

Summer starting to bloom



One of the best benefits of summer is the blooming of a multitude of flowers and plants, the scent and sight of which delights the senses of all those who experience them. Our columnist, Lesli Christianson-Kellow, writes this month on that exact topic detailing her visit to the gorgeous Bucharret Gardens in Victoria.

Inside

- Embracing financial protections as you age page 4
- Province announces seniors mental health funding page 9
- Beware of scams in the digital age page 11
- Celebrating Indigenous history page 18



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Our 2nd annual Golf tournament

Our 2nd Annual Kerby Centre Charity Classic Golf Tournament is fast approaching and we're really thrilled with all aspects of its planning.

When we locked down back in 2020, our team started to grapple with the financial challenges that came with closing

the centre. We felt we needed to find ways that businesses in corporate Calgary could support the programs and supports we were providing for seniors.

Even though Kerby Centre had provided services for seniors for almost 50 years we had a surprisingly low level of financial support from business in

Alberta.

For example: we sell advertising in this paper, and the profits generated by the Kerby News go to support our charitable activities, but in the last eight years we had only brought on one new advertiser!

Our team knew quite a few non-profits use fundraising events as a platform to introduce their charitable work they do to local companies — companies who may end up sponsoring the event.

We were in the middle of COVID-19 however, so something like a Gala didn't seem like a prescient idea.

A golf tournament though? That was the solution. That was an event that we could hold completely outdoors if COVID-19 wasn't cooperating.

Our Board of Directors was skeptical, however. About a decade ago Kerby had tried a few years to

run a golf tournament, but we finally gave up after losing \$15,000 on a tournament in 2012.

Despite hesitations, we knew we were in an environment where trying new things to increase our financial sustainability was critical.

Due to COVID-19 restrictions we could have a maximum of 100 golfers at the event, but even with that restriction, we were able to put on a great event that raised \$84,263.

We're planning on 144 golfers this year, so we'll be raising even more funds which can be used to support our programs and services for seniors. Our extremely popular Ball Drop raffle is back as well, so you have another chance to win cash and a WestJet flight package.

You don't even have to be at the event itself to win a prize or to support our pro-



Larry Mathieson, CEO and President

grams — you can go right to our website a buy some golf balls in the draw and get your opportunity to win!

If you had a lot of fun last year, you're going to love everything our team has planned for our event here at the end of summer.

If your company would like to help us support seniors in Alberta, drop DanielleM@kerbycentre.com an e-mail — she would love to sell you a team or sponsorship.

JULY 2022

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Enhancing your financial protection

James Mactavish
Alberta Securities
Commission

For those that invest with a financial institution or firm, you now have the ability to provide your registered advisor with a contact person that you trust. This person can play an important role in protecting your financial assets in certain circumstances.

As of Dec. 31, 2021, advisors are required to take reasonable steps to obtain the name of someone you would like to have as your Trusted

Contact Person (TCP), should they suspect you are experiencing financial exploitation or diminished mental capacity.

What is a Trusted Contact Person?

As you age, you may experience a decline in your health and cognitive abilities due to medical issues, pre-existing conditions or the natural aging process. In these circumstances, you may become more reliant on others in making financial decisions, potentially exposing you to financial abuse and fraud by those

who do not have your best interests at heart.

To help safeguard potentially vulnerable clients from financial abuse and exploitation, the Canadian Securities Administrators, of which the Alberta Securities Commission is a member, introduced the TCP.

A TCP is someone you can have listed on your account informing your advisor of who you trust and who they can contact in limited circumstances. This could include:

- If you are unable to be reached
- If your advisor has

concerns you are vulnerable and being financially exploited

- If you are having a health issue and your advisor needs to confirm your wellbeing

- If your advisor needs confirmation of your legal representative

For example, your advisor may contact your TCP when they cannot reach you because you have taken an extended vacation and forgot to inform them.

Or, in more sensitive situations, your advisor may contact your TCP to ensure the validity of a

request that they believe is out of character.

What can and can't my Trusted Contact Person do?

A TCP's sole purpose is to help safeguard your financial assets by being an additional resource to help your advisor make decisions that best protect your account. Your TCP:

- cannot authorize transactions on your behalf
- cannot make decisions on your behalf
- will not be given access to your detailed account information

Who should be your Trusted Contact Person?

A TCP should be a mature family member or friend who you trust, and you should feel comfortable that they can handle difficult conversations about your personal situation if they arise.

Consider choosing someone you know will protect your interests, is familiar with your support network, and is not typically involved in your financial decisions. You should also ensure the person you select agrees to take on the role and is comfortable talking to your advisor.

In recognition of June Senior's Month and World Elder Abuse Awareness Day (June 15), the Alberta Securities Commission (ASC) reminds older Albertans to work with your advisor to put a TCP in place.

In a recent study conducted by the ASC, nearly 60 per cent of Albertans aged 65 and over were approached with what they felt was a possibly fraudulent investment.

While naming a TCP on your account is optional and not a legal process, it can provide you valuable peace of mind knowing that your advisor has someone you trust to help safeguard your financial assets now and in the future.



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Mural created by U of A researcher blooms for seniors' residence



The colourful mural on the wall of the Canterbury Heights seniors' residence makes a distinctive new landmark in the Laurier Heights neighbourhood. Photo supplied.

Bev Betkowski
University of Alberta

Growing up in the rural Midwest, Jill Thomson had a soft spot for bountiful farm gardens. It was an affection that blossomed as she moved to city life and began planting — and painting — her own urban patches of heaven.

Now the long-time artist and University of Alberta master of arts student is sharing her love of gardens through a colourful mural recently unveiled on the outside wall of a new wing for a

seniors' residence in west Edmonton.

Powered by arts-based human ecology research at the U of A, the tall mural painted by Thomson and installed on the side of Canterbury Heights in the city's Laurier Heights neighbourhood, celebrates the people living in the residence and in the community.

"We wanted to show the connection between Canterbury and the community, and the theme of an urban garden fits beautifully," says Thomson,

whose work is contributing to her degree in the Faculty of Agricultural, Life & Environmental Sciences.

Peppered with Laurier Heights landmarks, the mural features seniors working in the garden alongside children, reflecting an intergenerational bond that's developed over the years in the community.

"Students at the school across the street have come to help the seniors planting their gardens at Canterbury in the past, and I wanted to convey this connection," Thomson says.

The idea for the vibrant, towering painting was born through art workshops Thomson and other ALES researchers delivered to seniors at the residence.

The sessions were originally meant to gather input through interviews and drawings from residents as research for an illustrated film being created as the latest in an awareness series focused on seniors. The newest film, a separate project

created by U of A professor Megan Strickfaden and her team of researchers, will feature two seniors striking up a friendship in a garden.

In the workshops, Canterbury residents were encouraged to sketch garden-themed line drawings of fruit, vegetables and birds, and scribble down their thoughts — someone even shared a rhubarb muffin recipe.

As the work for the film unfolded, so did the potential theme for the mural, which the Canterbury Foundation had already planned on commissioning.

"We thought, wouldn't it be wonderful if the residents' work also informed the mural," says Thomson, who is studying material culture.

"We knew that the residents, their families and community members needed to be part of the project, so this was the perfect solution to bring in the residents and their art into the development of the mural," says Wendy King, CEO of the Canterbury Foundation.

"They did beautiful drawings and the fact that they have a part in how the whole painting developed makes the piece really rich," adds Thomson, who was independently contracted by the foundation to paint the mural.

Reproduced from a painting she created and then worked on at the residence and which now hangs there permanently, Thomson made sure the mural also reflected community input, by meeting with the city councillor and the local community league for the area.

A survey of area residents resulted in images of neighbourhood landmarks like the Edmonton Valley Zoo, a dog park and the nearby school being included in the mural. Depictions of the Canterbury courtyard,

dining room and chef preparing food from the residence garden were also added.

The residence is situated in Ward sipiwiyiniwak, which references the people of the Enoch Cree Nation being River Cree, so Thomson also painted a river flowing through the work, acknowledging the traditional territory. "I wanted to put that land acknowledgement inside the painting itself, reflecting the entire community."

Written reflections and drawings by Canterbury residents, their family members, staff, volunteers and even the researchers make up a banner at the base of the mural. "It adds another element of story to the whole piece," Thomson says.

The mural is a point of pride for residents, says King.

"Their work becomes part of the mural, which creates a sense of ownership, pride and accomplishment for them. When they take walks around the building, they'll be able to stop and look at the mural and talk to their friends and passersby about what it means."

It also gives the neighbourhood a sense of ownership, she adds: "The places pictured in the mural are important to the community."

Thomson felt privileged to create the community artwork, particularly for Canterbury residents.

"One of the residents said I had a gift I was sharing with them. I love that my visual language allows for something like this, to tell these stories in a painting."

Research that contributed to the mural's development was funded by a MITACS Accelerate grant.



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Understanding Registered Retirement Income Funds



Mawer Investment

What is a RRIF?

A Registered Retirement Income Fund (RRIF) can be thought of as the natural evolution of the Registered Retirement Savings Plan (RRSP). An RRSP is used to save for retirement, whereas the RRIF is used to fund your retirement.

Both accounts offer the same investment options, including mutual funds, stocks, bonds, or GICs, which all grow on a tax-deferred basis while inside the account.

For additional context, you can also read about the most common misconceptions about RRIFs.

Converting an RRSP to a RRIF

You can convert an RRSP to a RRIF at any age, but no later than the year in which you turn 71. Once an RRSP becomes a RRIF, no further contributions can be made to the account. Your financial institution will be able to help you understand your options and the paperwork needed to make that conversion.

Withdrawals

There is no maximum withdrawal requirement; however, a minimum amount must be withdrawn annually from your RRIF starting in the year after it is opened.

You can choose to receive your withdrawals on a schedule that works for you. This may

be weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-annual, or annual.

If you don't need to use the withdrawn funds, you may decide to reinvest the proceeds into your non-registered account or TFSA, if you have the contribution room.

The minimum withdrawal amount is calculated by your account size as of December 31st of the previous year, your age, and the corresponding minimum withdrawal rate (%).

If your spouse is younger than you, you may choose to reduce the minimum withdrawal amount by basing the calculation on their age rather than your own.

Tax Treatment

Any withdrawal from a RRIF is considered taxable income in the year received.

There is no withholding tax on a minimum withdrawal; for amounts over the minimum, however, the following withholding tax rates are automatically applied by your financial institution.

Why you may choose to convert your RRSP into RRIF before turning 71

If you are over the age of 65, withdrawals from a RRIF are considered pension income for tax purposes, while withdrawals from an RRSP are not. So, if you don't have any other pensionable earnings, converting your RRSP to a RRIF earlier, at age 65, can offer two main benefits:

1. The pension income tax credit enables you to deduct a tax credit of your pension income up to a maximum of \$2,000 per year.

2. Pension income splitting allows a spouse to transfer up to 50% of their eligible pension income to their spouse for tax purposes. This can help to shift some of the tax obligation from the higher income spouse to the lower income spouse (in a lower tax bracket), resulting

in less taxation overall.

Designating your beneficiary

You have a few options to choose from when designating your beneficiary.

Successor Annuitant (if you have spouse or common-law partner)

When the RRIF annuitant (holder) dies, the account simply continues under the ownership of the surviving spouse/partner. They receive the payments, and withdrawal amounts remain unchanged. The successor annuitant pays taxes on any withdrawals. Beneficiary (if you have a spouse or common-law partner)

When the RRIF holder dies, the RRIF is collapsed and the proceeds can be transferred to the surviving spouse's/partner's RRIF or RRSP. Taxes are deferred for the deceased's estate and the surviving spouse/partner until they withdraw the money (once transferred) from their own RRIF or RRSP.

