

# The **PROBIAN**

Monthly Newsletter of the Probus Club of Cobourg and District

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## Presidential Decree

### Your Vice-President Writes -



**Harry Knapper**  
President

Now let us praise our Probian volunteers. Firstly our now past presidents, **Marie Chisholm** and **Kathy Cole**. Leadership is the art of persuasion coupled with tactful understanding. Marie and Kathy have aptly demonstrated these traits, resulting in high levels of membership contributions, enjoyable outings and positive learning experiences. "A Great Year". Thank you ladies.

**Elizabeth** and **Ken Ledgard** have served our Probus Club with diligence and spirit for the past three years. As membership and attendance chairs they have carried out these vital roles with great efficiency. Thank you, Elizabeth and Ken.

An adaptable house manager supports the president by ensuring that the gathering place is well supplied. **Dennis Goulin** has carried out this position quietly and effectively. Thanks, Dennis

The educational portion of a Probus meeting allows members and guests to make valuable contributions. Coordinating such activities was program chair, **Joe Howieson**. Thank you, Joe (and your committee) for great entertainment.

We members are always eager to "share the wealth". **Audrey Stacey**, without fail, managed to put a smile on our faces (albeit occasionally) Thanks Audrey Finally a great big thank you to returning executive members and new arrivals. 2011-2012 will be an exciting Cobourg Probus year

**Harry Knapper**  
President



Your new executive for the coming Probus year 2011-2012 See page three for listing by title.



## Is it time to check your will?

### Editors Note:

Probian **Jim Hamilton** submitted the following from **Good Times Magazine - June, 2011** issue. I have done some checking and found it to be relevant for seniors and their wills. It is presented here as an information piece only. If you have any concerns, meet with your lawyer and be sure you understand just what "an account of convenience" is and how it could affect your estate planning.

**Q:** I am the joint owner with my mother-in-law of two separate bank accounts, and also the joint owner of a guaranteed investment certificate (GIC). After my mother-in-law passed away recently, a lawyer told me that, as a result of a recent court ruling, these jointly-owned funds were deemed "accounts of convenience" and that the money they contained would therefore become part of my mother-in-law's estate. At the same time, the banks assured me that these funds

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automatically reverted to the surviving owner, namely me.

My mother-in-law specifically arranged her accounts in this manner so these funds would revert to me, as I was her primary caregiver for several years and she wanted me to have all the proceeds. Who is right, the lawyer or the banks? To date I haven't withdrawn any funds from these accounts.



**A:** From the sounds of things, the lawyer may be right, but it depends on the joint ownership documentation and whether you have any secondary evidence that the remaining monies in these joint holdings were indeed intended for you. This result stems from the two 2007 Supreme Court of Canada decisions (the “Precore decision”, and the “Brooks decision), which found that accounts held jointly by a parent and an adult child are now generally deemed accounts of convenience.

In essence, the decisions mean that these accounts are considered to have been established primarily to provide caregivers such as you access to any funds required to provide care, after which any remaining assets would revert to the estate. These decisions don't affect joint accounts held between spouses, nor between a parent and an adult child, where it is still deemed that the surviving owner will automatically receive whatever remains in the accounts at the time of death.

Unfortunately banks tend to avoid mentioning this new wrinkle because doing so would constitute providing estate planning advice, may leave them open to all obligations and liabilities that would apply to any estate or financial planning adviser (as opposed to simply being a party that creates the joint account). And, of course, the bank employee who drafted your joint

ownership agreement might simply have been unaware of the new ruling.

One simple way to avoid having jointly held assets revert to the estate rather than to an adult child is to include a clause in the will, at the time that the account is placed into joint ownership, indicating that the intent is to have the “residue” of those accounts revert to the surviving owner. Another alternative might be to include this instruction in the joint ownership agreement itself. Indeed, it may well be that your joint ownership documentation already includes such a provision, in which case the assets should still revert to you. I'd double-check with the lawyer to see if this might be the case.

