



The [MEN'S] PROBUS CLUB of WASAGA BEACH

OCTOBER [PROBUS MONTH] 2023

Official Newsletter of The [Men's] PROBUS Club of Wasaga Beach

160 Dyer Dr., Wasaga Beach, ON L9Z 1M1

International Web Site:

<http://www.probusworld.com/>

National Web Site:

www.probuscanada.ca

Our Website:

<http://mensprobuswasaga.org>

President - Rick Badowski

Vice President - vacant

Secretary - vacant

Treasurer - Dallas Stinson

Past President - Gene Stephenson

Social Chair - vacant

Speakers Chair - Michael Jacobs

Membership Chair - Rick Badowski

Newsletter/Web Site - Rick Badowski

Member-at-large - Lee Huish

Ph. / Visitation Chair - Ken Hayes

Coffee guys - Bruce Bowles, Alan Gluck, Ken Hayes, Lin Wolfe

Share the Wealth - Hamilton Gibson

Fine-master - vacant

To advise the Club of any illness or bereavement situation affecting a member, please contact:

mensprobuswasagabeach@gmail.com

It could probably be shown by facts and figures that there is no distinctly American criminal class except Congress.
... Mark Twain

NEXT GENERAL MEETING

Thursday, October 12, 2023 @ 10:00 am
(RecPlex)

Guest Speaker: John Ota, author & architect

Topic: A journey through time - and the homes of Julia Child, Georgia O'Keeffe, Elvis Presley and many others-in search of the perfect design



Arrive at 9:30 a.m., bring a guest and enjoy coffee with friends.



SOCIAL EVENTS

OCTOBER

King's Wharf Theatre

AMERICAN ICONS

Johnny Cash, Jerry Lee Lewis, Frankie Valli, Roy Orbison, and Elvis

THURSDAY, OCTOBER 19, 2023

@ 2 p.m.

NOVEMBER

WASAGA COMMUNITY THEATRE PRESENTS

Clue

Written by: Sandy Rustin Based on the Screenplay by: Jonathan Lynn

Wasaga Community Theatre Presents

CLUE

Sun. Nov. 19 @ 2 p.m.

RecPlex

DECEMBER

holiday LUNCH

Catered by Nica

Full turkey luncheon Dec. 19 @ 12:30

RecPlex

Members/spouses/guests \$35 each



The Presidents' Corner

Presidents' Message October 2023




This past week, our Women's National Soccer team qualified for the 2024 Olympic games in Paris where they will be trying to defend their gold medal, just a couple of months after a quick departure from the FIFA Women's World Cup. That's the way life goes, up and down. That's the way our PROBUS Club seems to go. One month, things are looking up; the next month we lose a couple of members and you wonder, what's next.

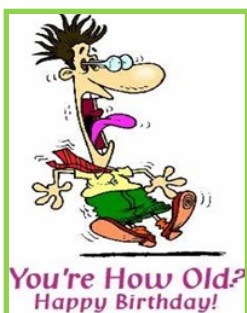
We have an interesting speaker lined up for October, John Ota. I do not know quite what to expect. I found this excerpt on the web... "John Ota was a man on a mission—to put together the perfect kitchen. He and his wife had been making do with a room that was frankly no great advertisement for John's architectural expertise. It just about did the job but for a room that's supposed to be the beating heart of a home and a joy to cook in, the Otas' left a lot to be desired. And so, John set out on a quest across North America, exploring examples of excellent designs throughout history, to learn from them and apply their lessons to his own restoration. Along the way, he learned about the origins and evolution of the kitchen, its architecture and its appliances. ... And he learned too about the homes and their occupants, who range from pilgrims to President Thomas Jefferson, from turn of the century tenement dwellers to 21st century Vancouver idealists, from Julia Child to Georgia O'Keeffe, and from Elvis Presley to Louis Armstrong".

Spouses are invited to join us for this speaker and Pizza Dee's afterwards.

For those that have not yet departed for warmer climes, I hope to see you on October 12th. Be well.

