



Getting those taxes done!



Our annual free tax clinic for low-income seniors is fast approaching! Not only do we have plenty of tax tips for this season, but this issue is filled with plenty of awesome information about your finances, your estate and retirement! Read a great story about tax tips for seniors on page 2.

Inside

- Your financial legacy and you** page 7
- Keeping your housing choices open** page 9
- How your donations make an impact** page 11
- Estate planning need to know** page 20





1133 - 7th Ave. S.W.
 Calgary AB T2P 1B2
 403-265-0661
www.unisonalberta.com
 PO # 0040064604



SENIORS' EXPO

2024

EXPLORE • GROW • CONNECT

**Join us for an inside scoop
 on all things generations 50+**

Saturday, April 27th, 2024 | 9am - 3pm
Unison at Kerby Centre
Free Parking and Admission
 1133-7 Avenue S.W. Calgary, Alberta, T2P 1B2

Top tax tips for seniors this season

The Canada Revenue Agency

What do seniors need to know as they prepare to file their taxes this year? Let's start with what's new and exciting for 2024.

New this year is the Multi-Generational Home Renovation Tax Credit. This is a refundable tax credit that can assist with the cost of renovating a home to create a secondary unit that will be occupied by a qualifying senior, relative, or individual with a disability.

This credit is 15 per cent of the qualifying renovation expenditures, up to a maximum of \$7,500 (or \$50,000 in renovation costs). Seniors can find out more information about the credit on the Multi-Generational Home Renovation Tax Credit page on the CRA's web site.

Did you know that you can also claim a tax credit for other home renovations that help improve the accessibility or safety of your home for a qualifying person? The Home Accessibility Tax Credit allows seniors still living in their own home, or individuals who are eligible for the Disability Tax Credit, to claim up to \$20,000 towards eligible expenses.

In addition, there are other credits and deductions that many seniors qualify for, such as the Age Amount of the pension tax credit -- but there's one pension-related tax deduction that can sometimes be confusing for people. It's called Pension Income Splitting.

If you receive income from certain types of pen-

sions and your spouse is in a lower tax bracket, you may be able to use this method to reduce your overall taxes. This option lets seniors split up to 50% of their eligible pension income with their spouse or common-law partner, which can lower the combined tax the couple has to pay.

It's important to note, though, that OAS and CPP aren't eligible for pension splitting. Most private pension plans and registered plans such as a RRIF, however, can be split.

Of course, even if you don't have pension to split or income to report, it's still important to file your taxes.

That's because Old Age Security, the Guaranteed Income Supplement, and many other benefit amounts are based on information from your tax return. Even the quarterly GST/HST Credit can't be calculated unless we have a current tax return on file. So, to make sure that all of your benefits keep coming, it's best to get your taxes filed as early as possible.

April 30 is the usual deadline for most people's tax returns to be submitted -- but why wait? You can send it in as early as Feb. 19

Make sure you're signed up for direct deposit too! It's safe, easy, and it's the best way to receive your refund as quickly as possible -- often in as little as eight days.

If you're comfortable using online digital services, you should definitely set up your online CRA access, called My Account.

In the same way as logging in to your bank's online

portal gives you access to your banking information, logging into your CRA account will give you immediate access to all of your tax forms, upcoming payments, and benefits information.

A CRA account also makes it easy to set up direct deposit, so that any refund or benefits arrive in your bank account faster than ever before. And if you're filing your taxes yourself, having access to the My Account service will let you auto-fill the details from your slips right into your tax software.

The CRA has lots of information on our website at canada.ca/taxes -- but if you need to talk to a person, we're always happy to help over the phone! In fact, the CRA's phone lines are now open in the evening, until 8 PM on weekdays and from 9 to 5 on Saturdays.

If you're not a big fan of our hold music, you can even log onto the CRA website to see how long the current wait time is before you choose a time to contact us.

If you like to learn on YouTube, we have a video just for you! Webinar for adults 65+: Get your benefits and credits

For people with modest incomes and simple tax situations, there are also free tax clinics available across the province, where volunteers and community organizations offer tax filing help. Many organizations host in-person clinics or drop-off options, but if an in-person tax clinic isn't available in your community, don't worry! A tax clinic volunteer may be able to do your taxes

virtually by phone or video conference.

How can seniors protect themselves from scammers pretending to be the CRA?

It's not just emails, calls, and texts anymore. Unsavory scammers are now using Whatsapp, Facebook Messenger, and other social media services to try to trap unsuspecting seniors in their slimy schemes.

Because of this, it's important to always be cautious when you receive any unexpected contact from someone claiming to represent the CRA.

Scammers often pose as CRA employees and try to trick Canadians into revealing personal financial information or paying real money towards fake debts. These scams are constantly evolving and becoming more sophisticated. We know it can be tough to stay on top of them, but there are definitely a few red flags that will let you know for sure that an unexpected message is from a scammer and not a real CRA employee.

Is the person who contacted you being aggressive or threatening you with arrest?

Are they pressuring you to make a payment immediately?

Asking you to pay using gift cards, cryptocurrency, or e-Transfer?

These are all 100% tell-tale signs of a scam. If any of these things are happening, you can safely ignore the message, knowing it's not coming from a real CRA employee.

It's also helpful to know

how to expect contact from the CRA, so that you can always stay one step ahead of the scam artists.

The CRA doesn't ever use text messages or instant messages to start a conversation with you about your taxes, benefits, or account. We will also never send personal information (e.g., tax refund amounts, balances owing) over text, IM, or email. If one of these messages includes a specific dollar figure, it's definitely a scam. When in doubt -- delete, delete, delete!

If you receive an unexpected message from the CRA and you're being asked to click on a link, don't click it -- it's not us!

But even with all this advice, we know it can sometimes be hard to tell whether the real CRA in trying to contact you -- particularly as the scams are getting sneakier and more sophisticated every day. So, if a situation comes up where you just can't tell for sure, what do you do?

Well, first of all, don't give any personal information and don't click on any links. If it's a call, you can hang up; if it's a text, IM, or email, don't reply. Instead, reach out to the CRA through our publicly available phone numbers and we can verify whether we're trying to get in touch with you. You can also investigate the situation on your online CRA account.

Of course, there are some situations where the CRA may genuinely need to reach out to you by phone, but it's always okay to take the time to verify that you're not talking to a scammer. If this means hanging up and calling the CRA back on our general phone number, that's okay!

You can always check the most recent letters or correspondence you received from the CRA, or you can log into your online CRA account to verify any refunds or balances owing.

Ultimately, the best way to protect yourself is to be smarter than the scammers. You can keep up to date and see examples of the latest scams on the Scam Alert page -- Canada.ca/CRAScamAlert -- on our website.

And remember to always be cautious when you receive an unexpected call, text, instant message, or email claiming to be from the CRA. If it sounds suspicious, it probably is! Trust your gut.

FREE

Tax Clinic for Seniors





February 29th - April 30th
(Monday - Friday)

Income limit:

\$35,000 per year for single or \$50,000 per year for a couple

Calgary	Medicine Hat
Income tax volunteers are available to help fill in tax returns for seniors 55+ and AISH clients. Unison at Kerby Centre: 403-705-3246 Dalhousie Community Association: 403-286-2555 ext. 101	Income tax volunteers are available to help fill in tax returns for seniors 50+ and AISH clients. Unison at Strathcona Centre: 403-529-8364

Please note: We do not prepare tax returns for self employment, business/rental income, capital gains/losses/bankruptcy.

For more information, visit
UnisonAlberta.com/Free-Tax-Clinic-For-Seniors

An employer of choice

Last month we were informed that Unison for Generations 50+ was one of 22 organizations in Canada to be named a Canadian Nonprofit Employer of Choice Award recipient.

Our leadership has worked very hard to enhance the culture within our organization, so

we are very proud to receive this recognition. At first blush winning this award may not seem like a big benefit for the readers of this paper or our members in Calgary or Medicine Hat.

Our leadership team has been very purposeful in several

culture-building policies and practices, but in addition to this, our team often talks about unleashing innovation within our staff group.

We have purposefully encouraged and nurtured innovation of programs, courses, and classes to benefit our members.

This innovation has led to new and improved offerings for our members. For most of our members, personal finance, budgeting, planning for retirement or planning for their heirs are all important topics of concern.

These topics have been areas that we have focused on as areas to create new offerings.

You will see in this

paper, our website and on our social media channels that our staff are creating new offerings- in person in our centres and online to help our members stay informed on these important topics. We are also drawing on the support of some of our partners who are subject-area leaders in these areas.

I know that these new courses have been popular they fill up quickly whether they are held in person at Veiner Centre or Kerby Centre or held online on Zoom. We would love to see you at one of our centres for these finance classes and courses.

If you don't live in Calgary or Medicine Hat, we would love it



Larry Mathieson, CEO and President

if you signed up for one of our Zoom courses. There is also one more option for you, our online courses are now being recorded and you will be able to find them on our YouTube channel.

You can find them by searching Unison for Generations 50+ on YouTube.

MARCH 2024

THE MISSION OF UNISON, FOR GENERATIONS 50+:
To support older adults to live well in their community.

Unison Board of Directors 2023 - 2024

1133 - 7th Avenue S.W. Calgary, AB T2P 1B2

EXECUTIVE

Board Chair: Richard Parker
Treasurer: Kenneth Lin
Secretary: Jacquelyn Poetker
Director Emeritus: Hank Heerema

Directors

Peter Molzan, Gail Lai
Deborah Durda, Jenna Naylor
Marianne Rogerson, Gord Nott

Chief Executive Officer and President: Larry Mathieson

For More information on Unison Alberta
Call 403-265-0661 or visit
www.unisonalberta.com

Unison News

Published monthly by Unison, for Generations 50+
1133 - 7th Avenue S.W., Calgary, AB T2P 1B2
(403) 705-3229 • Fax (403) 705-3212
www.unisonalberta.com

e-mail: andrewm@unisonalberta.com

Publisher: Larry Mathieson
Editor: Andrew McCutcheon
andrewm@unisonalberta.com

Sales
Rob Locke (403) 705-3235
robl@unisonalberta.com

Unison News is the official publication of Unison, for Generations 50+. Of the over 30,000 copies printed monthly, 2,000 copies are mailed to its members. The rest are distributed free of charge to readers throughout southern Alberta through the courtesy of retailers and agencies and Unison News has a pick-up rate of over 96 per cent. Non-members can subscribe for \$25.00 per year, inclusive of postage and GST.

Printed in Canada by CentralWeb-Calgary.
Canadian Publications Mail Product Sales, Agreement # 40064604.

Return undeliverable Canadian addresses to:
1133 - 7 Avenue SW, Calgary, AB, T2P 1B2

Material published in the editorial columns of the Unison News is protected by the Canada Copyright Act and may not be copied or reproduced by any means without the written consent of the Publisher.

Although every precaution is taken to monitor advertising placed in the Unison News; claims made by advertisers are theirs and are not necessarily endorsed by Unison. Unison reserves the right to refuse any advertising materials submitted.

NOTE: Display advertising is accepted on the condition that, in the event of a typographical error made by Unison News, the advertiser will be issued a credit toward future advertising. If the advertisement is for a one-time event or limited time sale, the advertiser will be refunded.



Will Power

MAKE YOUR LAST GIFT YOUR BEST!

Remember Unison with a gift in your will, a gift that will provide a brighter future for seniors.

MAKE AN IMPACT. LEAVE A LEGACY.

CONTACT ROB LOCKE

RobL@unisonalberta.com | 403-705-3235



Over 50,000 readers a month.
Countless reasons to advertise.

Contact RobL@UnisonAlberta.com for more information.

Declutter? Or do I keep it all?

Barbara Ellis
Columnist

Here I am once again at the beginning of another year. Time to declutter.

Time once again to re-organize my locker, my closet and my mind. Seems that I go through this thought process every year, and at the end of every year, I am back to where I started.

Nothing has changed. I have neither organized my locker nor decluttered my closet. Instead, I have accumulated more stuff and even gained a pound or two. A couple of weeks ago while driving to the grocery store,

I listened intently to a self-proclaimed declutter

“guru” about how to go about getting rid of things. She said one has to keep in mind three things, “use; use-sometimes; and never use”.

Once that has been established, then one can organize things into three piles.

This then automatically eliminates one pile right off the bat, that is the “never use” pile. Then she said one has to very carefully and seriously evaluate the “sometimes use” pile. How old it is, when was the last time I used it, or wore it?

Once I am confident that the item is of little use then it is time to discard it.

The problem with all this great advice is that the things I deem as “never use or sometimes use”, might be just the thing I will need. What if I throw it away today only to find that I will need that same thing next week?

Seems to me that in the past when I have discarded something, it was not long before I went looking for it only to remember that I had thrown it away.

As for my clothes, well I still like all the things in my closet. If I hadn’t liked them, I would never have purchased them in the first place.

Some of my pants and tops are indeed tight and a little uncomfortable to

wear, and it is also true that I can no longer pull up the zipper on a few of my pants. However, what if this year I really will lose those extra pounds I am carrying around?

If I do, I will have many semi-new clothes in my cupboard just waiting to be worn. The truth is this has become a perennial and unfulfilled plan.

This year I am confident that I will achieve my goal and discard the pounds instead of my clothes. It is a favorite fantasy of mine and I have convinced myself that what I can imagine will become a reality. So far this has not worked. Of course, I know that to achieve my goal I have

to have a workable plan. I also know that exercise will have to be included in my plan. Get outside and walk, or at least use that stationary bike that sits waiting for me in the corner of my room.

Yep, a lot of things to consider.

My niece Colleen, who is a very wise young woman, told me that a proper plan, willpower and perseverance will make all the difference between fantasy and reality. Walking outside today is out of the question. It is -30C below.

Ugh!
To think there was a time when I stood out in weather like this waiting for the bus to take me to work.

Well, I could walk the halls or walk around the garage. Somehow that just does not appeal to me. Driving to a mall to do the same thing is also out of the question.

On days like this, I stay home. I have earned the right to this self-indulgence from all the times when I had no choice but to put up with such a deep freeze.

There will be plenty of time to walk outside when spring comes and that is only another two months away. I can wait until then. Things have certainly changed for me during this last decade. I don’t believe that I was ever a vain person, but I did like to dress as well as I could and I was always particular about my appearance.

Comfort rather than appearance is the order of the day now. So, what if I am heavier than I should be? What if I have slowed down somewhat in my everyday activities? What if there are lines etched into my face? It’s all OK. This is part of the progression of my life.

There are reasons why the lines are there, I’ve been through a lot in my life and I am still here to talk about it.

Onward into the new year. Maybe at the end of this year, I will be slimmer, stand a little taller, or win the lotto!

Well, I can dream, can’t I?



Live Life To The Fullest

Enjoy delicious chef-prepared meals, life enriching recreation, and the company of new friends with personalized care and services to support your wellness needs.

Our Private Choice seniors wellness lifestyles include:

Independent and Assisted Living | Private Long Term Care | Specialized Memory Care | Short Term Respite Care



The Brenda Strafford Foundation Cambridge Manor

Brand Over New 90% Full

University District | NW Calgary
403.536.8675 | CambridgeManor.ca



The Brenda Strafford Foundation Wentworth Manor

Newly Renovated

Christie Park | SW Calgary
403.242.5005 | WentworthManor.ca

Find out more about our renowned, award-winning care and services at theBSF.ca

A love story for the ages

Amanda Borys
History Columnist

Alfred Ernest (A.E.) Cross was born in Montreal on June 26, 1861, the eldest of seven children of a Quebec judge.

He was educated in private schools and, as a teenager, wanted to travel to western Canada. His father convinced him to wait until the railway had been built and he instead attended the Montreal Business College prior to leaving to study in England for three years from 1875 to 1878.

