

## Cycling with the 'old spokes'



With spring in front of us, and the sun aiming to shine bright, thoughts might turn to getting outside and enjoying some recreation! The Old Spokes Cycling Club is a group of older adults who accept all skill levels into their retinue! Story on page 18.

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# It is tax clinic season at Kerby Centre



Larry Mathieson, CEO

It is tax time at Kerby Centre: each year our Tax Volunteers help seniors aged 55+ or AISH recipients prepare their taxes.

We do this for seniors who have a low annual income. Last year our volunteers completed 3838 tax returns for seniors. Part of the reason our team feels this is such a valuable service is that to be eligible for CPP, OAS

or other government programs you must be current on your tax filings.

Imagine if you are on a restricted budget how much your life becomes disrupted if your CPP is cut off? That's why Kerby Centre is so committed to ensuring low income older adults have assistance at tax time.

Given that we are a registered charity we also think of tax time as the ideal time to remind people of the tax benefits of donating to a registered charity. You can receive a 15 per cent tax credit on your first \$200 donated and a 29 per cent tax credit on amounts donated above \$200. Exceeding the \$200 threshold means you get a larger tax credit.

The \$200 threshold is over the entire tax year, so if \$200 is a large gift

for a donor we sometimes suggest signing up in a monthly donor's program. Making a \$20 donation every month may be easier to budget for but by the end of the tax year, you will have exceeded the threshold.

Different provinces offer different credits, but if you donated \$200 in Alberta. You would receive your \$30 federal tax credit.

But you would also receive a \$20 provincial tax credit because Alberta offers a 10 per cent tax credit on the first \$200 donated. So for that \$200 donation, you would receive a \$50 tax credit.

Now, I'm not a financial advisor – so please contact your own – nonetheless, there are several ways you can combine your tax or estate planning

goals with your goals of supporting your favourite charity.

For example, when markets have been performing well, donating stocks, bonds or other securities is a tax-smart way to support the work of Kerby Centre. Donating securities directly to a charity eliminates the payment of capital gains tax. By making such a gift, you will receive the benefit of a donation receipt for the fair market value of the stock and subsequently not pay the tax on any capital gain.

Regardless! Good luck with your tax return — and if you know a senior who could use a little help with their taxes, you can find the information to sign up on our website at [www.kerbycentre.com/information-resources](http://www.kerbycentre.com/information-resources)

## MARCH 2022

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To support older adults to live well in their community.

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(403) 705-3229 • Fax (403) 705-3212  
[www.kerbycentre.com](http://www.kerbycentre.com)

**e-mail:** [editor@kerbycentre.com](mailto:editor@kerbycentre.com)

**Publisher:** Larry Mathieson, Keith Callbeck

**Editor:** Andrew McCutcheon

**Sales Consultants**

**& Distribution:** Rob Locke (403) 705-3235  
[robl@kerbycentre.com](mailto:robl@kerbycentre.com)

**Seniors Listings:** Andrew McCutcheon (403) 705-3229  
Fax (403) 705-3212  
[andrewm@kerbycentre.com](mailto:andrewm@kerbycentre.com)

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Richard Parker,  
Kerby Centre Board Chair

As I watched the Olympics televised from Beijing, I was struck by the creativity and determination of the athletes to overcome multiple challenges to “live their Olympic dream” during a pandemic.

It got me thinking: some good things have come out of our pandemic experience.

Here are some thoughts I have and I am sure you can think of others:

We developed a much greater appreciation for the importance of the work of many whose roles we often take for granted.

Ones that come to mind include: those working daily in health and care facilities, those running supermarkets, our emergency services, transit workers, truckers, and food delivery services.

Many people revived traditional neighbourliness, by checking in on those living alone or offering to pick up items for others, when venturing

## The positive thoughts

out.

Many neighbours met for the first time while “banging pots” to support essential workers and now stop to chat when they see each other in the corridor or on the street.

We rediscovered things that our previously hectic schedules had not had time for.

Family activities, like eating together, board games, or family walks where we often discovered new places and activities in our neighbourhood and community.

Many of us went back to activities we never seemed to have time for before like baking bread. This was particularly popular leading to a shortage of yeast!

Others started growing vegetables, doing jigsaw puzzles or reading a favorite book from years ago. Some of us decided to sort out spare closets and storage rooms leading to trips to charities and thrift stores giving the items a second life.

Given the world wide nature of the pandemic many people made the effort to reconnect with friends and family who lived elsewhere. In our families' case leading to setting up a WhatsApp group of extended family who rarely have the chance to get together.

Many of us became more aware of the challenges facing some mem-

bers of our society. This led some to begin donating to a charity while others began volunteering. Kerby experienced an increase in both donations and volunteers as people became aware of the food security issues faced by older adults who were locked down.

As the pandemic is drawing to a close (we hope!) let us all make sure we don't lose the good things we have discovered.

Keep in contact with that neighbour, and perhaps invite them to a family dinner when we can again visit each other. Say thank you to the shop assistant who helps pack your bags, wave to the postie delivering your mail or make sure you find time to play a board game with your family.

Most of all let's remember those who still need our help and support.

We can assist in many ways, including volunteering and or donating to a local charity, whether it is the Kerby or Veiner Centres or one of the many other charitable groups in our Province. All will face increased challenges as the world seeks to recover from the pandemic.

Stay safe and remember while the pandemic may be ending let us all try to keep the great habits we developed to cope with it.



# Avoiding online investment fraud

James MacTavish  
 Alberta Securities  
 Commission

In today's ever-evolving online world, we have become used to the convenience and intuitive experiences available through the internet. While these technological improvements have been game-changers in our daily lives, scam artists are increasingly taking advantage of our comfort and complacency online to target us with websites impersonating legitimately registered banks and brokerage firms.

The act of "Cloning" or "Spoofing" is when

fraudsters create fake websites that mimic a legitimate company's website and information, often unbeknownst to them. These websites can even utilize the actual address and employee names from the legitimate company and can be promoted online through pop-up ads or found through search engine results.

Before you consider conducting financial or investing activities online, follow these key steps to avoid cloned websites and scams.

1. Avoid investments offered online or found through search engine

results - Investment offers promoted through pop-up ads or found on search engine results can be fake. Be skeptical of promised attractive investment returns and take the time to do your research into the investment.

Contact the bank or firm in the ad or search result using their legitimate phone number or website address listed on their registration found on the Alberta Securities Commissions registration list for Alberta-based firms and institutions and the Canadian Securities Administrators National Registration Search for those based in another

province or territory in Canada. By law, firms and individuals offering investments to you must be registered in the province you live in.

2. Pay attention to the details - Before you provide any information, money, or log in to the website, review and make sure you have spelled the website URL correctly. If you found the website online or through an ad, pay attention to oddities, including spelling and grammatical mistakes, incorrect area codes, odd logos, stock photos, and chat functions requesting personal information such as an email address.

3. Be wary of unusual forms of payment - Fraudsters may try and correspond with you over social media like WhatsApp for the investment offer or request payment with cryptocurrency or wire transfers. These are red flags of fraud and legitimate investments are never conducted over social media and typically do not require payment in digital assets or wire transfers.

4. Be cautious of fraudsters posing as representatives - Fraudsters may impersonate actual investment professionals, using their names, job titles, and even fraudulent credentials to offer various financial products and services over the phone and online. To further enhance this deception, fraudsters will even falsify documents, including particular statements or trade commissions and may even direct victims to check the firm's registration or incorporation details.

While the legitimate bank or firm is registered, you are not talking to an actual representative employed by them. Compare the website's contact details with the contact details listed on the registration for the firm on the ASC registration list or CSA National Registration Search and contact the number listed in its registration to verify that you're talking to a real representative.

5. Report recovery room scams - Fraudsters often target and contact those who have lost money with an investment scam, claiming that they will be able to retrieve their money for a fee. They may also claim there is a technical issue or tax fee and request more money from the victim to retrieve their funds. If you are contacted by someone offering to recover your investments or money, keep all records of communication with the individual and report it to the ASC.

Fraudsters are continually looking for new ways to deceive and imitate the registered banks and brokerage firms online.

By staying vigilant and following the steps above, you can confidently recognize, avoid and report bad actors.





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# Making the most of your grocery bill

Angie Friesen  
Kerby Wellness Columnist

Ouch.

I think we're all feeling that after a trip to the grocery store.

This year, there has been significant price increases in our food as a result of several contributing factors in our current economy.

But the good news is that there are still ways that we can save money on food, and I'm happy to once again share some suggestions on how to save you money on groceries. The best tip I have to start with is to have a plan.

Having a plan can eliminate additional grocery trips, limit impulse purchases and allow you to have everything you likely need for the week at hand. Start by taking inventory of items that you currently have in your fridge.

I usually focus on produce, dairy, meat products or even left-

overs that have the potential of going into a future meal in my meal plan. I just try to keep it simple by focusing on those items instead of everything in the fridge.

By all means though, if you want to take inventory of everything or if you are planning on cleaning out your fridge, you can feel free to take that extra step if you like.

Once I've taken stock of items in my fridge, I move onto my freezer, then I move to my pantry.

Once you have completed inventory, looking over your list, are there any recipes/food ideas that immediately come to mind? Are there any items that could be made into 2 or more meals?

If so, write/record those ideas down. If not, a simple google search, or flipping through a cookbook focusing on a particular food item(s) you listed will get you well on your way.

Take a look through your grocery store's weekly flyer and build your meal plan based on what's on sale for the week. If you live with others, ask for input/suggestions from them. Do you have a favourite cuisine or one you would like to try? Inspiration can be found through your public library in their cookbook section, cookbooks you may already have on hand, food magazines and online recipes websites can spark inspiration.

Meat, produce and dairy have all had significant price increases.

Reducing meat consumption and seeking out meat alternatives, vegetarian/vegan meals can offer up savings and new meal experiences.

Beans are an excellent meat alternative, inexpensive and very versatile in many meals.

Shopping produce that's in season is often the most cost effective. If you are a gardener, savings may be had

growing your own vegetables or fruit.

