

YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS

# TODAY'S SENIOR® NEWSMAGAZINE



KONA'S COASTAL WOW HAWAII ISLAND SEA LIFE - Article By Rick Millikan. Page 17.

MARCH - 2020

FRASER VALLEY -  
LOWER MAINLAND EDITION

Volume 25 - Number 4

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

### FINANCIAL NEWS

by Rick C. Singh..... 6

THE PHARMACIST REVIEW ..... 7

### STRAIGHT FROM THE HORSES MOUTH

by Mel Kositsky..... 8

### THE TROCKS: MEN IN TUTUS.

by Lenora A. Hayman ..... 11

WORD FIND PUZZLE..... 13

### HOME IMPROVEMENT

by Shell Busey ..... 15

### COZY CORNER

by Janet Isherwood ..... 15

### WRITE AS I PLEASE

by Mel Kositsky ..... 16

### KONA'S COASTAL WOW

### HAWAII ISLAND SEA LIFE

by Rick Millikan..... 17

### WHY OLDER ADULTS ARE MORE

AT RISK OF CATCHING THE FLU..... 19

FOR SENIORS - BY SENIORS  
WITH NEWS YOU CAN USE

Andrew  
Nemeth



Karl  
Dahan



## MASSAGE THERAPY

- Decreases Chronic and Acute Pain
- Increases Mobility and Circulation
- Decreases Agitation and Anxiety
- Improves Sleep and Emotional State
- Encourages Movement/Physical Activity
- Prolongs Physical Independence
- 24 Years Experience working with Seniors

## FOOT CARE

- Essential to Prevent Pain and Disease
- Involves Reduction of Nail/Corns/Calluses
- Footwear assessment/Communication with Care Staff and Family
- Sterilization According To BC Health Best Practices
- Patient Centered Approach to Care
- Prolongs Physical Independence

**GERIATRIC THERAPY IN BC**  
*We Improve Quality of Life!!*

**604-728-5477**

[GeriatricTherapyInBC@gmail.com](mailto:GeriatricTherapyInBC@gmail.com)

Best of  
Senior Living 2017

SeniorAdvisor.com  
2017 BEST OF  
SENIOR LIVING

## Come see what sets Bear Creek Villa apart?

**SENIOR RETIREMENT LIVING**

**Bear Creek Villa**

[www.bearcreekvilla.com](http://www.bearcreekvilla.com)

 Tours available at your convenience  
☎ 604-599-9057 for lunch and a tour  
8233-140<sup>th</sup> STREET SURREY, BC



**CRS Financial Group**

INVESTMENTS · INSURANCE · RETIREMENT

**GUARANTEED INCOME FOR LIFE**  
"INVEST WITH CONFIDENCE"

CALL: 604.535.3367

Suite 50 - 1480 Foster Street  
White Rock,  
BC V4B 3X7



**Get the latest from Dan Propp**

Please visit

[www.Nostalgicroads.Weebly.com](http://www.Nostalgicroads.Weebly.com) Search for Song CD's  
by Dan Propp via [cdbaby.com](http://cdbaby.com) and also  
[www.soundcloud.com](http://www.soundcloud.com) plus books via [www.amazon.ca](http://www.amazon.ca)





Bring this ad in for  
**\$250 OFF**  
Any new scooter or power chair  
Limited time offer.

✓ Mobility Scooters

✓ Power chairs

✓ Walkers

✓ Wheelchairs

✓ Cushions

✓ Bath Safety

✓ Tires

✓ Batteries

✓ Accessories

✓ And more!



**BUY SELL RENT  
TRADE-IN PROGRAM**

**20412 FRASER HWY, LANGLEY  
604 539 8200**



**604-596-9670**

### Italian Vistas Collette Vacations

**September 21 - Oct 4: 16 Days**  
Join Teresa as she hosts this spectacular tour of Italy. This tour has everything you've always wanted in a trip to Italy. Enjoy multiple-night stays in Rome, the Sorrento Coast, Florence, Venice, and Stresa in the Lakes District. Discover the treasures of Classical Rome, including the Colosseum. Walk in the footsteps of the ancient Romans in Pompeii. \$7729 Cdn pp Dble. Inc Round trip air from Vancouver.



### Alaska/Yukon-Land Air and Sea June 14-27th: 14 Days

Join us on Holland America's KONINGS DAM'S as she has her premier season in Alaska in 2020. The only cruise line that combines Alaska with the Klondike Gold Rush history and spell-binding scenery of the Yukon Territory. Includes one way air/taxes from Vancouver to Anchorage, Alaska. Ocean View stateroom. \$6495 pp dble occ.



**Cabins are limited so book now!**  
Door to door home pick up and return (only if you have fun)  
**Call for your 2020 Brochure**



[www.pitmartours.com](http://www.pitmartours.com)  
[info@pitmartours.com](mailto:info@pitmartours.com)



BC Reg # 3561



# CAVELL

## GARDENS



**Stay Here, Stay Home  
Stay at Cavell Gardens**

Full Service Retirement Community  
in the Heart of Vancouver

**To arrange a tour, call Shai at  
604.209.2634.**

[info@cavellgardens.com](mailto:info@cavellgardens.com)

2835 Sophia Street  
Vancouver V5T 4V2

[www.cavellgardens.com](http://www.cavellgardens.com)

**FROM YOUR HOME  
TO OURS**  
DETAILS OF OUR  
REFERRAL  
PROGRAM ON  
OUR WEBSITE

## You Smile... We Smile

Ask for our patient preferred  
**"Sullivan Signature Dentures"**  
**Great Fit, Great Comfort and Great Looking**

Tricia Thobaben is certified in Dr Abe's suction SEMCD technique, is an advanced set up practitioner for lingualized occlusion and runs a full service BPS Denture Clinic.



**Sullivan**  
Denture Centre  
"Denture & Implant Solutions"

**20 Years  
Experience!**

*Read our Great Reviews at  
[SullivanDentures.com!](http://SullivanDentures.com)*

**Tricia Thobaben**  
Registered Denturist  
(formerly practiced in Langley)



#110 5450 152 Street  
Surrey, BC V3S 5J9  
[info@sullivandentures.com](mailto:info@sullivandentures.com)

**604-577-0007**  
[www.sullivandentures.com](http://www.sullivandentures.com)





# ACCORDION TO DAN

There are fewer trails of yesterday in Vancouver town. For many of us seniors, we remember them well. One of them is the classic building downtown that today houses the Vancouver Art Gallery. I still remember the original art gallery further west on Georgia Street and its director, Tony Emery. Time sure does, like a canvas splattered with memories, go by or sometimes bye bye. By the way, this old goat still remembers Jack Shadbolt who coordinated the art program at City Hall, thanks to Prime Minister Pierre Trudeau's national LIP or Local Initiatives Program. It really helped the arts to begin flourishing in Canada.

My job was to drive three or four Vancouver east end elementary students all over the city to take pictures with film cameras supplied. What an enriching fun experience that was! Some of the films, we developed ourselves, and others were commercially processed. The best were blown up to huge posters, displayed at kiosks all over the city, with the names of the young artists proudly printed. In those days, seat belts weren't required. I don't think my old clunker had any! Try that today, eh. If memory is correct, the city planner was Jonathan Baker who worked together with Jack Shadbolt to make this special LIP photographic program a successful reality. A book was also published called Awareness through photography.

Today photography outside the current Vancouver Art Gallery (formerly the old court house) is often a Hollywood North favourite on location movie shoot. Continuing with the visual theme of yesteryear, a bit of rhyme follows to help perhaps develop a short nostalgic Vancouver thought.

## AND THATS THE WAY IT WAS

Phil Gaglardi's famous BC Dept of Highways sign, *Sorry For The Inconvenience*. Oh sometimes not so paved highways of BC for us can pine. Those roads can take us back and it sure doesn't take a genius. It was in many respects possibly a simpler more down to earth time. Five cent telephone booths everywhere and friendly newspaper stands too. Real humans were dispensing the daily papers. It was a lifestyle kind of rhyme, a poetry us golden agers...youngsters enjoy with nostalgic thoughts of Vancouver to renew.

Names like Jack Wasserman, Ed Murphy, Pat Burns, Jack Webster, of course who "precisely" he often said. Those great cartoons from the Vancouver Sun's Len Norris, one yeards. Do you remember all that great rock and roll with Red Robinson on CKWX that we were fed. How about the the BC Electric building...Wow! The Hotel Vancouver, was still amazing to perceive, when you and I were perhaps eighteen. High rise buildings were just a drop in the bucket, compared to now. Oh my, what fast changes, compared to those days seniors have seen.

## TRIGGERD BY YESTERDAYS BRAND NAMES, ETC...

Motorola, Admiral, General Electric, Westinghouse, Kodachrome, Ektachrome, Agfa, Fujichrome. In our hard drives behind our ears, they are still familiar realities, like Donald Duck, Little Lulu and Mickey Mouse. Many of those words still bring back warm thoughts that take us back home.

The old Chevrolet, Pontiac, Buick, Rambler, Hillman, Vauxhall. The Lincoln, Fargo, Chrysler, perhaps those amazing fins on that 59 Cadillac. These are vehicles that help reprise memories to recall. Like those flickering eight mm home movies. Home movies sure can take you back. The people you knew, school events, holidays, hopes and dreams. Learning *every good boy deserves fudge*, those fun piano lessons...ouch. The struggle with classical sharps and flats and then before you knew it we were rewarded Elvis, rock and roll and

your fantastic teens. We also ate up all those Swanson TV dinners, the black and white shows on that huge twenty one inch screens, while relaxing...instead of doing school homework....on that comfortable, well worn, living room couch.

## THE OLD WEEKLY LOCAL NEWSPAPER PRESS

I see that many of the daily, free newspaper boxes in Greater Vancouver are suddenly sitting empty. The papers are no longer, ironically, using paper and either going online or saying goodbye. Some of us folks are going through withdrawal symptoms.

I still have fond memories working for a few publications during the old rubber cement, non digital era.

## THE RUBBER CEMENT DAYS

Servicing display ads for the Richmond Review, just a few years ago, in nineteen seventy three. Herb Gates, the publisher, an old cigar he would chew. In the rubber cement days that's how the biz used to be. The basic display ad. One would have to sketch and then attach, with rubber cement. Computerization was in its infancy and manually us humans with typewriters would basically manually toil. With these heavy monstrosities still without electricity everything hopefully clicked, perhaps Underwood or Royal.

Then later at The Surrey Leader, in Cloverdale,



Just another Vancouver on location movie shoot, shot in front of the Vancouver Art Gallery. Some of us seniors still remember it as the old court house.

(Photo Dan Propp)

the job was to chase the news with a film camera like a Minolta. Not a reflex Pentax Spotomatic, just a basic rangefinder for focusing, trying visually always being Johny on the spot, it would entail capturing local events to see what developed. With good old Kodak Tri-x film. Images of fire engines, sports, local politics in that darkroom with glowing safelight, I would have to process the rolls, screen, print and caption the essential local news *pics*. What an adventure, and those old community newspaper days still wets the old appetite.

