

# Kerby News

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for the **55** plus

2018  
March

Volume 34 #2



Beautiful tulip Flower Garden in Keukenhof in Holland.

Photo by Vera Kratochvil

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Sunday 11 March, 2018 Daylight savings time begins  
Friday 17 March, 2018, St. Patrick's Day  
Tuesday 20 March, 2018 Spring begins  
Friday 30 March, Good Friday  
Saturday 31 March, 2018 First day of Passover



Kerby Centre

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**The Manor Village at Fish Creek Park**

# How do you want to live?

As the body ages, so does the brain. Just like our cardiovascular system, our brain responds to our lifestyle. The following STEPS for avoiding dementia relate to many factors. *Depression, poor nutrition & diet, lack of exercise & sleep, high blood sugar, low thyroid function, substance abuse; deficiencies in vitamin D, B6, B12, omega-3, and folate; as well as continual stress* all contribute to the incidence of dementia.

**Here are a few simple steps to improving not only physical but mental well-being.**

- Keep Active and Exercise Regularly
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- Stay Connected Socially and Interact with Others
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# Stressing the benefits of social activity

## President's Report Zane Novak

Welcome to March. I must say that I am eagerly awaiting spring. Winter has felt long this year and with this much snow and cold, it has been a bit of a challenge getting out and getting around.

I seem to need to be out and about every single day of the week which at times can feel tiring. Between my

activities with the Kerby Centre, my various roles in other charities and of course my need to still work, there seems to be no downtime in my world ever. It is always one thing after another that keeps me running. At times I will complain about the pace of my lifestyle, especially during a cold, snowy winter like the one just past. However a colleague recommended that I read a study that was conducted in Winnipeg, by the University of Manitoba.

It was entitled: *Social Participation and its Benefits*.

This study, created over a five (5) year timeline, clearly points out how crucial social interaction is. So many of the areas and subjects it dealt with resonated with me. This President's Message would be a few pages long if I were to try to summarize the article properly, however, I will touch on a couple of key statements that it made.

• On the scale they used to measure social interaction, for every point of decrease in

social activity a person can expect to experience a 33% increase in the rate of rapid decline in motor function.

• For those who remain socially active, the risk of developing a disability that affects daily living decreases by 43% compared to those who have diminished socialization.

• Risk of mobility disability decreases by 31% for those who engage in social activity.

• Lack of social activity is closely tied to memory loss and dementia along with depression.

• 88% of participants in the study indicated that it is almost always or often true that the activities help them to stay healthy. The vast majority of participants also indicated that the activities contributed to their emotional well-being (90%) and helped them to relieve stress (85%).

There were so many insightful statements made in this study, that it really made me sit back and think. I also have cut back on complaining about my

busy my social and interactive schedule.

So, looking at this on a personal level, especially having come through a long winter, what are all of us doing as individuals to be socially active? Do we have the outlets necessary?

One of the answers is at your very finger tips, the Kerby News. As you peruse this months Kerby News, you will find the section that lists the Activities at Kerby Centre. Activities as diverse as Bridge, Cribbage, Pickleball, Wood Carving Classes, Badminton, Ping Pong, and the list goes on.

There are also the numerous special events that we host, such as concerts, plays, free presentations. Take a look and make a commitment to get out of the house, meet new people, try something new or maybe reacquaint yourself with a very familiar activity. Just get out and engage in the community around you. After all this is your life and yours alone. □

### MARCH 2018

Front page: Photo by Vera Kratochvil  
Design by Winifred Ribeiro

#### KERBY CENTRE'S MISSION:

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

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## CEO's Message Luanne Whitmarsh

# Celebrating women this month

Welcome to spring – hopefully you all managed well through the cold and snowy days!

March 8th is International


Women's Day – a day set to celebrate the social, economic, cultural and political achievements of women. It is also a day for a call to action for accelerating gender parity.

This day is celebrated around many countries where women are recognized for their achievements without regard to divisions of any kind.

My message this month is to all the women – well done and there is much more to do!


Since the beginning of International Women's Day in 1908 there have been dramatic changes where women brought issues to the forefront, demanded solutions, took a stand, educated others, supported each other and celebrated victories. But, there is much more to be done.

As we prepare to celebrate in 2018, make a difference; think globally and act locally! Make every day International Women's Day!



**Kerby Centre  
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□





**News from City Hall**  
**EVAN WOOLLEY**  
 Calgary Councillor for Ward 8

## Safe sidewalks and snow angels

At the end of January, I was happy to support my colleague, Councillor Farrell's Notice of Motion to improve snow clearing on our City sidewalks. The communities in Ward 8 are diverse in age and mobility. Also, the sidewalks in Ward 8 see some of the most foot traffic in all of Calgary. With that in mind, we've asked the City to come back to us with solutions that address things like: identifying high-priority networks including missing links, better coordination

between Roads, Transit, Parks and other City departments that handle snow clearing, guidelines for clearing wheelchair ramps, curb cuts and sidewalk crossings of laneways, and more.

Our communities are great places to live because we support and care for our neighbours. Whether you're eight years old or 80 years old, you should be able to walk, bike, get to and from transit, and drive safely in Calgary. Keeping that in mind, if you're able, help-

ing to clear a neighbour's sidewalk, or a crosswalk near your house goes an incredibly long way.

"Lucky and proud."

That's how a lot of people describe their feelings when they nominate a Snow Angel. Many are seniors without the strength to clear their walks. Others may be on the mend from surgery or an illness and their physical ability is limited. Sometimes it's a neighbour who is just having trouble coping with added responsibilities in his

or her life.

When you pick up your shovel to clear your walk this winter, take a few extra minutes to help a neighbour too. You'll make it easier for everyone to travel your neighbourhood and build a sense of community at the same time. For more information, visit [www.calgary.ca/SnowAngels](http://www.calgary.ca/SnowAngels).

Evan Woolley is the Calgary Councillor for Ward 8 [www.calgary.ca/CityCouncil/ward-8@calgary.ca](http://www.calgary.ca/CityCouncil/ward-8@calgary.ca) or phone 403-268-2431. □



**This month in Edmonton**  
**KATHLEEN GANLEY**  
 Kathleen Ganley is MLA for Calgary Buffalo, Minister of Justice and Solicitor General

## March forward this spring

The Legislature is back in session this month, and I am looking forward to an exciting spring session. The sun is up in the sky a little longer every day, the economy is diversifying and growing ever stronger, and whether you're Irish or not, this month offers an excellent reason to drink green beer.

Speaking of beer, 2018 is certainly getting off to a great start for Alberta's small breweries, cideries, and distilleries. In 2017, our government worked closely with the Alberta Gaming &

Liquor Commission to reduce mark-ups for small-local producers, and cut red tape to increase market access for Alberta-made liquor products. The Alberta Small Brewers Development Program has contributed to 780 jobs in the small brewing industry. Whatever your beverage of choice, St. Patrick's Day is a fine day to support Alberta's craft liquor producers. Sláinte!

As for the economy, the hard-working and entrepreneurial people of Alberta can take credit for helping

move Alberta from the grip of a recession to the status of fastest-growing economy in the country. Our government has brought in many initiatives over the last year to bolster Alberta's economic recovery, and all signs are that it is working. Alberta is setting all-time records in retail and hospitality sales, had a 20% jump in housing starts, an increase in manufacturing sales that was triple the national average, and a 74.5% increase in oil wells drilled. In 2017, Alberta's unemployment rate

fell to its lowest level in two years.

All these sunny indicators have me feeling optimistic and inspired. I will continue to seek ways to support Alberta's economic recovery and diversification, and to ensure that all Calgary-Buffalo constituents are sharing in our province's prosperity.

I am always happy to hear from constituents. If you have feedback to offer, please contact my constituency office: [Calgary.buffalo@assembly.ab.ca](mailto:Calgary.buffalo@assembly.ab.ca) □



**This month in Ottawa**  
**KENT HEHR**  
 Member of Parliament for Calgary Centre

## Making progress in Ottawa

This month, I wanted to highlight some of the progress we've made together to support the middle class and those working hard to join it:

- Restored 65 as the eligibility age for Old Age Security (OAS) and Guaranteed Income Supplement (GIS) benefits.
- Boosted the GIS top-up benefit for single, low-income seniors to \$947 per year.
- Strengthened the Canada Pension Plan (CPP).
- Cut taxes for 9 million middle-class Canadians.
- Introduced the Canada Child Benefit, which is

helping the families of 180,000 children in Calgary alone. The average recipient in Calgary receives \$5,620 per year.

- Invested \$1.6 billion in Alberta's infrastructure, including investments in flood mitigation, the southwest ring road (Tsuut'ina Trail), Green Line LRT, and arts and culture spaces.
- Helped 1.4 million low income workers through the Working Income Tax Benefit.
- Extended Employment Insurance (EI) benefits for Calgarians.
- Made EI more flexible for

parents and caregivers.

- Provided 50% more tuition money to 35,000 Alberta post-secondary students, with full-time students from low-income families getting an extra \$1,000 per year.
  - Approved pipelines, helping to create thousands of jobs and ensure a growing market for Canadian energy.
  - Lowering the small business tax rate to 9%, saving businesses up to \$7,500 annually.
  - Improving access to subsidized child care.
- Our plan is working.

Canada has the fastest growing economy in the G7, youth unemployment is the lowest on record, and we are investing in the long term while reducing the deficit.

While constituents tell me more and more that things are picking up again in Calgary, I know there is more to do. That's why we're using Canada's growth to double-down on our efforts to support the middle class and those working hard to join it.

Get in touch: visit [www.KentHehrMP.ca](http://www.KentHehrMP.ca), email [kent.hehr@parl.gc.ca](mailto:kent.hehr@parl.gc.ca) or call 403-244-1880. □

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



# Get ready for International Women's Day

March 8th is a global day celebrating the social, economic, cultural and political achievements of women. The day also marks a call to action for accelerating gender equality. Here are a few ways you can recognize and celebrate

International Women's Day this year:  
**1. Learn about feminist heroes.** Learn the history of this special date and the movement towards gender parity. Read up on women throughout the world and throughout history

who have made a difference. Have a movie night with your friends and watch films about women, especially women from other countries or cultures.

**2. Get involved.** There are many ways you can get involved in your community. Join a board of a charity or organization or volunteer and actively participate in the work that they do. See if there is a local walk or marathon in

your area. Marching, running or walking with other women can help raise awareness for the struggles of women around the world.

**3. Donate to a charity.** Consider donating to one of the many organizations such as Amnesty International that work on women's issues, locally and internationally. Donating to organizations working on women's rights can help in the fight against

gender-based discrimination, ensure women can access sexual and reproductive health services, and make sure that women who are human rights defenders can safely and freely carry out their work.

**4. Celebrate courageous women in your life.** Take a moment to think of the significance of the women in your life and be sure to celebrate, appreciate and thank them.

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**Kerby Centre**

## Did You Know Series: LGBTQ

*By the Kerby Centre Diversity Committee*

The LGBTQ community is vibrant in Calgary. Look no further than 2017's Calgary Pride parade, which saw an estimated 65,000 people attend, a record for the 26 year old parade, which celebrates diversity and inclusion.

Pride has become a mainstream. No longer avoided by politicians and businesses unwilling to tarnish their brand, or by people who fear being seen at the event could impact their personal or professional lives.

According to Pride Calgary, in addition to smashing attendance records, there were 175 parade entries this year, up from 140 in 2016, with an estimated 5,000 attendants.

Long-time LGBTQ activist, Lois Szabo, was the parade's grand marshal, and at 81 years of age, has been in the thick of the gay rights movement in Calgary for some time. Szabo opened one of Western Canada's first gay bars, Club Carousel, in Calgary in 1967, and leads a senior lesbian support group at the Kerby Centre.

According to Szabo, in the 1970s there was a telephone hotline that would provide information to Calgary's lesbian community — the Lesbian Information Line, or LIL. "Where the gay bars were, where the gay clubs were and also social assistance, doctors, lawyers and advice," says Szabo.

Times are changing. **Focus Group at Kerby**

The LGBTQ2S+ Older Adult Group, hosted at the Kerby Centre, is provided in collaboration with Calgary Outlink and Catholic Family Services. Presently, this group acts as an ongoing focus group, in which service users are engaged to inform the development of future programming. Presently, engagement is indicative of the ongoing need of social, peer support and strategic planning groups. This group will continue meeting on an ongoing basis, from 2 – 4 p.m. on the second and fourth Friday of each month commencing in March, at the Kerby Centre.



## Kerby Centre Department Directory

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

<b>Main Switchboard</b> <b>403-265-0661</b> <a href="http://www.kerbycentre.com">www.kerbycentre.com</a>	<b>Fund Development</b> 403-705-3235 <i>Work with members and community to provide funding for Kerby Centre's vital programs</i> <a href="mailto:funddev@kerbycentre.com">funddev@kerbycentre.com</a>	<b>Options 45</b> 403-705-3217 <a href="mailto:options45@kerbycentre.com">options45@kerbycentre.com</a> <b>Taxes</b> 403-705-3246 <i>Low income tax preparation</i>
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# New Governor General needs to visit Alberta

## An open letter to Governor General Julie Payette

By Bill Corbett

Your Excellency: This is to wish you success in your role as Governor General. And I would like to make a suggestion.

I am an anglophile, and one who can acknowledge that we in Canada are becoming a minority.

This British loyalty has prevailed in my family for several generations since

emigrating from the U.K.: on the Corbett side, seven generations; on the Staples side, at least four generations. I especially remember that for my tenth birthday in 1935, my parents gave me a special London-Times Souvenir book featuring the British royal family. This publication commemorated the 1935 Golden Jubilee of King George V.

While I have to accept that the British orientation in Canada is declining, I hope that to a degree it is worth retaining. I think it is important in preserving an independent North American identity.

Our House of Commons, Senate, Justice System, electoral procedure are modelled after the British. As is the Queen's ceremonial representative, the

Governor General. And I think this office is worth retaining. But do the increasing number of new Canadians? Canada's multicultural nature and fairly open-door policy appear to be appreciated by the majority. I wonder, however, how widely appreciated are the British institutions and practices in sustaining our national identity.

As a senior Albertan, I have been pleased with your appointment. How appropriate it is at this time to have a woman Governor General who is youthful, vigorous, bilingual and an ex-astronaut. You will certainly be an inspiration for young Canadians, especially female.

When I phoned your office recently, I was

informed that you were very busy and had not yet planned to visit the Western provinces. May I suggest that there are reasons why you should come west, and soon.

There are certain negative attitudes in the West. Your appointment was given scant attention by western media. Was it just another plum offered by Ottawa to Quebec? That was one reaction. Thankfully, anti-Quebec attitudes here are fading as the older generations pass on.

However, yours was a liberal government appointment. And the liberal party support in the west is obviously almost zilch thanks to the accursed Trudeau Senior's energy policy. A plus, of course, is the apparent fading out of the Quebec secession movement. The western attitude "If you want out, good riddance" has shifted to "we are glad you are staying". Personally, I give credit to the outstanding Quebec athletes for this change.

So your Excellency, we need the opportunity to get to know you. To find that you are the fresh, enlightened one to tighten the multicultural sinews of our nation. To make it clear that you are the ceremonial sovereign for all Canada. Please, come.

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# Age related eye diseases

By Dr. Regan Nowlan

Good vision, and as such eye health becomes increasingly important as we age. Mobility slows, and so as seniors we rely more and more on hobbies requiring good vision. Games, TV, reading, and other hobbies become main activities of daily living.

Our eyes age like the rest of the body and many eye diseases and conditions begin showing up. You've probably heard of the big ones: Glaucoma, Macular Degeneration, Cataracts to name a few. But what do you know about them? Treatment and surgeries are constantly changing so it can be hard to keep up. Here's a list of the big culprits for vision loss as we age, as well as a few other syndromes that can cause a lot of trouble:

**Cataracts:** Cataracts cause increasingly blurred vision over time, sometimes suddenly, and are progressive. The most common type of cataract is a senile

cataract, its name alluding to the fact that everyone who lives to a certain age will develop cataracts. If your doctor tells you you have cataracts, don't fret! Cataract surgery is a fairly simple, outpatient surgery using local anesthetic that takes about 10 minutes/eye. Drops are required before and after surgery for a few weeks and follow-up appointments will be necessary to monitor recovery, but overall cataract surgery is a very successful, low-risk procedure. It is no longer like the days of your parents or grandparents who were admitted to hospital for two weeks with sandbags on either side of their head. In fact there are even specialty lens replacements for multi focal and astigmatic correction!

