# YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS





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# **JANUARY - 2020**

FRASER VALLEY -LOWER MAINLAND EDITION Volume 25 - Number 2 FREE - Please take a copy or by SUBSCRIPTION see page three CANADIAN PUBLICATIONS MAIL PRODUCT SALES AGREEMENT #40025695 Inside This Issue ACCORDION TO DAN by Dan Propp ...... 3 JAPAN: SNOW MONKEYS, BULLET TRAINS AND TEMPLES OUT OF CONCEALMENT AT THE BILL REID GALLERY.. FINANCIAL NEWS STRAIGHT FROM THE HORSES MOUTH HOME IMPROVEMENT by Shell Busey.....15 COZY CORNER WRITE AS I PLEASE TWO DAYS IN HO CHI MINH CITY. VIETNAM by Chris Millikan.....17

### FOR SENIORS - BY SENIORS WITH NEWS YOU CAN USE



Andrew Nemeth



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Leavenworth and Warm Beach Theatre December 10-13: 4 Days

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This tour captures the incredible scenery of the seaside communities of the Sunshine Coast. In Lund, visit mile '0" of the Pacific Coastal Highway 101 ending in Chile. A lovely 3 day B.C. experience. \$675 Cdn pp dble occ, plus GST.



## Hells Gate, Wells Gray Park, Railway July 16-18th: 3 Days

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### December 3-5th: 3 Days.

This tour is a favorite and has just the right amount of fun, shopping and entertainment to start the holiday season. The amazing Puyallup Victorian Christmas Craft Show, Northwest Trek Wildlife Park, Tacoma's Museum of Glass and factory outlet shopping are the highlights. \$ 795 Cdn pp dble occ no GST.



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dig out those 8 mm home movies, the projector, the screen (or white sheet) and flicker back to the good old days of Kodachrome film, A.S.A. Ten. Sure hope the bulb in the old Bell and Howell works. If not, there's always the fun of using a strong magnifying glass to slowly unwind those images, frame by frame on the floor. Good luck! Another alternative is to dig around and rummage through all those boxes filled with black and white plus, hopefully not too, faded box camera prints. The following bit of rhyme and song might bring back a memory or two.

Can you believe

it, accordion to some

it's 2020. A time for

many seniors to

reflect, perhaps and

NEW YEAR REFLECTIONS

January to December, here we go again, a time to remember the sunshine and the rain. The family snapshots, eight mm. film clips, those family views from mountain tops, CNR and CPR train trips. The music, the styles, how things used to be, before kilometers, we still had miles, CJOR, CKLG, A Man And His Music on CBC. Hey, how about the old movie theatre, the first TV, those old popular shows that used to be, another New Year to reflect even more history.

FISHING AROUND WITH LANGUAGE AND NOT MISSING THE BOAT

Some of us have been propelled by sayings of the past that others take a stern approach to such as you can paddle all over the place just with either oar and line up to see what one can net, hook line and sinker.

#### CATCHING A MEMORY OR TWO

They say a bird in the hand is worth two in the bush. To draw a line in the sand, sometimes can turn shove into a push. I hope the rain keeps up so it doesn't come down. Ever done some fishing on the sunshine coast in an old wooden putt-putt with a Briggs and Stratton engines? Can you still imagine its' distinctive cough and wheeze off Gower Point, with a couple of oars on board just in case and a tin can, should the boat spring a bit of a leak can help some of us drift back somewhere to the years gone past be it in Vancouver, Nanaimo, or Roberts Creek away from today's fast pace.

#### THOSE OLD SALES DAYS

I used to do a bit of selling with an older clunker filled up with everything from transistor radios, to frying pans, tape recorders, rubber gloves, clothes pins and postcards. All those heavy iron frying pans were in the trunk. The poor springs sagged and it looked like the car was ready to lift off into space. I used to try and sell these items to small town hardware, variety stores, etc, on commission, back in the nineteen sixties. Thus, this song.

JUST A WANDERING SALES COWBOY

Have you ever tried to sell merchandise in Brooks, Alberta and stayed in a motel in Three retailers independently owned businesses. Before all that high tech living, kind a wishing for the 1960's when wandering sales cowboys with their clunkers, town to town in Canada, still roamed.

As we enter the twentieth year of the second millennium and driverless cars appear to become a new reality in the not too distant future, one cannot help ponder what commercials of the future will be ingrained in the psyche of tomorrow's consumers. When they reach the golden years as seniors, how much will they fondly remember those popular shows

that used to retain the past will reflect upon even more history. For those of us who were moulded by the many yesterdays, the following bit of a ditty might reprise a warm memory or two.

**ACCORDION TO DA** 

SLOGANS AND LANGUAGE ETC ...

Remember those days 'Use Ajax, boom, boom, the foaming cleanser' do you remember those days? 'Things go better with Coke' and the Pepsi Generation. 'Brylcream, a little dab will do you', can reprise many a phase and growing up occasion. **BC MEMORIES** 

'You'll wonder where they yellow went!, might help you 'brush up' specific yesterday when Orange Crush came in that distinctive bottle. 'Never borrow



Caption: The nostalgic baggage we carry can propel many fond memories. (Photo: Dan Propp)

money needlessly, but if you must, HFC does that a bit of recollection throttle? The Vancouver days of old, perhaps the original--Three Vets store on Main its (mainly because of the meat). How about shopping at Dominion Foods, Honest Nat's Dept Store, and Vancouver's East End on Fraser. Do you recall the old radio spots, like magic come drifting in again. Bill Good, senior and his voice, advertising Brown Brothers Ford, vehicles with lots of thoughts take us can take us back just a tad. How it used to be in Beautiful Old BC.

Please visit www.Nostalgicroads.Weebly.com Search for Song CD's by Dan Propp via cdbaby. com and also www.soundcloud.com

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TODAY'S SENIOR NEWSMAGAZINE LTD. Fraser Valley / Lower Mainland Edition Box 61533 - Brookswood P.O. Langley, B. C. - V3A 8C8 E-Mail: todayssenior@shaw.ca

### Publications Mail Registration #40025695 Printed in Canada, Blackpress

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**NEWS & ADVERTISING DEADLINE** BY THE 20th OF EACH MONTH Next Publication Date: Wednesday, January 29th 2020

### **Telephone Contact Numbers PRODUCTION / DISTRIBUTION**

Main Office / Distribution 778-751-4188 Main Office (previous) 604-574-1964 OFFICE HOURS: 9:00am-Noon Tuesday, Wednesday, Friday

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Hills? How about forgetting to use a radiator screen heading down from Banff to Calgary selling everything from frying pans, clothes pins to transistor radios, in a third-hand used V8, sure brings back many a memory. Gas was around thirty five cents an Imperial gallon, it's true. Depending desperately on that clutch going downhill, through Jasper, Lake Louise, all up and down the Rockies, what a view. The pristine air was truly heavenly, what a thrill.

Then heading down to the prairie and all those insects having a great time making the radiator blow its cork and waving a quick goodbye. Ending up overnight in that old clunker in the middle of nowhere was kind a scary. Seems almost like yesterday, those years that have gone by, my my! Selling stuff mainly on commission to small town

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# JAPAN: SNOW MONKEYS, BULLET TRAINS AND TEMPLES





Charming newlyweds allowed us to photograph them outside Zenkō-ji Buddhist Temple, Nagano. A Japanese privacy law forbids photos of the public without permission. Photo Ursula Maxwell-Lewis

Our delightful guide at the Zenkó-Ji Buddhist Temple Monastery in Nagano. Photo Ursula Maxwell-Lewis

#### Article and Photos by Ursula Maxwell-Lewis

Tokyo is preparing to welcome over 40 million foreign visitors and 11,091 athletes for the 2020 Summer Olympics and the 2020 Summer Paralympics officially scheduled to take place July 24 to August 9 at the new \$1.4 billion USD stadium in Shinjuku, Tokyo.

Tokyo hosted the 1964 Olympic Summer Games and the 1998 Nagano Winter Olympics, so they're old hands at this world class event.

If my limited 10-day early December experience of Japan is any yardstick, these Games are bound to impress. Japanese courtesy, their organisation and high tech mindset won't leave much to chance.

For example, while admiring the impressive Hotel Metropolitan Shinjuku array of lobby automatic checkin/check-out machines I turn to find the Room Service Robot in its charging station.

The following day in Tokyo's Narita International

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Airport departure lounge I'd find another robot programmed to guide visitors to assorted well-stocked shops - or to the staffed complimentary craft table for little travellers. It's little wonder that 'Discover Tomorrow' is the 2020 Tokyo Olympic Games motto.

My brief 10-day journey only scratched the surface of this fascinating country, but, here are a few highlights.

The Shinkansen is impressive. Silently gliding in and out of stations this 'Bullet Train' network covers the country with speeds of up to 200 mph. It's immaculate inside and consistently on schedule.

My JR East (Tohoku area) five-day pass seamlessly enabled me to access the northern part of the country (Tohoku Prefecture), the Tokyo Monorail, the Tokyo Metropolitan area and some buses.

