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1st Anniversary issue!

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Winter 2015/16 – Volume 2, Issue 4

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## FROM THE PUBLISHER

Welcome to our first anniversary issue! Whether this is the first time you've picked up a copy of Grey-Bruce Boomers or whether you've been a reader since we launched on Dec. 1, 2014, thanks for reading!

Although there is always uncertainty when launching a new publication (our first magazine – Grey-Bruce Kids – is celebrating its fourth anniversary this December), we are not surprised by the feedback we've received in the first year of Grey-Bruce Boomers. Adults 50+ in Grey and Bruce counties are incredibly involved in their communities, well read but always interested in learning more, and love to travel. Yet they know how to slow life down and read something they value, cover-to-cover. So, as the letters and paid subscriptions (for people from as far away as Toronto who want to make sure they don't miss an issue!) have filed into our email over the past year, we've been overwhelmed by the support in our community. This recognition, in no small part, belongs to the writers, advertisers and distributors who play the largest role in any success we have – without them, there is no Grey-Bruce Boomers!

In fact, because our first year has generated so much excitement in our region, we've decided to expand. We'll be adding Huron-Perth Boomers to our suite of publications starting in March 2016, our spring issue. The new magazine will cover Huron and Perth counties, as well as St. Marys and Stratford. Our two Boomers magazines will feature locally relevant stories written by knowledgeable people in your community.

Once again, thank you to our readers, writers, advertisers and all those who distribute the magazine for making the first year of Grey-Bruce Boomers one to remember.

I am extremely excited for what the future holds, and can't wait for you to join me!



*Amy Irwin, Publisher  
Grey-Bruce Boomers*

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**Happy Holidays from Amy,  
Dwight, Layne and Jace Irwin!**

GREY-BRUCE  
**boomers**



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**Grey-Bruce Boomers** is distributed for free in Grey and Bruce counties, and is published each March, June, September, and December. Distribution of this publication does not constitute endorsement of information, products or services by Grey-Bruce Boomers, its writers or advertisers. Viewpoints of contributors and advertisers are not necessarily those of the Publisher. Grey-Bruce Boomers reserves the right to edit, reject or comment on all material and advertising contributed. No portion of Grey-Bruce Boomers may be reproduced without the written permission of the Publisher.

**WINTER 2015/16**

# 'Wonderful! What a fabulous product'

We have been so overwhelmed by feedback in our first year that we thought we'd include a few notes in this issue. Email amy@greybruceboomers.com or mail your letter to Box 287, Ripley, ON N0G 2R0, for possible publication in a future issue.

I want to congratulate you, Amy and Dwight, on Grey-Bruce Boomers magazine. I picked it up at Sears in Port Elgin and every article was of value, and I know some of the writers! I appreciate your layout, the colour in the ads and articles, the personal features, everything about Boomers is marvelous! Your story versatility is great. You are an inspiring young couple and I look forward to the next issue.

**Diane Mills, Port Elgin**

Wonderful! What a fabulous product. Someone just dropped copies off at our medical office, and our clients are primarily boomers. Please tell me how I can keep receiving this magazine.

**Becky Middlebrook, Registered Nurse, Owen Sound**

I love the new magazine! It has great info, good variety, and has enough for me to read when I get the chance. I have another 10 years before retirement, so I'm barely of the boomer generation, but it's never too soon to plan for retirement. Suggestions on maintaining a healthy lifestyle and sharing the wisdom gleaned by others as they travel, vacation and experience their golden years is much appreciated. Keep up the good work!

**Charmaine Jenkins, Kincardine**

To say we found Grey-Bruce Boomers most interesting would be an understatement! On a scale of one to 10, we have to give a 10+, five stars! It's very well put together, very interesting and informative, and fun to read each and every article. The choice of paper will also make it a keeper to enjoy over and over again. We can't wait to read the next issue cover to cover!

**Doug and Joyce Turner, Point Clark**

We just read your Boomers magazine that we picked up at the library in Port Elgin. It was terrific – informative, entertaining and amusing. How can I get a subscription?

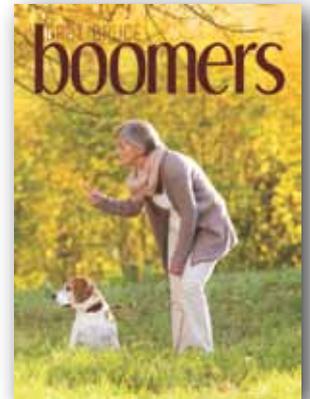
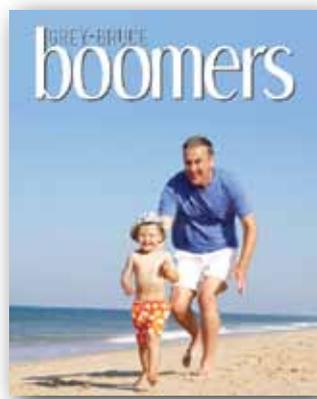
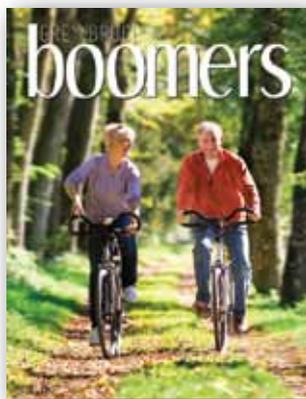
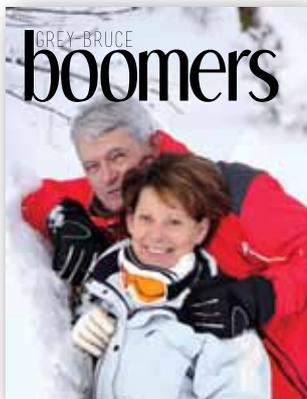
**Judy McGough, Port Elgin**

I would like Grey-Bruce Boomers to be mailed to my home! Thank you so much for helping me out with this! This is an awesome magazine and we don't want to miss a single issue.

**Rory and Heather Maxwell, Owen Sound**

It is great to learn the history of buildings/businesses, and all the subjects you are covering. I don't plan on sharing the one I have because it has good info in it, but I will spread the word to other seniors for sure. I can hardly wait until the next edition comes out!

**Madilynn Wade, Owen Sound**



# 55+

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# A new style of Snowbird

**RETIRED BOOMERS AREN'T JUST FLOCKING TO FLORIDA ANYMORE**

By Lisa Vandenberg

It's not often people think about what Boomers do in Grey/Bruce during the winter months, because we just assume they're heading to Florida.

But not all of them do! Now don't get me wrong, there's nothing wrong with the Sunshine State, and many of us still enjoy spending some of our winter there, however today's Boomers are exploring much more of the south.

Many Canadians holiday for a week or two at resorts, usually Mexico, the Dominican or Cuba. As other countries have opened to tourism, there have been more options, and Central America has certainly caught our attention. Once retired, couples have had more time to explore these countries, with some deciding to make a winter home there.

### So what is making them stay?

Let's look at Costa Rica. This is one of the safest countries to visit in Central America. It is friendly to tourists and ideally suited to an active lifestyle. If you like the outdoors and activities such as hiking, horseback riding, surfing, swimming and camping, and love the beach and mountains, Costa Rica is the perfect destination. Another benefit is affordability. You will find accommodations, restaurants and transportation to be easy on your wallet. The climate is very diverse – with the varying elevations it can range from an average of 13 C in the highlands to 26 C at sea level. The rainy season is from May to November, while November to January are the coolest months – not cold, just cool, with lots of sunshine.