Meanwhile, as for with drawing the monies in the account, you're wise to have refrained, and had best not touch them until the matter is resolved because you could end up liable to charges of theft from the estate. In any event, this situation underscores the importance of seeking legal advice whenever you are creating or making changes to your estate plan.

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## ***COMING ATTRACTION***

On ***Thursday November 3rd,***  
adventure photographer

***Brenda Nutter***

returns to Probus for the 3rd  
year in a row.

This year her presentation is entitled,  
***"IN SHACKLETON'S FOOTSTEPS"***

This is an incredible story of Brenda's trek to Antarctica to film penguins in the wild.

Many of you will remember Brenda's past presentations. In 2009 she related her story of traversing the Northwest Passage. In 2010 she gave us an inside look at polar bears in Canada's far north.

Her photos from Antarctica are nothing short of stunning.

Mark your calendar now to be in attendance at the ***November 3rd*** Probus meeting for a presentation you will never forget.

***Thanks to Russ Ronaldson for this advance notice.***

## ***New Club Executive Acclaimed for Cobourg & District Probus Year***

***President – Harry Knapper***  
***Past Presidents – Marie Chisholm and Kathy Cole***  
***Vice President – John Egberts***  
***Recording Secretary – Mary Korol***  
***Corresponding Secretary – Shirley Duncan***  
***Treasurer – Don Morrison***  
***Membership Chair – Angie Poirier and Jim Hales***  
***Probian Editor – Bill Johnson***  
***Program Chair – Toni Thompson***  
***House Manager – Budd Philp***  
***Community Service Chair – Nancy Logan***  
***Historian/Photographer – Marilyn Macklin***  
***Special Events Chair – Nancy Foden***  
***Share the Wealth Draw – Margarete Easton***

Please give the new Club Executive your full support.  
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## ***Great Quotable Quotes***

“Sometimes, when I look at my children, I say to myself, 'Lillian, you should have remained a virgin..’”  
- Lillian Carter (mother of Jimmy Carter)

“I had a rose named after me and I was very flattered. But I was not pleased to read the description in the catalogue: - 'No good in a bed, but fine against a wall.’”  
- Eleanor Roosevelt

“Last week, I stated this woman was the ugliest woman I had ever seen. I have since been visited by her sister, and now wish to withdraw that statement.”  
- Mark Twain

“The secret of a good sermon is to have a good beginning and a good ending; and to have the two as close together as possible.”  
- George Burns

“Santa Claus has the right idea. Visit people only once a year.”  
- Victor Borge

“Be careful about reading health books. You may die of a misprint.”  
- Mark Twain

## ***Cobourg Probus Welcomes our newest member Jan Howieson***



***Jan Howieson***

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We are pleased to welcome our newest member – ***Jan Howieson*** – to the Probus Club of Cobourg & District. Jan is the wife of ***Joe Howieson***, a long time member, who is best known for his hard work on the Club’s program committee.

Please extend a warm Probus welcome to Jan at your first opportunity.



## ***Library Quotations***

In recognition of our visit to the Cobourg Public Library the Probian offers some quotations by some famous ... and not so famous ,, folks on the value of libraries.

“Knowledge is free at the library. Just bring your own container.” (Unknown)

“Never lend books, for no one ever returns them: the only books I have in my library are books that other people have lent me.” ***Anatole France***

“Perhaps no place in any community is so totally democratic as the town library. The only entrance requirement is interest.” ***Lady Bird Johnson***

“I must say I find television very educational. The minute somebody turns it on I go to the library and read a good book.” ***Groucho Marx***

“The man who does not read good books has no advantage over the man who can’t read them.”  
– ***Mark Twain***

“A good book is the best of friends.” ***English Proverb***



## Coming Events - Mark your calendars

**October 20<sup>th</sup> Meeting – Note Venue Change** - we will be meeting The **Columbus Centre**. Speaker **Bob MacDonald** of “Home Minders” – what seniors need to know about home security when they are travelling.

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**October 28<sup>th</sup> – Dinner Theatre** at the Best Western Inn & Convention Centre – “**A Month of Sundays**” by Bob Larbey. Two elderly gentlemen in a rest home face the challenges of life’s ticking clock. A delightful and heartwarming comedy and winner of the Evening Standard Theatre Best Comedy Award.

