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Content**

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for the next  
month's  
issue



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### Hours of Operation

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## SENIORS IN YOUR COMMUNITY

AGING-IN-PLACE



Wow! I can hardly believe that summer is all but over! Long days outside enjoying the sunshine and enjoying your garden are now being replaced by wearing sweaters on your evening walk and preparing your garden for winter.

We all know what it takes to winterize the garden – cut down the perennials, water in bushes and trees, maybe wrap our more sensitive plants with burlap for protection against the long, cold winter. But what about winterizing our homes?

Winter is a harsh season to live through, especially if your mobility is not as agile as it once was, or if you are noticing your sight is not as sharp as it once was. The autumn is the perfect time to prepare your home, and yourself, for the winter season – and here are a few tips to help you do just that!

The main focus of all preparations is fall prevention. A fall can result in even the most healthy and fit person spending time in the hospital and then needing to move into assisted living. As we age, it is increasingly difficult to make a full recovery from a fall.

Clear off your decks and walkways so that you have a path clear of all obstructions between your car and home. Be sure that this pathway is relatively flat and void of tripping hazards. If the sidewalk blocks have moved and one edge is sticking up, call a professional to repair it so you are not at risk of tripping on it. Make sure your stairs and walkways inside are also free of objects blocking your way.

Ensure your pathways, inside and out, are adequately lit. Aging eyes require 50% more light to see the same as they did when you were young!! You do not necessarily need to install new fixtures, maybe just clean the glass cover and install a higher wattage bulb. And use this opportunity to see your kids or grandkids by asking them to stop in and help you do this!

These are just a few things to help you get ready for winter, although these tips should be followed year-round!



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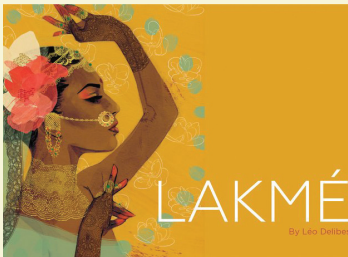
## NOVEMBER 21 MOSCOW BALLET'S GREAT RUSSIAN NUTCRACKER

The Christmas season is officially here when ballet dancers bring *The Nutcracker* to the stage. For one night only, the Moscow Ballet performs this seasonal classic. This company is made up of award-winning ballet dancers and it's a visual spectacle: the dancers wear intricate, handmade costumes and the set is colourful and detailed. Having first toured this production across North America in 1993, the Moscow Ballet's tour of this show now includes about 100 performances. [www.artsccommons.ca](http://www.artsccommons.ca)



## NOVEMBER 21 TO 27 LAKMÉ

Calgary Opera's first show of the season is *Lakmé* by the French composer Léo Delibes. Written in 1881 and first performed in 1883, this opera reflects British India as was perceived by the Western world in the late nineteenth century. Set in India, this story sees the Hindu priestess Lakmé defy her father's wishes and fall in love with the British soldier Gérald. The opera is a tragic love story, and even audience members who are unfamiliar with the story will recognize the well-known arias Flower Duet and Bell Song. [www.calgaryopera.com](http://www.calgaryopera.com)



# YOUR COMMUNITY/CITY EVENTS AT A GLANCE...

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**October 31, 2015 to November 8 - Banff Mountain Film and Book Festival:** This nine-day festival returns to Banff for its 40th year and celebrates the best mountain films, books and speakers. The festival has a range of film screenings, talks and workshops, meaning there's something for everyone. [www.banffcentre.ca](http://www.banffcentre.ca)

**November 2 - The Walrus Talks Resilience:** When times are tough, what do cities and communities do to thrive? How do they prepare for difficult times? In *The Walrus Talks Resilience*, seven speakers share lively, thought-provoking ideas on this topic. [www.thewalrus.ca](http://www.thewalrus.ca)

**November 4 to April 6 - Doc Soup:** The Calgary International Film Festival and Hot Docs presents *Doc Soup*, a monthly feature-length documentary series. For the first Wednesday of the month for six months, six critically acclaimed documentaries are screened. Often a guest filmmaker is present to answer questions before the screening. [www.calgaryfilm.com](http://www.calgaryfilm.com)

**November 12 to 15 - Calgary European Film Festival:** This festival dedicated to movies from the "old continent" is in its fourth year. This year, the festival has expanded to four days and features films from more European countries. There are films from 12 European countries at the festival this year. [www.calgaryeuropeanfilmfestival.ca](http://www.calgaryeuropeanfilmfestival.ca)