Upon his return to Canada, Cross studied at Guelph's renowned Ontario Agricultural College and the Montreal Veterinary College.

In 1884, Cross left Montreal and arrived on a CPR train in the settlement of Calgary, a tent and shack town of approximately 400 people. He worked as a veterinarian and book keeper for the British American Horse Rancho Co, which was part of the Cochrane Rancho.

Cross started his own ranch in 1885 and named it after his brand, A7, which he picked to represent himself and his six siblings. The ranch, located west of Nanton, consisted of 160 acres, with another 40,000 leased. Cross borrowed money to purchase 500 head of cattle. The following year was one of the worst winter southern Alberta had ever seen and Cross lost 60 per cent of his herd.

By 1919 the ranch consisted of 25,000 acres owned and leased and several thousand head of cattle. The A7 remains in the Cross family and is still western Canada's oldest ranch still in the hands of the founding family.

In 1888, Cross was forced to move from the ranch to Calgary due to either an injury from a riding accident or from appendicitis. He would eventually return to Montreal to recover. At the time Calgary had no brewing company and the locals had to make do with low-grade rot gut whiskey.

Seeing a market for a locally produced and marketed beer, Cross studied brewing while in Montreal. Upon his return to Calgary, interested a number of local backers to opened the Calgary Brewing and Malting Company, the first brewery in the North West Territories, in 1892.

He located the brewery at the east end of Calgary and set up home in a railway car pulled onto a siding near the brewery. To ensure a market for his beer, Cross purchased hotels from B.C. to Manitoba and the bison head symbol of the Calgary Brewing and Malting Company became a familiar icon across the Canadian west.

Helen Rothney Macleod was born in the Officers' Mess of Fort Macleod, the eldest child of Lt. Col James and Mary Macleod. She was baptized by an itinerant American missionary visiting the fort, though nicknamed Nell.

She was educated at Bishop Strachan's School in Toronto from the age of 11. Her mother, Mary Macleod, insisted her daughters also be skilled at cooking, sewing, outdoor duties, and other tasks around the home.

Colonel Macleod died on Sept. 5, 1894, leaving Mary and their five children with only eight dollars. The family was forced to move in with her sister Jean Pinkham, who sold her diamond ring in order to afford the groceries for six more people.

Despite petitions from former Governor General Lord Lorne and Lord Dufferin, the current Governor General, amongst others, the Federal Government refused to grant Mary a pension. The hat was passed and a two story home at the corner of Fourth Street and Twelfth Ave S.W. was found for the Macleod family.

For Nell it meant the end of her formal education and

she was forced to find wage employment. She became a cashier at the Hudson's Bay Company for \$25/month, which paid for the food and clothing for her family. Despite this, the Macleod daughters were still sought in Calgary society.

The Macleod/Cross love story was started by Colonel Macleod, who introduced his then 15 year old daughter to A.E. Cross on the steps of the Ranchman's Club. Cross was 36 at the time. In 1898, 19 year old Nell was riding in a competitive barrel race and completed the track in record time.

The only other rider to come close was Cross and he became smitten with Nell. Cross took to shopping at the Hudson's Bay Company where Nell had been promoted to accountant, until the day he walked up to her second floor cubicle and proposed marriage. The couple then left to receive consent from Mary Macleod.

The couple wed on June 8, 1899 by Nell's uncle, Bishop Pinkham. Unable to afford a wedding dress, Mary offered to design a grey dress with a pale rose satin lining, which could be altered for future wear. Nell was disappointed, as grey was the colour for widows. When Cross heard, he purchased a ivory satin gown from Toronto.

A marriage contract was also drawn up, giving Nell one third of the A7 ranch or approximately \$34,000 so she would have security if Cross' Calgary Brewing and Malting Company went bankrupt. Cross' practical business mind was looking

out for his wife's welfare from the beginning.

Looking to build his new bride a home, Cross began to look for land to build. He originally looked at the Mount Royal area, but while showing Helen a lot, a strong gust of wind came up and carried her hat away. Helen decided the location was to windy and Cross would go on to purchased land and a home at 1240 – 8th Ave S.W in Ingelwood. Today the couple's home is the iconic Rouge Restaurant. The home, which the family donated to the City in 1973, was designated a Provincial Historical Resource in 1977.

The couple faced their greatest challenge together in 1904, when they lost their two eldest children, Helen Macleod and Selkirk Macleod to diphtheria. Helen was four and Selkirk was 3. Infant Jim, 16 months old, was also very sick, but survived.

Helen Macleod was their oldest child, followed a year later by Selkirk Macleod. Nell was home alone when she went into labour and gave birth to Selkirk by herself. In September 1904, the Crosses had a third son, Jim, when diphtheria struck down all three children. Nell and her mother Mary nursed the children while Cross attempted to get hold of a new diphtheria anti-toxin. Developed for the Boer War, the anti-toxin itself was not available to the public, but Cross used every favour he had to try to get hold of it.

The serum was due in on a CPR train on September 25 but when it didn't arrive

on the early train, Cross returned home to find Nell holding the dead body of Helen Macleod. Only minutes later Selkirk succumbed as well. The deaths occurred only 20 minutes apart. Only 16-month-old Jim survived. While Nell watched over Jim, now being treated in the hospital, Cross buried Helen and Selkirk the day after they died. A granite cross marks their resting place.

On July 1, 1905, Nell gave birth to her fourth child, Mary Julia. It took nearly two weeks for her to recover. Mary Julia was born in Victoria, where Nell would go for the birth of her last three children as well, as Nell and the children spent more time in Victoria with its mild climate. Nell also suffered from anemia and was under the care of a doctor in Victoria. She was also restricted socially in Victoria, for Cross' long absences meant she could not be properly introduced and so was not invited anywhere.

Cross died on March 10, 1932 after contracting pneumonia following surgery. Nell was left the Calgary home and a lifetime allowance of \$600/month. The Victoria home was sold, as Nell stopped travelling due to a degenerative hip issue.

Nell died on Jan. 30, 1959, at her home in Calgary. While conducting a tour of Union Cemetery, I was told by a gentleman who was a telegraph runner as a child that any telegraphs destined for the Cross house were fought over by the runners.

Nell would not only tip the young boy who brought it, but often sent them to the kitchen for a hot chocolate if the weather was cold.

Easy is always on hand.

Open your freezer to many easy meals made especially for seniors, delivered for free*.

We Accept Veterans Affairs Allowances

Locally owned by Tracy Brunt

Get your FREE Menu
1-844-431-2800

HeartToHomeMeals.ca

*Some conditions may apply.



HEART TO HOME MEALS
DELICIOUS MEALS MADE FOR SENIORS™

Keep the hearthfire burning at the Legion

Sandy Bexon
Columnist

Sheila Peters has dedicated much of her life to the Legion, which is doubly admirable since she was never a member of the Armed Forces herself. She was compelled by a deep sense of gratitude for the war Veterans she knew, including her brother-in-law and her uncle. Now Sheila has been part of the Olds Legion for 30 years, and President for the past two years.

“My husband Reg and I are both involved and our feelings run very deep,” said Sheila. “Everything we do is for the Veterans. They all have a history linking them, no matter the age or the conflict they served in.

We have Vets who served in Afghanistan and we even have a handful of surviving World War II Vets. The Legion provides an important connection for all of them. It’s a place where everyone understands how your experiences shaped you, and they all show great care and compassion for one another. Plus, people

have fun at the Legion!”

Sheila was raised in Olds and began her long caretaking career at the Olds Hospital when she was 14. She moved down to Calgary to help prepare the Foothills Hospital facility to open in 1966, and then moved with Reg wherever his career took them. They finally settled back in Olds in 1981 and she worked in the Caretaking Dept of Chinook’s Edge School Division for many years – cleaning the schools she attended as a child! She spent a number of years as Coordinator of the full Caretaking Dept, before retiring a few years ago.

“Since I retired from Chinook’s Edge, I spend 10 or 12 hours a day at the Legion depending on what’s happening. Both Reg and I volunteer at banquets – taking care of all the steps to coordinate the large events.

Cooking, set-up, dishes and cleaning at the end – sometimes for hundreds of guests. It’s all volunteers who work for the banquets and funeral teas, and many of us are

getting older and finding it difficult to keep up,” said Sheila.

As with Legion branches nationwide, Olds is experiencing a small and dedicated group of committed volunteers who are rapidly approaching the time when they want to free themselves from work obligations. Many are well past that time, but don’t feel they can step back in good conscience when there isn’t a lot of people stepping up to fill the roles.

“We’ve strategized a number of different ways to ensure we can keep offering what our members are needing from us, and we’ve even looked at moving from volunteer roles to paid positions,” said Sheila.

“We’ve opened up employment opportunities to the general public and you don’t have to be related to an armed service personnel to apply. But a lot of service groups are feeling this same problem – I’m not sure if younger people realize how much these groups do for the community.

“We are trying new approaches to bring different people and their different ideas forward so the Legion can continue to be impactful.

It’s been very rewarding and I’d like to see it remain active, but we are seeing so many smaller branches that aren’t able to continue because of lack of volunteers. To carry on with strength, we need a core group of volunteers who can lead the way forward.

Right now, I work longer and harder than I did for wages. It’s an important cause, but we’re getting worn out. I just don’t want to let the Legion down.”

It is mainly seniors who attend the Legions activities, and not all of them have served in the Armed Forces.

The Legion has become an important organization for the community in general, but most importantly for the original purpose: to provide a voice and give support to Veterans. For Betty Reader, the oldest surviving WWII Veteran at the

Olds Legion, that is vital.

“I loved spending my time at the Legion and I went everyday before I fell in November,” said Betty, who will celebrate her 100th birthday on Valentine’s Day. “Everybody is so friendly, it’s always nice to go.”

Betty was born in 1924 and she married her late husband, Jack, in 1940 when she was only 16 years old. Soon after, Jack was sent for duty overseas for five years during the Second World War. Betty was a member of the Canadian Women’s Army Corps and was assigned secretarial work in Canada.

“I wanted to be overseas, because that’s where my husband was and I wanted to be with him. I got my shots twice to go and I went on draft to be ready, but I never made it overseas. I remember those years so well – you don’t forget that,” said Betty, who grew up in Winnipeg.

After the war, Betty and Jack returned to Manitoba and lived on a farm near Fork River for 20 years. They had no power, no running water and they bathed in the river. After much hard work and a couple of crop failures, they moved to Winnipeg and took on various roles. Betty worked as a lab tech until she retired at 60.

Through a series of life events, particularly when Jack passed away 35 years ago, Betty came to live in Torrington where she remained until 2017.

As she became more elderly, she moved into a lodge in Olds and mostly recently to a care facility in Innisfail. She carries on with the longtime dedicated support from her friends Al and Giselle. The husband and wife team call three times a day and makes the 45 minute drive to visit every other day.

“My father was a Veteran — he served overseas from 1939 – 45,” said Al. “He went over with the very first contingent of Canadians. Those years of sacrifice should be respected all through a person’s life. Betty and Jack were both Legion members throughout their lives. That affiliation means the world to Veterans.”

Visit Sandy’s website at www.LifeInRetirement.ca

Personal Assistant for Seniors!

HOME ORGANIZATION,
CHAUFFEUR, SECRETARY,
SHOPPING, AND MORE!

Contact Jennifer at:
AssistYYC@gmail.com

STEMP & COMPANY

Tel. 403-777-1129 Fax 403-777-1124 www.stemp.com

Bill Stemp
LAWYER

Wills,
Probate Applications,
Power of Attorney

Offering 10% reduction
to Kerby Centre clients.

Our service is prompt and reasonably priced
We have your best interest in mind
1670, 734-7th Avenue S.W. Calgary, Alberta
T2P 3P8
reception@stemp.com



unison
For generations 50+

International Women's Day
Friday, March 8th 2024

Let's empower women and celebrate equality on International Women's Day!

NORTH HILL DENTURE CLINIC
STEVE SAILER DD
DISCOVER THE NEW OPTIONS TO A CONFIDENT YOU.

Full Cosmetic Denture Services For A Personalized Smile, Implant Retained Dentures — The New Standard Of Care.

- Free Consultations • All Dental Plans Accepted
- Same Day Service On Repairs/Relines
- Alberta Health Care Program For Seniors

TAKE THIS TEST

Are your dentures?	Is your denture?	Are your gums?
<input type="checkbox"/> Loose	<input type="checkbox"/> Floating	<input type="checkbox"/> Always sore
<input type="checkbox"/> Cracked, worn	<input type="checkbox"/> Clicking	<input type="checkbox"/> Flat
<input type="checkbox"/> Over five years old	<input type="checkbox"/> Requiring adhesive	<input type="checkbox"/> Difficult to fit
<input type="checkbox"/> In your pocket	<input type="checkbox"/> Causing you to age	
<input type="checkbox"/> Missing teeth		

If you have checked any of the above please call for an appointment.

261B, 1632 - 14th Ave. N.W. North Hill Shopping Centre
403-282-6126

Your charitable legacy and you

Chris Hylton
President of CG Hylton Inc

In a fast-paced world filled with responsibilities, financial commitments, and the pursuit of a comfortable retirement, many people also want to leave a positive and lasting impact on the world.

However, amidst the daily grind, they might be unable to contribute as much as they like through financial donations or volunteering their time.

But here's the good news: there's a simple way for anyone to make a difference, leaving a legacy of generosity and kindness that extends far beyond their lifetime. All you need is a life insurance policy and a well-structured will.

Traditionally, life insurance has been used to cover financial obligations and provide financial security for loved ones. Today, more people purchase insurance policies to direct the proceeds to charitable organizations.

Making a Lasting Impact

The process is surprisingly straightforward. Policyholders connect with a licensed insurance broker to buy a life insurance policy.

The specific amount of coverage varies according to personal preferences and premium affordability.

The important step in this process is designating the policyholder's estate as the beneficiary of the policy, ensuring that the funds are distributed per their wishes upon their passing. A legally binding will specifies that the policy's proceeds are to be directed to one or more charitable organizations.

Alternatively, the charity itself can be named as the beneficiary, with the flexibility to update this beneficiary designation in case circumstances change.

Benefits Beyond Charitable

unison
At Kerby Centre

Donate your Car to Unison

We can turn your vehicle into valuable dollars to help support our cause. We accept any and all vehicles across the country, running or not, old or new!

1-877-250-4904
info@donatecar.ca

- Tell us your vehicle info
- We pick up your vehicle
- You get a tax receipt

Organizations

While charities undeniably benefit financially from this form of giving, there are also advantages for the policyholder's estate. Three key financial incentives make this approach even more appealing:

1. Tax-Free Proceeds: The life insurance policy's payout is entirely tax-free. This means that the entire policy benefit goes towards the designated charitable organizations without being diminished by taxes.

2. Donation Tax Credit: Registered charities receiving the life insurance payout issue a donation receipt to the policyholder's estate.

This donation receipt is a tax credit, which can reduce the outstanding tax liabilities for the year of the policyholder's passing.

3. Avoidance of Probate Fees: If the policyholder has named a specific charity as the beneficiary of the life insurance proceeds, these funds are not considered part of the donor's estate.

As a result, they are exempt from probate fees, streamlining the process and maximizing the donation's impact.

Leaving a Legacy

Planning for the end of life is never easy, but focusing on the gifts you can continue to give after you're gone provides a sense of purpose and fulfillment. Through life insurance and a well-thought-out will, you can create a legacy of giving that resonates with your values and leaves a lasting mark on the causes that matter most to you.

If you'd like to learn more, don't hesitate to contact your financial advisor or reach out to Chris Hylton at 403-837-3768 via a call or text. There's no obligation involved; it's just an opportunity to gain insights.

