referred to as a lung

attack. If you notice any significant change like increased coughing, shortness of breath, wheezing or an unusual change in phlegm, contact your physician. Discuss your worsening symptoms and also ask if your medication needs an adjustment.

In order to avoid a potential lung attack, keep these tips in mind:

1. Hands off: The majori-

ty of people contract infections from touching their face. In order to limit your likelihood of catching a cold that could worsen your COPD symptoms, wash your hands regularly and avoid touching your eyes, nose or mouth.

2. Don't stray from your routine: It's easy to slip away from your normal routine during the holiday season, but it's important

to continue to take all your regular medications as prescribed.

3. Take precautions: Make it a priority to get a flu shot and talk to your doctor about creating a COPD action plan. This plan will ensure you take the right action if your symptoms flare-up, helping to reduce your risk of hospitalization.

www.newscanada.com

Food for flu

Below are a few foods that will help you maintain a healthy diet to prevent flu.

- Citrus Fruit – Not only are citrus fruits a good source of vitamin C, they're naturally delicious. If fresh fruit is not an option, look for fresh or frozen 100% fruit juice.
- Beans and Legumes – Boost your zinc intake by including a variety of beans and legumes in your diet.
- Nuts and Seeds – A variety of nuts and seeds during cold and flu season help you benefit from vitamin E – a dietary antioxidant that helps in the maintenance of good health.
- Garlic – Raw garlic has been traditionally used in herbal medicine for hundreds of years to help relieve the symptoms associated with upper respiratory tract infections and catarrhal conditions.

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*SEE OUR FULL PAGE AD ON PAGE 2 FOR A LIST OF ALL OUR LOCAL COMMUNITIES

Community Events

American Historical Society of Germans from Russia

On January 23, at 11:00 a.m., a food demo will be organized by the Calgary Chapter of the American Historical Society of Germans from Russia at the Ascension Lutheran Church, 1432 – 19th Street NE. There will be no charge, but please bring a dish for potluck. Please call (403)273-8178 or (403)246-6968 for more information.

For anyone researching his/her German-Russian roots, the Society has an

extensive library on all areas of Volga, Bessarabia, Volyhnia, local history, etc. The library is open on the second Monday of each month unless otherwise notified.

Winter 2016 Fish Creek

The Fish Creek Speaker Series will present the following talks in January:

Fish Creek from Gentle Stream to Wild River and Everything in Between: A Look at Land Uses and Water Quality Assessment through the Years, on Thursday, January 21, from 7:00 p.m. to 8:00 p.m.

This presentation will take place at the Fish Creek Environmental Learning Centre at Shannon Terrace, 13931 Woodpath Road SW (access via 130th Avenue SW and 37th Street SW). Fish Creek Friends and members will get free admission and nonmembers will have to pay \$5 for each presentation. Please register online at www.friendsoffishcreek.org/programs/speaker-series.

Friends of Fish Creek Annual General Meeting will be held on Thursday, January 28, 2016 at the Fish Creek

Environmental Learning Centre at Shannon Terrace. Refreshments will be served. Please contact the Friends of Fish Creek Provincial Park Society if you would like to attend, by visiting www.friendsoffishcreek.org/event/aggm.

Speaking of the Past talks

As part of a new series of talks on the history of Western Canada, the talk Spreading the Word: William Aberhart on Radio will take place on Thursday, January 14, at 2:00 p.m. at the Gasoline Alley Museum at Heritage Park, 1900 Heritage Drive SW. Come for the presentation and stay to explore the Gasoline Alley, featuring two floors of historic vehicles, gas pumps and much more, with engaging and knowledgeable interpreters. The admission to Gasoline Alley is \$10.50 for adults and \$8.25 for seniors (65+). Which includes the Speaking of the Past talks. For more information, please visit www.HeritagePark.ca

New Year's Eve at Fort Calgary

New Year's Eve 2015 presented by Fort Calgary will feature Cocktails and Canapes from 7:00 p.m. to 7:45 p.m., a four course dinner from 8:00 p.m. to 10:00 p.m., and a live swing band (the Bow Django's) at 10:00 p.m. The costs are \$150 for cocktails/dinner/swing and \$40 for dance only (access begins at 9:30 p.m.). Come and step into the past to

ring in the future. Tickets can be purchased online at www.fortcalgary.com. Fort Calgary is located at 750 9th Avenue SE.

Scotia Theatre Chinook

Two Met Live in HD operas will be shown in January 2016: Les Pecheurs de Peries on Saturday, January 16 (encore on February 20), and Turandot on Saturday, January 30 (encore on March 19). The ticket prices are \$28 for adults and \$27 for seniors and children. The tickets can be purchased online at www.cineplex.com or at the Chinook theatre.

Nickelodeon Music Club

On January 9, Nickelodeon, housed at Crescent Heights Community Hall, 1101 - 2nd Street NW, will present Bill Bourne, a Juno winner from Alberta, with his poetic and life-affirming songs, and Gordie Tentrees, from Yukon, known for his blend of folks, roots and blues. Doors open at 7:00 p.m. and the concert begins at 7:30 p.m. Tickets, each \$25, can be purchased online at www.brownpapertickets.com, or at Nickelodeon if not sold out already.

