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Lest we forget means more than words

Photo: Silvestri Matteo



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Editor’s corner: Unison’s ultimate stakeholders

Mel Lefebvre, Editor-in-Chief

I was invited to speak on a podcast hosted by a maketing company called Cyan in early Oc- tober. Cyan asked me the usual questions, like tell us about Unison, tell us your hopes for the fu- ture. Then, they asked me to tell them a story.

I didn’t hesitate to share something that rocked me to my core.

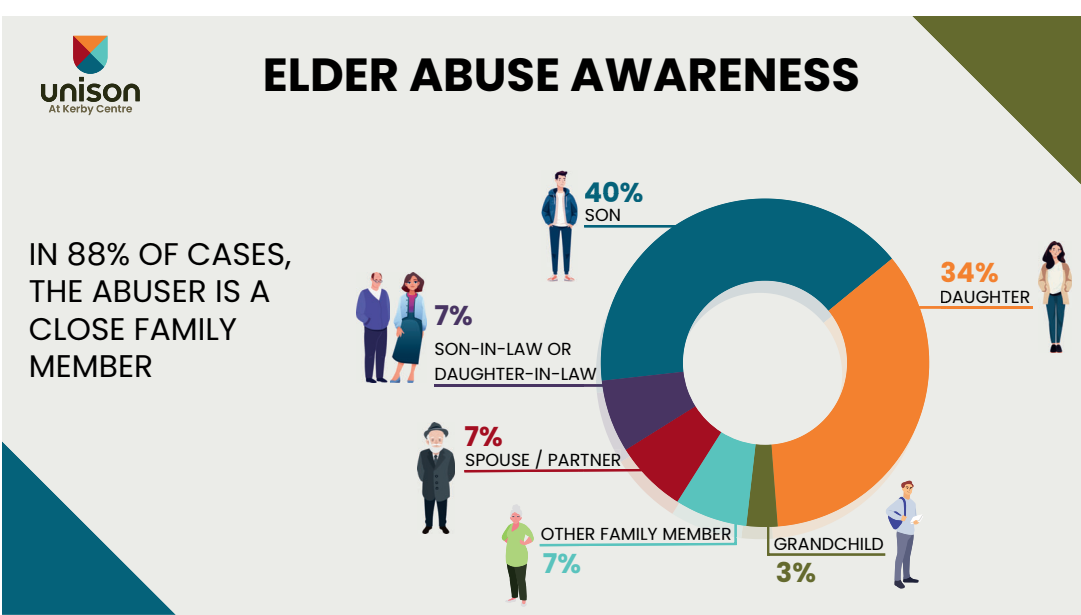
During my first year at Unison, I have heard many stories of hunger, the bud- geting fiasco of choosing between food, medication or transportation, bereave- ment and loss, but the one that keeps me up at night is a tale of betrayal.

For privacy, I will call the main characer of this true story Anne. Anne moved from home,

across the sea, to live with her son in Canada. Things went well for a few weeks, but slowly, Anne’s son began to restrict her movement, her finances, even her food. He began threatening her, that if she didn’t listen, if she didn’t obey his orders, he would throw her out on the street.

Instead of exploring her new community and meeting new people, she was being starved out. Anne’s son was pilfer- ing her retirement funds, and verbally and emo- tionally assaulting her. Eventually, Anne found us. She recovered at the Unison Elder Abuse Shelter for about a year.

Anne is one of many. About one in 10 seniors in Canada experience elder abuse, and that is actual- ly a low estimate because most abuse isn’t reported,



Source: Statistics Canada – Elder Abuse www.statcan.gc.ca

but to give you an idea of the scope of the prob- lem, 1/10 of seniors is about the population of the city of Toronto, Ontario.

Elder abuse rates are higher for non-white, im- migrant women, and partic- ularly high for Indigenous

women, and women with disabilities. Men certain- ly also experience abuse, but for women, it is a sys- temic, chronic problem.

Abuse is defined broadly in Alberta to in- clude physical and sexual violence, neglect, emo- tional and verbal assault.

Threats, infantilizing, stealing, forced confine- ment, starving, not giving proper care, and a long list of violations comprise el- der abuse. It’s the opposite of what we work on at Uni- son. We want seniors to live their best lives, with sup- port, resources, commu- nity, connection, and fun.

Family dynamics have a way of snaking under our skin and creating ex- cuses for behaviours that aren’t acceptable. I have never met Anne or her son, and can’t speak on their behalf, but I’m glad she came to us, and I’m glad we could help her.

Unison’s Elder Abuse Shelter works with cli- ents for one year after they leave, making sure they have resources and con- nections in the commu- nity to support their new life, away from their abus- er. They are connected to Unison’s Senior Services department to make sure their income, taxes, pen- sion and benefits are up-to- date. Clients are connected to Unison’s Thrive Food Security department (Cal- gary’s only senior-spe- cific food bank), to make sure they have free food resources. We also make sure they feel comfortable reaching out to our Well- ness Connection Centre, where we have grief sup- port, meditation, and a bridge to wellness. Unison is a not-for-profit organi- zation, and every penny is funnelled into our oper- ations to support our ulti- mate stakeholders - people like Anne. If you have the capacity, and want to help, please donate. You could be saving someone’s life.

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President’s Message: You are not alone

Unison’s first Executive Director, Patricia Allen, had a vision to prevent older adults in Calgary from elder abuse. A social worker by education, Pat had a pulse on Elder Abuse research and awareness. She was determined to build North America’s first purpose built Elder Abuse Shelter. This vision would not be easy to fulfill. The organization

(Kerby Assembly at the time) struggled to raise the funds needed to build the shelter. In the nine-ties, a Kerby member donated her home in her will to the society. The footprint of her home is the site of the elder abuse shelter today. By the late 90s, the shelter was built, funded by Kerby Centre members in its entirety until the province of Alberta provided the first

operating grant in 2005. Donations from the public continue to be a cornerstone of the centre’s operation, and the Provincial government has continued to be a partner since this first grant. When our staff participate in elder abuse outreach programs across the continent, we frequently hear from social workers and psychologists who report that they visited our shelter a decade or more ago before they built their own shelter or program.

In Alberta, elder abuse remains a deeply concerning issue, affecting thousands of older adults each year. Unison for Generations 50 Plus has emerged as a vital force in addressing this crisis. Through a comprehensive suite of services, Unison provides safety, support, and advocacy for individuals aged 55 and older who are experiencing abuse.

Unison’s Elder Abuse Shelter is at the heart of our operations, and a haven for older adults escaping abuse. Open to individuals of any gender, the shelter offers short-term accommodation and resources to help people rebuild their lives. Caseworkers collaborate closely with clients to develop personalized transition plans, ensuring they can reintegrate into the community safely and sustainably.

The shelter is accessible to functionally independent seniors who are not actively using substances and can transport themselves to Calgary.

Beyond emergency shelter, Unison offers Outreach Case Management in Calgary and Medicine Hat for those who may not require housing but still need support. These services include emotional counseling, legal referrals, and assistance navigating complex systems such as healthcare and housing. This outreach ensures that victims who choose to remain in their homes are not left to face abuse alone.

Unison also plays a pivotal role in education and awareness. We host presentations and workshops to community groups, professionals, and the public to shed light on the realities of elder abuse. These sessions cover the various forms abuse can take—physical, emotional, financial, sexual, and neglect—and offer guidance on recognizing warning signs and accessing help.

Through shelter, outreach, education, and collaboration, Unison is responding to elder abuse and actively working to prevent it. But we don’t work alone. We are part of a province-wide coordinated response supported by AEAAC, a council that has been



Larry Mathieson, CEO and President

at the forefront of elder abuse prevention for over two decades. We frequently collaborate on initiatives, and we bolster resources for front-line workers. AEAAC makes sure we’re all equipped to recognize abuse and respond effectively. Our shared vision is clear: Unison and AEAAC want a province where every senior can live free from harm, surrounded by respect, safety, and community.

If you or someone you suspect is experiencing elder abuse, please call Unison’s 24/7 Elder Abuse Resource Line at 403-705-3250. We can connect you with emergency shelter, legal aid, or simply someone to talk to.

NOVEMBER 2025

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Service Canada will be available from 9 am – 12 pm on:

- November 26
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Service Canada will share an overview of benefits and pensions for seniors, new disability benefits, Canada Dental Care Plan, and more.



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Planning for incapacity is an act of caring

Christianne Murphy,
Estate Lawyer

Most of us are willing to do whatever it takes to ensure our families are protected and cared for. But many Canadians don't realize that one of the most powerful ways to do this isn't through your Will, it's by planning for incapacity.

Incapacity can arrive suddenly or creep in slowly over time. Whether it's a stroke, dementia, or a sudden health event, the reality is that many of us will live 5 to 10 years beyond the time we're considered medically "healthy." That's a long time to potentially need help managing your affairs. Yet only 35% of Canadians have made an Enduring Power of Attorney. That means many families are left scrambling when something goes wrong.