Please visit [www.Nostalgicroads.Weebly.com](http://www.Nostalgicroads.Weebly.com)  
Search for Song CD's by Dan Propp via [cdbaby.com](http://cdbaby.com) and also [www.soundcloud.com](http://www.soundcloud.com)  
Plus books via [www.amazon.ca](http://www.amazon.ca)

## TODAY'S SENIOR NEWSMAGAZINE

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

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

### Publishers / Copyright Disclaimer:

No part of this publication may be reproduced, copied or transferred without first obtaining written permission from the Publisher, but we do welcome requests.

The opinions expressed herein are those of the writers and do not necessarily reflect the opinions or views of the publishers, staff or employees of Today's Senior.

Due care and attention is used in checking advertising copy for accuracy and legitimacy, but no warranty is implied or given by the publishers. We reserve the right to refuse any advertising or editorial submissions which we believe to be inconsistent with the concept of the publication.

All submissions should be typed (double spaced where possible). Submissions and pictures are submitted at owner's risk. Make copies of important pictures and documents please and ensure you are the authorized copyright holder of any supplied content. All submissions and columns fall under the Registration of Today's Senior.

As Today's Senior continues to grow in popularity, an increasing number of people and businesses are advertising their service, concept or product as either a regular advertisement or in a paid editorial format. Therefore we suggest that you follow logical consumer practices and guidelines when purchasing any products or services.

**The management and staff of Today's Senior cannot recommend any product or service that appears in Today's Senior Newsmagazine.**

**NEWS & ADVERTISING DEADLINE**  
**BY THE 20th OF EACH MONTH**  
**Next Publication Date:**

**Wednesday, April 1st 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**

**Online: [todaysseniornewsmagazine.com](http://todaysseniornewsmagazine.com)**

**Emergency 604-992-0721**

**ADVERTISING**  
**John Ross 604-992-0783**

## SUBSCRIPTION

**Twelve Issues for \$30.00 (Tax Included)**  
*Please enclose cheque or money order!*

Name .....  
Address .....  
Phone .....  
City .....  
Postal Code .....

**Send To:**

**TODAY'S SENIOR at Box 61533 Brookwood  
P.O., Langley, B.C. V3A 8C8**





## DON'T RELIEVE STRESS – ELIMINATE IT

Dealing with stress is practically a modern hobby. We invest fortunes in the latest fads for stress relief: spas, relaxation techniques, books, phone apps, gadgets and gizmos designed to ease our minds. But are we really taking the most effective approach?

If stress-relief techniques aren't cutting it, go to the source. Take some serious time to evaluate the causes of stress in your life so you can reduce and eliminate them. Here are some common stressors and ideas for how to address them.

Money. Consumer culture tells us to spend, spend, spend, and it's easy to get caught up in the hype. But not feeling in control of your financial situation can be a major stress point. Make sure your purchases are things that really bring you joy and aren't just for

keeping up with the neighbours. Having a monthly budget will keep you on track and bring back your sense of control. If you're feeling overwhelmed, seek help from a financial planner. Having a good handle on your finances can lift a huge weight from your shoulders.

Your home. Shelter is a basic human need – we all need a safe haven where we can rest and relax. If your living situation brings you more stress than comfort, imagine (realistically) what kind of home would bring you peace. That mansion in the hills is a fun fantasy, but keep your goals achievable. If too much maintenance is wearing you out, look at downsizing. If you're feeling isolated, look for walkable neighbourhoods that offer social networks and amenities, like Parkbridge's land-lease communities. If clutter is making you claustrophobic, purge. Enlist the help of friends or an organizing expert if you have trouble things letting go.

Your environment. The people we interact with, our homes, workspaces and larger environment all have a huge effect on our well-being. Think about your previous week and where you were during times of stress. Perhaps talking with a negative acquaintance, sitting in traffic or working in a noisy office were triggers. Once you identify your stress points, you can do something about them. Changes can be big, but don't have to be. Simply cutting out a toxic relationship, finding a more scenic route to work or investing in some noise-cancelling headphones may be a great first step in reducing your environmental stressors. Tackle one issue at a time and work your way from small on up.

[www.newscanada.com](http://www.newscanada.com)

## THE NEWEST WAY TO GET YOUR PROBIOTICS

When it comes to daily vitamins or supplements, most of us prefer an easier pill to swallow. It is no surprise that multivitamin gummies aren't just for kids anymore – formulas for adults have become popular in recent years, with the newest options focusing on specific nutrients and, more recently, probiotics. If you haven't tried gummy probiotics yet, read on to discover if they are right for you.

“Gummy supplements are a great option for people who do not like swallowing regular tablets,” says Jemma Besson, a registered dietitian at Shoppers Drug Mart. “They may be a more palatable option compared to traditional supplements. This makes the gummy format an easy and convenient option for those who want to incorporate probiotics into their daily routine.”

Many supplement brands are now also addressing people's concerns about sugar, gluten and dairy, and are introducing products to meet those needs. For instance, Life Brand probiotic gummies are gluten, dairy, soy and gelatin free and contain no added sugar, as they are made with real fruit such as blackberries, peaches and raspberries. For those worried about the sugar content, the recommended dosage translates to a very small amount.

Ultimately, vitamins and probiotics are best consumed in food, but supplements are a great option when extra support is needed or if you want to boost your digestive health. Different types of probiotics may offer specific health benefits. Some formulas even target IBS symptoms and may help relieve abdominal discomfort, gas and bloating.

Besson recommends some tips to incorporate probiotics into your diet, such as eating fermented foods or those with live cultures like kimchi, kombucha, yogurt and miso to encourage good bacteria in your gut.

[www.newscanada.com](http://www.newscanada.com)

## WHAT'S THE FIRST SIGN OF GLAUCOMA?



Producing few symptoms until it is seriously progressed, glaucoma is the leading cause of blindness for people over age 60 and can lead to lifelong vision damage if left untreated. That's why it's a disease everyone needs to be aware of.

A survey conducted by the Canadian Ophthalmological Society found that 61 per cent of people are unaware of the signs and symptoms of glaucoma. When symptoms occur, blind spots develop in the field of vision. Many don't notice these blank spots until the optic nerve is significantly damaged and these spots become large. It is crucial to schedule regular eye exams to catch the disease before any serious damage is done.

Some people have a higher risk of developing glaucoma. These include those who are over 40, have a family history of glaucoma, have high intraocular pressure, or have diabetes or high blood pressure.

Learn more about glaucoma and what you can do to detect and prevent this disease at [cos-sco.ca](http://cos-sco.ca).

[www.newscanada.com](http://www.newscanada.com)

### BITE, CHEW & LOOK GOOD TOO™

Troubles . . . with your dentures?

While talking, eating . . .

*We focus in lower hard to fit dentures*

**Chhun Lim, R.D.**

**DENTURE CLINIC In Fleetwood**

- New, Complete & Partial Dentures
- Same Day Relines, Soft Liner
- Dentures on Implants
- Repairs (while you wait)
- Free Consultation
- Second Opinion Save your Money

**604-507-9958**

**NEW LOCATION (On Google Map)**

8118 - 164 Street, Surrey, B.C. V4N 0P2

### 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

If you would like to  
**ADVERTISE**  
in Today's Senior  
Newsmagazine

**Details on page 3.**





## 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  
1½ cups (375 mL) quick-cooking (not instant) rolled oats  
½ cup (125 mL) smooth peanut butter  
¼ 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, ½ 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 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

## WHAT'S CANADA'S FAVOURITE APPLE?



You might think we gravitate to Macintosh or Red Delicious apples, but according to Kirk Kemp, Canada's top selling apple is the Gala. In fact, Kemp sells about 15 million pounds of Gala apples each year.

Kirk Kemp is a third-generation apple farmer and the brains behind the 1,400 acres of apple trees at Algoma Orchards in Clarington, Ontario. With more than a million apple trees producing a dozen different varieties – including MacIntosh, Empire, Cortland, Honey Crisp and, of course, Gala – it's no wonder Algoma Orchards is the country's largest apple grower and packer.

"My family have been apple farmers since the early 1900s," says Kemp. "20 years ago, Mike Gibson and I came together with another business partner to create Algoma, combining our family farms."

Even though Kemp and Gibson aren't blood relatives, Algoma is truly a family business, with both of Kemp's sons, Eric and Byron, involved in the business. Eric manages the packaging plant and Byron helps manage the farm.

It's also a business that is growing fast. Planting over 100 acres of new apple trees each year, Algoma is able to supply fresh, local apples year-round. Currently, they can supply local apples 85 per cent of the year, supplementing the rest from the southern hemisphere once they run out.

"We've been working with Loblaws for about 35 years now," says Mike Gibson. "Local is our business and that is something that is also very important to their organization, so we're working together to get to a point where our apple supply is local 100 per cent of the year and we're getting close to reaching our goal."

How does one grow local apples in the winter in Ontario? They don't, but when stored the proper way an apple picked at the season's peak in September, can be sold in August and still be as fresh and crisp as it was when it was picked 11 months ago. This means keeping the apples in a refrigerated room, one degree above freezing with low oxygen and carbon dioxide levels, which essentially puts them to sleep so they don't dry out.

You can find local apples grown by Algoma Orchards year-round at a Loblaws near you.

www.newscanada.com

## CALLING ALL COFFEE-LOVERS

Few beverages are so universally loved as coffee. And there's no shortage of ways to consume this caffeine-filled favourite: slow drip, hot, iced, foamed – the list goes on. But how about a coffee smoothie?

This delicious coffee smoothie is the perfect quick morning pick-me-up. Using Fairlife chocolate ultrafiltered milk offers 50 per cent more protein and 50 per cent less sugar than regular chocolate milk, giving you a chocolatey boost to start your day.

- Coffee Smoothie  
Prep time: 2 minutes  
Serves: 4  
Ingredients  
2 cups Fairlife chocolate ultrafiltered, partly skimmed milk  
1 cup coffee  
1 cup ice  
1 tsp instant coffee  
1 packet sweetener of choice  
Directions  
Combine all ingredients in a blender with ice for 30 seconds.  
Optional: Add whipped cream and nutmeg sprinkled on top.  
www.newscanada.com



**H.T.N" T. Service**  
**(604)538-8687**

Door to door service

7 days a wk. Shuttle to  
YVR & Bellingham Airports,  
Cruise Ship Services, Via  
Rail, Eye Clinic, Twsn  
Ferry, etc. Serving White  
Rock/South Surrey,  
Surrey & Langley

### Mobile Foot Care Nurse

Available in the comfort of your home. Foot assessment & plan of care, Foot care for Diabetics, poor circulation, nail cutting & filing, care of ingrown toenails, difficult or fungal toenails, corn & callus care.

**Call 604-720-8570 for appointment.**





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

Leaving an inheritance outright to a spouse has some implications if there are children from a previous marriage. You can look after both interests by naming your spouse as a successor annuitant, and children as irrevocable beneficiaries on your RRIF or other investments.