**Glaucoma:** Glaucoma is an often inherited eye disease that causes damage to the optic nerve sometimes due to increased pressure inside the eye. It is silent, painless and symptomless. Over time peripheral visual

field is lost and if left untreated, central and complete blindness can occur. Early diagnosis and treatment are most important to decrease disease progression. Patients often have no discomfort or sense of vision loss, which is what makes this disease especially difficult to treat. Drops used to treat glaucoma can cause dry, irritated eyes and often patients perceive these symptoms as worse than the disease itself.

Proper education as to why treatment is necessary can be crucial in maintaining medication compliance and therefore vision itself. Only regular visits to your optometrist or ophthalmologist can determine if you have glaucoma.

**Age-related Macular Degeneration:** One in 3 people over 65 have this disease, and this number increases with increasing age. This is really one of the most devastating eye diseases for patients, as the loss is to central vision. Our central vision is primarily what is used for reading,

watching TV, anything we focus on. There is no cure for Macular Degeneration. Certain vitamins, dietary supplements, and sun protection can help slow progression, and in certain cases injections by an ophthalmologist may be necessary to help maintain remaining vision.

**Dry Eye:** Although Dry Eye sounds fairly insignificant, it can be one of the most uncomfortable and visually disturbing. With Calgary's dry environment, here it is one of the most frequent reasons patients seek out eye care. It increases with age and with poor air quality causing eye pain, discomfort, light sensitivity, and blurred vision. In the past lubricating eye drops were the only treatment available, now there are many treatment options.

Prevention and early diagnosis can help reduce your risk of vision loss from these and other eye conditions. It is recommended to see your optometrist or ophthal-

mologist on a yearly basis to monitor your eye health. Dr Nowlan works at Western Laser Eye Associates in Calgary, in a joint ophthalmology/optometry clinic, and always takes new patients. □



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## Population growth slows in Calgary, Edmonton

**'The population growth ... in Alberta has been lower since 2013-2014, coinciding with the commodities downturn that began in 2014,' says StatsCan**

By Mario Toneguzzi

For the first time since 2009-2010, neither Calgary nor Edmonton was among the top five census metropolitan areas with the strongest population growth in Canada, according to a report released on Tuesday by Statistics Canada.

"The population growth of CMAs (census metropolitan areas) in Alberta has been lower since 2013-2014, coinciding with the commodities downturn that began in 2014. This downturn was also associated with the rising unemployment rate in the province from the beginning of 2015, which reached a peak at the end of 2016," said the federal agency.

The CMAs with the highest population growth were: Saskatoon (2.8 per cent), Regina (2.4 per cent), Guelph, Ont. (2.2 per cent), Ottawa-Gatineau (Ontario part) (2.2 per cent), Toronto (1.9 per cent), Oshawa,

Ont., Winnipeg, Edmonton and Calgary (1.8 per cent each), and Kitchener-Cambridge-Waterloo, Ont. (1.7 per cent).

StatsCan said that on July 1, 2017, seven in 10 Canadians (70.5 per cent), or 25,893,686 people were living in CMAs. Canada's three largest CMAs – Toronto, Montreal and Vancouver – were home to more than one in three Canadians (35.6 per cent).

The report said that inter-provincial migration rates in

Calgary (-0.3 per cent) and Edmonton (-0.2 per cent) were negative for the second consecutive year, following five years of gains.

The full report can be found at [www.statcan.gc.ca](http://www.statcan.gc.ca).

*Mario Toneguzzi is a veteran Calgary-based journalist who worked for 35 years for the Calgary Herald in various capacities, including 12 years as a senior business writer.*

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**ASK THE EXPERT ABOUT HEARING LOSS**  
By Dr. Carrie Scarff



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# Seniors: Ready to do your taxes?

## Make sure you're receiving your benefits and credits

By Kerby Centre  
Information Department

The Canada Revenue  
Agency (CRA) wants to

make sure that you are receiving the benefits and credits you are eligible for.

As a senior, here are some of the most common things that you could claim on your income tax and benefit return at tax time:

- **Pension income splitting** – As a pensioner, you may be eligible to split up to 50% of your eligible pension income with your spouse or common-law partner to reduce the amount of income tax you may have to pay, if your spouse or common-law partner is in a lower tax bracket. This may save you tax as a couple.
- **Registered retirement savings plan deduction** – Deductible contributions to your plan can reduce your tax owing. You have

until December 31 of the year in which you turn 71 to contribute to your plan.

- **Medical expenses** – You may be able to claim eligible medical expenses you or your spouse or common-law partner paid in any 12-month period ending in 2017. This period is extended to 24 months in case of death.

- **Age amount** – If you were 65 years of age or older on December 31, 2017, and your net income was less than \$84,597, you may be able to claim up to \$7,225 on your return.

- **Disability tax credit** – If you, your spouse or common-law partner, or your dependent have a severe and prolonged impairment in physical or mental func-

tions, you may be eligible for the disability tax credit. To apply for this credit, you must have Form T2201, Disability Tax Credit Certificate filled out and certified by a medical practitioner. Once the CRA approves your form, you can claim the disability amount on your return.

- **Canada caregiver credit** – This credit replaces the family caregiver credit, the credit for infirm dependants age 18 or older, and the caregiver credit. If you have a spouse or common-law partner or a dependant with an impairment in physical or mental functions, you may be able to claim this non-refundable tax credit.

- **Pension income amount** – You may be able to claim up to \$2,000 if you reported eligible pension, superannuation, or annuity payments on your return.

Also, filing a tax return is the easiest way to access credit and benefit payments that may assist seniors, such as:

- **Guaranteed income supplement** – If you live on a low-income and receive the guaranteed income supplement or allowance benefits under the Old Age Security Program, you must file your taxes by April 30 to make sure your benefits get renewed.

- **Goods and services tax / harmonized sales tax (GST/HST) credit** – You may be eligible for tax-free quarterly payments that help individuals and families with low and modest income offset all or part of the GST or HST that they pay. If you have a spouse or common-law partner, only one of you can receive the credit. When you file your taxes, the CRA automatically determines your eligibility.

- **Registered disability savings plan** – This type of plan helps Canadians with disabilities and their families save for the long-term financial security of a person who is eligible for the disability tax credit. Contributions to such a plan are not tax deductible, but you can make them until the end of the year in which the beneficiary turns 59.

Visit [www.canada.ca](http://www.canada.ca) for more information about seniors programs and services from the CRA.

Information Source: CRA website


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# Technology is stifling our grandchildren's potential



oldest grandchild is 20, and is floundering in a mediocre job. He is on his phone day in and day out, playing videogames, reading the internet, and has no aspirations to go to school, begin a career, nor has he any passion in anything. He doesn't even know how to drive, and has no interest in learning. My youngest grandchild is four, and already she wakes up at 5 a.m., long before her parents, and is watching cartoons on her iPad. She's four.

I don't mean to sound judgmental about how my kids are raising their children, but I am concerned that society as a whole has come to rely too much on technology to babysit, and we're not setting them up to succeed.

The Internet was in its infancy when my kids were growing up, nothing like it is today: kids today are handed an iPad at two and left to be entertained for hours. We're addicting them to technology at way too young of an age, and it's wiping out an entire generation's passion, creativity, and ability to cope with real people in the real world.

I don't know what the solution is. Technology is

here to stay, and it's only going to get more interwoven into our lives, but we need to find a way to increase the social development these kids need. Instead of trumping the benefits of replacing textbooks with iPads, why aren't we placing a greater focus on sports, art, and literature, or discussing the subject matter. Instead of teaching kids at four how to use an iPad to watch YouTube, why aren't we teaching them how to put up tents, cook, and balance a chequebook. Why aren't we teaching them to

explore the meaning in creative works? We're instead teaching them how to answer multiple choice questions (to be fair, this started to become endemic when my kids were in school.)

It's frustrating to see that our kids are doing everything we did for them to their kids—making it easier for them, giving them the world—and watching it backfire disastrously. I think the pendulum needs to swing back the other way. A balance needs to be struck.

Submitted by Pat Warner

In my social circles, a number of my friends routinely complain about their grandkids: too many video games and cellphones, no work ethic, no manners, lazy, unmotivated – I have heard it all. I have seen it all with my own two eyes, too.

I am a baby boomer. I was born in 1949, and times were different when I was growing up: we went to school like today's youth, then we went to university or entered the workforce or had children (or all three!) and the next thing we knew, we're retired, our hair is silver, our bones hurt, and we're hooked up to a CPAP machine at night.

My husband and I worked our hardest so that our kids could have an easier life than we did. I was a teacher; my husband was a geosomethingist. We worked to give our kids every advantage in the world that we could; we enrolled them in activities to enrich their lives (although my son refers to his experiences as "being chained to a piano for 12 years"); and we opened up our home to boarders later on to help pay for our children's education. It was never easy, we made sacrifices, but that's life.

And all three of my children turned out pretty well.

Their children, however, are the ones I fear for. My

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# A new spin on exercise for seniors

By Rita McGillivray

Last summer we hung around Provence in the south of France for a few weeks, when one day we decided to take a drive up to the top of Mont Ventoux, a short car ride from our rented home in Roussillon.

Mont Ventoux is one of the toughest climbs for cyclists in the famed Tour de France road race, and it

is today, an iconic ride for cyclists. Apparently, the easy route is 26 km over a climb of 1,200 meters!

The day we made the pilgrimage up to the top, we rode in the comfort of an air-conditioned car while the temperatures were flirting with 40 degrees Celsius. Outside, crowds of cyclists pedalled up the road as they sweated and laboured their way to the top.

Once at the top we were amazed to see the transformations as riders were celebrating their victories, pouring water over themselves, hoisting their bikes high over their heads in triumph while posing in front of the sign post. A souvenir tribute to their travails.

I'll bet the downhill ride to the bottom is a treat too.

Fast forward to today. It's winter and it's Calgary. The temperature is a blustery -16 Celsius, and I can see the occasional hardy rider, careening down the icy bike path beneath my window, headed for their downtown offices. When they come home I will know only by the bright beam from their headlamps heading back up through the forest in the dark.

Judging by the racks of bicycles gathering layers of dust in my parkade, I think most cyclists are biding their time with other pursuits during winter.

I haven't ridden a bike for many years—too many to count, even—but I was a bit surprised to find my curiosity peak at the bridge table recently when some of my colleagues were talking keenly about an indoor cycling class for seniors that they had recently attended.

Indoor cycling class for seniors? Fun? Really?

My limited experience with stationary bikes, as we used to call them, resulted in two key observations: they make great clothes racks, and in the commercial gyms they are usually accompanied by brain rattling, thunderous metallic sounding music designed to drive the rest of us mad.

Well, to make sure that I didn't suffer from the currently trending chronic disease of FOMO, (Fear



A couple of derby members with Peloton owner, Martine Yzerman (centre), class participants Gracie (left) and Rosalynn (right.) Rolf is in the background.

Photo by Rita McGillivray

of missing out), I promptly went home and coaxed my husband to attend a class with me. I just had to find out.

We met the owner, of Peloton Cycling, Martine Yzerman, who greeted us warmly and toured us around the well-appointed studio, directed us into cycling shoes and introduced us to our bikes. Peloton, located in the Beltline, offers an indoor cycling class specifically geared toward seniors.

"I encourage everyone to give it a try, we provide lots of options and we never want anyone to feel any pressure," Yzerman said. "If you only feel like doing half the class, the choice is all yours."

Yzerman gave us an overview of the high-tech bikes in her studio, pointing out how they are designed to be better ergonomically for women who are typically shorter and have shorter legs, so that the bikes can be more efficiently and comfortably ridden than earlier generation bikes.

All the benefits of regular cycling for exercise can be ascribed to indoor cycling as well. It's a low or almost non-impact activity with tremendous calorie burning and cardiovascular training opportunity.

We spent a bit of time inputting personal attributes, gender, weight, age, typical workout hours per week, all intended to help us each find our personal "functional threshold wattage" (FTW) a target that we would monitor during the class.

As the class assembled and the instructor mounted her bike, we were joined by other participants and I quickly appreciated how the women nearest me were happy to offer help in interpreting and setting up dials, and offering encouragement.

A huge screen at the front of the studio was projecting a wonderful moving panorama of a cycling tour in the Pacific Northwest. The scenery was breathtak-

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Continued on page 11



## A new spin on exercise for seniors

Continued from page 10



Cyclists at Peloton's Tuesday seniors' class.

Photo by Rita McGillivray

ing and intended to give you a sensation of what it would feel like to be riding through the forest.

A soft but recognizable sound track of music from the 1960s and 70s helped me keep an upbeat tempo as I rode down memory lane. A woman named Gracie, next to me, was singing along to an old Credence Clearwater tune as she pedalled.

Our instructor Barb was coaching us along during the workout, directing us to ramp up the wattage for uphill rides, shift down for easy recovery pedalling and short bursts of going all out, followed at the end by a few minutes of stretching. The class was over so fast I couldn't believe it, and I felt exhilarated.

After class I talked with two of the participants, Gracie and Rosalynn about their experiences with the class. Rosalynn joined about a year ago after it was introduced to her by Alberta Health Services as a suitable work-out after having two hip replacement surgeries and one paralyzed leg.

"I do have my limitations. I follow the guidelines but I do it my own way, and it helps me push my limits," she told me.

"It's a real psychological benefit to be working at my limits. Don't give up the first time, start small and slow."

Gracie was equally enthusiastic and quick to mention that there is someone in the class who is 80.

"Don't count yourself out, the bike is great for seniors. It's low to no impact and over time stamina increases, and there are great social aspects."

So, after arriving at the studio somewhat nervous about my ability to ride a bike and to follow along

Centre signing us up for the indoor cycling program that they are offering in partnership with Peloton Cycling, and now, on Tuesday mornings I'm clocking the kilometres and having fun doing it.

Martine told me that she does occasionally encounter skeptics who insist that bicycling outside is the only way to ride.

"I tell them I like to ride my bike outside too, but you might just find that you enjoy your cycling a lot more come spring."

"It's also a great way for seniors to prepare themselves to join a cycling travel tour. You will feel that much more prepared for it."

Maybe there'll be a gentle cycling tour through the vineyards of France next time.

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# Delicious and decadent small-yield baking recipes

Page design & layout by Winifred Ribeiro

If you are looking for a good source for small-quantity high-quality baking recipes look no further. This collection of 175 small-batch baking recipes offers sweet satisfaction with simple preparation. The treats are perfect whenever you need a sweet indulgence but don't want to commit to the time and hassle of preparing a full batch. Perhaps you're trying to limit your consumption of sweets and don't want extras on hand to tempt you, but you just need a pick-me-up after a tough day. Or maybe you're looking for the perfect finish to a romantic dinner for two. Whatever your reasons for making a small batch, this book has you covered.

Whether you're a novice or long-time baker, these mouth-watering recipes will help you appreciate just how easy baking can be. You'll find many familiar standbys here, along with creative recipes that are sure to become new favorites. You're guaranteed to find a recipe that will inspire you to bake.



Courtesy of 175 Best Small-Batch Baking Recipes by Jill Snider © 2017 www.robertrose.ca  
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Photos by: Colin Erricson



## Raspberry Coconut Pinwheels

This is a cheat's way to make pinwheel cookies. There's no rolling and cutting, unlike traditional refrigerated pinwheel cookies.

**MAKES:** 8 medium or 6 large cookies (see Tips)

• **Preparation:** 20 minutes • **Baking:** 14 minutes • **Freezing:** excellent

Preheat oven to 375°F (190°C)

Baking sheet, greased or lined with parchment paper

3/4 cup/ 175 mL all-purpose flour

2 tbsp/ 30 mL quick-cooking rolled oats

1/4 tsp/ 1 mL baking soda

Pinch salt

1/4 cup/ 60 mL butter, softened (see Tips)

1/4 cup/ 60 mL packed brown sugar

3 tbsp/ 45 mL granulated sugar

1 egg

1/4 tsp/ 1 mL pure almond extract

1/2 cup/ 125 mL flaked coconut (see Tips)

1 1/2 tbsp/ 22 mL raspberry jam (see Tips)

1. In a small bowl, whisk together flour, oats, baking soda and salt. Set aside.

2. In a medium bowl, using a wooden spoon, beat together butter, brown and granulated sugars, egg and almond extract, until creamy. Gradually add flour mixture and coconut, stirring well. Set aside 3 tbsp (45 mL) of the dough for topping.

3. Drop dough by tablespoonfuls (15 mL) about 2 inches (5 cm) apart on prepared baking sheet. Using a floured finger, make a small indentation in each cookie. Fill indentation with 1/4 tsp (1 mL) jam. Top jam with 1/2 tsp (2 mL) reserved dough, not quite covering it.

4. Bake in preheated oven for 10 to 14 minutes or until golden. Let cool for 5 minutes on sheet, then transfer to a wire rack and cool completely.

**Tips:**

To make large cookies, drop dough by large spoonfuls (2 tbsp/30 mL). Bake for 10 to 14 minutes, as directed.