Everything is well sign-posted, but leaving plenty of time to transit these busy stations and finding your designated carriage from the correct platform is advisable. Shinkansens wait for no man (or woman).

Cleanliness and courtesy appear to be Japan's hallmarks. Restrooms offer Asian (in floor) toilets, but more often - even in more remote areas - you'll find western-style toilets furnished with padded, heated, seats. I'm missing this 'comfort' now in chilly Canadian winters.

I was disappointed not to see more of Tokyo, or not to be able to visit historic Kyoto which is considered to be suffering from 'tourist pollution'. Given the unique history of the area, that concern is justifiable, so I was directed to Tohoku region, the snowy north which reminded me of British Columbia, and occasionally, of Quebec's Eastern Townships.

Frozen water falls, evergreens, beech trees and clear fast flowing rivers were picturesque and contrasted tranquilly with cityscapes in the south. I was assured these mountains and forest foliage would be spectacular in the spring and autumn. It was easy to believe. impressive forests flanked by the fast-flowing Jokuyu River. The bubbling onsen, or hot spring, has been commandeered by troops of wild Snow Monkeys who clamber in and out while navigating around cameratoting tourists to catch up with their brethren. Generally speaking their lives involve hillside foraging or grooming, or grooming and lounging in the steaming hot spring. Babies scampered around, and one in particular clearly relished the water while mom and dad 'nit picked'.

Noted for their brown-grey fur, red faces, and short tails it's hard not to be fascinated by direct stares from their intelligent eyes. What are they thinking? Who knows. But, those eyes have an eerily human quality about them.

If you visit these primates in the winter, warm clothes and suitable footwear are essential. The trail up is groomed, but can be icy and treacherous. That said - it's worth it. Don't forget you camera!

Let's close with Nagano's Zenkoji Buddhist Temple. Established in 642, it is part of a large complex with an assortment of appealing off-property shops down the hill. It's history dates back to when Yoshmitsu Honda enshrined The Image of Sangoku Denrai on the site. Although believed to lead believers to the Buddhist Pure Land, no one has been allowed to see the completely hidden main image since 654. A replica is revealed for a few weeks every six years. The next sighting will be in 2021.

Various stories are associated with the temple, but here's on walk of faith you can take.

An underground passage leads from a stairwell on the right of the main altar through a pitch black subterranean tunnel. Run your hand along the right wall as you go and you should come across a key - the key to paradise - attached to the corridor wall. It is believed anyone who touches it is granted salvation. I, of course, was out of luck. Fearing there might be stairs or steep drops I clung to the jacket of a colleague ahead of me ... and missed paradise. It's the pitchest blackest place I've ever been in. A walk of faith, indeed. I was thankful to see the light at the end of the tunnel, which (FYI) has a bend in it. Be sure you don't drop anything in there. It'll be sayonara for sure. Stay tuned for more about Japan next month. If you're planning a Japan adventure consider starting your travel research by going to the Japan National Tourism Organization website https://us.jnto.go.jp/top/index.php Ursula Maxwell-Lewis a veteran travel writer and photographer. Her adventure was arranged by JNTO. She travelled Los Angeles-Tokyo on All Nippon Airways, and on JR East rail within Japan. She can be contacted at utravel@shaw.ca

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# FINALLY I CAN EAT!

After 5 sets of dentures and a lot of money I saw the ad in the paper that read bite, chew, look good too.

Focusing in hard to fit dentures and I thought why not. Nothing else worked over the years. And to my surprise I found someone who cares and was patient.

And lord and behold I can eat and chew after 15 years. So, if you are in this same boat, give him a chance, you will be pleased.

Lillian, Surrey

Aomori Prefecture, which is in Tohoku region, came into existence in 1871 and is justifiably famous for apple production. We saw ample evidence of this in stalls outside local fish markets. Incidentally, their apple pizza is absolutely delicious, as is local tuna, salmon and scallops. Think sachimi and suchi.

Speaking of dining, don't be surprised to find horse meat, or horse tongue, on Japanese menus. Horses, once bred for the samurai, are now raised as a meat delicacy - particularly when served raw.

Our final stop was in Nagano home to the famed Snow Monkeys (Japanese Macaques) and the Zenkoji Buddhist Temple.

Jogokudani Yaen-Koen (Wild Snow Monkey Park) involves a 1.6 km hike from the base up a narrow, but groomed, trail between formidable 2,800 ft. cliffs and

# **OUT OF CONCEALMENT AT THE BILL REID GALLERY.**





Article & photos by Lenora A. Hayman. OUT OF CONCEALMENT: TERRI-LYNN WILLIAMS-DAVIDSON at the Bill Reid Gallery from Oct.23, 2019 –April 5, 2020 is a onewoman show. Mouse Woman became smaller. Kaagan Jaad, in Haida oral tradition helped humans in their interactions with the supernatural.

Haida, believe that the colour red shows strength, love and spirituality. Red dresses now



Terri-Lynn Williams-Davidson is a writer, environmental lawyer, activist, a promoter of the preservation of the Haida language and culture, and cofounder of the Haida Gwaii Singers Society.

Using wonderful regalia, high fashion, and Skedans traditional face-painting, Terri-Lynn Williams-Davidson transforms herself, in photos, to Haida Gwaii, female, supernatural beings.

Some of the works also include the beautiful art of her husband Robert Davidson.

The Mouse Woman (Kaagan Jaad) represents a kind heart and the gift of intuition. She was one of the two beings that could approach SGuuluu Jaad, Foam Woman. Each time Foam Woman blinked, symbolise over a thousand murdered and missing First Nation women in Canada. SGID or Red is dancing with a red eagle feather, as an offering, both to supernatural beings and for praying for the future.

Both Cindy Sherman at the Vancouver Art Gallery and Terri-Lynn Williams-Davidson at the Bill Reid Gallery, are one-woman shows, where both, model and disappear into their roles. Enjoy and compare both.

TOP: Terri-Lynn Williams-Davidson at Out of Concealment opening.
BOTTOM LEFT: MOUSE WOMAN
BOTTOM RIGHT: RED, representing strength, love & spirituality.

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FINANCIAL NEWS By Rick C. Singh, Hon. BA, CSA

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### ESTATE PLANNING CHECKLIST AT BEGINNING OF THE YEAR

As we start another year I want to thank everyone who reads my monthly articles and have contacted me with their questions over the past nine years. I am delighted when I get calls from readers who have questions about their financial affairs, because it reinforces why I enjoy doing what I do as a financial advisor, specializing in financial strategies for retirees and Seniors. The start of the year is also the right time to take stock of what plans are in place for your finances. If you're like most people, getting your personal financial plan started can be a challenge. And what about planning your estate? Well, that subject might really make you shudder. But why? Too dreary? Too complicated? Too intimidating? Or, simply not on your list of priorities?

Estate planning should be a financial priority at almost any stage of life. In fact, an estate plan can be essential for organizing your financial affairs and providing for the well being of your family members. Simply put, an estate plan is a road map for planning your estate and should be updated on an ongoing basis - particularly as your circumstances change throughout your life. Why is it important to have a plan? To ensure a simple, tax-efficient and organized transfer of your assets to loved ones.

When you start your plan, there's a lot to think about. You want to live your life to the fullest, and ensure that your heirs will get the most out of the assets you're setting aside for them. Here are a few of the things you'll need to know:

YOUR WILL

The will is a legally enforceable declaration of how a person wishes his/her property to be distributed after death. A will can be quick and easy to produce and will generally cover the following:

•Naming the executor – the individual(s) or organization chosen to administer the estate. If you should die without a will (referred to as dying intestate), the province you reside in will step in to administer your estate. In this case, you've essentially forfeited your say on how things are divided and who will be in charge of the process.

•Naming beneficiaries of the estate (e.g. immediate or extended family, institutions, etc.)

•The distribution of assets within the estate (e.g. investments, real estate, possessions)

Probate is the process by which a provincial court confirms the validity of your will. Potentially, it can be quite time consuming, tying up your assets for months or longer. Probate fees are essentially the taxes that must be paid to the provincial government before your executor can begin to administer your will. The fees vary from province to province and are based on the value of the assets in your estate. In most provinces, the fee structure is tiered.

In addition to probate fees, there are fees payable to the executor for administration services and fees payable for legal and accounting services. In the end, the cost of probate can be significant

We all know the old cliché that the only two certainties in life are death and taxes, but how much do we really know about taxes after death? If you have a will, upon your death it is your executor's

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45	\$	15.30	\$	24.75	\$	39.15	\$	73.80	\$	11.79	\$	19.13	\$	27.00	\$	50.85
50	\$	19.53	\$	35.10	\$	60.75	\$	118.35	\$	15.66	\$	27.00	\$	42.75	\$	80.10
55	\$	28.71	\$	59.18	\$	104.85	\$	206.55	\$	24.28	\$	43.65	\$	74.70	\$	146.25
60	\$	45.36	\$	100.35	\$	183.60	\$	364.05	\$	36.75	\$	72.45	\$	127.80	\$	252.45
65	\$	77.58	\$	173.70	\$	327.60	\$	652.20	\$	58.95	\$	114.75	\$	214.20	\$	425.25
70	\$	138.15	\$	307.13	\$	575.10	\$	1,140.30	\$	104.60	\$	222.75	\$	396.90	\$	790.65

eath it is your executor's responsibility to file a tax return for you. The government will consider you to have sold all your assets immediately before your death and any capital gains/losses will be crystallized. That may lead to a big tax bill.

