



Club No.119,
Chartered June 12,2001

The Probus Club of South Muskoka Monthly Newsletter

October 2014

The next meeting of Probus South Muskoka

Wednesday October 1st

9:30 am for socializing and coffee - Meeting begins at 10:00 am

Greeters: Queenie Reville & Lynn Bryan

Where: Bracebridge Sportsplex as usual.

Pre Coffee : Special Interest Fair Find out what we do. Sign up, meet new friends and have fun.

Main Speaker: Don't miss **Robert Hurst** whose career in journalism was capped by his decade-long run as President of CTV News. His topic will be ***The Crazy, Zany World of Journalism.***

Next month: John Little of Nautilus will talk about his relationship with martial arts personality and film star **Bruce Lee**

Introduction and thanking of Speakers It has been our practice to ask different members to take on this task each month. If you would like to help, please speak to Don Nikiforuk or Bev Hyatt.

A word from your president...

Probus management is emphasizing the Special Interest groups this year. We know that it is these small groups that make Probus so special and achieve our goal of serving the community as a friendship organization.

Our Special Interest Management Team member, Shirley Bartlett, has worked on a wonderful slate of exciting activities for you to participate in. At our October meeting, you will be able to choose from a lengthy list of possibilities – there should be something of interest for everyone.

The tried and true Special Interest groups are open to new membership. Some previously popular pursuits are being resurrected. Over time there have been requests for new activities and these will be offered.

Ideas for other pastimes will be announced as they become available. Read all about our plans in the Special Interest column in this newsletter. Be sure to contact Shirley or myself if you have questions or suggestions.

Each month this year, Shirley hopes to announce a new Special Interest group idea. So stay tuned.

Special Interest groups require someone to make the arrangements. How about you? Remember, *"I am only one, but still I am one. I cannot do everything, but I can do something; and because I cannot do everything, I will not refuse to do something that I can do."* Helen Keller

Susan



September's Speakers



Life-Long learning Right Here in Bracebridge!

Prior to hearing our main speaker last month, Probus SM member Rena Liebster and Nipissing Campus Administrator Jan Lucy introduced us to the innovative new program for life-long learners which will be offered this fall to anyone 50 years of age or older looking for an intellectual challenge and a chance to collaborate with other learners from the region. This non-credit program will allow life-long learners to blend into existing university courses with other degree-bound students without the burden of submitting assignments or taking exams. Following the success of two prior courses on ***Dirt*** and ***Sloth***, this year's offering, overseen by award winning Nipissing University Professor Renee Valiquette will focus on an interdisciplinary analysis of Water.



Our main speaker **Tony Sutey**, Senior Financial Advisor and the Huntsville Branch Manager for Assante Capital proposed several ideas and strategies for retirees to protect and grow their wealth because wealth can

only be generated by the accumulation and careful management of the money you have. First you must guard against permanent loss by recognizing and avoiding fraudulent scenarios and get rich quick schemes or tell tale signs like corporate executives selling their shares and closing out their options. He advocates a trusted advisor as one of the best lines of defense as he or she can steer you towards the right investments and help you make logical decisions and enhance the performance of your portfolio.

The same advisor can help you with life insurance to preserve the value of your estate by providing enough cash to offset possible death duties. As a tax advisor/preparer, he can also help you reduce your current income taxes by claiming credits for such things as accumulated medical expenses and the disability tax credit which have expanded eligibility requirements in the past few years and now allow for the transfer of the credit to the parent or individual with the higher income. New pension splitting rules can reduce the amount clawed back from a couples' Old Age Security income. An experienced financial advisor can help you decide when and if to withdraw and repay amounts from your RRSP before age 71 to minimize your income tax payable.

One final pointer: since its introduction in 2009, the TFSA has provided a tax free vehicle for individuals to preserve and generate capital. We now all have \$31,000 contribution room so if you haven't done so already, get saving!

In short a good financial advisor should be able to grow wealth by protecting against losses and volatility through the careful allocation of our assets so we can keep up with rising costs.