KERBY Cafe

NOW OPEN UNTIL 3:30PM ON WEDNESDAYS!
Beginning March 6th

PLUS: We're introducing WING WEDNESDAYS!

Join us for some delicious baskets of chicken wings, offered in the following flavours:

- Hot
- Honey Hot
- Honey Garlic
- Salt & Pepper

We're open for breakfast and lunch, Monday to Friday 8am-2pm. Thursdays 8am-3:30pm

1133-7 Avenue S.W.
Calgary, Alberta T2P 1B2
(403) 705-3225

*Menus are subject to change without notice due to product availability.
*Daily fresh baked goods - baked in house! (available only while quantities last)

unison
At Kerby Centre

FREE CPS Workshop Scam and Safety Presentation and Q&A with Calgary Police Service

Thursday, March 14th
12:30pm - 2pm | ROOM 108
Unison at Kerby Centre

Understand the essential precautions for maintaining safety within your home, when outdoors, while managing emails, navigating online platforms, and when disclosing personal information.

Registration Required:
Marinal@UnisonAlberta.com
403-705-3177

The Brenda Strafford Foundation

Try your first week free!

Expand Your Horizons with Rec@Home

Discover, learn, and connect with BSF's virtual recreation program for adults 55+.

Embark on virtual travels, enrich your mind with guest speakers, meet new people, and more - all from the comfort and convenience of your own home!

Learn more at theBSF.ca/RecAtHome

In partnership with:



Research suggests chronic pain differs by gender

KERBY
café

We're open for
breakfast and lunch,
Monday to Friday
8am-2pm.

1133-7 Avenue S.W.
Calgary, Alberta T2P 1B2
(403) 705-3225

*Menus are subject to change without notice due to product availability.
*Choices of side: Fries, House or Caesar Salad, or Soup
*Daily fresh baked goods – baked in house! (available only while quantities last)

March 2024 Weekly Specials

March 4th – March 8th
Spaghetti and Meatballs
with a side of Garlic Bread and Caesar Salad
Soup Special: Chicken Noodle Soup

March 11th – March 15th
Chicken Quesadillas with your choice of side
Soup Special: Mexican Tortilla Soup

March 18th – March 22nd – St. Patrick's Special
Irish Stew with Irish Biscuits
Soup Special: Split Pea Soup
Drink Specials: Green Beer | Irish Coffee
Oatmeal Cookie Day Special (March 18th):
Rita's Homemade Oatmeal Cookie

March 25th – March 29th
Meatloaf and Mashed Potatoes
with a side Salad and Garlic Toast
Soup Special: French Onion Soup

Gillian Rutherford
University of Alberta Folio

A University of Alberta research team has uncovered differences in the way male and female mice develop and resolve chronic pain, pointing to potential pathways for future targeted treatments for humans.

In recently published research, the team reports on its study of mice with chronic pain resulting from inflammation rather than direct injury.

They found that the female mice were more sensitive to the effects of immune cells called macrophages. They also identified an X chromosome-linked receptor that is critical for resolving both acute and chronic inflammation in both sexes.

"We're always interested in understanding the triggers for pain, but in this study we went up the next step to ask how pain resolves to determine how these immune cells are involved," explains principal investigator Bradley Kerr, professor of anesthesiology and pain medicine in the Faculty of Medicine & Dentistry.

"Our findings indicate that it might come down to the composition of the immune cells themselves that are influencing not only the disease state, but whether or not pain becomes chronic," says Kerr, who is also an adjunct professor with the departments of pharmacology and physiology.

Chronic pain is defined as pain that lasts for three months or longer, or past the point of typical tissue healing, according to Pain Canada.

About 20 per cent of Canadians live with chronic pain, affecting more women than men. Autoimmune diseases such as multiple sclerosis that can lead to chronic pain also affect about twice as many women as men.

Kerr notes that it was only in the last decade or so that scientists started using both male and female mouse models in their studies of pain to look for sex differences as a standard research question.

Kerr says his lab is interested in studying the causes of chronic pain in hopes of figuring out ways to treat it, explaining that pain at the beginning of an illness or right after an injury can be protective.

"We're interested in understanding pain that doesn't have a good use anymore. It's not keeping you safe and telling you that you should take a rest and let your bro-

ken leg heal," Kerr says. "Having an understanding of where this pain is coming from and how it goes away naturally is really important, and I think we're a step closer."

Kerr's team examined the pain pathways in the mouse models using various methods. Previous work in Kerr's lab with mice that have multiple sclerosis showed that females have two to three times more of the pain receptor Tlr7 than males.

In this study, they genetically deleted Tlr7 and found that pain did not resolve properly.

In contrast, the team treated mice that had chronic pain with an antiviral medication used to treat warts that is known to stimulate Tlr7 artificially.

They found that the pain resolved three to five days sooner than without treatment. Tlr7 is the receptor within the immune system that activates an antiviral response when it detects a virus in your body, which is why you get that sore and achy feeling when you have a fever.

"We're hoping to inform future therapies and identify things like the Tlr7 receptor that could be potentially very beneficial down the line if we can refine how to activate it in a controlled way," Kerr says.

All of these findings indicate that chronic pain is inextricably linked to the function or dysfunction of the immune system, says Kerr, and future treatments may need to be sex-specific.

"We learned that you've got to stimulate the immune system in just the right way to get that proper resolution of pain," he says. "If the macrophages don't get activated or the pathways don't get engaged properly at the start, that sets up this kind of continuous chronic pain state that doesn't resolve."

Kerr says the next step for the research will be to test the effect of stimulating macrophages and Tlr7 on models that have pain caused by a nerve injury rather than a disease like multiple sclerosis.

This research was funded by the MS Society of Canada, the Canadian Institutes of Health Research and the Natural Sciences and Engineering Research Council of Canada. Bradley Kerr is a member of the Neuroscience and Mental Health Institute.

unison
At Kerby Centre



Join us for Fraud Prevention
Month and attend a FREE
presentation by the
Alberta Securities Commission.

FREE Financial Presentation

Date: Friday, March 8th, 2024

Time: 10am - 12pm

Location: Unison at Kerby Centre - Lounge

FREE with registration required
For more information please
contact Outreach Services
403-463-7296

A|S|C
Alberta Securities Commission

'SPRING INTO SUMMER!'

PH Unbalanced

MAY 11TH, 2024

A TRIBUTE TO JIMMY BUFFETT

A CALGARY KINSMEN FUNDRAISING EVENT

DINNER INCLUDED, 50/50 DRAW. DOOR PRIZES. SILENT AUCTION. PRIZES FOR BEST DRESSED TROPICAL THEME

DOORS OPEN AT 6PM, DINNER 7PM
TICKETS \$50, ONLY AVAILABLE AT
WWW.KINSMENCLUBOFCALGARY.COM

KERBY CENTRE AUDITORIUM
1133 7 AVE SW CALGARY, AB

Making seniors housing choices

Andrew McCutcheon
Unison News

We all know there's a Calgary housing crisis going on, and no matter who you are, everyone is affected.

Seniors are especially affected. Not only are seniors often on tighter, fixed budgets, they also have more specific needs: whether they need independent housing, government subsidized housing, low-income housing or assisted living. Seniors have it rough.

That's why it's important to start planning and thinking about finding seniors housing sooner rather than later. Even if you're happy where you're presently living, it's good to have options figured out, numbers on hand and plans for what you might need in the future.

Knowing you have options will make future choices easier, and during a period of high housing prices, low availability and more: making something easier is well worth the time and effort.

What housing is available for Calgary seniors?

There's lots of different types of places to live: apartments, duplexes, houses and condos. But when it comes to seniors living, specifically, we're usually talking about one of three different kinds of housing.

Independent living is just what it sounds like. It means that folks are looking after themselves, aging in place in their own residence. It doesn't mean you don't have outside supports — you might have someone coming in to help with household tasks, meal delivery or medical assistance — but the place you live doesn't provide these things!

This doesn't necessarily mean that you'll still be living in the same place you are now. You could still be living independently but decide that a downsized move might be right for you. A smaller place, for example, might be more attractive. Or, you might want a place that has closer access to a variety of seniors supports in Calgary: whether that's something like the Unison Kerby Centre, your doctor's office, or just a convenient grocery store or nearby pharmacy.

Other factors might come into your decision making too: does this place have street access or are there multiple sets of stairs?

Is it wheelchair or mobility-aid accessible? Even if you don't necessarily need these things now, you might in the future: so, it's always something to consider!

Supportive housing is one of the largest and more popular types of housing for seniors and it goes by a lot of different names: supportive housing, retirement homes, assisted living: but they all generally mean the same thing.

The uniting feature is that various supports are available for those living there. These can range depending on the place. Anywhere from meals, help with bathing and hygiene, to on-call medical staff.

These facilities also range in how they are owned. Some are operated by for-profit companies, while others are run by non-profits, like charities or religious organizations.

There are also government-run assisted living facilities! And there are also governmental supports in some provinces and territories to make this type of housing more accessible for seniors with low-income.

If you're curious about what's available in terms of assistance from our own government, make an appointment with our Seniors Supports department. They are incredibly helpful and knowledgeable when it

comes to all things related to housing!

For those that need a higher level of care, there are long term care facilities, also known as nursing homes.

Seniors who live here might need ongoing care for a few reasons: whether it be chronic illness, physical disability or conditions like Alzheimer's.

These might require a doctor or health care provider's assessment in order to attend. While no one plans to have a long-term physical health problem, it's always something to keep in mind: it can happen to anyone.

Regardless of what you choose and what needs you

have, there are going to be a variety of factors that come into play: the number one of which is cost.

If you're aiming at living at a seniors' residence, you should check what services are included in the cost of rent, plus the cost of additional services that might be available.

It's also smart to check if there are limits or rules on annual rent increases: with a volatile rental market, this could be the most important question you ask!

It's better to plan ahead, and with Unison, for Generations 50+, we have all the information and support seniors need to make informed choices.



Live a life filled with *Verve*

Tour one of our wonderful residences and see what inspired senior living looks like. We offer flexible service and exceptional amenities. Make sure to ask about our trial stays and move-in incentives.

OUR PROPERTIES INCLUDE*:

- Independent, assisted and personalized care lifestyles
- Spacious balcony suites
- 24 Hour healthcare staff
- Life enrichment activities calendar covering 8 dimensions of wellbeing
- Red seal chef inspired menus with special diet options, served in our elegant dining room or comfortable lounges
- All the comforts of home plus so much more

Book a Tour and Stay for Lunch!



(403) 286-4414

11479 Valley Ridge Dr. NW,
Calgary, AB



TRINITY LODGE
RETIREMENT RESIDENCE

(403) 253-7576

1111 Glenmore Trail SW,
Calgary, AB



(403) 258-1849

11800 Lake Fraser Dr. SE,
Calgary, AB

*Please note amenities can vary by property

To learn more about the Verve difference and find a residence near you, visit verveseniorliving.com

INSPIRED SENIOR LIVING WITH 

The Ranunculus is back in vogue!

Deborah Maier
Calgary Horticultural Society

Like fashion, plants come in and go out of style. A plant that has come back in vogue, thanks in part due to the popularity of cut flower gardening and flower farming on social media, is ranunculus, also known as Persian buttercups. And why not?

It has a rose-like flower but a stem without thorns. It comes in an assortment of colours: white, orange, yellow, pink, and red.

It was the look of the flower (yes, as seen on social media) that piqued my interest. Most of the flowers in my garden are simple, open, pollinator friendly shapes.

Ranunculus has a multi-petalled, full flower head. Another characteristic that made it attractive was it is cool weather tolerant and can be potted up outside in May (protect from frost). With this early start, it also blooms early in the season. Most of my garden flowers tend to be late season bloomers.

Then there was the corm. The plant is sold in early spring as “bulbs”. Often in boxes of ten. The corm is a

shrivelled bunch of tentacles that remind me of octopus.

Before planting, they are to be rehydrated by soaking for six hours. Do they really plump up when soaked? Yes! After soaking they look a bit like miniature dahlia tubers, taking about the same amount of space as a quarter.

To start ranunculus corms indoors under lights, pre-moisten the potting mix. Add just enough water so that the mix will stick together when squeezed but no water drips out. Fill a three-inch pot half full and place one corm in the pot with the tentacles down and the central nub facing up.

Fill the pot with the potting mix. Keep the pots in a cool place. I grew mine in the unfinished area of my basement that stays about 15 °C. Do not add any water until sprouts appear. The hydrated corm has enough moisture to get the plant started and too much moisture will cause rot. Sprouts will emerge in about two weeks. Once the greenery has grown to about 10 cm tall, in about another four to six weeks, it is time to harden off the plants by bringing the potted plants to a sheltered spot outside. Cover the plants with a light

garden cloth and leave them outside to acclimate.

If you are concerned about their hardiness, then bring them in at night for several days, before leaving them outdoors. After a week, plant them where you want them to grow. Space the plants about 20 cm apart. Choose a sunny location. They need lots of sunlight to bloom. Keep in mind that the spot you thought would be sunny enough in May may become a partial shade area as trees leaf out.

I find they do well when planted together in their own deck container. After their season they should be lifted. The exciting thing about corms is they multiply. I discovered that I had twice as many corms than I had planted.

You don't have to do anything special with them to save them for next year. I just let the soil dry, cut off the dry tops, shake off the excess soil, and tossed them into an empty pot on a shelf in the cool, dark unfinished area of the basement.

There they sit until I am ready to start them again at the beginning of April. It's almost time to start them, so why not try to grow a pot of

ranunculus?

Want to learn about gardening trends? Join the Society in person at

The Gardeners' Market on Saturday, April 27! Visit www.calhort.org for more information.



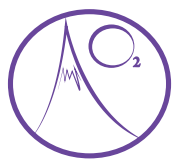
May 8th
10am-3pm

FREE Estate Planning Workshop

Get ready to dive into a day jam-packed with presentations all about estate planning. Join us for this all-day workshop where you'll uncover the secrets and strategies behind it all. We'll have a delicious light lunch waiting for you too! Space is limited, so RSVP to secure your spot.

-  10 am - 3 pm
-  Wednesday, May 8
-  Unison at Kerby Centre
Kinsmen Lecture Room

RSVP to Lori at Unison at Kerby Centre
loriw@unisonalberta.com or (403) 705-3179



PEAK OXYGEN

NEW SERVICE!

Peak Oxygen is pleased to add **Bi-Level Positive Airway Pressure (BPAP) therapy** to our services! Eligible BPAP therapy patients can receive complete funding through Alberta Blue Cross, and the Alberta Aids to Daily Living Program

DITCH THE TANKS!

FUNDED BY THE ALBERTA GOVERNMENT



587-747-7699



WWW.PEAKOXYGEN.CA

Donor Impact: your difference in action

When we talk about Unison, for Generations 50+, we talk about the way we support seniors; we talk about how we help folks find affordable housing for seniors in Calgary, or help fight seniors isolation, or any number of the ways we are a seniors community.

But today, let's talk about two people.

First, let's talk about Wally.

Charles Wallace Drew — who preferred to go by Wally — was born May 11, 1926. He lived a storied life.

Wally served in the U.S. army from 1944 to 1946. He worked as a photo-geologist at Sproule Engineering here in Calgary until

he retired in 1991.

By all accounts, Wally loved hiking and being outdoors. In one of the few photos we have of Wally, he's walking towards the camera — hiking backpack and sunhat on, walking stick at his side — with a literal bear in the distance trailing not too far in the background behind him.

And by all knowledge we have of Wally, he was very generous, especially with his time. He worked as a "Grandfather Reader" for kids at both Hillhurst and Sunnyside Schools.

