

The wisest of Wise Owls



Wise Owl Boutique has been a staple of the Kerby Centre for decades. But now, it's got a fresh coat of paint along with a ton of other fantastic renovations. Read all about the history of our little shop in honour of our 50th anniversary on page 13 in this month's new issue of the Kerby News.

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The History of Kerby's Seniors Support



when our community members might be filled with fear or confusion. It feels so good to go to a place where you aren't shuffled off, where people will listen to what you have to say and where you will get the support you need.

This is why we're renaming our information department into Seniors Supports. Nothing will change in regards to the service they provide, but the name will better reflect all the amazing work they do when it comes to ... well. Supporting seniors!

It's so exciting to see the department recognized for the breadth of work they do these days, but as it is a major anniversary, it's also interesting to look back at the humble origins from five decades previous, from even before the Centre was established.

According to Kerby Centre History, a document written and compiled by Ken McGuire, the information service was the first major program available at Kerby Centre.

"The idea was to provide general assistance, advice and information on specific services to senior

citizens who did not know where to go for help. For example, one day in 1972 an elderly man while walking down the street found the [Seniors Citizens Central] Council office quite by accident. He had an abscessed tooth but didn't know where to turn. He didn't know there was an Alberta Medical plan that could help with some of the financial burden."

When the council moved into their space at the Central United Church, a telephone was installed and Kerby Centre founder Pat Allen began to train senior volunteers to answer questions and provide support. The first volunteer we know of who worked the phone was Mrs. Jean Parks — later Mrs. Jean Burlow — who was a member of the Lady Lawn Bowlers Association.

It was expanded later in February of 1973 with the reception of a New Horizons grant: volunteers Isabel Miller, Les Godden and Annette McCullough became part of the team.

Later in June 1973, a revised list which included discounts for seniors, church activities and various important phone numbers for agencies and ministries was published with the help of this budding information department. This would be the first iteration of what would become the Seniors Directory — a publication which persists to this day!

In October, the expansion continued: a housing registry was created by a volunteer named Ethyl Brunton, which kept listings of "private accommodations at reasonable rents and she, or another volunteer, would inspect the listings to be sure they were suitable for senior citizens."

*Andrew McCutcheon
Kerby 50th Anniversary*

One of the most vital services Kerby Centre has provided in its 50-year history is our incredible information department.

There are so many questions involved in getting older and no easy way to get answers.

Everything from accessing housing support, pensions, or the annual tax clinics are some of the more obvious questions the information department helps answer in the day-to-day. But it's more than just answers to questions of bureaucracy, paperwork and red tape.

This department is a place of safety and assistance for times

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Celebrating seniors

We think Seniors' Week is a pretty big deal at Unison.

Whether you live in and around Medicine Hat or in the greater Calgary area we want you to have a chance to participate in some of the events or activities we have lined up.

Seniors' Week has been recognized since 1986 to celebrate and recognize the contributions seniors make to enhance the quality of life in Alberta. Seniors' Week was inspired by the vision of the late Alice Modin.

More than 30

years ago, Modin began a campaign to start a seniors' day in Strathcona County that helped pave the way for Seniors' Week.

Many communities throughout Alberta officially declare Seniors' Week each year and hold local events to show their support. In keeping with the themes of recognizing and celebrating Seniors we have lined up quite a few activities above our regularly scheduled programs and events.

In Medicine Hat at Veiner Centre, you will be able to participate in Fitness in the Park, a community town hall, our video

premiere and Tea Time for our members. In Calgary, some of our Seniors' Week activities will be coloured with a focus on our fiftieth anniversary.

This year Chartwell is sponsoring our Member's Luncheon. Thanks to the Calgary Foundation and the City of Calgary we will be having a free concert put on by ElderSong.

There will be a free film screening of *Belonging: Aging and The Unison Community*. In Calgary school is out on Friday so that is a perfect day for us to hold a Fun Intergenerational Lunch.

If you want to



Larry Mathieson, CEO and President

see what you can do in Medicine Hat or Calgary during Seniors Week there is a lot more information on our website.

Also, we will be promoting various activities on our social media channels during the weeks leading up to this year's seniors week. Can't wait to see you sometime between June 5 and 11.

JUNE 2023

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To support older adults to live well in their community.

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Join us throughout the week at Unison at Kerby Centre in celebration and appreciation for the older adults in our community!

- **Monday, June 5:** Unison Members Lunch
- **Tuesday, June 6:** ElderSong Concert: Seniors on the Stage!
- **Wednesday, June 7:** Money Talks Presentation
- **Thursday, June 8:** Unison Film Screening
- **Friday, June 9:** Unison All Ages Fun Lunch!



Stay tuned and visit UnisonAlberta.com/calgary-seniors-week-2023 for more detail



Closure Alert

Please note we will be closed for the statutory Canada Day holiday
Monday, July 3rd



How are you going to pay?



Photo courtesy of Tierra Mallorca. Accessed on unsplash.com

*Debra Molzan
Senior Real Estate
Specialist*

This is a question that most people consider before spending money on a purchase such as buying groceries, a vehicle or even shoes. Surprisingly, this is a question that many seldom think about when considering one of the most expensive purchases in their lifetime... buying a property!

Many people will start looking at homes before they have even considered the most important question – how are you going to pay?

In Calgary, we are currently experiencing a market with low listing inventory. Some Buyers are competing for properties and offering above list price. Many homes are selling quickly. In order to compete, Buyers must know their options and have financing arranged before making an offer.

If you are planning on using the equity from your current home to purchase your next one, you need to understand your options. Just because you already own a property, that does not mean your financial situation will allow you to automatically qualify for a new mortgage, line of credit, port your existing mortgage, or qualify for bridge financing. Your income and debt might have changed in recent years. It takes time to arrange financing. It is not as easy as it used to be. In today's market it is unlikely that a Seller will accept an offer conditional to a Buyer's home selling. You need to be prepared with a plan for buying and know the price range that will suit your lifestyle.

Our housing needs change as we get older. Obtaining professional advice from a trusted source is important for those in their retirement years. Your financial advisor will be able to advise you on an affordable price range to purchase your next home, advise you on financing options, and help you to arrange and have a strategy in place for paying. Sometimes it is good to get a second opinion. Financial institutions may have different qualifying criteria and options suited to your personal situation.

An experienced, licensed Real Estate Agent will be able to discuss the current market conditions, provide you with an evaluation on your current home, review expenses and help determine the amount of equity you have. This information will assist you when meeting with your financial advisor.

When you have a plan in place, know what you can afford and how you are going to pay, you will be ready to start researching your housing options. Moving can be overwhelming, but with a little planning it can be an exciting time!

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*Must be present at the draw to win cash prizing.

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 Cash Prizes Drawn at 2:30pm & Free Slot Tournament with Prizing!
*Must be present at the draw to win cash prizing.

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Researchers pinpoint ALS neurochemical marker

Chelsea Novak
University of Alberta
Folio

University of Alberta researchers have identified a neurochemical marker related to the loss of motor function and communication breakdown between the primary motor cortex — the part of the brain that controls our muscles — and the rest of the brain in ALS patients. Knowing this, they're now aiming to find out whether the marker might also offer a test to evaluate new treatments to improve brain function.

Amyotrophic lateral sclerosis, or Lou Gehrig's disease, is a terminal neurological disease. As motor neurons fail, the primary motor cortex loses the ability to communicate with muscles — and as it turns out, the rest of the brain — resulting in muscle stiffness and weakness. Eventually the brain loses the ability to communicate with muscles essential to our survival.

Studies have shown that the drug riluzole can improve patients' life expectancy, and also that levels of N-acetylaspartate (NAA), a neurochemical associated with healthy neurons, increase with use of the drug. NAA is the same neurochemical that Sanjay Kalra and his team have identified as an ALS marker.

Now Kalra wonders

whether the reverse is true.

"We'd like to know in future studies if improving neurochemistry with medication will improve functional connectivity," he says.

Avyarthana Dey, a PhD student in the Faculty of Medicine & Dentistry and the Neuroscience and Mental Health Institute and lead author of the study, says she also wants to know whether the increased NAA levels seen with riluzole will correlate with improved survival.

"And if it does, by how much? Because right now riluzole has been shown to increase survival of patients by three to six months on average, but we don't know exactly how it does that," she notes.

Identifying the marker

Kalra is a neurologist and professor in the Division of Neurology, the Henri M. Toupin Chair in Neurological Sciences and a member of the Neuroscience and Mental Health Institute. He's also director of the Comprehensive Analysis Platform to Understand, Remedy, and Eliminate ALS (CAPTURE ALS) and the Canadian ALS Neuroimaging Consortium (CALSNIC), which played an important role in the new study.

The researchers analyzed data collected from five Canadian

university hospitals, all part of CALSNIC: the U of A, University of Calgary, McGill University, University of Toronto and University of British Columbia.

"One of the things that impedes research in single-centre studies is that we only have a very small sample," says Dey. "Having five different centres can capture a wider population with a more varied disease pattern."

Together the five sites recruited 52 patients with ALS and 52 healthy controls. Foot tapping frequency was recorded for each patient and was significantly reduced in ALS patients.

Of the 52 patients, 48 also showed overly responsive tendon reflexes, 21 showed spasticity, a condition in which there is an abnormal increase in muscle tone or stiffness of muscle, and 15 exhibited the Babinski sign, a foot reflex in which the big toe flexes up instead of down when the foot is stroked or scratched — a normal reflex in children up to two years old but not in older people.

Having established a loss of motor function among the ALS patients, the researchers then used functional MRI scans to measure how well the primary motor cortex was communicating with the rest of the brain.

They also used two other tests to measure

neurochemicals in the primary motor cortex and monitor the deterioration of white matter in the same area.

Their hypothesis was that in ALS the primary motor cortex can't communicate with the rest of the brain properly and that this is likely due to underlying problems with either the structure or neurochemistry of the upper motor neurons.

These neurons are located in the brain and travel all the way down to the spinal cord, where they communicate with lower motor neurons, which then communicate with the muscles.

"These upper motor neurons are thought to be more likely to be affected by the neurodegenerative process," says Dey. "Because of their big size, they're more vulnerable."

The researchers found that as motor function and the connection between the primary motor cortex and the rest of the brain deteriorated in ALS patients, so did the levels of NAA found in the motor cortex where the upper motor neurons originate. While they also found structural deterioration of the white matter, it did not directly correlate with the deterioration in communication.

"We postulate that the abnormality in NAA occurs before the occurrence of any apparent structural changes," says Dey.

A step toward a definitive test

The biggest challenge for researchers is that ALS affects each patient differently, and its symptoms can mimic those of other diseases and conditions, such as stroke or neuropathy.

"The process with ALS is very much, at this point, ruling out other conditions," says Kalra.

Unfortunately, while a decrease in NAA in the upper motor neurons may one day allow clinicians to have a definitive test for ALS, at present clinicians are not trained in the necessary imaging techniques.

"At this point brain imaging is not used in that way," says Kalra. "It remains very much a research tool."

A definitive test could lead to earlier diagnosis for patients, which would allow them to get treatment and support earlier.

"The earlier we can make the diagnosis, the sooner we can start therapies and start counseling, and the sooner we can provide opportunities for enrolment in clinical trials," explains Kalra.