PROBUS SOUTH MUSKOKA - CALENDAR OF EVENTS

| Event | Date & Time | Location | Contact |
|------------------------------------|---|--|--|
| Probus SM meeting | Wednesday October 1 st 9:30 for 10:00am | Sportsplex | |
| Investment | Monday October 6th 10:00am Usually 2 nd Monday | James St. Place | David Low 705-6468798 djlow@vianet.ca |
| Dine & Unwind | 2 nd Wednesday | T.B.D. | Dianne Darrah 705-765-0593 diannedar@aol.com |
| Art Club | Friday October 10 th Cancelled due to health reasons | Independent Grocers Bracebridge | Shirley Bartlett 705-385-3674 octobersh@hotmail.com |
| Hiking & Walking Club | T.B.D | T.B.D. | Jan Sharman 705-646-1398 janet.sharman@gmail.com |
| Annual Driveabout | Thursday October 9 th 9:30am | Home Depot parking lot Bracebridge | Peter/Margaret McLaren mpmclaren@sympatico.ca Susan/Ted Daglish daglish@muskoka.com |
| Executive Meeting | Tuesday October 14th 9:30am | James St Place | Susan Daglish |
| Crafters Circle | 3 rd Tuesday | T.B.D. | Elizabeth Northey 705-645-2057 buscentr@sympaico.ca |
| Out to Lunch Bunch | 3 rd Wednesday October 15th | Wabora Bracebridge | Don/Nansi Nikiforuk 705-788-9962 Don.nansi@sympatico.ca |
| Art Club | Tuesday October 21 st Cancelled due to health reasons | Independent Grocers Bracebridge | Shirley Bartlett 705-385-3674 octobersh@hotmail.com |
| Book Club | Tuesday October 21st 1:00pm <i>Invention of Wings</i> Sue Monk Kidd | Pat Tait 1212 Kirkline Bracebridge | Bev Stewart 705-646-9478 riverwalkbev@gmail.com |
| Film Buff Group | 4 th Tuesday | T.B.D. | Lynda/Kevin McAllindon 705-684-8456 kmcallindon1@cogeco.ca |
| Genealogy | T.B.D. | T.B.D. | Ted Daglish 705-765-0330 daglish@muskoka.com |
| Halloween Spooktacular Lunch | Thursday October 30 th 12:00pm | Old Station Restaurant Bracebridge | Jan Sharman 705-646-1398 janet.sharman@gmail.com |

Probus South Muskoka Special Interest Groups

If you have questions or suggestions for new special interest groups, please contact

Shirley Bartlett 705-385-3674 octobersh@hotmail.com

Art Club: Contact **Shirley Bartlett** 705-385-3674, octobersh@hotmail.com for details and cost and to be included on the mailing list.

Book Club: Contact Beverly Stewart (705) 646-9478 or riverwalkbev@gmail.com about book club or if you plan to attend. The group meets on the 3rd Tuesday of each month at 1:00pm. Next meeting: Tuesday October 21st 1:00pm at Pat Tait's, 1212 Kirkline, Bracebridge to discuss ***The invention of Wings*** by Sue Monk Kidd.

Crafter's Circle: Crafters Circle meets the 3rd Tuesday of the month. Please call **Elizabeth Northey** at (705) 645 2057 or email buscentr@sympatico.ca if you would like more information or are planning to attend.

Genealogy:

For details please contact Ted Daglish 705-765-0330, daglish@muskoka.com

Hiking and Walking Club:

We hike once a month from spring to fall, then get together afterward for coffee or lunch. Don't forget to email us if you are coming!!!

Email janet.sharman@gmail.com or call 646-1398 to join, or leave the hike notice email list.

Note: In case of inclement weather, we will send out an email by 8:00 am on the day of the hike. See you on the trails

Investment Club:

The Investment club meets on the second Monday of each month at 10:00 am. New members welcome – Contact **David Low** 705-646-8798 djlow@vianet.ca for details of meeting location.

Film Buff Group:

We meet on the fourth Thursday of the month in each other's homes to view and discuss interesting films - some new, some classics, some foreign. We are initiating two guest spots per month, when space allows. To sign up for this rotating guest list, call **Lynda and Kevin McAllindon** at (705) 684-8456 or email kmcallindon1@cogeco.ca.

Cooking/Dining: Each of our dining groups has its own approach to the enjoyment of good food and fellowship.