Beneficiary (for a non-spouse)

The value of the account on the date of death would be taxable to the deceased on their final tax return, while the full value of the RRIF goes to the beneficiary. In short, the estate pays the taxes while the beneficiary receives the full account value. Anyone can be named as the beneficiary of a RRIF—including charities.

The decision to appoint a beneficiary or successor annuitant can be nuanced, so we do recommend speaking to an investment professional to help select the best option for you. (Note: beneficiary and successor annuitant designations are unavailable in Quebec.)

We recommend speaking to an investment professional to help determine the best course of action.

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Province announces additional mental health funding for seniors organizations

Andrew Glen McCutcheon
Kerby News

The provincial government has announced an expansion of access for mental health resources for older adults.

Over \$6.3 million has been committed to various community organizations across Alberta with the intention of supporting the mental health of seniors, including earmarked funds for additions, continuing care of mental health and related crises among older adults.

“From isolation to a loss of community, the COVID-19 pandemic has been hard on older persons,” Minister of Seniors and Housing Josephine Pon said in a statement. “As we return to normal life, we must continue to address the lasting impacts to mental health and wellness.”

“This funding will help do just that.”

Four organizations will be on the receiving end of these funds, including \$3.2 million for United Way Calgary and Area for the Healthy Aging Alberta Initiative; \$1.5 million for the Imagine Institute of Learning; \$1 million to the carya Society of Calgary; and \$650,000 to the Alberta Elder Abuse Awareness council.

“Thank you to the provincial government for supporting seniors’ well-being,” said Susan Brooke, vice-president of Community Impact and Partnerships of United Way Calgary

and Area.

“This funding will support the province-wide, phased-in delivery of a holistic range of services that support the overall mental health and

wellness of older Albertans.”

Older adults have a variety of specific mental health issues they face according to the Canadian Coalition for Seniors’ Mental Health

(CCSMH). These include everything from isolation and loneliness, to more severe issues like substance abuse or the threat of suicide. According to the CCSMH, older

men have the highest rate of suicide in the world with approximately 1,000 seniors being admitted to hospital every year due to intentional self-harm.



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The historic Stephen Avenue

Heritage Calgary

At the heart of downtown Calgary survives a striking streetscape reflecting the unique character of urban development on the Canadian Prairies between the 1880s and 1930. Stephen Avenue, named for Canadian Pacific Railway's first president Lord George Stephen, was Calgary's main street in the 1890s and home to many important businesses, including the Hudson's Bay Company, the Alberta Hotel, and The Calgary Herald. According to the City of Calgary, "It was the place to shop, gossip, and be seen."^[1]

Over 100 years later, Stephen Avenue remains the heart of downtown and has retained its original retail and small business focus.

The sandstone buildings survive, and the juxtaposition of Victorian, Art Deco, and Beaux-Arts elements creates elegance, texture, and visual interest which is unique to Calgary.

Early Calgary was a town of tents and small wood-frame buildings with a boomtown front. Sandstone construction replaced timber-frame after a major fire in 1886, hence Calgary's nick-

name "Sandstone City". The physical transformation of Calgary was rapid and extensive as the result of building and population booms between 1905 and 1913.

This period of activity has resulted in the streetscape we see today, which forms the highest concentration of designated historic resources in Calgary. The sandstone and brick buildings which line this street are an essential part of Calgary's character.^[2]

In fact, Stephen Avenue is so unique that it was recognized as a National Historic Site in 2001 by the Government of Canada. Parks Canada provides an excellent description of its heritage value:

"The remarkable thing about Stephen Avenue is that it continues to perform its original function as Calgary's main street, despite the dramatic changes that have transformed other retailing and urban cores across the country.

Today, the rows of two to six storey commercial buildings that line both sides of the street continue to house a broad range of retail services, while their designs reflect the architectural revival styles of a bygone era, in sharp contrast to the office towers that now encircle the area.

Saved from redevelopment through the efforts of far-sighted Calgarians in the 1970s, the buildings along Stephen Avenue serve as reminders of the central role that retail streets have played, and continue to play, in sustaining the vitality of Canada's cities."^[3]

By the late 60s, main shopping districts began to experience declines in retail sales, a growth in vacancies, dereliction of buildings, and an emergence of social issues as resident populations were displaced by new growth. In this context, strategies to revive downtowns and re-position them as "active people places" through the development of malls and plazas emerged across North America.

Over a 20-year period beginning in the 1960s and ending in the early 1980s, over 200 pedestrian malls were developed in cities as part of a city centre revival movement. By the mid-1990s approximately 30 remained, of which Calgary's Stephen Avenue is acknowledged to be one of the most successful examples.^[4]

The establishment of the Stephen Avenue Mall in 1968 was initially marked by controversy and vigorous debate; The City favoured a transit mall and was unwilling to alter well-established

transit routes. Ultimately the matter was settled in a Public Hearing at which the public's preferred pedestrian option was approved. The Mall was fully completed in 1972.^[4]

The 1960s and 1970s were a period of tremendous growth, social change and unrest. In the summer months of the early 1970s the Mall became a focus of the unease as Calgary's youth and students congregated in large numbers. Controversy arose over what constituted acceptable activities on the newly established Mall—whether it should be considered a standard roadway with no political activities permitted or a public commons subject to its own by-law.

The matter was settled after lengthy media debate and a court case, at the end of which the City was advised that if excessive control of citizen's freedoms were impinged upon it would be due cause for legal challenge.^[4]

The 1980s and early 1990s marked the gradual emergence of a civic debate on the future of the district and its unique collection of historic buildings. The Province, in response to the ongoing loss of historic buildings due to new developments,

moved to block large-scale development in the 100 and 200 West Blocks by designating four mid-block and end of block buildings and the private sector undertook isolated rehabilitations and adaptive re-use of buildings in the 100W Block.^[4]

The City and the Downtown Business Association undertook a series of measures guiding the revitalization of the Stephen Avenue Mall. These included the passage of Height Restrictions, Sunlight Guidelines, a streetscapes program, and density transfer provisions for historic buildings within the 100 West Block of 8th Avenue Mall.^[4]

These actions contributed to the establishment in 1992 of the Stephen Avenue Heritage Area Grant Program for the rehabilitation and economic re-use of the area's heritage buildings.

The \$4.3 million Program, jointly funded by the Province and The City through the Downtown Development Fund grants up to \$200,000 for façade restoration to be matched by the private sector's rehabilitation of the buildings' interiors.

Over the next 10 years, the Program resulted in the rehabilitation of 34 buildings and their return to active economic re-use and recognition by the Historic Sites and Monuments Board of Canada in 2002.^[4]

As of May 2022, development firm Triovest has submitted a development permit to The City of Calgary with plans for a major redevelopment project on Stephen Avenue which could affect a significant number of heritage sites.

Dubbed Stephen Avenue Quarter, the multi-phase proposal includes plans for office and residential towers, retail space and a hotel. One proposed high-rise would be 66 stories, making it the tallest building in Calgary.

Continued on page 22

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Avoiding fraud in the digital age

Ceili Reilly
Kerby News

Many feel immune to fraud, even after hearing the experiences of those online and in our lives. The reality is that the number one crime experienced by older adults is fraud. Canadians lost \$380 million overall in 2021, a scarier statistic when considering the fact that this was during the COVID-19 pandemic when many were experiencing financial instability.

Older adults both experience fraud at higher rates and face heightened difficulty in recovering financially. Data demonstrates that only 20 per cent of older adults report fraud to the police, which can influence whether victims receive justice. Further, only 34.6 per cent of adults 55 and over are employed, leaving the majority hindered in making their money back.

Why do older adults experience fraud more often and with greater consequences than any other age group? There is a lack of education given to older adults on fraud and how to prevent it. Especially during the COVID-19 pandemic, where our dependency on social media and email has increased, there must be a heightened awareness of the most prominent scams and how they can be avoided.

Although there are many different types of scams, the most common are romance fraud, grandparent fraud, and internet scams. Other forms to beware of are service scams, money transfer requests, charity scams, prize scams, investment scams, medical scams, and identity crimes.

Romance fraud becomes more frequent as dating apps become more popular. The scammer will use social media or an online dating service to gain the trust of the victim under the guise of a romantic relationship. The scammer will then communicate that they are experiencing a personal or family emergency, usually medical. The emergency will require a large sum of money, one that the scammer doesn't have. Alternatively, the scammer will have established that they live in a foreign country but would like to visit the victim. They will explain that they can't afford travel, and ask you to cover their costs. Beware of anyone who claims they are located in a foreign country or displaying excessive affection early on.

Try not to give any personal or financial information to those you meet online.

The key to avoiding romance scams is caution.

Grandparent fraud is particularly sinister due to its emotional and isolating nature. The scammer will contact the victim claiming they are in a medical, legal, or travel emergency. Should the victim ask to verify the legitimacy of the call, the scammer will give them the number of a supposed authority figure. This will instead be another scammer pretending to be legitimate.

Grandparent fraud is effective as the scammer will often insist that the victim not tell other friends or family members as not to get in even bigger trouble. The scammer will then obtain personal information or money. Legitimate legal authorities

won't ask for money through money wire services. Always verify with other friends or family members the location of the supposed caller before volunteering any personal or financial information. Again, beware of suspicious requests, especially involving the sharing of information.

Extortion scams involve the use of coercion to obtain what the scammers desire. Scammers will contact the victim either by phone or email pretending to be a government official. Personal information is obtained by convincing the victims they are facing a government issue requiring anything from a password to a social security number.

Scammers receive money by convincing the victim that

they are either owed a tax refund or owe money in outstanding taxes.

Extortion scams often involve threats of fines, deportation or arrest if their request isn't satisfied after a certain deadline, prompting the victim to send the money without having time to think twice.

Legitimate government officials don't use threats or money wire services. Before sending money or giving information always contact the organization itself first to verify. Don't give personal information that the organization would already likely have on file.

The reality of fraud can be extremely overwhelming and anxiety-inducing; however, with the right knowledge fraud can be avoided

with ease. The two phrases to remember most are "buyer beware" and "you don't get something for doing nothing." Beware of any contacts promising money or services with no strings attached.

If you're not the one that made the call or sent the email, you never know who you're talking to. Always remember to verify requests and consult with others before taking action. When an email has a link or attachment, do not click it — it can lead to the download of harmful viruses that can be used to extract information.

Above all else, remember to be cautious and aware of every interaction you're having with someone online or over the phone.



