



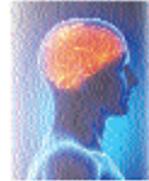
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"Get Active - Get Bowling!"

Diane Unger (above) encourages everyone to 'Get Active - Get Bowling,' and join the Springfield Go-Getters at the Lanes in Beausejour, MB. Or how about join a league at a Bowling Lane near you, wherever you live. See page 11 for coverage of the Go-Getters' game results from January 10th in a new column by Angela Temple called **Prairie Talk - Now and Again**.

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Marve Kraut of **Canadian Super Shop** at 1775 Portage Avenue in Winnipeg says establishing and maintaining a good relationship with a rep-

Continued on page 6

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Dealing with a Manitoba winter, and helping those who can't

By Roger Currie

How well I remember the big snow-dumps of our childhood. They seem to grow larger in our memory as each winter passes. As a young adolescent, growing up in Winnipeg in the late 1950's and early 60's, a snowstorm was an 'economic opportunity'. It might be worth almost a whole dollar to clean the sidewalks and driveway at our house, then I might head door to door with a pal and a couple of shovels. Sometimes we might pick up another \$2.00 each from seniors in the neighbourhood who were grateful that someone was around to help with a chore that was physically challenging for them.

In recent years, youngsters who depended on income like that might be hard-pressed as abundant snowfall seems to happen every other winter at best. However, since the beginning of December, this winter has been a graphic reminder of how demanding the act of shovelling snow can be. Along with recreational hockey, it's something that people should do very carefully, if at all. There can be a tremendous strain on the cardiovascular systems, but to mention arm and leg muscles that are not used for that very specific lifting action.

Winnipeg spends many millions on snowclearing every year, and they do a pretty solid job, but there are some very notable gaps. The plows open up the streets and backlanes, along with sidewalks to a lesser extent, but almost nothing is done to clear the infamous *windrows*. Those are the mountainous piles that block driveways and paths to the street.

After Christmas, there were reports both in Winnipeg and in smaller rural communities of older homeowners who were literally trapped inside their homes for two or three days because snow was piled high against their doors. In Winnipeg, Mayor Brian Bowman made an appeal to *Take Pride Winnipeg*, the group promoting good citizenship through tidiness. Bowman asked executive director Tom Ethans to mobilize 'snow angels', a concept that has had some success in other communities. School divisions were contacted to recruit students who were prepared to volunteer their time and effort to help seniors who were snowed in.

Ethans says timing was a bit of an issue. "The push to recruit student volunteers ramped up after the first big storm struck in early December, but that was just about the time that school was winding down towards the holidays. Now, with the holidays behind us, we're getting more kids coming forward, and the word seems to be spreading in a very positive way" he says. Carly Martin is a 16 year old grade eleven student at Garden City Collegiate. She says "It's cold and the work is tough, but it's really worth it. It's great to get out and help somebody".

Just over a hundred older homeowners are registered with Snow Angels and Ethans says that's about all they can handle right now until the volunteer base grows some more. He says it's a pilot program which will hopefully be more firmly established before next winter arrives.

One of the concerns is making sure there is a genuine need for this kind of help. Ethans says "We don't need someone who can afford to hire a snowclearing contractor and goes away for three months, waiting to have their walks and driveway nice and clean when they return".

It hasn't been spelled out in so many words, but there's a hope on the part of community leaders that a more traditional "neighbours helping neighbours" approach can be encouraged.

That notion seems to be more evident in rural Manitoba. Bob Kowalchuk is a retired schoolteacher living in Carman. He has owned a snowblower for several years, but he has reached an age where getting out there and guiding the machine through the heavy snow is not as easy as it used to be. "I told my much younger neighbour across the lane that he's welcome to use the snowblower, if he will be good enough to clear my driveway. It was so nice to come home after spending Christmas with family in Winnipeg, to find my property beautifully cleared" Bob says.

Asking around a little, both in the city, and in small towns, I came across quite a few stories of that kind of sharing - of snowclearing being rewarded with nothing more than a box of fabulous baking, or a nice bottle of holiday cheer.

It's the kind of thing that redefines the word 'heartwarming'. ■

Roger Currie is a veteran journalist who is heard regularly on CJNU, 93.7 FM.

Assiniboine Pharmacy - Small town feel in a big city setting

When Assiniboine Pharmacy opened about a year and a half ago, the aim was to bring the small town feel to the big city. The premise was and still is simple - make sure people they serve feel at home. For owners Ryan Buffie and Kris Petersen, both pharmacists who met at the University of Manitoba in the late 1990s, the idea of big, corporate pharmacies void of vital relationships and the subsequent trust it forms between pharmacist and patient, wasn't where they wanted to be. Wanting for a better experience, Assiniboine Pharmacy at Unit D - 3111 Portage Ave was born on May 1, 2015.

"We were working for corporate stores and getting frustrated with the top down nature of them," Buffie said. "We wanted to focus on relationships with patients instead of dollars and prescription counts. That was our main driver in wanting to open our own pharmacy." A personal touch, whether it be a friendly voice on the other line rather than an automated machine, or having enough pharmacists on staff to make themselves readily available to each patient when needed, goes a long way. "One kind of rule of thumb we have is that if you don't know your pharmacist's first name, you don't really have a good relationship with them," Petersen said. "We really try to emphasize getting to know people on a first name basis."

“One kind of rule of thumb we have is that if you don't know your pharmacist's first name, you don't really have a good relationship with them. We really try to emphasize getting to know people on a first name basis.”

The duo believes any pharmacy should have knowledgeable staff, one that will take the time to answer any and all questions, and if an answer isn't readily available, will work with the patient to find it. Pharmacies where you see several assistants and only one pharmacist is cause for concern as well. Often, it can mean the pharmacist is stretched thin and may not be able to put in the time needed with each patient. Perhaps most important, a pharmacist should always speak with a patient who is receiving a medication for the first time.

Assiniboine Pharmacy offers a wide range of services, from a VIP program, free prescription delivery & parking and multiple ways to refill prescriptions, including online and even via an app on your smart phone or electronic device. Petersen is a Board Certified Geriatric Pharmacist who specializes in geriatric pharmacy while Buffie's expertise involves travel health and Sigvaris compression stocking consultations. If you're thinking of switching pharmacies, Assiniboine Pharmacy wants you to know transferring prescriptions is as easy as a phone call, and they're happy to assist. Assiniboine Pharmacy is open Mon. to Fri., 9 a.m.-6 p.m. and on Saturday from 9 a.m.-2 p.m. To find out more, call 204-615-1144 or visit them online at www.assiniboinepharmacy.ca. ■

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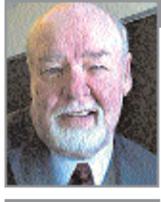
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CURRIE'S CORNER

By Roger Currie



Roger Currie is a Winnipeg writer and broadcaster. He is heard regularly on CJNU, Nostalgia Radio

Capital L Liberal Lady

Justin Trudeau fancies himself as a champion of women in politics, and he had an interesting week dealing with prominent females. Up in oilsands country, he was trashed by 79 year old Jane Fonda. Upset over Trudeau's approval of new pipelines, Ms. Fonda accused him of betraying most of the promises he made on Canada's behalf in the Paris Accord on climate change. She stuck the knife in a little deeper, warning everyone to "beware of good looking Liberals" .. ouch!

You win some you lose some Prime Minister. He appears to have a sure fire winner in Chrystia Freeland, Canada's new minister of Foreign and Global Affairs. This lady is a potential superstar on the world stage, especially when it comes to dealing with the big guys like the United States, and more especially - Russia.

Since 2014, she has been officially barred from travelling to the land of the Bear, and she's proud of that fact. It

resulted from her stinging criticism of Russia's military aggression in Crimea, and good for her.

The mother of three was born into a capital L Liberal family in Alberta's Peace River Country 49 years ago, although she now represents a Toronto riding in parliament.

She's a Rhodes Scholar who speaks several languages, including fluent Russian. She thinks that Donald Trump's friend, Vladimir Putin is a dangerous tyrant and bully. Before entering politics, Chrystia had a distinguished career as a journalist and author. She made a couple of bestseller lists with a lively book with one of the longest titles of recent years .. "Plutocrats: The Rise of the New Global Super-Rich, and the Fall of Everyone Else". It makes a strong case in support of the folks who got involved in the 'Occupy' movement on Wall Street and elsewhere a few years ago.

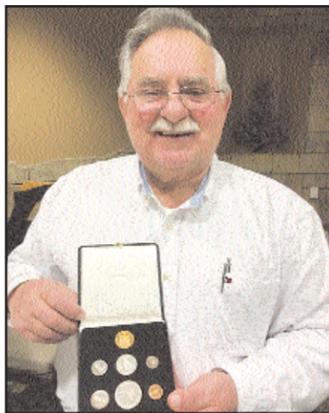
Wow! I'm betting she has never posed for a selfie, but we're going to be hearing more about Chrystia Freeland - a lot more. ■

Manitoba Coin Club - Reasons to Celebrate

The Manitoba Coin Club is one of the oldest coin clubs in Western Canada, being founded in 1954. Members meet on the 4th Wednesday of each month, (except July, Aug. & Dec.) at 7 pm, at the Fort Rouge Leisure Centre, 625 Osborne Street, Wpg.

Activities include the Annual Fall Coin Show, monthly auctions, guest speakers, videos, and an annual Christmas dinner held at the Club Regent Casino.

If you'd like more information, please call Barré W. Hall at 204-296-6498 or visit www.manitobacoinclub.org.



Metro Hnytka shows off the 1967 Canadian Centennial coin set that he won in the Manitoba Coin Club raffle at the annual Christmas party held at Jaguars in the Club Regent Casino, Dec. 15, 2016. The set includes a 'specimen' \$20 gold piece which alone would be valued in the \$900 range. Metro is a happy man.