The three drugs currently used to treat ALS also work better the earlier treatment begins, and they can slow the disease's progression and prolong life expectancy.

Kalra adds that an earlier diagnosis, even if it's a terminal diagnosis, can lead to some peace of mind for patients.

"It significantly reduces the anxiety, stress and panic that patients and their caregivers face when something is happening so quickly to them, when they're losing function, yet no one can come up with a diagnosis."

The study, "Motor cortex functional connectivity is associated with underlying neurochemistry in ALS," was published in the Journal of Neurology, Neurosurgery & Psychiatry.



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An abundance of riches

Charlotte White
No Dead Horses
Writing Club

I have an abundance of riches!

As I look around my den the shelves overflow onto the desk, then to the floor, and finally to the top of the dog kennel. So much to read! How will I ever get to all those books?

Now, I'm sure you're thinking how did such a dilemma occur? I blame it on COVID-19. I come from a family that loves to read and much prefers to feel the heft of a book in their hands rather than an e-reader.

These same family members had, like much of the world, too much time, nowhere to go and no people to see.

Reading was their escape!

After all, books were easy to purchase online and were delivered right to your door. My family must have been in a reading frenzy because I'm the recipient of at least thirty books from each member! As soon as in-person visits were allowed, bags of books accompanied each of my visitors and continue even now.

So extensive has the exchange become that we have resorted to placing a Post-it inside each book with a list of names so that we can keep track of who has had the book and whom to send it to next.

All this would be fine if we all shared the same taste in reading materials.

Unfortunately, we

don't. Where one almost exclusively reads novels about ghosts, hauntings and the occult, another prefers romance and mysteries and yet another likes suspense, autobiographies and historical novels.

Do you see the problem? There is some overlap, but nowhere near enough.

Although I enjoy a variety of genres,

getting through all these books could take months if not years.

That's months or years of reading books that I have not chosen.

I confess that recently I marked a bag full as having been read by me just to reduce the number on top of the kennel so that I could see the dog.

Now I live in fear that the next time there is a family gathering

I'll be asked how I enjoyed one of those books.

Not wanting to admit my dishonesty, or hurt anyone's feelings, I'll smile and respond, "It was good – or scary – or whatever adjective works."

Perhaps I can evade the situation by saying "I've been reading so much I can't remember the details of that book.

Refresh my memory please."

That way I'll get Cole's notes version without the actual reading. Why didn't I think of that sooner? A combination of these strategies and soon I may even regain the floor of my den.

Now, excuse me. I have some Post-its to write and selected reading to do.



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Eight simple ways to eat healthy without blowing your food budget

By Bev Betkowski
University of Alberta
Folio

Inflation is biting into the average shopper's food budget, but there are ways to still keep good nutrition on the table, says a University of Alberta expert.

Basic cooking skills, combined with a dash of careful planning, can help ease the expected hike Canadians are going to pay in 2023 for groceries, says registered dietitian Heidi Bates.

"We have the ability

to be savvy shoppers, to plan differently and to do more food preparation ourselves to offset inflation and still eat really well," says Bates, with the Faculty of Agricultural, Life & Environmental Sciences.

Despite sky-high prices, fruit, vegetables, meat and dairy products are key to a healthy balanced diet and important to keep on the menu, she adds.

Produce is packed with vitamins, minerals and dietary fibre. Dairy products and fortified soy beverages provide

needed calcium. And meat, poultry, fish and plant-based foods are critical sources of protein. They're all part of a healthy diet that can help lessen the risk of conditions such as diabetes, heart disease, cancer and osteoporosis, Bates notes.

"These conditions often present in mid-life, but the groundwork is laid across your whole lifetime, so we want to see people eating well from childhood on, and we don't want to compromise nutrition."

Here's how to keep nutritious food on the table, even on a tight budget.

Get (back) into the kitchen

Pre-made meals delivered to the doorstep are convenient but more costly than eating in.

"You're going to pay more than you need to if someone is prepping food for you," Bates notes. "We need to revisit and reinvest in cooking at home."

Besides saving money, cooking also feeds the soul. "It's a great opportunity to spend time together as a family and have some fun."

Keep it simple

Start with easy recipes like those found in the Pure Prairie Eating Plan, written by U of A nutrition professors Rhonda Bell and Catherine Chan, or pick a few from Canada's Food Guide, Bates suggests. And be patient in building those meat-and-potatoes skills; learn as you go and celebrate the tasty successes, she adds.

"Cooking is a process. Don't expect to become Julia Child —

but you don't need to, either."

Plan ahead

Before going for groceries, have a rough idea of what your meals will be for the week.

"If you're going to the store with no real plan, it becomes hard to have a targeted approach to shopping," which can lead to costly food waste, Bates says.

"Upwards of 63 per cent of food we throw away could have been eaten if we'd planned differently."

Beware of bulk buying

That big bag of bananas looks like a good deal, but does it make sense for, say, a small household?

"Although the price may look lower at the front end, if it's way more than you can eat, it doesn't make much economic sense."

Try to have a plan for using up too much perishable bounty — freeze those blackening bananas for baking projects.

Have the basics handy

Bulk buying does make sense for stocking the pantry with an ongoing supply of staples like pasta, flour, sugar, rice, lentils and canned foods.

"They can be used in many different recipes and they help build the platform for a lot of meals."

Pay attention to portions

That single steak, though expensive, may go further than you think, says Bates. For example, a healthy serving of meat for one person is only the size of the palm of a woman's hand.

"If you think about portion sizes, what's in one package might be two or three portions, not just one."

Larger cuts of meat, such as roasts, can be stretched to make multiple meals like soups or casseroles.

"Look at every opportunity to have and use leftovers."

Fresh or frozen?

Try a little of both

When buying fruit and vegetables, it makes sense to take advantage of both fresh and frozen versions, depending on cost-friendliness. Fresh, locally grown produce — in Alberta, that includes root vegetables like potatoes and carrots — is often a better deal because of lower transportation costs, Bates notes.

"Take advantage of foods where they are more simply available."

At the same time, buying exotic produce like berries is often a better deal when they're frozen, and it can be used gradually, avoiding waste. Keep it nutritious by buying unsweetened fruit and avoiding frozen vegetables that come with sauce.

Have a budget buddy

For single people or small households, shared shopping is one way to make costly food items more affordable, Bates suggests.

"Go in with a friend or relative to buy expensive things that aren't one-person friendly. People are much more receptive to having those conversations than we might think, because everyone is facing the same thing."



Photo courtesy of No Revision, accessed on Unsplash

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Tips to avoid unscrupulous creditors

Mary O'Sullivan-Andersen, President & CEO
BBB Serving Southern Alberta and East Kootenay

We all are aware of the rising cost of a variety of goods and services. Food, and rent stand out as two that come to mind.

The average rent for a one-bedroom apartment in Calgary is now hovering around \$1,800 per month. With such economic conditions those who would seek to take advantage of the situation often are paying close attention.

In recent months, the BBB has received reports of citizens signing up for credit from companies that are unscrupulous or simply criminal enter-

prises. Posing as legitimate businesses, these fraudsters often ask for advance fees, and processing costs before they will provide a loan or credit. In many cases this is entirely a ruse, or scam, to steal your money and personal information.

Remember these tips when seeking a loan or other forms of credit:

Research the lender Deal with reputable and well-known businesses such as chartered banks or credit unions.

Also, look to see if the business is a member of the Canadian Bankers Association. Look at the annual percentage rates (APR) and the total amount repayable (TAR) from each lender that is

considered.

Ask about the monthly payment and see how adjusting the length and amount of the loan can change the payment.

Also, ask if it is a fixed or variable rate loan. Make sure you understand all potential fees, including if there is a fee for early repayment of the loan. Find out if you can refinance the loan if rates change.

Consider a fixed rate loan

A fixed rate loan means the lender will not raise the interest rate throughout the life of the loan. When the rate is locked, the borrower is protected against fluctuations in the economy when most lenders typically raise interest rates. If

the interest rates decrease below the fixed interest rate, ask the lender if you're able to refinance as an option to pay a lower interest rate.

Know your budget Only take out a loan for as much as you need, even if the lender is offering to loan more. Borrowing more money than you need may lead to overwhelming debt in the future. Analyze your budget and calculate the monthly payments you will be able to afford. Do not take out a loan for more than you can afford. Avoid taking out multiple loans.

Pay off the loan early

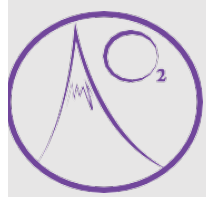
If you are able to, pay off the loan early. Paying in a shorter

period of time means you'll clear the debt, increase your credit score and decrease the amount of interest paid over time. If the lender charges a fee for early payment, calculate if the savings in interest make up for the fee.

Carefully read and understand the contract

Before signing the contract, it is crucial to read and fully understand the document. Ask questions and make certain that you understand all the details of the loan including costs, charges and fees, and the terms and conditions. Do not sign a contract with any blank sections.

**Additional tips information originally published on BBB.org*



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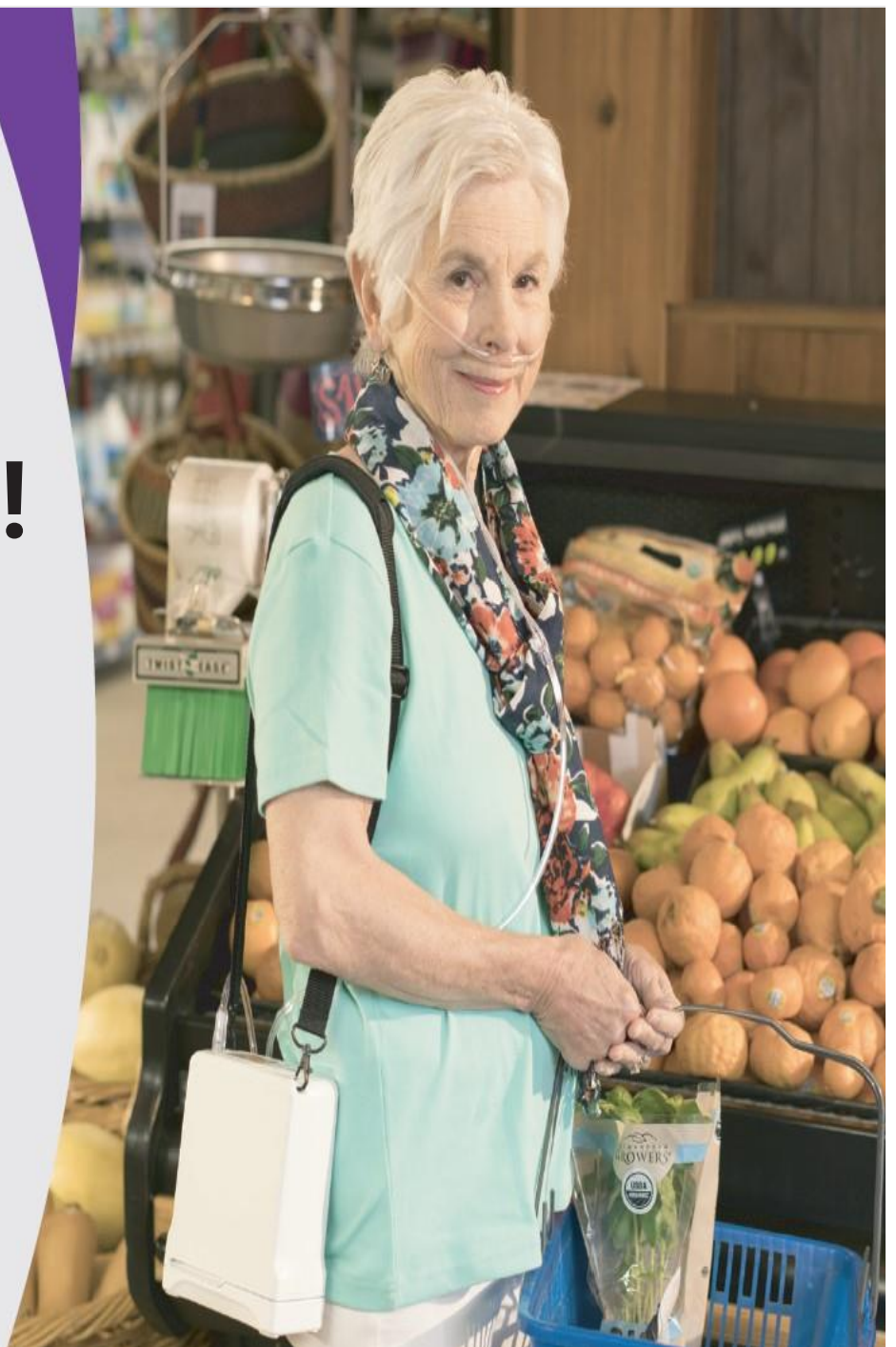
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A tale of two birdies