The best part of Costa Rica is the scenery. If you have ever seen pictures from this country, the views are breathtaking.

Panama and Belize are also becoming popular spots for Boomers to spend either part of or all of their winter months for many of the same reasons.

Another trend I see is people moving around more, going somewhere for a few weeks, heading back home for a bit, then off somewhere else for a few more weeks. Why spend all your time in one spot? This allows you to come back home and stay connected, as many Boomers are actively involved in the lives of their kids and grandkids, as well as their communities.

“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbour. Catch the trade winds in your sails. Explore. Dream. Discover.” - *Mark Twain*

So why not spend three or four weeks renting a condo in the south of Spain? Costa Del Sol is the perfect place to escape winter, as the sun shines about 300 days a year. Or there's the Algarve region of Portugal, with its Mediterranean climate and some of Europe's most beautiful beaches, old quaint fishing villages, amazing golf courses and great marinas. It is no wonder this is such a popular destination.

After recouping back at home for a few weeks, you may venture off to New Mexico and rent a nice little casita in Santa Fe, which is made for outdoor enthusiasts. It has world-class mountain biking, amazing skiing and spectacular views from

10,000 feet. You can try some river rafting down the mighty Rio Grande, and, after an active day, head to one of the world-class spas in the area and unwind with a massage and tub soak.

It's a wide world outside Florida, and many of these other options provide more of an adventure and the chance to immerse yourself in a different culture. Boomers are definitely seeking more adventure today. The reason I first went parasailing – which may not seem adventurous to some – was because an 80-year-old neighbour of mine



returned from a cruise and couldn't stop talking about her experience. Well, I thought, if she can do it so can I!

Boomers are trekking through the Himalayas, climbing Kilimanjaro, and hiking four days to the 'Lost City' of Machu Picchu in Peru, another hidden gem known for its Incan sites, but also blessed with a vast area of Amazon Rainforest. There, you can hike through the jungle, trek the Andes and top it off with a visit to the highest lake in the world, Lake Titicaca. A popular itinerary is to combine a tour of Machu Picchu with the Galapagos Islands.

Boomers are a curious bunch and want to learn more about the world they live in. They are looking for meaningful encounters, and many tour companies are offering more diverse experiences. For instance, you can tour an area and actually live with the locals to better experience its culture.

Another popular vacation option is volunteer tourism. These programs vary greatly in where you can go and what is being accomplished, but they are changing the world one family at a time. Or, if you are a cruise fanatic, there is now a company that combines your love of cruising

with your desire to make a difference. They have a few different itineraries where you can contribute some of your time and talent to change lives in the Dominican Republic or Cuba.

There is still the option of heading south to the Sunshine State. Florida does have a lot to offer. You can choose the busy urban areas of Miami and Fort Lauderdale with their upscale shopping, variety of restaurants and nightlife or, for a slightly different pace, head to the Gulf side and check out Fort Myers, Cape Coral and the outer islands. If you have never ventured down through the Keys, that too is a must. This 100-mile stretch

is famous for its laid back tropical vibe, with world class fishing and scuba diving.

Regardless of where or how they 'winter,' the Boomers I talk to certainly aren't sitting idle. ■

Lisa Vandenberg is the owner of Expedia CruiseShipCenters Grey Bruce, a full service agency that deals with all types of travel. She has been in the travel industry for 13 years and has travelled extensively in that time. Call Lisa at 519-396-2929.

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# IF THIS ROAD COULD TALK

A look at the history of Highway 21 north. **BY JODI JEROME**

---

Hwy. 21 north, from Goderich to Owen Sound, is a lifeline, travelled for over 150 years with barely a thought to its origins.

The only time we notice its existence is when a winter storm shuts it down. Our world shrinks and momentarily we wonder how we'd exist without this road, but eventually the storm clears and our avenue to civilization returns.

The highway's northern stretch began with the negotiation of Treaty No. 67, signed on Sept. 2, 1851, in which the Ojibway severed a half-mile wide strip of reserve land from just north of Southampton, at the edge of Chippewa Hill, to the edge of the Owen's Sound settlement. The land provided a northern road along the eastern side of Arran and Derby Townships to Owen's Sound harbour settlement, then called Sydenham (now Owen Sound) and 47 additional farm lots. The road route and farm lots were called the Indian Strip on late-19th century maps.

In August 1851, Crown Lands agent Alexander McNabb wrote to the Hon. James Harvey Price, Commissioner of Crown Lands, and beseeched him for a sketch of the Garafraxa and Saugeen roads so that he could contract the work. He'd been given \$6,000 to get roadwork done and he was impatient to begin.

He wrote, "It is of the utmost importance that the road be opened before winter. Unless it is,

we shall be completely shut out from the settled townships and cut off from receiving supplies of provisions, and settlers prevented from bringing in their families.” The sketch could not be sent until negotiations with the Ojibway people were completed. Once the treaty was in place in September, road contracts were let and the work began.

the ground, while the stumps of large trees were left if there was enough clearance between them, until they could be burned later. In the swamps, widths of 20 feet were cleared. Logs were cut into 16-foot lengths and laid evenly and close together, creating a dry, bumpy surface. These were called corduroy roads and were an agony to drive across in any type of wagon. Some of these roads

have lasted until the present day. Construction crews today find their traces when resurfacing or expanding existing roads in swampy areas.

Hwy. 21 gets older as it travels south. As each township along the route was settled enough to elect a council, roadwork was the first task of each municipality. The surveyors had designed and marked the road paths. The settlers built the road base that many of the current highways and sideroads are built upon, with shovels and horsepower. One of the first people hired by council was the ‘pathmaster,’ who oversaw the roadwork. As settlers bought land and became property owners, they were expected to give a certain number of days each year to roadbuilding, depending on the

assessment of their property.

Due to the presence of gravel in the north Bruce area, the Goderich Road was one of the few early roads with a graveled surface. Most were dirt roads.

From Southampton, the road descended south to Goderich and beyond. Each section was maintained by the township it served; none of them identical in construction or maintenance. When the roads were created through Kincardine in 1849, they were described as canals, being three to four feet lower than their sides.

It wasn’t until 1927 that Provincial Hwy. 21 was born,



Clydesdales like these helped to build the base of Hwy. 21.

Work on the Saugeen Road (aka Goderich Road/Owen Sound Post Road) began at Southampton and headed north with a bridge at Denny’s Dam. The early road followed the high land to Burgoyne and north to Inverlay before turning west and joining the eastern edge of Arran and Derby Townships. Later, as more money for road construction became available, a bridge was built at Southampton as well as a better road from Southampton, along the edge of the Saugeen Reserve, to the corner of the Tara Road.

The roads of the day were one chain wide (66 feet). The first step to building a road was to clear the 66 feet width of trees. Smaller trees were cut off close to

beginning in Chatham-Kent's Morpeth and ending in Petrolia. The name was changed to King's Hwy. 21 in 1930. In 1934, Hwy. 21 was extended through Thedford to Goderich. In 1935, the province assumed the road from Goderich to Owen Sound. At its longest, Hwy. 21 stretched 327 km in length from Morpeth to Owen Sound.

When the province assumed roads, it began to improve and pave them to provide needed employment. By 1938, Hwy. 21 was paved from Sarnia to Owen Sound, much to the delight of the growing number of motorists and truckers who travelled the roads through all types of weather.