Rick Badowski

	<h1>Last Month's General Meeting</h1>																
<p>August 31, 2023</p> <p>Funds available: \$ 4,453.12</p> <p>(For more recent data see page four.)</p>	<table><tr><td>Membership:</td><td>60</td></tr><tr><td>Attendance:</td><td>33</td></tr><tr><td>% of total:</td><td>55</td></tr><tr><td>Life Members:</td><td>2</td></tr><tr><td><u>Guest</u></td><td><u>Sponsor</u></td></tr><tr><td>Derek Wilson</td><td>Rick</td></tr><tr><td>David Clayton</td><td>Rick</td></tr></table>	Membership:	60	Attendance:	33	% of total:	55	Life Members:	2	<u>Guest</u>	<u>Sponsor</u>	Derek Wilson	Rick	David Clayton	Rick	<p>0 members badgeless</p> <p>(unless one snuck by us)</p>	<p><u>Share the Wealth draw</u></p> <p>1st prize (\$50) Rick Badowski</p> <p>2nd prize (\$21) Al Chambers</p> <p><u>Speakers' Donated Prizes</u></p> <p>George Howie & Roy Schoenberger</p>
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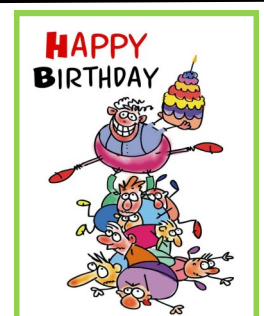
OCTOBER BIRTHDAYS - 5

KEN HAYES, WILLARD HENRY

HARVEY McDIARMID, BERNIE NADEAU,

BOB WHEELER

HAPPY BIRTHDAY TO YOU ALL!



UPCOMING GUEST SPEAKERS



OCTOBER
John Ota, author of
"The Kitchen"

NOVEMBER
Remembrance Day motif
Speaker to be determined

DECEMBER
Dean Hollin, singer, entertainer,
director, radio host, podcaster

Next came Guiliano Savino of Equitable Life Insurance whose main message was the benefits of investing through an insurance company. Insurance companies have access to many more investment opportunities than banks and, unlike banks, they are governed by the Insurance Act rather than the Banking Act. The insurance act allows more flexibility in investing and rules for avoiding probate and income tax. There are many pay-out options open to investors that are not available through banks. Their fees are more expensive than banks but there are some benefits that banks cannot offer, such as quick payouts to beneficiaries, no probate fees and no surrender fees..

Gene Stephenson

MYLAR & LORETA'S LUNCH



SEPTEMBER GENERAL MEETING

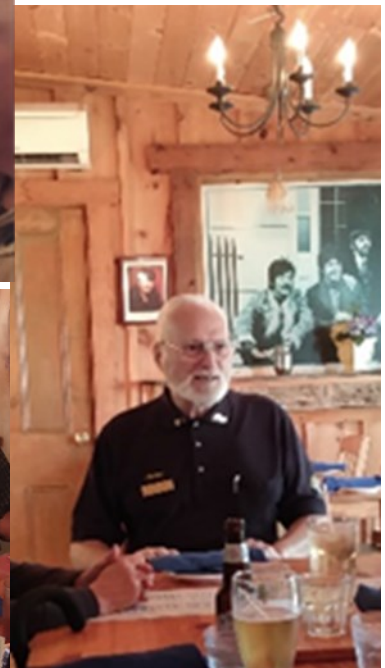


Michael Jacobs introduced guest speaker **Taivi Tayler**, a CFP from **Tayler Insurance and Estate Planning**. With her was **Giuliano Savini** from **Equitable Life Insurance Co.**

She started by going through the reasons we should do estate planning including final expenses, estate taxes and administration fees.

She stressed the importance of having an up-to-date will with clear instructions as to how to direct our assets to those we really want to have them and what share should they get. The main reason is to avoid paying probate expenses and being taxed by Revenue Canada. The will should speak specifically to all our assets including home, bank accounts, investments and insurance. She also stressed the importance of ensuring that our investments and insurance have named beneficiaries. She suggested that although we may have specified our beneficiaries to our financial advisors, sometimes mistakes and omissions happen. We should review the agreements with that in mind and update as necessary.

If we have a business, we should have two wills; one for the business and one for our personal needs. Or one for items that might require (by law) probate and one for those items that do not require probate. In these days, when adult children are moving back in with their parents, we should be careful to not share ownership of assets, even more importantly, do not share financial assets. It can cause us financial grief if the children are in debt.