Manitoba Coin club members are enjoying fellowship at the annual Christmas party.

The Value of a Patient Advocate Agreement

- Manitoba Institute for Patient Safety (M.I.P.S.)

The healthcare system is complex and sometimes scary. You have the right to get help from a trusted friend or family member when you receive healthcare services. This person is called a patient advocate. A patient advocate is a person you choose to support you and act on your behalf. They cannot make their own decisions about your healthcare. Their actions on your behalf are based on your wishes.

Perhaps you have trouble stating your feelings and concerns. You may be afraid to speak out and ask questions when talking to your doctor or healthcare providers. You may be too ill, tired or overwhelmed to speak up for yourself. Or you may not understand what is being said or what is happening to you.

An advocate can be a second set of eyes and ears during the healthcare process. They can help your healthcare providers to be confident that discussions have been through and understood. Your patient advocate can go with you to doctor's appointments, clinic visits, hospital, your pharmacy, or join your home visits with members of your healthcare team.

Ways that your patient advocate can help you:

- Access your personal health information if you agree
- Arrange medical appointments
- Attend medical appointments, tests and treatments with you
- Be present when a doctor or other healthcare provider speaks with you
- Review your healthcare provider's handwritten information
- Ask questions about your healthcare and test results
- Track your medications
- Communicate your needs, requests, and concerns

Choose your patient advocate before you need one. Be clear on the type of help you want. Be sure to choose a person you trust and someone you can talk with openly and honestly. Your advocate should be confident, polite and respectful of others. They need to be a good listener and keep your information completely confidential.

To avoid confusion, write down your healthcare wishes. Add the name of your patient advocate on "My Patient Advocate Agreement". Get a copy at safetoask.ca or call 204-927-6477 or 1-866-927-6477. Leave copies of your agreement with your healthcare

provider and your patient advocate. Give your family the name of your patient advocate.

You may also wish to consider completing a Health Care Directive (Living Will). This document records your healthcare proxy. A healthcare proxy is someone:

- Who acts for you if you are not able to make decisions and speak for yourself
- Who is chosen by you and whom you name in your Health Care Directive (Living Will)
- Whom you need to tell your family and doctor about, letting them know where your Health Care Directive can be found.

The wishes you express in your directive are binding on your friends, relatives and healthcare professionals (unless they are not consistent with accepted health care practices) and will be honoured by the courts. However, healthcare professionals treating you are not obliged to search for or ask about a signed directive. It is important to be sure that friends, your doctor and your proxy know you have a directive and know where it can be found.

The patient advocate and the healthcare proxy may be the same person. Call 204-945-6565 or 1-800-665-6565 for a copy of a Health Care Directive or go to www.gov.mb.ca/health/livingwill.html

Perhaps you have been asked to be a patient advocate. Before you decide, ask yourself:

- Will I have the time and energy to support the patient?
- Will I be able to speak up if problems occur?
- Will I act in the best interests of the patient?
- Is a second advocate needed?

A patient advocate can be a valuable member of your healthcare team! For more information on advocating for yourself and others for safe healthcare, go to www.mips.ca or www.safetoask.ca or call the Manitoba Institute for Patient Safety at 204-927-6470 or 1-866-927-6477.

Laurie Thompson is executive director of the Manitoba Institute for Patient Safety. MIPS is an independent, not-for-profit corporation established in 2004 to promote and co-ordinate activities that improve patient safety and enhance quality healthcare in Manitoba. ■

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Markets are at all-time highs! Will the market correct? What will I do?

- Shirley Hill, CFP - Executive Financial Consultant, Investors Group

Finally the soap opera of the US Election is over. Have we ever seen such a show? If we thought we knew what the outcome was going to be, well most of us could not have been more wrong. Are you shocked? I was! Do we run, hide or celebrate? What are the implications for us, our children and our grandchildren? What about for us as a country? Nothing is the same anymore.

What lesson is there for us, if any, in the US election results? We regularly update our wardrobe, cars, phones, dishwashers, etc., but how about the way that we think and make decisions? Do we need to re-examine all of the things that we think are real? Are we still living in the past and looking in the rear-view mirror? Everything has it's time and maybe it's time to throw out some of the old beliefs.

As a result of the US Election and with markets being at all-time highs, we are finding that many people are curious as to whether the financial markets will correct in the near future. We don't know if, or when, a market correction will happen. What we do know is that it's now more important than ever to work with a strategist and have a financial plan in place that accounts for and thrives through periods of uncertainty. With that in mind, I would like to discuss some opportunities that we as Certified Financial Planning professionals have identified are available during periods of market volatility.

I am a firm believer that investors, even those in retirement, should have broadly diversified portfolios that contain a mix of fixed-income and equity investments. At one time the message for those who were entering retirement was only safety and GICs were king. Retirement planning is a much different process now than it was 20 years ago. On one hand, Canadians are living longer than ever before, which means that we are seeing retirements lasting 20+, 30+ or 40+ years. On the other hand, interest rates are at historical lows, meaning that we have depressed rates of return in fixed income investments.

We often see retirees with their entire portfolios, or a large percentage of their portfolios, in GICs and fixed income. This begs the question, what is a safe investment? If a GIC pays out 1.5% in interest before tax and inflation is 2.0%, our investments are guaranteed to lose purchasing power each and every year. The market value of your investments will not decrease, but the **real value** of your investments will decrease year after year. Is your money buying you the same things that it did 10 years ago, or does your money not stretch as far? That is the danger. Maybe what we once considered to be safe is not so safe anymore. This is outdated thinking and it's time for an upgrade.

Now I am certainly not implying that retirees should be investing aggressively, but rather that retirees should always maintain a growth component in their portfolio. A rule of thumb that is often used in the industry is that your equity component should be 100% - your age. For example, a 60-year-old should own approximately 40% equity in their retirement portfolio and a 75-year-old should have an equity component of approximately 25%. This will allow your portfolio to

keep pace with inflation and last throughout your retirement.

The Efficient Frontier

According to Nobel Laureate Harry Markowitz, there is a set of optimal investment portfolios that maximize expected returns for each given level of risk. An investor can reduce portfolio risk simply by holding combinations of assets that are not perfectly positively correlated. In other words, investors can reduce their exposure to individual asset risk by holding a diversified portfolio of assets. Diversification may allow for the same portfolio expected return with reduced risk.

So why do we see so many investors with an inappropriate asset allocation as they age? Why do so many retirees hold their money in GICs and cash? It could be because baby boomers grew up with interest rates at 10% or higher and are used to investing that way. You could also be used to dealing only with the banks because that is the way you have always done it. The bank is around the corner and you know the nice lady at the desk. Are you living in the past and not modernizing?

Could it be because you feel that you have more than enough money to last through retirement? It could be because you are afraid of a market correction like the ones we saw in 2008, 2000 or 1988. What I would like to discuss in this article is a few of the opportunities that arise in a market downturn. It's time to update our thinking so that we don't get left behind.

The way that we deal with market corrections is absolutely pivotal when it comes to our long term success as investors and planners. This is where working with a Certified Financial Planner professional is worth its weight in gold - provided you have a strategy in place.

What does a modern retirement strategy look and feel like? You start talking about how much spending money you need or want every month. You start telling someone about your dreams, your fears and your wishes for your family, your kids and your grandchildren. You have someone look at your income tax and how much you have to pay every year. You have someone look at your Will and Power of Attorney. You discuss what would happen if you were to pass away, or if your partner were to pass away. You have a complete financial analysis done (just like a medical checkup except this is a financial checkup). Now you have a plan. You are modernizing.

Below are a few concepts that we strategically implement with clients. Please note that these cases are for illustrative purposes only and should be considered on a case by case basis.

Tax Loss Harvesting

This strategy doesn't work if you own GICs. Tax loss harvesting is when a modern day investor makes a conscious strategic decision to sell an investment that is in a loss position. By doing so, they can offset taxes owing on capital gains. It is important to note that the investment is replaced by a similar one (**the money is not left in cash**), which will allow us to maintain the investor's optimal (best) asset allocation (investment make up) and

remain invested as the market bounces back - which it always does. It should be noted that Tax Loss Harvesting can only be performed in a taxable or non-registered investment account.

“I have never seen this done by another practitioner. I don't care if you have a tax lawyer, accountant, stockbroker, planner - I have never seen anyone doing such planning. Are you missing out? Is this costing you and your family?”

Deregistration to Purify your Estate

This is a strategy that my practice employs with our retirees that have a significant amount of their portfolio in RRSP/RRIF accounts or LIRA/LIF accounts. From a tax and estate planning perspective, your registered accounts represent your largest tax position, as all income from registered accounts is fully taxable at your marginal rate.

Consider the following example:

You have 1,000 shares in Corporation ABC at a share price of \$10/share for a market value of \$10,000. Let's pretend that the market corrects a whopping 50%. You still own 1,000 shares, but the value of your investment temporarily drops to \$5,000 because the share price drops to \$5/share. Instead of being scared and thinking that the sky is falling and the world is coming to an end, we strategically use this drop to reposition this \$5,000 into your Tax-Free Savings Account or into a tax efficient non-registered investment and let it recover in a tax-free or tax-deferred environment.

We have only triggered \$5,000 in taxable income instead of \$10,000, but have been able to move 1,000 shares to a more tax-efficient position. Our goal is to move as many shares as possible at the lowest possible cost to the client. We will always dissect the client's tax position before considering this strategy. Are they nearing a tax edge? Is their OAS in danger? What other sources of income do they have? How much net income do they need?

Here is an analogy for you. Suppose we are out camping and we wanted to move an air-mattress from one tent into another. It would be much easier and much more efficient to move a deflated mattress than it would be to move a fully inflated mattress.

