

Mobile Law Office - "We Come To You"

Ph: 204-808-0418

Call us or click on our website Website: www.mobile.legal today

> FREE COPY

- ✓ Wills & Powers of Attorney
- ✓ Probate & Estates
- ✓ Healthcare Directives (living wills):
- Notary Public Services

Join Senior Scope on: Linked in

Vol. 20 No. 5 | Nov 10 - Dec 9/21

READ EVERY ISSUE ONLINE at www.seniorscope.com

or SIGN UP FOR A FREE EMAIL SUBSCRIPTION

November is the month to Remember



Robyn and Daniel, and their 7-year-old son, Jasper. When families receive a disability diagnosis, Manitoba Possible is there to support them in navigating services, directing them to funding support, and advocating for accessibility and inclusion. See story in the Leaving a Legacy section - pages 13-16.

uring the first half of November, we are urged to pause briefly on the 11th, at 11am, and remember those who made the ultimate sacrific on battlefields and elsewhere. But as we move through the cycle of American Thanksgiving, the strong message involves 'spending and giving'.

The pandemic has seen a more

than doubling of the wealth of Amazon's Jeff Bezos, a multi-billionaire, but other major retailers and those whose livelyhoods depend on travel and hospitality are desperate to do whatever will help to recover what has been lost since much of the world first shut down in March of 2020 when Covid 19 arrived in North America.

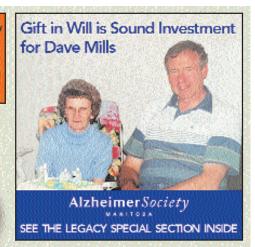
The busiest North American shopping day of the year – Black Friday – looms at the end of November. It was very much a masked and muted version of it that happened a year ago.

Four days later, on November 30th, the charitable and non-profit sectors will welcome the return of #Giving Tuesday. Major foundations are once again hoping for a generous response.

Here in Manitoba, much of the charitable sector, particularly those involved in health care, are focused on hope that the weeks leading to Christmas is an ideal time for people to take care of some basic financial planning, in addition to holiday shopping.

It's a very busy time for Manitoba's largest health care organization, the Health Sciences Centre. For many weeks now, Blue Bomber legend Milt Stegall and others have been urging us to buy tickets in the *HSC Millionaire Lottery*. Irma McKenzie is the Director of Gift Planning and Human Resources for the HSC Foundation. She says the pandemic has definitely driven up ticket sales. 'Our lottery has completely sold out the last two years. Undoubtedly it's partly because people have not been travelling and have more cash available. Also, because of all the huge attention on the needs of health care, spending \$100 or more on a hospital

Continued on page 11





NutriFeron® which is a Shaklee® product... is a unique, patented blend of zinc plus four powerful plant extracts that helps naturally balance the immune system. Nutriferon increases



levels of interferon which is crucial for a healthy immune system.

Contact Gerry (Shaklee independent distributor)

at **204-990-4341** or email

gerrynormandin@gmail.com





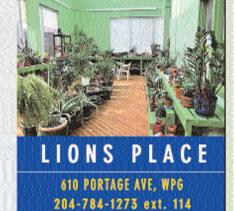
MOVE IN BONUS*

*MUST MOVE IN BY APR 151 2022 BONUS GIVEN AFTER 6 MONTHS

APPLY ONLINE



WWW.LHC.CA



Publisher/Editor: Kelly Goodman 204-467-9000 kelly_goodman@shaw.ca www.seniorscope.com

Readership: 60,000+ Advertising: 204-467-9000

Regular columns / Submissions:

Roger Currie Scott Taylor Adrian Powell - Crosswords

Contributing Submissions:

Alzheimer Society Metro Hnytka Senaka Samarasinghe Cheryl Wozniak Barry Kopulos
Trish & Rick - Pros Know Expos

Senior Scope is FREE at locations in Winnipeg and rural Manitoba, plus by mail and FREE email subscription, plus online at www.seniorscope.com

Mail Subscriptions:

30.00 + 1.50 gst (31.50 total) 12 issues/1 year. Pay by cheque, money order or e-transfer payable to:

Senior Scope, Box 1806 Stonewall, MB R0C 2Z0

Email Subscriptions FREE:

Email: kelly_goodman@shaw.ca to sign up.

Available in Winnipeg and 90+ rural Manitoba communities: Altona, Anola, Arborg, Ashern, Baldur, Balmoral, Beausejour, Birds Hill, Birtle, Boissevain, Brandon, Carman, Clandeboye, Cranberry Portage, Dauphin, Dominion City, Dugald, Elie, Emerson, Erickson, Eriksdale, Fisher Branch, Flin Flon, Fraserwood, Garson, Crond Marvic Girol, Grandway Hamista, Handington Grand Marais, Gimli, Grandview, Hamiota, Headingley Hodgson, Holland, Ile des Chenes, Killarney, Komarno, La Broquerie, La Salle, Lac du Bonnet, Leaf Rapids, Letellier, Lockport, Lorette, Lundar, Lynn Lake, Mariapolis, Marchand, Marquette, Melita, Middlechurch, Minnedosa, Montcalm, Morden, Morris, Neepawa, Niverville, Notre Dame de Lourdes, Oak Bank, Pilot Mound, Pinawa, Pine Palls, Poplarfield, Portage la Prairie, Plumas, Richer, Ritchot, Riverton, Roblin, Roseau River, Russell, St. Adolphe, St. Agathe, St. Anne, St. Eustache, Ste-Genevieve, St-Jean Baptiste, St. Laurent, St. Malo, Selkirk, Snow Lake, Starbuck, Steinbach, Stonewall, Stony Mountain, Swan Lake, Teulon, The Pas, Thompson, Tolstoi, Treherne, Victoria Beach, Virden, Warren, Winkler, Winnipeg Beach, Woodlands.

Copies are concentrated in Winnipeg and larger rural centres.

Senior Scope is available at all Winnipeg public libraries and many rural libraries, 55 plus centres, grocers, hospitals, clinics, Legislative Building, The Forks Market, Manitoba Tourism at the Johnston Terminal, restaurants, 55 plus apartments/complexes/condos, various merchant locations. Available online at www.seniorscope.com, by mail subscription, or email subscription (FREE). e-Subscribe at: kelly_goodman@shaw.ca.

The content or advertising in this publication does not necessarily reflect the views and/or opinions of Senior Scope. We do not make any warranty as to accuracy of material published. © Copyright 2021 Senior Scope. All nights reserved. NO PORTION OF SENIOR SCOPE MAY BE COPIED OR PUBLISHED WITHOUT WRITTEN PERMISSION FROM THE PUBLISHER. Contact Senior Scope by email at kelly_goodman@shaw.ca.

Send your Letters or Story Submissions to: kelly_goodman@shaw.ca

Letter to the editor:

October 12, 2021 re: Seniors Advocate

Just read your article in the Seniors Scope paper dated

October $\bar{1}0$ - November $9/21 \dots$ 'COVID -19 fatigue and other issues affecting seniors may soon get some extra attention.'

I want to supply my story of my elderly parents.

My parents were separated after 70 years of marriage when my mother was placed in a personal care home.

My father was blind and frail but did not qualify for personal care home placement.

This was the day - July 22 /19 my living hell began.

My parents lived in an assisted living facility rent was over 2,000.00 and mom's rent in PCH was now an additional expense plus telephone and television for low income seniors. With dad being blind Handi Transit would not take him without a chaperone.

Dad had to relocate into a more

affordable independent suite alone for the next 18 months while isolated due to COVID.

I begged, I got angry, I cried, and I reached out everywhere to get help for my dad without any success.

He passed away February 28/21.... In Grace Hospital.

The health minister (Heather Stefanson) finally supported my plea for panel of my dad days prior to his death.

I would love this story to be shared to support a Senior Advocate.

~ Loraine Stuart

Lest We Forget

November 11 & **November 8 - Indigenous Veteran's Day**

Be cash wise for the holiday season



Metallic portrait Large Frosted maple leaf Small Raised ink

Transparent

numbers Maple leaf border Metallic

It's been another challenging year due to the pandemic, but the **Bank** of Canada would still like to remind you to be vigilant in checking the security features on your bank notes this holiday season.

Counterfeiters typically see the holidays as a prime opportunity to pass fake notes. The Bank's advice: don't let them.

Remember: **Routinely checking** all bank notes allows you to intercept counterfeits, keeping them out of the till and out of Canadians' change.

Always look at two or more security features when checking bank notes.

Quick tips for checking the security features on polymer notes:

 Feel the smooth texture of the note. It's a single piece of polymer with transparent areas.

- Feel the raised ink on:
- the large number
- the shoulders of the portrait
- the words "Bank of Canada" and "Banque du Canada."
- See colour changes in the detailed metallic portrait and building - flip to see the same colours and detail on the other side.

Remember: All five denominations in the *Frontiers* series have the same security features.

If you have doubts when verifying a note, refuse it, ask for another note and check it too.

Please contact us for more information or to schedule a free training session. info@bankofcanada.ca



OPEN SEVEN DAYS A WEEK!

18+ ENJOY RESPONSIBLY

NOW OPEN 10AM-1AM E TABLE GAMES 3:30pm-1am





Whether your visit is for business or pleasure, our staff will cater to your every desire.

To book your getaway, call 204-766-2100.



SOME CONDITIONS APPLY. VISIT SOUTHBEACHCASINO.CA FOR DETAILS.

Advertising Feature

MNP Consumer Debt Index: Low Interest Rates and Rising Costs Leading Many Manitoba and Saskatchewan Residents Down Ever-Riskier Path to Borrow More - More than half of Manitoba and Saskatchewan residents

likely to pile on more consumer debt before the end of the year, including one in ten who will use 'buy now, pay later' options

- MNP Ltd. (See advertisement below)

WINNIPEG, MB – October 4, 2021 –The latest MNP Consumer Debt Index raises red flags about Manitoba and Saskatchewan residents' plans to borrow more – and in potentially riskier ways – to make ends meet or finance their purchasing habits over the next few months.

More than half (56%) are at least somewhat likely to

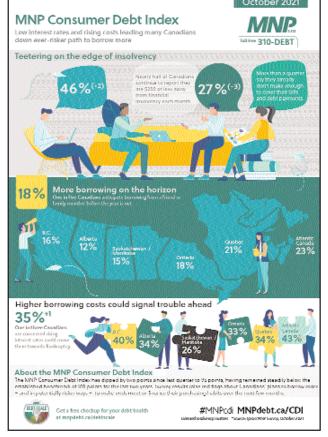
More than half (56%) are at least somewhat likely to borrow more before the end of this year, including three in ten (30%) who say they are inclined to spend using a credit card that already carries a balance. 'Buy now, pay later' (BNPL) options, which have boomed alongside the spike in online shopping and financial instability caused by the pandemic, will likely be the method of payment for one in ten (11%) Manitoba and Saskatchewan residents this fall. One in five (18%) are looking at purchase finance options, and thirteen per cent say they are likely to apply for a new credit card.

"Buy now, pay later' options may appear attractive but they may be enabling some to make purchases outside of their means and they can end up costing a lot more if payments are late or missed," says Tanya Reynolds, a Licensed Insolvency Trustee with MNP LTD in Winnipeg. She is cautioning Manitoba and Saskatchewan residents about the allure of borrowing more through quick credit options and BNPL offers increasingly touted by online retailers.

"Retail incentives that offer the instant gratification of buying goods now and paying later are not always good value. Be sure you understand the payment terms, fees and interest charges."

Rock bottom interest rates have left Manitoba and Saskatchewan residents feeling more comfortable increasing indebtedness. Notably, four in ten (41%) say that with interest rates so low, they are more relaxed about carrying debt than they usually are, down one point since last quarter. Moreover, half (53%) say that low interest rates provide them with a good opportunity to buy things they might not otherwise be able to afford.

But Reynolds cautions Manitoba and Saskatchewan residents that the low-interest gravy train must end at some point. Tied with Alberta, Manitoba and Saskatchewan residents are the most likely to report that they are \$200 away or less from not being able to meet all of their financial obligations. Half in Manitoba and Saskatchewan (50%,+4pts) report being in this position, including a quarter (25%,+6pts) who say they already don't make enough to cover their bills and debt payments.



As a result, it is surprising that Manitoba and Saskatchewan residents are the least likely (46%,-5pts) to be concerned about the impact of rising interest rates on their financial situation, the only region to see a decline since last quarter. They are also the least likely (26%,-4pts) to be concerned that rising interest rates could move them toward bankruptcy.

"You are taking a financial risk every time you borrow money. Before using credit – no matter how low the interest rate – it is critical to know the monthly obligation, how long it will take to pay the debt in full and to weigh the risks of unexpected events like interest rate increases, income loss and emergency expenses that can derail your repayment plans," says Reynolds.

With the uncertainty that the fourth wave of COVID-19 brings, Manitoba and Saskatchewan residents express some concern about their ability to cope with life changes without increasing their debt load. Many say that they could not financially cope with an unexpected auto repair (24%,-3pts) or having an illness and being unable to work (29%,+3pts). Three in ten (29%,+3pts) express a lack of confidence in their ability to cope financially with a loss of employment or a change in work without going into debt.

"Households are feeling the rising cost of living. Price increases may also be leading some to take on more credit to make ends meet while others will have less room in the budget for debt repayment," says Reynolds.

Affordability concerns are widespread across Manitoba and Saskatchewan, with a large proportion holding the opinion that life's necessities have become less affordable over the past year. Compared to other regions, Manitoba and Saskatchewan residents are the most likely (40%) to say clothing or household necessities are costing more. Thirty-seven percent say it is becoming less affordable to feed themselves and their family. One in three say housing costs (34%) and transportation (35%) are less affordable. More Manitoba and Saskatchewan residents also say that it is becoming less affordable for them to put money aside for savings (44%) or to put money towards their debt (30%).

"Professional debt help is available for those who are struggling to make their repayment obligations. Licensed Insolvency Trustees are qualified professionals specifically trained to get you out of debt. We can help you find relief from financial stress," says Reynolds. Every Manitoba and Saskatchewan resident can obtain

Every Manitoba and Saskatchewan resident can obtain a free and confidential assessment of their financial situation with a Licensed Insolvency Trustee. As the only government-regulated debt professionals, they provide a full range of debt-relief options, including consumer proposals, informal debt settlements and bankruptcies.

Now in its eighteenth wave and conducted quarterly by Ipsos, the MNP Consumer Debt Index currently stands at 95 points, down two points compared to the last wave conducted in June, 2021. ■













Senior Scope • www.seniorscope.com

Page 4

November 10 - December 9, 2021 • V20N5

Advertising Feature

10 important questions to ask your financial advisor

- Treena Nault, CFP, RRC, Executive Financial Consultant - IG WEALTH MANAGEMENT / OCTOBER 2021

The key questions to ask when looking to hire a financial advisor and the questions to ask your financial advisor during your annual review.

Colleen Hailley has both retirement savings and an advisor, but she can't tell you much about either one. "It's something I keep meaning to do, but I put it off," says the 47-year-old Winnipegger, about getting in touch with her advisor.

Colleen, who runs her own hairstyling business, puts money into one equity mutual fund held inside her RRSP, every month, but she's not heard from her advisor in at least a couple of years. "I actually can't remember the last time we talked. I'm not even certain she is still my advisor," she savs.

Colleen is like many Canadians who have investments, but rarely talk with a financial professional. According to a survey sponsored by the Financial Planning Standards Council, four in 10 Canadians feel like their financial futures are not under control.

That number, suggests Brent Allen, a Senior Vice-President at IG Wealth Management, is a sign that these investors are not being well served by their advisors. "This speaks to the quality of advice people are getting, or entire lack thereof," he says.

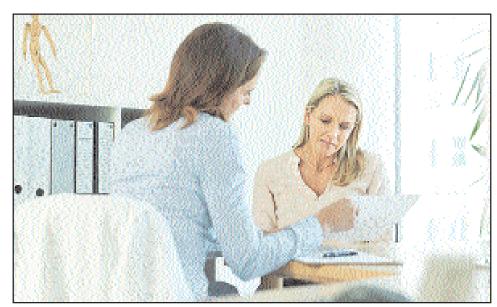
Even if Colleen did meet with an advisor, she says her lack of knowledge about finances and investments makes her feel intimidated about the whole process. "Frankly, I wouldn't even know where to start," she says. However, Colleen does know that if she can find someone who understands which conversations they need to have, then she'll be one step closer to reaching her goals. "Having the basics about what to ask is certainly helpful, especially for someone like me," she says. "I don't know much about financial planning and investments, but I should."