When Wally passed away, he left a legacy gift to the Centre. A gift of \$3.1 million — the largest to date that

we've received in this manner.

The legacy gifts we receive go directly to supporting our services — services like our Thrive Free Food Markets. This is where we talk about Bob.

Bob* is a retired senior, living off his pension. He has a fixed income and his rent has increased dramatically in the past year.

That, combined with plenty of expensive prescriptions for a couple chronic health issues, and Bob has had to make some tough choices.

Rent, prescriptions, grocery costs and more: what does he choose, when there's only enough to pay for a couple?

There's been times when Bob has either gone without or reduced his medications so he can keep food on the table.

He felt awful and nearly had to be hospitalized after doing that. It was then where he found about our Thrive Food Security Program.

Now, twice a week, Bob lines up at the Unison Kerby Centre. He goes home with staples: milk, eggs, bread — along with a few other items. Sometimes it's sandwiches, other times it's frozen meat. He knows how to make it last.

Now, Bob isn't facing such hard decisions anymore. And it's, in part, because

of what Unison, for Generations 50+, aims to do: helping make life easier for our senior community.

But it's also because of Wally.

because when Wally passed away, he left a legacy gift to the Centre — the largest to date that we've received in this manner.

The legacy gifts we receive go directly to supporting our services — services like our Thrive Food Security program — which help folks like Bob.

You can talk to your financial advisor, lawyer or finance professional about the details and benefits — including tax benefits — of leaving behind a legacy gift; ensuring that the thread of your legacy will persist long after your passing.

Your memory will be one of helping others, and you won't be soon forgotten: especially not by folks like Bob, or any of the hundreds upon hundreds of people like him that we serve — every single day.

**To protect people's privacy and anonymity, Bob is an amalgamation of true, and common stories we hear from folks at our Thrive Free Food Markets, and does not represent any one individual.*



SENIORS' EXPO 2024
EXPLORE • GROW • CONNECT

Saturday, April 27th, 2024 | 9am-3pm
UnisonAlberta.com/Seniors-Expo



Join us for an inside scoop on all things generations 50+

- Exhibitor Booths
- Educational Sessions
- Giveaway Bags
- Music
- FREE Admission and Parking

Unison at Kerby Centre
1133-7 Avenue S.W.
Calgary, Alberta

Presenting Sponsor



In partnership with:



Support Unison at Kerby Centre and provide a hand up for seniors!

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 _____ CVV _____

Signature _____

Planned Giving - a way to make a lasting 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 _____ Province _____

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



Active Aging

Calgary In-Person Activities

Welcome to the Calgary Active Aging Spotlight section. For a full listing of all our activities visit our Active Aging website – KerbyCentre23.WildApricot.org or our main website UnisonAlberta.com

In-Person Kerby Centre Weekly Drop-In

MONDAY

- Badminton & Ping Pong - 10am Gym
- Mahjong - 10:30am Rm 312
- Live Well Be Well Conversations - 11am Rm 317
- Pickle Ball - 2:30pm Gym

TUESDAY

- FREE Food Market - 11 am to noon in the Kerby Gym
- Pickleball - 2:30pm Gym

WEDNESDAY

- General Craft Group/Knitting for a Cause – 9:00am Rm 311.
- Men's Shed - 11am Rm 317
- Weekly Dance - 1pm Cafe
- Cribbage - 1pm Rm 312

THURSDAY

- Artist Group - 10am The Learning Lab (Art Studio)
- Kerby Centre Tours - 10:30am meet in the Café
- Pickle Ball - 2:30pm Gym

FRIDAY

- Spanish Conversation - 10am Rm311
- FREE Food Market - 11 am to noon in the Kerby Gym
- *Tech Help - 11am (must register)
- Badminton & Ping Pong - 1:30pm Gym
- English as a Second Language - 1:30pm Rm 311

ACTIVE AGING SPOTLIGHT

Origami Workshop

Monday, March 18th | 10am - 11am
@Kerby | Member/Super-Member: \$10
Non Member: \$40

Are you looking for a delightful and engaging activity that stimulates your creativity and brings a sense of joy? Join our Origami Workshop, specially crafted for seniors to enjoy the art of paper folding in a relaxed and supportive environment.

*Registration Required



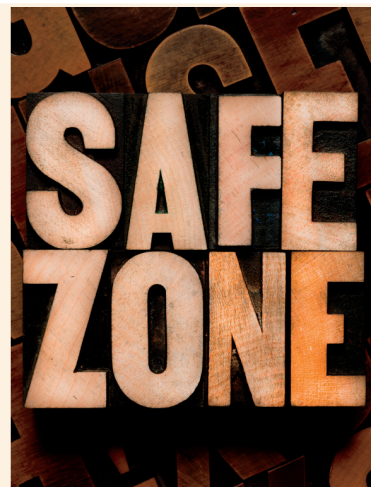
ACTIVE AGING SPOTLIGHT

Safety First! "Developing Skills for Personal Protection"

Tuesday, March 19th | 10am - 12pm
@Kerby | Member/Super-Member: \$30
Non-Member: \$60

Learn to prioritize safety with our 'Safety First' workshop. Develop the essential skills for proactive action and gain the confidence to recognize and respond to potential threats effectively. Join us to secure a safer tomorrow!

*Registration Required



ACTIVE AGING SPOTLIGHT

Healthy Eating Workshop

Thursday, March 21st | 1pm - 2:30pm
@Kerby | Member / Non-Member: \$25

Don't miss the chance to enhance your culinary skills and nourish your body from the inside out. Our expert instructors will guide you through each recipe, providing tips for incorporating these nutritious delights into your daily routine!

*Registration Required



Unison's Active Aging is now offering classes at Wild Rose Church (1317 1 St NW, Calgary, AB T2M 2S5)

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.



UNISON TRAVEL SPOTLIGHT

iFLY Indoor Skydiving

Friday, March 15th | 1pm - 3pm
Cut-off date: Friday, March 8th
IFly Indoor Skydiving - 811 - 64 Ave NE
Member/Super-Member: \$70 | Non-Member: \$100

Come and join us for an exciting afternoon at iFly! Only 12 spots available! "When you come to iFLY get ready to be blown away – literally. It's thrilling. It's amazing. Experience the feeling of freefall as you float on a smooth cushion of air. There's no parachute, no jumping, and nothing attaching you to planet Earth. It's just you FLYING in the air. Super fun, super safe and super cool!" (IFlyworld.ca) We will meet you there!

*For more information, please contact Unison Travel Desk at 403-705-3237



Active Aging

Calgary In-Person Activities

Classes and Activities Spotlight



Good Friday Closure Alert

Friday, March 29th, 2024

All Unison locations will re-open on Monday, April 1st, 2024



Weekly Wednesday Dance

Join us and our volunteer house band, The Kerby Sensations every Wednesday afternoon from 12:45pm - 3pm for a little groovin' and good tunes!



SHOPPING SPOTLIGHT

Wise Owl Boutique

Half Price Sale on red tag items

March 25th - 29th
10am - 3pm



WELLNESS SPOTLIGHT

Compassionate Friends Workshop

Wednesdays | March 6th, 13th, 20th | 1pm-2:30pm
@Kerby | Member/Super-Member: \$20
Non-Members: \$50

Grievers need not walk alone. Are you a family member, friend, or acquaintance to someone that is grieving, and you wonder how you can help? Join the Compassionate Friends 3 Weeks Workshop to learn how to support loved ones who are grieving.

Email Lolaf@UnisonAlberta.com or call (403) 234-6566 to register now



WELLNESS SPOTLIGHT

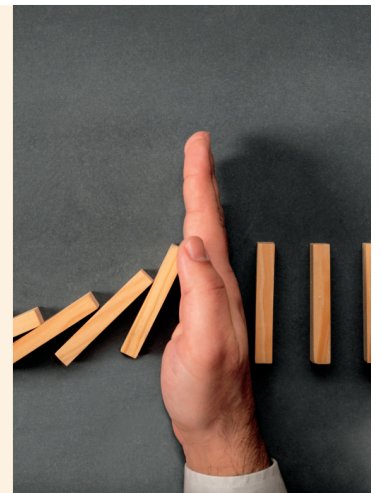
Creating Boundaries Workshop

Mondays | March 18th and 25th | 1pm-3:00pm
@Kerby | FREE

Join us for a 2-week Workshop about setting and maintaining healthy boundaries in relationships with friends and co-workers.

Brought to you by the Unison Wellness Center and Unison Elder Abuse Shelter

Email Lolaf@UnisonAlberta.com or call (403) 234-6566 to register now



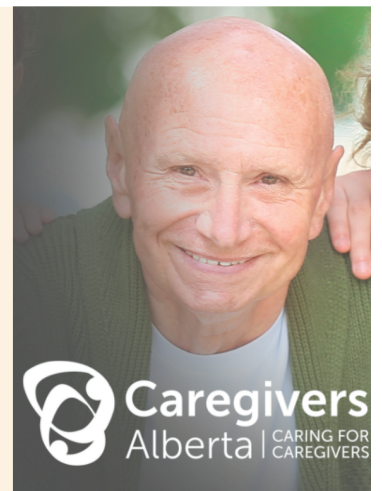
WELLNESS SPOTLIGHT

Caregivers Peer Support Group

Every last Wednesday of the month | 1pm-2pm | @Kerby | FREE

Are you a Caregiver to a loved one? Unison's Wellness Centre and Caregivers Alberta in collaboration are here to empower caregivers and help their well-being by providing a supportive group where you can connect with other caregivers.

Email Lolaf@UnisonAlberta.com or call (403) 234-6566 to register now



FREE Food Markets Non-Kerby Locations



Parkdale Nifty Fifty Association (NW)
Tuesday, March 12th | 11am - 12pm

CARYA Village Commons (SE)
Wednesday, March 13th | 1pm - 3pm

Bow Cliff Seniors 50 + (SW)
Thursday, March 21st | 11am - 12pm

Highland Park Community Association (NW)
Wednesday, March 27th | 1:30pm - 3pm

Right men on the job: reflections

Story by Jaroslav Maria

To be honest, I wasn't sure if the word tinkerer was a proper English term or just a slang.

Well, it is a proper word and the dictionary offers the following definition: "A tinkerer is a person who regularly or occasionally engages in an activity as a pastime rather than as a profession".

I met my first tinkerer at an early age. He was my dad, an inquisitive, intelligent, patient and resourceful man.

When I was seven years old he was released from a six month stint in the communist prison for aiding his friends to flee the country. Others would be crushed, but dad came back full of newly acquired skills and stories about the underworld. He had learned that a very good modelling substance could be obtained by spitting into and kneading the crumb of rye bread. It could be colored by adding soot scooped out from the stove flue they had in the cell to make the chess pieces black.

It was very sticky, but would dry rock hard and could be used for fixing things, like the rims of his glasses.

But all of that experience did not make him skilled enough to be a good tinkerer. Over time I realized that as a lawyer he did not have much of a chance. Handyman usually come from the breed of craftsmen, and the best are those originally trained as cabinetmakers, painters, mechanics or toolmakers.

Still, father built for us kids a very good marionette theatre, painted the sets and made the props, even wrote plays. He was playful, so my mother despaired that she did not have three but four children.

Together we would occasionally set up our

model train set that took up the whole living room of the city apartment we lived in.

Tracks wound between armchairs, under sofas and tables or through tunnels made of crumpled area rugs. Other members of the household had to move around as if they were playing hopscotch.

The French-made locomotive kept breaking down. It was not easily repaired because we did not have proper tools and spare parts were not available either, especially if they had to be imported. The communist government did not care to support people with hobbies such as modeling, painting and other artistic pursuits, probably because they were usually practiced by the bourgeoisie rather than by proletariat.

Since then the French have not had a good reputation as mechanics in my sub conscience, a sentiment reinforced many years later when we rented the Renault Twingo car on vacation in Europe.

In my youth all sorts of things needed fixing, not just toys. In our flat on the fourth floor of the apartment building we naturally had no room for a workbench in the corner somewhere, let alone a workshop, and even less a cabinet for storing the simplest of tools such as a hammer, pliers and a couple of screwdrivers, or a shoebox with nails and screws, which were recycled "one-of-the-kinds"; and assorted junk of unknown origin and nationality left over from previous jobs.

Work was done in the kitchen, much to the displeasure of the women who wanted to cook there.

Dad was stubborn and despite all the adversity never gave up. As a child, I loved to watch and assist him.

Although we often failed, tinkering was a big part of our "play". In the process I was learning to analyze, overcome obstacles, skills and most importantly work ethics.

It would be a mistake to think that a good tinkerer, as opposed to an occasional one knows at a glance what needs to be done and gets right on it. In most cases, the first thing to be done is to take the said thing apart peel by peel until one figures out where the problem is, usually a missing or broken part.

This process is not that difficult, even as a kid I was able to disassemble a lot of things, although sometimes I just broke them. Figuring out what to do next is harder.

The hardest part is putting it back together. I remember that my dad often struggled. He'd hum under his breath, presumably for encouragement, that "when they're making this sort of thing it can't be taking as long as it's taking us! That's why there has to be a better sequence, or special tool, skill, etc., etc."

When an amateur tinkerer finally admits to himself that he's stumped, he carefully puts the whole thing into a bag or a box, collects all the parts not yet installed or seemingly redundant, and takes it to the better tinkerer or repair shop.

Time passed. I grew from a child into a young man, and my energies transferred to practical things. I got married, had a family, built a career and looked forward to my annual vacations.

In the enlightened country we live in now, there are plenty of services that have pushed the necessity of doing everything yourself on the back burner.

Yet for the satisfac-

tion of being able to make or repair things with one's own hands, tinkering survives. Most people here live in single-family homes and do not need to tinker on kitchen tables; they can use their basements and garages when they want to work on vehicles or even restore antique cars.

I confess that I have not become a better tinkerer than my dad was, or when I was as a kid. I also don't have cabinetmakers', painters', mechanics' or toolmakers' genes.

That's why I'm glad to have a friend who is a tinkerer extraordinaire. I never miss an opportunity to watch him. What hasn't changed for tinkerers since my dad's time is the methodology of work. Even an excellent handyman is subject to the natural laws of tinkering - disassemble, assess, repair or replace and put back together. The difference is that a good one just does it better!

I won't describe here all his victories over broken things, but just for the sake of an illustration, I will mention that when we had a biblical flood in our kitchen even I recognized that the culprit was our dishwasher. My expertise ended there and my friend got to work.

First he took it apart and on that occasion I saw for the first time what a complicated machine it was. From its deepest bowels he fished out a tiny rubber gasket that he declared defective. Frankly, I didn't believe him. Not only it looked fine to me, the idea that such a tiny rubber ring could cause a biblical flood seemed preposterous.

However, he was right. The rest was automatic. Afterwards dozens of parts had to be put back together. That's where the true handyman really ex-

celled. I was fascinated by his skill and the apparent ease with which he worked.

I recognize that the world is full of better writers than me, so I will take the liberty of plagiarizing a few sentences from an essay "The right men on the job" originally published ninety-seven years ago:

"..... open your eyes to see a man in his proper place: how nicely he attends to his work, how he takes his tools and implements in his hands, how he listens to everything, how he controls his cause.

"Control" is the right word; for it signifies what a sovereign master a man is who can do something, and that his work is an act of complete, almost divine control. His movements are lighter and more beautiful than those of other men.

Turn your attention away from your task for just a moment to see what these people are like, whether they build their work with knowledge and precision, whether they work with the beautiful and light movements of men who are right for the job.

And if you find such, you will not waste your time, staring at them with wonder and appreciation. The workman is worthy of his wages, but the master is worthy of something more: he sets a standard."