Let's talk about how you can prevent that from happening. **What Is an Enduring Power of Attorney?**

In Alberta, we usually use the term Enduring

Power of Attorney (EPA) for any Power of Attorney that's meant to cover situations of incapacity. It "endures" through the incapacity. An EPA is a legal document that lets you appoint someone to step in and manage your finances if you become unable to do so yourself. The person you name is called your "Attorney," but they don't need to be a lawyer, just someone you trust.

In Alberta, you can choose to have an EPA take effect immediately, giving someone authority to help manage your affairs right away, or we can draft it so that it only comes into effect upon a specific event, most commonly, if you lose capacity. It can be triggered by a written declaration from a qualified person, such as a physician, or even by your own written instruction, depending on how the EPA is worded. **What Happens If You Don't Have One?**

Without an EPA, your accounts could be frozen. No one will be able to pay

your bills, manage your investments, or sell property. If you own a business, operations could grind to a halt. If your family needs access to your funds to pay for care, they would need to apply to the court to be appointed as your trustee, which can take months and cost thousands.

If you don't have an EPA, the court will have to step in and might appoint someone you never would have chosen. Without clear direction, family members may argue about who should be in charge. I've seen heartbreaking legal battles between siblings, and strained relationships that never quite recover. An EPA helps avoid that by putting your voice in writing while you are still able to express it. **What Should You Look for in an Attorney?**

When you choose someone yourself, you're in control. You can pick someone who knows your values, understands your finances, and will act in your best interest. Your

Attorney may need to manage investments, handle taxes, maintain real estate, and interact with banks and legal professionals. It's important to choose someone who is trustworthy, responsible, and organized. If they live nearby and are available when needed, that's even better.

Personal Directives: The Other Half of the Puzzle

While an EPA handles your finances, a Personal Directive covers health care and personal decisions. It lets you name an "Agent" who can speak for you if you're unable to make medical decisions, decide where you live, or say who you want around you.

Without a PD, your care team may not know your wishes, and again, your family might be left to make difficult choices under enormous stress. Should you be kept on life support? What if you need to move into assisted living? If you've made a Personal Directive, those answers are already clear, and your loved ones won't

be left guessing or fighting. If you don't have a PD, your loved ones may be forced to bring a costly and time-consuming court application for guardianship and the person appointed to make decisions for you might not be someone you would have chosen.

Like the Attorney under your EPA, your Agent should be someone who understands your values, can stay calm under pressure, and is prepared to advocate for what you want, even if it's difficult.

The Bottom Line

Planning for incapacity isn't about being pessimistic, it's about being prepared. It's easy to put these decisions off, especially if you feel healthy now. However, none of us knows what the future holds. Taking the time to put an EPA and PD in place is an act of care and foresight. Planning ahead doesn't just protect your future, it spares your loved ones from heartache, and that, truly, is one of the most loving things you can do.

Wilma – a woman of the ages

Ron Gilmore

Wilma Ellen Sorensen lives alone in a small bungalow on a narrow tree-lined street, crowded with parked vehicles in Acadia. Wilma walks purposefully with her wooden cane several blocks each day to the large Co-op store on Macleod Trail to pick up her groceries. It's her preferred form of exercise. With the handshake of a longshoreman and an engaging smile, this cherub of a lady instantly captures your attention. She captured mine at a recent meeting of the Alberta Family Histories Society (AFHS). After I commented that it was dark outside, she scoffed, saying she was not afraid to walk home at this time of day. Nevertheless, I insisted on driving her home. I was intrigued by Wilma's powerful presence, and I wanted to get to know her a bit better.

Born in Calgary, Wilma worked at the Foothills Hospital after graduating high school. She supported

several eminent surgeons throughout her career.

Wilma's father was a school principal, and her mother was an English teacher. The couple took to teaching English to immigrant students in their home. Wilma and her friends would often peek into these sessions and jest about which of the handsome young men they might pick for a husband. Indeed, Wilma struck up a relationship with Mads Sorensen an electrician and Danish immigrant who arrived in Canada with no English but a passion to learn. Eventually, the couple married and moved into the small room Mads rented in Hillhurst. When their first child arrived, they moved upstairs to a three-room apartment. Wilma and Mads went on to have four children: one girl and three boys.

Wilma once belonged to the AFHS and volunteered in the society library, where she assisted researchers and visitors. She penned three fascinat-

ing articles for the society monthly newsletter entitled Don't Believe Everything You Hear, Beginner Tips for Finding Female Ancestors, and My Mother Thought She Was an Only Child. During her tenure in the library, tragedy struck. Mads passed away, and Wilma, without a driver's license, could not easily get to the AFHS.

In the summer of 2025, good news graced Wilma when the society relocated to sparkling new facilities in Heritage Square, mere blocks from home..

Since then, Wilma has been happily digging into her paternal ancestry, as well as rooting through the archives to learn more about Mads's Danish family history. She is ex-

ploring other historical passions, and is eagerly seeking a connection with the "Melungeon" (people who were stolen from a Portuguese slave ship and brought to Virginia before the first Pilgrims arrived from England). With ready access to the new society facilities, we expect Wilma to be a regular and a most inspiring member.



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Downsizing your garden

Deborah Maier, Calgary Horticultural Society

“I need to downsize” is a statement I hear often. I also hear “I love my garden, but it’s getting to be more than I can take care of,” and, “I was able to manage my garden this year, but I’m not sure about next year.” These comments pop up as gardeners ponder the physical demands of larger gardens.

At first, it is not the size of the space, but the maintenance that needs to be reduced. The gardener still has good mobility, so getting around is not a concern. In those cases, yard maintenance companies may do some of the heavier tasks, such as edging beds, applying mulch, and pruning.

The more formal a garden is, especially when every plant is carefully curated, the more care it requires. In this case, a shift in esthetic to more of a cottage style may keep the gardener going. It is fine to ensure each plant is in a preplanned location when you don’t mind bending over or kneeling to remove or reposition plants, but as joints get creakier, allowing plants to find their own places reduces the workload. Letting plants crowd in may not yield the open, relaxing feeling of the formal garden space, but it helps to crowd out weeds. Letting ground covers take over also helps manage weeds and reduces workload. And if for some reason you are unable to get into the garden, a more natural looking garden will camouflage the weeds that sneak in. Slowly transitioning a garden to one with more shrubs (allowed to grow in their natural form) and larger perennials also helps reduce the workload.

However, there does come a point when those changes are not enough. Moving house is a big decision. A lot of time, effort, and resources have gone into creating a garden. It can be difficult to let it go. Some gardeners move to smaller more manageable yards. Just remember that the curb appeal of your old yard is what helped sell your property and what the homeowner expects to see when they move in. You can’t just dig up your favourite plants and take them to your new yard, unless you included their removal in the documentation when you put your property up for sale.

Some downsizers move to places that may only have patios or balconies. It becomes an opportunity to try small space container gardening. Some self-watering containers might not need refilling for up to a month, so this is an option for gardeners who like to travel. If you don’t have your own gardening space, there are community and communal gardens. Most community associations have garden spaces that need support, too. And let’s not forget about the public

gardens that are maintained by volunteers, such as Reader Rock Garden, The Botanical Gardens of Silver Springs, the CNIB Sensory Garden, and Loughheed House Beaulieu Gardens.

The Society recently relocated and downsized, so I’m very aware of the challenges. The garden space at Richmond Green Park was not very large, but a lot of work and special plants went into the garden. The garden space at our new home, the Silver Springs Community Association, is a smaller but better growing space. There is so much exciting potential in taking on a new garden challenge. So, if you are downsizing or moving house, it may be hard to change your garden style or to pass your creation to someone else, but the opportunities of a new location can be exciting. The change may



Container gardening has benefits for small spaces.

Photo: Deborah Maier.

be just the jolt needed to ignite the imagination after years of following a well-known garden path.