During the winter I was able to grow tomatoes and lettuce during the winter months with a small hydroponic set up. If you aren't a gardener, you may have friends or family that have a vegetable garden, often they are more than happy to share their bounty.

Regarding dairy savings, I found savings in simply switching my coffee cream. I noticed the 18 per cent cream that I used to purchase was \$1.35 more than the 10 per cent half and half.

By making that change, it has saved me \$5.40 each month (\$64.80 annually). For cheese, I try to purchase cheese that's on sale. Often we pay extra for convenience.

An example of this is already shredded cheese will often cost more than the same size of brick of cheese.

Another thing to consider is the store brand cheese vs name brand

cheese. In most cases, my family can't tell the difference, and I see the savings.

If you are more tech savvy, apps such as "Flash Food" showcases food that is heavily discounted that can be reserved for pickup through certain grocery stores.

More grocery stores and smaller independent grocers are making more of a commitment to sell produce that is deemed less than perfect, but still perfectly good to eat.

This makes for a great affordable option for saving on produce.

Just last week I purchased an 8 pound bag of "Imperfect Apples" for the same cost as the 3 pound bag the store was offering. I ended up freezing, dehydrating and baking many of the extra apples and it was a great cost saving option.

I hope that these suggestions bring ease to your grocery bill and pocketbook!

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# The pleasure found in puzzles



Photo provided by author

Barbara Ellis  
Kerby News Columnist

Is it true? Do I see a sliver of light at the end of this COVID-19 tunnel? The light is not a mirage, and yes, I do see a little bit of normalcy returning to our lives.

I say that because in my building we are once again beginning to put Jigsaw Puzzles together. Sadly, we are missing our Ace puzzler, Alan. We would be staring at the scattered puzzle pieces on the table, searching for that allusive one, when Alan would come by. He would stare at the table for a few minutes, and then magically find the right piece and plunk it into place.

How long has it been since I started this won-

derful hobby? Guess it is over seventy years ago when I received my very first puzzle. When we lived in Switzerland, I became ill and was bed-ridden for weeks with rheumatic fever.

During those endless days, I had very little to occupy me. A few colouring books, my doll Daisy and an active mind that created fantasies of playing outside, or going on a picnic in the mountains.

Then one day, I was presented with a little puzzle. It was only four inches by three inches and is a picture of some mountains, a few trees and a chateau on a lake.

The picture was glued onto a small wooden panel which was then carefully and meticulously carved into twenty-four odd-shaped pieces. Right from the start, I was smitten with this

new hobby, putting it together, taking it apart, and then doing it all over again. I was never tired of the repetition.

I can't believe that I still have this puzzle, not only the puzzle, but the cellophane paper envelope it came in. During that time, I could read and write in French, but not anymore. However, I can still translate some of the words written on the envelope; "Un passe-temps agreable", or, passing time agreeably.

This little puzzle is very old and certainly well-travelled. It has moved with me from Europe to Australia to Canada and to all the many moves I have made in this country.

Sadly, during one of those moves, two of the pieces have gone missing. Now that I have the puzzle in my hand again,

I am going to figure out a way to secure and bind all the pieces together. It would be a shame if, after all this time, more of the pieces vanished.

It is impossible to estimate how many hours, in those seventy years, I have spent puzzling. I usually start by finding and joining all the border pieces.

Then, I sort the same-coloured pieces into small piles, this makes it easier to assemble the emerging picture. When that is done, it is just a matter of manipulating the oddly shaped pieces with my fingers until I find their rightful place in the puzzle.

My cat loved puzzling! When she jumped up on the table, she was immediately attracted to the small piles I had organized.

One by one, she began to paw the pieces off the table. Eyes twinkling and purring loudly, she watched with great interest as each piece tumbled to the floor. I did not mind her enjoying herself, but when she began to nibble on the pieces, I had no choice but to put an end to her game.

Many of my friends have also enjoyed spending their spare time assembling puzzles. My neighbour, for one, always had a puzzle on the go in her TV room.

The two of us would spend hours around that table, sipping tea, eating her homemade biscuits, trying hard not to

let the crumbs fall onto the table. We did not talk much. Words were not necessary. Fierce concentration on the task at hand was more important. We toiled in harmony as piece by piece, the picture in front of us slowly took shape and came into view.

During these past few months, I have used my computer to put puzzles together. It has become my morning ritual. Coffee in hand, I stare at the screen trying to decide which puzzle to work on first.

Every morning there is at least one scene that takes me back to places I have visited. It is a little like going on a mini-vacation. Back to Venice, Switzerland, or Holland or any of the other wonderful places I have visited.

Working on puzzles have filled countless empty hours in my life. Years ago, when I moved to Cranbrook and didn't know anyone, Jigsaw Puzzles were a way of getting through the evening. With only one channel on my TV, reading and taking walks were not enough to pass the time so I would immerse myself in a puzzle.

To this day, whether I am putting pieces together on my computer screen, or physically holding tiny pieces of cardboard in my hand, the fascination has not left me.

I am not alone in this. The news on one of Calgary's TV channels featured a man who had put together enough puzzles to panel his basement wall. He looked very pleased with himself and so he should. I can't remember how many puzzles it took to paper that wall, but it looked fantastic. Good for him! Time well spent!

This is one pleasure I can enjoy and participate in for the rest of my life. Great news when I think of how many things I have already had to give up.

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Dinner in the dining room is a nice chance to visit with friends. I always enjoy our meals. There are choices each day, and the young serving staff do their best to look after us.

I really must thank the staff for their consideration and help in so many ways. They go above and beyond to make life pleasant and fun.

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# Spinal anesthesia no better than general anesthesia for hip fracture patients: study



Gillian Rutherford  
University of Alberta

Spinal anesthesia is not safer or more

effective than general anesthesia in patients who undergo surgery for hip fractures, according to a major study.

The finding, which challenges the accepted view, offers doctors and patients better information in choosing the method that's best for them.

"The assumption of the anesthesia and surgical communities based on the literature up to the publication of this study was that if a patient could have spinal anesthesia it was probably the safer option," said co-author Derek Dillane, associate professor and acting chair of anesthesiology and pain medicine in the University of Alberta's Faculty of Medicine & Dentistry.

Those assumptions are being re-evaluated because they are based on older, small-

er retrospective studies, which look back on patient records after surgery, Dillane said.

He and his colleagues conducted a prospective study, generally considered the most reliable method of research, in which they enrolled new patients, randomly assigned them to receive either general or spinal anesthesia, then monitored their outcomes.

It's the largest clinical trial to date on the question, involving 1,600 patients aged 50 and older at 46 American and Canadian hospitals, including 151 patients at the University of Alberta Hospital. The results were published in the *New England Journal of Medicine*.

The team found no difference between the two types of anesthesia in the primary outcomes: death or an inability to walk three metres independently at two months following surgery.

The incidence of post-operative delirium and length of hospital stay were also similar in both groups. The team reported slightly smaller risks with spinal anesthesia for dying during hospitalization, developing pneumonia or being admitted to intensive care.

"Spinal anesthesia

for hip fracture surgery in older adults was not superior to general anesthesia with respect to survival and recovery of ambulation at 60 days," the researchers concluded.

Approximately 30,000 Canadians fractured their hips over the past year, and more than 400 of them had surgery at the U of A Hospital.

"These are typically patients who fall, either by slipping on the ice in the winter-time or slipping in the shower," Dillane said. "For them, the ability to walk independently again is of greatest importance."

Dillane said the results of the study will be helpful when discussing anesthesia options with patients and their families.

"The evidence isn't as strong as we once felt for having a spinal anesthetic," he said.

Both types of anesthesia have risks and benefits, Dillane noted. For example, it can be hard for hip fracture patients to roll onto their sides for spinal anesthesia and there is a risk of spinal bleeding if a patient is on blood thinners, while general anesthesia may worsen dementia.

"The method that we choose is always tailored towards the particular patient and that patient's medical status," he explained.

Dillane said large prospective trials provide valuable information that can improve the quality of patient care.

He hopes the same international research team will work together to answer other important questions related to the experience patients have when undergoing surgery.

"What we're talking about really is outcomes — short-term, intermediate and long-term outcomes — and their relationship to how anesthesia is conducted and the anesthesia drugs that we use," he said.

The clinical trial was supported by a grant from the American Patient-Centered Outcomes Research Institute.

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# Whose problem is it when it's not my problem?

By Jeff Rubin  
Age friendly advocate

I recently posed that question to a group of thought leaders regarding the subject of ageism, a form of discrimination more pervasive than racism or sexism, and certainly as debilitating to anyone denied equal access to resources, services, or opportunities simply because they are considered too young, or more likely, too “old.”

This global “ism” continues unabated, even in the face of a worldwide longevity revolution.

Consider the facts. In 2020, the population of the U.S. was roughly 331 million people, 16.6 per cent of whom were 65 years of age or older.

By 2030, that figure will jump to 22 per cent when the last of 78 million baby boomers (those born between 1946 and 1964) will have turned 65; according to the U.S. Census Bureau.

Global estimates are equally as eye-opening. The U.N. currently estimates that over 1 billion people are now 60 years of age or older. By 2050, that number is expected to grow to approximately 22 per cent of the world’s population.

The repercussions of such growth would appear obvious. Yet little is mentioned in the press, media, or in public discourse regarding the issues and opportunities that arise from our universal aging boom.

Every sector of our society is impacted by ageism in some form or fashion. We see the effects played out in employment, health, housing, safety, abuse, neglect, and fraud, just to name a few.

Age discrimination further underscores the absence of value society places on older adults, the lack of self-worth many elders place in themselves and the scarcity of resources available to meet current and future demand for basic human services.

This lack of strategic foresight fails to capture too, the enormous economic and multi-generational opportunities that can be expected to evolve by embracing, rather than denying advancing age.

Such a dichotomy was

spelled out as recently as 2015, in a New York Times op-ed piece proclaimed that “older people are likely to be seen as a burden and a drain on resources, rather than as a resource in themselves.”