Stew Perram
Humourist

I played my first golf game for 2023 yesterday. While the shots were reminiscent of the previous season, there were two birdies worth reflecting upon.

From the tee box on Number 9, a vast fairway lay before me ready to accept my booming drive. Though cool, the sun was high and the breeze lightly bristled. I assessed my delivery based on what second shot I might leave. There was, however, an impediment to the otherwise pristine landing area. A lonely goose sat munching on the little grass there is at this time of year. Why was the goose alone — most geese are coupled? — Did the mate die or had she not hooked up yet or was he just

slow to fly north?

She was 220 yards out so a great aiming point. The chances of me hitting the bird were slim to none, especially by directing it at her. I stood at the ready, yellow Srixon ball perching high on the white tee awaiting the smack, and smack it I did. As I lifted my head to view the drive, the launched orb rose high and straight, rocketing to where I had aimed. Oh no, I mumbled. I wanted to yell 'fore' but I didn't think goosy spoke my language. They speak honk.

The landing was on target and the squawking flurry of flying feathers was disturbing. As I walked toward the area of the bird strike my emotions were raw. Is she dead or permanently injured? I felt guilt, remorse, sadness, apprehension, and self-condemnation. It took me back to when I was a kid and killed a robin with a shot from my BB gun.

I reached the crime scene. There she stood, unstable but in one piece. I got goosebumps as I watched her regain her balance after the ball-blow. She looked at me as if to say sarcastically, "Nice shot, dude." I wanted to give her a goose hug but she was unapproachable. I knew she'd get back at me by delivering poops on the green in line with where I'm putting. "Take that!" she would say.

A few holes later I hit off from the Number 12 tee box. My ball lay inches from a creek but was playable. The second shot arrived 50 yards from the green caught up in the bunch of overwintered dry grass. It was perched up like an ice cream cone though so I had a shot. As my playing partners looked on, I selected my 60-degree wedge and launched a soaring shot that amazed those who were there.

The ball crested, then lingered as if to allow the viewers added joy and anticipation.

The drop to the green seemed in slow motion. I could hear the ah's from my playmates. They knew it was a beautifully lofted shot even before it struck the green. There was one bounce before the ball found the cup and disappeared therein.

The ah's turned to wows and positive acclamations. I humbly uttered thanks as if it was routine, but inwardly said "Yes!"

A 2-birdie day. Despite being guilty of foul play I can't wait for game two.



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Identical Traits — Meals & Financial Planning

Matt Bordeau
Senior Consultant +
Business Planner

Have you ever cooked a meal before? Of course, you have!

Warning: you may be hungry during or after exploring this post, get yourself a snack so you don't let 'hangry' attitudes in or distractions while reading.

Step 1: Picture a really great meal you've created.

Maybe you had a recipe chosen before going to the grocery store, market, or your garden for the ingredients.

Possibly you went into the store or garden all willy-nilly ('without direction or planning; haphazardly') with no plan in place but grabbed ingredients and curated your masterpiece as you went.

You arrived back at home, followed directions on the perfect mix of every ingredient, timing is everything in a great meal, and the right amount of salt (too much or too little can change the entire dish).

You then sat back and enjoyed it, possibly your significant other picked up dish duty as you did all the sweating over the stove or barbeque.

What a feeling right!? Accomplishment. Like you should open a restaurant and serve that very dish.

Step 2: Picture the last time you saw, spoke to, or dealt with a Financial Advisor, Financial Planner, Insurance Agent, Investment Advisor, Wealth Planner, Estate Planner, Tax Planner, or banker (as many like to call the group as a whole).

What was the recipe? Was there one or was it all willy-nilly ('without direction or planning; haphazardly')?

Did you get some

'advice' or recommendations on how much of one ingredient to put in without a look of how much of the other ingredients were going in?

I can certainly tell you, from experience, that the amount of garlic going into the recipe depends highly on how much of the meal you are making.

Three cloves for a 2-person dish, as opposed to 3 cloves for a 10-person will destroy the final result. But you won't know this until you taste it at the end.

In planning, focusing on every aspect

before giving advice is more important than how much garlic goes into a dish. Garlic ruining a meal is insignificant in comparison to too much or overly aggressive investments destroying your long-term goals (like retirement).

So, what are the ingredients needed for a strong plan that will last through all the world's ups/downs and what's the right mix?

Cashflow Planning, Risk Management (insurance needs), Debt Management, Investment Strategies,

Savings Strategies, Corporate or Business Strategies as well as Personal, Tax Planning (how to pay less), Estate Planning (what do you want to leave behind), Retirement Planning (we all want to do that at some point), and any other Goal Planning that is on your priority list.

Without looking at all of these aspects we are simply throwing ingredients in all willy-nilly ('without direction or planning; haphazardly') with no regard for what actually needs to go in. This is

also assuming we have all the right ingredients laid out on the table.

If you get 'advice' without a look at or without regard for the right recipe, it's worthwhile getting a second look at things.

We see many individuals that get 'advice' on individual ingredients and 9 times out of 10 it's not the right solution for what their family or business needs.

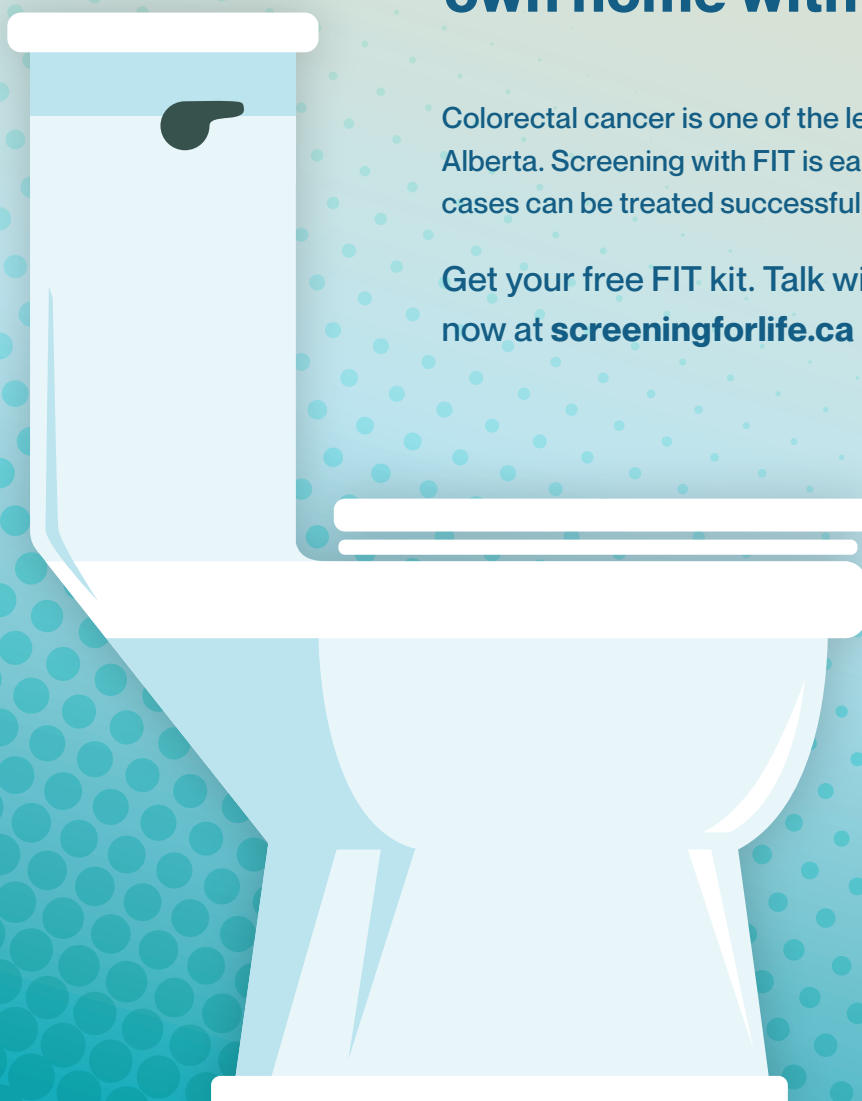
Now, what's the meal you thought of in Step 1 and what's the recipe?!

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The Calgary connection to the Last Spike



Courtesy Alexander Ross/Library and Archives Canada/C-003693

Amanda Borys
City of Calgary Volunteer

The Last Spike photo is probably the most easily recognizable picture in Canadian history. Located in Craigellachie, B.C., it represents the meeting of the east and west sections of the Canadian Pacific Railway (CPR), completing the land link promised to bring B.C. into confederation and joining western Canada to the east.

But did you know it has a Calgary link?

Cornelius Soule had been hired by the CPR to take a photograph of the

event, however he did not make it. Calgary photographer Alexander Ross, who happened to be in the right place at the right time, was asked to stand in for Soule and the result was three iconic photographs.

But while the photos are famous, Alexander Ross is not. So who was the man behind the pictures?

Ross was born in Pictou County, NS, where his family had resided since 1773. He was one of seven children born to Hugh and Ann (McLeod). Hugh Ross was a ship's carpenter who probably worked at the Ives, Yorstons, or Irving

shipyards.

Sometime in the early 1870s, Ross set up his first photography studio, originally at the family home and then to the Irving building on the Pictou waterfront. Originally called A.J. Ross and Company, the name changed to the Ross Brothers Photography when younger brother John joined the business. Known for their portraits, the brothers opened studios in New Glasgow, Truro, and Charlottetown.

