Probus June 2023 Newsletter By George Garrett

The regular monthly meeting of the Probus Club of South Surrey/White Rock was held June 14th at the Rotary Field House with 46 members and guests in attendance.

President Barry Gaynor asked members to stand for a moment of silence for Glynn Jenkins who passed away recently. It was also noted that member Dick Baker is in Peace Arch Hospital.

Percy Smith was called to the podium to display framed documents he received to mark his 100th birthday. One was from King Charles and Queen Camilla, complete with a colour photograph of the Royal Couple. Percy also showed a framed greeting from Prime Minister Justin Trudeau.

There was a round of applause for Percy.

Brief report from Treasurer Bruce Sinclair. Membership fees of \$60 are now due. Money can be e-transferred. Go to our website. Click on "membership dues."

Current club bank balance: \$11,500.

Members are also urged to sign up for the Club Barbecue, July 16th at Five Star Catering - #10 Highway & 188th Street, Surrey. Cost \$55. Also on our website. Music by a group called 'Old School' – our own Jamie Fear and Bob Turpin.

Jamie Fear introduced his guest Derril Wiebe.

President Barry said he would like to re-introduce "Whose That Man?" – an opportunity, particularly for new members to tell us about themselves. Just a brief presentation would be appropriate.

After a coffee break Speakers Chair Jim Newman introduced our guest speaker Mark Hui. Here is some background on Mark.

Mark has been in the industry almost 20 years. He moved from Edmonton to Vancouver. He is passionate about the company's mission "No Families Left Behind".

He has trained and developed many leaders in his career. His focus is to open distribution channels where he and his team can help and teach more families. Mark wants to help people with financial literacy and helps families with concepts and strategies so they feel empowered, educated and in control.

What does he do in his down time? He has completed several marathons, black belt in Taekwondo, and is an avid badminton player.

He is always looking for new ways to challenge himself. He is a hardworking and dedicated individual who loves to learn and take on new opportunities. He is excited to see what the future holds and looking forward to making a positive impact in whatever he does.

Mark began his presentation by saying seniors are the number one target for fraud. He suggested that people our age retain mental toughness and be vigilant. His mission is to show how money can grow and how to minimize taxation. When investing, he said it is still true that it is wise not to put too many eggs in one basket.

Mark presented a series of slides promoting his business involving advice on investments and savings. Mark's slides spoke of increasing cash flow while managing debt and achieving long term accumulation. Mark indicated it is important to have a Will. He said when someone passes away the estate is faced with government taxation and probate fees. In the case of RRSP'S, the government automatically taxes funds.

Questions from members dealt with a range of topics from reverse mortgages to withholding payment of municipal taxes. One member warned against reverse mortgages, saying interest rates are high.

Mark was thanked for his presentation by Jamie Fear who presented Mark with a token gift.

Next month's guest speaker Michael Kouznetsoff.

Appies Social Group

The White Rock/South Surrey Probus club has initiated a monthly co-ed "Appies Social Group". Both couples and singles are welcome to participate. Both couples and singles are welcome to participate.

Time: xxx/2023 6 p.m. to 9 p.m.Where: To be announcedFood: You must bring one shareable appetizer, enough for 10 or 12 people. Bring your own plates and cutlery.

Drinks: BYOB including glasses.

Rules:

- 1) Take your leftover food and drinks home.
- 2) Meet people.
- 3) Have fun!

Anyone wishing to take part should reply to Bob Pedersen

at <u>bob_pedersen@shaw.ca</u> or by phone at 604-535-0272. Please also advise if you are willing to host an event and, if so, how many people you can accommodate. **Where**: Members' homes, gardens, patios, back yards, common rooms, etc. **Suggested sizes of groups**: 10, 12, and/or 20, depending on the size of the venue

and the total number of guests attending.

Hosts: Hosting is optional, but encouraged. Hosts will be given ample notice of who their guests will be.

Signing up: There will be a sign-up sheet for the upcoming event at each monthly Probus meeting. You will be notified by phone four or five days before the event as to whose home you will be attending.

