

# Victoria Beach Herald

A non-profit service of the Victoria Beach Club

80th Year - Issue #9 [Last issue of the summer]

August 18, 2006



Photo by Barb and Kevin Dubé

A sample of the wonderful tennis in this year's Senior Open (That's Mike Lodewyck in action)  
Finalist pictures and results are on page 10 of this issue

## Coming Events!

- **Slow-Pitch Baseball Tournament**  
Sat. August 19 — 9 a.m. — Sports Ground
- **Novelty Tennis Tournament**  
Sat. & Sun., August 19 & 20 — Tennis Courts
- **VB Cottage Owners Association Meeting**  
Sun., August 27 — 1:00 p.m. — Clubhouse
- **VB Community Club Annual Meeting**  
Sat. September 2 — 10 a.m. — Clubhouse
- **55+ Golf and Dinner**  
Monday, September 11 — Golf Course

## VICTORIA BEACH COMMUNITY CHURCH - 2006

St. Michael's Church, Corner 8th and Pine  
Interdenominational Services 11:00 a.m. Sunday

Aug. 20	Hugo Unruh	United
Aug. 27	Bill Davis	United

Chair Practice 10.20 a.m. - Everybody Welcome!

## President's Message

Have you made your contribution to the new playground yet? Please look at the plans for the new structure that are located down at the current playground. An organized and motivated group of volunteers is doing a great job of planning the new structure and raising the funds for it. The Victoria Beach Community Club is contributing \$5000 to this very worthwhile structure for our young ones. If you can make an individual contribution, please call Kae Edwards at 756-6667.

In the late evening of August 10th, 2006 (a Thursday) a few underage teens were hanging around our Clubhouse. After having consumed excessive amounts of alcohol, they decided to smash the hydro meter on the outside wall of the Clubhouse. They destroyed both the meter and the box off the front of our Clubhouse. They were extremely fortunate that they were not electrocuted and also that the resulting sparks did not set the Clubhouse or the surrounding bush and/or cottages on fire. Who knows what additional damages to people or structures could have resulted? Had the damage not been noticed and reported in time, an innocent young beach-goer could have been electrocuted after touching the live wires the next morning. Thanks to excellent work by our VB police, the three young people were apprehended. Full restitution and a formal, in person, apology from each young person to the Club executive, the club members, and the community was made to representatives of the Board. Please, young folks, remember that your behaviour almost always affects others and the consumption of alcohol at this age almost always changes your behaviour.

continued on page 2

President's Message continued from page 1

Another Recreation season has come and gone – far more quickly than any of us liked. It has been a wonderful summer, both in terms of weather and programming. The long unbroken stretches of sunshine and heat meant the weather did not interfere with our fun. Attendance at our programs has increased and the efficiency and cheerful attitude of our many staff and volunteers enhanced our summer immeasurably.

I would like to thank all of the members of the VB Club Board and its committees for their hard work and positive attitudes. These people put in many unnoted hours of volunteer time behind the scenes. Then our convenors spent hours planning and executing their share of the work load. Our Special Events volunteers put in a special effort to ensure that their various events run smoothly. And finally, our paid staff members have worked hard in the relentless heat running all of our swimming lessons, recreation, tennis and library activities. Michelle Reimer has again done a superb job with the Recreation program and Bruce Morrison has quietly kept everything in good repair! Thanks also to those of you who pitched in unasked at various activities to help out and to those of you who thought to thank a volunteer or a board member for their contribution to the beach. Nearly a century of tradition and volunteerism precedes us. Let's keep it alive!

Please remember our Club's Annual General Meeting on Saturday, September 2 at 10:00 am in the Clubhouse. Try to attend!

Marj Birley  
VB Club President

## WHITESPRUCE TREE SERVICE

Government Licensed - Insured

Derek Eynolfson  
756-3298

P.O. Box 36, Traverse Bay, MB R0E 2A0

- Removals • Pruning • Topping
- Stump Grinding • Lot Clearing •

SENIORS DISCOUNT • FREE ESTIMATES

## PUBLISHED BY Victoria Beach Club

The Herald is published Weekly from late June through late August  
Submissions are welcome. Collection mailboxes are in the  
VB Grocery and at 30 Bayview Blvd  
Material for the following issue must be received by  
4:00 p.m. Sundays:

Editor: Allen Willoughby  
30 Bayview Blvd Phone 756-8284  
email: ahwilloughby@shaw.ca

Advertising Manager: Joanne Johnson  
24 Bayview Blvd Phone 756-3523  
Printed by: Unigraphics - Winnipeg

## "Bits and Pieces" from the Editor



Just as a Herald headline might say . . .

"The Summer flew by in a blur!" One minute we're cleaning the cobwebs out of the cottage in April and May . . . and the next minute . . . the season's over!

So, this is the last of nine Herald issues that are probably scattered around your cottage, and as we fade toward fall – some closing thoughts . . .

We're sorry if space limitations prevented your 'blurb' or picture contribution from getting into the paper. [We've included a montage in this issue of photos we didn't have room for earlier in the busy part of the season.]

We also apologize for errors that crop up in the Herald from time to time. An example is the 'credit-line' for last week's front-page picture of the pelicans. The line should have read: "Photo by Aaron Vincent Elkaim; Aarthurphoto@hotmail.com; 204-896-1752; 204-756-2592".

### Thanks to . . .

The Herald is an annual joint effort and I'd like to thank several people for their help:

- Joanne Johnson, our wonderfully efficient Ad Manager, who does such a great job working with our advertisers. The Herald ad money pays for the printing cost of this non-profit paper, and Joanne and I are very grateful to all those who advertise in the Herald, whether in the past, present . . . or future. Your support is always appreciated!

- Lloyd Schmidt, who once again delivered the Herald's from the city to the Parking Lot every week.

- Thanks to our talented layout-ladies, Shelley and Lucija, as well as John Heppenstall, whose communications company co-ordinates the printing with Unigraphics. [John even "multi-tasked" as Herald-delivery-guy when Lloyd was on vacation.]

- Our Typing-Team — who lent their keyboard skills to the Herald cause — Kristi York, Kim Willoughby, Heather Willoughby, Sally Lawler, and Debbie Osipov.

- Thanks to Kevin and Sandra Ateah and the VB taxi staff who delivered Herald's to various locations around the beach every Friday.

### Looking ahead . . .

Herald advertisers wishing to discuss their ad plans next spring can contact Ad Manager Joanne Johnson.

Phone: 489-7922  
Mail: 90 Campbell Street, Winnipeg, MB, R3N 1B2  
E-mail: jojohnson@hotmail.com

If you have any Herald editorial submissions for next summer's FIRST late-June issue — you can e-mail or snail-mail them in advance. [The DEADLINE for the FIRST Herald issue of each season is always June 1st.]. To contact the Editor:

Phone: 889-8666  
Mail: 70 Brittany Drive, Winnipeg, MB, R3R 3G9  
E-mail: ahwilloughby@shaw.ca

Let's meet here in the pages of YOUR summer newspaper again next June!

Allen Willoughby

## Who Gets the Cottage?



So many sentiments attach to the place you and your family call home during the summer. Everyone looks forward to vacationing and the chance to get away from the city . . . but have you thought about what happens to that special place after you're gone?

### ● Family Traditions, Summer Memories

Most people leave the cottage to all their children, equally, in their will. However, when children have children of their own and begin their own family traditions, will they agree on who can use the cottage for a particular week during the summer?

Talk with your children before deciding who gets the cottage in your will. Some of them may not want the hassle of scheduling cottage use or paying for the upkeep and bills.

### ● The Rules

Assets can incur capital gains tax upon the death of their owner. In the case of a cottage that's been in the family for decades, rising property values could result in significant capital gains. Vacation property values in some parts of Canada have multiplied 10-fold or more. Half of the growth in value since 1971 is taxable income in the year in which the property is disposed of, either by death or sale of the property. An estate plan can minimize these capital gains.

Your principal residence exemption can cover a large portion of the capital gains tax. A number of conditions must be met for a property to qualify as your principal residence. As of 1982 you can have only one principal residence per tax year. In some situations or tax years, you might want to designate the cottage as having been your principal residence, but in others it might make sense to designate your home. Whether it's your home or the cottage, the property which is not elected (or not consistently elected) as your principal residence is subject to capital gains tax, just like any other growth asset.

For periods prior to 1982, each spouse can elect a separate principal residence exemption. If the cottage has been in the family prior to 1982, one spouse can still claim a partial separate exemption if that spouse had ownership prior to 1982. This can help minimize taxes if both properties been held for a long time.

Example: If a cottage was purchased 30 years ago for \$60,000 and has grown in value to \$259,317, then the capital gains tax owing upon the death of the owner or sale of the cottage today would be \$45,843.

This example assumes a 50% capital gains inclusion rate and 46% personal marginal tax rate, and excludes cost of disposition.

### ● Your Options

You can structure your affairs concerning the cottage in several ways

#### - Trusts

A trust is a separate taxable entity, providing the trustee is someone other than the transformer. If you transfer ownership of the cottage to a trust, then the capital gain tax arises from this disposition. However, you can use the trust to settle such issues as joint ownership and rules on the use and maintenance of the cottage. Trusts created under amendments to the Income Tax Act in June, 2001 can provide further planning opportunities. If it's uncertain who should inherit the cottage, a trust allows the cottage to be held in such a way that the decision does not need to be made until some time in the future.

Trusts are subject to the "deemed disposition" rule every 21 years for capital assets within a trust. This means that every 21

years, either the trust or a beneficiary of the trust must pay capital gains tax on any increase in the value of the cottage. Every year the trust has to file an income tax return and pay taxes on any income not distributed to the beneficiaries. Trusts can be complex and the rules are detailed. Seek advice from professionals, including your financial security advisor, before implementing a trust solution.

