

Kerby News

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for the **55** plus


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Retirement property planning essential for long-term life expectancy. See story on Page 8.

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14 February, 2017 Valentine's Day
20 February, Family Day (AB)



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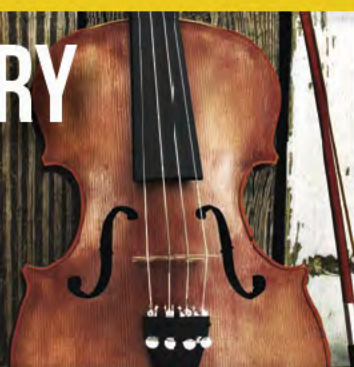
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President's Report
Zane Novak

Celebrating the 150th year of the Confederation of Canada

Brrr....we have certainly found winter this year. I am sure that we will remember this winter for a number of reasons, one of them might be the cold weather. But a much better reason would be that this winter has ushered us into the 150th amazing glorious year of the Confederation of Canada.

Who remembers where they were in 1967 at the 100-year Centennial celebration? Were you in Canada at the time?

I was a bit younger back then, but I was living in Saskatchewan and I can still remember events and activities associated with it. Canada will be recognizing our 150th anniversary with many events and tributes. I opened my mail this week to find my free Discovery Pass to all of Canada's Parks.

I want to make a plan to see new parks and places in this beautiful land we live in.

But we have many amazing things to see and do right here in Calgary and the Kerby Centre is proud to

take part in the celebration of Canada's 150th birthday. All of our events this year, from our Stampede Breakfast to our fall Expo, will tie into an overall theme of celebrating this great country. Have you ever been to our Stampede Breakfast? It is one of the best attended Breakfasts in Calgary, featuring entertainment and local dignitaries.

We will also be featuring three events focused on Canada's indigenous peoples. The first of these is a showing of the documentary "Elder in the Making," in which a Blackfoot Aboriginal and a Chinese newcomer rediscover their shared heritage. This promises to

be a unique event for the guests of Kerby Centre, so please try to make it out for this. You will not be disappointed. I invite you to join us for as many of our events as possible and learn more about Canada's history and culture.

Just getting out and embracing life and all we have is invigorating, and Kerby Centre has so many ongoing programs that help with this. Take the time to look at all that we offer and let's celebrate Canada and life together this year, the 150th year of Canada, strong and free.

Here's to staying warm in February, and to celebrating all that we have and enjoy. □

FEBRUARY 2017

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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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CEO's Message Luanne Whitmarsh

For those who have a loved one with whom they are able to share time (and perhaps chocolate), that is fantastic. But those without a life partner can feel very sad and alone during this time.

I suggest making a plan to make Valentine's Day for you – doing things you like, things that bring a smile to your face!

May I suggest a few ideas? Visiting a friend, watching your favourite TV program uninterrupted, helping someone, going for a walk (if the weather is bad there is always a mall or +15 to go to), or calling a relative or friend to catch up.

I know that if you have lost your loved one these suggestions are ones that don't fill the emptiness.

Therefore, I invite you to tell someone what it is that YOU need, to step out of our usual 'suffer in silence' and truly reach out and let someone know what would help you feel loved and wanted. That is strength, taking control of your life and needs, and letting those friends and family know how they can support you.

February has a specific focus to many.... Valentine's Day.

Building your own 'bucket or wish' list is helpful to others who often do not know how to help and support you.

So, for February, I challenge each of us to reach out. Be strong and clear in our desires, and ask for what we want. We can build our networks and strength together!

And, as you know, what you ask for comes right back to you to give to others – KARMA is just such a blessing for positive action in your life!

Be well, be heart well, and drop in to see us at Kerby Centre often! □

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Kerby Centre



News from City Hall

EVAN WOOLLEY

Calgary Councillor for Ward 8

Recently, my colleagues and I on City Council requested that the Calgary Police Service work with Administration to develop a Community Traffic Enforcement plan. One of the most important elements of creating this plan is to take

Community traffic safety meeting

time to meet with communities to both educate and get feedback on concerns and areas where residents feel enforcement is needed. It could be the need for more painted crosswalks, a pedestrian refuge at a busy intersection, or widened sidewalks and I know that no one knows the neighbourhood better than its residents.

Ward 8 will be hosting our Community Traffic Safety Meeting in March and I'd love to see members of every community come out to help us make our roads safer for everyone. You can find information about the date and

location on our website: www.calgary.ca/ward8

Assessment – Customer Review Period

As many of you likely know, property tax assessment notices were mailed as of the beginning of January. Last fall, Council unanimously agreed to a 0% municipal tax increase for 2017 in response to the financial struggles that so many Calgarians have been facing recently. When you receive your assessment, ensure that the factual information that is on record for your property is right. This can mean that the square

footage is correct, that any listed additions or renovations have been properly marked, etc. Also, make sure that it seems to be a reasonable estimate of market value (for property) as of July 1 of the previous year. And, that it is equitable compared to similar properties or premises.

The Customer Review Period runs from January 5 – March 6, 2017. In this time, if you have any questions or concerns about your assessment, you can contact the Assessment Department at 403-268-2888. If you have questions about setting up a Tax Installment Payment

Plan, you can contact 3-1-1. Both your property taxes and mine go toward paying for crucial services like Police, Transit, Fire, Roads, Parks and more. There's no doubt that we are in a difficult economic climate. The reality is that Calgary as a city is still growing. Last year alone we saw an increase of approximately 40,000 people to the city and an increasing population means an increased need for services and infrastructure. Feel free to contact my office at ward08@calgary.ca or 403-268-2431 if you have any questions or concerns. □



This month in Edmonton

KATHLEEN GANLEY

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

Winter can be quite beautiful in Calgary-Buffalo. Throughout January, I spent time in the community, and was proud to partner with the Beltline Neighbourhood

Kerby News Update – February 2017

Association to build a family skating rink at the historic Lougheed House lawn. Supported by Adopt-A-Rink, this new rink is a place to enjoy with friends, family, and a nice cup of hot cocoa. Later this month BNA and Lougheed House will be hosting a curling cup in partnership with community organizations. You can contact my office for further details.

I also had the chance to hold an open house at the end of January. I was able to connect with Calgary-Buffalo constituents about their concerns, and also provide further information on what our government has been doing for Albertans.

I am also happy to announce that the Alberta Government will be providing funding in the amount of \$24 million to the City of Calgary's Centennial Planetarium Rehabilitation project. This funding will be provided through the Municipal Sustainability Initiative, and is greatly welcomed by the Calgary-Buffalo community. The new home of Contemporary Calgary will be transformed from a neglected science centre to the epicentre of Calgary arts and culture. The contemporary art gallery will attract a diverse range of artists and provide the city with a new cultural destination.

A recent topic of discussion, and a concern that I have heard from constituents, is the unpredictability of dental fee rates that Albertans face. A dental fee review has confirmed that prices in Alberta are higher and growing faster than anywhere else in Canada. To protect consumers, our government is introducing a public fee guide in partnership with the Alberta Dental Association and College. This list will let Albertans compare prices and shop around for services that fit their needs.

My fellow MLA, Thomas Dang, will be tabling a private member bill this upcoming session

to repeal the Daylight Savings Act. There has been numerous myths and rumors as to why daylight savings exists, from farmers to energy efficiency, but few seem to find a need for it in modern society. I would like to hear your feedback on this topic, and whether you think it is something government should act on. You can connect with my constituency office at calgary.buffalo@assembly.ab.ca or 403-244-7737. We are also happy to receive any other comments or concerns that you may have regarding what the Alberta government can do for you. □



This month in Ottawa

KENT HEHR

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

On average, there are some 3,000 people who are homeless every night in our city. Homelessness is a reality for too many Canadians and a challenge for every Canadian community. Our government believes that all Canadians deserve access to affordable housing that meets their needs.

It's why my colleague in

Combatting homelessness

cabinet, Minister Jean-Yves Duclos, committed to creating a National Housing Strategy. Last year he released a report on the initial stages of this strategy – the result of consultations with non-profits, front-line workers, Canadians, and experts in the field. You can read more on the strategy at his website, www.LetsTalkHousing.ca.

Closer to home, it was my honour to be able to announce \$1.8 million to the Canadian Alliance to End Homelessness. This grant will be used by this local, Calgary-based organization to train workers in 42 communities across Canada in the Housing First program. It's one part of the plan to work on this important file.

In the last decade there

has been a growing gap in what we've done for Canadians struggling with homelessness.

One such example is the terms and conditions of the Homelessness Partnering Strategy that have not evolved at the same pace as need since 1999. Budget 2016 invested an additional \$111.8 million in the Strategy to help homeless Canadians find stable housing. This investment will provide more resources to tackle homelessness, and increase support for vulnerable groups.

Fundamentally, this government intends on re-establishing federal leadership in housing. The federal government is taking steps to create better housing outcomes for all Canadians. To

give Canadians greater access to affordable housing, Budget 2016 increased the Government's investment in affordable housing by \$ 2.3 billion over two years. This funding is in addition to annual federal investments of close to \$2.3 billion toward pre-existing housing program commitments – creating critical, long-term investments that will better our country moving forward.

In addition, our National Housing Strategy, which will cover the entire housing continuum, including homelessness, will be launching in 2017. The strategy will provide stakeholders with an inclusive long term framework which will ensure stability and predictability for our housing partners. Again, I invite

you to give a gander at www.LetsTalkHousing.ca as Minister Duclos continues in his good work.

We believe that there is a role for government, and one that is active in supporting Canadians. I am proud of the work of our government and am inspired by the tireless dedication that non-profits, non-profit staff, and regular Canadians put into making our country a better place for all.

As always, you can contact my office by email at kent.hehr@parl.gc.ca or by phone at 403.244.1880. My office is located at 950 6 Ave SW and my door is always open to you. You can follow my work in Parliament online and sign up for my e-newsletter at www.KentHehrMP.ca. □

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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.



Life and liberty
by liberty forrest

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

There are lots of ways to waste precious time. Two of the best ways to waste it (or rather, the worst ways to use it) are feeling regretful and guilty about the past, and worrying about the future.

It's surprising how many people spend loads of time looking back with "if onlys" and "I should haves", or looking forward with trepidation. There is absolutely no point in either of those options. There is nothing to be done about the past, apart from learning from it, accepting it and moving on. And the future hasn't happened yet, so we can only do our best to avoid those things we don't want, and then focus on making things turn out as we hope.

There is absolutely nothing to be gained by dwelling on what cannot be changed, or going over several possible scenarios for something that has not yet happened. All that is accomplished is that the present is ruined and completely wasted.

When you spend your precious time looking back or looking ahead, you lose your "right here and right now". You get to the end of the day and can't really remember much about it because you were so busy thinking about the mistakes you made or worrying about the ones you might make down the road. You've been distracted and preoccupied, a whole day's worth of present moments lost in the past and the future, swallowed up by events that cannot be changed or may never happen.

You've eaten meals you didn't really taste or enjoy, because whilst you were eating, you were thinking of the past or worrying about the future. You've driven to and from work or to and from shopping, and you don't really remember the drive as you were on autopilot, lost in the past or the future. You gave minimal attention to family and friends who spoke to you, your mind wandering to these futile thoughts and emotions about the past or the future.

How to Waste Time and Energy

You know you can't go back and change the past so when it pops into your head and upsets you, you've got to deliberately change your thoughts. Tell yourself the lessons you've learned from the experience. Send loving thoughts to others who were involved, especially if there were painful feelings left hanging between you and them. Focus on the learning, any positives just long enough to stop feeling awful and get back to the present.

As for worrying about the future – most of those worries won't come to pass anyway, so it's a monumental waste of time. And as for unpleasant events that you know are coming up (a Court date, a surgery, a dental appointment), they are not happening in this moment, so there is no point dreading them now because all you're doing is ruining now. That

makes no sense at all. Those events will come when it's time, and you don't know how they will turn out; they might be much less miserable than you expect and you'll have wasted precious moments, hours, days that you can never get back.

Your present moments are the future of your past. Think about that. These are the moments you were worrying about last week, two years ago, three decades ago. Back then, were you looking at this future time and imagining that you'd be wasting it on regret and worry? Were you fearing that it would be tragic or awful or unpleasant? If you are busy being anxious and miserable, then I guess you got exactly what you expected. A self-fulfilling prophecy, and whose choice was that?

These moments – right now – will become your past.

Do you want to look back on them with more regret about wasted time? Do you want to think about how you were so anxious for such a long time? Is that something worth reflecting on and remembering? - a life that was filled with anxiety, dread and worry?

Treasure every one of the moments in your life.

Treasure every little gift of 'now'. Leave the past where it lies, and do your best to make plans for your future. Then let it unfold as it must, while you focus on right here, right now, one moment at a time. If you fill them up with regret and worry, you will never find peace or happiness. □

Love is when the other person's happiness is more important than your own.

H. Jackson Brown, Jr.

There is only one happiness in this life, to love and be loved.

George Sand

Being deeply loved by someone gives you strength, while loving someone deeply gives you courage.

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Lace up Alberta

By Padmaja Genesh

We all know that physical activity is important for physical and mental health. But many of us do not know how active we have to be to reap the benefits. Many of you might be thinking that since you are walking three times a week, you are probably getting adequate activity. But only 42% of Albertans over the age of 50 are physically active, according to Canadian physical activity guidelines.

Among seniors between the ages of 65-74, only 20% of men and 17% of men get

adequate activity, and among seniors aged 75 years and above, only 9% of men and 6% of women meet the recommended guidelines.

The benefits of regular exercise, recommended activity levels for older adults and the initiatives taken by the province and the cities to increase the physical activity levels of Albertans formed the main topics of discussion at the 'Active Living for Healthy Brains', a two day community engagement event organized by the University of Calgary.

Research shows that regular exercise can significantly reduce the risk of premature death from coronary heart disease, type 2 diabetes, high blood pressure, stroke and colon cancer. It can improve mental health by reducing depression,

anxiety and reducing the risk of developing Alzheimer's disease and other types of dementia.

Exercising regularly can also reduce the risk of osteoporosis and the risk of falls by increasing balance and coordination, thereby improving our functional independence. This in turn allows us to stay in our homes longer. It can also improve our memory, mood, make us happier and improve sleep.