Minimize Taxes and avoid Probate:

Depending on your individual needs, there are strategies you can employ within your estate plan to minimize the amount of taxes you have to pay and to avoid probate. Below are a few key examples:

• Top up your TFSA at start of the year. Contribution limit for death.

• Maximize asset "roll-overs" - transfers to your spouse that defer capital gains

• Get advice on setting up a trust to ensure your beneficiaries are well looked after

• Give gifts of cash or possessions while you are still alive

• Consider charitable donations to create valuable tax benefits

• Buy life insurance that is paid out to a named beneficiary on a tax-free basis

• Restructure investments with insurance companies to avoid probate on death

In January you will be receiving your year end statements from the respective financial institutions you deal with. This is the perfect opportunity to review if you are on track with your estate planning goals. An interesting point is that most Canadians do not have a plan in place, so it is difficult to know what they are working towards, or what will happen to their assets at death. It is very important to review your year end statements with a purpose in mind, and it is never too late to develop a strategy for your Estate and investment assets.

The reassurance of having a strategy in place to preserve the value of your estate for loved ones is something to value. After all, why pay if you don't have to? Work with your financial advisor to determine what exactly is in your estate, and then devise your plan. If you do not have a financial advisor and need assistance with your Estate Plan call Rick at 604-535-3367 or email: rick@crsfinancial.ca to get your complimentary copy of a Personal records organizer, and Estate planning guide to help you get started.

# HOW TO RECOVER FAST FROM YOUR FLU SYMPTOMS

With the beginning of flu season upon us, many of us are already feeling the wrath of the influenza virus. If you've found yourself feeling under the weather, there are some easy steps you can follow to ensure your recovery is as easy as possible.

Here, Victor Wong, a pharmacist at Shoppers Drug Mart, shares tips for recovering from the flu:

Eat right. The flu can take a toll on our bodies, so it's important to fuel our stomachs with foods rich in essential vitamins and minerals to aid our immune systems in fighting off the virus. Vegetables such as broccoli, tomatoes and peppers, as well as meats, shellfish and dairy, are a good place to start. Soups, such as a warm chicken noodle, also count as liquid that will help keep your body hydrated.

Flush out the toxins. Fluids, especially water, help your body to flush out toxins. Keeping your respiratory system hydrated helps your body fight more serious infections by avoiding thick mucus buildup in the lungs. Make sure to drink more fluids than usual because your body will lose a lot of liquid in the form

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2020 is \$6,000

• If you are turning 71this year you must convert your RSP to either a RIF, annuity or cash

• If you have Income and RSP contribution room, consider topping up your RSP

• If you do not have a spouse consider naming a dependent (disabled) child or grandchild as beneficiary on your RSP, RIF. Proceeds will roll over tax free on your of sweat as you battle a fever.

Stay well rested. If you are sick, it's important to take some time off work or school to give your body some much-needed downtime. The best thing for your body at this time is rest so it can focus on attacking the virus.

Avoid spreading germs. Just because you're on the mend doesn't mean your flu season is over. Don't forget to disinfect shared surfaces to avoid spreading the virus to more vulnerable people. Young children, senior citizens and pregnant people are even more likely to catch the influenza virus than the average person.

Your best defense. The flu shot is always your best defense. To avoid the flu altogether, stop in at your nearest Shoppers Drug Mart and get vaccinated today. www.newscanada.com



# THE PHARMACIST **REVIEW**

By Fred Cheng, R.Ph. and Christine Cheng, R.Ph.

# **COUNTERING VIRUSES WITH** L-LYSINE, VITAMIN C, A ND DL-PHENYLALANINE

Viruses are responsible for a plethora of infections, ranging from the common cold/flu to shingles to cold sores. Natural remedies such as Vitamin C, L-Lysine, and DL-PhenylAlanine have shown some promise in managing such infections.

Vitamin C is a potent anti-oxidant, and effective immune booster. It is often used in high doses to shorten the duration of cold symptoms. Vitamin C is abundant in many fruits and veggies, especially citrus fruits, but the high sugar content of fruits make them less than desirable as your daily high dose of Vitamin C. Keep in mind that some acidreducing medications and alcohol would deplete dietary sources of Vitamin C. A trustworthy form of Ester-C supplement, such as those by "Sisu", are great alternatives; not only are they highly absorbable, but they are also available in various formulations to include synergistic ingredients such as Quercetin for maximizing respiratory health.

L-Lysine is an essential amino acid, one that your body cannot make. It is most often obtained through meats, fish, dairy, eggs, soy, and some legumes. The oral and topical versions have been shown (especially when used in combination) to reduce the severity and healing time of cold sores (caused by the herpes simplex virus). It has been observed in studies to counter the growth of the herpes simplex virus. Lysine is also effective in reducing the reoccurrence of outbreaks. Many believe that a similar mechanism of action applies when high-dose lysine is used as a treatment and prophylaxis of shingles. A trustworthy brand of L-Lysine is "New Roots".

The D-form of the amino acid PhenylAlanine (ie. D-PhenylAlanine) is synthetic and is believed to have analgesic effects, hence its popular use in managing nerve pain, such as during and after a shingles outbreak. L-PhenylAlanine is an essential amino acid, found mostly in meats, fish, dairy, eggs, soy, and legumes. It is a synthetic molecule that is thought to play a role in alleviating the mood/mental and even depressive aspects of nerve pain via its metabolite, 2-phenylethylamine. Both forms of PhenylAlanine can be found in DL-PhenylAlanine by "Life Choice". Vitamin C, L-Lysine, and DL-Phenylalanine are generally safe to try. They can be used alone or at the same time to treat as well as prevent viral infections. Be sure to consult your physician for a professional diagnosis and consult your integrative pharmacists at Cloverdale Pharmasave and Pharmasave Steveston Village before self-medicating.

### **MYTH BUSTING: DIGITAL HEALTH**

Does the idea of digital health have your wires crossed? Read on to bust the three most common myths and find out why digital health is the way of the future for all Canadians.

Myth 1: Digital health is only for the young and tech-savvy.

Fact: Canadians of all ages are embracing their online lives. In fact, 90 per cent of Canadian households have internet access and 74 per cent of Canadians over age 55 own a smartphone or tablet.

The truth is that there is a lot that digital health can offer older adults with chronic conditions who need regular health care, but who also want to receive that care at home. This can mean remotely tracking an individual's condition, text-based medicine reminders or connecting through video conferencing. As a result, digital health options can help improve quality of life and reduce the number of emergency room visits and hospital stays.

Myth 2: The quality of care offered in a virtual visit with the doctor is not as good as a face-to-face visit.

Fact: Sometimes meeting in-person with your doctor is essential, but there are many times when a virtual visit can provide the same standard of care. In 2018 there were more than one million telehealth consultations, including virtual technologies, across Canada.

Digital services and telehealth options can also save time and money. Studies have shown that more than \$420 million in avoided expenses and more than 280 million kilometres in travel was saved by using telehealth to access specialized care, such as for mental health and for stroke patients in rural and remote communities.

Myth 3: Digital health is too complicated and is just for health care providers.

Fact: Half of Canadians report they can access at least one digital health service, such as making an online appointment with a physician, consulting with a health care provider or viewing their health information, such as lab results. Most people who are able to view their test results online do not find them confusing. A study showed that 76 per cent of patients who first saw their lab results online were confident they understood them. Overall, people who saw their lab results online were no more anxious than those who did not see their results online.

Canadians are ready for a future where they have access to their personal health information and digitally-enabled health services anytime, anywhere, from the device of their choice. This is at the heart of the Access 2022 movement that Canada Health Infoway is leading to empower patients and improve health outcomes. To learn more about digital health and join the movement, visit www.access2022.ca. www.newscanada.com

## **SWAP MEAT FOR MUSHROOMS** FOR A HEALTHIER MEAL

Meaty portabella mushrooms take the place of meat in these vegetarian-friendly pepper burrito bowls. Brown rice and beans make a healthy yet satisfying addition to the filling.

Pepper Burrito "Bowls" Prep time: 10 minutes Cook time: 45 minutes Serves: 6 Ingredients: 3 large red, green or orange peppers 2 cups cooked brown rice 1 tbsp (15 mL) olive oil 3 large fresh portabella mushrooms, diced 1 small red onion, diced 1 clove garlic, minced 1 can (796 mL/28 oz) diced tomatoes, partially drained 1 package Tex-Mex seasoning <sup>3</sup>/<sub>4</sub> cup (175 mL) canned black beans <sup>3</sup>/<sub>4</sub> cup (175 mL) frozen corn <sup>1</sup>/<sub>2</sub> cup (125 mL) shredded mozzarella cheese

Optional: chopped cilantro, diced avocado, sour cream, salsa

#### Directions:

Preheat oven to 350°F/175°C.