So, what kind of conversations should you be having? The questions to ask your financial advisor fit into two distinct categories: one set to ask when choosing a new financial advisor and the other to ask your financial advisor during your annual review. Let's start by looking at what you should be discussing when finding a new advisor:

Essential questions to ask when selecting a financial advisor

1. What qualifies you to provide advice?

Whether you're looking for a new advisor or already working with one, it's a good idea to find out how they're qualified to give financial advice, says Brent. Ask them about their qualifications and how they're continuing to educate themselves in a constantly changing world. Advisors often have many areas



Whether you're shopping around for a new advisor or already have one, there are some key topics you should discuss.

of expertise, from investments to life insurance and estate planning. What most people need — especially when seeking advice for the first time — is a certified financial planner. "That is the gold standard," says Brent.

2. What is your approach, and what services does it include?

Discussing the advisor's investment style is also an important conversation to have. Are they picking stocks and bonds, or choosing professionally managed portfolio solutions? Does that line up with how you want your money to be invested? Also, talk to them about the other services they offer. Many now offer comprehensive estate plans, succession plans for business owners and more. Another important discussion to have is around availability. Unlike Colleen's advisor, you want someone who can keep these conversations going after the initial meeting, for example, in your home or by video conference call, says Brent.

3. What am I paying for all of this?

Of all the questions to ask your financial advisor, this is often the most eagerly anticipated. We all know that advice isn't free, but you deserve to have a frank and open discussion about fees before agreeing to hire them. "Are you writing a cheque at the end of every month or are you paying a percentage out of your investments?" Brent asks. It's important to understand what you're paying for and to determine whether you're getting value for money. "If the cost is X, and you're getting 3X in return — financial planning, portfolio management and taxsavings strategies — that's good value,"

4. What should my goals be, and how can you help me achieve them?

The first place to start is to set some goals, says Brent, who adds that work-

ing with an advisor is about more than saving for retirement. Goals might include retirement, but could also include buying a cottage, saving for a child's education, taking annual trips or more. Your advisor should help you define your goals and then develop a plan to reach them, he says. That can only be done if you and your advisor are talking regularly. "It's not a spectator sport," he adds. "Everyone needs to be involved."

5. How will we measure success?

Once you define your goals, talk about what success might look like. A win isn't necessarily measured by a portfolio beating its benchmark. It could be taking that vacation, buying that cottage or just seeing assets increase. If you ask an advisor how they define success for themselves, the answer, says Brent, might be how many clients have hit their goals. Ask for some references to see if they've been able to achieve success with others.

Questions to ask your financial advisor during vour annual review

Once you've selected your ideal financial advisor, you should be meeting up with them at least once a year to go over the past 12 months and look ahead to the next year. These are some of the questions to ask your financial advisor to make sure everything is staying on track.

6. How have my portfolio and net worth performed?

How you judge your investments' performance will depend on the expectations you set with your financial advisor. If you told them that you have a high risk tolerance and want to maximize growth, then your portfolio's performance should reflect that. Your

Continued on page 6



Enjoy a truly synchronized approach

treenal.nault@igpwm.ca | naultgrouppwm.ca

well-being, now and in the future.

For a personal consultation, contact:

Investors Group Financial Services Inc. Trademarks, including IG Private Wealth Management, are owned by IGM Financial Inc and licensed to

to enhancing your financial

Executive Financial Consultant

Treena Nault CFP*

204.257.9100

subsidiary companies.







Affordable Seniors Housing

Seine River Haven

571 St. Anne's Road • Winnipeg

1 Bedroom - \$974 | 1 Bedroom (Pet Friendly) - \$974

2 Bedroom - \$1071 | 2 Bedroom (Pet Friendly) - \$1071

Rent includes water. Parking \$35/mo.

Move in's before 2022 receive 1 month Free Rent













PHONE 204-942-0991

TO FIND YOUR NEW HOME

1080 PORTAGE AVE, 2ND FLOOR, WINNIPEG

sam.mb.ca

Increase in Emergency Frauds

October 8, 2021: The Financial Crime Unit has noted a dramatic increase in the number of "Emergency" (also known as Grandparent Scam) reports.

During the first six months of 2021 there have been 457 reports of such scams, involving 136 victims, reported to law enforcement across Canada. Total losses reported are \$1,084,699.82 Many cases are impacting people right here in Manitoba.

How these scams work

Fraudsters target elderly citizens in a scheme in which they arrange for couriers to pick up bail money in person at the victim's residence. Criminals contact their victims and pose as a grandchild, or another family member, in distress who has been arrested and needs bail money. They may also pose as a representative of the detained relative, such as an attorney or a bail-bondsman. Criminal actors then send couriers to collect the money in person from the victim's residence. In some instances, ride share drivers are used to pick up the money.

A variation of the scheme involves phone call or email from someone claiming to be a friend or family member who is in some kind of trouble and requires money immediately. Fraudsters will call seniors claiming to be a close relative of friend. They will have the consumer confirm which one by asking them if they recognize who's calling. From there, fraudsters will claim that there has been an accident and they require money immediately.

These crimes happen all too frequently. So, as we head into the holiday season and plan to connect with family and friends in person, over the phone or via screen time, we encourage Manitobans to talk about these crimes with those you feel may be susceptible to such frauds.

Warning Signs – How to Protect Yourself

Knowledge is key when it comes to preventing these frauds. Following are some tips you can share.

- Be careful with caller IDs that look familiar. Scammers may use technology to disguise the actual number they are calling from ("spoof") and make it appear as a trusted number.
- Be suspicious of telephone calls that require you to immediately take action and request bail money for a family member in distress. Contact the family member directly for confirmation.
- If a family member requests money urgently and provides instructions on how to proceed, do not volunteer information over the phone; wait for the caller to provide it. Some families use

code words to confirm their identity.

- Confirm with other relatives the where-
- abouts of the family member or friend.
 Law enforcement and other legal entities will never make urgent requests for money.
- Be careful what you post online.
 Scammers can use personal information and pictures shared on social media platforms and dating sites for targeting purposes.
- Never send money or give personal information, including birthdays, addresses, or other contact information, to anyone you have only communicated with by telephone or online.

If you have been victimized

Many people fall victim to frauds and scams. If you have been a victim of a fraud, it's important that you report it. Not only can it help you possibly recover any loss, it helps protect the community from future frauds and scams.

- Document all information about the fraud including receipts, copies of emails and/or text messages.
- Report your fraud to police:
- If you have suffered a financial loss and the value is less than \$25,000 CDN; submit your report to us online: https://www.winnipeg.ca/police/ report/default.stm

- If you have suffered a financial loss and the value is more than \$25,000 CDN; call us at **204-986-6222** to make your report.

- If you are a victim of identity theft; submit your report to us online. https://www.winnipeg.ca/police/ report/default.stm#identity

• Report your fraud to the Canadian Anti-Fraud Centre:

https://www.antifraudcentrecentreantifraude.ca/index-eng.htm

- The **Canadian Anti-Fraud Centre** collects information on all frauds, scams and identity theft, whether you suffered a financial loss or not.
- If you did not suffer a financial loss and are reporting a telephone, letter or internet fraud, there is no need to contact the Winnipeg Police Service; report directly to the Canadian Anti-Fraud Centre https://www.antifraud

centre-centreantifraude.ca/ index-eng.htm -

1-888-495-8501

We all have a role to play in crime prevention.

Winnipeg Police Service - Crime Prevention Tip

November is National Community Safety and Crime Prevention Month

Check out our website for Safety and Crime Prevention information on a variety of topics from Frauds and Scams to Vehicle and Theft Prevention to name a few!

https://www.winnipeg.ca/police/tblofcontents/Takeaction.stm

Need a Safety or Crime Prevention presentation in your community? Click on below link to see our presentations and how to request one!

https://www.winnipeg.ca/police/ TakeAction/presentations.stm Every member of the community should be on the lookout for a potentially bad situation.

We all have a role to play in Safety and Crime Prevention. TakeAction

If you see something - say something!

Emergency Dial: 911 | Non-emergency Police Dial: 204-986-6222 | Report a Crime Online: winnipeg.ca/police

10 important questions... cont'd from page 4

financial advisor should be able to explain not only how your portfolio performed, but also what factors may have influenced it.

Similarly, it's important for you to know where your net worth sits and how it compares to last year. Again, your financial advisor should go over the reasons for any changes.

7. Are all of my goals still on track?

This is where you get to test the value of the financial plan your advisor put together for you. You would expect to see consistent progress towards all of your goals. If this is not the case, your advisor should not only be able to explain why, but also have a plan in place to get them back on track.

Ask them if you can still retire on time, with the amount of income you expect to need to maintain your preferred retirement lifestyle. This is the chief concern for most investors, and your advisor should be confident in being able to help you reach this goal. They should be able to tell you how much you currently have saved for retirement; how much you're on course to save by the time you stop working; how long that money will last (while

including all other retirement income, such as CPP and OAS); and if you are falling short in any way.

If it currently looks like you won't have enough money by the time you want to retire, your plan needs to be tweaked to make up this shortfall.

8. Do I need to make any changes to my plan?

When you ask this question, your advisor should in turn ask you if there have been any major changes in your life, such as getting married, having a baby, or switching jobs. If you're earning considerably more (or less) money, then not only your plan but also your goals may need to be modified.

Do you have new financial goals, such as the need to save for a wedding, or start an education savings plan, or a desire to travel the world when you retire? Or has there been a major change in global stock markets? Now is the time to bring those considerations into your financial plan.

9. Is my plan making the most of tax strategies?

When it comes to the most important questions to ask your financial

advisor, this is often the one that people forget, even though it can be the most crucial. A thorough financial plan will incorporate every aspect of your finances and each aspect should be set up as tax efficiently as possible. Now is the time to go over which tax strategies your advisor has put into place, how well they're working and what you should do before you file this year's taxes (for example, the best ways to maximize your charitable donations).

10. What should I concentrate on in the coming year?

Your annual review conversations should prompt ideas and directions that may be different from last year. Your financial advisor may set new goals for you to aim for this year, along with ways to achieve them and any tax strategies that will be helpful along the way. You should leave your annual review with a clear plan of action for the upcoming 12 months.

Starting the conversation with your financial advisor

Now that you know which questions to ask your financial advisor, it's time to put them to the test. If, like Colleen, you haven't heard from your advisor in some time, reach out to them to arrange a review and have these questions ready to ask.

If you haven't yet started working with a financial advisor or feel that you might want to find a more proactive one, it's easy to get started. You can visit https://www.ig.ca/en/find-an-advisor to find an IG advisor and arrange an initial meeting. You can then ask them the five questions listed above to find out if they're the right person to help you reach all of your financial goals. ■

Treena L. Nault, CFP®, RRC Executive Financial Consultant

Nault Group Private Wealth Management Investors Group Financial Services Inc.

(204) 257-9100

TreenaL.Nault@igpwm.ca www.NaultGroupPwm.ca

Written and published by IG Wealth Management as a general source of information only. Not intended as a solicitation to buy or sell specific investments, or to provide tax, legal or investment advice. Seek advice on your specific circumstances from a member of the Nault Group Private Wealth Management.

Shy teen turns into a Master Networker: teaches others how to network so they can break the ice.

- Barry Kopulos

May 1st 2020 I decided to do something I had never done before; but strongly inspired by participating at an in-person networking group for 7 years - Biz Net Sparks. Over the past 10-15 years I attended many events in person and met many great influential people at book launches and meet'n'greets, who were of high stature such as Prince Charles, Olympic Gold Medalist Clara Hughes, Chris Hadfield and David Williams from the International Space Station. I decided it was time to write a book about a subject, which I knew a lot about and had experience and knowledge getting full media access to events like Folklorama, Winnipeg Fringe and Winnipeg Folk Festival and shooting the shows and conducting interviews.

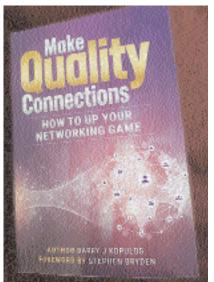
It would be on a networking topic, I could share great knowledge on and offer great insight into both in-person and virtual networking.

I would write about experiences, techniques and offer a great resource section in the 92 page ebook with 15 chapters and 193 pages paperback format. One I learned from attending Biz Net Sparks over 7 years was called **F.O.R.M.** and if you were stuck how to start a conversation you could use this where **F=Family O=Occupation** R=Recreation M=Message

Then on June 21st 2021 I had a cake designed by Gunns Bakery and topped with the image of the book cover on top and had an official launch at MB Legislature fountain with upload of the ebook version to Amazon

I then discovered a site **Zazzle.com** where I could place the image of my book cover on items like ties, tshirts and coffee mugs and now branded myself as a book author.

After the Word document was finished a year later I would collaborate with the leader of Biz Net Sparks, Randy Penner to help design a cover with title suggestions and images on



the front and back cover.

Then through networking at various online events I would hire a book cover designer from Pakistan on a referral from an author who used Maria Hadi services and editor Lydia F. Hall from Washington DC to edit and page number the book.

On Sept. 9th 2021 I finalized the paperback version which was uploaded to Amazon and went live on that day for purchase in limited markets around

After attending many virtual events I was given the title The Connector and Randy and Ron Owen anointed me The Master Networker.

I am now getting booked on TV talk show SHESHED on the WWTVN Network and podcasts and invited to speak at global summits.

My next book will be on my virtual networking experiences over the past 19 months. My end objective in writing the book to share; how a very shy kid at 16, could make so many impactful connections around the world and establish great relationships and make great connections whether in business or friendship.

Contact Barry Kopulos at makequalityconnections@shaw.ca or visit https://www.amazon.ca/dp/B09FR YKG4H/ref=cm_sw_em_r_mt_dp_1J ROA9MG8D5SCYVE1D6P ■

Recommendations to help strengthen care in all Manitoba personal care homes

- The Public Utilities Board

November 5, 2021 - The Manitoba government has released a progress update on the implementation of the recommendations provided in the external report by Dr. Lynn Stevenson of a care home COVID-19 outbreak, now referred to as the Stevenson Review, Health and Seniors Care Minister Audrey Gordon announced

"The Stevenson Review set out a number of recommendations and work to implement them on a wider scale across the province is ongoing," said Gordon. "These changes will help strengthen the care provided in all Manitoba personal care homes and will make a real difference for families, staff and residents in the long term."

In the last three months, foundational work has been completed on service purchase agreements related to medical bylaws. All work to simplify and clarify communication and decision-making roles between the Winnipeg Regional Health Authority, other service delivery organizations and Health Incident Command has also been completed.

As a result, nine recommendations are fully addressed. Work continues on the remaining eight recommendations and a final report will be released in early 2022. The minister noted all the short-term recommendations have been completed and work

remains ongoing to implement the longer-term recommendations. All recommendations and tasks specifically assigned to the Maples Long Term Care Home were completed earlier this year.

The Stevenson Review made 17 recommendations for how to respond to the concerns identified and move forward. An implementation plan was created and 13 working groups were established with representatives from the regional health authorities, Shared Health, private and not-forprofit long-term care facilities, personal care home operators and personal care home associations.

Each working group was given short-, medium- or long-term timelines for planning and implementation of the recommendations established in the external review report.

An outbreak was declared at the Maples Long Term Care Home in Winnipeg on Oct. 20, 2020, and declared over on Jan. 12, 2021. In Nov. 2020, the Manitoba government engaged Stevenson, an expert advisor, to review this outbreak and provide feedback and recommendations.

To view the progress update and read the Stevenson Review and provincial response, visit

www.gov.mb.ca/health/ maples_review.html.

Because price matters

We offer everything you need for final arrangements in one convenient location, including funeral, cemetery and reception.

Start your pre-arrangements now

Single Niche for one person

from only \$45 monthly*

(available at Glen Lawn and Glen Eden only)

Cremation lot for two people from only \$48 monthly*

Companion niche for two people

from only \$91 monthly

Traditional burial plots for two people

from only \$114 monthly

*Only applies to specific gardens/structures, 10% min deposit, 48 monthly payments, APR of 3.95%, No credit check. Limited time offer-please check with the cemetery office for more details.

Glen Eden Funeral Home & Cemetery alenedenmemorial.ca 204-809-8524

Glen Lawn Funeral Home & Cemetery glenlawn.ca 204-809-8534

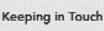
Chapel Lawn Funeral Home & Cemetery chapellawn.ca 204-809-8517



Arbor Memorial Inc.