There are times when leaving an inheritance outright to a spouse may not be the best choice. For example, you may want to ensure that children from a previous marriage receive an appropriate bequest after your spouse passes away. Or you may be faced with a situation in which your spouse is physically or mentally incapacitated- or financially irresponsible.

In these cases, enacting a straightforward strategy called the “Registered Retirement Income Fund (RRIF) successor annuity or Joint Life option” allows you to retain greater control over how your RRIF is handled after your death.

Recently I had to advise one of my clients who is on his second marriage and had previously designated his children as beneficiaries on his investments. However, he got remarried and wanted to make sure that his new spouse is looked after financially after he passes away as he is considerably older than his

new wife. He also wants to make sure that his children from his first marriage will still be able to inherit the remaining assets from his RRIF investments when his second wife passes away. I was able to use a little know strategy of naming his spouse as a successor annuitant on his RRIF and named his children as irrevocable beneficiaries.

How does it work?

When you name your spouse as your RRIF beneficiary, the RRIF can be transferred to your spouse on a tax deferred basis on your death. With some contracts your spouse will assume complete control of the RRIF as the successor owner, and the contract will continue. This means that your spouse will begin to receive an income stream and will be able to exercise their rights under the contract, including the right to change the beneficiaries, adjust the payment stream or cash in the investments.

When you name your spouse as the successor annuitant or Joint Life, he or she also assumes control of the RRIF as the successor owner on a tax deferred basis. However, by designating irrevocable beneficiaries, who are not your spouse, you can preserve the tax deferral and give your irrevocable beneficiaries a say in the management of the assets that will ultimately pass to them.

Naming irrevocable beneficiaries effectively restricts your spouse’s ownership rights, and your spouse will need the written permission of the irrevocable beneficiaries to change the beneficiaries, increase the income stream or cash in the investments. Meanwhile, if the successor annuitant or Joint Life (your spouse) predeceases you or no longer qualifies as your spouse at the time of your death, the death benefit will be paid directly to the irrevocable beneficiaries.

These features make the RRIF successor annuitant or Joint Life option an attractive solution in certain specific situations outlined in more detail below.

**Married with Children from a previous marriage**

You may want to provide an income stream to

beneficiaries can ensure that the income stream changes to match your spouse’s needs, and that the investments aren’t cashed in and spent.

To find out more about estate planning for your RRIF contact your investment advisor, or contact Rick at 604-535-3367 (Suite 50, 1480 Foster St. White Rock, BC V4B 3X7) or email: rick@crsfinancial.ca for more information on when to consider using the RRIF successor annuitant or joint life option, and irrevocable beneficiaries.

HOW TO  
SET SMART  
FINANCIAL  
GOALS

Goals are an important part of any financial plan, whether you want to pay off credit card debt, save for retirement or go on that family vacation you’ve been dreaming about.

They are like the GPS or road map in your car that help you reach your destination.

And, if you really want to increase your chances of achieving your financial goals, make sure they’re SMART, as in Specific, Measurable, Achievable, Realistic and Time-framed.

Take a goal like, “I want to save for a vacation.” It is vague and hard to measure. But by adding a few details, you can turn it into a SMART goal, as in, “I want to save \$5,000 for a trip to Tahiti within ten months.”

This new goal is specific because you know exactly what you're saving for: a trip to Tahiti. It’s measurable because you know how much you will need: \$5,000.

It’s achievable because you can break the total needed into smaller steps. For example, you will know how much you need to put aside each week or at each paycheck. It will probably lead you to reduce some of your spending, such as cutting down on buying lunch or restaurant meals.

It’s also realistic because, while challenging, you can see if you need to adjust your budget to make it work.

Finally, it's time-framed, because you've set a deadline. You can almost picture yourself sitting on the beach 10 months from now in the South Pacific.

Once you’ve set your financial goals, track your progress regularly. It’s important to make sure you’re meeting key milestones toward your goals so that you can adjust for changing circumstances.

It’s also a good idea to write your financial goals down. Having a clear record of them will make them seem more real and provide extra motivation to succeed.

If you don’t know where to start, an important first step is to make a budget that clearly lays out your sources of income and monthly expenses. If you don’t already have a budget, try the new budget planner from the FCAC. This free interactive tool has tips and suggestions to improve your financial situation and allows you to create a personalized budget. It generates charts showing where your money goes, and compares your spending habits with other Canadians in similar situations.

Some people feel that financial goals are only for those with money to spare. In fact, they are for everyone—every step counts. When you take the time to carefully think them through and ensure they are SMART, you take an important step forward in achieving them.

www.newscanada.com

LIFE INSURANCE

MORTGAGE INSURANCE

COMPETITIVE RATES IN BC

30 YEARS OF PERSONALIZED SERVICE

	MALE				FEMALE			
AGE	100,000	250,000	500,000	1,000,000	100,000	250,000	500,000	1,000,000
40	\$ 11.52	\$ 17.10	\$ 27.45	\$ 50.40	\$ 9.76	\$ 14.81	\$ 21.15	\$ 36.90
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

Rates quoted above are monthly, for preferred non-smoker \*Preferred Term 10

Available No medical life Insurance up to \$500,000

We quote and represent the major Insurance companies

Disability, Critical Illness. Whole Life and Universal Life plans

Please call our Office for rates under age 40

CALL: 604-535-3367

1-877-535-3367

WWW.CRSFINANCIAL.CA





## THE PHARMACIST REVIEW

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

### OUTSMART FREE RADICALS

Free radicals are harmful substances that come about as a result of oxidative stress due mainly to environment exposure (eg. UV radiation, cosmetics, drugs, foods/additives, workplace chemicals, pesticides). In turn, these free radicals lead to chain reactions that are thought to be associated with Alzheimer's Parkinson's, heart disease, stroke, diabetes, muscle degeneration, macular degeneration, and cancer. It is also theorized that perpetual exposure to free radicals contributes to the aging process.

Anti-oxidants are the beneficial chemicals that can track down and neutralize those evil free radicals before they cause excessive irreversible cellular damage. They can be used for both treatment and prevention. The best way to get anti-oxidants is through your diet. Fruits and vegetables such as berries, citrus fruits, broccoli, tomatoes, peppers, onion, garlic, and dark leafy greens are great sources; just be mindful of the high sugar content of some of these. Fish and nuts are also viable sources.

The source and form of anti-oxidants you choose to supplement with will determine the availability to and utilization by the body, so choose wisely. Sisu's "ESTER-C SUPREME" contains buffered, esterified vitamin C, along with arabinogalactan (from larch bark), quercetin (from fruit), and multi-anthocyanidin (from berries and other fruits); it is a smart formulation that is especially beneficial for respiratory health, including helping to prevent infections. Another synergistic formulation for anyone looking for a high potency anti-oxidant is New Roots' "VITAMIN C8"; its unique combination of, eg., green tea extract, grape seed extract, bilberry extract, quercetin, citrus bioflavonoids, minerals such as selenium and manganese, and enzymes such as bromelain and papain is excellent for activating molecules involved in anti-inflammation and anti-oxidation. The pine bark extract, PYCNOGENOL, has received a lot of attention recently for its use as an adjunct in the treatment of many conditions associated with free-radical damage, including hay fever, asthma, venous insufficiency, and cognitive function.

Since the anti-oxidants sold as a supplement in Canada are mostly derived from a food source, they are generally easily incorporated into your whole body health plan. Adequate dosing is crucial and will reflect the purpose of anti-oxidant supplementation. 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.)*

## SHOULD I RENOVATE OR RELOCATE?



When it comes to your home, some upgrades like painting or changing the finishes on your cupboards are easy and low-cost projects that can refresh the look and feel of a dated room. But if the changes you're thinking about go beyond a simple coat of paint, moving isn't the only way to upgrade your living space.

No matter your situation, some simple considerations can help you evaluate whether it's best to renovate or relocate.

Does your current home have unused square footage? If your main challenge is lack of space, a little ingenuity like moving a wall or renovating an attic can help you tap into unused square footage, allowing you to add another bedroom or make a small area feel more spacious. If you do add to or alter your home, remember to call your insurance company and let them know.

Is the neighbourhood still the right fit? Location, location, location. A change in career or a new phase of life may make transit proximity a higher priority or living near a good school zone more essential. As your circumstances and personal goals change over time, it is important that your home meets your needs and that your neighbourhood has the necessities that best suit your lifestyle.

Is the financial aspect of renovating worrisome? Homeowners often worry about the cost of renovations, especially when factoring in the unexpected. While a renovation may feel like a big financial undertaking, people often forget the costs associated with buying and selling a new home, which can also quickly translate into a large financial spend. A home equity line of credit, like the TD Home Equity Flex-Line, allows you to use the equity in your home to access credit. This can help you manage cashflow and often comes with a lower interest rate than unsecured loans.

Find more information on refinancing options at [td.com/refinancing](http://td.com/refinancing).

[www.newscanada.com](http://www.newscanada.com)

## PREPARING FOR THE NEXT DECADE OF DISRUPTION IN AGRICULTURE

A new agricultural revolution is underway, as we enter an era where advanced technologies are transforming the way operations will run in the future.

At the same time, the industry is facing a crisis as it prepares for a historic retirement wave, with fewer young people stepping in to fill the gap, according to a recently released report from RBC.

The report states that one in four Canadian farmers will be 65 or older by 2025. The average age of farmers today is 55, which means that over the next decade, 37 per cent of the agricultural workforce will be set to retire. Yet 600 fewer young people are entering the sector every year, which will have a significant impact on succession planning in the future.

"Agriculture is a dynamic industry with lots of potential for innovation and evolution, with new technologies shaping the future of the industry," says Ryan Riese, national director, agriculture at RBC. "Policy-makers, industry leaders and educators have the opportunity to collaborate in attracting and preparing the next generation by creating early awareness around the exciting future of agriculture and modernizing education programs to help build new, digitally enabled skills that will be relevant in the future."

Here are some actions that need to be taken:

Start the integration of agriculture and learning early. Given that one-quarter of young farm operators entered the industry directly from high school, the earlier industry can integrate agricultural learning, the better. Beyond that, nearly three-quarters of farm operators under 40 attended college or university majored in business, health, education and technology – all invaluable skills that can be integrated into agricultural programming.

Design education programs to build critical skills for the future. Post-secondary education is now stepping up to the plate, developing programs that expose students to the new knowledge and skillsets they will need in the future. These include digital skills, science and environmental studies, business, economics and global affairs to be successful in a rapidly evolving and globalized world. Introducing a more scientific and experiential learning approach has already generated an increase in enrolment in agriculture programs.

Showcase the evolution and innovation potential of the sector. Younger-generation farmers are drawn to innovation and the part they can play in creating and sustaining that change. New generation farmers are also interested in new and creative investment and financing solutions, agricultural methodologies and sustainable practices that are tailored to their needs and align with their own personal and business values. Creating awareness around the new opportunities and exciting changes facing the industry can help spur young people's interest in agriculture.

Find more information at [rbc.com/agriculture](http://rbc.com/agriculture).