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Homecare: Creativity that connects

Aruga Home Care


When people think of home care, they often imagine support for seniors with health or mobility challenges. While this is part of what we do, at Aruga Home Care, we believe home care is for everyone who wants to live more fully, independently, and creatively. Home care is not only about assistance with daily routines. It is about connection, inspiration, and supporting each person's goals for how they want to live. At Aruga, we see care as a way to empower people to stay active, social, and engaged — whether that means rediscovering an old hobby, exploring a new creative outlet, or simply enjoying companionship that enriches everyday life. Our approach is rooted in a simple truth: well-being flourishes when people feel seen, valued, and inspired. That is why we integrate creative engagement into every aspect of care — through music, art, storytelling, gardening, movement, or other meaningful activities that spark joy and connection. The word Aruga means *care* in Filipino, and it reflects the heart of our philosophy: care that is both compassionate and creative. Inspired by Filipino values of empathy, dignity, and family connection, we see every client as part

of our extended family. We understand that every individual's journey with aging is unique. For some, it may involve adapting to new routines or finding ways to maintain independence at home. For others, it might be about staying active, social, and connected to community. Our role is to walk alongside each person on that journey, creating experiences that nurture both body and spirit. Creative engagement is at the centre of our approach, and it benefits everyone — not only those living with dementia or cognitive change. Creativity is a universal language that helps people express themselves, stay mentally sharp, and feel connected to something larger than themselves. For active seniors, it can mean exploring painting, music, movement, or writing as a way to stay engaged and inspired. For those experiencing health challenges, creative engagement can help improve mood, reduce stress, and promote emotional well-being. Our caregivers design personalized experiences based on each person's interests and abilities, ensuring that every visit feels meaningful and enjoyable. Whether it is painting at the kitchen table, cooking a favourite family recipe, or sharing stories over tea, these moments

help people feel connected, purposeful, and alive. We see home care not as a last resort or a service only for those who can no longer manage alone. It is a proactive, empowering choice that helps individuals continue living life on their own terms, safely, comfortably, and creatively. Our team works closely with families to design personalized care plans that reflect each person's goals, interests, and values. We provide a range of services, from daily living assistance and companionship to specialized dementia support and re-

spite for family caregivers. But beyond the services themselves, what makes our approach unique is how we deliver care, with patience, empathy, and genuine human connection. The future of home care is about innovation that honours humanity. Technology may change some of the tools we use, but compassion and connection will always be at the heart of care. At Aruga Home Care, we envision a Calgary where every senior — whether active, independent, or living with health challenges — has access to care that supports both

their physical well-being and their sense of purpose. Aging is not about slowing down; it is about continuing to grow, connect, and create. For us, creative engagement is more than a service. It is a promise to meet people where they are, to celebrate their individuality, and to help every day feel purposeful, connected, and full of life. Aruga Home Care: Empowering lives through creative engagement and compassionate care. Visit www.arugahomecare.ca to learn more.



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London, England, is not a place at all. It is a million little places. - Bill Bryson

* * * * *

With all due respect to Mr. Bryson, a Czech expatriate, Uncle Milo had it already figured out by the time Bruno and Elsa took their first trip abroad to London in 1968.

Milo lived in a semi-detached house built on a 40x90-foot lot, in inner London, serviced by the Underground, pretty close to the center of town. Within walking distance from his house is a large park where ducks and other waterfowl go to nest. Milo said that traffic would come to a standstill every spring when little ducklings would follow their mothers in a single-file parade across busy streets towards the ponds.

In 1960s London, we get introduced to the idea of the “little village.” The concept is that there is a separation between living areas and working areas. Gentlemen travelled to work in the financial and business centers called the City or the government offices in Westminster by Underground and commuter trains. They were expected to dress in well-tailored navy or charcoal suits, with a white or light blue button-down shirt and silk ties, wear black Oxfords or Derby shoes, bowler hats, and carry leather briefcases and the ubiquitous umbrellas.

On weekends, all primness was dropped, and the same gentlemen changed into shirts and jeans to work in the garden, play tennis, or do other activities. It was a comfortable way to live.

Although people feel comfortable in familiar places, the “little villages” are places that remained unchanged for centuries, even though the cities around them morphed into the modern, noisy, fast-moving over-achieving metropolises. To have a real “little village,” though, there must be single-family houses with gardens, and people must not be afraid to be called eccentric, two commodities in short supply in continental Europe.

Bruno once told his friend, a staunch Englishman, that England seemed full of unapologetically odd people. He took no

offence and was delighted instead. “It would be terrible if all the people were the same, wouldn’t it?”

Bruno and Elsa returned home with the realization that there was more to living than they had known.

* * * * *

1968 was an eventful year for Bruno and Elsa’s little country. Only 22 days after they returned from the vacation in England, the Czech Republic was overrun by a superpower 175.2 times larger, with a population 15.4 times bigger. They quickly left as they feared the ascent of a restrictive regime.

It is written that fate sometimes looks on in our favour, grabbing us by the necks, shaking us up, and throwing us out into the cold. Serendipitously, Bruno and Elsa immigrated to Calgary, a city of 330.000 people, now fourfold bigger. They did not realize right away that in Canada, the conditions were also favourable to the formation of “little villages” in the big cities, perhaps due to the British culture the first settlers had brought with them.

In Calgary, there are tiny “little villages” of just a few city blocks, inhabited by gentle folks of similar social background in a multicultural landscape. In some cases, one or two cultures dominate. It does not take away from their ambiance. They are safe for kids, teenagers, adults and old folks.

Next generations tend to buy houses nearby. They are caregivers to their aging parents who still live in their own homes, surrounded by the mementoes of their long lives. It is the best way to provide for the aging. If metropolitan living can imitate such lifestyles by creating an atmosphere of small “villages,” it spares the aging the indignity of living in institutions in their declining years.

Although Canadians often move in pursuit of jobs, those who stay put give the neighbourhood stability. Bruno and Elsa are those people. They moved into a new house 50 years ago, in their thirties, and started creating their own little world inside the big metropolis with an eye to what their needs would be in retirement.

They wanted a home with a garden that would be an extension of the house’s living space, grow perennial plants and have a rock garden covering the whole property. To that end, they brought in more loam to create a berm about one-third of the distance from the house to the street. On the slope facing the house, Bruno started a rock garden and kept slowly expanding it on the other side of the berm until it reached the sidewalk.

Rockery plants came from garden centers, and others were collected during hikes. Bruno also wanted a few low bushes

sprinkled around to give the yard more contour. Cedars, Blue Danube bushes, Mugo Pine and junipers came in small pots. Bruno did not heed the advice of experienced gardeners that the bushes would one day overwhelm him, a common mistake people make when faced with a bare front yard. It became a motley collection

of plants created without a plan. Over time, he corrected the biggest mistakes by ceaselessly moving plants around until the yard started to make sense. However, the bushes grew exponentially to fulfil their destinies as predicted by the sages. They defied Bruno’s attempts

Continued on p. 9

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Misha – continued

to control them by trimming and shaping them into geometrical cubes, the insides of which were dense with dead branches and prickly, dry needles.

One day, Bruno rolled up his sleeves and cleared out the dead leaves, dry needles and other detritus. Then he cut off the lower branches, winding up with gnarly trunks supporting the lush green canopy, now astonishingly five to seven feet high. Underneath, he planted hostas and other shade-loving plants.

The organized mayhem Bruno came up with would surely give experts the creeps, but au contraire, it attracts the passersby, probably because it is unique. Most of the foot traffic is people walking their dogs or pushing baby carriages. Dog people are kind and make favourable comments.

What he did not plan for was that the front yard now offered ample hiding places for animals. They had a skunk, but he smelled bad, a bobcat, but he is a predator, squirrels who bury peanuts and clumsy deer in winter who raided Elsa's bird feeders.

Unbeknownst to the public, there is a more private garden in the back, crafted by Elsa. She eschews Bruno's disorganized approach to gardening (and everything else, for that matter). She takes time to think about what she wants, then executes her vision.

Half her backyard is covered with a four-level patio made from pressure-treated 2x6s. It was waterproofed but not stained. It is decidedly rustic. It cascades down from the house towards the end of the property and extends the living space in warmer months.

Elsa kept the bushes on the perimeter. Much of the remaining yard is planted with hen-and-chicks. They come in many shapes

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and colours reminiscent of oriental carpets that even a Persian rug weaver would admire. She also loves hostas and day lilies that tolerate shade. Her yard receives less sun than the front due to trees, high fences and garages.

A few days ago, when having wine on the middle patio, Elsa and Bruno noticed a rabbit sitting on a rock surrounded by the hen-and-chicks carpet. He probably came through a hole under the gate from the back alley. He was quietly studying them while chewing on a long blade of grass. Between the patio, fence, and the garage is a miniature rabbit-sized garden. The patio is low to the ground and has a step on the side that serves as a "roof above the entrance." The patio became a rabbit's home. Bruno calls it the secondary suite on the property.

To Elsa's joy, the rabbit, now called Misha, decided to stay. She placed a small water basin close to the entrance to his house. Bruno collects grass clippings and clover from the neighbours' front yard and scatters them around.

Misha seems to enjoy Bruno and Elsa's presence. When he hears them talk,

he emerges from under the patio, perches on his "patio," and watches them. It is a new routine. Even if the time of day for the ritual is altered, Misha waits for them. He must feel safe with people around, scaring predators away.

Elsa loves animals, particularly the cute ones with soft pelts and big ears that tend to come into view first, like sails of an

incoming ship. She keeps thinking about how to make Misha's life pleasant.

Gaps between the 2x6s of the deck worried her because the rain, and later the melting snow may flood his quarters. She made Bruno cover it with tiles to keep the water out.

Inspired by Lewis Carroll's Alice in Wonderland, Bruno suggested central heating, a low

cushion for a bed and a supply of rabbit-sized jars of orange marmalade.

It all seems silly, but it reveals Elsa's good heart and love of animals. Frankly, being empty nesters, Bruno and Elsa now have someone to care about, worry about and enjoy conversing with, not to mention easing the affordable housing crisis in the city!