Cooled cookies will keep in an airtight container at room temperature for up to 1 week or can be frozen for up to 3 months. Thaw and bring to room temperature before serving.

Bring butter to room temperature before using, for easy blending.

Use sweetened or unsweetened coconut—the choice is yours.

Seedless jam has a more intense flavor than jam with seeds.

**Quick Tip:**

Use quick-cooking rolled oats (not large-flake rolled oats) for the nicest texture.



## Strawberry Rhubarb Crisp

Rhubarb is a sure sign of spring. Couple it with fresh strawberries and you have a winning crisp.

**Makes:** 3 to 4 servings

• **Preparation:** 20 minutes • **Baking:** 30 minutes • **Freezing:** not recommended

Preheat oven to 375°F (190°C)

Three 10 oz (300 mL) ramekins (small baking dish) or custard cups, greased

**Topping**

1/3 cup/ 75 mL packed brown sugar

1/4 cup/ 60 mL all-purpose flour

2 tbsp/ 30 mL quick-cooking rolled oats

2 tbsp/ 30 mL chopped pecans

1/2 tsp/ 2 mL ground cinnamon

3 tbsp/ 45 mL cold butter

**Filling**

2 1/2 cups/ 625 mL fresh strawberries, halved

3/4 cup/ 175 mL chopped fresh rhubarb

2 tbsp/ 30 mL all-purpose flour

2 tbsp/ 30 mL granulated sugar

1. **Topping:** In a small bowl, using a wooden spoon, combine brown sugar, flour, oats, pecans and cinnamon. Using a pastry blender or two knives, cut in butter until mixture is crumbly. Set aside.

2. **Filling:** In a large bowl, toss together strawberries, rhubarb, flour and sugar. Spoon into prepared ramekins, dividing evenly. Sprinkle topping over fruit.

3. Bake in preheated oven for 25 to 30 minutes or until fruit is tender and topping is golden. Serve warm.

## Peanut Fudgies

These cookies are like a chewy brownie that's loaded with chocolate chips and peanuts

**Makes:** 8 medium or 6 large cookies (see Tips, below)

Preheat oven to 350°F (180°C)

Baking sheet, greased or lined with parchment paper

**Tips:**

I like to chop nuts on a cutting board, using a sharp chef's knife. You can do it in a food processor as well.

Store nuts in the freezer. They can go rancid quite quickly.

To make large cookies, drop dough by large spoonfuls (2 tbsp/30 mL). Bake for 10 to 14 minutes, as directed.

Cooled cookies will keep in an airtight container at room temperature for up to 1 week or can be frozen for up to 3 months. Thaw and bring to room temperature before serving.



• **Preparation:** 15 minutes • **Baking:** 13 minutes • **Freezing:** excellent

9 tbsp/ 135 mL semisweet chocolate chips, divided

2 tbsp/ 30 mL butter

3 tbsp/ 45 mL all-purpose flour

1/8 tsp/ 0.5 mL baking soda

1 egg yolk

3 tbsp/ 45 mL packed brown sugar

1/3 cup/ 75 mL chopped honey-roasted peanuts (see Tips)

1/4 cup/ 60 mL peanut butter chips

1. In a small microwave-safe bowl, combine 6 tbsp (90 mL) chocolate chips and butter. Microwave on Medium for 1 minute, stirring halfway through, until melted. Stir until smooth. Set aside to cool.

2. In a small bowl, whisk together flour and baking soda. Set aside.

3. In a medium bowl, using a wooden spoon, beat together egg yolk and brown sugar until smooth. Stir in cooled melted chocolate. Gradually add flour mixture, stirring well. Stir in peanuts, peanut butter chips and remaining 3 tbsp (45 mL) chocolate chips, until well combined.

4. Drop dough by heaping tablespoonfuls (22 mL), spacing about 2 inches (5 cm) apart, on prepared baking sheet.

5. Bake in preheated oven for 9 to 13 minutes or until set around the edges but slightly soft in the center. Let cool for 5 minutes on sheet, then transfer to a wire rack and cool completely



## Get good luck this St. Patrick's Day

This St. Patrick's Day, do more than just wear green.

**Do good deeds every day.** If you want to help your community, start small. Pick up litter when you see it, give generous tips, and give spare cash to the homeless. These small deeds may go unnoticed, but they are essential to making the world a better place.

**Donate to charity.** Giving to non-profits is one of the simplest and most effective ways to help those in need. If you are feeling extra generous, set up a monthly gift instead of just giving once. Make sure you do lots of research on different charities, so you can choose one that really suits your interests. For example, if you are interested in women's rights, check out Beautiful World Canada, which provides education to women in sub-Saharan Africa.

**Volunteer.** If you are someone who is hands-on and likes to see their work in action, consider volunteering. There are tons of different ways to volunteer for non-profits, so there is

bound to be something right for you. Again, find a charity that suits your interests and reach out to them about wanting to help.

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### Letters to the Editor

e-mail Dylan Reardon at [editor@kerbycentre.com](mailto:editor@kerbycentre.com)  
or mail or drop off a letter to  
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## Trudeau fails to lead

Dear Editor,

Canadians across the country are shocked at the lack of leadership from the Prime Minister or his government as the dispute between British Columbia and Alberta over the Kinder Morgan Trans Mountain pipeline project escalates.

Last week, as the situation worsened, Prime Minister Justin Trudeau left Canada on a foreign tour in the United States. What he should have been doing is working to protect the families and workers who depend on Canada's resource industry for their livelihoods.

Canada's Conservatives believe in independent, scientific decision-making processes, such as the one that the Trans Mountain Expansion project went through, in order to be approved by the government. This project will create jobs and opportunity right across the country – from the west coast of British Columbia to workers in Atlantic Canada.

But if left unresolved, this fight will cost jobs and investment far and wide. So many sectors are impacted when the government does not support nation-building projects like this one. Construction workers are held off the job. Work on the factory floor comes to a halt as orders slow down in an uncertain manufacturing climate. Investment evaporates thanks to a Liberal government that has no intention of ever seeing a pipeline built. Incredibly, even local industries like wine making in BC have been caught in the crossfire, all while Justin Trudeau remains silent.

So far the Liberals have done nothing but talk. On Monday, Canada's Conservatives demanded that the Liberals be transparent about their plan to ensure that the Trans Mountain pipeline will get built, but the Liberals refused. Sadly, Liberal MP Kent Hehr voted against that simple request, further calling into question how

dedicated this Liberal government is to supporting Canadian workers.

It's time for Prime Minister Justin Trudeau to show leadership and take action to defuse this dangerous situation.

Sincerely,

Shannon Stubbs, MP  
Lakeland



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## Life and Liberty

by Liberty Forrest

*Liberty Forrest is an international psychic medium, an award-winning author and a Huffington Post contributor. Contact info@yourstoryofhope.com*

Recently, a special friend wrote and told me that she's finding that heading into her "midlife years" is much

# Finding your voice in the midst of change

harder than it was to be a teen. She said she felt awkward, and that her voice isn't readily available to her; she can't seem to speak up like she used to do. She wonders if this is a phase.

Although it's only my humble opinion, I'm certain that she's right.

This is a time of change and discovery. It's more complicated than when we were teens because Life has been happening, we have been experiencing, we have gained many insights, taken hard knocks, loved as fiercely as we've hurt, and we are more complicated than when we were those fresh-faced kids who were aching to grow up and take on the world.

It was easy to find the voice of rebellion and inex-

perience. It is not so easy to sort through all that Life and Learning, and experiencing physical changes only adds to the confusion.

The comments of this gentle soul came on the heels of a conversation I was having with someone else recently about the weird things women's bodies start to do as they approach menopause and beyond. I mean, what the heck have ringing ears got to do with it? Or burning tongue? Or electric shocks? Dizziness?

I'd have thought absolutely nothing. But I'd have thought wrong.

Throughout their child-bearing years, women's bodies change quietly from day to day with the subtlety of a feather knocking at the door. Not everyone pays close enough attention to notice those rhythmic changes, but I was always very much "in tune" with my body.

But suddenly, it had a mind of its own. Problem was, it had got my mind, too.

I heard that problems with memory and concentration

were also a part of the Mid-Life Misery that we're supposed to embrace as a part of being a woman.

I'd always been known for my exceptional memory, and while it's still far better than most, it's not the memory I'd come to expect throughout my life.

And now, my ability to concentrate is laughable.

But now?? Good grief, I've always loved the English mists but I didn't really want a thick shroud of it inside my head. I know there's stuff in there I'm supposed to do or to remember, but it just disappears into the soup that I now have to call my brain.

With my body having a mind of its own while I didn't seem to have one at all any more, I was feeling a lot like my body had betrayed me. I felt lost. I didn't know what to expect any more - physically, mentally or emotionally. I didn't know what new symptoms might pop up and when, or whether they would be permanent fixtures in my life. There have been other life

changes, too, for other reasons, but they've all been happening simultaneously.

Of course I struggled to find my voice. It was because I struggled to find anything remotely resembling the woman I'd come to know so intimately for decades.

But then I realised that moving into these "middle years" is just like moving house. You're not quite sure how you got there, but you look around and the house is different.

There are boxes everywhere. Everything you've accumulated in your life is still there, jammed into those boxes. All of it is just waiting to find a home on a new shelf, or in a new little grouping with other goodies on a table or a wall.

Those boxes are filled with your experiences, all your pain, all your love and life and learning and happiness and hopes and wisdom and fear and healing – and lots of other words, too.

Whether you are changing because of age or circumstance or environment or trauma or money or for any other reason, sometimes it can be hard to find yourself or your voice. Especially when the changes are not within your control. We flow from one moment to the next, one experience to the next, and only once in a while lift our heads, look around and see that we're somewhere else. The river carried us away from Familiar and into Unknown.

But we've brought all of our boxes with us. We just need to unpack them, and all of those words from all of that "stuff" will take a look around and find themselves lining up in new ways. They'll fit together in a different order; they'll define new spaces. And you'll get used to how all your "stuff" looks in your new home.

Rather than seeing change as a betrayal of everything familiar and safe, see it as a de-cluttering and reordering of what's important. See it as an opportunity to re-evaluate, to take stock, to reorganise your life, yourself, accepting it as just another step on your path to self-fulfillment.

It's a wonderful opportunity to keep what you want and to turf what you don't. This brings a whole new element of clarity into your life.

Don't mind a little laryngitis along the way. Even a voice needs some rest and recovery now and then. You'll sing again. And you'll sing better, stronger and clearer than ever before. □

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## Volunteer Spotlight



**Debra Molzan**

Debra is a friendly and dedicated volunteer who has been volunteering at Kerby Centre for more than 8 years. She is also a full-time realtor at Remax Complete Realty which she has been with for 27 years. She has a specialization on working with older adults. Debra was also in the Board of Calgary Seniors Housing Forum Society. The first time she came to Kerby was during the Kerby Expo where she had her own booth. She realized that Kerby Centre is the best place to start volunteering and give back to the community. We really appreciate that being a full-time employee, she is still giving us her valuable time as a volunteer. Debra mentioned "I encourage every one to come and volunteer at Kerby Centre. You don't have to be retired to start volunteering". Debra is volunteering as a Centre Tour Guide, helps us with our housing directory and special events. She enjoys volunteering at Kerby Centre because all the staff and volunteers are very friendly and generous and it's a good opportunity to do networking with different people as well. Debra is always ready to help her friends and family whenever needed. Apart from volunteering she likes to spend time with her grandchildren. Debra has already contributed over 488.0 hours to Kerby Centre.

Thank you Debra, for all that you do for the Kerby Centre.

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# Open letter to Trump, from Tanzanian immigrant



by Mansoor Ladha

*Mansoor Ladha is a Calgary-based journalist, travel writer and author of Memoirs of a Muhindi: Fleeing East Africa for the West and A Portrait in Pluralism: Aga Khan's Shia Ismaili Muslims.*

Dear President Trump,

I consider it my good fortune to be born, as you have said, in one of the so-called "s--thole" countries in Africa, Tanzania.

It has been reported that while discussing immigration in a meeting in the Oval Office, you have allegedly referred to Haiti, El Salvador, and countries in Africa as "s--tholes."

"Why do we want all these people from s--thole countries coming here?" you have been reported to have said, according to CNN and the Washington Post. "Why do we need more Haitians? Take them out."

In your comments to legislators gathered in the Oval Office to discuss immigration, you laid bare your world vision, adding that there are wealthy white countries, such as Norway, which are welcome to send immigrants to the United States. But you were emphatic in saying that there are "s--thole countries" — Haiti and all the nations of Africa — whose people (overwhelmingly black and brown) are not welcome in the U.S.

Mr. President, I am a "s--thole" immigrant in Canada and there are many of us "s--thole" here, residing in a friendly and welcoming country which has an open-door policy unlike yours. Many of us "s--tholers" immigrants have contributed to the country's growth and prosperity as employers, businessmen and professionals. Other "s--thole" immigrants have played a meaningful role in the political affairs of the country.

As someone who is used to Twitter as your only means of communication, you may not know that we have "s--thole" Canadians as mayors, ministers and governor general. You

would be surprised to learn that the prominent "s--thole" immigrants in Canada include Michaelle Jean from "s--thole" Haiti, Calgary Mayor Naheed Nenshi whose parents came from "s--thole" Tanzania and Ahmed Hussen, Canada's Minister for Immigration, Refugees and Citizenship, from "s--thole" Somalia. You should take lessons from Canadian Prime Minister Justin Trudeau who has several other ministers in his cabinet from "s--thole" countries unlike your cabinet which is filled with billionaires and your family members.

On a smaller, personal level, and without any modesty, yours truly from "s--thole" Tanzania has been the only newspaper publisher of colour in Canada of two suburban mainstream English community newspapers near Edmonton for 25 years, creating employment in the area by employing 11 fulltime people, several part-timers and boosting the local economy. An impressive contribution from a "s--thole" immigrant, don't you think?

One of your officials defended your "s--thole" comment by saying that "President Trump is fighting for permanent solutions that make our country stronger by welcoming those who can contribute to our society, grow our economy and assimilate into our great nation."

Come on Mr. Trump, who are you kidding. "S--thole" immigrants in the U.S. have been contributing a great deal to your economy for years. Maybe instead of tweeting all the time, you should take time to ask your officials to compile the number of "s--thole" doctors, IT personnel, businessmen and other professionals without whom the U.S. would stop functioning.

If you try to read newspapers, listen to radio or watch news on television instead of always tweeting, you would have known the contributions that these former

"s--thole" residents have been making to your nation.

As usual, as the twitter-friendly president, you have denied your "s--thole" comments. No one believes in this or other denials that you are so used to doing. We were not surprised when, as expected, you denied your "s--thole" comments. This won't be the last time that you have denied your comments. Do you think we "s--thole" are so stupid as to believe you and not the legislators who were present at the meeting?

Mr. President, the more I think and learn about you, the more similarities I see between you and former "s--thole" Ugandan dictator Idi Amin. "S--thole" Amin had the same arrogant, biased, racist and outspoken style as you; both of you specialize in rhetoric, self-praising and confrontational approach, indulging in frequent controversies.

During your campaign, you trumpeted your wealth and personal attributes. As a self-glorification champion, at various times during the campaign, you have been reported to have said: "I have made billions," "I have made tremendous amounts of money," "I am really rich," "They love me," "God helped me by giving me a certain brain" and "I will be the greatest jobs president that God ever created."

Now consider what "s--thole" Amin said during his presidency. "People like me," "I am the one who has got all the money," "I am very popular," "I am very powerful," "I have a very good brain" and "I am the only black leader in Africa who is very tough and very strong in the world today."

"S--thole" Amin expelled Asian citizens from Uganda triggering the greatest exodus in Africa while you have been known to embark upon an immigration policy based on race and religion imposing a ban on Muslim countries. In a climate rampant with Indophobia, "s--thole" Amin claimed that the Asians were hoarding

wealth and goods to the detriment of indigenous Ugandans and "sabotaging" the Ugandan economy.

Continuing Idi Amin-style rhetoric, you have branded American Latino immigrants as "criminals" and "rapists." You have accused Mexico by saying "when Mexico sent its people, they're not sending their best . . . They're sending people that have lots of problems, and they're bringing those problems with them. They're bringing drugs. They're bringing crime. They're rapists."

You will be pleased to learn that "s--thole" Amin was like you, a great friend of Israel. "S--thole" Amin first aligned with Israel and later abandoned them in favour of Arab states, especially Libya, saying Israelis "are criminals and they don't tell the truth."

Strange as it may seem, even as someone from "s--thole" Tanzania, I don't feel offended by your "s--thole" remarks. This is the type of presidential rhetoric we are accustomed to hearing from you. In case you haven't noticed, the civilized world has become more tolerant and broad-minded and find your continuous comments unbecoming and unbecoming the leader of the free world.