Yet in a similar time frame, a Transamerica Center for Retirement study reported that “two-thirds of today’s baby boomers plan to work past age 65, or do not plan to retire at all.”

For many, the reason to continue working may be a lack of adequate savings for retirement or the dwindling number of companies providing defined benefits or pensions. For many others, it

may be simply a desire to stay active, engaged or valued.

Add to that, the “56 per cent of Americans 85 and older who say, “they have no limitations on their ability to work or to live their lives,” as reported in a 2014 Journals of Gerontology article, and one can easily surmise that our current view of work, retirement, and what constitutes a good quality of life as we age, demands serious review and revision.

Those who still see older people as “a drain on our resources,” might want to consider what a 2017 article in Oxford Economics says about

older consumers:

“In the U.S. alone, the ‘longevity economy’—the products and services Americans over 50 consume, and the industries that serve them—already generates \$7.1 trillion annually, which should grow to \$13.5 trillion by 2032, when it is expected to account for more than half of U.S. gross domestic product.”

Joe Coughlin, director MIT AgeLab added: “It’s not so much a question of which industries are likely to benefit from the longevity boom. It’s harder to identify those that won’t.”

Why then you might wonder, are we failing to

embrace the obvious?

Andy Rooney, long time newsman and 60 Minutes commentator who died at the age of 92, may have said it best:

“The idea of living a long life appeals to everyone, but the idea of getting old doesn’t appeal to anyone.”

Be it aging, climate change, COVID, or countless other issues that might negatively impact our lives, the tendency is to deny that it’s happening, assume it won’t happen to us, or believe that someone else, “they” will take care of it when the time comes.

*Continued on page 22*



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# The cold hardiness zone



Deborah Maier  
Calgary Horticulture Society

If you watch or listen to gardening programs, you will often hear a comment about the growing Zone. Perennial plant, tree, and shrub plant tags include the note “Cold Hardy: Zone #”. But what does Zone mean?

For a gardener, looking at a plant tag for the Zone to determine if the plant is a Zone match for their garden, is an easy way to improve the odds of gardening success. If the Zone designation on the tag is equal or lower

than the ranking for their garden (given nutrient, sunlight, and moisture needs are met), a gardener can expect the plant to survive for its natural life.


So how did cold hardiness Zones come to be defined? In 1967, researchers Ouellet and Sherk published three articles in the Canadian Journal of Plant Science about defining zones representing the probability of woody ornamental plant survival based on the climate they were growing in. Notably, the third article was a map.

The survival data to create the map was based on information gathered at 108 research stations. The information included survival rates for 174 species and cultivars of trees and shrubs.


The climate data was narrowed down to seven variables: mean minimum temperature of the coldest month, frost-free period in days, rainfall June through November, mean maximum temperature of the warmest month, rainfall in January, mean maximum snow depth, and maximum wind gust in 30 years. The climate data was collected from 640 weather stations.

In 2000, a computer model for designating hardiness Zones was developed by the team of McKenny, Hutchinson, Kesteven, and Venier. McKenny and Venier were affiliated with the Great Lakes Forestry Centre in Sault Ste. Marie, Ontario, and Hutchinson and Kesteven were affiliated with the Australian National University in Canberra, Australia. The model was based on the research of Ouellet and Sherk but added a variable for elevation.

This model was used to create the new hardiness map that came out in 2010. Notable changes in mean temperatures have shifted many prairie areas, including Calgary (now Zone 4a), into a higher Zone. This means that less cold-hardy plants should now grow successfully here.




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Defining an area as a hardiness Zone is only half the equation—how does a plant get a Zone designation? Trialling. Plants are grown in different locations to determine if they are suited to that growing environment. It's one reason why a plant designated with a higher Zone ranking may do well in an area with a lower Zone ranking—no formal information has been collected for that plant in the colder Zone—it's actually hardier than its current ranking.

Hardiness Zones are based on variables that can be collected across the country. Locally unique climate features currently are not captured in the mapping model.

When I first came to Calgary, it was designated Zone 3b. I'd gardened in other areas that had the same ranking, but the plants I chose to grow here did not survive. It was clear to me that this Zone 3b was different from the others. What is not considered in the models are chinooks, extreme temperature fluctuations over a day or two, and the lack of rainfall in the early spring—features of Calgary growing conditions.

Defining plants and areas with hardiness Zone rankings makes it easier to match plants to places, but they are broad definitions.

To quote McKenney et al. in Canada's Plant Hardiness Zones Revisited, 2000 (the source of key information for this article), "Extreme variations, local topography and human interventions (e.g., mulching) can have a significant impact on plant survival in any particular location." —What can I say ... if you're growing in our chinook zone, choose plants for Zone 4 or harder and ... mulch gardeners, mulch.



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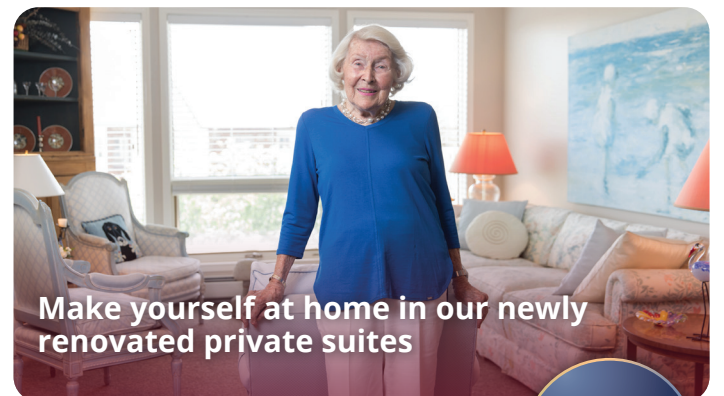


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# Stories from a drawer;

*Story and photos  
by Jerry Cvach*

Galatro in Calabria province is not built in the hills or on costal cliffs like many towns around an ankle of the Italian boot are. It is little, just about 1,700 souls and located close to the coast of Tyrrhenian Sea at the foot of the mountains forming the spine of Apennine Peninsula.

It is a good base for making forays into cities and fortified citadels on the coast or mountains behind them.

Finding my holiday apartment proved to be difficult as the street names were nowhere to be seen. Nobody spoke English so I was reduced to playing charades, not for words, but for much higher stakes of finding my place to sleep. Prepaid, I might add!

To help me the tobacco shop owner down on the riverbank approached a group of teenagers hanging around his place. I had a printed confirmation of my booking with the street name on it, but the address in that form made no impression on anyone.

Luckily a phone number was on the reservation as well so one of the bright-



er kids whipped out his iPhone and called.

The call was long, supported by energetic gesticulations.

Once finished the young man pointed a finger towards the top of the town, imitated a person holding steering wheel with two hands, turning it left and right a few times, said “professore” and “cinque minuti”, pointed to me and up the hill again, weaving slightly left and right again and indicated two entities following each other. It was an impressive performance!

I deduced my landlord was some sort of educator, would come down by a car in five minutes to fetch me

and I would then follow him back up to his house. It was good news, only the five minutes part seemed over-optimistic. It took seven.

Professore and his wife did not speak English either. They were a middle-aged couple who did their best to make me feel welcome. The language barrier was broken after Mrs. professore pulled out her iPhone to serve as an interpreter, while the professore retired back to their part of the house. She was definitely spunkier of the two.

It was tedious, slow way of talking. I received keys and basic instructions, we settled on the time for my breakfasts and I

could relax at last.

The town has a small grocery store, the already mentioned tobacco shop, bar or two and a corner store on the church square where the local police officer, cum store owner and his buddies play cards every afternoon.

In mild Mediterranean climate the day to day living happens in the streets with no names.

An old lady sits in front of her doors watching the comings and goings from the notions store across the street. It is where the petty gossip is passed on.

At about five o'clock in the afternoon she starts moving indoors struggling with her chair unless

someone helps her. Most of the time someone does.

Galatro is as simple rural Calabrian town as one can wish for, very welcoming and soothing.

The next morning I headed out of town to start my first day of wanderings, planning to drive from the sea in the west to the sea in the east over the mountains in-between.

Italy is very narrow here, the larger towns are on the coast while the villages in the hills are tiny. Calabria is a poor province, unchanged for centuries save for cars and iPhones, fortunately.



# The bouquet of flowers

One wonders what people do for living when they are not fishing, herding goats or chasing their pigs in the oak woods.

On the way to the square and from there even further down to reach the road leading out of town, I noticed a market in the side street. It was not there yesterday. Curious, I parked my car and went to see. It was rather a small one befitting the size of the town population.

There was a butcher, a grocer, also a cheese seller, one seafood stall and another place selling clothes complete

with racks, coat hangers, and a screen to change behind.

Unexpectedly the last vendor was a florist. I almost turned around, but a really nice bouquet of fresh cut flowers could be had for just two euros. It seemed so little that I bought one without thinking and returned back to my lodging to put it into a vase, if there was one.

I suddenly became unsure why I bought it besides of the great deal I got.

On an impulse I knocked on the window next door where my landlords lived and gave the flowers to the wife who

opened it, saying “grazie”, the only Italian word I knew.

It was one of those impromptu acts of kindness that possesses a person once in a while. I was on vacation and felt good.

The drive that day was long and satisfying.

There were more picturesque villages further up in the hills, olive groves with netting spread below the trees were prepared for the harvest, occasional herds of goats guarded by dogs blocked the road and a few ruined castles and abandoned chapels added to the charm

of the trip.

It was like that all the way up to the Apennine mountain ridge and then down to the sea on the other side. It was a lovely, sunny day.

And all that time I was bothered by the dark thoughts of the gross faux pas I had committed earlier.

I didn't know my landlord family other than by just a glimpse the day before. I was in the deep, deep Italian south, in the land of reputedly hot headed, jealous husbands and if my landlord was one of them I was in big trouble for giving flowers to his wife!

What was I thinking? I didn't like my chances. I feared repercussions and started to plan how to barricade myself for the night.