Staying Active



Getting 8 Hours

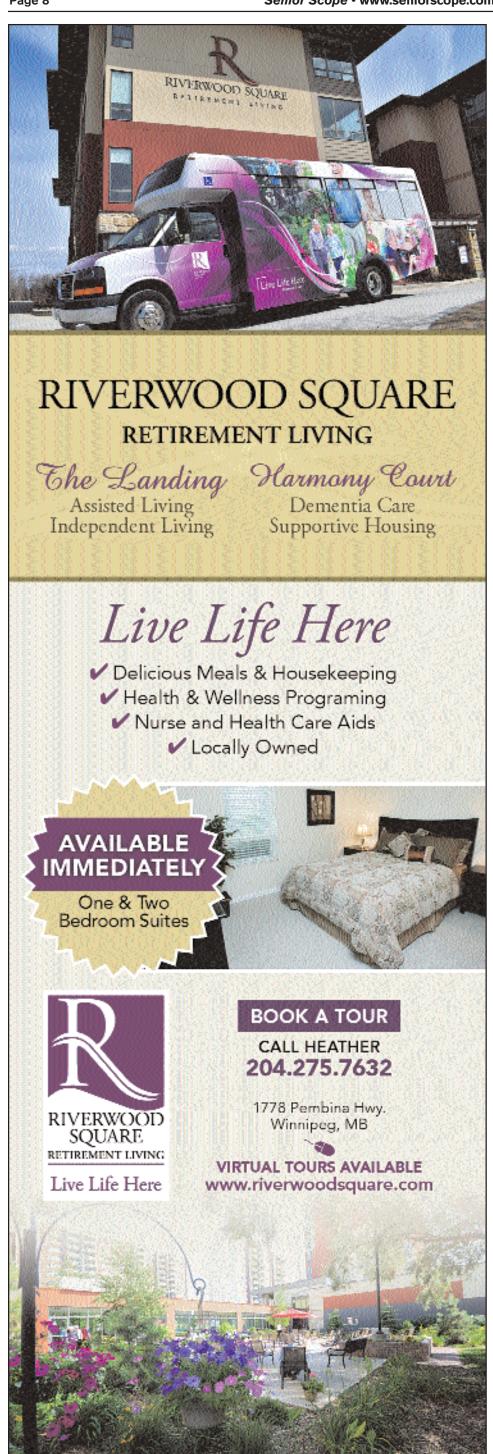


Getting Your Flu Vaccine

Learn more at ProtectMB.ca

L #PROTECT MBIr J

Maniloba ***



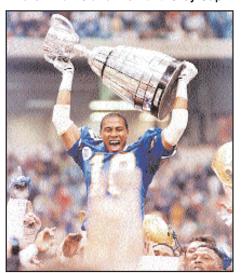


THE GREATEST TEAM OF ALL TIME

By Scott Taylor / Photos Photos courtesy of the five-volume collection of The Illustrated Stories of the Winnipeg Blue Bombers



Andrew Harris and the 2019 Grey Cup.



Rod Hill with the 1990 Grey Cup.

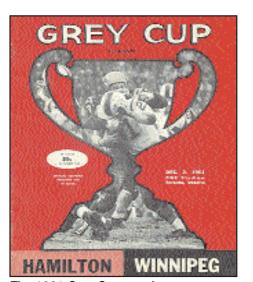
History can be eye-opening. As thousands of current Winnipeg Blue Bombers' followers like to think, the 2021-22 edition of the club just could be the greatest ever. But is it?

Well, it's pretty easy to believe it is, especially for young people who don't know much the club's 91-year history. After all, this current team is coming off a dynamic 45-0 victory over the B.C. Lions in a game in which B.C. quarterback Mike Reilly was quite lucky to get off the field alive.

Behind the brilliance of the defensive end pairing of Willie Jefferson and Jackson Jeffcoat, along with defensive tackles Jake Thomas, Casey Sayles and Steven Richardson, linebackers Adam Bighill, Kyrie Wilson, Alden Darby and Jesse Briggs, defensive backs Brandon Alexander, Mike Jones, Deatrick Nichols, DeAundre Alford, Demerio Houston and Nick Taylor, the Bombers have a defense that is so dominant, the team has outscored its opponents 105-6 in the fourth quarter of the first 11 games this season.

On offence, the remarkable receiving corps that includes Darvin Adams, Kenny Lawler, Rasheed Bailey, Drew Wolitarsky and Nic Demski plus the running of either Andrew Harris or Brady Oliviera (or even Johnny Augustine or Nic Demski) gives Bombers' quarterback Zach Collaros more raw talent to work with than any other quarterback in the league. And that's by leaps and bounds. Throw in the offensive line - Stanley Bryant, Drew Desjarlais, Geoff Gray, Michael Couture, Asotui Eli, Patrick Neufeld or Jemarcus Hardrick - and this is an offense that has actually achieved less than its abilities would suggest. If you can believe it.

Heading into the Nov. 6 weekend, this Bombers' team is 10-1, has clinched first in the West, has won eight



The 1961 Grey Cup won by one of the Bombers' greatest teams.

in a row and no one remembers how, why or where they lost their only game of the season.

In fact, this team is so good, especially on defense and special teams (with the magnificent Janarion Grant returning punts and the occasional kickoff) that only serious injuries to the quarterback and most of the defense will get in its way. This team should cruise to a Grey Cup victory and I've told more than one person that the Bombers will win 60-0 in the championship game.

That's being facetious, of course, but I do believe that if the Bombers were made four-touchdown favourites, they would cover the spread.

This should be, subjectively, the greatest Blue Bombers team in history.

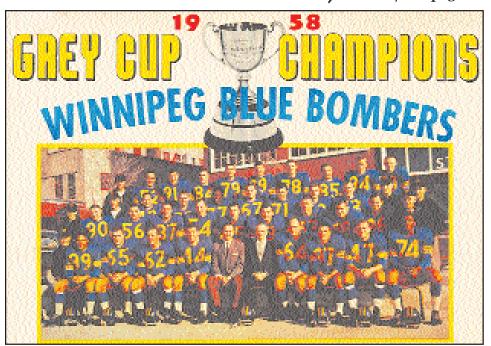
However, here in November, three things stand in the way of making that statement: (1) They haven't won the 2021 Grey Cup yet and (2) Is the rest of the league at all-time low, a motley collection of the worst talent ever to play in the CFL(?) and (3) There have been many other great Blue Bombers' teams.

The Bombers have only won 11 Grey Cup championships in 81 years of existence – 1935, 1939, 1941, 1958, 1959, 1961, 1962, 1984, 1988, 1990 and 2019.

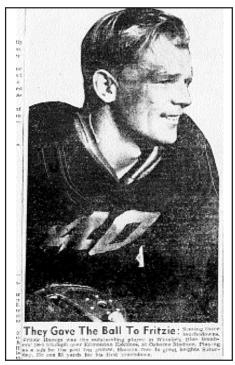
The 1935 team played only six games and won the first Grey Cup ever by a Western-based team. However, by 1939, Canadian rugby football had four legitimate leagues – the British Columbia Football Union, the Western Interprovincial Football Union, the Ontario Senior Rugby Football Union and the Interprovincial Rugby Football Union or, as it was known, The Big Four. The West had the Blue Bombers, Regina Roughriders, Calgary Bronks and Edmonton Eskimos in the WRFU and in B.C., it was

Continued on next page

THE GREATEST TEAM, Cont'd from page 8



1958 champions.



1939 Wpg Tribune, Fritz Hanson 1939-10-16

the UBC Thunderbirds, Knights of Columbus, North Shore Lions and Victoria Revellers. The Big Four had the Ottawa Rough Riders, Toronto Argonauts, Hamilton Tigers and Montreal Royals. The ORFU featured the Montreal Westmounts, Sarnia Imperials, Toronto Balmy Beach and Peterborough Orfuns. There were a lot of good teams and some very bad ones.

In '39, the Bombers were led by Greg Kabat, Lou Mogul, Any Bieber, Art Stevenson and Bill Ceretti and after going 10-2-0 during the season, beat the Calgary Bronks 35-20 in the twogame-total-point Western Final.

With that, they were off to Ottawa to face the heavily-favoured Rough Riders in the Grey Cup game. Winnipeg had no chance according the national press (read: The Toronto newspapers) and Ottawa was going to "make mince-meat out of the Invaders.

Well, of course, that's not the way things turned out. The visiting Bombers used their hearty defence and the importance of the rouge to beat the home side 8-7 and claim their second Grey Cup championship.

In 1958, the Bombers had an outstanding team made up primarily of superb American imports and amazingly good local stars. Led by import quarterbacks Ken Ploen and Jim Van Pelt and runningbacks Leo Lewis and Charlie Shepard, the Bombers were also loaded with local heroes such as Tony Kehrer, Ed Kotowich, Ron (Pepe) Latourelle, Cec Luining, Ron Meadmore, Nick Miller, Steve Patrick, Norm Rauhaus, Roger Savoie, Ted Mikliechuk, Keith Pearce, Cornell Piper and Jim Tonn.

This glorious mix of big-name stars and local heart-and-soul players was guided by head coach Bud Grant to a 13-3 season and a 35-28 win over Hamilton in the Grey Cup.

That team started the Blue Bombers "dynasty" that won four Grey Cup cham-



1939 Blue Bombers uniform.

pionships in five years and in 1961 was almost unbeatable. The team went 13-3 during the season, finished first in the West and won the Grey Cup with a 21-14 win over their arch-rivals from Hamilton.

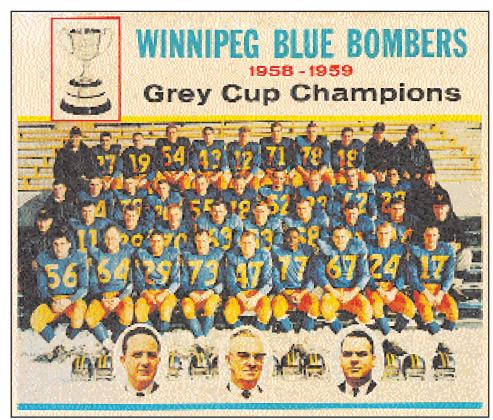
The Bombers won again in 1962 but didn't claim another Grey Cup championship until 1984. That year, after an 11-4-1 second-place finish in the West, a team guided by two legendary CFL quarterbacks, Tom Clements and John Hufnagel, walloped Hamilton 47-17. They trailed 14-3 after the first quarter of that game then scored 27 points in the second quarter and cruised to their first win in 22 years.

They won again in 1988 although they probably shouldn't have. That year, with one of the greatest defenses in CFL history, they finished 9-9, second in the West. This team had a lot of trouble scoring but the Blue Thunder defence was wonderful. They won the East semi-final 35-28 over Hamilton, the East final 27-11 over Toronto and then won the Grey Cup over Matt Dunigan and the B.C. Lions when linebacker/defensive end Michael Gray intercepted a Dunigan pass in Winnipeg's end zone to cap a thrilling 22-21 victory.

Which brings us to the team that I think was the greatest in Blue Bombers history (at least until the Bombers win the 2021 Grev Cup). The 1990 Bombers were special in every way.

They finished the regular season in first place in the East with a record of 12-6-0. Edged Toronto 20-17 in an ice storm in the Eastern Final at old Winnipeg Stadium and then routed Edmonton 50-17 in the Grey Cup.

That team had the CFL's Most Outstanding Defensive Player in linebacker Greg Battle and Coach of the Year in Mike Riley. It also had six CFL all-stars - Battle, runningback Robert Mimbs, cornerbacks Less Browne and Rod Hill, punter Bob Cameron and Winnipeg's own Chris Walby, perhaps the greatest offensive lineman in Canadian football history.



1959 champions.

They also defeated some of the best teams in CFL history and fought against some of the best quarterbacks ever to play in Canada - Kent Austin, the CFL's all-star QB from Saskatchewan, Matt Dunigan in Toronto, Mike Kerrigan in Hamilton, Damon Allen in Ottawa, Danny Barrett in Calgary, Tracy Ham in Edmonton and Doug Flutie in B.C. This league was so good overall that Flutie's Lions went 6-11-1.

That Blue Bombers team was special, as was the 2019 team that ended Winnipeg's near-30-year Grey Cup drought by finding its bearings in the second half of the season and virtually cruising to a Grey Cup title.

That team, led by runningback Andrew Harris; a two-quarterback system with pocket-QBs Matt Nichols and later Zach Collaros and running quarterback Chris Streveller; and a defense that got better and better with each game, easily won the Grey Cup 33-12 over Hamilton.

Now, it's 2021 and the core of that 2019 championship team is back and better than ever. However, if I have one criticism, it's that rest of the league is not very good.

Still, could it be the greatest Blue Bombers team of all time? It's very likely we'll know better by about 10 p.m. on Sunday, Dec. 12. ■

"Aging in Place" and how to Live Life on your own terms

Aging in Place can have several meanings. For some seniors, it may mean staying in the or decades. Sell 'n STAY® defines "Aging in program is easy to implement and enables Place" as having the finances, health, social supports and services you need to stay in ty, not the 25-50% that the reverse mortgage your home for as long as you wish and are

a "Age in Place" program by professional Licensed Trained REALTORS®. The Sell in STAY® Program enables you to unlock 100% of the equity in your home and eliminate maintenance and property tax and expenses, allowing you to start living your life financially stress free, while continuing to enjoy all the For more info, please visit: benefits of remaining in your home and "Liv- www.sellandstaymb.com

ing life on your terms" How does it work? By using our trained Sale and Leaseback Specialist: Sell 'n STAY" Sale and leaseback specialist, Danny Zimmermanseniors sell their home to a vetted, pre-quali- daniel.zimmerman@kw.com-204-881-3086 fled Investor buyer who understands the Sell Sales Person from Keller Williams Real 'n STAY" program. The senior then enters Estate Services into a lease agreement with the new owner. Although created with seniors in mind, the program is a valuable option for a variety of circumstances, for homeowners of all ages.

The Sell in STAY® program is a great alternative to a reverse mortgage and unlike a same house they have occupied for years - reverse mortgage, the unique Self in STAY* access to 100% of the senior's home equi-

Sale and leaseback programs are relative-Now seniors in Winnipeg are being offered. Ity new to the residential world but have been used for decades in commercial real estate as an effective financial strategy with companies such as Canadian Tire and Sobeys.

Seeking financial freedom but not ready to leave the home you love? Simply Sell and





STATEMENT FROM PREMIER HEATHER STEFANSON AND SPECIAL ENVOY FOR MILITARY AFFAIRS SCOTT JOHNSTON ON REMEMBRANCE DAY AWARENESS WEEK

November 5, 2021, as we mark Remembrance Day Awareness Week, we reflect on the bravery and ultimate sacrifice made by thousands of men and women in uniform in the pursuit for peace and freedom here at home and around the world.

We also take this opportunity to acknowledge veterans and active military personnel, and their families, for their commitment and dedication for a safe future for all Manitobans. The Centennial Flame on Memorial Boulevard, also known as the 'fire of friendship', has been lit to mark the beginning of Remembrance Day activities throughout Manitoba and in recognition of a ceremony with the Royal Canadian Legion that presented the first poppy of the 2021 Poppy Campaign to the lieutenant-governor of Manitoba.

The flame serves as a physical reminder of the lasting impacts of war

and conflict, and how our veterans have helped shaped our province, country and world for the better. The flame will remain lit until Nov. 12.

The annual 21-gun salute will take place on the southern grounds of the Manitoba Legislative Building on Remembrance Day at the eleventh hour of the eleventh day of the eleventh month, commemorating the armistice signed between the Allies and Germany for the cessation

of hostilities on the western front in 1918.

We encourage all Manitobans to take part safely in Remembrance Day activities and to wear a poppy as a measure of gratitude for those who have served and continue to serve our country.

Thank you for your service. Lest we forget.

LIEUTENANT-GOVERNOR RECEIVES FIRST POPPY OF ANNUAL LEGION CAMPAIGN

On October 29, 2021, Lt.-Gov. Janice Filmon was presented with the first poppy of this year's annual Royal Canadian Legion fundraiser at Government House, 10 Kennedy St. by Sargeant-at-Arms Ken Arsenault, of the Royal Canadian Legion, Manitoba and Northwestern Ontario Command.