Lake storms and large snowfalls are a fact in Grey, Bruce and Huron counties. The two worst storms on record for snowfall were Jan. 14, 1881, and Jan. 11, 2000, when 51 cm of snow fell in a day. Between 1881 and today, the storms remembered for their brutality are the blizzards of 1894, 1933, 1937, 1947, 1977, 2000, 2007, 2013 and 2014. These storms and others stopped all movement in the area for days on end.

In '34, '37 and particularly 1947, not only did the roads fill in, so did the train tracks. Supplies of food, kerosene, firewood and coal grew short when neither trains nor trucks could travel into the area due to a string of storms. Poor visibility and heavy snowstorms filled in the highways and sideroads, grounding everyone. In 1977, the storm hit before the schools could send the children home. Many bus students spent a couple of days staying with friends, family and acquaintances in town.

Hwy. 21, as well as the former railway line, has filled in with snow during many a long winter. This was taken in 1947.



As the railways decreased train service, Hwy. 21 was strained under increasingly heavy traffic flow, especially after the development of the Bruce Nuclear Power Development in the 1960s.

Due to wear, the entrance and bridge over the Maitland River to Goderich was rerouted and redeveloped in a massive, earth-moving project on Dunlop Hill by a Wingham-based company. During work on the Saltford Hill, an old 1,100-foot, hand-forged iron chain, once used as a guardrail, was removed. It appeared to be made from segments of anchor chains from the schooners, the Scotia, Olga, Azor and perhaps the Cherub.

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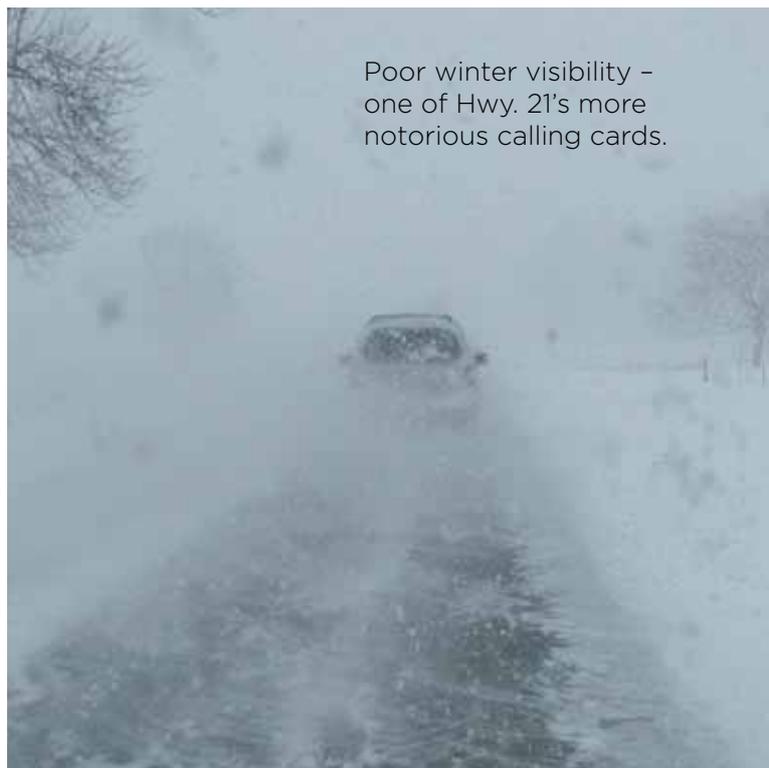
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Heavy traffic flow also necessitated the construction of a bypass around Kincardine in 1980. Instead of funneling the traffic through the main streets of Kincardine, the bypass allowed traffic to move past on the town's edge. Many town merchants thought the bypass would be the end of them, but its downtown remains vibrant today.

The north section of Hwy. 21, between Kincardine and Goderich, was renamed the Bluewater Veterans Highway on Jan. 24, 2009, by the Ministry of Transportation. It is one of four highways in Canada dedicated to the memory of Canadian veterans and their contributions.

Initially built by the people it served, Hwy. 21 links past and present as the lifeline it was built to be. Even in the worst storms, it is still there, ready to guide people where they need to go. ■

Jodi Jerome is a published writer, historian and heritage consultant who enjoys finding the stories people have forgotten about in the place they live, and making landscape come alive for those who live and visit there.



Poor winter visibility - one of Hwy. 21's more notorious calling cards.



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# Low interest rates

## Know when the time's right to invest

By Michele Mannerow

Let me start by saying that if I had a five per cent interest rate GIC, I would give it to you.

Truly, I would. But we haven't been able to invest in a five per cent GIC since the Year 2000 – the turn of the century. With interest rates now sitting at just over two per cent for a five-year term, people that were comfortably living on their interest have seen their income drop by more than half over the last decade.

So interest rates are sure to someday rise again, which is good news for savers but decidedly not good news for borrowers (but that's another article). So what do we do in the meantime? Generally speaking, unless your portfolio is significant, you will need to make your money work harder for you to earn better than the two per cent GIC. This prolonged low interest rate period has forced many investors to move outside their comfort zone in an attempt to earn higher returns. There are a variety of strategies and products that should be considered to improve your opportunity for long-term returns, without placing you in too uncomfortable of a position when the stock markets occasionally turn down.



## Strengthen your prospects

Consider employing these four main strategies for retirement:

**Diversification** – Think of having three pots of different investments, all doing their own thing, while combining nicely to accomplish a common goal like generating more income. The cash or near-cash pot holds 'high' interest funds or GICs, generates a bit of interest (one to two per cent), is available to create monthly income and provides a stable base for the portfolio. The fixed income pot holds different types of bonds, preferred shares and some common shares that generate a higher level of income (three to five per cent), with relatively low volatility. This income is funnelled over to the cash pot and used as needed for monthly income for the investor. Finally, the third pot holds mainly common stocks or stock funds that can generate some income through dividends, but over the longer term are intended to provide a higher level of growth to the overall portfolio. This growth can occasionally be harvested and also transferred over to replenish the cash pot as needed. The size of each of these pots depends on your ability to see and believe in the value of the businesses you are invested in and beyond temporary market volatility. It also depends on

what returns you require from your investments to meet your retirement needs.

**Re-balancing** – A good strategy is to re-balance these pots, which forces us to practice the old 'buy low, sell high' adage with which so many investors struggle. Sometimes one of these pots gets too big or too small because the investments in the pot have done well or poorly. It's tough to buy your losers, but it's also surprisingly tough to sell your winners. Keeping an eye on your portfolio mix and adjusting back to your original allocation on an occasional basis has been shown to boost long-term returns.

**Asset location** – The third strategy is to make sure you are fighting for every nickel and dime of returns, in order to keep as much as possible in your pocket. That means paying attention to your asset location. Now with three different kinds of accounts, Registered Retirement Savings Plans (RRSP/RRIFs), Tax Free Savings Accounts (TFSA) and regular investment plans, the decision of where to hold your investments is almost as important as which types of investments to hold. Different investments generate different types of income, which, in turn, are taxed more or less favourably. For example, in lower income brackets, dividend income is taxed much less than interest income. Take the time to review where your investments are held and take full advantage of the tax-sheltered accounts when it makes sense for your situation. Sometimes, simply shifting assets between different types of accounts can improve your after-tax income, while maintaining exactly the same risk profile.

**Fee structure** - Contrary to popular belief, no one in the financial industry works for free. So, even if you never actually see a fee on your statement, know that you are paying them somewhere. Depending on the size of your portfolio, fees anywhere from one to 2.5 per cent, per year, are reasonable to pay for advice. Speak to your advisor and make sure you understand what that fee is and the value you are getting for it. There is no harm in asking for a dollar figure, not just a percentage if that helps. There are new rules coming into place in 2016 that are intended to clarify this somewhat murky discussion, so keep your eyes open.