Being physically active also increases the size and function of critical areas of the brain associated with memory, learning, information processing, problem solving and executive functions. It increases blood flow to the brain, delivering more oxygen to the brain and promotes the formation of new nerve cells and new connections, all of which help to mitigate the age-

related changes in the brain.

How much exercise should we do to reap these benefits? According to Canadian guidelines for older adults, the ideal dosage of exercise is 150 minutes of moderate intensity physical activity or 75 minutes of vigorous-intensity activity per week or an equivalent combination. Examples of moderate intensity physical activity are brisk walking, jogging and biking. We do not have to do all that exercise at one time, it can be done in three 10 minute slots, spaced throughout the day.

We also need to do strengthening exercises for the major muscle groups twice a week and flexibility exercises three or more times a week.

Although 94% of Albertans believe that physical activity will improve their health, only 35% of Albertans 65 years and older meet this guideline. Not only are we exercising less, we are also more sedentary. About one-third of Albertans spend more than 10 hours every day in sedentary activities. Physical inactivity of Canadians is emerging as a major threat to the country's economy, directly and indi-

rectly, since it decreases productivity and increases healthcare spending.

Just increasing our physical activity by 1% can give us significant returns in terms of improved physical and mental health, reduced risk of developing chronic health conditions or achieving better control of health conditions, and an overall improvement in the quality of our life. This can also save the nation billions of dollars in healthcare costs, which can then be made available for providing essential programs and services.

Walking is a preferred activity for Albertans and it is a no-cost activity that can be done individually or in groups. Goal setting and planning can help older Albertans get 150 minutes of physical activity per week.

Our city provides a variety of activities for seniors at discounted rates. We are also blessed with beautiful and safe trails and parks that are waiting to be explored. So let's lace up and get moving!

Padmaja Genesh, who holds a bachelor degree in medicine and surgery as well as a bachelor degree in Gerontology, has spent several years teaching and working with health care agencies. A past resident of Red Deer, and a past board member of Red Deer Golden Circle, she is now a Learning Specialist at the Alzheimer Society of Calgary. Please send your comments to padmaja-ganeshy@yahoo.ca □

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A: A taxi driver.

Q: What did bacon say to tomato?

A: Lettuce get together!

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Cutting through the fog of young onset dementia

by Cindy McCaffery

Nine years ago, at age 48, my husband John came home from work for what would be the last time and said, “I can’t figure it out any more.” A few weeks earlier, he had complained of being in a “brain fog” and mentioned that his martial arts instructor had started commenting on his muddled footwork.

The red flags shot up for me when John admitted that at work he couldn’t keep his clients straight and didn’t pass the new software tests. He had always been tech savvy and had never failed anything in the twenty-plus years that I had known him.

A lengthy medical investigation into John’s cognition problem began with a battery of lab tests. We patiently waited for — and dreaded — their results.

Nothing was found to be out of the ordinary so he was sent for brain imaging and neuropsychological tests. Upon receiving the results, John’s physician said, “You’re retarded. Quit your job at the bank and shovel snow for a living.”

I quickly learned to get second, third and even fourth medical opinions. Early on, John’s issues were dismissed as depression or “menopause” and possible causes ranged from Supranuclear Palsy, Mild Cognitive Impairment and Young Onset Dementia (YOD).

Our new physician eventually referred us to a neurologist who determined through a PET scan that John has Frontotemporal Dementia (FTD), a disorder where the brain cells responsible for executive functioning skills — planning, problem solving and managing time — atrophy and die. Believing that John would not work again, the neurologist signed off on his long term disability and CPP paperwork.

Like all other forms of dementia, FTD is progressive and fatal. It usually strikes people between 50 and 70 years of age but can affect those in their 30s. There is no cure for FTD and no way to slow its progression; the life expectancy is between three to 10 years after diagnosis.

The news was a major blow to us and our two chil-

dren, aged 12 and 17. The first few months we lived in a fog, forcing ourselves to be a normal family while downsizing to a new house, taking on new roles, and creating new goals.

Looking back, I realize that with the help of a supportive family, friends, the medical community and agencies such as the Alzheimer Society of Calgary, we’ve come a long way and have even grown in positive ways.

Because of the stigma around dementia, many families turn inward and deny there’s a problem. However difficult it seems, it’s important to start the dreaded conversation early, and to discuss honestly the symptoms and prognosis.

I’ve only met a few people who flat out asked me what John’s disease is, about and how best to communicate with him. Understandably, people are uncomfortable in new and sensitive situations but it’s more important to prevent the person with dementia from feeling isolated and without purpose.

The Alzheimer Society has a “Let me reintroduce myself” template that families can use to start a conversation with friends on what is going on with their loved one and how to stay connected.

The document can easily be tailored to include whatever information the family wishes to share: a description of the dementia and its symptoms, their loved one’s favourite activities and what they like to talk about, or where they’d like to have a visit. This communication breaks the ice, takes away the awkwardness and helps friendships stay vibrant.

Relationships and communication within our own family also needed nurturing. Thankfully we were



referred through Seniors’ Health to social workers and psychologists who helped us re-frame our situation, teaching us that we can still have a somewhat regular and even fun life with dementia in our midst.

A social worker told our kids at a family meeting, “Your dad’s not stupid,” and proceeded to compare John’s faulty neuron connections to bridges that had been washed out in a storm. I’m thankful that he helped the kids understand the problem and how best to deal with it, because I was at a loss.

Counselors firmly reminded me of the many ways to take care of myself as a caregiver and new breadwinner, including changing priorities and standards; the dust can wait, but our time as a family won’t. I was to say “No!” to guilt, and not to beat myself up for ordering take-out, having a nap, or losing my cool.

One of the best pieces of advice was to keep up friendships and stay active in the community, because the sad reality is that friends often disappear when a diagnosis of dementia occurs.

I was also encouraged to do things I enjoy such as taking art classes and to

learn new things like drumming. Of course they had to mention that exercise is a perennial stress reliever (I’m still working on that one).

Throughout this journey John’s motto has been, “I just try to have a good day every day.” It’s often hard to follow his motto, but reframing helps. We try to make the best of every situation — things can always be worse. At first I was miserable, realizing that we will never travel to Europe and Asia, but happily we have found respite many times in our own beautiful backyard of Kananaskis County and British Columbia.

Caregivers suffer from a tremendous amount of stress and because of it, often die before their loved one does. I joined the Young Onset Dementia Caregivers’ Support Group to commiserate with other people my age. It has been a blessing to have the opportunity to vent and learn from others who have shared this miserable journey.

A common issue among the members of our group is trying to find enough things

for our spouses to do during the day. They are young and still want to hike, garden, paint, and otherwise be busy in their community, but most of us are still working and can’t be at home to plan and supervise.

There are limited options for supporting people with YOD in Calgary so a colleague and I are developing a full time day program to fill the gap. We will provide stimulating, purposeful activities for people with YOD, while giving time for caregivers to work, play or take a much-needed rest.

My advice to anyone taking the role of caregiver is to be kind to yourself, find out what support is available in your community and take any help that’s offered (ask for it if it’s not). Learn as much as you can about the disease and who else is suffering from it so you can build a strong network. Having an arsenal of support and strategies will get you through the storm healthier and more resilient. □

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The Hug

By Tim Johnston

In my career as an executive staff officer with the Alberta Teachers' Association, I tried to make time to take part with my children in events important in their lives. Community music festivals were examples. Occasionally, such events provided fodder for the Editor's Notebook that I wrote for each issue of the ATA Magazine, as was the case with the following.

On an autumn morning in 1991, I was sitting in the Progress Room of the Arden Theatre in St Albert as part of an audience that included some very anxious Grade 1 and Grade 2 children.

Every young member of the audience was carefully dressed and hair was combed and brushed. The girls, my daughter Kalie among them, were wearing their best dresses but had brought along their jeans for when they returned to school. In front of us sat the adjudicator and off to our left, seated at the piano, was Eryl Jones, the Leo Nickerson

Elementary School music teacher responsible for bringing all of us to this place. Class 9922, School Vocal Solo-Girls-Grade 2 of the St. Albert Kiwanis Music Festival, was about to begin.

Natasha Grossett was first up. Natasha sang well. Some kids can really belt out a tune. Following Natasha, in order, came Stephanie Anderson and Julia Chambers. Kalie confided that because Julia had won the solo event last year, she expected to do so again this year. There are certain rights, apparently, in the Grade 2 order of the world. Following Julia came Kalie Johnston and Laurel Dolman. It's not hard to guess who I was silently cheering for.

Each girl stood in front of the adjudicator and sang a very personal rendition of the competition song entitled "Lullaby". One by one the girls made it through the rather difficult lyrics and mastered the challenging melody. As each girl finished and returned, smiling, to become a member of the

audience, she was greeted with quiet murmurs of congratulation and little hugs and touches from her friends and competitors.

Competitor 569 was the final vocalist in the class. She took her place in front of the adjudicator, nodded to her teacher, and began singing. Jackie Nuc, it was clear, was a real contender. With a lovely, clear and carrying voice she drew the audience into her song. "Go to sleep my little doll, distant lands are calling. In your dreams you'll travel far, to a moon and to a star."

When Jackie suddenly stopped in mid-verse, it was almost painful to those of us who had become enthralled by her singing. To Jackie, standing there before her Grade 2 classmates, it must have seemed even worse. To do so well and to suddenly forget the words to the song must have been a crushing humiliation for an eight-year-old who fairly had high expectations of taking home a first place.

Her head dropped, her shoulders began shaking and the tears began to flow.

Mrs. Jones stopped playing and beckoned Jackie over to the piano. Still sitting on the piano bench, she simply took the little girl in her arms and held her close until the crying came to a ragged end. That hug erased the pain and heartbreak of Jackie Nuc like nothing else could have done.

The audience, meanwhile, waited on tenterhooks. Parents looked at other parents and silently shared a common concern for a child who had stumbled and had felt the hurt. The children looked on at their teacher and classmate, upset that Jackie, who had sung so well, should now be feeling so badly about her performance.

After a few minutes, the adjudicator, bless her heart, asked Jackie if she would like to try the song once more. With a smile from her teacher and a final gentle squeeze, Jackie again took her place. Her performance, the second

time around, was flawless. The mixture of relief and pride that showed on her face at the end of the song was mirrored in the face of her mother and, I'm sure, on the faces of all of us as we shared in her moment of personal triumph.

As a footnote to this story, I am proud to report that daughter Kalie won a gold medal certificate for her singing. So did Julia Chambers. It's reassuring to know that in the order of things, expectations of Grade 2 girls do work out. Jackie Nuc also took home a gold medal certificate.

With these words from the lullaby still in the hearts of audience members, Eryl Jones, elementary music teacher, won a very special gold medal of her own. . . "snug in my arm, safe from any harm, we'll drift off to dreamland in a boat upon the sea. . ."

This story first appeared in the May/June 1992 issue of the ATA Magazine. It is reprinted here in an edited version with permission.

□

Seniors stay independent with new loan program

The Seniors Home Adaptation and Repair (SHARP) program helps seniors update their homes so that they can maintain their independence and stay in their com-

munities close to friends and family.

More than 800 applications have been received since the program's launch on July 1, 2016, and the government has paid out more than \$5 million in loans and about \$230,000 in grants. Approximately 10 new applications arrive each day. "Seniors built this province and they deserve to retire in dignity. Thanks to our government's SHARP program, Alberta seniors can receive

the financial assistance they need to repair or adapt their homes, supporting them to age in the community," says Lori Sigurdson, Minister of Seniors and Housing.

"It's really given us a new lease on life, so to speak. Instead of moving into a care facility, we can stay in our home—close to our family and friends, for as long as our health allows," say David and Jill Osborne, recipients of home-equity loan.

The Seniors Home Adaptation and Repair Act includes measures to protect consumers, including a provision to review the costs of repair projects to ensure that they are fair.

Quick facts:

- The program provides low-interest home equity loans to a maximum of \$40,000 per household to seniors with a household income of \$75,000 or less. Homeowners must have at

least 25 per cent home equity.

- Low-income seniors who do not qualify under the loan program may be eligible for a grant to help pay for essential home repairs.

- Most requested repairs or adaptations include: house roof, windows, flooring, furnace, hot water tank.

The average loan amount is \$16,000 (couple), and \$13,100 (single).

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Property planning advice for the retirement boom

Things are looking up for Canadian boomers. Compared to the generation that precedes them, they are

healthier, living longer and many will work past the age of 65.

This changes how retirees need to look at their retirement property.

"Accessibility tops the list of considerations for retiring homebuyers, followed by amenities, size, finances, and of course, location," says Phil Dorner, president of the Ontario Real Estate Association. "A retirement property should be able to change with you and also fit with your lifestyle. You'll want to consult with your realtor on a few things before acting on your next move."

Here are some considerations:

Property type – If customizing a house to include things like elevators and supportive equip-

ment is simply too cost prohibitive, condos are an excellent option. They are almost universally accessible, come at various price points, in a host of locations. On the other hand, many house owners are accustomed to a lot of space and a yard, so moving to a condo can be a big adjustment.

Location and amenities – Think about what you need to be socially and physically active now and in the future. The closer you are to the services you rely on, the better. Know what your transportation options are – this will help when you can't drive yourself or others are not available to take you.

Maintenance – A big yard will require work in the spring and summer months,

while a sidewalk in front of your home will require snow removal in the winter. Will you be prepared to handle the demands of a house or will you be able to afford services that will help you with these responsibilities?

Adaptability – Look for a home that can adapt to your changes. For instance, having a main floor space that could be turned into a bedroom if required is a good idea.

"Considering your needs now and in the future will lead to a long and happy stay in the new home," says Dorner.

More information is available at www.wedothethehome.ca.

Courtesy News Canada

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Charles Giddings

By Jessica Babb



They've had many adventures together. "It's quite neat" he says, smiling at the memory.

They travel to countries where Charles has lived, but his wife had never before seen. He says because he's going to some of the same countries people ask why he would want to go back. His response is that now he experiences it through his wife's eyes, and it's a completely different experience.

Charles says that he has followed some of the careers of those he went to school with over the years and thinks his life could have turned out the same-way. However, he prefers the way he did it, travelling the world and coming to Canada in 1982.

"Sometimes opportunities occur", he says. "There's no way of knowing when they're going to happen or even IF they'll happen. But if they do, never ignore them".