Rules: 1) No "trading" of houses is allowed. 2) Take your leftover food and drinks home with you. 3) Meet people. 4) Have fun!

Please advise which month you are willing to host, and also an alternate month.

Bridge Groups

Dick Baker, Coordinator 604-536-4734 Al Zemrau, Assistant Coordinator

Calling all bridge players.

The Bridge group is starting up with a new option. See below for details on how to participate.

BRIDGE – TUESDAY EVENINGS – Coordinator Dick Baker

DICK BAKER wishes to inform all interested <u>Tuesday Evening bridge players</u> the games have resumed at the Peninsula.

Dick advises the following rules will be in place:

Games start at 6:30pm

Masks are mandatory

Sign in procedures at the front door are in effect

As a guest of Peninsula, you will be joined in the game by 8-10 Peninsula residents Beverages and snacks will be available following the game Contact Dick directly at **(604) 536-4734** if you are planning to attend.

BRIDGE – MONDAY AFTERNOONS – Coordinators Al Zemrau and Henry Lazar

We are initiating a Monday Afternoon Bridge game every Monday.. Bridge players must <u>pre-register</u> their <u>firm commitment</u> to play on a certain day by emailing either Al or Henry. The following rules will be in place: Maximum 2 tables will be available (ie: 8 players) Players must pre-register their firm commitment to play Entry fee of \$2 Location of game will be announced to registered players prior to game day Masks optional

Thanks, Al Zemrau <u>azemrau@shaw.ca</u> Henry Lazar <u>44orca@gmail.com</u>

Walking Groups

1) Probus Walking Group

The Probus Walking Group welcomes all levels of walking ability.

Our Probus Walking Group is the longest running, consecutive weekly, Probus Men's walking group in all of Canada!

You can expect a variety of enjoyable walks once a week. Walks start at 9:30am in the summer and 10:00am in the winter. Walks are generally rated 'easy' to 'moderate' and typically, last 45 to 75 minutes (4-6km). We believe there is "No bad weather, just bad clothing" we walk regardless of weather - rain, wind, snow, or blistering sun!

Walks incorporate a strong social element with great comradely during the walk and again over coffee at the end of our walk ... where we discuss and resolve many of the world's most pressing problems .

• <u>Benefits of Walking</u> – recent multi-year studies have shown that walking contributes significantly to physical and mental well-being. People who walk regularly often see noticeable improvement to arthritic, problematic knees and hips, and dementia. In addition to the obvious fitness component, walkers live longer and have a more positive outlook on life and retain a feeling of well-being. Walking boosts the immune system!

Monthly walking schedules are issued to "registered members" of the Probus Walking Group – please email Al Zemrau, Coordinator directly to join our group and have your name added to the distribution list.

Cheers ් ැ ්,

Al Zemrau, Coordinator

2) Wanderers Walking Group (WWG)

This Walking Group is designed to accommodate the "fitter" walker - those individuals who can walk 10+ km, navigate the occasional hill, and elevations up to 500 feet. More challenging walks, selected by the group, take us throughout the lower Mainland.

Routes, dates, and times vary.

Contact Al Zemrau, Coordinator directly to have your name added to the distribution list.

3) Mixed Walking Group

Coordinator: Ted Cartier tedcartier@gmail.com Check with Ted for upcoming walks.

In view of the season and the potential for inclement weather, please check your emails on Sunday mornings prior to the walk. Based on the weather at that time, the walking portion of the outing may be cancelled or delayed. An opportunity to still gather together for coffee and conversation will be offered including the meeting place.

All walks begin at 10:00 am

Investment Group

The Probus IDG brings together Probus members who have an interest in managing money and understanding investments – primarily cash, stocks, bonds, and real estate.

The IDG meets the third Tuesday of every month at 10:00am. Coffee and donuts make the conversations easy, friendly, and educational.

This group will be of particular interest to those who manage their own investments. Sharing our collective knowledge with each other is the cornerstone of the IDG.