The presentation to the lieutenant-governor set the stage in Manitoba for the Poppy Campaign to officially begin. The legion's Poppy Campaign always begins

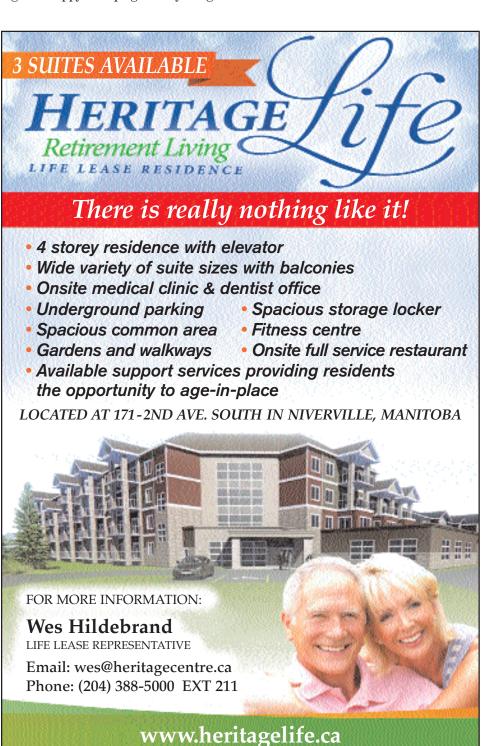
on the last Friday of October and the poppy blossoms on the lapels and collars of more than 19 million Canadians.

The poppy is distributed by the legion's branches and the monies collected goes into branch poppy trust funds. These funds can only be used under strict guidelines set up by the Poppy and Remembrance Committee of Dominion Command to improve life for people in the communities where the money is raised

The poppies are intended to honour the more than 117,000 Canadians who have died in the service of their country throughout the world.

Since 1921, the poppy has stood as the symbol of remembrance, a visual pledge to never forget those Canadians who have fallen in war and military support operations. The poppy also stands internationally as a 'symbol of collective reminiscence,' as other countries have also adopted its image to honour those who have paid the ultimate sacrifice.

"Wearing the poppy demonstrates our understanding of Canada's national debt of gratitude owed to all veterans," Lt.-Gov. Filmon said. "It will be my honour to accept and wear the campaign's first poppy, and I invite all Manitobans to join me in remembrance of the bravery and sacrifice of the countless men and women who paid the ultimate price to defend the values and freedoms we enjoy as Canadians."





Agnes Bardal Comack, the most amazing Manitoba woman I ever met



Despite the turmoil that has resulted from the Covid 19 Pandemic, and unrelated complications resulting from unsuccessful efforts to overhaul Manitoba's emergency care to slow the growth in health spending, we are seeing a growing number of Canadians living to be By Roger Currie 100 or more. The story of Agnes Comack who died in October not long after

her 100th birthday is a remarkable saga that is especially appropriate as we remember those who served our country in two world wars in a variety of ways.

I was honoured to have known Agnes as a friend. We first met in March of 2012 as I was preparing to move back to Winnipeg after six years in Saskatchewan. At that time she volunteered every day at Deer Lodge Centre where her husband, Brigidier General Hugh Comack was a patient. They had met almost 70 years earlier when she worked there as a young nurse. Hugh needed surgery on a foot at Deer Lodge near the end of the war.

On August 19, 1942 he had been a 21 year old signalman with the Queen's Own Cameron Highlanders. Members of that storied regiment were part of the military disaster on the beach at Dieppe. 900 Canadians were killed, wounded or captured on that dark day, and Hugh was one of a handful of soldiers to make it back to England.

39 years later, in the summer of 1981, my tape recorder was rolling as



Agnes Comack

Hugh recalled what happened at Dieppe. It was a story that was very hard to listen to at times. His children and grandchildren were gathered around a radio at the family cottage at Caddy Lake in the Whiteshell. They later told me that Hugh shared more of that experience with me than he ever had with them over the years.

Agnes was the second youngest of 12 children of Icelandic funeral director Arinbjorn Bardal and his wife Margret. The family business is now known as Neil Bardal Inc. It's headed by Eric Bardal, Agnes' great nephew.

Agnes chose nursing as a career, graduating from the Winnipeg General Hospital's nursing class of 1943. She retired from nursing in 1960, but until a year before her death, Agnes attended every class reunion.

When her father died in 1951,

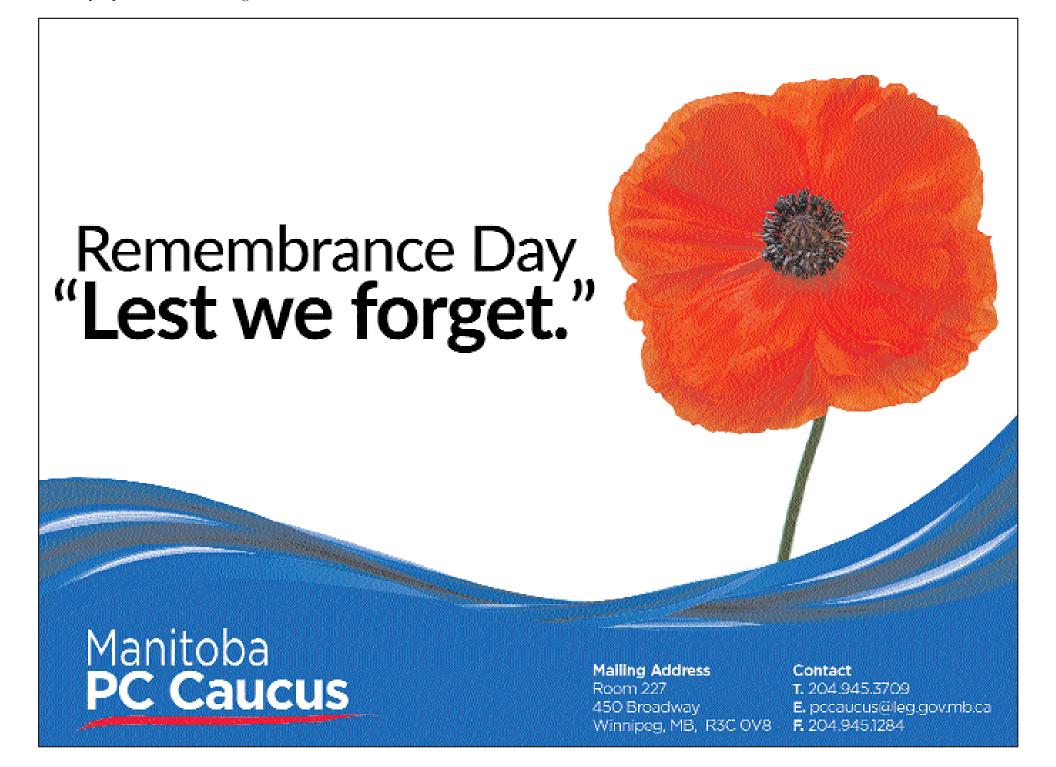
among his papers she found a letter she had written to him in the summer of 1944. She sent it from Quebec where she worked for several months at the Ste. Anne de Bellevue Military Hospital. She and one of her Manitoba classmates worked on a ward that was filled with young soldiers with Tuberculosis.

"I auess these chaps all got TB in the dampness in England, having poor food, and being tired all the time. Doctors are operating on them, removing ribs. Some of them have permanently collapsed lungs. We also have two German prisoners of war. Many of the patients here are mental cases who served in WW1, and they're still trying to figure out who they are and where they came from".

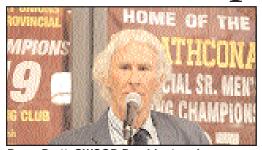
It was in 1945 that Agnes came home to work at Deer Lodge, and met Hugh Comack. They married a year later and had four children, plus many grandchildren and great grandchildren. There was some evidence that the Dieppe experience left Hugh with 'survivor guilt' - why was he spared when so many were not on August 19, 1942.

Hugh died in 2013 at the age of 92. Agnes continued to live a very full life at the Wellington in Charleswood. My late wife Janice and I were pleased to dine with her several times and we found her very lively and full of wonderful memories of a life well lived.

Roger Currie is a Winnipeg writer and broadcaster, and a regular contributor to Senior Scope.



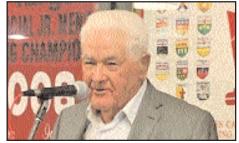
South Winnipeg Seniors Slo-Pitch winds up season - Metro Hnytka



Doug Pratt, SWSSP President and emcee. Photo by Debbie Wiebe



Dianne Arran. Photo by Gil Meilleur



Morris Deveson. Photo by Gil Meilleur



Gordon Goldsborough. Photo by Senior Scope



Will Tishinski, Joyce Deveson and husband Morris Deveson, Kelly from *Senior Scope*..



Metro Hnytka, Dianne Arran and husband Bill Arran, and Will's wife Mavis Tishinski. Photo by Debbie Wiebe



One of the SWSSP league teams - the Legends. Photo by Virgilio Gil



Grant Simpson, Shauna sings. Photo by Debbie Wiebe



Grant Simpson playing a saw with a fiddle bow. Photo by Debbie Wiebe

The South Winnipeg Seniors Slo-Pitch baseball teams held their annual banquet on October 24th. This was the first one for 2 years due to COVID-19. It was held at the Pembina Curling Club at 1341 Pembina Hwy, a quaint place for our group to come together, have a toast or two, and enjoy great food by caterer Roula Alevizos and her staff.

We presented two former members lifetime recognition awards for their contribution in the past to Senior Slo-Pitch Baseball. They were Dianne Arran and Morris Deveson. Congratulations.

After a few thanks to people who helped us through the year, we got down to business and introduced a guest speaker – Gordon Goldsborough, who spoke to us about abandoned Manitoba. He is the chairperson for Historical Society of Manitoba and his speech dealt with old bank vaults and many old buildings that are not used anymore, including a 1960 era bomb shelter in Grindstone Point. He was also awarded the best author for a non-fictional book in 2016 called *Abandoned Manitoba*.

Our musical entertainment was provided by Grant Simpson and his friend Shauna. Grant had a Vaudeville show in the Yukon for 40 years and is still an



Some members of the SWSSP. Photo by Virgilio Gil

active entertainer. He plays many instruments and I wish I had heard more.

Thanks to the individuals who made all this possible – Betty, Doug, Gilles, Gordon, Darlene, Grant, Shauna, Debbie, Hilda, Carmelle, Virgilio, and Kelly Goodman for our advertisements in *Senior Scope* newspaper.

To join our teams, please phone Betty at **204-997-8043**, Bob at **204-261-3033**, or Mac at **204-475-1900**.

SEE YOU NEXT SPRING!



More members of the SWSSP. Photo by Virgilio Gil







"Be the change you want to see in the world"

~ Mahatma Gandhi

November is the month to 'Remember'.. and to 'Give'

Continued from front page - By Roger Currie

lottery now seems less like gambling, and more like an investment in a healthier future," She says.

Because of the substantial advertising campaign, the HSC Millionaire Lottery gets lots of attention, but the more important longterm aspect of fundraising for Irma McKenzie and her team is the encouragement of legacy giving. The idea of having people commit in writing to leaving a portion of their assets after death to charity was first pioneered back in the

1950's by the Winnipeg Foundation.

McKenzie says the practice has

McKenzie says the practice has grown tremendously over the years

"Covid has turned the minds of all different age groups to consideration of what's important, and personal health tops the agenda for most of us. The number of legacy gifts that are coming to us are on the rise, and there appears to be increasing interest in legacy giving and estate planning in the 35 to 50 year old demographic. We didn't see much of that 25 years ago," she says.

Legacy gifts support a variety of needs at *HSC*, including a wide range of research, plus covering the cost of expensive new technology.

More information can be found at: https://www.hscfoundation.mb.ca/support/innovation-hsc/.

Before closing the book on legacy giving, allow me to embrace the wisdom of the idea and urge readers to explore other possibilities that are doubtless worthy of similar support. Other Winnipeg hospitals, as well as most health care facilities across the province of Manitoba, are worthy of this kind of support. The same can be said for a wide range of social service and community organizations. If we don't support them at times like this, we increase the risk that they may not be there when we need them the most.

Roger Currie is a Winnipeg writer and broadcaster, and a regular contributor to Senior Scope

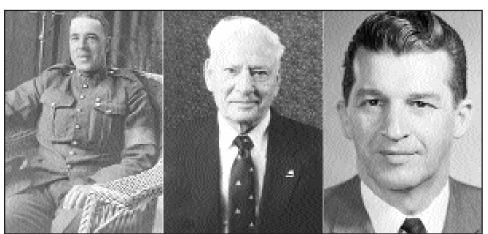
War Amputee Veterans Started 100-Year Legacy

Of the thousands of Canadian soldiers who were wounded while serving in the First and Second World Wars, many returned home missing limbs. United by a common bond of amputation, these veterans not only served their country during wartime, but they made a difference in the lives of generations of amputees that continues today.

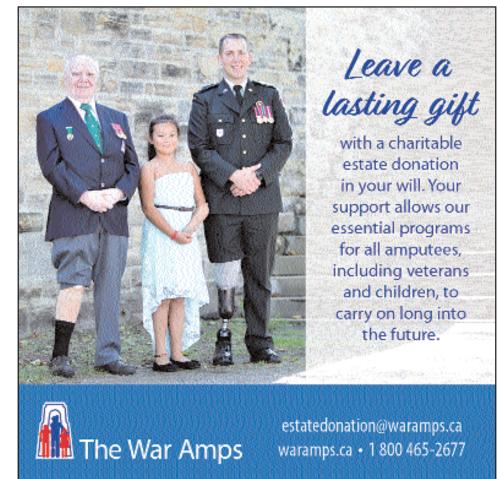
Sidney Lambert (1887 – 1971), a Lieutenant Colonel and Army Padre, joined the Calgary Regiment at the outbreak of the First World War and served in England and France. In 1916, on the battlefields at Ypres in Northern Belgium, he lost his left leg above the knee.

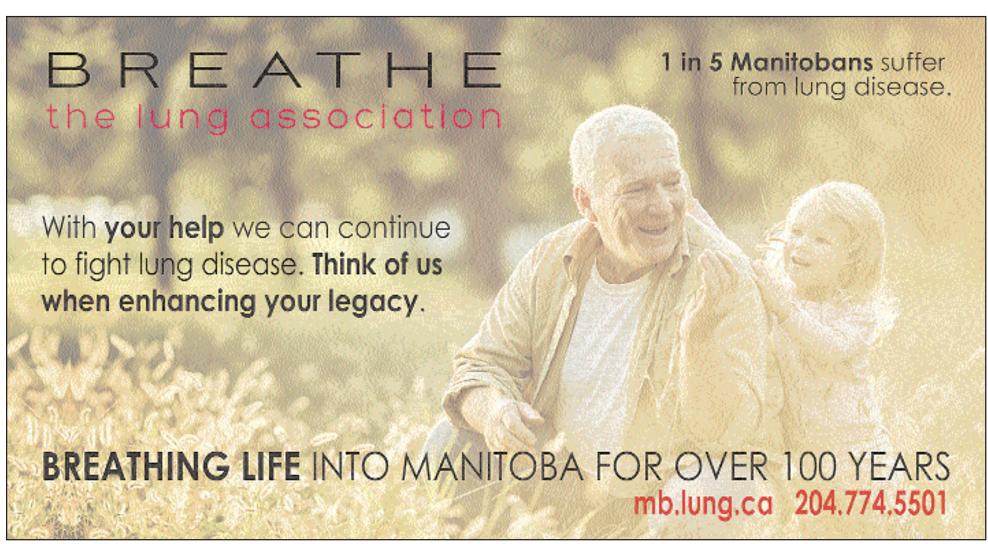
While recovering at a hospital in Toronto, Lambert conceived of the idea of a national association to bring together, support and fight the battles for amputee veterans, today known as The War Amps. In 1920, he became the first Dominion President of the Association and worked tirelessly to bring veterans issues before the government.

Continued on page 14



Sidney Lambert, Neil Conner and Bert Coulson.







"Giving is not just about making a donation, it's about making a difference." ~ Kathy Calvin

Growing a Stronger Foundation for Families

RMHC Manitoba's new Ronald McDonald House will support more local families needing to stay close to the medical care their child requires, and close to each other.

When a child is seriously sick or injured, many families must leave their home, their community, and their support system in order to receive the specialized care their child needs. **Ronald McDonald House Charities** (RMHC) Manitoba is there when they need it most.

RMHC Manitoba provides a "home-away-from-home" for critically ill, chronically ill, and seriously injured children and their families. The RMHC Manitoba mission is delivered through its two core programs, Ronald McDonald House on Bannatyne Avenue and Ronald McDonald Family Room in HSC Children's Hospital. These programs support all pediatric medical disciplines, including premature births and high-risk pregnancies. RMHC Manitoba welcomes families from Winnipeg, rural Manitoba, and neighbouring provinces, and on occasion, international families who need the services of its programs.