As part of Kerby Centre's celebration of Canada's 150th birthday, we will be featuring a series of interviews with inspiring older adults written by Jessica Babb, a second-year broadcasting student at Mount Royal University. Visit

www.kerbycentre.com/canada150



When opportunities arise, sometimes you just have to take them. Charles Giddings grew up in a small village near Stonehenge in the United Kingdom, and as a young boy would use the stones at the now protected site as soccer posts. "You can't do that now" he says while laughing. Charles has spent his life taking opportunity where it arises.

The first came after he had finished his education in the UK, where he studied electronic engineering. Charles fell into the oil and gas business soon after he had completed his schooling; working for the government before he had a disagreement with them.

"When you're twenty years old, nobody can touch you, you're immaculate, and nothing can harm you" he says, continuing that he quit his job looked to a newspaper, and found employment in Paris.

Being in the oil and gas industry worked to Charles advantage. "I couldn't believe people were actually paying me to travel around the world" he says. He fell in love with it, and didn't retire until last year.

During his travels Charles says he has worked in some horrible conditions, but you don't really remember those. He says after the first year or two he found out that different cultures he visited were very, very interesting; so rather than going to the more well-known countries he would explore the less familiar. He went on to reveal a sticky situation that he'd gotten into during one of his travels.

"Getting stuck in an airport with no aircraft ticket was a little tense. [I] had to open my suitcase, and sell whatever I had. That was in Iran" he says. Charles has since continued his travels with his wife.

Charles and Peggy regularly travel taking small trips to places like Vancouver during the year and then once or twice a year they do a big trip. Most recently the couple travelled to the Far East and visited a few coun-

tries, such as Cambodia, Laos and Vietnam. While visiting Laos the couple woke up at 3:00am to feed breakfast to the monks in one of the villages.

"They get up at dawn, and walk through the town. The people come out with bowls of sticky rice and put sticky rice in [the monk's] bowls" he says.

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Three financial mistakes that can haunt your family after your life is over

Careful planning can help you avoid pitfalls, says finance professional who advises retirees
By Ginny Grimsley

The impact of financial decisions people make today can carry on even after they die, and not always in a good way.

Failing to make the right decision – or failing to make a decision at all – can have repercussions for loved ones, whether it's because they aren't left with the money they need or they are left with more money than they know how to handle, says Rodger Alan Friedman, a financial advisor and author of "Forging Bonds of Steel" (www.forgingbondsofsteel.com).

It's especially important for those at or near retirement age to engage in an honest discussion with a financial advisor to help them feel more confident.

"A seasoned, trusted advisor can steer them from common mistakes," Friedman says.

That word "trusted" is especially key. Friedman advocates that people build a strong relationship with their financial advisor so that important decisions can be discussed frankly.

"Those who have a trusted relationship with their advisors

are confident they could rely on them to do what they say they will do, when they say they will do it," Friedman says.

With that strong bond, he says, the advisor can lay out strategies to help clients avoid mistakes such as these:

- Lack of adequate life insurance. Families may believe their finances are in order, but everything could come crashing down if a spouse whose income was counted on dies. Friedman tells the story of Jack and Diane, a couple with twin daughters and a combined annual income of \$115,000 who believed their life insurance was sufficient. Then their financial advisor ran numbers that showed how the family would struggle if Jack died. They upped their coverage.

That was a good thing because four years later Jack was killed in a traffic accident. The prudent life-insurance decision provided for the needs of Diane and the girls. "If your advisor points out a problem with your planning, listen closely and determine if you feel the same after you have all the facts," Friedman says.

- Failing to provide important information to adult children. Many older parents exclude their adult children from their financial lives. "I understand

and respect this," Friedman says. "Perhaps the parents feel it is none of their kids' business. Or they do not wish them to know how much they have accumulated."

Withholding important information might do more harm than good, though, Friedman says. If the parents die, those adult children would be thrust into the position of coordinating the financial affairs without any preparation. At the least, it would be prudent to share with them where important documents are kept and the names of your attorney, financial advisor and CPA, Friedman says.

- Failing to set limits on irresponsible heirs. Sometimes sons and daughters who inherit a large amount of money don't know how to handle that sudden bulge in the bank account. They quickly and frivolously blow through what took their parents so long to acquire. Parents worried about that can work with a financial advisor and, ultimately, an attorney and estate planning professional to set up trusts and other tools to control how the money is spent, Friedman says.

This one is controversial, he says. Some people think setting restrictions is wise. Others take the view: When I'm gone,

I'm gone and the kids can do what they please with their inheritance. "You will make your own determination about how you feel and what's right

for your situation," he says. "Above all, discuss it with your advisors and arrive at a well-thought-out decision." □



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The Healthy Geezer

By Fred Cicetti



I suffer from hemorrhoids and I suspect a lot of other people do, too, because I see a lot of remedies in drug stores. But this is not a topic you bring up at parties. How many people have hemorrhoids, anyway?



By the age of 50, about half of the population—both men and women. However, not everyone suffers from the nasty symptoms hemorrhoids can inflict.

Hemorrhoids are inflamed

and swollen veins around the anus (external) or in the lower rectum (internal). Sometimes referred to as “piles,” hemorrhoids are caused by straining when defecating, aging, pregnancy, sitting or standing for a long time, obesity and heavy lifting. Hemorrhoids can run in families.

Blood may pool in an external hemorrhoid and form a clot that causes pain. Internal hemorrhoids don't usually hurt because surrounding membranes don't contain pain-sensitive nerve fibers. However, internal hemorrhoids tend to bleed. Sometimes, an internal hemorrhoid will protrude out of the anal opening causing discomfort.

Hemorrhoids usually are not a serious problem.

Hemorrhoid symptoms, which can also include burning and itching, will go away within a few days. However, if you are bleeding from the anus, you must go to a doctor to have it checked. This can be a symptom of cancer.

You can treat the symptoms of hemorrhoids yourself with over-the-counter medications that come in ointments and suppositories. Pads soaked with witch hazel help. And there are topical anti-inflammatory agents containing hydrocortisone. Warm water from a bath, bidet or removable shower head works, too. In addition, avoid dry toilet paper. Instead, use moist towelettes after a bowel movement.

A doctor can remove or

shrink hemorrhoids. These techniques include: rubber-banding that cuts off circulation and makes the hemorrhoid atrophy, an injection of a chemical that shrinks the hemorrhoid, burning hemorrhoidal tissue with an infrared device, and hemorrhoidectomy—surgical removal.

Avoiding constipation is critical to preventing hemorrhoids. Doctors recommend increasing fiber and fluids in your diet to develop softer stools that don't lead to straining. So, it's important to eat whole grains, vegetables and fruit. Taking a fiber supplement each day helps, too. Drink liquids. Exercise.

A few other pointers:

- When you have to sit or stand for a long time, take breaks often.

- Don't sit on doughnut cushions because they can increase the pressure on the veins in the anus.

- Don't hold your breath when trying to defecate; this creates greater pressure in the veins in the lower rectum.

- Go to the bathroom as soon as you feel the need. Waiting can make your stool dry and harder to void.

- Avoid laxatives that can lead to diarrhea.

- * Keep the anal area clean.

- Apply ice packs or cold compresses on the anus to relieve swelling.

- Over-the-counter pain-relievers such as acetaminophen, aspirin or ibuprofen can relieve discomfort.

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

How tax law changes impact your return

(NC) Feeling overwhelmed by the recent tax changes announced? Check out a few of the most important changes that may impact your tax return, decoded by the experts at H&R Block.

More money, more taxes. The lower-middle income tax rate went down from 22 to 20.5 per cent, and a new tax bracket of 33 per cent was created for those earning more than \$200,000 per year. So if

you made more than \$216,975 in 2016, you can expect to pay more this year in taxes.

Home sweet home. Did you sell your house last year? Previously, if you sold your home you weren't required to report the sale on your tax return. However, starting in 2016 you must report the sale if you want to claim the principal residence exemption.

Kids and taxes. As of July 2016, the Canada Child Tax Benefit and The Universal

Child Care Benefit were replaced by the new Canada Child Benefit. But don't worry, the new plan is more generous than before and has higher family income thresholds, meaning bigger monthly payments for most families.

No more income splitting. You can no longer apply for the Family Tax Cut for 2016. This income splitting used to allow parents with children under age 18 to transfer some of the higher

earner's taxable income to the lower earner, saving families up to \$2,000 on their taxes.

Teachers deserve credit. If you're a teacher, you can apply for a new 15 per cent refundable tax credit if you spend up to \$1,000 of your own money on school supplies. This means you can get \$150 whether you owe any taxes or not, so start buying those new rulers and save your receipts.

Accessible home. If you made your main residence more accessible to seniors or dependents with disabilities, you may be eligible for a new non-refundable tax credit. Taxpayers can claim expenses up to \$10,000 as a result of those renovations or alterations.

Speak with a tax expert if you have any questions, or file online with H&R Block's free online software. www.newscanada.com □

New technology helps seniors safely “age in place”

(NC) From smart watches to medication dispensing systems, new technology is helping seniors live independently in their own homes, even in the face of chronic illness.

Smart watches, for example, can track daily activities and even detect heart attacks, sending out alerts if something's not right. Sensors and floor mats can help identify when a per-

son's movements are unusual or when a person has fallen and needs help. And automated medication dispensing systems remind patients when to take medicine. And call the doctor if you don't!

Innovative technology-based initiatives are also enabling patients to better self-manage their chronic conditions. For many seniors, having a “high-tech safety net” can mean staying out of hospital and staying safely in their own homes.

For example, Telehomecare, a program of the Ontario Telemedicine Network (OTN), provides simple-to-use equipment which allows patients to measure their vital signs at home. The results are monitored remotely by specially-trained nurses or respiratory therapists. Currently the focus is on patients who have been hospitalized with Chronic Obstructive Pulmonary Disease or Congestive Heart Failure.

Patients measure weight, blood pressure and blood oxygen and answer a few simple questions on a tablet.

Monitoring people in their natural environment instead of a clinical setting offers a number of advantages, according to Laurie Poole, RN, VicePresident, Telemedicine Solutions, at OTN. “It is convenient and empowering for patients,” she says.

“Telehomecare, with its monitoring and coaching components, helps patients feel more confident in their ability to care for themselves. Plus, the regular interaction with a care provider means that a worsening condition can be caught in time before it turns into a crisis, helping to ensure more efficient and responsive care.”

Patients and family caregivers can visit www.ontariotelehomecare.ca to learn more about Telehomecare availability in their area.

www.newscanada.com □

QUOTES

The best thing to hold onto in life is each other.
Audrey Hepburn

I've learned that life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.
Andy Rooney

Whatever you may look like, marry a man your own age — as your beauty fades, so will his eyesight.
Phyllis Diller

You know you're getting old when the candles cost more than the cake.
Bob Hope

The first sign of maturity is the discovery that the volume knob also turns to the left.
Jerry M. Wirth
Rare as is true love, true friendship is rarer.
Jean de La Fontaine



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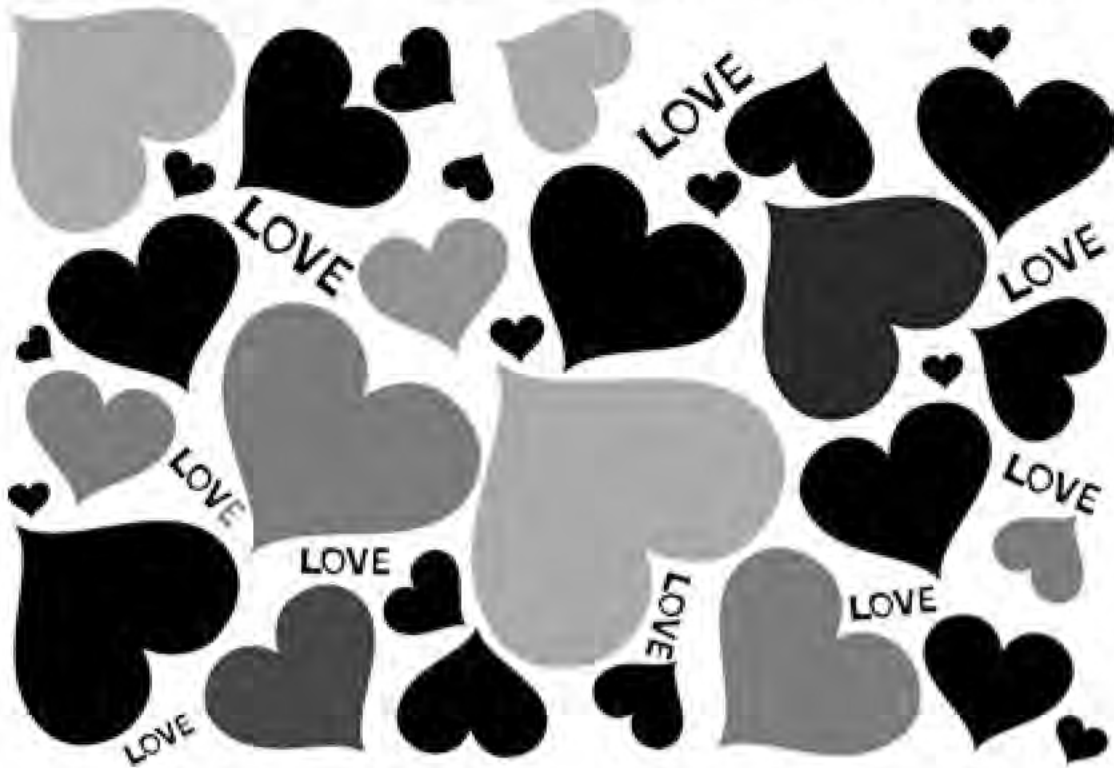
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LOVE.COM



By Kelsey Johnson

In the few short decades since the internet grew out of a handful of closed campus networks to span the globe, it's changed almost every aspect of human life — how we work, how we play, how we govern ourselves ... and how we hook up.

More and more Canadians are moving online to find someone special. A 2011 Leger Marketing survey found a quarter of Canadians, including 36 per cent of those aged 18 to 34, participating in online dating. Just two years earlier, the online dating scene was considered so insignificant that one pollster dismissed it as "a drop in the bucket."

In North America today, seniors are living longer, are better educated and financially better off than members of any previous generation. "Living longer means a continuation with life — every facet of it," writes Dr. Deborah A. Forrest in an online article for the B.C. Psychological Association. "This includes dating again after a divorce or the death of a spouse." And yet, says Forrest, not many people in the helping professions take time to talk to seniors about dating and sex — preferring instead to focus on medical conditions, leaving seniors to work their way through the wilderness of the online dating scene alone. "While one might think such conversations take place with family, friends, within a doctor's office or with a therapist, they do not," she writes.