A perfect spot for Misha. Photo: Ada Muser



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Lessons and insights from hybrid investors

Alberta Securities
Commission

October marked Investor Education Month, a national initiative that encourages Canadians to take time to strengthen their investing knowledge and make informed investing decisions. One approach hybrid investing. A hybrid investor works with an advisor and also manages part of their investments on their own. According to the Canadian Securities Administrators' (CSA) recently published *Hybrid DIY Investing: A Research Summary Report*, approximately one in eight Canadian investors use this dual-track investing method. Understanding how hybrid investors think and act can offer valuable insights to help all investors make suitable and informed investment decisions.

The CSA surveyed hybrid investors nationally and then conducted focus groups with those who identified themselves as taking on substantially more risk, while conducting less formal planning. Through this research, hybrid investors shared valuable takeaways related to risk tolerance and advisor relationships.

A financial plan developed alongside a professional can reduce speculative investing behaviour. A comprehensive financial plan that takes into account an investor's goals, time horizon, chosen investments and risk tolerance is critical to the success of any investor. Many surveyed hybrid investors relied on their advisor to assist them in creating their financial plan. However, those who developed a plan on their own or invested without a plan engaged in more speculative investing behaviour. This included frequent trading, investing in speculative assets like crypto and seeking very large returns in short time frames. Alternative assets like crypto are high risk and their values are largely dependent on investor interest and supply and demand. Additionally, behaviours like seeking short-term big wins can expose investors to unsuitable high-risk investments and even investment scams.

Regardless of your investing method, consider reviewing your financial plan and how you are tracking towards your goals. If you do not have a plan or you are struggling to build a plan, consider reaching out to a certified financial planner or a registered financial advisor. They can be a great resource to help align your investments

with your risk tolerance. **A worthwhile advisor relationship goes beyond surface-level conversations**

If you use a financial advisor, it's helpful to remember that the relationship is only as worthwhile as the time you invest in it. The more time you take to ask questions, actively review your plan and portfolio with your advisor, and update them on changes in your life, the more informed you will both be and the more value you will receive. Taking steps to develop deeper conversations around your investment portfolio could include asking your advisor to provide insight into how your investments are aligned with your financial goals, and whether there are any optimizations needed as you near achieving your goals.

Surprisingly, 81 per cent of hybrid investors reported having a close relationship with their advisor, but only occasionally discussed their investments. In contrast, the focus group participants of highly speculative hybrid investors expressed a more distant relationship and rarely or never shared information about their DIY investments with their advisor.

One of the most important aspects of investing is understanding the level of risk you take. Every investor has a risk tolerance comprised of their willingness and ability to take risks with their money. A general rule of thumb is to align the overall risk of your investment portfolio to your risk tol-



erance. This approach helps you pick suitable investments, but also helps you set reasonable expectations on the level of potential returns you may generate in the future.

The Hybrid DIY Investing research found that 84 per cent of hybrid investors are willing to take on moderate to significant investment risk, nearly double the 46 per cent of Canadian investors overall, as reported in a recent CIRO survey. Having a high risk tolerance is not a bad thing, but when combined with an incomplete financial plan and surface-level discussions with your financial advisor, you could be exposed to potentially unsuitable investments and possibly fraud.

The hybrid investor research revealed that high-risk hybrid investors were less aware of the red flags of investment fraud. Based on the results of the focus group discussions, the high-risk investors, often drawn to speculative and alternative investments, tended to overlook key steps in verifying the legitimacy of trading platforms or investments. Rather than checking registration or conducting their own research, many cited relying on intuition and informal checks online with Google, Reddit and other online forums.

Investment fraud continues to be the most prevalent form of fraud across Alberta. Given this risk, it is essential that all investors start by checking the registration of any

individual, firm or platform they plan to work with. In addition to these registration checks, doing independent research on any investment you are considering and involving a third party or your financial advisor, if you use one, in the review can help mitigate the risk of falling victim to a scam.

Although the CSA research focused on hybrid investors, the findings carry important lessons for all Albertans navigating their investing journey. To be successful, it is important that you take the time to build a solid financial plan, understand your personal risk tolerance, and verify the legitimacy of all platforms and products that you are considering.



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Across

1. Civil War POTUS
4. Anklebones
9. Lawn ornament in a hat
14. Bagel topping
15. Not suitable
16. Aspirational, as goals
17. Hill worker?
18. 1977 Top 20 single by Boz Scaggs
20. DEA agent
22. 44th first family
23. "Love your work!"
27. Drive-__
30. Polite assent in Seville
31. Court figs.
33. Rower's implement
34. "The Mystery of __ Drood"
36. Face With Tears of Joy, for one
38. Engagement ring option
41. Selected

43. Cars
44. Zeus, e.g.
45. Skip the grass seed
48. Cloaks
52. Highlander of ancient Peru
54. Aspiring musician's goal
56. Zeus's daughter
58. Not fooled by
59. Dramatic presentation
often staged during Lent
64. Do some mending
65. The Ivies, e.g.
66. Leader of the girl group
Red Velvet
67. Before, before
68. Some Southwest
landmarks
69. Things to read on the road
70. Australian airport code

Down

1. "Irony" singer Morissette
2. Brand of scouring powder



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3. Bonuses
4. Up to, for short
5. Alex and __ jewelry
6. "Tubular!"
7. "Spaceballs," for one
8. Bleak assessment
9. Down in the dumps
10. Skim, in the dairy aisle
11. Branch
12. The NHL's Canadiens, on a scoreboard
13. Quiet part of a hurricane
19. "Pitch Perfect" actress __ Mae Lee
21. "Here's to you!"
24. Boxers or briefs
25. Formal dress
26. Actor Stoltz
28. "The Big Bang Theory" character
29. New England sch.
32. __ fiddle
35. Teacher's org.

- 37.** High-priority activity, per some guidebooks
- 38.** Downloads before a long road trip, perhaps
- 39.** Japanese sport
- 40.** Rating unit
- 41.** Much of the F/X in the MCU
- 42.** Babe
- 46.** Black-and-white treat
- 47.** "Mystic River" novelist Lehane
- 49.** Inserts in some frames
- 50.** Diner or bistro
- 51.** Lost steam
- 53.** Lost
- 55.** Island off Naples
- 57.** Battleship successes
- 59.** Juice brand with distinctive bottles
- 60.** Nail, as a test
- 61.** Relay segment
- 63.** "Affirmative"

- 62.** "The Baby-Sitters Club" writer ___ M. Martin

Sunday Afternoon

Danielle Repp, No Dead Horses Writing Club

A walk to the dock to watch the boats was a great pastime for a Sunday afternoon, but today was different.

We had spent a wonderful afternoon boating on Kalamalka Lake, which included a picnic on Cousins Bay. It's the perfect beach for our group of families to spend waterskiing, cooling off in the water and watching the kids play in the sand.

It was late August, but the day had been really hot, with temperatures reaching 98 degrees. Kalamalka Lake is a beautiful, bright turquoise lake between Vernon and Oyama, BC. The lake is perfect for water skiing as it is long, narrow and generally calm unless wild Albertans are there with their speed boats.

We were fortunate to lease a spot right on the lake. The campground was only 25 minutes from our home in Kelowna, so lake life and boating were the centre of our universe.

At about 3 PM on Sunday, we packed up the boats and leisurely returned to Klub Kal, as we referred to our campsite.

Our daughter, Rebecca, who was only 18 months old, had fallen asleep on my lap, life jacket and all. There was nothing like a boat ride to put a toddler to sleep.

Upon our return to the camp, we tied up to the wharf in front of our tent trailer. Gerry gently lifted the baby from my arms and stepped up on the dock, returning her to our little

trailer. He laid her in her playpen and helped me bring the coolers, chairs, and sand toys from the boat. I joined the group of women gathering to discuss the details of another epic communal feast. I heard Gerry tell one of the guys he was going for a quick windsurf as he wanted to practice tacking out and back from the shore to the middle of the narrow lake. We were all learning to windsurf, and being competitive by nature, Gerry knew he needed practice.

Rebecca was still fast asleep in the trailer, so I started shucking corn and making small talk. I remembered thinking that I loved this tribe. I thought, "These are my people!"

Becky woke and I removed her life jacket. She was refreshed but hungry, so I peeled her a banana. She set to making a mess but babies are easy to clean when outdoors. Soon, she ran to the other kids at the playground.

I was not sure how much time had passed, but when I looked toward the area where we staged the boards and sails, I could not spot ours. I walked back to the boats and scanned the lake, looking north and south. There was no sign of Gerry or his sail.

I noticed the wind rippling across the top of the water. Just then, the wind picked up, causing branches and leaves to swing wildly and the air temperature to drop dramatically. It looked like a storm was coming from the north.

As if on cue, Merv, Gerry's best friend, walked up behind me and I blurted, "I don't see him!"