[www.newscanada.com](http://www.newscanada.com)

### STRENGTHEN YOUR IMMUNE SYSTEM

*Immune Boosting and Easily Digestible!*

#### Benefits:

- Citrus free
- Enhanced with immune-boosting arabinogalactan
- Added antioxidant bioflavonoids from berry fruits
- Anti-histamine and antioxidant properties
- Particularly beneficial during cold and flu season



**PHARMASAVE**  
Cloverdale Health Centre Est. 1983 | Steveston Village Est. 2011

Downtown Cloverdale  
5778-176A Street, Surrey 604-576-2888  
Steveston Village  
#105-12420 No. 1 Road, Richmond 604-232-0159  
[www.iPharmasave.com](http://www.iPharmasave.com)

If you would like to  
**ADVERTISE**  
in Today's Senior  
Newsmagazine

**Details on page 3.**





## Straight from the Horse's Mouth

By Mel Kositsky

The word 'new' is a key element to the official announcement of the 2020 live racing season that launches on Sunday afternoon April 26 at Hastings Racecourse in east Vancouver.

For starters, there is a new five-year lease extension with a five-year option in place for Hastings Racecourse with the City of Vancouver, ensuring the sustainability of the industry over the next five years and beyond, according to a track news release.

"It is certainly a giant step in the right direction," said David Milburn, President of the Horsemen's Benevolent and Protective Association (HBPA). "We can only continue to grow from here."

That growing stage will involve recently-appointed Regional Director, BC Racing Darren MacDonald working in concert with new Hastings Racecourse General Manager Michael Zerebeski, responsible for overall operations at both the racecourse and casino.

MacDonald, who was GM at Hastings Racecourse the past six years, will focus on improving wagering, field sizes and other key elements at both Hastings Racecourse and Fraser Downs towards the overall advancement of the racing product in British Columbia.

His most recent challenge has involved monitoring the installation of a new inner rail at Hastings Racecourse by the U.S. patented Rider Protection System.

"We are very pleased that everything has lined up and we were able to get the new rail installed for the 2020 season," MacDonald said. "This particular rail has been installed at most major race tracks in North America and is proven to provide a great deal of safety for both riders and horses. A lot of people have worked very hard to make a tight deadline become a reality at Hastings."

Hastings Racecourse opened for stall set-up on February 7 and the horses began training February 11. In order to find new local workers for the racing season, Hastings, in conjunction with the HBPA offered

a Professional Racehorse Groom Program to be held in the backstretch from February 24 to March 7, every morning except Sundays. The program is an intensive hands-on course that will allow those interested in racetrack jobs to learn from and practise skills with industry professionals. They will introduce groom prospects to all aspects of the thoroughbred racing industry and is offered at no cost to the participant.

With the first of 51 race dates set for April 26 at 1:50 p.m., Zerebeski is planning to heighten the level of entertainment throughout the season by adding more events to complement the thrill of thoroughbred racing.

"We will be reaching out to racing fans of all ages with exciting new events to enhance our mandate of continuing to be recognized as a popular Vancouver entertainment destination," he says. "Customer satisfaction will be top of mind with each and every visit to our facility throughout the coming season."

Zerebeski joined the Hastings Racecourse team as Manager, Human Resources in September, 2018 after holding key management positions at the Westin Grand Vancouver and Hotel Squamish/Lanarkshire Group.

The 2020 live racing calendar primarily features Saturday and Sunday afternoon cards from April 26 through October 18 along with statutory holidays including Victoria Day on Monday, April 18, Canada Day on Wednesday, July 1, and BC Day on Monday, August 3. The popular Friday Night Live cards (there will be seven this year) begin on July 24 and run through September 4.

The highlight of the Hastings Racecourse calendar continues to be the BC Cup on Monday, August 3 and the BC Derby & BC Oaks on Saturday, September 12.

Special events on racing days will once again include the Bulldog Races (May 23-24), Corgi Races (June 27-28) and Wiener Dog Races (July 11-12). Another 'must do' at Hastings will be the celebration of the 12th annual Deighton Cup on Saturday, July 18, heralded by social media entertainment journalists as "Vancouver's most stylish event of the summer when a good old-fashion day at the races includes fine food, craft cocktails and live entertainment."

A list of early 2020 Triple Crown nominees shows 347 three-year-olds currently eligible to compete in the May 2 Kentucky Derby (G1), May 16 Preakness (G1), and June 6 Belmont S. (G1).

Nominees were made eligible through a \$600 payment. The count of 347 was down 15 horses from last year's 362 early nominees to the 2019 Triple Crown.

Horses not nominated to the Triple Crown can subsequently be made eligible for \$6,000 during the late nomination period, which continues through March 30. After that date, horses can become eligible through a supplemental fee due at the time of entry for any of the three races.

Juvenile colt champion Storm The Court heads the

list of nominees. The nominations list also included seven fillies led by the undefeated Finite, and 35 horses based outside of North America. Japan and Ireland account for 31 of the 35.

Todd Pletcher trains 26 Triple Crown nominees, Steve Asmussen 12, and Bob Baffert, the all-time leading trainer of Triple Crown race winners, conditions 19 nominees.

Calumet Farm leads all owners with 13 nominees, while horses bred by Godolphin account for nine nominees. First-crop sire and 2015 Triple Crown winner American Pharoah leads all stallions with 15 offspring nominated.

There is about two months left in the harness racing season at Fraser Downs in Cloverdale. Racing continues at the fairgrounds at Elements Casino on Friday nights and Sunday afternoons until mid-April.

## COULD THESE ITEMS IN YOUR HOME BE HURTING YOUR FAMILY?

Every home has hidden hazards – from cords and cables that pose tripping hazards to invisible dangers like radon and asbestos. But if you or someone in your family has allergies, bedding may not be a culprit. Did you know that there are natural fibres that could actually help reduce your suffering?

When it comes to pillows and duvets, some people believe that polyester is a better alternative to down for allergy-sufferers. However, independent research studies in The British Medical Journal prove that the opposite is true. High-quality down is put through a rigorous cleaning process, which includes specialized washing processes to ensure the down is hypoallergenic. This makes it much more allergy-friendly than many synthetic materials on the market.

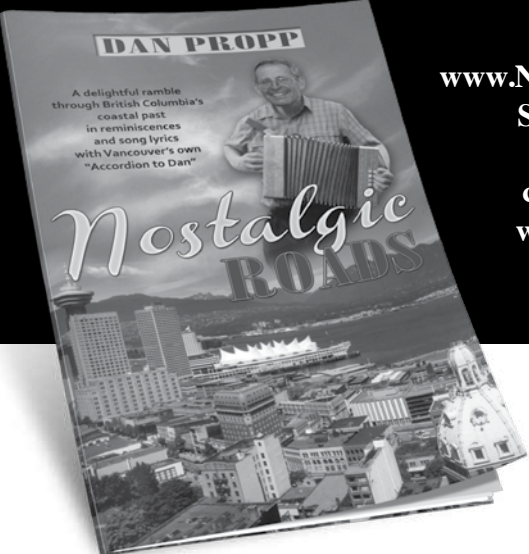
In fact, true allergies to down and feathers are extremely rare. Rather than being allergic to these materials, most people have trouble with products that haven't been cleaned properly, as well as dust mites and other impurities. Fortunately, choosing products manufactured in Canada can help ensure you're getting quality goods that won't trigger allergic symptoms.

Another advantage of down is its natural ability to breathe and wick away body moisture and perspiration, constantly keeping the body dry and warm. If you have ever worn a polyester shirt in the summer, you know what the difference is in breathability between synthetics and natural fibres. This cooling ability makes down great for those who have trouble sleeping at night, as cooler temperatures make getting to and staying asleep easier.

To ensure you're getting high-quality, locally sourced and humane down products, look for the Downmark label, which signifies the brand is a member of the Down Association of Canada. You can find a list of member manufacturers and where to find their products at downmark.org.

Find more information at downmark.org.

www.newscanada.com



**DAN PROPP**  
A delightful ramble through British Columbia's coastal past in reminiscences and song lyrics with Vancouver's own "Accordion to Dan"

**Nostalgic Roads**

Please visit  
[www.Nostalgicroads.Weebly.com](http://www.Nostalgicroads.Weebly.com)  
Search for Song CD's  
by Dan Propp via  
[cdbaby.com](http://cdbaby.com) and also  
[www.soundcloud.com](http://www.soundcloud.com)  
plus books via  
[www.amazon.ca](http://www.amazon.ca)

**Accordion Sing-Alongs**  
604-277-6570  
604-802-4428

## Multiple Realty Ltd.

2298 Kingsway  
Vancouver, B.C. V5N 5M9  
**604-788-3530**





**D'arcy Hamilton**



Natural fabrics equal comfortable style for every body  
XS to 4X at affordable prices



How can you fall in love with our Brand if we've never met?  
Visit our stores in Kitsilano, N. Vancouver, Commercial Drive and Tsawwassen  
and experience our helpful, friendly service - where every woman leaves a little taller in her shoes.

Or  
shop online at [blueskyclothingco.com](http://blueskyclothingco.com) and enjoy our easy fit charts,  
generous return policy and the e-commerce team should you require assistance.

Bring this AD in and receive 20% Off regularly priced clothing  
(discount not applicable on accessories, lingerie, handbags or already reduced garments)

- One time use per customer -

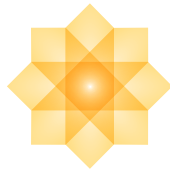


MAGNOLIA  
GARDENS  
A BRIA COMMUNITY

A tranquil oasis in the heart of Langley City,  
**MAGNOLIA GARDENS** is within easy walking distance  
to the city-centre, shopping and recreation amenities.  
Featuring two excellent choices in supportive senior  
living: 115 independent living suites, and a 40 suite  
licensed Care Centre.

Schedule a tour today,  
**604.514.1210**

Visit us at:  
5840 Glover Road, Langley City



SUNRIDGE  
GARDENS  
A BRIA COMMUNITY

With a lush outdoor courtyard and bright modern  
interior, **SUNRIDGE GARDENS** is a hidden gem in the  
heart of historic Murrayville. A short walk from W.C. Blair  
Recreation Centre, shopping, and Langley Memorial  
Hospital, and featuring 145 comfortable, open-concept  
suites for independent senior living.

Schedule a tour today,  
**604.510.5091**

Visit us at:  
22301 Fraser Highway, Murrayville



RETIREMENT. LIVING!

[www.BriaCommunities.ca](http://www.BriaCommunities.ca)



# EASY WAYS TO PARTICIPATE IN EARTH WEEK

Millions of Canadians and more than 150 countries around the world will recognize Earth Week and Earth Day this month. The intentions behind Earth Week are to take the time to be more environmentally conscious, and to take action to reduce our carbon footprint at home, school and work.

You can participate too. Here are some easy ways to get involved and contribute to environmental conservation in your community:

Commit to using a reusable grocery bag when you shop. In Canada, 55 million plastic shopping bags are used each week. Be sure to store some bags at the office and at home. If you drive, leave some in the car, too.