So let's say you're safely past retirement and you're cautiously dipping a toe into the online dating world. What should you expect?

First, the numbers: In 2015, Statistics Canada reported more than 14.2 million Canadians were single, while another 3.6 million identified themselves as widowed or divorced. Nearly two-thirds of those divorced or widowed

Canadians were women. It's a pattern that carries into the online dating world.

"Women are at a terrible disadvantage because there are way more women online than men," says Ken Solin, 71, a San Francisco-based dating coach and author of *The Boomer Guide to Finding True Love Online*. Most of his clients are divorcees.

"So naturally, men are in a much more powerful position and unfortunately that doesn't always play well for women. In fact, it normally doesn't."

Many women struggle with anxiety and self-doubt when first getting into online dating, he says. "Most of these people are not rookies to relationships, but a lot of them have never really had a good relationship. A lot of (women) feel that this is the last shot because they can't imagine doing this (dating) again."

Men, oddly enough, seldom display the same kind of nervousness about online dating, says Solin — which also can put women at a disadvantage.

"Men don't try very hard. If you look at online dating sites, if you look at the women's profile, the written profile, they usually write a fair amount about themselves. Men, sometimes it's a sentence or two.

"It's a total crapshoot and it's completely unfair to women because they're just guessing."

Still, Solin insists that if you're over the age of 55 and looking for a partner, casual or long-term, online dating is still your best bet. "I don't know any seniors who haven't tried it at least.

"If you want to meet somebody, you're never going to meet people — or have the potential to meet people — in anywhere near the numbers you are if you go online."

So there you are, nerves steady and ready to date. What comes first?

For dating coach Lisa Copeland, a former social worker from the mid-western U.S.

who now runs a website offering women over the age of 50 tips on finding a partner (findaqualityman.com), step one is an attractive profile picture.

"Men are very visual," she says. "That's how they decide whether they're attracted to you. Some of them don't even read your profile, so you need to have really good pictures."

Selfies should be avoided at all costs, she says; it's far better to get your pictures taken by a professional, or by a friend "who at least knows what they're doing." (And use a camera with a flash, she says. "It really fills in and brightens your face.")

Solin tends to downplay the photo: It's important, he says, but the written profile is critical because it gives a prospective partner a glimpse of who you really are. The key is to avoid boring your audience.

"Be original. I always tell people, 'Don't write that you like to take walks on the beach and have a glass of wine by the fireplace in the winter.' Everybody writes that. Everybody likes that."

It's advice Solin says has helped him in his own love life. He met his current partner of four years online after writing a short story about his favourite city — Paris.

"When I wrote my profile, I wrote this whole story about walking the Left Bank with my lover on a sunny, warm morning, looking at the stalls along the way... a lunch at an outdoor cafe, walk back to the hotel, make love, take a nap, wake up and go out for drinks at a really great cafe and then dinner at a neighbourhood restaurant," he says.

"Well, I got great responses! Especially from people who have been to Paris." His girlfriend was among the ladies who replied. "She liked Paris, too."

How should you approach browsing the profiles of prospective partners? Seek out what you want, says Solin — and don't be afraid to be picky.

"You want to find someone

who's as much like you as possible. The notion of opposites attracting is just this old, debunked, foolish bromide that just isn't true. It doesn't work.

"There's a lot of negotiation that goes on in relationships, but you don't want to be negotiating everything. If you're a very religious person, you don't want to be with an atheist. If you're a very active person, you don't want to be with a couch potato. The trick is to really find someone who is absolutely like you as much as possible."

There are about 1,500 online dating websites out there now. Some — like match.com, [eHarmony](http://eHarmony.com) and [OurTime](http://OurTime.com) — require members to pay a monthly fee. Others, like [OKCupid](http://OKCupid.com) and [Plenty of Fish](http://PlentyofFish.com), are free.

For those just getting started, Copeland suggests having a profile on both a paid site and a free site. "It gives you a broader spectrum."

Solin says your choice of dating site depends in part on your personal preferences — for instance, some sites specialize in profiling people with particular professional, academic or religious backgrounds. The bigger sites, like match.com and [OKCupid](http://OKCupid.com), tend to work better for the people using them simply because of volume — more profiles, more chances to find someone you like.

"In the end, that's the most important aspect of any dating site — who has the members. It doesn't matter what the gadgets are."

Still, he insists that online dating isn't strictly a "numbers game."

"Forget about dozens of dates. If you do this right you may only have two or three dates, but that's enough... because (if) they're the right dates, you don't have to kiss a lot of frogs."

Both Copeland and Solin suggest that your first date with someone you've met online should be a coffee date, one that puts you in a pressure-free setting that gives you a chance to strike up a conversation.

"Men need to understand women don't want to get swept off their feet anymore," Solin says. "So if it's a first date, don't invite someone to a romantic restaurant. Make it a coffee date — the noisier the place, the better — so you'll have a lot of privacy that way."

Coffee dates, Solin says, are also easier to end politely if the connection simply isn't there — saving you the agony of being stuck in an awkward dinner date that drags on for hours.

There are risks, of course. The things that make the internet such a powerful medium — its vast reach and its prospects for anonymity — also make it a playground for creeps and scoundrels. So keep your wits about you, says Copeland, and remember: "If they look too good to be true, they probably are."

Lisa Copeland: "If they look too good to be true, they probably are."

Fraud artists have been known to target women online by zeroing in on certain phrases or aspects of their dating profiles that offer openings for hard-luck stories — a tactic Copeland says has cost some women small fortunes.

"They know people are lonely and they prey on that," she says.

To avoid the low-life types, Solin suggests that people taking part in online dating for the first time — especially women — look for people with strong social networks.

"Women should be very wary of a guy who has no friends. Because a guy who's a loner ... there's a reason for it, and usually it's about trust. If somebody is a loner and you're with that person, you're going to be their entire universe, and that's not good. Couples need to have their own individual lives."

Married people do post profiles on dating sites — although Copeland says most of them are honest enough to report their status up front.

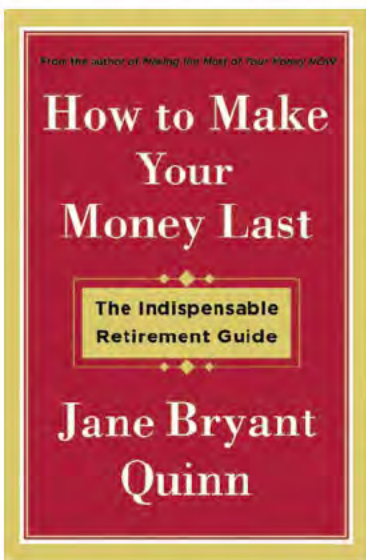
In the end, it all comes down to using common sense, says Copeland. Do that, and you'll find online dating to be a happy — even uplifting — experience, one that can bring you together with someone you might never have met offline, even as you retain your independence. "My clients end up having fun dating, which most women don't. (Most women) hate dating," she says, laughing.

"You have choices. You can have men as friends, you can have them as lovers, you can have them as companions, you can have them in marriage. We don't have to box men in. It can be fun."

Courtesy of Sage, the National Association of Federal Retirees' magazine □



Book Review



“How to Make Your Money Last: The Indispensable Retirement Guide”

By Jane Bryant Quinn

c.2016, Simon & Schuster
\$28.00 U.S. /
\$37.00 Canada
366 pages
Reviewed by the Bookworm

Your No-Plan plan stretches for miles.

You’ve no plans for alarm clocks, suit-and-tie combos, rush-hour commutes, cubicles, or boring meetings. You’re ready to retire and leave them all behind – but can you afford to avoid those things forever? With

“How to Make Your Money Last” by Jane Bryant Quinn, you’ve got a working chance of it.

What will you do when you can finally do what you want?

That’s an important question, says Quinn. The routine you followed for 20, 30, even 40 years probably won’t be the same after retirement, and you may need some direction. You might be happy about not looking at a calendar all the time, but you won’t “want to look at a... calendar that’s blank.”

The key to making the most of your retirement is to make the most of your money. You’ll particularly want to know how to “prudently parcel your money out” so you don’t take too much or too little of the funds available to you for the duration. There are also things to consider: tax issues, investment tools, tricks for bringing more to your bank account, and ways to protect your spouse.

On that latter point, says Quinn, “talk, talk, talk.” Before you retire, discuss expectations and concerns with your spouse, and bring all money matters to the table. It’s not easy, she admits, but it is necessary.

“It’s time for a financial

scan” next, she says. Know how to “rightsize,” consider housing needs, look at savings, and figure out how you’ll budget to trim expenses and still enjoy retirement. Know “Seven Special Situations” that “can’t be shoehorned neatly into the... process” and learn when it’s perfectly acceptable to tell your children “no.”

Educate yourself on the ins and outs of Social Security, and how waiting to file may make a huge difference, long-term. See why Quinn says Social Security won’t “go bankrupt.” Learn to choose the best pension benefits and why buying a pension may be advantageous. Know how to get the right health insurance coverage. Learn about home equity loans and how to leverage your home’s value. And remember: “There’s no clean way of knowing whom to trust.”

Oh, so much to remember! So much to learn, too, but author Jane Bryant Quinn makes it easier in “How to Make Your Money Last.”

From the first pages filled with ideas for filling your time, to the choosing of a Power of Attorney, Quinn covers almost every kind of money matter a retiring Boomer might need to

know – all presented with terms and formulas that are simplified, even for the most mathematically-challenged. I appreciated that Quinn starts most points with need-to-know information, offers other places to turn for help, and includes things of which readers should beware.

All that, and an informal tone make this book a pleasant, helpful read for

current retirees, those about to retire, and younger readers who may want to retire someday. And since that’s you, no doubt, “How to Make Your Money Last” is a book you should plan to read.

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

□

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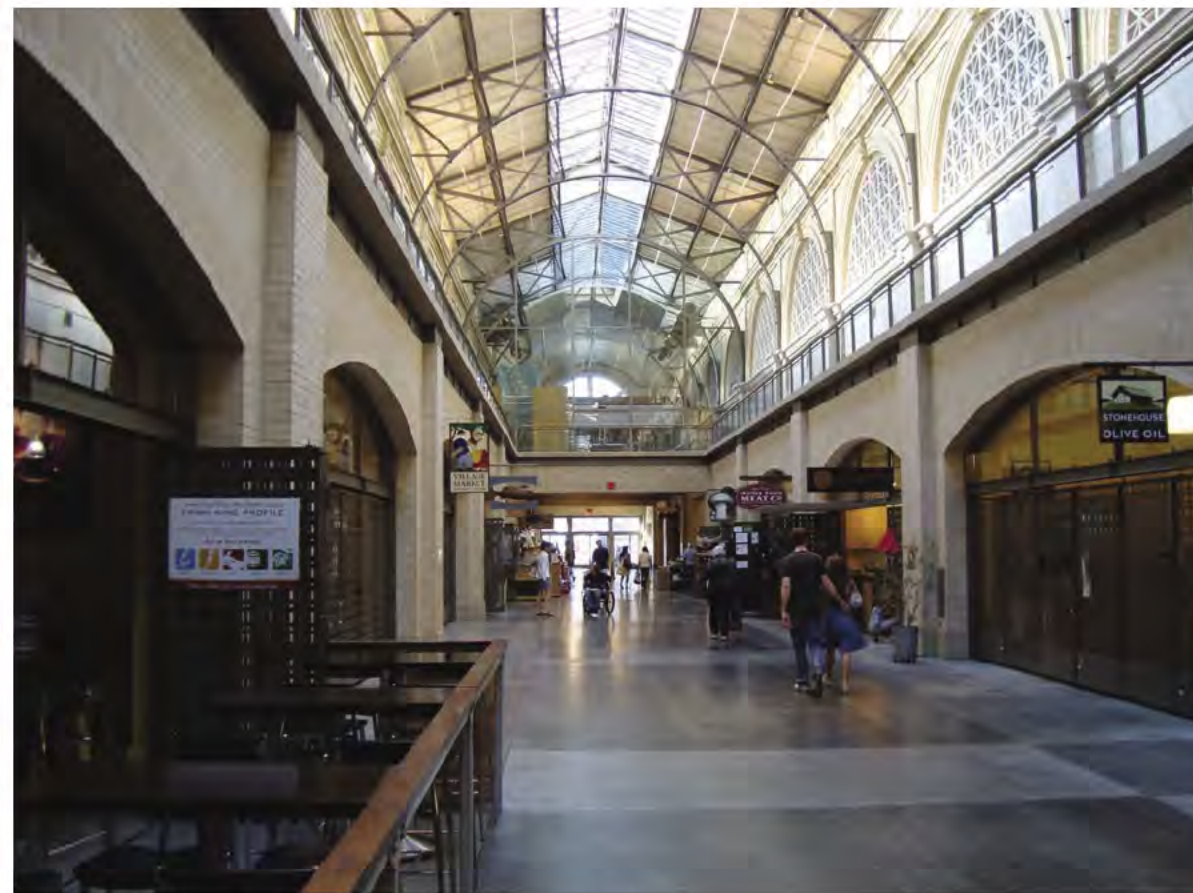
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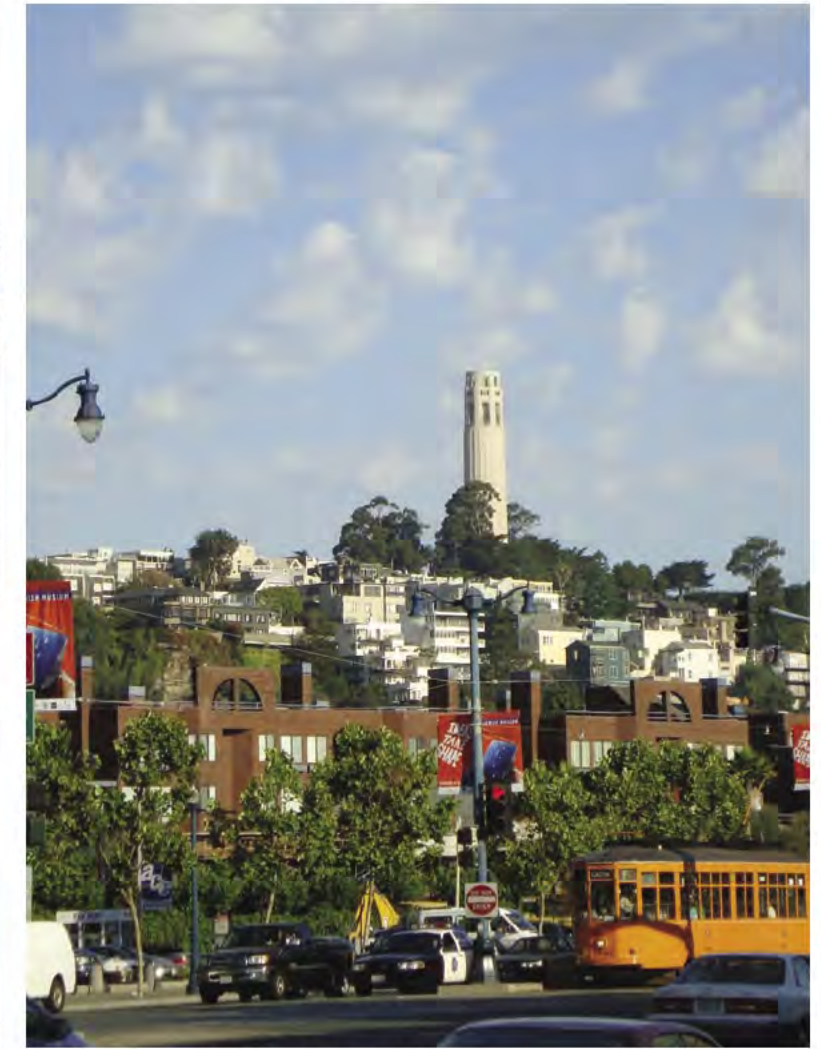
The Ferry Building features wine tastings and artisan food vendors.



