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PHNOM PENH: CAMBODIA'S ROYAL CAPITAL - Article By Rick Millikan. Page 16.

FEBRUARY - 2020

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Inside This Issue

| ACCORDION TO DAN | |
|------------------------------------|-----|
| by Dan Propp | 3 |
| FINANCIAL NEWS | |
| by Rick C. Singh | . 6 |
| THE PHARMACIST REVIEW | . 7 |
| STRAIGHT FROM THE HORSES MOUTH | |
| by Mel Kositsky | 8 |
| ROYAL REFLECTIONS | |
| By Ursula Maxwell-Lewis | 10 |
| VARIETY AT VANCOUVER DINE OUT 2020 | |
| by Lenora A. Hayman | 11 |
| WORD FIND PUZZLE | |
| HOME IMPROVEMENT | |
| by Shell Busey | 15 |
| COZY CORNER | |
| by Janet Isherwood | 15 |
| WRITE AS I PLEASE | |
| by Mel Kositsky | 16 |
| PHNOM PENH: | |
| CAMBODIA'S ROYAL CAPITAL | |
| by Chris Millikan | 17 |
| | |

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ACCORDION TO DAN

I was walking to a senior home, close to King Edward and Granville Street in Vancouver to squeeze out a show with a cou-

ple of accordions. Suddenly, one noticed a sign just standing by in its lonely independent place. Wow, what a story there was behind that sign. So, out of my jacket came out that antiquated garage sale digital camera. Unfortunately, the card was full. At least the batteries were working. Very conservatively I deleted only two images and liberally snapped this image that certainly is a sign of the times, politically. A few days later, the following bit of rhyme evolved.

A SIGN OF THE TIMES

A sign of the times and so long overdue. With our history one finds how our old school textbooks that as seniors once knew. No kidding indeed, very reserved in the first nation's respect, this so called education that once occurred now finally and fortunately elect. What was hidden so well today increasingly with intensity sheds more light on many of the reservations we had. Ringing a bell, sadly, on yesterday's appetite. It quenches the thirst to hopefully change the past, thanks to CBC radio and television, at last. We in Canada learn some essential history.

IF ONLY TOMMY HAD KNOWN

Many seniors remember well Tommy Douglas and his passion to create a Canadian Medicare system. What makes some of us hit the roof today cedar is a vaccine for preventing shingles costs just a pittance, around three hundred dollars. That's a lot of scratch. Thus, the following:

ITCHING FOR A CHANGE

Some of us golden agers believe if Tommy Douglas ever envisioned that patience would pay three hundred loonies for shingles vaccinations, he would have been floored and hit the roof. Who could have imagined? Lately, many have been itchin for coverage but so far the current policy remains aloof.

Well, at least in the horizon there's hopeful news. Locally, municipal and city councils have been lobbying that parking at hospitals for patients and their loved ones will be legislated to be free, Hopefully, total pharmacare will turn out true and some folks won't have to choose between paying for food and rent or staying medically healthy. Those of us seniors who remember Tommy, his passion and what he achieved, that when it comes to public health, values and basic human comfort can never be leveraged or prescribed by greed.

THE OLD MOVIES AND CARTOONS

Remember back to the days when television was just in its infancy and we loved that magic movie theatre and comic books for a nickel.

I TAW, I TAW A PUDDY TAT

I taw, I taw a puddy tat. There was nothing Mickey Mouse about the old cartoons. Popeye the sailor man, toot, toot, there in the movie theatre up front we sat. Enjoying features like the Bowery Boys, the serials, the Movietone news and all those Looney Tunes, Ma and Pa twist. Hey, remember the Bossa Nova. How about the Vancouver Symphony, everything from Chopin to Liszt. All those musical influences, now with more time to think things over. "Oh, My Papa" sung by Eddy Fisher, the Beatles and "Hard Day's Night", mama mia, what a mixture to entertain our senior appetite. Do you recall Belafonte at the Queen E. or when Elvis was cut short at the PNE grounds performance, what a riot. How about those great night clubs like The Cave. Operating clubs like that were successful but today with technology, good

luck, just try it. Still affordable in those old fashioned days, today, so much takes big bucks, often

reserved for very few. We just have to chuckle a bit, raise a few eyebrows whatever is left of them, the music we face in so many ways. Folks, nothing is exactly even close to what you and I once knew.

ALL THESE KNEW DEVELOPMENTS

Can you still picture your first film camera, the magic of loading 620 or 120 film, pulling out the bellows, adjusting the shutter and aperture. Not to be negative or anything cause everything has positively changed, it's called progress. Just visualize in three dimensions, it's enough to make you shutter.

ALL THOSE, GONE IN A Flash

Ansco, Gevaert Kodak, Fujichrome, can you still picture these names of the past. Now, that technology has developed further, we just rely on a digital phone.



A sign of the times. (Photo: Dan Propp)

Not to be negative, of course, its positively that not much of our pre-pixelfed yesterdays any longer last. Beta, VHS, tape recorders, wire recorders, our Brownie Hawkeye, all have waved goodbye in a flash. Poof, like those magnesium balanced for colour blue flash bulbs, now for us virtual humans everything is easy as pie. 'We're sorry, I'm not at my desk right now, please leave a message'....and credit cards are now replacing cash. We miss Kodachrome, ASA ten. So much has been replaced like margarine instead of butter. We used to communicate truly face to face instead of face time, way back when.

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Kettle, and Francis the talking mule. Straight nibbed pens, ink wells, blotter rolls and all that fun copying stuff off the school classroom board and recovering at Saturday matinees from the chalk dust at our local schools. We needed those motion picture escapes plus a dime for a bag of popcorn was a well earned reward. Dick Tracy had a magic watch, now no big deal compared to an Apple smartwatch. Do you remember Buck Rogers and all those classic comic strips. Enjoying the funnies, from Donald Duck to Superman, wed roam. "Those Hazy, Crazy Days of Summer" sung by Nat King Cole and the wonderful days of summer holidays, not to mention in Canada the CP and CNR railway trips. JUST A FEW VANCOUVER RELATED MEMORIES AND SUCH

Wasn't that a time of Chubby Checker and doing the

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NEED A VACATION? TOP 2020 DESTINATIONS



The beginning of the year is the perfect time to set goals for yourself, including where you want to travel. Plus, planning your trip now can let you save by booking early. If you're in need of inspiration, check out some trending destinations for 2020:

Ireland. Consider a multi-stop tour that lets you explore the country while experiencing the Irish countryside. Check out the dazzling city of Dublin, where you can eat, drink and soak up Ireland's vivacious character. Tour the natural monuments of Kilkenny and Wicklow, then move on to vibrant Galway. Finish up by exploring the rugged wilderness of Connemara.

Barcelona. This vibrant Spanish city is perfect for foodies and culture lovers. Snack and sip your way

across Barcelona as you sample wine, gazpacho, paella and local favourites like patatas bravas. Between tastings of local fare from the region's local chefs and vintners, you'll have ample time to visit art museums; the unfinished surrealist cathedral, the Sagrada Familia; and airy shopping spots like el Mercado de la Boqueria.

Portugal. Discover the best of Portugal by stopping in Lisbon, Cascais and Évora. From the country's capital and biggest city to a beautiful medieval historic site, you'll soak up beautiful landscapes, gorgeous architecture and sun. With a country as beautiful as this, travelling by train is a great way to cover as much ground as possible while also taking in the breathtaking sights.

Greek Islands. Greece fills history books with mythmakers and deep thinkers. Around fabled ruins and relics, the country still thrives, adorning idyllic islands with iconic architecture. Enjoy philosophy, history and art alongside gorgeous beaches and delicious feasts of feta treats, grove-grown goods and tzatzikitopped meats.

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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 wellbeing 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.

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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INGREDIENT SWAP: STRATEGIES FOR LIVEABLE WEIGHT LOSS



When it comes to achieving weight loss and healthy eating goals, many people mistakenly assume that restrictions are the key to success. While a restrictive diet can lead to rapid weight loss, it's very hard to maintain. For long-term success, adopting liveable, healthy habits is key.

Making healthy swaps and including variety through ingredients, colours and textures helps keep mealtime satisfying and liveable. A customized weight loss program like myWW is designed to allow you to adopt healthy habits that are liveable and effective. No foods are off the menu. The program offers access to healthy recipes, many of which are nutritious takes on family favourites

Cutting back on higher-fat ingredients, like cheese, and adding more vegetables to your plate are great strategies for healthier eating. For example, using butternut squash in macaroni and cheese reduces calories without sacrificing flavour or comfort.

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One-Pot Butternut Squash Mac and Cheese Prep time: 10 minutes Cook time: 15 minutes

- 1 tsp table salt
- 1 tsp Dijon mustard
- ¹/₄ tsp onion powder
- 1 pinch ground nutmeg
- 8 fl oz water

10 oz cooked frozen pureed butternut squash, thawed 4 oz 50 per cent reduced fat sharp cheddar cheese, shredded

1 tbsp chives, chopped, for garnish Directions:

In a large Dutch oven or soup pot, combine milk, macaroni, salt, mustard, onion powder, nutmeg and water. Cook over medium-high heat, stirring constantly, until small bubbles begin to form around edges, about 3 minutes; reduce heat to medium-low (do not let mixture boil).