For a Mature Audience

A British farce called 'For a Mature Audience Only' involves seniors and is written by Calgary playwright, Alan Leboeuf. It is performed by Confederation Theatre Society, a new community theatre group in Calgary, dedicated primarily to producing works by Canadian playwrights. This is the first production of this play.

The action takes place in a church in England where the local church theatre group, primarily consisting of actors over the age of 70, is mistakenly recruited by a shady film director to produce an "adult" film. A flurry of complications, confusions and hilarity ensue in the grand tradition of British farce.

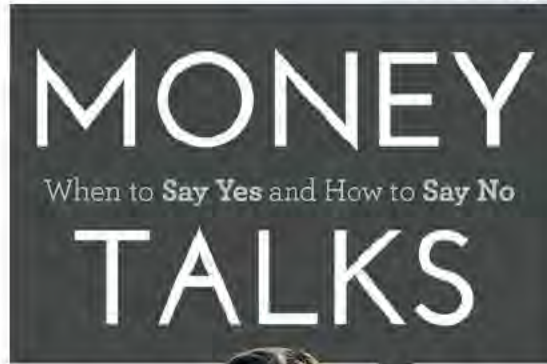
'For a Mature Audience Only' will be performed at the Pumphouse Theatre, 2140 Pumphouse Avenue SW on Friday, January 22, and Saturday, January 23, and then from Tuesday, January 26, until Saturday, January 30. The play starts at 7:30 p.m. Tickets for seniors cost \$15.

Compiled by Faye Wu and Margaret McGruther

Best-selling author

Gail Vaz-Oxlade

launches her new book, "Money Talks" at Kerby Centre!



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Kerby Centre

January 15, 2016 at 2:00 pm
Kerby Centre
1133 7 Ave SW, Calgary

Gail Vaz-Oxlade is one of Canada's most successful and respected financial writers.

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She doles out her no-nonsense financial advice as host of the television shows *Money Moron*, *Princess*, and *Til Debt Do Us Part*, as a radio host on NewsTalk 1010, and as a columnist for Metro.

Gail will be at Kerby Centre to answer your questions and sign your books!

**Tickets \$25 for members
\$35 for non-members.**

Ticket price includes a copy of Gail's new book "Money Talks" and light refreshments.

Donate an additional \$10 to Kerby Centre and get your photo taken with Gail!

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New Year, new you: health and vitality in 2016

(News Canada) Setting goals for the New Year is easy – it's sticking to them that becomes tricky when the days get shorter and life gets in the way. If nothing else, focusing on ways to implement a healthy lifestyle as well as incorporating wellness and balance could improve your quality of life in 2016 – and beyond.

Here are five simple ways to live and feel better in the New Year:

- **Eat well:** Make healthy food choices and consume a well-balanced diet. Be sure to eat foods that nourish your body; the appropriate servings of whole grains, vegetables, fruit, milk and alternatives, protein and healthy fats each day, to provide the body

with the energy, vitamins and minerals it requires.

- **Be active:** According to the Canadian Physical Activity Guidelines, being active for at least 150 minutes per week can help reduce the risks of heart disease, stroke, high blood pressure, Type 2 diabetes, osteoporosis, obesity, premature death and certain types of cancer. Exercise also promotes improved fitness, strength and mental health.

- **Get checked:** Feeling sluggish, irritable, unusually weak or fatigued could be attributed to more than just a busy schedule. It's important to pay special attention to the body and address symptoms that could point

to a problem. For men over the age of 45, a decrease in energy, body changes and mood changes could be a sign of health-related issues and in some cases, the culprit may be a condition known as hypogonadism or Testosterone Deficiency Syndrome, also referred to as Low Testosterone (Low T). Low T is an abnormally low level of testosterone that is estimated to affect up to 40 per cent of men in Canada over the age of 45 and often goes misdiagnosed. To rule out any potential health issues, it's important for both men and women to talk to a doctor about any health concerns that affect their lifestyle and day-to-day activities. For

more information on Low T, visit www.lowt.ca.

- **Sleep Well:** Sleep plays an integral role in our day-to-day lives, and getting enough is as vital for fueling the body as food. Sleep deprivation can lead to fatigue, learning and concentration difficulties and even increased risk of accidents. Though sleep requirements vary from one

person to the next, it's extremely important to get the appropriate amount of sleep for the body to function optimally.

- **Laugh more:** Research shows laughter is a great medicine. Humour produces psychological and physiological effects on the body that are similar to the health benefits of aerobic exercise. www.newscanada.com

Seven New Year's resolution 'secrets' to weight training from a bodybuilding neurosurgeon

Overtraining can be as bad as not training at all, he says

Losing weight was the No. 1 New Year's resolution for 2014, according to a University of Scranton study, which also found that only 8 percent of people succeed in achieving their resolutions.

So it stands to reason, losing weight will again top the resolution charts in 2016.

"You're much more apt to be successful, and keep the weight off, if you don't focus on simply shedding pounds by reducing your caloric intake," says Dr. Brett Osborn, author of "Get Serious, A Neurosurgeon's Guide to Optimal Health and Fitness," www.drbrbrettosborn.com.