Tourist cruise ships of all shapes and sizes depart from various points along the Embarcadero every day.



A view of the Oakland Bay Bridge through the almost ever-present fog.



Coit Tower overlooks the Embarcadero.



The sun shines down over the bay as locals and tourists start their day.

Pier to Pier

Walking the San Francisco Embarcadero

Story and photos by Keith Callbeck

Page design and layout by Winifred Ribeiro

“The best way to really learn about a city is to go for a walk,” my friend Todd once told me. This simple advice has been the best I’ve ever gotten for travelling to new places. And walking the piers of San Francisco gives a great snapshot of the bay area.

My wife, Elaine, and I were staying at a hotel in

downtown San Francisco, across the street from the Ferry Building. The hotel had an amazing lobby atrium that was open air all the way to the top of the 17-story building. I was wracking my brain trying to figure out why it was so familiar when it finally came back to me that it was the lobby used in the filming of *The*

Towering Inferno. You can bet I checked the emergency exit information after that.

We started our day at the Ferry Building, also known as Pier One (no relation to the store chain of the same name). The site of the ferry that ran from San Francisco to Oakland (long replaced by the Oakland Bay Bridge),

the Ferry Building is now a bustling market with shops, wine tasting, and a twice-weekly farmers market. With a bag of fresh fruit and hot coffees from Peet’s Coffee & Tea, we set out to count the piers.

Many of the piers along the Embarcadero are still in use, either for touring vessels, private yachts and boats, or as working piers for fishing. The sights and sounds along the waterfront are a constant flow of interesting places to stop and photograph. Pier 7 is a famous stop along the way. A narrow pier stretching out into the bay, Pier 7 is always home to a few people casting a fishing line in for a quiet day. My wife and I took an early break to look out over the water and relax. We finished our coffees and moved on to our side trip on Pier 33.

Pier 33 is where the tours to Alcatraz leave, so it is always a crowded area. Alcatraz is a great adventure in itself and highly recommended. Alcatraz is one of those few places that lives up to the hype. I’ve toured it several times and it is always fascinating.

If you have the time, add in Angel Island, a state park that has never been significantly developed. Angel Island has tours or you can walk and bike around on your own. A beautiful escape, so close to the city.

After fighting the crowds waiting to head to the prison, we encountered a whole different type of crowd at Pier 39. Home to shops, outdoor magic shows and tons of wonderful places to eat, Pier 39 is a mix of outdoor mall and boardwalk. Always a popular destination with tourists and locals alike, we had a great time shopping for salt water taffy and sculpture. I picked up a bronze plate that reads “Oval Office” for just a few dollars. Time to give my home office some misleading signage.

Along the pier, my wife spotted two sea birds on a nearby railing. A white seagull stood quietly while a darker bird looked around then screeched loudly in the other’s ear. Elaine joked the quiet one looked like a hen-pecked husband. We watched the birds for quite a while and this seemed to be their ongoing relationship.

We were almost at the end of the piers and took a look around at the World War 2 ships-turned-museums at Pier 45. Then it was time for lunch and nothing compares to Boudin’s Bakery. Home of sourdough bread, Boudin’s has been nurturing the same “mother dough” since 1849. Each day for over 160 years, a bit of dough passes from one batch to the next so every bite is a little bit of history.

Boudin’s makes an incredible clam chowder in a sourdough bowl, marrying local seafood with local baking. With chowder overflowing

the sourdough bun, the seafood lover in me was in for a treat. That would also be the fuel we needed to leave the boardwalk and continue on our San Francisco adventures. Next stop was the long climb to Coit Tower, a story for another day.



The Embarcadero is the eastern waterfront along the San Francisco Bay. It was constructed on reclaimed land along a three mile long engineered seawall.



San Francisco is a surprisingly relaxing destination. Full of life, but also smiling faces and a welcoming atmosphere.



Pier 7 is a favourite of rod-and-reel fishermen and those looking for a special view of the Bay.



The Rock, Alcatraz, is one of the most popular tourist sites in San Francisco and you can get a great view as you approach the north end of the Embarcadero.



These birds have developed an unusual relationship with each other.

3 life-saving skills you need to know

(NC) Learning simple skills that could save a loved one's life in an emergency is essential knowledge you'll never regret

acquiring. Here are three skills every parent, young adult and older adult should have:

1. **CPR.** Learning how to

perform CPR properly through an in-person or online class is easy, but can be used in many emergencies. This includes heart

attacks, sudden cardiac arrest, drowning, and choking. This life-saving technique which consists of pushing hard and fast in the center of the chest can be used on adults, children and infants (but not newborns) to keep oxygenated blood flowing to the brain and other vital organs until first responders arrive. Many CPR courses also offer first aid training as well, another useful skill for emergencies.

2. **Using an AED.** An automated external defibrillator is a device that checks a person's heart and delivers an electric shock if it has stopped beating normally. Designed to let you deliver a shock only if it determines one is needed, AEDs like the Philips HeartStart are safe and easy to use. It has a simple step-by-step process with clear, adaptive voice instructions to help even the most inexperienced responders.

According to the Heart and Stroke Foundation, taking action by doing CPR

and using an AED quickly is extremely important because most cardiac arrests happen at home or in a public place. It's so common that it barely makes a ripple in the news, yet a growing number of Canadians are alive today because someone saw them collapse and had the courage to quickly start CPR and use an AED.

3. **Treating hypothermia.** This skill is equally useful in the winter and summer, as freezing cold temperatures in the air and in lakes and other bodies of water can lead to hypothermia any time of the year. Call 911 for immediate medical attention first, then gently move the person out of the cold, remove wet clothing and cover with blankets. Give them warm beverages and warm, dry compresses, apply only to the neck, chest wall or groin. Don't apply direct heat, and monitor the person's breathing in case they need CPR.

Find more information at www.philips.com/aed. □

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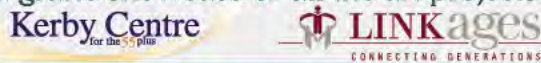


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Learning to love yourself in a harsh world: eight ways to stop seeking happiness "out there" and learn to embrace, appreciate, and love yourself now

Tired of looking for self-worth and acceptance in all the wrong places? Author and speaker Maria Nhambu explains that happiness and real love begin closer than you likely imagine; they start with you and nowhere else.

BY MARIA NHAMBU

When you face ongoing struggle and disappointment, it's hard to feel good about yourself. Maybe despite countless bad dates you just can't find a suitable partner. Maybe you lost your job and can't find a new one. Maybe you've poured your life into your children only to be disappointed by their lack of gratitude, ambition, or empathy. Whatever the circumstances, when you face frequent rejection, strife, and loneliness, it can take a toll on your self-esteem.

Can you feel good about yourself even if no one else recognizes, validates, or otherwise acknowledges your worth? Absolutely yes. Life will wear you down if you let it, but people who fully love and nurture themselves can face the hard parts of life without it damaging their core.

As described in my new book *Africa's Child*, my childhood had more than a fair share of heartache, abuse, and sorrow. Raised in an African orphanage for mixed-race children, I experienced routine physical abuse, poverty, sexual exploitation, and illnesses that nearly killed me—all before my eighteenth birthday. Further, I was frequently reminded by the nuns running the orphanage that I was a "child of sin." One might predict that such trials would all but destroy a person's self-worth for good. I reject the idea that the

brutality of life can sabotage the human spirit. I always knew I had the inner resources to deal with whatever happened to me. I understood very early that I was responsible for my own happiness, and that happiness begins with loving myself unconditionally. And if I can love myself after everything I've endured, anyone can. Keep reading for advice to find your way along the path to self-love.

First, make sure you're really "showing up" for your life. If you're feeling worthless or beaten down by "failure," ask yourself if you're giving anything less than your best in all areas of life. If you're not giving your best, vow to make a change today and put forth the effort and passion required to achieve success.

Remember that you have a choice. Regardless of what happens to you, you ultimately choose how you feel about yourself. Make power choices instead of giving in to self-pity or feeling useless. Each day, resolve to treat yourself in a positive and supportive way and dwell on what you know is good about yourself.

Respect your own uniqueness. Stop comparing yourself to anybody else and never, ever put yourself down. People tend to judge themselves mercilessly. We constantly get messages

from the media telling us how we should be, but don't listen to them. Accept yourself as you are and don't waste your time rating yourself in relation to others.

Be present to yourself. Tuning in and being present with yourself is one of the greatest ways to love yourself. Go within and listen carefully to how you are feeling when things are happening around you. Because that space within is where you will find the truth and be comfortable.

Figure out what makes you happy and focus on that. Imagine situations and activities that give you the most happiness. It could be hiking, singing, reading, or anything that energizes you and brings you joy. What activities make you feel best? Doing what you love is a powerful way of caring for yourself.

For me, dancing is soul-restoring and brings release and happiness. Dance helped me survive and find joy in my difficult childhood. For me there's no judgment in dancing. Everything flows and I'm very present. I send my mind on vacation, and let my body just dance freely.

Be proud of your talents and gifts. Don't sell yourself short by overlooking or downplaying your natural strengths and talents—even if no one is acknowledging them.

Accepting your gifts shows that you know and trust yourself. Remind yourself of your gifts, whatever they are, and feel gratitude for them. Keep in mind that when you learn to appreciate yourself, others will sense and be attracted to your confidence.

Find someone to talk with. As a child, "Fat Mary" (the nickname given to me by the nuns who ran the orphanage) created another "Fat Mary"—part friend, part consoler, part counselor—who loved me unconditionally and held my sorrows, traumas, and joys until I was able to understand them. Fat Mary was a steadfast source of love that carried me through the highs and lows of my life.

Talking about events and feelings is important. As a child, I talked to Fat Mary, but also with friends and adults. Finding someone you trust to confide in when you're feeling sad or depressed will lighten the burden.

Create a "family" of your own. "Family" doesn't always have to mean your blood relatives. I encourage people to create intentional families of friends and to find belonging in the community you make together.

I've learned that my friends were really my family. Your family doesn't have to be the one you were born into—it can be the one



you intentionally choose.

Despite the negative external messages I so often received in my life, I never allowed them to alter how I feel about myself. If you are walking through a valley of sorrow and self-doubt, know that you already have the tools to love yourself again. Though it may not always be easy, you can reconnect to your own goodness and become the strong, confident, and capable person you were meant to be. □

About the Author:

Maria Nhambu is the author of Africa's Child, the first book of the Dancing Soul Trilogy, as well as a speaker, dancer, and educator. Born in Tanzania, East Africa, and raised in an orphanage run by German nuns for mixed-race children, she sustained her spirit through dance and kept alive her dream of further education in the United States. There she created the popular workout based on African dance (Aerobics With Soul®). To learn more about Nhambu, please visit www.marianhambu.com.

About the Book:

Africa's Child (Dancing Twiga Press, 2016, ISBN: 978-0-9972561-0-9, \$24.95) is available from major online booksellers. □

Tips for a healthy recovery after a heart attack

(NC) Tim McEown, 52, was at home with his girlfriend when he had a heart attack. His girlfriend called 9-1-1 and Tim was rushed to the hospital. In less than 70 minutes, he had stents implanted to reopen his narrowed arteries. The procedure was done through a three-quarter-inch incision in his wrist.

Tim is one of the estimated 1.3 million Canadians living with the effects of heart disease. Thanks to research advances since the 1950s, many more people are surviving heart attacks – as many as 95 per cent of those who make it to hospital.

While that is great news, these survivors face chal-

lenges returning to good health and avoiding future episodes. For Tim this has meant quitting his two-pack-a-day smoking habit, plus taking medication to control high blood pressure and high cholesterol. Four years after his heart attack, he feels great and is more fit than he has ever been.

If you or someone you love has had a heart attack, there are steps you can take to make a fuller recovery, working closely with your doctor.

Start rehab: Cardiac rehabilitation programs have shown to help survivors recover to the fullest. Talk to your doctor about how you can join a program near you.

Get active: After a heart attack, exercise is key to recovery. Regular physical activity improves cardiovascular health and can reduce your risk of a second heart attack.

Go smoke free: Within a year of quitting smoking, your added risk of heart disease will drop to half. Being smoke free also reduces high blood pressure, the number one risk factor for stroke. **Eat well:** Your body needs the right type of fuel to recover. Aim for between five and 10 servings of vegetables and fruit each day. Make at least half of your grains whole grains, and limit salt and sugar.

Ask for help: It's normal to feel different emotions when you return home. In some cases, cardiac events can trigger depression. If you're feeling overwhelmed, reach out for help. Recognizing the signs

and starting treatment early can help speed up recovery.