Continue to cook, stirring frequently, until pasta is almost tender and liquid is the consistency of sauce, about 14 minutes total time. Stir in squash; cook, stirring, 1 minute more.

Remove from heat; add cheese, a handful at a time, stirring until fully melted before adding more. Serve

A VEGAN-FRIENDLY DESSERT FOR EVERYONE



Chewy, chocolate-flecked cookie dough stars in this five-ingredient dessert that's as delicious as it is simple. The best part? From crust to crumble topping, it's totally vegan.

We've swapped out the butter normally found in streusel for peanut butter (and the sugar for maple syrup), so you can actually feel good while indulging over the holidays.

"When lining a cake pan, first mist it with cooking spray so the parchment adheres to the pan," recommends Michelle Pennock, executive chef for the PC test kitchen.

Chocolate Chip Cookie Bars with Peanut Butter Streusel

Prep time: 10 minutes Cook time: 20 minutes Makes: 20 Bars Ingredients:

1 pkg (500 g) frozen PC plant-based chocolate chip cookie dough rounds

1¹/₂ cups (375 mL) quick-cooking (not instant) rolled oats

¹/₂ cup (125 mL) smooth peanut butter ¹/₄ cup (60 mL) maple syrup Pinch (0.5 mL) salt Directions:

Preheat oven to 375°F (190°C).

Line 9-inch (2.5 L) square cake pan with parchment paper, leaving 1-inch (2.5 cm) overhang on two opposite sides. Arrange 16 frozen cookie dough rounds, $\frac{1}{2}$ inch (1 cm) apart, in bottom of prepared pan. Bake until crust covers bottom of pan in even layer; 10 to 12 minutes. Remove from oven.

Meanwhile, chop remaining four frozen cookie dough

Serves: 6

Ingredients: 2 cups low-fat milk 10 oz elbow macaroni



garnished with chives.

Find more recipe inspiration at ww.com/ca. www.newscanada.com

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rounds. Mix together oats, peanut butter, maple syrup and salt using wooden spoon until combined. Stir in chopped cookie dough using wooden spoon.

Sprinkle oat mixture over hot crust. Firmly press topping into dough using back of spoon to adhere and smooth top. Bake until edges are golden; 10 to 12 minutes.

Let cool completely in pan on rack, about 1 hour. Lifting with parchment paper, transfer to cutting board; cut into bars.

Nutritional information per serving: calories 190, fat 9 g (3 g of which is saturated), sodium 110 mg, carbohydrates 25 g, fibre 1 g, sugars 13 g, protein 4 g. www.newscanada.com



FINANCIAL NEWS

By Rick C. Singh, Hon. BA, CSA CRS Financial Group Ltd.

TAX FREE SAVINGS ACCOUNT COMPLIMENTS YOUR RSP

Two years ago, the Canada Revenue Agency announced that the TFSA contribution limit will increase to \$6,000 for 2019. This is in keeping with increasing the limit from time to time, which was last raised in 2013 to \$5,500 from the original deposit amount of \$5,000 when the TFSA was first introduced in 2009.

Tax-Free Savings Account (TFSA) allows Canadians, age 18 and over, to set money aside taxfree throughout their lifetime. Each calendar year, you can now contribute up to \$6,000, plus any unused TFSA contribution room from the previous years, and the amount you withdrew the year before. All income earned and withdrawals from a TFSA are tax-free. Plus, having a TFSA does not impact federal benefits and credits. It's a great way to save for short and longterm goals. If you have been over the age of 18 and a resident in Canada since 2009, at the beginning of 2020 you could technically have contributed \$69,500 to a TFSA. A couple could essentially be able to have a combined total of \$139,000 in a TFSA.

More and more Canadians are learning that using a Tax Free Savings Account (TFSA) in

combination with an RRSP gives them many advantages

Excerpts from an article written back on Tuesday November 17, 2009 by Rudy Mezzetta in the Investment Executive, is still very informative on the topic of combining RSP and TFSA in your investment strategy. I am sharing it with you again to help you better understand the differences between an RSP and a TFSA.

Although the tax-free savings account is still less than eleven years old, it has already established itself as a useful component in the financial plans of many Canadians. The TFSA is also becoming an essential companion to the RRSP program. "One complements the other," whereas the RRSP is intended to help Canadians save for retirement, a TFSA has been designed to encourage medium- or long-term savings for any purpose. "The TFSA gives you another tool to plan your income level to meet your lifestyle needs,"

Introduced on Jan. 1st, 2009, a TFSA allows a Canadian over the age of 18 to contribute \$6,000 annually into a tax-sheltered account. If you started contributing the maximum each year in 2009 this amount totals \$69,500 per individual. The TFSA rules are mirror opposites of those for RRSPs: while TFSA contributions are not tax-deductible, withdrawals are free from taxes. Unused TFSA contribution room is carried forward indefinitely, and any withdrawal in a given year is added to the contribution room of the following year.

If a taxpayer is unable to maximize both an RRSP and TFSA, and their income is higher today than it is expected to be in the future, it might make more sense to favour the RRSP and receive the tax credit. If an individual is in a lower tax bracket, then a TFSA contribution might make more sense.

Another strategy for individuals with limited resources is to make an RRSP contribution and then contribute the refund to a TFSA. Generally, all investments that are RRSP-eligible are also eligible for a TFSA. It's helpful to keep in mind that locked-

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keep in mind that lockedin investments, such as a guaranteed investment certificate, will not permit the investor to take advantage of one of the TFSA's key advantages withdrawals without taxes that can be redeposit in future years.

Retirees, and those approaching retirement, have been the quickest to take advantage of the introduction of the TFSA. Older Canadians may be more experienced with investing, and thus quicker to interpret and understand positive the many attributes of the TFSA. TFSAs offer Canadians, particularly retirees and those who've converted their RRSPs into RRIFs, an opportunity to shelter more of their income. In addition, money that must be withdrawn from a RRIF can be used to contribute to a TFSA.

there are no mandated minimum yearly withdrawals from TFSAs, another positive feature for retirees.

Unlike RRSP or RRIF withdrawals, those from a TFSA do not affect income-tested benefits and credits such as the Canada Pension Plan or old-age security. Contributing to a TFSA rather than an RRSP during the working years might be particularly useful for low-income Canadians who don't want to risk losing any of their income-tested benefits in retirement.

A TFSA holder can name his or her spouse as a successor accountholder of the account. Upon the death of the original TFSA holder, the spouse takes over as the new owner of the account, which remains tax-exempt. If the surviving spouse already has a TFSA, the money in the deceased's TFSA can be rolled into the surviving spouse's TFSA without affecting contribution room.

All provinces and territories, except Quebec and Nunavut, permit a TFSA holder to name a beneficiary. Doing so prevents the TFSA from being included in the estate, thus avoiding probate costs.

But unless the TFSA passes to a surviving spouse, the plan loses its tax-exempt status. All income earned or gains made prior to the death of the holder are not taxable, but the gains made after the holder's death are subject to taxes.

To receive a free consultation on your TFSA and RSP strategy contact Rick at CRS Financial Group: Call 604-535-3367 or email: rick@crsfinancial.ca

HOW TO GET RETIREMENT READY

Retirement looks different to everyone. Maybe you'll want to travel the world, enjoy more time with family or finally pursue your passion project. Making the list of what you want to do is the easy part, however trying to figure out how to afford and maintain your future lifestyle has become much more complex.

How much do you need to save? What age do you want to retire? And, perhaps one of the biggest questions, how will you set yourself up for a comfortable retirement?

Whether you're near retirement, want to ensure you're on track or simply want to get started, Shelley Smith, a Financial Planner with TD Wealth, offers the following tips to feel confident about your future:

Goal-setting and planning. Before you can decide whether you're meeting your retirement goals, it's important to determine what they are – for example, do you want to retire and never work again, or would you prefer to find opportunities to work throughout retirement? When thinking about your goals, be sure to consider your personal circumstances – both financial and lifestyle.

Invest wisely. There are various savings and investment strategies to make the most of your money, but certain options like a Registered Retirement Savings Plan (RRSP) are specifically designed to support long-term savings and retirement. Contributions are typically tax-deductible and will only be taxed once that money is withdrawn. Or perhaps a Tax-Free Savings Account is a better option if you need to access your money sooner than retirement. Speak with a financial planner to understand what option is best for you. Prepare for the unexpected. Even with a plan in place, life can get in the way. Big milestones, like buying your first home, or an unexpected event like losing your job or needing to care for a sick family member, can have an impact on your savings. Revisit your retirement plan often to ensure that you are making any necessary adjustments if the unexpected hapwww.newscanada.com pens.