That day and all the five days after, upon returning from my trips a delicious dinner was awaiting me, still warm under the covering of an aluminum foil. Needless to say, dinners were not part of the deal, so it must have been the result of my spontaneous gift of two euros worth bouquet of flowers.

One good deed leads to another. In Calabria, anyway.



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# Building resilience and boosting your mental health

By Adrianna MacPherson  
University of Alberta

Wave after wave of the SARS-CoV-2 virus is taking a heavy toll on our collective mental health, causing depression and anxiety.

“Everyone’s going through it: the amount of fear and anxiety, the fragility of life, people wondering about their own well-being and what happens if they get sick and how quickly things can change on a dime,” said Suzette Brémault-Phillips, associate professor in the Faculty of Rehabilitation Medicine at the University of Alberta.

“There’s a sense of vulnerability.”

No one can predict the future, but there is one thing you can do to better prepare yourself for whatever the next stage of the pandemic might look like: develop your resilience.

Brémault-Phillips knows just how important resilience is for maintaining mental health and overall well-being. She works with military members, veterans, first responders, their families and others to help them cope with their unique challenges and traumas.

You don’t have to completely revamp your routine to make a positive change, she noted.

“These things seem so small — going for a walk, getting out in the sunshine, expressing gratitude, lending a helping

hand — and yet what it does is it actually changes our biochemistry and our thinking processes. It gives us a break and enables us to look at things in a different way.”

Brémault-Phillips shares seven simple tips to build up your resilience and improve your mental health and well-being.

## **Evaluate your environment — and make a few tweaks**

If you dread sitting down at your remote workstation in a gloomy, windowless corner of your home every day, it’s time to evaluate your environment to see what can be changed. Brémault-Phillips suggests finding ways to make your surroundings more uplifting: place a few plants near your workspace, let your pet settle in as your co-worker for the day, or play some of your favourite music.

Another key component in your environment is the amount of light you’re getting on a regular basis. Switch up your office configuration so you’re facing a window. Take a midday break to walk outside in the sunshine. Or invest in a “SAD lamp,” which simulates sunlight to alleviate seasonal affective disorder.

## **Take care of your physical health**

Your physical health is just as important as your mental health when it comes to developing

your resilience, according to Brémault-Phillips. Simple things like going for a walk or doing an at-home workout, getting enough sleep every night and choosing healthy foods are critical for your resilience.

“We know exercise works. We know sleep is imperative. We know eating properly makes a difference,” said Brémault-Phillips. “If we don’t take care of those little things, if one building block flips, all of a sudden the rest of the tower starts to collapse. It’s the same thing with our well-being and our health.”

## **Get out in nature**

Spending time outdoors helps our well-being in a number of ways, giving us a dose of sunlight, some exercise and a bit of a mental break. If you can’t bring yourself to head out into a cold winter day, Brémault-Phillips offers an alternative.

In winter months, she places a treadmill in front of a screen showing a nature scene. “We know that being out in nature can be really helpful, so when we’re housebound or not able to go outside because of the weather, to be able to exercise while we’re doing something enjoyable, running around a lake virtually, those things are really important.”

## **Look for the silver linings**

If you’ve picked up the habit of doomscroll-

ing, memorizing all the numbers and statistics and details about the latest wave of COVID-19, it can seem like your Twitter feed or conversations are a black cloud with no relief in sight. Take a moment to reframe the situation and see whether you can bring a different mindset to it, to find a hint of sunshine peeking through.

“Also be aware. Make informed decisions and respond to different situations rather than just reacting to them,” said Brémault-Phillips. “Be a little bit flexible in your thinking, not thinking the worst all the time, but choosing to see what might be good in a situation, however unfortunate it may be. Take time for reflection and meaning-making, and engage in things that align with your values and give you a sense of purpose.”

## **Reach out to others**

“One really important part of resilience is that it isn’t just about the individual. It’s really about the collective,” said Brémault-Phillips. Over the course of the pandemic, social circles have contracted and feelings of loneliness have plagued many people, from children to older adults.

Take advantage of all the digital tools that are accessible and find a way to reach out to others, whether that involves going for a walk “with” a friend, scheduling a Zoom game night with extended family or hopping on the phone for a quick chat.

“We’re not built to be alone. There needs to be an intentionality about connection.”

## **Reconnect with your playful side**

Whether you’re a devoted gamer or someone who hasn’t touched a console since you were a child, consider exploring some of the many games available. “Video games and virtual reality can be really connecting,” said Brémault-Phillips. “Engaging in parallel or collaborative games is also good, be that video

games, a virtual puzzle, Scrabble, whatever someone may be able to do.”

As director of the U of A-led Heroes in Mind, Advocacy and Research Consortium (HiMARC), she helps deliver immersive virtual reality therapy to military members and veterans as well as front-line health workers and others who have experienced trauma as a result of the pandemic.

## **Take advantage of ready-made resources**

At this point in the pandemic, you’re likely well versed in Zoom and all the video chatting platforms available, but take time to explore a few other offerings that may be able to help you develop resilience.

Brémault-Phillips, who is also a member of the Neuroscience and Mental Health Institute, suggests checking out the Text4Hope app, developed at the U of A, for a daily check-in delivered straight to your phone. The Mental Health Commission of Canada’s Continuum Self Check or the Road to Mental Readiness app, used within the Canadian military, are helpful tools. There are also apps to help you develop the habit of mindfulness, to learn to meditate, to guide you through workout routines and more.

That said, Brémault-Phillips cautions that the apps can help but can only do so much. Engaging with and taking care of friends, families and communities is vital.

“The rest is really about who each of us is and how we choose to connect — the things we can do to take care of one another in bumpy, rough times.”

It’s also important to reach out for support, she said, noting that Wellness Together Canada provides high-quality resources to improve the health and wellness of all Canadians, and mental health and addiction services are a phone call or text away.

“We can all get through this ... together!”



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## Recognizing & Avoiding Investment Scams

**Presented By**  
**James MacTavish,**  
Senior Advisor - Investor Education,  
Alberta Securities Commission



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# Cold days are made for soup



Lesli Christianson-Kellow  
Kerby News Columnist

There's nothing better than a pot of soup at the end of a chilly winter day. I don't know about you, but in the winter months I just want to wear my warmest sweaters and woolly socks and eat hot soup every single day.

Soup is one of the bright sides of winter. There's rarely an occasion that I'd crave hot soup in the summer months. So, I'm going to make "hay while the sun shines" - it's a winter sun, mind you, but, it's still shining. I have committed to making as much soup as possible this winter.

One of the things I love about soup is that you can basically throw everything into a pot, let it all simmer and ta-da - you have a soup. Combining a variety of ingredients makes the soup possibilities endless.

The first step is to decide on what kind of liquid base you'd like - options might include chicken broth, vegetable broth, or for a creamy soup a milk or milk alternative.

The next step is to decide on your ingredients. Gather up the ingredients and determine which ones need to be cooked prior to being added to the soup and which ingredients can be cooked directly in the soup.

If you're using onions and celery, try sauteing them prior to being added to the soup. It brings out a bit of sweetness and adds a richer flavour to the soup.

Allow time for your soup to simmer. At least 30 minutes as this allows all of the ingredients to

meld together. Tasting your soup is helpful to determine if you need more salt or other spices. If I find my soup taste a bit dull, adding salt, or sometimes vinegar kicks the taste up a notch.

Soup almost always tastes better the next day and it usually freezes well, so make a big pot while you're at. You'll be glad you did on those days you don't feel like cooking and can just pull some soup out of the freezer.

When you cook soup you can add extra nutrients through the ingredients you add to the pot. Add colourful vegetables, healthy grains like quinoa or barley and potent spices like turmeric and ginger. A big bowl of clam chowder is an excellent way to add more iron and calcium to your day. And nothing tastes better after a bowl of clam chowder than date squares. Which, by the way, are also rich in iron and magnesium. Enjoy!

## Clam Chowder

6 slices bacon (diced)  
2 cans of clams, drained, save juice  
1 onion, diced  
1 carrot, chopped  
2 celery sticks, chopped  
2 cups winter squash (butternut, acorn)  
2 tsp thyme  
4 cloves garlic

## Roux:

3 T. butter  
3 T. flour

## Directions:

1. Crisp bacon (set aside)  
2. Using the clam juice from the drained canned clams, saute the onions, garlic, celery, carrots until onions are translucent, add squash. Cook 5 more minutes (set aside).

3. Make the Roux: Melt the butter in a large soup pot, add the flour. Using a whisk combine mixture thoroughly. On medium heat, whisk in 6 cups of milk.

4. Once milk is heated add bacon, vegetables, clams and spices. Simmer



for 30 minutes.

## Date Squares

2 cups dates (chopped and pitted) 1 cup water  
1 ¼ cup brown sugar, divided  
1 T lemon juice  
2 tsp vanilla  
2 ½ cups flour  
1 ½ cups large flake oats  
¼ tsp salt  
¼ tsp baking powder 1 cup butter, soft

## Directions

1. Preheat oven to 350 degrees, oil or spray an 8x8 inch baking pan.

2. Heat dates and water in a saucepan on medium heat, stirring until the mixture softens and combines together. Allow to simmer to thicken, 5-6 minutes.

3. Stir in ¼ cup brown sugar, lemon juice and vanilla. Remove from heat.

4. Combine flour, 1

cup of brown sugar, oats, salt and baking powder. Work butter in using your hands working towards a crumbly consistency.

5. Layer half of the mixture on the bottom of the pan, press mixture down. Evenly spread the date mixture over the top

of the oat layer. Sprinkle the remaining oat mixture over the date layer, pressing down lightly.

6. Bake for 35-40 minutes, until edges are lightly brown. Remove from oven to cool for at least 1 hour. Makes 16 squares.



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Presented By Sergio Neaves

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# Hitting the streets with the Old Spokes



Photos courtesy of the Old Spokes Cycling Club.



By Andrew McCutcheon  
Kerby News

It's a fact one of the most important parts of continued wellness at any age is a level of physical activity.

But not only does Calgary's cold winters make that more difficult, the barrier to entry for anyone starting out feels high.