I can tell you that from all of the *Senior Scope* readers who have either come to our seminars or have come to see us in our practice - I have never seen this done by another practitioner. I don't care if you have a tax lawyer, accountant, stockbroker, planner - I have never seen anyone doing such planning. Are you missing out? Is this costing you and your family? Will your children and grandchildren receive less than the Canada Revenue Agency?

Rebalancing - Buy Low and Sell High

Rebalancing client portfolios is

Continued on next page

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Markets are at all-time highs..., cont'd from page 4

something that we do on an annual basis, market correction or not, but the power of this strategy is amplified when the markets are volatile.

Suppose we are dealing with an investor that has \$1,000,000 and whose ideal asset mix is 50% fixed income investments and 50% equity investments – so we have \$500,000 in equities and \$500,000 in fixed income. We have determined this asset allocation based on the client's tolerance for risk, the nature of their investment goals and their investment time horizon. If equity markets drop by 25% and fixed-income investments remain flat, the client will now have \$375,000 in equities and \$500,000 in fixed income or a split of 43% in equity and 57% in fixed income. It's plain to see that this investor's portfolio has shifted away from their ideal asset allocation to become too conservative – this may detract from future performance and lead to longevity risk.

To rebalance, we would sell \$62,500 fixed income assets and purchase \$62,500 in equities to bring the asset mix back to 50/50. This process ensures that we follow the number 1 rule of rational investing: **buy low and sell high.** The equities will be purchased "on sale", allowing us to flourish as the markets recover.

ish as the markets recover.

Let's think of the impact that this strategy could have had in 2008/2009. At the bottom of the correction in 2008/2009 the TSX dipped to 7,592. Fast forward 7.5 years and it is now at 15,016 or approximately twice as much. Had an investor rebalanced their portfolio and bought the TSX "on sale", they would be in pretty good shape today. You can imagine how impactful this strategy would be in comparison to "waiting it out".

Have you modernized your investment plan? Is this being done for you? Are your investments in danger of becoming obsolete?

We strongly encourage you to reach out to a Certified Financial Planner professional and have a strategy when planning your financial affairs. Be proactive, be aware and be strategic. If you would like to discuss your investment, retirement and estate plan with us, we would be happy to do so.

We will be hosting another Retirement, Tax and Estate Planning Seminar on Thursday, January 19th at our office at 10 Island Shore Blvd. Please contact our office at (204) 257-9100 or hill.associates@igprivatewealth.com to reserve your seat. ■

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Camerata Nova's Performance of 'Euro Nova' Earns A Standing Ovation

By Leslie Smith

Back on Saturday, November 26, my girlfriend and I listened to the melodic and enchanting music, carol, and hymns of 'Euro Nova' performed by Camerata Nova at Crescent Fort Rouge United Church. My friend had wanted to hear some of her favourite German Christmas hymns and carols which she had not heard since singing in the children's choir at Sergeant Mennonite Church decades ago. I was told Curator-Director Victor Pankratz was in that children's choir, and his father had been a choir director. I had history with the Crescent Fort Rouge when Dr. Dyker was minister. I attended Sunday school, Brownies, my Grade 9 graduation, and my mother and three sibling were married at the church. My friend and I shared stories and reminisced. With our combined nostalgia, we had to attend. On entering the church, the mood was set with lights lowered and majestic organ pipes highlighted in different coloured hues. Victor Pankratz came on stage and led the audience in a precise sing-a-long to 'Mary Walks Amid the Thorns'. After the audience warm-up, the ensemble took stage and began singing and playing crystal glasses to



Camerata Nova is a vocal group without fear, performing Renaissance, contemporary and indigenous-infused music since 1996.

'Stars'. Soprano Jane Fingler, a member of the group, later told me each glass held a different amount of water depending on the note it represented, so before each performance, the glasses had a 'rehearsal' to ensure the note was correct. The program continued with a medley of German hymns that included 'Heut ist uns sein Kindlein geboren', and 'Maria durch ein' Dornwald ging', followed by 'Magnum Mysterium' from Slovenia that was unbelievably uplifting. The European holiday music from Latvia, Iceland, Sweden, France, and England continued. At one point during 'Rosa Mystica', I turned to my girlfriend

and we both had a few tears in our eyes. For me, the program handout that included all text and translations in English, was very helpful especially the story of the Icelandic scary Yule Cat. Following the moving and joyful performance, we were able to thank Tenor Michael Schellenberg who was commissioned for 'The Presence of Christmas Mourning'. So, here we found ourselves, old friends, listening to the voices of angels, reminiscing, at this most precious time of year.

If you would like more information about Camerata Nova, visit cameratanova.com, or call **204-918-4547**.

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Advertising Feature

Disability Tax Credit and Filing Your 2016 Taxes



By Peter J. Manastyrsky

Throughout last year I submitted a number of articles to the *Senior Scope* tabloid identifying a non-refundable tax which reduces tax payable for those who qualify.

The **Disability Tax Credit** is available for people with specific impairments. You may be eligible for DTC claim if a qualified practitioner certifies your Disability Tax Credit form stating that you have a prolonged impairment and a difficult time to perform basic activities of daily living and markedly restricted all or substantially all the time. The effects of the impairment are such that one or more of the following physical basic activities such as: walking, speaking, hearing, dressing, feeding, bladder or bowel problems and mental functions necessary for everyday life may qualify the applicant for eligibility.

Now is the ideal time to look into this Disability Tax Credit before you start filing your income tax return. If you are eligible you will be able to deduct \$ 8001.00 off your taxes for the 2016 tax year. This non-refundable Disability Tax Credit is available to all eligible individuals no matter what age level-young or old. If you did not apply in the past, it is not too late. This DTC is separate from any of the other disability benefit and it is based on the effects of the impairment.

A Step Beyond & Associates specializes in helping people of all ages to get the benefit you deserve. We advocate on your behalf and ensure that your application is reviewed and completed properly eliminating potential uncertainties and streamline the information so that it is accurate before submission. We guide you through the entire process. To prepare the Disability Tax Credit a flat fee is administered as a fair market value not a percentage for the service. If you feel that you or someone you know has a physical or mental health condition that may qualify for a Disability Tax Credit, please call or

email for a confidential consultation and no obligation.

Shortly it will be time to prepare your tax return for 2016 calendar year. Most likely you will be thinking of selecting someone who is reputable and professional in tax returns, a person who has been doing taxes for years.

If you are searching for a competent tax preparer to file your 2016 taxes, **A Step Beyond & Associates** recommends Victor Danyliuk, over 40 years of knowledge and experience in tax preparation. Victor has found additional money for people who have addressed the Disability Tax Credit and assisted in helping applicants have their income tax filed, reassessing benefits to maximum. Another area that Victor can provide assistance, the Manitoba Primary Caregiver Credit. This tax credit is overlooked, it will give additional monies in the pockets of qualified family members or others who help the disabled or infirm individuals in Manitoba. Please call Victor about the 2016 tax filing at **204-488-4247**.

A Step Beyond & Associates provides a free power point presentation on Disability Tax Credit to group members, apartment complexes, condo residences or community centres, please give **Peter** a call to schedule an appointment. In addition, **A Step Beyond & Associates** will file a formal objection to the Appeal Board on your behalf in reference to CRA decision-notice of assessment or a notice of determination under the Income Tax Act. Enjoy 2017, a big year for Canadians. ■

A Step Beyond & Associates wishes you all the warmth, joy and happiness this Holiday Season.

(see advertisement on page 5)

For further information contact:
A STEP BEYOND & ASSOCIATES
 Peter J. Manastyrsky
204-663-4651
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DRIVE-ON! SENIOR SCOPE AUTO NEWS

Cont'd from front page

utable service station is most important. It's in their best interest to have your best interest in mind when it comes to your vehicle's health. It's no different than the relationship you have with your doctor. You rely on good, honest judgements and diagnoses from both your mechanic and doctor because you are at their mercy. And your mechanic knows that good service can go a long way to keep their customers coming back and good word-of-mouth can bring new customers through their door.

Marve of **Canadian Super Shop** has these 5 tips to warm up your vehicle faster in winter.

Winter is the worse enemy of every car and of course us the driver on the road today, especially those of us who live in a cold climate here in Manitoba Canada.

Fortunately, there is an abundance of ways to warm up a car faster, and we're going to discuss some of those.

1: Warm It Up Before Driving

This method is definitely better for your vehicle because you're giving it enough time to produce heat. However, if you're always in a rush, then this method may not seem ideal for you.

2: Drive, Drive, and Drive Some More

From a maintenance perspective, this tip isn't practical at all. However, if you want to warm the engine faster, as well as the cabin, then you should not let it idle in the driveway.

Idling isn't that efficient when warming a car, and it'll warm up faster if you start driving.

3: Park in the Sun

This tip is particularly helpful with cars that have a gasoline or diesel engine. However, for those who leave home before the sun is up, or must park under cover without any heated space, don't turn off the air conditioner at all. Instead, turn on the lights, as well as the rear defogger of your car. Likewise, don't run the heater fan either, and set the temperature control to cold.

After that, move off as soon as the oil pressure reaches normal. These steps would warm up your engine the fastest way possible, and you'd also be able to save fuel at the same time.

4: Stop that Heat Loss

The obvious point here is to make your engine heat faster. You should first stop any form of heat loss. Why? Like an oven, if you leave the car door open, even if it's capable of heating, you'd also allow the heat to escape that it takes a longer time before it fully heats up; unless you move the temperature up. Aside from that, you also have to ensure that the fan is off to make sure that it's not blowing on the

heater core because this could potentially transfer the heat away.

5: Park in the Garage

Even for cars that don't have a block heater, don't fret. An enclosed space blocks out ice and wind this is an excellent way to maintain an ideal temperature. Thus, it's better to park your car inside a garage, than leaving it out in the driveway.