Cut peppers in half lengthwise and remove seeds. Place cut side up in a shallow baking dish. Set aside.

Cook brown rice as per package instructions. Set aside.

In a large frying pan, heat oil over medium-high heat. Add diced portabellas and sauté 4 to 5 minutes, or until most of the moisture has been released. Add onion and garlic to the pan; sauté another 1 to 2 minutes or until fragrant. Add diced tomatoes, Tex-Mex seasoning, black beans, corn and cooked rice to the pan. Simmer, stirring occasionally, over mediumlow heat until mixture thickens slightly; about 6 to 8 minutes.

Spoon rice mixture into each pepper half; approximately 1/2 cup (125 mL) in each. Sprinkle each pepper with shredded cheese. Cover baking dish with foil and bake for 25 to 30 minutes, or until peppers are softened.

Serve topped with cilantro, avocado, sour cream and salsa on the side. www.newscanada.com



(Christine and Fred Cheng are a passionate, charismatic sister-brother pharmacist team at their unique, family-operated Pharmasave stores in Cloverdale and Steveston Village, B.C.)







# Straight from the Horse's Mouth By Mel Kositsky

It is fair to say that horsemen everywhere are looking forward to the New Year and putting 2019 behind them.

Horse racing did well "against all odds" but it is the remaking of the industry that presents a challenge for all race tracks as we move into 2020. It was bad enough that the competition for the gambling dollar was making it hard to keep the industry afloat, but now it is being confronted by many other emerging issues. It used to be only competition from casinos and illegal online gaming that was cutting into race track profits and purse money for the horses. Now legal sports gaming has made huge headway in taking the lion's share of the betting dollar and animal rights groups are getting more publicity than ever in attempts to just stop all racing.

Last year was not a great one "weather-wise" for the racing industry. And as racing wound up at the end of the year in most places, track conditions made it even more difficult to predict not only outcomes, but whether there would even be racing that day. Woodbine, Canada's number one track, had to cancel most of one of its final cards of the season due to a driving snowstorm. Jockeys took a vote not to ride after the fourth race -and rightly so. The weather cleared the next day and Woodbine got in its final race day.

Inclement weather and poor track conditions may have helped cause a number of equine deaths on the racetracks last year and social media and mainstream media were all over it. They hardly ever cover racing, but the death of a horse in training or when racing became a major issue with the widespread media coverage. That forced the racing industry to regroup and bring in new training measures to insure track safety for both horse and jockey. They also dealt with new regulations to control the use of a whip by jockeys and drivers during races. And this was going on worldwide, not just in North America. Meanwhile, local harness racing continues at Fraser Downs in Surrey with its winter/spring meet. The Cloverdale track at Elements Casino holds races Friday nights and Sunday afternoons until April. A number of stakes races are still scheduled and competition is fierce, especially from Alberta invaders who relish the mild "Wet Coast" weather. It won't be long before the thoroughbred horses are back in training (usually around mid-February) and the Vancouver track is back racing. The 2020 Hastings Racecourse season begins Sunday, April 26 with the 51-day meet concluding on Sunday, October 18.

According to a recent Hastings' news release, there is confirmation of a lease extension with the City of Vancouver.

"The term of the extension is for five years with a five-year option to renew thereafter," Raj Mutti, Executive Vice President Operations for Great Canadian Gaming announced. "The thoroughbred industry has a long and storied history in B.C. and Great Canadian, in partnership with the City of Vancouver and the industry's breed associations, feels the lease extension is an important stepping stone to ensuring sustainability of the industry long term."

The 2019 Thoroughbred Awards Dinner & Hall of Fame Inductions drew a sold-out gathering of horsemen, breeders, staff and fans to Newlands Golf and Country Club in Langley in early December. Hastings media spokesperson Greg Douglas wrote: "With the immediate future of horse racing at Hastings Racecourse secure, the annual salute to outstanding performances in 2019 took on an added burst of enthusiasm as emcees Dan Jukich and Mike Heads handed out the silverware."

The categories included the year's leading jockeys, trainer and owner, top equine champions, new inductees into the BC Horse Racing Hall of Fame and acknowledgements for special achievements in various areas.

For the first time in Hastings modern history, the Leading Jockey standings wound up in a tie with Enrique Gonzalez and Antonio Reyes each visiting the winner's circle 57 times. They literally went down to the wire in their quest for the riding title with Reyes winning two races and Gonzalez winning three on the final day of the 2019 meet.

Leading Apprentice Jockey for a second consecutive year was Lenny Seecharan with a total of 20 wins, 18 of those as an apprentice. Lenny and identical twin brother Learie have become two of the most popular riders at Hastings over the past two seasons.

Phil Hall claimed Leading Trainer status for a third consecutive year, this time with a personal high of 53 wins including 11 in stakes competition. Glen Todd also made it three in a row in the Leading Owner standings with his North American Thoroughbred Horse Company (NATHC) scoring 25 wins, seven of those in stake races.

B.C.-bred Dancing Allstar, Sovereign Award winner

as Canada's top two-year-old filly of 2007, joined Swift Thoroughbreds Inc. as the latest members of the BC Horse Racing Hall of Fame. Dancing Allstar was purchased at the CTHS sale by local owner Bob Cheema and went on to fame for trainer Terry Jordan before retiring after two starts in 2010.

Swift Thoroughbreds Inc., formed as a partnership with Horatio & Jaqueline Kemeny and Mark & Naudia Mache, won leading owner awards at Hastings in 2013, 2014 and 2016. They purchased their first horse in 2000 and today their stable ranks second in earnings and stakes victories at Hastings with long-time trainer Dino Condilenios.

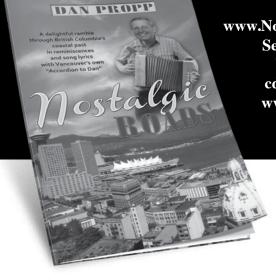
#### BIG NIGHT FOR INFINITE PATIENCE

Owners Bill DeCoursey and Ryan Nugent-Hopkins (R.N.H. Stable), along with trainer Barbara Heads, were acknowledged from the podium on five different occasions with Infinite Patience being named B.C. Bred Horse of the Year, Open Horse of the Year, Champion Sprinter, Champion 2-Year-Old Filly B.C. Bred Division and Champion 2-Year-Old Filly Open Division.

B C Stables Here's Hannah, trained by John Morrison, was a multiple winner as Champion Older Filly in both the B.C. Bred and Open Divisions.

Others included: Champion Older Male Open Division - He's the Reason owned by NATHC, trained by Glen Todd; Champion Older Male B.C. Division - Slew's Da Boss owned by Mel Snow, Doug Corsan and Len Houweling, trained by Mel Snow; Champion 3-Year-Old Male Open Division - Five Star General, owned by NATHC, trained by Glen Todd; Champion 3-Year-Old Filly Open Division - Amazonian owned by NATHC, trained by Glen Todd; Champion 3-Year-Old Filly B.C. Division - Sunburst, owned by Russ and Lois Bennett, trained by Barbara Heads; Champion 2-Year-Old Male B.C. and Open Divisions - Capilano Canyon owned by Dr. Karl Chan, Forster Stable and Cameron Hill Mortgages Ltd., trained by Dave Forster; Upper Level Claimer - Coulterberry owned by Roy and Dixie Jacobson, trained by Mark Cloutier; Lower Level Claimer - Bear owned by Praven Sorensen, Phil Hall, Mort Hall, trained by Phil Hall.

Winners of the 2019 Richard Yates Award (formerly HBPA Backstretch Award) - Tyler Walker and Robbie Henson. CTHS Award for BC-bred Off-The-Track-Thoroughbred - Luna Loca, owner Alexandra Reimer, rider Vanessa Waugh, breeder Vai Sam-Pat; Leading Breeders for 2019: Mr. & Mrs. R.J. Bennett; Champion Broodmare for 2019: Montero - Champion Sire, Sungold; Marsh and McLennan Trophy for breeder of the Jack Diamond Futurity winner - Synergy bred by Mr. & Mrs. R.J. Bennett; Equine Insurance Trophy for breeder of the Sadie Diamond Futurity winner - Infinite Patience bred by Bill DeCoursey; CTHS Breeders Ambassador Award - Helen Kimes; 50-year consecutive membership to CTHS - Gay & Henry Forstbauer and Peter Redekop BC Ltd.; 25-year consecutive membership to CTHS - James Redekop.



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Yoga is great for focus, concentration, and emotional well being.

Seniors can benefit tremendously from a yoga practice! Yoga giving you a place to stretch and renew while also fostering a mind-body connection. You can expect your posture to improve and you may sleep better too!

LotusPedal's 65+ class is an 8-week pre-register group classes promoting mental and physical health with a sense of purpose and community. The cost is \$129.00 for eight weeks of sessions.

So if you have struggled with pain, joint stress, imbalance, osteoarthritis, and other physical limitations, if you are in your mid to late sixties, seventies, and even eighties then 65+ Yoga Club class at LotusPedal is for you!