**November 13 to 29 - Spruce Meadows International Christmas Market:** Find imported gifts and handmade items that are perfect for giving to your loved ones. The \$10 admission price gets you more than access to the 200 vendors on-site. In addition to getting a head start on Christmas shopping, also be sure to watch ice carving demonstrations and visit Reindeer Alley. [www.sprucemeadows.com](http://www.sprucemeadows.com)

**November 14 to 15 - 20th Canmore Christmas Artisans' Market:** More than 80 artists, artisans and makers gather at the Canmore Collegiate High School for the annual Canmore Christmas Artisans' Fair. The market has everything from fine foods to jewelry to clothing. [www.canmoreartisansmarket.com](http://www.canmoreartisansmarket.com)

**November 19 - YWCA WhyWhisper Gala:** For the YWCA's fifth annual *WhyWhisper Gala*, human rights activist, global humanitarian and political leader Martin Luther King III is the keynote speaker. Be inspired as King speaks of his attempt to create justice and equality for all, of hope and of global responsibility. Proceeds from the gala support the YWCA to ensure vulnerable women are able to live healthy lives. [www.ywcaofcalgary.com/whywhisper](http://www.ywcaofcalgary.com/whywhisper)

**November 26 to 28 - ACAD Student's Association Winter Show + Sale:** Biannually, students from ACAD showcase their work in a public retail event. Work from all the school's departments, including but not limited to painting, drawing, sculpture and ceramics, are displayed and sold. All proceeds support the ACAD student body. [www.acad.ca](http://www.acad.ca)

# ARE YOU EXPOSED TO PAYING U.S. ESTATE TAX?

## Ask an Expert



*Sheri MacMillan,  
Senior Trust & Estate Practitioner,  
CEO of MacMillan Estate Planning Corp.  
and Host of The Strongroom on QR77*

**Q** We are currently looking at purchasing a recreational property in the U.S. Is there anything we should be concerned about by owning assets in the U.S.?

**A** Canadians who own U.S. assets or spend a substantial amount of time south of the Canadian border may be exposed to U.S. estate taxation. Without the proper protective measures in place a Canadian may lose up to 40% of their estate's total value to U.S. estate taxes upon death. Uncle Sam may have a few unpleasant surprises for the unprepared. Spending too much time in the U.S., owning a U.S. vacation property or U.S. investments, even within a RRSP/RRIF, may result in an excessive U.S. tax liability. Fortunately, utilizing specific estate planning mechanisms may minimize U.S. estate tax. Contrary to the United States, Canada does not have a formal estate tax. However, when Canadian residents pass away, they are deemed to have disposed of all of their worldwide assets at fair market value. Consequently, a Canadian resident who owns U.S. real estate or investments may have a large "deemed" capital gain in addition to a U.S. estate tax liability. The combination of Canadian tax and U.S. estate tax could significantly reduce an inheritance's value. Ultimately, your assets both inside and outside of Canada require careful planning. In order to avoid paying unnecessary tax, it is vital to use the most qualified experts available. Always consult with a professional who specializes in U.S. estate tax to ensure you are properly protected.

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# Everybody, Somebody, Anybody, Nobody

by Elisabeth Fayt

At work, I have this little story posted on the wall, about four people named Everybody, Somebody, Anybody and Nobody:

**There was an important job to be done and Everybody was sure that Somebody would do it. Anybody could have done it, but Nobody did. Somebody got angry because it was Everybody's job. Everybody thought Anybody could do it, but Nobody realized that Everybody wouldn't. So it ended up that Everybody blamed Somebody, when Nobody did what Anybody could have done.**

For me, it's a great reminder of the power of initiative.

In my life, I've always found that the most successful people around me were those who were quietly getting things done, while others stood by watching, avoiding or griping.

I coach people to stop talking about what they don't have time to do, and just do it. So much time is wasted in negative talk, "If only I had more time, I would..." Enough! Stop talking and start enjoying. You'll find you have more than enough time to do all you want to do.

If you think back to any unproductive day you've had, it often stems down to being scattered, starting tasks but not finishing them, like picking up the same piece of paper three times without actually dealing with it. It's like a rocking chair—a lot of movement, but not much distance.

So, what have you been putting off because you haven't had the time? Just do it!

And next time you see something that needs to be done, whether it's your job or not, you be the one. There will always be someone standing in the wings watching, avoiding or griping, but nothing will outweigh the sense of accomplishment of being the Somebody who got it done.