Annually, hundreds of families from Winnipeg, rural Manitoba, NW Ontario, and beyond are

provided essential overnight and day use services by RMHC Manitoba. Overnight accommodations total between 4,000 and 6,000 nights each year. This means from \$800,000 to \$1.3M in costly, out-of-pocket expenses saved by families every year.

Unfortunately, between 100-200 families are turned away by RMHC Manitoba each year. Operating at, or over 100% capacity, 200-400 nights of accommodation are provided by our hotel partner each year.

RMHC Manitoba is committed to growth in order to serve and support more families, which is why it is building a new Ronald McDonald House to help more families with sick or injured children.



"The Support We Receive from Manitoba Possible is Priceless."

Robyn and Daniel are parents to Jasper, a busy 7-year-old in Manitoba's Westman Region. Jasper was only four months old when a Manitoba Possible Children's Service Coordinator got in touch to tell them about the programs and supports available to their family.

When families receive a disability diagnosis, it can change their life. They might feel they have to give up on the future they had envisioned for themselves or their child. But they don't. Manitoba Possible is here to change perspectives. We're here to show Manitobans exactly what's possible.

For Jasper and his family, **Manitoba Possible** supported them in navigating services, directing them to funding support, and advocating for accessibility and inclusion.

"Any questions about anything at all, our Children's Service Coordinator, Theresa, points us in the right direction," shared dad, Daniel.

Achieving independence when you cannot walk: it's possible through our wheelchair services. Getting the services you need close to home: it's possible through our rural offices and our Jordan's Principle commitment. Working a well-paid job with benefits: it's possible through our vocational and employment programs. Learning ASL at the same time as learning English: it's possible through our language classes for Deaf Newcomers. Becoming the leading goal scorer for your team: it's possible through our sledge hockey program.

To provide programs and services to all Manitobans with disabilities, we operate three Winnipeg offices, six regional offices and over



Robyn and Daniel, and their 7-year-old son, Jasper.

15 program areas. Our work across the province has only become more essential in light of the pandemic.

"At the end of the day," shares Robyn, "our family is just like every other family. There are barriers we have to break through, but Jasper is a 7-year-old who wants to be like everyone else. And in our eyes, he is, but not in everyone's eyes."

From attitudinal barriers like the belief that Jasper is different than everyone else, to physical barriers such as inaccessible spaces, to communication barriers and more, Jasper and his family have faced them.

It is time to ask every individual, business and partner in our province, "What is possible for Manitobans with disabilities like Jasper?" And we must work together to make it happen. With your support, we're changing what's possible in Manitoba.

Learn more about the work of Manitoba Possible and how you can help at manitobapossible.ca







Your Legacy Can Change the Future

Have you imagined what your legacy will be today and in the future?

Maureen is a wife, a former surgical nurse, a mental health advocate, supporter, volunteer, survivor, and a planned gift donor to **The Vic Foundation**. Her personal story is a journey of mental health, and without The Vic Foundation, she simply wouldn't be here to share it.

After Maureen sustained a hand injury, she was forced to end her career as a surgical nurse and go on permanent disability. From here, her life took a downturn. Her marriage unravelled, and she found herself unable to leave her house for almost four years. "Yet, when I look back, I feel blessed – because I was referred to Victoria Hospital, who through donor support of The Vic Foundation, gave me the care I desperately needed." states Maureen.

Since those dark days, Maureen has been a patient for 27 years, and her life has completely turned around. She is happily married to Vern and has discovered her passion as a mental health advocate.

"This is the life-changing impact The Vic Foundation provides people in mental health crisis and is what your legacy gift will help make a reality."

Maureen's commitment to The Vic Foundation has come full circle. Her husband Vern has been recently diagnosed with young-onset Alzheimer's and is a patient at the Victoria Hospital. "The impact has been three-fold-dealing with Vern's diagnosis, coping with the strain

of COVID-19 and managing my own mental health," says Maureen. And the challenges of COVID-19 continue to impact everyone—through isolation, instability, exhaustion, and burnout.

If life is the collection of memories you carry, then your legacy is the light that shines into the future. A beam of hope that has braved the pandemic, weathered the storm, and now dares to be the change.

Leaving a legacy in your Will is an investment in the people and causes that are most important to you, while still taking care of your loved ones. And, you don't need to be wealthy to make a difference.

We've partnered with **Will Power**, a national campaign, to show Canadians the power they have to invest in the future. Even 1% left to The Vic Foundation empowers our mission to maintain, advance and expand mental health and eldercare.

Your gift Will change the future by creating healthier futures for generations to come.

To learn more about how you can leave a legacy gift to The Vic Foundation and about the Will Power campaign, contact Ron Hogue, Director of Development, at 204.477.3126 or by email at rhogue@vgh.mb.ca.





TELEPHONE NUMBER 204-945-9751

207 - 2211 McPhillips Street Winnipeg, MB R2V 3M5

Protect your family and have the following documents in place or updated to your current needs:

Will

- Designate the Executor the person who will administer your Estate; file appropriate tax returns; protect, preserve, and distribute your assets and follow your wishes.
- The Beneficiaries this includes protecting your children and making special provisions for beneficiaries that are minors or have special needs.
- Handling your funeral and burial arrangements.

Power of Attorney

You may become incapacitated and/or unable to manage your affairs personally, due to either physical or mental conditions which may be temporary or permanent. Without a designated Power of Attorney, the Public Trustee can assume control of your assets and administer your affairs. Alternatively, someone else can apply to the court to obtain control, but this may prove to be a lengthy and costly procedure.

Health Care Directive (Living Will)

Unfortunately, there may come a time when you are not capable of making or communicating a decision as to what medical treatment you would like continued or withdrawn. We can help you remove the burden and the pressure from your loved ones by preparing a document that will enable treatment decisions to be made based on your health care directives and will appoint a proxy to speak on your behalf.

Standard Fees*SeniorsWILL\$175.00\$150.00POWER OF ATTORNEY\$125.00\$100.00HEALTH CARE DIRECTIVE\$75.00\$50.00* PLUS TAXES - rates are based per person

Legal services provided by Tanis B. Jury Law Corporation.



"I want my work at The Vic to continue while I am not here. It is a great way for me to leave a legacy"

- Maureen

Support The Vic Foundation by leaving a legacy in your Will, like Maureen. Your investment empowers us to maintain, advance and expand mental health and elder care for generations to come.

To learn more, contact Ron Hogue, Director of Development at 204.477.3126 or by email at rhogue@vgh.mb.ca.







"The smallest act of kindness is worth more than the grandest intention." ~ Oscar

War Amputee Veterans Started 100-Year Legacy, cont'd from page 11

It was these First World War amputee veterans, like Lambert, who welcomed the new contingent of amputee veterans following the Second World War, helping them adapt to their new reality and sharing all that they had learned.

One of these was Neil Conner (1918 -2012) who served as a navigator with the Royal Canadian Air Force. He was injured when his plane was shot down near Bremen, Germany, resulting in the loss of his right leg below the knee. Conner remembered, "I slid out [of the plane] feetfirst, and the propeller clipped my leg off."

Another was Bert Coulson (1921 – 1979) who served with the Canadian Army and lost both of his legs below the knee due to injuries sustained while serving in

Emmerich, Germany.

Along with their fellow War Amps members, these veterans went on to provide support to civilian amputees by showing them that an amputation would not stop them from living a full and active life. Coulson said the best way to help was to "roll up my pant leg and show them we can dance, bowl, hold down a normal job. It's what you have left that counts.

Rob Larman, a Director at The War Amps and a leg amputee himself, said, "At a time in society when disability was often seen as taboo, Mr. Lambert, Conner and Coulson proved that they would not let their amputation hold them back in all aspects of life."

The War Amps veteran members established the Key Tag Service, which is still going strong today, to fund the

Association's many vital programs for amputees. This includes The War Amps Child Amputee (CHAMP) Program, which provides financial assistance for the cost of artificial limbs, and emotional support to young amputees.

"Though they considered themselves to be 'ordinary guys,' our founding veteran members have left a legacy for generations of amputees that has gone on for 100 years and counting," said Larman. "On Remembrance Day especially, but also throughout the year, we pay tribute to their sacrifice and service."



The Gift of a Lifetime

Five passionate members of the community signed a pledge to support the HSC Foundation with a legacy gift.



Top L-R: Dr. Paul Galbraith; Bob Williams. Bottom L-R: Dr. John and Dr. Juliette E. (Archie) Cooper; Blair Mason

Like many events during the pandemic, the Health Sciences Centre Foundation's fourth-annual Bannatyne Legacy Circle Celebration, presented by Johnston Group in partnership with Canad Inns, looked-and sounded-a little different.

This year was the second year that the HSC Foundation transitioned their in-person event to a celebration peppered with inspirational stories, nostalgic melodies, and noteworthy insights on the airwaves of CJNU 93.7 FM.

On October 17, 2021, five special Manitobans joined the Bannatyne Legacy Circle, a community that is passionate and committed to improving health care in their province. These generous individuals come from all walks of life and share a desire to improve health care for all.

Please join the HSC Foundation in welcoming members: Dr. Paul Galbraith, Blair Mason, Bob Williams, as well as Dr. John and Dr. Juliette E. (Archie) Cooper. Through their bequests, they are supporting the HSC Foundation in transformational and powerful ways by endowing a final gift to the Foundation.

Thanks to the support of our Bannatyne Legacy Circle members, HSC can continue to provide the absolute best in patient care to Manitobans for years to come.

If you missed this year's Bannatyne Legacy Circle Celebration, you can tune in to CJNU 93.7 FM on Tuesday, November 30, 7 - 9 PM for a special Giving Tuesday encore presentation.

To learn more about planned and legacy giving and the Bannatyne Legacy Circle, please contact HSC Foundation's Director of Gift Planning, Irma McKenzie, at imckenzie@hscfoundation.mb.ca or 204-515-5624.





Generous Donor Makes a Sound Investment in the Alzheimer Society

- Alzheimer Society of Manitoba

Dave Mills knows all about making sound investments – he worked in the business for 50 years. Recently, he decided to make what some might call an "investment" of a different sort: he is leaving a gift in his will for the Alzheimer Society of Manitoba.

Dave is very much aware that people with dementia and their families need help to manage their situations. His mother, who died in 1993, was affected by the disease.

In recent years, Dave became a main caregiver, this time for his wife, Dorothy, who has dementia. For five years, the pair managed in their own home, with Dave making sure Dorothy was safe and cared for.

"I was retired, so was able to take care of everything, including cooking and laundry," he says. "But it was 24/7, and even with some help from home care, it begins to weigh on you."

Three years ago, Dorothy moved to a care home, and Dave visits daily. His favourite moments with her are when she sings songs for him. He finds it fascinating that the brain somehow retains the memory for music: all her life, Dorothy sang just for the fun of it.

A dedicated donor, Dave has given to the Alzheimer Society annually for many years. His decision to also name the Society in his will strengthens his commitment to invest in the organization so it can continue to provide services for those in need - today and into the future. (See advertisement on front page).



Dave Mills and his mother.

Wills and Estates and Minor **Beneficiaries**

commentary prepared by Rosemary Hnatiuk, barrister, solicitor & notary public

in your will is a minor at the time of your death? after that. The Trustee holding these monies in Do you want the child's parent to have total control of what happens to the money? Or do you want the money to be held in trust until the child is an adult at 18, or until the child turns 20 or 30 or forever, with the Trustee having total discretion to release funds, or for a specific amount or percentage to be paid to the child at specific intervals? Typically, if the amount of money in question is not a fortune, one would state in one's will that the minor beneficiary gets the full

What happens when one of the heirs you name amount when they come of age, or not too long trust - which is usually the same person who is the Executor of the will, is burdened with the responsibility of managing these funds. Where you have a family member or friend as your Executor, it might be too much to ask of them to manage funds in trust for a long period of time. It is therefore advisable to discuss with the person you are naming as the Executor how much responsibility they are comfortable assuming to avoid problems after you pass away.

rosemary HNATIUK (18-80) barrister, solicitor & notary public

204.355.9404

Toll Free: 1.855.933.5454 rkhnatiuk@rosemaryhnatiuk.ca Cellular: 204.228.7063 Fax: 204.355.9405

Communication in **ENGLISH • FRENCH • GERMAN**

These observations are not intended to be legal advice on any matter discussed. Legal problems are very specific in nature and legal professionals should be consulted for best results.

IF YOU NEED A WILL AND/OR POWER OF ATTORNEY, I CAN DO THEM.

I will travel to your home or community including Winnipeg and surrounding locations, as well as in the Interlake, Selkirk, the Whiteshell and South-Eastern Manitoba. I can provide service in French and German.

Call (204) 228-7063 or 1(855-933-5454) or email: rkhnatiuk@rosemaryhnatiuk.ca for an appointment.

Pros Know 55+Active & Resource On-Line Expos Edition

Your 24/7 Information Hub! prosknowexpos.ca

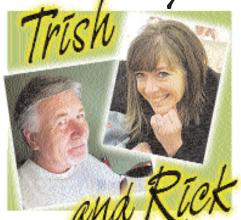
Bringing the products & service resources needed by older adults to older adults in our community!

Time to say 'Thanks' to All!

Hello Everyone! Well, what can we say? What a month October was and the four 2021 Pros Know Expos we had the pleasure of hosting. This month's article is full of thanks, appreciation and gratitude, so buckle up. Kleenex is optional.

We have said here in this column, this paper and everywhere, how our world has changed the past 20+ months. A mega-dose of fear, angst, skepticism and mistrust has been the daily prescription for many. However, from all of this an amazing group of humans have continually worked tirelessly behind the scenes to care, protect and enable our Older Adult population. No, I'm not talking just about our Front-Liners, that's been wonderfully documented throughout. I'm talking about your Older Adult organizations and your Older Adult friendly businesses.

So many of these exceptional people have fought hard to keep their dreams and purposes for you and me so that through all of this craziness we



of The **Pros Know Expos**

could still have the resources needed to not just survive, but thrive, live well and be as safe as possible.

These people have drained their nest eggs to stay afloat, many going deep into their credit lines so the lights could stay on and they could still be

here for us. To Trish and I, these folks are the real Heroes. Yes they also had to face all rof the challenges we did personally, wondering how to protect themselves and their loved ones. Listening to the radio, watching TV, reading the papers and scanning the Internet for the information needed to keep going for us.

They had to follow even larger, tighter government Covid protocols then just us the people. I have heard their stories, seen the tears and enjoyed the smiles when they talk about the successes in lending a hand to others more in need than themselves.

When Trish and I first envisioned the Pros Know Expos in 2019, we knew then that our Older Adult Community needed this. We never expected that in October 2021 we would be hosting these exceptional souls for you in person and with a new 'On-Line' Older Adult Information Hub to boot. How things go sometime, EH!

Everyone involved in any capacity this past year to make this happen, again are your new Heroes. To the 500 plus people who came to the shows, bless you for stepping up to get some resources and meet our Heroes. Bless you for being there to get the information and contacts to help others in your family and friends circles. And thank you for making all the hard work we did as a group matter.

In closing, we can't say enough about the two angels who stood by us and saw the need and value in what we were trying to get done; Connie Newman, Executive Director of the Manitoba Association of Senior Centres and Kelly Goodman, Publisher/Editor for Senior Scope newspaper. Thanks for your love, belief in us and your much needed guidance and friendship. You are two very special people and the world is a better place with both of you in it.

Remember to visit your On-Line Resource Hub: www.prosknowexpos.ca



- · Conscientious and Clean Service
- Competitive Rates and Adjustable
- Ongoing Damage Prevention **Trained Movers**

Services include:

local and limited long distance moving service

packing and unpacking service

certified senior moving service (ask about our other services for seniors) pick-up and delivery service • removal or storage service short and easy free in-home estimates

Phone - 204-990-4341 wpg

Email: qualitycaremoving@mymts.net Website: www.qualitycaremoving.net



AAHC - ANKANG ACUPUNCTURE HEALING CENTRE INC.



安康中医药针灸康复中心



One of the Top 3 Best acupuncture clinics in Winnipeg-best service! best results!

We are very confident that we can help those health conditions - chronic pain (arthritis, sciatic nerve, whiplash, and headache), shingles, poor memory, menopause, anxiety, depression, asthma, allergies, poor digestion, hypertension, diabetes, chronic fatigue, and more.

Our services are covered by most private insurance-Blue Cross, GWL, GSC, etc.

- We supply mobile services for senior clients!

board ventur

We have 3 locations in Winnipeg:

1) 689 St Mary's Rd. 2) 139 Carmen Ave. (beside 266 Henderson Hwy) 3) 724 Ellice Ave.

