

September 2024 Volume 40 #9



It's time to go back to school!



It's never too late to learn a new skill, focus on your growth and be open to possibilities! This month's Unison News aims at showing just how beneficial it is to be a lifelong learner. Find out more on page 7!

Inside





Spend National Active Aging Week with Unison!

September 30th - October 4th

Keep active, get creative, and fill your days with joy and friendship.

See page 14 for FULL details.



Aging-in-Place: more than home accessibility!

Catharine Eckerslev, *M.O.T., M.A.*

The follow is paid editorial content

The population of Canada is not getting any younger: with a strong rise in the numbers of older adults and the "silver tsunami" approaching, agingin-place is becoming a hot topic.

> What is aging-in-place?

Simply put, aging-inplace is the decision to live in your own home for as long as possible, instead of moving to a medically supportive facility (i.e. seniors residence or longterm care) for your final years.

There are many reasons aging-in-place has become more attractive for those entering their golden years, including research supporting the benefits of aging at home, the declining level of care in

long-term facilities highlighted by the COVID-19 pandemic, and the increasing awareness of agingin-place being a feasible

Most people think of • home renovations, adding stairlifts, hiring home care, and/or community supports. But there is so • much more to consider!

- Health: I schedule regular appointments for physical, vision, dental, and hearing check-ups
- Home: My home is in a location where I will not feel isolated in my later years and is close to services, friends, and family
- Transportation: I am aware of, and have access to, alternate means of transportation if needed
- Finances: I have thought about the kinds of support and services I may need to purchase

as I age

- considered how I would like to stay connected with my community
- Safety: I know how to fraud, abuse, and neglect
- Supports and services: If I am a caregiver, I have a plan for selfcare to help maintain my own health and well-being
- Community: I know what programs and services (e.g. shopping, personal services, health and support services, and recreation programs) are available in my community
- Partner: I understand how aging or changing relationship

Where to start your planning as you look forward

The Forum of Federal/ Connections: I have Provincial/Territorial (F/P/T)Ministers Responsible for Seniors created a practical resource guide with videos, checklists, brochures, protect myself from resources, and funding information.

> The checklists help you to identify areas for improvement, provoke conversations with loved ones, and create an action plan.

Occupational therapy and aging-in-place

If you would like further support working out what you might need for yourself or a loved one, an in-home occupational therapy assessment can help.

During this assessneeds could affect our ment, an occupational therapist (OT) will come to your home for typically one hour and will meet with you and any loved ones who share your home or who provide you with support in your home.

> You will discuss your current and anticipated concerns with completing daily tasks, and your goals for aging-in-place. You complete a brief physical, mobility, and cognitive screen (if indicated), and look around the home for accessibility considerations.

The OT provides you with recommendations for:

- Yourself (i.e. continue daily walks, book an eye test)
- Your home (i.e. add a

What if aging-inplace is not an option?

transportation.

stairlift, replace bath-

tub with walk-in show-

Your daily tasks (i.e.

sit to save energy when

cooking, use equip-

ment to help you dress

The OT can also con-

nect you with communi-

ty support and resources

such as home care, grocery

delivery, snow removal

services, and accessible

independently)

er), and

OTs are experts in determining whether agingin-place is a safe and realistic option for you.

If it might not be the best choice, based on your unique circumstances, then your OT can provide information about alternate living options, refer you to appropriate services, and explore those options with you.

You may not need to move to long-term care; there are many levels of supportive living facilities which provide a range of services from independent living and only housekeeping support, to receiving full medical and care services.

If you feel as if you are not ready to make the move yet, OTs are trained in having those difficult conversations, gently and with care, with you and your loved ones.

Whether you are planning for one, five, ten, or thirty years from now, thinking about aging-inplace today can help you avoid unnecessary, expensive, and less-than-ideal decisions responding to a crisis later.

Whatever the outcome. being proactive about aging and your future provides you with more options, gives you time to make a plan, and ultimately gives you more control and satisfaction of living your life on your terms.

The Canadian Association Occupational Therapists (CAOT) provides a searchable national directory of occupational therapists for all Canadians to find the occupational therapy services they

You can search for an OT who can provide aging-in-place services.



Volunteers Needed! Kerby Café Volunteer

Join our Kerby Café team as a Volunteer, handling cash transactions or assisting with dishwashing as needed. This position is ideal for someone with strong customer service skills and the ability to thrive under stress. Previous restaurant experience is a plus but not required. Available Shift: Tuesday 10am - 2pm

For more information, please contact: Volunteer@UnisonAlberta.com



Staff from Service Canada will be at Kerby Centre every Second Friday (Sept. 13th, Oct. 11th, Nov. 8th and Dec. 13th) from 9am - 12pm to assist senior clients in signing up for the Canadian Dental Care Plan and answer questions on Federal benefits.

Getting active and staying fit

Helping

Helping adults remain fit and active is im- Week is held an- In

folks Aging Week is an Monday in October. our go-to programs live their best lives opportunity to in- The dates is a focus at the troduce some new chosen to Centres throughout tive, in addition to calendar older methods.

Active

Veiner and Kerby ways to become ac-cide as close as the these programs will some tried and true to October 1, the and will be featured International Day but in October you Aging of Older Persons. will have opportuportant to us. Active nually on the first Aging Week will thing brand new! be held September 30 - October 6.

> ebrate active aging and grams and activi- ing ties that will help Introduction you live your best Cornhole so life.

American educa- growing tor G. Stanley once yourself. said: 'People do not cease playing on October 1st, we because they grow are taking memold, but they grow bers to the Calgary old because they Shooting cease playing.'

of October we hope ing "Cricket for with some interest- Six." ing ways to keep playing!

Hatha Yoga

And at Kerby you're at. Centre: Functional Seated Yoga are tion that our Active

were to keep you fit and coin- moving. Of course, permits continue to operate 2024, Active nities to try some-

A few weeks ago, I heard that This week will Cornhole is bebe an opportunity coming the fastfor us to both cel- est-growing sport challenging but also give us Pickleball in popua great chance to larity. In Medicine promote some pro- Hat, we are launch-4-week can get in on this

And In Calgary and on October 4th The first week we will be holdprovide you Seniors — Hit a

For all of these activities, you don't In Veiner Centre need to have any our old standbys: experience; our in-Solid Gold Fitness, structors are ready Silver Steppers and to make this fun for you, whatever level

While I have Fitness, Zumba and you, I should men-



Larry Mathieson, CEO and President

Aging team working on expanding our offerings of online fitness and wellness programs you can sign up for free participation if you are a member at Veiner or Kerby Centre.

These classes are also about helping you to live your best life, but they are also one of the ways we are offering more member benefits to those of you who enjoy the in-person classes and activities at Veiner and Kerby

You can more information about these programs and all the others mentioned above on our website and in Unison

SEPTEMBER 2024

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

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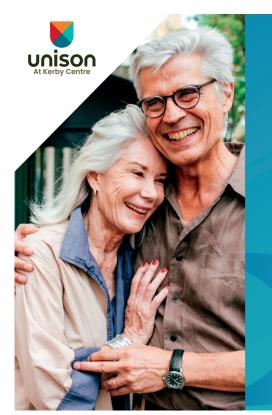
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> Make an impact. Leave a legacy.

Contact Rob Locke RobL@UnisonAlberta.com 403-705-3235

Is remote access tech safe?

Rebecca Vargese Alberta Securities Comission

The following is paid editorial content

We've all received those suspicious messages: a text from your favourite online shopping company claiming your package is stuck or an email seemingly from Canada Post asking you to click a link to reschedule delivery to a package that you never ordered. These tactics might seem cliché now, but these prompts are the beginning of a scam.

scrolling Imagine through your social media feed. You come across an advertisement for a risk-free investment with incredible returns. Intrigued, you click the ad to learn more. Soon, you find yourself on a call with a company representative. They walk you through setting up an "investment" account and since they can't be there in-person to assist litely ask you to share your screen. This could be the start of a scam.

Canadian Anti-Fraud Centre (CAFC) warned Canadians of a rise in investment fraud. According to the agency's annual report 2022, investment scams were the leading fraud category with the highest dollar loss. In most of the reported cases, the scams were cyber-enabled, with remote access or screen sharing becoming a common element to the scams.

Programs like AnyDesk, Remote and TeamViewer are legitimate tools that allow a person to access your device from anywhere in the world. Once enabled, the software allows you to share your screen with a third party, granting them complete control over your computer, including private data, files, and passwords. In most cases, legitimate com-

you with investing, they popanies use this software to provide services, especially IT support.

But this is where scam-Earlier this year, the mers can slip through. Conmen can exploit this technology to steal private information or guide you toward fraudulent investment websites. Many times, the victims don't even realize that a scheme is in play.

> While all investment scams have similar warning signs, the methods used to engage you can be complex and varied. AnyDesk scams may often begin with social media contact. This first interaction could be in the form of an ad on your social media feed, a direct message or even an unsolicited call promoting a seemingly toogood-to-be-true opportunity.

To establish credibility, the fraudster may even use AI to generate text, manipulate images and videos to fabricate a investment website that looks genuine.

Once contact is established, they work quickly to build trust, offering to educate and assist you during your investment. This tactic involves social engineering and manipulation, where the scammer is readily available to provide support and answer all your questions. Their next step is usually when they deploy remote access software like AnyDesk to "walk you through the process" of investing with them.

How to spot the red flags of a remote access scam

These scams often involve complex investment concepts like crypto or Forex trading. Scammers exploit a lack of knowledge and jurisdictional complexities to craft an elaborate plan. As part of their trust-building scheme, they may fake returns on your money and even allow small withdrawals to entice the victims to invest larger sums.

