

Monthly Newsletter of the

Probus Club of South Muskoka

February 2007



Club No.119,
Chartered June 12, 2001

President's Remarks

The day after our meeting is Valentine's Day. A day to express love. Most of us, including the business people, expect this to be directed to a wife or husband or someone close and personal. St. Valentine didn't confine his expression of love to one person or even one group of people. He was kind and generous to all those who came to him for help.

Everyone is/was asked to bring an "expression of love" to the meeting. It will be interesting to see what Probus members see in this.

However what I want all of you to do when you leave the meeting, is to pick up the telephone and call someone who you think needs to hear that you care for them. They need to know that you care.

This meeting and the one in March, will probably be the lowest in attendance. Consequently, we should concentrate on sitting with a couple that you don't know and get to know them. We have done this before by drawing table numbers but if you don't start the meeting at a new table, I will ask you to change tables at the break. FOR THE FUN OF IT.

Ted

Today's Meeting: February 13, 2007

Greeters:	Marlene and Dick Robinson
10:00 -10:20	President's Remarks / Business
10:20 -10:40	Biography - Bonnie Christie
11:05	Guest Speaker - Ken Black – "Protecting Muskoka's Heritage"
12:00	Adjourn

Next Month: (March 13, 2007)

Greeter:	Marlene and Dick Robinson
Biography:	Gail Oakley
Speaker:	Owen Mellow – Hospice Muskoka

Words of Wit and Wisdom

Show me someone who can't tell his friends from his enemies, and I'll show you someone who's going to end up with no friends. – Jim Lehrer

Since light travels faster than sound, some people appear bright until you hear them speak - Anonymous



Care Bear:

If you know of anyone who is ill or has suffered bereavement, please call Sandra Snelling at 645-8477.

At our last meeting (January 9, 2007)

Biography: Jim Wardroper

Jim was born in Egypt in 1927, of Canadian and British parents, and grew up in England. He became associated with the Crusader Bible class, which would play an important part in his life. He was in the British Navy, and then studied civil engineering and worked on various projects around the Great Britain. In 1957, he moved to Canada but soon decided to qualify as a teacher. He taught in several schools, and improved his education, finally teaching mathematics at the BC Institute of Technology for 17 years.

In the late 1960s he reconnected with friends doing charitable work in Africa and became involved in ways to bring technology to bear on the dire situation of the people there, especially the need for good water. He incorporated a society – Africa Community Technical Service, or ACTS to further these objectives. Over the next years he made many trips to Uganda, Zaire, Rwanda, Kenya, and other countries working on developing safe water supplies. At the same time get observed close up several of the political and racial upheavals that trouble the continent. In 1984 he retired from BCIT to devote himself full time to ACTS projects.

In 1988 he married Margaret Hallam of Windsor, and they raised two daughters. Retiring from ACTS in 1995, they moved to Uganda and continued relief projects. In 2001 they returned to Canada to live in Bracebridge.

Ken illustrated his talk with pictures and newspaper clippings gathered in the course of his various projects.

Guest Speaker: Ken Garth – “Estate Planning”

Ken is an income tax specialist with BBDO Dunwoody. His talk presented various strategies to reduce taxes that are paid upon death. While all assets are assumed to be disposed of at death, there are ways to modify or delay the taxes payable. Ken stated that there are a variety of strategies to do this, but some have risks unless they are carefully structured – not a job for the unskilled. He described a number of “this approach can be effective, but ...” situations, such as a testamentary trust, gifting assets to a spouse or offspring, and charitable donations and pointed out some pitfalls.

He also had some suggestions for useful things to consider: obtaining enough life insurance to pay the tax on bequests; being very careful with US assets, which can be double-taxed if not properly structured; and ensuring that a copy of any capital gains election made in 1994 is attached to the deeds or other records used to value assets being passed on.

Ken mentioned that some people are fanatical about trying to avoid probate fees, and get into trouble as a result. But he did describe some ways to set up a will to reduce probate fees and/or ensure the assets are directed the way you expect.

