



# Goldeneer

*The Newsletter of the*

**PROBUS CLUB of MAPLE RIDGE**

**February, 2024**

## **Our Next Meeting...**

**Probus Club of Maple Ridge**

**Annual General Meeting**

**Taking place, in Person, on Thursday,**

**February 15th, 2024**

**At 10:00 am,**

**At Meadow Gardens Golf Club**



# **Annual General Meeting—Program**

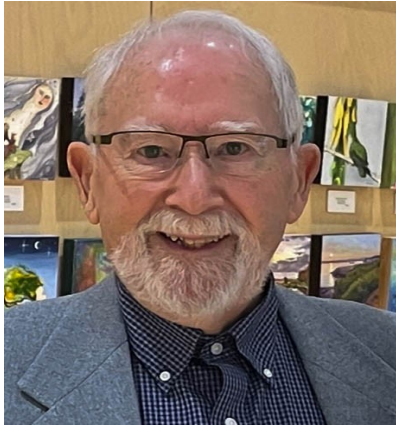
## **Probus Annual General Meeting Program**

**February 15th, 2024**

<b>9:40</b>	<b>Sign-in</b>
<b>10:00</b>	<b>Welcome</b>
<b>10:05</b>	<b>Introductions</b>
<b>10:10</b>	<b>Executive Annual Reports</b>
<b>10:40</b>	<b>Election of Officers</b>
<b>10:50</b>	<b>Coffee Break</b>
<b>11:15</b>	<b>SIG Convenors Reports</b>
<b>11:40</b>	<b>Club speaker</b>
<b>11:55</b>	<b>Club business</b>
<b>12:00</b>	<b>Meeting closes</b>

# Probus Club of Maple Ridge

## President's Message



Sam Lewindon, President

It is always amazing how quickly a year passes!

As the saying goes, “Time flies when you are having fun”. Well, we certainly have had plenty of FUN in the last year! Living up to the Probus Canada Motto of, ‘Fellowship, Friendship and Fun’, we have demonstrated that in 2023, we have fulfilled that motto—as the Bridge Club might say, “In Spades”!

In order to continue to keep our club dynamic, we need to enlist your help, by suggesting new activities that meet the needs of our club, and, by volunteering to help make them happen! We are always on the lookout for talent, and here is another opportunity to add to our SIG profile, or help out on a committee.

At our AGM on the 15th, we will provide a number of reports on our club’s operation as well as an outline of some of the events and activities planned for 2024, so make sure to pencil in the date on your calendar, and come and welcome the new Management Committee members! Please advise us of your planned attendance.

For my part, I would like to thank all of you for your support during the last few years during my term as President, difficult times need strong leadership and your Management Committee have clearly provided that. I thank them all for their commitment to making our Probus Club the success that it is. **Well Done Team!**

*In February There Is Everything To Hope For And Nothing To Regret—Patience Strong*



## Speaker Notes

Sam introduced **Tanya Lyn Werk**, who is a qualified Financial Planner specializing in Estate Planning. Tanya has had an international career, and the title of her presentation today is Executorship and Estate Settlement.

She began by telling us that a properly drafted will is the first step, one that minimizes taxes and avoids probate. She said such a will guides the Executor, whose job is to preserve and protect the estate.

Tanya told us that the job of an Executor is a complicated one, and that only 2 to 10% of people say they would do it a second time. She said one should give serious consideration to an alternate executor and that you can appoint an unlimited number of executors. Appointing an even number of executors is not a good idea, since they have to agree on everything. She said you could even put a note in your will that allows co-executors to go to mediation if necessary. In the event you do not have a trusted family member, you can appoint a lawyer, trust company, or accountant as your executor. This may become necessary with a blended family.

Tanya warned us of the problems of using a Wills kit. She said they are easily challenged in court, and that estate litigation is the fastest growing branch of law in Canada. She advised us to call around to check the price that a lawyer charges to do a will, but that in the long run it will save you money. Your will should be reviewed every 3 to 5 years, and you should make sure your Executor knows where your will is kept. She suggested you actually show them where you store it. Your lawyer may store your will, but you will have a copy.