High-pressure tactics: Creating a false sense of urgency is a crucial component of these scams. Pressure and stress tactics are meant to keep victims from questioning the opportunity or thinking critically. Look out for phrases like "no-risk", "guaranteed returns" and "oncein-a-lifetime opportunity." Remember, if an investment offer elicits an emotional response, take a step back.

Request to share screen: Personal information, including financial details, should always remain private. Never grant access to anyone who contacts you. Share your screen only if you initiated contact and it is with organization you trust, such as your workplace or an authorized service provider for IT support. Legitimate investment platforms, government organizations, or banks will never request remote access to your device.

Demands to borrow money to invest: A request to borrow money for investments is suspicious. Borrowing to invest is highrisk, and legitimate registered financial advisors discourage this behaviour. If someone pressures you to borrow funds for an investment opportunity, be wary of a potential scam.

Studies have shown that investment scams increasingly involve an element of crypto, making recovery difficult due to its untraceable nature. Recovering traditional money transfers can also be challenging, as scammers often operate in foreign jurisdictions and use multiple fake accounts to wire money.

Are there legitimate crypto recovery companies?

While some legitimate recovery services might help with data or password recovery, many crypto recovery services could be another scam.

In a "recovery room scam," fraudsters target previous investment scam victims with false promises of recovering lost funds for a fee. If you are someone who has fallen victim to a scam, be wary of bad actors offering to recover your money for a fee.

Check the Investment Caution List: The ASC maintains a database of individuals, companies, and websites that may pose a high risk to investors. Firms or individuals mentioned on this list may be involved in fraudulent schemes.

Verify registration: Before investing, always verify that a company or individual is registered with the Alberta Securities Commission, regardless of their global location. You can use the ASC's list to confirm their registration status in Alberta. In the case of crypto investments, only use crypto trading platforms authorized to do business with Canadians.

If you've been scammed and lost crypto or money, recovering the funds is difficult. However, there are a few steps you can take.

If you suspect you or someone you know has lost money to an investment scam, file a complaint with the Alberta Securities Commission via email complaints@asc.ca or call us at 403-355-3888.



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Staying Healthy This Fall At Home and Beyond

Discussion Panel

Wednesday, October 2nd | 10am - 11:30 am Lounge - Unison at Kerby Centre 1133-7 Avenue S.W. Calgary, AB

Speakers:

- Anjli Acharya, Immunizations & Travel Health Specialist at Bowmont Medical Clinic
- Betty Golightly, B.Sc. Pharmacy, RPh, President of Go Travel Health Inc.
- Mohamed El Hussein, Ph.D. Nurse Practitioner

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Why Vaccine Hesitancy matters

Andrew McCutcheon Unison News

If you're planning on getting your flu shot this season: this article isn't for you.

We appreciate you doing that! It's one medical advice. of the many ways we can keep our senior's community when the sick season starts to kick into

isn't for you. It's for folks who are on the fence, or who weren't at all planning to get their flu shot.

Hey reader! I have something to tell you.

You might be hesitant to get a flu shot. You might have read articles and seen commercials and every other media piece that tries to convince you to get a flu shot. And after all that, you still might have concerns.

I am here to tell you: that's okay.

It's normal, even. There is a medical procedure that everyone talks about that you might not quite understand. Or even if you do! You don't know if it's something you necessarily

It's perfectly reasonable to be hesitant.

The concept is called vaccine hesitancy, and you're not alone in feeling it. There are plenty of folks, seniors and across the general population, who experience vaccine hesitancy.

According to the UN, vaccine hesitancy can be caused by a variety of factors. It could be myths, misunderstandings or misconceptions.

It could be reasonable concerns about side effects, the effect on one's present health or more.

I'm not going to sit here, writing at my laptop, trying to convince you that the flu shot is good for you to take. That would be egotistical of me.

I'm not a doctor. cine advice? I'm not a healthcare professional. I have a and cons of getting a this of you dearest paper would love to degree in journalism, vaccine? Not getting reader. which qualifies me to a vaccine? have plenty of student debt — not to give out about vaccines: how doctor or your phar- andrewm@unisonal-

But! What it does know? qualify me for is to healthy get you thinking.

couple questions.

But this article trust my doctor with I trust them with vac- Again, I'm not that cines or the flu shot,

What are the pros

Where did I hear For example, If I me that information?

all my other med- lead you down a path curious. icines, my broken where you're magi-

egotistical.

Make an appointdo I know what I macist and ask them berta.com about it.

And bones, from surgeries cally going to want someone who used to fessionals for some to common colds, do to get a flu shot. be hesitant about vac- expert guidance!

and have changed Instead, I only ask your mind, the newshear about your story.

Fire us off an The things I know ment. Go see your email by contacting

And if you have Let them answer questions for some the things that I know any questions you professionals: please Ask yourself a about vaccines? What have directly. They join us on Oct. 2, from kind of sources gave are the people most 10A.M. to 11:30 A.M. qualified to answer. at the Kerby Centre I'm not trying to All you must do is be for a discussion panel with three different if you're medical health pro-



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The 2024 games of Paris

Barbara Ellis Unison Columnist

I admit that I'm a sucker for great entertainment. And the Opening and Closing ceremonies of the Olympics in Paris, were some of the best I've seen.

It was a sort of comeback after COVID-19 all but shut down the last games. Paris is known as the City of Lights, and it is also known as the City of Love. Well, in my humble opinion, it lived up to both titles. The floodlights illuminated many of its prominent buildings, and at the end of the games, one of the broadcasters told us that there had been several marriage proposals.

From day one, Paris opened her heart and

friendliest in the world, that changed during the ver or bronze. Olympics.

there, they could not say enough about the friendliness of its people and the utter happiness ev- performance as well erywhere they went.

in the past, I was born in to watch. They all had Hungary and then lived for a while in Australia training and self-sacribut am now a fully fice to get to the games, fledged Canadian.

countries were competing, I felt my heart

welcomed the world. country, stood proudly While this city is not on the podium, and it did always known to be the not matter whether they were receiving gold, sil-

My heart was in my From all accounts throat when I watched talked about their time I even stood cheering in reached for the wall.

Her heart-stopping as all the medal win-As I have mentioned ners were so exciting endured many years of homeland.

I especially enjoyed strings being pulled in watching the closing ing ceremonies, to me, two directions. I was ceremonies when the athhappy when any one of letes came out together, It was an explosion of them, from whichever countries mingling with lights, a feast for the eyes.

between the races. As lit up the sky, and at the the Olympic president same time, the rest of the noted, we have far more structure sparkled. It was in common than we have as if the Tower underdifferences.

when the broadcasters Summer in the pool and memories are those I spent in Paris. When idea to include a piece of my living room as she the Eiffel Tower began the Tower in each medal. to shimmer during the A true souvenir and reopening ceremonies, it took me right back to the time my sister and I took a dinner cruise on was Celine Dion would the River Seine.

stopped in front of the and now they were Tower just as those mem-So when any of these proud to represent their orizing lights began to dance.

During the openthe Tower was magical.

each other, no tension Searchlights flashed and stood its own importance Some of my best and joined in the happy occasion. What a great ward to each winner.

To say that the absolute best part of it all be an understatement. At the end of an in- Her stunning perforcredible night, our boat mance and magnificent voice brought tears to my eyes. Even the pouring rain could not dampen or distract from her fabulous performance.

> One of the broadcasters commented that people all over "soaked up the games" and the whole city was humming the same tune. The athletes as well as the crowds were ready to join in the fun. At every event, whether in the stadium, out on the streets, or on the banks of the Seine, people were seen enthusiastically cheering and waving their country's flag. It did not matter who won a medal, as each stood on the podium, their faces beamed with pride, not only for themselves but happy to be a representative of their country.

Watching the runners go past places I have visited made me feel as if I were there. Then occasionally, one of the TV crew would do a little tour of the city and showcase The Arc de Triomphe, or the Louvre, or any one of the restaurants that lined the Champs Elysees. It always included people with broad smiles on their faces and happy to be included in a once-ina-lifetime event.

So now, it is over for another four years. Wonder what the intervening time will bring? My wish is that all of our dreams do come true, and that peace will reign so that people of the same mind and sensibilities will prevail.

Los Angeles is next. I know that the race has already begun for the athletes as they look forward to many hours of training. Willingly endure any hardships that may come their way. Each will want to be the best representative they can be for their country, and each will wish to be the recipient of a medal, a reward for their hard work.



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Back to school for cognitive help

Andrew McCutcheon Unison News

It's September, and that means it's back-to-school for folks across the country!

Unison, for Generations 50+, and the Kerby Centre want to remind you: learning is a lifelong process. Nothing about aging means you must stop.

Moreover, many studies show that keeping your mind sharp as you age can help stave off many different negative effects. We wanted to share just a few tips and misconceptions about the best practices for lifelong learning.

First, we all know puzzles like sudoku or crosswords are popular and often recommended to keep sharp! That's why we keep them in our monthly edition of the Unison News.

While puzzles are great, they aren't the only thing you should be doing to keep your brain healthy. Studies show that although puzzles are great in moderation, physical and social activities are just as important in keeping our brains healthy long-term.

If you're looking for ways to keep your mind, body and spirit healthy: the Unison Active Aging programs are fantastic. You'll be able to work on your health as you meet new people, try on new skills and ensure your golden years stay golden for years to come.

Another tip is to take advantage of lists! If you need reminders, to use a calendar, an agenda or a notepad: it will help in the long run to keep you sharp.

These are crutches; instead, it will help cement information in your mind through the physical act of writing things down; you'll never miss an appointment again!