Beyond strategies there are a couple of new types of investments that have been created in the last several years to try to fill the income void. I like to think of convertible

bonds as a bond with a common stock 'kicker.' These bonds pay a fixed rate of interest for a set period of time, just like a regular bond. The kicker is that the bondholder has the option to convert to the company's common shares prior to maturity at a pre-determined price, which is called the conversion price. If the price of the common stock trades above that conversion price before the bond matures, it will start trading like the stock for possible additional gains. So the bonds essentially have a floor like a bond and upside potential like the stock. These companies are mainly mid-capitalization in size and would include names such as Aecon, Chemtrade, Cineplex and H&R REIT, just to name a few.

A new form of preferred share was created during the last financial crisis in 2008 to entice investors to provide much-needed financing to corporations. These preferred shares pay a fixed, tax-preferred dividend for a set period of time, often five years from the date of issue. At the end of the five years, the company has the right to either redeem these shares at par value (usually \$25 per share) or to extend the preferred share for another five years at a new dividend rate. This dividend rate is most often set at the Government of Canada's five-year bond rate, plus an additional fixed percentage of two or three per cent, depending on the company.

With interest rates actually having dropped this year, these investments have dropped by 20 per cent or more from their initial issue price. Although it has been a very rocky ride to date, many of these preferred shares are offering attractive fixed-dividend rates that could potentially increase at their reset date when interest rates begin to rise again. These companies are mid- to large-sized corporations and include the banks, insurance companies and pipelines .



So I have stopped holding my breath for higher interest rates to return. And when they do, if we are savers, we will all buy the longer-term bonds that we didn't buy the last time. They will return some day, but in the meantime we should be doing everything we can to make the most of what we have. Speak to a qualified financial advisor about these strategies and products to see if they are appropriate to help you with your retirement plans. ■

*Michele Mannerow is an Investment Advisor with RBC Dominion Securities Inc. Member CIPF. Contact her at [michele.mannerow@rbc.com](mailto:michele.mannerow@rbc.com). RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. ®Registered trademarks of Royal Bank of Canada. Used under license. © 2015 Royal Bank of Canada. All rights reserved.*

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**Michele Mannerow**

CFP, R.F.P., CIM, FCSI, FMA

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*Advertising Feature*

# In the kitchen with

Tim Johnston, Executive Chef at Sweetwater Restaurant, Cobble Beach Golf Resort



Born and raised in Owen Sound, Executive Chef Tim Johnston has established himself in the local community as a passionate and creative chef. Educated at Georgian College, he apprenticed at many different establishments in the area before putting down roots as Executive Chef at Sweetwater Restaurant at Cobble Beach Golf Resort seven years ago. “I love what I do,” he said. “I don’t consider it work.”

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## Five minutes with the Chef

---

**Grey-Bruce Boomers (GBB):**

What would you want your last meal to be?

**Chef Johnston (CJ):** A classic Eggs Benedict – it’s rich and flavourful.

---

**GBB:** What three ingredients can you not live without?

**CJ:** Butter, because I like to use French technique, a good kosher or sea salt and onions, which we grow in our own garden at Cobble Beach.

---

**GBB:** What is your favourite kitchen tool?

**CJ:** My chef knife. It’s the most used and is an extension of my hand. All chefs have their go-to knives and I like a nice Japanese steel. All our cooks bring in their

own knives, which is important because they take pride in their tools and the work they do. A knife is very personal and is important to respect and maintain.

**GBB:** What is your favourite thing to cook?

**CJ:** I like cooking pork. It's so versatile, rich and flavourful and every part of the animal is useful. There are so many ways to cook it.

**GBB:** If you weren't a chef, what would you do?

**CJ:** In high school I thought I would be an accountant, but after working at various restaurants, learning different skills and being mentored by a local chef, I knew I wanted to work with food. I couldn't picture myself doing anything else. Every day I am learning and it keeps me motivated. If I had to choose, it would be in the food industry, a butcher.

**GBB:** Why did you pick this recipe to share with us?

**CJ:** I chose Muscovy duck breast with parsnip puree and squash chutney because it's a rich, flavourful and warming winter dish that is very easy for readers to attempt. It is a balanced dish that plays off textures and flavours and the combination is very complimentary.

## To Drink?

"Coffin Ridge Marquette. It's a nice, rich, local wine to go with the local duck. It's a pinot noir blend that lends a beautiful smokiness to the dish."



## MUSCOVY DUCK BREAST WITH PARSNIP PUREE AND SQUASH CHUTNEY

Makes 4 portions

### PARSNIP PUREE

2 cups peeled & diced parsnip	3 cloves garlic
½ cup peeled & diced white onion	½ tbsp butter
2 cups white chicken stock	½ cup 35% cream
Salt and pepper as needed	1 tbsp maple syrup

1. Melt butter in a saucepan on medium heat.
2. Add garlic and onion, season with salt and pepper, and cook until translucent.
3. Add parsnip and stir to coat.
4. Add remaining ingredients and cook until parsnips are soft, roughly 20 minutes.
5. Puree in blender until smooth.

### SQUASH CHUTNEY

1 ½ cups small diced butternut squash	1 tsp minced garlic
½ cup small, diced shallots	¼ cup cider vinegar
1 tsp finely chopped thyme	¼ cup brown sugar
Salt and pepper as needed	

1. Add all ingredients except thyme into a small saucepan.
2. Cook on medium, low heat until the squash is tender.
3. Remove from heat and add chopped thyme and mix to incorporate.

### DUCK BREAST

4 large duck breasts	Salt and pepper as needed
Canola oil as needed	

1. Place duck breast skin side down in cast-iron pan.
2. Cook skin side down until skin very crisp, roughly five minutes.
3. Very carefully turn the duck breasts over and continue to cook for two minutes or until medium-rare.
4. Let rest on a cutting board for one minute before slicing thinly.

# DEVELOPING CARING COMMUNITIES

**Local seniors' initiative to make  
Grey-Bruce-Owen Sound 'age-friendly'**

BY MIKE AND JERRIE TRAYNOR



A new organization will help develop communities that respect, value and empower its older population.

The Grey-Bruce-Owen Sound Council on Aging (COA) is a local, seniors-driven initiative that was born at the Seniors Summit in 2014. Seniors representing seniors' groups and organizations throughout Grey, Bruce and Owen Sound attended the Summit to discuss a Council on Aging and developing 'age-friendly communities.' Due to the tremendous interest to establish a COA and develop age-friendly communities, the Active Lifestyles Centre Grey Bruce (ALCGB and formerly known as the Owen Sound and Area Seniors' Centre) took the initiative to apply for funding to establish a COA for this region.

Funding was gratefully received through the Ontario Seniors Secretariat in November 2014, with the stipulation the COA had to be in place by the end of March 2015. Five community information sessions were held throughout the region to spark interest in getting seniors engaged and to complete an application to sit on the council. We were overwhelmed with the interest in the development of a COA and heard, "It's about time!" many times.

Thanks to the dedication and enthusiastic support of the COA Ad Hoc Committee, consisting of David Bradley, Jan Chamberlain, Mary Diane Carroll, Doug Walsh and Mike and Jerrie Traynor, the COA held its inaugural meeting at the Active Lifestyles Centre Grey Bruce on March 30. The ALCGB board of directors appointed the COA members to serve a full year until the five COA Community Advisory Committees are formed. In the spring of 2016, the new committees will nominate three

representatives from each area to serve on the council.