"As a general rule, the best thing you can do for yourself is start doing weight training and keep it simple," Dr. Osborn says.

He shares seven tips for burning up the fat and building muscle through weight training:

- **Make workouts intense.** Any exercise or group of exercises must provide sufficient stimulus to trigger the body's adaptive response. A requisite of this is intensity. We are reactive organisms at a base level. Resistance training of sufficient intensity stimulates an increase in testosterone production, and the anabolic, muscle-building process ensues.

- **Always err on the side of training less.** So, how do you know just how much is enough? Are you training too often or just the opposite? In both cases, there will be failed gains. That's right – overtraining can stall progress! The answer? Pay meticulous attention to your progress, or lack thereof.

- **Chart your progress.** Set training goals, both short-term and long-term, and

accomplish them. Buy a log book or download an app (there are many available for free) and make a habit of recording every workout. You don't know where you're going unless you know where you've been.

- **Nutrition is as important as training.** You must provide your body with adequate nutrition to rebuild itself. If your fitness goal is muscular hypertrophy and strength, you'll make few if any gains in the context of poor nutrition.

- **You must get adequate sleep.** "I have a hard time with this one because of my occupation, so I make it a priority as much as possible," Dr. Osborn says. Without adequate rest, your body won't recover from training. Remember, your muscles are growing while you sleep, provided there is adequate stimulus for growth and sound nutrition.

New Year's resolution checklist for you and your pet

(NC) Did you know that there's a correlation between your health and your pet's health? The beginning of a new year marks an opportunity to make positive changes in both your and your pet's lives.

Here's a quick resolution checklist to consider:

1. **Activity level:** Similar to humans, exercise is key for pets to stay happy and healthy. Cats and dogs use both mental and physical muscles to exercise, which helps promote mental stimulation and decrease the risk of weight gain. Dog owners can play fetch at an off-leash park, join walks or runs, attend groups or events, and meet other like-minded pet parents. Plus, this gives you

and your pet an opportunity to spend more time together and increase your bond.

2. **Age and size:** Just as we require different sustenance as we age, pets also depend on essential nutrients that offer different health benefits. Nutram's holistic dry pet food provides complete and balanced nutrition for cats and dogs depending on their life stage and breed size.

3. **Eating habits:** With obesity in dogs becoming more common, it's important to consider your pet's diet more closely. Pet parents can manage their pet's weight and prevent weight gain by choosing food with wholesome ingredients. For cats, adding variety with shapes and textures

in kibble will keep your cat interested in eating.

4. **Health conditions and sensitivities:** Regular check-ups with your vet can help detect changes in your pet's health. To prevent conditions from developing or worsening, pet parents can provide animals with multi-beneficial and nutrient-rich foods. Nutram Ideal Solution Support food is infused with nutrient-boosting properties for your pet's specific nutritional needs, such as immunity support, weight control, digestibility, skin, coat and stomach sensitivities, and indoor lifestyle (for cats).

More information is available at www.nutram.com. www.newscanada.com

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Volunteer Spotlight



Pauline Kowal

Pauline started volunteering at the Kerby Centre one year ago. She volunteers at the membership desk for a full day on Fridays and a half day on Thursdays. Pauline has also helped with many special events, tax clinic reception and wherever else help is needed. She enjoys volunteering because it helps fill her spare time. Pauline continues to volunteer at the Kerby Centre because the atmosphere is very pleasant to come back to each day and she wants to be here to help whoever needs it. In just one year Pauline has already contributed over **285** hours to Kerby Centre.

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

Seniors Scene

Social Dance Club

The Calgary Social Dance Club will hold dances on January 16 with Interlude and January 30 with Joel Spire, complementary tea and coffee. The lesson on January 16 will be on Swing and January 30 on Double Shuffle. Dance lessons are free with paid admission. Dances are held at the Kerby Centre Gym at 1133-7 Ave. SW, doors open at 7 p.m., dances from 8 p.m. to 11:30 p.m. Doors open at 5:30 p.m.

only for those taking the dance lesson. There will be a Lion's Club cash bar (no outside drinks allowed). Cost for members \$12, non-members \$14. For more information, please phone 403-242-6957, or visit the website: www.socialdanceclubcalgary.com

Greater Forest Lawn

Greater Forest Lawn 55+ Society will host a New Year's Eve dance and buffet with live music by For Olde

Tyme Sake on December 31. Doors open at 7:00 p.m., dance starts at 8:00 p.m. Tickets cost \$40 for members, \$45 for non-members. For more information please call 403-272-4661 or check the website: www.gfls.org

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 in kites and want to know more please call Wayne at 403-286-7120.

Seniors United Now

Seniors United Now offers an Alberta Healthy Living Program with guest speaker Kristen Braid of Alberta Health Services. The presentation is at 1:00 p.m. on January 14 at St Paul Anglican Church, 7 Sunmills Green SE. Members and

non-members are welcome. For more information please phone the SUN administration office at 780-449-1816 or toll free 1-855-786-8669 or visit the website at uniteknow@telus.net

Lesbian Seniors

Lesbian Seniors meet monthly at Kerby Centre for ongoing activities. For more information please call 403-809-5733.