Helpful Reminder:

A faulty car heater is also one of the most common issues why there is a lack of warmth in the car. Is the heater blowing cold air? To fix problems like this, do the following:

1. Check If There's Enough Anti-Freeze in the Car

The heater utilizes the coolant circulating through the engine. Thus, it's essential that the coolant mixture contains anti-freeze to prevent the coolant from freezing. Have your coolant check annually.

2. Check the Heater Controls

Believe it or not, the problem of a 'cold vehicle' isn't always the heater, but the thermostat or cooling system.

3. Check If the Thermostat Is Working

The thermostat controls the coolant circulating through the engine. Wherein, when the engine starts, the thermostat is closed. Thus allowing the engine to reach operating temp, once opened it provides heat for the heater. However, if the thermostat is stuck, there's a huge risk that the coolant won't reach operating temperature.

Checking the thermostat is pretty simple; leave the engine running and watch the dials of the car. Give it about 10 minutes to get an accurate reading. If the engine becomes hot, but the temperature says it's cold, then this could be why your car is not heating properly.

4. Is the Blower Motor Working?

Don't forget to check the blower motor. 1st can you hear the fan? No! Then there may be a possibility the motor is defective. Likewise, it could be an electrical problem. A faulty power relay, a blown fuse, or heater switch could be the issue.

This knowledge can be very helpful to drivers- even for those who don't have the plan to drive when the weather is cold, or during winter. If an engine is overheating turn off climate control AC switch to heat this will draw temperature of the engine down.

For any of your auto concerns, call **Marve at Canadian Super Shop: 204-885-5901** or stop by **1775 Portage Ave.**, just west of Polo Park.

Visit their website for more tips and information - www.canadiansupershop.ca



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THE BUZZ



Editor, Game On,
Manitoba's Hockey Magazine
gameonmag.ca

Winnipeg Jets at Midway Point: An Almost Impossible Hill to Climb

By Scott Taylor. Photos by James Carey Lauder and Bruce Fedycyk.

For the Winnipeg Jets, the first half is over. The Jets have passed the 41-game mark in a long 82-game schedule. In fact, at press time, the Jets have played 43 games, are a dead even 20-20-3 on the season and they're in 10th place in the West (fourth in the Wild Card race).

To make the playoffs this year, the Jets will need a miracle – or a tremendous run of luck – but before we talk about the probably nots, let's talk about the good things we've seen this season:

1. Rookie sensation Patrik Laine, who is now out with a concussion, has already lived up to the hype.
2. The goaltending is OK, great on some nights, shaky on others, but certainly not championship caliber – yet.
3. Injuries have wreaked havoc with a lineup that is already relatively thin. If they need an excuse.
4. Mark Scheifele is a very good hockey player and, arguably, Kevin Cheveldayoff's best draft pick (assuming, of course, that any casual hockey fan would have taken Laine with the No. 2 overall pick).
5. When the Jets play responsibly and with some motivation, they can play with any team in the NHL. When they don't, they can get hammered.
6. They have enough skilled players to play very entertaining hockey.
7. They can make enough mistakes in their own zone and take enough dumb penalties to lose games they should win, but at least they're always kind of fun to watch.



Patrik Laine (photo: Bruce Fedycyk)

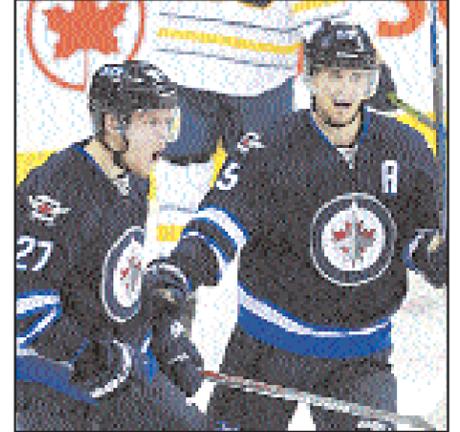
So far the Jets have been mediocre, but in a professional hockey league that is, generally, mediocre, the Jets are still on the edge of the playoff hunt. Not in the thick of it by any means, but at least within striking distance. They are not close to the first two teams in the Central – Chicago (57 points in 43 games) and Minnesota (55 points in just 39 games) – but they have shown this season that on the right night (which is every night they've played the Blackhawks this season), they can beat either team.

Unfortunately for Winnipeg hockey fans, the Jets simply aren't consistent enough to be a viable threat come the post-season.

That's not to say they won't learn.



Jets Goalie Connor Hellebuyck



Scheifele and Ehlers have played well.

There are, after all, 39 games remaining to play. If Laine comes back and all the good young talent starts to get it, the Jets might just take a legitimate run at going past the first round of the post-season. I wouldn't count on it, but stranger things have happened.

Here are some numbers that pretty much tell the story of the first 30 games of the season:

1. The Jets are 11-8-1 at home this season and 9-12-2 on the road. Their longest losing streak is five straight games and they all came on a single road trip.
2. The Jets have now killed off 11 straight penalties. The penalty killing unit is improving.
3. Winnipeg is 10th overall in the West, but has played more games than every other team except Calgary.
4. Last year, Minnesota finished with 87 points and was the final Wild Card team to make the playoffs (the

Jets had 78). Calling 90 points the playoff goal, the Jets need to accrue 47 points in the final 39 games. Considering the start, that's rather daunting.

5. On the upside, the Jets are 9-6-1 against the West and 7-4-1 against the Central Division. Confidence against your own Conference and Division should bode well in the second part of the season.
6. The Jets are 6-4-0 in their last 10 and while that's a decent run, it still has to get better.
7. The Jets road woes have caused a lot of problems. The Jets are 9-12-2 away from MTS Centre and this team must figure out how to win away from Winnipeg with 18 road games remaining.
8. In a league that counts on special teams, the Jets are at 16.8 per cent on the power play (20th) and 77.6

Continued on page 8

NOTE: If you'd like to participate in the **Dragon Boat Festival** but don't have a team, submit your name, email and phone number to **Senior Scope** by email to kelly_goodman@shaw.ca and we will try to match you up with a team that may need members.



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Senior Scope and **FMG Manitoba Dragon Boat Festival** are introducing a 55 Plus category for Manitobans who are 55 years of age or older. **FMG Manitoba Dragon Boat Festival** has been operating for over 25 years, generating over 5.5 million to local charities specifically CancerCare Manitoba Foundation and the Children's Hospital Foundation of Manitoba.

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Check out the FMG Dragon Boat website at www.facilitymarketing.com or email us fmg@fmgdragonboat.com and be part of the 'first wave' of 55 Plus participants in the **FMG Manitoba Dragon Boat Festival**.

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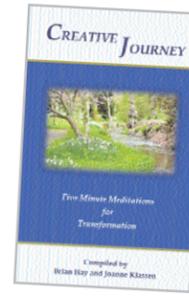
Joanne Klassen, founder of Heartspace, home of Transformative Life Writing, is the author of *Tools of Transformation* and many other books. Heartspace classes are popular in Canada and Europe. For information on Transformative Life Writing classes, please visit the Heartspace website: www.write-away.net or contact Joanne Klassen at: jklassen@write-away.net

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Excerpts from CREATIVE JOURNEY:

DE-CLUTTER

There are two ways to get enough: one is to continue to accumulate more and more. The other is to desire less.
(G. K. Chesterton)

Friends inform me that they are going through their homes, getting rid of things; the buzz words are de-clutter, purge, downsize. Toys, books, equipment, clothes, and other household items are analyzed. A strategy is devised: to keep, organize, donate or discard. Because clutter clings to us, we experience a tug-of-war, as we decide what to release. I think of the quip, "I could keep my closets cleaner if I had another garage."

My closets are stuffed with garments galore, memorabilia, stacks of paper, hidden cookies, et cetera. I confronted the issue of excess stuff and began to cull, but alas, clutter slowly began to increase as I purchased more. A realization came that the weight of clutter in my abode was like carrying fat around: it is mental, physical, and

spiritual stress. It robbed me of nurturing relationships. Clutter clean-up required coming face-to-face with myself. I had to reduce the inventory. My inner voice took on a cogent tone, "Think of it as not losing something, but blessing someone else."

I work on travelling light. I'm not defined by my possessions, but by what inhabits my heart. On this journey, I pursue letting go of tangible accumulation by doing math. Subtracting stuff from my life is adding to my living. (JLB)

De-cluttering is a gift I give myself and others.

BIO: Jayelle Bond (JLB)

Jayelle Bond is walking into her prime. She stretched herself by taking the Life Writing for Transformation™ course at Canadian Mennonite University. Poetry is her usual writing; her poems have been published in journals and magazines. A prairie woman who delights in wind-rippled wheat fields and the stary vault of sky, Jayelle engages in watercolour painting, reading, and travelling.

COMFORT

Your own healing light burns brightest when your thoughts are attuned to that which inspires you. (Unknown)

I was completing a new-patient questionnaire for yet another new doctor, in hopes of addressing my failing health. One question completely stumped me: "What do you enjoy that gives you energy and makes you feel good?" I vaguely remembered a distant self (prior to motherhood, volunteer work, and layers of other demands) that loved making things. I loved building, designing, and creating. Even all-day yard work was exhilarating.

I recently needed to hem my son's new cricket uniform, so I sat down at a sewing machine given to me two years ago. I'd never used a sewing machine, so what happened next, and very quickly, surprised me and everyone I knew. I couldn't stop sewing. It fit my health limitations and felt deeply therapeutic. Ironically, I made mainly comforting items.

The often-neglected essential need for comfort in our lives is undeniable.

News of my revelation and the beneficial result inspired many of my friends and family to reconnect with their own creative comforts, and find new ones. My doctor wrote me a "prescription" to continue sewing and shares my story with many of his patients.

Comfort is a gift to ourselves and others, too easily forgotten—and sometimes found in the wrong places. Taking care of myself at all levels is among my most important choices. (TB)

I care for myself by finding room to do what I love in life.