She discussed probate and the size of an estate. An estate of less than \$25,000 has no probate taxes. From \$25,000 to \$50,000 the probate tax is 0.6% per thousand dollars, and above \$50,000 it is 1.4% per thousand dollars. The best idea is to keep as much out of probate as possible, to position your assets to pass on outside of the estate. Anything without a beneficiary is taxable. This is easier when passing to a spouse than to another family member. Tanya told us that 76% of Canadian estates pay double tax unnecessarily, so it is important to organize your estate. She said if you do it right you can avoid a lot of tax.

Tanya had many good ideas to help us organize things to make the task easier for an Executor, including:

- Make sure your taxes are up to date

- Organize and centralize all your documents, use a binder, keep it up to date and show your Executor where it is

- Make a list of your assets and liabilities and put it with your documents

- Provide your Executor with a list of all your Passwords

- Check your property insurance to see if the coverage will lapse upon your death

- Call your credit card company and see if they have a lump sum death benefit

- Pre-plan your funeral if you wish

There were many questions throughout her presentation. One of them concerned trusts. Tanya said a trust protects the inheritor, and as well it could save taxes and avoid probate. She said that any estate over \$100,000 could make use of a trust.

The final job of an Executor is to apply for a Tax Clearance Certificate, and this must be received before any money from the estate can be distributed. An estate in BC takes about 3 to 12 months to settle. She also confirmed that an Executor can be paid, and the amount is up to 5% of an estate.

This was an excellent presentation, and we all left with much to think about, and much to do to get things organized for a future Executor.

### DRIVING BY SMELLS.

By Barbara Johnson

It is the year 2002 and I am still alive and kicking, or at least moving slowly. Way back in 1997 when I was only 83, I got my driving license and it was good for 5 years. It is expiring tomorrow. But I had no choice but to use it.

This is Monday morning, and I am preparing to pick up my good friends to take us to Writers Group as we have done for years. How trusting are they to consider climbing into my ancient car with me at the wheel...little do they know that I drive now by sense of smell only.

Today, when I finally dressed, my slacks on back to front, I fear, and most of my breakfast on my shirt front, I wonder if I should really be on the road today. I feel my way to my front porch and down the steps. I fumble for my key and the car door. The morning salty air tells me, yes, I am in my driveway and the car feels solid as I climb in and start the engine. As I back out, I smell the cedar droppings from the tree in our front garden. I back slowly, honking as I go. I don't want to run over any of my neighbours. Habit keeps the car at the right angle to turn and I drive, from memory, up under the Lions Gate Bridge. I turn and cross over our Indian bridge to Park Royal. I smell the multi-food odors coming from the Park Royal Food Mart and hurry up Taylor Way to Marine Drive.

"Green light yet?" I call out of my open window as I proceed slowly forward.

"Go now!" someone screams, as I turn left onto Marine Drive, the Whitespot chips smell telling me that I am in the right part of West Vancouver. The scent of the flowers blooming along the side of Park Royal properties comfort me as I drive. At least I am going in the right direction.

"Here we are, Barb". Luckily my hearing-aids are working this morning. I veer to the curb and Jean and Norah crowd in.

At a snail's pace, with cars honking left and right, before and behind, we creep West. The salty air tells me that Ambleside beach is out there somewhere. I sniff that odor deep into my lungs. How I loved that area in my childhood.

I start, out of my reverie, with a jolt. Someone is yelling at me, using language I would rather not hear. I close my window to shut out his harangue.

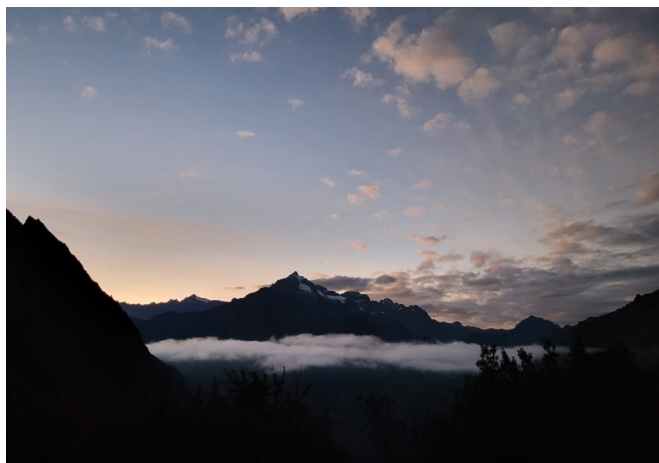
Inch by inch we proceed forwards, my sense of smell when to turn up 21st Street. A slight odor of anti-septics from Hollyburn House gives me this important tip.