Continued on page 30

How to maximize energy savings throughout the winter

By Scott McGillivray

(NC) As temperatures decrease during the winter months, energy usage and costs tend to climb. These are five of the most important energy-saving tips for the comfort of your family—and your wallet:

1. Adjust your thermostat. Lower the heat on your thermostat while you are away from home and before you go to bed. Better yet, invest in a programmable thermostat, so you don't

have to give it a second thought.

2. Seal gaps around windows and doors. Cracks and gaps around windows and doors can let cold drafts into your home. Weather-stripping or caulking will seal these problem areas and keep your home warmer, without having to turn up the heat.

3. Insulate well against the cold. Add insulation to your basement walls, headers or attic to make a noticeable difference in the temperature of your home and its energy

consumption. A stone wool product specifically designed for thermal performance, such as Roxul Comfortbatt, is ideal. This type of batt insulation will also provide protection from fire, moisture, and unwanted noise. Adding insulation is one of the simplest and most-cost effective ways to increase home energy efficiency.

4. Make use of natural sources of heat. Pull back your curtains to let natural light in. The sun can help to warm a room with its rays on

a bright fall or winter day. If there are any large windows in your home that don't receive much sunlight, keep the curtains closed to form a barrier from the cold.

5. Use ceiling fans to your advantage. In the winter, set the fan to rotate clockwise. The blades will pull the air up and around, redirecting warm air that rises back down into the living space. The effect can help you lower your thermostat by two degrees in the winter. While cutting back on energy may seem more challenging

as the weather gets colder, it doesn't have to be. There are many no- or low-cost methods to conserve energy that can provide consistent savings over time.

Scott McGillivray is the award-winning TV host of the hit series Income Property on HGTV Canada, a full-time real estate investor, contractor, author, and educator. Follow him on Twitter @smcgillivray. www.newscanada.com

Five tips to stay confident as you age

(NC) Many women over the age of 40 are affected by a sensitive bladder in their daily lives. In fact, 11 per cent of

women who experience bladder leaks say it keeps them from visiting friends or family, and one in five admit their

sensitive bladders mean they avoid sexual relationships due to embarrassment.

Lifestyle and positive aging expert Barbara Hannah Grufferman offers some helpful advice on how to manage a sensitive bladder with confidence:

1. Exercise. Exercise can help you gain control of your pelvic floor muscles and keep you in shape, which has a direct effect on your bladder. Lower impact sports like cycling, yoga or walking are ideal activities for women with sensitive bladders, because they help manage weight while reducing pressure on the bladder.

2. Use the right protection. Almost nine out of 10 (88 per cent) Canadian women under the age of 55 who experience light blad-

der leakage believe that the right protection could help them be more socially active. Products like Always Discreet offer a combination of absorption, comfort, and odor protection, in a discreet fit that helps make bladder leaks feel like no big deal.

3. Embrace your age. This can be a very powerful concept – letting go of your younger self to embrace and love your older self. Treat yourself with kindness, respect and take care of your own being as you would your children, your family and your friends.

4. Share how you feel. Most women don't want to talk about their sensitive bladders, even with their

doctors. However, sharing your experiences and feelings in person or through online forums with others who are going through the same thing can put your mind at ease.

5. Talk with your partner. It's essential that your partner is made aware. If you're comfortable with who you are and what your body is experiencing, your partner will be too. The fear of the conversation often tends to be worse than the conversation itself, and you'll feel even closer to your partner afterward.

More information is available at www.alwaysdiscreet.ca.