Presented by Northumberland Players. \$33.75

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**October 28 thru 30 – 2011 Vintage Film Festival**

– 12 classic films from 1917 to 1945. Tickets may be purchased at the Victoria Hall Box Office or online at [www.vintagefilmfestival.ca](http://www.vintagefilmfestival.ca) Films shown at Victoria Hall, Cobourg and The Capitol Theatre, Port Hope.

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**November 3<sup>rd</sup> Meeting- Regular Meeting** at the Best Western Inn & Convention centre. Speaker will be photographer **Brenda Nutter**- returning for a third time to speak to us on the theme “In Shackleton’s Footsteps.” Don’t miss this one. See notice on page 2 of this issue.

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**November 12<sup>th</sup> – Northumberland Orchestra and Choir present “NOEL”** to ring in the Christmas Season. Tickets available by subscription or singly at Victoria Hall Box Office and Capitol Theatre.

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**November 17<sup>th</sup> Meeting – Regular Meeting**

At the Best Western Inn and Convention Centre.

Program to be announced.

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**December 1<sup>st</sup> – Christmas Luncheon** at

Cobourg Legion. Tickets \$25 per person on sale now and supply is limited, so get yours early. For tickets or more information, see **Annette Ashfield** or one of the committee at any regular meeting, but hurry! Meeting starts at 12 noon.



## Thoughts on Aging.

As I’ve aged, I’ve become kinder to myself, and less critical of myself. I’ve become my own friend.



I have seen too many dear friends leave this world too soon; before they understood the great freedom that comes with aging.

Whose business is it if I choose to read or play on the computer until 4 AM or sleep until noon? I will dance with myself to those wonderful tunes of the 60 & 70’s, and if I, at the same time, wish to weep over a lost love, I will. I will walk the beach in a swim suit that is stretched over a bulging body, and will dive into the waves with abandon if I choose to, despite the pitying glances from the jet set. They, too, will get old.

I know I am sometimes forgetful. But there again, some of life is just as well forgotten. And I eventually remember the important things.

Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when somebody’s beloved pet gets hit by a car? But broken hearts are what give us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turning gray, and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver. As you get older, it is easier to be positive. You care less about what other people think. I don’t question myself anymore. I’ve even earned the right to be wrong.

So, to answer your question, I like being old. It has set me free. I like the person I have become. I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been, or worrying about what will be. And I shall eat dessert every single day (if I feel like it).

MAY OUR FRIENDSHIP NEVER COME APART.  
ESPECIALLY WHEN IT’S STRAIGHT FROM THE HEART!

### **Speaker's Corner – September 1<sup>st</sup> Meeting**

**Chris Worshop**, Chair of The Vintage Film Festival spoke to the Club about the ever popular October Vintage Film Festival with which has been associated for many years.

Chris was a film teacher, and gave Probians some interesting insight into the life of Marie Dressler, Cobourg's gift to the early film industry.

Marie Dressler was born in Cobourg in 1868 and started on the stage in the late 1900's.

“She appeared in the first “talking film” in 1926, and at one time was the highest paid star in films, earning an unheard of \$4000 a week”, Worshop told the audience.

The Vintage Film Festival is in it's 19<sup>th</sup> year of presenting classic films to an increasingly growing audience. This year there will be 12 films shown over the two and one-half day event, with movies again being shown in the Capitol Theatre in Poer Hope and at Victoria Hall in Cobourg beginning October 28<sup>th</sup>.



**Chris Worshop**

### **September 15<sup>th</sup> Meeting**



**Above, Nick Nickerson with Pres. Harry Knapper.** Probian Nick Nickerson was the speaker at the September 15<sup>th</sup> meeting, telling an amusing and interesting tale of his adventures as a naval doctor. Entitled, “*How I almost won the George Cross*”

Nick's presentation was warmly received by Probians.