BIO: Tiffany Berman (TB)

Tiffany is an energy/environmental regulatory specialist who recently transitioned away from a busy career in Washington, D.C. to enjoy a different set of pursuits. She and her husband, both now retired, live in Maryland where they enjoy creative projects, spending time with their two children and travelling. Tiffany loves reading non-fiction, watching movies, taking long walks, and exploring new places. She's been an avid fan of Transformative Life Writing™ since its inception, a strong supporter of paths that reconnect us with our authentic selves.

The BUZZ, cont'd from page 7

per cent on the penalty kill (26th). That's not good enough to compete on a regular basis against the NHL's better teams.

The biggest story of the first half of 2016-17, of course, has been the play of rookie Patrik Laine. He leads all rookies in scoring with 21 goals and 37 points (two points ahead of Toronto's Auston Matthews), but the fact that he is still out of the lineup due to the concussion he suffered in Buffalo on Saturday, has forced the Jets brass to make changes they didn't want to make. As well, of his 21 goals, 17 have been scored at home and seven have been scored on the power play and while both those numbers also lead the NHL, he needs to



Bryan Little

create more chances in five-on-five situations and has to learn to be just as effective on the road if he's going to become the true NHL star that most everyone believes he can be.

Frankly, the Jets have had some outstanding performances from Laine, Scheifele, Dustin Byfuglien, Blake Wheeler and Bryan Little this season. It sure didn't help that Little was hurt for most of the first one-third of the campaign and that certainly had an effect on the Jets consistency.

As the season moves forward, the Jets have to clean up the number of dumb plays they make in their own end and in the neutral zone, they need better overall defensive play (exactly what they did on Monday night against

Calgary) and, thus, better goaltending, they need to play 60-minute games (those second periods have often been ugly) and they need to (a) cut down on the number of penalties they take and then play better when they're down a man (where is that penalty killing legend Phil Sykes when you need him?).

A shot at the playoffs is not impossible, but the Winnipeg Jets are probably going to need 47 points in the final 39 games (a record of 22-14-3 perhaps?) and after the first 43 games (with just 20 wins and 43 points), there is so far no indication that they're capable of making that happen.

We, of course, shall see. ■

Travel / Leisure / Activities Have an event or tourist destination? 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.

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Things To Do

IN WINNIPEG

EVENTS

The Manitoba Coin Club - meets 4th Wed. each mo. (except Dec, July & Aug), 7:00 pm (1-1/2 hrs approx.), at the Fort Rouge Leisure Centre, 625 Osborne. Frequently there is a Coin auction. Call Barré W. Hall: **204-296-6498**

Red River Coin & Stamp Shows - 2nd Sunday ea. month except July & Aug., 10 am-4 pm, at the Charterhouse Hotel. Free adm. All welcome. Coins, Bank Notes, tokens, bullion, Canadian and Foreign, Buy or sell. Come with paper, leave with Gold. Call Andy Zook: **204-482-6366**

Harrow United Church - Paint Nite, Sat. Mar. 11, 7-9:30 pm, at 955 Mulvey Ave. \$45/ea. Funds raised goes to Harrow United Church. **204-284-0079**, www.harrowunited.ca

Fort Garry Women's Resource Centre - Annual Fundraiser, Apr. 20, 2017. Call 204-477-1123 or visit www.fgwrc.ca.

Wildewood Senior Men's Curling - New curlers and spares wanted. Mondays and Wednesdays, 1-3 pm at Granite Curling Club. Charlie: **204-269-7998**

MPRA Senior's Air Gun Program - The Senior's Program uses both air rifles and pistols, Wed. & Fri. mornings, Oct.-May. Call Gord: **204-771-1987**

Manitoba Genealogical Society - Discover your past. Tour our Library/Resource Centre. We even have some kids' activities. Check out our newest resource - our 'MANI' online database with 1.5 million records of Manitoba names. We'll have a "problem corner" to help solve roadblocks in your search. <http://mbgenealogy.com/>

Pembina Oldtimers Curling Club - 1341 Pembina Hwy. Two games/wk - Mon., Wed., or Fri. @ 1 pm. Fee \$195 for 40 games. League starts Oct. 5 - 4 rounds of 10 games. Call Bob: **204-261-3033** or visit pembinaoldtimerscurling.com

Deer Lodge Wednesday Ladies Curling - Wednesdays, 1 pm, at Deer Lodge. New curlers, intermediate curlers and Skips needed for our League. Full- or part-time or 1/2 year spots avail. and a Spare List too. **204-837-6679** or pthgehb@yahoo.ca

Bible Land Israel Tour 2017 - Feb. 14-23/17. Experience the Holy Land with likeminded believers. Round trip approx. \$3356 including airport taxes. For info and registration, contact Ken McGhie at **204-942-5433**, k4mcghie@gmail.com, www.TolIsraelWithLove.com

VOLUNTEERING

The Royal Canadian Legion - VETERANS OUTREACH PATROL - is recruiting volunteers. For more info contact Patrick - OIC - Captain at 204-588-5234 or email cap_able@live.com. We patrol the inner city (quarterly) seeking homeless, or near homeless and needy military and RCMP veterans. JOIN US!

Kildonan MCC Thrift Shop - Volunteer in a professional environment and have fun! Give back by volunteering at Kildonan MCC Thrift Shop, located at 445 Chalmers Avenue in Winnipeg MB. Call or email: meaganvarndell.kmts@gmail.com and **204-668-0967**

Caregiving with Confidence (formerly Rupert's Land Caregiver Services) - Volunteer drivers needed to take clients in SW Wpg. for appt's, shopping, etc. Compensation for gas/pkg provided. Call **204-452-9491** (non-profit)

Caregiving with Confidence (formerly Rupert's Land Caregiver Services) - Male Respite Volunteer needed Tue. afternoons for Caregivers Program in W. Kildonan. Call **204-452-9491** (non-profit)

Manitoba Institute for Patient Safety - Volunteer opportunities. If you are concerned about patient safety related to medications, patient rights and advocacy, we'd love to hear from you! Visit mips.ca 'About Us' to learn about our Volunteer Program. admin@mips.ca or **204-927-6477**.

Deer Lodge Centre, 2109 Portage Ave - Medical Escorts (daytime) - volunteers needed to provide companionship, support and supervision to residents and patients

on medical appointments. No driving is required. Call Joy: **204-831-2912** or email jtanchuk@deerlodge.mb.ca

Deer Lodge Centre, 2109 Portage Ave - Volunteers needed to assist with daytime recreation programs: manicures (simple), playing piano, visiting, outings, coffee, cards (rummy, crib, bridge), bowling, bingo, etc. Call Joy: **204-831-2912** or email: jtanchuk@deerlodge.mb.ca

Deer Lodge Centre, 2109 Portage Ave - Daytime volunteers needed to assist in the Physiotherapy department, cafeteria, coffee program, PRIME and Get-a-way community programs. Call Joy: **204-831-2912** or email: jtanchuk@deerlodge.mb.ca

Misericordia Health Centre - Gift Shop volunteers needed for summer and regular shifts in fall. Free parking provided. Call **204-788-8134**. Apply in person or online at www.misericordia.mb.ca/volunteer

Middlechuch Personal Care Home - Volunteers needed to visit residents, assist in the rehab dept., hair salon and with the pet therapy program. Call: **204-336-4138** or matt@middlechurchhome.mb.ca

Southeast Personal Care Home - volunteers needed to assist with recreation programs at 1265 Lee Blvd - days, eve's, wknd's. Call **204-269-7111** Ext. 2225

Meals on Wheels Inc. - Now recruiting for rewarding volunteer opportunities for 2 or more hrs/wk in Downtown, E.K., Seven Oaks & St. Vital. Training and honorarium provided. Call **204-956-7711** or visit www.mealswinnipeg.com.

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

Victoria Lifeline Home Service Representative - Volunteers needed to explain and set up the Lifeline equipment in people's homes in Wpg. Must have car, mileage reimbursed. Sam: **204-956-6773** or email skidd2@vgh.mb.ca

HSC Winnipeg - Seasonal volunteers welcome in patient and support areas. Free parking or bus tickets. Call **204-787-3533** or email: volunteer@hsc.mb.ca

South Winnipeg Seniors Resource Council - Volunteers needed for Meal Program in Osborne Village 2-6 hrs/wk. Call **204-478-6169** or email swsrc@mymts.net

Parkview Place, Long Term Care by Southeast Personal Care Home - is looking for volunteers during the day, evening or the weekend to assist with the recreation programs. Call **204-269-7111** ext. 2247

PROGRAMS / SERVICES

Seine River Seniors Inc. at Southdale CC. - Bridge, Indoor/Outdoor Walking, Creative Writing, Games, Canasta, Monthly Birthday Lunches and Brunch, Trips to South Beach, Bingo at the Downs, Celebrations Matinees, Floral Arranging, Health Workshops, Winnipeg Transit's Peggio workshop, an Applebee's Fundraising Breakfast, Stonewall Quarry Choristers, A Trolley City Tour, A Walkabout in the Exchange, and a visit to PineRidge Hollow. Call **204-253-4599**

Wpg Polish Legion Br 246, - 1335 Main St. Tues. Senior Luncheon/Dance, noon-3 pm. Karaoke, Fridays, 8-midnite, Oplatek Dinner on Sat. Jan 28 Call Br **204-589-5493** for tickets/details for all events.

Brooklands Active Living Centre - Zumba Gold, Aqua-fit, Line Dancing, Floor Curling. Drop-in fees avail. Bingo Mondays, 1 pm. #License LGA 1143-B1. FREE Games. **204-632-8367**

MB Prostate Cancer Support Group - "Prostate Cancer Awareness," Feb. 1, Wed. 1:30 pm, at Temple Shalom, Corner of Wilton and Grant Ave. Entrance & refreshments free.