Our experienced instructors teach a particular set of gentle yoga poses wonderful for keeping the body limber, building strength through low-impact moves and putting the body at ease. There is a modification for every yoga pose to accommodate your physical needs. LotusPedal Yoga Teachers use yoga props, yoga blocks, soft yoga foam block, yoga blankets, pillow bolster and other yoga tools for stability to help aid each person's class experience. In fact, you don't even need a yoga mat, LotusPedal offers free mat rental to use during

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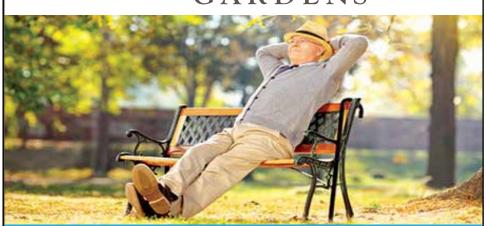
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# Help the University of Guelph improve hearing healthcare across Canada.

Connect Hearing and Professor Mark Fenske at the University of Guelph are seeking participants who are over 50 years of age, have never worn hearing aids and have not had a hearing test in the last 24 months, for a hearing study that investigates factors that can influence better hearing.

### **Study Parameters**

The researchers will examine listening in a range of situations, from one-on-one, to group conversations, watching TV and wider social contexts like supermarkets and other noisy environments, and how it effects connection and socialization

### Why Participate?

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\*Wingfield, A., Tun, P. A., & McCoy, S. L. (2005). Hearing Loss in Older Adulthood: What It Is and How It Interacts With Cognitive Performance. Current Directions in Psychological Science, 14(3), 144–148. † Study participants must be over 50 years of age and have never worn hearing aids. No fees and no purchase necessary. 1. Cruickshanks, K. L., Wiley, T. L., Tweed, T. S., Klein, B. E. K., Klein, M. Mares-Perlman, J. A., & Mondahl, D. M. (1998). Prevalence of Hearing Loss in Older Adults in Beaver Dam, Wisconsin: The Epidemiology of Hearing Loss Study. Am. J. Epidemiol. 148 (9), 879–886. 2. National Institutes of Health. (2010).

# FINANCIAL WELL-BEING DEPENDS MORE ON BEHAVIOUR THAN ON INCOME

The Financial Consumer Agency of Canada recently released a report entitled Findings from Canada's Financial Well-being Survey, which indicates that our financial well-being depends more on good money management than on income.

This is striking because many of us believe that higher incomes guarantee better financial well-being. But this is not the case. Income is important, but behaviour is even more so.

For example, the study shows that Canadians who regularly save money have a higher level of financial well-being than those with similar incomes who do not contribute to their savings. It also showed that those who avoid borrowing to cover daily expenses have a higher level of financial well-being than those who borrow regularly, regardless of income.

It is encouraging to realize that, even if you cannot increase your income or change your employment status, you can definitely improve your financial well-being by changing behaviours to adopt sound management of your personal finances.

Here are some examples of simple steps you can take to achieve or improve your financial well-being:

Make a budget. A budget allows you to estimate your monthly income and expenses. This can help you determine needs, prioritize purchases and commit to a realistic spending plan.

Set up an emergency fund. Save regularly and set up an emergency fund for unexpected expenses. In doing this, set a goal to cover a minimum of three to six months of living expenses. You'll be surprised at how quickly your savings can grow through such small acts as: starting with – and saving – a realistic amount each week, eliminating non-essential spending, automating your savings and increasing your weekly savings if you can.

Avoid borrowing to pay for everyday expenses. Living within your means is not always easy, but it is the best way to avoid excessive debt. Borrowing more money puts you at risk of no longer being able to manage your debt. You might hit your credit card limit or have trouble making bigger payments if your mortgage interest rates rise.

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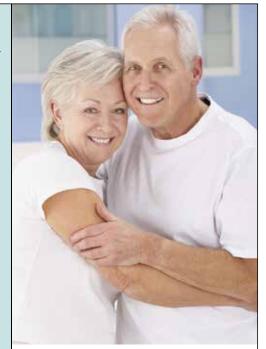
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# **HEALTHY HABITS FOR** THE NEW YEAR

New year, new start, new you? With the start of the new year, many of us are thinking of ways to make healthier changes in our daily lives. But it's easy to get overwhelmed with the amount of information and options out there.

That's why registered dietitian Sue Mah encourages us to think about our eating habits. "Healthy eating isn't just about what you eat, it's about how you eat too," she says. "Take time to be aware of your thoughts, feelings and behaviours with food."

Here are some ways to be mindful of your eating habits in your day-to-day routine.

Tune into your hunger cues. Notice why you're eating. Are you eating because you're actually hungry? Or are you reaching for food when you're feeling bored, sad or upset, or maybe when you're just craving something sweet or salty? Be aware of when you're feeling full.

Enjoy meals with all your senses. Pay attention to the colours, textures, tastes and smells of food and beverages. You already know that 100% orange juice is an excellent source of vitamin C. Now, think about the brilliant colour of a glass of Florida orange juice. Listen to the crunch of a ripe red apple or take in the wonderful aroma of a homemade soup filled with colourful veggies.

Eat with others. Connect with others through food every day. Whether you're having a quick breakfast at home, sharing recipes over lunch at the office or cooking a busy weeknight's dinner with the family, turn off the TV and other distractions. Take time to enjoy mealtimes together and catch up on the day's events.

Find more information and recipes at floridacitrus. www.newscanada.com ca.

# Happy New Year!!! Its 2020!!!

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# **NEW TECH IN HOME SAFETY**

You upgrade your cell phone, home appliances, car - even lightbulbs. But when was the last time you upgraded your smoke and carbon monoxide alarms?

There is a new generation of home safety technology that can better protect homes and families from the threats of smoke, fire and CO. Upgrade your level of protection with alarms that feature the newest safety enhancements.

10-year battery: According to the Canadian National Fire Information Database, 80 per cent of fire deaths occur in homes without working smoke alarms, often due to missing alarm batteries. Helping to address this issue, one of the greatest advancements in alarm technology in recent years has been the development of 10-year sealed battery alarms. Offering hassle-free protection, these alarms eliminate the risk of having an alarm deactivated due to battery removal. Plus, 10-year alarms make low-battery chirps and battery replacement a thing of the past.

feature use a loud, pre-recorded human voice to alert residents in case of smoke or unhealthy levels of CO, and to the specific location of the hazard within the home. Studies show that children age six to 10 are awakened more readily by voice rather than a beeping alarm, making this technology ideal if you have young kids. Plus, voice and location help save time by identifying where smoke or CO is detected in the home, so you can determine the fastest and safest ways out.

Smart features: The biggest benefit of installing smart smoke and CO alarms is the ability to control them from your phone and

the Onelink Safe & Sound by First Alert, which not only provides intelligent smoke and CO detection but also functions as a premium home speaker and has



receive alerts in the event of an emergency, whether at Amazon Alexa built in. This innovative device makes home or away. Get more out of your smart alarm with life easier, from playing music with superior sound to offering simple hands-free commands with Alexa. www.newscanada.com

Voice and location: Alarms with this advanced



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# HEALTHY HABITS FOR OLDER ADULTS



As we age, we come to appreciate the simpler things in life more, whether it's taking the dog for a walk, playing with grandkids or finding more time for a new hobby. Whatever activity brings you joy; don't let your health get in the way of your independence.

If you're a senior or are looking after someone who is, keep these healthy habits in mind for better quality of life throughout retirement.

Eat healthy foods. While easy-to-grab snacks like fast food and bags of chips are tempting, it's best to prepare healthy snacks to have on hand at home and when you're out and about. Pick foods like nuts or fruits and veggies that will keep you feeling satisfied throughout the day and will help curb your cravings until your next meal. Adopting healthy habits from an early age will help keep your health on track. For extra support, download an app that can offer healthy eating suggestions like how much protein you should have per day and recipe ideas for meal prepping.

**Exercise.** Going for a brisk walk outside can help alleviate the stress and anxiety that comes along with health complications. Try to schedule exercise, even on the days you're busy, to get your body moving. Make your exercise fun by scheduling workouts with your friends; ask them to come

along for a walk and it won't even feel like a chore. To track your progress, use smartphone apps that can measure your steps and heart rate.

**Consider your digital health options.** Digital tools and services can make health care more accessible and convenient. For example, viewing your lab results online can eliminate unnecessary appointments and save travel. Some with chronic conditions can receive care at home, as digital tools can help care providers remotely track an individual's condition, send text-based medicine reminders, or connect through video conferencing. Ask your doctor which options are right for you.

The need for digital health is at the heart of Access 2022, the social movement Canada Health Infoway is leading to promote a future where all Canadians have access to their personal health information. It also provides access to digitally enabled health services anytime, anywhere, from the device of your choice. Infoway is a not-forprofit organization helping to improve the health of Canadians by working with partners to accelerate the development, adoption and effective use of digital health solutions across the country. Learn more and join the movement at access2022.ca.

www.newscanada.com

# HOW TO CLEAN YOUR ROUTINE IN 2020

With a new year comes a new promise of becoming our best selves, both inside and out. According to the Natural Beauty Survey, Canadians are making a resolution of a different kind and cleaning our routines by supporting brands that provide environmentally friendly packaging, don't test on animals and include all-natural ingredients.