Book Appointment: 204-775-2266 or online: www.acupuncturewinnipeg.ca

Continued on next page

Travel Leisure

Have an event or activity to announce? Advertise it here at a reduced price. Share the space, share the cost. Call 204-467-9000 or email kelly goodman@shaw.ca for details.





This project is funded by the Government of Canada's New Horizons for Seniors Program

Seniors Helping Seniors



324 Main Street • Stonewall



Things To Do

WINNIPEG

More listings available at www.seniorscope.com (Events page)

MISC EVENTS

Red River Coin & Stamp Club - Monthly Show, Nov. 14, 10 am-4 pm, at the Best Western Hotel, Headingley, MB, 4140 Portage Ave (W.) Full Covid-19 vaccination and masks required.

Westwood Community Church - Night in Bethlehem, Fri. Dec. 17, 6-9 pm, Sat. Dec. 18, 2-5 pm & 6-9 pm, Sun. Dec. 29, 2-5 pm, 401 Westwood Drive. Come and wander through the bustling Bethlehem market-place and explore the city at the time of Jesus' birth. Create a unique keepsake. For the whole family. 204-888-1771.

Post-Polio Network - November Winter Celebration Luncheon, Nov. 22, 1-3 pm, Caboto Centre, 1055 Wilkes Ave. Members: Free, Guests \$10. Confirm by Nov. 19th. Email: postpolionetwork@gmail.com, 204-975-3037 (leave msg).

Anavets Assiniboia Unit 283 - Live Bands and dancing with masks on each Fri. night. 8-11 pm. Check our Website. Meat draws Fri. 6 pm & Sat. 3 pm. Bingo Mon, Wed, Fri. 7pm & Thur. Afternoon - 1:15 pm. New Year's Eve tickets available on Nov. 12th. Tickets \$55. ea. Masks and proof of full vaccination needed. 3584 Portage Ave. 204 837-6708.

Manitoba Genealogical Society - Visit mbgenealogy.com or call 204-783-9139 for hours and schedule. Covid-19 measures apply.

St. James Assiniboia 55+ Centre - Ukrainian Christmas Luncheon, Thur. Dec. 2 & Dec. 16, 12 noon, Westwood Community Church, 401 Westwood Drive. Doors open 11:45. Traditional Ukrainian meal, Christmas performer, silent auction, 50/50, live baking auction. Limited seating. \$20 members, \$25 non members.

Hand Sewn Doll Clothes - to raise money for Willow Place, a women's shelter in Wpg. I am volunteering my time, and donating all fabric and sewing supplies to produce doll clothes suitable for the 18" American Girl dolls. Prior to Christmas I will donate all proceeds from the sale of the doll clothes to Willow Place. See postings on Winnipeg Kijiji under Doll Clothes. Info: lindabrayshaw@hotmail.com.

SPORTS & FITNESS

Garden City Community Centre / Seven Oaks SportsPlex - 725 Kingsbury Ave. 55+ Programs: Zumba, Bocce Ball, Pickleball, Line Dancing. Program schedule: www.gardencitycc.com/seniors.

Yoga Sessions - Lorraine's Gentle Yoga, Chair yoga, chair cardio, wrist free flow yoga, yin yoga. Lorrainesyoga2017@gmail.com, 204-228-3118, lorrainesgentleyoga.com

Yoga Sessions - Deer Lodge Community
Ctr, 323 Bruce Ave. E. With with Doreen
Wuckert, Certified Yoga Instructor - Mondays,
7-8 pm, Sep. 27-Dec. 13, 11 Sessions \$100. Drop-in \$12 per class. Doreen:
204-837-9613, dwuckert@shaw.ca

Pembina 55 Plus Men's Curling League - Registration Session for individual curlers. Curl at the Pembina Curling Club, 1341 Pembina Hwy. Season consists of 4 rounds with each round consisting of 10 games. Two games are played/wk, alternating btw Mon. Wed. and Fri. at 1 pm, Oct-Mar. Teams established by random selection before start of each round. Various options: play only one, two, three, or all four Rounds. Or, you can start by sparing. Info at 55pluscurling.com or email contact@55pluscurling.com

VOLUNTEERING

Actionmarguerite St. Boniface, 185 Despins Street - Volunteers needed to transport residents in wheelchairs to their in-house appointments, incl. Mass. 204-235-2111, service@actionmarguerite.ca
Actionmarguerite St. Vital, 450 River
Road - Volunteers needed to help

Road - Volunteers needed to help Recreation staff, transport residents in wheelchairs to in-house appt's. 204-235-2111, service@actionmarguerite.ca

Caregiving with Confidence - Volunteer Drivers, Telephone Support Volunteers to support caregivers wanted. 204-452-9491 or jnybakken@aosupportservices.ca

Deer Lodge Centre - 2109 Portage Ave. Volunteers needed. 204-831-2503 or visit www.deerlodge.mb.ca/volunteers.html

Meals on Wheels - Volunteers needed in: Downtown, Point Douglas, Seven Oaks and Transcona. Drivers receive an honorarium. 204-956-7711, www.mealswinnipeg.com

Southeast Personal Care Home -Volunteers needed at 1265 Lee Blvd - days, eve's, wknd's. Call **204-269-7111** Ext. 2225

Victoria Lifeline - Melissa: 204-956-6773 or msitter@victorialifeline.ca

Vista Park Lodge Personal Care Home - in St. Vital - Volunteers needed. Contact: Caitlin Liewicki: cliewicki@extendicare.com

PROGRAMS/SERVICES

Brooklands Active Living Centre -1960 William Ave. West. Bingo 1 pm Mondays; Fitness Classes. Call **204-632-8367** for more info.

Caregiving With Confidence is now a program of A & O: Support Services for Older Adults - We are pleased to announce that Caregiving With Confidence is now an A & O: Support Services for Older Adults (A & O) run and operated program. Our primary focus continues to

Email ready-to-print electronic PSAs to: kelly_goodman@shaw.ca. FREE for non-profits and current advertisers.

Submit PSAs by December 1st for the December 10/21 issue.

be providing supports for family caregivers of older adults. Our programming will remain the same. **Caregiving with Confidence: 204-452-9491** for more info.

Dufferin Senior Centre - Perogies For Sale. Bingo - Monday, 1 pm. Other activities open soon. Show of vaccination card and photo ID required at door for all events. Info, Al: **204-771-3325**

Dakota 55+ Lazers Senior Centre -Programs: Cribbage, line dancing, floor curling, quilting, fitness, etc. Call: 204-254-1010 ext. 217. WHIST, Wednesdays, 12:30 pm, contact Bob or Fran: 204-257-3172. Jonathan Toews Centre, 1188 Dakota St.

Mensheds Manitoba Inc. - Peer run program by men for men at Westwood Community Church, 401 Westwood Drive. Call 204-832-0629.

Men's Shed - New in Transcona, at Oxford Heights C.C. www.menssheds.ca, 204-224-4941.

Pembina Active Living (PAL) 55+ (new location – Whyte Ridge Community Centre, 170 Fleetwood Rd.) - In-person and online classes: yoga, fitness, resistance training, Zumba, Tai Chi, Let's dance, painting and writing. Drop-in activities: bridge, five-pin bowling, pickleball, Lunch PALs. Office hrs: Tue-Wed-Thur 9-3:30. Info: www.pal55plus.com, office@pal55plus.com, 204-946-0839.

St. James Assiniboia 55+ Centre - Various programs and activities. 3-203 Duffield St. **204-987-8850**, **www.stjamescentre.com**.

Rainbow Resource Centre - Over the Rainbow Peer-to-Peer Phone Line, for 2SLGBTQ+ older adults 55+. For info, email otr@rainbowresourcecentre.org.

RURAL MANITOBA

PROGRAMS / SERVICES

Brandon - Prairie Oasis Senior Centre - Meals on Wheels program, Mon-Fri, 9 am-4 pm. Wknd delivery available. Meals \$9. Volunteers needed. Grants and donations gratefully accepted. Info: 204-727-6641

<u>Dauphin</u> Multi-Purpose Senior Centre-Seniors 55+ - Cancer society Transportation Program, fee for service contact list, Erik kits. *Facility available to rent.* 204-638-6485, www.dauphinseniors.com

Emerson-Franklin Senior Services -Transportation, shopping, Meals on Wheels for shut-ins. For seniors with disabilities for independent living. 204-427-2869

<u>Ile des Chenes</u> - In-person Yoga classes for adults (seniors), Thursdays, 9 am, starting Sept. 9. \$5/class, held at the main hall at the TC Energy Centre in Ile des Chenes. Proof of vaccination and masking required. To register, Juliette: **204-330-7456** or **juliette.nadeau@outlook.com**

Interlake North Eastman - Services to Seniors programs include: transportation, friendly visiting/phone calls, Meals on Wheels, errands, etc. Volunteer opportunities avail. Arborg and District Seniors Resource Council **376-3494**; Ashern Living Independence for Elders 768-2187; Brokenhead/Beausejour Outreach for Seniors at 268-7300; East Beaches Resource Center (Victoria Beach) **756-6471**; Eriksdale Community Resource Council 739-2697; Fisher Branch Seniors Resource 372-6861; Gimli Seniors Resource Council 642-7297; Lundar Community Resource Council 762-5378; Riverton & District Seniors Resource 378-2460; St. Laurent Senior Resource Council 646-2504; Selkirk - Selkirk & District Senior Resource Council Inc. 785-2737; Stonewall - South Interlake Seniors Resource Council 467-2719; Springfield Services to Seniors 444-3139; Teulon and District Seniors Resource Council 886-2570; Two Rivers Senior Resource Council, Lac du Bonnet 345-1227, Pinawa 753-2962 or Whitemouth/Reynolds 348-4610 or

Winnipeg River Resource Council 367-9128

Lorette - Yoga for You - ONLINE yoga classes Tuesday mornings, 9:30 am and Wednesday evenings, 6:30 pm. First class is free, then \$5 per online class. Adults of all ages and fitness levels, and mature teens are welcome – no experience needed. To register, text: 204-330-7456 or juliette.nadeau@outlook.com

Notre Dame de Lourdes/Saint-Léon /Ensemble Chez Soi - Volunteers needed. Services: transportation, friendly visits/calls. Coordinator Bev Collet: 204-248-7291 or ensemble@mymts.net.

Montcalm Service to Seniors - Joanne: 204-304-0551 or jbarnabe@hotmail.ca

<u>Steinbach</u> - Pat Porter Active Living <u>Centre</u> - 10 Chrysler Gate. Programs, Games, Events, Volunteer Opportunities, Outings, Meal On Wheels, Mobility Equipment, ERIK Kits to name only a few. Reception <u>204-320-4600</u> (Sonja, Program + Volunteer Coordinator) <u>204-320-4603</u>, <u>https://www.patporteralc.com</u> <u>Seine River</u> Services for Seniors -Help and support with transportation services, companionship, homecare services. Melanie Bremaud: **204-424-5285**.

Les services <u>rivière seine</u> pour aînés - aide et appui avec transport, compagnie, soins à domicile, maladies, deuil, logement, finances. Mélanie Brémaud : **204-424-5285**.

Springfield - Springfield Seniors - 204-444-3139, springfieldseniors@mymts.net. Stick curling (204-853-7729), Pickleball (gardi@mymts.net), Women's 55+ Fitness (204-880-4716), Indoor Walking program (204-444-2242), Tai Chi, Badminton (204-801-5380), Volleyball (204-403-8242). Craft Monday (204-396-7132), Bingo, Congregate Meal program (204-444-3132 ext. 1). TechMB Free Course: Intro to iPads, Nov. 4, 18, 25, 1-4 pm, 544 Holland St. Dugald, MB. Must have an iPad or iPhone. Limited space. Suitable for beginners. Register at 204-444-3139, jchase@rmofspringfield.ca. Proof of double vaccination required. Masks mandatory.

A & O: Support Services for Older Adults - Programs to help you stay connected and active.

Senior Centre Without Walls (SCWW): Free Telephone Group - Activities for Manitobans 55+

Call/email to inquire or to register: **204-956-6440** | Toll Free: **1-888-333-3121** | **info@aosupportservices.ca SCWW** provides educational and recreational programming in a fun and interactive atmosphere. All programming is provided over the phone.

Download the SCWW 2021 Program Guide at: www.aosupportservices.ca

TRAVELOGUE - Niagara Falls - Wed. Nov. 24, 1:30-2:30 pm. Visit Niagara Falls with its breathtaking, majestic thundering waters – it's beauty and power.

HEALTH & WELLNESS - Music Therapy - Fri. Dec. 3, 11-11:30 am. Learn how to use recorded music therapeutically to match your mood and need of the day.

HEALTH & WELLNESS - Mental Health and Klinic Resources - Fri. Dec. 3, 1:30-2:30 pm. This workshop aims to provide basic knowledge on mental health and mental illness. Learn about the different aspects of mental health, coping strategies, and community resources. FEATURES - Jokes - Wed. Nov. 17 & Dec. 15, 1:30-2 pm. We will get you going with some good, clean jokes and stories, and invite you to share your own; Chat Pack - Fri. Dec. 24, 10-10:30 am. Join us for this interactive game where we ask fun and though-provoking questions; Talent Show - Fri. Nov. 26, 2-2:45 pm. Sing, share a short story or poem, play an instrument. No experience or special talent required. Just be ready to entertain or be entertained; Curiosity Club - Wed. Dec. 1, 1:30-2 pm. Delve into some of the world's greatest unexplained mysteries, strange phenomena, wacky inventions, surprising medical developments and ingenious solutions to age-old problems;

Game Show Mania - Thur. Nov. 18 & Dec. 9, 2-2:30 pm. Get your game show fix and play Family Feud, Jeopardy, and more of your favourites; **Coffee Talk -** Thur. Nov. 25, Dec. 9 & 23, 10-1030 am. Join other Walls participants from around Manitoba to talk about anything and everything; **Culinary Corner -** Wed. Dec. 22, 10-10:30 am. Share culinary life hacks, discuss unusual restaurants, and explore different food customs; **Idiom Addicts, Plus -** Fri. Nov. 26 & Dec. 17, 10-10:30 am. Learn about the origins of words and expressions in the English language; **Brain Teasers -** Mon. Nov. 22 & 29, Dec. 6, 13 & 20, 10-10:30 am.

CELEBRITY BINGO - BINGO over the phone! We will mail you three lucky bingo cards per game and you play along at home. Tue. Nov. 23 & Dec. 7, 2-2:30 pm. Bingo cards with raised print and Braille or large print are available.

CELEBRATIONS - Celtic Christmas Music - Tue. Dec. 21, 11 am- 12 noon. Presenter Lyle Skinner, Host 'Prairie Ceilidh' (kay-lee) Radio Show, CKJS Radio 810 AM. Enjoy an hour of some of the most beautiful Christmas music in the world from the Celtic lands.

Appreciation

Tyrrell K. Mendis "The Impressionist"

Tyrrell Mendis, I came to know through his elder brother in early 2016. This was the period I was monitoring the progress of River for Jaffna Project with the Department of Irrigation (DoI), Sri Lanka. Tyrrell's elder brother from DoI came to know that I am from Winnipeg and inquired whether I know his younger brother Tyrrell from Winnipeg. I informed that I do not know his younger brother. As a result, his elder brother sent the contacts of Tyrrell.

Based on the above connection I invited Tyrrell to our home. During our discussion I told him that I am the current President of Sri Lankan Association of Manitoba (SLAM). He expressed his contributions to SLAM for a few decades. His involvements to the Province of Manitoba are well illustrated in his websites. I would like to highlight a few of his services rendered to the Sri Lankan community and few of my experiences with him.

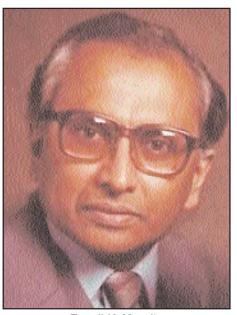
June 23rd 2016 - With the entablement of Sri Lankan Seniors Manitoba, Tyrrell was a regular participant of seniors' activities. According to our Seniors, Tyrrell's wife Doreen had been the driving-force, such as location identification of churches, maintain records of pictures, that allowed him to share his talents with not only SLAM, but also with other Provincial organizations

Nov 22nd 2016 - South Side Seniors invited Sri Lankan Seniors to Trinity United Church (TUC) for a Fellowship Gathering. In this occasion Tyrrell made a presentation named as Testaments of Faith. Further, there was an invitation from TUC to display his photos of Churches in Manitoba in the church chantry.