Now that we know the rules governing tinkering; if one night the stars go out and the sky turns completely dark, do not despair. It is my friend Ivan tackling the problem of black holes, taking the universe apart to analyze it, then probably adding and rearranging a few galaxies or so, and putting it all back together again.

It will not take him long, just a minute or two!

Masters of the air

Story by Danny Mark

Wow!

Just watched the first episode of the new Spielberg mini-series following his previous “Band of Brothers” and “Pacific” completing the homage to all of the major US military services.

I have often been accused of possessing the most “useless” information in my personal repertoire from youth.

Now I get to show off a bit that the time spent at the Yorkton Library reading WW2 history, while my friends were buried in “girly” magazines, was not completely wasted. This new drama takes you onboard the B17 Flying Fortress from the perspective of a crew member on a bombing mission over Germany.

Aside from meeting the lead characters of the series they make reference to a historical figure in one Colonel Curtis Lemay. He is the principal architect of “Strategic” bombing whereby the Allies would reduce Germany’s ability to wage war by destroying their war production.

The Americans would bomb the German industrial heartland by day while the Brits would do it by night. Lemay would eventually be promoted to General as the head of the US Army Air Force Strategic Air Command. He would be at the helm till 1957 overseeing such significant historical milestones as D-Day, Invasion of Iwo Jima, atomic bombs over Japan, and the emergence of the nuclear deterrence known as the “nuclear triad” during the Cold War. The latter are the ballistic missile submarines, land based ICBM’s, and finally 24 hour operations of nuclear armed bombers of the USAF.

The principal American heavy bomber featured is the venerable Boeing B17 Flying Fortress with its crew of 10 airmen. Bristling with 50 cal. machine guns the most notable being the tail gunner and the phobia-inducing ball turret. Blessed with tremendous range the B17 could easily make the round trip to heart of Germany and back to

England.

However, German 88mm anti-aircraft guns, the Me 109, the FW 190, and near the end of the war the Me 262 jet fighter had something to say about the defence of Germany. The other notable aircraft that was a part of the American effort that being the beloved B24 Liberator that made history as the most produced plane (over 18,500 units) in the war.

Night bombing was conducted by the Brit’s Lancaster and Halifax heavy bombers essentially the same airframe with one having a radial engine.

Strategic bombing started early 1943 and as the war progressed the German air defences stiffened. Losses began to mount quite significantly to a point where 1000 bombers were sent over Schweinfurt’s ball bearing factories to lose over 60% casualties.

Desperate for fighter escorts, the existing inventory of frontline fighters at the time were the P47 Thunderbolt and the P38 Lightning both very capable as fighters.

However, as escorts, they were only able to accompany the bombers to the middle of France before heading home giving the waiting Luftwaffe free access once again.

Thanks to a Rolls Royce engineer in late 1943 who suggested that they replace the American Allison engine with their

Merlin into the North American Aviation’s P51 Mustang turning it into the legend as we know it today.

The RR Merlin did two things for this airframe. First the P51 became a high altitude dog fighter. Second it extended the Mustang’s operational range giving Lemay the escort fighter that he longed for his air crews. The math was simple, he had 10,000 airmen exposed on a 1000 plane mission. The existing attrition rate was not sustainable with too many heart-broken moms back home. With Mustang escorts, the bomber survival rate reached in excess of 90%.

Initially the Mustangs were flown by “Ace” obsessed pilots who wanted their 5 enemy kills to be recognized as an ace. They

often deserted the bomber formations to chase glory decreasing their effectiveness as escorts.

Then came the famous Tuskegee Airmen of red tail fame. They had the skills and discipline to do their job properly to the extent that bomber crews specifically requested them as escorts despite being “coloured” pilots. Bomber crews endearingly came to call their escorts as “little friends”. “Achtung, achtung Mustang!” became the panicked cry of Luftwaffe pilots who dreaded the confrontation. It is said that Hermann Goerring, Vice Fuhrer of the Reich, once he saw Mustangs escorts over Berlin he knew the gig was up.

All the above fighters were part of the “Tactical Air Command” command-

ed by Jimmy Doolittle of the Tokyo Raid fame. Early 1945 with the Luftwaffe all but eliminated he instructed his P51 escorts to strafe enemy targets of opportunity on the return trip.

These included trains, truck convoys, telecommunications infrastructure, and airfields. Needless to say Hitler was devastated as he sent young teens to pilot suicide missions at the end.

If you are a military aviation buff like me and your partner loves soap operas then watch this series. It will not disappoint. I have included pictures of all the Allied airframes mentioned.

Your job is to research which plane is which. Hope you enjoy.

Thanks for indulging me.

Volunteers Needed!

Food Basket Delivery & Friendly Visit Volunteer

- Assist with picking up pre-made Food Baskets from Unison at Kerby Centre and delivering to homebound seniors in the community
- Visit with seniors in their home, providing connection, community and increased access to resources as needed
- Multiple positions available for regular weekly food basket delivery and friendly visits
- Note: Friendly Visits occur when volunteers deliver food baskets to clients for approximately 30 – 60 minutes
- Orientation and training will be provided

For more volunteer opportunities, visit UnisonAlberta.com/Thrive-Volunteer-Opportunities



Connect with Nicolas to start volunteering now!
403-234-6570 | NicolasV@UnisonAlberta.com



Annual General Meeting (AGM)

Notice of Kerby Assembly 2024 Annual General Meeting

Join us in-person or online on
Wednesday, April 24th from 10am – 11am

Agenda

1. Land Acknowledgement
2. Chair’s Welcome
3. Call to Order and Declaration of Quorum
4. Approval of the Agenda
5. Chair’s Address
6. President & CEO’s Address
7. Approval of Minutes of the 2023 AGM
8. Approval of the Annual Report 2023
9. Highlights & Acceptance of the Financial Report Year ending 2023
10. Appointment of Auditors, InFocus LLP, for 2024
11. Appointment of new board directors and re-appointment of existing Board members
12. Proposed Revisions to the Kerby Assembly Bylaws
13. Questions from members / any other business
14. Adjournment to be followed by light refreshments and an opportunity to meet Board Members



Details to join us in-person

- RSVP to GeneralOffice@UnisonAlberta.com by April 12th
- Unison at Kerby Centre (1133 - 7th Avenue SW, Calgary)

Details to join us online

- Register through KerbyCentre23.WildApricot.org/Event-5608496 or scan the QR on the left

Medicine Hat

Our community needs your help

Cori Fischer
Veiner Centre
Director

Did you know that each month over 2,500 meals are delivered to seniors in Medicine Hat by dedicated Meals on Wheels volunteers?

But Meals on Wheels is so much more than just delivering healthy, affordable food. It is about delivering hope, connection and independence to the seniors in our community, while preventing potential physical and emotional difficulties due to inadequate nutrition, loneliness, and isolation.

We currently have over 200 clients in Medicine Hat who are receiving meals regularly.

We provide Meals on Wheels to those who are unable to prepare or obtain a meal for themselves due to illness, recent hospitalizations, diminished mobility, difficulty with shopping, prepping, or cooking, age, or inadequate facilities. This includes individuals who are homebound or are without a caregiver nearby to assist with meal preparation.

Meals on

Wheels is based on need, not income. March for Meals is a month-long initiative dedicated to supporting our Meals on Wheels programs.

Although Meals on Wheels is partially funded by our local FCSS, we still require additional funding to ensure we can keep the meals affordable for all seniors. We also offer further subsidies for some of our low-income seniors. Did you know that a \$500 donation will subsidize meals for one year for one senior? That's an incredible gift.

By supporting Meals on Wheels with a donation this March, you are not only providing nutritious meals but also addressing the social and emotional well-being of senior Hatters. We provide informal monitoring for our older adults and peace of mind for their family members who take comfort in knowing their loved one will have a daily check for their social well-being.

This March, Unison at Veiner Centre is proud to lead the charge in spreading awareness and raising crucial funds for our Meals

on Wheels program. We invite you to join us in making a tangible difference in the lives of real people right here in our community.

To learn more about March Meals, visit our website at UnisonAlberta.com or visit us down at the Veiner Centre. And watch our social media to see some of our local champions helping and delivering meals in March.

Together, we can nourish bodies, empower lives, and build a stronger, healthier community.

At Unison: life is better, together.



Make a change, one meal at a time!

Join Unison at Veiner Centre for our 2nd Annual March for Meals!

“Without you guys (Meals on Wheels) I would have starved. Do you know how long it's been since I've had food like that? I was living off of TV dinners”

- MOW client



Make a donation today
UnisonAlberta.com/MedHat-Donate
403-525-8901

Visit UnisonAlberta.com/March-For-Meals or email JoleneM@UnisonAlberta.com to learn more about March for Meals!

Bottle Drive

Collection Dates: Feb 1st – March 31st

Drop-off your recyclables to support homebound seniors in Medicine Hat!

Drop-off Locations

Shamrock Bottle Depot

(172 Altawana Dr NE Medicine Hat, AB)

Veiner Centre

(225 Woodman Ave SE Medicine Hat, AB)

MOW & MOW

garitas jitos

Participating Restaurants

The Keg

(2550 Box Springs Blvd NW, Medicine Hat, AB)

Moxies

(3090 Dunmore Rd Se, Medicine Hat, AB)

Medicine Hat Brewing Company

(1366 Brier Park Dr NW, Medicine Hat, AB)

Purchase a margarita or mojito from one the participating businesses and they will donate \$1 from every drink sold to our Meals on Wheels program!

March for Meals with Veiner

February has passed and the groundhog did not see his shadow. And if you believe the folklore and superstitions, that means it's going to be an early spring!

March is upon us and Spring is just around the corner.

And what a March we have planned at the Veiner Centre. It is time for the

annual March for Meals campaign. We are excited to celebrate our Meals on Wheels program, volunteers and clients.

Watch for some guest volunteers in the Centre this month who will be helping us deliver Meals on Wheels.

And if you want to celebrate with us and support

this amazing program, buy a MOWgarita or MOWjito here at the Veiner Bistro or go to one of our partners and buy one there.

The Keg, Moxie's and Medicine Hat Brew Co are all offering these drinks and \$1 from each purchase will be given back to Meals on Wheels.

And we will also be em-

bracing the luck of the Irish in March. On Wednesday, March 6.

We will be serving Irish Stew, Corned Beef and Cabbage, Roasted Parsnips and Irish Flag Salad for \$15.00.

Come and dance an Irish jig with us and embrace your Irish side.

-Cori Fischer



The Canadian Dental Care Plan FAQ

The federal government has begun to roll-out the Canadian Dental Care Plan (CDCP), which will cover some of the cost of most basic oral health care services for uninsured Canadians.

Once fully implemented, the plan will offer dental coverage for up to nine million people in Canada. It's targeted specifically towards Canadians with an annual family income under \$90,000 who do not have access to dental insurance.

The application process is opening in phases, starting with seniors.

How to apply

Individuals who may be eligible have begun receiving letters from the federal government, inviting them to apply for the plan.

Keep an eye out for one of these letters if you: will be 70 years old as of March 2024; have a family income of less than \$90,000; and have filed your 2022 tax return.

The letter includes instructions on how to confirm your eligibility and apply by telephone.

Only seniors who receive a letter will be able to apply before May 2024. Here's when seniors can expect to receive their letter:

December 2023: ages 87 and above

January 2024: ages 77 to 86

February 2024: ages 72 to 76

March 2024: ages 70 to 71

As of May 2024,

applications shift from telephone only to an online portal and will open for eligible seniors 65 and older. More information on this portal will be available closer to its launch date.

Canadians with a valid Disability Tax Credit certificate and children under 18 will be able to apply online starting in June 2024.

All other eligible residents will be able to apply in 2025.

After you have applied

If your application is successful, starting in March, you will be sent a welcome package by Sun Life, the administrator managing the plan on behalf of the government. The package will include a member card and a start date for your coverage.

Seniors will be able to start seeing an oral health provider as early as May 2024 but start dates for coverage will vary based on when you can apply, when the application is received and when your enrolment is completed.

What's covered

The plan will help cover most basic dental services, such as check-ups, x-rays, teeth cleaning, fillings, dentures, root canals and some oral surgeries.

The CDCP will reimburse a percentage of the cost at the plan's established fees. These depend on the members' income level, and some people may have to pay the rest of the expense amount out of pocket. For example:

if you have a family income under \$70,000, you can have 100 per cent of eligible costs covered;

if your family income is between \$70,000 and \$79,999, 60 per cent of eligible costs can be covered; and

with a family income between \$80,000 and \$89,999, 40 per cent of eligible costs can be covered.

You may have to pay fees in addition to the potential co-payment if your oral health provider charges more than the CDCP fees

you agree to receive care that the plan doesn't cover

Before receiving

oral health care, you should always ask your oral health provider about any costs that won't be covered by the plan. Find more information at canada.ca/dental.

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

Get connected & feel confident online.

Learn to keep yourself safe and avoid cyber attacks.

START THE FREE DIGITAL LITERACY PROGRAM
 (888) 839-9239
alberta.ca/DigitalLiteracy

Funded in part by the Government of Canada's Skills for Success Program



Medicine Hat Veiner Activities

What's Happening in March

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

Mondays

Quilting
Craft Room | 9am

Tech Support
Boardroom | 9am

Board Games
South MP | 9:30am

Men's Shed
Boardroom | 11am

Canasta
South MP | 12:30pm

Euchre
North MP | 1pm

Shuffleboard
Games Room | 1pm

Tuesdays

Strathcona Arts Studio
Craft Room | 9am

Chess
North MP | 9am

Duplicate Bridge
North MP | 12:45pm

Crib
South MP | 1pm & 6:30pm

Bridge
North MP | 6pm

Board Games
Dining Room | 6:30pm

Wednesdays

Mahjong
South MP | 9am

Bocce Ball
North MP | 9:30am

Canasta Lessons
Dining Room | 10am

Veiner Centre Choir
Craft Room | 10am

Duplicate Bridge
South MP | 12:30pm

Scrabble
North MP | 1pm

Pinochle
Dining Room | 1pm

Bridge Lessons
South MP | 3:30pm

Thursdays

Strathcona Arts Studio
Craft Room | 9am

Jam Session
South MP | 9:30am

Canasta
South MP | 12:30pm

Euchre
North MP | 1pm

Shuffleboard
Games Room | 1pm

BINGO
Boardroom | 2pm

Duplicate Bridge
North MP | 6pm

Norwegian Whist
South MP | 6:30pm

Fridays

Quilting
Craft Room | 9am

Mahjong
South MP | 9am

Hearts
North MP | 9:15am

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!