Many schools are encouraging litter-free lunches. Why not join the initiative? Use reusable plastic or glass lunch containers, cloth napkins and stainless-steel cutlery. At the office, use glasses or mugs for your beverages. For on-the-go, invest in reusable beverage containers.

The average person throws away 37 kilograms of textiles annually. Donating clothing and textiles to charitable organizations such as Diabetes Canada



helps reduce textile waste clogging up local landfills. Clothing and other textiles can be deposited in local donation bins or can be picked up.

Take public transit, walk or carpool to get around.

Get the family outdoors and join or create a neighbourhood litter clean-up. Make sure to wear gloves and closed-toe shoes.

Save the planet and save on electricity bills by turning out the lights and using appliances during

mid-peak or off-peak hours. The best hours are from 7 p.m. to 7 a.m.

Additionally, many municipalities across the country plan activities for their residents. Visit your municipality's website for a listing. Many local papers also provide community event listings that you can check out.

Learn more and schedule a home pickup of used clothing and small household items at [declutter.diabetes.ca](http://declutter.diabetes.ca). [www.newscanada.com](http://www.newscanada.com)

## DO YOUR WORKOUT SHOES PROVIDE FULL SUPPORT?

Spring is a time for new beginnings, when many of us step up our exercise routines and move our activities outdoors.

But experts urge you to tread carefully. Each year, more than 1.2 million Canadians are sidelined from their favourite sport due to injuries – injuries that might have been prevented with properly fitting footwear and wise shoe selection.

Why are your shoes so crucial? They provide support, cushioning and protection. If you are running, jumping or even walking for exercise, your shoes can be the difference between an enjoyable workout or a debilitating injury.

“When starting a new exercise routine, the body may not be prepared to handle the stress,” explains Anthony Harper, a Canadian certified pedorthist and president of the Pedorthic Association of Canada. “Exercise significantly increases force to the feet and exaggerates your foot’s motions, creating more work for the muscles and other structures around the feet. Because everything in the body is connected, movements of the feet can also affect how the rest of our body feels and functions.”

Supportive shoes can limit any excessive foot motions to reduce the stress on the muscles and other parts of the feet. Cushioning may be helpful in exercise shoes to reduce the force put on feet, especially for those with high arches or less flexible feet.

Choose activity-specific footwear, such as run-

ning or walking shoes that perfectly fit the size and shape of your foot. Signs of a poor-fitting shoe include redness, calluses, corns, infected toe nails, pain and bruising on your feet.

“Don’t buy ill-fitting new shoes thinking you’ll break them in. They should be comfortable the moment you try them on,” says Harper. “As a rule of thumb, there should be a minimum of a quarter inch of space in the shoe beyond your longest toe, and the heel should fit snugly but not dig in.”

When additional support is recommended, wearing custom orthotics or over-the-counter inserts can be beneficial. Orthotics and shoes work together to alleviate pain and reduce excessive foot motions.

More information can be found at [pedorthic.ca](http://pedorthic.ca). [www.newscanada.com](http://www.newscanada.com)



Before

*Do you worry about your safety while performing day to day activities in your home?*

604 857-5990  
[ProfileMarble.ca](http://ProfileMarble.ca)

## Seniors may be eligible for a *Free\** Home Adaptation for Safety, Comfort and Independence!



After

*Eligible adaptations include upgrading the following:*

- Tub with walk in shower with seat & grab bars
- Higher toilet – ADA compliant
- Taller vanity with top & integral sink
- Single Handle lever faucets in kitchen & vanity
- Slip resistance flooring
- Door knobs with lever handle
- Lighting over vanity
- Gliding shelves in kitchen and bath for easy access

Call Today for your Free In-Home Consultation.

\*Subject to requirements set forth by BC Housing's HAFI Program and maybe cancelled without notice



**PROFILE**  
Marble & Bath





# THE TROCKS: MEN IN TUTUS.



Article & photos by Lenora A. Hayman.

Les Ballets Trockadero de Monte Carlo performed one night only at the Queen Elizabeth theatre on 1 Feb.2020. This professional all-male Les Ballets de Monte Carlo, affectionately known as The Trocks, is a highly entertaining group performing females roles, with pas de deux in "size12" pointe shoes, and swan tutus shedding feathers etc. The Swan Lake gestures and gags were timely.

They use funny, phoney Russian stage names, such as Maya Thickenhighya, Ludmila Beaulemova and Mikhail Mypansarov!

Les Ballets Trockadero de Monte Carlo was founded in 1974, by a group of ballet lovers, to present traditional classical ballet, and modern dance in parody form. Heavier set men, balancing on toes as swans, water sprites, romantic princesses and Victorian ladies, elevates rather than mocks ballet as a dance form.

It delighted the more knowledgeable, as well as the novices, in the packed theatre. They certainly bring the enjoyment and exhilaration of dance to the widest possible audience.

Don't miss them next time!

**LEFT:** Les Ballets Trockadero de Monte Carlo.

## HOW TO MAXIMIZE YOUR INVESTMENT ON A BASEMENT RENO PROJECT

A great home improvement project is finishing your basement. That's because research shows it gives you a major return on investment, providing you great value for your money. Here are some pro tips to make the most of your makeover:

Know when to hire a pro. It can be tempting to DIY many basement reno jobs to save on costs and maximize your investment. Some tasks are simple for you to do, such as painting and flooring installation. But be careful—for specialized tasks such as HVAC and electrical it's much better to make the investment and hire a professional to save yourself headaches and money in the long run.

Protect your investment. A basement reno can be expensive, so you want to make sure you're building on a base that allows the natural moisture in your concrete foundation to evaporate and not seep into your finished floors. This starts with a quality subfloor such as Dricore, which creates an air gap and barrier between concrete and your

flooring, which allows the moisture to naturally evaporate without touching your floors, helping to protect them from mould and mildew, and even small water leaks. It also insulates against cold, hard concrete to keep your floors feeling warmer and softer to walk on. A quality subfloor that helps protect against the ever-present moisture a concrete basement floor emits, is a critical step in your basement renovation, and it can help you enjoy a comfortable basement year-round.

Plan to add value. When deciding on your new layout and what to include, prioritize spaces and projects that give you the best ROI. For example, adding a kitchen and three- or four-piece bathroom will make your basement much more functional. These updates are also huge draws during resale for buyers looking for a multi-family home or to use the space as a rental property.


Find more information at [dricore.com](http://dricore.com).  
[www.newscanada.com](http://www.newscanada.com)

**JUST LIKE FAMILY  
HOME CARE**

- Companionship
- Personal Care
- Meal Plans & Prep
- Light Housekeeping
- Home Support
- 24/7 Live-In Care
- Overnight Care
- Post Hospitalization Care
- Respite Care
- and lots more...


**FRASER VALLEY**  
604.991.7070  
[fraservalley@justlikefamily.ca](mailto:fraservalley@justlikefamily.ca)  
[www.justlikefamily.ca](http://www.justlikefamily.ca)








**SEE RED?  
SEE YOUR  
DOCTOR.**

Blood in the urine is the most common symptom of bladder cancer. Don't ignore this warning sign. It could save your life.



**BLADDER  
CANCER  
CANADA**

FOR INFORMATION AND SUPPORT  
VISIT [see-red.ca](http://see-red.ca) OR CALL 866-674-8889



© Bladder Cancer Canada 2014

# British Columbia Search and Rescue Association

We represent 80 Search and Rescue groups in  
British Columbia, consisting of over 2500 volunteers.

## Helping to keep families safe in the outdoors!

Support for BCSARA appreciated  
[www.BCSARA.com/donate](http://www.BCSARA.com/donate)





Visit our Search and Rescue Prevention partners at  
[www.AdventureSmart.ca](http://www.AdventureSmart.ca) to learn about their free outdoor  
safety awareness programs for children and adults.

**AdventureSmart**





## 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.**



You can register to be part of this groundbreaking new hearing study by calling 1.888.242.4892 or visiting [connecthearing.ca/hearing-study](http://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 worn hearing aids. No fees and no purchase necessary. ‡ Cruickshanks, K. L., Wiley, T. L., Tweed, T. S., Klein, B. E. K., Klein, R., Mares-Perlman, J. A., & Nondahl, 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).



# THREE COMMON MISTAKES THAT LEAD TO INSURANCE FRAUD

When real customers unknowingly buy fake insurance policies from fraudulent actors, it's called seller fraud. A fraudster will offer discounted insurance and take the victim's money in return for home and auto insurance pink slips that are invalid or forged.

Unlike claims fraud, where fraudsters use fake accidents or reports to cash in on real insurance policies, seller fraud is easy to avoid. Three common mistakes that can lead to fraud are trusting the wrong individuals, seeking impossible rates, and overlooking important details.

Who to trust

Avoid falling prey to a fraudster by checking online for a licence.

A legitimate broker or agent is an individual or firm that sells insurance policies to clients and has a licence number from their provincial regulator. Direct-to-consumer insurance companies are federally regulated and licensed to sell insurance policies directly to the end customer.

TIP: A broker is paid in commission by the insurance company it sells a policy from. Legitimate brokers don't charge a fee in most jurisdictions.

Reasonable rates

Shopping around for insurance is the easiest way to find your best rate. Different companies will offer different rates. But, if one individual offers a surprisingly better rate than all the others, you might want to think twice.

"Insurance rates are based on pooled risk — companies need to collect enough money to pay out claims in a given year," says Roger Dunbar, the senior vice president of home and auto insurer Sonnet. "Generally, if a deal looks too good to be true, it probably is."

TIP: Ads promoting cheap insurance for high-risk drivers are an example of a red flag. Insurers tend to charge high-risk drivers more because of their driving history.

Check the details

The devil is in the details. If an insurance policy includes misrepresented information, such as unlisted high-risk drivers or the wrong address, it can be cancelled and claims can be denied. Make sure you personally review the information on your policy to avoid losing money and failing to have proper insurance coverage in place when it counts.

Fraudsters may also use fake identities to set fake policies. If an insurer contacts you about a policy you never set up, don't ignore it. You can report suspected insurance fraud to the Insurance Bureau of Canada. Find more information at IBC.ca.