#### - Buy-Sell Agreements

Most families simply leave the cottage to all children equally. In this case, it's a good practice for the children to complete a buy-sell agreement when they take ownership of the cottage. This agreement establishes the terms and conditions necessary for an efficient, equitable sale of the cottage. It should generally contain a "shotgun" clause, where-by if one child offers to buy the other's shares at a price, the others can either sell to that child at that price or buy the initiating child out at the same price. This provision ensures that the child exercising the "shotgun" clause offers to buy the cottage at a fair price.

#### - Leaving The Cottage To One Child

One way to avoid problems associated with sharing the cottage is to leave it to one child, while leaving assets of equal value to the remaining children. In this case, you will should address the payment of taxes and adjust the division of the estate based on the value of the cottage, which may require an appraisal.

### ● Managing Expenses

Whichever method you use, you should consider making arrangements to cover the capital gains tax, pay for the obligations under the buy-sell agreement and provide estate equalizations for children who won't receive ownership.

Your options include:

- Your estate or children could pay the related expenses from current funds.

- They could borrow money to pay the expenses.

- You could purchase suitably designed life insurance to pay for all or part of the anticipated tax liability, buy-sell needs and estate equalization.

Regardless of how you decide to pass on the cottage, or any other asset, you should seek professional advice to structure your affairs as tax-efficiently as possible. Thinking now about the transfer of your cottage will enable you to put in place a plan that eliminates as many obstacles as possible. This plan can include the use of life insurance to pay the capital gains tax liability in the future.

The best way to start? Plan a family weekend at the cottage this summer. While enjoying the sunset, talk to your children about how they want to preserve these summer memories . . . and then talk to your financial security advisor.

Rob Sedgewick  
Financial Security Advisor  
Freedom 55 Financial  
204-489-1012 ext 495

Custom Builders  
**ATEAH**  
Construction Co., Ltd.

Carl Ateah  
Victoria Beach,  
Manitoba R0E 2C 0  
**756-2404**



**SUMNER MECHANICAL  
VICTORIA BEACH**

- Backhoe / Skid Steer Service
- Stump/Rock Removal
- Trenching
- Excavating

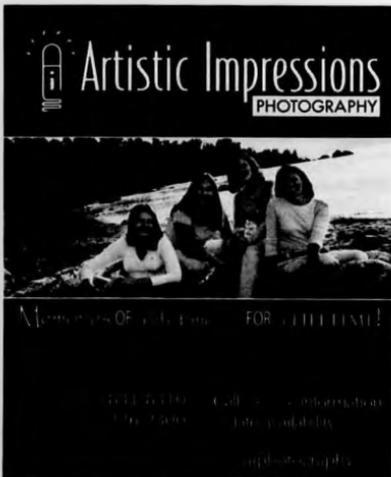
Brian (204) 756-3246 Victoria Beach  
(204) 775-3833 Winnipeg

## Employment with the Victoria Beach Community Club

Applications for employment with the VB Club must be received by **February 15, 2007**. Include your name, age, city address and phone number, beach address and phone number, as well as your e-mail address if you have one, AND COPIES OF ANY CERTIFICATIONS NECESSARY.

Swim program applications: mail to Mrs. Alice Russell, 162 Garrioch Ave., Winnipeg, R3J 2T5. A minimum of a complete and current Red Cross WSI and a current Bronze Cross is required. LSI (Lifesaving Instructor), NLS (National Lifeguard Service) or WSIT (Red Cross Water Safety Instructor Trainer) are definite assets.

Recreation Assistants, Tennis Court Attendants and Librarians: mail to Mrs. Marj Birley, 29 Tunis Bay, Winnipeg, R3T 2X2. These applicants need to have certification in Emergency First Aid and Level B CPR. Certification in Bronze Cross is a definite asset in applying for a Rec Assistant position. Librarian positions require involvement on the part of family members of the employees. Obviously, past participation in recreation/tennis programs at Victoria Beach stands you in good stead when applying for any of these jobs.



**Artistic Impressions**  
PHOTOGRAPHY

MEMBERS OF THE CLUB FOR THE FINEST!

FOR THE FINEST OF THE CLUB MEMBERS!  
FOR THE FINEST OF THE CLUB MEMBERS!  
FOR THE FINEST OF THE CLUB MEMBERS!



**BLANCHARD  
LANDSCAPING INC.**  
"Landscape Services, Plants, Mulch & More"

Jeff Blanchard

- Designer
- Consultant
- Contractor

488.0619



**BioSmart**

**GUARANTEED TO EXTEND THE LIFE  
OF YOUR GREY WATER PIT.  
NATURALLY. EFFECTIVELY.**

**AVAILABLE EXCLUSIVELY AT RAY'S PLUMBING**

For more information on BioSmart as well as other great products, check out our new website at [www.raysplumbing.ca](http://www.raysplumbing.ca). We have a local news section where you'll find out about upcoming events, from Bake Sales to Golf Tournaments.

**756.2722**

## Northern Lights Arts and Crafts Sale

**Last sale** this year... come and shop for Christmas gifts... great variety to choose from. Many are new vendors to our sale from across Manitoba.

Hand made bath products, silver jewelry, photos of the beaches, paintings and prints of the area by Nancy-Lou Ateah, porcelain angels by Myrtle, garden furniture by Fiddlers Green woodworks, quality folk art on wood, children's things... doll clothes etc... great choice of hand made fleece garments, Sunset Gourmet foods... with scrumptious samples to try, pottery by Roberts, jewelry, purses and comfort bags by T Beach, adorable children's clothes, tea towels and nature photos by the Lagasse's, cement leaves and mushrooms for the garden, wicker furniture, jewelry by Ron, quality teas, decorated Christmas trees, funky, colourful FIMO jewelry by Pat and lots more to choose from. This will be one of the best shows yet.

**Saturday August 19 and Sunday, August 20  
10:00 - 4:00 p.m.**

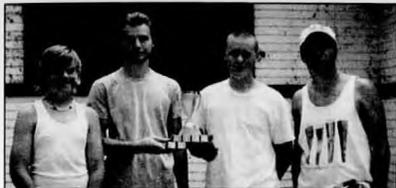
Victoria Beach Sports Club, Pine Rd.

(accessible by car for this event)

Follow the signs along Hwy. 59.

- Dutch Auction
- Canteen by the Merry Makers
- **FREE ADMISSION** and AIR CONDITIONED

## Cross Country Run – Results



The Family Relay winners – the Zurbyk/Ritchie families



The individual overall winners (left to right) –  
Brian Walker, Darolyn Trembath, Kendra Garagan, Stephen Ralko

There was great weather once again for this event. Thank you to **Shannon** and **Paul** who kept the runners on track, and to **Brenda** who helped us in the Clubhouse. Special thanks to **Fran Pollard** and **John Pollard** who registered the runners and tabulated the results. As well, thanks to **Dan Sudermann** for the Moonlight Inn T-shirt, **VB Grocery** for the oranges, **Shannon Johnson** and **Paul Wiebe** for the bottled water, and **Sunshine Village and the Forks (Jim August)** for a variety of items.

Here are the results:

#### ■ Women's Short Course

##### 10 and under

- 1st – Alyssa Willison  
2nd – Elora Adamson  
3rd – Fallon Moreau

##### 40 to 49

- 1st – Karen Moreau  
2nd – Carolyn Meadows  
3rd – Lisa Yagi

Overall Trophy Winner – Kendra Garagan

#### ■ Women's Long Course

##### 10 and under

- 1st (tie) – Ashton Sudermann, Cady Jessiman

##### 11 to 15

- 1st – Alex Jessiman  
2nd – Natasha Comeau  
3rd – Taylor Sudermann

##### 20 to 29

- 1st – Darolyn Trembath  
2nd – Jill Laxdal

##### 40 to 49

- 1st – Maureen Kraus  
2nd – Barb Pullan  
3rd – Susan Pollard

Overall Trophy Winner – Darolyn Trembath

##### 11 to 15

- 1st – Kendra Garagan  
2nd – Kiara Garagan  
3rd – Megan McIntosh

##### 50 to 59

- 1st – Sheila Grover

##### 16 to 19

- 1st – Lauren Johnson  
2nd – Kristine Wilson

##### 30 to 39

- 1st – Lee Ann (Johnston) Ahrens  
2nd – Cara Brown  
3rd – Shelagh Bakos

#### ■ Men's Short Course

##### 10 and under

- 1st – Carson McIntosh  
2nd – Andrew Hunter  
3rd – John Guest

##### 30 to 39 40 to 49

- 1st – Steve Willison  
2nd – John Hasenack  
3rd – Gordon Pollard

Overall Trophy Winner – Stephen Ralko

#### ■ Men's Long Course

##### 11 to 15

- 1st – Colin Russell  
2nd – Noah Yagi  
3rd – Adrian McMorris

##### 20 to 29

- 1st – Brian Walker  
2nd – Jeremy Walker  
3rd – Mike Lodewyck

##### 40 to 49

- 1st – Brent Willows  
2nd – Michael Krauss  
3rd – Gord Ahrens

##### 60+

- 1st – Larry Rice

Overall Trophy Winner – Brian Walker

#### ■ Family Relay

1st (trophy winners) – Nick Zurbyk, Adam Zurbyk, Danielle Ritchie, Vic Ritchie

2nd – Lexi Giesbrecht, Kate Giesbrecht, Rob Giesbrecht, Beth Giesbrecht

Thanks to all the participants – this is a great event for us to run!