Archwood 55 Plus - Yoga, fitness classes, line dancing or art instruction. Drop in for a board game, pickleball, or billiards. Program avail. online or at office. Monthly luncheons, social activities and bus trips. Office open Mon-Fri, 9am-3pm. **204-416-1067** or www.archwood55plusincweebly.com

Prendergast Seniors Club - 906 Cottonwood Rd. Rm.20 - Crib Mon. & Wed., 1-3:30 pm; Whist Thurs., 1-3:30 pm; Mon. luncheons 4th Wed., 1130 am-1 pm. All welcome. Call Joe/Mary: **204-254-8390**

Anish Corporation - Rattle Making Workshop, Sat. Jan. 21, 10 am-4 pm, at United Way, 580 Main St. Learn how to make a rattle, how & when it is used, and how to care for it. \$50/person. Register at **204-334-9395**

Pembina Active Living 55+ (PAL). PAL 10-week winter classes began January 9, 2017 at Grace Christian Church (50 Barnes Street) and St. Norbert/ Ft. Garry CC's - some classes still available. Drop-in activities (membership required): Pin PALs (bowling), men's breakfast, lunch PALS, movie PALS, bridge/cribbage. Special presentations: Mature driving workshop (Jan. 19); Still Bloomin' gardening club (Jan. 26). Computer workshop - Kijiji (Feb. 9). New members welcome. Info: www.pal55plus.com, email office@pal55plus.com or **204-946-0839**

The Women's Canadian Club of Winnipeg - Luncheon, Tue. Feb. 14, RBC Convention Centre. Writing and Romance. Speaker CATHERINE HUNTER. Great Valentine's day topic. 12 noon Luncheon. Cost \$25. Reservations and information **204-663-5657**

Fraternal Order of Eagles - 3459 Pembina Hwy. Cribbage ev. Tues., 1 pm. \$100 for a 28 or better hand. Free Coffee; Wed. Bingo, doors open 11:30 am, games 12:55 pm. Mini loonie prize over \$15,000; Sun. Bingo, doors open 5:30, games 6:30 pm. **204-269-4332** after 4:30 Mon-Fri.

The Friends of Library Book Club - Seeks new members. Meet 3rd Tue. ea mo at 10:15 am on 2nd Floor of Millennium Library. Books chosen are available through the library. Membership is free. Call: **204-452-3369** or **204-254-6697** for info.

Gwen Sectar Creative Living Centre - (1588 Main) offers weekly Wed. lunch & entertainment with shuttle bus service. Daily fitness for older adults, kosher take-out food, computers, bridge, tai chi, and more. **204-339-1701**

Good Neighbours Active Living Centre - Lunch and Bingo. Lunch \$6, Bingo 5c per card. Transportation provided within the RiverEast (Elmwood, E.K., N.K. areas) Call Julie at Seniors Outreach: **204-996-0750**.

Lion's Place Adult Day Program - Social day program for seniors. Transportation & hot lunch provided. Members \$8.75/day. Call **784-1229**. Referrals made through WRHA at **788-8330**, or call Case Coord.

The PROBUS Club of Winnipeg - is a group for the retired or semi-retired. Info: **204-489-2882**, or winnipegprobust85@gmail.com

Dakota 55+ Lazars Senior Centre - Various programs: Cribbage, line dancing, floor curling, quilting, fitness programs, etc. Call: **204-254-1010** ext. 206. 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 Woodhaven Community Club, 200 Glendale Blvd, Woodhaven in St James, Tue. and Wed. afternoons, 1-4 pm. Call Doug: **204-832-0629** or **804-5165**

Fibromyalgia Support Group of Winnipeg - For info: **204-256-1191**.

Manitoba Christian Writer's Assoc. - Writers of all levels welcome. Various activities. Membership \$25. Drop-in \$3/mtg. **204-256-1614** or **1-204-326-7286**

Westminster Concert Organ Series - Westminster United Church, 745 Westminster Ave. Isabelle Demers, Feb. 19/17, 2:30 pm; Simon Johnson, May 7/17, 2:30 pm. Tickets at door or McNally Robinson.

Manor Adult Day Cub - 320 Sherbrook St. We are a pacesetters adult day program specifically for seniors who live in the community who have mild Alzheimers/Dementia. Tues-Fri. \$8.65/day includes lunch. Email: keziatoews@hotmail.com for info.

The St. James-Assiniboia 55+ Centre - 3-203 Duffield St. The Centre offers a variety of different programs and services to adults 55+. Visit www.stjasc.com to view programs and services. **204-987-8850**

Eastern Star Chalet (ESC) - 525 Carthart St., Congregate Meal Program to area, 55 plus. Must register. Volunteers needed for 1 hour per week cleanup. **204-889-3687**. Leave msg for Lesley.

55+ Men's Club - meets Wed. & Thur. afternoons, 1-4 pm, at 3172 Portage Ave. Various activities: art and hobby classes or just enjoy a cup of coffee. **987-8850**.

Fort Garry Legion - Hard Card Bingo - Tues. 1:15, Paper Bingo, Fri. eve, Early Bird 7:15 pm, and Sat., Hard Card and Ladies Auxiliary Lucky Star. All Welcome. Kitchen open for Lunch. 1125 Pembina Hwy.

Assiniboia Wood Carvers Association - Woodcarving every Fri. 1-3 pm at Valour CC- Clifton Site, 1315 Strathcona St. Call Mel: **204-661-2213** or Wayne: **204-783-7340**

St. Chad's Anglican Church - Services at 472 Kirkfield St. Service of Holy Eucharist and Sunday School, Sunday at 9 am. Fellowship with tea and coffee after service.

McBeth House Centre Inc. - 55+: Tues.: Quilting, 9-2 pm; cribbage day or evening; Thur.: porcelain painters, etc., 10-2 pm; Fri.: whist, 7-10 pm; Sat.: bridge, 1-4 pm. Looking for bridge players: **204-334-0432** House is also avail. for rental.

The Friendly Settlers Senior Citizens Club - 400 Day St. (Transcona), Meet Mondays, 10 am for cribbage, lunch and bingo. Special events / group trips offered. **204-222-7504** or ganyadel4@mymts.net

Senior Achievers - Meet 3rd Thur. 1-3 pm at 406 MacGregor St. Bingo, 50/50, meat draws, door prizes, coffee. Call Pat: **204-414-5360** for more info.

Vital Seniors - Monthly Book Club: **204-257-4014**, Monthly Board Games: **204-261-8236**, Bridge: **204-256-3832**, Carpet Bowling: **204-452-2230**, Line Dancing: **204-334-3559**, Exercise Class: **204-253-0555** (Judy), Monthly Luncheon: **204-255-7508**, Scrabble: **204-257-4014**, St. Mary Magdalene Church, 3 St. Vital Rd.

Bleak House Senior Centre - 1637 Main St. - Mon. 1 pm whist, Tue. 10 am coffee and conversation, 11.45 am Lunch, 1 pm Bingo - Ceramics Thur. 1 pm Cribbage, Friday 9:30 am Quilting. Info: **204-338-4723**

Elmwood-East Kildonan Active Living Centre - 180 Poplar @ Brazier in Elmwood. Membership \$15/yr. Wood shop, Floor Curling, Scrapbooking, Darts, Carpet Bowling and other activities. See Facebook page: Elmwood_Active, or call **204-669-0750** or **204-890-3282**

Le Conseil des francophones 55+ - ensures the accessibility and availability of French-language services and support programs for the French-speaking population 55 years and up living in Wpg. French only: Tai Chi Chih, light Yoga, Line dancing and Pickleball. **204-793-1054**, 107-400 Des Meurons St., St-Boniface, Wpg., conseil55@fafm.mb.ca

Weston Seniors Club - Programs: computer training, cooking, guest speakers, presentation, luncheons, etc. Meet Tuesdays at 1625 Logan. **204-774-3085**

Dufferin Senior Citizen Inc. - 377 Dufferin Ave. Mon: shuffleboard 9:45 am, Bingo 1 pm; Wed noon: soup and perogy lunch. All welcome. Perogies for sale. Every 2nd Sat: noon-3:30 pm dance with a 4-piece band (full lunch). **204-986-2608**

Norberry-Glenlee CC - Programs for seniors. Play Pickleball at 26 Molgat Ave., St. Vital. Call **256-6654**

High Steppers Seniors Social Club - We meet Wednesdays & Thursdays for fun and activities. New members and volunteers welcome. Winakwa Community Centre, 980 Winakwa Rd. **204-619-8477**

The Salvation Army Barbara Mitchell Family Resource Centre - Seniors 55+, 51 Morrow Ave, St.Vital. Tues S.T.A.R.S. 9:30-11:30 am, FREE Tea/Coffee, Snacks, Games, Outings. Wed. 10 am-noon FREE Steppin' Up Exercise Class. Thur. 10 am-noon FREE Pickle Ball. **204-990-2339**

Continued on page 11



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not your hurts,
shape your
future.”

- Robert H. Schuller (born 1926)
Pastor, Author



Today's Recipe

Dilled Salmon

Metric	Ingredient	Imperial
4	fresh salmon fillets	4
227 g	fresh mushrooms, sliced	8 oz
3	medium tomatoes, chopped	3
1	medium onion, chopped	1
3	cloves garlic, minced	3
40 ml	fresh dillweed, snipped	3 tbsp
40 ml	fresh lemon juice	3 tbsp
500 ml	cooked rice	2 cup

Lightly grease nonstick skillet. Preheat over medium heat. Add mushrooms, tomatoes, onion and garlic. Cook about 5 minutes or until onion is tender. Add dillweed and lemon juice. Remove from heat. If desired, sprinkle with salt and pepper.

Lightly grease square baking dish. Spread rice into baking dish. Top with salmon. Spoon vegetable mixture over salmon. Cover dish with foil. Bake in preheated 350 F (180 C) oven about 20 minutes or until salmon flakes easily with fork.