Merv immediately called out to Rick, who saw us looking at the water, "Gerry is still out there." Instinctively, knowing what was about to happen, I waved at my friend Dawn and in Mothers' only sign-language, pointed at Rebecca. Dawn waved back.

The three of us ran to Merv's boat, jumped in, cast off, and Merv revved the motor before he backed away from the dock. Merv yelled, "Life jackets!" and we obediently put them on. Unsure which way to go, we motored north against the wind. The bow of the boat heaved and crashed against the waves again and again. Mercifully, as we increased speed, we levelled out slightly. I was so grateful that Merv was born and raised on this lake.

The colour of the lake had changed from its beautiful blue to a murky, stormy grey.

After about 3 minutes, which seemed like an eternity, we spotted the pink and blue sail and saw Gerry bobbing up and down astride the board. Coming alongside, we could see immediately that he was in trouble. His lips were blue, his hands were upright and stiff in front of his face, and he was shaking hard.

Merv maneuvered the boat next to the surfboard, causing it to heave and bounce wildly. Gerry managed to stay on the

board. Merv motioned for me to take the wheel. I did my best to hold it steady. He and Rick got into position with arms extended, feet apart and thighs braced against the side of the boat. Then, as only young men pumped with adrenaline can do, they grabbed Gerry by his life jacket and, together in a single motion, heaved him over the side onto the boat.

Merv abruptly returned to the wheel and worked frantically to avoid running over the board and sail. Rick and I piled towels on top of my shaking husband who had fold-

ed into a fetal position.

As we were drifting away, Merv deftly drove forward and then did a tight loop, circling back to face south. After two attempts, Rick tethered the board to follow behind. Rick's only comment was, "I wish we had a longer rope." The tension broke and we all laughed, even my frozen husband.

I don't think anyone has ever mentioned this incident again, but, we all realized there is danger in the everyday, even on a beautiful Sunday afternoon!



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Recognizing financial and emotional abuse

Debbie Kisel

The Alberta Elder Abuse Awareness Council defines elder abuse as any action or inaction by a person in a trusting relationship that causes harm and distress to an older adult. Abuse can take many forms including financial, emotional, physical, neglect, sexual, and medication abuse.

Financial and emotional abuse are the most common and often occur together; both can be hard to detect. These forms of abuse are difficult because they involve someone the older adult knows and trusts, such as a child, grandchild, or caregiver. The warning signs are often hidden behind complex family dynamics and deep emotional bonds between the person being harmed and the harmer.

Imagine trusting a loved one to help manage your bills, only to discover they have used your savings to buy a new car. When questioned, they respond that you don't need that much money anyway or I am getting it eventually, why not give it to me now. This isn't just about stolen money, it's about betrayal and the complete erosion of trust and sense of security.

For many older adults, this kind of exploitation brings deep feelings of guilt, confusion, and shame. The financial loss is compounded by the loss of safety and trust in those closest to them.

Financial and emotional abuse are often hidden behind family ties and polite smiles, which make it one of the most deceptive forms of abuse in older adults. The abuse often comes from the people who are expected to protect

and care for their aging loved ones, which makes it more difficult to recognize and report.

It can begin as simple as a small gift or loan and can slowly escalate into ongoing financial abuse. Emotional abuse is even harder to define. Many older adults don't recognize the behavior as abusive, especially when it involves a loved one. Subtle manipulation, guilt-tripping, or constant criticism can be brushed off or misunderstood but these behaviors can cause lasting emotional harm over time.

As our world becomes increasingly digital, older adults may rely on family members to manage online banking, passwords, and digital accounts. While this support may be needed, it can also open the door to misuse. In some cases, access to personal and financial information is exploited and might go unnoticed until serious damage has occurred. By that time, the older adult's funds are depleted and they have experienced great emotional harm.

Abuse thrives in situations where there is a power imbalance. Risk factors can include unemployment, substance use, or a sense of entitlement in the person providing care or support. These circumstances can create pressure or manip-



Stockings For Seniors

What we need: socks, toothbrushes, toothpaste, books, socks, coffee, tea, hairbrushes, crossword books, gift cards, puzzles, lotions, small bottles of shampoo & conditioner

Help us reach our goal of 500 stockings!



**Drop Off: Unison Veiner Centre, 225 Woodman Ave SE
from November 1 – December 12, 2025**



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Recognizing abuse, continued

ulation or coercion that leaves the older adult vulnerable to the abuse.

Many people experiencing abuse feel guilt and shame, despite them having done nothing wrong. It can be especially hard to speak out when the harmer is someone the older adult once protected, raised, or loves. Confronting that betrayal is difficult and often a significant barrier to seeking help or to reporting it.

Recognizing the signs and supporting the older adult with compassion are key steps toward preventing financial and emotional abuse. Everyone deserves to feel safe, especially

in their own home and among their loved ones.

If you suspect someone is being mistreated, the best way to help is with empathy and support rather than a “fix it” approach. It can start with a gentle check-in. Here are a few helpful phrases from the “Neighbor, Family and Friends – It’s Not Right” education series:

- > “I’ve noticed you seem a bit stressed lately. Is everything okay?”
- > “You mentioned your [family member/caregiver] is helping with your finances. How’s that going?”
- > “You can always talk to me if something

doesn’t feel right. I’m here for you.”

- > “Sometimes people take advantage of older adults without them realizing it. If that ever happens to you, it’s not your fault and you don’t have to handle it alone.”

If they are ready

to talk, thank them for opening up. Offer to help them connect with local elder abuse support services or community resources. Even small, caring conversations can make a meaningful difference to help them open up and talk about their experience.

Finally, trust yourself and your instincts.

If something doesn’t seem right reach out and start a conversation. You can simply ask “Are you ok?” and let them know you feel worried about them. You can also reach out to the many services offered by Unison to help you navigate tools and resources to help and visit www.albertaelderabuse.ca for more information.





HEALTHY EATING ON A BUDGET

FRIDAY, NOVEMBER 7
10:00AM - 11:30AM
North multipurpose room

FREE | Open to members and non-members

To register:
call 403-529-8307
visit veinercentre.wildapricot.org
Or visit the Unison Veiner Centre reception desk



HOPE FOR THE HOLIDAYS



Many older adults feel especially lonely and isolated during the Holiday season.

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Bring warmth, meals, and connection to seniors this Holiday season.

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meadowlandsseniors.ca • 223 Park Meadows Dr. SE, Medicine Hat

Optima Living is Canadian owned and operated. 

Medicine Hat Veiner Activities

What's Happening in November

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

Mondays	Tuesdays	Wednesdays	Thursdays	Fridays
Quilting Craft Room 9am	Strathcona Arts Studio Craft Room 9am	Mahjong South MP 9am	Strathcona Arts Studio Craft Room 9am	Quilting Craft Room 9am
Board Games South MP 9:30am	Chess Dining Room 10am	Bocce Ball North MP 9:30am	Jam Session South MP 9:30am	Mahjong South MP 9am
Canasta South MP 12:30pm	Ukulele Group North MP 10am	Canasta Lessons Dining Room 10am	Canasta South MP 12:30pm	Kaiser Club Dining Room 1pm
Euchre North MP 1pm	Duplicate Bridge North MP 12:45pm	Drop in Coffee Dining Room 10am	Euchre North MP 1pm	Duplicate Bridge North MP 12:45pm
Shuffleboard Games Room 1pm	Crib South MP 1pm & 6:30pm	Veiner Centre Choir 10am	Shuffleboard Games Room 1pm	Mexican Train Dominoes South MP 1pm
	Bridge North MP 6pm	Duplicate Bridge South MP 12:30pm	BINGO Boardroom 2pm	Stitch & Laugh Boardroom 1pm
	Board Games Dining Room 6:30pm	Hearts Dining Room 1pm	Duplicate Bridge North MP 6pm	
		Scrabble North MP 1pm	Trump Whist South MP 6pm	
		Pinochle North MP 1pm	Board Games Dining Room 6:30pm	
		Bridge Lessons South MP 3:30pm		

Active Aging Spotlight

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

Book Review Crew

November 4
1pm – 2pm | Dining Room

Card Makers

November 4
1pm – 4pm | Registration Required | bring your own supplies

Healthy Eating on a Budget Presentation

November 7
10am – 11:30am | North MP | Registration Required

Senior Safety Series – Family Violence and Elder Abuse Prevention

November 20
9:30am – 12:00pm | North MP Room | Registration Required

Dementia Support Group

November 12
9:30am-12pm | Boardroom | To Register: 403-528-2700

Counselling Services with Ben Feere

November 13
9am-12pm | Registration Required

Scrapbooking Fanatics

November 14 – 16
Starting at 4:30pm on the 14th | Registration Required

Alzheimer Society Care Partner Support Group

November 11 | 1:30pm – 3pm | Craft Room
Register with Kristel (403) 528-2700

First Link Connections

November 18
1pm – 3pm | Boardroom | Register by calling 403-528-2700

Bridges Grandparents Group

November 18 | 10:30am – 12pm | Boardroom
Register by calling Kayla 403-526-7473

Dementia Support Group

November 20 | 9:30am – 12pm | Boardroom
Register by calling 403-528-2700

Movie Night: “Practical Magic”

November 20
5:30pm – 7:30pm | Craft Room

Book Club

November 28
10am – 11am | Boardroom

Medicine Hat Veiner Activities

What's Happening in November

To register online, please visit: veinercentre.wildapricot.org

Wellness Wednesdays

Open to members and non-members

Pet Therapy with Tajma
November 5
12pm -2pm

Movie Matinee with popcorn “The Boy in the Striped Pajama’s”
November 5
Boardroom | 2pm – 4:00pm

The Boy in the Striped Pajamas is a heartbreaking World War II story about Bruno, the young son of a Nazi commandant, who befriends Shmuel, a Jewish boy in a concentration camp. Their secret friendship, separated by a fence, leads to tragic consequences, highlighting innocence lost and the devastating cost of prejudice.