*Bob and Grace Johnson*

##### 11 to 15

- 1st – Stephen Ralko  
2nd – Matt Wilson

##### 1st – Vic Ritchie

- 2nd – Peter Garagan

##### 16 to 19

- 1st – David Flynn  
2nd – Taylor Home  
3rd – Chris Thomas

##### 30 to 39

- 1st – Paul Kemp  
2nd – Patrick Peacock  
3rd – Scott Thain

##### 50 to 59

- 1st – Larry Lindquist  
2nd – Don Norquay  
3rd – Greg Thomas

**THOMPSON**

**DORFMAN**

**SWEATMAN**

LLP

BARRISTERS & SOLICITORS

**Jim Edmond**

756-8270

**Jeff Hirsch**

756-2222

Beach Lawyers



**WAYNE'S**

**BACKHOE SERVICE**

Victoria Beach, Manitoba R0E 2C0

- Holding Tanks • Excavating
- Trenching • Well Hook-ups

Wayne Thomas (204) 756-2553  
SHOP (204) 756-2142

## Tales of Bay View!

Starting about 1913, the Victoria Beach Company subdivided the land that Charles Kennedy and others of that Company had purchased. The Company, under the management of Frank Sprague, began selling the subdivision lots to those who wished to build summer cottages at the Beach. The Company placed certain restrictions on these purchasers, including the minimum value of the cottage that was to be built, and its construction date. There was also a prohibition against the erection of tents as residences.

However, an area entitled "Campsite Area" was set aside in the Bay View area containing about 50 lots. These lots were not sold but were rented for \$50 per lot per year. The restrictions respecting the use of tents for residences did not apply. Many persons rented the same lots each year and built small cottages on them. About 1927, the Company modified its policy respecting these lots, changed the area's name back to Bay View and sold these lots for \$300 each. That same year, my father H.M. Smith purchased the lot designated as No. 7, and built a small cottage there. This cottage has been extended and occupied by members of our family, every summer since then.

The Bay View cottage area extended south along the lakefront from about the south end of 8th Avenue. An archway bearing the title "Bay View" was built over the road leading into this area. This road continued over a small bridge and proceeded south along the west side of the cottage lots, leaving a strip of bush and trees about 5 meters wide from the west side of the roadway to the lake bank. Strong waves eroded away the lake bank in some areas.

The first school in Victoria Beach opened in 1916. It was a log cabin, located in Bay View on the Lake bank at what is now the west end of David Road. Strong storms with their powerful wave action were gradually eroding away parts of the Bay View bank. One morning, the children coming to school found that the previous night's storm had washed away the land under their school building, which, together with their books and school supplies were floating in the lake. A new school was then built on firmer ground near where the fire hall is now located.

The CNR railway to Victoria Beach was completed in 1916. It passed through Bay View and ended at the railway station located near the North end of Gibson Drive. [This area is now known as the Village Green.]

Just north of the Bay View area, the CNR built a water tower beside the railway track; and a pumping system that carried water from the lake into this tower. This water tower provided the water for the steam engines that operated along this line. A five KW electric generator was contained in a small shed beside the tower. This supplied the electricity for the lights and equipment at the railway station. Since the station only required three KW of electricity, there was a surplus of two KW of power, which the CNR kindly donated to the VB Community Club. In 1937, Hugh Johnstone and myself built a power line from the railway station to the VB Clubhouse and replaced the oil lamps with electric. There was also enough power to operate a PA system in the Clubhouse, which provided music for dances that were held most nights.

In the 1920's, the only industry at Victoria Beach (in addition to fishing) was a three acre strawberry plantation located about the middle of Bay View. Children were paid two cents for each small box of strawberries that they picked. That wasn't much, but, as a bonus, they could eat as many strawberries as they wanted!

As had occurred to the lake bank at the schoolhouse, the shoreline of many of the Bay View lots continued to erode. First, the strip of trees on the east side of the road disappeared, then the road, and finally the west side of our lots. Ten meters of our lot is now in Lake Winnipeg. Fearing that we might lose most of our lots, several of the cottage owners brought in many truckloads of large rocks and placed them on the beach at the base of the bank. The rocks broke the force of the waves and stopped most of the erosion.

As the road through Bay View had been lost to the lake, a new road was required. It was built along the east side of the existing lots and was named Thornton Blvd. The boulevard opened up land for additional lots and roads and there are now over 100 lots in Bay View.

In conclusion, as a long time resident of Bay View and on behalf of other Bay View cottage owners, I would like to thank Tim and Judy Walker for initiating the petition that changed the name of our main road from Thornton Blvd, back to its original name of Bay View Blvd. "What goes around comes around again."

Roger M. Smith

## PATZER OFFICE EQUIPMENT

Setting the Pace  
Since 1975

TOSHIBA

786-7700

1475 Dublin Ave

www.patzer.mb.ca

## COTTAGE PROTECTION

• Cottage • Home • Business

### Rolling Security Shutters

Ideal security & weather protection  
for windows, doors & screen rooms

FREE ESTIMATES

## KIWI INSTALLATIONS

Winnipeg

(204) 229-6642

(204) 663-6549

## Images of VB Summer 2006!

[Editor's note: Here's a little sample of some VB activity pics that we didn't have space for in earlier issues. They include shots from the Fishing Derby; the 30+ Dance; Sports Day; the Dog Show; and the Senior Tennis Tournament.]



## Problems on Lake Winnipeg!

Ah, summer time! Sandy beaches, hot weather... green water. During the summer months on Lake Winnipeg, it is not uncommon to see surface accumulations (blooms) of algae along shorelines. They are most noticeable on hot, calm days when the algae float to the surface of the water. Sometimes they look like green slicks of paint. While many people view algae as a nuisance, they are also a necessary part of any aquatic ecosystem. "Algae form the base of the food chain in aquatic environments," says Dr. Brian Kotak, an expert in water quality and algae. Dr. Kotak is the President of AlgalTox International, a company located in Pine Falls and specializing in algae. "In Lake Winnipeg, small microscopic insects feed on the algae, which in turn are eaten by larger aquatic insects or small fish, and then by larger fish. Without algae, the whole food chain in Lake Winnipeg would collapse and the pickerel we depend on for sport fishing, commercial fishing and for food, would not survive" indicates Dr. Kotak. However, too much algae can be a bad thing.

The problem with Lake Winnipeg, and so many other lakes worldwide, is that human activities have dramatically increased the amount of nutrients entering the lake, fueling massive blooms of algae. "Because of the increased loading of nutrients such as phosphorus, and possibly nitrogen, algal blooms are occurring more frequently and are more intense" states Dr. Kotak. To varying extents, we are all to blame for this, but it also means that we are also all part of the solution to cleaning up the lake. "Some solutions are easy to implement, while others are not so easy". Changes to agricultural practices, restoring wetlands (natural filters of nutrients from water), improving sewage treatment and disposal (including ensuring septic fields are working properly and getting rid of outhouses), avoiding the use of fertilizers on lawns, and using phosphate-free dish washing detergents are just some examples of how we can reverse the damage already inflicted on Lake Winnipeg.

Algal blooms are more than just a nuisance problem. When severe blooms start to die, the algae sink to the bottom of the lake and strip oxygen out of the water as they decompose. Sometimes they strip so much oxygen out of the water, that massive fish kills result. The Lake Winnipeg Research Consortium, a group of scientists who are studying the lake, have already seen evidence of very large areas of the lake bottom essentially devoid of oxygen in the north basin of Lake Winnipeg. "Algae can also have an impact on drinking water and human health as well" indicates Dr. Kotak. Algal blooms can also make treatment of drinking water more difficult and expensive, and the use of chlorine (to kill bacteria and viruses in drinking water) may actually react with the algae to create carcinogenic (cancer causing) compounds known as trihalomethanes. Several species of algae produce and impart "earthy or muddy" tastes and odours to drinking water (this is a common problem in Winnipeg's drinking water), although these compounds do not represent a health risk. However, of particular concern is the fact that some species of algae are known to produce neuro (nerve) toxins and liver toxins (the liver toxins are termed microcystins, a topic that Dr. Kotak has been studying for the last 16 years).

Algal toxins are many times more toxic than some of the commonly used pesticides (for example, malathion) and have been responsible for the deaths of pets and cattle in the Canadian prairies (including Manitoba) and for human deaths in Brazil, Australia and China. The liver toxins are also now known to contribute to liver cancer.

Animals and people can become ill or even die by consuming water that contains the toxic algae or the toxins in the water. Exposure to the toxins can happen in a number of ways. For example, pets or cattle may drink water along shorelines where intense algal blooms occur. With respect to humans, people may be at risk when swimming in areas where intense algal blooms are present. "In particular, children are more at risk than adults, as children are more likely to accidentally swallow water while playing in the water than an adult. Humans may also be exposed to microcystins through treated drinking water. Dr. Kotak indicates that a common misconception is that boiling water will make it safe to drink. "While boiling water may be effective for killing E. coli and other pathogens, boiling water will not destroy the microcystin toxin". Long-term exposure of humans to microcystin in drinking water has been related to high levels of colorectal cancer and liver cancer in rural China, due to poor water treatment practices. To address concerns about algal toxins in drinking water, Health Canada established a drinking water guideline of 1.5 ug/L of microcystin, meaning that long-term consumption of water containing less than this amount of microcystin should have no adverse effect on human health. In comparison, the World Health Organization has set a value of 1.0 ug/L, a more conservative approach than Canada's.