More information is available online at heartand-stroke.ca/heartdisease.

www.newscanada.com □

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Take control of your heart health



ing and maintaining a healthy weight and waist, you can significantly reduce your risk for heart disease and stroke, and help control other conditions such as high blood pressure, high blood cholesterol and diabetes.

Maintain a healthy diet

The foods you eat affect your health. Start by making sure you eat five or more servings of fruit and vegetables every day to get you on track to a healthier diet.

Stay active

People who are NOT active have double the risk of heart disease and stroke as well as increased risk of diabetes, cancer and dementia. Being active helps your heart, brain, muscles, bones and mood.

Working toward 150 minutes of moderate to vigorous activity every week is one of the most important things you can do for your health. And if you already have heart disease, regular activity is one of the best ways to make a good recovery.

Choose to not smoke

Smoking contributes to the buildup of plaque in your arteries, increases the risk of blood clots, reduces the oxygen in your blood, increases your blood pres-

sure and makes your heart work harder. You might be afraid that quitting will be too hard, but there is plenty of help available when you are ready.

Reduce Stress

Stress is a part of life for just about everyone. Sometimes it's not easy to recognize stress because we are caught up in the flow of life. Although stress happens first in the mind, it has strong effects on the body, such as higher cholesterol or blood pressure levels.

Control alcohol consumption

How much and how often a person drinks alcohol are key factors that increase or decrease health impacts. Canada's Low-Risk Alcohol Drinking Guidelines provide guidance on risky drinking patterns, and stress the need for avoidance of alcohol during pregnancy. Low risk does not equal no risk. Whenever unsure, always consult your healthcare provider.

You can get started today by taking a free online risk assessment at heartandstroke.ca/risk. For more information, resources or health etools visit heartandstroke.ca.

As many as nine in 10 Canadians have at least one risk factor for heart disease and stroke. While some risks are outside of our control, up to 80% of premature heart disease and stroke is preventable through lifestyle choices that can reduce key risk factors.

You can take control and decrease your own risks by making small, healthy changes in your daily routine. Making changes is always challenging. Your healthcare team can help you figure out what risk factors you should focus on first and set goals that you can reach.

Maintain a healthy weight

If you are struggling with your weight, you're not alone. Over 60% of Canadian adults are overweight or obese. By achiev-

Volunteer Spotlight



Rani Mohan

Rani was born and raised in Calgary, AB and has had a career in a variety of different areas including as a teacher and as a Licensed Practical Nurse (LPN). It was during her Health Care Aid practicum placement that Rani was first introduced to Kerby Centre. After two weeks of her practicum she realized she loved working in the Adult Day Program (ADP) and decided to continue volunteering at Kerby Centre. You can find Rani in ADP most Tuesdays and Wednesdays. In between volunteering, Rani enjoys spending time with her son, reading, and taking walks. Rani said she likes volunteering at Kerby Centre because it's a great place with great resources. She particularly likes working in ADP because she feels comfortable there. The clients are respected and it's a great team to work with. Since October 2016, Rani has already contributed over 118 volunteer hours. Thank you Rani, for all that you do for the Kerby Centre!

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VALENTINE'S DAY Dine & Dance

TUESDAY FEB. 14TH
inside of ZEN 8
\$20
PER PERSON

COCKTAILS
5-6PM
\$4 Highballs
\$5 Beer
\$7 Wine

BUFFET
6PM

CASINO
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<https://www.eventbrite.ca/e/valentines-day-dine-and-dance-tickets-21072946009>

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ASK THE EXPERT ABOUT HEARING LOSS

By Dr. Carrie Scarff

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

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

DON'T DELAY GETTING HELP WITH YOUR HEARING!

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

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

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

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

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

www.audiologyinnovations.ca

Crossword Puzzle

PREMIER CROSSWORD/ By Frank A. Longo

LINKING VERBS

ACROSS	58 "Nothing — it seems"	113 Eventual oak	15 Don Marquis' "— and Mehitabel"	56 Ariel, e.g. — elliptical fish	90 Scale part (chain for kids)
1 Defers (to)	60 FALL	114 ERASE	16 Poet Tate	57 Large mil. branch	92 Toys — (chain for kids)
5 Pretenders	65 Suffix with host	122 Proper noun in an atlas	17 "It really seems to me ..."	59 Not volatile	93 TV "Science Guy"
11 Animistic religion of northern Asia	68 Certify	123 Ripped thoroughly	18 Moral failure	61 Flying British app	94 Ruhr article
20 Adored star	69 Actress Ortiz or Gasteyer	124 Huge-scale	19 Pithy remark	62 Ridesharing	95 Turnpike toll, e.g.
21 How bed linens are often sold	70 Ghost shout	125 Person on both sides of an issue	24 Math subj.	63 Stir	96 Takes for ransom
22 Audio product introduced by Bose in 1993	71 Marketing space in a newspaper, e.g.	126 Treats with malice	25 Cave beings	64 Curly's bud	97 Wallach of "Nuts"
23 CHARM	74 "Li'l ol' me?!"	127 Gas brand	29 With 56-Across, compete to obtain	65 Ferrari who founded Ferrari	98 Old aviation inits.
26 Spending jag	75 STEAL	DOWN	30 Suffix with czar	66 Riverbed deposit	102 What pull-ups work
27 "— ed Euridice"	79 Donne, e.g.	1 Spill-catching wear	31 LAX info	67 "Keep it in"	103 With 101-Across, thus far
28 "Ben- —"	81 Lead-in to history	2 Poem of laud	32 Madras "Mr."	72 Secluded valley	105 Actress Durance
29 SEE	82 E.T.'s human friend	3 "Amazing!"	33 Female sib	73 Arm of Israel	106 Evaluated
34 Citi Field MLB team	83 Ranch rope	4 Ramp for accessing a ship	34 Turner of an insurrection	76 "Don't worry"	108 Sends cell messages
37 Clothed very shabbily	86 Fizzy drinks	5 Gem sides	35 "Tall" story	77 — dixit (unproven assertion)	109 Unclear
38 Prefix with color	90 Holiday song	6 Ghostly pale	36 Mil. officers	78 Cat cry	111 Kind of gel
39 Fleecy beast	91 SUPPLY	7 Jay-ell linkup	40 Rd. relative	79 Chi-omega linkup	112 Unchanged
42 Lose vigor	95 "Aloha Oe" instruments, for short	8 Psychic "gift"	41 Physicist Curie	80 Alley — temporarily	114 Photo —
43 Not difficult	99 Crux	9 Stimp'y's bud	44 Funny Foxx	84 Kind of blue	115 Deli staple
44 HEIGHTEN	100 Czar's edict	10 Small porch	45 English noble	85 Of the region just north of the Antarctic Circle	116 Cut off
48 Grows older	101 See 103-Down	11 Small bird that builds edible nests	46 Special time	87 Female gametes	117 Fizzy drink
50 Daisy cousin	102 Mint-family herbs	12 Visible air	47 Strikes (out)	88 Catastrophe	118 Geller from Israel
51 California's Point —	104 Gets more narrow	13 Chevy's Sonic, before 2011	48 Heady drinks	89 Antarctic penguin	119 Bottom-line
52 Was of use to	107 CHANGE	14 Many adults	49 Docile		120 Prefix with gender
56 See 29-Down	110 "... — mouse?"		52 Actor Driver		121 Prefix with friendly
	111 Davis of "Hot Stuff"		53 "No" from a higher-up		
			54 Italian wine area		
			55 Luge surface		

Solution on page 27

LEAP YEAR

Released January 2010 (1 hour & 40 minutes)
Rated PG Comedy/Romance

**Friday February 24th, 2017
at 1:00 PM in the
Kerby Centre Lounge**

Tickets are \$1.00 from the
Education and Recreation Department, Room 305

Price includes snack and a drink!

Sponsored by The Lodge at Valley Ridge



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“Frog Racing” is one of the new activities introduced at Kerby2: East Village. The game is very fun for older adults, while also providing some manual dexterity practice.

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 Visit our website:
www.miraculumhomecare.com



••• Seniors Scene •••

Greater Forest Lawn 55+

Greater Forest Lawn Five Star Bingo will take place at 12:15 p.m. on February 2 and 16 at 4980 – 25 Street SE., situated on Bus Route-Circle #72 or #73. For information please call 403-248-8334. For Olde Tyme Sake will play for the dance on February 4, and Sentimental Journey will play for the dance on February 18. Doors open at 6:30 p.m. and the dance starts at 7:30 p.m. The cost for members is \$12, for non-members \$13. There will be Sunday dances on February 12 and February 26 from 1:00 p.m. to 4 p.m. The cost is \$5, coffee and snacks will be provided. Greater Forest Lawn 55+ Society is located at 3425 - 26 Avenue SE. For more information about these and other programs please call 403-272-4661 or visit www.gfls.org.

Good Companions 50 plus

Good Companions will celebrate February birthday members with a TGIF birthday party on February 3 from 1:30 p.m. to 3:30 p.m. The cost is \$6. Val's Jam and Sing-a-long will be on February 10 from 7:00 to 9:00 p.m. Folk Music Singers will be featured on February 13 and February 27 at 10:00 a.m. Presentations are to be announced for the Tea and Conversation programs on February 13 and 24, which run from 1:00 to 3:00 p.m. The cost is \$2. On February 24 the Jammer's Night is by donation from 7:00 to 9:00 p.m. Snacks will be welcome. Good Companions 50 Plus Club is located at 2609 – 19 Avenue SW. For more information about these and other programs please call 403-242-3799 or visit www.gc50plus.org
 Compiled by Margaret McGruther

••• Community Events •••

Girl Guides of Canada – Calgary Area

Westrockers Trefoil Guild invites all adult members and former members of Girl Guides to a Thinking Day Celebration and Tea. Members and former members of Girl Guides/Girl Scouts of other countries are very welcome to attend. The event will take place at Guide House, 2188 Brownsea Drive NW on Saturday, February 18 from 1:30 p.m. to 3:30 p.m. For more information, please contact Nancy Smith at 403-797-6824

Compiled by Margaret McGruther

Sandra G. Sebree Lawyer
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Ill prepared for long-term care costs

It's not a topic that most people want to think about, but as Canadian's population ages it's inevitable that some of us will need long-term care, and paying for it could be an issue.

Long-term care the term used to describe the type of care required for people who may have ongoing physical or mental impairments and require daily assistance or support over many years. This support can be provided in the home or in an institutional setting. Often, those requiring long-term care are elderly.

Three quarters of Canadians (74 per cent) admit they have no financial plan to pay for long-term care if they need it, according to a poll by Leger Marketing conducted on behalf of the Canadian Life and Health Insurance

Association (CLHIA).

“So many of us have not adequately prepared for future long-term care needs,” says Frank Swedove, president of the CLHIA. “Baby boomers are aging and unless action is taken now, they will fall well short in funding their long-term care.”

The CLHIA estimates that it will cost almost \$1.2 trillion to provide long-term care to the baby boomer generation as they pass through old age, and that current government programs and funding will only cover about half of this. The resulting \$590 billion funding shortfall is equal to about 95 per cent of all individual registered savings plans in Canada today.


“Not only does the current system not have adequate capacity for our future needs, but patient care also

suffers because all too often, care is not provided in the most appropriate settings,” adds Swedlove. The Ledger poll also showed that 77 per cent would prefer to receive care in their own homes.

Governments can help close the funding gap being more efficient and effective in how long-term care is currently delivered, and by providing incentives to Canadians to take responsibility to protect themselves from possible high long-term care costs. One such possibility would be to introduce an RESP-type savings vehicle targeted at long-term care costs or provide tax incentives for the purchase of long-term care insurance.

Courtesy of News Canada

Please join us at Kerby Centre for a special free film screening





March 14 1:30pm

ELDER IN THE MAKING

Film screening is FREE, call Education & Recreation @ 403-705-3233 to reserve your place.

Kerby Centre - 11337 Ave SW
 Free Parking, please register at reception when you arrive

Funded by the Government of Canada  **Canada**

Top 5 winter travel tips for seniors

(NC) If you are flying during the winter months, make sure you're ready for airport security. Start your winter vacation on the right foot and breeze through security with these simple tips from the Canadian Air Transport Security Authority, which is responsible for screening passengers and their belongings at designated Canadian airports.

- 1. Liquids, aerosols, and gels.** If you're travelling with non-solid food, beverages, or personal products in your carry-on baggage, containers must be 100 mL or smaller and they must be placed in a 1 L clear resealable plastic bag. Larger containers should be placed in your checked baggage.
- 2. Medication.** Prescription and essential non-prescription medications — such as cough syrup, decongestant spray, and contact lens solution — are exempt from liquid, aerosol, and gel restrictions. Present these items to the screening officer for inspection.
- 3. Clothing.** Wear easy-to-remove outerwear that can quickly be placed in

the bins. Avoid belts with a large buckle, clothing with metal snaps or clips, and large pieces of jewellery that could set off the metal detector.

4. Gifts. If you're bringing gifts, leave them unwrapped as their contents may need to be inspected.

5. Assistance. If you need help at the checkpoint, look for the family or special needs lane. It has screening equipment that can accommodate larger items like mobility aids and screening officers who offer additional assistance.

Find more information online at catsa.gc.ca or call 1-888-294-2202.

www.newscanada.com □



Phone 403 705-3237

Fax 403 705-3211

travel@kerbycentre.com

1133 7 Avenue SW, Calgary, T2P 1B2



Westjet Hangar

Feb 13, 2017.

Members \$18.00

Non-Members \$ 23.00

Cut Off Date:

February 6, 2017.

Stage West "Drinking Habits"

March 15, 2017.

Members \$81.00

Non-Members \$ 86.00

Cut Off Date:

February 10, 2017.

Costa Rica and Panama Canal Cruise

February 14, 2017 (20 days)

From Dbl. pp \$13,066

(for oceanview stateroom)

Includes return flights

We will help you arrange your tour

- Cruises & River Cruises to any destination

Tell us your destination/date. We can help

- Don't see the tour you want? Please call us.

Irish Splendour

February-March, 2017 (8 days)

From Dbl. pp. \$1359,

Sgl. +\$300 - \$540

Includes 6 breakfasts, 3 dinners

Remember!
When you book with us, you help yourself and support Kerby!