In 1878, Ross Brothers Photography took first prize under the Best Collection of Photographs category at

the Nova Scotia Provincial Agriculture and Industrial Exhibition in Truro. This was the forerunner of the Nova Scotia Provincial Exhibition. Despite this success, the business was dissolved in the early 1880s and Ross left for Illinois. There, he met and married Mary MacArthur of Pictou on March 6, 1882. The couple then travelled to Winnipeg to join Ross' brothers Hector, John, and Thomas.

In Winnipeg, Ross partnered with John Best to form Ross, Best and Company in 1884, as portrait and landscape photographers. While together, the two men played a significant role in capturing the pioneer development of Western Canada.

In 1886, Ross moved on to Calgary to establish a studio, partnering with a piano salesman to be able to afford the business, and become Calgary's first professional photographer. He began to capture the Blackfoot people around Calgary on film, including a well known photograph of Chief Crowfoot with his CPR pass.

He was fascinated with the area's Indigenous people and spent a large portion of his time between 1884 to 1891 taking photos of First Nation camp life, as well as more traditional portrait sittings.

In 1891, Ross unexpectedly closed his business and began to sell off all the remaining pianos that had been part of his business partner's stock. On December 17, 1892, he was required to appear before Justice Murdoch on the charge of violating the Town bylaw for hawking without a license. While Ross pleaded guilty to the charges, his lawyer, I.S. Cowan, showed that the bylaw was not valid, and the case was dismissed.

Ross passed away in 1894 at the age of 43. He was declared insolvent after his death, though his widow, Mary, did inherit a small horse ranch in the Spy Hill area. The cause of death was not listed, however Ross had a deformity of the spine, resulting in his having a noticeable hunch.

It is possible he suffered from scoliosis, which will eventually kill the sufferer if left untreated. Ross' grave site today is in

section B of Union cemetery, marked by a badly damaged headstone of an obelisk.

But Ross' contribution to Canadian history lives on. The Last Spike is a set of three photographs, showing a crowd gathered around Lord Strathcona and Mont Royal before, during, and after he struck the last spike joining the eastern side of the Canadian Pacific Railway to the western side. Typically, the photo of Lord Strathcona hitting the spike is used.

The CPR undertook the mass distribution of the photos immediately and they became an instant classic. The photos represent the realization of Sir John A. Macdonald's dream of a country that stretched from sea to sea, and a major engineering feat, the completion of a cross-continent railway in just under five years. Some even say it was the moment when Canada truly became a unified nation.

The pictures are also noteworthy for what they don't include. The crowd of CPR dignitaries and workers is missing any representation of politicians, women, Aboriginal peoples, NWMP officers, or Chinese workers. All of which were important groups in Canadian society.

So what became of the last spike? There were actually four spikes. The final spike was intended to be a silver spike, specially forged for the event, but it never made it to Craigellachie. The silver spike was mounted on a granite base and presented to William Van Horne, the CPR's CEO and is now in the Canadian Museum of History. The first iron spike Lord Strathcona hit bent on impact and had to be replaced.

Lord Strathcona's family had that spike until 1986, when his great grandson donated it to the CPR, who in turn gave it to the Canada Science and Technology Museum. A second iron spike was successfully driven into place, but was later retrieved to keep it from the hands of souvenir hunters. It was in the possession of the CPR president until the 1940s, when it disappeared. The final spike was the one that replaced the second one and it remained in the CPR tracks.

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The wisest of wise owls

Andrew McCutcheon
Kerby 50th Anniversary

When we ask the question, as we do every week in this column, of what exactly the Kerby Centre is, a few different things may come to mind.

You might think of the fun recreational activities we host, our fabulous café, the Seniors Supports department which provides information or our Free Food Market's which provide needed sustenance to vulnerable seniors.

What might not cross your mind, however, is the Kerby Centre as a shopping destination.

But we are! For years, we've operated both the Wise Owl Boutique and Next to New as reasonably priced shops for a variety of different items.

Whether you need some yarn or needlework supplies, or even a pair of hand-made woolen booties for winter, they've got you covered.

In fact, this writer is wearing his pair of purple and white woolen booties right now! No judgement,

please. They are beyond comfortable. It helps with the writing process. He swears.

Our Next to New and Wise Owl Boutiques, however, have recently combined and found a new home down the hall from Seniors Supports on the main floor of the Kerby Centre.

The entire shop has been renovated and looks utterly fantastic; many folks took the opportunity of our Seniors Expo in May to check out everything we had to offer.

But the Wise Owl Boutique has been around longer than you may realize. We're pulling information from Ken McGuire's Kerby History document for this information.

Wise Owl Boutique had its massive official opening on June 10, 1974. Roughly 400 people were said to be in attendance and the Honourable James Foster, minister of advanced education, who presided over the event.

The opening of Wise Owl Boutique was only possible through the efforts of Mrs. Mae



Richardson, who was instrumental in its creation. Mae came back to Alberta in 1973 – her home province – from the West Coast in British Columbia, where she had retired to be closer to her son.

Mae soon joined the burgeoning Kerby Centre and organized a craft fair early on in its existence.

Seeing the potential for a boutique dedicated to crafts and handiworks, she set out to make Wise Owl Boutique into a

reality. According to McGuire, Mae felt there was “potential for elderly crafts people to earn some income from their work” as well as the preservation of the skills involved in the creation of these crafts.

Mobilizing resources quickly, along with volunteer labour and public interest, Mae quickly managed to open the Boutique, which has continued on in various forms to this day.

And as for Mae? Her

association with Kerby Centre not only continued, but blossomed: Mae would go on to manage the Wise Owl Boutique for 13 years, and was president of the Kerby Centre from 1976 to 1978, and was presented with an Alberta Achievement Award in 1986.

The Wise Owl Boutique is a destination for great shopping, but don't take my word for it: come on down and check it out for yourself!

SENIORS WEEK
Bring your kids or grandkids for a fun event in the Kerby Café
Richard Rondeau Magic Show | Free lunch for kids
| Build and Paint Birdhouses | Play Lifesize Games!
All Ages Fun Lunch!
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June 12-16, 2023
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The ideas and tradition of imagination



Bernini: "Abduction of Persephone", Villa Borghese, Rome

Story by Jaroslav Maria

We strut around puffed up like peacocks because we are so smart! After all the term "Homo sapiens" comes in part from the Latin word sapiens, meaning "wise" or "intelligent."

We keep inventing tools and machines to do our physical work. They do it better and faster, thus improving our standard of living. It is a good thing. But when the machines start replacing our brains we should draw the line!

The culprits are computers, their babies iPhones, tablets and the other ornery siblings they have.

The "artificial intelligence" is gradually eliminating our creativity and ingenuity.

The way it is going lately we will be soon back to being just Homo as in "Homo erectus", not so smart, just a primate walking on its hind legs.

The signs are everywhere. After the traditional tills in stores were computerized, cashiers stopped calculating the change.

Then came credit cards and touching the little devil called Card Reader eliminates the math altogether. How deliciously convenient!

Computers first proved themselves in the workplace. Now tabletops and laptops are in every house.

Telephones stopped being just telephones, became minicomputers and took pretty well over everything we do

and need in life.

We shop with them, keep the theater tickets on them, do our banking, watch Netflix on their tiny screens and they are indispensable when traveling.

They even take pictures and I keep waiting what will come next. They are becoming the man's best friend.

The other day a young couple and their baby were sitting next to me in a restaurant. While eating they never talked to each other because they were fully engaged with the little thingamajigs.

Who were they both texting to and receiving texts from, I wondered? The two most important people in each of their lives were right there. Maybe it is the

new etiquette.

The following sentence in a newspaper column recently caught my attention: "Most of us find it hard to enjoy any second of silence or idleness these days. We no longer like our minds to wander, which is where inspiration usually lies."

Point well taken! If the computers replace our imagination, where will inspiration come from? It is concerning and should be mitigated.

It would be silly to propose shedding technologies, just as it would be silly to suggest that in order to regain imagination, we should return to hunter-gathering; to revert back to hardships to restart our brains.

But there is a connection. In the past the lack of knowledge made it hard for people to comprehend what was going on.

For starters they did not know where the land they walked on and they themselves came from. Natural events were puzzling everyone.

To cope with the void Greeks used their imagination and made up stories we now call mythology.

It is an early science, the result of the first attempt to explain the above. This huge body of work is still leaving an indelible mark on us and our culture, because it is so beautifully crafted and poetic.

There is a term "the Greek miracle" and I cite, "a phase that tries to express the new birth of the world with the awakening of Greece".

Why or when

it started we have no idea, but it is believed to have stemmed from centuries of oral tradition.

It is likely that Greek myths evolved from stories told in the Minoan civilization of Crete, which flourished from about 3,000 to 1,100 years before the Common Era (BCE).

These legends describe how the universe came to existence, who or what created the sun, moon, stars, the men and women; and why storms, eruptions or earthquakes happen?

Everything is run and caused by immortal gods who reside on Mount Olympus. They are portrayed as humans, often act like humans, behave and misbehave like humans so it is easy to visualize, even "co-exist" with them. The gods frequently visit the earth and mingle with people, which makes for strange bedfellows indeed!

There are twelve great Olympians, others were the lesser gods of earth. They all had a role to play. Zeus was the chief, Apollo was a beautiful figure, Aphrodite the goddess of love and beauty, Ares the god of war, Bacchus the god of vine and so on.

They are a radiant company and their adventures make excellent stories about how their actions are affecting the day to day lives of not just us mortals, but their own as well.

Against this backdrop the great classical poets created the myths that endeavored to explain the unexplainable, and there were many!

For example why is there night and day?

Hesiod wrote: “Before the gods appeared there was only Chaos and unbroken darkness. Then two children were born to this shapeless nothingness. Night was the child of Chaos. All was dark, empty, silent, and endless until Night laid a wind-born egg and as a season rolled forth sprung Love, and with its birth, order and beauty began to banish confusion. Love created Light, the radiant Day.

The world is a place where Night and Day draw and greet one another, but they can never visit together. When one visits the earth the other awaits the hour for her journeying hence”.

That was the wide held explanation until Greek astronomers, sometime around 300 BCE discovered that the

earth is round and spinning, a complete turn every 24 hours. Half of the day it faces the sun, the other half it is in the shade.

Even more vital question was why there are four seasons in a year. The very survival of species depended on periodical returns of growing seasons. This story is first written by Homer likely in the beginning of the 8th century BCE:

”Goddess of Earth Demeter had an only daughter, Persephone, whom she lost when the lord of the underworld Hades carried her off into his world beneath the earth to marry and live with him among the dead. It is a place from which no one can return.

Grieving Demeter withheld her protection from the earth that turned into a frozen desert. That year was most dreadful

and cruel for mankind. Nothing grew, no seed sprang up.

It seemed the whole race of men would die of famine. At last Zeus saw that he must take the matter in hand. First he sent messengers to Demeter, one after another, to mollify her, but she listened to none of them. She would not let the earth bear fruit until she would see her daughter.”

So Zeus ordered Hades to let his bride go back to her mother. Hades knew that he must obey and send her up to earth. But he wanted her back so he made her eat “a pomegranate seed so that she must return to him”.