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In the 2008 tax year, due to market downturn many Canadians found themselves selling investments held in their RRIFs at a loss in order to make their mandatory minimum withdrawals; but



THE PHARMACIST REVIEW

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

STRESS-FREE MYLK LATTE

Caffeine, one of the most readily-available and addictive drugs in our society, is linked to several undesirable side-effects such as anxiety, agitation, insomnia, irregular heartbeat, and frequent urination, yet many of us need our coffee to get that energy boost every morning. Some people rely on various teas and hot chocolates which could also be high in caffeine. Prolonged use could lead to tolerance and psychological dependence. If you discontinue caffeine use suddenly, you can experience withdrawal effects such as agitation, headaches, insomnia, fatigue, drowsiness, depression and trouble concentrating. Because of this, many people are seeking out healthy, caffeine-free ways to getting your daily energy boost. One of the best concoctions we have found is Organika's Adaptogen Mylk Latte.

Adaptogens are herbs or plants that have been used for years in Traditional Chinese and ayurvedic medicine to help the body deal with a stressor, be it physical, chemical, or biological. Organika's Adaptogen Mylk Latte is an all-natural, soy-free, dairyfree and vegan friendly powder that can be mixed into water, milk, or non-dairy beverage that can give you the same energy boost without the sideeffects of caffeine. It does so with the added benefit of countering the stressors in your life. Mental sharpness and overall cognitive function could also be improved. How is this accomplished? With a unique blend of organic mushrooms (ie. reishi, lion's mane), ashwagandha, maca powder, and prebiotic fibre. The creaminess comes from coconut milk powder. The delicious flavour is from natural cardamom powder, cinnamon powder, Himilayan pink salt, and black pepper. The latte is lightly sweetened with coconut palm sugar. The low-fat, low-sugar formula can be added to your favourite smoothie as well. Many people notice a benefit immediately. The stress-adapting effects may take a few days to materialize. Maximum adaptogenic benefits are experience by those those using it chronically. If you enjoy a tasty beverage to jump-start your day, but need a viable alternative to coffee or tea, then definitely give Organika's Adaptogen Mylk Latte a try. For one, you will not have to stress over the side-effects of caffeine. 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. (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.)

HOW TO BRING YOUR FINANCES BACK ON TRACK AFTER THE HOLIDAYS



Since the festivities are over, it's time to take back control of your personal finances, especially if you spent more than you intended.

Everybody knows that the holidays can quickly become expensive in terms of gifts, trips and dinners. If you have exceeded your budget and are in debt, immediately restore order in your finances before the situation becomes a source of stress.

Establish a budget

Creating a budget may seem complicated when you don't know where to start. However, some tools will make your task easier. The Financial Consumer Agency of Canada has just launched a new practical and innovative tool that will help you establish a budget tailored to your needs.

Simple and easy to use, their budget calculator provides instant feedback and personalized suggestions that will help you develop a budget that suits you. You can update it anywhere and anytime to adjust your spending plans as they change.

Practice active saving

This means adopting the habit of saving on a regular basis. People who practice active saving have higher levels of financial resilience as well as higher levels of overall financial wellness. In other words, regardless of the amount of money someone makes, regular efforts to save for unexpected expenses and other future priorities appear to be the key to feeling and being in control of personal finances.

Plan to pay off debt

This enables you to significantly reduce the interest you are paying. Start by making a list to identify all your debts. Don't omit any, even if some of them are small. Review your budget and identify all your sources of income and expenses. Then, choose a repayment strategy. Start with the debts with the highest interest rates, or those with the smallest balances. Eliminating the number of debts you have can increase your motivation to repay your debts more quickly. Learn more at canada.ca/money. www.newscanada.com

GET ON BOARD WITH THE NEXT TREND IN SEAFOOD: SEA-CUTERIE



A new take on the classic charcuterie board is quickly becoming one of the hottest food trends of 2020. Instead of cured meats, chefs and enthusiastic foodies have been creatively replacing them with fish and seafood in what's cleverly coined "seacuterie."

Ahead of the curve when it comes to what's new and fresh in seafood, MSC ambassador chef Charlotte Langley has been creating delectable seacuterie boards and showcasing the variety of tastes and textures the sea has to offer since she began experimenting with food.

As a supporter and advocate for healthy oceans through sustainable seafood, she shares her favourite certified ocean-friendly seafood options, how-to tips and sides for building a stellar platter:

Make sure to start by choosing seafood with the MSC blue fish label – this means it's certified sustainable, wild and traceable to its source, so it's good for the oceans, too.

Add some decadence by using butter-poached lobster. Serve with whipped cream cheese, shaved fennel and cucumber salad.

For a variety of colour and to give your platter some dimension, stack skinless and boneless canned mackerel. This pairs well with fresh tomato and ricotta.

Add MSC certified tuna tataki, which is inspired by the Japanese method of searing fish briefly over a hot flame.

Serve a small bowl or mason jar of wild smoked salmon "rillette" (recipe below).

Try sweet and delicate cold-water shrimp, which often comes from local Canadian fisheries.

For a delicious dip option, mix yogurt, fresh chopped dill, shallots and a squeeze of lemon juice for some acidity and kick.

Elevate your platter by finishing with any of your favourite light and creamy dips, lemon wedges, grated horseradish, fresh bread and your choice of breads and crackers.

Wild Smoked Salmon 'Rillette'

Prep time: 15 mins

Assembly time: 5 mins, no cooking required

Servings: 8-10 as an appetizer Ingredients:

1 lb (454 g or 2 cups) MSC-certified smoked wild salmon, chopped
¹/₂ lb (227 g or 1 cup) cream cheese, tempered
¹/₄ lb (113.5 g or 1/2 cup) unsalted butter, tempered
1 ¹/₂ tsp (6.4 g) chopped tarragon
1 ¹/₂ tsp (6.4 g) chopped dill
¹/₂ tsp (2 g) fennel seeds, toasted and ground
Juice and zest of 1 lemon
Directions:

ADAPTOGEN MYLK LATTE

Energizing latte blend of coconut milk and adaptogenic mushrooms & herbs

ENHANCE YOUR ROUTINE • Caffeine-free energy boost • Supports stress response • Improves focus and memory



In a stand mixer with the paddle attachment, combine all ingredients and mix until well incorporated. Serve with your favourite crackers or crusty bread. Learn more about sustainable seafood options at msc.org.

www.newscanada.com





Straight from the Horse's Mouth

By Mel Kositsky

Horse racing in British Columbia has lost a number of its champions in the last few months and the industry is still mourning the passing of one of its self-styled ambassadors in late January. According to various published reports, retired jockey and media personality Tom Wolski suffered a massive heart attack when visiting his family in Florida and died in hospital. He was in his late Seventies.

Wolski was born in Boston and transformed his accented "horse" into "Hoss" for his Hoss Talk column, which ran in the Province newspaper from 1995 to 2015. His radio and television shows were quite popular and he even made it to the big screen as a role actor in such movies as "Hot To Trot", which was filmed in Vancouver. Wolski entered the B.C. Horse Racing Hall of Fame in 2014 and the Canadian Thoroughbred Society Hall of Fame in 2016.

Wolski's death follows that of Hall of Fame thoroughbred trainer Troy Taylor in December, and two harness racing stalwarts last fall -- driver-trainers Ray Gemmill, a founding father of the Cloverdale track in 1976, and Tim Brown, son of dominant trainer the late George Brown.

According to Glen Todd's Railbird report in the Derby Bar and Grill newsletter, Wolski passed away January 20 in a Naples, Florida hospital. An honoured member of the BC Horse Racing Hall of Fame, Wolski was visiting family in Florida when he suffered a massive heart attack and underwent major bypass surgery. He was in a medically- induced coma over the weekend and was listed in critical condition. The family advises he will be cremated and laid to rest with his mother in Florida.

Tommy, as he was known to his legion of friends and fans, finished his career as a jockey with more than 500 wins at various tracks throughout North America and was a main attraction at Hastings Racecourse during the 1970s and 1980s. When he hung up his tack for a final time, he became well-known in the Vancouver media for more than 30 years as a horse racing columnist in The Province newspaper and a radio show host on CJOR, along with his weekly television show on Shaw and CityTV -- The Sport of Kings.

"Tommy was an absolutely unrelenting positive force for racing," said David Milburn, president of The Horsemen's Benevolent & Protective Association of BC (HBPA). "He got along well with everyone and had nothing negative to say, always looking for the best in everything and everyone."

Former B.C. Attorney General Wally Oppal, a friend of 30 years, said: "Tommy didn't have a mean bone in his body. He was a guy everybody instantly loved because of his effervescent personality. We spent a lot of time together at Puccini's Italian Restaurant on Main Street back in the day when it was a meeting place for media and sports personalities. Everyone gravitated to him." Puccini's, now part of Vancouver history, was owned by the Teti brothers, John and Ronnie, who became life-long friends of Wolski.