www.newscanada.com



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Crossword Puzzle

PREMIER CROSSWORD/ By Frank A. Longo

PERMANENT LINKS

- | | | | | | |
|--|--|---------------------------------------|--------------------------------|--------------------------------------|---|
| ACROSS | 48 Mimics a wolf | 96 Secondary | 3 Former BP gas brand | 38 Jean-Luc of the U.S.S. Enterprise | 86 Prefix with faceted |
| 1 Neighbor of Rwanda | 51 Totem pole, essentially | 97 Venerate | 4 Not at all, informally | 39 Light-blocking | 89 Barely earned, with "out" |
| 7 Only OK | 53 Item in an election box | 100 Objectives | 5 Classic cola brand | 40 Propulsion | 90 Rig on a road |
| 11 Lucky mystique | 56 Ocean's hue | 101 24-hr. cash source | 6 Count up | 45 Egg-shaped | 91 Manhattan area |
| 15 Odist, e.g. | 57 Ocean's kin | 102 Serpentine letter | 7 — mignon | 46 Raccoon lookalike | 92 Most distant |
| 19 Bagel shape | 58 Cleveland caper, briefly | 103 Fancy wedding mailing | 8 Italian liqueur | 47 Experts | 95 Equipment for real-time viewing on the Net |
| 20 "— Excited" | 59 Subsidies | 108 Frosh topper | 9 Specific mag. | 49 "— name it" | 98 Steve of rock guitar |
| 21 Baldwin of film | 60 Oxidizes | 109 Seedy loaf | 10 UFO printing | 50 Brand of fuel additives | 99 "All the same ..." |
| 22 Duncan of education | 62 Upright height | 110 Salem-to-L.A. dir. | 11 Miracle food from above | 52 "Gone" actor Bentley | 100 Above zero |
| 23 Decorative window option | 65 Coach Riley | 111 It's a no-no | 12 Bullfighting yell | 53 "Lil" actress Leslie | 101 To (unerringly) |
| 25 Grown-up elf | 66 Pick up on | 115 Greek liqueur | 13 Hanukkah observer | 54 Dolly's calls | 103 Nook reading |
| 26 Dryer fuzz | 68 What can follow eight key words in this puzzle to get phrases meaning "permanent" | 116 White-dwarf explosion | 14 Eighth of a circle | 55 Fur tycoon on the Titanic | 104 Prefix with physiologist |
| 27 Tendril, e.g. | 70 SSA part | 119 Feature of a body-builder's tummy | 15 Tasty | 58 "Aw" inspirer | 105 Beyond mad |
| 28 Alop, to a 15-Across | 75 City area, informally | 122 Dunkable cookie | 16 They're not facsimiles | 61 Certain car | 106 Good point |
| 29 Washed-out | 77 Deny, as a fact | 123 Smack hard | 17 Film scorer | 63 Longhair cat | 107 Low point |
| 31 Slowly, on a score | 79 Mambo relative | 124 Gofer, e.g. | 18 "Grand" mountain | 64 Romanov bigwigs | 112 Silents vamp Theda |
| 33 Hurdle for a new driver's-license applicant | 80 "No, not true!" | 125 Isis' brother | 24 With 38-Across, deteriorate | 67 Half a sextet | 113 Somber paper notice |
| 38 See 24-Down | 84 Mine rocks | 126 "Freak on a Leash" rock band | 30 Logger's tool | 69 Neighbor of 36-Down | 114 Greek mount |
| 41 Wall St. news | 85 Bang into | 127 In times past | 32 Block (up) | 71 Tooth parts | 117 Have |
| 42 Prefix with vision | 87 Fix, as a cat | 128 Fulfill | 34 Apple items with earbuds | 72 Horn in (on) | 118 Carpet sweeper, briefly |
| 43 Superhero film of 2015 | 88 Vase inserts | 129 Cloud layers | 35 Geeky sort | 73 Demeans | 120 Move hastily |
| 44 Apple pic application | 90 Fixed goal | DOWN | 36 Rover's planet | 74 Parfait parts | 121 UCLA part |
| 46 Bottom-row PC key | 93 Stale, to Luc | 1 Colorado natives | 37 Foot section | 76 Look out for | |
| 47 "— Miniver" | 94 Alias initials | 2 Alternative style to emo | | 78 Talk shrilly | |
| | 95 Jacob's first wife | | | 80 Cola cooler | |
| | | | | 81 "Tsk, tsk!" | |
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Solution on page 30

The snowbird home safety checklist

How to monitor your home while in the sun

number where you can be reached, and a spare set of your keys in case of an emergency.

(NC) When Snowbirds finally make their way down south for their annual vacation away from our brutal Canadian winters the last thing they need to worry about is the safety of their home.

• Have someone check on your home: Have someone check on your home every 72 hours to ensure there are no leaks, to put papers and mail away and to turn lights on and off to make it look like someone is home. "Most home insurance policies require homeowners to have someone check on their places every 72 hours when they are away," says Parchoma. "If something happens, like a leak or a break in and it's not reported, you run the risk of not being covered for a claim."

According to Patrice De Luca, vice president of Business Development for ADT Canada, there are several key steps Snowbirds should take to ensure peace of mind when away from home. The following home safety tips for snowbirds can help you plan important safety measures before your departure:

• Safeguard against any preventable hazards: There are many simple things you can do before going away to ensure that your home is fully protected. Make sure to move flammable objects away from water heaters and pilot lights to reduce the risk of a fire. Always shut off the water main, even if you are just going away for a couple of days as this could prevent any major damage if a leak occurs.

• Suspend your newspaper and mail delivery; or have a neighbour collect them for you.

• Make sure your home looks lived in. Try not to draw the window treatments in every window but leave it looking somewhat natural.

• Have someone routinely shovel the walk, clear your car off if it snows, or park their car in your driveway if you're taking yours.

• Don't forget garbage collection day. Ask a neighbour to put a bag of garbage at your curb on garbage day so not to tip off burglars.

• Set your lights on timers, in various rooms. With some timers, the lights go on and off at different times each day, which means a burglar can't pick up on a pattern.

• Look into installing motion sensor lights outside to help deter a burglar. Consider installing them in front and back.

• Ensure that all your doors and windows are locked and secure. Don't forget about the garage, make sure the door is secure. For additional security, place a bar or stick of wood in the lower track of your sliding doors or windows.

• Turn off the water-main and unplug the major appliances as an added precaution.