From research conducted by Dr. Kotak and his colleagues since 1990 (the field of algal toxins is a relatively new one), the liver toxins (microcystins) appear to be present in many prairie lakes in Canada. Much less is known about the neurotoxins. "It is very important to point out however, that not all species of algae are capable of producing these toxins" says Dr. Kotak. "In addition, species that are able to produce the toxins, may not always be producing them". Scientists currently do not know why this is so, but there is evidence to indicate that higher inputs of the nutrient phosphorus to lakes may increase the incidence of toxic algae and the production of toxins. Toxic algae have probably been present in Lake Winnipeg and other prairie lakes for thousands of years. They are a natural product of the algae. However, human activities which have increased phosphorus input into lakes may be making them more common. Microcystins have been detected in lakes, rivers and farm dugouts in Manitoba, including Lake Winnipeg. Water samples from Lake Winnipeg have generally contained low levels of microcystin (less than 1.0 ug/L) but occasionally may contain significant concentrations (up to 330 ug/L). Research is currently being undertaken by the Lake Winnipeg Research Consortium and AlgalTox International to determine how common microcystins are in Lake Winnipeg, at what levels, and what may be causing toxin production in the algae.

When large blooms of algae accumulate along shorelines, some people tend to avoid swimming, or do not allow their pets to drink from the water. It turns out that this is actually a good rule of thumb. While algal toxins are not absorbed through the skin, the risk of accidental ingestion of water containing toxic algae during swimming is much higher in areas where blooms are accumulating along beaches and shorelines. Dr. Kotak provides this general advice when considering swimming in algae-prone lakes: "Because it is impossible to tell if algae are actually producing toxins without testing of water samples in a laboratory, it is better to avoid areas of very green water". However, he also points out that the risk of becoming ill from algal toxins when swimming in areas where there is a small amount of algae in the water (but not a large bloom) is likely low and of less concern.

For more information, please contact Dr. Brian Kotak at (204) 367-2753 or by email at miette@granite.mb.ca.

## VB Junior Golf Tournament Results



Winner of the 13-14 Girls category:  
Glynnis Eysford



Convener Pat Hastings congratulates  
the younger winners in the Junior Golf  
Tournament (left to right) Jack Drybrough (8-10 Boys),  
Abigail Eysford (8-10 Girls),  
Hannah Cameron (11-12 Girls),  
Kellen Gulbault (11-12 Boys).



Winner of the 15-17 Girls category:  
Danielle Clarke



Winner of the 13-14 Boys category:  
Riley McMurray



Winner of the 15-17 Boys category:  
Ivan Simonson

An infamous Victoria Beach evening thundershower the night before made the already impeccable golf course conditions that much better. The clouds cleared away for another picture perfect day with temperatures exceeding 30 degrees.

With the hot weather came even hotter scores as the wind was not a major factor and the greens were very receptive. An enthusiastic group of golfers ranging in ages from 8 - 17 years attended this year's event. The younger groups played in the morning with a shortened course layout and the older groups played the full course.

Thank you to all of the staff at the golf course: Rhett Thomas and John Forest — thank you for organizing all of the entries prior to the tournament. Mel Rawluk, Roger Pearson and Dorian Deben — thank you for all the hard work and effort you put into maintaining and improving the course. Marcel Charbonneau, Kevin Gooding and Dan Rouault — thank you for the organizing and scoring. A very special thanks to John Evans for his never-ending effort — put forth each and every day. His help and effort behind the scenes in organizing all the tournaments is greatly appreciated by all of the organizers and participants. If you have a chance to thank him personally, please do so.

Thanks to the many chaperones who helped with each group and spent their valuable holiday time volunteering. I'm sure the players will forever remember the Junior Golf Tournament as a special day in their lives due to your selflessness and support.

I would also like to express my appreciation and thanks to all of the individuals and companies who donated prizes. I am mentioned earlier. I am looking for someone who is willing to step forward and take over the running of the tournament next year. Please speak with John at the club if you would like to help out. This tournament has always been successful due to the generosity of many people. Once again, every player went home with a prize to remember the day. The list of contributors follows. Please thank them and support their businesses.

Patrick Hastings

### Tournament Sponsors

Clem & Irene Mosso; Murray Kerr; Hastings Hearing Centres; K.G. Rocs; Jim Daley; Anderson's East Side Sewage Service;

John & Anna Evans; Kevin & Sandra Aten; Marcel Charbonneau; Resound Hearing Aids; Brian McArthur - Fairview Fittings; Mike Manning; Paul Henderson; Rowson Family; Tom Wilson; Barb & Dave Clapham; Candice Bishoff - M.T.S.; The Victoria Beach Club; Christine McCrady; Brian Clapham; Jeff McCrady; Peter Komaroflek & Mary McIntosh; Bob Mauthe; Tom Bletz - Grand Pines Golf Course; Allison Guest; Jamie Grant; The Gooding Family; Doug Craig; Ed Dwyer - C.T. Rentals; Keith McMurray; R.M. of Victoria Beach; Ron Veletuk; Wallace & Wallace; Alumico; Tom Harland; Bruce Evans; James Raluko; Manitoba Blue Cross; Peter Ewert - Larters & Meadows Golf Course; Men's Golf Tournament; Dorian Deben; McGetrick Family; Gord Gooding; Grover/Thomas Family; Ken Lalley; Fay Morrison; Industrial & Equipment Services; George & Sallie Friesen; Trish & Tom Rathwell; Grace & Bob Johnson; Victoria Beach Grocery Store; Al Howie - Old Dutch Foods Ltd.; Doug Cottrell; Bruce Eysford - Investors Group; Wayne's Backhoe Service; Rhett Thomas; Lakeside Surveillance; Bub Brickey; Dianne Eysford; Dianne & Graham Cameron; Glen Torgerson; Scott Thain.

### Tournament Results

(shortened course)

#### ■ 8-10 Girls (shortened course)

- 1st - Abigail Eysford (47)
- 2nd - Alison Bogal
- 3rd - Natalie Harland

#### ■ 11-12 Girls (shortened course)

- 1st - Hannah Cameron (55)
- 2nd - Katie Harland
- 3rd - Lauren Petreney

#### ■ 13-14 Girls

- 1st - Glynnis Eysford
- 2nd - Carlee Wilson
- 3rd - Mangot Hall

#### ■ 15-17 Girls

- 1st - Danielle Clarke (56)
- 2nd - Dana McMurray
- 3rd - Alana Kernaghan

Closest to the pin - Danny Zimmerman.

#### ■ 8-10 Boys

- 1st - Jack Drybrough (42)
- 2nd - John Guest
- 3rd - Jakob Sanderson

#### ■ 11-12 Boys

- 1st - Kellen Gulbault
- 2nd - Marc Von Massow
- 3rd - Ben Drybrough

#### ■ 13-14 Boys

- 1st - Riley McMurray (44)
- 2nd - Nick Kaylor
- 3rd - Brad Louis

#### ■ 15-17 Boys

- 1st - Ivan Simonson
- 2nd - David Loughery
- 3rd - Keith Anderson

## Senior Tennis Tournament - Manitoba's Best!



Ladies' Singles



Men's Singles



Ladies' Doubles



Men's Doubles



Mixed Doubles



Ladies' Singles - Consolation

Once again, our August long weekend Senior Tennis Tournament provided us with plenty of great action and social gatherings. In spite of two rain delays, the games went on, thanks to fast work of countless volunteers who took over with the squeegees without being asked. We were able to play late into Saturday and made up 12 matches. Thank you to all who helped clear the courts and to the players who played late Saturday.

Throughout the weekend of rain delays and incredibly windy conditions, a total of 113 matches were played. This would not have been possible without the help of countless volunteers. Thank you to Aynsley Walker, Sally Lawler, Ken Capelle, and Doug Hancock for helping with the draw. Thank you also to the numerous volunteers for helping with putting matches on, collecting money, and making sure everything was running smoothly. Your help was invaluable! A final thanks to Allan Morrish for the use of his cell phone. I wasn't willing to use mine at international roam rates!

It is an incredible pleasure convening this tournament. Good sportsmanship, fun, and talent prevailed throughout.

Carol Forsythe

### Results are as follows:

**Ladies' Singles:**  
Kim Willoughby def. Lisa Lucht

**Ladies' Doubles:**  
Melanie Charbonneau / Heddy Heppenstall  
def. Ann Manning / Rhonda Manning

**Ladies' Singles - Consolation:**  
Aynsley Walker def. Lisa Richardson

**Men's Singles:**  
Patrick Millican def. Stephen Dubienski

**Men's Doubles:**  
Patrick Millican / Geoff Kirbyson  
def. Mike Lodewyks / Stephen Dubienski

**Mixed Doubles:**  
Maureen Neuendorff / Tom Brown  
def. Rosemarie Bushuk / Don Bushuk

## Professional Services for over 40 years! Hastings Hearing Centres Ltd

### WINNIPEG

390 Graham Avenue  
SW Corner @ Edmonton St  
943-6561

### BRANDON

800 Rossel Avenue  
The Tower Centre  
727-3429

### WINKLER

570 Main Street  
Crocus Mall  
331-1561

### PORTAGE LA PRAIRIE

Herman Prior Centre  
40 Royal Rd. N.  
1-800-782-0078

### CARMAN

Active Living Centre  
47 Ed Bellour Drive

Audiologist on Staff  
Referrals Not Necessary

Service to Over 30 Rural Communities!

Toll Free: 1-800-782-0078

www.hastingshearing.com

60 Day Trial  
No Charge Evaluations

## Tennis Round Robin Results

As another wonderful summer of VB tennis comes to an end, I'd like to say thanks to everyone who came out to tennis lessons and round robins. It's your enthusiasm that makes these events so much fun! Also, thanks to the court attendants for doing such a great job. Thanks to Sally Lawler, our extraordinary tennis convenor, for always being so supportive, organized, and on top of things. A final thanks to Marj Birley, our VB Club President, and Tim Walker, our VB Club Treasurer, for everything you do for the tennis program and the VB Club. A lot of what you do goes unnoticed, and you should know how much you are appreciated!