Serves 6 www.PeakMarket.com

WORDSEARCH - Business By Senior Scope

S	H	U	N	X	S	A	L	E	T	L	P	N	R	F	O	B
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CROSSWORD **What Year is it Anyway?** By Adrian Powell

1	2	3	4	5	6	7	8	9	10	11	12	13
14			15						16			
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59	60							61				62
63						64	65					66
67						68						69
70						71						72

ACROSS

- "Dear old" chap
- Compassionate
- Small Scottish terrier
- When Dijon's really hot
- Lost pilot Earhart
- Right hand addition column
- Potok's "My Name is Asher"
- End of year promises that you likely said with fingers crossed
- Something at the end of your shoe
- Ladies' wear in the Girza
- Popular pub game
- Off sung December 31 standard
- Old Greek colonnade
- Mule of folk song
- Empty hallway sound
- Uptight sort
- Chanel #5 rival
- The manner in which
- You're in it now!
- Harald V's land, briefly
- Tiny Eurasian duck
- Lacerated
- Pamplona action, maybe
- Claire, Wisconsin
- Nobel Peace Center city
- Something you likely said recently
- Small Pakistani coin
- Unnamed lady
- Guernsey's mouthful
- New Year's Eve hot spot
- "We the World"

DOWN

- River ends, often
- Went to a fast food joint
- Subdivision owners, perhaps
- Wassailer's ditty
- Single-celled critter
- Varnish ingredients
- UN agcy. dealing with workers' rights
- Absolutely nothing
- Garish
- Evening engagement
- Sheepshank, e.g.
- Aluminum
- Japanese coins
- 3 dots, in Morse
- Beach bum's hue
- Sew up a sock
- One way to get in
- Sarajevo resident
- Photographer's favourite dessert?
- Tiling tool
- Have the title to
- "no skin off my nose!"
- Work-out facility
- Deal with a bookie
- Popular Mattel card game
- 1863 invention that arrived with a bang
- What suitors do
- Ooze through the cracks
- City in "The Iliad"
- Knight's defence
- me, you varlet!
- Hardy's partner
- Trying experience
- Brayer meeting attendee?
- Turkish title of yore
- Likely to creep you out
- British service women of WWII
- Playful sprite (var.)
- 1877's "Abdul Abulbul"
- "Caps Lock" neighbour
- Shite centre in Iran
- Fake "nail bender" Geller

SUDOKU MEDIUM By Senior Scope

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Each 3x3 cell has the digits 1-9.

Each vertical and horizontal line also has the digits 1-9.

Enter each digit (1-9) only once each in each cell and each line.

SOLUTION ON NEXT PAGE

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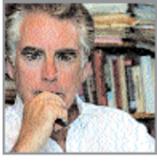
MR. ODDS & ENDS

1-204-746-4318

SOLUTION ON NEXT PAGE

HUMOUR

By William J. Thomas



Of course they have always received a lot of screwy calls. There was the California woman who made an angry 911 call because Burger King served her a normal burger and not the Western Bacon Cheeseburger that she ordered. There was the Nashville woman who despite being warned to stop, kept calling 911 complaining that her boyfriend was refusing to marry her. And there was the drunk who kept calling 911 asking for "sexy female deputies" which although wrong, would make an excellent name for an all-girls rock band. And it must have been very tempting for the Florida cop who responded to 80 911 requests from a Pinellas County Jail inmate for burgers and Kool-Aid not to offer the guy a cold glass of strawberry-kiwi of the Jim Jones variety.

The emergency responders at 911 are getting a lot of bum calls these days. Literally

However 10% of all frivolous calls to 911 are now considered bum calls. In the realm of emergency requests these are officially known as "butt dials" from people sitting on their cell phones and inadvertently dialing in 911. The Toronto police department claims it is now getting over 300 "butt dials" a day. Urban Dictionary definition: "butt dial" is when your cell phone accidentally calls someone you did not mean to while on your person." I would define a "butt dial" as proof that your ass is a lot smarter than you have ever

“ However 10% of all frivolous calls to 911 are now considered bum calls. In the realm of emergency requests these are officially known as "butt dials" from people sitting on their cell phones and inadvertently dialing in 911. ”

given it credit. Think about it - when your rear end dials out on your smart phone there's no denying that you're hauling around a couple of fairly intelligent cheeks back there.

Can you imagine your plumber accidentally "butt dialing" with his cell phone in the back pocket of his jeans while he's bent over fixing the float on your sump pump?!? Would that be known as "butt crack dialing"?!?

The result of most "butt dials" is annoying but harmless for the 911 responders who sit there listening to

dance music or construction site sounds or babies gurgling with no one on the line. Yet some "butt dials" are actually working out pretty well for the police. When dispatchers in Portland, Oregon received a "butt dial" at the switchboard they almost hung up until they realized they were listening in on a drug deal. Using GPS, they tracked the meth dealer to an alley just a block from the police station. For possession and delivery of drugs, Raleigh Reynolds will be separated from his cell phone for several consecutive years. And his nickname in prison will definitely not be Beavis, but close?

In Fresno, California two young men were driving around when one accidentally "butt dialed" 911. The dispatcher heard one say: "Get the bolt and give me the hammer just in case." What followed was the smashing of glass, the theft of prescription drugs, the arrest of two stoners who were completely confused about their arrest after the cop revealed: "Hey, you called us." Please note that the police located them from their 911 conversation. Stu and Stupid did not - I repeat - did not sit on the car's GPS unit thus sending their "butt dial" coordinates to the police dispatcher.

"We're good. I got enough jewelry." caught the attention of a 911 dispatcher as two lowlifes burgled the home of a widow during her husband's funeral service. The police were waiting at the pawn shop the burglars had discussed during their "buttock conversation."

Similarly, two druggies talking on an accidental "butt dial" from a Waffle House in Georgia were arrested for possessing way, way more than the Pecan Waffle Plate with sausage and a side of grits.

Poor Douglas Wolaver of Sidney, Ohio. Not only did his "butt dial" lead police to the house he was burgling

but ... and if it wasn't for bad luck this guy would have none at all ... the low battery in his cell phone started beeping and gave away his hiding place too! (Man, I wouldn't be surprised to learn he got bitten by bed bugs in the back-seat of the cop cruiser.)

Similarly in a forest in Arkansas, two female criminals alerted 911 police with an accidental "butt dial." Their exact location was pinpointed when the screen on their cell phone lit up in the dark.

At least one "butt dial" call has caused an ethical dilemma. A woman in Winnetka, Illinois received a "terrifying cell phone call" from her husband who is a middle school teacher. He was driving home, listening to his hip-hop music on the radio when he accidentally "bum speed dialed" her. When she could get no response from him and hearing all the "gangster-like" rap, she believed he had been taken hostage she called 911. They sent the SWAT team to the school which then went into lock down. SWAT members invaded the school brandishing machine guns and spent three hours searching for kidnap suspects.

My problem with this is that anytime rap music is heard in public I think the SWAT team should be sent in! Sorry, I hope that didn't sound too personal, but wasn't this music supposed to die a natural death like disco, grunge and that hootenanny crap?!? ■

For comments, ideas and copies of *The True Story of Wainfleet*, or to book William as a speaker, go to www.williamthomas.ca or www.prospeakers.com/speakers/William-Thomas

PRAIRIE TALK - Now & Again

By Angela Temple



Tuesday, January 10, in spite of merely a few players, the Springfield Go-Getters had a boisterous morning of 5-pin bowling. Edna started us off with a Double Double

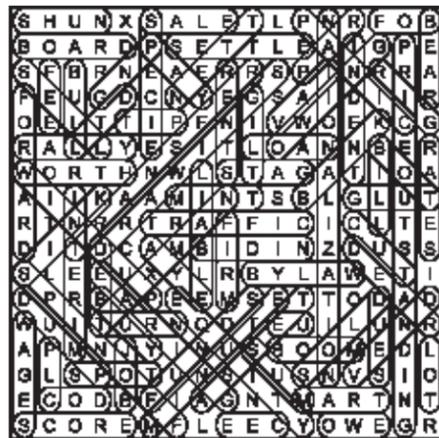
in the first string and Ted scored a Double Double in the second string. Ted was the all around winner with a High Single of 162 and a High Triple of 474 with nobody hot on his heels. Was simply that kind of day!

Diane, in spite of her brand new sparkling red bowling balls, deemed herself the Queen of gutter balls... laughing all the way. The next bowling is slated for Tuesday, January 24th. ■



Bowling scores courtesy of Diane Unger (right), a member of the Springfield Go-Getters.

WORDSEARCH - Solution



CROSSWORD - Solution



SUDOKU - Solution

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

Things To Do IN RURAL MANITOBA PROGRAMS / SERVICES / VOLUNTEERING

OUTINGS

Komarno - Malanka Dance, Sun. Jan. 22, 2017, 1-5 pm. Music: Gem Stars. Call **204-886-2994**. Proceeds go to the Komarno Hall renovations.

PROGRAMS / SERVICES

East St. Paul 55+ Activity Centre (262 Hoddinott Ave.) - Area residents are welcome to join in playing cribbage Tuesdays, whist Fridays. Other activities include quilting, shuffleboard, book club, yoga, potluck suppers and casino trips. Call **204-654-3082** (msg).

Ile des Chenes Seniors/Grande Pointe - Yoga, Mondays, 10 am. Indoor Walking, Mon., Wed. & Fri, 9-10 am. **204-878-3482** or **878-2728, 253-0856, 878-9562**.