What you put in your body also affects your mind! Healthy foods, like leafy greens, legumes and fish are great! Alcohol and tobacco are to be enjoyed in moderation. Get good sleep, too!

Finally, the power of positive thinking can do incredible things when it comes to aging.

Cognitive decline is not a guarantee. But belief in that misconception might harm you.

Studies show that when fed negative stereotypes about aging and mental decline, participants would do worse on memory tasks. Those who read positive messages about aging, did

One of our values at Unison is that aging doesn't have to be a bad thing. Aging isn't inherently good or bad. But it is something you can take into your own hands and have power over.

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Why being bilingual could

Oumar Salifou University of Alberta Folio

People who know more than one language may have a better chance of maintaining their cognitive ability late into life or after neurodegenerative conditions, says an expert at the University of Alberta.

Tanya Dash, asprofessistant sor in the Faculty Rehabilitation Medicine, is a cognitive neuroscientist who works with older adults and people recovering from stroke to study the interaction between language and cognition.

"I use various methodologies like behavioural assessments and neuroimag-

of the Neuroscience erative Institute studied India.

dividuals who have language." lost their language."

that interacts with atexecutive functions, which are essential for everyday communication and daily activities.

Dash explains. When someone suffers a stroke or other neurodegenerative diseases, the effect of those interactions is more visible.

"When someone has a stroke.

Dash, who is a member or other neurodegen- Dash — and there is shown — especially and Mental Health they may have dam- ity in symptoms, so ease — that bilingualalso age in the language no two people with ism delays the onset speech-lan- areas in the frontal aphasia or dementia of symptoms by up guage pathology in and temporal lobes of will have the same to five years," Dash the brain," she says. experience. "My work inter- "This damage affects acts with diverse age their ability to un- people who are ca- this idea, and it is less groups, as well as in- derstand or produce pable of using more clear that bilingual-

Language is one of impairments, such as some measure of pro- ing dementia or that it the cognitive domains aphasia and dementia, tection against these slows the progression can cause difficulties conditions. tention, memory and in using language at the word, sentence or amount of literature

ing techniques," says Alzheimer's disease discourse level, says where it has been condition, significant variabil- in Alzheimer's dis-

> than one language is ism can reduce a per-Different types of that they may have son's risk of develop-

> > "There's a huge symptoms appear.

notes. "However. The good news for some have contested of the disease once





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September 9-13

Special: Mushroom Burger with your choice of side Soup: Creamy Tomato Soup with Buttery Croutons

September 16-20

Special: Chicken a la King served with Garlic Toast

September 23-27

Special: Chicken Quesadillas served with your choice of side Soup: Black Bean Soup

September 30th to October 4th: **Active Aging Week**

Active Aging week special: Rita's oat bar for only \$1.50

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help keep your mind sharp

tive studies where we your if at all."

to stroke, Dash says Cognitive reserve is there are some stud- exactly like that," she dividuals tend to be network, providing notes. ies suggesting that explains. bilingual people with for recovery.

also become increas- — and we think biliningly useful as hu- gualism also contrib- multiple mans experience cognitive aging — wear and tear on the brain that results in a decline in cognitive performance due to age, Dash says.

"In adulthood. when you are in your 20s and 30s, you are at the peak of your cognitive perfor-Noticeable mance. changes in cognitive performance happen when you reach, for example, 50 years old. And by 60, these changes become more prominent."

Declines in cogperformance affect memory, attentional abilities and executive function. Dash notes. The effects show up in a variety of ways, from taking longer with everyday tasks such as tracking down an item in a grocery store, to understanding humour and finding a word on the "tip of the tongue."

But these symptoms of cognitive aging can be reduced if you build up a "cognitive reserve" — much like saving money over the years to provide for retirement or exercising regularly to stay fit, says Dash.

"As you age, there

"One of my goals is is wear and tear in utes to this building successfully to answer these ques- your joints and ten- of cognitive reserve. tions with prospec- dons, which affects aspects of bilingual- and work on main- your frontal lobe can language ism delay the onset, taining your physi- be useful in delay- network. cal health, you may ing your cognitive When it comes delay the symptoms. decline.

Bilingualism can more common ones system."

Whatever performance. les your executive context, by access-

better in selecting resistance

languages

tick- based on their social counterparts."

This against People who speak related to attention.

"Their ability to formance is similar."

man- perform will be simage them in daily life ilar to their younger

Adults who learn a can also answer what But if you act early function or engages ing and training their language later in life control can also benefit from this cognitive boost translates even if they had no into more efficient exposure to bilingual-"Multilingual in- functioning of that ism as children, Dash

"The neurobiolo-"There are var- and inhibiting be- age-related wear and gy might be different stroke leading to apha- ious ways you can tween their languages tear in the brain, ac- based on when and sia show a reduced build your cognitive or switching between cording to Dash, how you learned the impact of symptoms reserve — education, the languages, thus whose own research second language or and a better prognosis occupation and lei- unintentionally train- has shown bilingual- the language profisure activities are the ing their cognitive ism-related differenc- ciency, but the impact es in areas of the brain bilingualism can have on your cognitive per-





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Donor Impact

Making a Difference

stories here in our donor impact section. We've listed stats and figures of how many hours we've spent helping people or how many pounds of food we've given away to those in need.

We've done profiles on a handful of folks willing to speak with us about their

We've written a lot of experiences, and how your our favourites: lots of smildonations directly led to their lives being made more safe, secure and happy.

We could spend hundreds of words talking about all these incredible things: but as the saying goes, a picture is worth a thousand words.

Here is just a few of com/donate

ing faces, people enjoying themselves and each others company. None of which can happen without the help of fantastic folks like vourselves.

Keep seniors smiling; donate today:

www.unisonalberta.





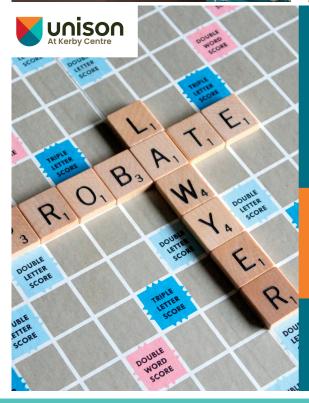












FREE Estate Planning Workshop

Get ready to dive into a jam packed presentation all about planned gifts & estate planning. Join us to uncover the secrets and strategies behind it all.

- Tuesday, Sept 24th
- Unison at Kerby Centre Kinsmen Lecture Room

Space is limited. **RSVP** to secure your spot. LoriW@UnisonAlberta.com 403-705-3179

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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



The capital gains increase in Canada

Joel Bray Investment Counsellor Cardinal Capital Management

As discussed last month's article, Canada's recent increase in the capital gains inclusion rate, effective June 25, 2024, has stirred significant discussion among investors, philanthropists, and financial professionals. As the government aims to bolster public revenue, the ripple effects of this policy change are multifaceted, particularly when it comes to charitable donations.

This article delves into the implications of the capital gains increase on donations, exploring both the challenges and opportunities that arise for business owners using their corporations for donations.

Capital gains tax is levied on the profit realized from the sale of an asset.

The inclusion rate determines the portion of the capital gain that is subject to taxation. Until recently, Canada taxed only 50 per cent of the capital gain.

With the new policy which became effective June 25, 2024, corporate capital gains, are now taxed at the 67 per cent rate.

Impact on Professional Corporation Investors

At first glance, this additional tax burden may discourage investors from triggering gains, affecting their investment strategies and liquidity.

However, by donating appreciated securities that are listed on designated exchanges (PLS) directly to charities, rather than triggering gains and donating cash, these investors can avoid the higher capital gains tax while supporting causes they care about. This approach allows them to maximize their tax deductions and make a more significant impact donations.

The in Dividend (CDA) is a notional account used by private Canadian corporations. It keeps track of certain securities in-kind can types of income that can be distributed to shareholders tax-free. One key aspect of the CDA is its role in handling capital gains, particularly when donating securities in-kind.

> Here are the benefits: Tax-Free **Distribution**

As already discussed, when a corporation realizes a capital gain, 67 per cent of that gain is taxable.

The non-taxable portion (the other 33 per cent) can be credited to the CDA. This amount can then be distributed to shareholders tax-free as a capital dividend. When the corporation donates PLS, 100 per cent of the capital gain may be recorded in the CDA for tax free payment to shareholders.

Charitable **Donation Tax Deduction**

While personal donations lead to a donation tax credit. Corporations that donate PLS in-kind allow the corporation to receive a tax deduction based on the fair market

with their contribu- value of the securities. tions by eliminating the This can offset taxes up tax grind on after-tax to 75 per cent of their net income in that year Capital or carried forward to be Account used in any of the following 5 tax years.

> CDA when donating provide significant tax advantages for both the corporation and its shareholders, making it an attractive strategy for charitable giving

Strategic Donations: The Silver Lining

capital gains inclusion sures that charities rerate, there remains a sil-Overall, using the ver lining for corporate donors. The incentive to donate appreciated securities directly to charities is more appealing than ever. By doing so, donors can bypass the increased capital gains tax, allowing them to

give more generously. This strategy not only benefits the donors by reducing their taxable Despite the higher income but also enceive more substantial support.

> Reach out to your financial professional or contact me with further questions.

> > Joel Bray jbray@cardinal.ca

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Empowering Afro-Canadian and Racialized Seniors and their Caregivers

Thursday, September 26th | 10am-12pm Online via ZOOM | FREE Information Session

Unison in partnership with Bridge To Oasis (BTO) Foundation is hosting an information session for Afro-Canadian and racialized seniors and their caregivers on supports and services available.