Dine and Unwind: Our casual dining evenings consist of eight regular diners, but we like to seat ten, so we encourage anyone to call us and join us as our guest. We are a fun group who really enjoy company. We usually dine on the second Wednesday of the month. To join the guest list contact **Dianne Darragh** at (705) 765-0593 or diannedar@aol.com.

Prestige Diners: We are six couples who enjoy eating out. We meet once a month if possible, and we chose a different restaurant in Muskoka or North Simcoe County. Each couple chooses an outing and sets the date. For more information and to join our guest list, contact **Bill and Penny Barker** at (705) 762-5524. pennyb@sympatico.ca

Out-to-Lunch Bunch: The Out to Lunch Bunch is open to all members of the South Muskoka Probus Club. On the third Wednesday of each month we have lunch at an area restaurant. The venue for each lunch is usually chosen by those in attendance the previous month. During the nice weather we venture a bit further afield from Bracebridge; still staying in Muskoka. During the winter months, we select local restaurants. If you think you might like to join us on a regular basis or just now and then, the best thing to do is to have your name added to the Out to Lunch Bunch email list. To do that, simply email **Don and Nansi Nikiforuk** at don.nansi@sympatico.ca or call them at 705-646-1452 and you will be added to the group list. You will then be sent email reminders of upcoming lunches. We hope you will consider joining us.

Upcoming Social Events

Driveabout: **Thurs. October 9th – This fun event is back by popular demand!....brought to you by Peter & Marg McLaren and Susan and Ted Daglish** (see attached flyer for details).

Halloween Spooktacular! Lunch Party: **Thurs. October 30th at noon, The Old Station Restaurant \$35 includes 3 course meal, tax, grats and prizes!** (see attached flyer for details and menu)



Christmas Lunch: **Wed. December 3rd after the general meeting Seasonal Buffet at the South Muskoka Curling and Golf Club \$35 p.p. including taxes and gratuities.**
Sign up at the October and November meetings.

Probus Club of South Muskoka

3rd Annual Driveabout and Lunch

A Magical Mystery Tour
(with acknowledgement to The Beatles)

Thursday, October 9, 2014

Departs at 9:30 a.m.

Sign up as a team of four or individually and we will match you with others.

We have planned a scenic tour of approximately two hours.

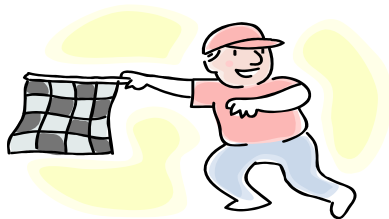
You will be given directions to the route, and questions to answer enroute.

Your final destination will be at a spot for lunch.

Cost is \$28.00 per person which includes prizes and lunch.

SPACE IS LIMITED TO 12 VEHICLES (MAX. 48 PERSONS)!!

See Margaret/Peter McLaren (mpmclaren@sympatico.ca), or
Susan/Ted Daglish (daglish@muskoka.com) after the meeting.



So fasten your seat belts and join us for the fun!



**HALLOWEEN
SPOOKTACULAR!
LUNCH PARTY**

The Old Station Restaurant

(88 Manitoba St., Bracebridge)

Thursday October 30th at noon

Prizes! Surprises! Costumes welcome!

(prize for best costume!)

Menu

Nutmeg scented butternut squash bisque

or Caesar salad

Crackling skin breast of chicken with cranberry jus

or

Pan roasted Atlantic salmon with orange and cinnamon reduction

Pumpkin cheese cake with spiced chantilly

coffee or tea

\$35 (includes taxes & grats)

Cheques made out to "Probus Club of S. Muskoka" and don't forget to include your menu choice!

Sign up at the Sept. or Oct. Probus meetings or by mail to Jan & Ed, 1333 Hwy. 118 E, Bracebridge, P1L 1X1 (email: jan.sharman@gmail.com or tel: 705-646-1398).



BOO!





Probus South Muskoka Christmas Lunch

Wednesday December 3rd
(following the meeting)

South Muskoka Curling and Golf Club

10 Golf Course Rd. Bracebridge

Seasonal Buffet Lunch and entertainment

\$35 p.p. (taxes and gratuities included)

Sign up sheets at the next two meetings