March 5

Ask a Financial Advisor–Craig Elder, RBC Dominion Securities
10am – 12pm | Registration Required | Boardroom

March 5

Book Review Crew
1pm – 2pm | Dining Room

March 5

Card Makers
1pm – 4pm | Registration Required | bring your own supplies

March 8 – 10

Scrapbooking Fanatics
Starting at 4:30pm on the 8th | Registration Required

March 12

Alzheimer Society Care Partner Support Group
1:30pm – 3pm | Craft Room | Register with Kristel
(403) 528-2700

March 14

Counselling Services with Ben Feere
9am–12pm | Registration Required

March 19

First Link Connections
1pm – 3pm | Boardroom | Register by calling 403-528-2700

March 20

Parkinson Association Support Group
12:00pm – 2:00pm | Boardroom | Register with Brienne
at 403-317-7710

March 22

Book Club
10am – 11am | Dining Room

Wellness Wednesdays

March 6 | Movie Matinee with popcorn
"Chocolat" | South MP | 2pm – 4pm

March 13 | BrokerLink: Personal Insurance 101 | Boardroom | 2pm – 4pm | Registration Required

March 13 | Pet Therapy with Kenzy
Games Room | Craft Room | 10:30am

March 27 | Life Long Learning Presents:
"Self Esteem" | Boardroom
10am – 12pm | Registration Required

Please note the Veiner & Strathcona Centre will be closed March 29th for Good Friday

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

Active Aging Spotlight

Glammy Grammy Models

March 5– March 26
3pm – 4pm | Craft Room | Registration Required

Senior Safety Series: Protect Your Riches from Glitches or Hitches

March 21 | North MP Room
9:45am – 12pm | Everyone Welcomed

Medicine Hat Strathcona Activities

What's Happening in March

Hours of Operation: Monday to Friday 9am - 4pm | Saturday 9am - 1pm

Mondays	Tuesdays	Wednesdays	Thursdays	Fridays
High Beginner Line Dancing 9am Table Tennis 10am Chair Yoga & More 12pm Pickleball 1pm Chair Yoga & More 4pm Yang Short Form 7pm Yang Long Form 8pm	Fun & Fitness 9am & 10am Solid Gold Fitness 11:45am Beginner Pickleball 12:35pm Floor Curling 2pm Yang Short Form 7pm Chen Style Short Form 7:30pm Fan Form 8:15pm	Absolute Beginner Line Dancing 8:30 am Beginner Line Dancing 9am Table Tennis 10am Qigong & Chair Yoga 12pm Pickleball 1pm	Fun & Fitness 9am & 10am Beginner Pickleball 11am Silver Steppers 1pm Floor Curling 2pm Pickleball - 7pm	Pickleball 8:30am Table Tennis 10am Hatha Yoga 12pm Pickleball 1:05pm Pickleball - 6pm

Fitness Class Spotlight

All fitness classes require registration

High Beginner/Improver Line Dancing

January 3 - March 25 | Mondays | 9am-9:45am | FREE

Chair Yoga & More

February 26 - March 25 | Mondays
12pm - 12:45pm & 4pm - 4:45pm
Members: \$35 | Non-Member: \$50

Fun & Fitness

February 27 - May 2 | Tuesdays & Thursdays
9am - 9:55am & 10am - 10:55am
Members: \$100 | Non-Member: \$140

Solid Gold Fitness

February 20 - March 26 | Tuesdays
11:45am - 12:30pm
Members: \$42 | Non-Member: \$60

Absolute Beginner Line Dancing

January 8 - March 27 | Wednesdays |
8:30am - 9am | FREE

Beginner Line Dancing

January 8 - March 27 | Wednesdays
9am - 9:45am | FREE

Qigong & Chair Yoga

February 21 - March 27 | Wednesdays | 12pm - 1pm
Members: \$42 | Non-Member: \$60

Silver Steppers

February 22 - March 28 | Thursdays | 1pm - 2pm
Members: \$42 | Non-Member: \$60

Hatha Yoga

February 23 - March 22 | Fridays | 12pm - 1pm
Members: \$35 | Non-Member: \$50

Tai Chi Fitness Classes

Yang Short Form

Jan 15 - Mar 26 | Mondays & Tuesdays | 7pm - 8pm & 7pm - 7:30pm

Yang Long Form

Jan 15 - Mar 25 | Mondays | 8pm - 9pm

Chen Style Short Form

Jan 16 - Mar 26 | Tuesdays | 7:30pm - 8:15pm

Fan Form

Jan 16 - Mar 26 | Tuesdays | 8:15pm - 9pm

Weapons Form

Jan 17 - Mar 27 | Wednesdays | 7pm - 9pm
Must have completed Yang or Chen form before registering for this class. No exceptions

Avalon Fitness Centre Orientation

Take the First Step to a Healthier Lifestyle with Avalon's Monthly Fitness Centre Orientation!

Are you new to working out or trying out new equipment? Don't worry - Avalon has you covered!

Join her monthly fitness orientation on the first Thursday of each month at 4 PM. Drop in only.

New at Strathcona

Table Tennis - Single Play Only

Saturdays | 11am - 1pm

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

Planning your estate

Jenna Bever
DD West LLP

Have you ever made a Will? An Enduring Power of Attorney (EPA)? Perhaps a Personal Directive (PD)? If the answer is no, you're not alone. These three legal documents are the components that make up your Estate Plan. It is important to have an Estate Plan to ensure that your loved ones are taken care of and that the friends, family, and charitable organizations most important to you are considered.

These three Estate Planning documents (Will, EPA and PD) are all important and work together to ensure your interests are protected while alive and allow to you set out your wishes for your property and health care. Over the next three months I will be providing a short series on the Will, EPA and PD to provide valuable information to the community.

While most people have heard of a Will, not everyone is familiar with the EPA and PD. The biggest difference between these two documents and a Will is that an EPA and PD are intended to protect your interests (both financial

and health) while still alive, but where cognitive or mobility issues may limit our ability to best care for ourselves as in the instance of a degenerative illness or critical accident. The Will, on the other hand, is a testamentary document only applicable when we've passed.

A Last Will and Testament is a testamentary document. This means it is meant to set out how you would like your affairs handled after you've passed and by whom. It is arguably the most important tool in your arsenal to help protect your assets, preserve your wishes, and provide for your family, friends and loved ones.

In a Will you will appoint someone to look after the distribution of your assets and ensure your property goes where you want it to. This person is called the Executor. This person is ideally someone you trust, resides in the same city or province as you, and who is younger than you are.

In addition to naming the Executor the Will provides the Executor with certain instructions and certain powers and responsibilities when administering your estate. It is important to discuss these elements

with a lawyer to ensure you are clear on the process and to discuss all the options available to you.

There are certain steps that must be taken to ensure a Will is a formal Will pursuant to laws practiced in Alberta, or the province in which you reside. It is also important to discuss these formalities with a lawyer to ensure that your Will is effective and valid.

Your Estate is essentially everything you own. It is all your money, investments, bank accounts, cars, homes and possessions. Your estate could be anything from your vacation home in the Hamptons to your favourite teacup, and anything in between.

More than that your Estate is also a legal "person." This means your Executor can act on behalf of your Estate if there are any issues with the administration (ie: the distribution of assets and payment of debts). This is often essential when dealing with insurance companies and pension administrators to ensure that those funds are properly distributed to your intended beneficiaries.

What are the consequences of not having an up-to-date Will?

If you don't have a Will, you are now dependent on provincial legislation which sets out the distribution of your estate, which may be different from what you intended and what your preference would be. For example, you may have a friend who is very near and dear to your heart, no spouse, and no kids, if you pass, and only one distant cousin living in another province who you don't know well or at all. If you pass without a Will your Estate would pass entirely to that distant cousin and not your dear friend.

A common misconception I hear from clients is "I don't have much so what's the point in making a Will?" In addition to being the best way to ensure the people, charities and organizations that are important to you benefit from your Estate, a Will also provides important powers and responsibilities to the named

Executor that are often essential to dealing with insurance companies, banks and pension administrators. It can also help those closest to you avoid higher legal costs in administering your Estate.

Also, as discussed above, an Estate is a legal person and without a properly named Executor there are numerous hurdles and obstacles in the way preventing your loved

ones from being able to administer your assets and/or pay debts.

The point I am trying to emphasize is that the Will is an essential document, but it is only one item to pluck from your toolbelt when ironing out the intricacies of Estate Planning. The Enduring Power of Attorney and Personal Directive are also important and valuable tools in an effort to ensure that your finances and property, as well as your person and health care are taken care of when you're no longer able to do so yourself.

Jenna Bever is a Wills and Estates lawyer with DD West LLP. She has a plethora of experience in preparing Estate Plans for clients from all walks and stages of life. She also has many years of experience in Estate Administration and Estate Litigation. Jenna is always happy to speak with the members of her community about the importance of Estate Planning. Come visit her at her Senior's Expo booth on April 27th where she would be delighted to answer any further questions you may have. Further, you can reach her directly at 587-324-2034 or by email at jbever@ddwestllp.com.

“No one can see into the future, but Jenna Bever can help you plan for it.”

Plan for tomorrow, today. Safeguard your legacy with comprehensive wills and estate planning .

Visit Jenna at the 2024 Seniors' Expo at Kerby Centre on April 27, or check out her profile at ddwestllp.com.



2300, 520 - 5 Avenue
SW
Calgary, AB T2P 3R7
[403.245.0111](tel:403.245.0111)

JENNA BEVER Estate Planning



Active Aging

Course Registration Spring Session

Registration opens **March 4th** for members and **March 18th** for non-members

Register in person at Kerby Centre in **Room 306** or by phone at **403-705-3233**

Online registration and full details at KerbyCentre23.WildApricot.org



Don't Miss Out!

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

Refund Policy

All courses and workshops are non-refundable. If needed, course credit must be requested in writing one week prior to the course start date. Please contact the Active Aging Department to sign up. HenriettaF@UnisonAlberta.com or **403-705-3233**

Classes offered in our satellite locations: Wild Rose Church (1317 1 St NW, Calgary, AB T2M 2S5)

Sketching Workshop (Member: \$35 Non Member: \$65) <u>Instructor:</u> Hamideh Khadem Sohi	(Introductory) W01 Tuesday May 14 10am – 12pm Wild Rose Church
Designed to teach the technical aspects of sketching and foster a sense of artistic confidence and individual expression.	
Creative Crafts! (Member \$35 Non Member \$65) <u>Instructor:</u> Mareb Alrawaf	W02 Friday May 24 10am - 12pm Wild Rose Church
Designed to release your hidden artistic abilities. Join us and create your own unique tote bag. Supplies will be provided – Tote Bag, Brush and Fabric Paint.	
Line Dancing (Member: \$45 Non Member: \$75) <u>Instructor:</u> Dianne Sandstrom	(Introductory) W03 Mondays Apr 22 – June 17 (8 Weeks No class May 20) 10am – 11am Wild Rose Church
No need for a dance partner! This class will teach you the basics of line dance in a fun and educational setting.	
Fitness with Dan (Member \$36 Non Member \$66) <u>Instructor:</u> Dan Leung	W04 Tuesdays May 14 – June 18 (6 Weeks) 11:30am – 12:30pm Wild Rose Church
Traditional aerobics class with emphasis on cardiovascular training. You are encouraged to work at your own pace.	

Active Living Courses *Appropriate workout attire and footwear are required for all fitness classes*

Chen Tai Chi & Tai Chi Qi Gong (Member \$64 per course Non Member \$94 per course) <u>Instructor:</u> Adrian Buczek	
A01 Tuesdays April 2 – June 18 10am – 11am Room 305 - Unison at Kerby Centre	A02 Thursdays April 4 – June 20 2:15pm – 3:15pm Room 205 - Unison at Kerby Centre
Chen Tai Chi and Tai Chi Qi Gong is a series of movements and poses that make up a meditative form of exercise with both physical and spiritual health benefits. Helps to reduce stress, increase coordination, balance and range of motion.	
Fitness with Dan (Member \$64 Non Member \$94) <u>Instructor:</u> Dan Leung	A03 Wednesdays April 10 – June 26 10am – 11am Gym - Unison at Kerby Centre
Traditional aerobics class with emphasis on cardiovascular training. You are encouraged to work at your own pace.	
Muscle Strength & Core Balance (Member \$64 Non Member \$94) <u>Instructor:</u> Dan Leung	A04 Fridays April 19 – July 19 (No Class April 26 & July 5) 9am – 10am Gym - Unison at Kerby Centre
Strong core balance. Various equipment will be used to train muscles associated with activities for daily living.	
Stretching & Mobility (Member \$44 per course Non Member \$74 per course) <u>Instructor:</u> Suraj Gurung	
A05 Fridays April 5 – May 17 (No Class April 26 6 Weeks) 10:30am – 11:15am Room 205 - Unison at Kerby Centre	A06 Fridays May 24 – June 28 (6 Weeks) 10:30am – 11:15am Room 205 - Unison at Kerby Centre
Improve your flexibility, enhance your range of motion, and rejuvenate your body. Don't let stiffness and immobility hold you back from enjoying a vibrant and active lifestyle.	

Feet to the Beat (Member \$64 Non Member \$94) <u>Instructor:</u> Kym Butler		A07 Fridays April 12 – July 12 (No Class April 26 & July 5) 1pm – 2pm Room 205 – Unison at Kerby Centre	
Develop and maintain coordination, agility, balance and overall mobility through a better understanding of music and rhythm.			
Intro to German Longsword (Member \$70 Non Member \$100) <u>Instructor:</u> Dave Lawless Only 10 spots available!		A08 Wednesdays May 8 – June 19 (6 Weeks – No Class June 5) 1pm – 2:30pm Gym – Unison at Kerby Centre	
Come join us for a new adventurous experience with weapon-based martial arts! No experience? No problem! You will learn the foundational practices of Historical European Martial Arts including: breathing, balance, footwork, the proper angles for attacks. This course will give you everything you need to find your footing, improve your fitness and challenge your mind!			
Line Dancing <u>Instructor:</u> Glenis Martin			
(Intermediate Beginners) Member \$54 Non-Member \$84 A09 Mondays April 8 – June 24 (10 weeks – No Class May 20 & June 10) 1pm – 2pm Gym – Unison at Kerby Centre	(Introductory Beginners) Member \$64/course Non-Member \$94/course A10 Thursdays April 11 – June 27 (12 weeks) 11:30am – 12:30pm Gym – Unison at Kerby Centre	(Intermediate Beginners) Member \$64/course Non-Member \$94/course A11 Thursdays April 11 – June 27 (12 weeks) 1pm – 2pm Gym – Unison at Kerby Centre	
No need for a dance partner! This class will teach you the basics of line dance in a fun and educational setting.			
Kick Boxing Exercise! (Member \$64 Non Member \$94) <u>Instructor:</u> Daniella Santos		A12 Thursdays April 11 – June 27 12pm – 1pm Room 205 – Unison at Kerby Centre	
Don't miss out on the chance to redefine your fitness journey. Join sessions that combine the benefits of kickboxing with senior-friendly modifications. Let's kick, punch, and age with strength together!			
Chair Yoga (Member \$64 Non Member \$94) <u>Instructor:</u> Gina Komanac		A13 Wednesdays April 3 – June 26 (No Class May 8) 1:15pm – 2:15pm Room 205 – Unison at Kerby Centre	
Learn basic yoga postures in a comfortable and social environment. Options provided for all levels.			
Yoga for You (Member \$64 Non Member \$94) <u>Instructor:</u> Gina Komanac		A14 Mondays April 15 – July 22 (No Class May 20, June 10 & July 1) 11:30am – 12:30pm Room 205 – Unison at Kerby Centre	
Learn kind and beneficial yoga poses while increasing strength and balance. You must be able to get up and down off of the floor, but a chair can be used for additional confidence in the class. <i>Please provide your own yoga mat.</i>			
Zumba Gold (Member \$64/course Non Member \$94/course) <u>Instructor:</u> Maaike Seaward			
A15 Tuesdays April 9 – June 25 10am – 11am Room 205 – Unison at Kerby Centre		A16 Thursdays April 11 – June 27 10am – 11am Gym – Unison at Kerby Centre	
An easy-to-follow program that lets you move to the beat at your own speed. Classes provide modified, low-impact moves for active older adults or anyone looking for a low impact, low intensity workout.			
Circle Dance (Member \$30 Non Member \$60) <u>Instructor:</u> Jo-Anne Lynd		A17 Thursdays May 9 – May 30 1pm – 2pm Room 205 – Unison at Kerby Centre	
Join the circle, feel the rhythm, and experience the joy of dance that knows no boundaries. Circle Dance is about coming together in community to connect, to support and be supported, to dance as one.			