We have **vacancies** in the following areas...

**Social Chair / Vice President / Secretary /
Speakers Chair assistant / Fine-master**

If you need further information or would like to get more involved please speak to a mgmt. team member or email us at

mensprobuswasgabeach@gmail.com

THE TREASURER'S REPORT

The Treasurer's Reports are prepared by **Dallas Stinson**. The month-end report will be posted on the bulletin board at the next General Meeting where it will be subject to approval by Club membership. Funds available to the club as at Sept. 25 were **\$5,559.00**.

TID BITS

"ROMEO BREAKFAST"

Will be held at **Charlie's Diner** in Stayner on **October 13** at 8:30 a.m. Please contact **Tom Parkes** if you have any questions or/and are interested in attending. Thx Tom!

HUMOUR

I'm on two diets now... I wasn't getting nearly enough food on just one.

So apparently RSVP'ing back to a wedding invite, "maybe next time", isn't the correct response.

Don't piss off old people. The older we get, the less "life in prison" is a deterrent.

Do you ever get up in the morning, look at yourself in the mirror and think..."that can't be accurate."

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

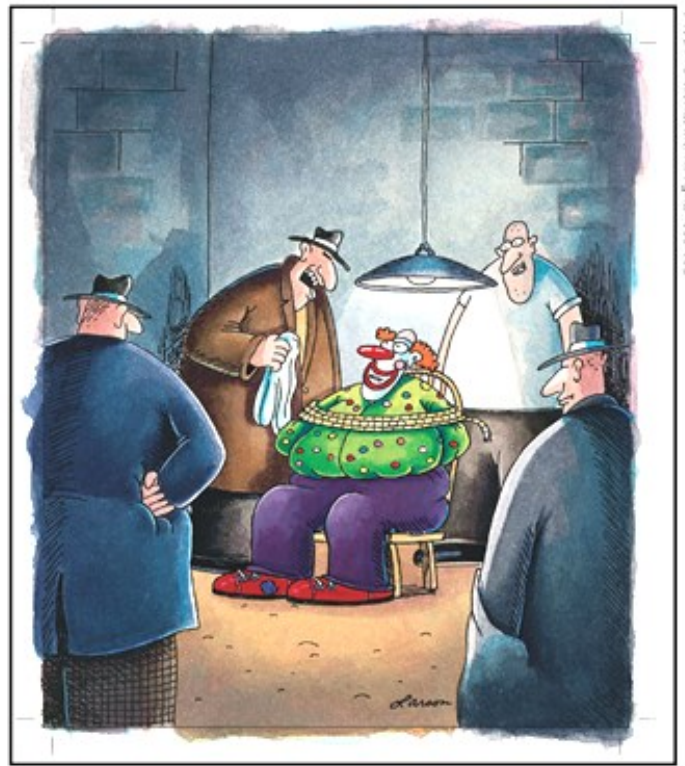
I don't always go the extra mile, but when I do it's because I missed my exit.

Therapist: Your wife says you never buy her flowers, is that true?

Patient: To be honest, I never knew she sold flowers.

My wife asked me to take her to one of those restaurants where they make the food right in front of you. So I took her to Subway.

I went line dancing last night. Well, it was a roadside sobriety test...same thing.



"The first thing I'm gonna do is wipe that smile off your face!"

Me: (sobbing my heart out, eyes swollen, nose red)..I can't see you anymore...I am not going to let you hurt me like this again!

Trainer: It was a sit up.... You did one sit up!

For those who don't want Alexa listening in on your conversations, they're making a male version...Alex, it doesn't listen to anything.

I don't care how much you like the soap ...never walk out of the public restroom smelling your hands.

Getting older is just one body part after another saying, "ha ha, you think that's bad? Watch this."

I really don't mind getting older, but my body is taking it badly.

[HTTP://MENSPROBUSWASAGA.ORG](http://mensprobuswasaga.org)

On our web site has some interesting information.

There are newsletters going back to 2010. And remember, if you want to get in touch with your club just send an email to:

mensprobuswasagabeach@gmail.com