So there was a problem again. To resolve the conundrum Zeus decreed that for two thirds of the year Persephone will be with Demeter and “when the radiant maiden of spring and the summertime will be with her,

her light step upon the dry, brown hillside will be enough to make it fresh and blooming, but all the fair growth of earth must end with the coming of the cold and pass like herself into the power of death for the remaining third of the year.”

From then on Persephone indeed rises from the dead every spring, but she always remembers that she must return to Hades for winter. Demeter and Persephone story explained the changes of seasons; at least until Nicolaus Copernicus declared in 1543 that Earth rotates around the Sun in 365 days, causing the four seasons.

Even though Greek mythology is slowly falling into obscurity thanks to all the knowledge we now have, it is much nicer, sim-

pler and certainly more graceful outlook on life than the modern scientific explanations.

According to a song popular in the fifties children are able to fantasize that “kitchen is a forest and the stool represents a bear”, or that “from the house to the street leads a secret passage” and so on.

So where has this ability to fantasize and imagine things we had possessed when we were children, gone?

We are becoming too structured and too darn rational; and I dare say, mentally lazy.

We need to recover some of that childish imagination that “allows our minds to wander which is where inspiration usually lies.”

So far it is going in the opposite direction of where we should be heading.



Bernini: “Daphne turning into a laurel tree to escape Apollo’s pursuit”, Villa Borghese, Rome.

Striking gold with marigolds

*Deborah Maier
Calgary Horticultural
Society*



My garden will always have marigolds!

Ask any gardener what their favourite plant is, and most will tell you they can't choose — it's too hard to pick. Ask what they will always grow ... and plants spring to mind. Plants gardeners always grow may not be on the "favourites" list, but they fill a need. They could hold a memory, be a favourite colour or fragrance, or can handle a garden pest. And some, like the marigold for me, have an abundance of merits for growing.

When I was growing up, it seemed every garden had marigolds. They were, I now know, *Tagetes patula*, French marigolds, an annual. These plants are bushy and compact, only reaching between 15 and 30 cm in height. They are covered in sunny orange, yellow, and burgundy coloured flowers up to 2.5 cm wide. Most varieties are double blossomed with petals forming domes. It was common to see these marigolds planted like short hedges around the edges of flower beds.

While these plants may not be considered trendy now, garden centres still bring in tables of them, and their seeds can always be found in seed rack collections. What has changed over the years is the petal arrangements and flower colour. Still yellow to orange to burgundy, it is new combinations and blends of these colours that have expanded the offerings. A quick look online revealed that the Stokes seed company offers over 70 different kinds of French marigold seeds.



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French marigolds are great garden plants because once they start to bloom, even without deadheading they will continue to bloom until they are killed by a hard frost in the fall. While they don't need deadheading, it is recommended to keep the plants producing large blooms. If you let some flowers go to seed in August, you can collect the seeds to grow next year. However, unless you planted only one heritage variety, the plants from the seed won't necessarily look like the parent.

While the common name is French marigold, these plants are native to Mexico and Guatemala. It is thought that they became known as French marigolds because of how popular they were in France, after they were introduced to Europe in the 1600s.

I have also grown two other types of marigold: African marigold (*Tagetes erecta*) and signet marigold (*Tagetes tenuifolia*). These plants are also native to the Americas. I grew African marigolds for the first time last year. They have baseball-sized and shaped flowers that are typically yellow or orange, but there are some cream coloured varieties. They are the tallest of the marigolds and can reach over a metre in height.

Signet marigolds are the most delicate marigolds, with ferny foliage and small, dime-sized flowers of burgundy, yellow, orange, or bi-colour. The word "Gem" is often used in the variety names. These plants provide an airy feel to the garden and reach 30 to 60 cm in height.

All three kinds of marigolds have strongly scented foliage making them "deer and rabbit resistant", and less likely to be eaten by these creatures. In general, marigolds are trouble-free to grow and rarely bothered by pests; though one year, I was surprised to find small slugs eating the leaves.

Grown in mass, their roots can inhibit the egg development of harmful nematodes.

My garden will always have marigolds; there are so many to choose from. They have sunny, bright, warm-coloured flowers that make



Dorothy Bagan

Dorothy Bagan is our wonderful and caring volunteer who has been with Unison at Kerby Centre since February of 2022. "My son wanted me to do something meaningful with my spare time! He researched Kerby and thought it was a perfect fit for me. So, I was introduced to the Kerby Centre, and the rest is history!" Dorothy volunteers in the Wise Owl Boutique twice a week, as well as serving at events. She also participates in the community kitchen program and serves as a tour guide when needed.

When asked what keeps her coming back to volunteer, Dorothy, said "It's like an addiction – the more I volunteer, the more it becomes a part of my life! It gives me purpose and great satisfaction!" She most enjoys, "the people, the other volunteers, and the programs Kerby offers! It's become my home away from home! It gives me direction and fulfills my life!"

Dorothy's hobbies include cooking, walking, and going to the theatre. She said, "I love to play board games as well!" While she did mention a favourite vacation, Dorothy's answer to what makes her smile is worth including here. She wrote, "Every morning when I wake up and see my face in the mirror, I smile! When I meet new people, I smile! When I accomplish a new task, I smile! When I volunteer at Kerby, I smile! When I eat a new dish I've cooked, I smile! At the end of a productive day, I smile! When I walk through the doors at Kerby Centre, I smile!"

So far, Dorothy has contributed over **403** hours.

Thank-you, Dorothy, for all you do for the Kerby Centre!

me smile. They repel pests and aren't eaten by the deer that visit my garden. They are pollinator magnets. While many folks don't,

I like the smell of the foliage. They remind me of other gardens. I have so many reasons to grow them. So, why not join me? Pick up some marigold seeds or bedding plants and grow some of these sunny flowers in your garden. French marigolds seeds can be directly sown in beds or containers now.

To learn more about gardening in the Calgary area, visit the Society's website calhort.org and come to our Be YardSmart event on June 3.



Jess Hinde

This month we interviewed Jess Hinde, our wonderful spring Katimavik program volunteer. We asked Jess why the Katimavik program chose Kerby Centre as a place to volunteer. "One of Katimavik's main goals is to empower the youth of Canada, and I believe that that ideology is why we choose the Kerby Centre to partner with. I believe the foundation of the Kerby Centre is to empower others, something that Katimavik and the centre have in common." Jess volunteers with Kerby four days a week, splitting the time between the Volunteer and Thrive departments.

So far, Jess has learned that "Everyone that walks into the Kerby Centre comes from a different walk of life, yet each individual has their own exuberant, kind-hearted, and interesting personality. Thus, throughout my day I find myself talking to others and learning more and more everyday."

Jess most enjoys "the combination of volunteer work I get to participate in, working with my hands sorting the food, and then practicing my soft skills on the computer etc. I would also like to say that I do see the difference that the Centre is making and it's wonderful to see that progress in such a direct way."

Jess's hobbies include being outside, painting and sailing. They have chosen the question *What is something that always makes you smile?* Jess said it is little acts of kindness.

So far, Jess has contributed over **77** hours.

Thank-you, Jess, and the Katimavik program, for all you do for the Kerby Centre!

Be a Champion for Social Change.
Care for Older Adults



YOU Power WORKSHOP

What you will learn

- Recognize the warning signs and risk factors of elder abuse
- Recognize the role ageism plays in abuse
- Recognize the impact of abusive behaviour
- Build skills: how to respond safely and supportively/ how to have a conversation about suspected abuse.

For more information and to register call Meaghan at (403) 463-7296 or email meaghanw@unisonalberta.com

Tuesday, June 27
10am to 11:30am

Presented by:
Meaghan Westlund
Kemi Anjorin-Ohu



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	8					1		
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Find peace of mind about fire and carbon monoxide

News Canada

According to the Canadian National Fire Information Database, 80 per cent of fire deaths occur in homes without working smoke alarms, often due to missing alarm batteries or expired alarms. Whether you're installing smoke and carbon monoxide (CO) alarms for the first time or looking to upgrade your existing alarms, here are some tips to help keep you and your family safe.

Smoke and CO alarms should be installed on every level of your home, including the basement, inside every bedroom and outside each sleeping area. Smoke alarms should generally be installed at least three metres from a cooking appliance to minimize false alarms. Remember, smoke rises, so place smoke alarms high on the wall or on the ceiling. Lastly, don't install alarms near windows, doors or ducts because drafts might interfere with their operation. Your alarms' user manuals will have specific recommendations for placement.

Remember to routinely check that your alarms are operating properly by using the test button. For battery-operated alarms, make sure to replace the batteries at least every six months or upgrade to ones that will last a decade, such as First Alert 10-year sealed battery alarms. Some jurisdictions suggest or require installing 10-year battery alarms since they eliminate the need for battery replacements. Every alarm should be replaced completely at least every decade.

Installing working smoke and CO alarms is just one step in protecting your family and home. In the event of a home emergency, it is also important to have an escape plan. Together with your family, identify two exits out of every room and designate a meeting spot outside of your home. Practice your plan twice a year to help ensure every family member remembers.

Find more information about alarms and home safety tips at firstalert.ca.

PREMIER Crossword

By Frank A. Longo

PREPARING FOR NOTHING

ACROSS

- 1 Pleased
- 5 Rocker Townshend
- 9 Helper for Frankenstein
- 13 Jumped ship
- 19 Member of a canine unit
- 21 Nada
- 22 Remove adhesive strips from
- 23 Start of a riddle
- 25 Nonstudent resident of a college city
- 26 Microsoft Word creations, informally
- 27 Regret a lot
- 28 First-time fathers
- 30 Riddle, part 2
- 36 Prego competitor
- 37 — -mo
- 38 Tiny, informally
- 39 Manner
- 40 Tavern spigot
- 43 In addition
- 47 Largest known asteroid
- 48 Riddle, part 3
- 53 Sch. near Harvard
- 54 Disposed (of)
- 55 Actor Sharif
- 56 Nero's 2,001
- 57 Fearful
- 58 Bro relative
- 59 — orange (inedible fruit)
- 61 Smidgen
- 63 "POV" network
- 65 Huck Finn's floater
- 67 Bandleader Arnaz
- 68 Riddle, part 4
- 71 Broiling bar
- 75 Lane of the Daily Planet
- 77 Nintendo console
- 78 Tyrant Amin
- 79 Tree of the pine family
- 80 "— a deal!"
- 83 — -chic fashion
- 85 Old horror star Chaney
- 87 Prefix with Chinese
- 89 Island guitar, for short
- 90 Pro-firearm org.
- 91 Riddle, part 5
- 95 Joust weapon
- 97 Pencil add-on
- 98 Martial arts teacher
- 99 Italian wine city
- 100 Delhi dress
- 102 Org. for the Ravens, but not the Falcons
- 105 Lock lips with
- 106 End of the riddle
- 113 Conditionally free prisoner
- 114 Letters before gees
- 115 Maui feast
- 116 Not endless

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
19				20				21				22							
23								24				25							
				26				27			28	29							
	30	31	32					33			34						35		
36								37			38				39				
40				41	42			43	44	45	46			47					
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	113								114				115						
116								117	118							120	121	122	123
124								125											
127								128								130			