We are working collaboratively to better serve these communities by providing education and awareness on how to access government services, housing, community resources, active living, lifestyle enhancement and lots more!



Registration Required



Visit ShortURL.at/FxNah for more information

If you have any questions, please contact Kemi (Unison Elder Abuse Shelter)

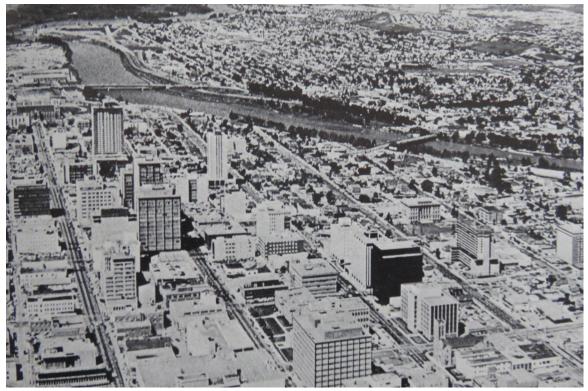
- 403-829-3436 | KemiA@UnisonAlberta.com Rabi Ohiomah BTO
- 403-390-6745 | RabiOhimah@gmail.com



THE PEOPLE AROUND US



PART II



Jerry Cvach Story

To introduce the second part of this series our author is taking a page from the ancient Greco-Roman philosophers who were incomparably adept in expressing their thoughts sparsely and to the point. Using Latin, the most efficient language yet invented, helped:

"Per Aspera, ad astra" is best reformulated into English as "Through hardships to the stars" or for this next story more appropriately "Success requires the overcoming

of obstacles."".

Becoming Canadians.

the Soviet Union invad- fate throws a curveball ed Czechoslovakia, for at us. We had been utthe simple reason that terly unprepared for they didn't like the policies and practices of the events overpowered that country's government. They particular- head-first into freezing ly disliked the slogan water. Still, we closed "Communism with a our eyes and jumped. human face", implying theirs was not. Russian terview at the Canadian dictators tend to do these kinds of things from time to time because the country is powerful and they can.

On that day we became putative émigrés and a few weeks later, by choosing Canada to become our new home, On Aug. 21, 1968, immigrants. Sometimes such an eventuality, but us. It felt like jumping

An all-important inembassy in Vienna Austria was the first step. Mercifully it was short and sweet.

We had to state our take a look at us!" education, were asked a few medical questions, and also if we were

nist party. Formalities concluded we had to choose where we wanted to settle. We knew very little about Canada other than the names of the two principal cities because of their hockey clubs, and that the country had two official languages. We had to learn one of them either way, so we opted for English since it is more widely spoken. We asked for Toronto.

The interviewer was patient: "Canada is a free country and you

ple and there will be begun. plenty of construction iobs."

Calgary? Never heard of it. "Where is work Bill MacDonald it?" we asked.

up a folded-up map of pired. He was told that Canada. Calgary was he would have to take a close to the Rocky Mountains. An elevation of 1,000 - 1,100 meters above sea level easy for a middle-aged meant high mountains in our country and we liked that. Furthermore, the Atlantic Ocean coast the years. "The examinwas just east of the city, so it was going to be close to Europe. We were sold.

exuded

People asked where we were going. I said dropping, expecting the Calgary, but nobody mighty government's members of the commu- knew where that was strong arm of justice either. A huge map of grab old Bill, shake him, Canada hung on the wring him out, and hang wall, and I went to show him on the line to dry. Calgary was in the did not strike him! mountains and close to the Atlantic Ocean I Minister", Bill cooed, was looking for it somewhere in the middle of cense bureau is across Quebec because of the Macleod Trail by the Laurentians.

Suddenly I heard my up the day after tomorwife's voice from far row. Thank you, sir." away. Calgary was at the other end of the they call the governwaiting room.

Cockily I "There, look", but it people, I thought! was a shock. Somehow

can live wherever you during the interview, choose. But so far most the map must have of the Czechoslovaks been left partially foldare selecting Toronto. ed with Saskatchewan, When they will finish Manitoba, Ontario and their English courses Quebec hidden. It was the job market will be our first realization flooded. We have direct of how big country flights to Calgary, the Canada was. We were fastest-growing city in still in Europe when the North America. You are process of becoming both construction peo- Canadians had already

My colleague realized one day that his The lady opened driver's license had exdriving test.

> Being a new driver I knew that it might not be gentleman who likely had accumulated a few bad driving habits over ers are brutal," I warned him.

I was passing by Bill's desk The day before de- later and he had the parture we went to the Alberta Ministry of embassy to pick up Transportation on the our papers. The wait- line. They had quite an ing room was packed argument. How come with more applicants. he, Mr. MacDonald, Somehow, we must have wasn't notified about his confidence: license expiring? What "Hey you greenhorns, kind of service was this to the taxpayers?

> I stood there, my jaw Remembering But the bolt of lightning

"Of course, "The closest driving li-Chinook Shopping I could not find it. Centre. Yes, I can pick it

> Now this is what ment of the people, by said the people, and for the



I borrowed a pickup truck for the weekend from Al and left my car for him to use in the interim.

went to return it. My car and I stopped behind answering, but the door for the sound of television coming up from downstairs.

There he was, dozing off on the couch. "Al, I came back with your truck, it is parked out front. Thank you."

He was staring at me, wondering why I woke it?" him up. "I need the keys to my car", I said.

"They are in the ignition."

"OK, here are your keys, where should I put them?"

truck," he said, never cash." position changing during the exchange.

I left, wondering, don't these people ever Then she said "Jaroslav, lock anything?

Mrs. Hanka married to a Dutch geologist, were the Canadian Czechs, whom we got to know the best. They translated for us, drove us around when looking for apartments, helped us with the bank business, and gave us advice:

"This is a land of opportunities and choic- Do you need a lift?" es," John S. told us once. "At the beginning, most of you will be tempted to chase the dollar and keep changing jobs for every little bit of extra pay. The rest of your countrymen will be bragging about how successful they are, and it will be upsetting. Pay no mind to them, they will be exaggerating. Decide what you want from life, set goals, and pursue them. Most importantly, when you reach your goals, don't readjust them, don't raise the bar or you will enter a vicious circle". It was the best advice I was ever given and we still follow it.

of 1969, only a year after we had arrived we saw an advertisement for liv-On Sunday evening I ing room furniture made from solid teak consistwas parked in the street ing of a sofa, a love seat, in front of his house two armchairs, a coffee table, and a small servdidn't result in anyone cost \$ 700.00. Once it was delivered I called was open. The house Mrs. Hanka, feeling very deserted except good about ourselves.

> "Next time you come et in value". visiting, Mrs. Hanka, you won't have to sit they will go up?" in the kitchen anymore. We now have a sofa and armchairs in the living room. Solid teak too!"

"Where did you get

"On sale in Simpsons Sears."

"How much was it?" "Seven hundred."

"What terms?"

"No terms, Mrs. "Leave them in the Hanka, we bought it five-hour time differ-

of total silence on the my other end of the line. you had saved seven munist country I had hundred dollars and you bought fancy furniture John S. and later with it? You should have made a down payment knew what he was on a house, you fool!"

> Now that is how Canadians think!

> > ****

walking home, a car jovial and happy as ever. stopped by the sidewalk, and the passenger work?" I asked. window rolled down. "Are you going home?

volunteer, Daniel. He bought oil was in an excellent shares?"

mood because he was Sometime in the fall just about to make a lot of easy money, and was quite willing to tell us about it.

> "On Monday I'll make money on the stock market. I'll get up very early in the morning to call my broker London Stock Exchange opens I will buy certain oil company shares and make a nice profit because they will skyrock- report. C'est la vie."

"How do you know

"Because yesterday at the end of the business day this oil company announced they had bought huge leases up north and would drill for oil. Their shares will go up on the Toronto Stock Exchange England at today's prices and because of the the markets are down. There was a moment Stock Exchange opens, investment quickly appreciate."

> Being from a comonly a paltry idea about markets, stocks, exchanges. But Daniel doing. What a country where one can make money easily if one is savvy enough!

Two weeks later we One Saturday when ran into Daniel again, as

> "How did

did it

"So how

work?" "You know, that time

It was another Czech you called London and company

"Ah. It didn't work out, I lost quite a bit."

"How come?"

"Because concurrently with the announcement about new leases, it was also reported that the company had suffered a loss in the previous quarter. I don't know how". She it. Ringing the doorbell ing table. The whole set in England. When the I expected that the market would respond to the elbow and said, "I'll positive news about the drilling but it reacted to

> Fifty-six years later I because playing the market is one of the many things I know nothing about. We have finanand protect our money. Many of our friends are much smarter and feel sorry for us paying fees to professionals when Monday. I will buy in we don't care. They seem very quiet when

> When that happens, ence, when the Toronto I play naïve and ask: "Really, I haven't heard. I haven't lost any money lately, is the market bad?"

Twenty years later I was still with the company, now managing over 300 employees. I had an impressive title too: Vice President of were traveling. In a pen-Manufacturing.

machine in the hallway and I drank a lot of coffee after I had quit smokwhat ing. I poured myself a ry high small apartment cup when a new junior secretary from another department saw me leaving after I had taken gle-family homes, Eva!" the last of the coffee.

"Hey," said she, "whoever finishes the pot makes a new batch!" I didn't want to make it, so I said "I'm busy now." "It doesn't work like that, you must make a new one." Grasping for straws I said, "Besides, pulled me back by my teach you."