When he was inducted into the BC Horse Racing Hall of Fame in 2014, Wolski told Daily Racing Form correspondent Randy Goulding: "I've always wanted to bring the people in the backstretch closer to racing fans. It's a different world back there and people find it fascinating."

It was that same fascination that drew Wolski to the sport when he saw his first race at the age of 10 at Suffolk Downs in his native Boston, Mass. Four years later he was a hotwalker, then groom and eventually began galloping horses for trainer O.L. Foster. After leaving home and having dropped out of school, he was literally sleeping in the barns.

"Mr. Foster asked me my shoe size, looked me up and down and said, 'yep, I'll put you to work' and gave me my first job. I rode my first race at Lincoln Downs in Rhode Island and lost in a photo finish."

In later years, Wolski related the racing business was different when he was a teenager and apprentice jockeys could have their contracts sold to another trainer.

Sold, or in Wolski's case, have his name thrown into a poker pot to make up for a trainer's shortage of betting funds. "That's how I wound up in Rhode Island," Wolski revealed years later. "My trainer lost me in a poker game."

Wolski wrote his 'Hoss Talk' column in The Province for more than 30 years and enjoyed hosting his television show from 2002 thru 2010. "He was small in stature but had a huge influence on people," says his producer at the time, Howard Jones. "Once you met Tom Wolski, you never forgot him."

Wolski never rode in million-dollar races and his journeyman career took him to most West Coast tracks, including the former Hollywood Park, before settling at the Vancouver track. His flamboyant style made him a favourite of racing fans, and probably helped him attract his Playboy model wife during his heyday in California. According to Equibase career statistics, Wolski was a multiple stakes winning jockey. He rode in 2,852 races and won 278 of them, with earnings of \$1,060,315. He competed from 1976 to 1994 and just had one ride in his last year. His best year was in 1982 when he had 34 wins in 222 rides, with earnings of more than \$130,700.

Plans are underway for a deserving celebration of life once the 2020 thoroughbred season gets underway April 26 at Hastings Racecourse.

Troy Taylor passed away at age 88. He was inducted into the BC Horse Racing Hall of Fame in 2010. He was the leading trainer at Hastings eight times and holds the single-season track record of winning 18 graded stakes races in 2012. According to Equibase, since 1964 Taylor won 961 races from 5,285 starts including Glen Todd's stakes winners Commander, Holy Nova, Sir Gallovic and namesakes Taylors Deal and Taylor Said. They won their first – and only – BC Derby in 2016 with Sorryaboutnothing.

Taylor is survived by his wife Judy, brother Roy and sister Darlene. A Celebration of Life was held on December 30, 2019 from 2-5 p.m. at The Derby Bar & Grill in Surrey.

NEW CAREGIVER SUPPORT PROGRAM CAN MAKE A MAJOR DIFFERENCE

If you're one of the 8.1 million Canadians caring for a family member or friend, you understand firsthand the responsibilities required to manage the health and well-being of a loved one. But who is caring for the caregivers?

Now, the newly launched Caregiver Friendly Pharmacy Program by Teva Pharmaceuticals provides education, resources, tools, an online caregivers support network, and assistance from pharmacists trained specifically to help support caregivers in their role.

"We know pharmacists have always been the most accessible front-line support in the healthcare setting," says Iris Krawchenko, a pharmacist consultant and caregiver to her own elderly father. "This initiative strengthens the opportunity for pharmacists and caregivers to connect and provides tangible tools to organize and advocate for their care."

The program provides concrete checklists; health, social and government resources; support organizations; caregiver education and self-assessment tools; and, medication information that anyone would be grateful to have.

How to add a pharmacist to your caregiving team:

Introduce yourself to your loved one's pharmacist and identify your role as a caregiver.

Schedule a meeting with the pharmacist to provide background about your loved one.

Bring information about your loved one and a list of questions for your first visit.

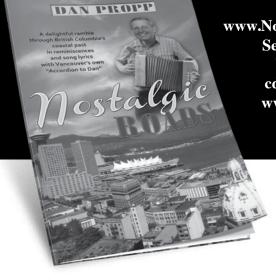
Take notes that include your observations or concerns for future visits with your pharmacist.

Report any change in the condition of the person you care for.

Talk about how you are feeling, ask about your own health and seek advice.

Find 24-hour resources and support at tevacaregivers.com.

www.newscanada.com



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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?

It is estimated that 46% of people aged 45 to 87 have some degree of hearing loss, but most do not seek a solution right away. In this study you'll be playing an important part in determining the key factors around identifying hearing loss and what influences the decision to seek treatment.

Participants will be significantly adding to growing knowledge surrounding hearing loss.

Visit our Search and Rescue Prevention partners at www.<u>AdventureSmart.ca</u> to learn about their free outdoor safety awareness programs for children and adults. AdventureSmart





You can register to be part of this groundbreaking new hearing study by calling 1.888.242.4892 or visiting connecthearing.ca/hearing-study

*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 wom hearing aids. No fees and no purchase necessary. 1. Cruickshanks, K. L., Wiley, T. L., Wwed, T. S., Klein, B. E. K., Klein, R. Mares-Perlman, J. A., & Nondhi, 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).

ROYAL REFLECTIONS



Seven First Nations Chiefs welcomed Princess Elizabeth and Prince Philip

by Ursula Maxwell-Lewis

The brouhaha over Prince Harry and his wife Meghan's decision to throw in the royal towel had me recalling another glamorous young royal couple that also fell in love with Canada.

In 1951 Harry's grandmother, now Her Majesty Queen Elizabeth 11 by the Grace of God (and by the abdication of another prince falling for an American divorcee in the 1930's) captivated Canadians and the world press.

Being British by birth and a storyteller and newshound by DNA dusting off two childhood royal scrapbooks caused me to reflect on three things:

- 1) The value of old newspaper clippings
- 2) How history repeats itself
- 3) Scrapbooking

Television was a luxury in 1951 (we didn't have one) so radio and newsprint were the norm.

Ontario Girl Guides (as I, a young Scottish immigrant, was) and Brownies formed an honour guard on the tarmac when the Princess Elizabeth and Prince Philip arrived at Toronto's Malton Airport. We





2

SCRAP BOOK

We're all a bit the worse for wear, but still around!

swooned over the handsome prince and envied the charming princess. It was the stuff of 50's fairy tales.

Elizabeth and Philip's footsteps were dogged (and still are) by the world's press across Canada, Britain, India, South Africa, Australia and endless other countries.

While generally lauded and applauded, antimonarchist (and other) press insulted them, their children, their lifestyle, their romances and their lineage. Despite it all,

Elizabeth - a wealthy country woman in her own right with a passion for thoroughbred horses and corgis – has become the longest reigning head of state, and possibly the most respected in history.

My coronation scrapbook press clippings record that the 27-year-old girl said: "The things which I have here before promised, I will perform and keep. So help me God.'

At 93 she continues to keep up her side of the bargain, as has her Greek-Danish prince who often (vocally as the press gleefully reported!) chafed at the constraints of the bargain he signed on for over 70

Commemorating the Coronation of her majesty Queen Elizabeth II

years ago.

As a mother and grandmother I do not underestimate her distress at the very public rift in her family. Imagine if all our family dramas hit the headlines and the world could freely offer their opinions. It's tough enough when our own immediate families stick their oars in! And, most of us have suffered heartbreak as a result. At least our pain isn't publicly cartooned. However, such is the price of fame and fortune. I think Her Majesty has handled the latest family crisis with grace, dignity and diplomacy.

That said, in my opinion, it is a sad story (royal, or not) with chapters yet to come.

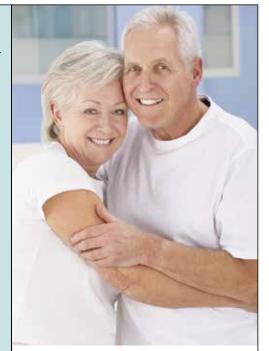
As far as family albums and scrapbooks are concerned, I wonder what kind of scrapbooks youngsters keep today - if any. And, in the end, does it really matter?

Ursula Maxwell-Lewis is Director Emeritus of the Surrey International Writers' Conference. She can be reached at utravel@shaw.ca





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VARIETY AT VANCOUVER **DINE OUT 2020**



Article & photos by Lenora A. Hayman.

There were over 300 restaurants in the 18th annual Dine Out Vancouver Festival from Jan16-Feb.2, 2020, with the 3-course menus ranging from, \$15 \$25, \$35 and \$45 with suggested add-on BC wine pairings.

Since it was impossible to go to all of them, I chose The Great Big Taste Grazing Style Tasting at the Rocky Mountaineer Station to experience an appetizer at several participating establishments, paired with BC wines, ciders and beers. Snow had impeded the sky train, but fortunately Landsea Tours had buses to transfer us from the Main St. station to the Rocky Mountaineer station. Lyft, the official Rideshare Partner was appropriately giving out brightly, coloured umbrellas.