Tech Support
November 5
11am – 1pm | Boardroom | Registration Required

FREE Hearing Health check with Ear Wax Removal with Hear Canada
November 19
Boardroom | 9am – 11:30am | Registration Required

Optima Rocks with Jodi
November 19
Craft Room | 2:15pm – 4pm | Registration Required

Life Long Learning Presents: "Adjusting to Change"
November 26
Boardroom | 1pm – 2:30pm | Registration Required

Life brings many transitions—retirement, health changes, loss, or moving. Join us for a session on building resilience, emotional strength, and balance through life’s turning points.

Event Spotlight

Father Christmas Raffle – Valued at \$600!
November 1 – December 6
Tickets: \$5 – cash only
Purchased at the Veiner Centre reception desk

Healthy Eating on a Budget Presentation
Friday, November 7
10:00am – 11:30pm | North Multipurpose Room
Learn practical tips for meal planning, shopping, and storage to save money while eating well. Brought to you by Community Food Connections Assoc.

Artisan Expose
Saturday, November 8th
More details to come. If you are a publish author or artist, please contact Tammy at 403-525-8657. \$25/table

Newfie New Years
December 31 | 7pm – 10:30pm
Celebrating New Years at 8:30pm (Newfoundland midnight)
Light “midnight” lunch at 9pm | Tickets: \$15

Upcoming Bus Trips

Millarville Christmas Market
Thursday, November 6
7:30am – 6:00pm | Mem: \$50 | Non-Mem: \$60

Discover one of Alberta’s top holiday markets with vendors, food, music, and festive fun indoors and outdoors.

Jubilation's Dinner Theater Calgary: “Golden Girls Vegas Vacation”
Sunday April 19, 2026
7:30am – 6:00pm | Mem: \$125 | Non-Mem: \$140

Ticket includes a 3-course dinner, live show and transportation. Due to the advance purchase of tickets, no refunds will be offered. Tickets may only be transferred to another individual from our waitlist (if available) or to a person of your choosing, minus a 10% administrative processing fee.

Evening & Weekend Activities at Strathcona

All Level Fitness
Nov 4 – Dec 11 | Tuesdays & Thursdays | 4:15pm – 5:05pm
Members: \$84 | Non-Member: \$120

Join Marla Howard on Tuesdays and Thursdays for a mix of strength, cardio, mobility, and fun! Each class focuses on different muscle groups with options for all fitness levels, using equipment like free weights, bands, and kettlebells.

Tai Chi Classes
*PLEASE COMPLETE YANG SHORT FORM BEFORE REGISTERING FOR OTHER TAI CHI CLASSES

Yang Short Form
7:00pm – 8:00pm & 7:00 – 7:30pm | Mondays & Tuesdays
Sept 15 – Dec 2 | Members: Free | Non-Members: \$80

Yang Long Form
8:00pm – 9:00pm | Mondays
Sept 15 – Dec 1 | Members: Free | Non-Members: \$80

Chen Style Short Form
7:30pm – 8:15pm | Tuesdays
Sept 16 – Dec 2 | Members: Free | Non-Members: \$80

Fan Form
8:15pm – 9:00pm | Tuesdays
Sept 16 – Dec 2 | Members: Free | Non-Members: \$80

Weapons Form
7:00pm – 9:00pm | Wednesdays
Sept 17 – Dec 3 | Members: Free | Non-Members: \$80

Fitness Orientation
2nd & Last Saturday of Every Month
9am – 11am | Fitness Room at Strathcona | Drop in Only

New to our fitness room? Twice a month, our knowledgeable volunteers are here to guide you! They’ll introduce you to the equipment, demonstrate proper use, and answer questions so you can work out safely and confidently.

Table Tennis – Single Play Only
Thursdays | 6:30pm – 8:30pm
Saturdays | 11am – 1pm

Pickleball – Open Session
Fridays | 6pm –8pm
Saturdays & Sundays | 1pm –4pm

Medicine Hat Strathcona Activities

What's Happening in November

Hours of Operation: Mon to Wed 9am – 7pm | Thurs & Fri 9am – 4pm | Sat 9am – 1pm

Mondays	Tuesdays	Wednesdays	Thursdays	Fridays
High Beginner Line Dancing 9am – 9:50am	Fun & Fitness 9am – 9:55am	Absolute Beginner Line Dancing 8:30am	Fun & Fitness 9am – 9:55am	Pickleball Beginner 9am – 9:55am
Table Tennis 10am – 12pm	Pickleball at Your Pace 10am – 11am	Beginner Line Dancing 9am – 9:50am	Pickleball at Your Pace 10am–11am	Table Tennis 10am –12pm
Chair Yoga & More 12pm – 12:55pm	Pickleball –Skills & Drills 11:05am – 11:40am	Table Tennis 10am – 12pm	Pickleball – Beginners 11am – 12:55pm	Pickleball – All Skills 1:05pm – 2:30pm
Pickleball – All Skill Level 1pm – 2:30pm	Chair Dance 11:45am – 12:30pm	Qigong & Chair Yoga 12pm – 12:45pm	Chair Yoga & More 1pm – 1:45pm	Pickleball – All Skills 2:35pm – 4pm
Pickleball – All Skill Level 2:30pm – 3:55pm	Pickleball –Beginner 12:35pm – 1:55pm	Cornhole 1pm – 3pm	Floor Curling 2pm – 4pm	Pickleball – All Skills 6pm – 8pm
Yang Short Form 7pm	Floor Curling 2pm – 4pm	Pickleball – All Skills 3pm – 6:55pm	Table Tennis 6:30pm –8:30pm	
Yang Long Form 8pm	Yang Short Form 7pm	Weapons Form 7pm		
	Chen Style Short Form 7:30pm			
	Fan Form 8:15pm			

Fitness Class Spotlight

All fitness classes require registration

High Beginner/Improver Line Dancing

Sept 8 – Dec 15 | Mondays | 9am–9:45am | FREE
Ready to step it up? This class adds a bit more challenge with new moves and slightly faster routines—perfect for dancers comfortable with the basics and eager to grow their skills.

Chair Yoga & More

Nov 3 – Dec 15 | Mondays
12pm – 12:45pm | No class Nov 10
Members: \$42 | Non-Member: \$60
This chair-based class includes seated and standing exercises and poses designed to enhance strength and mobility.

Fun & Fitness

Nov 4 – Dec 18 | Tuesdays & Thursdays
9am – 9:55am | No class Nov 11
Members: \$65 | Non-Member: \$91
This class is for all fitness levels. Get moving in an energetic class that incorporates aerobics, weights, and plenty of fun.

Chair Dance Class

Nov 4 – Dec 16 | Tuesdays
11:45am – 12:30pm | No class Nov 11
Members: \$42 | Non-Member: \$60
Chair dancing offers aerobic exercise, improving coordination, muscle tone, and flexibility while enjoying uplifting music from the comfort of your chair. It's a fun way to get fit!

Absolute Beginner Line Dancing

Sept 10 – Dec 17 | Wednesdays |
8:30am – 9am | FREE
New to line dancing? This class is the perfect place to start! Learn basic steps and simple routines at a relaxed pace—no experience (or partner) needed. Come for the moves, stay for the fun!

Beginner Line Dancing

Sept 10 – Dec 17 | Wednesdays
9am – 9:45am | FREE
Keep the fun going! Practice the steps you've just learned or join in if you already know the basics. A great way to build confidence and enjoy dancing with others.

Qigong & Chair Yoga

Nov 5 – Dec 17 | Wednesdays | 12pm – 12:45pm
Members: \$49 | Non-Member: \$70
This class will have elements of Qigong (pronounced chee gong), Chair Yoga, and Meditation all rolled into one.

Chair Yoga & More

Nov 6 – Dec 18 | Thursdays
1pm – 1:45pm
Members: \$49 | Non-Member: \$70
This chair-based class includes seated and standing exercises and poses designed to enhance strength and mobility.