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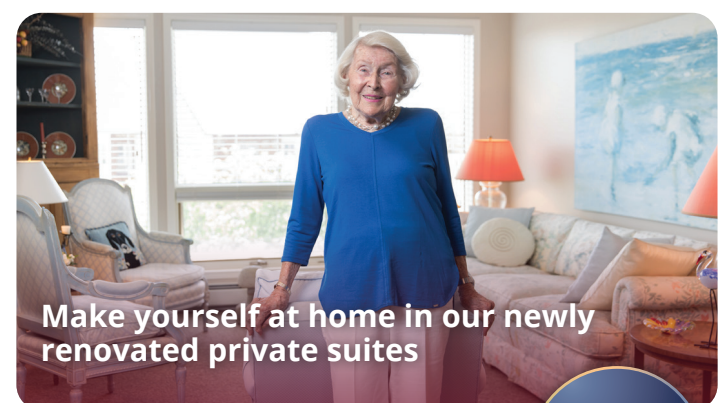


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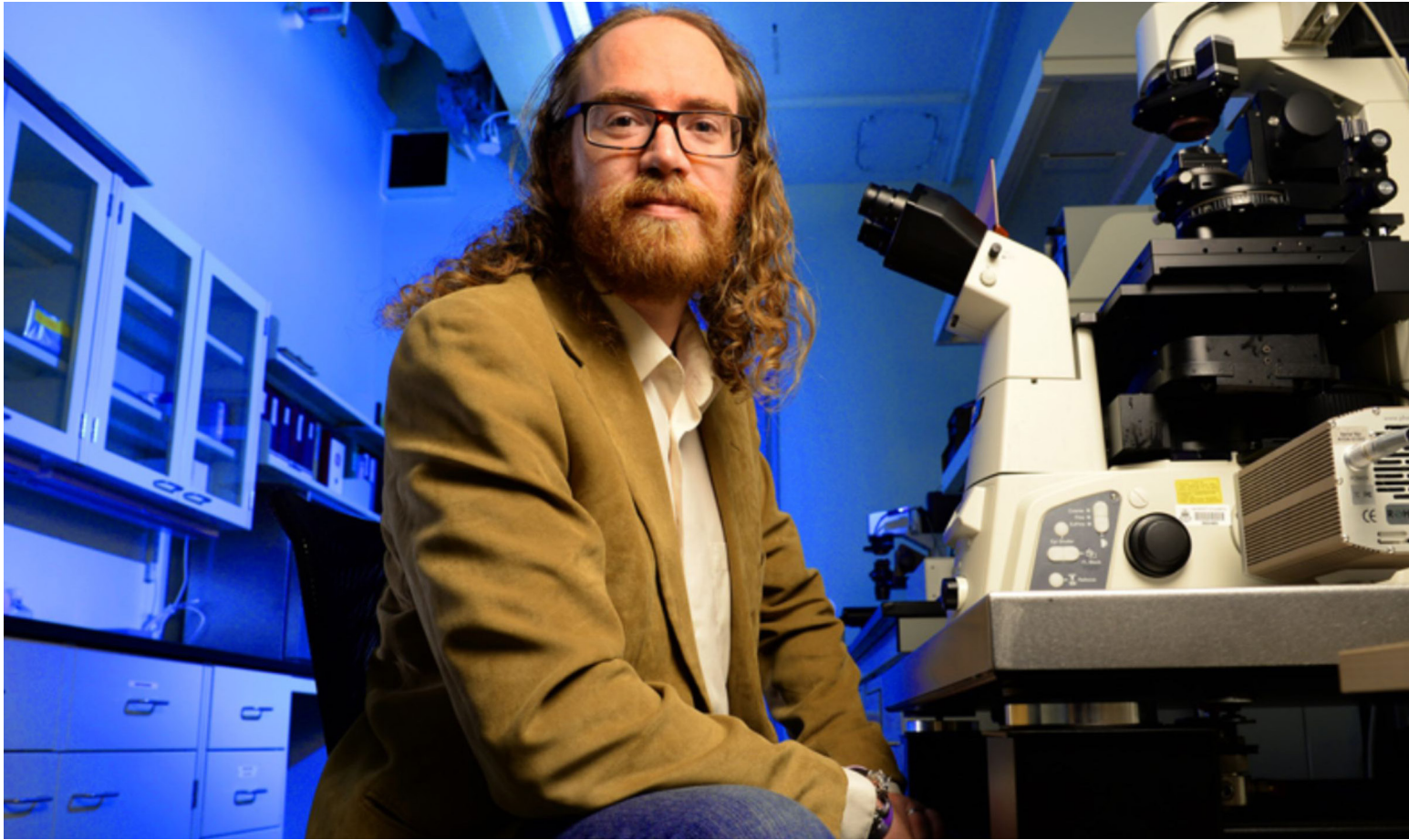
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Findings show promise for developing potential new anti-inflammatory drugs



Chris Cairo and his research team found that a group of enzymes called neuraminidases could offer clues to understanding inflammation and eventually finding new ways of treating it. (Photo: Richard Siemens)

Adrianna McPherson
University of Alberta

New research shows a group of enzymes may have a critical role in the process of how immune cells are activated and then migrate to certain sites in the body — findings that could improve our understanding of inflammation and potentially lead to new treatments.

In a recent study, researchers explored a particular family of enzymes called neuraminidases. “We wanted to know whether these enzymes were involved

in inflammation, whether they do anything important in the immune system,” says Chris Cairo.

Cairo and his team found that certain neuraminidase enzymes act as either pro-inflammatory or anti-inflammatory.

They help to regulate the way the immune cells move and interact within the body.

The findings show promise for developing potential inflammatory therapeutics, and could be useful in treating diseases, explains Cairo, a professor in the Department of Chemistry. For ex-

ample, in an autoimmune disorder where too many immune cells are being recruited to a particular area, an enzyme with a subtly anti-inflammatory effect may help turn down the intensity of that immune response while not completely eradicating the person’s immune system.

Neuraminidases cleave a specific carbohydrate residue from proteins and lipids in cells.

Many important protein molecules in the immune system are glycosylated — meaning they have a carbohydrate attached to them — and

these enzymes could influence specific interactions.

When immune cells move through the body, they search for something they recognize in the form of receptors or carbohydrates on the exterior of cells. If these receptors or the carbohydrate on them are modified in any way, the immune cell’s ability to find and bind to those sites is compromised.

When these enzymes cleave off the neuraminic acid on immune cells, the immune cells are activated in a different way, although researchers

are still trying to refine their understanding of the process.

“Biology doesn’t do things for no reason. You don’t have a whole family of enzymes that are just there by accident — they serve a role,” says Cairo.

In the study, researchers looked at animal models missing specific neuraminidase enzymes.

They found that this family of enzymes was unique in that some acted in an anti-inflammatory way, whereas others acted in a pro-inflammatory way.

“As an enzyme family they’re both positive and negative regulators, which I think was not at all expected,” says Cairo.

Cairo and his team took a broader approach, looking at the enzyme in a more general sense rather than examining a niche question or specific disease-related issue.

“We have a better idea of what this is doing to the whole immune system rather than just what it’s doing to one cell type or one protein,” he says.

These neuraminidase enzymes aren’t as well studied because they’re challenging to work with, explains Cairo, but they hold a lot of promise.

“We’re probably coming across a whole enzyme system that could be very valuable in the future. But we’ve got to understand the mechanisms much better.”

The work was supported by a GlycoNet student travel grant, GlycoNet collaborative team grants, and the Canadian Institutes of Health Research.

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How to keep investing in retirement

Mawer Investment Management

Just because work ends, doesn't mean you should stop investing

After spending your working years saving and investing to grow your retirement assets, it's finally time to enjoy the income from those retirement savings. But just because you may no longer be earning a paycheck, doesn't mean your investing days are behind you.

Indeed, many retirees have built up big enough nest eggs that they can live off the investment income. Others may want to bring in a little extra money by working part time or by renting out a property—and then put those dollars into the market.

While investing in retirement isn't that different from investing during your working years, it's not exactly the same, either. You'll have less money coming in, some assets will need to be withdrawn from your Registered Retirement Income Fund (RRIF), and you won't be able to invest in an RRSP anymore.

Here are some strategies for successfully investing during retirement.

Think long term

While some might view retirement as “crossing the finishing line” for investing, you've hopefully still got another leg or two to go in the race. With more people living into their 80s and 90s, you could have two or three decades of life ahead of you. With that kind of time horizon, the last thing you should do is cash out of the market.

As well, for many years the conventional investing wisdom has been to get more conservative with your asset mix as you age. While every situation is different, if you are in good health and think you might have a decade or two ahead of you, then you may want to consider keeping a decent portion of your assets in stocks. This is especially true for money you don't need to cover

day-to-day expenses.

Use other accounts

If you're 71 years of age or older, you can no longer use an RRSP to shelter your capital gains and investment income. When that account transforms into a RRIF, you'll need to start withdrawing a certain percentage of your savings. Unfortunately, many people will be forced to take out more than they need, while others may not need anything as they're covering their living expenses with other means. If you do have excess assets, consider reinvesting those dollars in a Tax-Free Savings Account (TFSA) or, if your TFSA is maxed out, a non-registered account.

If you have room, a TFSA should be your first choice. You will get taxed on your RRIF withdrawals (at your marginal tax rate), but any money that's inside of a TFSA can grow and then be taken out tax free. With a non-registered account, you'll have to pay tax on income and on investment gains when a security is sold.

Different allocations for different needs

When you're in your 20s and 30s, you can, usually, put your money into a portfolio that consists mostly of stocks and hang on until you near re-

tirement. (Of course, the percentage of stocks to bonds, even for younger people, will depend on risk tolerance levels among other factors.) That's because of your long time horizon—if the market drops in your 30s there's still plenty of time to recover your losses. When you're in retirement, you may have needs that require different investing strategies.

For instance, you might put the money you will eventually transfer to your daily expenses chequing account into a bond portfolio where it can remain relatively free from market ups and downs. More mid-range funds—money you might need in the next two or three years—could go into a balanced portfolio of stocks and bonds. Assets you don't need for years down the road might be invested in a more aggressive stock-heavy portfolio. What you do may also depend on the kind of income you have coming in—Canada Pension Plan, Old Age Security (OAS), a company pension—and other factors, like risk tolerance, health, spending needs, and more. Make sure to speak with a financial advisor before making any big investing moves.

Consider taxes and clawbacks



While you may be in a lower tax bracket in retirement, you'll still want to pay only what you owe to the government and not anything more. As mentioned, RRIF withdrawals are taxed, and — depending how much money you have in that account and your other sources of income — the tax hit could be significant. As well, if your net income exceeds about \$79,000 (as of 2020), your OAS payments could start getting clawed back. For every dollar your net income exceeds the ~\$79,000 threshold, your income will reduce by 15 cents (the clawback rate is 15 per cent). If you have a net income of ~\$128,000 or more, your OAS will be fully clawed back and

reduced to zero. Keep all of that in mind when you invest in retirement. If you do need to use non-registered investments, situation-dependently, try and keep more tax-advantageous assets, such as capital gain-generating stocks and dividends, rather than bonds, which are taxed as regular income, in the account.

Investing later in life can get complicated, so be sure to talk to an advisor. But just because you're retired, doesn't mean your money can't continue to grow for you.

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Wandering through Butchart Gardens



Photos and story by Lesli Christianson-Kellow

As I get older I find myself enjoying flowers more than ever before. I've always had a penchant for peonies, but now I even enjoy the first tulips that start popping up in the spring, why is it I've never noticed the gentle curve of the green stem as it balances the bucket-shaped petals with a such grace? Am I seeing the flowers more clear even though my vision now requires me to have a pairs of readers nearby? Why has it taken this long to appreciate the beauty of flowers?

I recently returned from a road trip to Vancouver Island. It is the best time of year – the rhododendrens were in full bloom. I took advantage of my time in Victoria to visit Butchart Gardens, it seemed a must-do, given my newfound appreciation of lovely plants.

When my husband and I arrived at Butchart Gardens mid-morning on a Friday, we met up with Jill Smillie,

director of public relations, sales and marketing at Butchart Gardens.

I hadn't been to the garden in over 30 years and required a quick overview of the garden's vast layout. I didn't want to get lost. Here's a tip: If you follow the and start where it says 'Start Here' and then stick to the left, that route will take you through all of the gardens. You'll hear all types of birds chirping the whole time you wander through the gardens. Keep your eye out for hummingbirds, too.

Butchart Gardens is spread over 55 acres. The Butchart Estate is 130 acres. The gardens were the brilliant idea of Jennie Butchart who had a lovely home, but the view of the old limestone quarry that her husband had excavated for his cement business, left something to be desired.

So, Jennie Butchart set about to create a little something pretty to look at. She enjoyed gardening and was a visionary in terms of knowing just the right combination of plants to put where. Soil was hauled in by boat via Butchart Cove to contain the gardens. Jennie designed one garden, but must have gotten hooked because she just kept adding more flowers and trees. Who could blame her?

It's Victoria, so the growing season is much longer and milder than in

Alberta, allowing for the most amazing varieties of flowers, shrubs and even trees. The Butcharts had a penchant not only for flowers, but for travelling, too. So, they recreated their travels through the creation of their gardens.