There is no parking anywhere I go these days, especially near the Seniors Centre, so I stop the car, where I don't know, and turn off the engine. We three walk to our building. We're here and still alive. I cheer inwardly at my successful effort, and try not to think of the homeward trek.

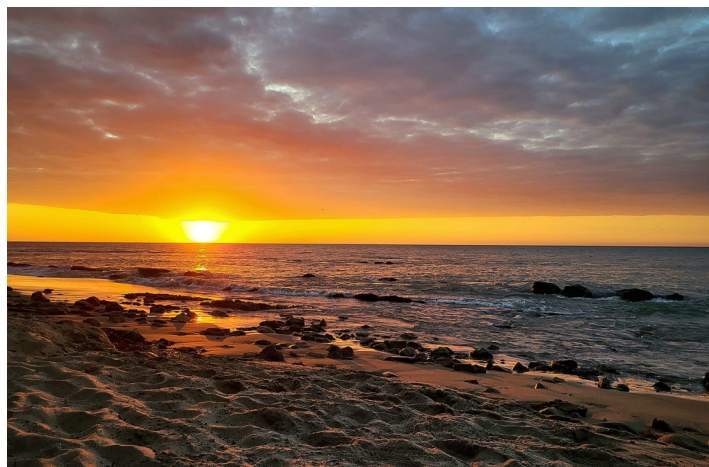
The devil looks after his own, I'm told....

*Submitted by Skip Johnson*

**Sunrise, Sunset**



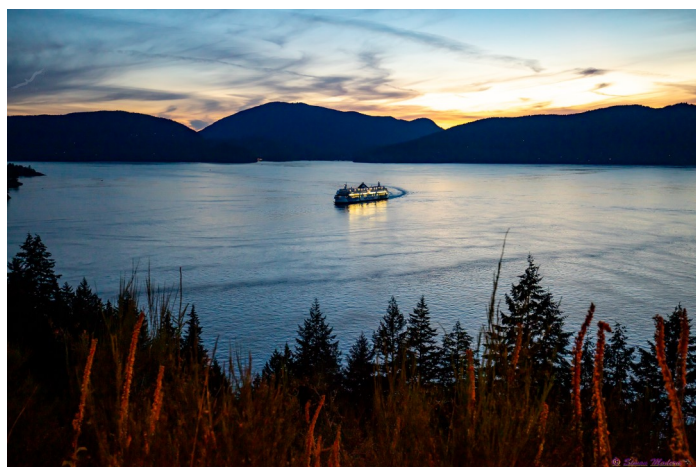
Sunrise, Machu Pichu *by Michaela*



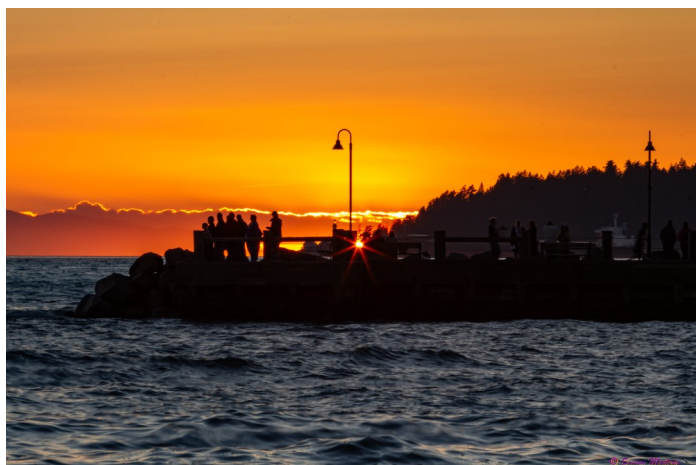
Sunset, Coast of Peru *by Michaela*



A Maple Ridge Morning *by Sam*



Twilight over Howe Sound *by Simon*



Whale and Sunset - Dundarave *by Simon*



Fraser River Sunset *by Bob G.*

## Member Happenings



### The Probus Discussion SIG

Meets monthly to discuss, but not debate, a topical subject and enjoy a good cup of coffee. The last subject was Freedom of Speech and bill C11 and the next one will be “tipflation” and yes, that is a proper word, and we meet at Beans around Books in their main room surrounded by books, and as you can see, 12 members just fit in that room.