Academic Courses

Arts

Arts in the Afternoon: Acrylic <u>Instructor:</u> Carol Marasco	
B01 Wednesdays April 10 – May 15 (6 Weeks) Member \$140 Non Member \$160 1pm – 3pm Room 313 – Unison at Kerby Centre	B02 Wednesday June 5 – June 26 (4 Weeks) (Member \$100 Non Member \$130) 1pm – 3pm Room 313 – Unison at Kerby Centre
Designed for beginners. Carol will guide you step by step to create a finished acrylic painting each week. Classes will cover blending, reflection, depth, various brush techniques and more. <i>All supplies are included.</i>	
Paint & Sip: Special Member Only Event (Member Only \$60) <u>Instructor:</u> Carol Marasco	B03 Thursday June 6 1pm – 3pm Room 313 – Unison at Kerby Centre
All supplies and “Wine & Cheese” are included. Join us for a fun afternoon and let your artistic style run a little wild! No painting experience necessary!	

Spring Bottle Decorations! Member \$35 Non Member \$65 <u>Instructor:</u> Carol Marasco		B04 Monday May 27 1pm – 3pm Room 305 -Unison at Kerby Centre	
All supplies are included such as bottle, base, and fairy lights. Design and decorate your own spring bottle. We will have decorations choices like flowers, paints or paper for decoupage. No painting experience necessary			
Drawing (Member \$90/course Non Member \$120/course) <u>Instructor:</u> Hamideh Khadem Sohi			
(Beginner Drawing) B05 Mondays April 22 – June 3 (No Class May 20) 1pm – 3pm Room 313 - Unison at Kerby Centre		(Intermediate Drawing) B06 Mondays June 17 – July 29 (No Class July 1) 1pm – 3pm Room 313 - Unison at Kerby Centre	
Interested in drawing? Gain a solid foundation and understanding of the basics to drawing and become the artist you've always dreamed you could be! <i>Supplies not included.</i>			
Calligraphy Neuland Alphabet (Member \$60 Non Member \$90) <u>Instructor:</u> Margaret Van Diest		B07 Monday April 22 – May 13 (4 Weeks) 10am – 12pm Room 305 - Unison at Kerby Centre	
The Neuland hand was designed by Rudolf Koch (German) as a type face. It is a modern hand and can be scribed with a felt pen, chisel edged pen, brush or as cut out letters. It is fun!			
Watercolour (Member \$144/course Non Member \$174/course) <u>Instructor:</u> Hamideh Khadem Sohi			
B08 Friday April 19 – May 31 (No Class Apr 26) 10am – 3pm Room 313 - Unison at Kerby Centre		B09 Friday June 7 – July 19 (No Class July 5) 10am – 3pm Room 313 - Unison at Kerby Centre	
The cost of supplies is not included in the price. Please bring a natural-hair paint brush, cotton watercolour paper, and paint to class. Learn watercolour!			
Sketching Workshop! (Member \$35 Non Member \$65) <u>Instructor:</u> Hamideh Khadem Sohi		B10 Wednesday June 19 10am -12pm Room 313 - Unison at Kerby Centre	
Designed to teach the technical aspects of sketching and foster a sense of artistic confidence and individual expression.			
Photography with Smartphone (Member \$35 Non Member \$65) <u>Instructor:</u> Hamideh Khadem Sohi		B11 Tuesday April 30 10am -12pm Room 313 - Unison at Kerby Centre	
In today's digital age, mobile photography has become increasingly popular. Our instructor is well-versed in the capabilities of mobile devices for photography and can teach how to capture compelling images using their smartphones. From composition techniques to editing tips, she aim to empower students to unleash their creativity through mobile photography.			
Color Pencil Painting! (Member \$35 Non Member \$65) <u>Instructor:</u> Hamideh Khadem Sohi		B12 Tuesday May 21 10am -12pm Room 313 - Unison at Kerby Centre	
With a deep understanding of color theory and technique, our instructor can guide students in creating stunning artwork using color pencils. Her approach emphasizes both technical skill and creative expression.			
Creative Crafts! (Member \$35 Non Member \$65) <u>Instructor:</u> Mareb Alrawaf		B13 Thursday May 23 1pm – 3pm Room 313 - Unison at Kerby Centre	
Designed to release your hidden artistic abilities. Join us and create your own unique tote bag. Supplies will be provided – Tote Bag, Brush and Fabric Paint.			

Languages

Spanish (Member \$140/course Non Member \$170/course) <u>Instructor:</u> Norah Hutchinson <i>The textbook used for all Spanish levels is "Dicho y Hecho: Beginning Spanish" Sixth Edition By Laila M. Dawson and Albert C. Dawson. It may be purchased through Amazon.com and/or AbeBooks.com. Please ensure it is Sixth Edition.</i>	
Spanish Grammar I B14 Mondays Apr 8 – July 15 (No Class May 20, June 10 & July 1) 10am – 12pm Room 311 -Unison at Kerby Centre	Beginner A comprehensive course for students with no prior knowledge of Spanish. Chapters 1-3 will be covered.
Spanish Grammar II B15 Tuesdays April 9 – June 25 1pm– 3pm Room 311 -Unison at Kerby Centre	A continuation of Spanish Grammar I with basic vocabulary and grammatical conjugations. Prerequisite: Spanish Grammar I or equivalent. Chapters 4-6 will be covered.
Spanish Grammar III B16 Tuesdays April 9 – June 25 10am – 12pm Room 311 - Unison at Kerby Centre	A continuation of Spanish Grammar II. For those students with a basic level of Spanish who want to improve their written, conversational and listening skills. Chapters 7-9 will be covered.

Spanish Grammar IV B17 Thursdays April 11 – June 27 1pm – 3pm Room 311 - Unison at Kerby Centre	A continuation of Spanish Grammar III. Chapters 10-12 will be covered.
Spanish Grammar IV B17 Thursdays April 10 – June 26 1pm – 3pm Room 311 - Unison at Kerby Centre	A continuation of Spanish Grammar IV. Requirement to finish Grammar IV.
Spanish Conversation II B19 Mondays April 8 – July 15 (No Class May 20, June 10 & July 1) 1pm – 3pm Room 311 - Unison at Kerby Centre	Advanced Spanish. Emphasis will continue to be on interaction, with a focus on pronunciation, listening and comprehension. Minimum Prerequisite: Grammar V plus.
Beginner French (Member \$90 Non Member \$120) <u>Instructor:</u> Chancie Moyo	B20 Fridays May 3 – July 26 (No Class July 5) 10am – 12pm Room 305 - Unison at Kerby Centre
Level I French is for beginners. Have fun while building your confidence, and spontaneity in friendly dialogue.	

Sing & Play

Singing Circle (Member \$60 Non Member \$90) <u>Instructor:</u> Barry Luft	B21 Thursdays April 4 – June 20 10:30am – 11:30am Room 305 - Unison at Kerby Centre
Welcome to our long-standing Singing Circle! <i>Note: our rules include no song books, lyric sheets or visual aid of any kind including cell phones.</i> We have a well-stocked song bag of popular titles to help move things along if memory fails.	
Ukulele Beginner (Member \$75 Non Member \$105) <u>Instructor:</u> Lorraine Smith	B22 Thursdays April 11 – June 20 (8 Weeks - No Class May 16, 23 & 30) 10am – 11am Room 313 - Unison at Kerby Centre
Designed for those with little or no experience. If you have a ukulele, bring it to class with an electronic clip-on tuner. Don't have a uke? Please contact Active Aging Department for purchasing information. Instruction is for the small size varieties of ukulele - soprano, concert, or tenor.	
Ukulele Beginner Plus (Member \$75 Non Member \$105) <u>Instructor:</u> Lorraine Smith	B23 Thursdays April 11– June 20 (8 Weeks - No Class May 16, 23 & 30) 11:15am – 12:15pm Room 313 - Unison at Kerby Centre
In this course, we will build on the skills you began in the beginner class. We will continue to work in the keys of C and F (and try to master the B flat). We will also do some work with a capo which will allow us to play in a key that feels comfortable for our voices.	
Ukulele Magic! Basic Intermediate Member \$105 Non Member \$135 <u>Instructor:</u> Barry Luft	B24 Wednesdays April 3 – June 19 11:15am – 12:15pm Room 305 - Unison at Kerby Centre
Includes a healthy review of basics with lots of strumming and singing. New keys, chords, and strums will be explored as you add "color" to your playing. Alumni are also welcome in order to brush up their skills. <i>Pre-requisite: : An introductory course or equivalent.</i>	
Ukulele Magic! Advanced Play & Sing Member \$105 Non Member \$135 <u>Instructor:</u> Barry Luft	B25 Wednesdays April 3 – June 19 10am – 11am Room 305 - Unison at Kerby Centre
Combines Intermediate and Advanced courses into one group of thrill seekers! Less instruction but lots of class, small group, and solo repertoire building. <i>Pre-requisite: An intermediate or advanced class with this instructor.</i>	
Guitar Basics! Member \$105 Non Member \$135 <u>Instructor:</u> Kaitlyn Southgate	
Guitar Beginner B26 Thursday April 11 – June 27 12:30pm – 1:30pm Room 305 - Unison at Kerby Centre	Guitar Beginner Level I B27 Thursday April 11 – June 27 1:45pm – 2:45pm Room 305 - Unison at Kerby Centre
For individuals with little or no previous experience, or those who may be looking for a little refresher. You'll be learning basic chords and strumming patterns. If you have a guitar, bring it to class in good working order along with an electronic tuner.	
Kerby Chorus (Member \$80 Non Member \$110) <u>Instructor:</u> Alison Demeter	B28 Tuesday April 2 – June 18 1:15pm – 2:45pm Room 205 -Unison at Kerby Centre Includes 2 rehearsals before the June Concert.
Class supports large group setting. Unlike most choirs, instead of using sheet music, we use lyric sheets and audio tracks.	

General Interest

Mahjong (Member \$25 Non Member \$55) <u>Instructor:</u> Swee Wong	B29 Mondays May 6, 13 & 27 10:30am – 12:30pm Room 312 - Unison at Kerby Centre
Three-week introductory workshop will teach you the basics and prepare you to join our ongoing Monday drop in group.	

Origami Workshop (Member \$10 Non Member \$40) <u>Instructor:</u> Kumiko Sato		
B30 Monday April 22 10am – 11am Room 313 – Unison at Kerby Centre	B31 Monday May 27 10am – 11am Room 313 – Unison at Kerby Centre	B32 Monday June 17 10am – 11am Room 313 – Unison at Kerby Centre
Specially crafted for seniors to enjoy the art of paper folding in a relaxed and supportive environment.		
Safety on Transit! (Member \$30 Non Member \$60) <u>Instructor:</u> Don Muldoon		B33 Tuesday May 28 10am – 12pm Meet in Room 306 – Unison at Kerby Centre
Learn to identify potentially harmful situations and ways to keep yourself safe.		
Self Defense (Member \$30 Non Member \$60) <u>Instructor:</u> Don Muldoon		B34 Tuesday April 23 10am – 12pm Gym – Unison at Kerby Centre
Regardless of your size or strength, there are several simple self-defense techniques you can learn to protect yourself.		
Edible Gardening For Health & Wellness Members: \$25 Non Members: \$55 <u>Instructor:</u> Janet Melrose		B35 Tuesday April 23 1pm – 2:30pm Room 313 – Unison at Kerby Centre
Learn where we can grow edibles-indoors under lights, on balconies or patios and perhaps at a community garden or another social gardening program. Also, the basics for edible gardening in containers-soil, what to grow, the light required, how to care for the container and harvesting techniques. We will also talk about the inevitable barriers seniors have for gardening		

Digital Skills Training

Using your iPhone (Member \$15 Non Member \$45) <u>Instructor:</u> Vincent Chiew	B36 Fridays April 5 – May 17 (No Class April 26) 3pm – 4pm Room 205 – Unison at Kerby Centre
Designed to teach you how to use your smart phone to make your life easier!	
Social Media for Beginners (Member \$15 Non Member \$45) Instructor: Vincent Chiew	B37 Fridays May 24 – June 28 3pm – 4pm Room 205 – Unison at Kerby Centre
Learn how to use social media to stay engaged and maintain connections with friends and family online.	

Online For more details, visit KerbyCentre23.Wildapricot.org/Online or contact HeatherD@UnisonAlberta.com | (403) 462-5080

FREE Online Classes with your Unison Membership!
April 2024 – June 2024

*Register each semester to ensure you receive the login information for your favourite classes!
* Not a member? Email Program@UnisonAlberta.com or call **403-265-0661 ext. 256** to get your \$25 annual membership.

- Fitness – Mondays | 12pm – 1pm
- Seated Yoga – Mondays | 2pm – 3pm
- Tai Chi – Tuesdays | 1:45 pm – 2:45 pm
- Muscle Strength & Core Balance – Wednesdays | 1pm – 2pm
- Yoga & You – Thursdays | 9am – 10am

Online Workshops *Registration required


Credit that Works for You (FREE)
Friday, March 15 | 10am – 12pm

- Learn about the different types of credit products and how to you use them wisely. Discover ways to pay down your debt and where you can turn to for help.

Explore. Engage. Enjoy. Subscribe!

YouTube.com/@Unison50Plus

Get a behind-the-scenes glimpse of our travel trips and events, educational interviews and presentations!



Online Presentations *Registration required

What to do if you HAVE hearing aids but it's NOT enough. Other options to support those living with hearing loss BEYOND hearing aids. (FREE)
Thursday, March 14 | 10:30am – 11:30am

- Presenter: Dr. Carrie Scarff R.Aud, Ph.D.

Government Sponsored Alberta Blue Cross at 65! How does it work & what does it cover? (FREE)
Thursday, March 19 | 1pm – 2pm

- Details coming soon!

CRA Presentation: Adults 65+ Benefits and Credits (FREE)
Wednesday, April 10 | 2pm – 3pm

- Details coming soon!

Online Classes *Registration required

NEW! Ballet Barre Class
Friday, March 15 | 10am – 12pm

- Learn about the different types of credit products and how to you use them wisely. Discover ways to pay down your debt and where you can turn to for help.

ONGOING CLASS English as an Alternative Language (ESL/EAL) (FREE)
Mondays | 1pm – 2pm

- No Matter your level – beginner, intermediate or advanced, your language skills can improve as you enjoy a warm welcome, new friendships and fun activities with an encouraging, trained and experienced EAL teacher.