The look of the gardens change on a weekly, if not daily basis. A few weeks ago the grounds had different colours and blooms and the grounds will continue changing all season, every season. I've missed out on seeing some of the early spring flowering bulbs, which are finished now. There are some later spring flowers on their last days. I was shocked to learn that there are 26 greenhouses on site and I immediately wanted to tour them all, but the greenhouses are not for public viewing. I was curious to see what was sprouting in the greenhouses to get an idea of what goes on behind the scenes.

The gardeners have been busy with summer planting. They complete a lot of planting in the early morning as not to disrupt visitors as they walk around enjoying the flowers. It's a bit mysterious not to see any gardeners. It's like all of this creative layout and synchronicity just happens by magic. Being a gardener, myself I can appreciate the obscene amount of hours that goes into even my own small garden, so a garden like Butchart Gardens, situ-

ated on 55 acres, would require an army of gardeners, or in this case 50 full-time gardeners, I'm told. There are gardeners who plant and dig and move plants around and then there are the gardeners that plan the look of the garden and how it will change each week of the season.

Throughout the season annuals, perennials, bulbs and ground covers are skillfully coordinated to overlap and complement each other style and colour from week to week. We continue walking, sticking to the left.

Just beyond the majestic Redwoods, with deeply grooved bark, that were planted in 1934, we come upon a cozy wooden building, no bigger than a large playhouse. It is one of Mrs. Butchart's original tea houses. Once she started growing her garden, the neighbours would come over for tea and to enjoy the flowers.

Mrs. Butchart was very English and loved to host afternoon tea. I think it's lovely that this novel little building was kept standing and not bulldozed in favour of something modern. It is completely charming to imagine sitting here having tea with Mrs. Butchart. The view out of the windows of this old tea house look down onto the Sunken Garden. There are layers of varying shades of green trees and shrubs and a blending of pink, white, yellow, red and purple flowers on trees, on shrubs, on the plants adorning the grounds. It is like Mrs. Butchart stood with her painting palette and thoughtfully used her paintbrush to create the garden of her dreams.

Great thought is put into maintaining the classical and traditional garden that it once was and always will be. The philosophy behind the Butchart organization is that if Mrs. Butchart came back today she would recognize her garden. She would definitely recognize her rhododendrons, rhodos as the locals call them. Rhododendrons can be smaller dwarf bushes or tall trees, but what makes them stand out are the abundance of funnel shaped flowers that grow in solid bunches all over the tree. The flowers come in all colours – pink, orange, purple, yellow, and scarlet. I love the Rhodos this time of year in Victoria.

Coming down the hill, we arrive into The Sunken

Garden which is situated where the limestone quarry was mined quite deep. The pathway stretches past the new Bog Garden and ends at the Ross Fountain. The fountain was installed for the 60th anniversary of the gardens after Ian Ross, the Butcharts grandson, was gifted the gardens on his 21st birthday. He ran the gardens for 50 years. Now his daughter, Robin-Lee Clarke, who is the great granddaughter of Jennie and Robert Butchart runs the gardens. Butchart Gardens is very family oriented. I think Jennie Butchart would be thrilled to know that her great granddaughter is taking care of the same gardens that she loved and tended to.

Near the middle of the Sunken Garden is a tall limestone mound. Of course, the mound is landscaped and well covered with shrubs and flowers, you'd never know it was made of limestone.

We walk up the stairs to the top and it provides the perfect lookout to appreciate all sides of the Sunken Garden below. We notice that the tiny flowers on the bushes that line the stairs are covered, literally covered, with bees. We can even hear the busy bees buzzing. It reminds us of the necessary relationship between flowers and bees. The flowers rely on the bees for pollination and the bees depend on the flowers for nectar and pollen.

Originally Lombardy Poplars were planted to block some of the ugliness of the quarry from view of the residence. The residence Every once in awhile we see something in the trees or off in a garden bed, which makes us look twice. They are topiaries placed around the gardens, to entertain visitors with their whimsical nature – animals, mostly. They look like large chia pets. which once had a swimming pool and bowling alley now houses the restaurant where you can make a reservation for tea.

Every once in awhile we see something in the trees or off in a garden bed, which makes us look twice. They are topiaries placed around the gardens, to entertain visitors with their whimsical nature – animals, mostly. They look like large chia pets.



We round a corner and the tulips are layered by height and the colour is surreal. The tulips line the large pathway that leads up to one of the newest additions - Rose Carousel.

Thirty wooden animals are hand carved and represent some of the Butchart family's pets and travels, probably the only Carousel where you'll see an orca. Children and adults are poised on their chosen animal waiting for the music to cue the turn of the Carousel. Who doesn't like a Carousel? I love Carousels, so I try to hop on the orca, but I can't swing my leg over the fin on it's back, so I decide it's my lucky day because the Camel is free, and I hop on it and hang on. The music starts and for three minutes, I'm a kid again, watching the assortment of animals - horses, camels, orcas, slowly rising and falling. Too soon the music stops.

After leaving the Rose Carousel we pass by two tall totem poles that were carved on site and installed for the garden's 100th anniversary. Also on the 100th Anniversary, in 2004, the Butchart Gardens was designated a historic site of Canada. Mrs. Butchart would be delighted to know that her garden has been cherished and protected and will continue to be.

I have to mention that as we walk around the gardens, there is a continuous floral fragrance that wafts in the air. I don't think there's a better smelling place anywhere, well, maybe a bakery.

Most years there has been fireworks each evening in the summer. We walk by the lawn, where people come with their blankets to view the fireworks, but for now there are no fireworks. This is due to the staffing issues that is affecting most service industries.

There will be entertainment Friday and Saturday evenings this summer on a stage overlooking the lawn. Jann Arden, Barney Bentall and Selena Ryder have graced the stage in the past to entertain Butchart Garden patrons.

We come across a funny looking tree that looks like tree made out of huge pipe cleaners.

It's a Monkey Puzzle Tree, native to South American. Nearby is an original barn that now has a fancy organ that often gets played during fireworks. Next to that is a dragon fountain from China, and a little further along the path is the sturgeon (3 fish) foun-

tain from Florence, Italy. Which makes me remember the big bronze boar near the entrance of the Gardens, which is also from Florence, Italy.

I discover that the Rose Garden has not blossomed yet. I'm a little disappointed, as I read there are 2500 rose plants, and it will be spectacular when it blooms, which will probably be in about a week, a reminder that the garden changes on a daily, if not weekly basis. A row of 30 arches will be covered with roses on vines soon and between the sweet smell and the dainty rose petals it will be the highlight of the gardens. There's a Jennie Butchart Rose and I'm betting it's lovely.

I find out that the Arbutus tree is the one with no bark. It's quite a striking tree. We'll be long gone and it'll still be growing.

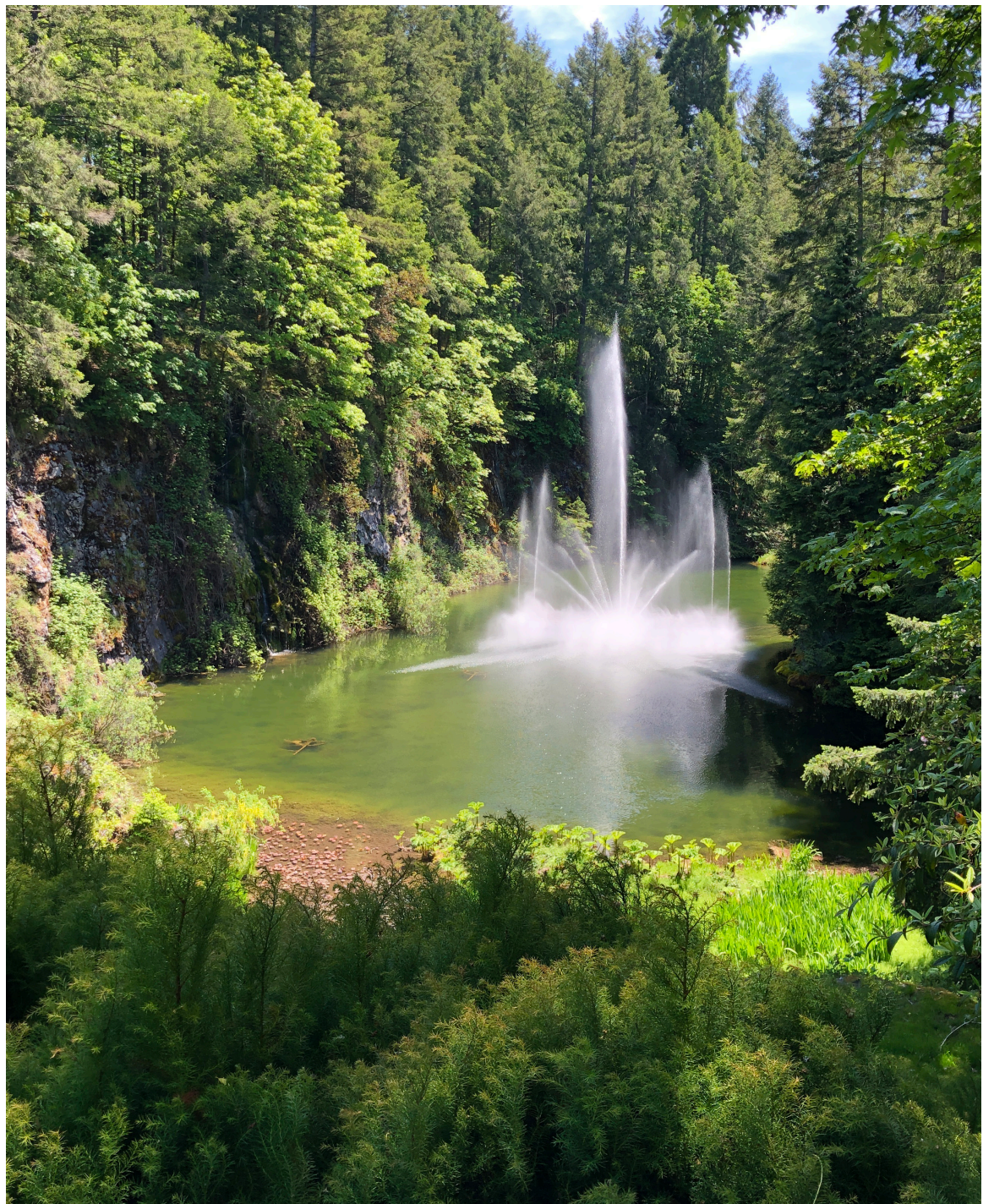
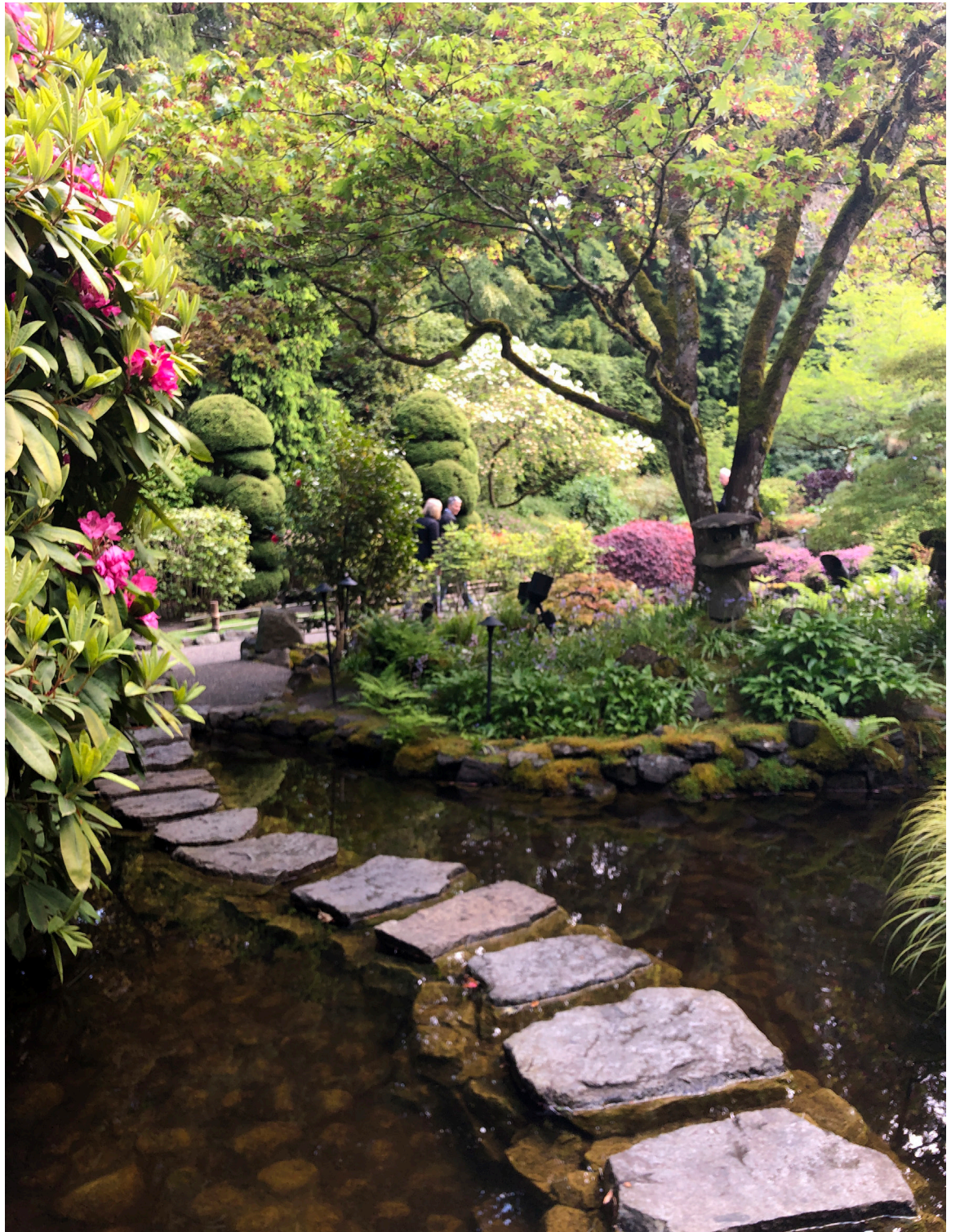
We enter the Japanese Garden via the original Torii gate. Japanese gardens are typically calm and serene and as we enter the moss carpet, it does feel peaceful.