• Inform a neighbor when you're leaving and returning, and ask them to keep an eye out for anything suspicious. Leave them a phone

• Consider investing in a home security system as it's a very effective deterrent. A home protected by a monitored security system with visible decals and signs is less susceptible to a break-in than one without a system. Make sure your security system includes a loud inside alarm, detectors at all exterior doors, and motion sensors in the master bedroom and main living areas. The alarm system is linked to a remote monitoring centre that protects your home 24 hours a day against burglars, fire, carbon monoxide poisoning and floods by supervising the temperature, electrical system and point of entries of your home.

For ultimate control and peace of mind while you're away, De Luca recommends you look into fully interactive wireless security systems where you can arm and disarm your alarm, lock or unlock your front door, control lights and your home's thermostat at the touch of your smartphone or tablet. You could even have video monitoring and receive alerts to view the comings and goings of cleaning staff or house sitters.



AND SO IT GOES

Released December 2014 (1 hour & 39 minutes)
Rated PG Biography/Drama

Friday, January 29, 2016

at 1:00 PM in the
Kerby Centre Lounge

Tickets are \$1.00 from the

Education and Recreation Department, Room 305

Price includes snack and a drink!

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The importance of an updated will

By Jonathan Ng

In my practice as a wills and estates lawyer, I often assist clients with “Version 2.0” of their last will and testament. For many Canadians, the first version of their will is focused on choosing a guardian for their minor children and ensuring that the estate will be held in trust for those children as they grow up. Version 2.0 invariably tells a different story and I enjoy hearing from my clients how their lives unfold. Children have grown up. Relationships have matured – some have ended and new ones have started. The family home has changed and perhaps there is also a cabin in the mountains or a time-share in a sunny spot. There

is no single narrative for Canadians and whether or not children and vacation properties are involved, it is important to dust off that old will and ask yourself if it still describes your wishes.

Executor: It might be time to let your brother-in-law off the hook and consider someone new to manage your estate. The common discussion I have with my clients is deciding whether their child is ready to take the role of an executor. The discussion often involves whether two or more children should be appointed as joint executors. The joint appointment has advantages and drawbacks – it engages multiple family members with important decisions but it requires unanimous

decision-making during a tumultuous and emotional time. Some clients prefer to appoint a trust company in order to avoid emotional baggage and leverage the professional services.

Beneficiaries: The wish to distribute an estate among children often remains unchanged in Version 2.0 – but not always. Perhaps there are grandchildren that could use help with education or a charity that has become an important part of your life. Some of my clients disapprove of the lifestyle of their children and are not comfortable leaving them a share of their estate. A will can be designed to protect assets and, more importantly, protect beneficiaries from receiving assets in full.

Foreign Property: Cottage in British Columbia? Trailer in Arizona? The

laws governing estates are specific to each province and state; therefore, it is important to review the implications of owning foreign property on your estate and how to simplify the succession of these assets.

Enduring Power of Attorney (EPA) and Personal Directive (PD): The will is the centerpiece of the discussion for young clients but the EPA and PD become increasingly important as they mature. Many of my clients have assisted with the care of an elderly parent and developed very particular wishes about how they want their family to manage their finances and health care if they become incapable. Do you wish to stay at home as long as possible and dedicate your resources to fulfilling this wish? Do you want to continue giving birthday and holiday gifts

to your children and grandchildren? Making these directions in an EPA and PD provides clarity to your family and minimizes doubt about your wishes.

Keeping your documents up-to-date is crucial to a successful estate plan; however, communication can be equally important. Working with my clients to design Version 2.0 is a gratifying experience but I am most comfortable when my clients tell me that they have sat down with their family and reviewed the plan together.

Jonathan Ng is a lawyer at Underwood Gilholme Estate Lawyers. He specializes in Wills, Enduring Powers of Attorney, Personal Directives, Trusts, and Estate Administration. You can reach him at: jonathan.ng@will sandestates.ca

Financial Planning Today

Topic: Wills and Estate Planning

Location: Kerby Centre -1133 7th Ave SW

Room: Lounge

Date: Saturday, January 23, 2016

Time: 10:00 am – 11:30 am

Join us for coffee and cookies while learning how to prepare a will, the legal issues that affect wills, how to select an Executor, learn about Enduring Power of Attorney, and Personal directives.

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

Presenter - Jonathan Ng, Estate Lawyer
Underwood Gilholme



Kerby Centre

The link between diabetes and kidney disease

(NC) As many as 50 per cent of people with diabetes may show signs of kidney damage. But did you know that keeping your kidneys healthy while managing your diabetes can actually prevent or delay the loss of kidney function? Dr. Andrew W. Steele, FRCPC, Medical Director and Chief of Nephrology, Lakeridge Health Corporation and Lead Nephrologist Ontario Renal Network, Central East Local Health Integration Network works with many patients who are affected by diabetes, and has a number of valuable tips to help patients and their caregivers be mindful of kidney health related to diabetes:

1. Make certain you have the best medication for you and that it is managed correctly for your situation. Some medica-

tions for diabetes that control blood sugar levels can be started and taken at all stages of kidney function.

2. Ask your doctor to screen your kidneys every year following your initial diabetes diagnosis, and when starting a new medication. Testing your kidneys early means you can take action more quickly.