I am grateful that as a "s--thole" immigrant, I chose Canada and not the U.S. for permanent residence. We are fortunate to live in a country that has always

welcomed refugees, immigrants and those fleeing from war, poverty, dictatorship and famine. Canada will continue to serve as an immigrant laboratory for the world, highlighting diversity, pluralism and multiculturalism. Mr. President, you continue planning to build walls, but Canada has been building bridges among "s--thole" peoples and "s--thole" nations for years.

Sincerely,

Mansoor Ladha

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## Saint Patrick's Day

Saint Patrick's Day, or the Feast of Saint Patrick (Irish: *Lá Fhéile Pádraig*, "the Day of the Festival of Patrick"), is a cultural and religious celebration held on 17 March, the traditional death date of Saint Patrick (c. AD 385–461), the foremost patron saint of Ireland.

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# Proposed increase to senior's transit pass

Submitted by Greg Barrett

The City of Calgary has made it known that they are looking for reasons why they should not substantially increase the cost of senior citizen passes for Calgary Transit. The short answer is that the senior citizens are ill-served by transit and that any increase in cost would add insult to injury.

Let us acknowledge that we live in Canada where the winters can be severe, the roads and footpaths icy, and snow embankments are

formed at pedestrian crossing when the snowploughs pass through. Seniors are at risk of falling and ending up in hospital or even worse. The average senior will probably use his or her transit pass two to three times a week at off-peak periods to take them to their shopping complex to purchase the necessities of life. If they are lucky, transit will deliver them to the edge of the parking lot. Coming or going, it is inevitable that they will have to cross a busy road.

I have been fortunate in having travelled extensively beyond North America to more temperate climates where it is not unusual for city buses to drop their passengers at the front entrances to shopping centres. Calgary Transit passengers that are dropped off at the edge of city malls have to negotiate the car park which is inevitably full with frustrated motorists trying to find parking spaces, and others backing out, in many cases blindly as to what is coming.

Is it such a revolutionary idea for the city to negotiate

with owners of shopping malls to allow community buses to deposit their passengers at the front entrance? Returning passengers carrying their purchases would be able to wait in the comfort of the mall, instead of negotiating a dangerous car park and waiting at a cold bus stop for their bus to arrive.

When the City of Calgary provides a proper transit service to senior citizens then it will be time to start thinking about increasing the cost of seniors' passes.

I am looking forward to the day when a senior transit official, on driving to his local mall and finding that they are unable to park, will see one of their buses parked outside the entrance to the mall. They may then realize that it is safer and easier to travel by Calgary Transit.

*Opinions expressed by the author do not reflect those of the Kerby Centre or any of its advertisers, stakeholders, or partners.* □

## Calgary housing market moderately vulnerable: CMHC

'Growth in employment and in the young adult population have helped support housing demand and price levels in Calgary'

By Mario Toneguzzi

The latest Housing Market Assessment report

by Canada Mortgage and Housing Corp. indicates that Calgary's real estate market

is experiencing a "moderate degree of vulnerability."

The objective of CMHC's assessment is to identify locations in which there are heightened vulnerabilities to housing market instability from the level of house prices and/or from factors that are known to influence house prices. (The chart above looks at what's happening across the country.)

"House prices of repeat sales (in Calgary) in the

third quarter of 2017 were relatively stable compared to the previous quarter, with year-over-year gains slightly above the rate of inflation," said the report.

"Growth in employment and in the young adult population has helped support housing demand and price levels in Calgary," it says.

"While there was low evidence of overheating, price acceleration and overvaluation, there continue to be

imbalances in the area of overbuilding. Apartment rental vacancy rates and multiple new home inventories remain at elevated levels."

The full report can be found at [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca).

Mario Toneguzzi is a veteran Calgary-based journalist who worked for 35 years for the Calgary Herald in various capacities, including 12 years as a senior business writer.

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## Spring cleaning tips to organize your home and life

The end of winter and beginning of spring signal new beginnings, so use this time to breathe new life and freshen up the spaces and things you use every day. Here are some ideas to get started.

For your living space. Get ready for spring and summer by decluttering the most commonly used areas in your home. Recycle or donate things you no longer need, and use shelving, baskets and decorative storage containers to tidy the items you do need on hand while eliminating visual clutter.

Encourage your kids to do the same in their rooms.

For your wallet. An ordered wallet can save you time at checkout and make carrying it around a little lighter. Throw out old receipts and coupons, and ask yourself if you really need all the identity documents you keep in there. The more documents you have, the more vulnerable you are to having your identity stolen if you lose or get robbed of your wallet. Remove any documents you don't use regularly and store them in a secure place instead.

For your devices. Need more storage space and processing power? Ridding your laptop, computer, smartphone and tablets of unnecessary apps and large files can help with this, as well as make navigating your devices and finding

documents easier. While you're at it, run a full system check using reliable security software and make sure your antivirus software is up to date.

For your office. Whether you work from home or at your organization's offices, an organized workspace can boost productivity and increase motivation. Set up your monitor, chair and keyboard so you don't have to strain or twist awkwardly to use any of them. Use document trays and create a "catch-all" space that you regularly review and sort so staying organized becomes part of your routine.

Find more information on how to protect yourself from identity fraud at [www.rcmp-grc.gc.ca/scams-fraudes/identity-theft-vol-eng.htm](http://www.rcmp-grc.gc.ca/scams-fraudes/identity-theft-vol-eng.htm).

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[probatecoach@gmail.com](mailto:probatecoach@gmail.com) [www.probatecoach.ca](http://www.probatecoach.ca)



## Calgary Fire Department and The Brenda Stafford Foundation partner on dementia-friendly communities

The Calgary Fire Department and The Brenda Stafford Foundation held a demonstration on dementia awareness training with Calgary firefighters as part of The Foundation's Dementia-Friendly Communities initiative.

The Calgary Fire Department is working with The Brenda Stafford Foundation to provide front-line dementia training to first responders in an innovative partnership that aligns with Alberta's new dementia strategy and action plan.

Dementia awareness training will be provided to all Calgary firefighters in February and March 2018.

"The training helps firefighters develop awareness of what life is like with dementia through experiential learning," says Derek Arthurs, Community Safety Officer at the Calgary Fire Department. "It helps participants develop new skills to support people with dementia more effectively so that firefighters can better support our city's vulnerable populations."

As the population ages, more and more Canadians will be affected by dementia. In 2011 alone, there were 750,000 Canadians affected by dementia. By 2031, this is expected to rise to 1.4 million.

First responders will play an

important role in keeping those living with dementia safe, and will help dementia patients to reside in their homes and communities for longer periods by ensuring that anyone in distress will be reached by first responders within 7 minutes (Calgary Fire's first unit response time target).

"Research tells us that Dementia-Friendly Communities help people impacted by

dementia and their caregivers feel included, safe and supported in the places where they work, live and socialize," says Navjot Virk, Research and Innovative Practice Coordinator at The Brenda Stafford Foundation. "Through community outreach initiatives, we can educate others about dementia and increase understanding that a person with dementia

may sometimes experience the world differently."

The Brenda Stafford Foundation's Dementia-Friendly Communities Project is aimed at creating supportive communities to help seniors living with dementia stay longer in their homes, as well as raise awareness and understanding to reduce stigma associated with dementia. A tool-

kit is being created to support the spread of Dementia-Friendly Communities throughout the province. It is funded by Alberta Seniors and Housing, Alberta Innovates, Alberta Health Services and The Brenda Stafford Foundation.

For more information on Dementia-Friendly Communities, please visit: [www.thebsf.ca](http://www.thebsf.ca). □



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# Poutine — Tourists discover Quebec favourite

Story and photos by Mansoor Ladha

Page design and layout by Winifred Ribeiro



An order of poutine, topped with duck meat and gravy on the side, and samples of beer is a typical dish among Quebecois



A group of diners cheer beer samples before their meal.



A waitress carries beer samples for customers.

“I feel as if I am in France,” I overheard a tourist telling his friend while walking on a street in Old Quebec. That is the type of testimonial that visitors to Quebec City have been giving. Quebec tourism officials also constantly trumpet it by using the slogan, “Quebec City: so Europe, so close.”

Dubbed the most European city outside Europe, tourists are pleasantly charmed by narrow streets, shops, sidewalk cafes and restaurants so familiar in Europe’s “old cities.” There are three additional remarkable characteristics of Quebec City that should induce any ardent tourist to visit this Canadian city that feels like Europe. Quebec City is a historic capital city, a UNESCO world heritage site and the only fortified city north of Mexico.

With a population of 800,296 people in the metropolitan area, Quebec City offers bustling streets, magnificent architecture, numerous festivals and plenty of nature, making it a desired tourist destination in both winter and summer.

A staunch guardian of French culture in North America, Quebec City proudly showcases the rich and unique French heritage in its history, museums, fine art, interpretation centres and walking tours. Quebec City is Quebec’s second largest city after Montreal. Landmarks include the majestic Chateau Frontenac, which dominates the skyline and La Citadelle, an active military installation and official residence of the Governor General of Canada.

Like the Great Wall of China, the Leaning Tower of Pisa or the Eiffel Tower, the Fairmont Chateau Frontenac has become a tourist destination of its own. It is the most photographed hotel in the world, with an imposing view of the mighty St. Lawrence River. It is design-

ated a National Historic Site of Canada. There are estimated to be 37 National Historic Sites in Quebec City.

The landmark hotel, which opened in 1893, has had the distinction of hosting many heads of state and VIPs including King George VI, Queen Elizabeth, Princess Grace of Monaco and many others. During World War II, Chateau Frontenac became famous for hosting the Allies’ Quebec Conferences attended by President Franklin Roosevelt, Prime Minister Winston Churchill and Canadian Prime Minister Mackenzie King.

It is also believed that Canada was born on the Plains of Abraham, outside the walls of the old city where a decisive battle between France and Britain was fought, influencing the creation of Canada.

With over 200 travel writers, public relations and tourism officials from all over Canada, I attended the Travel Media Association of Canada (TMAC) annual convention in Quebec City. We were pampered for five glorious days at the renowned Fairmont Hotel. Quebec tourism officials went all out to ensure red carpet treatment for the visiting media and tourism industry personnel.

On the first day, we were divided into smaller groups, each batch matched up with a chef to enjoy a farm-to-table dining experience. I was grouped with Chef Simon Renaud of Hilton who bought all the necessary ingredients for cooking fresh from the market in our presence. The group then walked to the Hilton for a cooking class with instruction by the chef. After that we enjoyed a delicious meal prepared by the class. Cooking classes are becoming fashionable in many five-star hotels, and hotel officials confirm that patrons are demanding such culinary

experience from renowned chefs during their stay.

Tourists are also given an opportunity to experience Quebec’s authentic aboriginal tradition and culture. Close to Quebec City is the Huron-Wendat reservation, Onhoia Chetek8e, offering the unique history, culture and traditions of the Hurons.

Quebec City is renowned for its gourmet cuisine and restaurants which use local products with creativity and finesse. It boasts world-class restaurants, bistros, inns and farms specializing in local produce.

The mighty St. Lawrence River which begins from Lake Ontario, flows through historically rich cities of Montreal, Quebec City and Trois-Rivieres, which have capitalized on, and unveiled, tourism initiatives by increasing cruise travel along the waterway. Quebec City is a popular stopover for cruise ships, enroute to other destinations. Cruise passengers have stayed in Quebec City before or after their cruise to experience the unique character of the city.

However, one doesn’t have to be a cruise passenger to enjoy the St. Lawrence River. There are plenty of local cruises available, among them is Croisieres AML, a leading cruise company offering various cruise packages on AML *Louis Jollier*.

The boat, which can carry up to 1000 passengers, passes through some of Quebec City’s points of interest, allowing passengers to enjoy panoramic views in the comfort of its glassed-in dining rooms. The boat has three distinctive terraces, where entertainment and dancing is provided. They serve meals entirely cooked on board.

The last day in Quebec City for us was a memorable one. Escorted by a full RCMP band, the whole entourage walked through



Hotel Bromont, a great vacation hotel, is located in the heart of Quebec’s Eastern Townships in the beautiful town of Bromont.



The entrance to a pioneering Quebec vineyard, L’Orpailleur, established 30 years ago.

the streets of the city to a culinary experience of a life-time. We had delicious dinner at La Chapelle du Seminaire, which has been deconsecrated since 1992 and is available for private parties and fund-raising events. The seminaire provides a unique setting and magical atmosphere for the event,

with entertainment offered by the Ensemble de Quebec, a dynamic group of 20 singers and four musicians, playing and singing universal gospel music. The group comprises experienced performers who regularly participate for special public, corporate and fund-raising events. As gospel music pioneers,

the Ensemble, which was established in 1995, has performed to sold-out shows and has also released their first album. □

\*\* Mansoor Ladha is a Calgary-based travel writer, journalist and author of *A Portrait in Pluralism: Aga Khan’s Shia Ismaili Muslims and Memoirs of a Muhindi*.



The entrance to a pioneering Quebec vineyard, L’Orpailleur, established 30 years ago.



# Find out the truth about tap water

While the tap water you drink may look clean, it may contain harmful contaminants like lead, pesticides and industrial pollutants. These and others may be picked up on the journey from your water treatment plant through miles of pipes to your home.

To help clear up any misconceptions about what's really in your water, the experts at PUR offer this myth-busting advice: **Myth: Living close to a fresh water source makes tap water safer to drink.**

**Truth:** Even if you live close to a fresh water source, your water goes on a long

journey through an often aging infrastructure before it reaches your tap. According to Environmental Health & Engineering, Inc., up to 10 million lead service lines are still in use in the country today, potentially allowing lead particles to enter your water.

**Myth: The Environmental Protection Agency (EPA) regulates all contaminants.**

**Truth:** There are about 100,000 potential contaminants in drinking water. According to the EPA, its Safe Drinking Water Act only regulates 103. That means water that meets the government's

safe drinking standards may not meet yours.

**Myth: All water filters are created equal.**

**Truth:** While both pitcher and faucet filters remove unwanted contaminants, a faucet filter is usually a step up from a pitcher because it has a longer life and can remove even more contaminants, including lead. As every brand is different, it's important to check the types of contaminants each filter removes and confirm it is certified by NSF and the Water Quality Association for contamination reduction. Doing so can help

you get the healthiest, cleanest-tasting water possible.

**Myth: You can determine if tap water is safe to drink by how it looks, smells and tastes.**

**Truth:** While your water might look, smell and taste clean, it could contain contaminants that are potentially harmful to your health, like lead, which is colorless, odorless and has no taste.

"Knowing what's in the water you drink and cook with is important, but determining the quality of your local water supply can seem daunting," said Keri Glassman, registered dietitian, nutritionist and PUR spokesperson. "Fortunately, there's a free online resource called [www.KnowYourWater.com](http://www.KnowYourWater.com) that allows users to type in any address to easily learn about lead and other possible contaminants in their water."

**Myth: Boiling water removes lead.**

**Truth:** Boiling water may reduce bacteria found in the water, but will not remove lead. According to the Centers for Disease Control and Prevention, the lead concentration of water can actually increase slightly when water is boiled because some of the water evaporates during the boiling process.

**Myth: Drinking filtered water is expensive.**

**Truth:** Using a faucet filtration system for one year is comparable in cost to purchasing enough bottled water to last only two months. An option like the PUR Advanced Faucet Filtration System is an on-demand solution for filtered water right from the tap and is certified to reduce over 70 contaminants, including 99 percent of lead, 96 percent of mercury and 92 percent of certain pesticides.

Get your individual water quality report and learn more at [www.KnowYourWater.com](http://www.KnowYourWater.com).

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\*some conditions may apply.

## How to protect yourself against credit and debit card fraud

(NC) Most of us know someone who has had to deal with fraud — having to cancel a credit or debit card, not to mention other related hassles and stress. Fortunately, like most things, prevention can go a long way towards safeguarding your financial information.

Credit and debit card fraud happens when someone steals your credit or debit card, card information or personal identification number and uses it without your permission to withdraw money from an automated teller machine or make a purchase.

While new scams are emerging all the time, there are always basic precautions you can take, beginning with these:

Check your account and credit card statements often to make sure all transactions are correct and were made by you.

Keep your PIN secret. Never share it with anyone, not even a family member or partner, and memorize the code rather than writing it down.

Change your PIN often. Contact your financial institution and change your PIN immediately if you suspect someone knows it.

Cover the keypad with your hand or body when entering your PIN so no one can see it.

Keep your credit card in a safe place.

Keep your credit or debit card in sight at all times when making a purchase.

Take your debit or credit card and transaction receipt with you once you've finished a transaction at an ATM or business.