Current macroeconomic and investment conditions are discussed as well as Hypothetical RIF and TFSA portfolios reviewed and analyzed. Individual asset Buy Sell and Hold discussions follow as does an educational segment.

Group discussion leaders include Gerry Burns, Damon Bowman, and Ken Maycock.

Over the last several years, our group earned excellent "gold medal' returns on our hypothetical portfolios, easily outperforming our benchmarks.

If you have an interest and wish to join the IDG, please contact Al Zemrau, Coordinator.

Book Club Group

Looking for members.

We meet twice a every second Tuesday a month in each other's homes; we take turns.

Once a month we review a book. Once a month we choose a topic for discussion. We take turns assigning the topic.

A sample of topics we have discussed:

- 1. If you did not have commitments to others, how would you live your life?
- 2. What are three things that you are optimistic about?
- 3. What are three things that you are pessimistic about?
- 4. What is something you truly appreciate or enjoy doing that most others probably do not care for?
- 5. What are five things you are grateful for?
- 6. What public figure has inspired you?
- 7. What is your most treasured memory?
- 8. What is daily activity do you treasure more than any other?
- 9. Do you enjoy reminiscing about the past?
- 10. How much do you care about your personal space?

We are 8 at the moment. If new members join us we will divide into 2 groups and meet separately. Because of space in our homes we have agreed to try and keep the group around 6. (also gives us more air time)

The Book Club meets bi-weekly on Tuesdays at 10:00am in the homes of the members. Both non-fiction and novels covering a wide range of subjects are discussed interspersed with general topics of interest to the members. To join us contact Harry White or Bill Jones. <u>bjones17@shaw.ca</u> 604-328-5360

Wednesday Morning Coffee Hour:

Wednesday Morning Coffee Hour – The Roadhouse Coffee hour has moved to the private room at the Roadhouse House. 1781 King George Blvd. Call to get set up. 604-531-3167 Bill Jones

Monday Evening Coffee Chat:

We decided future meetings will consist of one member giving a sketch of their personal history; early beginnings, work history, family etc. Half the hour will be devoted to personal histories and the other half; who knows? We start at seven and finish around eight. Everyone's Welcome. If you can't find your invitation please contact Bill Carlson. <u>wacinbc@gmail.com</u> Time: Every week on Mon, Bill Carlson sends the Zoom invite out each Sunday

Join Zoom Meeting

https://us02web.zoom.us/j/81994169612?pwd=eWx2N0cxbThlR3p5Z296dGp 4dHUwdz09

Meeting ID: 819 9416 9612 Passcode: 906667

Theatre and Dinner Group

The group normally meets every second Thursday of the month. After dinner at a local restaurant we will then proceed to a local theater and you will have the choice of two recently released movies (shows usually begin at 6:30 pm & 6:45 pm). Further details as to these two movies will be announced a week in advance by Bill Lambert.

Contact Coordinator Bill Lambert for more information.

Golf Group

PROBUS GOLF GROUP:

The Golf Group is a Probus Club sanctioned activity for any members interested in the game of golf and involves getting out several times [usually 6] each year with your Probus friends for a very informal 9-hole round on a very 'user-friendly' course, followed by some food and/or refreshments at the course.

- No cost to belong, simply pay your green fees when you come out to play.
- All you need is a set of golf clubs, some golf balls and be appropriately attired.
- Regular involvement not required come out whenever you can.
- We usually play on 4th Thursday of the month, starting at approx. 3:00 PM.
- Our 'go-to' course has become Nico Wynd Golf Course, Crescent Rd., South Surrey; other courses are played occasionally, suggestions for courses to play are welcomed.
- Season starts in April, ends in September/October [weather permitting].
- No official scorekeeping, no handicaps are required, no prizes are awarded.
- Course booking and tee time arrangements require advance notice of intention to play.
- Members of the golf group receive regular email notices from the coordinator as to upcoming golf outings and requests for sign-ups for specific golf activities.
- Group members also receive via email from the coordinator, notice of player pairings and tee times in advance of the date of play.