How do you manage to start a new type of physical activity — or return to one you've not done in years — when the very prospect can seem intimidating at best and frightening at worst?

That's what the Old Spokes Cycling Club aims to do. President Brenda Ballantyne cites the ease of entry as one of the most important parts of the club.

"I like how there's different levels for everyone's capabilities," Ballantyne said. "We get people who used to cycle as children and are now older and want to get back into it ... and we have hardcore cyclists, folks in their 80s who have been cycling their whole lives."

There are three levels for the Calgary-based cycling club, which is part of the FLC Seniors Club — a non-profit organization operating out of the Trico Centre in Southeast Calgary — one each for different levels of ability.

They range from the Easy to the Intermediate, with rides that range less than 20 kilometers to one's that go further than 40 or 50 kilometers. The speed of each level, however, aims to fit the capabilities of the group as a whole: no one gets left behind.

"We're a club, not a team," Ballantyne said. "We only go as fast as the slowest people."

"No one gets left behind."

There are almost 200 members of the Old Spokes Cycling Club. Although they lost some members due to the COVID-19 crisis, Ballantyne said they were able to get out and about even during COVID by taking proper measures.

"We had to make a few accommodations," she said. "But it's so easy to

stay six feet apart."

Ballantyne joined more recently, as the club has been operating for two decades in Calgary. Her husband retired 10 years ago, but thanks to the flexible age requirements, it's easy for older adults in their 50s to join.

Folks aged 55 or older can join the club, and if they have a spouse who is aged 50 to 55, they are allowed to participate as well.

In addition to the physical fitness that contributes to the wellness of older adults who participate, Ballantyne said the social aspect of the club is equally as important.

"I realized it's super active people, out to socialize and it's a lot of fun," she said. "Often, depending on the ride leader, we stop to admire the few, go back and admire [sculptures], stop and smell the roses, it's not a race, it's a social bike ride."

Participants end up getting to experience whole new parts of the city and the surrounding areas they may never have seen before, as routes are always changing.

"I've lived in the city for 30 years, but I'm starting to discover things in the social biking club that I wouldn't have noticed otherwise."

Ballantyne also said that the fact folks are participating together helps ease worries related to the logistics of going for a longer ride.

"Everybody is so helpful, so many people on your ride that can help you, you don't have to worry about [a flat] someone will help you no matter what the problem is."

With spring fast approaching, it's never been a better time to make a commitment to a new physical activity to contribute to your wellness, and the Old Spokes Cycling Club might be exactly what you're looking for.

If you've an interest, you can contact [cycling@flcseniors.ca](mailto:cycling@flcseniors.ca) or head to <https://www.flcseniors.ca/activities/cycling> for more information.

Kerby Centre  
for the 55 plus

KERBY CENTRE PRESENTS ANOTHER IN OUR SERIES OF ONLINE HEALTH, WELLNESS, INFORMATION & ENTERTAINMENT PRESENTATIONS



## Wills and Estate Planning

A Kerby Centre Financial Wellness Online Presentation

Wednesday, April 20, 2022  
10:30 to 11:30 am

Presented By Jonathan Ng  
Underwood Gilholme Estate Lawyers

In recognition of Advance Care Planning Day on April 16th, join us to learn what you need to know about preparing a Will, the legal issues that affect Wills, how to select an Executor, about Enduring Power of Attorney, and other valuable information to ensure that you're your intention and assets are clearly directed.

FREE - Register at Eventbrite  
<https://willsandestates2022.eventbrite.ca>

underwood  
gilholme  
ESTATE LAWYERS



# Kerby's Annual General Meeting



Rates Starting at \$1600

*Spend your retirement years with us.*

Dietician Approved Meals • Weekly Housekeeping  
Linen Laundry • Scheduled Activities • Pet Friendly

*Book your tour today!*

For more information contact us at  
403-945-4700 or [info@luxstone.com](mailto:info@luxstone.com)

The Board of Directors will be presenting a revised set of Bylaws to the Kerby Assembly Annual General Meeting that is being held over Zoom on Tuesday April 12, 2022 at 10 am. This article provides a high level overview of the changes recommended. The complete set of by-laws including a red-line version that identifies all of the changes may be found at <https://www.kerbycentre.com/events/2022agm/>

The purpose of these revisions is to update and simplify the Bylaws to reflect current best practices. The following are the changes of substance being recommended:

- Simplification of the Membership categories. There will now be just two categories, Members and Honorary Life Members. The Community Member and Employee category of membership are eliminated. There are no current Community Members and it is felt appropriate to clearly differentiate between Members and Employees rather than the current situation where an employee can be a member but does not have many of the Members' rights.

- The Membership period is changed from the calendar year to one

year from the date of purchase. This simplifies the administration of the membership program and will make the sale of memberships partway through the calendar year much easier.

- The title of President is changed to Board Chair and the position of Vice President is eliminated. This clearly differentiates the role of Board Chair and Chief Executive Officer.

- The size of the Board is established at a minimum of seven and a maximum of fourteen, two of whom may be appointed by the Board rather than elected by the Membership. The latter provision enables the Board to bring in specialist skills and accommodate unique needs such as the agreement with the City of Medicine Hat regarding the Veiner Centre.

- The bylaw provides that a Board Member may serve a maximum of five consecutive two year terms.

- Simplification of the Board Committee structure providing for the inclusion of non-members on committees to allow for the recruitment of specialist skills.

- Provisions allowing for meetings of the Board and the Assembly to be held using electron-

ic means. (e.g. Zoom)

Questions regarding the Bylaw Changes may be e mailed to [YvetteC@kerbycentre.com](mailto:YvetteC@kerbycentre.com). Please put Bylaw Changes in the Subject line.

## Kerby Assembly Annual General Meeting

To be hosted online:  
**Tuesday, April 12, 2022**  
**10:00 AM**

Register at:

**[Kerbyassemblyagm2022](https://www.eventbrite.ca/e/kerbyassemblyagm2022)**  
**[.eventbrite.ca](https://www.eventbrite.ca)**

If you have any questions please contact:

**[ColleenC@kerbycentre.com](mailto:ColleenC@kerbycentre.com)**

**We look forward to seeing you there!**



# What about your other vaccination status?



Stress, whether from being busy or a fear of missing out, can take a heavy toll on your body and immune system, and it may contribute to some diseases.

According to Shoppers Drug Mart pharmacist, Victor Wong, one of the most common culprits to take over our weakened immune systems is shingles.

“Shingles is caused by the chickenpox virus, which stays inactive in your nervous system even after you have recovered from the itchy red spots,” explains Wong. “Years later, the chickenpox virus can reactivate as shingles causing a painful, blistering rash that can last up to four weeks with the associated debilitating pain lasting for months or in some cases years.”

With one third of Canadians likely to develop shingles at some point in their lifetime and an estimated 130,000 new cases in Canada each year, shingles usually appears in one small section of your body. Symptoms can include pain, burning, sensitivity to touch, itching and blistering. In severe cases, complications can include vision loss (if you develop shingles in and around the eyes), inflammation of the brain, facial paralysis, issues with hearing or balance, as well as bacterial skin infections.

“While there is no cure for shingles, the good news is that it is preventable,” says Wong. “If you’re over 50 and have had chicken pox or feel as though you might be at risk, talk to your doctor or pharmacist about the shingles vaccine, as well as other routine vaccines you may be missing.”

News Canada

Vaccines have been at the forefront of almost every conversation over the past year, but do you know if you’re up to date on your routine vaccinations?

The reality is that one-in-five adults over the age of 55 aren’t up to date on their vaccinations or are unsure of their status. This is concerning, as Canadians are busier than ever with demanding work lives and commitments taking over their evenings and weekends.



JOIN US AS KERBY CENTRE PRESENTS ANOTHER IN OUR SERIES OF ONLINE HEALTH, WELLNESS, INFORMATION & ENTERTAINMENT PRESENTATIONS

## Seniors Benefits & Tax Credits

Thursday, March 10th, 2022  
10:30 am to 11:30 am

*Join Us to learn How You Can Maximize Your Tax Return With these Tips on...*

- Common credits for Seniors & Payment Methods
- OAS Repayment & Pension Income Splitting
- Disability & Home Accessibility Tax Credits
- Medical Expenses an more!



Presented By  
**Bonnie McIntyre**  
Outreach Officer, Western Region,  
Canada Revenue Agency

FREE Registration - <https://kerby-crataxbenefits.eventbrite.ca>  
For Further Details Visit [www.kerbycentre.com/events](http://www.kerbycentre.com/events)

**KARMA LIVING presents**  
**Affordable Retirement Living at**



**THE METROPOLITAN**

**All of our amenities as well as an evening meal each day are included with our active seniors’ monthly lease.**

Pickleball Courts	Secured Storage	Morning or Evening
Badminton Court	Piano Lounge	Mobility Stretch & Flex
Bocce Ball Court	Billiards—Pool	Classes or YOGA
Netflix Theatre		

Pets Welcome • Underground Parking Available



**Call 403.228.6380 or visit [AffordableSeniorLiving.ca](http://AffordableSeniorLiving.ca)**



# Bankruptcy and Insolvency Act must be updated to serve Canadians better

*The following opinions expressed within the content are solely the author's and do not reflect the opinions and beliefs of Kerby Centre*

Henrietta Ross  
Canadian Debtors  
Association

Thousands of Canadians undergo bankruptcy or undertake a consumer proposal to help manage their debts every year. From 2012 to July 2021, more than one million Canadian debtors used the insolvency system. The void within Canada's insolvency legislation is deeply lacking in terms of specific references, standards or accountability concerning the accuracy of recording and reporting of bankruptcy and consumer proposal information on consumer credit reports.

The Canadian Debtors Association is calling on all parties in the credit, debt and insolvency industry to work together to modernize Canada's Bankruptcy and Insolvency Act (BIA) to help Canadians in financial difficulty.

A core principle of Canada's insolvency legislation and policy is to provide a "fresh start" for people who are overwhelmed by debt. This principle is widely accepted by legislators, stakeholder groups, academics and insolvency experts. Generally, it entails obtaining relief from existing debt so that debtors can regain control of their finances.