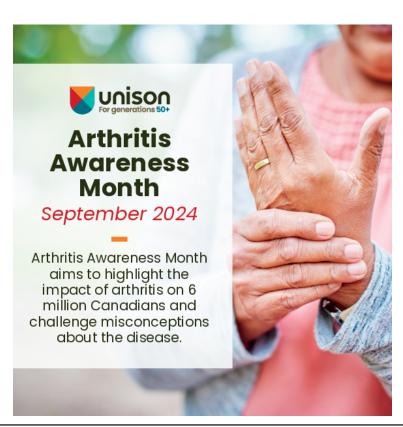
I learned and made the negative financial the coffee. If it were in Europe, a secretary would not only bring me yet have to call a broker the coffee, she would periodically check and refill my coffee mug. She would keep the door open for me and hold my that cial experts to handle coat up so I could slip into it easily. She would never dare to teach me any lessons about coffee or anything else.

Perhaps this is a little when trading starts on the times are good, but more egalitarian society than in Europe after all!

Canada is still an enigma to the people from the former communist satellites. After twenty years, we had a visitor from the post-communist Czech Republic. She and her partner spent a night in our home, and the next morning we drove them to Bowness to rejoin the group with which they sive mood, she asked:

"You were telling There was a coffee us yesterday that most Calgarians live in single-family houses. Yet these two to three-stobuildings are all over the place."

"These are the sin-





Upcoming Closures

Labour Day

Monday, September 2nd, 2024 All Unison locations









Unison Calgary

FREE Presentations

Being Proactive Series

Join us for expert-led presentations packed with advice, options, and opportunities in Financial, Legal, Housing, and Senior Services.

Get the latest information to navigate available services, plan your next steps, and make proactive decisions for a better future.

Lounge - Kerby Centre

Light Lunch Provided - Space Limited Registration By September 23, 2024

• Marinai@UnisonAlberta.com

FREE Presentations

Staying Healthy This Fall

Support provided by Sanofi.

Lounge - Kerby Centre **Registration Required**

• Marinai@UnisonAlberta.com

Active Aging Events

Join us for some exciting and special Active Aging Week events!

Location Varies

Registration Required

Program@UnisonAlberta.com

Wellness Events

Prioritize your wellness this Active Aging Week!

Room 317 - Kerby Centre **Drop-In Events**

Proactive Series DAY 1

Monday, September 30th: Aging in Place: Discovering my Options

- 10am: You Don't Know, What You Don't Know about using your Home Equity in Retirement Busting Myths! with Mortgage Connection
- 11am: Aging-in-Place: More Than Home Accessibility with Valley to Peak
- 12pm: Home Care: Access & Affordability with Bayshore Home Care Solutions

Proactive Series DAY 2

Thursday, October 3rd: What Should I Do First? Preparing for Change

- 10am: Financial Stability, Dealing with Debt and Planning for Retirement with MNP Ltd.
- 11am: Have a "HART"! Housing is a HUMAN RIGHT taking action to address the growing HOUSING EMERGENCY in Calgary with Calgarians for Housing is a Human Right
- 12pm: The Best Time to Start is Now: Thinking Proactively About Aging-in-Place with OT2U
- 1pm: Empowering Your Journey to Healthy Aging with Chartwell Retirement Residences

Wednesday, October 2nd: Staying Healthy This Fall | 10am - 11:30am

- · Why the Right Vaccine Matters in Older Adults with Anjli Acharya, Immunizations & Travel Health Specialist at Bowmont Medical Clinic
- · Identify and Address Barriers to Seasonal Influenza Vaccine Uptake with Betty Golightly, B.Sc. Pharmacy, RPh, President of Go Travel Health Inc.
- Protection Beyond Flu with Mohamed El Hussein, Ph.D. Nurse Practitioner

Tuesday, October 1st: Calgary Shooting Centre | 10am - 12pm

- \$120/person at Calgary Shooting Centre
- · Try something new, make new friends, and enjoy a fun experience. Light refreshments provided. Don't miss out!

Friday, October 4th: Cricket for Seniors – Hit a Six | 10am - 12:30pm

- FREE! Location TBD
- Whether you're a pro or a beginner, come enjoy friendly games, laughter, and good company. Let's prove that age is just a number—cricket is for everyone! Transportation from Kerby Centre is provided.

Monday, September 30th

Monday Meditation | 10am - 10:45am

FREE

Tuesday, October 1st

River Walk | 10am - 11am

Indigenous Drum Circle | 1pm - 2:30pm

• Member: \$15 | Non-Member: \$25

Wednesday, October 2nd

Men's Shed | 10am - 11am

FREE

Tech Shed | 11am - 12pm

FREE

Friday, October 4th

Laugher Yoga | 10:30am - 11:15am • Member: \$5 | Non-Member: \$15

Unison Medicine Hat

Active Aging Fitness

Join us for some exciting and special **Active Aging Week events!**

Strathcona Centre

Registration Required: 403-529-8307

Wednesdays | September 18th - October 9th

4-Week Cornhole Introduction | 1pm - 4pm

- Our instructors will help you improve your game while keeping things fun. Bring friends or make new ones during this time.

Thank you to our Sponsors and Presenters for making Active Aging Week possible!















Medicine Hat

lifestyle throughout all are great for strengthenstages of life is important, but it's especially important during the future falls and injuries. later years of life.

jury-related hospitalizations and injury deaths among people aged 65 and older. Injuries from falls reduce older adults' quality of life, increase caregiver demands, and care.

these life-changing falls the limbs. and injuries by maintainused for daily activities. The Veiner Centre can be an essential part of stretching routines with our exercise programs, such as our Yoga and Tai Chi classes.

We accommodate all levels of mobility and strength. "Chair Yoga and More" is our most popular Yoga class. This chair-based yoga helps those who are just starting their fitness journey or have limited mobility. This class has become so popular that we had to open a second session!

For those looking for goals. a bit more challenge, we Yoga," which balances mat work and chair exercises.

Finally,

ing and stretching mus-

In Canada, falls are just about preventing the leading cause of in-falls; it's also about getting that heart pumping. As the body ages, the artery walls harden, making it harder for blood to circulate through the body.

Poor often precipitate ad- can manifest in musmissions into long-term cle cramps, varicose veins, sores or ulcers, Regular exercise and cold hands and feet, and stretching help prevent numbness and tingling in

Our fitness classes, ining strength in muscles cluding "Fun & Fitness," "Line Dancing," "Solid Gold Fitness," and Gold "Silver Steppers," can your strengthening and help you stay active in fun ways. If you prefer a traditional fitness class with weights, resistance bands, and sets of exercises, "Fun & Fitness" or "Solid Gold Fitness" would be a great way to add more movement to your day.

If you like to focus on having fun while sneaking in your daily exercise, "Line Dancing" or "Silver Steppers" are perfect for dancing your way into your fitness

Having a regular offer "Qigong and Chair exercise routine isn't just about supporting your physical health; it's also great for your we have mental health. Through "Hatha Yoga," which is our Tai Chi classes, you exclusively mat work for can refocus your mind, experienced yoga practi- breathe out the negative

Maintaining a healthy tioners. All these classes and breathe in the posi- levels during morning, tive. Our experienced instructors will guide you cles, helping to prevent through each movement, ensuring you gain the Staying active isn't maximum benefit from every session. Whether you are a beginner exploring the basics or a seasoned practitioner seeking to deepen your practice, there is a class perfect for you.

afternoon, and evening sessions from Monday through Friday.

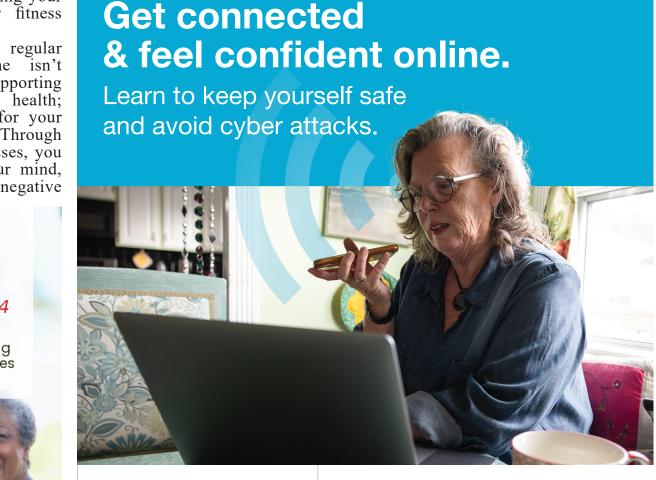
Whether you're a beginner starting your fitness journey or an exparticipant perienced looking for a new challenge, we have a class tailored to meet your needs. Each class is designed to not only chal-We offer different fit- lenge you physically but or call 403-529-8307 for circulation ness classes at various also to provide a sup- more information.

portive and motivating environment.

Our passionate and knowledgeable instructors ensure you get the most out of every session. Don't miss your opportunity to improve your physical and mental health in a fun, new way!

Please visit veinercentre.wildapricot.org to register for these classes







START THE FREE **DIGITAL LITERACY PROGRAM**

(888) 839-9239 alberta.ca/DigitalLiteracy





Medicine Hat Veiner Activities

What's Happening in September

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

Mondays

Quilting

Craft Room | 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

Dining Room | 9am

Ukulele Group

North MP | 10am-12pm

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 10am

Duplicate Bridge South MP | 12:30pm

Hearts

Dining Room | 1pm

Scrabble

North MP | 1pm

Pinochle

North MP | 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

Boardroom | 2pm

Duplicate Bridge

North MP | 6pm

Norwegian Whist

South MP | 6:30pm

Fridays

Quilting

Craft Room | 9am

Mahjong

South MP | 9am

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!