COA membership consists of 15 representatives from Grey and Bruce counties and the City of Owen Sound, two members from the United Senior Citizens of Ontario (Zone 09 and Zone 32) and two members from the ALCGB. Mike and Jerrie Traynor, the co-executive directors of ALCGB, and office volunteers Lisa Buckton, Fiona Sensenstein and Josh White, provide staff support.

So why do we need a Council on Aging? What will it do for seniors in our community? The COA has a mission to be a collective voice supporting the experience of aging through education and leadership, providing older adults with the opportunity to participate fully in society. The COA will promote and educate the public on the many positive attitudes to aging by encouraging the involvement of older adults in all aspects of their community. It recognizes the uniqueness of aging in rural communities and supports a collaborative network of individuals and organizations. The COA's main focus will be to steer and foster the development of age-friendly communities throughout Grey, Bruce and Owen Sound.

The vision of the COA is to work with local governments, businesses, service areas, programs and community stakeholders that support the physical and social environments designed to enable older people to live in safety, enjoyment and good health and well-being, while continuing to participate in society in meaningful ways. The COA will work collaboratively with the many communities that make up Grey, Bruce and Owen Sound to develop local policies to respond to the approaching demographic shift (boomers becoming seniors) that will

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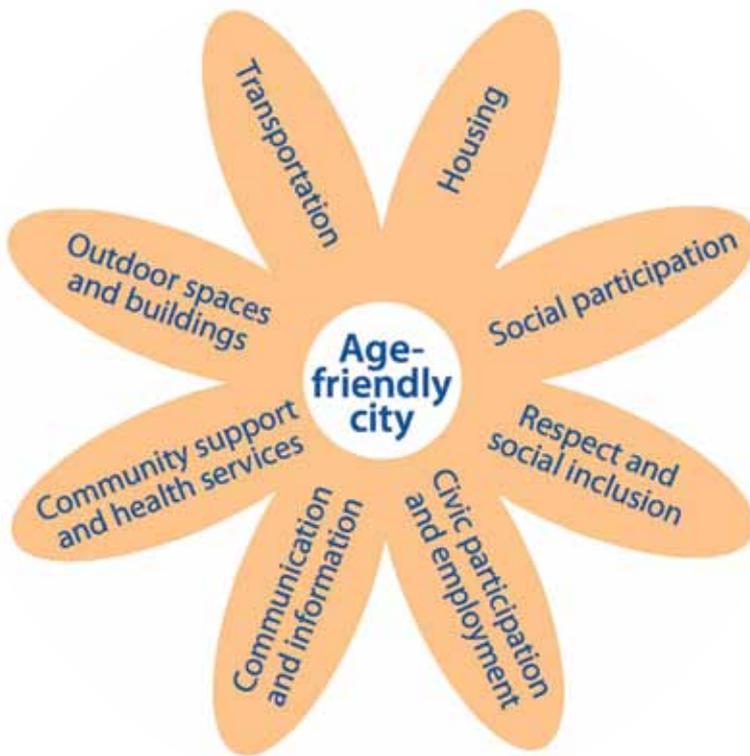
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have a major impact on the services and the programs needed for seniors and their families. In recent statistical findings, the Grey-Bruce-Owen Sound area has one of the highest populations of seniors, with an expected increase that will surpass most other rural communities in Ontario.

and the COA is interested in supporting their initiatives and sharing resources. The World Health Organization has determined that an age-friendly community has eight areas to be considered. These include outdoor spaces and public buildings (accessibility), transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, and community support and health services. Planning for age-friendly communities involves and engages all ages – youth, adults and older persons. It is age-inclusive, with different generations recognizing and planning for the commonality of interest.



One of the core areas that the Council on Aging will be involved in is promoting and developing ‘age-friendly communities’ across Grey-Bruce-Owen Sound. Some communities in our region have already started this process

The local COA is now working on the Terms of Reference and the formation of the five COA advisory committees in their respective geographic areas, including North Bruce (municipalities of Northern Bruce Peninsula, Southern Bruce Peninsula and Saugeen Shores); South Bruce (municipalities of Arran Elderslie, South Bruce, Brockton, Kincardine and Huron-Kinloss); East Grey (municipalities of Meaford, Blue Mountains, Grey Highlands and Southgate); West Grey (municipalities of Georgian Bluffs, Chatsworth, West Grey and Hanover); and the City of Owen Sound.

The advisory committees will be involved in each area to ensure everyone’s voice is heard, and that seniors and their families have the tools they need to prepare for the future. The COA will be harnessing the skills and expertise of seniors to provide leadership roles in their own communities, to work with

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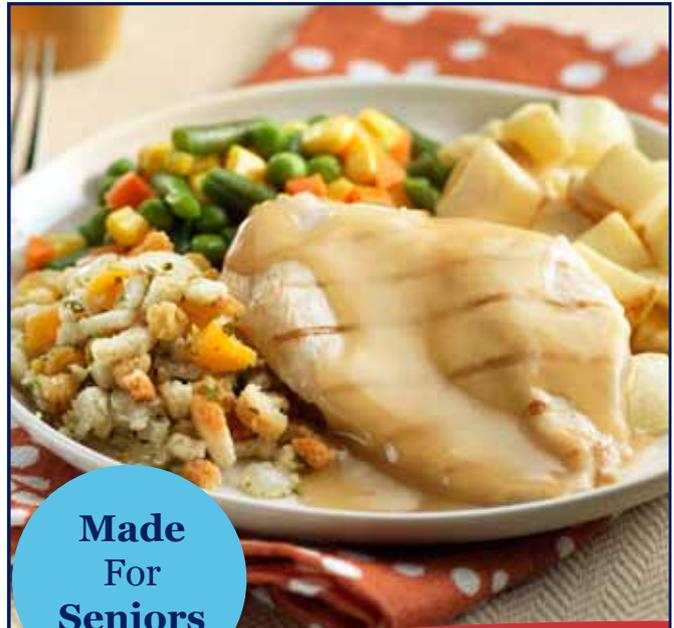
municipalities, organizations, business, youth and seniors in finding solutions that will make our communities the best they can be.

Over the past few months, the COA has developed a strong supportive partnership with the ALCGB. The centre has restructured its website to include the COA, and is also sharing physical space and staff support. Both organizations are working together in the delivery of workshops for falls prevention, seniors defensive driving, and workshops for individuals using motorized wheelchairs and scooters. This is just the beginning; the work has just begun.

We all realize the demographics of our area are changing. There has never been a more important time to have a strong Council on Aging to put in the spotlight issues affecting this demographic change, and to empower everyone to work together in meeting the opportunities and challenges ahead. What we need is less talk and more action.