This was my final summer working at the tennis courts, and I'd just like to say that I really enjoyed getting to know so many of the players. VB has a great tennis program, and I've been very lucky to be a part of it for the last 3 years.

The latest Round Robin results were:

### ■ August 8 - Teen

#### "A" Side:

- 1st - James McPherson / Will McPherson
- 2nd - Qino DaRoza / Davis Hirsch
- 3rd - Ben Drybrough / Jack Drybrough

#### "B" Side:

- 1st - Curtis McCrady / John Guest
- 2nd - Morgan Palmer / Cole Moreau
- 3rd - Hannah Cameron / Jackson Cameron

### ■ August 10 - Teen

#### "A" Side:

- 1st - Jack Riess / Justin Squire
- 2nd - Evan Pollard / Danielle Hall
- 3rd - Ben Drybrough / Margot Hall

#### "B" Side:

- 1st - Kristin Vielhaber / Lauren Petreney
- 2nd - John Guest / Andrew Hunter
- 3rd - Andrew Mauthe / Nolan Smith

### ■ August 11 - Adult

- 1st - Dave Dick / Ruby Garden
- 2nd - Dick Dawson / Debbie Rainey
- 3rd (tie) - Rudy Isaac / Donna Plant;
- Carole Wright / Tanis Petreney

Aynsley Walker  
Senior Tennis Court Attendant

**THE ANGLICAN PARISH OF ST. MICHAEL'S  
VICTORIA BEACH  
8th AVENUE AND PINE, V.B**  
From JUNE until SEPTEMBER long weekend at 9:00 a.m.  
Service of Holy Communion  
First and Third Sunday  
Service of Morning Prayer  
Second and Fourth Sunday  
From SEPTEMBER long weekend until JUNE  
Service of Holy Communion  
First and Third Sunday at 11:00 a.m.

## Girls Tennis Day!

Thirty-six girls, aged 8 to 14, took part in the 4th annual VB Girls Only Tennis Camp. The camp was the brain-child of Jane Turk, who wanted to introduce tennis in a different environment than the club's regular teen round robin format (which, because of the high caliber of play, can be intimidating to new players). The camp's format is one hour of instruction and games followed by a doubles round robin.

Over the past few years, the participation of girls in the round robins and the club's annual Junior Tennis Tournament has increased. There is also a noticeable increase in girls playing tennis in general. While this may not have anything to do with the camps, it is great to see.

Many girls have taken part in all four camps. The reason for attending the camp varies from "I love tennis" to "my friends are going" to "I just wanted to try it" to "my Mom made me". Whatever the reason, at the end of the day, the girls had a great time.

This year, each girl received a shirt designed by Mark Arndt of Winnipeg Outfitters. In addition, the girls received bonus prizes such as posters, wristbands, keychains, beach pyjamas, and various other shirts. There was no cost for the camp - it was generously supported by:

Victoria Beach Club  
Tennis Manitoba  
Kai and Ursula Schioler  
Ivan Fridrik  
Drummond Adjusters  
Graham Wilson  
Bill Sprague - Investors  
Automated Design Systems  
Dave Schioler  
Arby's  
The Turk Family  
Jared Connell - Winnipeg Winter Club  
Peter Otto - Kildonan Tennis Club  
Greg McCauley - Wilson Sports  
Shawa McIatosh - Technifibre  
Peter Garagan - Happy Face Inc.

Jane Turk and Rob Kennedy

★ ★ ★ ★ ★

★ ★ ★ ★ ★

**THE MOONLIGHT INN** 

Open Aug. 14-18 - 11:00 a.m. - 9:00 p.m.  
Closed 3:00 p.m. - 5:00 p.m.  
Aug. 21-25 - 11:00 a.m. - 8:00 p.m.  
Closed 3:00 - 5:00 p.m.  
Aug. 28 - Sept. 1 - 11:00 a.m. - 8:00 p.m.  
Closed 2:00 - 5:00 p.m.  
Weekends - Regular Summer Hours  
10:00 a.m. - 10:00 p.m.  
Pasta, Salads and more  
For reservations & catering info.  
phone  
**756-6502**

## Council Corner

### ■ VB Water Treatment Plant

The By-Law proposing this capital project and expenditure must be approved by the Municipal Board before it is passed by Council and construction can begin. Following our Public Hearing of June 5, 2006, the Municipal Board was provided with all the required information (By-Law, objections, minutes of the Hearing, etc...) and objectors were mailed a notice advising them that they could further object to The Municipal Board.

The Municipal Act requires the Municipal Board to hold its own Hearing if it receives 25 or more objections from taxpayers regarding a proposed local improvement project following the municipal Hearing. The Board did receive over 25 objections and will be holding a Public Hearing with respect to the proposed Water Treatment Plant Project at the Norquay Building (Auditorium) - 401 York Avenue - Winnipeg on September 20, 2006 at 7:00 PM. A Notice of Public Hearing will be advertised in the Winnipeg Free Press, as required under The Municipal Act, in due course. We do not know, at the present time, the exact date the Notice will be published so interested taxpayers wishing to attend the Hearing should check the Free Press for details or contact the Municipal Office. Following completion of the Hearing the Municipal Board will advise the Municipality of its decision (probably in October) regarding the proposed project.

RMV B Council



**Prairie Stone** is a natural stone recreated in the shapes and colors found in nature — with a lightweight advantage . . .

*"... So the mountains that inspired us can stay where they belong."*

Ideal for cottage fronts, fireplaces and behind wood stoves




**alsip's**  
FOR DEALER INFORMATION CALL:  
1 COLE AVE. WINNIPEG  
**667-3330**

[www.alsips.com](http://www.alsips.com) [www.prairstoneintl.com](http://www.prairstoneintl.com)

## 2006 Victoria Beach Golf Course Rates

Manager: John Evans

### Memberships

	Seasonal	Monthly	Two Weeks
Family Adult Couple	\$310.00	\$185.00	\$130.00
Single Adult	215.00	130.00	90.00
Junior 12-17	130.00	85.00	60.00
Child 12 & under	95.00	62.00	56.00
2 or more children same family (12 & under)	140.00	95.00	85.00

### Green Fees

9 holes	Weekdays - \$9.00	Weekends - \$9.50
	Children - \$1.00/round (10:00 a.m. - 2:00 p.m. on Tuesdays only)	

### Lockers

	Lower Locked	Upper Locked	Lower Open	Upper Open
Seasonal	\$30.00	\$25.00	\$25.00	\$25.00
Monthly			\$20.00	\$15.00
Daily - \$2.00				

\* All above memberships include GST - Children 12 & under may not tee-off Saturday, Sunday or holidays until after 10:00 a.m. and must be accompanied by an adult.

## Rec Director's Report

Another wonderful summer of Rec programming has come to an end, and I can hardly believe how fast this summer has gone by! I do need to thank a few people who have made this summer enjoyable.

First, thank you again to all of the Rec staff who did a fantastic job this summer. With the number of participants we had, this summer proved to be both challenging and fun for us all.

Thanks also goes out to **Marj Birley**, who's advice and foresight helped make this summer run smoothly.

And finally, a thanks to my husband **Dave** who eagerly ran errands to and from the city, and helped with every event throughout the summer.

It was great to see so many kids out being active and having a fun and safe summer. Hopefully this trend will continue into the summers to come!

Michelle Reimer  
Rec Director



**GENERAL STORE**  
111 Beach Avenue  
Phone 756-3425  
Fax 756-0406

- Groceries
- Clothing
- Fresh Produce
- Ice Cap
- Deli
- Gifts
- Meats
- Karaoke Rental
- Ice
- Movie Rentals
- Slushies
- Tim Horton's Coffee

Open 7 days a week at 8:30 a.m.  
Mastercard - Visa - Amex - Interac

## Swim Program

Congratulations to all our Bronze Medallion and Bronze Cross students who recently passed their exam! Special thanks to examiner Sharon Blanchard. Another thank-you goes out to Alan Adamson who has been our city supplies connection this summer!

Swimming lessons have ended for this season. The enthusiasm, professionalism, and camaraderie of our swim team — Emily, Lauren, Lisa, and Patrick — have made this an exceptional year for the swim program. Applications for next summer's program can be mailed to: Mrs. Alice Russell, 162 Garrioch Ave., Winnipeg, MB, R3J 2T5 (or e-mail to amcameron@shaw.ca). A minimum of Red Cross WSI and Bronze Cross is required. LSI (Lifesaving Instructor) and NLS (National Lifeguard Service) or WSIT (Red Cross Water Safety Instructor Trainer) are definite assets.

Thanks to all for your support and encouragement for our swim program. See you next summer!

Alice Russell and Emily Birley

### FILLMORE

#### RILEY

Fillmore Riley LLP

BARRISTERS & SOLICITORS - PATENT AND TRADE-MARK AGENTS

Peter J. Davey • James A. Carlson • D. Wayne Leslie

1700 Commodity Exchange Tower

360 Main Street, Winnipeg, Canada R3C 3Z3

(204) 956-2970 Facsimile (204) 957-0516

## Notice – Date Change!

The date of the Annual General Meeting of the Victoria Beach Community Club has been changed to 10 am, Saturday, Sept 2 in the Victoria Beach Clubhouse.

Please try to attend!

## Oktoberfest Dinner & Dance!

A Fundraising Event for the East Beaches Recreation & Wellness Centre!