- 117 Riddle's answer
- 124 12-step support group
- 125 Chocolate-and-caramel candy
- 126 Talus
- 127 Arid expanse
- 128 Plumlike fruit
- 129 Hit with a stun gun
- 130 Brainstorm
- 20 Part of UPC
- 24 Pooch's bark
- 29 D.C. hrs.
- 30 General discomfort
- 31 Schedules
- 32 Responsibility
- 33 "Our Gang" novelist Philip
- 34 God, in Madrid
- 35 Relaxes
- 36 Musket-loading tool
- 41 Healing plant
- 42 Pug or peke alternative
- 44 — -pah-pah
- 45 Offensively self-assertive
- 46 African antelope
- 47 Kitchen VIP
- 49 "Rocky and Bullwinkle" villainess
- 50 Slate-colored
- 51 Delta, for one
- 52 Big name in big computers
- 60 Street poet Scott-Heron
- 62 Dawn drops
- 64 Lanka lead-in
- 66 Gp. often flagging bags
- 68 Celine of pop
- 69 — Wafers
- 70 Actress Falco
- 72 Old German kingdom
- 73 Most disgusting
- 74 Student's Ph.D. paper
- 76 Certain wind instrument
- 79 Ear part
- 80 Wife's sibling, e.g.
- 81 Rubbish heap
- 82 Hot California winds
- 84 Listens to by chance
- 86 LA-to-IN dir.
- 88 Hosp. figures
- 92 "Pics — didn't happen!"
- 93 — II (Gillette razor)
- 94 Egyptian cross
- 96 Topaz quartz
- 100 Unspoken
- 101 Get riper
- 103 Entertainer Lola
- 104 Makes heavy, dull sounds
- 107 Auto engine
- 108 Mello — (soft drink)
- 109 Tale — (sob story)
- 110 Troop support gp.
- 111 Soup scoop
- 112 Ditty
- 116 Craze
- 118 Cyber-guffaw
- 119 Kit — (candy bar)
- 120 Kyoto sash
- 121 Pea holder
- 122 Suffix with meth- or prop-
- 123 In-favor vote

DOWN

- 1 Vehicle navig. aid
- 2 Baseball great Gehrig
- 3 Lofty peak
- 4 Salsa, e.g.
- 5 Mexican coins
- 6 Decrees
- 7 Lump in the throat
- 8 Yolked thing
- 9 Rack up
- 10 Thick and sticky
- 11 Yoko from Tokyo
- 12 Mended, as a sweater
- 13 "How come, though?"
- 14 Battery end
- 15 "I'm the culprit"
- 16 Valleys, plateaus and canyons
- 17 "Attack of the Clones," vis-à-vis "Star Wars"
- 18 Actress Ruby

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Medicine Hat

Volunteer of the Month

Hope everyone is enjoying the heat! Remember it was only a few months ago that we were ready for winter to be over!

Marg is a volunteer receptionist working at the front desk at the Veiner Centre, greeting people, giving tours of the facility, answering questions, selling memberships and registrations for all the activities we offer.

She has been volunteering since 2021 after retiring and knowing she would like to do something to fill some time in and had lots to offer to others. "Volunteering gives me a purpose in life. I get to see a lot of people that I used to work with and even have gone to school with."

Marg loves living in Medicine Hat where all her family and friends surrounding her. Her family being her most treasured possession and being so very proud of her two daughters.

When it comes to favorite books "Gone with The Wind" is number

one, and a music lover to the 1970's, Easy listening music and some country music. Marg's motto for life "Always find a reason to laugh!"

Thank you, Marg, for all that you do and your commitment to the Veiner Centre!



SENIOR SAFETY SERIES: AGING MATTERS

COMMUNIFY FOUNDATION of Southeastern Alberta | AEAAC Alberta Elder Abuse Awareness Council | FS MEDICINE HAT FAMILY SERVICE | Medicine Hat Women's Shelter Society

CELEBRATE WORLD ELDER ABUSE AWARENESS DAY WITH US! LEARN "WHAT ELDER ABUSE IS AND WHAT TO DO ABOUT IT"

Find out how to help a family member, friend or neighbor who may be at risk.

Meet our friends from the Alberta Elder Abuse Awareness Council, Police Services, Women's Shelter and Medicine Hat Family Service!

Thanks to grants from the Alberta Elder Abuse Awareness Council and the Community Foundation of Southeastern Alberta it's all free!

Parking, admission, refreshments, and door prize entry!

Come and bring a friend or meet a new one! Stay for lunch at the Veiner Centre Bistro!

Thursday June 15th
9:45 am to 2 pm
Veiner Centre
225 Woodman Avenue SE
Medicine Hat

Please stop by the Veiner Centre reception desk between 9am - 4pm or call 587-770-1536 to register

Grow THE CONVERSATION
World Elder Abuse Awareness Day

Launching Spring 2023

Volunteer Opportunity

VEINER VINTAGE TRANSPORT

A low cost transportation service for adults 50+ in Medicine Hat and surrounding area

For More Info Please Contact
 Tammy Poole
 Transportation & Volunteer Facilitator
 tammyp@unisonalberta.com
 (403)525-8657

Please note, we are not currently taking client applications at this time

SENIORS' WEEK **JUNE 5th - 11th**

Join us throughout the week at **Unison at Veiner Centre** in celebration and appreciation for the older adults in our community!

Wednesday, June 7:

- Fitness in the Park
- Community Town Hall

Thursday, June 8:

- Unison Film Screening

Friday, June 9:

- Walk with the Mayor

Saturday, June 10:

- Tea Time



For more details on Seniors' Week events at Unison at Veiner Centre, visit UnisonAlberta.com/medhat-seniors-week-2023



Medicine Hat

Medicine Hat Veiner Activities

What's Happening in June

Hours of Operation: Monday, Wednesday, Friday 9am - 4pm, Tuesday & Thursday 9am - 9pm

Mondays

Quilting
Craft Room | 9am

Board Games
South MP | 9:30am

Canasta
South MP | 12pm

Tech Support
Boardroom | 1pm

Euchre
North MP | 1pm

Shuffleboard
Games Room | 1pm

Tuesdays

Strathcona Arts Studio
Craft Room | 9am

Chess
North MP | 9am

Crib
South MP | 1pm & 6:30pm

Duplicate Bridge
North MP | 12:45pm

Bridge
North MP | 6pm

Board Games
Dining Room | 6:30pm

Darts
Games Room | 6:30pm

Wednesdays

Mahjong
South MP | 9am

Bocci
North MP | 9:30am

Silver Song Group
Craft Room | 11am

Member of Constituency
Boardroom | 11am

Bridge Lessons
South MP | 12:30pm

Scrabble
North MP | 1pm

Pinochle
North MP | 1pm

Thursdays

Strathcona Arts Studio
Craft Room | 9am

Jam Session
South MP | 9:30am

Canasta
South MP | 12pm

Euchre
North MP | 1pm

Shuffleboard
Games Room | 1pm

BINGO
Boardroom | 2pm

Duplicate Bridge
North MP | 6pm

Norwegian Whist
South MP | 6pm

Darts
Games Room | 6:30pm

Poker
Boardroom | 6:30pm

Fridays

Quilting
Craft Room | 9am

Mahjong
South MP | 9am

Canasta Lessons
North MP | 10am

Kaiser Club
Dining Room | 1pm

Duplicate Bridge
North MP | 12:45pm

Mexican Train Dominoes
South MP | 1pm

Stitch & Laugh
Boardroom | 1pm

Presentations & Events

Visit the Courses & Events section of our website for more info!

June 5

Book Review Crew
10:30am - 11:30am | Dining Room

June 6

Ask a Financial Advisor – Craig Elder, RBC Dominion Securities
10am - 11am | Registration Required | South MP

June 8

Counselling Services with Ben Feere
9am | Registration Required

June 9 - 11

Scrapbooking Fanatics
Starting at 4:30pm on the 9th | Registration Required

June 13

Alzheimer Society Care Partner Support Group
1:30pm | Craft Room | Register with Kristel (403) 528-2700

June 20

First Link Connections
1pm - 3pm | Boardroom | Register by calling 403-528-270

June 21

Parkinson Association Support Group
12pm - 2pm | Register with Brienne at 403-317-7710

June 23

Book Club
10am | Boardroom | Register with Natasha, Programs Assistant

Wellness Wednesdays

June 7 | Movie Matinee with popcorn | "Sherlock Holmes" | South MP | 2pm

June 14 | Tech Connect Seniors
10am | Boardroom | Registration Required

June 14 | BrokerLink: Personal Insurance 101
Craft Room | 2pm - 4pm | Registration Required

June 21 | Pet Therapy with Kenzy
Games Room | Craft Room | 10:30am

June 21 | Revera Rocks! With Jodi
Craft Room | 2pm | Registration Required

June 28 | Life Long Learning Presents - "Empathy" | Boardroom | 9am - 11am
Registration Required

Senior Safety Series: What Elder Abuse Is & What To Do About It

June 15 | 9:45am - 2pm | North MP Room
Registration Required

To Register for Events, Classes & Programs please call (403)529-8307 or visit us at Veiner Center

Medicine Hat Strathcona Activities

What's Happening in June

Hours of Operation: Monday to Friday 9am - 4pm

Mondays

High Beginner/
Improver Line
Dancing - 9am
Table Tennis - 10am
Chair Yoga & More
12pm
Pickleball - 1pm

Tuesdays

Pickleball - 9am
Fun & Fitness -
9am & 10am
Solid Gold Fitness -
11:45am
Pickleball - 12:30pm

Wednesdays

Absolute Beginner/
Beginner Line
Dancing - 9am
Table Tennis -
10am
Qigong & Chair
Yoga - 12pm
Pickleball - 1pm

Thursdays

Pickleball - 9am
Fun & Fitness - 9am
& 10am
Pickleball - 11am
Silver Steppers -
1pm

Fridays

Pickleball Lessons -
8:30am
Table Tennis - 10am
Hatha Yoga - 12pm
Pickleball - 1pm

Fitness Class Spotlight

All fitness classes require registration

High Beginner/Improver Line Dancing

9am - 9:45am | Mondays | June 26 as last day
FREE

Chair Yoga & More

12pm - 12:45pm | Mondays
May 29 - June 26
Members: \$18 | Non-Member: \$50

Fun & Fitness

10am - 11am | Tuesdays & Thursdays
May 30 - June 22
Members: \$20 | Non-Member: \$60

Solid Gold Fitness

11:45am - 12:30pm | Tuesdays
May 30 - June 27
Members: \$18 | Non-Member: \$50

Absolute Beginner/Beginner Line Dancing

9am - 9:45am | Wednesdays | June 21 as last day
FREE

Qigong & Chair Yoga

12pm - 1pm | Wednesdays
May 31 - June 28
Members: \$18 | Non-Member: \$50

Silver Steppers

1pm - 2pm | Thursdays
June 1 - June 22
Members: \$16 | Non-Member: \$40

Hatha Yoga

12pm - 1pm | Fridays
June 2 - June 16
Members: \$14 | Non-Member: \$30

Tai Chi Fitness Classes

Yang Short Form

7:00pm - 8:00pm & 7:00 - 7:30pm
Monday's & Tuesday's

Yang Long Form

8:00pm - 9:00pm | Monday's

Chen Style Short Form

7:30pm - 8:15pm | Tuesday's

Fan Form

8:15pm - 9:00pm | Tuesday's

Weapons Form

7:00pm - 9:00pm | Wednesday's

Must have completed Yang or Chen form before
registering for this class. No exceptions

Seniors Week

June 7 - Fitness in the Park | 10:30am - 11:30am
(Registration Required)

June 7 - Town Hall with City Council | 5:30pm - 7pm

June 8 - Unison Film Screening | 3:30pm - 5pm

June 9 - Walk with the Mayor | 10am - 11am

June 10 - Tea Time | \$10/ticket | 2pm - 4pm

Pickleball Lessons

Feel free to drop in on Friday morning's between
8:30am - 10am to learn all about Pickleball. Joan will
help you learn the fundamentals and techniques
with emphasis on how much fun this sport is!