September 3

Ask a Financial Advisor–Craig Elder, RBC Dominion Securities

10am - 12pm | Registration Required | Boardroom

September 3 Book Review Crew Ipm - 2pm | Dining Room

September 3

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

September 6 - 8

Scrapbooking Fanatics Starting at 4:30pm on the 6th | Registration Required

September 10

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

September 12

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

September 17

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

September 18

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

September 18

Cooking For Support 1pm - 3pm | Strathcona Kitchen | Intake with Nicole Required 587-770-1420

September 27

Book Club

10am - 11am | Dining Room

Wellness Wednesdays

September 4 | Movie Matinee with popcorn "Apollo 13" | South MP | 2pm -4:30pm

September 18 | Pet Therapy with Kenzy Games Room | Craft Room | 10:30am

September 18 | Optima Rocks with Jodi Craft Room | 2:15pm - 4pm

September 25 | Life Long Learning Presents: "Caregiving" | Boardroom 10am - 12pm | Registration Required

Looking Forward

Rosebud: "Christmas on the Air" Bus Trip

December 11 | 8:45am - 7pm M: \$115 | NonM: \$125 | Min: 42 Max: 52 Registration Deadline: November 8

Celebrating 3 Years!

Movie in the Park - "My Girl"

September 14 | 8pm - 10pm Celebrate with the Veiner Centre with this FREE event. Please bring lawn chairs/blankets

Active Aging Spotlight

Bridges Grandparents Group

September 17 | 10:30am - 12pm Boardroom | Register by calling Kayla 403-526-7473

Cooking for Connection

September 17 | 1pm - 3pm Strathcona Kitchen | \$20/pp | Registration Required

Medicine Hat Strathcona Activities

What's Happening in September

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

Mondays

High Beginner Line Dancing | 9am

Table Tennis | 10am

Chair Yoga & More | 12pm

Pickleball Intermediate 1pm

Pickleball Advance 2:30pm

Chair Yoga & More | 4pm

Yang Short Form | 7pm

Yang Long Form | 8pm

Tuesdays

Fun & Fitness | 9am & 10am

Solid Gold Fitness | 11:45am

Pickleball -Skills & Drills |

Pickleball -Beginner |

12:35pm

Floor Curling | 2pm Yang Short Form | 7pm

Chen Style Short Form 7:30pm

Fan Form | 8:15pm

Wednesdays

Absolute Beginner Line Dancing | 8:30 am

Beginner Line Dancing

Table Tennis | 10am

Qigong & Chair Yoga 12pm

Pickleball Intermediate

Pickleball Advance 3pm

Weapons Form | 7pm

Thursdays Fride

Fun & Fitness 9am & 10am

Beginner Pickleball | 11am

Silver Steppers
1pm

Floor Curling 2pm

Fridays

Pickleball Beginner 9am

Table Tennis | 10am

Hatha Yoga | 12pm

Pickleball

Intermediate | 1pm

Pickleball Advance

3pm

Pickleball Open Session | 6pm

Fitness Class Spotlight

All fitness classes require registration

High Beginner/Improver Line Dancing

Sept 16 - Dec 16 | Mondays | 9am-9:45am | FREE

Chair Yoga & More

Sept 9 - Oct 21 | Mondays | No Class Oct 14

12pm - 12:45pm & 4pm - 4:45pm <u>Members: \$42 | Non-Member:</u> \$60

Fun & Fitness

Sept 10 - Oct 31 | Tuesdays & Thursdays

9am - 9:55am & 10am - 10:55am Members: \$88 | Non-Member: \$120

Solid Gold Fitness

Sept 3 - Oct 22 | Tuesdays

11:45am - 12:30pm

Members: \$56 | Non-Member: \$80

Absolute Beginner Line Dancing

Sept 19 - Dec 18 | Wednesdays | 8:30am - 9am | FREE

Beginner Line Dancing

Sept 19 - Dec 18 | Wednesdays 9am - 9:45am | FREE

Qigong & Chair Yoga

Sept 4 - Oct 23 | Wednesdays | 12pm - 1pm

Members: \$56 | Non-Member: \$80

Silver Steppers

Sept 5 - Oct 24 | Thursdays | 1pm - 2pm Members: \$56 | Non-Member: \$80

Hatha Yoga

Sept 6 - Oct 25 | Thursdays | 6:30pm - 7:30pm

Members: \$56 | Non-Members: \$80

Tai Chi Fitness Classes

Yang Short Form

Sept 16 - Dec 3 | Mondays & Tuesdays | 7pm - 8pm & 7pm - 7:30pm

Yang Long Form

Sept 16 - Dec 2 | Mondays | 8pm - 9pm

Chen Style Short Form

Sept 17 - Dec 3 | Tuesdays | 7:30pm - 8:15pm

Fan Form

Sept 17 - Dec 3 | Tuesdays | 8:15pm - 9pm

Weapons Form

Sept 18 - Dec 4 | Wednesdays | 7pm - 9pm Must have completed Yang or Chen form before registering for this class. No exceptions

Cornhole Introduction

Interested in learning a new game?
Our Cornhole instructors will show you the rules and techniques needed to master this sport.

September 25 - October 9

1pm - 4pm

Registration Required

Please note the Strathcona Centre will be closed Saturday, August 31 and Monday, September 2.

Weekend Activities at Strathcona

Table Tennis - Single Play Only

Saturdays | 11am - 1pm

Pickleball - Open Session

Saturdays & Sundays | 1pm -4pm

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

Unison for Generations 50+

Calgary In-Person Activities

Register in person at Unison at Kerby Centre in Room 306 or by phone at 403-705-3233 Online registration and full details at UnisonAlberta.com/Active-Aging-Calgary

Weekly In-person Activities at Unison at Kerby Centre					
Monday	Tuesday	Wednesday	Thursday	Friday	
Badminton (\$3) Gym 10am - 12pm Meditation Monday (FREE) Room 317 10am - 10:45am Mahjong (\$2) Room 312 10:30am - 12:30pm Closed until Sept. 1st Live Well Be Well Conversations (FREE) Room 317 11am - 12pm Beginner Pickleball (\$3) Gym 10am - 12pm Pickleball (\$3) Gym 2:30pm - 4pm	Recorder Group (\$2) Room 108 10am - 12pm Closed until Sept. 3rd Beginner Pickleball Lessons (\$20 for 4 weeks) Gym 10am - 12pm (Registration Required) Bridge (\$2) Room 312 10am - 12pm (Registration Required) Closed until Sept. 10th River Walk (FREE) Meet in Room 317 10am - 11am (Must sign a waiver) Intermediate Pickleball (\$3) Gym 2:30pm - 4pm	General Craft Group & Knitting for a Cause (FREE) Room 311 9am - 12pm Beginner English Language Literacy (FREE) Room 312 10am - 12pm Men's Shed / Tech Shed (FREE) Room 317 10am - 12:15pm Wednesday Dance (FREE) Kerby Café 1pm - 3pm Cribbage (\$2) Room 312 1pm - 3:30pm Walking Soccer (\$3) Gym 2:30pm - 4pm (Registration Required)	Artists Group (\$1.50 per half day) Learning Lab 10am - 3pm Kerby Centre Tours (FREE) Meet at Kerby Café 10:30am Pickleball (\$3) Gym 2:30pm - 4pm	Spanish Conversation Group (\$2) Room 311 10am - 12pm Krazy Karvers Woodcarving Club (\$1.50 per half day) Room 102 10am - 3pm Closed until Sept. 6th Tech Help (\$5) 11am - 1pm (Registration required) Badminton & Ping-Pong (\$3) Gym 1:30pm - 3:30pm Intermediate English as a Second Language (FREE) Room 305 1:30pm - 3:30pm Advanced English as a Second Language (FREE) Room 311 1:30pm - 3:30pm	

Unison Travel Spotlight

Active Aging Spotlight

Emerald Lake, Takakkaw Falls, Nature Bridge Falls & Field BC with Unison Travel

Wednesday, October 2nd | 7:15am - 8:45pm Member/Super Member. \$130 | Non-Member. \$160

Transportation: Universal Coach Lines Cut off Date: Wednesday, September 18th

- Bagged lunch included in trip price (Please advise dietary requirements: Gluten-free or vegetarian)
- Trip is suitable for persons with reduced mobility

For more details: 403-705-3237

Pickleball For Beginners at Kerby Centre

Tuesdays | September 17th - October 8th 10am - 12pm Member/Super Member. \$35

Non-Member: \$65

Learn the basics of pickleball in a fun, supportive environment. Whether you're looking to stay active, meet new friends, or simply try something new, this is your chance to get started with one of the fastestgrowing sports around.

Register NOW!

403-705-3233 or Program@UnisonAlberta.com



Intro to Baton Twirling **Workshop at Kerby Centre** Monday, October 8th 10am - 10:45am

Member/Super Member. \$44 Non-Member. \$74

Come and learn some baton twirling basic twirls and fun-damentals with Miss Loranne (Head Coach of the Baton & Dance Company). Did you know that baton twirling is recognized as a sport here in Alberta? Did you know that baton twirling improves hand-eye coordination? Did you know that it gets our hands moving and can improve arthritis and stillness in our fingers and wrists?

Register NOW!

403-705-3233 or Program@UnisonAlberta.com



Active Aging Spotlight

Spooky Halloween Planters Workshop at Kerby Centre

Monday, October 28th | 10am - 11am Member/Super Member. \$40 Non-Member. \$70 Instructor. Joanna Tschudy (Horticultural Society)

Create eerie and enchanting planters that will be the perfect addition to your Halloween decor. This fun and festive workshop will guide you through designing and planting your own spooky-themed planters, complete with ghostly decorations and hauntingly beautiful plants. Bring your creativity and let's make some ghoulishly delightful creations together. Don't miss out on this spooktacular event!