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

To register online, please visit: veinercentre.wildapricot.org

Unison for Generations 50+ Calgary In-Person Activities

Register in person at **Unison at Kerby Centre in Room 306** or by phone at **403-705-3233**
Online registration and full details at **unisonalberta.com/active-aging-calgary**

Weekly in-person activities at Unison at Kerby Centre				
Monday	Tuesday	Wednesday	Thursday	Friday
<p>Mahjong (\$3) Room 312 10:30am – 12:30pm</p> <p>Pickleball Drop-In (\$4) Open to all levels Gym 10am – 11:30am</p> <p>Meditation Monday (\$3) Room 317 10am – 10:45am</p> <p>Pickleball (\$4) Open to all levels Gym 2:30pm – 4pm</p>	<p>Artists Group (\$2) Room 313 9am – 12pm</p> <p>Recorder Group (\$3) Room 108 10am – 12pm</p> <p>Pickleball Advance (\$8) Gym 11am – 1pm</p> <p>Ukrainian Group - English as a Second Language (\$4) Room 313 1:30pm – 3:30pm</p> <p>Pickleball (\$4) Intermediate Gym 2:30pm – 4pm</p>	<p>General Craft Group (FREE) Room 311 9am – 12pm</p> <p>Beyond Basics English Club (\$4) Room 313 9:30am – 11:45am <i>Registration required</i></p> <p>NEW! Cornhole Drop-In Gym 11:30am – 12:30pm</p> <p>Cribbage (\$3) Room 312 1pm – 3:30pm</p> <p>Beginner Pickleball Level Drop-in (\$8) Limit 16 people First come, first served Gym 2pm – 4pm</p>	<p>Pickleball (\$4) Open to all levels Gym 2:30pm – 4pm</p>	<p>Spanish Conversation (\$3) Room 313 10am – 12pm</p> <p>Krazy Karvers Woodcarving (\$2) Room 102 10am – 3pm</p> <p>Pickleball (\$8) Inter. / Adv. Gym 10:30am – 12:30pm</p> <p>Tech Help (\$5) 11am – 1pm</p> <p>NEW! Walking Soccer (\$4) Gym 1pm – 2pm</p> <p>Badminton & Ping-Pong (\$4) Gym 2:30pm – 4pm</p>


Unison Travel Spotlight

Strathcona Tweedsmuir School Christmas Concert & Lunch - Members Only

Wednesday, Dec 3, 2025 | 9:45 am – 2:30 pm
Fee: Members: \$10
Cut-off date: Thursday, November 20th, 2025

This is a special 'Members Only' event taking place at the Strathcona Tweedsmuir School for their annual Christmas Concert. Students share beautiful choir compositions and instrumental ensembles, while the Grade 5 and 6 leaders serve as hosts, offering food, beverages and heartfelt conversations.
Transportation: School Bus arranged by school

For more information, please contact **Unison Travel** at **403-705-3237** or **travel@unisonalberta.com**



Active Aging Spotlight

Origami Workshop

Monday, Nov 17 | 10:00 am – 11:00 am
Member: \$15 | Non-Member: \$45
Location: **Room 108 – Kerby Centre**
Instructor: Kumiko Sato

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

Register NOW! 403-705-3233 or Program@UnisonAlberta.com



Active Aging Spotlight

Christmas Tree Truck Workshop

Tuesday, Nov 25 | 1:00 pm – 3:00 pm
Member: \$50 | Non-Member: \$80
Location: **Room 313 – Kerby Centre**
Instructor: Carol Marasco

Get into the festive spirit with our charming Christmas Tree Truck Workshop! Create a cozy holiday scene featuring a vintage-style truck carrying a beautifully decorated Christmas tree. It's the perfect seasonal art project to display or gift — and no experience is needed!

Register NOW! 403-705-3233 or Program@UnisonAlberta.com



Active Aging Spotlight

Emergency Preparedness & Response Planning

Tuesday, Nov 18 | 10:00 am – 12:00 pm
Member: \$50 | Non-Member: \$80
Location: **Room 313 – Kerby Centre**
Instructor: Don Muldoon

In this workshop, you will understand how to prepare for emergencies, create a plan, and ensure you have the necessary supplies and information.

- Creating a basic emergency kit.
- Staying safe during natural disasters.
- How and when to call for help.

Register NOW! 403-705-3233 or Program@UnisonAlberta.com



Active Aging Spotlight

Wine Bottle Decorations - Christmas Theme!

Tuesday, Dec 2 | 1:00 pm – 3:00 pm
Member: \$50 | Non-Member: \$80
Location: **Room 313 – Kerby Centre**
Instructor: Carol Marasco

Design and decorate your own Wine Bottle. No painting experience necessary!

Register NOW! 403-705-3233 or Program@UnisonAlberta.com



Unison for Generations 50+ Calgary In-Person Activities

Register in person at **Unison at Kerby Centre in Room 306** or by phone at **403-705-3233**
Online registration and full details at **unisonalberta.com**

Wise Owl Boutique

Half Price Sale on RED tag items!
November 17th – 21st, 2025

Hours: 10:00 am – 3:00 pm



Wellness Spotlight

Meditation Monday

Mondays | 10:00 am – 10:45 am
Cost \$3 | drop-in fee per person/session

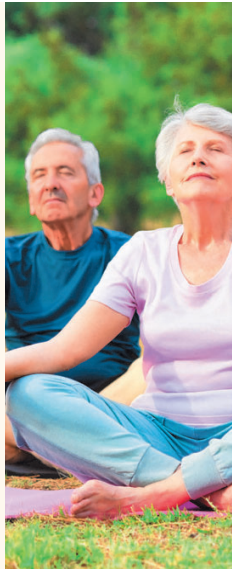
Join our weekly guided meditation!

Live Well, Be Well

Mondays | 11:00 am – 12:00 pm
Cost \$3 | drop-in fee per person/session

Everyone is welcome. Come listen, learn, and connect. Drop in and join the conversation – registration is not required.

Or join both activities for \$5!
No Registration required



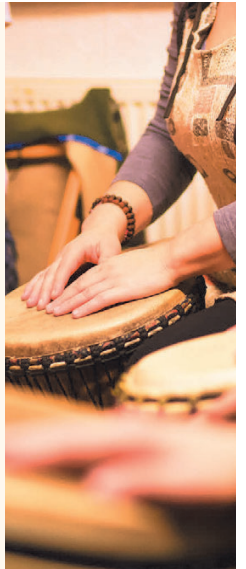
Wellness Spotlight

Indigenous Drumming Circle and Storytelling

Tuesdays, Nov 4, 18, and 25, 2025
1:00 pm – 2:30 pm
Member: \$60 | Non-member: \$120
Location: Wellness Center – Room 317
Instructor: Dorvina Pearline White Quills

Learn about the teachings behind Traditional Hand Drum songs from a new perspective. Passed from her mentors. Respect for the Hand drum is to be in a clean and sober state of mind. All are welcome to participate.

Register Now!
403-234-6566 / Lolaf@unisonalberta.com



Wellness Spotlight

Friend Fridays (Social Hour)

2nd & 3rd Fridays of each month
1:00 pm – 2:30 pm
Cost \$3
Location: Wellness Center

Looking for laughter, good company, and a cozy space to connect? Drop in for a warm, welcoming afternoon where friendships bloom and smiles are plenty.

No Registration required



Wellness Spotlight

Riverwalk Tuesdays – Outdoor & Indoor Walks!

Every Tuesday from 10:00 AM to 11:00 AM
Cost \$2 | drop-in fee
Meeting Point: Wellness Centre, Room 317

Join us for a refreshing walk along the Bow River and nearby downtown parks.

Outdoor walks continue through November until April (if weather permits). Enjoy nature, fresh air, and great company!
Indoor walks begin the second week of November. Includes games and social time afterward!

No Registration required



Wellness Spotlight

Men's Coffee & Conversation Group

Every 3rd Friday of the month at 10:30 am
Cost \$4 | drop-in fee
Location: Wellness Centre, Room 317

Join us for lively discussions and great company! Led by Dennis, a retired business executive and seasoned facilitator of men's groups, and Chris, a long-time Kerby Centre member and financial consultant, this group offers engaging conversation on a wide range of topics. Come as you are, bring a friend, and connect with others.

No Registration required



Wellness Spotlight

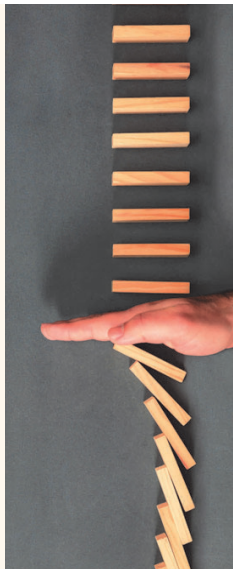
Creating Boundaries Workshop

FREE Sponsored Relationship Workshop by Nadia's Hope Foundation

Wednesdays, Nov 19, and 26, 2025
1:00 pm – 3:00 pm
FREE – Certificate of Completion Included
Location: Kerby Centre, Lounge Room

Join a Free 2-week interactive workshop designed to help participants set and maintain healthy boundaries in relationships with friends and co-workers.