Complete your transaction and retrieve your card before answering anyone trying to get your attention while you are at an ATM.

Contact your financial institution or credit card issuer right away if your card is lost, stolen or stuck in an ATM.

Report anything you think is suspicious about a debit or credit card device at a business or ATM to the relevant head office and your credit card issuer.

Find more information online at [canada.ca/money](http://canada.ca/money). [www.newscanada.com](http://www.newscanada.com) □

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# Activities, Programs & Services

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Daily Drop-in Programs and Activities. *Except where indicated, the drop-in fee is \$2.00*

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>MUSICAL RECORDERS GROUP</b> (Rm 313) 1:00pm - 2:30pm	<b>OPTIONS 45 - Employment Workshops (Lounge)</b> 1:30 - 3:00pm	<b>BRIDGE (Rm 318)</b> 1:00pm- 3:00pm	<b>ARTIST GROUP (Rm 313)</b> 10am - 3pm \$1.50 half day	<b>SPANISH CONVERSATION GROUP (Rm 311)</b> 10:00am - 12pm
<b>CRIBBAGE (Rm 308)</b> 1 - 3:30pm	<b>Indoor Floor Curling (RM 308)</b> 12:30 - 2:00 pm	<b>DANCE (Lecture Rm 205)</b> 1:00pm- 3:00pm	<b>BINGO (Rm 205)</b> 11:00am - 3:00pm	<b>BADMINTON &amp; PING PONG (Gym)</b> 10:30am - 12:45pm
<b>PICKLEBALL (Gym)</b> 3:30pm - 5:00pm		<b>GENERAL CRAFT GROUP (Rm 311)</b> 9:00am -12:00pm FREE	<b>PICKLEBALL (Gym)</b> 3:30pm - 5:00pm	<b>KRAZY KARVERS WOODCARVING CLUB (Woodshop Rm 102)</b> 10:00am-3:00pm \$1.25 per hr
<b>MAHJONG (Rm 308)</b> 10:30 am - 12:30 pm		<b>ENGLISH CONVERSATION (Rm 301)</b> 10:30am-12:00pm	<b>KERBY TOUR (Dining Room)</b> 10:30 am- 11:30am FREE	
<b>KNITTING FOR A CAUSE (Dining Room)</b> 10:00 am-12:00 pm 2nd & 4th Monday each month FREE				

## Mark Your Calendars For These Upcoming Events

**Join us March 20, 2018**  
For a special dinner and joint presentation of

**Caregiver Perceptions and Support Programs In Calgary**

Presented by  
AAG, AGNA & Kerby Centre

Dinner & Presentation  
AAG, AGN & Kerby Members  
\$5.00

Non -Members \$10

Tickets must be purchased in advance by calling Kerby Centre 403 705-3233 or go to [www.kerbycentre.com](http://www.kerbycentre.com)

**2018 Chinese New Year Luncheon**

**February 27, 2018**

Join us in celebration of the *Year of the Dog*

Kerby Centre Gym,  
1133 7th Ave SW

11:30 am - 2:30 pm  
Buffet Lunch at 12:00

Followed by Traditional Chinese Entertainment

**Members \$20 Non-Members \$27**

Tickets available at Ed & Rec (Rm 305) or call 403 705 3233

Join Us In the Kerby Centre Dining Room  
**Friday, March 16th**  
for a special St Paddy's lunch

Chef Mike O'Sutton will be offering a special menu of Corned Beef & Cabbage with Irish Apple Cake for only

**\$10.00 per person**

Full kitchen menu also available as usual

Enjoy \$5 Green Beer, Irish music & a dance performance by dancers from the Casey O'Loughlin Academy

Lunch Served  
11:30 am to 2:00 pm

Dance Performance  
12:15 pm to 12:45 pm

Calling All Runners/Walkers  
Please Register To Join The Kerby Team To Participate in

**The Scotiabank Charity Challenge May 27, 2018**

Be Inspired to Move in 2018. and help Kerby Centre reach our \$15,000 goal

Register By Feb 28th and save.  
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To register, or for full details of how you can represent & support Kerby Centre please Email [colleenc@kerbycentre.com](mailto:colleenc@kerbycentre.com) or call 403 705-3178

**Thursday, March 1st**  
10:30 am to 12.00 pm

**Kerby Writer's Series Presents Author Michael Leask**  
Featuring His New Sci Fi Thriller  
**Ryder On The Pass**

**\$2.00 Drop In**  
Includes Light Refreshment, A Private Reading By The Author & Autographs In the Private Dining Room Located On The Lower Level

**Monthly Movie**

**Going In Style**

Friday, March 23rd  
1:00 PM The Kerby Lounge

**Kerby Centre Education & Recreation**

**Step Into Spring Walk**  
10:00 am March 20th

Register at Ed & Rec (Rm 305) or call 403 705 3233

Walkers Will Meet @ Genesis Centre

**Wise Owl Boutique**  
**½ Price Wool Sale**

10am -3pm  
Wed, March 14<sup>th</sup>

**SAVE THE DATE!**  
**UPCOMING KERBY EVENTS**

**Volunteer Appreciation Luncheon** April 17th, 2018

**Annual General Meeting**  
**April 24th, 2018**

## Free Presentations At Kerby Centre

**March 9th, 2018**

**Harmful Chemicals Found In Your Home (CALM) Workshop**

With Odette Bose and Christina Fok from Health Canada

Learn about

- \* health risks associated with everyday chemical products
- \* chemicals in the home
- \* what to look for when you are shopping for chemical products
- \* how to recognize the hazards and make our homes healthier and how to manage risks properly

**9:30 am to 11:30 am**

**March 19th, 2018**

**Neuropathy & Living with Chronic Pain**

**Presented By Sylvia Donley**

**April 13th, 2018**

**Seniors Pension and Benefits Presentation** By Jim Evans  
(Citizen Services Specialist—Service Canada)

**10 am to 11:30 am**  
**at Kerby Centre (Lounge)**

## Kerby Day Trips

For more information or to book your trip contact Kerby Travel at 403-705-3237 or email [travel@kerbycentre.com](mailto:travel@kerbycentre.com)

**March 8th**

**Senior Discover Tours Presents 2018 Travel Tours Showcase**

1:00 pm in Room 318  
No Registration Required  
\$2.00 Drop In Fee Coffee & Cookies Served

**March 13, 2018**

**The Jail House Rocks Jubilations Theatre**

9:30 am to 2:30 pm

Includes transportation, lunch & a musical comedy  
Members \$72 Non -Members \$82

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**Education & Recreation Room 305 or 403-705-3233**



# Community Events

## Inglewood Silver Threads

Inglewood Silver Threads is a 55 plus senior activity centre focusing on group activities, located at 1311 9 Ave SE, Calgary. Annual membership is \$20.

Members enjoy crafts, games day and two exercise programs for free. Bingo is played every Tuesday for ten cents per card per game. Our \$2 tea and chat lunch and monthly potluck are a great way to meet new people and engage in group activities.

Our subsidized day trips are an affordable way to visit areas in and around Calgary. Upcoming trips include, Aboriginal Days at Head

Smashed in Buffalo Jump. Members pay \$25. This includes transportation, lunch and admittance fees.

Our Annual General Meeting will be held on Friday March 23, 12 p.m. light lunch will be provided.

For more information please contact Wendy at 403-264-1006.

## Confederation Park 55+ Activity Centre

Memberships for the September 1, 2017 to August 31, 2018 year are \$30.00/person. Registration for the spring semester will start Tuesday, March 13. Drop in and give a class a try (some restrictions

apply) for just \$9/member, \$11/non-member or purchase an Access Card (10 drop-in sessions) for \$85.00/member, \$105.00/non-member.

Saturday Dances: March 10 – Black Velvet March 24 – Reflections. Tickets \$12/person (Includes a light lunch). Everyone is welcome. Doors open at 6:30 p.m. – dance starts at 7:30 p.m. Door prizes and 50/50 draw.

To learn more give us a call at 403-289-4780, visit [www.yyc-seniors.com](http://www.yyc-seniors.com) or drop by the Centre at 2212 13 Street NW

## Lesbian Seniors Group

The Lesbian Seniors group continues to meet, with month-

ly lunches in the Kerby Centre cafeteria. We are open to receiving new members, as we meet in the rear section of the cafeteria, at 12:30 p.m., once a month. We expect to meet the second Tuesday of each month. Interested women must contact us by phone. Call Lois at 403-284-2357 or Louise at 403-253-5832 for more information.

## Epilepsy Association of Calgary

Face to Face Group: Saturday, March 10 and 24, 11 a.m. – 1 p.m. The meetings are a great way to connect with other people who live with epilepsy and to share your experiences, frustra-

tions, and successes. Join us and gain new information and insights that can help you cope with the daily stresses and worries that epilepsy brings.

Face to Face in Cyber Space: Thursday, March 22, 2 – 3 p.m. Join us online and gain new information and insights that can help you cope with the daily stresses and worries that epilepsy brings. [www.epilepsycalgary.com](http://www.epilepsycalgary.com).

If you have questions contact our Support Coordinator at 403-230-2764 or [support@epilepsycalgary.com](mailto:support@epilepsycalgary.com). We are located at 316, 4014 Macleod Trail S.E. □

# Grocery stores bulking up on ultra-processed foods

By Dr. Jean-Claude Moubarac

Far too many products in Canada's stores give us lots of calories but little nutrition. And we have dangerously abandoned cooking and meal-time routines.

In the 1960s, the biggest supermarkets only carried 10,000 items or fewer. Big supermarkets today offer almost 40,000 products.

To be sure, among those extra items are more kinds of fresh fruits, vegetables and non-food items. But not 30,000. The vast majority of the additional food items are a huge range of ready-to-eat products from cookies to snacks to complete dinners that have a characteristic in common: they are ultra-processed foods.

And they are not nourishing us.

A study I just completed for Heart & Stroke demonstrates

the extent of the problem. It found that in 2015, Canadians received almost half (48.3 per cent) of their total calories from ultra-processed foods, with the highest rates of consumption among those in whom it can do most harm – children. Kids age nine to 13 get almost 60 per cent of their calories from these unhealthy foods. This high consumption is evident across all socio-economic groups. Newcomers to Canada are the one notable exception; they consume considerably fewer of their calories from ultra-processed foods than those born in Canada.

What are ultra-processed foods and why does it matter?

Practically all foods are processed in some way. Some are minimally processed, such as fresh, dry or frozen vegetables and fruit, nuts, meat, fish, eggs and milk. Others are culinary ingredients such as oil

and sugar. Processed foods are made by adding ingredients to minimally-processed foods; they include simple breads and cheese, and preserved vegetables.

The problem is ultra-processed foods. They're formulations of refined substances and additives; at the end, most have little or no intact food left. Think of a potato chip or a sugary puffed cereal that supposedly started with a hint of grain. They also include candies, other fatty, sugary or salty snack foods, packaged soups, sugary drinks and most ready-to-eat meals.

Overall, these products contain twice the calories, three times the amount of free sugars and twice the sodium compared to non-ultra-processed foods (real foods). And they have much less of what we need: protein, fibre, vitamins and minerals.

There has been a revolutionary change in our diets over the past decades and, while fewer people in rich countries like Canada now go hungry, many of us eat far less well. A previous study of mine showed that the vital change in the diets of Canadians since the 1930s has been the replacement of freshly prepared meals and dishes made with unprocessed or minimally-processed foods for one dominated by ultra-processed foods.

In the past 70 years, calories from ultra-processed foods have doubled from 24 per cent to 54 per cent of family food

purchases. That's not surprising, since most of these foods are branded assertively, packaged attractively and marketed extensively, especially to our children. And they are everywhere, often at very low prices.

In the last few decades, especially in high-income countries and communities, the meal has been fast diminishing and to a large extent replaced by snacking, mostly on ultra-processed foods. This is both a social disaster and a nutritional calamity. Preparing and eating complete fresh meals together is a vital part of healthy, vibrant families and societies.

Ultra-processed foods might be convenient and fast, but they're not healthy and we're paying heavily for it. Unhealthy diet is now the leading risk factor for death – it was responsible for 47,000 deaths in Canada in 2016. And the Public Health Agency of Canada says the annual cost of diet-related disease in Canada is \$26 billion.

What can we do to combat this dietary crisis?

There's no easy fix, but a number of important things can and must be done.

Restricting unhealthy food and beverage marketing to children is a good step. Fortunately, such legislation is being debated in the House of Commons.

We need updated national dietary guidelines and education to help Canadians make healthy choices. Again, fortu-

nately, the federal government has announced a new Healthy Eating Strategy that includes revisions to Canada's Food Guide and strong front-of-pack nutrition labelling.

We also need to change how we think and talk about food. Our public discussions about food in recent decades have been focused more on particular villains – saturated fats, sodium and sugar – which has left little room to promote a whole-diet approach. We need to support people to look more at their overall diet, and the importance of taking the time to get fresh and minimally-processed foods to make more delicious but healthy meals at home from scratch.

We need to bring back cooking in schools, hospitals, senior citizens houses and even at workplaces so everyone can have access to freshly-made meals from real food.

We also need to restore the important social benefits families have lost by not spending time cooking and eating healthy meals together. These fundamental activities tie us together and to nature.

We can change. It starts by ignoring most of those 40,000 items at your local supermarket.

*Dr. Jean-Claude Moubarac is an assistant professor of nutrition in the Faculty of Medicine at the University of Montreal and an expert adviser with EvidenceNetwork.ca.*