Register NOW!

403-705-3233 or Program@UnisonAlberta.com



Active Aging Spotlight

Kokedama Balls Workshop at Kerby Centre

Monday, November 18th 10am - 11am Member/Super Member. \$40 Non-Member. \$70 Instructor. Joanna Tschudy (Horticultural Society)

Join us for a delightful Kokedama Balls Workshop and learn to create these charming, small hanging moss planters. Fun to make and easy to care for, Kokedama balls add a touch of greenery and elegance to any space

Register NOW!

403-705-3233 or Program@UnisonAlberta.com



Unison for Generations 50+ Calgary In-Person Activities

Register in person at Unison at Kerby Centre in Room 306 or by phone at 403-705-3233 Online registration and full details at UnisonAlberta.com/Active-Aging-Calgary

Wise Owl Boutique Half Price Sale on red tag items!

Week of October 21st - 25th 10am - 3pm



Wellness Spotligh

Indigenous Drumming & Storytelling at Kerby Centre

Tuesdays | September 3rd - October 8th 1pm - 2:30pm Member/Super Member. \$15 Non-Member. \$25

Join a Drum Circle to learn Traditional Hand Drum teachings and sacred songs, which promote healing, reduce tension, and boost energy. Experience the Indigenous way of drumming, symbolizing the Heartbeat of Mother Earth.

Register NOW!

403-234-6566 | Lolaf@UnisonAlberta.com



Laughter Yoga at Kerby Centre

Fridays | October 4th - 25th 10:30am - 11:15am Member/Super Member. \$5 Non-Member. \$15

Laughter Yoga blends breathing techniques with laughter to boost oxygen levels, offering added health benefits.



Register NOW!

Wellness Spotligh

403-234-6566 | Lolaf@UnisonAlberta.com

Compassionate Support Workshop at Kerby Centre

Wednesdays | November 6th - 20th 1pm - 2:30pm Member/Super Member. \$20 Non-Member. \$50

Want to support someone who is grieving? Join our Compassionate Support 3-Week Workshop to gain the skills needed to help loved ones on their journey to recovery.



403-234-6566 | Lolaf@UnisonAlberta.com



Caregivers Peer Support Group at Kerby Centre

Every last Wednesday of the month 1pm - 2pm 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.

In our program, you can have open conversations about the ups and downs of caregiving while learning about topics relevant to caregivers

Register NOW!

403-234-6566 | Lolaf@UnisonAlberta.com



Important Update from Unison's Thrive Food Security Program

Our <u>last</u> FREE Food Market hosted at the Kerby Centre was on Friday, August 30th.

We will continue to have Community Bread Markets at the locations listed on the right.

For questions and concerns, please contact ThriveD@UnisonAlberta.com



Drop-in at our monthly Community Bread Market!

Offering older adults 50+ bread and baked goods donated by partnered retailers, on a first-come, first-serve basis.

Parkdale Nifty Fifty Association (NW)

Tuesday, September 10th | 11am - 12pm

CARYA Village Commons (SE)

Wednesday, September 11th | 1pm - 3pm

Bow Cliff Seniors 50 + (SW)

Thursday, September 19th | 11am - 12pm

Northminster United Church

Highland Park Community Association (NW)

Wednesday, September 25th | 1:30pm - 3pm

Confederation Park 55+ Activity Centre (NW)

Thursday, September 26th | 12pm - 1:15pm

Register in person at Unison at Kerby Centre in Room 306 or by email at HeatherD@UnisonAlberta.com or call 403-462-5080. Online registration and full details at UnisonAlberta.com/Online-Resources

Explore. Engage. Enjoy. Subscribe! YouTube.com/@Unison50Plus

Online Class Spotligh

<u>Online Class Spotlight</u>

Online Class Spotlight

Online Class Spotlight

Ski Fit IS BACK!

Mondays & Thursdays September 9th - October 24th

11am - 12pm

(Member \$64 | 2-member household \$102.40 | Non-Member Price \$84 | SASC (Seniors Alpine Ski Club) \$74)

This six-week conditioning course focuses on balance and strength training to prepare you for the hill and keep you fit. Ideal for skiing and all outdoor activities, it's perfect for enthusiasts

Register NOW!

UnisonAlberta.com/Online-Resources



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Register NOW!

UnisonAlberta.com/Online-Resources 403-462-5080 or HeatherD@UnisonAlberta.com



403-462-5080 or HeatherD@UnisonAlberta.com

NEW! Journaling 101

Tuesdays | September 3rd - October 8th 11am - 12pm

Member \$35 | Non-Member \$65

Write for yourself. In this class, you'll learn to journal for personal growth, uncover your truth, and find well-being through writing. Expect thought-provoking questions and exercises. By the end, you'll have tools for self-care through writing.

Register NOW!

UnisonAlberta.com/Online-Resources 403-462-5080 or HeatherD@UnisonAlberta.com



FREE with Membership!

Gentle Soulful Yoga

Wednesdays September 4th - November 27th 9am - 10am FREE with Membership

Join our new instructor Navin for a more traditional, slow, grounding, and meditative yoga class. Navin will help you find your center, stretch our limbs, and provide alternative movements to accommodate those who need them.

Register NOW!

UnisonAlberta.com/Online-Resources



403-462-5080 or HeatherD@UnisonAlberta.com

Online Class Spotlight

Online Class Spotlight

FREE with Membership!

Fitness Over 50!

Tuesdays September 10th - December 3rd 9:30am - 10:30pm FREE with Membership

Join us for a combination of movement, strength, core and stretch class. This involves a good warm up and nice long cool down/stretch. This class will be about mild cardio (movement and fun dance moves etc.) interspersed with some more higher intensity intervals. ALL ABILITIES LEVELS WELCOME!

Register NOW!

sonAlberta.com/Online-Resources 403-462-5080 or HeatherD@UnisonAlberta.com



FREE with Membership! Art Jam for Seniors

September 13th - November 29th 9:30am 10:30am FREE with Membership

Designed specifically for seniors who want to explore their creative side in a relaxed and supportive environment. No prior art experience is required—everyone is capable of creating beautiful artwork with the materials they have on hand.

Register NOW!

sonAlberta.com/Online-Resources 403-462-5080 or HeatherD@UnisonAlberta.com



FREE Presentations

Myths and Realities: Transitioning gracefully to your Next Stage (Downsizing)

Wednesday, September 18th | 10am - 11am | Online via ZOOM | FREE With speaker Zoe Agashea & Lisa Falkowski from Next Stage Services

4 Critical "Life and Death" Documents You Need in Alberta

Tuesday, September 24th | 10am - 11am | Online via ZOOM | FREE With speaker Terry Geib, past chair and current director of the Cooperative Memorial Society (CMS)

Register NOW!

UnisonAlberta.com/Online-Resources 403-462-5080 or HeatherD@UnisonAlberta.com

Living with Peripheral Neuropathy and Chronic Pain

Friday, October 11th | 10am - 11am | Online via ZOOM | FREE With speakers Sylvia Donley & Linda Petiot, Calgary Neuropathy Association

The Challenge of Downsizing: Nobody Said This Was Gonna Be Easy!

Wednesday, October 16th | 10am - 11am | Online via ZOOM | FREE With speaker Sheldon Smithens, Co-Host from Canadian Pickers

How did your garden grow?

Deborah Maier Calgary Horticultural Society

The 2024 gardening season presented many challenges for Calgary gardeners.

It started out cool, some would even say cold, reminiscent of when Calgary was classified as being a cold hardiness zone 3 (we are now a zone 4). I covered my plants for a hard frost on World Naked Gardening Day, May 4, a day celebrated in other parts of the world as being warm enough to be out in the garden naked. We even had snow on May 17.

I had my rain barrels hooked up in April and was rewarded with full to overflowing barrels throughout May and into early June. With all the natural moisture from rainfall, I did not need to use the collected rainwater in my garden, but my house plants were happy to be watered with it.

This abundance of moisture lasted until the June water main break and outdoor watering restrictions

were imposed.

and my spring gar- were empty. den thrived without watering.

Many amazing collection of walkways think that plants in my aphids. garden will grow no plant tag, but this year a boon for lady bugs. dew formed, especial— The highs of this I was amazed to see On one tree I exam— ly on squash plants. At year's gardening seagrowth statistic.

hot and dry.

Even Stampede thunderstorm pour. Despite having but there were black, courages new plant six rain barrels, I was relieved when watering restrictions permitted hand watering with a hose. Droughttolerant plants in the sandy, south-facing

areas of my garden red, and woolly. Until growth. den held its moisture mid-July the barrels images online.

thrive, pests, partic- office to have us iden- garden, it became a garden- ularly aphids, had a tify their tree prob- bumblebee magnet. ers were impressed growth explosion. At lem. Later, at an Open grew large and had an stance that made the problem. beneath

the height noted on the vealed that it was also not permitted, the mil-yard. same time.

week did not see a aphids, often the most manage the problem. down common type, appear,

Fortunately for me, were in desperate this summer, I had only the soil in my gar- need of water, and by seen woolly aphids in be a great year for na-

Powdery

Doing this also en- den grow?