There's random mushrooms and bonsai-like maple trees. The trickle of a stream that ends at a pond with stepping stones perfect for crossing, with a quick stop at the halfway mark to enjoy the view from the water. There are 500 rhododendrons and azaleas in this area alone! I think the Japanese Garden is my favourite garden. This was Mrs. Butchart's first garden. There's a stunning flower bed of blue flowers, that has a simple structure that is called a Himalayan Blue Poppy.

The Himalayan Blue Poppy seeds were shared with Mrs. Butchart by the Edinburgh Botanical Gardens. She was among one of the first gardeners to grow them in North America. It has delicate poppy petals and a big yellow pop out button centre. It's unique because it's a periwinkle blue, a colour that is rarely seen in flowers, let alone in a poppy.

We leave the Japanese Garden, although I could stay in there all day, and pass by the Star Pond with a frog fountain spouting water. A little further takes us to the Italian Garden. We purchase a scoop of chocolate gelato from Benvenuto Gelateria, where the gelato is made on-site, and sit on a bench and enjoy the Star Pond.

For more information visit: <https://www.butchartgardens.com/>



Beware of “live scams”



One of the ongoing “live scams” folks should be aware of is in regards to the Electricity and the Natural Gas Rebate Programs.

Mary O’Sullivan-Andersen
President and CEO of
BBB Serving Southern
Alberta and East
Kootenay

In April, the government of Alberta created a piece of legislation that allows for electricity rebates beginning this summer.

With so many external forces affecting the price of power, including rising inflation, most homeowners and businesses have watched as their energy bills have escalated.

This leaves many seniors, especially those on fixed incomes, facing rising costs for food, clothing, and of course, electricity.

As the Electricity Rebate Program rolls out it will be delivered directly to consumers through their energy provider.

The plan is to provide \$50 rebates for three consecutive months for a total of \$150, which is a partial rebate for the high cost of electricity experienced by most Albertans from January to March 2022.

The Natural Gas Rebate Program is scheduled to kick in after Fall 2022.. It has been created to provide a direct rebate to most households, apartments and small businesses if natural gas rates exceed \$6.50 per gigajoule between Oct.

1, 2022, and March 31, 2023.

The downside of all of this is that scammers are also intently watching the situation and have already been sending out text messages to consumers asking them to click on links to qualify for a rebate.

This is a scam. Those who qualify for these rebates will see them directly on their utility statements.

There is no need to apply or provide any further information. As always if you are sent an unsolicited link do not click on it.

If you have questions about the rebate programs you should contact your energy provider directly who can provide you with all the details about any rebate you may qualify for.

If you are the target of a scammer, please remember you can help everyone in the community by reporting this information to BBB.org at Scam Tracker.

An online tool, Scam Tracker keeps tabs on thousands of “live scams” so consumers and business owners can stay informed and protect themselves.

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Make your own crevice garden

Deborah Maier
Calgary Horticultural
Society

Photos courtesy of Deborah
Maier

Gardens in small spaces can be very interesting. Often, for many keen gardeners, there is a gardening evolution that happens in parallel with the stages in one's life. Usually, early in adulthood, a home with a yard is purchased, and gardens dreamed about slowly come to fruition. Eventually, the garden grows with time to encompass the whole yard.

For a while, there's a period of gardening bliss; the gardener has time and ability to dedicate to the garden and do all the heavy work that it requires. However, with more time, the garden, while still loved, starts to look like a daunting project. Thoughts of downsizing and simplifying start popping up. The desire to garden is still there, so what can one do?

A solution that is often thought of is container gardening, and it's a good solution. Gardening in large pots creates a manageable-sized garden and reduces the tasks. If the container is self-watering, then short absences are not a concern either.

Another option is to build a crevice garden. Because the garden requires the careful setting of rocks or rock-like materials, either recruiting an assistant with strong hands, knees, and back, or creating it when you still have these strengths, is recommended.

A crevice garden can be small. Creating one 0.5 m by 0.5 m can make a nice project. There's no need to rush it either. You can be a weekend warrior and purchase materials and build it all at once or turn it into a craft project and hunt for the perfect stones to fit the location and build it as pieces are acquired. A crevice garden needs a full sun location and a growing medium that drains well. When creating a crevice garden, you are trying to emulate the growing environment on a mountain above the tree line or on an outcrop of rock in a very dry region. In both cases, the garden is exposed and unshaded. The rock slabs in

the garden provide all the protection and shade that the plants get.

For a natural looking garden, use slabs of sandstone, limestone, slate, or shale. You can use bricks, patio stones, ceramic flooring, or bits of concrete slabs, but their regular thickness, edges, colour, and texture can look unnatural.

How tightly together to place the stone may depend on what you want to grow. Space parallel stones 1 to 15 cm apart. When creating the rows of rock, think of them as layers of cake and filling, turned on their side. Vary the spacing of the rows. They can either be straight up and down or placed at a slight angle. The high point of the bed should rise at least 15 cm. The larger the bed, the higher the high point can be. The soil between the stones can be half a mix of topsoil with compost (for growing), and half coarse sand, perlite, or gravel (or a blend of these for drainage).

Once you have your stones arranged in a way you like, and the crevices filled with the soil, it's time to select plants. Plants that do well in crevice gardens

are drought tolerant and should not require watering once established. Most are small and short. Plants for a novice crevice gardener include hen and chicks and other hardy *Sempervivum*, sedums such as 'Angelina', woolly thyme, creeping thyme, prickly pear cactus, *Geum triflorum*, *Saxifraga*, and pussytoes. After planting, mulch with a fine gravel.

If you want to expand the plant collection to more exotic varieties, then look for alpine plants. Frequently, alpine plants need to be sourced from specialty plant providers and may need to be started from seed.

Recently, I was viewing the crevice garden at the Botanical Gardens of Silver Springs and overheard one of the volun-

teers telling a visitor, "These gardens take a lot of work to create but it's worth it as they require less maintenance than a regular garden."

So, if you're thinking about changing how you garden, consider a crevice garden.

To learn more about gardening in the Calgary area, visit our website calhort.org.



Celebrating Indigenous peoples



Andrew McCutcheon
Kerby Centre

Kerby Centre recognized and observed the incredible contributions of Indigenous peoples on June 21, National Indigenous Peoples Day, with a celebration at the Kerby Café. Bannock was served, a presentation was conducted about the Teachings of the Medicine Wheel and a traditional gift of Tobacco was presented to the Indigenous presenter by Kerby CEO and President, Larry Mathieson.

Kerby Centre recognizes not only the diversity in the aging process, but also the diversity of peoples within Canada. Where these two concepts intersect is how the aging process can be distinct for groups, such as Indigenous Peoples within Canada.

While Indigenous peoples are not homogeneous across Canada, there are some distinct ways in which the aging process is notably different for older, Indigenous adults. A study conducted at York University, entitled Indigenous Peoples Experiences with Aging: A Systematic Literature Review, highlights some of these distinctions. For example, Indigenous adults are at a higher risk to experience ill health as they age, including hypertension, respiratory diseases and diabetes. Indigenous older adults are also less likely to utilize support services and are more likely to have a lower quality of life due to their socio-economic status.

The study stated that it is undeniable that these disparities are the result of “the history of and ongoing trauma” faced by Indigenous peoples, such as “violence against Indigenous Peoples, assimilation through Residential Schools, removal of Indigenous

children from their communities during the “sixties scoop introducing small pox-infected blankets, and carrying out nutrition experiments on Indigenous children.”

The aging process is also culturally distinct for many Indigenous peoples. The study stated that “Indigenous older adults view health from a holistic understanding, striving for harmony between the mind, spirit, body, and emotions” and that “An intimate connection between Indigenous older adults and their families, community, and land are imperative to healthy aging.”

One example of how the aging process is different for Indigenous older adults relates to the very language we utilize. There are many pre-conceived notions as to what the term “elder” means to Indigenous peoples, according to a document entitled Engaging with Elders; a Co-Created Story — a resource guide centered on Indigenous ways of doing and knowing. In English, the term “elder” is a noun, a title that is ascribed to an individual. However, for many Indigenous peoples, being an elder is not something you are, it is something you do; a word to describe the important role that they play within communities. For many, elder is not necessarily a plateau you reach at a certain age, rather it comes with experience and knowledge.

Kerby Centre is committed to continued education and knowledge-seeking so that we can better serve the Indigenous peoples in our community. We celebrate and honour the Indigenous older adults across Alberta and the entire nation as we recognized June as National Indigenous History Month.



Letter to the Editor; Condo Rebate

The opinions expressed in this letter are those of the author. They do not reflect the opinions or views of the Kerby Centre, its board, employees, or its members.

To Minister Glubish;

My name is Ron Noël and I am the office manager/administrative assistant to the Board of Directors Owners Condominium Corporation 9910225 (operating as Fairway Village Condominiums) in Medicine Hat.

I am also the current President and Chair of the Medicine Hat Condominium Association in Medicine Hat. More than 2000 seniors live in condominiums of all types & styles throughout Medicine Hat, Redcliff and area.

I am writing you to bring to your attention an inequitable treatment of condominium corporations in Alberta when it comes to the \$50 electric energy rebate program announced by your government.