If you have an interest in participating or simply want to be added to the mailing list in order to know what golf activity is going on and/or when, contact the Golf Coordinator, FRANK PALMER, at email **frank@fgpalmer.com** or phone # 604-535-8300. Your involvement is welcomed!

Pub Social

PUB NIGHT – June 15 [Thursday] 6:00 PM - OCEAN PARK VILLAGE PUB.

Pub Night is a Probus Club sanctioned activity for any members who would like to get out once a month for a social pub gathering to enjoy some good food, a refreshment or two and pleasant surroundings with like-minded Probus Club members for an early evening of fellowship and camaraderie.

- No cost to belong to the group, just pay for your food and refreshments before you leave.
- Regular attendance is not required, come out with the guys whenever you can.
- Pub Night is regularly on the 3rd Thursday of each month, year-round, starting at 6:00 PM.
- Our 'go-to' pub has become the Ocean Park Village Pub on 16th Ave., Ocean Park. We have tried other locations but always come back to the O.P. due to its location, service, and food quality.
- Pub reservations to ensure there is adequate seating availability and wait staff available require advance notice of intention to attend.
- Members of the group receive regular email notifications from the coordinator as to upcoming Pub Night outings and requests for notices of intention as to attendance.

If you are interested in participating in Pub Night activities or you simply want to be aware of when and where the events are taking place, get your name on the mailing list by contacting the Pub Night Coordinator, FRANK PALMER, at email <u>frank@fgpalmer.com</u> or phone # 604-535-8300. We would love to have you join us Instead of Jim's funnies this month, here are some pearls of wisdom forwarded to me by my friend Dick Drew, a retired broadcaster. The best bromide is the last one!

01. If a bottle of poison reaches its expiration date, is it more poisonous or is it no longer poisonous?

02. Which letter is silent in the word "Scent," the S or the C?

03. Do twins ever realize that one of them is unplanned?

04. Every time you clean something, you just make something else dirty.

05. The word "swims" upside-down is still "swims".

06. Over 100 years ago, everyone owned a horse and only the rich had cars Today everyone has cars and only the rich own horses.

07. If people evolved from monkeys, why are monkeys still around?

08. Why is there a 'D' in fridge, but not in refrigerator?

09. As I've grown older, I've learned that pleasing everyone is impossible, but pissing everyone off is a piece of cake!

10. I'm responsible for what I say, not for what you understand.

11. Common sense is like deodorant. The people who need it the most never use it.

12. My tolerance for idiots is extremely low these days. I used to have some immunity built up, but obviously, there's a new strain out there.

14. It's not my age that bothers me - it's the side effects.

15. I'm not saying I'm old and worn out, but I make sure I'm nowhere near the curb on trash day.

16. As I watch this generation try and rewrite our history, I'm sure of one thing: it will be misspelled and have no punctuation.

17. As I've gotten older, people think I've become lazy. The truth is I'm just being more energy-efficient.

18. I haven't gotten anything done today. I've been in the Produce Department trying to open this stupid plastic bag.

19. If you find yourself feeling useless, remember: it took 20 years, trillions of dollars, thousands of lives and four presidents to replace the Taliban with the Taliban.

20. Turns out that being a "senior" is mostly just googling how to do stuff.

21. I want to be 18 again and ruin my life differently. I have new ideas

22. I'm on two simultaneous diets. I wasn't getting enough food on one.

23. I put my scale in the bathroom corner and that's where the little liar will stay until it apologizes.

24. My mind is like an internet browser. At least 18 open tabs, 3 of them are frozen, and I have no clue where the music is coming from.

25. Hard to believe I once had a phone attached to a wall, and when it rang, I picked it up without knowing who was calling.

26. My wife says I keep pushing her buttons. If that were true, I would have found mute by now.

27. There is no such thing as a grouchy old person. The truth is that once you get old, you stop being polite and start being honest.