3. Work hard to keep your blood sugar at target. High blood sugar levels damage tiny blood vessels in the kidneys, impairing their ability to filter the blood properly. Talk to your doctor about what your target range should be.

4. Keep your blood pressure at target. High blood pressure can stress your kidneys too. Talk to your doctor about your personal target.

Remember – most people don't experience any symptoms in the early stages of kidney disease, so it is important to be screened regularly to detect kidney problems as early as possible. The Kidney Foundation of Canada recommends screening which includes blood pressure, blood creatinine and urinalysis to look for protein. It is also important for people with diabetes and declining kidney function to take medications to help control blood sugar that are appropriate for their kidney health.

For more information about how you can protect your kidney health while living with diabetes, visit www.kidney.ca.

www.newscanada.com



2016
YEAR OF THE MONKEY

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Kerby Centre







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Crossword Solution

UGANDA	FAIR	MOJO	POET
TOROID	IMSO	ALEC	ARNE
ETCHED	GLASS	NEWT	LINT
SHOOT	OER	WAN	ADAGIO
WRITTEN	EXAMINATION		
POT	IPO	TELE	ANTMAN
IPHOTO	CTRL	MRS	BAYS
CARVED	WOOD	CAST	BALLOT
AQUA	SEA	CAV	EASESUP
RUSTS	STATURE	PAT	
DETECT	INSTONE	SOCIAL	
URB	GAINSAY	RUMBA	
ITSALIE	ORE	RAM	SPAY
CUTFLOWERS	SET	PURPOSE	
ETAT	AKA	LEAH	LESSER
REVERE	AIMS	ATM	ESS
ENGRAVED	INVITATION		
BEANIE	RYE	SSE	TABOO
OUZO	NOVA	CHISE	LEDABS
OREO	SWAT	AIDE	OSIRIS
KORN	ONCE	MEET	STRATA

Puzzle on page 28



Grade seven students from Rundle College entertained seniors with a musical concert in the lounge just before Christmas. Photo by Barry Whitehead

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Seniors Scene

Continued from page 26

Greater Forest Lawn

Greater Forest Lawn 55+ Society's Five Star Bingo will take place on January 7 and January 28 at 12:15 p.m. The Bingo is located at 4980 25 Street SE, on bus route Circle # 72 or #73, telephone 403-248-8334.

Dances will be held on January 16 and 30. On January 16 the music will be by Pure Country, and on January 30 For Olde Tyme Sake. Doors open at 6:30 p.m., the dance is at 7:30 p.m. Cost is \$12 for members, \$13 for non-members.

On January 22 visit the Pumphouse Theatre from 7:30 p.m. to 9:30 p.m., bus pick-up at GFLS. Cost for members: \$30, non-members: \$33. Maximum number 20.

For further information about these and other events please call 403-272-4661 or visit the website: www.gfls.org

Confederation Park

Saturday Dances will be held at Confederation Park 55+ Activity Centre on January 9 with music by For Olde Tyme Sake, and on January 23 with music by the Badlanders. Doors open at 6:30 p.m., dance at 7:30 p.m. Tickets are \$12.

A trip is scheduled for Tuesday, January 19, to Stoney Nakoda Casino.

Robbie Burns Nicht will be celebrated on Friday, January 22. Doors open at 5:00 p.m., cocktails (cash bar) at 5:30 p.m., dinner at 6:00 p.m. The cost for members of the Royal Scottish Country Dance Society and Confederation

Park 55+ Activity Centre: \$30, for non-members \$40. Dinner, which includes roast beef, haggis, tatties and neeps, will be followed by entertainment and ceilidh dancing.

For more information about these and other events, please call 403-289-4780 or visit confedpark55plus.ca

Ogden House

At Ogden House Seniors, located at 2102 69 Avenue SE, the next TGIF dinner is on January 15. Tickets are \$14. The meal is catered by Clarence the Chef. Reservations are required. For further information about this and other activities please call 403-279-2003 or visit p4rograms@ogden50plus.org

Compiled by Margaret McGruther

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2016

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- Anonymous donor

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

Power up in the new year

Page design and layout
by Winifred Ribeiro

Seeds are moving into the health spotlight. They come in all different sizes, shapes and colours. Some research claims that oil-rich varieties can boost energy, reduce cholesterol, and promote heart, brain, and immune function. Incorporating these nutrient dense items into your daily diet is a great way to boost your health without having to give up your favorite foods; in *Cooking with Seeds*, Charlyne Mattox shows you how.

With more than 100 recipes, there's something for every palate. Mattox also offers recipes for seed-based basics, such as milks, spreads, and butters, so even if you only have time for a snack you can reap the benefits and enjoy the flavor of these nutritional powerhouses.



Excerpted from *Cooking with Seeds* by Charlyne Mattox
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sesame-coated chicken paillards and crispy salad

A paillard is the perfect way to cook chicken breasts. You have to do a little work on the front end—pounding—but then cooking them only takes about two minutes each. Plus, because they are so thin and in the hot sauté pan for such a short period of time, they stay tender and juicy. Here the sesame seeds give the paillards an extra-crunchy coating. You can serve these topped with any type of salad. I have called for crispy lettuce and a mildly acidic Meyer lemon dressing, but really use up whatever you have in the fridge—you can't go wrong! The paillards can be pounded up to one day in advance; store tightly wrapped in plastic wrap, in the refrigerator.