Cibo Trattoria, under Chef Curtis Luk offered a Gnocco Fritto with prosciutto wine-braised shallot and ricotta salata. The Blue Grouse Estate Winery's Quill Q white wine went well with several appys.

Chefs Patrick Hancock and Jo Hognestad at the Arbor offered Beets by Arbor. A cute yellow North Arm Farm beet cup held a Fraser Valley hazelnut-rosemary crumble, beet mousse and almond crème fraiche

The Wildebeest under Chef Ian McHale offered a



and rhubarb notes was perfect with the amuse of scallops, jicama and Vietnamese vinaigrette.

The shiso microgreens with basil, fennel and mint flavour enhanced the 2nd course of albacore tuna, kaffir lime and tamarind. It was paired with the Unsworth Pinot Gris 2018 with a green apple and mineral edge.

The slightly chilled Unsworth Gamay Pinot Noir blend with cherry and earth mushroom tones went nicely with both the 3rd course of roast squash and walnut, and also the 4th course of the Yarrow Meadows duck duo and foie jus.

The Meyer lemon custard, orange, jasmine and meringue wedges made a nice citrus conclusion.

Hendricks restaurant at the Westin Grand Hotel (433 Robson St. Van.) was the Dine Out \$35 choice of our group of 5 girlfriends. Hendricks has a wider and better choice of happy hour wines than anywhere else. We all chose a glass of the crisp and elegant NZ Oyster Bay Sauvignon Blanc with a hint of tropical fruit.

Server Ebony North, Food and Bev. Mgr. Pascal Theriault and Sous Chef Billy Ganbayar were so welcoming and explained the beautifully plated meals.

TOP: Pascal Theriault, Billy Ganbayar, LiliBouchard, Charlotte Rozsa, Lenora Hayman, Judy Groepler, Anne Tickle & EbonyNorth at Hendricks. LEFT: Lenora Hayman, Ian & Dena Hutchinson at Hawksworth Long Table Dinner. **RIGHT:** Ellis



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rabbit liver and foie gras parfait.

Chef Ashwani Dabas from Ellis did a coffee molasses beef cheek.

Five years ago Dine Out also launched The World Chef Exchange dinners where this year's international chefs from New Zealand, Ireland and Mexico collaborated with local chefs for a fine dining experience.

The Hawksworth Long Table Dinner Series in the private York room at the Hotel Georgia are always fun. Their 5-course BC tasting menu, created by Chef Antonio Sotomayar and Wine Director Bryant Mao, was paired with the wines from Tim Turyk's Unsworth Vineyards in Mill Bay on Vancouver Island. Sharing the long table with Dena and Ian Hutchinson, a young couple from Seattle, celebrating their 1st wedding anniversary made the evening even more enjoyable. The Unsworth Charme de l'île rosé with raspberry

My appy of arancini carbonara, crisp rice balls, filled with peas, basil, parmesan and mozzarella cheese was nicely savoury. Judy, Charlotte and I loved the fork-tender, red wine braised, short rib with the

crisp cayenne tobacco onions and horse radish infused potato purée. Anne and Lili said their pan roasted turbot and scallop roulade was moist and perfectly cooked. For dessert I had chai crème brulee with black tea, fennel, cardamom and cinnamon. The others had the Sous Chef's specialty, banana Ganbayar with banana Bavarian cream and rum caramel sauce.

Such a great meal to conclude a week of Dine Out experiences.







All Aboard for Brighter Days!

Launch into the best days of your life **EAT WELL** Sometimes comfort

with these tips on how to stay buoyant foods can slow you down; stick to lean proteins, vegetables, and complex carbohydrates like whole-wheat bread and brown rice.

dreary days. Enjoy bright, spacious suites, delicious meals prepared fresh by our Red Seal chefs, and fun fitness activities. Best of all are the friendships you'll make while you dine together, dance to live music, and drive on delightful adventures in the Bria bus.



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LIGHTEN UP Vitamin D from the sun can elevate your mood. Make a point to open your curtains and soak up as much daylight as you can.

KEEP ACTIVE Take a daily walk, perhaps to a mall or a community centre with an indoor track. Join a senior-friendly fitness centre.

STAY CONNECTED Engage in social activities and connect with others, this is the key to staying upbeat especially during the winter months.

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5 TIPS TO MAKE A SNOWBIRD RETIREMENT AFFORDABLE



Snowbirds get the best of both worlds – access to Canadian healthcare and summers, while avoiding the snow and darkness of wintertime. If you're a retiree hoping to adopt the lifestyle or are planning your future retirement, here are some tips to make your dream a reality:

Downsize locally. If you're going to be spending months of every year away, chances are you don't need a large place in Canada, especially if the kids have moved out. Consider "right-sizing" to something that meets your current needs, like a condo or retirement community that will take care of maintenance and shoveling.

Rent your place. If you want to keep your current home – or even if you want to downsize – another option is renting out all or part of your home. Take advantage of that basement apartment for a long-term renter or rent out your whole home while you're away.

Start small. Can't decide if you want to take the plunge? Before uprooting your life, get a taste of the snowbird lifestyle with a vacation. A cruise that stops at many destinations can let you explore potential future homes in the Caribbean, which can be more adventurous than a second home in Florida.

Relax on board, take in the fantastic views, dine on delectable cuisine and disembark to delve into each city's rich culture and history at your leisure to find your favourite place. You might even discover that longer vacations are enough to satisfy your need to flee the snow. Book a package with Air Canada Vacations to take the stress out of planning. Cut back at home. There are actually lots of ways you can save if you're not spending many months at home. While things like groceries and haircuts will still be regular expenses, cable, internet, car insurance and cleaning services in Canada can all be scaled back. Use your points. Frequent flights can really make those travel miles and points rack up, so make sure to take advantage of them to save. A credit card with travel rewards can help you double up on points and savings – just make sure to the pay the balance off in full every month to avoid interest fees.

February 2020

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KNOW THE RISKS OF FINANCIAL APPS

Financial technology helps us to keep track of our finances, but it's important to know the risks related to new digital banking options.

Fintech refers to any kind of technological innovation used to support or provide financial services, such as online transactions through your tablet or smartphone. These innovations are bringing about major changes in the financial industry and giving rise to a range of new business models, applications, processes and products.

Although these apps can give you easy access to your personal finances, there are also some risks involved. For instance, your banking information — such as your debit or credit card number, username or personal identification number (PIN) — could be stolen.

That's why it's important to be very careful about sharing your personal and banking information online. In fact, did you know that by providing your banking or credit card information, you may risk violating your financial institution's user agreement?

This means that no matter what security features an app has in place, your financial institution may hold you responsible if your personal information is stolen and used without your knowledge or approval. Here are a few tips to help you protect your personal, banking and credit card information when using fintech apps:

Check your bank's user agreement before you share your personal, banking or credit card information.

Check your financial institution's fraud protection policy to confirm who is responsible for any unauthorized transactions.

Make sure you understand what security measures are in place and how your personal information may be used.

Check your credit report regularly for any applications for credit or transactions you did not make. You can have a fraud alert placed on your credit report file to tell lenders to contact you and confirm your identity before they approve any applications for credit.

If you suspect that your information has been compromised, change your passwords immediately. Review your bank account and credit card statements and look for anomalies, and immediately report any unauthorized transactions to your financial institution.

Find more information at canada.ca/money. www.newscanada.com

HOW TO SAVE MONEY ON GROCERIES

Healthy eating has many benefits and it can be done on a budget. As an older adult dealing with a fixed income, saving money on healthy food is an important reality.

Taking advantage of sales at the grocery store is anpeasy way to cut costs. Do this by browsing store fly-ers and using coupons where possible. Then plan yourlymeals and snacks around these foods.fd

such as tuna, salmon and sardines are other less expensive protein foods.



STRAINS, SPRAINS, AND PAIN: TREATMENT TIPS

During winter, many of us go outside to enjoy traditional cold-weather activities like skiing, skating and snowshoeing. But it's not uncommon to sustain an injury. When that happens, you need to know the difference between a strain and a sprain, how to treat them and when to see a doctor.

A sprain is when you injure a ligament, which is the tissue that connects bones at a joint. If it's a mild sprain, then it's likely stretched, but more serious sprains happen when the tissue tears.

A strain is when you injure a muscle or tendon – what connects muscles to bones. Again, mild cases mean these tissues are stretched, and things get more serious if they are torn.

Dr. Kevin Velicaria, M.D. family medicine, says that the first-aid formula in all cases to follow is rest, ice, compression and elevation, more easily remembered by the mnemonic RICE.

Take time off to rest the injured area, apply compression soon after the injury with a bandage and apply ice to reduce swelling. Keeping the affected area elevated above the heart will also help alleviate swelling.