TIP: A history of misrepresenting information makes it harder to get insurance coverage in the future — check the details.

www.newscanada.com

## Happy Saint Patricks Day!

S	M	L	D	E	L	S	T	P	A	T	R	I	C	K	S	D	A	Y	E	D	Z	Z	N	C
G	A	U	U	R	I	R	E	L	A	N	D	I	D	E	S	O	F	M	A	R	C	H	E	Q
H	G	C	B	B	L	A	R	N	E	Y	S	T	O	N	E	S	H	A	M	R	O	C	K	S
X	I	K	L	V	B	J	A	T	B	K	S	H	E	N	A	N	I	G	A	N	S	C	U	R
T	C	Y	I	B	L	A	R	N	E	Y	P	O	T	O	F	G	O	L	D	P	T	T	B	A
I	A	H	N	A	Z	Q	X	S	H	I	L	L	E	L	A	G	H	Y	W	I	A	A	A	I
C	L	S	B	I	M	A	H	C	X	J	H	G	U	I	N	E	S	S	X	G	P	M	N	N
E	A	T	F	R	L	U	C	K	O	F	T	H	E	I	R	I	S	H	T	Z	O	O	S	B
L	I	R	I	S	H	W	O	L	F	H	O	U	N	D	N	F	F	Q	T	S	H	S	H	O
T	V	F	O	U	R	L	E	A	F	C	L	O	V	E	R	X	L	I	W	X	K	H	E	W
I	D	A	L	V	L	I	M	E	R	I	C	K	N	R	S	T	P	A	D	D	Y	A	E	X
C	A	G	L	E	P	R	E	C	H	A	U	N	Y	G	M	U	E	R	P	D	M	N	U	S
J	I	E	K	I	L	L	A	R	N	E	Y	T	R	A	D	I	T	I	O	N	L	T	P	D
J	K	I	S	S	M	E	I	M	I	R	I	S	H	P	V	X	O	Y	N	F	W	E	G	E
X	Y	S	U	B	K	T	O	P	O	T	H	E	M	O	R	N	I	N	U	Y	M	R	T	H
M	Q	E	Y	S	C	B	Q	C	O	C	K	L	E	S	A	N	D	M	U	S	S	E	L	S
Q	Z	N	Q	F	R	Z	G	R	E	E	N	T	V	B	W	U	B	E	L	L	E	E	K	U

St. Patricks Day	Fiddle	Ireland	Celtic
Shamrocks	Shenanigans	Rainbow	St. Paddy
Kiss Me I'm Irish	Killarney	Blarney Stone	Magical
Blarney	Dublin	Shillelagh	Guinness
Jig	Limerick	Four Leaf Clover	Pot of Gold
Banshee	Leprechaun	Ides of March	Lucky
Cockles and Mussels	Irish Wolf Hound	Green	Tradition
Belleek	Tam O' Shanter	Top O' The Mornin	Luck of the Irish

## TOP REASONS TO TRY OFF-SEASON TRAVEL

Some of the world's most popular cities are a mess in summer. In destinations like Venice and Barcelona, sidewalks are crammed full of tourists with selfie sticks, and the most popular restaurants are jammed with folks who just read the latest review on Yelp and are firing up their Instagram accounts before they even walk in the door.

That's why you should consider an off-season trip to your favourite city or country.

Ireland. European cities like Dublin can be chock-a-block with tourists in summer, but in winter, you'll find the crowds are way down. Hotels are often cheaper, and flights are easier to find, too.

The weather may not be great in the winter, but it's not always reliable in July, either. And, let's face it, you're not heading to Dublin or Belfast to work on your tan, even if you go mid-summer.

Hawaii. We know it can be very expensive in

summer, but everything from hotel prices to car rental rates tend to drop in the shoulder seasons, which are April to May and September to October.

Southeast Asia. Some folks avoid going from June to October, as it's the rainy season. But storms often don't roll in until late afternoon, and most of them are short lived. You can always duck into a café for a cup of coffee and wait it out.

It's a long way to go, but it's inexpensive once you're there. You can regularly find five-star hotels in cities like Bangkok for less than \$200 CAD. The same quality hotel in New York City would probably set you back six or seven times that amount.

Portugal. This is another great budget destination. A good meal costs a fraction of what you'd pay in Paris or London. The average daytime high in Lisbon in March is 18C. That's shorts or a summer dress weather for most of us.

Use a credit card like the CIBC Aventura Visa Infinite Privilege Card to make booking a piece of cake.

www.newscanada.com

If you would like to

# ADVERTISE

in Today's Senior

- ALL AREAS -

Phone: **778-751-4188**

## Mobile Foot Care

Serving the Abbotsford area



If you are in need of nail trimming, filing and reducing corns, calluses or thickened nails, call now for an appointment. Let's get you back on your feet!

A Step Ahead Nursing Foot Care  
Alexandra Topacio, LPN. FCN  
604.556.6172  
or atfootcare@gmail.com

## Handyman Services



Home maintenance, Carpentry, Electrical,

Plumbing, Painting, To-do list. Flooring.

**Call Jozef, 778-980-2279**





## HARDER TO BREATHE: WHY SOME RESPIRATORY ILLNESSES ARE TRICKY TO DIAGNOSE

Some illnesses are difficult to pinpoint and even harder to diagnose. When it comes to rare diseases, symptoms can often mimic other illnesses, and a lack of information and knowledge can lead to even more diagnostic delays.

One such disease is idiopathic pulmonary fibrosis (IPF), an illness that presents similarly to many other lung disorders.

"Since IPF symptoms can be attributed to many common ailments, awareness remains low," says Dr. Martin Kolb, professor of medicine, division of respirology at McMaster University. "That is why we always encourage patients to speak to their doctors if they are experiencing prolonged symptoms because early diagnosis is key to improving patient outcomes."

The most common symptoms of IPF – dry cough and shortness of breath – may be wrongly attributed to smoking habits or aging. As a result, people living with IPF may be symptomatic for more than five years before diagnosis.

Few physicians are trained to identify IPF, leading to even further diagnostic delays often requiring re-

ferrals to a specialist. Frequent misdiagnoses include bronchitis, asthma and chronic obstructive pulmonary disease (COPD).

While physicians are the main source of trusted information, the gap in knowledge can add to the confusion a patient feels after an IPF diagnosis.

"Learning about and understanding IPF is challenging, especially because existing information is fragmented, outdated and sometimes inaccurate. The landscape of IPF in Canada can be much improved through closing the gaps in education, resources and communication between patient and doctor," says Kolb.

The Burden of Idiopathic Pulmonary Fibrosis in Canada report provides more information on the current state of IPF care in the country and offers solutions to support doctors in making a quick and accurate diagnosis.

Read the full report and find more information at [fightipf.ca](http://fightipf.ca).

[www.newscanada.com](http://www.newscanada.com)

## A PERSISTENT COUGH AND WHAT IT COULD MEAN

Winter is here and has brought its old friends: colds and flu. While many Canadians will eventually stop wheezing and coughing when the season is over, some won't.

Those susceptible to bronchitis, asthma and allergies may believe their lingering cough is related to those conditions, while others may attribute their cough to a pesky cold that just won't go away.

For many, they will be right, but for some others, their cough could signal a more serious condition that is harder to diagnose, such as idiopathic pulmonary fibrosis (IPF).

A recently released report, The Burden of Idiopathic Fibrosis in Canada, defines IPF as a chronic, irreversible lung condition that causes scarring (fibrosis) of the lungs for unknown reasons.[i] Patients deal with life-altering symptoms that eventually leave them gasping for breath as their loved ones watch helplessly.

These symptoms look a lot like the ones associated with the common cold and several chronic but manageable lung conditions. They include a persistent cough, difficulty breathing and chest pain. Imagine, though, that the symptoms never went away – this is reality for IPF patients.

"Symptom burden is known to severely impact quality of life for patients and their loved ones," says Dr. Martin Kolb, professor of medicine, division of respirology at McMaster University. "Early diagnosis of IPF will allow patients them to start treatment earlier."

While much progress has been made in the diagnosis and management of IPF, there are still ways to improve patient-centric care of this devastating disease.

The new report provides more information on the current state of IPF care in Canada and offers solutions to providing equal access to care and resources across the country. Learn more at [fightipf.ca](http://fightipf.ca).

[www.newscanada.com](http://www.newscanada.com)

If you would like to  
**ADVERTISE**  
in *Today's Senior*  
*Newsmagazine*  
Details on page 3.

## DO YOU KNOW WHAT'S IN THE AIR YOU BREATHE?



Most of us don't give our indoor air much thought until we find ourselves in a hot, stuffy, crowded room with no easy escape. But it's important to give it some thought, especially when it comes to the air in your

home.

Ventilation can help improve indoor air quality by removing pollutants from the home and by bringing in fresh air from outside. This is especially important when renovating or when using chemical products.

In your home, there are two types of ventilation. Natural ventilation is when air moves between inside and outside through open windows, doors, chimneys, vents or cracks in the walls. An older, draftier home may have higher natural ventilation rates than new homes that are tightly built to comply with current codes and standards.

Mechanical ventilation refers to air flows created by fans, ducts and designed openings in the house. This includes kitchen and bathroom fans, as well as more complicated systems such as heat recovery ventilators (HRVs) or en-

ergy recovery ventilators (ERVs).

To ensure you maintain good indoor air quality, proper ventilation is key. Spring, summer, winter or fall, be sure to follow these simple steps so you and your family can continue to breathe easy:

Open windows, when possible.

Let bathroom fans run during and after showering or bathing.

Run your kitchen fan when cooking.

Set your mechanical ventilation system to a higher setting, letting it run longer, or, if necessary, have your ventilation system checked by a qualified ventilation contractor.

Install a fresh air duct into your forced-air furnace, which may help bring in fresh air whenever it runs.

Use an HRV or an ERV if you have one, or retrofit one into your home.

Use your furnace fan or, if necessary, a separate fan or air supply to make sure air is distributed throughout the home.

Find more information at [canada.ca/healthy-home](http://canada.ca/healthy-home).  
[www.newscanada.com](http://www.newscanada.com)





## Cozy Corner "Lets Talk"

By Janet Isherwood

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

Most people would prefer to live in their own homes rather than in a care home. Living independently is wonderful and familiar but can be scary when a fall or a medical emergency comes up often meaning one-way trip to the hospital.

I encourage those of you who do live at home to play safe and wear a medical alert bracelet or necklace. "Emergency Response Technologies are important, because falls are the number one cause of death due to injury" in people over age 75. Falls "are also the number one cause of hospitalization due to injury for this age group."

One-third of seniors ages 65 and older fall each year, as do half of people ages 85 and older.

There are different several types of medical alarm systems, but in general, they all include a pendant or a small key chain like device, that has a HELP button that automatically connects the wearer to an emergency dispatch person when pressed.

Thanks to this device a response button when activated automatically can detect when the wearer falls down. Upon sensing a sudden movement and impact, these devices automatically call the company's emergency dispatcher, who can check with the wearer to make sure everything is all right, and connect the individual to emergency services if not.

That means that devices with this feature can save lives even if the user is unconscious, panics and forgets about the service, or is afraid or embarrassed to call for help.

The latest medical alert devices also have sleeker and subtler designs than older devices, whose designs could be stigmatizing and newer devices use wireless technology instead of radio frequency technology, which means they work everywhere, not just within the home.

For people thinking about getting a medical alert system, there are many options, and the number of home-based systems can be staggering. Contact your local health authorities for the model that suites you.

I have people say to me all the time I am not old enough. Were all old enough and this could save your life. As we age, mobility often becomes an issue and maintaining good health as well as reducing tripping hazards in your home is most important.

Falls can occur due to any number of reasons as you will read below. I have printed this before and say it again to reduce your risk of falling some guidelines have been listed for you.