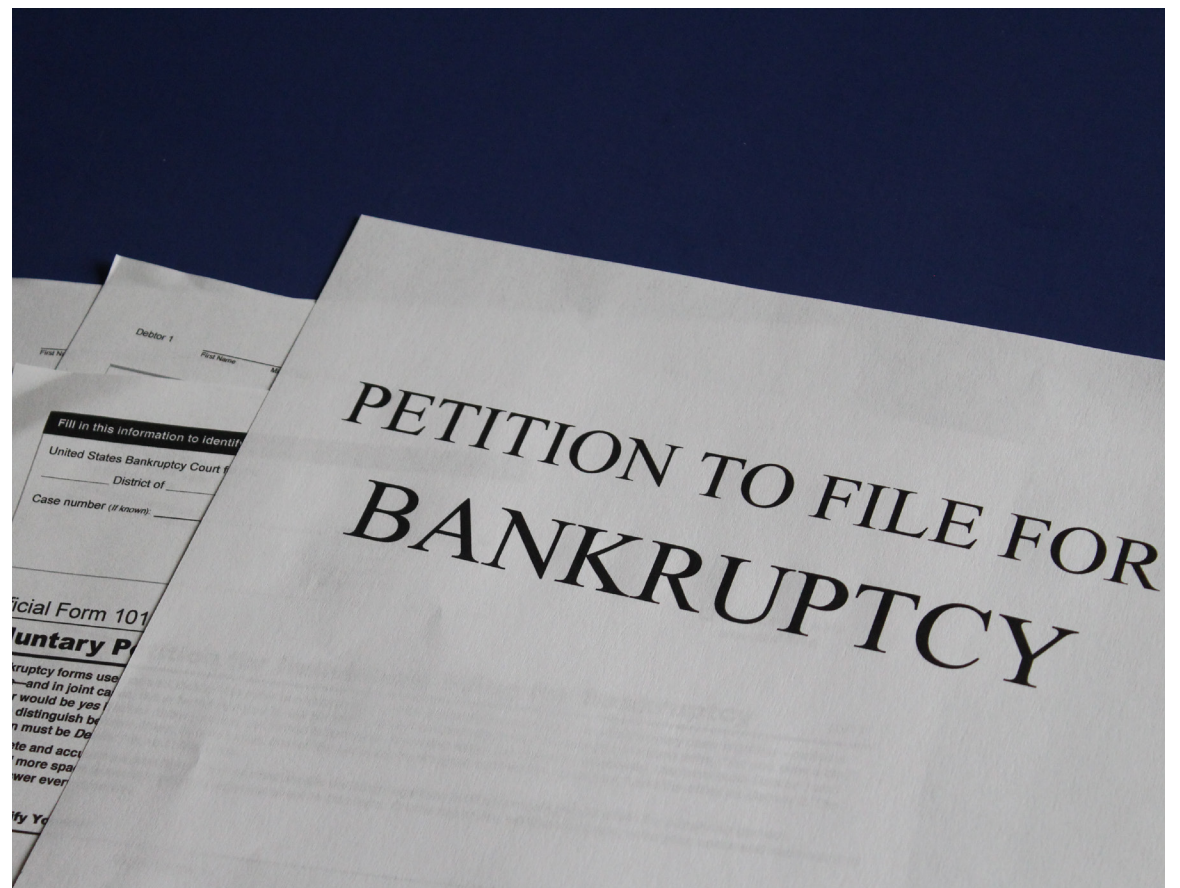
But while the BIA intends a fresh start, debtors see this as a false start because, after undertaking a BIA-subscribed debt relief solution, debtors experience problems from inaccurate insolvency-related reporting on their credit report. This inaccurate reporting is widespread and frustrates

the very underpinning of the Bankruptcy and Insolvency Act by thwarting the fresh start Canadians expect and deserve. To resolve this dilemma, new legislative measures are needed that will stipulate the correct representation of insolvency-related information on consumer credit reports.

Over the past several years, there has been explosive growth in the use of consumer credit and a massive expansion in how consumer credit reports and personal credit history are used. These monumental changes in the volume and use of credit reports touch virtually every important aspect of the daily lives of Canadians.

Explicit responsibility for the integrity and accuracy of this information does not exist. The ACT does not stipulate any regulated authority in credit reporting matters. The Office of the Superintendent of Bankruptcy (OSB) has a supervisory role in the administration of the insolvency system, including maintaining public records and statistics, but there is no direction from the OSB as to how BIA debt-relief options of bankruptcy and consumer proposal should be described or interpreted on credit reports.

Once a person files for bankruptcy or a proposal, the legislation contains a provision for stay of proceedings, which is intended to prevent creditors from either starting or continuing legal action against the debtor. The problem is that, by providing erroneous and misleading information for credit reports, creditors imply that certain debts continue as delinquent and unaddressed. Such implication circumvents the legal stay of proceedings. This non-compliance of the stay order by creditors



simply should not be allowed.

Flawed insolvency information on consumer credit reports also has harsh implications for Canadians. Misappropriated delinquency ratings, bankruptcy mislabelling, and intermingled insolvency terms all represent layers of misinformation that belie the truth. Even third-party companies that buy credit reporting information from a major credit bureau like Trans Union erroneously show "bankruptcy" on reports of debtors who did not file for bankruptcy. This hurts consumers badly and causes unnecessary suffering, such as the denial of employment opportunities, denial of a lease from a landlord, increased costs for services such as insurance and delays in the rehabilitation of their credit history, to name a few examples. When debtors try to correct their credit reports, they struggle in vain with the current system.

Because credit reports wield such enormous power, with significant influence over the livelihood and well-being of individuals, ensuring accurate information is crucial. Accurate information is also imperative be-

cause a bankruptcy or a consumer proposal is a closely scrutinized part of the consumer's credit history.

The Bankruptcy and Insolvency Act must preserve its essential integrity by introducing clear standards that address insolvency-reporting information and regulated measures that ensure the accuracy of this infor-

mation on consumer credit reports. The time has come to fortify the legislation and regulations by adding provisions for insolvency reporting to ensure the standardization and accuracy of this information on consumer credit reports

*Henrietta Ross is President and CEO of the Canadian Debtors Association.*



## Quality of Life, Affordable & Welcoming Life Lease Suites for Independent Seniors

Life Lease Suites are specifically designed for independent seniors who desire the flexibility and freedom to come and go as they please, with the security and comfort of knowing their needs will be met as their lifestyle and health change over time.



### Flexible Options... Affordable & Accessible!

Sharing many amenities with the attached Lodge, our unique Life Lease Suites include one and two-bedroom suites that are larger than the lodge units and include full kitchens equipped with 5 appliances and storage room.

**Is a MVSH Life Lease Suite Right for You? To Find Out More  
Call: 403-556-2957**

To request an information package, please contact:

Sam Smalldon, CAO  
Mountain View Seniors' Housing  
Phone: +1-403-556-2957  
Cell: +1-403-586-2702  
E-mail: sam.smalldon@mvsh.ca

[www.mvsh.ca](http://www.mvsh.ca)





# Whose problem is it?

Con't from pg. 11

In July of 2019, the Global Coalition on Aging held the first high-level forum on Longevity and the Silver Economy in Helsinki, Finland.

The forum brought together decision-makers and leaders from government, business, and non-profit sectors throughout Europe, Asia, and North America.

The consensus they arrived at:

The biggest mistake we can make is seeing aging as a problem.

Businesses that ignore the aging market or are slow to adapt will become obsolete.

We can't apply 20th century thinking to solve 21st Century problems. What they agreed was needed instead:

- Major disruption around aging issues
- Inspired leadership for positive aging
- Better understanding of the varied needs of older adults
- Vigorous innovation and productive collaboration across all sectors
- Creation of effective multi-generational teams
- More catalysts for action

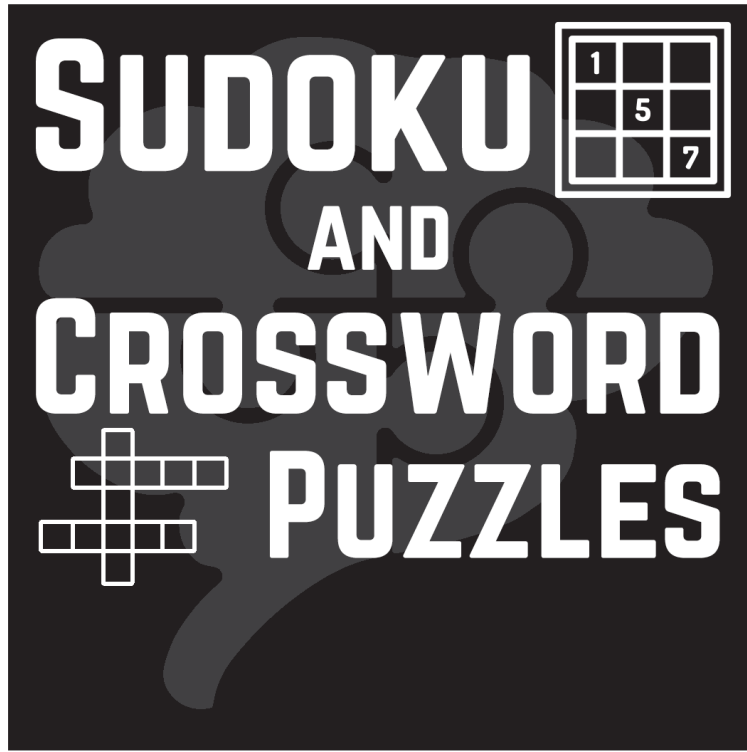
The biggest takeaway, however, may have been voiced by one of the forum speakers, when he said, "Aging is not about old people; it's about everyone."

In short, if we are to change the future for older adults, all of us must be the change we seek.

If you believe as I do, I welcome your comments and feedback and invite you to contact me.

We have a lot of work to do.