Over-the-counter products like Awaye can help relieve the pain. Developed in Canada, it is the only topical pain cream on the market that leverages the body's own defence system by combining two pain-relieving agents with complementary mechanisms of action. It uses β -Caryophyllene, a natural ingredient found in many natural oils used for the treatment of pain and inflammation, and capsaicin, one of Health Canada's approved counterirritants.

If pain and swelling persist, Velicaria recommends visiting a doctor who can evaluate the severity of your injury and prescribe additional treatments.

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START YOUR MORNINGS RIGHT WITH A NUTRITIOUS BREAKFAST BOWL

Busy families on the go need something super quick and easy to make in the mornings. Made with Florida orange juice, this healthy quinoa bowl is packed with protein, Vitamin C and other vitamins and minerals. It's a great way to make a fast weekday breakfast that's warm and delicious.

Quinoa Breakfast Bowl

- Ingredients:
- 1/3 cup Florida orange juice
- 1 tbsp maple syrup
- 1 tsp matcha powder
- 1/2 cup red quinoa, rinsed
- 1 cup unsweetened vanilla almond milk
- 1/4 tsp salt

1 cup berries; any combination of raspberries, blueberries or blackberries

- 2 tbsp sliced almonds
- Directions:

Combine Florida orange juice, maple syrup and matcha in a lidded glass jar. Shake vigorously to combine and set aside

To get a better price, buy most of your food from discount grocery stores rather than convenience stores. Also, check to see if your grocery store has a seniors' day or special discounts.

In terms of healthy buys, frozen and canned fruits and vegetables with little-to-no added sugars or sodium are good choices, especially when fresh produce is out of season or more expensive.

Eating meals with plant-based protein foods more often can also be more affordable. These include beans, lentils, chickpeas and other legumes, which are more reasonably priced. Add them to stews, soups and sauces to make your meals go further. Canned fish Limit highly processed foods like ready-to-heat meals, as they

can cost more and are likely to be higher in sodium and saturated fat.

Be realistic and buy only what you're going to eat. Otherwise, the food wasted is like throwing away money. Either share large items with a friend or neighbour for extra savings, or buy from bulk bins to get the exact amount you need.

Find more information and subscribe to Canada's food guide at canada.ca/foodguide.

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Combine quinoa, almond milk and salt in a small sauce pot, set over medium-high heat and bring to a boil.

Decrease heat to low, cover and cook 15 minutes or until the liquid has absorbed and the quinoa has uncurled and looks like spirals.

Remove quinoa from heat and set aside, covered, for 5 minutes. Uncover and fluff with a fork.

To serve, divide quinoa and sauce between two bowls.

Top each bowl with berries and almonds and serve warm.

Helpful tip: Top with any of your favorite healthy toppings, such as granola or chia seeds.

Find more great recipes at floridacitrus.ca.

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

I experienced something new as a fire alarm went off in my building. First only a couple of dozen left their suites and secondly there was little response from management to keep the situation orderly.

Where were the other 100 or so people....sleeping? Oh I felt sure some were hard of hearing but my gut told me people were all snug in their beds and were not going to respond by leaving their apartments and going outside, Oh there was one or two that called the fire departments but mostly a nonchalant attitude about the whole situation.

Now this was 4:00 AM and it was dark out.

A few things I noticed were:

• How people just strolled out with no sense of emergency

• Many ladies hair was nicely done, indication they had not come from their beds

• People left their pets inside and some went in after them later.

• Except for 2 everyone one was fully dressed, guess no one wears pj's anymore.

The firemen came, checked things out. No one explained why the alarm was triggered.

They gave the all clear and people returned to their apartments.

I though what is the proper protocol you're your fire alarm goes off and so asked for a professional option.

What to do when the fire alarm bells go off in your complex.

Please check with your local fire department to see if they have something specific for a complex like yours that you may be living in. Every fire department has their own authority to create a bylaw to deal with evacuation/escape plans.

As a former firefighter and Chief Fire Prevention Officer, I understand the complexities with residents and what takes place when the fire alarm bells go ringing in a multi-family complex. One of the first things new residents need to do is understand the evacuation/escape plan for their building. This is done by contacting the management of the building, which could be a strata, to see what their fire evacuation/escape plan is. Hopefully there is one in place and there has been developed in consultation with the local fire department. If there isn't a plan, then the building manager or strata needs to contact the local fire department prevention division to assist them with an escape plan.

Many times, regardless if there's a plan in place, the residents of the building don't understand what to do. Often times it's because the plan that they have is not clearly understood by all and a strong likelihood the plan is not practiced. When the residents of the building don't understand what to do and when to do it, that's when a disaster can occur.

There are two approaches when it comes to an

to who, if anyone, is remaining in the building.

In larger buildings an evacuation of all of the residents can take a very long time. In some cases, with the building that is very large and a small fire could be contained to his room of origin and there-"Lets Talk" fore no need to evacuate all the rest the residents. When you have a defend in all the rest the residents. When you have a defend in place approach, where the residents stay in the rooms until they are instructed to evacuate if necessary, there needs to be a clear understanding of when to leave and when to stay.

> The benefits of having a defendant in place policy is twofold. Many times, when alarm bells go off and it's simply a false alarm, people don't leave the rooms because they know it's going to be a false alarm. With the defendant place approach, you get the boat best of both worlds. People hear the bells and then wait for instructions. That way the stairwells are left open for the firefighters and their firefighting operations and those with mobility issues do not need to challenge themselves was going down multiple flights of stairs.

> The key to your personal safety when you hear the fire alarm bells ringing is to know what to do. It is key for your neighbours to know what to do. Create a plan to evacuate the building and practice that plan on an annual basis. Ensure that you've contacted your local fire department and, in some cases, they will assist you with practicing your plan.

> Benjamin Franklin supposedly once said, "If you fail to plan, you are planning to fail." A lesson we should all keep in mind when it comes to your safety in a fire situation in a multi-family building.

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

cozycornernews@gmail.com

HOW TO KEEP YOUR CAR RUNNING SMOOTHLY THIS WINTER

Transitional seasons don't just affect your health, they also affect the health of your vehicle.

The cold weather and icy conditions are a recipe for rust and breakdowns. To mitigate the toll winter can have on your vehicle, Michael Bettencourt, managing editor at Autotrader.

ca shares his tips to keep your car running smoothly all winter long.

Check your tire pressure: Rapid temperature changes can dramatically affect your tire pressure and driving with low pressure can negatively impact your mileage and the tires' ability to grip ice and snow. To avoid vehicle damage, check your tire pressure regularly throughout the winter.

Visit the car wash regularly: Whether your community uses sand or salt to combat icy conditions, both can wreak havoc on your vehicle's exterior. Keeping unwanted residues off your paint will fight rust and keep the vehicle in great condition for seasons to come. Keep the interior dry: Remove snow from your boots before entering the vehicle to reduce the likelihood of moisture causing unwanted odours. Rubber mats are another great way to protect the interior carpets from salt residue and water damage, which are common in snowy weather. Protect your windshield wipers: It's easy to forget to raise your wipers when you park your vehicle outside, but doing so can cause them to freeze to the windshield. Avoid damaging wipers by getting into the habit of brushing snow off first and then raising them.



HOME IMPROVEMENT "ASK SHELL" By Shell Busey

Q: We have a home with $\frac{1}{2}$ " Insul glass window panes that have started to fog up on the inside over the last few years. We've been told the glass is faulty and we should exchange our windows to more efficient. The frames are vinyl and are still in good condition.

A: Insulated glass that fogs up is an indication of glass failure. Over the years, energy efficient glass has been perfected to compensate for nature's elements such as hot and cold temperatures, direct sun and wind.

Insul glass is made up of two pieces of glass sealed together with 0% relative humidity in between giving clear vision with no fog during the cold weather. With aging, some insulated glass with fail at the seal because of severe sun exposure. For example, on a south elevation continuous expansion and contraction takes place allowing moist air to get between the glass panes. During direct morning sunshine this moisture condenses on the outside glass panel, leaving a foggy film which is impossible to clean.

Replacement glass is the only answer when this happens. It is not required to exchange the entire window. When replacing glass only, order low E squared with argon - smart glass or as I call it, PowerSmart glass.

Computer Tech Talk Q & A

- Q: I bought a new quad-core laptop & it's very slow!
- How much Ram does it have & what type A: of HD?
- It has 4x Gigs of Ram & a 500GB HD.
- Double the Ram to 8 GB & install a solid state HD (SSD). Guaranteed not slow!

(): I want to update my desktop to W10.

Sorry your desktop is too old to update to W10. It can't take the W10 drivers. Best solution is a 1-year guaranteed desktop replacement for \$300 that comes with W10 & we will transfer all your data for you!



evacuation/escape plan. One is when you hear the bells ringing, you evacuate the building you go to a meeting place and a roll call takes place. The other approach is to remain in place and wait for further instructions. Both have their own benefits.

When in evacuation/escape plan involves evacuating all residents when an alarm bell goes off, it can create some chaos. In general terms elevators will go to the main floor and will not be operational for those living there. Elevators go to the main floor for firefighting purposes.