### The Probus Book Club

Meets in a book shop which aptly describes it: Bean Around Books, where our only cost is for the excellent coffee - or other hot drinks - they make for us. The books, however, we get from our local library which gives us a many-paged list of books which are available for any book club in the area. Members choose books they would like to put on the list of book choices for the coming year.



### The Probus Craft Group

Members of the Probus Craft and Chat Special Interest Group enjoyed a lovely afternoon of camaraderie recently. Tips about crafts and life in general were shared, some friendly joking made the rounds, and even some crafting happened. Our member Aline hosted us this time, offering us tea and cookies in her home.

### The Probus Bridge Club

Enjoyed a very pleasant and successful season in spite of the occasional struggle to achieve a quorum. Our use of the Rivera premises as our venue was very much appreciated by our group. Due to the current limited response from the residents, we are now hoping to encourage more participation by the Rivera residents in Probus activities.



## Odd Stuff

### Don't 'Tread' on my Tire Rights!

I refuse to put on winter tires because:

- It's my car, my choice, my freedom.
- The effectiveness of winter tires is not proven, except by studies carried out by the manufacturers (like I'm supposed to trust them).
- My neighbor Bob had an accident even after putting on winter tires.
- Some drivers are already on their 3rd set of tires, which proves their ineffectiveness.
- We do not know what the tires are made of.
- The tire manufacturers scare us with winter just to enrich themselves.
- In fact, I read on the internet that the tire giants invented snow and spread it at night when you sleep.
- If I have winter tires, the government can track me in the snow

Educate yourself, open your eyes, stop being sheep!

This year, I say no to winter tires!

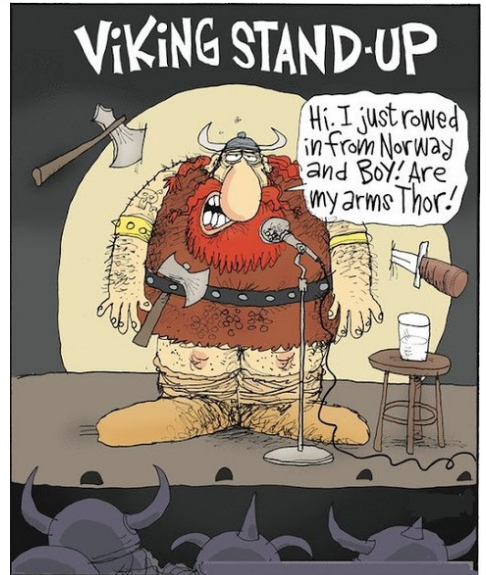
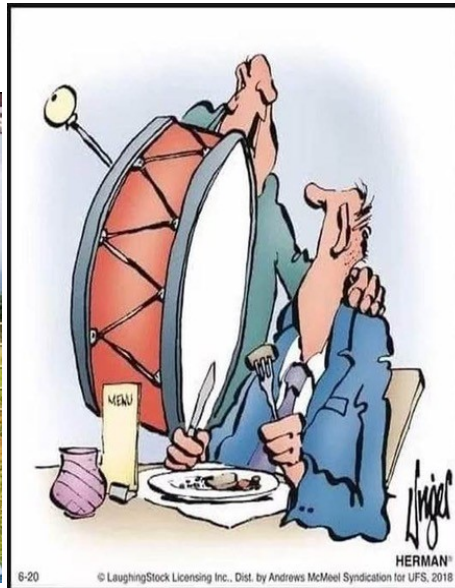
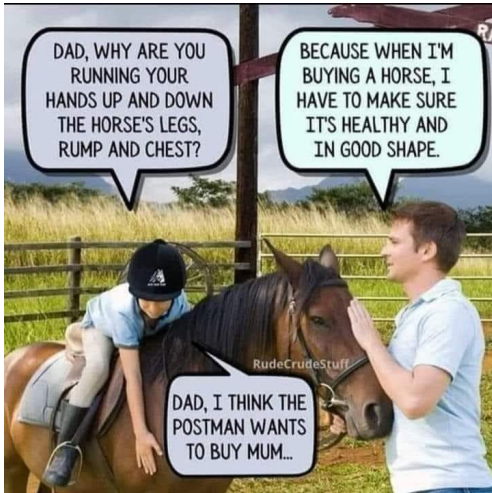
*Sound familiar?*