We encourage community involvement with the COA Community Advisory Committees. We encourage seniors to share their talents, expertise and knowledge, and to take a leadership role. The COA is looking for individuals that have an interest or expertise in any of the eight age-friendly community areas. If you are homebound and would be interested in being part of a telephone tree, if you have clerical skills, fund development experience or if you have some great ideas or suggestions of any other area that you feel you can assist with, please call one of the members on the COA Executive to become involved in a big or small way and make a difference in your community. They are: David Bradley – United Seniors of Ontario Zone 09 (Co-Chair), 519-366-2685; Jan Chamberlain – Owen Sound (Co-Chair), 519-371-4746; Ellen Paterson – South Bruce (Secretary), 519-396-3885; Trevor Hunter – West Grey (Treasurer), 519-334-3655; Sharron Colter – North Bruce (1st Vice Chair), 519-793-3473; and Geoff Solomon – East Grey (2nd Vice Chair), 519-538-4968. ■

*Mike and Jerrie Traynor are Co-Executive Directors, Active Lifestyles Centre Grey-Bruce. For more information contact the COA at 519-376-8304, coagreybruceowensound@gmail.com or visit greybruceowensoundseniors.com.*



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# An aging workforce

Economic downturn has meant  
more people 50+ are looking for jobs

BY CRYSTAL HARVEY

**In Grey/Bruce, people 50+ are part of the active local workforce. Some have been victims of the economic downturn – their plants have closed or their employers have laid them off.**

For many, particularly older workers, this means rethinking, refocusing and retraining in order to compete in today's rapidly changing labour market. The National Council on Aging completed a study in 2012 to check on the perspective of employers, and the labour force participation of older workers, who are considered 'at risk' workers. When employers were asked about recruiting workers 50+, the majority said their current hiring practices focused on attracting the workers with the right skills, abilities and fit with the corporate culture, not on age.

Although the study placed focus on at-risk older workers, it also provided some interesting insight from employers. It showed certain sectors as making special efforts to recruit older workers. These employers included a Canadian retailer of hardware, home improvements and gardening products, which specifically chooses to attract older workers by providing some of its full-time employees the option of reduced hours, so as not to affect pensions. Another one was in the health care and social service industry, and feels older workers took better care for the elderly, and, "Were more patient and reliable, and related better to the clients." Another employer in the not-for-profit health, housing and community services for seniors sector, said they recognized the many older workers can contribute their experience and mentor other workers.<sup>(1)</sup>

In discussion with employers in general, there are several positive attributes that are valued in older workers, including reliability, ability to work with others, good problem solving and judgment skills, strong work ethic, experience, and flexibility in scheduling. Therefore, older workers are reminded to advocate positive perspectives of these qualities and downplay any negative ones.

So there are employers who are seeking workers 50+, but the question is, are older workers marketing themselves well enough? When dealing with older workers locally, we have noticed some themes. Firstly, older workers tend to undersell themselves and the skills they have. The idea of talking about themselves and their skills in an interview is a challenge. Many have said, "We were taught not to be boastful and having to do that in an interview is difficult." Secondly, we have heard the concern, "It's my age. I am too old, they (employers) won't hire me."

Negative stereotypes about older workers do exist and can include concerns that older workers are more likely to quit or retire, unwilling to change their ways or learn new things, are unproductive, resistant to critical feedback, are uninterested and not able to learn. Older workers need to be prepared to deal with, and counter, these stereotypes.

#### Here are a few tips:

- Be proactive.
- Stay active and healthy.
- Keep skills current, stay on top of technology.
- Create a resume that highlights your strengths and skills related to the job you are seeking, and sometimes this means tailoring your resume to the specific job ad.
- Remove items from your resume that are not relevant and that could potentially screen you out, including your age, so leave out dates related to education and don't include all your work history – highlight the last 15 years which are generally the most relevant.



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**In interviews:**

- Do not reveal your age, discuss your grandchildren or aches and pains.
- Address potential concerns indirectly by talking about how physically active you are if the job requires physical labour.
- Make it obvious that you do not fit the negative stereotype i.e. if the job requires the use of technology play up your technical skills.
- Practice talking about the transferable skills that would benefit the employer.
- Keep your discussions relevant to the questions asked, with answers short and to the point.
- Stay positive and leave any previous bad experiences behind because your attitude counts for a lot in an interview.

As Mark Twain said, "Age is an issue of mind over matter. If you don't mind, it doesn't matter."

Older workers have a great deal to contribute to the labour force and one strategy that was recommended by the National Council on Aging is the implementation of programs that assist older workers. (1) In Grey/Bruce, we have the Targeted Initiative for Older Workers (TIOW).

Donna is a resident of Grey County who is considered an older worker between the ages of 55 and 64. When her long-term employment was impacted by changes in the labour market, resulting in job loss, Donna was left with no income and the challenge of looking for work in today's competitive market. As Donna had not had to search for a job in over 25 years, she was struggling with where to start. After a few unsuccessful applications, she sought assistance from the local Employment Services. While meeting with an Employment Advisor, she discovered the TIOW, which is a joint federal-provincial program designed to help older workers develop the skills and abilities needed to remain active and productive in the local labour market. In 2010, Grey/Bruce was



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fortunate enough to be one of 17 communities to receive this funding, providing hope to workers aged 55 and older who need to increase employability and explore retraining for a new career.

During the program, participants complete career/work interest assessments, build communication skills, learn and practice interview and job search techniques, and gain basic computer skills, industry specific certification and other skills upgrading based on their needs. One of the most valuable skills the participants walk away with is confidence when marketing themselves to employers.

“The information, guidance, positive environment, as well as support from fellow ‘students’ has been invaluable,” Donna said. “After being out of the workforce for a period of time, I was intimidated and required some direction as to what job I even wanted to apply for. TIOW allowed me to think outside the box. I had options and the offer of education and retraining to get me where I wanted to go.”

Upon completion of TIOW Donna was offered full-time employment and she continues to work today.

In Grey/Bruce, over 200 local older workers have participated in the TIOW initiative to date and, last year, 80 per cent of TIOW participants were either in training and/or secured work related to their employment goals. Participant success is proving the skills and expertise of older workers in Grey/Bruce are valued and a positive contributor to the local labour market. ■

*(1) National Seniors Council: Older Workers At Risk of Withdrawing from the Labour Force or Becoming Unemployed: Employers' views on how to retain and attract older workers HRSDC Cat. No. : ISBN-124-01-13E*

Crystal Harvey is an Employment Advisor/TIOW Facilitator at YMCA Owen Sound Grey Bruce. Learn more about TIOW at [www.ymcaowensound.on.ca](http://www.ymcaowensound.on.ca).

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Eldon McDowell, of the Municipality of Kincardine, is a luthier – a violinmaker.



## And the music lives on ...

Passion isn't always borne from your own dreams. **BY DWIGHT IRWIN**

“What’s so appealing to me is the end product – the thrill of stringing up and trying out a violin I created for the first time. After all that hard work, it just comes alive with the music.”

Sometimes a pursuit is passed down from a loved one that, due to life’s circumstances, was unable to channel their energy into a project they’d always hoped to complete.

Becoming a luthier – a violinmaker – wasn’t Eldon McDowell’s idea. His father, who Eldon calls an old-time fiddler, took an interest in crafting his own instrument when he was in his 70s. He bought the books and, through his excitement, piqued the curiosity of his son, who grew up in a musical house, with his dad playing fiddle, accompanied by his Mom on piano. Unfortunately, Mr. McDowell’s wife took ill soon after and he shelved his new hobby to care for her.



*by Dwight Irwin*

Eldon, a shift worker at the former Bruce Nuclear Power Development (now Bruce Power) with a wife and four kids in tow, took up his Dad's pursuit and pulled the instructional volumes from the bookcase and began reading. Over the next 20 years, he meticulously learned the craft, when time permitted, and through trial and error.

"The first one took me over 500 hours because I was so green," Eldon said, from his home in the northern reaches of the Municipality of Kincardine. "I was a little naïve, so I guess I just started. You develop the skills over time, but I also learned a lot from a couple of violin makers in Owen Sound and Ernie King in Wingham."