*Jeff Rubin is the author of Wisdom of Age, an international advocate for positive aging, and a leader in the fight against ageism. An advocate for "Age-friendly" and "Livable" communities, Jeff is an educator in helping business and community leaders to better understand the issues and opportunities associated with aging. He welcomes your questions and comments and can be reached at jeff@wisdomofage.net*



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## PREMIER Crossword

By Frank A. Longo

### MONEY-CHANGING ACROSS

- 1 Combination spear and battle-ax
- 8 Provo native
- 13 Dawn deity
- 16 Some fast autos
- 19 Virtual merchant
- 20 Strong cordage fiber
- 21 Performs a charade of
- 23 Thai money used to buy a Jacuzzi?
- 25 Height when upright
- 26 Protest at which people lie on the ground
- 27 Bright red Indian money?
- 29 "Madam" counterpart
- 32 "The Dance" painter Henri
- 35 Biceps locale
- 36 Powerful auto engine
- 37 "You missed your chance for folding over that Korean money"?
- 42 Already-included tips, e.g.
- 43 Lima locale
- 44 "Rapa —" (1994 film)
- 45 Like even scores
- 46 Feel sore
- 48 Refusals
- 51 She sang "Constant Craving"
- 56 Rocker Brian
- 57 Facts, in brief
- 59 Gobble up Iraqi money?
- 62 Gal entering society
- 63 Jazz's Chick
- 65 Chaise place
- 66 Cognizant of
- 67 School where students learn about Swedish money?
- 72 Norway's capital
- 74 — facias (certain writ)
- 75 Used skillfully
- 76 "— favor, señor"
- 79 Forms Ghanaian money into a cylinder shape?
- 83 Brain tests, for short
- 84 Suffix with meth-
- 85 Venture out on one's own
- 86 — Leppard
- 87 Some PC readouts
- 89 Kicked out of the game, for short
- 90 Radio spots
- 92 Bruins' sch.
- 94 Major shock
- 96 Query after someone is told they look like Iranian money?
- 103 German auto
- 104 Tampa Bay NFLer
- 105 Over browned bread
- 106 Houston-to-Madison dir.

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- 107 Whack some Mexican money?
- 111 Rapper — Rhymes
- 113 More intoxicating
- 114 Refuse to contribute South African money?
- 120 Getty of TV
- 121 French river
- 122 Asmara's nation
- 123 Gobbled up
- 124 Airport agcy.
- 125 Played (with)
- 126 Label on a bargain item
- 16 Reach as high as
- 17 Large, deep serving dish
- 18 Painter Jan
- 22 R-X fillers
- 24 Attending to the matter
- 28 Certain Wall St. trader
- 29 Said
- 30 Antiseptic element
- 31 Bucking bovines
- 33 Jr., last year
- 34 Spirited horse
- 38 Eye coverer
- 39 Takeoff strip
- 40 Often-pickled veggie
- 41 Pirate "Captain"
- 46 From scratch
- 47 Compelled
- 49 In the lead
- 50 Squelched
- 52 Cat that roars
- 53 "The Piano" Oscar winner
- 54 Cable TV's — Geo
- 55 Miracle- —
- 57 Here, in Lyon
- 58 Election mo.
- 60 Elected (to)
- 61 Virginia Tech team name
- 64 Cold — (frigid)
- 68 Court plea, for short
- 69 Very angry
- 70 Rule, in brief
- 71 More than loads up (on)
- 72 Assoc.
- 73 Great Lakes' — Canals
- 77 Like a single-guy band
- 78 Traditional Irish brew
- 80 Make laugh uproariously
- 81 Hoopla
- 82 "You Be —" (1986 hit for Run-D.M.C.)
- 88 Jargon
- 89 Women's patriotic gp.
- 91 Secondary field of study
- 93 George who played Danny Ocean
- 94 Mosaic tile
- 95 Long rodent feature
- 96 Most suitable
- 97 Assess again
- 98 Skip over in speech
- 99 Chalice, e.g.
- 100 Nailed the test
- 101 Desert of Mongolia
- 102 Some purple shades
- 103 Milo of films
- 108 Piper's wear
- 109 Twisty fish
- 110 Average
- 112 Comic Johnson
- 115 Uno plus due
- 116 H.S. proficiency test
- 117 Gallery work
- 118 Teachers' gp.
- 119 Hammarskjöld once of the U.N.





# 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](http://www.kerbycentre.com) for up to date information on our programs and services

**Welcome Back To Our Winter Series of Health & Wellness, Mental Wellbeing, Information And Education Online Presentations. We hope you will join us! Be Sure To Check Out The Presentation Ads Within This Issue For Dates & Times!**

**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  
at 403 705-3233

**“benefit”**  
**Take Control, Accomplish Your Goal**

Let’s make 2022 the year for stronger, healthier YOU!

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.  
**Let’s get started!!**

**SAVE THE DATE**  
**THURSDAY, MARCH 17th**

Join Us In The Kerby Café For A  
**ST PATRICKS DAY CEILIDH**

Featuring  
A Traditional Irish Lunch  
Irish Dance Performance By The Casey O’Loughlin Academy  
Green Beer & Festive Irish Fun!

For Further Information & Tickets Contact  
Kerby Education & Recreation  
403 705-3233 or order online at  
[www.kerbycentre.com/kerbycafe](http://www.kerbycentre.com/kerbycafe)

**Next to New ½ Price Sale**  
½ price on all donated items  
March 14<sup>th</sup> – 18<sup>th</sup>

**Kerby Centre FREE Tax Clinic**  
Kerby Centre 1133 7 Avenue SW, Calgary  
**February 28th to April 28th, 2022**  
(Monday to Thursday)

Kerby Centre income tax volunteers are available to help fill in tax returns for seniors 55+ and AISH clients

Income limit: \$35,000 per year for single or \$45,000 per year for a couple  
Please note: We do not prepare tax returns for self-employment, business/rental income, capital gains/ losses/bankruptcy.

To schedule an IN PERSON / VIRTUAL / DROP OFF Appointment please call 403-705-3246

**KERBY TRAVEL**  
**Jubilations Dinner Theater**  
Date: Tuesday, March 8, 2022  
Time: 9:30am – 2:00pm  
Price: Member \$65 Non Member \$85  
Cut-off Date: Feb 22, 2022  
Call Travel Desk at 403 705-3237

**Kerby Centre FREE Rescued Bread & Goodies Market - Drop In - First Come**  
**1133 7th Ave SW 10:30 – Noon Every Tuesday (March 1, 8, 15, 22, 29) & Friday (March 4, 11, 18, 25)**

**And join us for our Community Bread Markets**

Parkdale Nifty Fifties Association **Tuesday, March 8th (11:00 -12:00 pm)** Located at 3512 5 Ave NW, Calgary AB  
Bow Cliff Seniors **Thursday, March 17th (11:00–12:00 pm)** Located at 3375 Spruce Dr SW, Calgary AB  
Banff Trail Community Association **Monday, March 21st (12:30 - 1:30 pm)** Located at 2115 20 Ave NW, Calgary. AB  
**\*NEW Northminster United Church Wednesday, March 23rd (1:30–3:00 pm)** Located at 3311 Centre St NW Calgary AB

**Education & Recreation Craft Sale**  
**Thurs. March 31<sup>st</sup> 2022**

10:00am – 2:00pm  
Kerby Centre Cafe  
All items **50% off!**

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

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>KNITTING FOR A CAUSE RM 301 10:00 AM - 12:00 PM 2ND &amp; 4TH MONDAYS—FREE</p> <p>MAHJONG RM 312 10:30 AM - 12:30 PM -\$2.00</p> <p>CRIBBAGE RM 312 1:00 - 3:30 PM \$2.00</p> <p>PICKLEBALL - GYM 2:30 PM - 4:00 PM \$2.00 <i>Temporarily Cancelled</i></p> <p><b>Coming Soon</b> <b>Shuffleboard</b></p>	<p>RECORDER GROUP RM 313 10:00 AM - 12:00 PM \$2.00 <i>Temporarily Cancelled</i></p> <p>MEMORY WRITING GAMES ROOM 10:00 - 11:00 AM 2ND TUES OF EACH MONTH-FREE</p>	<p>GENERAL CRAFT GROUP RM 311 9:00 AM - 12:00 PM FREE</p> <p>CRIBBAGE Rm 312 1:00 PM - 3:30 PM \$2.00</p> <p>WEDNESDAY DANCE KERBY CAFE 1:00 AM - 3:00 PM \$2.00 <i>Temporarily Cancelled</i></p>	<p>ARTISTS GROUP RM 313 10:00 AM - 3:00 PM \$1.50 per 1/2 day</p> <p>PICKLEBALL GYM 2:30 PM - 4:00 PM \$2.00 <i>Temporarily Cancelled</i></p>	<p>SPANISH CONVERSATION GROUP RM 311 10:00 AM - 12:00 PM \$2.00</p> <p>KRAZY KARVERS WOODCARVING CLUB - RM 102 10:00 AM - 3:00 PM \$1.25 HR</p> <p>BADMINTON &amp; PING PONG GYM 1:30 PM - 330 PM <i>Temporarily Cancelled</i></p> <p>ENGLISH AS A SECOND LANGUAGE RM 205 1:30 - 3:30PM</p> <p>MONTHLY MOVIE IN THE LOUNGE 1:00 PM LAST FRIDAY OF THE MONTH</p>



# Client Information/Drop Off Form

Date: \_\_\_\_\_

**NAME OF PERSON DROPPING OFF** \_\_\_\_\_  
**PHONE** \_\_\_\_\_

**CLIENT NAME** \_\_\_\_\_ New? \_\_\_\_\_ Returning? \_\_\_\_\_  
**ADDRESS** \_\_\_\_\_  
 \_\_\_\_\_ **POSTAL CODE** \_\_\_\_\_  
**Can the client be called if there are questions? Yes** \_\_\_\_\_ **No** \_\_\_\_\_  
**TELEPHONE NUMBER:** \_\_\_\_\_  
**DATE OF BIRTH: Y/M/D** \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ **M** \_\_\_\_\_ **F** \_\_\_\_\_  
**Did the client immigrate to Canada in the tax year(s) being filed?**  
**What date? Y/M/D** \_\_\_\_\_  
**Legal Marital Status** ( ) Single Never Married ( ) Married ( ) Separated ( ) Divorced ( ) Widowed ( ) Common Law  
**Did your Marital Status Change in the tax years being filed? Date of change** \_\_\_\_\_