La Broquerie - Seine River Services for Seniors: Victoria Lifeline, E.R.I.K., Foot care, Transportation service, Friendly Visiting, Shopping trips. Call Juliette: **204-424-5285**

Montcalm - Montcalm Service to Seniors (S.A.A.M) - Meal program with

activities and musical entertainment in/at Letellier-Hall Fridays. Joanne: **204-304-0551** or email: **jbarnabe@hotmail.ca**

Ritchot - Ritchot Senior Services - (serving seniors 50+ in the RM of Ritchot and Lorette) - Need people to be on our list of available drivers, friendly visitors, housekeepers etc. Call Janice: **204-883-2880** or email: **RitchotSeniors@mymts.net**

Selkirk - Tudor House Personal Care Home needs volunteers for various positions. Call **204-482-6601** Ext: 21.

Springfield - Service to Seniors - Additional volunteer drivers needed in all areas of Springfield. Fees avail. to help cover costs. Call **204-853-7582** or email: **springfieldSeniors@mymts.net** to arrange to pick up an application package.

Springfield Seniors Community - Congregate Meals are available to all community seniors. Oakbank: Mon/Tues/Fri - 5 pm. Wed/Thurs, noon. Call **204-444-3132**. Dugald: Mon/Wed/Fri - 5 pm. Cooks Creek: Mon/Wed - 11:30. Call **204-444-6000**. Anola: Mon-Fri, 11:45 Call **204-866-3622**

Stonewall - South Interlake 55 Plus - Line Dance Classes, Tuesdays 6:45-9 pm, and Thursdays 11 am-12:30 pm at Odd Fellows Hall, 374 - 1st St. W. Stonewall. Fee \$2/class plus yearly SI 55 Plus membership. Call SI 55 Plus office: **204-467-2582**.

Interlake North Eastman - Services to Seniors programs include: transportation, friendly visiting/phone calls, assistance with filling out forms, foot care, housekeeping, yard work, minor home repairs, Meals on Wheels, Congregate Meals, Lifeline, ERIK, errands, etc. Volunteer opportunities avail. Call for info: **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 Council 372-8703**; **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 853-7582**; **Teulon and District Seniors Resource Council 886-2570**; **Two Rivers Senior Resource Council, Lac du Bonnet 345-1227**, Pinawa 753-2962 or **Whittemouth/Reynolds 348-4610** or **Winnipeg River Resource Council 367-9128**

West St. Paul Seniors Programs/Classes at the Sunova Centre - West St. Paul's Recreation Site: **Yoga/Pilates Combo Class 55+ Session #1: 6-Classes - Mondays - Feb. 6th-March 20th - 10-11am (No Class: Feb. 20) - \$50/Participant Session #2: 10-Classes - Mondays - April 3rd-June 19th - 10-11am (No Class: April 17th & May 22nd) - \$70/Participant; Zumba Gold 55+ Session #1: 7-Classes - Wednesdays - Feb. 8th-March 22nd - 10-11am. 55/Participant. Session #2: 10-Classes - Wednesdays - April 5th-June 14th - 10-11am (No Class: May 3rd) - \$70/Participant; **Stitch 'n B**** - Knitting / Crochet Group. Wednesdays - 11am after Zumba Gold 55+.** For more info or to register call the Sunova Centre: **204-336-0294**, or **recreation@weststpaul.com****

Advertising Feature

South Padre Island: A taste of the tropics off the Texas coast

Take a Tropical Holiday

Take a holiday on a tropical island that is known for its captivating fireworks for six months of the year. It's a place where you can walk 55 km (34 mi) of the widest and cleanest beaches anywhere. Try your hand at windsurfing or go dolphin watching. You don't have to go that far to find this year-round paradise. It's right off the coast of Texas in Cameron County and it's called South Padre Island. Even in January you'll find the temperatures here around 20C (68F).

Stay with Us, Visit the Island

There are about 10 Encore RV Resorts near South Padre Island. Many are under an hour's drive away. South Padre Island is easily accessible from the Queen Isabella Causeway in Port Isabel. Take State Park Road 100 and head over for some island fun.

We've put together a few things together that you might enjoy for your day trips to South Padre Island.

Nature Lovers Rejoice

The South Padre Island Birding and Nature Centre is a bird watcher's mecca. Bring your binoculars and hunker down in one of the five bird blinds. There are over 3,300 linear feet of boardwalk here and a five-story tower where you can take in the beautiful land and ocean views.

Head over to Sea Turtle, Inc., and learn about their mission to rescue, rehabilitate and release sea turtles. The turtles are housed here until they are returned to their natural habitat.

For something more out in the open, how about a whale and/or dolphin watching tour. Head out on an ocean cruise designed with dolphin watching in mind. There are several dolphin pods that live in the waters here year round.

Life's a Beach

The beaches of South Padre Island were made for relaxing. As the island is only .8 of a km wide (.5 mi) you're always just steps away from the ocean. Mild temperatures, calm warm water and sunshine are the perfect mixture for your day away on the beach. You can even take lessons on how to build the best sandcastles!

Get your cowboy on and saddle up for a ride on the beach or try water-sports like parasailing, kite boarding, and jet skiing. Test your balance with Stand Up Paddleboard (SUP) or fly boarding. This is a water babies' playground with several service providers ready to rent and/or teach you.

When it comes to fishing, you can take your pick of onshore, offshore or even deep sea fishing. Bring your own boat, or rent one here. If you prefer, cast from the shoreline and see what's biting. There are restaurants in the area that will be happy to cook up whatever you catch.

Above and Below the Waves

Put on your life jacket, grab a paddle and head out on an adventure in a kayak or canoe. Perhaps you'd prefer to strap on a helmet and head out on a jet ski! There are 1.5-hour Jet Ski water tours for those of you that want a fast ride through the waves while sightseeing. For something a bit slower, hop aboard a six-person inflatable banana boat! There are several providers in the area that will rent you whatever you need for your "above the water" fun.

Dive beneath the waves and explore a world seldom seen by others. Many



vendors here will teach you how to do basic open water dives. For those of you with experience, try a dive down to the sunken Texas Clipper. Get up close and personal to the sea life as you explore their world. You can rent equipment here, or bring your own. Either way it's an experience you won't soon forget.

Not ready for diving? How about snorkeling! Explore the Laguna Madre Estuary where the water is only one to

two meters (three to six feet) deep, making in perfect for all experience levels from beginner to advanced.

Pamper, Relax, Repeat

For a small island, South Padre has some great shopping. You'll find some great gifts for yourself and for friends back home. Once you've had your fill of shopping it's time to step into one of their many spas and pamper yourself. Feel your cares melt away with a massage from one of their relaxation specialists.

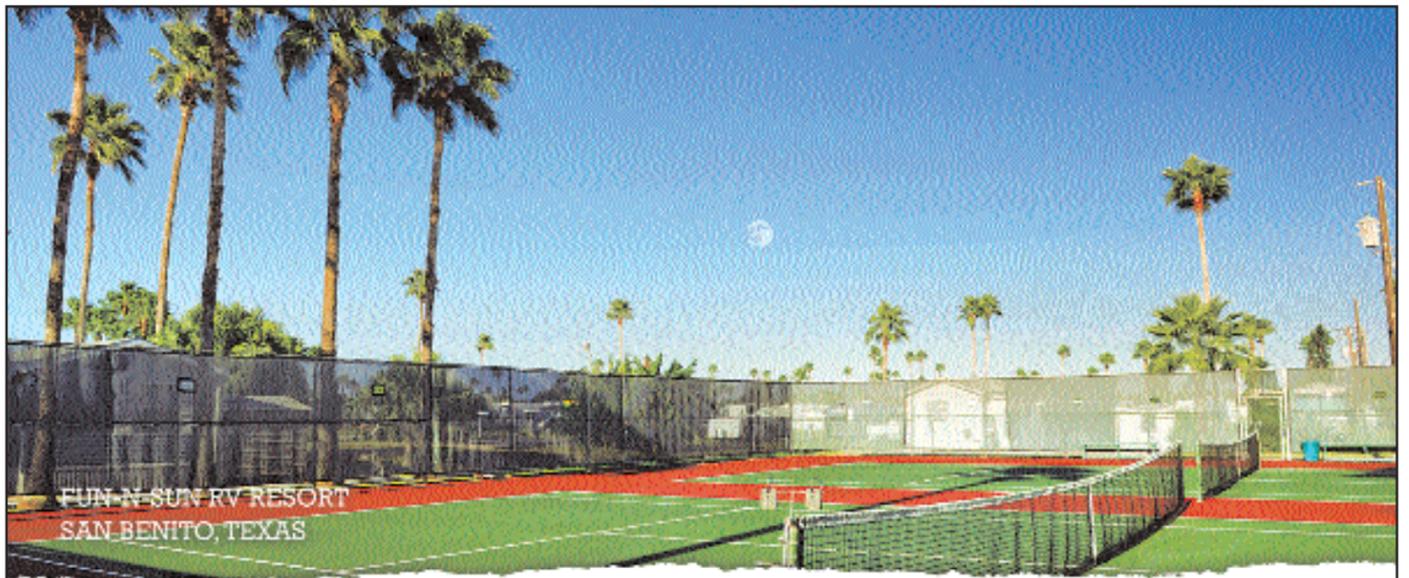
Once your outsides have been taken care of, it's time to treat your insides to some delicious treats. There are over 50 restaurants, bars and nightclubs on South Padre Island. There're burgers and beachside grills and lots of places for seafood. There are several



ethnic eateries on the island too as well as well-known fast food joints.

Once you've taken care of your body, it's time to go out dancing, sing some Karaoke, or settle back for some night-time fireworks displays.

Whatever you choose to do, whatever time of day, or season, you're sure to have warm memories of your time at South Padre Island. ■



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You must book by February 6, 2017. For all offers, stay must be completed by May 1st, 2017. Subject to availability. Reservation required. Offers valid on standard RV sites. All rates are in US dollars. Stays of 30 days or less are subject to a \$4 per day resort fee. Electric is not included for stays of 30 days or longer. Rates do not include taxes. Amenities vary by resort. Cannot be combined with any other offer or promotions.