Ken finished with a lively question and answer session.

(PS: this represents the editor’s best attempt to describe what was said – there could be important errors of fact here, so please independently check anything that concerns you.)

Calendar

Social and Travel: (see details on page 4)

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| March 7 | “At The Hop” – Enjoy 3-course gourmet lunch at “3 Guys and a Stove” (12 noon) followed by the show at the Algonquin Theatre (2:30 P.M.) - |
| February 22 | Tour of the new Bracebridge recreation/high school complex – meet at the front door at 9:50 A.M. Contact: Ted Daglish 765-0330 |
| April 17 | Honda Plant Tour – 90-minute tour of the Alliston plant begins at 9 A.M. Contact: Ted Daglish 765-0330 |
| May 2007: | A trip to Cape Cod/Boston is scheduled for early May. Please contact Fred Grant to show your interest (687-5633). |

Events and Activities: (see the following page for full details)

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| February 13: | Probus Club regular meeting – 10:00 A.M. at the Rotary Centre |
| February 27: | Probus Club Management Committee - 10:00 A.M. at the Rotary Centre |
| March 13: | Probus Club regular meeting – 10:00 A.M. at the Rotary Centre |

SPECIAL INTEREST GROUPS:

If you are interested in forming another interest group (or if you just wish to share your ideas), please call FRED GREEN at 385-2241, or email him at jfgreen@muskoka.com and it will be included here in the next Newsletter.

ARMCHAIR TRAVEL: (Contact **BOB** or **LINDA CARTHEW**, 687-3388, or **MIKE** or **MIDGE CARSON**, 645-7394, or **ADELE ALLAN**, 767-3728)

This group normally meets on the third Wednesday of the month at 1pm at Bracebridge United Church. This month on February 21st Bonnie Christie is presenting the trip she and her husband, George, enjoyed on the small-ship cruise line Cruise West from Anchorage, Alaska, across the Bering Sea to Siberia. New members always welcome.

BOOK GROUP: (Contact **MARILYN CROFT** at 764-0099)

The book group meets on the 4th Tuesday of each month at 1:30 p.m. The book for February 27th is *The Painted Kiss* by Elizabeth Hickey and the meeting is at Marilyn Crofts. Please call if you are interested in joining this group.

BOWLING: (Contact **CAROL GREGORY** at 646-1970)

On February 20th at 1pm at the Riverside Inn Bowl. Cost is \$8 for 3 games. If interested there will be sign up sheet at the meeting.

BRIDGE: (Contact **JEANETTE HEENEMAN** at 764-1839)

This group meets at St. Joseph's Church in Bracebridge at 1:00 pm on the last Tuesday of the month. (this month on February 27th.) The cost is approximately \$2.25 for the afternoon. Please call Jeanette if you are interested in an afternoon of playing bridge.

COOKING / DINING GROUPS:

These groups are full, but if you are interested in being on a waiting/standby list, please contact:

GRETCHEN WARREN at 687-7765 for the *Silver Bullets*

ELLEN KING at 645-2305 for the *Red Dragons*

BONNIE ALEXANDER at 732-1734 for the *Decadent Diners*

DIANNE DARRAGH at 765-0593, email diannedarragh@yahoo.com for *Dine and Unwind*

CURLING: (Contact **LINDA/ALLEN EDWARDS** at 769-2214 or e-mail al_lindaedwards@vianet.ca)

Curling is at the Gravenhurst Curling Club, on the 3rd Sunday of the month (February 18th this month) at 2:00 p.m. A sign up sheet will be available at the meeting for anyone interested in a fun afternoon of curling or contact Linda/Allen above.

GOLF: (Contact **MIKE GEORGE** (Bracebridge Probus) at 645-3838)

The golf schedule will resume in the spring.

"H00KERS" and KNITTING BEE'S (Contact **JEANETTE HEENEMAN** at 764-1839)

Are ready to learn from each other, socialize and chat while knitting and crocheting. They will meet on the 4th Wednesday of the month (this month on February 28th) in the afternoon. Call Jeanette to go on the waiting list.