Don't wait another week, come join us in the fun!

Drop in only

**To Register for Events, Classes &
Programs, please call (403)529-8307
or visit us at Veiner Center**

Active Aging Department Calgary In-Person Activities

Welcome to the Calgary Active Aging Department highlights section. For a full listing of all our activities visit our Active Aging website – kerbycentre23.wildapricot.org

In-Person Weekly Drop-In

MONDAY

- Knitting for a Cause - 10am (2nd & 4th of the month)
- Badminton & Ping Pong - 10am
- Mahjong - 10:30am
- Live Well Be Well Conversations - 11am
- Pickle Ball - 2:30pm

TUESDAY

- Recorder Group - 10am
- FREE Food Market - 10:30am to noon in the Kerby Gym
- Curling - noon
- Memory Writing - 1:30pm (3rd Tues of each month)
- Pickleball - 2:30pm

WEDNESDAY

- General Craft Group - 9am
- Men's Shed - 10am
- Weekly Dance - 1pm
- Cribbage - 1pm

THURSDAY

- Artist Group - 10pm
- Kerby Centre Tours - 10:30am meet in the Café
- Pickle Ball - 2:30pm

FRIDAY

- Krazy Carvers - 10am
- Spanish Conversation - 10am
- FREE Food Market - 10:30am to noon in the Kerby Gym
- Tech Help - 11am
- Badminton & Ping Pong - 1:30pm
- English as a Second Language - 1:30pm

To Register for Events, Classes and Programs please visit our Active Aging section on our website, call us at (403)705-3233 or visit us at Kerby Centre on the 3rd floor.

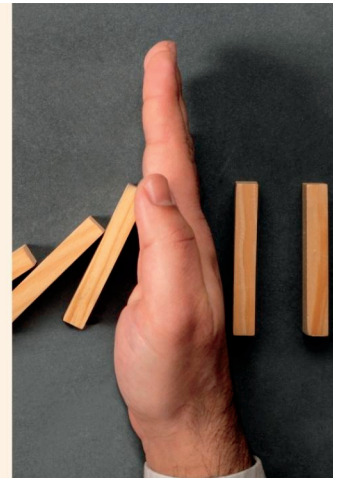


WELLNESS SPOTLIGHT

New Boundaries Workshop Starting

Wednesdays:
June 28 - July 19

*Register by calling (403) 234-6566, or emailing Lola Fariyibi at lolaf@unisonalberta.com



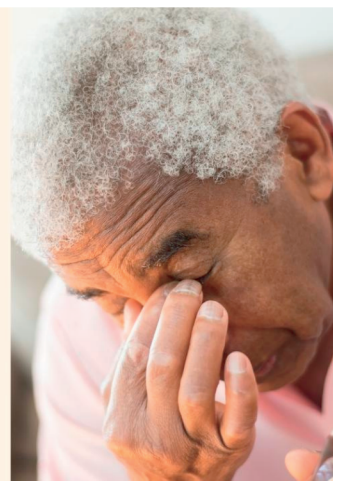
WELLNESS SPOTLIGHT

New Grief Group Starting

Thursdays: August 3 - September 21

Join our support grief group to rediscover yourself after loss and learn skills to start enjoying and living your best life again.

*Register by calling (403) 234-6566, or emailing Lola Fariyibi at lolaf@unisonalberta.com



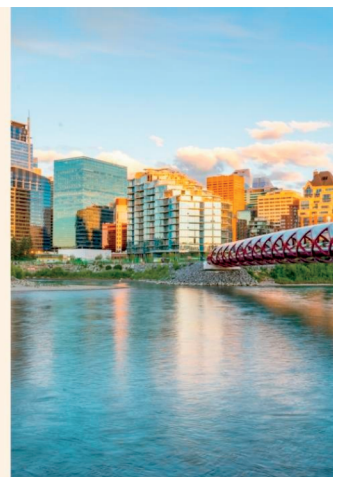
WELLNESS SPOTLIGHT

River Walk

Every Tuesday until Fall
Registration is required

Enjoy the sights and sounds along the Bow River with our weekly walking group to move, laugh, and connect.

*Register by calling (403) 234-6566, or emailing Lola Fariyibi at lolaf@unisonalberta.com



MEMBERS EVENT REMINDER

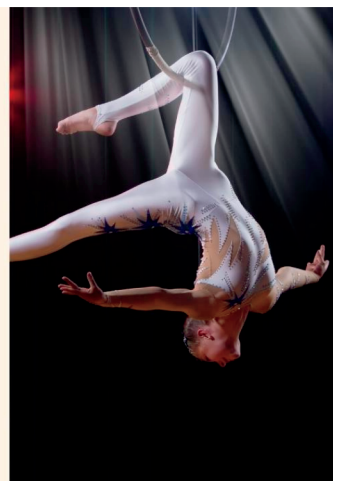
Unison Members Lunch!

Monday, June 5
11:00 am to 2:00 pm

An incredible lineup of entertainment planned for you, including an aerial show, magic tricks, and stilt walker.

Bring a friend!

*visit the registration page for more details and to register.



ACTIVE AGING SPOTLIGHT

Radiant Skin From the Inside Out: A Healthy Aging Workshop

Wednesday, June 14
10:00 am to 11:00 am

Members \$ FREE | Non-Members \$FREE
Learn from Award-Winning Holistic Nutrition Consultant Seline Beilgin

*Call to Register (403) 463-7296



Active Aging Department Calgary In-Person Activities

Classes and Activities Spotlight

SHOPPING SPOTLIGHT

Off-Site Free Food Market Locations and Times

Banff Trail Community Association
(2115 20 Ave NW)
June 5 | 12:30PM - 3PM

Parkdale Nifty Fifty Association
(3512 5 Ave NW)
June 13 | 11AM - 12PM

CARYA Village Commons
(610 - 8 Ave SE)
June 14 | 1PM - 3PM

Bow Cliff Seniors 50+
(3375 Spruce Dr. SW)
June 22 | 11AM - 12PM



ACTIVE AGING SPOTLIGHT

Indigenous Drumming Workshop

Friday, June 30, 2023

10:00 am to 12:00 pm

Members \$30 | Non-Members \$60

Traditional Indigenous Drumming Circle using authentically made hand drums.

**visit the registration page for more details and to register*



ACTIVE AGING SPOTLIGHT

Chalk Pastel

Friday, July 16, 2023

10:00 am to 12:00 pm

Members \$50 | Non-Members \$80

Experience new techniques in chalk pastels.

**visit the registration page for more details and to register*



SHOPPING SPOTLIGHT

Come and check out our newly renovated **Wise Owl Boutique** and see what's in store for you. We're confident that you'll love the changes we've made and the selection we offer.



UNISON TRAVEL SPOTLIGHT

Cat Creek Waterfall Hike

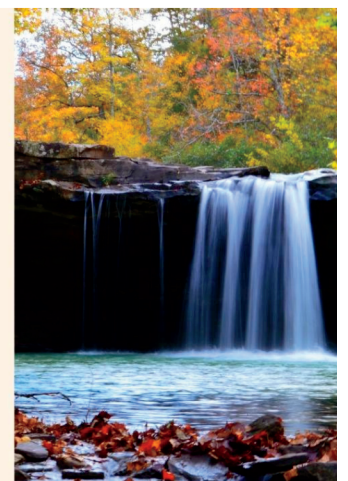
Friday, June 25, 2023

8:00 am to 4:30 pm

Members \$76 | Non-Members \$106

2.6 KM, rated Moderately Easy (2 Hills)

**visit the registration page for more details and to register*



UNISON TRAVEL SPOTLIGHT

Troll Falls & Hay Meadow Hike

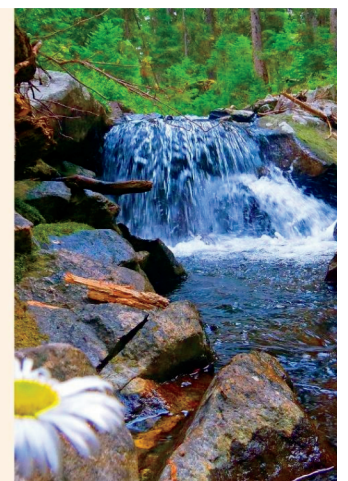
Wednesday, July 5, 2023

8:00 am to 4:30 pm

Members \$76 | Non-Members \$106

3.7 km, rated moderately easy (1 hill)

**visit the registration page for more details and to register*



SHOPPING SPOTLIGHT

Active Aging Craft Sale

Thursday, June 29th 2023

10:00am - 1:00pm

Kerby Centre, Café

Selected items 50% off!



UNISON TRAVEL SPOTLIGHT

Silver Springs Botanical Gardens

Wednesday, July 19, 2023

Members \$15 | Non-Members \$81

Includes bus transportation and buffet lunch at New Dynasty Restaurant.

**visit the registration page for more details and to register*



Active Aging Department Unison Online Activities

Online Weekly Activities

Monday

Fitness with Dan - 9:30am

English as a Second Language - 1pm

Chair Yoga - 2pm

Tuesday

Tai Chi - 1:30pm

Wednesday

Men's Shed - 11am

Thursday

Yoga for you - 9am

Drum Fit - 10:15am

Friday

Muscle Strength & Core Balance - 11:30am

To Register for Events, Classes and Programs please visit Kerby's Active Aging website, contact our Virtual Programs Manager by email at pennyl@UnisonAlberta.com, or visit us at Kerby Center on the third floor—room 306.

Unison Online



Unison Virtual Book Club - NEW

Tuesday, June 6, 2023

Members FREE | Non-Members FREE

Find out what the first book we'll be reading this month!

**visit our online staying connected page for a to our book club Face book page and a zoom link.*

Here's how it works:

Share and discuss your favourite authors and book titles on our Facebook page and each month we'll select a book to read and discuss at our monthly virtual meeting.



Join our Facebook Group at
Unison Virtual Book Club



*Upcoming
Weekly Specials
June 2023*

**Kerby Cafe is open
for breakfast and
lunch, Monday to
Friday 8am-2pm.**

**Follow us on Facebook
and Instagram
[@kerbycafecatering](https://www.facebook.com/kerbycafecatering)**

May 29-June 2 Calabrese

June 5-9 Salmon Sandwich (SENIORS WEEK!)

June 12-16 Smoked Beef Brisket Sandwich
(FATHERS DAY WEEK!)