Saturday, September 9th 06

Grand Marais Rec Hall, 90 Matilda Avenue, Grand Marais

Cocktails 5:30, Dinner 6:30

Door Prizes, Silent Auctions, Special Raffle, 50/50 Draws, German Food, Cash Bar

Tickets \$15

For Tickets Call: Sharon Bruce: 756-2584; Pat Olafson: 756-8957; Audrey Litzberger: 754-2304

Costumes are encouraged!

## 55+ Golf Tournament - September 11

**Date:** Monday, September 11th

**Format:** Two shotgun starts - 9 a.m. and 12:30 p.m.

**Cocktails:** Bar opens at 5:30 p.m. at the VB Sports Club

**Dinner:** Catered by the Merry Makers - 6:15 p.m.

**Prizes:** For winning golfers. Also, introduced this year, a "free" rainbow auction

**Tickets:** Available at the VB Golf Course

**Price:** As last year, \$12.00 for dinner ticket (non-members of the VB Golf Course must also pay green fees.)

In order to golf in the tournament, players must be at least 55 years of age and a member of the VB Golf Course, the VB Community Club, or the Senior Scene. Golfers' spouses may be under 55 and may golf, but cannot claim a golf prize.

Like last year, we are again not soliciting prizes. If you would like to donate a prize, however, it would be much appreciated.

Please contact us at 338 Fifth Avenue or call 756-2879.

If you have a trophy from last year, please return it to the golf course prior to the tournament.

*Down and Ron Kirbyson, Convenors*

*Fay and Bruce Morrison and Debra and Hub Degagne,*

*Committee Members*

### Investors Group Presents

## COTTAGE PLANNING

### How to prevent the family sanctuary from becoming the family battleground

As Canada's leading personal financial services company, we have been helping Canadians plan their financial futures for over 75 years.

Enjoy the pleasures a cottage has to offer without the headaches of unanswered questions.

#### Topics of the presentation include:

- Tax and Estate Planning Issues - Estate Preservation and Equalization
- Minimizing Capital Gains
- Principal Residence Exemption
- Transfers, Trusts and Joint Ownership - Advantages and Disadvantages
- Gifting vs. Selling

**Hosted by: Bruce Eyford, Financial Advisor**  
Please call 756-2986 to confirm your attendance

There is no cost and no obligation. Seating will be limited

**Date : August 19, 2006**

**Location: Senior's Scene**

**3 Ateah Road, Victoria Beach**

**Doors Open 9:15 a.m. Presentation 10:00 a.m.**

**Refreshments and Desserts to Follow**



**SOLUTIONS BUILT AROUND YOU!**  
Investors Group Financial Services Inc.

## VB Word Search!



Find and circle the 21 words from the Word List in the grid. Remember to look forward, backward, up, down, and diagonally. Note: names that are two words appear in the grid as all one word (not separately).

These are all names of streets in and around the Victoria Beach area. If you've never heard of some of them, check the back of your blue "2006 Summer Activities" calendar for the map! Good luck!

Kristi York

**Word List:**

ATEAH  
DAVID  
SUNSET  
FIRST  
SECOND  
THIRD  
FOURTH  
FIFTH  
SIXTH  
SEVENTH  
EIGHTH

ARTHUR  
PATRICIA  
ALEXANDRA  
KING EDWARD  
CENTRE  
PINE  
VICTORIA  
GIBSON  
BAYVIEW  
PELICAN POINT

## Quintex

SERVICES LTD.

David R. Quinton, c.a.  
President & CEO  
drq@quintexservices.com

Ph 204 477 8600  
Fx 204 452 1688  
Toll Free 1 800 432 9011

A Quilter Kenya Company

322 Nassau Street North Winnipeg, MB R2L 0R6  
www.quintexservices.com

**uniforms mats linens**

CARE COMPASSION COMMITMENT



**Tuxedo  
Animal  
Hospital**

Dr. S Iacovides  
Dr. P Doival  
Dr. P Hunt

204.488.1843  
192-2025 Corydon Avenue  
Winnipeg, MB R3P 0N5



JIM HALL, BA, FRI  
Broker  
204-756-3967  
Pager: 204-932 0585  
E-mail: carolan@mts.net

**CAROLAN  
&  
COMPANY**  
Real Estate Services  
The Company With  
the After Sales Service

P.O. Box 48,  
Traverse Bay, MB  
R0E 2A0

Tel: 204-756-3967  
Fax: 204-756-3963

www.carolan-company.ca



MELODIE ATEAH  
Sales Associate

Cell: 204-754-7094  
E-mail: mla@ateah.com



**The Quikid  
FLORISTS**

City & World  
Wide Delivery

**942-3401**

www.orchidflorists.com

Fresh Flowers • Plants • Fruit Baskets • Balloons • Gifts

**Tammas Scott**

After Hours  
Holidays & Sundays  
228-2332

**United  
Rentals**  
The Right Equipment.



*Right Now!*  
Rentals, Sales & Service  
AUTHORIZED STEHL DEALER

999 KING EDWARD ST.

**WINNIPEG 1-800-UR-RENTS 775-7171**

## VB Slide Presentation – August 19th

Project Playground 2007 will present a media slide presentation of photographs of the many events of Victoria Beach from the past few years.

This event, in support of the new playground structure, will be presented at the VB Clubhouse on Saturday August 19th at 7:30 pm.

*Barb and Kevin Dube*

### RURAL MUNICIPALITY OF VICTORIA BEACH

Reeve: Bill McDonald

Councillors: Kevin Ateah, Tom Farrell, Gord Kaye, Bruce Morrison

CAO: Raymond J. Moreau 303-960 Portage Avenue

Ph: (Wpg) 774-4263; Fax: 774-9834;

Toll Free: 1-800-513-3839 email - vicbeach@mts.net

Chief Police Constable: Stewart MacPherson, 756-2322

Public Works Foreman: Reg Thomas, 756-2286

After-Hours Emergency: 756-2286

Building Inspector: Russ Clifton, 1-204-345-8081

Wpg cell: 797-8817

**EMERGENCIES - DIAL 911**

PLEASE PRACTICE WATERSAFETY AT ALL TIMES PREVENT FIRES - TAKE CARE

## VB Dance – Round II

Last Saturday, the VB Community Club was a rockin' to the sweet tunes from D. J. Frazer and his eighties specialist partner, Drew Patmen.

It was a great night of wild VBers dancing the night away, while at the same time raising money for the Club.

Thanks to everyone who helped out and we'll see you all at the Summer Hummer III.

*Ike Ullberg, Des Anderson, Adam and Preston Danwich*

## Church News

The Anglican Parish of St. Michael's, Victoria Beach, presents "The Bauchs at the Beach," a return of the popular string quartet.

The concert will be held at St. Michael's Community Church (Pine and 8th Avenue) Saturday, August 19 at 7 p.m.

Tickets are available at \$15 for adults and \$10 for children (12 and under). Phone Merna at 754-6756 or Joey at 756-2587 to reserve tickets.

PAM SWYSTUN  
ARTIST REPRESENTATIVE  
**NANCY-LOU ATEAH**  
WATERCOLOUR PAINTINGS AND WORKSHOPS

TELEPHONE: (204) 488-0486  
205 - 720 KENASTON BLVD  
WINNIPEG, MANITOBA R3N 1Y3

## VB Cottage Owners Meeting August 27

The annual V.B.C.O. meeting will be held on Sunday, August 27, 2006 at 1:00 pm at the VB Clubhouse.

If you have any agenda items, please send them to me by email at bobjassociates@mts.net or drop them off at 309 - 3rd at Victoria Beach before August 20.

Our councillors will be invited to attend. See you on the 27th.

*Bob Johnson  
President*

## INTERLAKE WOOD STOVES

W I T  
Certified

PELLET STOVES • GAS FIREPLACES  
CHIMNEYS • DOUBLE WALL BLACK PIPE  
PRAIRIE STONE • FLOOR AND HEARTH PADS  
INSTALLATIONS • SWEEPS • INSPECTIONS • DRYER VENT CLEANING  
HOT TUB • SALES • RENTALS • REPAIRS

Ph 1-204-754-3319 Fax 754-2135 Cell 754-7205  
Box 59 Grand Marais MB R2E 0T0 e-mail ch@mts.net  
Showroom: Corner Fay Road and 59 Hwy. (Formerly Don a Garage)

BOB VALLEN/BOUK

**Winnipeg**

WEEKEND BREAK-INS UP  
IN WINNIPEG AS  
COTTAGERS ENJOY LAKE



**Don't ruin your weekend by coming home to a break-in.**

ProTELEC Alarms has been protecting families, homes and cottages since 1968.

Call Winnipeg 204.949.1417 or 1.877.387.4730  
[www.protelectalarms.com](http://www.protelectalarms.com)



**Pollard  
Banknote  
Limited**

- WINNIPEG, MANITOBA
- KAMLOOPS, B.C.
- BARRHEAD, ALBERTA
- YPSILANTI, MICHIGAN
- COUNCIL BLUFFS, IOWA

1489 BUFFALO PLACE, WINNIPEG, MANITOBA R3T 1L7

## Best Spot on the Lot

Wow! - where has the summer gone? Just a reminder that there are only two more weeks to get your tickets for the Best Spot on the Lot. You can get them at the Parking Lot # 409 Sunset.