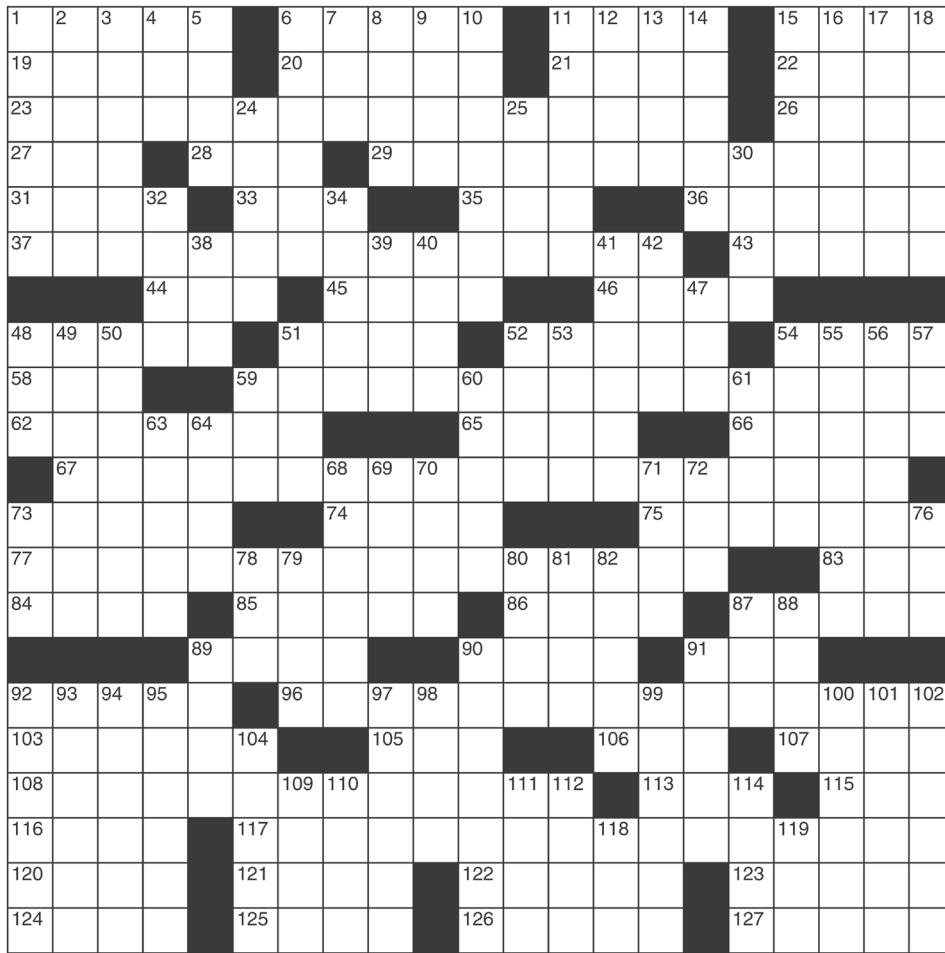
Interview with Ginny MacColl: the 71-year-old American Ninja Warrior
COMING SOON on Unison's YouTube Channel in March 2024

PREMIER Crossword

By Frank A. Longo

SIX-E-SOMETHINGS ACROSS

- 1 Audibly
- 6 Mission —, California
- 11 Spill the beans
- 15 Golf coups
- 19 Perceive
- 20 — Good Feelings
- 21 Many a “Hee Haw” character
- 22 Boxing event
- 23 Involuntary leg reactions
- 26 Stimulate
- 27 — yung (Chinese dish)
- 28 Rocket downer, for short
- 29 Relative of a tank top
- 31 “O Fortuna” composer Carl
- 33 Some arm muscles, informally
- 35 No. on a road sign
- 36 “And that’s that”
- 37 Note that recommends a job applicant, e.g.
- 43 Wood-dressing tools
- 44 Pigsty stuff
- 45 In the thick of
- 46 Dark, gloomy rock genre
- 48 Fast, sporty auto
- 51 “My treat”
- 52 Greek “S”
- 54 Face cover
- 58 WWW address
- 59 Longer-than-normal prison term
- 62 Cat breed
- 65 Region
- 66 Long-unshaven
- 67 What “have solved” is in, in terms of grammar
- 73 Ad awards
- 74 Utilize a Juul device, e.g.
- 75 Aided in evil
- 77 In bed
- 83 Yoko of the avant-garde
- 84 Utters
- 85 Stimulate
- 86 “Dame” Everage
- 87 Cleric’s home
- 89 Oregano, e.g.
- 90 Telly watcher
- 91 “Help us!”
- 92 Cat food brand
- 96 Innermost parts
- 103 Cuba’s largest city
- 105 “Norma —”
- 106 Get it wrong
- 107 Cel figure
- 108 Fir or spruce
- 113 — Lingus
- 115 Cato’s 1,101
- 116 Monopoly expense
- 117 2020 drama thriller film
- 120 El —, Texas
- 121 “Why should — you?”



- 122 Concur
- 123 Carried, as a load
- 124 Loads
- 125 Stitches up
- 126 Lunchtimes, often
- 127 Pack-toting equines

DOWN

- 1 Solicit
- 2 “The Raven” maiden
- 3 Done just a single time
- 4 Purpose
- 5 “It’s — vu all over again”
- 6 Pests like rats and roaches
- 7 Rile
- 8 Lobed body parts
- 9 “Piano Man” singer Billy
- 10 Proposed for consideration
- 11 Nominal military promotion
- 12 Poshness
- 13 Cain’s victim
- 14 Plagued (by)
- 15 Treated badly
- 16 Congress’ Alexandria Ocasio- —
- 17 University of Oregon’s city
- 18 Spirited horses
- 24 Abated
- 25 Riga native, old-style
- 30 Old Iranian ruler

- 32 Disaster relief gp.
- 34 Insufficient
- 38 Futuristic sci-fi play of 1921
- 39 Single-named supermodel
- 40 Mortgage claim
- 41 Case for ova
- 42 Italy’s capital
- 47 Beige
- 48 Gloomy —
- 49 Level just below major league
- 50 Lucidness
- 51 Plow beasts
- 52 Feudal peon
- 53 Concept, in Calais
- 54 Signified
- 55 Jennifer of “The Switch”
- 56 Lint catchers
- 57 Lock partner
- 59 Memphis-to-Atlanta dir.
- 60 Has the gumption
- 61 Fare- — -well
- 63 Feline cries
- 64 Cato’s “to be”
- 68 Cathode-ray picture producer
- 69 Oom- — (tuba sounds)
- 70 Sword type
- 71 “Ciao!”
- 72 Samantha Bee’s station
- 73 “NCIS” network
- 76 Stag’s mate
- 78 Prior to, in odes
- 79 Opposite of south, in France
- 80 That girl’s
- 81 Fix text
- 82 — nous (in confidence)
- 87 “The Simpsons” bartender
- 88 Admin. aide
- 89 With 118-Down, do a surfing stunt
- 90 Brewski container
- 91 Fastener fitting into a nut
- 92 Helper in the Himalayas
- 93 Lace into
- 94 “OK, but still ...”
- 95 Red Cross founder Clara
- 97 Film director Lubitsch and physicist Mach
- 98 Liver spread
- 99 Wipes clean
- 100 Actress Suzanne
- 101 Epoch of the first whales
- 102 “Blade” star Wesley
- 104 — a jealous mistress”
- 109 Jennifer of “Zero Dark Thirty”
- 110 “So nasty!”
- 111 Hence
- 112 Architect Saarinen
- 114 Singer McEntire
- 118 See 89-Down
- 119 Boxing wallops

THE ESTATE LADY

Wills, Powers of Attorney, Personal Directives, Estate Probate/Administration Applications

KIMBERLY WALLACE

Paralegal, Commissioner for Oaths
25+ Years’ Experience
Mobile Service

- **PHONE**
(403) 870-7923
- **EMAIL**
Kimberly@TheEstateLady.ca
- **WEBSITE**
TheEstateLady.ca



Peter & Debra Molzan
Senior Real Estate Specialists

Making the decision to move can be overwhelming... But it doesn't have to be!
Please know we're here to answer any questions you may have



Call us at 403-605-3774

info@TheMolzanTeam.com

Coins, Stamps & Furniture

Buying Coins & Paper Money, Canada, US & World
Fair pricing, references upon request. Meet where convenient. Appraisals.
☎ (403) 263-7052 📞 (403) 850-9137 ✉ hambro071@gmail.com

Buying stamps, covers & postcards, Canada, US & World
Downtown shop location and can travel. Will do appraisals.
☎ (403) 264-1551 ✉ selstamp@telus.net

Buying Scandinavian & Danish Teak & Rosewood Furniture & Lighting
Inglewood shop location and can travel.
Murphy's Mid-Century 📞 (587) 436-6330 ✉ murphysmcm@gmail.com



Mobile service specializing in Wills, Enduring Powers of Attorney & Personal Directives, and Estate Administration including Grants of Probate/ Administration.

CHRISTINE HERRINGTON

Paralegal 30+ years experience

Phone: 403 629 5702

Email: cherrington@azperlegal.com

www.azperlegal.com

Seniors discount - 10%

ST.PATRICK CEMETERY

HISTORICAL PLACE

Traditional burial plots (limited)
Columbarium niches

Only location in the south part of the city.

For any inquiries text/call:
Jena - (587) 664-1953

ABC Moving

Specializes in relocating seniors from one place to another. Carpet cleaning & Garbage hauling \$\$ Low rates \$\$

☎ 403-383-9864
✉ abc_moving123@hotmail.com

A-\$AV-ON Moving

ACCREDITED BUSINESS A+ 403.208.8060
asavonmoving@shaw.ca
www.asavonmoving.com

Serving Kerby clients for over 20 years
FREE estimates
10% Discount for Kerby Members

Reliable • Courteous • Affordable

Five Star Seniors Relocators Ltd.

Serving Kerby Seniors and Albertans for 21+ years

Free Estimates –
\$25.00 off Coupon
Call Erica @ 403-233-7212

COMPUTER REPAIR & LESSONS

For Seniors and older Adults

Call Christian @ 403-481-8080
Email: service@xentas.ca

No travel fee within Calgary City limits.

GREAT SERVICE · COMPETENCE · RELIABILITY

ACUMEN CAPITAL PARTNERS

Frank J Walker, B Comm Senior Investment Advisor Hari Mohan, MBA Investment Advisor

☎ (825) 540-3763 ☎ (825) 540-7903
✉ FWalker@AcumenCapital.com ✉ HMohan@AcumenCapital.com

AcumenCapital.com/Teams/Walker-Mohan

Securing your Golden Years

My Aide In Life Senior Support Partner

- Downsizing and Moving
- Healthcare Liaison
- Residential Homecare and Companionship

☎ (403) 708-3657
✉ myaideinlife@gmail.com
🌐 www.myaideinlife.ca

Thornview 55+

ACTIVITIES:

- Cards
- Dancing
- Snooker
- Taiji & more

For details:
thornviewseniors.ca
403-512-8279

5600 Centre St. N

Creditors calling? We can help.

Free confidential assessment offered in-person and virtually

SCBSolutions.ca | (403) 261-7779

Seniors scene; events about town

Parkdale Nifty 50s

The Parkdale Art Club is looking for some new members that might like to start training on how to organize the art show.

Our current volunteers are amazing and would like to share their wisdom and bring in some new members help them

out.

If you are currently enrolled in art classes and are interested in this semi annual volunteer opportunity please contact us:

P:(403)-283-0620 or info@pdnf.org

Bowness Seniors' Centre
 6422 35 Avenue NW,
 Calgary | Phone 403-286-4488

Daily Activities:
 Billiards Monday - Friday, 9 AM - 12 noon
 Book Club 2nd Thursday of each month at 1:00 PM
 Bridge Thursdays 12:30 PM - 3:30 PM
 Crafts Mondays & Tuesdays 11 AM - 3 PM, Drop In - Bring your lunch & project. Coffee is on.
 Crib & Euchre Tuesdays 12:45 PM - 3:00 PM, Drop In
 Darts Tuesdays 1:00 PM
 Floor Curling Mondays 12:45 PM, Drop-in
 Lawn Bowling Saturdays 4:00 PM - 6:00 PM; Tuesday and Thursday 6:30 PM - 7:30 PM
 Shuffle Board Wednesdays 10:00 AM - 11:30 AM
 Sing-A-Long Wednesdays 1:00 PM - 3:00 PM

Seeking cribbage players
 Tuesday mornings, doors open @ 10:00 A.M, start at 10:15-10:30
 \$3 drop in, .25 cents a skunk, 7 games, playing singles. Coffee is provided.
 Bowness Legion. 138 Bowness Center NW, Calgary, AB T3B 5M5. 50/50 draws are sometimes available. Legion membership not required, 18+

Bow Valley Singles Golf & Curling Club:
 For +55 single individuals. We curl at Garrison Club on Saturdays and golf at Shag Valley Nine on Sundays. We also get together for various other social activities throughout the year. Membership only \$20 annually. For more information please email Marilyn Smith at Marilyn.bvs@shaw.ca.

Musical events in Medicine Hat
 Venue: Liquid Concert & Event Venue
 638 14 St SW
 Event; Swing Dance with 1

hour free swing dance lesson
 Date: December 2, 2023
 Band: RebelAngels 50
 Band Promo: are a Southern Alberta based 50's rock and roll dance band. Local band Rebel angels will be playing all your '50s favourites all night long. Play an array of '50s pop and, ballads and rock and roll like "Twistin the Night Away," and "I Fought the Law."

Tickets by calling: 1403 654 7282 are \$20+gst and includes a one hour free dance lesson. Partners are not required.
 Venue: Liquid Concert & Event Venue
 638 14 St SW
 Event: New Years Eve Dance and Midnight Lunch

Date: December 31, 2023
 Time: 8 PM
 Band: HIP KATZ
 Band Promo: the Hip Katz is an exciting show band with a brass section. Their music spans over half a century.
 Tickets: by calling 1403 654 7282 are \$45+gst includes a midnight lunch



Bowbridge Manor
 3139 Bowwood Dr. N.W. Calgary, AB
403-288-4014

- must be 50+ to qualify for 1 bedroom only
- concrete construction
- two elevators
- large atrium area
- laundry facilities on each floor
- large kitchen and eating area for functions
- games room and lounge
- on-site manager

SUDOKU SOLUTION

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

CROSSWORD SOLUTION

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

We Buy Houses!
 In "As-Is" Condition!
 You may leave contents!

BBB ACCREDITED BUSINESS "Buying Alberta Homes Since 2003"
403-978-3111
 Solution Home Buyers

Callaghan Handyman Service



Your Reliable Solution for Home Repairs, Skilled Handyman, Quality Workmanship, Prompt and Professional

Services Offered:
 Carpentry, Painting Electrical, Repairs, Plumbing Fixes, General Maintenance

(403) 978-4201
 CallaghanYYC@gmail.com
 CallaghanYYC.com

Stella the Care Helper



No job too small.

Specializing in cleaning for seniors: laundry service, windows, move in/out, grocery & personal shopping

Phone: 403-890-9861

VACATION!
Sooke BC on Vancouver Island
 Small town atmosphere with all amenities: 1 bedroom, furnished, fully equipped, 5 appl. Water/mountain views. Cable/internet. \$1100/month

Email: sew4fun@telusplanet.net
 Phone: 403-720-8609

**SAY
“YES”**

**TO NEW
FRIENDS WHO
ADD JOY &
MEANING.**



**SAY
“NO”**

**TO HOME
REPAIRS,
COOKING &
CLEANING.**

**LOVE
YOUR
DAYS**TM

Find Your Stylish New Home In South Calgary

Joyful retirement doesn't just happen – it's a choice. That's why at **Trico LivingWell**, we chose to put the best of everything into our seniors' residence in south Calgary. From wellness to dining, and amenities to our spacious suites, the only thing missing is you. **Come join our amazing community – and say yes to new friends who add joy and meaning.**

- ✓ Wellness programs, plus 24/7 on-site healthcare team
- ✓ Flexible care options, suites & services tailored to your needs
- ✓ Art & hobby spaces, theatre, games room, salon, & fitness centre
- ✓ Delicious dining in our restaurant, bistro, lounge, or in your suite
- ✓ Secure living with indoor & outdoor green spaces, paths & gardens
- ✓ HEPA filtration, innovative Circadian Lighting System & much more

**INCLUSIVE LIVING
AVAILABLE NOW!**

Enjoy the **worry-free**, independent retirement lifestyle you've earned, plus a **safe, welcoming place** with **delicious dining, fun programming** and amenities, and **wonderful new friends**.



LEARN MORE ABOUT
INCLUSIVE LIVING

**INDEPENDENT
LIVING** from
\$3,725
/month

**ASSISTED
LIVING** from
\$4,800/
month

Visit us today:
7670 - 4A Street SW
Suites available!
Reserve your suite today!
403.281.2802



INDEPENDENT & INCLUSIVE LIVING • ASSISTED LIVING • MEMORY CARE