Dec 15th 2016 - My wife (Chandani) and I visited Deer Lodge Centre (Manitoba largest in-patient rehabilitation and long-term care facility) to see his wife Doreen who was a resident patient. During this visit, Tyrrell introduced me to the Manager, Recreation, Volunteers and Spiritual Heath Services, as the incumbent President of SLAM. The Manager inquired whether SLAM can organize Mindfulness Practice for Residence. I discussed with the President, Manitoba Buddhist Vihara and Cultural Association (MBVCA) and the Resident Monk was arranged to conduct mindfulness sessions not only for the residence but for Deer Dodge staff and volunteers. These gatherings continued for more than two years.

Dec 24th 2016 - In consultation with Deer Lodge management Tyrrell arranged SLAM to perform Sri Lankan traditional dance on Christmas Eve get together for the benefit of residents and their invitees. More than hundred participants enjoyed this session.

June 6th 2018 - From this date Tyrrell's photos and its narrations started publishing in Senior Scope monthly newspaper. It was named under the heading of Manitoba Heritage Photo (captured in 1990) of St Paul's Anglican Church, Churchill, Manitoba. According to his historical exploration in 1619-20 winter the first Christian services



Tyrrell K. Mendis

conducted in Canada. He expressed those were the first Lutheran services in North America. Due to unavailability of building materials in the up-north Churchill the Mission in Charge imported iron from England via Churchill Artic Port. The church was constructed with an iron frame. Those days which was very rear in North America. Tyrrell named the church photo publications as "Testaments of Faith -Manitoba's Churches".

April 27th 2019 - Sri Lankan Canada Association of Ottawa (SLCEO) invited Sri Lankan Seniors to nominate two individuals who have been recognized by any Canadian Institutions to make presentations for the purpose of celebrating Sinhalese Heritage Day Contribution in the Parliament. We nominated two, and Tyrrell was one of them. These two names were approved by SLCEO for the presentation.

June 11th 2019 - There was an open invitation for Sri Lankan Seniors to celebrate the birthday of Doreen at Deer Lodge Centre. Our members attended to wish her. She was very happy to see her Sri Lankan friends after long time.

Oct 10th, 2021 - Senior Scope newspaper published half-page article about his life history and the sadden announcement of the passing of Tyrrell Kingsley **Mendis** (1934-2021) on Sept 25th (SAT) 2021 introduced Tyrrell as "The Impressionist". Other than the services for the local Sri Lankan community, he was an active member of twelve Provincial organizations.

Tyrrell's email dated Sept 20th, 2016, noted that as a rough estimate there were about 700 photos of places of worship in Manitoba. His total contribution of photos of diverse subjects from different parts of the world were well over 100,000. A majority of the photos were kept in digital format but there are large number of mounted photos as well. He had been a photographer for more than half a century.

Senaka Samarasinghe Manitoba, Canada Oct. 23rd 2021

Sri Lankan Seniors -

Conducted Outdoor and Started Indoor Events



Assiniboine Park - walking session.

Sri Lankan Seniors Manitoba (SLAM) during summer season, in person outdoor Healthy Living Practice sessions started in April 2021 at Assiniboine Park near Duck Pond. One hour (from 11.00 am to 12.00 noon) a walking session was conducted. Members grouped in to several clusters by the Team Leader according to their ability to walk. Due to Covid restrictions and bad weather condition we postponed few days. However we conducted weekly from April 6th (TUE) to Sept. 28th (TUE) 2021.

Throughout cold weather conditions, we booked the Whyte Ridge Community Center two Fridays for a month from 11.00 am to 1.30 pm from Oct. 15th (FRI) 2021 to May 27th (FRI) 2022. During this eight-month period with 16

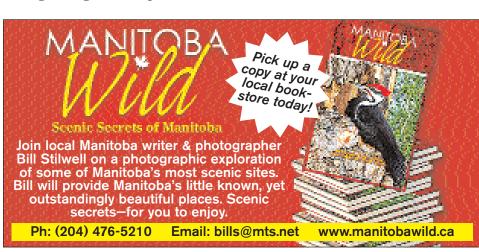


Carol song practice.

sessions we planned Healthy Living Practice one-hour sessions such as yoga and fitness. As we scheduled to meet in person and to conduct indoor events the committee planned to adhere to Provincial protocols of public health guidelines.

As the Sri Lankan Association of Manitoba planned to conduct a Christmas Ceremony on Dec. 18th 2021, we (SLAM) started Carol song practices on Oct. 29th (FRI) just after yoga session. Two Sinhala Carol songs were selected.

SLAM shipped Yatra Sinhala and English monthly newspaper from Toronto to distribute among our community. Gills Supermarket is continuously shipping Yatra newspaper free-of-charge for the past few years. ■



SAFETY ALERT

Protect your electronics from power surges

Extreme weather can cause power outages or power surges that can put your electronic devices at risk.

A power surge is a rush of current that can occur during a power disruption, or when power is restored. Even though it might last only a fraction of a second, a surge can damage delicate parts in electronic devices, including your computer, home entertainment system and appliances. Having the proper surge protection installed can protect your electrical equipment.

For the best protection from power surges you can use a combination of:

- A main service surge suppressor;
- Several point-of-use surge suppressors.

Main service surge suppressor

A main service panel suppressor protects your home by cutting big power surges down in size. If any of the surge is left, the point-of-use surge protector can intercept it to protect equipment. The main service panel suppressor must be installed in your home by a licensed electrician.

Point-of-use surge suppressors

rou snould plug electronic equipment you want to protect, like your computer or entertainment system, directly into a point-of-use surge suppressor. These are usually in the form of power bars or hard-wired receptacles with built-in suppression. Know the difference between a power bar surge protector and a power strip. Power strips give you additional outlets for your electronic devices, but don't necessarily offer any additional surge protection.

Here are some other ways to protect your electronics:

- Limit the number of devices connected to a single outlet;
- Use a dedicated circuit for sensitive electronic equipment. For example, avoid plugging (your computer into the same circuit that runs your space heater;
- Make sure the wiring in your house is properly grounded. If your lights dim, circuit breakers trip, or fuses burn out frequently, contact a licensed electrician;
- Use three-pronged plugs whenever possible;
- Unplug sensitive electronic devices during electrical storms.

Visit **hydro.mb.ca/safety** for more information.

Be a Santa to a Senior is back to brighten the holidays for Winnipeg's socially isolated older adults

A & O: Support Services for Older Adults is excited to be a partner of Home Instead's Be A Santa to A Senior program again this year.

Last year, A & O delivered over 2,700 gifts to older adults. Due to the pandemic and increased feelings of isolation and need, last year exceeded any previous years! While the program is looking very different as far as delivery and purchasing of items, we are excited to continue to provide this program to older adults in need.

The **Be A Santa to A Senior** program is more important than ever before for many isolated and/or in need older adults living in Winnipeg. We need your help to let older Winnipeggers know that they are not alone this holiday season!

Ways to get involved: DONATE

Monetary donations are the safest way to ensure an older adult gets a gift. This allows A & O to safely purchase a gift on your behalf and deliver the gift to the older adult in the community.

This year as a result of COVID-19, A & O is providing clients with specific basket choices, which will be delivered directly to the client.

PURCHASE A GIFT

Call A & O directly to request a specific name and item that is needing to be purchased. Once you have purchased this item, we will arrange drop

off of that item wrapped and ready to

A & O can provide a group of gift requests that your workplace, community, or family can purchase directly for older adults in the community.

If you have questions, please contact **A & O** at **204-956-6440** or at **santa@aosupportservices.ca.**

Advertising Feature

What's the Right Amount of Sodium in Your Diet?

- Heart to Home Meals

Getting older means paying a lot closer attention to our nutrition. By making sure we're not eating too much (or too little) of certain things, we can maintain health, mobility, and quality of life for a much longer time. When it comes to protein and vitamins, our focus might be on making sure we're eating enough. However, when it comes to salt, how much we should be having becomes a little trickier.

As you probably know, too much sodium in your diet can be unhealthy -- particular in seniors. Over-consumption of salt is linked to everything from dehydration to high blood pressure and heart problems. Making sure you're not eating too much salt is an important step when considering your healthy diet.

On the flip side, making sure you're getting enough salt in your diet is an important part of staying healthy. As we get older, tastes change, and our meal plans can become very routine if we're not careful. Over a long period of time, if your diet doesn't contain much salt, it's possible to develop a sodium deficiency, which is associated with nausea, confusion, extreme tiredness, headaches and more.

What to know about eating too much salt?

Food needs seasoning to demonstrate all its flavours – and salt is a big part of that. Yet, oftentimes processed food, pre-packaged and takeout meals go overboard with salt as a cheap and easy way to make their food taste

"good." Even if you enjoy the taste of very salty food, eating it too frequently isn't good for you.

The short-term symptoms can be benign, but still uncomfortable. For instance, sodium makes us retain water, and eating too much of it can make you feel bloated, and your skin feel puffy. And because salt pulls water out of your cells, it can make you feel thirsty when eaten in large quantities, and over time dehydrate you. Dehydration can be a real concern for seniors, especially those on certain medications, so monitoring your salt intake is extra important.

Over the longer term, excess salt intake is associated with everything from heart failure and stroke to cancer and kidney stones. Prolonged over-consumption can have a very negative impact on anyone's health, and particularly seniors.

Sources of excess salt can be a little sneaky sometimes. While everyone knows salty French fries and hamburgers are excessive, canned soup can be extremely high in sodium too. In one half-cup serving of a popular chicken noodle soup brand, there is 480mg of sodium – about a third of your entire recommended daily intake. Make sure to check the labels of your food so you can keep tabs on how much you're getting.

Getting enough salt is still an important part of your diet

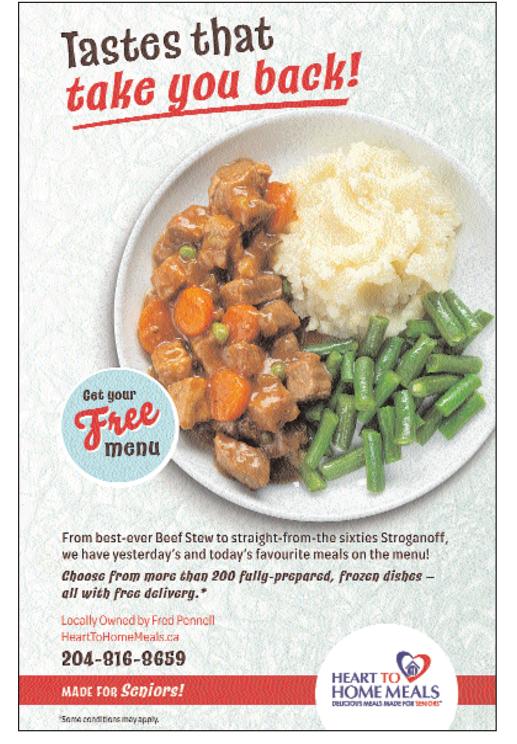
On the flip side, making sure you have enough salt in your diet is an important part of your health, just like getting enough protein or vitamin C. You don't need much, but even seniors are recommended to have 1200mg per

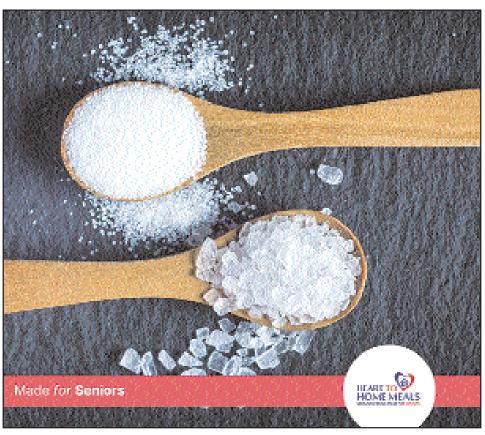
day. Having enough salt is important for maintaining energy levels, cognitive function, and mood.

Having a salt deficiency is called hyponatremia, and it can have very negative health consequences, particularly in seniors, where it is more common than in younger folks. Seniors are more likely to have a sodium deficiency if they're on medication that makes you urinate more frequently (called a diuretic), take certain kinds of antidepressants, or have thyroid conditions. If any of these factors apply to you, keep a close eye on your sodium!

For seniors who are looking to reduce their salt intake, using a sodium replacement can seem like a good idea. Potassium Chloride tastes very similar, but it does not fill the important role sodium plays in your body's health, and an over reliance on salt replacements can lead to deficiencies. Additionally, because of its high potassium content, this salt replacement can be dangerous to seniors. In our older years, our kidneys become less efficient at processing potassium. A buildup of this mineral can lead to severe heart complications, which makes Potassium Chloride a particularly bad salt replacement.

At **Heart to Ĥome Meals**, we're not simply focused on offering delicious and easy meals -- we're also focused on how they can be an important part of your health maintenance. For seniors who are trying to reduce their salt intake, look for meals which are part of the Heart to Home Meals Low-Sodium Diet.







IN TUNE WITH OUR COMMUNITY

~ November 2021 ~

CJNU Remembers

Every year on November 11, Canadians pause in a moment of silence to honour and remember the men and women who have served, and continue to serve Canada during times of war, conflict and peace. We remember the more than 2,300,000 Canadians who have served throughout our nation's history and the more than 118,000 who made the ultimate sacrifice.

Remembrance Day was first observed in 1919 throughout the British Commonwealth. It was originally called "Armistice Day" to commemorate an armistice agreement that ended the First World War on Monday, November 11, 1918, at 11 a.m.—on the 11th hour of the 11th day of the 11th month.

Did you know...?

~ This year marks the 65th anniversary of large-scale United Nations (UN) peacekeeping efforts. This special milestone in international relations is being observed in 2021. First proposed by Lester B. Pearson during the 1956 Suez crisis, Canada has been a constant participant in these missions. In recognition of Pearson's contributions, he was awarded the 1957 Nobel Peace Prize.



CJNU will present special programming on November 11th in observance of Remembrance Day

- Manitoba's Thomas George Prince, more commonly known as Tommy Prince, was an indigenous Canadian war hero and one of Canada's most decorated First Nations soldiers, serving in World War Two and the Korean War. After the Korean Armistice Agreement, he remained in the army, working as an instructor of new recruits in Winnipeg.
- ~ The red poppy, a native plant along much of the Western Front during World War One, is a powerful symbol of remembrance. It is the principal emblem of the Royal Canadian Legion, which distributes several million every year to be worn by Canadians on Remembrance Day. The poppy is worn on the left lapel and close to the heart to recognize the sacrifice of soldiers in times of war.

Giving Tuesday

Be sure to tune in to CJNU on Tuesday November 30th for our annual coverage of Giving Tuesday - a day where the nonprofit and charitable sectors remind everyone of the importance of supporting the causes that mean the most to them, especially as the end of the year approaches.

Grant Patterson will have a special edition of Community Champions at 12 Noon, looking at the impact of the day. And, if you missed the original broadcast, join us from 7 -9pm for an encore presentation of the Bannatyne Legacy Circle Celebration, in partnership with the Health Sciences Centre Foundation. You'll learn about what's happening at HSC right now, and how several superb Manitobans who have chosen to support the future of healthcare in our province through legacy giving - along with some of their musical selections, too!



Giving Tuesday is held annually on the Tuesday following US Thanksgiving, Black Friday and Cyber Monday

It's not too late to donate!

We have been truly overwhelmed by the incredible support of our CJNU members and listeners during our 8th Annual Pledge Drive - but if you missed our four day celebration, or didn't yet have a chance to make your pledge, it's not too late to donate!

If you make a pledge of \$60, \$125 or \$250, we have incentives on offer—thanks to our friends at Salisbury House, Canadlans Winter Wonderland at the Red River Exhibition Park, and the Royal Aviation Museum of Western Canada! We also have an exclusive gift if you choose to donate the magic amount of \$93.70! A limited edition Brewing Memories with CJNU gift package - featuring a stainless steel CJNU travel mug, a voucher for tea or coffee at The Canister, 121 Osborne St, and a voucher for two famous bagels at Gunn's Bakery, 247 Selkirk Ave.

All our incentives and gifts remain available for any pledge made before November 15th at midnight - and every pledge of any amount will also be entered into our Grand Prize draw to win one of four packages, worth more than \$300 apiece!

You can make a pledge to CJNU by cash, cheque, credit, debit or e-transfer. All the details are available at CJNU.ca.

Without you, we simply wouldn't be here. And with your help, we know for sure, that The Best is Yet to Come!

Our November Host Sponsor: the Riverview Health Centre Foundation

CJNU is delighted to welcome back the Riverview Health Centre Foundation as our November Host Sponsor. And while we can't broadcast on-site this year due to COVID restrictions, there's still a lot happening at Riverview! We asked Kaylene Kessler, the Development Officer at the Foundation, to share some highlights with us.