I have Cc'd the Minister of Energy, the Premier, the Minister responsible for seniors, the Mayor of Medicine Hat & the entire council, the Canadian Condominium Institute South Alberta, the Condo Owners Forum South Alberta and the editor the Medicine Hat News. The Cc'd addressees are all stake holders on this issue. I have BCc'd my Board of Directors and the Secretary of the Medicine Hat Condominium Association.

The Minister responsible for seniors should take a personal interest in this matter as thousands of Alberta seniors live in Condos.

Excluding these seniors from a government rebate simply because they choose to live in a condominium could be construed as unfair

treatment of seniors.

On March 14, I sent an email to Minister Savage regarding the rebate process and never received a response.

I was informed yesterday morning at 10:27 AM by City of Medicine

was 957.27 Mwh.

Fairway village is 94-unit condominium complex housing 142 owners who are all seniors. There are several other condominiums in Medicine Hat that are larger and house many

	MWH			MWH	
	UNIT FACTOR	997		UNIT FACTOR	997
#	FACTOR	YEARLY AVG	#	FACTOR	YEARLY AVG
1	72	7.18	13	105	10.47
2	73	7.28	14	106	10.57
3	73	7.28	15	107	10.67
4	75	7.48	16	108	10.77
5	77	7.68	17	112	11.17
6	79	7.88	18	113	11.27
7	82	8.18	19	118	11.76
8	92	9.17	20	122	12.16
9	95	9.47	21	130	12.96
10	96	9.57	22	150	14.96
11	97	9.67	23	152	15.15
12	98	9.77	24	200	19.94

Hat Utilities Division, Jasmine Gross, that Fairway Village, (and by extension any similar condominium) does not qualify for the electric rebate.

She advised that the limit to qualify for the rebate is an annual usage of 250 Mwh of electric energy and Fairway Village over the past year the usage

more seniors, the majority of who live on fixed pension incomes!

The following chart shows the number of different size suites (by unit factor) at Fairway Village and each unit's average electric energy per year:

As the chart shows, the residential units at Fairway Village annual usage of electric energy

per unit is way less than 250 Mwh.

To exclude condominium "tax payer" owners based on the consumption of electric energy is unethical, inequitable and in effect disenfranchises these tax paying Albertans.

If usage is to be applied in order to qualify for this rebate, then that number should be at minimum be divided by the number of units or suites using the energy; e.g., Fairway Village 94 units divided into 957 Mwh would be 10.18 Mwh on average and far below the 250 Mwh being used to establish entitlement to the rebates.

In the scheme of things, Fairway Village in comparison to condominiums in Edmonton and Calgary is relatively a small corporation.

I will be encouraging organizations like CCI and the COF to recommend those owners get involved and contact their MLAs to demand they be given the same rights to energy rebate as other Albertans who receive the rebate virtually because they reside in single homes or tiny condominium corps.

It is highly unfair

to have the hundreds of thousands of condo owners subsidize, thought their taxes, energy rebates to single family housing & others who qualify under the unfair, unjust qualifying criteria set by the government.

In closing, Minister, I respectfully request you intervene and correct what may just be an oversight and make the distribution of energy rebates available to all Albertans regardless of the type of housing they occupy! Time is of the essence in this matter and I anticipate a speedy and equitable response.

Respectfully,

Ronald W. Noël, CD, CPSM, QJM
Office Manager/
Administrative Assistant

Fairway Village Condominiums
President Medicine Hat Condominium Association

1182 Southview DR
SE Medicine Hat AB
T1B 4L2

Tel: 403-504-4003
Cell: 403-502-6845
Email: fairway94@shaw.ca or ronnoel605@gmail.com



Medicine Hat

PROGRAMMING

Veiner Centre July Schedule 2022				
Hours of Operation Monday through Friday 9:00 AM - 4:00 PM				
Tuesday & Thursday 9:00 am - 9:00 pm				
Walking Club (Monday - Friday) Meet at the South entrance of the Veiner Centre @ 9:50 AM - 11:00 AM				
Snooker (Monday - Friday) Drop-in daily <i>Outside of Shuffleboard</i>				
Monday	Tuesday	Wednesday	Thursday	Friday
Quilting 9:00 - 4:00 Crafts Room		Bocci 9:30 - 12:00 North MP Room		Quilting 9:00 - 4:00 Crafts Room
Board Games 9:30 - 11:00 South MP Room		Mahjong 9:00 - 12:00 South MP Room		Mahjong 9:00 - 12:00 South MP Room
		Silver Song Group 10:00 - 11:30 Crafts Room	Canasta 12:00 - 4:00 South MP Room	
Canasta 12:00 - 4:00 South MP Room	Chair Based Exercise Video 2:00 - 3:00 Crafts Room	Member of a Constituency 11:00-12:00 Boardroom	Euchre 1:00 - 4:00 North MP Room	Duplicate Bridge 1:00 - 4:00 North MP Room
Euchre 1:00 - 4:00 North MP Room	Crib 1:00 - 4:00 South MP		Shuffleboard 1:00 - 4:00 Games Room	Mexican Train Dominoes 1:00 - 4:00 South MP

Strathcona Centre July Schedule 2022				
Hours of Operation Monday through Friday 10:00 AM - 4:00 PM				
Monday	Tuesday	Wednesday	Thursday	Friday
Fitness Centre (Monday - Friday) 10:00 AM - 4:00 PM				
Orientation and Assessments offered! Sign-up at Strathcona Centre or call (403) 529-8307				
Table Tennis 10:00 - 12:00 Gymnasium	Pickleball 10:00 - 4:00 Gymnasium	Table Tennis 10:00 - 12:00 Gymnasium	Pickleball 10:00 - 1:00 Gymnasium	Table Tennis 10:00 - 12:00 Gymnasium
Chair Yoga & More (Krista) 12:00 - 1:00 Gymnasium			Silver Steppers (Krista) 1:00 - 2:00 Gymnasium	
Pickleball 1:00 - 4:00 Gymnasium		Pickleball 12:00 - 4:00 Gymnasium	Pickleball 2:00 - 4:00 Gymnasium	Pickleball 12:00 - 4:00 Gymnasium

Wellness Wednesday – Offered to Members & Non-Members

July 6th | Movie Matinee with free popcorn – “Peppermint” | South MP | 2:00 – 4:00

July 13th | Chair Based Exercise Video | Craft Room | 2:00 – 3:00

July 20th | Revera Rocks! With Mariah | Craft Room | 2:00 – 4:00

Other Activities

July 15th – Ashley Joseph & Peter Dumoulin from the band Rough Draft playing from 2:00 – 3:00 in the Dining Room. ****Free****

July 15th, 16th & 17th – Scrapbooking Fanatics in the Craft Room the 15th & 16th, the 17th in the South MP starting the 15th at 4:30 pm. ****Free to Members. Must provide all supplies,**

Must Register**

July 7th – Counselling Services with Lindsay Heier, Certified & Registered Counsellor. ****Must Register****

July 20th – Shantel Ottenbreit & Jeanette Devore from Medicine Hat Family Service Presents present “It’s Not Right” in the Craft Room from 10:00 - 12:00. ****Must Register****

Member of a Constituency from 11:00 - 12:00 in the Boardroom every Wednesday. Assistance with Form Filling & Paperwork. ****Must Register****

Fitness Programs at Strathcona Centre

All classes at a cost require 10 registered to run each class

Chair Yoga & More – With Krista

12:00 pm – 12:45 pm | Monday’s | July 11th – July

25th
Member Price: \$18 |
Non-Member Price: \$30

Silver Steppers – With Krista

1:00 pm – 2:00 pm | Thursday’s | July 14th – July 28th

Member Price: \$20 |
Non-Member Price: \$30

Senior benefits of being a volunteer

Angela Dunn
Veiner Centre

Retirement can be an exciting time for a senior. You no longer need to be part of the daily grind and your time is yours to do with as you will. It heralds the start of a whole new chapter in your life: the Golden Years.

But after a few months of sleeping in and puttering around the house, this golden period can start to lose its shine.

While your job may have been tiring, frustrating or unfulfilling, it still provided you with a reason to get up and out of the house, some social interaction and that feeling of contributing to society.

After retirement, we may find ourselves feeling aimless without that steady routine; we may start to feel isolated — especially during these still uncertain times — or we may find that without the daily mental and physical stimulation of work, our brains and bodies may become a bit out of practice.

How can we keep connected and active? One answer is to become a volunteer.

According to a Statistics Canada report in 2018, 39 per cent of the Baby Boomer generation (1946-1965) volunteered with an average yearly contribution of 153 hours.

The Mature generation (1918-1945) had a 32 per cent volunteer rate with an average yearly contribution of 222 hours.

During the COVID-19 pandemic, volunteer numbers across the country have plummeted as concerns about health and safety kept millions of people at home or hesitant

to get back into the community doing volunteer work.

Now, many organizations are really struggling to keep working at the same level. It’s clear the importance of seniors to volunteer organizations, but what about the importance of volunteering to seniors? How does volunteering benefit the individual?

Volunteering has numerous benefits:

- the reduction of feelings of isolation and loneliness; the opportunity to collaborate with like-minded people; and the ability to create social connections, creating new friendships or reviving old ones.

Volunteering helps you

- Interact with others on a regular basis.

- Develop new skills or rekindling old interests — who says you can’t teach an old dog new tricks! Maybe this is the time to get back into music, creative writing, cooking or auto repair. Or perhaps now’s your chance to learn to use a computer or social media. The possibilities are endless!

- Maintain or improve your mental health. According to a University of Calgary study, seniors who volunteered at least one hour per week were almost two and half times less likely to develop dementia than those who didn’t volunteer! If you don’t use it, you lose it!

Staying active longer through physical activity:

- Volunteering helps keep you physically active for longer. If you become sedentary, it decreases your muscle tone



and flexibility. By volunteering, you will be keeping or increasing your current level of body health, making it easier to move and do physical tasks for a longer period and to a greater age.

Gaining a sense of self purpose and community:

- When we volunteer, we are connecting ourselves to our community. Whether we are stocking shelves at the food bank, aiding with programs at the local Senior or Youth Centre, serving on the board of a local arts group or delivering Meals on Wheels to housebound folks, we are helping to make our community a kinder and more caring place to live.

By helping others, we also end up helping ourselves: It’s scientifically proven that being

kind will boost levels of serotonin and dopamine. These are the neurotransmitters that give you feelings of satisfaction and well-being, and light up the pleasure and reward centers in your brain.

Endorphins, which are your body’s natural painkillers, can also be released. Volunteering has benefits for both the individual, the group and the community.

- Connecting with loved ones: Maybe volunteering is something that you could do with a friend or family member? It is a wonderful opportunity to get together with friends, neighbours, family, or even your grandchildren.

This regular volunteer time would provide a chance to connect, have a shared positive experience, be a good role model

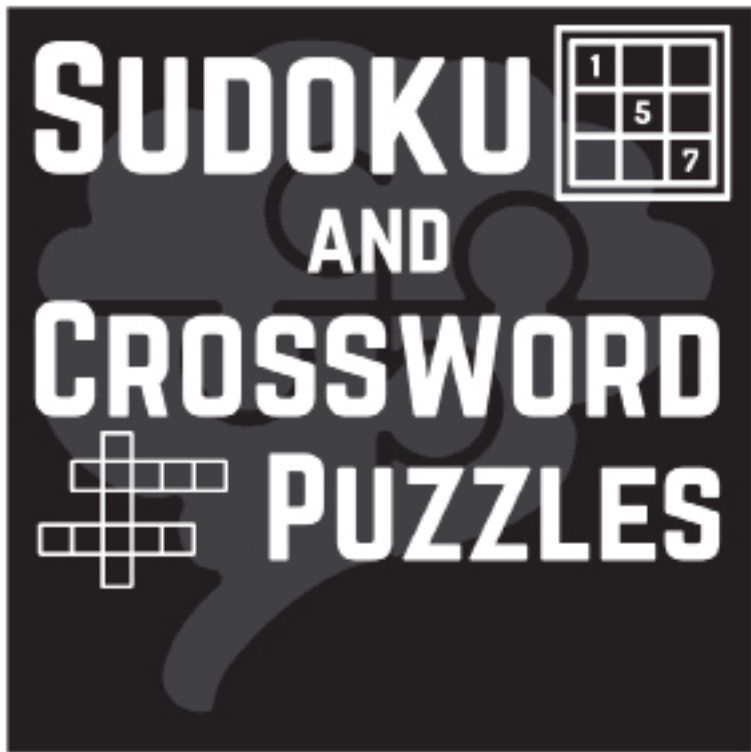
or even learn some new skills from the younger generation – like how to use voice commands on your smartphone!