Western Caribbean Cruise

Feb 12-19, 2017 (8 days)

From Dbl. pp. \$3287

(inside cabin)

Includes return flights

Mexico's Copper Canyon Rail and Tour

March 7, 2017 (15 days)

From Dbl. pp \$4397,

Sgl. \$5187

Includes return flights, daily breakfast and dinner and 7 lunches

Victoria "Stay Awhile"

April 3 or April 10, 2017 (9 day motorcoach)

From Dbl. pp.\$1339.00 + GST 66.95

Includes 5 nights stay at Chateau Victoria Hotel

11 days

"Alaska Cruise and Tour"

June 11 – September 3, 2017. From \$4697 - \$5297

(inside cabin) excl GST.

Includes: return flights, 7 day cruise, 3 days in national parks (excl meals).

- We have details on all-inclusive trips to any destination.

Unescorted or escorted.

- Please call us with your destination request.

"For my part, I travel not to go anywhere, but to go. I travel for travel's sake. The great affair is to move."
Robert Louis Stevenson

Escorted Motorcoach Tours

TEXAS and LOUISIANA
Circle tour that includes 10 US states!
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ARIZONA DESERT and CANYONS
Phoenix, Tucson, Grand Canyon and more!
16 days, February 19 guaranteed

VICTORIA STAY AWHILE
Enjoy a "Taste of Spring" tour!
9 days, April 3

ALASKA MIDNIGHT SUN
Includes Inside Passage Cruise!
19 days, June 4, June 25

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Crossword Solution

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

Puzzle on page 19

Travel Insurance
DON'T PACK WITHOUT IT!

Wherever you plan to travel Canada? The world? it is wise to obtain emergency travel coverage.

Manulife Financial Travel Insurance.

For a free quote and to find out more call:

Lawrence Gerritsen
403-804-4460 in Calgary or
1-888-804-4460 Toll Free
email: lgerritsen@telus.net

LAUGHLIN 10 DAY TOUR 10 Days – Departs Mar 5, 2017 - \$749.00 Helena, Wendover and Laughlin Day Trip to Oatman and Bullhead, AZ	HISTORIC DEADWOOD 7 Days – Departs Apr 23, 2017 - \$719.00 Great Falls and Deadwood Mount Rushmore and Crazy Horse Memorial
LAS VEGAS 9 days departing March 18 2017 \$749.00, Helena, Wendover and Las Vegas Side Trip to Hoover Dam and Outlet Shopping	HARRISON HOT SPRINGS/VICTORIA 9 Days – Departs Apr 26, 2017 - \$1,179.00 Three Valley Gap, Harrison Hot Springs, Victoria, Salmon Arm, Butchart Gardens, Kilby Historic Site and more.....
LAUGHLIN & GRAND CANYON 12 Days – Departs Apr 1, 2017 - \$949.00 Helena, Wendover and Laughlin, Grand Canyon, Oatman, and Bullhead, AZ, and Avi Resort & Casino.....	PROMOTION TOURS Toll Free 1-866-460-0777 www.promotiontours.ca
POLSON, MT - FLATHEAD LAKE CASINO TOUR 4 Days – Departs Apr 18, 2017 - \$349 Polson, MT Kwa TaqNuk Resort & Casino Day Trip to Gray Wolf Peak Casino.....	Prices based on per person double sharing + GST on Cdn. portion

Full Trip Details can be found in our 2017 Brochure and Website

Life Time Highs Corp.
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Slots of Fun Overnight Trips & Shopping Adventures

Stoney Nakoda 2017: Feb 20-21, Mar. 20-21, Apr 24-25 Incl: Transp, 2 days / 1 Nt, Incl:Transp, 2 days / 1 Nt, Accom, 1 Meal, 1 Hot B/fast, & \$5.00 casino play \$75.00 pp / dbl

Banff Kananskis Stoney Nakoda 2017: Apr 30-May 2 Incl: Transp, 3 days / 2 Nt, O/night at Stoney Nakoda, Day trip to Banff, casino package and more: \$199.00 pp / dbl

BONNERS FERRY 2017: MAY 28 - 31: Incl: Transp, 4 days/3 Nts Accom, duty free stops, fun on the bus, Play with Cdn \$ on CDN Slot Machines \$344.00 pp / dbl - Inn, \$314.00 pp/dbl - Lodge

Cranbrook St. Eugene 2017: Mar 28 - 31 Incl: Transp, 4 days / 3 Nts, Accom, Casino Package, fun on the bus \$359.00 pp / dbl

River Cree 2017 : Mar 12 - 14 Incl: Transp, 3 days/2 Nts Accom, 2 full b/fast, \$10.00 play, fun on the bus, Lethbridge departure, pickups enroute \$259.00 pp / dbl

Moose Jaw 2017: Apr 18 - 21 Incl: Transp, 4 days/3 Nts Accom - Temple Gardens & Mineral spa, Casino Package, fun on the bus, friendly hosts. \$399.00 pp / dbl

Camrose Resort & Casino 2017: June 11 - 13 Incl: Transp, 3 days/2 Nts Accom, \$20.00 food/bev card, \$5 Tito ticket, Lethbridge depart, pickups enroute: \$229.00 pp / dbl

Wendover Nevada 2017: Sept 10 - 15 Incl: Transp, 6 days/5 Nts Accom, 1 nt-Butte, 3 nts-Wendover, 1 nt-Helena CALL FOR DETAILS

Coeur D' Alene Resort 2017: Oct. 20 - 23, Dec. 5 - 8 Incl: Transp, 4 days/3 Nts Accom, duty free stops, shopping adventures CALL FOR DETAILS

Day Trips 2017: Stoney Nakoda Day Trips 2017: Feb 1, Mar 2, Apr 3, May 1, Jun 1 (SE Calgary Pickup Available) \$20.00 Rosebud Theater, 4 Corners of Calgary Dining, Cross Iron Mills (Shopping and Casino)

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587-223-0203 www.lifetimehighs.club

Kerby Centre's Activities, Programs, & Services

Dates to Remember Kerby Centre

MAPLE LEAF QUEST :
Olympic Oval Walk.....Tuesday, February 14

Family Day (Kerby Centre closed).....Monday, February 20

MONTHLY MOVIE :
Leap Year.....Friday, February 24 1:00 pm

Shop at Kerby Centre

Wise Owl Boutique (Rm 214) Mon-Fri 10am - 3pm	Next-to-New (Rm 203) Mon-Fri 10am - 2:30pm	Nordic Walking Poles Visit Education and Recreation to learn more!	Woodshop (Rm 102) Mon-Fri 9am - 12pm & 1 - 3pm
---	--	--	--

Fit Room (Rm 108)

403-705-3233
Monthly and yearly memberships available!
Mon—Fri
7:30am—7:30pm

Kerby Centre 2017 Tax Clinic!

Kerby Centre 2017 Tax Clinic will kick off on March 1. The Tax Clinic provides free assistance in filing tax returns for low-income adults who are 55+.
Appointments can be booked from February 1 by visiting the Information Resources office in Room 206 or by calling 403-705-3246.

FREE HEALTH PRESENTATION

IS MEDICAL CANNABIS RIGHT FOR YOU?

Explore the uses and benefits of this natural medicine with Natural Health Services.

Monday February 13, 11:00 am to 12:00 pm Room 205
Free. No registration required.



Craft Group Items For Sale!

Come see the awesome assortment of homemade crocheted/knitted items the Craft Group has for sale.
All proceeds go to Kerby Centre.
Wednesdays 9 am-12 pm— Room 311

Kerby Centre Daily Drop-in Programs and Activities 1133 7th Ave SW

Monday	Tuesday	Wednesday	Thursday	Friday
Musical Recorders Group (Rm 313) 1 - 2:30pm Cribbage (Rm 307) 1 - 3:30pm Writing Group (Rm 301) 1:30 - 3:30pm Pickleball (Gym) 3:30 - 5pm Mahjong (Rm 307) 10:30am - 12:30pm Cost: \$2.00 Knitting for a Cause— 2nd and 4th Mondays only (Dining Rm) 10am - 12pm Cost: Free	Adult Colouring Book Tuesdays (Rm 307) 1 - 3pm Cost: \$2.00 Options 45 - Employment Workshops (Lounge) 1:30 - 3pm Cost: \$2.00	Bridge (Rm 307) 1 - 3pm Dance (Lecture Rm 205) 1 - 3pm Cost: \$2.00 General Craft Group - (Rm 311) 9am-12pm Cost: Free	Artist Group (Rm 313) 10am - 3pm Cost \$1.50 half day Latin American Club (Rm 119) 10am - 12pm Pickleball (Gym) 3:30 - 5pm Cost: \$2.00 Kerby Tour (Dining Room) 10:30 - 11:30am	Spanish Conversation Group (Rm 311) 10am - 12pm Badminton & Ping Pong (Gym) 10:30am - 1pm Cost:\$2.00 Krazy Karvers Woodcarving Club (Woodshop Rm 102) 10am - 3pm Cost: \$1.25 per hour

Dates to Remember K2-East Village

K2EV closed (Family Day).....Mon Feb 20

Drops of Peace (Meditation).....Fri Feb 10, 10:30-11:30am

Frog Racing (NEW).....Tues Feb 7,14,21,28, 10:00-11:30am

Calligraphy for Fun (Making Letters Fabulous)..Mon Feb 13, 1:00-3:00pm

Chow and Chatter.....Wed Feb 15, 12:00-1:30pm

Lifespring Church – Bible Study..... Wed Feb 1 & 15, 7:00-8:00pm



Kerby 2 St. Andrews
1-10601 Southport Road SW
403-705-3233

Visit our website
(www.kerbycentre.com) for more information on courses and resources offered

**NOT A COMPLETE SCHEDULE—ACTIVITIES MAY BE ADDED

K2-EV (East Village) 428 9th AVE SE, 403-470-6300

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
Lifespring Community Church 10:30am 403-620-5560	Gentle Fitness 11:15am - 12:15pm Drop in Computer Time 9 - 3pm	Arts N' Ends 12:30 - 3:30pm Drop in Computer Time 9am - 3pm	Games 'N More 10:30am - 12pm Community Connects 1 - 3pm Drop in Computer Time 9 - 3pm	Arts N' Ends 12:30pm-3:30pm Drop in Computer Time 9am - 3pm	Zumba Chair 10:15pm-11:00am Yoga 1:30pm-2:15pm Drop in Computer Time 9:00am-3:00pm

Chocolate – Decadent and irresistible

Page design & layout by Winifred Ribeiro

There's nothing chaste about chocolate. It's the elixir of love and the drink of the gods, making it perfect for Valentine's Day. Chocolate has been cast as the go-to symbol of seduction.

Chocolate Everything is a dream come true for the chocolate lover! Choose from a collection of more than 175 kitchen-tested recipes, each exalting that one magnificent ingredient — chocolate! You will have no problem catering to your sweetheart's chocolate taste buds—whether they prefer chocolate that's more milky, nutty, fruity, or bitter.

Take a moment to relax and enjoy a chocolate treat!



Excerpted from *Chocolate Everything*® by Jean Paré
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Chili Mole

A dark, rich color. More chili powder can be added if desired.

Serves: 6

Lean ground beef	1 lb.	454 g
Chopped onion	1 cup	250 mL
Condensed tomato soup	10 oz.	284 mL
Can of kidney beans, with liquid	14 oz.	398 mL
Grated carrot	1/2 cup	125 mL
Water	1 cup	250 mL
Beef bouillon powder	1 tsp.	5 mL
Worcestershire sauce	1 tsp.	5 mL
Salt	1/2 tsp.	2 mL
Pepper	1/4 tsp.	1 mL
Liquid smoke	1/4 tsp.	1 mL
Chili powder	2 tsp.	10 mL
Cocoa, sifted	1 tbsp.	15 mL

Brown ground beef and onion in non-stick frying pan. Drain. Turn into large saucepan.

Add remaining 11 ingredients. Stir well. Bring to a boil. Simmer, covered, for about 15 minutes, stirring occasionally, until carrot is cooked

1 serving: 228 Calories; 19 g Protein; 7.6 g Total Fat; 22 g Carbohydrate; 976 mg Sodium; 6 g Dietary Fiber.



Ice-Cream Cake

A great budget-saver to make your own.

Serves: 4

Hard margarine	3/4 cup	175 mL
Chocolate wafer crumbs	3 cups	750 mL
Brown sugar, packed	1/3 cup	75 mL
Chocolate ice cream, softened	8 cups	2 L
Strawberry ice cream, softened	8 cups	2 L
Frozen light whipped topping, thawed	2 cups	500 mL

Melt margarine in medium saucepan. Stir in wafer crumbs and brown sugar. Divide into thirds. Press 1/3 of crumbs in bottom of ungreased 10 inch (25 cm) springform pan.

Spoon chocolate ice cream over crumb layer. Sprinkle with 1/3 of crumbs. Press lightly. Freeze.

Spoon strawberry ice cream over second crumb layer. Sprinkle with remaining crumbs. Press lightly. Freeze. Thaw for about 10 minutes.

Run knife around pan to loosen sides.

Spread top only with whipped topping. Freeze. Cuts into 20 wedges

Variation: Omit brown sugar. Add 2 crushed Skor, Heath or Crispy Crunch bars

Variation: Drizzle your favorite sundae topping over one or both crumb layers.

1 wedge: 1405 Calories; 5 g Protein; 24.4 g Total Fat; 44 g Carbohydrate; 255 mg Sodium; trace Dietary Fiber

Choco Squiggles

These interesting-looking objects are best eaten fresh. Do not freeze.

Makes: about 12 squiggles

Large egg	1	1
Milk	7/8 cup	200 mL
All-purpose flour	1 cup	250 mL
Cocoa, sifted	1/4 cup	60 mL
Granulated sugar	2 tbsp.	30 mL
Baking powder	1 tsp.	5 mL
Baking soda	1/2 tsp.	2 mL
Salt	1/4 tsp.	1 mL

Cooking oil, for deep-frying
Icing (confectioner's) sugar, for garnish

Beat egg in medium bowl. Add next 7 ingredients. Beat until smooth.

Pour batter into plastic squeeze bottle. Measure cooking oil into electric frying pan to depth of 1 inch (2.5 cm). Heat to 375°F (190°C). Squeeze batter into hot oil making spiral or zigzag pattern within about 3 inch (7 cm) diameter area. Cook for about 2 minutes, turning once, until puffed and browned. Remove with slotted spoon to paper towel. Sprinkle with icing sugar. Serve warm.