Throughout the COVID-19 pandemic, the Foundation and the Riverview Health Centre pivoted when needed and thrived when faced with hardships and challenges. The Foundation provided funding for safe Quality of Life programs and activities, purchased new technology, such as iPads, and requested donations for a large tent that would allow for outdoor visiting with family and loves ones. The Health Centre continued to provide state-of-the-art care and support to residents and patients, and focused on keeping everyone safe.

We are thankful to our donors and sponsors who supported us during this time through donations or by attending our two events we were able to hold safely this past year, a golf tournament in July, as well as the 23rd Annual Cycle on Life in September.

As 2021 comes to a close and we start to see the light at the end of the COVID-19 tunnel, many of us are asking ourselves "What's next?"



A Riverview Resident and Staff Member doing a spot of gardening in the Health Centre grounds

Recently, the Health Centre welcomed a new CEO, Kathleen Klaasen, who joined the family on October 25th, while the Foundation has begun planning a New Year's Eve celebration for patients and residents, and set tentative dates for 2022 events

On behalf of the Foundation, I am looking forward to seeing our many loyal donors and sponsors in 2022 and looking towards a positive, healthy and successful year ahead. Take care and stay safe!

CINU's 2021-22 Directors

We are delighted to welcome to Jim Bear, Julie Eccles, and John MacLise – who join Sue Barkman, Lorne Kearns, David Northcott, Jim Pappas, Grant Patterson, Lawrence Prout, Henry Shyka, Stephane Teffaine, Jim Tomko, Brian Wolfe and Dorothy Young – on the CJNU Board of Directors.

Find us @CJNU937 on Facebook and Instagram | Visit CJNU.ca to learn more!



November is Fall Prevention Month!

I in 3 older adults 65+ fall every year. Let us help you develop a plan to reduce your risk. Call today and book a no-obligation consultation with a certified fall prevention specialist.

Contact us today: (204)956-6777 VictoriaLifeline.ca



Offer valid for new clients.

WORDSEARCH - BOATS

Mention this ad and receive one month FRE





CROSSWORD - My, How The Years Have Flown By Adrian Powell

ACROSS

- 1 Prepare colesiaw cabbage
- now or never! Use a swizzle stick
- 13 17 syllable
- Japainese verse 14 Zen Buddhist's
- 'truth"
- 15 Cry from the crow's nest
- 16 Al∞holic drink that sounds like it's made of old fruit
- 19 Female deer 20 Sing without the
- words
- Simple melody 22 Jack Sprat
- wouldn't eat it 23 In tavour of
- 24 Theda Bara, notably
- Sinbad's passenger who refused to get
- 32 Region
- 33 Xmas egg-34 Balance sheetplus 35 Oil well drilling
- gizmo
- "Saam!"
- Tiny Tim played it
- Split apart, old-style
- Work at
- Rainbow Stage Soothsalyer's sign 1
- 44 Coleridge's
- seafaring character 2
- Cause of a sore lid, maybe
- 6th sense, for short
- Industrious insect 5
- 51 Driverestaurant
- Tupperware pie ce 54 Greek's "T"
- 57 O AS recipients,
- perhaps 61 Hunt beaver, say
- 62 Road rage, basically 63 Fine chaps

- - 64 Sweet potatoes,
 - to some 65 Big shiner

 - 66 More peculiar

- Drop hair all over the place
- Saintly dirole Take the car Scrape by:
- out a living NE English cathedral city 6 Thing on the list
- Sticky pine goop Kindá 9 Like logs 10 Robbers
- 11 Charged particle in the aurora

- bre ad
- 17 Lighter fluid
- 18 Mongolian tent US drug safety org.
- 23 Driving aid for pea soup conditions
- 25 Take for granted ноwie ____, old "Hocke y Night in Capada" 26 Howie
- Canada' commentator 27 Eucharist plate
- 28 Get one's bearings 54 Minister to
- who's passed on 30 " if I can help it!"
- 31 Trilby or sombrero 32 ⊟abórate walli tapestry
- 36 "Aw, shucks!" 37 Starchy South American veggie 12 Reuben sandwich 38 BC's Georgia

Furniture, Collectibles & More. Snowblowers and Shovels also available.

41 Where Saigon is

Butty

Canoe

- 43 Doug Ford's bailiwick (abbr.)
- Well-known old Roman Emperor Trouble, in Yiddish
- Blington's Mood
- 52 What hula dancers wiggle
- 53 Lender's security, oten
- 29 Ks passed on by one 55. The "a" of 8 am. 56 Khrushchev's
 - state of the '50s and '60s Piggery
 - 58 The Prohibition Word on a fine

Call Dave 1-204-746-4318

French wine bottle 60 The mark of Zorro

SOLUTION ON NEXT PAGE

PACKETGRF NOWB F S ΚV Q С RDВ 0 В Ε S C С C Н Е С N F G О RPRAMBOWDOWEOEONRE RAHUUYBWHEBDEBRATY **Aircraft Caracore** E-Boat Light Prau **Tartan** Carrier Cat Liner Proa Tender Fly **Punt** Coaster **Funny** Lorcha **Trawler** Balsa Cob Galley MTB Randan Tug Coracore **U-Boat** Barge Gig Nuclear Reed **Herring Boat Barque** Cutter **Submarine Sampan** Vessel **Bireme Dandy Packet** Scow Whaler Hoy Brig Dhow Junk Pink Wherry Ship Buss Dory Ketch Praam Skip Xebec

Yawl SOLUTION ON NEXT PAGE

Yacht



Koff

Launch

Prahu

Pram

www.PeakMarket.com

Smack

Snow

Pecan Stuffed Squash

Dow

Drifter

Metric	Ingredients:	Imperial
2	small acorn squash, trimmed, halved & seeded	2
425 ml	vegetable stock	1 2/3 cup
75 ml	butter	1/3 cup
500 ml	dry herb stuffing mix	2 cup
125 ml	pecans, chopped	1/2 cup
75 ml	seedless raisins	1/3 cup
50 ml	pimientos, chopped	1/4 cup
-	parmesan cheese, grated	-

Arrange squash halves, cut side down, in shallow baking dish. Add 1 cup (250 ml) stock. Bake on centre rack in preheated 400 F (200 C) oven for 25 minutes.

Meanwhile, in saucepan, combine remaining stock and butter, heating until butter is melted. Stir in stuffing mix, pecans, raisins and pimientos and heat through.

Turn squash over so it is cut side up. Spoon stuffing mixture into squash. Continue baking, basting with broth from pan, for about 15 to 20 minutes or until squash is fork tender. Remove from oven, top with parmesan cheese and serve.

Serves 4

YING & SELLING Add some & Ends Used Items Specializing in items to your people need. Will trade Sales Event in good condition items/Cash for some. **Currently Available:** some tables for your ndors. Includes set-up and take-down. Bicycles, Lawnmowers, Air Conditioners, Fridges, We have a good selection Freezers, Couches, of items including dvd movies, cd's, vinyl albums, cassettes and more!



Kelly Lewis is a local winnipeg artist who specializes in affordable Pet Portraits. Contact Kelly Lewis Artistry to get your quote on a custom Pet Portrait today.





My therapist says I have a preoccupation with vengeance. We'll see about that!

A good time to keep your mouth shut is when you're in deep water.

If any of you know how to fix broken hinges, my door is always open.

A perfectionist walked into a bar. Apparently it wasn't set high enough.

Facebook Finds Laugh

Mind & Memory A to Z Trivia

By Gary Adams - Mind and Memory Presentations - Helping to Keep Brains Young

Today all answers begin with the letter "S"

- 1. This Sea is on the moon:
- 2. The average man gets bored in how many minutes when shopping with his wife:
- 3. About 10% of electrical home outages are caused by: 4. Researchers have determined this hygiene activity will increase your creativity:
- 5. This popular singer is known as "The Boss":6. This author wrote "The Catcher in the Rye":
- 7. The team that wins the NHL hockey playoff wins this Trophy:
- 8. This taken from a crocus plant is the world's most expensive spice:
- 9. This Russian woman champ has created a very successful candy company:
- 10. Bert, Ernie and Big Bird are characters in this long running TV program:
- 11. This Gladiator led a slave revolt against the Roman Empire in 73 BC:
- 12. He writes scary books:
- 13. He created Apple Computer:
- 14. Fortune Cookies were created here:
- 15. He is active in the Covid 19 fight, he was married to Madonna:
- 16. This orange marmalade can be bitter:
- 17. This country was formed when it separated from Yugoslavia in 1991:
- 18. This Englishman has been the #1 talent show judge:
- 19. This popular singer is Canada's sweetheart:
- 20. This program allows two computers to make a telephone like connection:
- 21. This fish product has seen substantial price increases during 2020:
- 22. J. Edger Hoover an FBI chief had a thing about people walking on his:
- 23. This sea captain said "I've never had an accident
- worth talking about": 24. This is the number of hot dogs he ate to win the award:
- 25. Complete the title to this Frank Sinatra favorite
- "I've Got You Under My
- 26. This is full of holes but still holds water:
- 27. This canned meat is now connected to unwanted
- 28. This is the world's most popular word board game:
- 29. This is an overland journey in Africa:
- 30. People magazine voted him the world's oldest sexiest man alive:

Shows for Seniors

This is a copyright publication, you have our permission to PRINT or FORWARD this Quiz Challenge to Tenants, Retirement Residents, Members, Friends, Staff, Retirement Homes, Hospitals, Clubs, Families and Associations.

It is free created specifically to improve the lives of those in self-isolation during the COVID19 period.

To request direct e-mail sends to friends or family, forward address to trivia@shaw.ca

~ Author, Gary Adams

With Printable Puzzle Books, you **SAVE 75%**. A new way to buy books and SAVE! Books are deliv ered as an e-mail attachment. They can be printed, read on screen or saved for future enjoyment. Extra copies can be printed as a gift for friends or family. To order, visit www.mindandmemory.ca

Visit

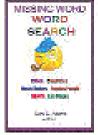
www.seniorscope.com/fun.html for more A-Z Trivia

A to Z Trivia 's' SOLUTIONS

- 1. Sea of Tranquility
- 4. Shower
- 3. Squirrels
- 2. Seventeen
- 5. Springsteen 6. Salinger
- 13. Steve Jobs
- 7. Stanley Cup
- 8. Saffron
- 9. Sharapova 10. Sesame Street
- 17. Slovenia 18. Simon Cowell 11. Spartacus 19. Shania Twain
- 12. Stephen King
- 14. San Francisco 15. Sean Penn
- Seville
- - 20. Skype 21. Salmon 22. Shadow
 - of the Titanic
- 24. Seventy Four
- 25. Skin
- 26. Sponge
- 27. Spam
- 28. Scrabble
- 29. Safari
- 23. Smith (E.J.) Captain 30. Sean Connery

Distributed free to our seniors and friends during this COVID-19 troubling period. Play more A to Z Trivia at www.mindandmemory.ca

WWW.MINDANDMEMORY.CA Coil Bound and Printable Books \$2 to \$10

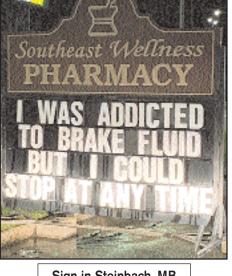








Enter our Trivia Game and Win Free Books



Sign in Steinbach, MB



Sign in Steinbach, MB



Your local **Barter Exchange**

Visit us at www.tcextrade.com to learn more.

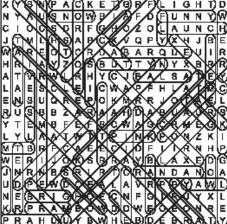
204-298-5528 Broker@tcextrade.com

CROSSWORD - Solution

S	Н	R	Ε	D		Ι	Т	S		S	Т	Τ	R	
H	Α	Т	Κ	U		Т	Α	0		Α	Н	0	Υ	
E	L	D	Ε	R	В	Ε	R	R	Υ	W	_	N	Ε	
D	0	Е		Н	U	М		Т	U	Ν	Е			
			F	Α	T		F	0	R		V	Α	М	Р
	0	L	D	М	Α	N	0	F	T	Н	E	S	Ε	Α
Α	R	Е	Α		Ν	0	G			Α	S	S	Ε	Т
R	Т	Ġ		G	Е	Т	L	0	S	Т		U	κ	Ε
R	Ε	Α	٧	Ε			Α	С	T		О	М	Ε	N
Α	Ν	С	Т	Ε	N	Т	М	Α	R	Τ	Ν	Ε	R	
\$	Т	Υ	Ε		Е	\$	Ρ		Α	Ν	Т			
			T	Н	R	U		L	Т	D		Т	Α	U
	ន	Е	N	Т			С	Т	Т	Т	Z	Ε	N	S
	Т	R	Α	P		Т	R	Ε		G	Е	N	Т	S
	Υ	Α	М	S		S	U	N		0	D	D	Ε	R

Vita-Lea Gold With Vitamin K Multivitamin/mineral supplement - perfect for heart, brain, eye, Shaklee and bone health. Multi+ For the best Vita-Lea deals, contact Gerry Vita-Lea Gold at 204-990-4341 for Vita-Lea® Gold (with or without Vitamin K) or for Vita-Lea (with or Based on 7 clinical studies OCTARY SUPPLIENTENT | 60 TABLES without iron).

WORDSEARCH - Solution



For personal items / private sales *OR* for existing paying advertisers of **Senior Scope**. All listings must be pre-paid: <u>cash</u>, <u>cheque</u>, <u>money order</u>. No credit cards. Listings and payment must be received min. 7 days prior to printing. **GARAGE SALE**

For details, call: 204-467-9000 or Email: kelly goodmar

BUY • SELL • TRADE • RENT • NOTICES - IN PRINT and ONLINE

MISCELLANEOUS

FOR SALE: 22" Toshiba TV w/DVD Player \$100. Plate glass mirror, 30 x 36" - \$10Ó. Antique mantel clock, 110 yrs old. Works like a charm - \$200. Rock lamp - \$15. Pitchers, asst sizes - \$5-\$20. Doreen **204-889-3770**.

FOR SALE: New 4 stripe Hudson Bay wool blanket. Men's one-of-a-kind down-filled parka. Men's all wool gabardine top coat. Some photographic equipment. Offers. Cash only. **204-338-1361** (Wpg.)

MISC: Convert your old family VHS's to DVD's. Fun to watch during isolating or lockdown. GREAT GIFT IDEA. \$10 for 2 hour tape. We don't convert copyright material. John: **204-799-2215**

FOR SALE: Twin size Serta firm mattress. Brand new w/box spring, frame and extras (new mattress cover, pillows, blankets/quilt). \$700 cash only. Must see. Dark blue electric blanket. Used once. \$25. **204-794-0137**. (Wpg. west)

ITEMS ACCEPTED

WANTED: 1997 Ford F350. 1 ton. 4x4. w/dual wheels, for parts. Running or not. Can pick up. Call Dave 1-204-746-4318 (Morris, MB).

WANTED: New Release Movies, 2015 & Up (DVD/BR) and PS3 games. Reasonable price. Call Dave **1-204-746-4318** (Morris, MB).

PART TIME WORK WANTED

Healthy Winnipeg septuagenarian looking for regular part-time work. Background in journalism, book editing, etc. Also capable and mobile handyman. 204-651-4008.

Sell those unused items! Make some extra cash

MAIL LISTINGS with payment payable to: Senior Scope. Box 1806 Stonewall MB ROC 2Z0. NOTE: Senior Scope reserves the right to reject listings not suitable for its readership.

Visible in print in Winnipeg and in rural Manitoba, and online at www.seniorscope.com or by email subscription. Call for details. 204-467-9000.



Studio Suite Specials starting at \$2,695.00 Spacious one & two bedroom suites also available

Linden Pointe is a premium, master-planned senior living campus nestled in one of Winnipeg's premier shopping, restaurant and recreational neighbourhoods. The Courtyards at Linden Pointe pampers residents with modern amenities, comforts and services. After spending years caring for others, working, and tending to your home, it's time for you to kick back and relax. Choose the lifestyle option that best fits you, and leave the work to us while you enjoy the activities that make your heart sing.

Independent Living has never looked so good!



True North Restaurant & Lounge

The Gateway Theatre

LifeSmart Fitness Center

Call us at 431.778.6105 to schedule an in-person tour of our beautiful community.



75 Falcon Ridge Drive • Winnipeg, MB. R3Y 2C2

o:204.560.3850 m:431.778.6105 • BrightwaterSeniorLiving.com