## **LET'S TALK ABOUT IT!**

By Dr. Michelle Willis ND Integrated Health Clinic

#### TRAVELLING TO THE TROPICS? TIPS TO STAY HEALTHY FOR THE WHOLE FAMILY

When packing for a trip to the Tropics it's hard to actually imagine how hot it is there. Rule number one: no polyester! It is absolutely too hot for anything but 100% cotton! Tip 2 - Bring a first aid kit designed for you and your family.

When creating a first aid kit we have to consider the most common problems

1. Mosquitos and mosquito born illnesses: most importantly Dengue Fever and Malaria.

- 2. Parasitic infections
- 3. Traveler's Diarrhea

4. Cuts/ wounds (especially if traveling with kids or anyone who takes a long time to heal a wound)

- 5. Bladder infections
- 6. Dehydration
- 7. Fevers

Why pack a first aid kit?.... Because when you get sick in the Tropics it is rough & intense and you will usually not feel like going anywhere to get medicine nor medical help. However, when medical assistance is needed I have always been impressed with the Doctors abroad.

Here are some practical tips

o Stay rested as it is easy to get run down when traveling, especially if you are moving around a lot.

o Take an immune booster to take preventatively. Then you can use it if you get sick also. Some examples are Oregano or Echinacea. (I recommend taking these the day before leaving and on the plane and 2 days after, to avoid picking up a bug on the plane.)

o Take a probiotic called Sacchromyces Boulardi as it is proven to help prevent diarrhea.

o Take a basic probiotic – to support your immune system and help prevent parasitic infections. I like a mix of Lactobacillus acidophilus, Bifidobacterium together. (note; always try the probiotics before you leave)

o Take a wound cleaner that helps wounds heal. Open wounds increase risk of infections. Calendula sprays or healing salves are helpful & so is Polysporin.

o Mosquito repellent is a must. Citronella is quite effective. If you are using Deet try wearing long pants and long sleeved shirts and spray the clothes with the Deet, rather than on your skin. Note: Dengue fever infected mosquitos bite in the day.

o Re hydration powder at least one sachet is helpful in case of major dehydration. Young coconut water is an amazing re hydrator also.

o A remedy for high fevers is also helpful and soothing.

Below are a few tips to help make the switch to a cleaner routine a little easier:

**Start with the tools you use.** Opt for toothbrushes made from sustainable materials, such as bamboo or recycled plastics. Use a microfibre face cloth or reusable rounds to wipe your makeup off instead of disposable cotton pads. Look into recycling options and centres for your empty product containers.

**Go natural.** If you want to avoid products with artificial fragrances, flavours and parabens this year, natural products are the way to go. Consider switching to products made of naturally derived

ingredients, like Tom's of Maine toothpaste or deodorant, which can be great alternatives. Plus, their products aren't tested on animals.

**Be informed.** Don't be afraid to do a little research before you buy. Check out a product's website to learn more about the company's policies and what they do to support your personal values. Sustainable packaging, ingredient sourcing practices and certifications are all things you can look for details about on a company's website. www.newscanada.com Ie, homeopathics like Belladona

o Tea tree oil is also useful for fungal infection or any skin infection, which are common nuisances in the heat. (it is best to dilute for children or if you have sensitive skin.)

o Large sterile bandage is helpful at times also.

o If you are prone to bladder infections it is worth taking some D-mannose and avoid pineapple and prawns if you have an infection.

I fully enjoy exploring the world and all the amazing cultures out there. Winter travel for me inspires me. I find it keeps my diet and health on track and gives me something wonderful to look forward too when it's 2 degrees and pouring down with rain!

Travel healthily, do your research before you go & enjoy.





# Cozy Corner ''Lets Talk'

By Janet Isherwood

A place for seniors and their families to speak out, share stories and ask questions.

Entering into a new year always has me reflecting on the past. As December just drew to a close I am reminded of all the merriment, food, drink and fun that adorned most homes.

Recently I had the opportunity to chat with one of my neighbors who had just returned home from the food bank. Sadly I could see his bag was not filled with much and the lettuce that lay on top was brown and wilted.

He offered up that he was happy with what he had as the previous week the food bank had been closed due to a holiday. I chocked and thought "time to check this out"!

This experience was not what I expected at all and can only assume most food banks are the same. Every person who goes to a food band must be registered. You are broken into classes of single or family. I could see the food truck parked close to the church and men and women both helped empty the truck.

At this food bank you had to line up outside and everyone was given a number. It might look like your third in line but as soon as the door open twenty people rush in front of you, collecting their bags that they left resting against the wall.

I chatted up one lady who had her dog with her and she explained she lives in her car, so she was hoping for fresh fruit and vegetables as she had no place to cook. She thought it unlikely the food bank would have dog food but replied it was not an issue as her dog was used to human food. She could not have planned on taking much as she never even carried a bog.

Most people were courteous and the odd bark prevailed as some held spots for their friends but in general people respected each other's space. There were certainly enough families with young children, a few couples but mostly single men.

As the door open and people went inside, they stopped as one had to registration. Single people given a letter "A" It was not long before I understood the system.

There were folding table all around the room with one or two people behind each table. This particular day I could hear people comment that there as a lot of food.

As one passed each table your letter indicated what you could take from each food group. Maybe one item from this group being, tined food and maybe two from the bread table. It was all very organized and one could see many more bins under the tables.

I took a look at the tables and food. First being cheese's and tin products. This was followed by cereals, crackers and dried goods. Next came the meats and many were happy over this as rarely was there meat they commented. Then came the breads, buns and pastries at which there seemed to be a lot. Let's think about our neighbor's and put together small neighborly bags of treats. Homemade soups in the winter are fabulous or little sandwiches or homemade pastries can defiantly add to a senior's day. I bet freezers are full from the December festivities.

Apparently meat is scarce so we can all use our imagination when giving. After careful consideration my thoughts tell me a "care bag" could be something like this.

- Coffee and or tea
- Cream and milk
- Sugar and or honey
- Butter or margarine
- Bread, buns, or crackers
- Jams or jelly's
- Fresh or tin fruit
- Fresh or tin vegetable's
- Cereals
- Potatoes, rice or pasta
- Meats
- Soups, stews, chili
- Bar of soap
- Clothe soap

Nutritionally living off a food bank can be questionable. When making food bags as gift, think of your grains, proteins, your fruits and vegetables, the list is endless or maybe let's do a small gift certificate so a person is given a choice and can purchase what they like.

Perhaps if we know someone in our area we could offer a drive to the food bank. Our options are endless when it comes to giving.

Do you know someone that could use such a gift of food? If yes...donate today.

Look forward to speaking with you all again next month

Look forward to speaking with you all again next month. Let's talk, email your comments to: cozycornernews@gmail.com

# WATCH OUT FOR UNWANTED FINANCIAL PRODUCTS ADDED TO YOUR ACCOUNTS

As consumers of financial products and services, we have rights with respect to the services and products we receive from our federally regulated financial institutions. In particular, we have the right to clear and simple information so as not to be misled in our transactions.

For example, before you agree to a bank-issued credit card or insurance, your bank must provide you verbal or written information about the product, the duration of the agreement, the cancellation terms, and any related fees. The bank must provide any explanations you need to understand the product or service offered.

When your bank offers its products or services, obtaining easy-to-understand information allows you to make informed decisions and choose the products or services that actually meet your needs.

Furthermore, before offering you a new product such as a loan or line of credit, your bank is required to obtain your consent. This means that your bank can suggest a product, but it's up to you to decide whether to take it.



# HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

Q) There is a crack in our concrete foundation wall, about a 1/2 inch wide, and about 6 feet long running vertically. How can I get this fixed or can I fix it myself? Thank you.

Purvin in North Delta

A) Thanks for the question Purvin, keep in mind that concrete does not bend and if there is any frost movement during the winter months, putting any form of a solid fix using a cementitious cement fix process just won't work. It will look good when you're finished, but it won't the following spring.

What I would suggest you do, is to make sure the crack is clean, you can use my Shell Busey Home Cleaning Formula. Then take a product called Weld-Bond and brush the Weld-Bond into the crevasse back as far as the bristles of the brush will allow.

Go to your local building supply store and buy <sup>3</sup>/<sub>4</sub> inch foam backing rod (1 inch would also work). Tuck the backing rod into the crevasse as much as you can into the wet Weld-Bond. Fill the rest of the crevasse with a poly-urethane caulking (Grey in colour) and allow to cure. You can then paint the wall, or go over top with a slurry of sand mixed with cement and Weld-Bond cement adhesive as the liquid to produce the slurry.

It's just that easy!

### Computer Tech Talk Q & A

- $\bigcirc$ : What are the latest changes in computers?
- A: I would say #1 is the newest Intel CPU called the i9 (Yes, it will beat out; your i7!)