1 squiggle: 80 Calories; 2 g Protein; 2.4 g Total Fat; 13 g Carbohydrate; 130 mg Sodium; 1 g Dietary Fiber



Marjolaine

This is a masterpiece!

Serves: 4

Frozen puff pastry (14.1 oz., 397 g), thawed		
Finely chopped hazelnuts (or almonds)	1/4 cup	60 mL

Filling:

Light cream cheese, softened	4 oz.	125 g
Brown sugar, packed	1/2 cup	125 mL
Cold prepared strong coffee (or water)	3 tbsp.	50 mL
Semisweet chocolate chips	1 cup	250 mL
Ground hazelnuts (filberts)	1/2 cup	125 mL
Ground almonds	1/2 cup	125 mL
Frozen light whipped topping, thawed	4 cups	1 L

Roll 1 sheet of pastry on lightly floured surface into 13 x 13 inch (33 x 33 cm) square. Trim to 12 x 12 inch (30 x 30 cm) square with sharp knife to make straight edges. Cut into 3 equal strips forming 3 rectangles,

4 x 12 inch (10 x 30 cm) size. Poke surface of each several times with fork through to bottom. Arrange on ungreased baking sheet. Sprinkle with hazelnuts. Bake in 450°F (230°C) oven for about 8 minutes until puffed and golden. Cool. If not equal in size, use gentle sawing motion to trim.

Filling: Beat cream cheese, brown sugar and coffee in medium bowl until smooth. Melt chocolate chips in small saucepan over hot water, or on low, stirring constantly, until smooth. Do not overheat. Cool to room temperature. Beat into cheese mixture. Fold in hazelnuts and almonds. Fold in topping. Stack into 3 layers, spreading or piping about 1 2/3 cups (400 mL) chocolate mixture on each layer. Chill. Use gentle sawing motion to cut into 10 slices.

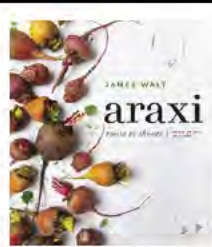
1 slice: 365 Calories; 6 g Protein; 22.8 g Total Fat; 39 g Carbohydrate; 297 mg Sodium; 2 g Dietary Fiber

Fresh and flavourful

Page design and layout by Winifred Ribeiro

Featured are recipes from Whistler's acclaimed farm-to-table Araxi Restaurant and Oyster Bar, saluting fresh ingredients, simply prepared.

Gordon Ramsay calls it the best restaurant in Canada. The chefs at Araxi Restaurant and Oyster Bar call it a celebration of where they live. In this follow-up to their James Beard-nominated cookbook, award-winning chef James Walt and his team share 80 classic recipes from Araxi's dining room and signature Longtable events, all adapted for delicious home cooking



Reprinted with permission from Araxi © 2016
 Roots to Shoots, Farm Fresh Recipes
 James Walt
 Cookbook, photography by Alison Page and Issha Marie
 Figure1pub.com



Peperonata with Buffalo Mozzarella ©

Nothing says summer to me like this dish. The peperonata keeps well for three to four days and actually tastes better the day after it is prepared. Serve it with some good crusty bread and a quality buffalo mozzarella. Look for this soft cheese—we make some great ones here in Canada—in most cheese shops, deli counters or Italian grocers.

Serves: 4 to 6 as part of an appetizer platter

- 1/3 cup + 3 Tbsp extra-virgin olive oil
- 6 shallots, thinly sliced
- 2 cloves garlic, thinly sliced
- 3 large bell peppers (1 red, 1 yellow, 1 orange), seeds removed, thinly sliced
- 1/2 cup sherry vinegar
- 1/4 cup raisins, soaked in warm water until plump, then strained
- 2 Tbsp granulated sugar
- Sea salt and cracked black pepper to taste
- 1/4 cup pinenuts, toasted
- 10 mint leaves, very thinly sliced
- 5 balls buffalo mozzarella, each 4 to 5 oz, cut into quarters
- 2 Tbsp balsamic crema or balsamic vinegar
- 2 sprigs fresh mint, for garnish

Heat the 1/3 cup olive oil in a medium saucepan on medium heat. Add the shallots and garlic and cook until softened and translucent, about 5 minutes. Stir in the peppers and cook until softened, 8 to 10 minutes, then add the vinegar, raisins and sugar. Cook until the vinegar has evaporated, 4 to 5 minutes, then remove from the heat and season with salt and pepper.

Once the peperonata has cooled, fold in the pinenuts and mint. Mix thoroughly and check the seasoning. Arrange the peperonata on a serving platter.

Place the buffalo mozzarella on the peppers, drizzle with the 3 Tbsp olive oil and the balsamic crema (or balsamic vinegar), and season with salt and pepper. Garnish with some fresh mint leaves and serve.

Small Shrimp in Barbecued Avocado ©

Serves: 6

The first time I grilled an avocado was like an epiphany. Here, their grilled flavour and creamy texture perfectly complement the shrimp. These are quick to prepare when friends stop by unexpectedly—just try to use avocados that aren't too firm.



Araxi Après Fondue ©

Serves: 6

Served at 3:00 p.m. each day, before we open the restaurant for dinner. It didn't take long for this mix of ski resort + cold weather + warm cheesy goodness to take off. Who knew it would become so popular? This very classic recipe is only as good as its ingredients, so use the very best cheese and wine you can find.

- 4 cups good-quality crusty bread, cut in 1 1/2-inch cubes and lightly toasted
- 10 oz cooked sausage or cooked ham, cut in 1/4-inch slices or cubes
- 1/2 cup gherkins or assorted pickles, cut in half
- 1 Granny Smith apple, skin on, sliced
- 1 clove garlic, cut in half
- 2 3/4 cups white wine (Grüner Veltliner or Riesling)
- 15 oz Gruyère cheese, grated
- 8 oz Emmenthal cheese, grated
- 2 1/2 Tbsp cornstarch
- 3 oz kirsch
- Sea salt to taste
- Freshly grated nutmeg

Set up your fondue base burner with fuel and prepare the dipping ingredients. Arrange the lightly toasted bread cubes and the sausage (or ham) on a serving platter. Place the gherkins (or pickles) and apple slices in separate small bowls. Rub the the inside of the fondue pot with the garlic, then discard both halves. Place the pot on the stove (not the fondue base) on medium heat, add the white wine and bring it to a boil. Turn down the heat to a simmer. Using a whisk, mix the cheeses into the wine, a handful at a time, whisking slowly as the cheese melts. The mixture will start to thicken. Once all of the cheese has been added, turn down the heat to low.

In a small bowl, mix the cornstarch with the kirsch, stirring until they are well mixed. Whisking continuously, add the cornstarch mixture to the fondue in a steady stream and cook for 3 to 4 minutes, until the fondue is thickened and smooth and has reached a simmer. Remove the pot from the heat and dip a piece of bread into the fondue to check the seasoning. Add a little sea salt if necessary, and finish with a sprinkle of freshly grated nutmeg.

Place the fondue burner in the middle of the table, light it and place the fondue pot on top. Adjust the heat until the cheese is slightly bubbling. Pass around plates and fondue forks and allow guests to help themselves to the bread, sausage, gherkins and apple slices.

Serves: 8 to 10 as an appetizer (1/2 avocado per person)

- 5 large avocados, just ripe
- 3 Tbsp extra-virgin olive oil
- 1/2 tsp + 1 good pinch of sea salt
- 1 good pinch of cracked black pepper
- Juice and zest of 1 lemon
- 18 oz good-quality small fresh shrimp, cooked
- 1/2 cup Yuzu Mayonnaise (make your own or purchase)
- 1 Tbsp chopped fresh chives

Cut each avocado in half lengthwise. Give a light twist to each avocado and, using your knife or a spoon, gently remove the pit. Arrange the avocado halves on a baking tray, flesh side up.

In a small bowl, whisk 2 Tbsp of the olive oil with the pinch of salt and pepper and the lemon juice and zest until blended. Pour this marinade evenly over the avocado flesh, then turn the avocados over and move them around the tray to further coat the flesh with marinade.

Using tongs, carefully brush the barbecue (or indoor grill) with a lightly oiled rag or kitchen towel to prevent sticking. Place the avocados on the grill, flesh side down, for 2 to 3 minutes, until nicely charred and slightly softened. They will continue to cook once removed from the grill (we call this residual heat). Transfer the avocados to a serving platter, skin side up, and let stand for 5 to 10 minutes to cool slightly.

In the chilled bowl, very gently combine the shrimp, mayonnaise and chives with the 1/2 tsp of salt until well mixed. Be careful not to break the shrimp. Check the seasoning.

To serve: Spoon some of the shrimp mixture into the middle of each barbecued avocado half and drizzle with the remaining 1 Tbsp olive oil. Serve immediately.

Turn your passion into a business during retirement

(NC) We all have an unexplored passion that could become a business, if only we had some extra time to devote to it. Here are some key things to consider if you'd like to use your golden years to explore this possibility.

Your passion becomes your product. Your passion may be photography, painting or another pursuit that has always been for fun. Beware that you may come to look at your passion differently when it becomes your work, especially if there's a phase when things don't go especially well. It's important to be honest with yourself about the potential for your business and work equally hard at staying motivated.

Know the risks and challenges. Your business idea may be brilliant. But it's also

risky, so protect your retirement savings by keeping your start-up costs to a minimum and by avoiding heavy debt. For example, don't lease office space or hire employees until you absolutely have to. Early expenses eat into profits and make it difficult for a new business to survive.

Test the market. If your venture includes a new or different product or service, test the market before you make any rash decisions. Start with the most basic version of your idea and sell it economically — perhaps online — and gauge customer feedback to decide if your venture makes financial sense.

Keep it simple. Finance your business with money you can afford to lose. If you find yourself tempted

to tap into your retirement account to fund it, take it as a warning that you're probably about to get into something you're not financially prepared for.

Do your research. Creating a retirement business from your passion could be the most satisfying life decision you ever make. But before diving in, make sure you have all the information on taxation, licensing, and all the other vital details you must master to run a successful business.

Contact an advisor for specific advice about your circumstances. More information is available from an Investors Group consultant. www.newscanada.com

Keep love in your heart.
A life without it is like a sunless garden
when the flowers are dead.
Oscar Wilde

Financial Planning Today

Topic: Healthy aging for you and your money

PRESENTERS: Dr. Michael Breen and Christopher Lawrence

LOCATION: Kerby Centre -1133 7th Ave SW

ROOM: Kerby Centre Lounge

DATE: Saturday, March 11, 2017

TIME: 10:00 am – 11:30 am

COST: Free Presentation



Kerby Centre

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

403-705-3235 or
robl@kerbycentre.com

JOKES

Q: What do you call a fake noodle?
A: An Impasta

Q: What do you get from a pampered cow?
A: Spoiled milk.

Q: Why did the picture go to jail?
A: Because it was framed.

Q: How do you organize a space party?
A: You planet!

Q: Did you hear about the hungry clock?
A: It went back four seconds.

Q: What do you call a dinosaur with a extensive vocabulary?
A: A thesaurus.

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- Anonymous donor



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



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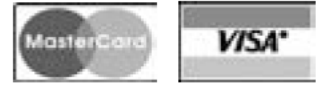
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IN MEMORIAM

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

Ellen (Nellie) Pike
Edythe Gray

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.

*In the end,
it's not the years
in your life
that count.
It's the life in
your years.*

Abraham Lincoln



ELLEN (NELLIE) PIKE

Long time Kerby Centre member, donor and volunteer Ellen (Nellie) Pike passed away in Prince George on January 2, 2017. Though Nellie was a resident of Bridgeland for many decades and raised her family there, she never forgot her growing up years in Water Valley. She loved nothing better than a visit back in her old home town. She began volunteering at Kerby Centre in the Information Office in 1993 and only stopped in 2009 when she decided to move to Prince George to live with one of her children. By the time she left she volunteered 5904 hours. She celebrated her 94th birthday in December.

If you want results call Kerby News classifieds today **403-705-3249**

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AD Size 3 1/4" x 2"
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Kerby Centre 1133 - 7th Ave S.W. Calgary

Main Switchboard 403-265-0661	Fund Development 403-705-3235 <i>Work with members and community to provide funding for Kerby Centre's vital programs</i> funddev@kerbycentre.com	Kerby News Editor 403-705-3229 editor@kerbycentre.com
www.kerbycentre.com	General Office 403-705-3249 generaloffice@kerbycentre.com	Kerby News Sales 403-705-3238 advertising@kerbycentre.com or 403-705-3240 sales@kerbycentre.com
Accounting 403-705-3215	Thrive 403-234-6571 <i>Thrive assists in navigating community resources and helping with referrals, bringing resources to the client's home when possible. As well, Thrive volunteers will shop, deliver, and put away groceries and medication.</i> thrive@kerbycentre.com	Kerby Rotary House 403-705-3250 (24 hour) <i>Providing refuge for those over 55 fleeing family abuse, seniors in crisis and homeless seniors.</i> shelter@kerbycentre.com
Adult Day Program 403-705-3214 <i>Socializing and health monitoring program for physically and/or mentally challenged seniors</i> adp@kerbycentre.com	Housing 403-705-3231 <i>Assists seniors in finding appropriate housing</i> housing@kerbycentre.com	Volunteer Department 403-705-3218 <i>Volunteers are the heart of Kerby Centre</i> volunteer@kerbycentre.com
Diana James Wellness Centre 403-234-6566 <i>Health services including footcare</i> wellness@kerbycentre.com	Information / Resources 403-705-3246 <i>The all in one seniors' information source</i> info@kerbycentre.com	Room Rentals 403-705-3177
Dining Room 403-705-3225 <i>Serving nutritious meals to everyone</i> kitchen@kerbycentre.com	Kerby 2 East Village 403-470-6300	President Zane Novak 403-705-3253 president@kerbycentre.com
Education & Recreation 403-705-3232 <i>Information source for programs at Kerby Centre</i> program@kerbycentre.com	Kerby News Classified Ads 403-705-3249	CEO Luanne Whitmarsh 403-705-3251 luannew@kerbycentre.com

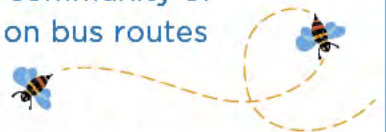


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