June 19-23
Steel Cut Oats with Fresh Berries and Local
Honey
Bison Meatball Sub and 3 Sisters Soup
(INDIGENOUS PEOPLES DAY)

June 26-30 Montreal Smoked Meat Poutine
(CANADA DAY WEEK!)

**menus are subject to change without notice due to product availability.*

The digital age of probate

By Jonathan Ng
Estate Lawyer

In the spring of 2022, new rules came into effect that revolutionized the probate process in Alberta. Changes to the Surrogate Rules authorized the Court to issue grants of probate in electronic form.

Probate, formally known as a “Grant of Probate” is an order of the Court that certifies the validity and originality of the will. It formally appoints the executor named in the Will as the person in charge of administering the estate.

Not all wills require probate. An executor usually applies for probate when the deceased solely owned real estate or solely held significant cash and investments – without probate, the executor is unable to administer those assets.

Applying for probate involves submitting the will to the Court along with documents describing the family members of the deceased and listing property and debts. The executor must serve a notice on the beneficiaries advising them of their gifts in the will.

The paper-based application is still accepted and the average processing period for a paper application is approximately two months in Calgary (as of the Spring of 2023). This is a vast improvement from the four to six months observed during the peak of the pandemic.

The new “Surrogate Digital Service” permits lawyers, on behalf of their clients, to submit applications for grants of probate to the Court online. Applications submitted online are subject to the same review by the

Court as applications submitted on paper.

When the Court approves an application submitted online, the probate will be issued digitally by the Court and provided to the executor as a PDF document. The executor can also rely on the Surrogate Digital Service to serve the beneficiaries with their notices by email.

The processing period for an application submitted online ranges from one to six weeks (based on the recent experience of the writer).

An executor can now sell the deceased’s home and close bank accounts within a month of the passing, which can reduce estate administration expenses and expedite the distribution of an estate to the beneficiaries.


Some financial institutions have struggled with adopting the digital probate, which is understandable when the dominant form of probate across the country involves a unique paper document signed by the Court with wet ink. It is common for financial institutions to require assurances by the lawyer that the digital probate is authentic, an onerous and unnecessary step that creates a slowdown in a system

now set at light speed.

Growing pains aside, the digital age of probate is providing families in Alberta with a system that helps estate administrations proceed faster than ever before.


Jonathan Ng is a lawyer at Underwood Gilholme Estate Lawyers. He specializes in Wills, Enduring Powers of Attorney, Personal Directives, Trusts, and Estate Administration. You can reach him at 403-288-8855 ext. 229 or jonathan.ng@will-sandestates.ca.

'MONEY TALKS' AT UNISON



WILLS & ESTATE PLANNING


WEDNESDAY, JUNE 7 @ 1-3 PM
KERBY CENTRE LOUNGE



Join **Jonathan Ng from Underwood Gilholme** to learn how to prepare a Will, the legal issues that affect Wills, how to select an Executor & information about Enduring Power of Attorney and Personal Directives.

RSVP for this FREE presentation
loriw@unisonalberta.com | 403.705.3179

Kerby Centre 1133 7 Ave SW






Will Power

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CONTACT ROB LOCKE

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Payment Method: Cheque Visa MasterCard

Credit Card Number _____

Expiry Date _____ CVV _____

Signature _____

Planned Giving - a way to make a BIG impact!

I would like to receive information on planned giving.

I have included Unison at Kerby Centre in my will.

Send tax receipt to:

Name _____

Address _____

City _____ Prov _____

Postal Code _____ Phone _____

Email _____

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

Thank you for supporting seniors!

1133 - 7 Avenue SW Calgary, Alberta T2P 1B2 | Charitable Registration #11897 9947 RR0001

Donate online at unisonalberta.com/calgary-donate or call 403.705.3254





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

1 bedroom upstairs to rent, cable included, utilities included, washer and dryer, located in NE, closes to transit, \$700 a month. Seeking mature woman, 55 - 65. Call 587-496-3575.

FOR SALE

Two cemetery plots in Eden Brook Memorial Garden in Calgary

Each plot accommodates one casket and two urns, or three urns.

Make an offer for one or both (cemetery price \$4,900 each) Contact Jim - 403-236-2682.

Golden Maxi Comfort Powerlift and recliner chair. Used but like new. \$2100.00

Excellent medical chair for those with mobility challenges so you can sit, recline and stand up with ease.

Please contact Sara at 587-350-0907

Travel buggy, folds down flat to 60 lbs, brand new condition, hardly used. Bought from Co-Op Health for \$3,899, looking for \$3,500 OBO. Call Elsie @ 403-875-1065.

Revitive Medic Circulation Booster

Barely Used

Similar to Dr. Ho's you see advertised

Also Comes with 6 pads to put on other parts of your body ie shoulder, neck

Asking \$175.00 – Cash Only Can send pictures if interested

Email Belinda.Ramsar@shaw.ca or ca;; 587-500-3425

'DRIVE' TRANSPORT CHAIR 'EXPEDITION X SERIES' 2022 "when a walker is not quite enough"

Light weight aluminum (19lbs.)/Folds for vehicle Adjustable foot rests/Extra padded seat cushion/red New\$419.95/Asking \$380.00 (does NOT qualify for AADL grant)

Call Deb 403-829-4427

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Solidly built/Size Regular/ Folds for vehicle Adjustable handle bars/ Padded seat/front basket/bl ack

New \$495.00/Asking \$200.00 (NO waiting for AADL grant) Call Deb 403-829-4427

Free Akc Reg Male & female yorkies puppies Needs a good home and great companion if interested contact: jacobow2023@gmail.com

2 Straight Back Dining Room Chairs

Metal with fake leather seats Made in Canada

Light to lift – Fit nice in a tight space

Less than 6 months old Asking \$125 for the pair –

Cash Only Can send pictures if interested

Email Belinda.Ramsar@shaw.ca or call 587-500-3425

Pro Bed, moves those with paralysis over the night to prevent bedsores. Worth \$30K selling for \$5,500. Call Michelle @ 403-968-3720

Powered Lift Chair bought new from Co-op Medical on McLeod Trail & only used for 3 1/2 months. A smaller lift chair for a shorter person. The original price was \$2400 & the asking price is \$900. - 587 837-3475 (Gwen)

LOOKING TO BUY

Wanted to Purchase - 2nd hand Electronic Desk Top Reader for senior with macular degeneration. Please call 403 813 8182.

EVENTS

Calgary Chapter of Dying with Dignity presents:

-Update on Medical Assistance in Dying (Bill C 7)-MAID clinician speaking about his experiences with MAID

June 3, 2023, 10:30 to 12:30 Kerby Centre 1133-7th Ave SW Calgary

In-Person Event Registration: communications@dyingwithdignity.ca

Cooks with Stones: We're excited to announce that our award-winning Cooks with Stones program has been invited by the High Commission of Canada in the UK, in partnership with Rainmaker – GBD, to represent Canada at Canada Day 2023 in London! Indigenous youth and chefs

from Cooks with Stones will be showcasing Indigenous cuisine and culture at Canada House to an international business community and to a global audience at the Canada Day Festival, in the world-famous Trafalgar Square.

If you'd like to support Cooks with Stones and Indigenous Youth to showcase their culture and cuisine at Canada Day 2023 in London, United Kingdom, you can donate here: <https://www.furthered.ca/give-now>

CROSSWORD SOLUTION

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SUDOKU ANSWER

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

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Protect yourself from debit and credit card fraud

In the past year, Canadians have lost millions of dollars to fraud and scams. When it comes to debit and credit card fraud, scammers are finding new ways to steal personal and financial information, so it's important to know your rights and responsibilities, and how to protect yourself.

Card issuers such as Visa, Mastercard, American Express and Interac are bound to help protect you against financial loss if someone uses your credit or debit card without your permission. However, you also have responsibilities when it comes to protecting yourself against fraud.

For example, it's your responsibility to keep your account information and PIN safe. You must also notify your card issuer right away if you notice unauthorized transactions on your account, and, if you lost money, they'll usually reimburse you in full.

Generally, these conditions are similar across all card issuers. Contact your card company or check your credit or debit card agreement to verify the terms and conditions. Banks must always fully investigate a transaction that you dispute.

How to protect yourself

Here are a few smart steps to keep in mind:

When shopping online, look for websites with addresses starting with "https" or ones that have a padlock image on the address bar.

Never share your debit or credit card or your PIN with another person, not even a family member or partner.

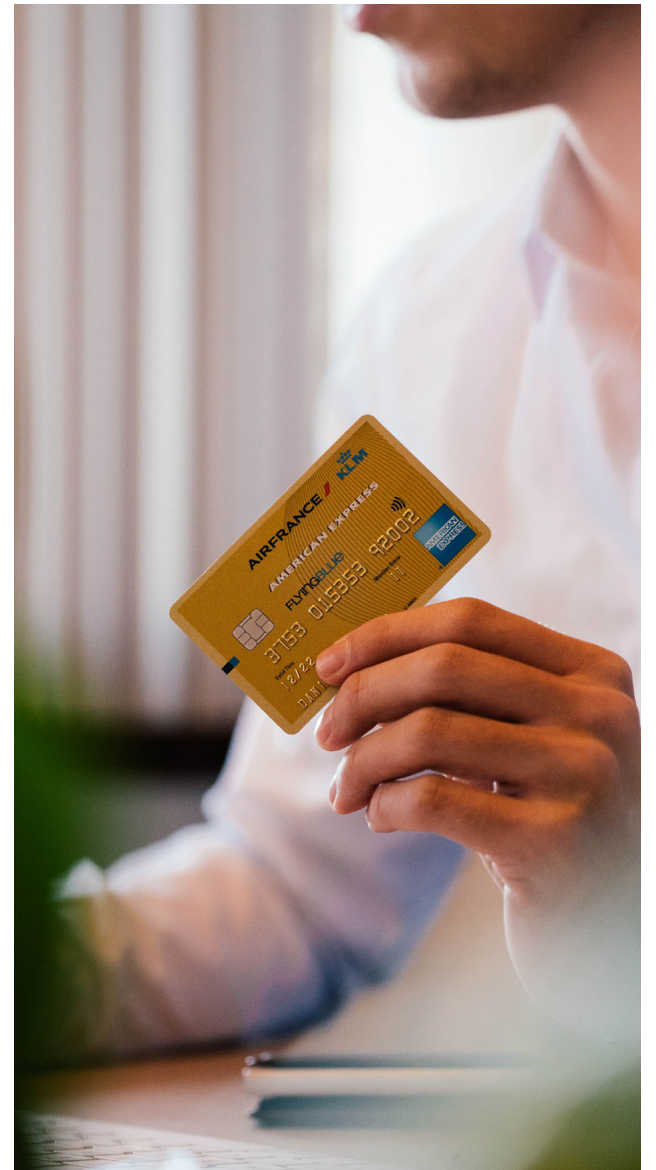
Choose a PIN that is difficult to guess and change it often.

Keep a list of cards you carry in a safe place along with the phone numbers to call if any of your cards are lost or stolen.

If you think you were a victim of fraud, you should report it to the Canadian Anti-Fraud Centre. You should also contact your local police, your bank and the two credit reporting agencies, Equifax and TransUnion, to put a fraud alert on your credit report.

Learn more at canada.ca/money.

Photo courtesy of Cardmap.nl



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