# (.): How does the i9 compare with Intel's Xeon processor?

A: Xeon (Intel's top CPU) is aimed at business workstations & servers. These CPUs typically offer more cores than mainstream PCs (but run hotter) The latest Xeon has 28 cores while the new i9 has 14 cores.

### (); Are the Xeon CPUs good for gaming?

There was an abundance of fruit and vegetables and you could take what you wanted.

There were feminine and baby products and lastly your milks, yogurts and drinks. The volunteers behind the tables were all very pleasant even offering assistance if people were unsure of what they could take.

Everyone seemed quite please but I understood this was a good day!

Please everyone..... let's all think of people in our own communities, especially seniors who live on their own. Just walking to the local food bank is a chore, let alone having to carry food back to their homes.

When food banks are closed for a holiday I understand there is a main terminal one can go to but I understood the line ups are long.

The same goes for optional products or services which, for a fee, could be added to another product or service you already have, such as mortgage insurance.

Even if you give verbal consent to receive a new product or service, your bank is still obligated to provide you with written confirmation of your consent as soon as possible.

Don't feel obligated to accept a product or service from your bank if it doesn't suit you. You have the freedom to shop around and compare offers before signing up for anything. It's your right. Learn more at canada.ca/money. www.newscanada.com A: Yes, it will become a formidable budget gamer when combined w a powerful V Card & lots RAM & fans.

Q: How much RAM can a i9 handle compared with a Xeon?

A: A decent Xeon can take up to 12TB of RAM & the i9 up to 128GB

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Write as I Please By Mel Kositsky

What a year 2019 was! And this year is already shaping up to be even more eventful. Welcome to 2020!

Just think. It was 20 years ago that we were worried about Y2K. Do you even remember what that was? The world was on edge as we moved from 1999 into the year 2000 -- and that all the computer and banking systems were going to crash if they did not click over properly. Millions of dollars were spent on preventative measures -- just in case -- but fortunately it didn't happen. Now, as we move into a new decade, we are being challenged again with even more technology taking over our lives. If you are not online, you are falling behind is the new mantra.

The computer and retail world just wants you to shop online, bank online, order food deliveries or even order ahead at fast food outlets to get served even quicker! Really now. Is that not the height of laziness? Are we all that busy that we can't wait a few minutes? Are these the same people who might wait in line at border crossings for almost three hours just to go shopping in the U.S.! The world is getting curiouser and curiouser.

So what is going to happen this year? Predictions are hard to make these days. The world can change so quickly. Just ask British Prime Minister Boris Johnson. The media was so sure his Conservative party was on its way out last month over Brexit -- and now he has the largest majority government in modern history. (Maybe people there do like his wild hair style!)

The biggest political event of 2020 will be the U.S. federal election on the first Tuesday in November. It remains to be seen whether the American people will re-elect Donald Trump as their President. (But don't bet against it.) U.S. election coverage will dominate news activity for the entire year -- even more so than the current impeachment process. Canadian media already spend more time on Trump matters than issues facing their own country, but then it is more fun for their political people to go to Washington and New York, rather than stay in Ottawa and look after the home front.

Expect even more anti "Trump stuff" throughout the campaign, especially as the rival Democrats attempt to find a candidate that will have any chance of defeating the sitting president. It is just one of many explosive issues we can count on this year in the political minefield -- and the number of issues to watch for keeps growing and growing. Politics remains a "blood sport" and there is little hope that the volatility index will stop rising. That is why it is going to get harder and harder to find good people to run for office -- at any level. People do not want -- or need -- all the negativity out there.

Canadian Conservative leader Andrew Scheer found that out just before Christmas and decided to resign as Opposition Leader and spend more time with his family. He was smart enough to see the writing on the wall before things got worse. He has had a good career in government and was even Speaker of the House of Commons. He can now go back to being a regular MP for as long as he likes and then retire with a good government pension.

It used to be that at this time of the year, columnists would make predictions as to what might happen during the coming months. But making predictions have become very difficult in a world controlled by social media posts. So much can happen so quickly based on "trending" information -- whether it is true or not. And don't count on the media to get it right, because it is just following its own agenda.

A good example is the constant debate over ride hailing services (or the lack of them in B.C.). Politicians are fighting over who should be providing these "taxi-like" services -- while huge, international, foreign-owned companies are just waiting to take your money. Do you really need the "app" on your phone to call a cab?

It seems only those media types and politicos, who can't wait to use the "apps" on their smart phones, are pushing these services. And they can't even get it right. These big businesses are "ride hailing" not "ride sharing" services. Yet they continually try to confuse ordinary people by interchanging the terms. Why? Do they own stocks in these companies? Do they expect big advertising contracts? Why are these companies getting all this free advertising? It just does not make much sense.

And they say these are the best years of our lives?

### ENHANCE HOME SAFETY WITH FIRE EXTINGUISHERS



When a fire starts, every second counts. Fire extinguishers can help save lives when used quickly and effectively, making them an important part of maintaining a safe home for you and your family.

Follow these tips on placement and usage to help ensure you are properly prepared in case of emergency:

Compare features. Select home fire extinguishers that feature a metal valve and trigger, which offer the durability of commercial-grade extinguishers, as well as an easy-to-read colourcoded gauge for accurate measurement. Remember, a fire extinguisher that has been discharged is no longer safe to reuse. Consider rechargeable devices, which can be recharged by a certified professional if the unit is used.

Know how to use it: All fire extinguishers include instructions on proper usage. But, more than 70 per cent of owners say that they would not feel comfortable actually operating one. Providing a user-friendly solution, the First Alert Fire Spray features a lightweight, simple spray can design and is an effective supplemental device for common household fires. The point-andspray technology provides users with more control. Plus, there are no pins to pull or levers to squeeze, so users can put out fires fast.

Keep it in reach: When seconds count, having an extinguisher nearby is crucial for rapid response. Place one on every floor and in key rooms where there is higher risk for fires, such as the kitchen and garage. The National Fire Protection Association (NPFA) recommends placing fire extinguishers close to room exits so that you can discharge it and quickly escape if the fire cannot be controlled.

Know when to go. Combating small fires with an extinguisher is one component of a fire response plan, but the primary goal should be safe escape. A fire extinguisher is no substitute for having – and regularly practicing – a home fire escape plan and ensuring properly functioning smoke alarms are installed throughout the home, one on each level and in every bedroom, to provide early detection. www.newscanada.com





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#### By Chris Millikan

The airport shuttle creeps through heavy congestion. "Welcome to Ho Chi Minh City, Vietnam's largest hub at thirteen million people," begins our Uniworld guide. "My name's hard to pronounce. Call me AK...without the 47," he quips. "In my hometown, family is important. Know I consider you relatives!"

Soon settling into our splendid hotel, we order room service. Steaming bowls of Pho and mouthwatering spring rolls conclude our travels in sublime comfort. Next morning in the elegant breakfast room, eastern specialties and western favourites energize us for touring...

Our excursion coach navigates

amid thousands of motorbikes filling city center. Sighting few crossings or traffic lights, negotiating streets on foot looks daunting. "Start boldly," AK advises. "Keep going! Stay together...like sticky rice! Traffic just flows around you."

At Independence Palace, we gather at one of two North Vietnamese army tanks displayed near the entrance. "Saigon fell here in April 1975. Tanks like this rolled into town, crashed through those wrought iron gates and approached the palace," AK explains. "A Viet Cong soldier ran inside and unfurled their flag on the 4th floor balcony."

South Vietnam's residential workplace for two presidents has become a landmark museum. Original



showroom displays this traditional artwork applied to wall plaques, trays, knick-knacks and furniture, often featuring Vietnam's natural beauty. And in nearby colonial-built Ben Thanh Market, over 200 stalls have everything imaginable. AK reminds us, "Remember: haggling's the key to cutting prices!"

The day concludes with a leisurely dinner cruise along the Saigon River. From the open deck of Saigon Princess, we admire glass highrises flaunting neon rainbows. Among brightly lit boats, one resembles a giant blue fish. Before our debarcation, musicians prompt a lively shipmates to belt out pop tunes ... Next morning, we travel outside Saigon to the storied Cu Chi Tunnels. Looping on dirt paths through this hot, humid, open-air museum. the surrounding jungle offers us shade, without mosquitoes! We learn the tunnel system was established to combat the French from 1948-1954. Expanding during the Vietnam War, networks stretched over 150 miles to Cambodia. These remarkable mazes helped Viet Cong fighters dominate rural areas. Park docents show us ingeniously camouflaged tunnels. And bogus entries are rigged with bamboo or metal spikes to impale intruders. Alongside a recreated surface kitchen, AK describes how smoke was vented upward and far away from its source. Amazingly, such kitchens, living quarters, hospitals, schools and storage centers could be located three stories underground. Other exhibits show replicated



1960's furnishings decorate its interior. Reception, dining and meeting rooms boast plush carpeting, redupholstered couches and lacquer paintings depicting dynastic warfare. Strategic operations maps and black, red and white rotary telephones remain in the war room. An open-air meditative garden accesses family quarters.