As Eldon's first hand-made violin began taking shape, his Dad returned to the idea.

"His dream was to get one complete, but unfortunately he didn't quite get there."

The same won't be said for Eldon, who shaved about 200 hours off his second violin, while Violins 3 and 4 were completed in about 250 hours, albeit over about 20 years due to the competing schedules of work and life.

Although not originally his goal, he has even sold one violin. His former violin teacher asked if a student could buy Violin 2, and the student picked Eldon's from a line of other professionally built instruments after taking them for a spin.

Violin 3 is the one he still plays at local events in local groups Country Trio, Eliza Jane's and Fiddles and Friends, and on his CDs, while Violin 4 may go to his daughter, who has expressed an interest in learning the family's heritage instrument.

Having retired in 2008 and spending the next seven years completing a series of renovations to his and wife Adell's house, while focusing on playing and recording music, he's back in his workshop, completing Violin 5, which has been in progress for many years. With his to-do list whittled down, he looks to this winter as a great opportunity to start and finish two or three more violins.

He can see them displayed on the wall of his shop, which overlooks fields that will soon be white with waist-high snowdrifts, until a Lake Huron gale sweeps it toward Paisley.



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“What’s so appealing to me is the end product – the thrill of stringing up and trying out a violin I created for the first time,” Eldon said. “After all that hard work, it just comes alive with the music.”

Crafting a violin – one of the world’s oldest instruments that hasn’t significantly changed over the centuries – is a pursuit in patience. The luthier can spend hours meticulously shaving a minor imperfection on the scroll of a violin, lift his head when he can hover over it no more, and see little difference.

“Oh yeah,” smiles the grandfather of two. “Patience is a virtue. It took me a while to learn that.”

In his small way, Eldon is ensuring the music of his childhood won’t end with his generation. He fondly recalls family sessions around the piano, his Mom on the ivories, his Dad on the strings, just old-time fiddlin’.

“I’ve always liked the music, and always feared it would die out.” But, through his presence on the local music scene, he sees youth learning the violin, which is as versatile as it is ancient. The basics are often taught in the classical sense, but can quickly morph into the toe-tapping fiddle he loves.

And Eldon hopes it will be with some of his violins the next generation plays on. ■

Do you know a Boomer who is taking full advantage of their best years and doing something interesting? Email us at [amy@greybruceboomers.com](mailto:amy@greybruceboomers.com).



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Sat. Feb. 20, 8pm \$40

## Michael Kaeshammer

jazz  
Thurs. April 14, 8pm \$35



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INTRODUCING

# Billy Goodkat



A few savvy business owners in Owen Sound have discovered mural artist Billy Goodkat, a new artist in town who is creating stellar, visual impact on local walls. Billy is a refreshing talent from 'over the pond', having arrived in Canada 4 years ago from Ireland where he was a professional graffiti artist with international installations in England and Canada.

**Contact Billy Goodkat at [info@billygoodkat.com](mailto:info@billygoodkat.com) for fabulous exterior designs and unique custom mural art for home or business.**



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# A new view

Try this when renovating your basement windows.

BY LINDA THORN

Good ideas are sometimes hard to come by, but I've had one I'll always remember. Years ago, the excitement of finally moving out of the city and into my little dream home with the white picket fence in a great neighbourhood, inspired me to renovate the bare concrete basement in a creative way.

I have always felt rather claustrophobic in a below-ground room, especially when the casement windows are high and at ground level. Those small windows make me feel like I'm in a hole, which, technically, I was! I needed a way to banish that negative feeling.

One day an idea popped into my mind and I envisioned the entire concrete basement renovated into a large, cozy rec room with a guest bedroom, laundry area and a new perspective on windows. But this involved a professional contractor. Friends had highly recommended Dennis Alpaugh from Tara, and when he arrived, I told him my idea for the basement windows. He didn't say 'no,' but I could see him mulling over this idea from the city lady, who had clearly just moved to a small town.

When I explained that he had to extend the window frames below the actual basement window and add a sill a few feet from the floor, Dennis smiled and eventually

warmed to my vision. Soon we became a dynamic duo in the plan, as neither of us had ever seen, designed or constructed anything similar before.

It is important to me to feel above ground when below. So, with the frame and windowsill in place, I bought wood louvres in two sizes – the shorter ones for the upper casement windows, the longer attached to the side frames below those. With a mirror placed on the gyprock behind the longer louvres, we only needed to paint and create the other new views on the remaining windows, giving the appearance of a real window. In the bedroom, I used venetian blinds so the mirror reflected more light as the sun shone in the upper, real windows. Everyone felt so comfortable downstairs because, whether it was night or day, your emotional feeling was of still being on the main floor.

I like to think I made that house a happy home, even after I moved away. A real estate agent recently told me that he showed my old house and those basement windows are still a 'wow' factor, 22 years later! ■

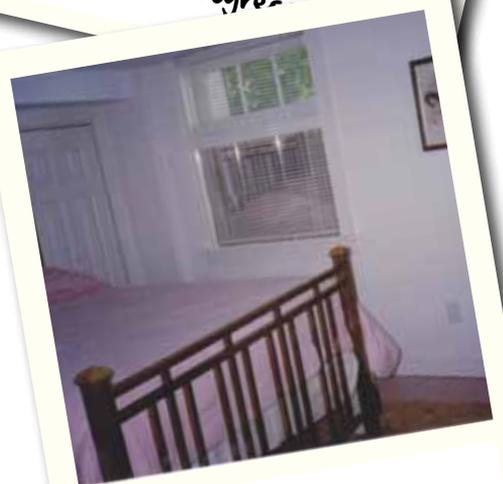
.....  
Linda Thorn is a freelance writer and author of 'Beautiful Joe – A True Dog Rescue Story.' Learn more at [www.BeautifulJoePoemBook.com](http://www.BeautifulJoePoemBook.com).



In Progress



In Progress



Complete

# Hitting all the right notes

Sharon Winegarden is a tireless volunteer in her Lion's Head community

Small communities – especially those in the northern reaches of the Bruce Peninsula – need a strong base of volunteers in order to thrive.

Lion's Head is lucky to have Sharon Winegarden, says Jill Thurston, who nominated Sharon as this issue's Game Changer.

"Sharon is well known and respected throughout the town of Lion's Head," Jill said. "She is dedicated to multiple programs and organizations and is also a dedicated wife and caregiver."

Jill is a singer with the Ladies of Note, an a capella women's choir, as well as with the Spirit Singers, a community choir. She is the coordinator and manager of the Lion's Head Auxiliary Used Book Store and is the Past President of the Hospital Auxiliary.

She is a volunteer with the Grey Bruce Hospice program (office only) and is the convener for the Saturday Soup and Sandwich Lunch program at the United Church.

She is also Lay Leader with the United Church, which means preaching at various churches in the communities around the area. She also volunteers at the Golden Dawn Nursing Home once a month to conduct a service on a

Sunday afternoon. Sharon also hopes to get the Weight Watcher group restarted in Lion's Head – she was the previous leader.

"She is also a tireless volunteer leader with VON's SMART fitness program," Jill said. "Sharon usually instructs three classes per week and has helped to mentor and train the majority of new SMART volunteers in Lion's Head."

If that wasn't enough, she has also helped get the Tobermory SMART class off the ground, spreading the word as well as making the trip to Tobermory many times to run the class and mentor the new volunteers at the new location.