Fall Prevention: "stay alert and stay healthy".

Enjoy a walk increasing your physical activity and muscle strengthening. Take a trip to your local community center and relax while enjoying a swim or even better do water exercises to help strengthen your muscles, flexibility and balance.

Proper diet and vitamins are important but consult your doctor first to see that you are taking the right supplements for your body, not mixing properly with your currant medications can cause side effects.

Get yearly checkups ensuring good vision and keep your glasses renewed. Hearing check-ups are just as important for balance.

Find comfortable fitting shoes with good arches for better walking & balance.

I then remembered an old article I had in my files and thought this was worth sharing.

Are you at risk for falls?

Do you ever feel dizzy?

Do you take three or more medications?

Do you drink alcohol frequently?

Do you have foot problems?

Do you have weak muscles or stiff joints?

Do you have to rush to get to the bathroom?

Do you have vision and/or hearing difficulties?

Do you have trouble sleeping?

Do you have trouble concentrating?

Are you ever short of breath?

Have you checked for safety hazards around your home?

Do you walk in places that are uneven, slippery or icy?

Do you have difficulty keeping your balance?

What can I do to prevent falls? If you answered "yes" to several of the risk factors listed above, you should meet with your doctor to discuss your concerns.

Remember:

Falls are NOT a normal part of aging!

You can make changes to your living areas and your behaviors that will help to reduce your risk.

Try to use the same drug store for all of your prescription and non-prescription drug needs. Most drug stores will track your medications and can alert you to any problems or side effects.

If you take a number of different medicines, review these periodically with your doctor.

NEVER share or use someone else's medicine

Some suggestions to make your home safer to help prevent falls.

Safety checklist:

-If you do have to climb make sure you have a proper stool with a balance handle. Do not use your kitchen chairs.

-Make sure electric cords and plugs are in good shape and out of the way.

-Are your stairways well lit, have sturdy hand-rails and are free of all objects.

-Make sure of your footing before you climb.

-Care full of loose rugs in your home.

-Make sure your bathtub has a tub rail and a non-slip surface.

Over one-third of people aged 65 and over will fall at least once each year. Falls are the most common cause of injury and the sixth leading cause of death for seniors.

Canadians spend about \$3 billion a year on medical care for fall-related injury and women are 3 times more likely than men to be hospitalized for a fall-related injury. 40 per cent of falls that require hospitalization involve hip fractures. Half of the people who have a hip fracture never regain their pre-fall level of functioning.

I have said it before and will once again repeat this article for safety reasons.

### INSIDE & OUTSIDE OF YOUR HOME

1. See that walking surfaces to and from the house are even. If necessary, provide a ramp not stairs for future entrances.

2. Is your home well lit? Install sensors to control your lights in and outside the house.

3. If your home has outside steps, provide a non-skid surface.

4. Are your doors easy to use? A lever handle can make access easier. If your eyesight is an issue, use colored door frames for a clearer view of the doors.

5. Make sure door locks are easy to use yet allow maximum security.

6. Install a peephole at eye height or install an intercom so you do not have to open your door.

7. Within your home install handrails along corridors if you have poor balance or mobility issues.

8. Washrooms - install toilet and bathtub rails for weight bearing and easy movability.

9. See that toilet paper is in an easy accessible spot.

10. See that tubs or showers have a nonskid floor surface.

11. Adjust the water temperature in the home so that the fear of scalding water is not an issue.

12. Place a drop box under the mailbox for easier pickup.

13. Have a small fire extinguisher installed near the stove in the kitchen.

14. Storage - do not place items above head level when storing items in all rooms of your home.

15. Have a flash light ready for an emergency.

16. Make sure no summer hoses are left out where ice can form making a slippery surface.

17. See that all leaves and debris left on the sidewalks are cleared seasonally.

18. See that no tree branches are hanging low or plants that can catch on a seniors clothing.

19. See that proper foot wear is worn in winter

weather.

Have you done a safety check in the home of your aging parents?

While these were just a few suggestions on preparing your home remember you want your home to be comfortable and safe where everything is easily accessible.

So take care and follow a few simple rules to help you prevent falling.

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

cozycornernews@gmail.com



## HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

Q: We've been watching TV commercials and also hearing on the radio that asbestos may be in the vinyl flooring in our bathroom. The original vinyl flooring has served us well, but we would like to have ceramic tile laid down now. What preparation do we need to do? We want to get rid of anything with a potential health hazard like asbestos.

A: Asbestos was used in vinyl flooring production up until the mid 80's as a binder within the layers of the flooring backing. Rather than removing the vinyl floor, my suggestion would be to use the existing vinyl as a non fracture membrane. This will allow you to prepare the floor by washing, rinsing and applying a trowel on floor leveler. You would then set your new tile over top. It's just that easy.

### Computer Tech Talk Q & A

Q: I use a business program daily that can't be replaced & the computer's main board is now dead!

A: You can't change PC's because you can't duplicate the program so the board will either have to be repaired or changed without effecting the programs and data!

Q: Do you still carry all the toners and ink?

A: Just give me a call & I'll give you an awesome cost-effective quote.

Q: My wife's laptop needs a good cleaning.

A: We'll clean the software & the dust inside the lap.

Q: Do you carry monitors?

A: Yes! If it's a certain size or brand call & we'll quote.

### Cloverdale Computers

5748-176 Steet  
Cloverdale, BC V3S 4C8

604-576-1277

www.cloverdalecomputers.ca



Carole Stone





## Write as I Please

By Mel Kositsky

The 2020 Homeless Count in Metro Vancouver will take place throughout the region over a 24-hour period between March 3 and 4.

Approximately 1,200 volunteers are needed to support the count in communities throughout Metro Vancouver. The surveys will be done on the evening of Tuesday, March 3 and Wednesday, March 4 from 6 a.m. to midnight. Organizers are looking for volunteers with experience in a previous homeless count, those who work with people experiencing homelessness (nurses, outreach staff or first responders), students in social service fields, and people with lived experience of homelessness. Experienced volunteers are paired with people who are new to the count.

The 2020 Homeless Count in Metro Vancouver is an initiative of the Reaching Home Interim Community Entity, Vancity Community Foundation and the Community Advisory Board. The Homeless Count is delivered in partnership with the Indigenous Reaching Home Community Entity, the Indigenous Homelessness Steering Committee, the Council of Community Homelessness Tables, and is conducted by BC Non-Profit Housing Association.

Volunteer support is critical to the success of this research. Homeless Count data is used by service providers, planners, community groups, health authorities, municipalities and funders to inform policy development, community planning and prioritizing programs to address the needs of people who are homeless. To sign up to volunteer or for more information about the count, visit: <https://www.vancitycommunityfoundation.ca/initiatives/2020-homeless-count>.

The Homeless Count will be conducted in the following communities:

Burnaby  
Delta  
Langley (City and Township)  
New Westminster  
North Shore (City and District of North Vancouver and West Vancouver)  
Richmond  
Ridge Meadows (Maple Ridge and Pitt Meadows)  
Surrey  
Tri-Cities (Coquitlam, Port Coquitlam and Port Moody)  
Vancouver  
White Rock

"The regional homeless count is such an important tool for people working with individuals experiencing homelessness, as well as those in the community housing sector, and in government," said Jill Atkey, CEO of the BC Non-Profit Housing Association in a news release. "The demographic information helps service providers tailor their programs to better meet the needs of the individuals they're serving, and the trends we see over time are critical for policy development for all levels of government and the non-profit

groups that are working to prevent and end homelessness."

Formed 27 years ago, BC Non-Profit Housing Association (BCNPHA) is the provincial umbrella organization for the non-profit housing sector comprised of more than 600 members, including non-profit housing societies, businesses, individuals, partners and stakeholders. Together, non-profit housing societies manage more than 60,000 units of long-term, affordable housing in over 2,500 buildings across the province.

The Homeless Count in Metro Vancouver has been conducted every three years since 2002. In 2017, the Homeless Count identified approximately 3,605 people experiencing homelessness in Metro Vancouver, either living on the streets or staying in shelters or temporarily in other facilities. The count is a point-in-time snapshot of people who are experiencing homelessness on a given day in the Metro Vancouver region, and is understood to determine the minimum number of people experiencing homelessness. Vancity Community Foundation (VCF) has long championed innovative housing solutions and has proven experience managing federal homelessness funds in the region. As the interim Community Entity, VCF works with the Community Advisory Board and partners, including the local Indigenous Community Entity and Council of Community Homelessness Tables, to support service delivery and system coordination to address homelessness.

The count has three main goals:

To estimate the number of people who are experiencing homelessness.

To obtain a demographic profile of people through the count survey.

To identify long-term trends in the number and profile of people who are experiencing homelessness.

Results of the 2020 Homeless Count in Metro Vancouver will be available in fall 2020.

British Columbia Premier John Horgan has appointed a new Parliamentary Secretary for Seniors. Ronna-Rae Leonard, the MLA for Courtenay-Comox, takes over the position from Anna Kang, who recently became Minister of Citizens' Services. Kang also retains responsibility for multiculturalism.

A government news release says Leonard will work with Minister of Health Adrian Dix to improve and strength services for seniors, and ensure they receive dignified and quality care. The appointment took place in mid-February prior to the opening of the legislature. Premier Horgan says "Ronna-Rae Leonard has a strong record of getting results for her community. I know she will work diligently with the minister of health to make life better for seniors in our province."

Meanwhile the debate on the Speech from the Throne and the provincial budget continues in the Legislature. You can watch the proceedings on the provincial legislature channel -- but it is hardly a debate. It is more about putting on a show for the television audience and making speeches that no one is

really listening to, especially their colleagues in the house. You just have to watch the expressions on the faces of the MLAs when the cameras pan the room.

The same can be found on the CPAC channel which brings you the House of Commons procedures from Ottawa. For some, the daily Question Period is quite entertaining but it must be remembered all the questions are both rehearsed and researched in order to create "sound bytes" for the news broadcasts that follow later that day. The more hooting and hollering, along with desk banging, seems to attract more media attention. The behaviour in the House would normally not even been tolerated in kindergarten classes.

Yet these are our government leaders! Is there a better way? Probably, but it is a symptom of party politics. But considering what we are seeing south of the border during this presidential election year, the political system in Canada is much more desirable than the American way.

## ARE YOU MISSING OUT ON THESE TAX BENEFIT PAYMENTS?

Filing your taxes isn't fun, but the upside is it's the only way to receive benefits and credits that can help you pay for things like groceries, your kids' activities or even a dream vacation.

You only need to apply for benefits and credits once, but you do need to do your taxes on time every year to continue getting your payments without interruption. You also need to keep your personal information — like your address and marital status — up to date. Make sure to keep all the information you needed to do your taxes for at least six years, in case the CRA asks for it.

Here are some tips to help make sure you're getting the benefits and credits you're entitled to:

Do your taxes. Even if you don't have any income to report for 2019 or your income is tax exempt, you can still claim helpful tax credits and get benefit payments. You just have to do your taxes by April 30, 2020.