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# GREAT GRILLED CHEESE RECIPE NOMINEES

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Combine one cup of shredded, white Cheddar cheese, ¼ of a roasted red bell pepper diced, and a ½ cup of mayonnaise as filling to make four of your favourite grilled cheese sandwiches using country white bread.

Combine equal amounts of grated, well aged Cheddar with Monterey Jack, (approximately ½ cup each) and ¼ cup crumbled, pre-cooked bacon for a fabulous filling using French bread. Makes four.

Use one cup of your favourite Cheddar (shredded), and a ¼ cup of sautéed mushrooms and a ¼ cup of diced, pre-cooked bacon to fill whole wheat bread slices to make four sandwiches.

Fill cinnamon raisin bread slices with slices of medium Cheddar and thinly sliced apples. Use approximately 4 slices of cheese and a ¼ of an apple per sandwich, to make four servings.

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# Alberta's Largest Wildcat

## the Cougar

J. Turner

The Cougar, also commonly known as the mountain lion, is Alberta's biggest cat. This secretive animal can be found in wild areas along the full length of western North America, through Mexico and Central America, and from coast to coast-in South America. Despite this wide distribution, cougars are seldom seen by humans.

Adult males can weigh up to 90 kg females are smaller, averaging about 45 kg. Adults are well camouflaged with tawny to grey-brown fur, with black tips on their tails and the backs of their ears. Their heads are small and round, eyes are brown with large pupils (to see their prey in dim light), and their sense of smell is excellent. They have a killing bite, sharp teeth to tear off chunks of meat, and a rough tongue to clean traces of meat of their prey's bones. Their claws are razor-sharp for bringing down moving prey and for climbing trees. Their muscles are exceptionally strong, and their skeletons bend easily for jumping, stretching and twisting. Cougar's hind legs are longer than their front ones, for better spring to pounce on their prey.

Cougars are highly adaptable and can occupy a wide range of habitats, from rocky areas to deserts and forests. They live in high to low elevations, and migrate with roving food sources, such as moose, elk, caribou, and deer. Cougars are hunt-and-wait predators and silently lurk in trees or on rocks above an animal trail. They

stalk when their prey is feeding, pouncing and killing with their strong jaws.

Cougars are solitary animals unless they are with young. When a female is ready to give birth she finds a den, often in rock piles or caves, or under deep brush or fallen trees. Cougars are even known to make use of human built structures such as doghouses, sheds and hunting cabins. Two or three cubs are born in the den after a 3 month pregnancy. They are always fawn coloured with dark spots for camouflage and born very small (on average about 300 g) with closed eyes and ears. If the den is threatened by predators or other wandering cougars, the mother will move them. Despite this protective care, she will often leave her cubs alone in the den as she hunts for food to fill their growing bellies. As the little ones grow, they practice adult skills just outside the safety of the den, chasing one another, stalking, pouncing, and wrestling. They develop their hunting skills at their mother's side: learning from her expertise and getting experience. They stay with her until they can hunt for themselves and leave her for good between 13 and 24 months old.

Cougars are considered apex predators, and as such, have little to fear from other animals in the wild. In Alberta, most common cause of death for cougars is hunting. Secondly, deaths occur as a consequence of daily life; fatal injuries result from fights with other cougars or from hunting prey, collisions with vehicles, and of course, old age (about 10 years in the wild). Human encroachment and development, habitat loss and trophy hunting increasingly threaten cougar populations.

*If you find any injured or orphaned wild animal, please contact the Calgary Wildlife Rehabilitation Society at 403-239-2488 for further tips, instructions and advice.*

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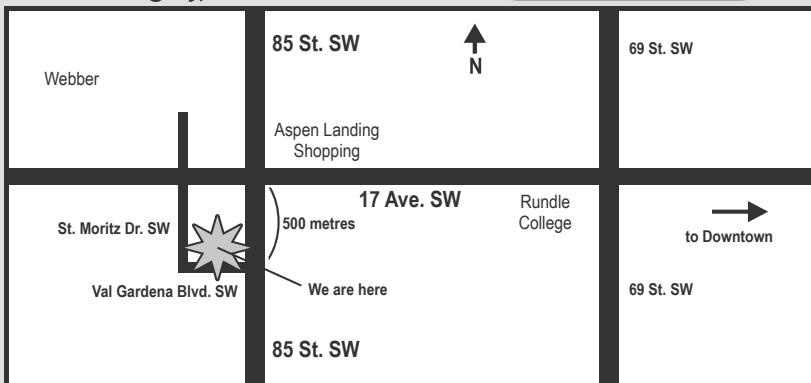
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