"I decided to join the SMARTies when I read the brochure from VON," Sharon said. "I have always been into fitness and thought this was a wonderful opportunity to maintain my own fitness while teaching others as well. I totally support the need to keep seniors fit and healthy as the way to reduce the need for increased health care as we age, and keeping seniors fit will also increase the length of time they can continue to live active, independent lives in our communities. Seeing the response and results of the SMARTies program is incentive to keep it going and expand to meet the need of all those who wish to maintain a healthy lifestyle." ■



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*For being our Game Changer, a donation to a charity of Sharon's choice will be made by Miller Insurance. Do you know a Game Changer? Email [amy@greybruceboomers.com](mailto:amy@greybruceboomers.com) or call 519-524-0101.*

**Santa Parades****Southampton** – Dec. 4 – 7 p.m.**Lion's Head** – Dec. 5 – 1 p.m.**Durham** – Dec. 5 – 2:30 p.m.**Dundalk** – Dec. 5 – 6 p.m.**Kincardine** – Dec. 5 – 6:30 p.m.**Warton** – Dec. 5 – 6:30 p.m.**Hanover** – Dec. 5 – 7 p.m.**Meaford** – Dec. 5 – 7 p.m.**Kemble** – Dec. 6 – 2 p.m.**Chesley** – Dec. 6 – 7 p.m.**Holstein** – Dec. 12 – 1 p.m.**Tobermory** – Dec. 12 – 1 p.m.**Chatsworth** – Dec. 19 – 10:30 a.m.**December 1****Victorian Christmas**

Billy Bishop Museum, Owen Sound

Step back in time and experience what Christmas was like in the Victorian Era when the Bishop family was living in this home. Admission by donation. [www.billybishop.org](http://www.billybishop.org)  
Runs through December 24**By Our Hands Artisan Show**

Nature's Millworks, Paisley

519-353-4017 [www.naturesmillworks.com](http://www.naturesmillworks.com)

Runs through Dec. 20

**Christmas in the Southampton Art Gallery**'Handmade Holidays,' featuring guest artisans and local gallery artists 201 High St., Southampton 519-797-5068  
[www.southamptonart.com](http://www.southamptonart.com) Runs through Dec. 29**Owen Sound Festival of Lights**

25 km of Christmas lights throughout the city

[www.festivallights.ca](http://www.festivallights.ca)

5-11 p.m. daily Runs through Jan. 3

**Huron-Kinloss Holiday Shopping Pass**

Downtown Lucknow and Ripley

[www.huronkinloss.com](http://www.huronkinloss.com) Runs through Dec. 24**December 3****A Victorian Tea**

Bruce County Museum &amp; Cultural Centre, Southampton

1-3 p.m. [www.brucemuseum.ca](http://www.brucemuseum.ca)**December 5****Big Brothers Big Sisters of Kincardine & District Christmas Yard Sale**

Kincardine United Church 8 a.m.-noon

519-396-3565 or [bbrosis@bmts.com](mailto:bbrosis@bmts.com)**Kincardine Community Singers Christmas Concert**

Kincardine Knox Presbyterian Church 8 p.m.

[www.kincardinecommunitysingers.ca](http://www.kincardinecommunitysingers.ca)

Runs through Dec. 6

**One Magic Christmas - 30th anniversary screening**Meaford Hall 2 p.m. Free with donation to Golden Town Foodbank. For the 30th anniversary of this Disney Classic, a short film by Bill Loucks tells the behind the scenes stories of the making of One Magic Christmas on the streets of Meaford in 1985. [www.meafordhall.ca](http://www.meafordhall.ca)**Christmas Cookie Walk**

Tiverton Knox Presbyterian Church

10 a.m.-noon [www.sunsets.com](http://www.sunsets.com)**December 6****Chantry Singers Christmas Concert with Port Elgin Community Band**

Port Elgin United Church 3 p.m.

Anne Little, Director, 519-832-9957

**Navy League Christmas Tea & Bazaar**

Royal Canadian Legion, Owen Sound

Noon-4 p.m. 519-378-4877

**December 12****Moreston by Candlelight Winter Evening**

Grey Roots Museum &amp; Archives 4-8 p.m.

[www.greyroots.com](http://www.greyroots.com)**Thornbury Old Fashioned Christmas**

21 Bruce St. Shopping, music, treats – fun for all ages!

[www.thornbury.ca](http://www.thornbury.ca)**December 13****Chantry Singers Lessons and Carols**

Southampton United Church 7:30 p.m.

Anne Little, Director, 519-832-9957

**Owen Sound City Band Christmastime Family Concert**

Bayshore Community Centre, Owen Sound 2 p.m.

Admission by donation [info@owensoundcityband.org](mailto:info@owensoundcityband.org)**December 19****Christmas Cookie Exchange**

Bruce County Public Library, Chesley, Paisley and Tara

branches 1-2 p.m. Registration Dec. 1-15

<http://library.brucecounty.on.ca>**December 30****Christmas Bird Count**

Bruce County Museum &amp; Cultural Centre, Southampton

519-797-2080 or [www.brucemuseum.ca](http://www.brucemuseum.ca)**December 31****Port Elgin Legion New Year's Dance**

630 Green St. Robert at 519-389-4806

[www.branch340.ca](http://www.branch340.ca)**January 16****Kincardine Community Loppet**

Stoney Island Conservation area

2 p.m. Glen at 519-396-6552

**January 30****Warton Willie Festival**[www.wartonwillie.com](http://www.wartonwillie.com) Runs through Feb. 2**February 5****Tiverton Winterfest**[www.kincardine.net](http://www.kincardine.net)

Runs through Feb. 7

**February 6****Grey Bruce Chinese New Year Celebration**

Owen Sound &amp; North Grey Union Public Library, Grey

Roots Museum, Tom Thomson Art Gallery

Chinese cultural presentations, etc. 519-376-6623

**Romp to Stomp Snowshoe Series**

Scenic Caves Nordic Centre 9 a.m.-1 p.m.,

Town of Blue Mountains [www.sceniccaves.com](http://www.sceniccaves.com)**February 12****Ripley Winter Carnival**[www.huronkinloss.com](http://www.huronkinloss.com) Runs through Feb. 14**February 14****Owen Sound Cultural Awards**

Bayshore Community Centre, Owen Sound

2-4 p.m. [www.owensound.ca](http://www.owensound.ca)**February 21****Penetangear Valentine's Hike and Afternoon Tea**

Kincardine trails 1-2:30 p.m. Pre-register: 519-396-7791 ■

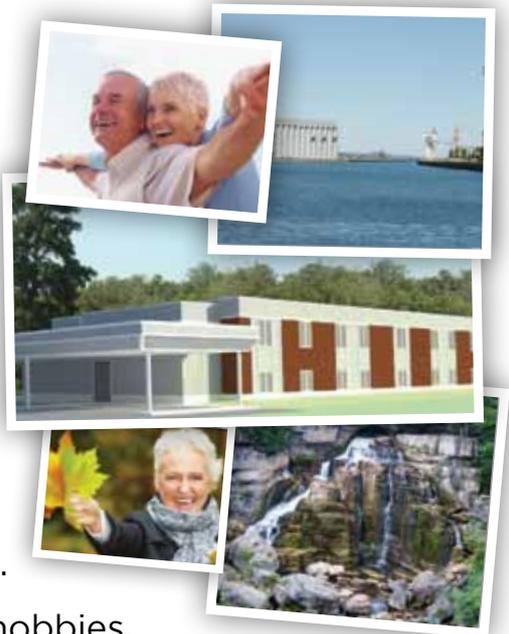


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