With all the incredible benefits that we can get from volunteering, it only makes sense both for ourselves and our community, to get involved.

If you would like to start your volunteer experience, please contact your favourite local organization or go online to www.volunteerconnector.org to see what kind of volunteer opportunities are available in your area.

“Volunteers do not necessarily have the time; they just have the heart.”

-Elizabeth Andrew



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Stephen Avenue's History

Con't from pg. 10

There are a total of 17 historically significant sites present in the redevelopment area, several of which are legally protected under heritage designations from both municipal and provincial governments.

In Alberta, a municipal heritage designation is legislated under the provincial Historic Resources Act; a legally designated historic resource is prevented from being demolished and requires City approval for alterations to historic elements.

Several of the sites impacted by this development permit are already designated at the municipal and provincial levels, which leads to questions over how Triovest plans to approach these buildings.

The proposed plans appear to demolish all but two of these sites (Bank of Montreal Building and Central Methodist Church), while retaining only six façades along Stephen Avenue.

The plans would presumably require the de-designation of 5 municipally designated sites to facilitate demolition, the de-designation of 1 municipally designated site to retain only the façade, and the de-designation of 1 provincial historic resource to retain only the façade.

According to the Development Proposal, along Stephen Avenue the Norman Block, Clarence Block, Tribune Block, Molson's Bank, Calgary Hardware, Hudson's Bay Company Department Store (1891) will be reduced to façades only.

Sources:

[1] A Walk Down Stephen Avenue; Historical Walking Tour for Students. City of Calgary. 2003.

[2] Stephen Avenue and Area Historical Walking Tour, Alberta Community Development and Stephen Avenue Heritage Area Society, 1995

[3] Parks Canada via Historic Resources Management Branch, Alberta Culture.

[4] Stephen Avenue Mall 1956–2010; An Overview of Shifting Commercial, Social and Regulatory Factors. RM Graham, 12/03/2019.

PREMIER Crossword

By Frank A. Longo

INITIAL CONDITIONS

ACROSS

- 1 Nineveh's empire
- 8 Its capital is Kampala
- 14 12-step affiliate group
- 20 New Guinea natives
- 21 Renovates
- 22 Ketchup ingredient
- 23 It's used for outlining designs in embroidery
- 25 Internet newsgroup troublemaker
- 26 Alloy that's mostly tin
- 27 1990s Toyota model
- 28 Grills in stoves
- 30 Take a stroll
- 32 Cheerful disposition
- 34 Carrying of a boat
- 38 View anew
- 39 Nonsense song syllable
- 40 American bird with all-white plumage
- 42 "So there!"
- 44 Feels unwell
- 48 Lawyers: Abbr.
- 49 Dental floss coating
- 50 Difficult matter to deal with
- 54 Saw or sickle
- 55 Implore
- 56 Olympic skater Midori
- 57 Enumerating
- 58 Oman locale
- 60 One trapping
- 62 Shrink back
- 63 They may have jingles
- 66 Passionate love affair
- 69 Hairstyling goop
- 70 "C'mon, help me out"
- 72 "Finally finished!"
- 73 St. Louis' — Bridge
- 75 Artifacts of Angola, e.g.
- 77 Ares or Eros
- 78 Greyhound vehicle
- 79 Misfortunes
- 83 The U.S. State Department, informally
- 85 Sultry
- 86 Pilfer
- 87 Casual tops
- 88 Fancy playing marble
- 89 Even break
- 91 "... — do say so myself"
- 93 "In all probability ..."
- 96 Warned
- 97 Bird that flies near the ocean's surface
- 102 Utter failure
- 103 Military base
- 104 "The best is — come"
- 106 Ancient rival of Athens
- 111 Became inseparable
- 112 Apt question for this puzzle
- 115 Northern Spanish city
- 116 Actress de Ravin of "Roswell" and "Lost"

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111									112	113					114					
115										116					117					
118										119						120				

- 117 Pain greatly
- 118 Person ripping things
- 119 Key in anew
- 120 Dwellers around Peru's peaks

DOWN

- 1 Per unit
- 2 Rescue
- 3 Spurt out
- 4 Circular tent
- 5 Speeding cars' ovals
- 6 Boiling mad
- 7 Equine beast
- 8 Celestial bear
- 9 Gears up
- 10 Farewells
- 11 Zero
- 12 Yuletide mo.
- 13 "Harold and Maude" director Hal
- 14 When it's 1600 hours
- 15 "Blaze" actress Davidovich
- 16 "Scenes From —" (Bette Midler film)
- 17 "And Bingo was his —"
- 18 New Mexico county
- 19 From Oslo's country, to its natives
- 24 Toll rd.

- 29 "Number 10" painter Mark
- 31 Stockings, say
- 33 Classic soda
- 34 Jr.-year exam
- 35 Savvy about
- 36 — -Rooter
- 37 Tharp of choreography
- 38 Dinosaur in "Toy Story"
- 41 Dusting cloth
- 43 Capital of Ghana
- 44 Fizzy wine, in brief
- 45 Walt Whitman's "— the Body Electric"
- 46 Fencer's attack
- 47 Jason of "Bad Teacher"
- 50 Celebrity status
- 51 Doughnut or bagel's shape
- 52 New Mexican succulents
- 53 Common way to mark losses
- 55 Place to dissect a frog
- 56 Blue shade
- 59 Actor Keach of "Mike Hammer"
- 60 Caesar of old comedy
- 61 CPR pro
- 63 Toward a ship's stern
- 64 Crusoe creator Daniel
- 65 Platoon VIP
- 67 Rodeo lasso
- 68 Idling position

- 71 Oinkers
- 74 Indian lute
- 76 Gratuity-prohibiting policy
- 78 Young guy, in hip-hop
- 80 Pre-Easter time
- 81 Shoe securer
- 82 Yukon vehicle
- 84 Tease in fun
- 85 Head cover
- 86 Mark of TV's "Supernatural"
- 89 Certain penpoint feature
- 90 Seal, as a house-buying deal
- 91 Hinder
- 92 Novelist Dostoyevsky
- 94 Deadpan humor
- 95 "The Office" character Pam
- 97 Wood shoe
- 98 Treasure pile
- 99 "— vincit amor"
- 100 Winona of "Black Swan"
- 101 Once-popular anesthetic
- 102 Rival
- 105 You, of yore
- 107 "Stop staring —!"
- 108 Ostrich kin
- 109 Ky. neighbor
- 110 Part of B.A.
- 113 Kipling's "Follow Me —"
- 114 Org. founded by Billie Jean King

Can you golf and support seniors at the same time?

Can you really golf and support seniors at the same time? Believe it! The 2nd annual Kerby Centre Charity Classic does just that. Kerby Centre provides a fun day of golf, networking, and a show-stopping Ball Drop raffle.

But it's not just an enjoyable day of golf. Our golfers and sponsors are actually helping us to support seniors in need. How does it work? Funds raised through this event go directly towards our programs and initiatives, helping seniors thrive in their communities.

Why golf with us? This is a fantastic day on the beautiful

Sirocco Golf Club for 18 holes of nothing but fun. We'll start the day with lunch, followed by a scramble, best ball shotgun start tournament. This isn't just any 18 holes – we'll have Calgary Police Service join us for our fastest shot competition, your chance to outdrive a golf pro, with snacks and beverage provided along the way.

Following golf we'll do our Ball Drop raffle – and you don't want to miss this! Grab a beverage and head to the patio because we're dropping hundreds of numbered golf balls and the one closest to the hole will win a \$2,500 WestJet gift

card + \$2,500 cash! This excitement will be followed by a delicious dinner, program and a lively auction.

The best part of this amazingly fun day? You'll be supporting seniors living in your community who may need help escaping abuse, who are living with food insecurity, or are suffering from social isolation.

So come hit the links with us August 18! Register today at kerbycentre.com/golf or call Colleen at 403.705.3178. Register by June 30 for a chance to win tickets to the Calgary Folk Music Festival!

We can't wait to see you there!



2ND ANNUAL GOLF CLASSIC

Kerby Centre

CHARITY CLASSIC

JOIN US AUGUST 18, 2022

www.KerbyCentre.com/Golf

GOLF BALL DROP RAFFLE

WIN \$5000 IN PRIZES!

WESTJET GIFT CARD + CASH

Balls (tickets)
1 for \$20 or
3 for \$50

Scan QR code for tickets or visit kerbycentre.com/golf

Presented by **servus credit union**
In support of Kerby Centre's vital programs and services for seniors most in need.

AGLC Licence # 597690
See Rules & Regulations at either rafflebox.ca or kerbycentre.com/golf

Support Kerby Centre and Seniors in Need



I would like to make a one-time donation: \$25 \$50 \$125 \$250 My choice: _____

I would like to become a monthly donor: \$15 \$25 \$50 \$100 My choice: _____

Payment Method: Cheque Visa MasterCard

Credit Card Number _____

Expiry Date _____

Signature _____

Send tax receipt to:

Name _____

Address _____

City _____ Province _____ Postal Code _____

Email _____

Phone _____

Planned Giving - a way to make a BIG impact!

I would like to receive more information about planned giving.

I have included Kerby Centre in my will.

All donations are gratefully received. Donations of \$20 and above will receive a donation receipt.



Online Presentations & Events

Kerby Centre 1133 7th Ave SW, Calgary Alberta

Mark Your Calendars For These Upcoming Events & Activities

2ND ANNUAL GOLF CLASSIC

KERBY CENTRE CHARITY CLASSIC GOLF TOURNAMENT

August 18th, 2022 | Sirocco Golf Club



LIMITED SPACES REMAIN. REGISTER TODAY!

REGISTRATON FEE \$250 PER PERSON OR A TEAM OF 4 \$900

REGISTER BY EMAILING COLLEENC@KERBYCENTRE.COM OR BY VISITING KERBYCENTRE.COM/GOLF/

GOLF BALL DROP RAFFLE

WIN \$5000 IN PRIZES!

WESTJET GIFT CARD + CASH

Draw Takes Place On August 18th, 2022

Sirocco Golf Course

Winner Does Not Need To Be In Attendance & Will Be Notified



AGLC Licence # 597690
See Rules & Regulations at either rafflebox.ca or kerbycentre.com/golf

Presented by



In support of Kerby Centre's vital programs and services for seniors most in need.

TICKETS

1 for \$20 or 3 for \$50

All Proceeds Benefit Kerby Centre's Vital Programs and Services for Older Adults

Join In The Fun & Win a Fabulous Vacation Prize For Only a \$20 or \$50 investment

The 2nd Annual Kerby Charity Classic Golf Ball Drop Raffle

How does it work?! Each ticket number corresponds with a golf ball. At the end of the golf tournament all the balls will be accumulated and dropped from a great height . The first one in the hole, or closest to, will win this fabulous prize of a West Jet Gift Card and \$2500 cash!