*Karen Mitchell and Nancy Mitchell*

## Larry's Water Service

- BULK DELIVERY SERVICE
- DEEP WELL WATER
- FRIENDLY EFFICIENT SERVICE
- SERVICING BEACHES AREA

What are you paying locally

for a gallon of  
 Pop \$6.00 +  
 Milk \$6.00 +  
 Beer \$18.00 +

Larry's Water .07¢ - .09¢



**Jean-Dianne Smith, MSW, BSW, FCGP**

Clinical Social Worker, Group Therapist, Consultant

- Individual / Couple / Family / and Group Therapy
  - \* relationship issues
  - \* family background issues impacting current life
- \* self esteem / perfectionism / shame / depression / anxiety
  - \* internet addiction / loneliness
  - \* work / life balance issues
- \* dealing with chronic pain / loss / life transitions
- \* issues for parents of children with special needs

**Ph: 204-947-3485**

Suite #211, 10 Fort Street  
 Winnipeg, MB R3C 1C4  
 www.jdamtherapy.ca  
 jd\_smith@mts.net



## Beach People!

• **Dorothy and John Funnell**, 319 - 3rd Ave., are happy to welcome their daughter **Catherine Bachynski** and our friend **Dr. Catherine Ludbrook** from Adelaide, Australia. They will be with us until the end of August and will be seen frequently on the golf course. If you hear someone speak with an Aussie accent, please say a friendly "Hello" to them.

*John and Dorothy Funnell*

• It's a full house at **The Mansfield Cottage** on Friday, August 18th, as **Bob and Leone Mansfield** celebrate their 50th Wedding Anniversary. They will be joined by family and friends to mark this very special occasion.

*Laurel Mansfield*

• **The MacFarlane Clan** at 131 and 133 Birch welcomed daughter **Avon** and granddaughter **Islay** from Toronto; and also son **Scott**, his wife **Donna**, and **Kelsey, Kealy, Kaila**, and **Konen** from Bragg Creek, Alberta. **Scott and Kelsey** arrived by motorcycle - the others used cars and planes!

The cousins swam, pier-jumped, participated in the annual volleyball tourney, and feasted on white irish, "dreams"; and other VB treats. The Bragg Creekers attended the annual VB picnic in Mesa, Arizona in February and enjoyed every minute.

Recently, granddaughter **Kate Giesbrecht** arrived at VB after travelling with brother **Ian** and a friend for several months in southeast Asia.

*Lyme MacFarlane*

• **Peter and Geri Spencer** celebrated their 40th wedding anniversary with a joyous party at their Scotia Street home on August 5. Close to 200 people came to wish them well - the international guest list ranged in age from 6 months to 95 years.

The party spilled over to Victoria Beach on Monday of the long weekend when they visited **Peter's** sister and brother-in-law, **Reg and Nancy Johnson**, at the family cabin on Bayview. This spot continues to be a welcoming destination and refuge for five generations of Spencers. The out of town guests were: **Floyd and Jean Sidlek** from Victoria; **Ruth Altman** from New York; **Phillip Price** from London, England; and **Judith and David McDonald** from Green Hammerton, North Yorkshire, England.

Congratulations, Peter and Geri, on 40 great years - and surviving two weeks of non-stop fun.

*Nancy Johnson*

## TRAVERSE BAY NUISANCE GROUND

Located on PTH #11  
 (3 miles east of intersection of PTH #59 & PTH #11)  
 Open daily, except **Wednesday & Thursday**  
 9:00 a.m. - 5:00 p.m.

## LORNE ANDERSON SEPTIC



P.O. Box 150  
Victoria Beach, MB R0E 2C0  
Phone: (204) 756-2460  
Fax: (204) 756-3028  
\*CLOSED SUNDAYS\*

### Teen News

Great fun, new friendships, and excellent attendance at all three main events and movies sums up this summer's teen program. This year's group were energetic, enthusiastic, easy to organize, and delightful to watch at all the events. Our first ever VB Teen Coffee House was a huge success, showcasing young beach teens' musical and creative talents.

Special thanks to the following people whose assistance and support made the teen program successful. They are: Michelle and her team of Beth, Mark, Dana, Michael, and Sarah; Herb; Brian and Lisa Yagi; the Moonlight Inn; and Stewart and his crew.

It has been a pleasure to convene the teen program. I am very willing to help organize the events with a group of parents who would be able to run the events. You don't need to be down at the beach all summer to take over this program. Involving yourself with today's youth is both a rewarding and entertaining experience that you won't regret. I look forward to hearing from you.

### Bear Smart

The University of Manitoba's study of attitudes and behaviours related to human bear interactions in cottage country continues with the distribution of a survey to a selection of cottages in VB.

This survey will take approximately 20 minutes and your participation is greatly appreciated.

Completed surveys can be dropped off at the VB Information Centre (parking lot) or pick-up can be arranged by calling U of M Researcher Liz Kaye at Victoria Beach (756-2499).



### Bridge News



Thanks to all 6 tables of you who turned out on Monday night, August 7, to find we were having a practice and learning session of duplicate bridge.

This was a surprise to some, but you all participated very graciously. When the dust settled, it seemed that first place went to **Dodie Dennehy** and **Oz Hirschfeld** with 40 points, and second to **Bev Underhill** and **Garth Simonson** with 38 points.

We'll inform the rest of you of your standing when next we meet. See you next Monday for "ordinary" bridge!

*Donna Thain and Fran Pollard*



### CAROMA TOILETS OFFER:

- Best performance available
- Users choice of 3L or 6L flush
- Saves volumes of expensive water
- Maintenance free - no flappers, no leaks
- Full 4" trap eliminates blockages
- Superior "line-carry" over siphonic toilets
- Great for septic fields
- Split second flush - fast, quiet refill
- Doesn't sweat
- "LIFETIME" WARRANTY ON PARTS
- CSA Approved

#### For Sales & Service

#### Contact:

**Mitch Poirier Plumbing & Heating Inc.**  
Victoria Beach  
Ph: 756-3780

### Mapping Your Financial Success

now and in the future

**EDMOND**  
FINANCIAL GROUP

Frank Edwards B. Sc. CMAA  
CFA, FRM, CFP, Ch. Fin. Plan. & Wealth Mgmt.



www.efgi.com

#### Services

- Tax & Investment Strategies
- Retirement & Estate Plans
- Investment & Insurance Plans
- Income Deferral Arrangements

#### Personal & Corporate Solutions

- Individual & Employee Benefits
- Individual & Company Pension
- High Net Worth Products
- Critical Illness Insurance
- Disability & Life Insurance
- Mortgage & Banking Solutions
- RRSP Loans

Please contact us toll-free  
1.888.478.8500

420 Academy Road  
Winnipeg, Manitoba R3M 0B9  
☎ 204.478.8500  
e-mail: [efgi@efgi.com](mailto:efgi@efgi.com)

**QUADRUS**

Quadrus Investment Services Ltd.

Mutual Funds: RRSPs, RRIFs, LIRAs, LIFs, LRAs and RESPs

Quadrus Investment Services Ltd. and its agents are members of the Canadian Investment Institute (CII) and are regulated by the C.I.B.I. (Investment Company).



## Library News

It has been a wonderful year at the Library. We will be closed as of August 18 for the season. Books can be returned until the September long weekend. We appreciate the support of the VB Club and all our special volunteers. Enjoy the remainder of the summer, and we will see you next year.

*Meaghan Proulx and Laura Neuwendorff*

## The Cottager

Lake Country Living & Lifestyles  
in Manitoba & NW Ontario

**EXPERIENCED PART TIME SALES REP  
REQUIRED FOR WINNIPEG AREA  
PLEASE EMAIL RESUME TO:  
cottager@granite.mb.ca**

The Cottager, Box 40, Victoria Beach, MB R0E 2C0 (204)756-8381

## Duplicate Bridge Tournament



*Duplicate Bridge winners  
Oz Hirschfeld (left)  
and Doodle Dennehy (right)*

Six and a half tables of enthusiastic bridge players competed on August 12 for the 2006 championship and trophy.

Congratulations to the winners, **Doodle Dennehy** and **Oz Hirschfeld**, with 65.5 points. They were also winners in last year's tournament - obviously the team to beat! In second place were **Jean and Walter Bushuk** with 60 points. Third place went to **Garth and Don Simonsen** with 56.5 points. Fourth place went to **Linda and John Watson** with 56 points.

This is a competitive but fun evening when no one can say "I got such awful cards", because everyone got the same cards. The coffee and bake shop cookies are always a hit. Thanks to all the participants - without you, there would be no competition.

*Fran Pollard and Donna Thain*

## DON DMYTRUK CONSTRUCTION LTD.

- Electrical
- Plumbing
- General construction

Winnipeg  
Ph (204) 339-1117  
Fax (204) 338-6422

Victoria Beach  
Ph (204) 756-8507  
Fax (204) 756-6863

Call 803-1800  
Email: ddc@mta.net  
1130 Diplomat Drive, Winnipeg, MB R2V 3K8

## Tennis Report

**Aynsley Walker** has completed three years as Senior Court Attendant. My work as tennis convener was lessened due to her excellence in running the round robins and lessons, as well as supervising the work of the court attendants. Good luck in future endeavors, Aynsley!

Thank you to **Carol Forsythe** for once again convening the Senior Tournament. In spite of rain delays, the draw ran smoothly and Monday was a spectator's delight.

Thanks in advance to **Margaret Meulendyk** and **Leny Vroom** for convening the Novelty Tournament this week-end. The new team format should be a success with all the hard work they put into planning it.

Thank you to **Robert Kennedy** and **Jane Turk** for once again running the girl's tennis clinic.

Thanks also to all those VB people who volunteer their time and put in effort to keep the courts in top condition and provide excellent programming throughout the season.

Tennis Manitoba is hosting an awards banquet on Oct 5 at Canada Inns, Polo Park. Club champions and volunteers of the year will be recognized. Individual tickets are \$40 and a table of ten is \$350. For further info, contact Rick at 925-5660.