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## WORDSEARCH

Find and circle all of the fruit that are hidden in the grid. The remaining letters spell an additional fruit.

```

M R O D A C O V A H B A N A N A
U A P Y R R E B E U L B O O K N
L E M O N T A U Q M U K M N I S
P P L I M E E H C Y L M C O W T
T I U R F E P A R G I A O L I R
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N R R H Y N S R R T L R O M R W
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N R L C Y C H O K E C H E R R Y
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N C H E R R I E S A P R I C O T
    
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- |              |            |             |
|--------------|------------|-------------|
| APPLES       | DATE       | ORANGE      |
| APRICOT      | FIG        | PAPAYA      |
| AVOCADO      | GRAPEFRUIT | PEACH       |
| BANANA       | GRAPES     | PEAR        |
| BLACKBERRY   | KIWIFRUIT  | PERSIMMON   |
| BLUEBERRY    | KUMQUAT    | PINEAPPLE   |
| CANTALOUPE   | LEMON      | PLUM        |
| CHERRIES     | LIME       | POMEGRANATE |
| CHOCHECHERRY | LYCHEE     | RASPBERRY   |
| COCONUT      | MANGO      | RHUBARB     |
| CRABAPPLE    | MULBERRY   | STRAWBERRY  |
| CRANBERRY    | NECTARINE  | WATERMELON  |



## GOING IN STYLE

Released 2017 (1 hour & 36 minutes)

Rated PG Comedy/Crime

Friday March 23, 2018

at 1:00 PM in the  
Kerby Centre Lounge

Tickets are \$1.00 from the

Education and Recreation Department Room 305

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## Sudoku Puzzle

	5					8	2	3
3		7	2		6		1	
				5			7	9
	9		1			7	4	
			6	3			8	
	6	2					5	
	7		9					4
4		9	7	1			6	
	3	1		8				

Solution on page 35

## Crossword Puzzle

### PREMIER CROSSWORD/ By Frank A. Longo

"SO THERE!"

<b>ACROSS</b>	51 Comfort given by the last Stuart monarch?	96 Henchman helping Hook	133 Performs like Kanye West	34 After a while	75 Does some harping?
1 Mrs., in Munich	56 Sponge (up)	97 Blogger Klein	<b>DOWN</b>	36 Grain tower	82 Polish, e.g.
5 Spa offering	59 Yeats' — and the Swan	102 Certain hosp. test	1 Cheese that crumbles	37 Sheriff Taylor's kid	84 Stubborn equine
12 Tartan wearer	60 Tyne of TV party game	105 Most meager	2 Chicago mayor — Emanuel	38 Atty.'s name follower	86 Rink athlete
16 Second afterthought in a letter, for short	61 108-card party game	107 Hasty, sloppy application of talc?	3 Territory	39 He co-founded Microsoft with Bill Gates	88 Move slightly
19 Work for Barber's tool	62 Gray shade	111 Arduous walk	4 Like surprise guests	40 Somnolent and Nyctol, e.g.	89 Attracted
21 Made cloth	64 Weaken	112 Taunting remarks	5 "Siesta Key" channel	41 Light shoe	90 Mo. #9
22 Arena cry	65 609-homer Sammy	113 Eternally, to bards	6 Shapiro of radio	46 Grassland	91 Bosc, e.g.
23 Ghost of a bricklayer?	68 Lovers' deity	114 Post-op areas, often	7 "Yes, yes!" to Pedro	48 Pink wine	92 Rebellion figure
26 A bit more than zero	70 Person hugging, say	116 Qdoba dip	8 "24: Legacy" actor Jimmy	49 Mo. #1	93 Seine feeder
27 Kitchen range brand	72 Has an affinity for people who are calming influences?	120 Year, to Pedro	9 Saunters	52 Suez Crisis figure	94 Study of poetic rhythm
28 "— never fly"	76 Food, archaically	121 Stupefying someone with liquor away from a horse-racing venue?	10 Actress Sarah Michelle —	53 Tons	98 Minecraft, e.g.
29 Toronto's prov.	77 "— it a pity?"	122 Entered furtively	11 Poetic "prior to"	54 Serum injector	99 Wrecked
30 Fall bloomer	78 "Cheerio!"	123 Gloomy	12 Football player Lynn	55 Winter drink	100 Shady spots
32 Passport stamp	79 "Norma —" (1979 film)	124 Sea, to Pierre	13 Sam's Club alternative	56 Really big	101 Impressive sight
35 Put herbs and spices on a James Bond actor?	80 Pencil wood	125 Ohio or New York county	14 — -lacto-vegetarian	57 Collect-call connectors	103 Mandates
38 Greek vowels	81 Lilt syllable	126 Entered	15 Lessees	58 In itself	104 Some lizards
42 Mr., in Mysore	83 Backpack fill	127 Gloom	16 For the time being	59 Dojo mat	105 Repose
43 Ideal	85 Fine spray	128 Entered	17 Chain of bakery-cafés	60 Gray shade	108 — -Canada (oil biggie)
44 Deicing stuff	87 Naval acad. grad	129 Ohio or New York county	18 Singer Crow	62 With	109 Bruins great
45 Stable baby	88 More rational hunch?	130 Zine team	24 Finger part	63 95-Across, wide keyboard key	110 Russian money
47 JFK's veep	93 Decide on, with "for"	131 Modern	25 Bovine noise	64 Fess (up to)	115 Not masked
50 Suffix with final or novel	95 See 64-Down	132 Gives a nod	31 Sulky mood	65 Brief quarrel	117 Turkish money
			33 Den fixture	66 River romper	118 Cut, as hair
				67 Singer	119 Many years
				68 Ton	122 Egg — yung
				69 Singer Sumac	123 Simile center
				70 Grab a chair	124 Put- — (deceptions)
				71 Forest vine	

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18			
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126								127				128						129		
130												132								133

Solution on page 35



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# Tales from the Road: Slow Down, You Move Too Fast

By Tina Quinn

When you travel in a motorhome you have to travel slowly or it will cost an arm and a leg in fuel. You also miss out on absorbing the wonders of nature all around. This is the single most important lesson I have had to learn. And if I intend to write detailed articles for travel magazines I have to actually notice the details. That can't be done while cruising through town and country at 100 kilometres an hour. So, upon my return from Calgary to Nevada after Christmas, I took my time.

I stopped in Barstow, California, a small city north of San Bernardino, for several days and visited Calico, an abandoned silver mining town. If you are interested in rocks, mining and fault lines, this is quite an interesting place. Calico Ghost Town was bought and restored by Walter

Knott, (of Knott's Berry Farm fame) in the 1950s. I quite enjoyed wandering around the old sites and observing the way the rock has folded in on itself. The town is fairly touristy, but you can avoid that without much difficulty. I celebrated the New Year in my RV. Actually I didn't make it to midnight. One glass of wine and I'm done for.

Next stop was outside Los Angeles in a place called Tustin. I was boondocking there, that is, some lovely people offered me a spot to park outside their home and provided me with electricity, wifi and fresh avocados from their tree. I belong to a group, "Boondockers Welcome", which is a community of RVers across North America, who offer parking spots to those travelling in their RVs. I have met some wonderful people through this group.

I then contacted someone who would fix my plumb-



The Haunting yet beautiful Calico Ghost Town.

Photo by Tina Quinn

ing in the motorhome and went to meet him, but unfortunately, being unfamiliar with the area and relying solely on my GPS, I missed the meet-up. I then had to find a place to park in L.A. at midnight. After driving around for quite a while, I settled on a lot where several cars were parked. I reasoned that the worst that could happen was the police would tell me to move on, at which point I would ask where I could move to. Instead, a car full of revelers showed up and parked right next to me. I was entertained by their rap music for an hour before they left. Then, at 5 a.m. another car pulled up next to the RV, but these folks were smoking something in a pipe, (I know this because I very carefully peeped out the window) and I had the feeling it was not good. But, after about an hour they left, and, shortly after that I was gone. I found a nice Walmart parking lot.

San Diego was my next stop. By this time I had decided I wanted to stay longer in one place, so I located an RV

park just outside San Diego and booked a spot for a month. I can't say how much I enjoyed staying there. I'm a bit of a princess. I like to have a hot shower and have access to wifi and electricity. This park had everything including a pool, hot tub, small gym, chapel and laundromat. I felt like I was at a resort!

I managed to have the repairs done on my RV. I now have a functioning bathroom and a new passenger side mirror, the latter being a necessity when driving solo. A small army of ants decided to move in while I sojourned in the park. Twice I managed to stop them from traipsing through my house, but I have a feeling I have yet to discover an extended family happily in residence in the not too distant future.

Nerah had the time of her life. I opened the door in the morning for her, and she was gone for the better part of the day while I was in the park. She learned how to open the screen door by herself, and was happy coming and going as she pleased.

San Diego is one of my favourite places. The weather is warm and there are so many outdoor places to visit and activities to partake in. La Jolla, with the sea caves, sea lions and a variety of birds, is quite beautiful. I wandered the beaches, scoured tide pools and gloried in the sunsets. I took in a play at the Cygnet Theatre in Old Town and wandered the gardens in Balboa Park. As I am an animal lover I intentionally skipped the Zoo and Sea World. But the best part of staying in San Diego was that one of my daughters came down for a week to visit. It was spur of the moment, but so appreciated. Being socially awkward makes it difficult for me to meet people. Thus I tend to spend more time alone than I necessarily want to. Bethany was a breath of fresh air.

I am now set up in Ensenada, Mexico for a few months. I want to really absorb the culture and test the waters of living in a country that isn't English speaking. More on that next time. □

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*Continued on page 35*





# Fiction: The Slugs Fight Back



By Allan G. Cooper

After the Massacre on the Bike Path Last Week where many slugs had needlessly lost their lives, I fell into a melancholic state the likes of which I had never experienced in all of the 30 days of my life.

Being the only survivor of the carnage that took place that day changed me. I was grateful that I was still alive but now I felt the heavy burden of making sure that an incident like that never happened again. I was awakened from the naive illusion that life is just about eating fungus and rotting trees. No, I had discovered that even though the incident hurt me it had given me a meaningful purpose.

It was difficult to convince most slugs that what happened was something that was important to them but I was able to find some compassionate slugs that agreed that the need for a plan to free us from oppression by the Squish and Runners was necessary. I focused on these slugs to grow grass root support for the cause and eventually, I was able to assemble an impressive team of three slugs that would lead us into our first battle.

There was Topaz, Old Ben and Stubby. Those weren't their real names but they insisted that having code names would make the

mission more "fun". I tried to impress upon them the seriousness of our objective but in the end I relented and decided to focus on other details of our campaign.

Topaz was by far the most impressive slug of the group. He was highly intelligent, athletic and he had naturally strong leadership abilities. I knew that his quick thinking and knowledge of tactical stuff would prove to be invaluable. He looked pretty much the same as the rest of us except he was at least 2 mg lighter and stood 1 mm taller.

Old Ben was a pretty quick slimer especially given the fact he was at the advanced age of 60 days old. He brought a veteran presence to the team. I felt that his calm demeanor would serve us well during the frantic dangerous moments of battle where one is prone to panic. Panic leads to mistakes and mistakes could have deadly consequences.

And finally, there was Stubby. Although I never told him this, Stubby's role on the team was to slow down the enemy by getting left behind. Stubby was at least 2 mg heavier than the rest of us which really slowed him down. Should there be an ambush of some predator along the way it would likely get Stubby first and start feasting on him while the rest of us

could get away. It's cold, I know, but every war requires some casualties.

Our first battle took place at a Junior High School a yard away from the village. It was there that some type of structure where the Squish and Runners kept their death machines was identified. We would complete the 10-day trek there and engage the enemy whilst they were not on their weapons.

I had told the rest of the team that I had come up with a comprehensive plan that was carefully constructed to ensure that we would be successful. That seemed to really impress them and motivate them but unfortunately it was a complete lie. However, I was confident that by the time we got to the Junior High School I would come up with something.

After 10 grueling days of hard sliming we eventually reached the school yard. We all assembled on a bank overlooking the Junior High School. Topaz adjusted his high powered binoculars to survey the battle field. He located the Squish and Runners death machine holder and noted that there were several Squish and Runners gathered around the structure.

I felt that diplomacy was our best chance and I had come up with an ingenious plan for our first battle.

"Stubby!", I said.

"Yes, Sir!", Stubby replied.

"Your orders are as follows: You will go down the bank and engage the enemy with open dialogue. This will be the first step in bringing peace and security to our people!"

To which Stubby bravely responded with, "What? I'm not doing that!"

"Stubby your people are counting on you! Your bravery will be remembered ... for awhile!"

Stubby turned to the rest of the squad hoping for support in turning down the order but they just had huge smiles on their faces with tiny thumbs pointed up. Stubby hung his head so low that his tentacles almost touched the ground.

"Okay, I'll go," he said and started to make his way from the bank towards the school.

Topaz, who had been monitoring Stubby's progress through his binoculars reported that Stubby had made it very close to the structure and a group of students eating their lunch but seemed to be looking back at us for some kind of communication to tell him what he should do next.

"Come on Stubby! You can do this!", I yelled even though it was impossible for him to hear me. I was just praying that he would have the courage to press on.

Topaz said that Stubby was moving again and he was in communication range of the students.

"Yes!", I said, "I knew he could do it!"

At first, I began to feel hopeful and excited that he may be able to carry out his orders successfully then the positive feelings were quickly wiped away with a sense of horror because I suddenly realized that we had made a significant tactical error. Stubby had no way of communicating with the young Squish and Runners!

My light sensing spots widened with panic.

"Retreat! retreat!", I yelled.

Topaz and Old Ben looked at me with alarm sensing that Stubby may be in danger.

One of the students spotted Stubby. Stubby was standing there with his usual bright friendly smile.

"No! no! Stubby get out of there!", I yelled. I felt so distraught and powerless. What have I done. My own blind ambition had put a good slug in harm's way. Obviously, that was better than put-

ting myself in harm's way but I still felt bad.

One of the students sitting beside Stubby suddenly stood up and yelled, "Eew! a slug" and started stomping around and frantically brushing her arms as if she had been covered in the filth of Stubby's existence.

The smile disappeared from Stubby's face and was replaced by a look of confusion.

"What's the big deal. It's just a slug", one of the other students said.

"Eew! Get it away from me!" screamed the other student.

"Oh man, I don't know why you are making such a big deal about a slug", and he stood up and walked towards Stubby.

The boy seemed to be having a somewhat positive opinion of Stubby and walked over to get a closer look at him. Maybe this was going to be the moment! I was filled with renewed optimism. Stubby, you ole son of a bitch you're going to do it!

The boy bent down and looked at Stubby and he said, "He's kind of cute".

"Cute!? He's disgusting, get rid of him!"

"Fine", the boy said and he picked up a stick from the ground and proceeded to use it as weapon to flick Stubby into a small wooded area adjacent to the school.

I watched in horror as Stubby flew through the air flaying his miniscule arms in a futile attempt to grasp at anything to stop his deadly flight.

Finally, he hit a tree with a loud, "splat!". His lifeless body remained stuck to the tree momentarily because he had hit it with such tremendous force. Then, his limp body with blank light sensing spots slowly slid down the side of the tree.

I looked down at the earth in despair. Why do these people hate us so much!? We have done nothing to them! The Massacre on the Bike Path Last Week was tragic in that many slugs' lives were lost. But this time the Squish and Run people weren't even on their death machines and they still attacked Stubby with deadly force. It was personal and that was hard for me to process.

I took a deep breath in and realized that even though Stubby was an honorable slug he represented only one casualty in our first battle. I knew I had to be strong

Continued on page 27

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**Continued from page 26**

to keep the morale of the rest of the squad up so we could alter our tactics and return to battle the next day. Yes! Tomorrow, we will taste sweet victory!

I felt revitalised, energized and ready to regale the team with words of encouragement and passion but I was disap-

pointed when I turned around and saw Old Ben inching his way down the path back to our village. This subtle non-verbal slug communication was like saying, "Slime away! Slime away!" in English. It saddened me to witness his humiliating lack of courage.

Inching along behind Old Ben was Topaz.

Apparently, he too had panicked after witnessing Stubby's demise. In his haste he had left behind his binoculars on the bank. Such cowards. Clearly, I overestimated their abilities.

I was crushed that our first battle was such a colossal failure but I made a decision that day. This was not

the end of the War on Squish and Runners, it was just the beginning. We will not be denied our day of glory. We will continue to fight for justice for slugs! And I vow that this much is true! One day there is somewhat of a chance that there will be change and all slugs will live in peace and harmony!

*Allan G. Cooper hails from Calgary, but has lived elsewhere, including Victoria, B.C. and Japan. He began writing in University, but started sharing his work three years ago. Cooper has been a volunteer in the Kerby Centre Information Department for six years, and has found a great deal of joy in his duties there.* □

## BOOK REVIEW

KIM KAVIN  
AUTHOR OF *LITTLE BOY BLUE*  
**THE DOG MERCHANTS**

Inside the Big Business of Breeders, Pet Stores, and Rescuers



### The Dog Merchants

By Kim Kavin

**Price**  
**\$35.95; 336 pages**

**Publisher:**  
**c. 2016, Pegasus Books**  
*Reviewed by The Bookworm*

You've been saving for months. Every extra penny,