It also seemed to tive bees. When the In July, a gardener goldenrod bloomed in Not only did plants brought a sample to the August in the Society

In my own garden, with their gardens. the end of July, pop- Garden, I saw some leaf cutter bees were They talked about lar and elm trees had on a shrub. The gar- abundant. I usually never having plants shiny leaves and were dener had purchased have a plant or two so big. Peony plants weeping a sticky sub- lady bugs to treat the showing the telltale circular leaf cuts made mildew by these bees, but this blooms. So did rose them tacky. It was was another pest that year throughout the bushes. I typically honeydew excreted by appreciated the weath- garden their presence hids. er this past summer. was evident. I even Looking closely at Even though overhead had a bumblebee nest taller than two-thirds the shiny leaves re- sprinkler watering was burrow in my back

them achieve the listed ined, there were adult, the Society garden, the son yielded expreslarvae, and pupa of the native beebalm was sions of incredulity July was anoth- two-spotted ladybug particularly hit hard. and the lows those of er story. There was a throughout the branch- To be able to save considerable concern. down pour with hail es. It is rare to find an some of its seeds, a All these things are the first week of July, abundance of these few spent flower heads part of a robust ecobut then things became life cycle stages at the were left to mature, but system that ebbs and we cut the plants back flows with the influ-Not only did green to tidy the plant and ence of the weather. So, how did your gar-



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PREMIER Crossword

FLAVOR NOT TO SAVOR

- **ACROSS** 1 Film blooper compilation
- 8 Illinois and Iowa's
- 12 "Bali —"
- 15 Bushy hairdos, for short
- 19 "Stephen," in Paris
- 20 Cookie often twisted apart
- 21 Boat mover
- 22 Engrossed
- 23 Start of a riddle
- 26 Concerning
- 27 Mil. title
- 28 Lysol target
- 29 D.C. insider **30** Contribute one's
- share 32 Kitchen pests
- **34** Starts litigation
- 39 Stop on -
- 40 Riddle, part 2
- 44 "— Misérables" 45 Taking way too much, in brief
- 46 Loud weather events, for short
- 47 Inner city, informally
- 50 Leopard markings 53 "Eso —" (Paul Anka
- song)
- **54** Riddle, part 3 **64** Cave effect
- 65 Bovine beast
- 66 Celebrity astrologer Sydney
- 67 Omit, as a vowel
- 68 College head 69 Acrobats' springy
- apparatuses
- **73** 3/15, e.g. 74 Map book
- **76** Artist Dufy or film
- director Walsh 77 Critical hosp. area
- 78 Lock lips
- 79 Riddle, part 4
- 84 Tiny charged things 85 "It wouldn't — first time"
- **86** Poppa
- 87 Intraparty rifts
- 91 Vast South American plain
- 95 Football coach Parseghian
- **97** End of the riddle 104 Awaken
- 105 Arizona waterway with the Roosevelt Dam
- 106 Vikings' tale, perhaps **107** Novelist Hemingway
- 109 Original "King Kong" studio
- 110 Cast forth
- 113 Moose's kin
- 114 Art gallery in London

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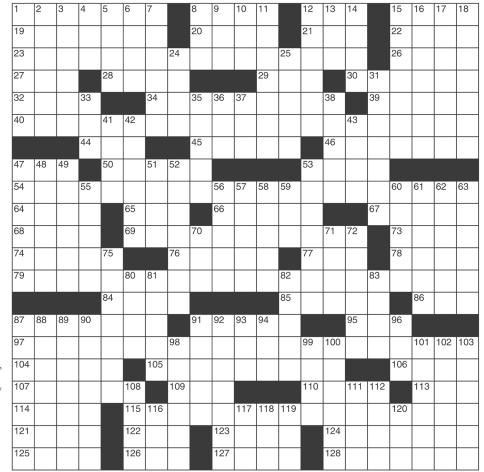
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of the city.

For any inquiries text/call:

Jena - (587) 664-1953

115 Riddle's answer



- 121 Drummer Burke or pitcher Labine
- 122 Îraq export
- 123 Full of zeal
- 124 Before now
- 125 The lady's
- 126 Norm: Abbr.
- **127** Sort 128 Lutz or axel performers
- **DOWN**
- 1 Showy trinket
- 2 Wisdom deity
- 3 Behemoths
- 4 On Soc. Security, e.g.
- **5** Prefix with skeleton
- **6** Writer Blyton
- 7 Made the first move
- 8 "Impressive!" 9 Consist of
- 10 Pub barrel
- 11 "The meal is ready!"
- 12 "— at the Moon" (1951 Hank Williams song)
- 13 Partner of 8-Down
- 14 -Z ('80s Camaro)
- 15 "Yep, alas"
- 16 More hoarse 17 Ideal condition
- 24 Duet plus one

- 25 Juvenile 31 Must exist
- 33 Longtime NBC show inits.
- 35 Unconfined
- 36 "77 Sunset Strip" actor
- **B**vrnes 37 Biol. or anat.
- 38 Schlepped
- 41 Composer/pianist John 42 Facet
- 43 Actress Rae of 'Vengeance'
- 47 Employed for the
- purpose of 48 Head for very quickly
- 49 So as to be 50% less
- 51 about (around) 52 Hinders
- 53 Detective Phil Fish's wife
- on "Fish" 55 Achieved victory in
- 56 Sitting on the world
- **57** Love, in Paris
- 58 "ER" actor Eriq La -59 Prefix with cycle or state
- 60 "This pleases me!"

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- 61 Cleaned a little, with "up" 62 Texas or Ukraine city
- 63 Owned (up)
- 18 High-minded sorts? 70 Actress West 71 Genuine, in Germany

72 Of a similar kind to

By Frank A. Longo

- 75 Rustling sounds
- **80** Place to live
- 81 Tech. schools
- 82 Channel for hoops fans 83 Zeus' wife
- 88 Hymn with harmonies

87 Elongate

- 89 Poltergeist, e.g. 90 "Evidently.
- 91 Oompah band music
- 92 Coin-op cafeteria
- 93 Bus. bigwig 94 Letter after upsilon
- 96 Reactions to cute babies
- 98 Maude's partner in a
- 1971 film 99 Intrusive plant
- 100 Military forces 101 Edmund Spenser's
- "The Queene" 102 More hideous
- 103 Los Angeles hoops team 108 "Terrible" time for tots
- 111 Writer Dinesen
- 112 Reid of "Sharknado" 116 #1 song, e.g.
- 117 Climbing vine
- 118 Pointer
- 119 Lofty poem 120 Diner sandwich, for short

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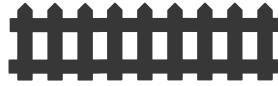
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Call Christian @ 403-481-8080

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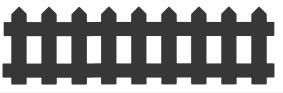
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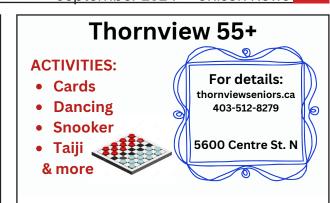
Seniors scene

Rainbow Elders Calgary

Rainbow Elders Calgary is a fun social group of enthusiastic 2SLGBTQ+ folks aged 50+.

We are inclusive and welcome all people from diverse backgrounds who are part of this community, curious, questioning, or who might like to learn more about collaborating with us or suggesting our group for an older family member.

We meet at the Unison Kerby Centre monthly for Coffee, Cookies and Chat on the first Wednesday of the month in addition to other social events. We invite you to drop by for an afternoon of



friendship and conversation.

Our next few Wednesday meetups will be from 1-3 p.m. on April 3, May 1, June 5, July 3, August 7.

Kerby Centre 1133 - 7 Avenue SW (Room 305)

Accessible by C-train: Kerby station Free parking is available! Just check in at the main desk and leave your license plate number.

Find us online as well at rainbowelderscalgary.ca and on Facebook and Instagram for information about upcoming social events and membership!

Are COVID-19 Tests Available?

The CanTreatCOVID research study at the University of Calgary is happy to provide Covid testing kits at no charge to our community. Pick up your free

test kit today at where in the building Unison at Kerby Centre 1133 7 Ave SW, Calgary, AB T2P 1B2

Calgary General Hospital; A story of Our Neigbourhood & Calgary

Join us; learn about the evolution of the Calgary General Hospital from its very humble beginnings thru 1998. Share your memories of the hospital and hear about the plans to commemorate it.

Location Community Centre - 917 Centre Avenue NE (south entrance)

Dates: September 24 Tuesday 1-3 October 10.

Thursday 7-9 pm October 23

Wednesday. 1-3

November Thursday 1-3

November 21.

2.

Thursday 7-9 December

Monday 1-3

Contact us: cghproject@bracalgary. org



CROSSWORD SOLUTION











Join us as we Welcome Fall at Trico LivingWell!

SEPTEMBER 20, 2024 @ 1-4PM

DON'T MISS THIS EXCITING DAY OF DISCOVERY AND ENJOYMENT AT TRICO I IVINGWEI I I

This Fall, Trico LivingWell is hosting an Open House & Harvest Market & everyone is invited to explore our vibrant new retirement community, showcasing Inclusive Living in Calgary's most exciting seniors' residence.

Enjoy a guided tour of our private suites & exceptional amenities, then shop at our Harvest Market.

Treat yourself to bountiful baked goods, fresh farm produce & a chance to enter a special giveaway!

MARKET L MENDORS

SHOP OUR HARVEST MARKET & DISCOVER A VARIETY OF DELIGHTFUL SEASONAL GOODS -

Ranging from stylish fall clothing & delicious jams, to home-made chocolates & unique candles & crafts. Enjoy home-made treats at our TLW Bake Sale, with all proceeds going towards the Alzheimer Calgary Walk & Run.

7670 - 4A Street SW, Calgary AB 403.281.2802

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Trico LivingWell is the Presenting Sponsor of the Alzheimer Calgary Walk & Run



ENTERTAINMENT

SNACKS & DDINKS

SNACKS & DRINKS

GIVEAWAY!