HIKING AND WALKING: (Contact **HERWIG** or **LYNNE SCHROTH** at 765-7394 or email herlyn@muskoka.com)

Hiking is over until the Spring.

INVESTMENT: (Contact **FRED GREEN** AT 385-2241)

We meet on the second Monday of the month, at 10:00 a.m. at the Edward Jones office, 81 Manitoba Street, Bracebridge. The next meeting will on March 12th. New members welcome! It's a friendly group – no money involved.

MOVIE BUFES:

VIDEO GROUP (1) meets the 3rd Tuesday of each month. The group is full at this time, but for information or to go on a waiting list, contact **NORM OR BEV IDING** at 764-0906.

VIDEO GROUP (2) meets on the 4th Thursday of each month at 7:00 p.m. The group is presently full, but if you are interested, please call **ANNE OR FRED GRANT** at 687-5633

PHOTOGRAPHY: (Contact **BURT WORTH** at 646-0050)

There are no winter meetings scheduled. Come and have fun in the spring.

SOCIAL EVENTS: (Contact **ADELE ALLAN** at 767-3728 or the social committee)

Events such as day trips, tours, and luncheons are usually planned for the third Thursday each month. Watch the "Social and Travel" section of the newsletter for upcoming events.

Tour of the Bracebridge High School and Recreation Centre

Your chance to see the new recreation, theatre, and school complex. A private tour has been arranged on Thursday February 22, at 10:00 A.M. (visit to the school area may be limited, based on construction). We will meet our guides at the front door at 9:50. You must sign up in advance so our hosts can arrange enough guides. While there is no charge for the tour, a donation of \$5 is suggested. Contact: Ted Daglish at 765-0330 or daglish@muskoka.com.

Theatre and Dining "At The Hop" ...!!

Wednesday March 7 – Enjoy a 3-course luncheon at *Three Guys and a Stove* in Huntsville, followed by a presentation of *At The Hop* at the Algonquin Theatre. Lunch at 12:00, showtime is 2:30 P.M. \$45 per person includes your meal (including non-alcoholic beverage, taxes and gratuity), your ticket to the show, and refreshments afterwards. To sign up contact Fred Grant, gulridho@muskoka.com, 687-5633.

(Note: we must get a minimum number of attendees)

Honda Plant Tour

A tour of the Honda plant in Alliston has been arranged for Tuesday, April 17, at 9 A.M. The tour will involve about 2 km of walking and is not wheelchair accessible. Sign up sheets will be available, and we are limited to a maximum of 30. At the moment we expect attendees will carpool to Alliston.

Contact: Ted Daglish at 765-0330 or daglish@muskoka.com.

In other news Robbie Burns Day

The Probus Clubs of Central and South Muskoka enjoyed the annual 'Lunch with Robbie Burns' on Thursday, January 25, 2007 the Delta Sherwood Inn in Glen Orchard. Many thanks to Joni Addis and Catherine Dedrick for our club's share of the planning and organizing effort.



*The haggis is piped in, to the cheers ->
of the waiting celebrants*

YOUR MANAGEMENT COMMITTEE 2006-2007

President:	Ted Daglish	765-0330	daglish@muskoka.com
Past President:	Sandy Snelling	645-8477	ardnas@sympatico.ca
Co-Vice-Presidents:	Rena & Arno Liebster	646-8909	renarno@sympatico.ca
Secretary:	Carol Ursano	645-8381	jursano@vianet.on.ca
Treasurer:	Judy Watson	646-2453	judyx3@muskoka.com
Speakers:	Joe Ursano	645-8381	jursano@vianet.on.ca
Newsletter:	Perry Bowker	765-0242	pbowker@sympatico.ca
Membership:	Peter McLaren	645-1015	pmclaren@muskoka.com
Special Interest:	Fred Green	385-2241	jfgreen@muskoka.com
Theatre/Trips:	Adele Allan	767-3728	adelalla@yahoo.com
Social:	Adele Allan	767-3728	adelalla@yahoo.com