every found dollar, money earmarked for splurging, it all went in an account, and all because you saw a little furry face in a picture online. You've always been a 'dog person' and this one was instant love. Now read 'The Dog Merchants' by Kim Kavin, and be careful where you get him.

Free puppies. You used to see lots of those ads in the newspaper. People used to put signs up on their lawns: free puppies. Take one, make a friend. Take two, twice the fun.

Nowadays, though, getting a dog is a matter of taking out your wallet, says Kim Kavin. Whether you pay a breeder, a pet store, or a fee at a shelter, dogs are now an \$11 billion commodity, complete with a marketplace and big corporations that succeed on four-footed cuteness overload. But what does that do to dogs?

To find out, Kavin — who says she's 'on the side of the dogs' — started with a dog auction in Missouri. There, hundreds of breeding-age purebreds went to new facilities to supply pet stores, brokers, consumers, and 'the biggest market for purebred dogs in the history of the world.' A few dogs went to rescue groups, purchased to keep them out of breeders' hands.

Kavin also examines so-called 'puppy mills.' There's a difference, she says, between them, 'hobby breeders,' and responsible large-scale breeders. Indeed, the definition of 'puppy mill' depends on who's doing the defining.

Surely, national clubs and the dog show circuit are to blame for the way purebreds are created, Kavin says. There's a lot of pressure to 'conform,' which can cause

physically-unhealthy traits to be highly sought-after, and which can change breeds in ways that aren't readily seen. Fans of some breeds are fighting back in 'Dog Wars' to prevent their beloved dogs from being held to 'standards.'

Then there are the rescue organizations, who take in former dogs-du-jour, who try to expose problems with improper breeding, who advocate for street-dogs, and who rescue the throwaways. And, of course, dog lovers can thank Legal Beagles, who are helping to see dogs as more than just chattel, but as family.

'The Dog Merchants' is a hard book for a dog-lover to read. There is a balance to what author Kim Kavin reports in this book, meaning you have to take the bad to find the good. Those negatives aren't sensational but they're very cringe-worthy, and they ultimately

serve to underscore the tales of individuals who do their parts to make things better for dogs and prospective owners, which should come as a relief for sensitive readers. What also helps is the chapter of questions to ask to ensure that the puppy you've fallen for is the right puppy for you.

For sure, this is an important book for anyone who loves or works with dogs, but beware its controversy and its bluntness in story. Save up to own 'The Dog Merchants,' though, and you may just save a dog, too.

*The Bookworm is Terri Schlichenmeyer. She has been reading since she was 3 years old and never goes anywhere without a book. Terri lives on a hill in Wisconsin with two dogs and 11,000 books.* □

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# Education & Recreation LEARNING 2018 – SPRING SEMESTER

Registration opens March 1st, 2018 at 9:00am for members and March 15th, 2018 at 9:00 am for non-members.

## HOW TO REGISTER

- ❖ In person at the Kerby Centre in Room 305.
- ❖ By telephone at (403) 705-3233 or (403) 705-3232.
- ❖ Online at [www.kerbycentre.com](http://www.kerbycentre.com)
- ❖ By mail to:  
Kerby Centre  
1133 - 7<sup>th</sup> Avenue S.W.  
Calgary AB, T2P 1B2  
Attn: Education & Recreation



## Membership Saves!

Please ensure you have your 2018 membership before registering for courses.

Contact the Information Department to renew or to apply for a membership. 403-705-3224

- ❖ Courses/workshops are designed for older adults of varied abilities. The instructor, in consultation with the Manager of Education & Recreation, may make a determination about suitability for the particular course. Kerby Centre reserves the right to cancel registration and the remainder of the cost will be refunded.
- ❖ If you need clarification of which course is appropriate, please contact the Manager of Education & Recreation at (403) 705-3232.

## Don't Miss Out!

- ❖ Waiting to the last minute to register means missing out on great opportunities.
- ❖ We will cancel under subscribed courses one week prior to first day of class.
- ❖ Please be sure to register early!!!

### Methods of Payment

- ❖ Cash/Cheque
- ❖ Debit
- ❖ VISA/MasterCard
- ❖ PayPal
- ❖ Payment is required at the time of registration; however, if the cost of courses is a concern, please contact the Manager of Education & Recreation at (403) 705-3232 to discuss options.

### Refund Policy

- ❖ Request for a refund must be made before the start of the second class.
- ❖ All refunds are subject to an administration fee.
- ❖ Computer Courses/Workshops are non-refundable.
- ❖ Please contact the Education & Recreation Department with any refund inquiries.

**LEARNING 2018 – SPRING**  
MAIL TO: Kerby Centre, 1133 7<sup>th</sup> Avenue S. W., Calgary AB T2P 1B2  
PHONE: (403) 705-3233/705-3232



Name: \_\_\_\_\_  
Telephone #: \_\_\_\_\_

Kerby Membership #: \_\_\_\_\_

Courses you wish to register for:

Course # \_\_\_\_\_ Course Name: \_\_\_\_\_  
Course # \_\_\_\_\_ Course Name: \_\_\_\_\_  
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Course # \_\_\_\_\_ Course Name: \_\_\_\_\_  
Course # \_\_\_\_\_ Course Name: \_\_\_\_\_  
Course # \_\_\_\_\_ Course Name: \_\_\_\_\_

Method of Payment:

Cash: \_\_\_\_\_ (In person)

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# Active Living Courses

No classes on Monday May 21, 2018—Kerby Centre is closed for Victoria Day.  
 Please note: there may be other cancellations in individual rooms due to other activities at Kerby Centre.  
 Appropriate workout attire and footwear are required for all fitness classes.

## Tai Chi Monday

Instructor: Adrian Buczek

Tai Chi is a series of movements and poses that make up a meditative form of exercise with both physical and spiritual health benefits. Reduce stress, increase coordination, balance and range of motion.

**A01** Monday Apr 9 – Jun 18 9:00 – 10:00 am Gymnasium Member: \$49 Non Member: \$79

*No Class May 21*

## Monday Fitness

Instructor: Dan Leung

Traditional aerobics class with emphasis on cardiovascular training. Minimal strength training, using weights or resistance bands. You are encouraged to work at your own pace.

**A02** Monday Apr 9 – Jun 18 10:05 – 11:00 am Gymnasium Member: \$58 Non Member: \$88

*No Class May 21*

## Everyday Functional Fitness

Instructor: Elena Bratishchenko

Strength is intrinsic to daily function. This program includes exercises to strengthen the major muscle groups needed for performing daily activities, as well as improve mobility and balance, range of motion and coordination.

**A03** Monday Apr 9 – Jun 18 11:15 – 12:15 pm Gymnasium Member: \$49 Non Member: \$79

*No Class May 21*

## Building Blocks for Balance

Instructor: Joyce Slone

Having good balance and strong support muscles are key in fall prevention. This class will focus on core muscle strength and balance in a safe environment, with the goal of keeping you active and independent.

**A04** Monday Apr 9 – Jun 18 1:00 – 2:00 pm Room 205 Member: \$40 Non Member: \$70

*No Class April 23, May 21, June 4*

## Nordic Poling

Instructor: Bonnie Field

Nordic Poling is a full body workout designed to improve core strength, reduce impact to the knee and hips, aid in balance training, address postural alignment reduce pain and increase flexibility as well as mobility. Proper pole height, Nordic Poling technique, alignment, and different terrain will prepare the client for an invigorating, motivating, and fun-filled activity! Please bring own poles. Classes will be held in the Gymnasium and Outdoors, weather pending.

**A05** Monday Apr 30 – Jun 18 1:00 – 1:50 pm Gymnasium Member: \$49 Non Member: \$79

*No Class May 21*

## Salsa Workout

Instructor: Bonnie Field

Moving to Salsa music, this aerobic workout will focus on increasing functional mobility of hips and shoulders.

**A06** Monday Apr 9 – Jun 18 2:00 – 3:00 pm Gymnasium Member: \$49 Non Member: \$79

*No Class April 16, May 21*

## Monday Yoga

Instructor: Cathy Morrison

All Levels. Boost your energy and calm your mind with this self-paced class. Use comfortable positions and a chair to increase balance, strength and flexibility. Getting to the floor easily is required. Please bring your own yoga mat.

**A07** Monday Apr 16 – Jun 18 2:30 – 3:30 pm Room 205/318 Member: \$58 Non Member: \$88

*No Class May 21*

## Indoor Cycling

Classes held at Peloton Cycling # 109 1053 10<sup>th</sup> Street SW (8 Minute Walk from Kerby Centre or free parking is available)

Are you looking for a new, low impact way to raise your heart rate, build muscle and have some fun? Join this energetic Spin class tailored just for you! The passionate instructors at Peloton Cycling will have you burning calories and stress, all while cycling around the virtual world with amazing video footage on a 7' HD wide screen.

**A08** Tuesday Apr 24 – Jun 12 10:30 – 11:15 am Member: \$68 Non Member: \$98

## Zumba Gold Chair

Instructor: Maaike Seaward

Zumba Gold Chair brings the joy of Latin dance moves and rhythms of Zumba to be done in a chair. It has been designed for participants with medical issues, physical limitations, are in a wheelchair, have limited mobility or anyone who may not be able to stand up for long periods of time while exercising. It will help improve physical and mental health and most of all quality of life! It will provide safe, slow progressions and teach participants to listen to their body! It's great for the mind, body and soul but most of all IT IS FUN!

**A09** Tuesday Apr 10 – Jun 12 2:15 – 3:00 pm Room 308 Member: \$40 Non Member: \$70

## Yoga for You Level II

Instructor: Angie Friesen

Ideal for students wanting more of a challenge in their yoga practice. Previous yoga experience not necessary, but must be comfortable with getting up and down from the floor, and doing postures without the support of the chair. We will deepen our practice of balance and stability in a friendly and safe environment. Please provide your own yoga mat.

**A10** Wednesday Apr 11 – Jun 20 11:00 – 12:00 pm Room 205 Member: \$58 Non Member: \$88



**Wednesday Fitness**

Instructor: Dan Leung

Traditional aerobics class with emphasis on cardiovascular training. Minimal strength training, using weights or resistance bands. You are encouraged to work at your own pace.

**A11** Wednesday Apr 11 – Jun 20 10:05 – 11:00 am Gymnasium Member: \$58 Non Member: \$88

**Gentle Seated Yoga**

Instructor: Angie Friesen

Improve range of motion and learn ways to relax, release and rejuvenate. Learn basic yoga postures in a comfortable and social environment. Options provided for all levels.

**A12** Wednesday Apr 11 – Jun 20 1:00 – 2:00 pm Room 308 Member: \$49 Non Member: \$79

**Tai Chi Wednesday**

Instructor: Adrian Buczek

Tai Chi is a series of movements and poses that make up a meditative form of exercise with both physical and spiritual health benefits. Reduce stress, increase coordination, balance and range of motion.

**A13** Wednesday Apr 11 – Jun 20 1:30 – 2:30 pm Lounge/318 Member: \$49 Non Member: \$79

**Pilates Fusion**

Instructor: Cathy Morrison

Strengthen, lengthen and stabilize your entire body while gaining better posture. Improve your core muscles through Pilates based mat exercises, gain total body flexibility with yoga inspired stretches and improve your balance with some functional standing work. Options given for all levels.

**A14** Wednesday Apr 11 – Jun 13 3:30 – 4:30 pm Room 205 Member: \$70 Non Member: \$100  
*No Class May 30*

**Zumba Gold**

Instructor: Maaike Seaward

Zumba Gold® is an easy to follow program that lets you move to the beat at your own speed. It's an invigorating, community-oriented dance-fitness class that feels fresh and most of all exhilarating! Classes will provide modified, low-impact moves for active older adults or anyone looking for a low impact, low intensity workout. Come lose yourself in the Latin music and rhythms that will make you feel uplifted!

**A15** Thursday Apr 12 – Jun 14 10:00 – 11:00 am Gymnasium Member: \$49 Non Member \$79

**Fitness For Life**

Instructor: Elena Bratishchenko

An expansion of our Everyday Functional Fitness class, Fitness for Life continues to focus on maintaining strength, improving mobility and balance, range of motion and coordination.

**A16** Thursday Apr 12 – Jun 21 11:15 – 12:15 pm Gymnasium Member: \$49 Non Member: \$79

**Line Dancing**

Instructor: Bonnie Field

No need for a dance partner! This class will teach you the basics of line dance in a fun and educational setting. Look forward to improving your coordination, mental acuity and the boost of confidence you will gain as you master your new dance skills!

**A17** Thursday Apr 12 – Jun 21 1:00 – 2:00 pm Gymnasium Member: \$49 Non Member: \$79

**Yoga for You Level I**

Instructor: Angie Friesen

In this class you will learn kind and beneficial yoga poses while increasing strength and balance, both physically and mentally. You must be able to get up and down off of the floor easily, and a chair will be used for additional confidence in the class. Come for an enjoyable hour of exercise in a safe and supportive environment! Please provide your own yoga mat.

**A18** Friday Apr 13 – Jun 22 9:30 – 10:30 am Room 205 Member: \$58 Non Member: \$88  
*No Class May 11*

**Muscle Strength & Core Balance**

Instructor: Dan Leung

Strong core balance is necessary for good posture, balance, mobility and safety around the house. Available equipment will be used to train muscles associated with activities for daily living.

**A19** Friday Apr 13 – Jun 22 9:30 – 10:20 am Gymnasium Member: \$58 Non Member: \$88

**Gentle Seated Yoga**

Instructor: Angie Friesen

Improve range of motion and learn ways to relax, release and rejuvenate. Learn basic yoga postures in a comfortable and social environment. Options provided for all levels.

**A20** Friday Apr 13 – Jun 22 10:45 – 11:45 am Room 308 Member: \$49 Non Member: \$79

**Functional Strength**

Instructor: Joyce Slone

Emphasis is placed on maintenance and enhancement of strength and range of motion of major muscle groups and joints. Will also work on balance and agility.

**A21** Friday Apr 13 – Jun 15 12:30 – 1:30 pm Room 205 Member: \$45 Non Member: \$75  
*No Class May 18*



# Academic Courses

No classes on Monday May 21, 2018—Kerby Centre is closed for Victoria Day.  
Please note: there may be other cancellations in individual rooms due to other activities at Kerby Centre.

## Arts in the Afternoon - Watercolour

Instructor: Lorrie Warkentin

Explore a variety of watercolour painting techniques including wet-into-wet, dry brush, lifting and scraping. Our subject matter will range from landscapes to florals to animals.

We will also combine watercolour with pen and ink drawing to create textured effects.

**B01**    Wednesday May 2 – June 6    1:00 – 3:30 pm Room 313    Member: \$95 Non Member: \$125

## Bridge

Instructor: Peter Segers

**BRIDGE FOR BEGINNERS:** Ten lessons for the absolute beginner. Covering basic vocabulary, opening suit and notrump bids and responses, scoring, leads, signals, slams, the finesse and basic play of the hand.

**B02**    Tuesday Apr 10 - Jun 12    9:30 – 11:30 am Room 313    Member: \$99 Non Member: \$129

## Calligraphy

Instructor: Renate Worthington

Join us for our fun spring calligraphy session. For details and pictures of projects, please contact the Education & Recreation Department. Supplies not included.

**B03**    Monday Apr 30 – Jun 11    10:00 – 12:00 pm Room 311    Member: \$65 Non Member: \$95  
*No Class on May 21*

## Clay Days

Instructor: Darlene Swan

Have you ever been curious about clay & glazing and are wondering just how that piece was made? Now is your chance to get a glimpse into that wonderful medium! You will be taught the handbuilding skills to create a pinch pot, coil pot & slab pot, as well as how to glaze your pieces. This course is designed for both the absolute beginner as well as those who have taken our previous courses, all are welcome! Come be creative and have a lot of fun!

Course includes materials, firings, and food safe glazes.

**B04**    Friday Apr 27 – May 11    12:30 – 2:45 pm Room 308    Member: \$115 Non Member: \$145  
Friday May 25    12:30 – 3:45 pm Room 308  
Friday Jun 1    12:30 – 1:30 pm Room 308

## Computer Courses

Instructor: Pat Seifert

**Introduction to Computers Level I** Starts at "where's the ON button", the keyboard and mouse. From there, we will be creating, saving, and retrieving files and exploring the picture library. As well, time will be spent exploring the internet and learning how to use your email. Time is given to review tasks and practice work.

**B05**    Mon/Wed May 14 – 30    10:00 – 11:30 am Room 312    Member: \$115 Non Member: \$145  
*No class May 21*

**Introduction to Computers Level II** A continuation of Level I, this course will expand on document and file maintenance, internet exploration and email.

**B06**    Mon/Wed Jun 4 – 18    10:00 – 11:30 am Room 312    Member: \$115 Non Member: \$145

**How to Use Your Laptop Windows 10** Bring your own laptop to class with Windows 10 and learn hands-on how to use it effectively. Maximum in this class will only be 5 students. Basic computer skills required. No Macs.

**B07**    Mon/Wed Jun 4 – 18    12:30 – 2:00 pm Room 312    Member: \$115 Non Member: \$145

**iPad** Want to know how to register and configure your new iPad? Learn basic functions and how to connect to the Internet using WiFi. Find and install apps such as phone book, music stations and video games. Use built in features like the camera and calendar. Search for, preview and download music on iTunes.

**B08**    Mon Jun 20    12:30 – 3:30 pm Room 312    Member: \$45 Non Member: \$75

## Drawing

Instructor: Tayebe Joodaki

*Note: The cost of supplies is not included in the course price.*

Have you always been interested in drawing, but never really knew how to get started or how to advance your technique? If so, then this is definitely the place for you! Gain a solid foundation and understanding of the basics to drawing and become the artist you've always dreamed you could be!

**Beginner Drawing**

**B09**    Tuesday Apr 17 – Jun 5    10:00 – 12:00pm Room 313    Member: \$90 Non Member: \$120

**Advanced Drawing – Prerequisite: Beginner Drawing**

**B10**    Thursday Apr 19 – Jun 7    10:00 – 12:00pm Room 311    Member: \$90 Non Member: \$120

## Live Well, Be Well

Instructor: Angie Friesen

Invest time and love in yourself learning various methods of Self Care. We will cover ways to manage stress and how you can optimize your physical and mental health. Topics will include meditation, connecting with nature, journaling, decluttering, the power of laughter, and so much more!

**B11**    Monday Apr 16 – Jun 11    11:00 – 12:00 pm Room 318    Member: \$49 Non Member: \$79  
*No Class May 21*



**Mahjong**

Instructor: Swee Wong

Have you always been interested in mahjong but didn't know where to start? Our three week introductory workshop will teach you the basics and prepare you to join our ongoing Monday drop in group.