It is easy breezy! Simply hover your cell phone camera over the QR code on the adjacent ad. You will see pop up with the Rafflebox web address to click on to be taken directly to Rafflebox.ca to enter your information to order your tickets & get your ticket/receipt. (Note: you may need to download a free QR reader on some phones)

Don't want to use the QR code? No worries, we've got you!

Simply email colleenc@kerbycentre.com; call 403 705-3178 or stop by Kerby Centre Reception and one of our Ambassadors will be happy to help you order!

KERBY SENIORS' EXPO

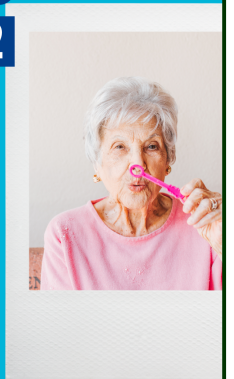
Explore • Grow • Connect **2022**

A Fun and Informative Event for Today's 55+ and Their Families

**KERBY CENTRE | 1133 - 7 Ave SW
SATURDAY, OCTOBER 15, 2022 | 9AM - 3PM
www.kerbycentre.com | 403-265-0661**

If you are interested in sponsorship opportunities or a vendor booth please call Lori at 403-705-3179 or email loriw@kerbycentre.com

For further detail please visit www.kerbycentre.com/expo/



Senior Listings

YOUR MESSAGE, PEER TO PEER

WANTED

Buying coins, paper money & stamps. Canada, US & world. Fair pricing. References upon request.

Israel: 403-263-7052
403-850-9137.
hombre071@gmail.com

Buying antiques & collectibles, old jewelry, license plates, badges, watches, china, figurines, cup/saucers, tools. Call Kevin P. 403-660-0483

Buying used firearms Single or complete Collections. Call: 403-291-4202

FOR SALE

Two cemetery plots in Eden Brook Memorial Garden in Calgary Each plot accommodates one casket and two turns, or three turns. Make an offer for one or both (cemetery price \$4,900 each) Contact Jim - 403-236-2682.

Adult Hand-crafted leather beaded leather jacket. From First Nations in Manitoba. Circa 1965. Asking \$1,800 Three-quarters length size, fringed, Call 403-201-4578

Like new portable, electric wheelchair for sale. When charged it lasts a long time. It has arms that can be moved out or in, depending on your size.

It's easy to handle with a joy stick, good tires for outdoors but not road worthy. It folds up to carry and weighs 70 lbs. Call or text Cathy at 250-

258-8014 for more info or pictures.

For Rent in Claresholm - 1 bedroom apartment in senior building, small town living, close to hospital, elevator, in-suite storage, smoke & pet free, rent is 30% of income plus \$65 utilities, available March 1 call 403-625-4133

Bright 2-bedroom suite in friendly Plus 55 building in Somerset

At \$1,500 a month you will enjoy living in this bright 2-bedroom suite in a friendly +55 building that is walking distance to LRT, restaurants, shopping, and all amenities. Great 850 sq. ft. living space with large storage room and in-suite laundry make this unit perfect for someone still working or winding down in retirement.

The building offers gym equipment, games room, media room, library, hair stylist, and lounge for visiting as well as spacious grounds for outdoor enjoyment. Sorry, no pets or smoking allowed in the building. Move in date negotiable. Call Gerry at 403-560-0839 for more details and to view.

Never used harmony high low medical bed with rails and mattress. Adjusts at head and foot and entire bed lifts for ease of caregiver. Massage function, sleep timer, has floor light for safety at night. Was 3,900 new, selling for \$3,300. Never used. Call

Maureen at 587-439-2055

LOCAL EVENTS

Are you healthy and taking postmenopausal hormone replacement therapy? We are looking for individuals between the ages of 46 to 60 years old to participate in a study on heart health. Compensation for your time and free parking is available. If interested, please call 403-210-7434 or email dsola@ucalgary.ca.

Enjoy Summer with your friends at Good Companions 50 Plus! We continue to offer in-person and online programming throughout the Summer months. Join us for Lunch, Social Suppers or Pub Night. Or how about exploring new Calgary pathways every Wednesday with our Walking Club?

Maybe join us on an 8 night vacation as we cruise the Eastern Caribbean this December! We have many social, educational and fitness activities to choose from so give us a call or stop by the Club for a tour.

You can visit our website at www.gc50plus.org for hours of operation and to check out our monthly newsletter. We are located at 2609 19th Ave SW and you can call us at 403-249-6991. We hope to see you soon! Need some advice for your gardening

Volunteer Spotlight



Willy Joosen

We are pleased to introduce our amazing volunteer Willy Joosen, who has been our Friday piano player in Kerby Café since December of 2021. He said he first came to Kerby when, "A friend suggested that I would probably find a good quality walker at a bargain price at Kerby. Bargain? Sign me up. I had also been showing up at the excellent foot care clinic after seeing it in action while waiting to pick out my walker."

As to why he became a volunteer, Willy added, "I began soon after I dropped in to purchase my fine walker in early November. I immediately presumed that there must be a piano, but I hadn't hoped for anything more than an upright. Lo, a previous volunteer, who had been giving her time playing piano for years, had just donated a very nice baby grand."

Willy continues to volunteer because, "It's such a joy to see the change of mood in those sweet people when the notes start tumbling out. It's been a great reminder to me that my repertoire can be pulled and pushed to suit any group or individual. The biggest revelation has been the change to slow and quiet versions of pieces that I've never played that way before. It's like relearning a familiar piece and hence making it even more solid." Willy also really enjoys the conversations he has with visitors who stop to listen to him play the piano.

Willy's favourite hobby is making origami paper figures. He mentioned he will next be working on an origami piano!

So far Willy has contributed over 91 hours.

Thanks, Willy, for all you do for the Kerby Centre!

projects? Join the Calgary Horticultural Society's Kath Smyth, for Garden Coaching. During this program she will provide coaching for current gardening tasks and demonstrate how to properly do them. This program is delivered in the garden area around the Society's office.

Please dress for the weather and wear footwear for walking on uneven terrain. The program includes a Q&A period, so bring a lawn chair.

The program is free for Society members. There is a fee for non-members who are not a guest of an attending Calgary Horticultural Society member.

Thursday, July 21 at the Society office 2725 33 Avenue SW (Richmond Green Park)

7:00 to 8:30 pm

Registration is required. Learn more at www.calhort.org.



Events, Activities, Programs & Services

Kerby Centre 1133 7th Ave SW, Calgary Alberta

Mark Your Calendars For These Upcoming Events & Activities

Kerby Centre Is Open To The Public! We Welcome You Back As We Continue To Meet the Current Covid 19 Guidelines
Please visit our website www.kerbycentre.com for up to date information on our programs and services

ZOOM CLASSES

MONDAY
Fitness With Dan 9:30 –10:30am
Gentle Seated Yoga 2:00 3:00pm

TUESDAY
English as Second Language
10:00 - 11:00am
Tai Chi 1:30 –2:30

WEDNESDAY
Men’s Shed 11:00am – 12:00 pm

THURSDAY
Yoga for You 9:00 – 10:00am
Drum Fit 10:15 - 11:00 am

FRIDAY
Muscle Strength and Core Balance
11:30 – 12:30 pm

Call Education & Recreation 403 705-3233

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Set your goal, join our monthly indoor/outdoor group walks, and share your inspiration!

Goal setting workshop included! Monthly draws for prizes & final grand prize draw in December 2022. More you move, the greater your chance to win!

To register please contact Education and Recreation 403-705-3233 and pick up motivational starter kit for your free monthly program, benefit.

KERBY TRAVEL PRESENTS

Dyson Falls Hike -Sheep River Valley
Date: Tuesday, August 16th 2022
Member: \$65 Non-member: \$95
Cut-off Date: August 2nd

Includes transportation and nature leader.
Bagged lunch available for purchase at the Kerby Café. Ask for details!

Ghost Lake Boat Trip
Date: Wednesday, September 7, 2022
Member: \$44 Non-member: \$74
Cut-off Date: August 14th
Includes bus and boat transportation

For Further Information Please Contact the Travel Desk at 403 705-3237


Next to New Shop
½ Price Sale



½ price on all donated items

July 11—15th


Outdoor Personal Safety & Awareness
With Instructor Don Muldoon
B19 Tuesday July 12 - 10:00am – 12:00pm



Join retired Calgary Police Officer Don Muldoon on a downtown walkabout to learn various situational awareness techniques and safety practices.

Member \$12 Non Member \$42

Education & Recreation



Selected Items
50% Off Craft Sale

Tuesday, July 19th, 2022
10:00am - 1:00pm
On the Kerby Outdoor Patio

Kerby Centre FREE Rescued Bread & Goodies Market - Drop In - First Come
1133 7th Ave SW 10:30 – Noon Every Tuesday (July 5, 12, 19, 26) & Friday (July 15, 22, 29)
NOTE that there is NO market on July 1st nor July 8th, as Kerby Centre is closed for Canada Day observance and Stampede Parade.

And join us for our Community Bread Markets

Parkdale Nifty Fifties Association **Tuesday, July 12th (11:00 -12:00 pm) 2nd Tuesday of the month** Located at 3512 5 Ave NW, Calgary AB
Bow Cliff Seniors **Thursday, July 21st (11:00 - 12:00 pm) 3rd Thursday of the month** Located at 3375 Spruce Dr SW, Calgary AB
Banff Trail Community Association **New Date: Monday, July 6th 1st Weds of the month (12:30 - 1:30 pm)** Located at 2115 20 Ave NW, Calgary.
Northminster United Church **Wednesday, July 27th (1:30–3:00 pm) 4th Wednesday of the month** Located at 3311 Centre St NW Calgary AB
NEW MARKET at The Immigrant Education Society on **Wednesday, July 13th at 9:30am** (the second Wednesday of the month) - 1723 40 St SE, Calgary

KERBY EDUCATION & RECREATION WEEKLY PROGRAMS
Registration Is Required - Please Phone Education & Recreation at 403 705-3233

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
KNITTING FOR A CAUSE RM 301 10:00 AM - 12:00 PM 2ND & 4TH MONDAYS—FREE MAHJONG - RM 312 10:30 AM - 12:30 PM -\$2.00 SUMMER BREAK RETURNING SEPT 12TH PICKLEBALL - GYM 2:30 PM - 4:00 PM \$2.00	RECORDER GROUP RM 108 10:00 AM - 12:00 PM \$2.00 SUMMER BREAK RETURNING SEPT 6TH MEMORY WRITING RM 301 10:00 - 11:00 AM 2ND TUES OF EACH MONTH-FREE CARD MAKING SOCIAL RM 301 10:00 AM - 12:00PM FREE ONCE A MONTH CALL TO REGISTER	GENERAL CRAFT GROUP RM 311 9:00 AM - 12:00 PM FREE CRIBBAGE - Rm 312 1:00 PM - 3:30 PM \$2.00 WEDNESDAY DANCE KERBY CAFE 1:00 AM - 3:00 PM \$2.00	ARTISTS GROUP RM 313 10:00 AM - 3:00 PM \$1.50 per 1/2 day PICKLEBALL GYM 2:30 PM - 4:00 PM \$2.00	SPANISH CONVERSATION GROUP - RM 311 10:00 AM - 12:00 PM \$2.00 KRAZY KARVERS WOODCARVING CLUB - RM 102 SUMMER BREAK—RETURNS SEPTEMBER 9TH TECH HELP EVERY OTHER FRIDAY 11:00 - 1:00 PM \$2.00 CALL TO REGISTER BADMINTON & PING PONG - GYM 1:30 PM - 3:30 PM \$2.00 ENGLISH AS A SECOND LANGUAGE - RM 311 1:30 - 3:30PM

"You are braver than you believe, stronger than you seem, and smarter than you think."

-Christopher Robin

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4	6	1	3	8	7	9	5	2
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CROSSWORD SOLUTION																					
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