This means anyone with mobility issues will be stuck trying to use the stairs. This has the ability to clog up the stairwells and interfere with the firefighting operations. Once all the residents are on the outside and at their meeting place and roll call takes place, the fire department will have a better idea as

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Write as I Please By Mel Kositsky

What a year this is already shaping up to be. With just a month behind us, who would have predicted all the events that occurred in January. Even with 2020 vision, no one had the foresight or hindsight to figure all this out.

At least we still have world peace, but are we on the "eve of destruction", as that old song says.

We have now experienced raging wildfires in Australia, a volcanic eruption in the Philippines, record ice freezes and snowfalls in Canada, and flooding in many other parts of the world. We witnessed the tragic deaths of innocent passengers on an airplane in Iran, and the assassination of a world terrorist in Iraq. But what does the major media in North America focus on -- the impeachment of a president, the new beard the prime minister has grown over the holidays, and the "Royal" nonsense involving a prince leaving the palace and perhaps coming to Canada.

All this might make some sense if you follow Chinese astrology. According to the 2020 Chinese horoscope, the Lunar New Year started on January 25th and ends on February 11th, 2021. The Year of the Metal Rat comes right after the Year of the Earth Pig (2019) and before the Year of the Metal Ox (2021).

The Rat is the first sign from the 12 animals cycle of the Chinese astrology, and for this reason 2020 is considered a year of new beginnings and renewals. The "Year of the Metal Rat" offers new opportunities for finding true love and earning more money. The years of the Rat are: 1912, 1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008, 2020, and 2032.

The Metal Rat Year is going to be a strong, prosperous, and lucky year for almost all Chinese zodiac signs. Everyone will show determination regarding their goals, aspirations, and even their hobbies. This is a great year for founding and evolving. Those who plan to buy real estate, to start a business or to invest money in a long-term project have great chances of being satisfied in the future. But, beware! These types of initiatives will only be successful if they are carefully planned.

The Chinese New Year is celebrated every year

ple born (1984) in the Year of the Rat and so was his father Prince Charles (1948). Harry is certainly off to a life of "new beginnings" and who knows where all this "royal" fascination will lead. There are some people, according to various polls, who already want Harry to be named the Governor General of Canada -and he hasn't even moved here yet officially! But there are others who are likely repeating the old movie line by Edward G. Robinson -- "You dirty rat!"

The call for nominations for the Order of British Columbia is now open. The Order recognizes individuals who have demonstrated outstanding achievement, excellence or distinction in a field of endeavour benefiting the people of the province or elsewhere. Submit your nomination by Friday, March 6, 2020. Submissions received after March 6 will be considered in 2021.

For more information see http://www.orderofbc. gov.bc.ca/. Check the government website for information on the province's other honour, the Medal of Good Citizenship (MGC). This honour recognizes individuals who have made outstanding contributions to the well-being of their communities. There is no nomination deadline for the MGC.

February is Heart Month, so if you made New Year's resolutions to exercise more and live healthier, this is a good time to keep going on those pledges. Losing weight and eating less sugar and fatty, fast foods are good starting points if you want to be able to spend more time with your loved ones. And, of course, February 14 is a good time to celebrate on Valentine's Day with those loved ones.

This year is also one of those rare opportunities to celebrate your "real" birthday if your were born on February 29. And it falls on a Saturday in 2020.

This happens every four years, and this day is added to the calendar as a corrective measure, because the Earth does not orbit the sun in precisely 365 days. The Gregorian calendar is a modification of the Julian calendar first used by the Romans. There's a rumour that the reason why February is the shortest month of the year is because another king named Augustus Caesar stole a day from February to add to the month named after him — August. However, the real reason February is shorter begins with the fact that the first calendar was only 10 months long. Roman general Julius Caesar introduced the first leap years over 2000 years ago. But the Julian calendar had only one rule: any year evenly divisible by four would be a leap year.

It will be interesting to see this year how in today's modern world a long-standing tradition that began many years ago in Ireland and Britain is treated. With the women's movement and gender equality the focus of the major media, will there be any focus on the tradition that women may propose marriage "only" in leap years.

According to wikipedia reports, While it has been claimed that the tradition was initiated by Saint Patrick or Brigid of Kildare in 5th century Ireland, this is dubious, as the tradition has not been attested before the 19th century.[21] Supposedly, a 1288 law by Queen Margaret of Scotland (then age five and living in Norway), required that fines be levied if a marriage proposal was refused by the man; compensation was deemed to be a pair of leather gloves, a single rose, £1 and a kiss.[22] In some places the tradition was tightened to restricting female proposals to the modern leap day, February 29, or to the medieval (bissextile) leap day, February 24.

According to Felten: "A play from the turn of the 17th century, 'The Maydes Metamorphosis,' has it that 'this is leape year/women wear breeches.' A few hundred years later, breeches wouldn't do at all: Women looking to take advantage of their opportunity to pitch woo were expected to wear a scarlet petticoat — fair warning, if you will."[23]

In Finland, the tradition is that if a man refuses a woman's proposal on leap day, he should buy her the fabrics for a skirt.[24]

In France, since 1980, a satirical newspaper entitled La Bougie du Sapeur is published only on leap year, on February 29.

In Greece, marriage in a leap year is considered unlucky.[25] One in five engaged couples in Greece will plan to avoid getting married in a leap year.[26]

In February 1988 the town of Anthony in Texas, declared itself "leap year capital of the world", and an international leapling birthday club was started.[27]

What will happen on Sadie Hawkins' Day in 2020?

FOODS WITH POSITIVE HEALTH BENEFITS HAVE LOWER ENVIRONMENTAL IMPACTS

It turns out that eating healthy is not only good for you, but it can also lessen your impact on the environment. According to a recent study published in the Proceedings of Natural Academy of Sciences journal, certain foods commonly associated with improved health also contribute to a more sustainable global food system.

The seven foods identified include fruits, vegetables, whole-grain cereals, olive oil, legumes, nuts and fish. The study also shows that consuming one additional serving per day of any of these seven foods was linked to a lower risk of type 2 diabetes, stroke, coronary heart disease and colorectal cancer.

At the other end of the spectrum, researchers found that red meat and processed meat were consistently linked to the largest increase in disease risk while also having the most negative environmental impacts.

These findings are supported by another study published in the same journal that looked at the correlation of climate change and healthy eating. For example, the emissions associated with producing one kilogram of beef are almost eight times higher than those associated with producing the same amount of fish.

Fortunately, what we choose to put on our plates really does make a meaningful difference. Although it may feel small, the daily act of deciding what we eat can have a large ripple effect on the planet. Look for global science-based certifications like the MSC blue fish label that certifies wild, sustainable and traceable seafood or the ASC label that indicates responsibly farmed seafood. There's also the Certified Organic label that recognizes production systems that sustain the health of soils and ecosystems. As the need for climate action intensifies, meeting The UN Sustainable Development Goals and The Paris Agreement targets has never been more vital to our overall wellbeing, the future of our food systems, and the health of the planet. By choosing healthier and more sustainable options, it's not only a clear win for our bodies, but it also contributes to reducing our carbon footprint and brings us closer to achieving global goals. www.newscanada.com

through sumptuous and colourful festivities. It is the most important celebration, an occasion for familiar reunion, party and two weeks long winter holiday. In order to have a great year, we are advising to include in the New Chinese Year's menu what the Rat likes to eat, which means nuts and all kinds of cheese, and to wear during the party the most precious clothing and jewellery, because the rat loves opulence. The metal element creates water, which means productivity and activity for the metal industries. These include the production of cars and machinery, IT, high tech industry, cosmetics, and health. If you want to learn more check the website source at www.thechinesezodiac. org/horoscope-2020/.