If you have children under 18 in your care, you could get Canada child benefit payments every month. You need to apply (if you haven't already); then, make sure you do your taxes on time every year so you can continue to receive it without interruption. You can also get past payments for up to 10 years prior.

If you have a disability, you may be eligible for the disability tax credit. And, if your child is eligible for the disability tax credit, you could get child disability benefit payments.

If you work but earn a modest income, you could get the Canada workers benefit (formerly the working income tax benefit) every three months. You can also apply for advance payments of this benefit.

Sign up for direct deposit to get your benefit payments deposited directly into your account. That way, you'll still get your payments no matter where you are.

If you stopped getting benefits and credits, call the CRA as soon as possible and they'll help you figure out why your payments were stopped and tell you what you need to do to keep getting them.

If you need help doing your taxes, a community volunteer may be able to do your taxes for free. If you work for a community organization and want to help your clients with taxes and benefits, you can request a free visit from the CRA. To find a tax clinic near you or request a visit, go to [canada.ca/taxes-help](https://canada.ca/taxes-help).

[www.newscanada.com](https://www.newscanada.com)

*Toll Free*  
**1.855.764.8500**

**Laughlin, Nevada**  
**March. 15, 2020 (13 days) \$799.00 pp/dbl\*\***  
**October. 11, 2020 (13 days) \$799.00 pp/dbl\*\***

**Side tours include:**  
 Las Vegas NV  
 Oatman AZ  
 Bullhead City AZ  
 Lake Havasu AZ  
 Grand Canyon AZ (optional)

**Extra's include:**  
 4 Free buffet's + coupons  
 2 Continental breakfasts  
 \$28.00 Free slot play  
 Laughlin coupon book

*Let's Go!*

\*\* Discounts available

**www.tourhero.ca**

**Motorcoach Tours**





# KONA'S COASTAL WOW HAWAII ISLAND SEA LIFE



By Rick Millikan

Sea life is one of Kona's big attractions...

A Body Glove cruise even guarantees dolphin sightings! And after munching continental breakfasts, we encounter an entertaining pod of these friendly critters. Cruises like this also facilitate snorkeling. Anchoring in a peaceful cove, crewmen distribute snorkeling gear, including prescription-lensed masks. One fellow presents helpful instructions and safety tips.

Plunging into crystal waters, keeners like me start identifying the colourful fish. Descriptive names make it easy. Convict tangs wear black-and-white stripes. Sergeant fish have black-and-yellow bands. Yellow trumpet fish have long horn-like-snouts ready to slurp up prey. White goatfish scour bottom debris using beard-like barbules. Boxfish amble and bird wrasse dart above white coral. Amid this vivid swirl roams humu-humu-nuku-nuku-apu'a'a. Translated as 'lei adorned pig,' these are aptly Hawaii's state fish.

Shapes determine coral species' names. Finger, mushroom, cauliflower and brain corals carpet a black lava flow. Using beak-like mouths, multicoloured parrotfish gnaw algae off these corals. Snarling moray eels sometimes hide among these corals. Purple, blue and orange sponges carpet several lobed corals. Schools of lemon-yellow tang nibble these sponges. Our trip ends with lunch featuring deluxe barbecued burgers and sweet purple poi chips.

Body Glove's catamaran also provides dinner cruises teeming with merry-time pleasure. Along Kona's shoreline an onboard historian recounts stories of kings' royal compounds, stone heiaus (temples) and a decisive battlefield. Arriving at Kealahou Bay, we see a tall white memorial. Here, he tells how natives welcomed Captain Cook as a God in 1779...and killed him months later as a troublesome mortal.

Soon there's a show of humpback whales spouting and breaching amid dolphins spinning up from the water. Our dinner is enjoyed on this placid bay bathed by a tropic sunset. Sailing back, a guitarist croons Hawaiian melodies, Golden Oldies and songs inspiring enthusiastic line dancing.

The Fair Winds carried us twice to explore this bay's wondrous arrays of fish. Years later, its sister catamaran, Hula Kai took us to rocky inlets beyond. There, shipmates rented water-rockets for effortless surveys and long, air-hosed snuba equipment to



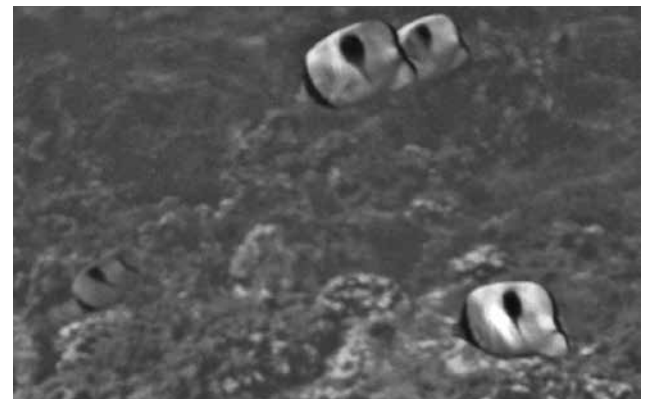
explore the depths.

Simply masked and finned, I paddle around this piscine paradise. Lava tubes, once conduits of hot flowing magma, now shelter countless fish. Red squirrelfish rummage amongst two sea arches. And psychedelic Moorish idols parade by sporting white dorsal pennants!

At Rob's Reef, the captain mentions some rare fish at the end of the cove. In pristine water, I snorkel above silver unicorn tangs and small red neon wrasses. Approaching the shoreline, red cardinal fish gather in shadowy depths. Flashy triggerfish prowl a seabed dotted with orange and purple sea urchins. Their name reflects how they can fire water jets to flip over these urchins for meals....

Four species of butterflyfish dubbed by their flamboyant designs: fourspot, teardrop, raccoon and threadfin promenade among the coral architecture. Mating for life, they swim as couples. At the edge of the reef, the glorious rarities are seen: fluttering pairs of pyramid butterflyfish. As their name suggests, these orange-and-yellow fish bear white pyramids on their side.

Many beach parks access spots for observing arrays of exciting marine life. Sitting on sandy strands, we attend offshore the antics of whales and dolphins. Turtles may bask nearby or on offshore rocks. Vivid fish dart around tide pools and lagoons. Immersed, I see finny friends magically interact. At



Kahaluu, placards and volunteers help families learn about Hawaiian sea-life. Surrounded by a rock wall, its calm waters typically encompass extraordinary pink tailed tangs, saddle wrasse, starry-eyed parrotfish, silvery surgeonfish, bluefin trevally, lizardfish, and the splendiferous ornate wrasse.

Bidding 'Aloha' to Kona's marine life is difficult, but we'll return.

When You Go:

- Hawaii Island Tourism [www.gohawaii.com](http://www.gohawaii.com) for possibilities, planning and aloha spirit.

- Body Glove Cruises: [www.bodyglovehawaii.com](http://www.bodyglovehawaii.com) for info-taining cruises and tasteful tours.

- Hula Kai [www.fair-wind.com](http://www.fair-wind.com) for a terrific time at Kealahou Bay and nearby, evening manta ray encounters.







# WHY OLDER ADULTS ARE MORE AT RISK OF CATCHING THE FLU



Influenza is one of the leading causes of death in Canada, resulting in an average of 3,500 deaths each year. While people of all ages can contract the flu, adults 65 and older are more at risk, with up to 91 per cent of flu-related deaths occurring in seniors.

Our immune systems weaken naturally as we age, meaning older adults have lower responses to infections and greater susceptibility to the flu. They are also at high risk for complications or hospitalization if they do get the flu. The flu can also trigger a heart attack or stroke, or worsen conditions like diabetes.

Vaccination is critical for protection from the flu. It can help prevent infection and reduce the severity

of symptoms. However, the standard flu vaccine is not as effective for those over 65 years of age as it is in younger, healthy adults.

In its recommendations for the 2019 to 2020 flu season, the National Advisory Committee on Immunization, the national committee of experts that provides public health advice related to immunization, concluded that the higher dose flu vaccine provides superior protection compared to the standard flu shot and should be offered to adults 65 years of age and older.

"My dad spent 93 days in the hospital and 48 days in the ICU after contracting influenza. We thought we

were going to lose him," recalls pharmacist Umberto Leone. "I'm so grateful he made it out alive. This experience opened my eyes to the dangers of influenza and the importance of staying protected and getting vaccinated with the right flu shot for you."

Get ready for the flu season and stay protected

Experts recommend that older adults get vaccinated with the higher-dose flu shot, drink plenty of fluids, maintain a healthy diet, engage in physical activity, regularly wash their hands and avoid close contact with people who have the flu.

For more information on the flu in seniors, talk to your healthcare provider. The higher dose vaccine is now covered for all adults 65+ in Ontario. To find out if the vaccine is covered in your province, contact your public health officials and visit [fluzone.ca](http://fluzone.ca).

[www.newscanada.com](http://www.newscanada.com)

## Debby Donaldson

*Retired Registered Nurse*

### Services:

- **Medications**
- **Companionship**
- **Shopping**
- **Appointments (Dr's/Surgical)**

Serving New Westminster,  
Burnaby, Surrey and White Rock

References  
upon request.



**778-773-3999**

[ddonaldson650@gmail.com](mailto:ddonaldson650@gmail.com)

**ABSOLUTELY FREE To Low Income Seniors & Disabled!!**  
**NEW BC GOVERNMENT GRANT!**  
**PAYS YOU up to \$17,500!!!**  
**You May Qualify for FREE Bathroom Modifications!!!**

"There is a severe shortage of assisted living and long term care beds in the province of B.C.! This government program will pay up to 100% for safety and accessibility modifications to keep seniors safe in there own homes."

- ✓ **WALK-IN BATHTUBS**
- ✓ **WALK-IN SHOWERS**
- ✓ **BARRIER FREE ALTERATIONS**
- ✓ **OFFERING ALL CUSTOM HOME RENOVATIONS**

**All Free To Qualifying Seniors & Disabled!**



**Easily Replaces Your Bathtub or Shower**



BEFORE



AFTER



AFTER

**CALL TODAY TO SEE IF YOU QUALIFY!**  
**HANDI-BATH 778-323-0304**

**CALL FOR YOUR FREE BROCHURE TODAY!**



SEMCD  
Certified

# 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



**“** 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 Brookwood 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 snugly 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 dentist will check whether you have the right oral structure to hold your lower denture firmly in place. Even if your dentist 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.

**www.yourdenture.com • 604-530-9936**

*“A positive impact on every aspect of your life.”*

**Brookwood Denture Clinic Ltd.**  
DENTURE AND IMPLANT SOLUTIONS

102 – 20103 40th Avenue, Langley

 /BrookwoodDentureClinic



**SEMCD**  
CERTIFIED CLINICIAN

**BBB**  
ACCREDITED BUSINESS



Darren Sailer R.D.  
Denturist



Colin Harty R.D.  
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](http://www.yourdenture.com) or call the clinic to set up an appointment for a complimentary consultation.

**CELEBRATING 25 YEARS OF CREATING GREAT SMILES!**