*If you are Married or Common Law, your partner's tax must be done at the same time.*  
**Partner's Name** \_\_\_\_\_ **M** \_\_\_\_\_ **F** \_\_\_\_\_  
**Partner's Date of Birth Y/M/D** \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Did your Spouse immigrate to Canada in 2021? What date? Y/M/D** \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Did marital status change during 2021? Yes** \_\_\_\_\_ **No** \_\_\_\_\_ **If Yes, Date of change** \_\_\_\_\_

1. What province did you live in on December 31, 2021? \_\_\_\_\_
2. Are you a Canadian Citizen? Yes \_\_\_\_\_ No \_\_\_\_\_
3. Authorization for Elections Canada? Yes \_\_\_\_\_ No \_\_\_\_\_
4. Are you claiming a Disability Credit for yourself or dependent? Self \_\_\_\_\_ Spouse \_\_\_\_\_
5. Do you have medical expenses? Yes \_\_\_\_\_ No \_\_\_\_\_

*(Medical Expense Report from Pharmacist and Receipts)*

6. Do you and/or your spouse have charitable donations? (*Receipts*) Yes \_\_\_\_\_ No \_\_\_\_\_
7. Do you have simple rental income? Yes \_\_\_\_\_ No \_\_\_\_\_

*(Simple rental income is a basement or room in primary residence. Not a revenue property.)*

8. Do you have Foreign Pension amount? \_\_\_\_\_
9. Did you sell your Primary Residence in 2021? \_\_\_\_\_

**Date tax return completed** \_\_\_\_\_ **Volunteer completing return** \_\_\_\_\_

The above form can be cut out and filled in advance of the Kerby Tax clinic for your convenience. The chart on the right is to be used to determine whether or not you are eligible for assistance with the Kerby Tax clinic.




Use this checklist to decide if you can access the Kerby Centre tax clinic 2022

I am and have the following	If any of the following apply, you are <u>unable</u> to access the Tax clinic
<input type="checkbox"/> Over the age of 55 or receiving AISH	<input type="checkbox"/> Under the age of 55
<input type="checkbox"/> Income for a single person is less than \$35,000 or for a couple, less than \$45,000	<input type="checkbox"/> Income for a single person is more than \$35,000 or for a couple, more than \$45,000
<input type="checkbox"/> Tax return is simple and includes any of the following:	<input type="checkbox"/> Tax return is complicated and includes any of the following:
<input type="checkbox"/> Simple income: CPP, OAS, GIS, ASB, Alberta Works Support Income, AISH, CPPD	<input type="checkbox"/> Business Income, Farm Income, Capital Gains Trade Summaries
<input type="checkbox"/> Rental Income with all deductible expenses totaled and categorized	<input type="checkbox"/> Estate tax returns or Bankruptcy returns
<input type="checkbox"/> Deceased person's taxes if they are simple	<input type="checkbox"/> Deceased persons taxes if they are complicated



# More than just a tax clinic... We're helping lift seniors out of poverty

**YOU ARE INVITED TO OUR**  
**FREE Tax Clinic For Seniors**



**February 28 to April 29**  
**Monday - Friday**


**Kerby Centre income tax volunteers will help prepare tax returns for seniors 55+ & AISH clients**


**Income limit:**  
**\$35,000/year for single or \$45,000/year for a couple.**

**We do not prepare tax returns for self employment, business/ rental income, capital gains/ losses/ bankruptcy**

**To schedule an IN PERSON or VIRTUAL/DROP OFF appointment**  
**Call 403-705-3246**  
**Kerby Centre 1133 - 7 Ave SW Calgary, AB**

**Tax clinic supported by:**  
The CVITP Grant Team, Canada Revenue Agency/Agence du revenu du Canada

**Sponsored by:**  
 **United Way**  
Calgary and Area

 **SERVUS**  
credit union

Every year, Kerby Centre offers a free Tax Clinic for low-income seniors. This program is part of Aspire Calgary, a collective working to improve the financial wellbeing of low-income Calgaryans.

Kerby's Tax Clinic helps lift seniors out of poverty. Along with their taxes, we help them register for eligible benefits through federal, provincial, and municipal governments. We can also help connect tax clinic clients with affordable housing, mental health supports, access to food, and other resources.

In 2021, our volunteer tax preparers did more than 3,800 tax returns for seniors! At the height the pandemic, we moved the clinic online, and this year we're offering both in-person and virtual appointments to better reach seniors where they're at.

Kerby Centre is able

to offer our Tax Clinic free of charge because of community support and individual donations. We are proud to be able to continue to offer this service at no cost to low-income seniors.

"Your kindness was so appreciated! You gave me all the right information I needed to get a counsellor and a social worker. I was very stressed out and you knew exactly the best solutions. I am feeling better now and have more hope that there will be solutions to my situations. Forever grateful!" – Maggie, 2021 Tax Clinic Client.

To book an appointment at our Tax Clinic call 403.705.3246

To make a donation to support the Tax Clinic please visit [www.KerbyCentre.com/Donate](http://www.KerbyCentre.com/Donate) or call 403.705.3254.

**Donate Your Car to Kerby Centre**



1. Tell us your vehicle info 2. We pick up your car 3. You get a tax receipt

**FREE TOWING** **TAX DEDUCTION**

For more information, visit our website at [www.kerbycentre.com](http://www.kerbycentre.com)

*Kerby Centre Tax Clinic - Helping lift seniors out of poverty*

## Leave a Legacy of Inspiration

"I hope to be remembered as a caring and thoughtful person. I want to know that Kerby Centre's important work will continue on for years to come. My decision to include Kerby Centre in my will is part of the legacy I wish to leave."

-Anonymous donor



Our work is possible thanks to the kindness and compassion of people like you who remember us with a gift in their will — a gift that will help create a better future for seniors.

Please choose to make a difference today

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



Kerby Centre

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 \_\_\_\_\_

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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.

Thank you for supporting seniors!

Kerby Centre 1133 7 Ave SW Calgary, AB T2P 1B2 | Charitable Registration #11897-9947-RR0001

Donate online at [www.kerbycentre.com/donate](http://www.kerbycentre.com/donate) or call 403.705.3234



# 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](mailto: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

Model airplanes new or used. Motors electric or glow — servos Electronic parts — propellers — any Other airplane pieces + etc. Phone Reg in Calgary. 403-271-1119

**FOR SALE**

Two cemetery plots in Eden Brook Memorial Garden in Calgary Each plot accomodates 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.

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

# Medicine Hat PROGRAMMING

Veiner Centre March 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	Strathcona Arts Studio 9:00 - 4:00 Crafts Room	Bocci 9:30 - 12:00 North MP Room	Strathcona Arts Studio 9:00 - 1:00 Crafts Room	Quilting 9:00 - 4:00 Crafts Room
Board Games 9:30 - 11:00 South MP Room	Bridge Lessons 10:00 - 12:00 South MP Room	Mahjong 9:00 - 12:00 South MP Room	Water Colours & More! Drop-in 1:00 - 4:00 Crafts Room	Mahjong 9:00 - 12:00 South MP Room
		Member of a Constituency 11:00-12:00 Boardroom	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		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	Scrabble 1:00 - 4:00 North MP Room	Shuffleboard 1:00 - 4:00 Games Room	Mexican Train Dominoes 1:00 - 4:00 South MP

Strathcona Centre March 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 the Veiner Centre or call (403) 529-8307				
Table Tennis 10:00 - 12:00 Gymnasium	Fun & Fitness (Erynn) 10:15 - 11:15 Gymnasium	Table Tennis 10:00 - 12:00 Gymnasium	Fun & Fitness (Erynn) 10:15 - 11:15 Gymnasium	Pickleball 10:00 - 11:00 Gymnasium
	Pickleball 11:15 - 2:00 Gymnasium		Pickleball 11:15 - 1:00 Gymnasium	Hatha Yoga (Krista) 11:00 - 12:00 Gymnasium
		Mind-Body Class (Krista) 12:00 - 1:00 Gymnasium	Silver Steppers (Krista) 1:00 - 2:00 Gymnasium	
Pickleball 12:00 - 4:00 Gymnasium	Floor Curling 2:00 - 4:00 Gymnasium	Pickleball 1:00 - 4:00 Gymnasium	Floor Curling 2:00 - 4:00 Gymnasium	Pickleball 12:00 - 4:00 Gymnasium

**Fitness Classes:**  
Drop-in Fee Member \$7.00 / Non-Member \$10.00  
Registration for 12 classes: Member \$60.00 / Non-Member \$80.00

## Volunteer Spotlight



**Roland Reeves**

Roland Reeves is a wonderful, skilled, and always helpful volunteer here at the Kerby Centre. He came to Kerby as a former military photographer and has used his photography skills for many events here. Since returning to Kerby (following the covid shutdown) he has been helping with our bread market, Kerby News mailouts and various other event tasks.

Roland is happy to be at Kerby. "I like to volunteer, because it gives me the opportunity, first of all, to be useful somewhere, also to make new friends; there are now a few, among the volunteers and staff, to which I have become particularly attached." He also said, "What I enjoy at the Kerby is the friendly atmosphere and attention given to the volunteers."

Roland enjoys photography as a hobby and pairs it with hiking and his interest in the railway. He is also an amateur historian who loves research.

Roland added the following details: He doesn't have a particular hero but has a deep respect for the military; His favourite vacation would be along a rail line in the Rockies waiting for a train; He is an avid follower of the news; And it makes him smile when he plans events that go well.

So far Roland has contributed over **151** hours.

Thank-you Roland for all you do for the Kerby Centre!



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**SUDOKU ANSWER**

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**CROSSWORD SOLUTION**

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