### THE MORE YOU GIVE

*The more you give, the more you get  
The more you laugh, the less you fret.  
The more you do unselfishly  
The more you live abundantly.  
The more of everything you share  
The more you'll always have to spare.  
The more you love, the more you'll find  
That life is good and friends are kind.  
For only what we give away  
Enriches us from day to day.  
anon*



# Monthly Mirth



# Messages, Notices and Information

## Wanted:

Stories for:

**Memory Lane:**

Contact Josine at: eikelenboom@telus.net

Photos for: **Through the Lens**

Contact Rick at: micricgoingplaces@gmail.com

## Probus in-person 'Coffee Morning'

**First Wednesday of the month, at 10am**

**Next meeting: February 7th**

### **This is a Reminder**

The Annual General Meeting of the Probus Club of Maple Ridge is being held in the Rear Lounge of the

**Meadow Gardens Golf Club\***

**Thursday February 15th 2023 at  
10am**

Please Advise if Attending

### **Origin of the Phrase:**

#### **DEAD LINE**

Something to be aware of;

During the American civil war when someone was captured if there was no jail to put prisoners in a line was drawn on the ground and prisoners were put inside the line. The prisoners were told as they were guarded that if they crossed the line they would be shot dead.

So they called it the deadline

## Special Interest Groups

**Book Club:** *Convenor, Carla Reed*

*Meets 1:30pm, second Tuesday, monthly*

**Bridge:** *Convenor: Tom Halewood*

*Meets, 1:30pm First & third Monday, monthly*

**Camping:** *Convenor: Michaela O'Doherty*

**Computer/Photography:**

*Convenor: Simon Modera:*

*Meets, 10am, fourth Wednesday, monthly.*

**Crafts:** *Convenor, Michaela*

*Meets, 1pm second Wednesday, monthly*

**Dining:** *Convenor: Marie Slessor*

*Meets 6pm second Thursdays, monthly*

**Dine Away:** *Convenor, Michaela*

*Meets 6pm third Tuesdays, monthly*

**Discussion:** *Convenor, Theo Rathonyi Reusz*

*Meets, 10am first Thursday monthly*

**Lunch:** *Convenor. Aline Drew*

*Meets, noon last Thursday, monthly*

**Scotch Sippers:** *Convenor, Jim Tarasuk*

*Meets, October and February, yearly*

**Table Tennis:** *Convenor; Michael Buckingham*

*Meets, Tues, Wed and Friday mornings, weekly*

**Walking:** *Convenor, Renate*

*Meets 9am Tuesdays, weekly*

**Wine Club:** *Convenor: Sam Lewindon*

*Meets, 5pm last Friday, monthly*

**Word Weavers:** *Convenor, Tracey Lewindon*

*Meets, 2pm second Monday, monthly*

## **"Groaner" of the Month:**

**What do you call a bee that can't make up  
its mind?**

**A Maybe**

# Probus Club of Maple Ridge



## Management Committee Members

For the period February 16, 2023 to February 15, 2024

<u>President</u>	<u>Sam Lewindon</u>
<u>Past President</u>	<u>Skip Johnson</u>
<u>Vice President</u>	<u>Simon Modera</u>
<u>Secretary</u>	<u>Marie Slessor</u>
<u>Recording Secretary</u>	<u>Chris Frandsen</u>
<u>Treasurer</u>	<u>Noelleen Modera</u>
<u>Historian &amp; Archivist</u>	<u>Carla Reed</u>
<u>Membership</u>	<u>Kathleen Spiess</u>
<u>Speakers</u>	<u>Michael Buckingham Dick Drew</u>
<u>Communications</u>	<u>George &amp; Jean Crysler</u>
<u>Member at Large</u>	<u>Theo Rathonyi Reusz</u>
<u>Member at Large</u>	<u>Laurie Freebairn</u>

**LINK TO OUR PROBUS WEBSITE**

<https://www.probusclubofmapleridge.org>

**LINK TO THE PROBUS CANADA WEBSITE**

<https://www.probus.org>

**LINK TO THE PROBUS GLOBAL WEBSITE**

<https://www.probusglobal.org>