We have been awarded a special events Bingo in the Fall. If you would like to volunteer (schedule permitting), give me a call. Money earned defrays the cost of major repairs to the courts.

Trophy shields are the responsibility of the champions. VB Club gives out an abundance of trophies each season - each shield costs approximately \$7. Tennis alone awards over 25 trophies - the cost to the club to cover the cost of all shields is excessive, so please do your part and purchase your shield.

Tennis spectator of the year(s) goes to **Sheila Yarnell**. She attends all the tournaments, is totally unbiased, and applauds good play and good sportsmanship.

*Sally Lawler*

## Project Playground Update!

This is our final appeal to help make our new play structure a reality! Please contact Kae Edwards at 756-6667 and make your tax receiptable donation. We will happily pick up cheques and drop your receipts. We will be able to do this until August 31st.

We are very pleased to announce that we are over half way to our goal! Thank you to everyone who has participated in our campaign to date.

We were particularly impressed with the participation of many young VB'ers who gave their time and donated proceeds from various fundraising ideas to the new play structure. Congratulations to: **Brett, Brendan and Andrew Warren** (lemonade stand); **Rachel Hoole** and **Jesse O'Leary** (jewellery sales); **Ian Willison** (Kool-Aid & iced tea stand); and **Alyssa Willison** and **Jayelyne Rae** (jewellery sales). We are pleased to announce our grand prize-winners for top under 18 fundraiser are **Jane** and **Neah Vagl** who raised over \$500 towards the playground collecting everyone's refundable bottles! Congratulations!!

See you 6:30 Saturday night, Aug 19th at the Norwex presentation and the VB slide show to follow; both raising funds for the play structure.

*Project Playground Committee*

## Special Events

During the weeks surrounding the August long weekend our VB activities are most plentiful, so I have lots of Special Events to report.

The greatly anticipated mid-week Ladies Golf Tournament was again convened in an excellent manner by Sherill Zells. A new and improved Silent Auction, usually held in tandem with the Flea Market, was instead laid out in the Village Green along side the Senior Tennis Tournament. Peggy Ansons and Sharon Kreutzer are to be commended for their beautiful display and successful profit. Evelyn Russell expertly directed the Bike Race, another valued VB tradition. Huge thanks go to Evelyn for convening this event for many years. She is now accepting her well-deserved retirement. If you haven't been to the Dog Show, you are not only missing a great display of canines, but also the comedic talent of Graham Cameron. Graham has convened this event for 7 years with his wife Dianne and regretfully we accept their desire to "pass on the leash." Please call me if you love dogs and want to see this 50 year tradition continue. I'm sure Graham will be willing to get you started with a few "one-liners" from his collection. Plenty of excitement ensued from the Junior Golf Tournament convened by Pat Hastings. I heard it was a fun day with great prizes. Last weekend the sports field was filled with enthusiastic soccer players. Thank you to Sheila Grover and Greg Thomas for organizing this relatively new (in VB terms) soccer extravaganza. On Saturday night tension and anticipation filled the air in the Clubhouse as the cards were dealt for the Duplicate Bridge Tournament. This event was again organized by Fran Pollard and Donna Thain.

On Sunday morning, the Cross Country runners were blessed with cool winds and cloudy weather. We thank Bob and Grace Johnson for their organizational expertise during this competitive Cross Country Race.

It has been said that one only needs 3 things for true happiness: something to do, someone to love and something to hope for. Certainly, at Victoria Beach we can offer you something to do. You can find purpose in every day here at the Beach, whether you are exercising, competing or being entertained by participating in our many programs and events.

I'm sure the rest, if you contemplate life while watching our beautiful sunsets, you'll discover, too.

Carol Loader  
756-8471

## Beach Banter

■ Early last October, I required the services provided by the First Responders and the Police on two successive mornings. In both instances, the above-mentioned crews acted promptly with compassion, concern, and skill.

Upon examination on the second trip to Pine Falls, I was immediately transferred to the Health Sciences Centre.

Jean and I wish to extend our sincere gratitude to all those involved. We are blessed at Victoria Beach to have such competent medical, police, and ambulance services.

Ken Affleck

■ Home remedy for WASPS!

A bowl of cloves keeps wasps away! We played two games of Scrabble on the outside open deck while eating and drinking . . . and the wasps stayed away.

Joanne Johnson

<p><b>ROYAL LEPAGE</b> Dynamic Real Estate Bus: (204) 889-5000 Fax: (204) 889-7911 Toll Free: 1-877-500-5066 Email: davidkramer@royallepage.ca 1102 Corydon Ave., Winnipeg, MB R2N 3Z8</p>	<p>Conrad Lip  <b>David Kramer</b></p>
--	---

Call H.O.D. Then Relax!

  
**HANDS-ON  
DESIGN**

**771-5296**

l.moryl@shaw.ca www.hands-on-design.ca

**RENOVATIONS • INTERIOR DESIGN  
NEW CONSTRUCTION • GENERAL CONTRACTING**

MEMBER: Better Business Bureau - Manitoba Chamber of Commerce  
Professional Interior Designers Institute of Manitoba  
Manitoba Home Builders Association Renovator's Council

**Building Value Into Your Beaches Property**

# Classified Ads

**Northern Lights Craft Sales** - Victoria Beach Sports Club - Pine Rd., Sat. Aug. 19 and Sun. Aug. 20. Info: Nancy 756-3447 or Merrilee 756-3398.

**Mar Desmet** - 756-8896. Paintings from everywhere. In Moonlight Inn & Birchwood.

**Art by Nancy-Lou Ateah**. 24 Ateah Rd., V.B. 756-3447. Paintings of local scenes. Art on display - Einfeld's Bakery, Birchwood Hotel and Northern Lights Craft Sales. Art cards at VH Grocery.

**Fall Classes with Natasha Joy at the Senior Scene** - Low intensity fitness class - cardio & muscle training for people with mobility health issues at 9 - 9:40 a.m., 50 - fitness - 20 min. cardio, 40 min. muscle training & 15 min. flexibility - 10-11:15 a.m., circuit weight training with free weights - 11:45 a.m. - 12:45 p.m. Classes Mon & Thurs. All equipment provided. Classes also offered in the summer. Call Natasha 756-3868.

**Deck & Driveway Sale** - August 26, 9-3. 304 & 306 4th Ave. Lots of great stuff, quality furniture & household items.

**Dream & Face Cooke Magnets & Ornaments** - Available again at Grandma's Craft Cabin - 19 Ateah Rd., V.B. 756-3934.



## Victoria Beach Building and Decorating Co.

All Types of Building and Decorating

- Painting and Staining
- New Construction ● Decks
- Roofing Repair and Replacement
  - Building Additions
- Professional Design and Drafting Services
  - Building Repair

### 756-8130

**SATISFACTION GUARANTEED**

*References Available*

10% price reduction for a limited time

## Soccer Tournament - Results

No rain, no lightning, no head butting, no tantrums... yeah, it was a fine soccer tournament. Thanks to the players, 17 teams in all, who came to play. They exhibited good sportsmanship in the best tradition of Victoria Beach. We were pleased to see more younger players participating enthusiastically in the Squirt Division, and to see a strong contingent of girls in all categories.

Dedicated volunteers drive this event and we are grateful to all who helped out cheerfully and generously: **Mark Lloyd, Danny Forsythe, Kate and Chris Thomas, Jamie Gillies, Dave and Michelle Reimer and Bob Sudermann** who did the set-up. **Aynsley Walker** is the math whiz who designs the draw, this time on very short notice. We are particularly thankful to our many refs who had to cover several games, also on short notice, because this is our most difficult position to recruit. You guys did a great job: **Joseph Madzik, Dan Drybrough, Mike Lodewyks, Paul Lodewyks, Jamie Thomas, Kate Thomas, Mark Lloyd and Jack McPherson** - please come back next year!

And to the clean-up crew who successfully stared down the wasps and left the sports ground in good shape, we say thank-you: **Danny Forsythe, Mark Lloyd, Pam Lloyd, Scott Kamins and Brodie Quinton, Dan Sudermann** at the Moonlight came through with commercial-grade garbage bags, and we all benefited big time from the Trainer water cooler. And to **Auntie Taff and Chris** - you are both golden!

And the winners are:

- Squirts: the Lakers, made up of **Justin Gullbault, Steven Squire, Eric Macintosh, David Jachetta, Ben Plett, Connor Davies and Sam Brownell**.

- Youth: this was a hard-fought series but the Hot Blondes prevailed: **Evan Pollard, Carly Wilson, Mado LeBlanc, Adrian McMorris, Margot Hall, Colla Wlens, Emily McPherson, Will McPherson and Graeme Gillies**.

- Open: the Luap Delights and Little Kicks went toe to toe until the Little Kicks clinched their victory: **Danielle Hall, Stu Van Berkel, Mark Lloyd, Brodie Quinton, Kate Thomas, Danny Forsythe, Meghan Tooley, Jane Yagi, Scott Kamins, David Unrah and Luc Sudermann**.

*Greg Thomas and Sheila Grover*

## D. R. Johnson Financial Ltd.

### QUADRUS

Quadrus Investment Services Ltd.

- Retirement & Estate Planning
- Company Group Benefits Plans
- Individual Life & Disability Insurance Plans
- RRSP's, RRIF's, RESP's
- Mutual & Segregated Funds

100-83 Lombard Ave.

Winnipeg, Mb. R3B 3B1

Phone: 204-948-0211 Fax: 204-948-0216

Email: [djohnson@johnsonfinancial.ca](mailto:djohnson@johnsonfinancial.ca)