As a young doctor aboard the Canadian Aircraft Carrier Magnificent, Nick was required to transfer from the **Maggie** to an escorting destroyer to care for an ailing seaman during extremely heavy seas and at great personal risk. Nick's good humoured tale held the audience spellbound as he recounted the hazards he faced and the successful outcome of his mission..

Fellow Probians were saddened to learn that Nick will soon be leaving our Club and Cobourg to reside in Toronto. We wish him well and thank him for his talk.

Nick was introduced to the Club by **Toni Thompson** and thanked on our behalf by **Jim Sandham**.

### **Cobourg Probus Remembers**

#### **Dr. Robert J. Conover**

Cobourg Probians were saddened recently to learn of the passing of Dr. Robert J. Conover, a member of the Probus Club of Cobourg & District. Born May 2, 1927, in Plainfield, N.J., he passed away on August 1, 2011 in Cobourg.

Bob was predeceased by his wife, Shirley. He was well loved by his children Roanne (Gordon) Pieter, Sydne (William) and Raonuil (Anne) and his grandchildren Owen, Erryl, Jenna and Alastair.

Bob was educated at Oberlin College and Yale University, earning his doctorate in marine biology from Yale in 1955

Retiring in 1994, he and his wife Shirley purchased a 75 acre farm near Bewdley, Ontario to be near his grandchildren. A true scientist, Bon continued to publish arctic papers. He pursued his passion for organic gardening and every fall would take his pickup truck and head east for salmon fishing in his beloved Nova Scotia.

Bob Conover will be warmly remembered by his many friends and by the many Probians who shared his company at Probus meetings.

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***The highest reward  
for a man's toil  
is not what he gets for it,  
but what he becomes by it.  
John Ruskin***

## Cobourg Probus in pictures



### *10 Year Pin Presentations*

*Above, Angie Poirier, Don and Fran Morrison, Bill and Nancy Logan received their 10 year membership pins at a recent meeting.*

*Above right, Julie Ford, Larry and Irene Flood with John and Alma Draper received their 10 year membership pins*

*Right, Kathy Cole, left, presented 10 year membership pins to Elaine Elliott and Edna Head while Mary Chisholm looked on.*



*Left, incoming President Harry Knapper, presented Past President Pins to Kathy Cole and Marie Chisholm, thanking them for a job well done*

## *2011 Car Rally/Colour Tour a Resounding Success*



*Front Row: Audrey Stacey, Gwen Care, Elma Parker, Dorothy Langhorne, Joan Philp, Eleanor McFarlane.  
Back Row: Kathleen Duthie, Committee Chair, Budd Philp and John McFarlane*

### *The Folks who made it happen*

*The hard work and thorough planning for this year's Car Rally/Colour Tour was most evident to all who attended on Tuesday, September 27<sup>th</sup>. A detailed and descriptive instruction package gave the eighty rally participants a lot to work with and enjoy as they travelled along the route. A real vote of thanks must go to all of those who gave so much time and energy that resulted in an outstanding event.*



First car to complete the Rally Course was crewed by Bev and Leon Silk with Nancy and Bill Logan. Congratulations to the talented team.



Final car to arrive at the Ganaraska Centre was piloted by Jennie Herniak, Helen Jibb and Mary Korol.



The coffee break gave Probiana a chance to smooze and visit the interesting gift shop.



There was a local Probus Club meeting at the Archibald Orchards break site. Recognize anyone?



The Rally lunch was enjoyed in the beautiful dining Room at the Ganaraska Forest Centre.



There is no truth in the rumour that Durham Regional Police were onsite looking for a Probian Speeder.

### ***Car Rally Draw Prize Winners –***

***Boris Wereszczynski  
Roz Richards  
Joyce Harvey  
Eleanor Abramczyk  
Joyce Porter  
Bob Stothar  
Jim Sandham  
Jenny Herniak  
Bill Johnson  
Helen Jibb  
Jackie Bark***

***Thanks to Dorothy Langhorne for some of the photos used in this issue of the Probian.***



Bob and Marlene Stothart proved once again that Probus offers many opportunities to have some fun.