Register Now!
403-234-6566 / Lolaf@unisonalberta.com



Want to give the gift of an experience and memories?

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Take a FREE-for-members class **TOGETHER online** from anywhere in the world.

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- Copy of our newspaper mailed to you
- Discounts on select Unison events
- Discounts on programs, trips, classes and more!



Unison for Generations 50+ Online Activities

Register in person at **Unison at Kerby Centre in Room 306** or by email at **program@unisonalberta.com** or call **403-462-5080**. Online registration and full details at **unisonalberta.com/online-resources**

Explore. Engage. Enjoy. Subscribe! [YouTube.com/@Unison50Plus](https://www.youtube.com/@Unison50Plus)

Online Class Spotlight

Gentle Soulful Yoga Online - Fall - Z15

Nov 5 – Nov 26 (4 classes)
Wednesdays | 9:00 am – 10:00 am
Members: \$26 | Non-Members: \$56

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

Instructor: Navin
Location: Online – Zoom



Online Class Spotlight

Chair Dancing Online - Fall - Z12

Nov 6 – Nov 27 (4 classes)
Thursdays | 1:00 pm – 2:00 pm
Members: \$26 | Non-Members: \$56

Come and join us for a fun, rollicking workout to some great old and new tunes – all done in the comfort of your own chair! While seated, you will move, get your heart beating, and your legs tapping.

Instructor: Dave
Location: Online – Zoom



Online Class Spotlight

Muscle Strength & Core Balance Online - Fall - Z06

Nov 7 – Nov 28 (4 classes)
Fridays | 11:30 am – 12:30 pm
Members: \$26 | Non-Members: \$56

Strong core balance is necessary for good posture, balance, mobility and safety around the house. Various equipment will be used to train muscles associated with activities for daily living.

Instructor: Dan
Location: Online – Zoom



Online Class Spotlight

Chen Tai Chi Online - Fall - Z18

Nov 4 – Nov 25 (4 classes)
Tuesdays | 11:00 am – 12:00 pm
Members: \$26 | Non-Members: \$56

Chen Tai Chi is a series of movements and poses that make up a meditative form of exercise with both physical and spiritual health benefits. It helps to reduce stress, increase coordination, balance and range of motion.

Instructor: Adrian
Location: Online – Zoom



Online Presentations Spotlight

Online Presentations:

Staying Steady: Fall Prevention Strategies for Safe Living

Join Occupational Therapist Olivia Hanson for an informative and practical session focused on fall prevention for older adults living in the community. Practical tips, tools & local resources included!

Thursday, November 6th | 10:00 am



Unison & Nadia’s Hope Foundation Presentation: Declutter Your Nest

Join us for our second session in our NHF series as Vineeta offers an engaging webinar on Decluttering Your Nest. In this session, Vineeta will share practical tips and simple strategies to help simplify your living space, reduce clutter, and create a more organized, peaceful environment.

Thursday, November 13th | 10:00 am



Living Well Through Palliative Care: A Community Learning Series

Join Nicole Porquet-Seitz – Clinical Nurse Specialist from Alberta Health Services, for the first of a live, interactive four-part online series where we’ll explore important aspects of palliative care together – not as a webinar, but as a collaborative session where everyone can participate.

Tuesday, November 18th | 1:00 pm



EXPLORING SKETCHING WORKSHOP - Online Course – Fall Z22 - FREE (Funded by Nadia’s Hope Foundation)

Wednesday | Nov 19 | 3:30 pm – 5:30 pm | FREE

New to sketching or is your pencil an extension of your arm? Join Hamideh and the rest of the online sketching community to explore a new subject, new technique, or maybe a new medium. All you need is a pencil and paper to participate, but if you feel like breaking out your chalk or pastels you are free to do so.

Instructor: Hamideh Khadem Sohi
Location: Online – Zoom

You can register on-line or by contacting Active Aging at **403-705-3233** or **program@unisonalberta.com**

Online Programs Website



Unison50plus.unisonalberta.com/Online

Inspiration in Every Stamp: Travel Stories to Spark Your Own: France

Join globe-trotter and seasoned storyteller David Phillips for the next adventure in our travel series – this time exploring the rich history, charm, and spirit of France.

Thursday, November 27th | 10:00 am



Volunteer spotlight

Unison Veiner Centre
Brenda Koble



Brenda Koble has been a steadfast volunteer for Unison Veiner's income tax program for four years. This suits her well, because Brenda had a career as an accountant and figured she could continue by giving back to the community. Brenda notes that many

seniors aren't comfortable filing their own taxes. She feels she is repaid with the joy of meeting new people. Brenda pops over to the Unison Veiner Centre to play bridge, or enjoy watercolour with the art club. One day, Brenda hopes to visit Florida, French

Polynesia, Africa, Vietnam, Bali, and Thailand. Brenda's motto is, "learn to not speak out so much, when someone says something, you don't agree with just listen and shut up." Thank you, Brenda, for all your volunteering and being part of the team!

Unison Kerby Centre
Bhupendra Vashi



When Bhupendra retired, he was looking for a meaningful way to spend his time. A Unison flyer caught his eye, and after visiting the Unison Kerby Centre, he decided to volunteer. Bhupendra started helping at the Kerby Café, first as a cashier, and later, in the kitchen. In just one month, Bhupendra has become a reliable and valued member of the team, always quick to step in and help. He says volunteering is very rewarding, and he enjoys meeting new people. Bhupendra hopes to get more involved in the community through classes and workshops at the Kerby Centre. His friendly attitude, reliability, and willingness to help make him a great addition to the volunteer team.

Volunteer opportunities



Tax Preparer: Help our community file their taxes! Requirements: minimum 3 years with the CVTP program, proficiency in U-file and Auto-fill, experience working with seniors, and strong attention to detail.

Tax Receptionist: Welcome clients, assist with surveys, accept donations, and use point-of-sale machine.

Benefits and Housing: Help older adults complete benefits and housing applications and share information to support them. Training is provided.

Adult Day Program: Make every day more enjoyable for our clients by volunteering with activities, meals, and companionship!

Seniors Supports Reception: Be part of a welcoming team in a busy office! Volunteers greet clients, help with intake forms, answer phones, and assist with admin tasks. Available shift is Friday 12-4 PM.

Food Prep: Support our Thrive Food Security Program by helping prepare food for our market. Available shift: Wednesday, 9 a.m. – 12 p.m.

For more information: volunteer@unisonalberta.com

5	8	2	7	6	4	3	1	9
7	4	1	8	9	3	5	2	6
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HOPE FOR THE HOLIDAYS

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I would like to make a ☐ one-time or ☐ monthly donation: \$ _____



Payment Method: ☐ Cheque ☐ Visa ☐ MasterCard

Credit Card Number: _____

Expiry Date: _____ **CVV:** _____

Signature: _____

Planned Giving – A way to make a BIG impact!

☐ I would like to receive information on planned giving.

☐ I have included Unison at Kerby Centre in my will.

Send tax receipt to:

Name _____

Address _____

City _____ **Prov** _____

Postal Code _____ **Phone** _____

Email _____



GIVE NOW at [UnisonAlberta.com/Donate](https://unisonalberta.com/Donate) or call Joy at 403-705-3254

Thank you for supporting seniors!

All donations are gratefully received. Donations of \$20 or more will receive a donation receipt.
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Lest we Forget

Every year on November 11, Canadians gather to remember the soldiers who served and sacrificed in times of war. Remembrance Day marks the anniversary of the Armistice in 1918 that ended the First World War. Today, it also honours those who served in the Second World War, the Korean War, the War in Afghanistan, and on countless peacekeeping and international missions.

At 11 a.m., the country falls silent as “The Last Post” plays. It’s a bugle call once used to signal that sentries were in place for the night. It has become a solemn symbol of day’s end, of death, and of remembrance. Ceremonies often include the poems *For the Fallen* and *In Flanders Fields*, whose words remind us of both loss and gratitude.

More than 1.6 million Canadians have served in the Armed Forces. Millions of red poppies bloom on lapels across the nation, raising funds to support veterans and their families. The poppy is a small but powerful emblem: a promise that we will not forget.

Yet “Lest we forget” is more than a phrase. Lest we forget the heartbreak, chaos, and horror of war. Lest we forget the generational trauma, racism, misogyny, grief, and nightmares that follow. Lest we forget the heroes and the villains, and the impossible choices that make soldiers brave.

There is nothing glamorous about war. Lest we forget the shadows behind the supposed glory, the whitewashing of history, the stories untold. Lest we forget the Indigenous Canadians whose service and sacrifice were nearly erased from our national narrative. Lest we forget that even peacekeeping comes with sacrifice, violence, and lasting scars.

On November 11, let us remember not only those who died so that we might live, but also the truths of what they endured, and the peace they hoped we would protect.



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