Makes: 4 servings

4 small boneless, skinless chicken breasts
½ cup toasted hulled white sesame seeds
Kosher salt and freshly ground black pepper
5 tablespoons olive oil, divided
4 heads little gem lettuce, leaves separated or
1 small head Bibb (Butterhead) lettuce, leaves torn
1 pint cherry tomatoes, halved
1 Kirby cucumber, halved and sliced
3 tablespoons fresh Meyer lemon juice

Working one piece at a time, with the flat side of a meat mallet, pound the chicken between 2 pieces of plastic wrap or a zip-top bag cut open on 3 sides, to ⅛ to ¼ inch thick. Discard the plastic and sprinkle both sides of the paillards with the sesame seeds, pressing to help them adhere. Season with salt and pepper. Heat a large sauté pan over high heat for 30 seconds. Add 1 tablespoon of the oil and heat for 10 seconds. Cook the paillards, in 4 batches, adding 1 teaspoon of oil to the sauté pan between each batch, until golden-brown on one side, 1 to 3 minutes. Turn and cook until cooked through, about 30 seconds (lower the heat if the pan becomes too dark). Toss together the lettuce, tomatoes, cucumber, lemon juice, and the remaining 3 tablespoons of oil in a bowl. Season with salt and pepper. Divide the paillards between four plates and top with the salad.



grilled steak with beets and bitter greens

The steak and beets are grilled, and then tossed with a sweet and crunchy dressing that helps tame the bitterness of the greens. Whisk any steak juices that accumulate from resting into the dressing.

Tip: Be systematic when making this dinner: start heating the grill, prep the dressing and salad, then get grilling. No access to a grill? Pan-sear the steak and roast the beets in the oven.

Makes: 4 servings

3 tablespoons white wine vinegar
1 tablespoon honey
2 tablespoons toasted sunflower seeds, coarsely chopped
4 tablespoons olive oil, divided
Kosher salt and freshly ground black pepper
2 medium yellow beets (about
½ pound), peeled and each cut into 4 wedges
1 well-marbled New York strip steak
(about 1 pound), 1 inch thick, at room temperature
1 head radicchio, torn into bite-sized pieces
½ cup cornichons, halved lengthwise
½ cup fresh Italian parsley leaves, torn if large

Heat grill to medium-high heat and set up for both indirect and direct grilling. Whisk together the vinegar, honey, sunflower seeds, and 3 tablespoons of the oil in a bowl. Season with salt and pepper.

Toss the beets with the remaining tablespoon of oil. Season with salt and pepper. Grill the beets over indirect heat, covered and turning occasionally, until tender, 18 to 20 minutes.

Season the steak with salt and pepper. Grill over direct heat, uncovered, turning occasionally and moving away from any grill flare-ups, until medium-rare, 6 to 8 minutes. Let the steak rest for 5 minutes then thinly slice.

Toss together the radicchio, cornichons, parsley, grilled beets, sliced steak, and dressing. Season with salt and pepper.

cheddar poppy quick bread

Caramelized onion adds not only moisture but also a sweet, rich flavor to this simple—no mixer required—bread. Balanced with good sharp Cheddar and a bit of salt, it's delicious topped with a smear of butter and a thin slice of prosciutto. Store tightly wrapped, at room temperature, for two days, or slice and freeze for one month

Makes: 1 loaf

Tip: Don't be tempted to turn up the heat when browning the onions. Allow them to go low and slow instead, so that they get a rich golden-brown color. Toward the end of the cooking time, you will need to stir them frequently because they have less moisture and will want to burn.

6 tablespoons unsalted butter, divided, plus more for the pan
1 large sweet onion, chopped
Kosher salt and freshly ground black pepper
3 cups all-purpose flour, spooned and leveled
2 tablespoons toasted poppy seeds
1 tablespoon baking powder
½ teaspoon baking soda
1½ cups buttermilk
1 large egg
2 ounces sharp white Cheddar, grated

Preheat oven to 350°F.

Butter an 8½ x 4½-inch loaf pan.

Melt 2 tablespoons of the butter in a medium sauté pan over medium heat. Add the onions. Season with salt and pepper.

Cook, stirring occasionally, until golden-brown, 22 to 26 minutes.

Whisk together the flour, poppy seeds, baking powder, baking soda, and 2 teaspoons of salt in a bowl.

Melt the remaining 4 tablespoons of butter in a small saucepan.

Whisk together the melted butter, buttermilk and egg in a bowl.

Add the wet ingredients to the dry ingredients and stir to combine.

Stir in the onions. Transfer the batter to the prepared loaf pan.

Top with the grated Cheddar.

Bake, rotating the pan halfway through, until a toothpick inserted in the center comes out clean, 45 to 55 minutes.

Set the pan on a wire rack and let the bread cool in the pan for 15 minutes.

After 15 minutes, use a small offset spatula or butter knife to loosen the bread from the pan. Transfer the bread to the wire rack to cool completely.





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