**B12** Monday Apr 9 – 23 10:30 – 12:30 pm Room 308 Member: \$15 Non Member: \$45

**Painting: Acrylic**

Instructor: Tayebe Joodaki

*Note: The cost of supplies is not included in the price. Please contact Education & Recreation for a recommended list.*

**Acrylic Beginner** Are you interested in learning to paint with acrylics? This class will teach you about the use of colours to create a beautiful painting. Those who are interested in improving their skills with acrylic will also benefit from this course.

**B13** Wednesday Apr 18 – Jun 6 10:00 – 12:00pm Room 313 Member: \$90 Non Member: \$120

**Photography**

Instructor: Patrick Kornak

**Make Your Photography Zing** This course will cover different aspects in camera operations and artistic expression. Take your photography from snapshot to spectacular. Open to all levels of experience and all camera types. Instructor Patrick Kornak has over 40 years of experience and teaches photography at SAIT continuing education. Note: we will be taking outdoor photographs in local areas.

**B14** Thursday May 3 – Jun 7 1:00 – 3:00 pm Room 301 Member: \$75 Non Member: \$105

**Discover Photoshop** This workshop will introduce you to the basic workings of Photoshop and how it can be used to enhance your photographs. Participants are encouraged to bring in 1 or 2 images on a memory stick that the instructor can use for demonstration.

**B15** Thursday Jun 14 - 21 1:00 – 3:00 pm Room 301 Member: \$29 Non Member: \$59

**Plant Walk - Traditional Food and Medicinal Plants**

Instructor: Latifa Pelletier-Ahmed MSc

Enjoy a guided plant walk while learning about some of the incredible wild plants that grow around us. Use simple botanical tools to help you identify different plants. Learn about how many of the plants around us have been used for millennia as food and medicine.

**B16A** Monday May 28 10:00 – 12:00 pm Member: \$12 Non Member: \$32

**B16B** Thursday Jun 14 10:00 – 12:00 pm Member: \$12 Non Member: \$32

*Kerby Centre - Prince's Island*

**Plant Workshop - Edible and Medicinal Plants of Alberta**

Instructor: Latifa Pelletier-Ahmed MSc

Gain an in-depth understanding of five native plants in Alberta. Learn about how these plants have traditionally been used by the First Nations and early settlers. Gain an understanding of their unique botanical features and interconnected ecology. Wild plant tea will be served.

**B17** Monday May 14 1:00 – 4:00 pm Room 318 Member: \$18 Non Member: \$38

**View from the Inside**

Instructor: WP Puppet Theatre

View from the Inside (VIEW) is a workshop series facilitated by WP Puppet Theatre where participants make puppets, share stories and have the opportunity to exhibit their art work to friends and family. The goal of the program is to promote mental health and wellness and encourage quality of life in older adults. This program is made possible through the support of the Calgary Foundation.

**B18** Tuesday May 1 – Jun5 12:30 – 3:30 pm Room 313 This course is free but space is limited, register early!

**Relaxation through Guided Imagery**

Instructor: Don Muldoon

You will learn total body relaxation, both mind and body. Techniques will also assist with reducing heart rate and blood pressure. Make sure you bring a pillow and a blanket.

**B19** Tuesday Jun 19 1:00 – 2:00 pm Room 205 Member: \$6 Non Member: \$36

**Self Defense and Personal Safety**

Instructor: Don Muldoon

Learn very simple methods that can defeat the most common holds that can be applied to a person. The skills learned are more a way of creating a diversion rather than a takedown move. Both verbal and physical skills will be taught. In Personal Safety, strategies for dealing with scams, travel and everyday situations will be discussed.

**B20** Tuesday May 1 - 15 1:00 – 2:00 pm Room 205 Member: \$19 Non Member: \$49

**Singing Circle**

Instructor: Barry Luft

Bring your joy of singing to a dynamic circle of men and women. Sing out strongly on songs old and new (mostly old), and be prepared to have minds calmed, hearts uplifted, and funny bones tickled! Note that we don't use song books or lyric sheets of any kind. We're then free to produce the real magic of community singing! "And the skies are not cloudy all day."

**B21** Thursday Apr 12 – Jun 14 10:30 – 11:30 am Room 308 Member: \$45 Non Member: \$75



### Spanish

Instructor: Norah Hutchinson

The textbook used for all Spanish levels is "Dicho y Hecho: Beginning Spanish" Sixth Edition  
By Laila M. Dawson and Albert C. Dawson.  
Textbook not included.

**Beginner Spanish Grammar** A comprehensive course for students with no prior knowledge of Spanish. Will learn basic grammar and vocabulary through training and listening, speaking, reading and writing. Chapters 1-3 will be covered.

**B22** Monday Apr 9 – Jun 18 10:00 – 12:00 pm Room 311 Member: \$99 Non Member: \$129  
No Class May 21

**Intermediate Spanish Grammar** A continuation of Beginners Spanish with basic vocabulary and grammatical conjugations. Oral, listening, reading and writing activities are included. Prerequisite: Beginners Spanish or equivalent. Chapters 4-6 will be covered.

**B23** Tuesday Apr 10 – Jun 19 1:00 – 3:00 pm Room 311 Member: \$99 Non Member: \$129

**Advanced Spanish Grammar I** For those with intermediate or advanced level Spanish who want to improve their written, conversational and listening skills. Students will be able to deal with most situations likely to arise when travelling or living in an area where Spanish is spoken. Chapters 7-9 will be covered.

**B24** Tuesday Apr 10 – Jun 19 10:00 – 12:00 pm Room 311 Member: \$99 Non Member: \$129

**Advanced Spanish Grammar II** A continuation of the above course. Chapters 10-12 will be covered.

**B25** Thursday Apr 12 – Jun 21 1:00 – 3:00 pm Room 311 Member: \$99 Non Member: \$129

**Beginner Spanish Conversation** Are you looking to put your knowledge of grammar into practice? This course is designed for beginner/intermediate conversational Spanish students to provide them with an opportunity to practice the language through discussion of selected material and topics of interest. There will be a focus on pronunciation, listening and building vocabulary, with the addition of weekly grammar topics. Prerequisite: Advanced Spanish Grammar I

**B26** Monday Apr 9 – Jun 18 1:00 – 3:00 pm Room 311 Member: \$99 Non Member: \$129  
No Class May 21

**Advanced Spanish Conversation** This course will help students boost their communication skills by building confidence and fluency when speaking. The course is designed for advanced students with strong knowledge of grammar. Language skills and interaction skills will be practiced through advanced material for discussion, with a focus on accuracy in articulation of individual sound level and the expansion of vocabulary. Prerequisite: Advanced Spanish Grammar III

**B27** Wednesday Apr 11 – Jun 20 1:00 – 3:00 pm Room 311 Member: \$99 Non Member: \$129

### Ukulele Magic

Instructor: Barry Luft

**Ukulele Magic! Intermediate Playing Music with Others** This uke class will focus on using one's playing skills in the context of small group ensembles. Valuable experience will be gained in the art of singing and playing with other class members. Individual skill development in strums and chords will also continue to be featured. Alumni are always welcome to register. Pre-requisite: An introductory course or equivalent.

**B28** Wednesday Apr 11 – Jun 13 11:00 – 12:00pm Room 308 Member: \$70 Non Member: \$100  
**B29** Wednesday Apr 11 – Jun 13 9:45 – 10:45am Room 308 Member: \$70 Non Member: \$100

## Kerby 2 St. Andrew's Courses

St. Andrew's Centre 1 – 10601 Southport Road SW Calgary, AB T2W 3M6

### Computer Courses

Instructor: Pat Seifert

**How to Use Your Laptop Windows 10** Bring your own laptop to class with Windows 10 and learn hands-on how to use it effectively. Maximum in this class will only be 5 students. Basic computer skills required. No Macs.

**S01** Tuesday May 15 – Jun 5 10:00 – 12:00 pm Member: \$135 Non Member: \$165

**Setting Up and Basic Functions of Your iPad** Want to know how to register and configure your new iPad? Learn basic functions and how to connect to the Internet using WIFI. Find and install "Apps" such as phone book, music stations and video games. Use built in features like the camera and calendar. Search for, preview and download music on iTunes.

**S02** Tuesday May 8 11:00 – 2:00 pm Member: \$45 Non Member: \$75

### Yoga for You

Instructor: Angie Friesen

In this class you will learn kind and beneficial yoga poses while increasing strength and balance, both physically and mentally. You must be able to get up and down off of the floor easily, and a chair will be used for additional confidence in the class. Come for an enjoyable hour of exercise in a safe and supportive environment! Please provide your own yoga mat.

**S03** Thursday Apr 12 – Jun 21 9:00 – 10:00 am Member: \$85 Non Member: \$115





# Financial Planning:

## What an interest rate hike means to you

Last July, the Bank of Canada (BoC) raised its key interest rate by 25 basis points, from 0.50 per cent to 0.75 per cent. The upward move, the first in seven years, was quickly followed by Canada's largest banks raising their prime interest rates.

While an uptick in the overnight lending rate is a sign of the government's confidence in the growth of the Canadian economy, it has specific financial implications for Canadian consumers.

Homeowners and prospective homebuyers, in particular, will now have to contend with a greater cost of borrowing and homeownership, which could potentially alter their financial planning.

With the prospect of further rate increases prospective homeowners shouldn't do their mortgage calculations on 2.5-per cent five-year fixed rates anymore, but on a more realistic 5-per cent to 6-per cent five-year fixed, he says.

Financial plans may also need to change. As interest rates go up and you need to renew your mortgage, you should consider the impact on your weekly and monthly cash flow. For instance, if you have a \$400,000 mortgage at a 2.5-per cent interest rate you may be paying about \$448 a week, but a 1-per cent hike will increase your weekly payout by about \$50. If interest rates go up by 2 to 4 per cent, you could be faced with an additional \$100 per week on your mortgage payment.

The BoC's decision to hike rates also serves as a reminder that you need to periodically stress-test your mortgage at a higher rate. A small increase isn't going to be detrimental to a lot of people initially, but over time if those rates do increase, you're going to feel it

Therefore, now may be a good time to switch to a fixed-rate mortgage, before the rate rises again.

There are also implications for investment portfolios, particularly fixed-income securities.

Typically, when rates rise, bond prices drop in value. Those who have a high concentration in bonds could see their investments take a hit. That's why you should have a diversified portfolio and consider investment vehicles that hedge against the negative impact of rising interest rates.

However, there are benefits to rising rates, including potentially earning more interest in a savings account. Mounting rates tend to strengthen the Canadian dollar, too. Rising rates can help if you're looking to buy some U.S. dollars for investing in U.S. real estate, or buying American securities.

Rising interest rates mean you may need to reconsider your mortgage costs, rebalance your portfolio and/or update your financial plan. Ask your professional advisor what's best for you.

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

*Inc. (in Québec, a firm in Financial Planning) presents general information only and is not a solicitation to buy or sell any investments. Contact your own advisor for specific advice about your circumstances. Or for a second opinion on your situation call Joanne Kirk or Daryl Standish at Investors Group 403-253-4840. They would love to help you out. □*

A good financial plan is a road map that shows us exactly how the choices we make today will affect our future.

Alexa Von Tobel

## FINANCIAL PLANNING TODAY

**Topic:** Keeping Your Financial and Personal Information Safe  
Creating a Successful Retirement Income

**LOCATION:** Kerby Centre -1133 7th Ave SW

**ROOM:** Kerby Centre Lounge

**DATE:** Saturday, March 17, 2018

**TIME:** 10:00 am – 12:00 pm

**COST:** Free Presentation

Join us for coffee and cookies while learning tips to keep your financial and personal information safe, how to protect your savings and investments, and strategies to create a successful retirement income.

**PRESENTERS:** Shelley Coates – Servus Credit Union  
Daryl Standish and Joanne Kirk – Investors Group

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

**403-705-3235** or  
[robl@kerbycentre.com](mailto:robl@kerbycentre.com)

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**Bayshore**  
Home Health



Kerby Centre

### Leave a Legacy of Inspiration

"When I am gone, I hope to be remembered as a caring and thoughtful person. I want to know that Kerby Centre's important work will continue on for years to come."

"My decision to include Kerby Centre in my will is part of the legacy I wish to leave."

- Anonymous donor



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

For information please contact Rob Locke at [robl@kerbycentre.com](mailto:robl@kerbycentre.com)  
403-705-3235



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

Please choose to make a difference today.

## YES, I wish to make a contribution in support of Kerby Centre

Amount Enclosed \$ \_\_\_\_\_

Monthly Pledge \$ \_\_\_\_\_

Payment by:

Cheque  Visa  Mastercard

Credit Card Number \_\_\_\_\_

Expiry Date \_\_\_\_\_ Signature \_\_\_\_\_

Please send tax receipt to (Please print)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_

Postal Code \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_



Kerby Centre

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

Please choose to make a difference today.

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

Contact us at 403-705-3235 or email to [funddev@kerbycentre.com](mailto:funddev@kerbycentre.com)

Charitable Registration #11897-9947-RR0001



# What to do if you get scammed

You work hard for your money, so you can spend it on things that matter to you — whether it's your children's education, a once-in-a-lifetime trip or a fancy new smartphone. But every day, there are fraudsters trying to scam you out of your money online, in-person, by mail or over the phone. The best thing you can do is take steps to protect yourself, but if you do fall victim to a scam, here's what you should do:

**If you've been tricked into signing a contract or buying a product or service.** Contact your provincial or territorial consumer affairs office and consider getting independent legal advice to examine your options — there may be a cooling off period or you may be able to negotiate a refund.

**If your financial information has been compromised.** Call your financial institution immediately so they can suspend your accounts and limit the amount of money you lose. Credit card companies may also be able to reverse a transaction if

they believe your card was billed fraudulently.

**If you sent money to a scammer.** If you sent money through an e-transfer, contact your financial institution immediately. If they have not already processed the transfer, they may be able to cancel it. If you sent money through a wire service, contact the wire service immediately — act quickly and the company may be able to stop the transfer. If you sent a cheque, contact your financial institution immediately. If the scammer hasn't already cashed your cheque, they may be able to cancel it.

**If the scam relates to your health.** Stop taking pills or substances you are unsure about immediately and see a doctor or other qualified medical professional as soon as you can. Don't be embarrassed — tell them about the treatment and bring along any substances, including their packaging, so they can be better equipped to help you. Also tell them if you have stopped any treatment that you were on before the scam.

**Report the fraud.** In all cases, you should report the scam to the authorities who may be able to warn other people and minimize the chances of it spreading further. The best places to report this are the Canadian Anti-Fraud Centre and the Competition Bureau.

Find more information at [www.competitionbureau.gc.ca/fraud](http://www.competitionbureau.gc.ca/fraud) and [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca).  
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## 48 Real Estate

**ADULT ONLY CONDOS**  
ARE YOU an EMPTY NESTER? Have your kids left home? Is your house getting to be too large? FREE LIST of "ADULT ONLY" villas and condos. ALL PRICE RANGES & ALL AREAS  
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## IN MEMORIAM



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

Anne Elizabeth Nesbitt  
Bernard Arthur Payne  
Donald Gordon Seel  
George Nicholson Findlay  
Harold Oliver Payne  
Marilyn Janzen  
Michael John Wheeler  
Murphy Alexander Jackson  
Patricia Mildred May Dalgetty  
Robert Bolton Spears  
Robert Harvey (Bobby) Deibert  
Rubina Moody  
Ruth Jean Ouimet

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.



## Sudoku Solution

9	5	6	4	7	1	8	2	3
3	8	7	2	9	6	4	1	5
2	1	4	3	5	8	6	7	9
8	9	3	1	2	5	7	4	6
1	4	5	6	3	7	9	8	2
7	6	2	8	4	9	3	5	1
5	7	8	9	6	2	1	3	4
4	2	9	7	1	3	5	6	8
6	3	1	5	8	4	2	9	7

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## Crossword Solution

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

Puzzle on page 23

### Caregiver Perceptions of Support Programs in Calgary

Exciting new research giving voice to caregivers of people over 55

A presentation sponsored jointly by AAG, AGNA, and Kerby Centre  
Tuesday, March 20, 2018  
Kerby Centre Gym  
1133 - 7 Avenue SW

Reception 5:30, Dinner 6:00  
Presentation 6:30

Cost \$5 for members of AAG, AGNA, or Kerby Centre  
\$10 non-members  
Tickets must be purchased in advance  
call 403 705 3233 or  
at [www.kerbycentre.com](http://www.kerbycentre.com)

Alberta Association on Gerontology | Kerby Centre | AGNA

Sponsored by New Horizons, Employers and Social Development Canada

# The Kerby News Business and Professional Directory

**Calgary Philatelic Society**  
General Monthly Meetings with auction  
1st Wednesday of the month start at 6:30 pm  
**Mid Month Auctions**  
3rd Wednesday of the month start at 6:30 pm  
\$10 off a new membership with mention of this ad  
**Kerby Centre** (2nd floor lecture room)  
1133 7th Ave. SW Calgary, Alberta T2P 1B2  
[www.calgaryphilatelicociety.com](http://www.calgaryphilatelicociety.com)

**The Estate Lady**  
Wills, Powers of Attorney, Personal Directives  
Estate Probate/Administration Applications  
**Kimberly Wallace**  
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**Call Jim at 403-992-9274**  
E-mail: [HandyHelpersCalgary@gmail.com](mailto:HandyHelpersCalgary@gmail.com)  
Website: [www.HandyHelpersCalgary.ca](http://www.HandyHelpersCalgary.ca)  
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