Shuttling onward, old Saigon's architecture reflects a century of French occupation. At Eiffel's art deco Central Post Office, we mingle with hundreds of locals in its huge vaulted hall. Out on the plaza, AK points to the twin-towered cathedral across the street, "Notre Dame was built with bricks brought from France. And see that old three-story building? When the Vietnam War ended, the last American helicopter left from its rooftop."

Stopping at a Lacquer Workshop, artisans demonstrate lacquer-layering techniques. A

soldiers recycling unexploded bombs into explosives and converting rubber tires into sandals.

Cooling off in a refreshment area, rapid gunfire reverberates nearby. AK clarifies, "These days, enthusiasts pay one US dollar per bullet to target shoot." Heading back, some crawl 20-metres through a dark, narrow demonstration tunnel...and emerge grinning!

Relishing family-style lunches in a colonial clubhouse, our spirited conversations review Ho Chi Minh City's resilience, resourcefulness and beauty. When You Go:

• www.uniworld.com ~The Wonders of Vietnam, Cambodia and the Mekong

• www.hyatt.com/HyattSaigon/OfficialSite ~Park Hyatt Hotel in Ho Chi Minh City

### SMART TECH HELPS SENIORS LIVE IN THEIR HOMES LONGER



As more seniors choose to stay in their own homes for longer, advances in technology that cater to the unique needs of getting older can help make life easier while maintaining independence.

Here are some digital tools that can help older adults stay comfortable and safe in their homes:

Connected security. With smart security devices, such as doorbell cameras and smart lock systems controlled directly through a mobile device, seniors and their adult children can keep an eye on things in and around the home, and secure entrances or invite guests in without having to take a step closer to their front door.

Smart home devices. Falls are the most common cause of hospitalization due to injury among older Canadians. Help prevent accidental trips and falls by installing motion sensor or voice-activated light fixtures to ensure entryways and staircases are welllit at all times. Connected devices can also enhance the functionality of your home. A voice assistant connected to your thermostat allows you to control your home's temperature with ease, while flood sensors and smart smoke detectors can help protect your home from unexpected disasters.

Virtual interactivity. Loneliness impacts everyone, but hits seniors particularly hard. Being lonely has been linked to dementia, social isolation and a shorter lifespan. Stay connected with friends and loved ones through mobile apps that allow video calling and instant messaging. And when you have health concerns, new technology can even connect you with healthcare providers to get the medical help you need from the comfort of your own home.

Medical alert systems. Falls do happen, so it's important to be proactive about seniors' health and safety. Consider an automatic medical alert system such as the LivingWell Companion from Telus Health. In the event of a fall, the device instantly connects users to trained operators who are available 24/7 and can alert emergency support services and family contacts. Whether at home or on the go, built-in GPS with coverage across Canada ensures help is delivered when and where it's needed most. Find more information at telus.com/livingwell.

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#### BOOMERS BEWARE – YOU MIGHT BE MORE AT RISK OF FLU THAN YOU THINK

(NC) When we think about people who might be most affected by flu season, most of us picture vulnerable groups such as children or seniors. But these aren't the only people at risk of the potentially devastating consequences of flu.

If you or a loved one are 50 years of age or older, the risk of contracting the flu is higher than you might think.

As we age, our immune systems weaken naturally, increasing the risk of contracting infections like influenza. The weakening of the immune system can result in higher incidence and severity of infectious diseases like influenza, as well as lower strength and persistence of antibody responses to vaccines.

Adults 50 years and older have medical conditions that are more frequently linked to flu complications, compared to younger adults. Conditions such as diabetes and cardiovascular disease increase the risk of hospitalization and heart attacks when combined with the flu. Every year the flu contributes to an average of 12,200 hospitalizations and 3,500 deaths.

Prioritize your health and stay healthy this season with these tips:

Get vaccinated. The flu shot is the first and most important step to protecting yourself against the flu.

Maintain a healthy diet. Eat a nutritious diet with loads of fruits and vegetables and stay hydrated with fluids. Keep active, as this will help boost your immunity, which is key in staying healthy throughout the flu season.

Practice good health habits. Wash and sanitize your hands regularly, wipe down surfaces in your home and workspace, and stay away from those who are sick with the flu.

For more information, talk to your healthcare provider.

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#### COMMUNITY

WOMEN'S PROBUS CLUB OF WHITE ROCK & SOUTH SURREY, - a social club for all retired and semi-retired women, holds regular meetings the last Wednesday of the month in the hall at White Rock Baptist Church 1657-140 Street, South Surrey. As well as interesting monthly speakers, our PROBUS Club offers unlimited opportunities to socialize through smaller groups such as book clubs, playing bridge, going to movies and the theatre, doing crafts, eating out, as well as, scheduled walks in the area. For further information please call Celia at 604-842-5840 or view our website www.probusforwomen.ca.

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# **YOUR TURN TO TRAVEL? HOLIDAY HELP FOR SENIOR PASSENGERS**



Holidays are a time to be with family, but they aren't always nearby and can't always come to you. If it's your turn to travel to the kids and grandkids, here are some tips to get into the air as easily as Santa does.

Just like the man in red, the most important part of the work starts before you even leave the house. Knowing what to pack where makes going through airport security screening a breeze.

Prescription and non-prescription medications (contact lens solution, cough syrup, gel capsules) can go in your carry-on luggage. They're exempt from the 100-millilitre liquids limit and do not have to be placed with other liquids in a 1-litre plastic bag. Large bottles of pills made with inorganic powder and granular materials (e.g. glucosamine supplements) are limited to a quantity of 350 millilitres per passenger in your carry-on.

Best to pack those in your checked bag.

You can also bring medical supplies, equipment and mobility aids on board with you in addition to the two carry-on bag limit.

When you arrive at the screening checkpoint, you may want to use the family/special needs line. This line has screening equipment that can accommodate larger items like mobility aids. There are screening officers who can offer additional assistance to people needing more time or help.

Find more tips and info, including a page dedicated to seniors and special sections for people with limited mobility or medically necessary equipment at catsa-acsta.gc.ca, or by downloading CATSA's free mobile app. You can also follow them on Facebook and Twitter for daily tips and to ask questions.

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# Your Neighbourhood Denturists



# **Lower Suction Dentures**

The latest in lower dentures has the industry abuzz. It is the first major advancement in denture fabrication in over 20 years.

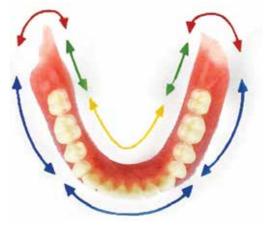
# Why The Excitement?

Denturists strive to create dentures that fit well, stay in place, and provide stability so your dentures work harmoniously with your tongue muscles and jaw movements. This is an ongoing goal for the denturist and hard to achieve with conventional dentures.

Lower suction dentures offer an excellent alternative for denture wearers who struggle with a lower denture that lifts or floats. Since the technique relies on suction, it can even work when there's advanced resorption (bone loss) of the lower jaw, an ongoing challenge for conventional denture wearers. Many lower suction denture wearers find they can eat foods they didn't dare tackle with conventional dentures.

# What Are Lower Suction Dentures?

As the name suggests, these revolutionary dentures stay in place due to suction. They do not require adhesive or dental implants to stay in place.



### No adhesive! No Implants!

Until now, no one thought it was possible to get suction with lower dentures. The complexity of the oral cavity and muscle movements made it too difficult to create a seal.

Dr. Jiro Abe of Japan developed a special impression method that captures the natural shapes of the oral cavity. The result is a strong seal around the entire periphery of the denture and suction to hold dentures firmly in place.

This impression method requires patients to make specific sounds and movements while the impression material is in their mouth. The impression material captures the movements so that they are incorporated into the new lower denture.

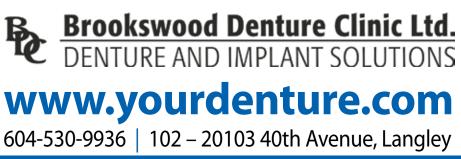
# Who Is A Candidate For Lower Suction Dentures?

Lower suction dentures are an exciting option for 80% of upper and lower denture patients. A thorough oral examination can determine whether you're a suitable candidate. The denturist will check whether you have the right oral structure to hold your lower denture firmly in place. Even if your denturist determines you will not achieve full lower suction you will still benefit from the lower suction denture technique and the stabilization result. Lower suction dentures do not suit patients who have had recent extractions and immediate or post immediate dentures because the gums will continue to change as they heal from the extractions. After about a year from extractions the denture wearer may be eligible.

Call for your complimentary consultation 604-530-9936

To learn more visit www.yourdenture.com or view our Lower Suction Denture videos on www.youtube.com

### Confidence Starts with a Smile -





Darren Sailer R.D. Colin Harty R.D. Denturist Denturist

Both Darren Sailer and Colin Harty are Certified BPS Precision Denture and SEMCD (Lower Suction Denture) Clinicians. For more information about complete or partial dentures or how to care for dentures please visit www.yourdenture.com or call the clinic to set up an appointment for a complimentary consultation.



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