So it does not come as a major surprise to learn that Prince Harry was one of the many famous peo-



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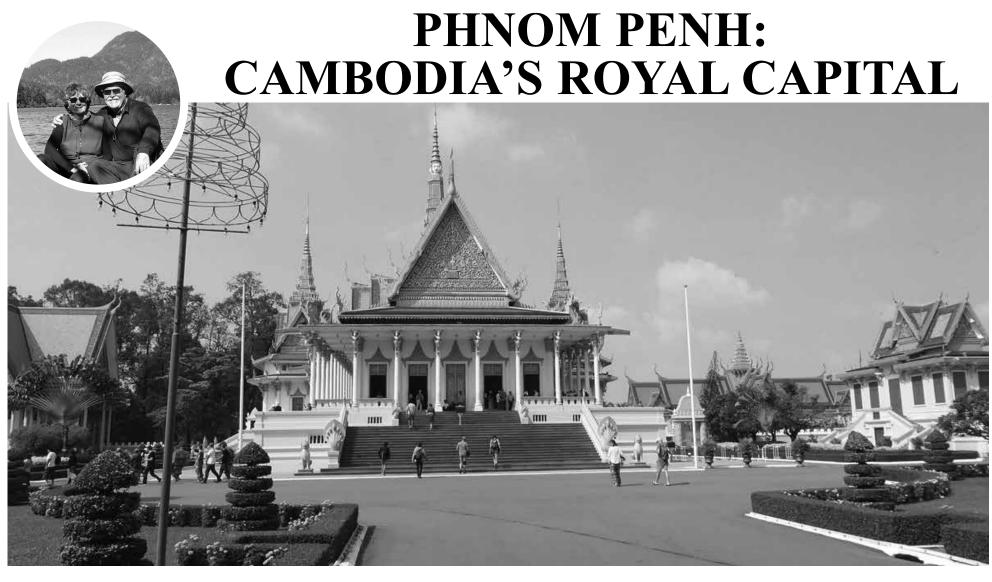
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By Rick Millikan

Docking at Phnom Penh along the Mekong, we climb a long stairway to waiting tuk tuks. These motorbike-rickshaws take us along boulevard parkways dotted with statues of Asian luminaries and jungle wildlife. Zipping between bustling shops, glass high-rises and sprawling temples, we arrive at the King's palace compound.

Near the entrance, a gnarly tree dangles saucersized red and yellow flowers and big brown spheres from thick branches. "That's a cannonball tree," grins local guide Tri. "Lord Buddha was born under such a tree. As 97% of us are Buddhists, it's highly sacred."

Verdant lawns surround four lemon-yellow palaces. Emerald green tiles form cobras outlining their steep, red-tiled roofs. Twin cobras serve as balustrades for the stairway to the larger palace's terrace. "These snakes represent semi-divine guardians," Tri explains.

In an adjacent pagoda courtyard, we examine detailed frescos covering walls. "This 642-meter mural replicates Angkor Wat's bas-reliefs of the Ramayana. The scenes portray Prince Rama's quest to free his beloved wife Sita from Ravana," smiles Tri. "See that monkey army? It helped him with this rescue!"

Entering the Silver Pagoda, we see only one patch of its silver-tiled floor remains exposed. Carved from Baccarat crystal, the Emerald Buddha sits on a gilded dais. Another stands beside him, cast in gold and studded with diamonds. The sculpted backgrounds of several statuettes depict episodes from this Indian



"...Already objecting to Prince Sihanouk becoming Prime Minister, in 1970 large protests regarding his communist oriented, one-party rule turned violent. The national assembly's anti-communist majority deposed Sihanouk. Exiled in China, he endorsed the communist Khmer Rouge. Enlisting Sihanouk's multitude of followers, their leader Pol Pot seized government in 1975 and began the imprisonment and slaughter of millions of Cambodians."

Arriving at Killing Fields Memorial Park, a placard illustrates where weekly trucks delivered



lord's spiritual journey.

Tall silver-grey stupas encircle the Silver Pagoda, each ornately carved structure holding ashes of the royal family. Near the exit, an elderly duo plays exotic, sweet-sounding xylophones. Back in our tuk tuk, our driver whisks us off to Cambodia's National Museum.

Inside the red pagoda-styled museum, artifacts trace Southeast Asian development from prehistoric times to the Bronze Age of Angor Wat. Stone statues of Buddha, Vishnu, Shiva, demi-god monkeys and celestial female spirits reflect regional religions. One gallery displays lingam, phallic shaped rocks used in religious ceremonies. A majestic river barge, decorated with carved lotus blossoms evokes early regal lifestyles.

Next day, traveling through lush countryside, Tri helps us understand today's two sobering destinations.

families for execution or transfer to local prisons. Boardwalks loop us around mass graves. Another sign identifies a gravesite that contained over 450 female bodies. Beside one site, string-blessing bracelets hang on a tree where guards beat children. In the center, towers a modern white stupa commemorating the victims. This structure provides a further reminder of this atrocity, over 5,000 glassencased skulls.

Our last stop is a prison. Wrapping a large city school in barbed wire, the Khmer Rouge incarcerated, interrogated and tortured prisoners in the classrooms. Two rooms exhibit graphic photos of these Cambodians. Metal gallows conjures the hangings. In a former prison yard, one of seven survivors sells his memoir recounting prison atrocities and explaining how being the prison repairman saved his life.

Re-boarding Mekong Navigator, we watch upper

deck entertainment. Traditionally silk gowned ladies present elegant royal dances. Moving gracefully to melodic xylophones, body gestures convey mythic tales. Monkey costumed lads add amusement to their classic finale. Returning in trendy suits, these fellows break dance with showy footwork, crab walks, handstands and head spins! This delightful performance ends two insightful days in Phnom Penh. Plan Your Trip:

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

COLD WEATHER INCREASES HOME CARBON MONOXIDE THREAT

As temperatures dip and we crank up the heat, the risk for carbon monoxide (CO) poisoning significantly increases. The arrival of cold weather is a timely reminder for all of us to take the proper precautions to help protect our families from harm. Here's what you need to know about CO:

Hidden threat: Dubbed the "silent killer," CO has no smell, taste or colour and it strikes most during the winter, when more fuel-burning appliances are used to heat homes. Carbon monoxide sources may include, but are not limited to, heaters, fireplaces, furnaces, appliances or cooking sources using coal, wood, petroleum products or other fuels emitting CO as a by-product of combustion. Attached garages with doors, ductwork or ventilation shafts connected to a living space can also be sources.

The risk: Carbon monoxide is responsible for more than 300 deaths each year and is the number one cause of accidental poisonings, according to Statistics Canada. Compounding the issue and concern is that CO poisoning is notoriously difficult to diagnose, often until it's too late. The symptoms mimic those of many other illnesses including nausea, headaches, dizziness, weakness, chest pain and vomiting. In more severe poisoning cases, people may experience disorientation or unconsciousness, or suffer longterm neurological disabilities, cardiorespiratory failure or death. Take action:



Equipping your home with working carbon monoxide alarms is the only way to detect this poisonous gas. For premium protection against both CO and fire, the First Alert 10-Year Battery Smoke & Carbon Monoxide Alarm is equipped with a sealed battery that powers the alarm for a decade – eliminating the need to replace the batteries for

the life of the alarm. Install CO and smoke alarms on each level of your home, including the basement, as well as in and near every sleeping area. If CO symptoms appear, or if an alarm sounds, get everyone outside to fresh air immediately and then call 911. www.newscanada.com

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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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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 colour-coded 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-and-spray 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.

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Lower Suction Dentures

LOWER SUCTION DENTURES NO ADHESIVES and NO IMPLANTS

Lower suction dentures offer an excellent alternative for denture wearers that struggle with a lower denture that 'lifts' or 'floats' or when dental implants are not an option.

- * No adhesive
- ★ No surgery
- ★ Special impression & bite method
- ★ Fewer appointments
- ★ Reduced sore spots due to suction fit
- ★ Smaller lower denture size
- ★ Increased chewing ability

Smile, Laugh, Eat securely fitting dentures can be life changing.

5 I have worn upper and lower dentures for over 20 years and have always had fit issues and sore spots on my lower gums. My lower jaw has become so thin that I'm not a candidate for dental implants. I struggled to eat due to the movement and discomfort of my lower denture. This resulted in me having to wear a lower soft liner to cushion my gums.

I recently had Lower Suction Dentures made with Darren Sailer at Brookswood Denture Clinic and it's the first time in 20 years that I haven't had to wear a soft liner in my lower denture and the denture fits snuggly without sores or adhesive to hold it in. I now actually have lower suction! I am thrilled with my new dentures. This new technique has made all the difference to me." - Lucy S.

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.

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.

The SEMCD, lower suction denture technique, uses a special impression method that captures the natural shape 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?

The lower suction denture technique is an excit-

ing 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 increased denture stabilization.

Call for a complimentary consultation 604-530-9936

WHAT IS SEMCD?

Suction Effective Mandibular Complete Dentures is a new technique that can attain suction in both upper and lower dentures.

HOW DOES IT WORK?

SEMCD uses a special impression method that captures the natural shape of the oral cavity. The result is a strong seal all around the denture.

CAN ALL DENTURISTS DO THIS?

Only denturists that have been trained and SEMCD certified can use this technique.

IS THERE SURGERY INVOLVED?

No, there is no surgery involved.

DOES IT WORK FOR EVERYONE?

Eight out of ten patients can attain suction on the lower denture.

WHAT IF I DON'T GET SUCTION?

Even if suction is not achieved, Suction Effective Dentures are 100% more stable than conventional dentures.

CAN MY OLD DENTURES BE REFIT?

Possibly, your denturist will know better after examination.

I HAVE A LARGE AMOUNT OF BONE LOSS, WILL THIS TECHNIQUE HELP ME?

Yes, suction is not contingent on the amount of bone, but relies more on the surrounding tissue.

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"A positive impact on every aspect of your life."



102 – 20103 40th Avenue, Langley

/BrookswoodDentureClinic





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



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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