

YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS

TODAY'S  
**SENIOR**  
NEWSMAGAZINE



So many memories like my old Speed Graphic Camera. (Photo: Dan Propp) Article page 3.

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FOR SENIORS - BY SENIORS  
WITH NEWS YOU CAN USE

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Memory is an amazing phenomenon that certainly becomes apparent the older some of us seniors become.

Well, at least as far as I can remember, the last time I checked. Did I take that pill or not? Where did I put the keys? It was just here a minute ago. As they say, it's just part of life the more mature we get, eh.

Speaking of important events of the past, our memories appear to become sharper than a pin. Thus, the following!

#### GROOVY MEMORIES

When we get younger, remembering the past, many years from now, where is that pen, the key to the front door, that present memory of recall is ever fading now. I think of the British invasion, and their records, then way back to the Crew Cuts who sang "Sh Boom Sh Bboom," "There Goes My Baby" sung by the Drifters, The Everly Brothers played at Isy's Supper Club in Vancouver. Our minds go all over the place, back and forth from 'going to San Francisco wearing flowers in our hair', the song 'Lucky Lady From Shady Lane' to Red Robinson on CKWX and Monty McFarlane on CJOR. Anybody still remember literally putting a nickel in a nickelodeon at a coffee shop?

Do you recall songs like 'Hey Mr. Banjo, Play A Tune For Me.' It takes me back to around nineteen fifty-three. There was one singer so popular around that time, but would always forget her name until I think of beer. Then all of a sudden it pops out of the human hard drive Teresa Brewer, of course. How about lyrics

such as "...your head goes spinning round, round..." and suddenly I recall listening to Perry Como. Plus other nostalgic images come to mind. Watching TV on an old Philco and programs like Phil Silvers Show as Sergeant Bilko. Wasn't that a great time!

Anybody still remember Leo at Vancouver's Leos Cameras on Granville? Years ago, he sold me a well used two and a quarter by three and a quarter Speed Graphic camera with a roll back. That camera was just fantastic for taking and publishing scenic postcards of Vancouver, Vancouver Island and the Sunshine Coast. I still kick myself having sold it at a camera show. That beauty of a camera with a ground glass sure taught me how to compose pictures. That experience still is invaluable today when taking pictures with a digital. Thus this song.

#### HOW I MISS MY OLD SPEED GRAPHIC

I miss my trusty speed graphic camera, so old, with fading bellows that made one shutter. It worked like a charm. I should never have sold and long for it, along with that eight frame film holder, oh brother. What a development that was. It fixed me for good, I tell you!

The camera was the perfect format for scenic postcard photography to shoot. With a tripod, on the ground glass, it forced one to slowdown to really study the view, like a canvas on an easel because proper composition is always the root. Simplicity is the key, between just looking and

# ACCORDION TO DAN



So many memories like my old Speed Graphic Camera. (Photo: Dan Propp)

truly learning to see. What belongs, what needs to be removed, oh me. When it comes to good composition, the same principles apply in today's modern digital photography.

Back in the nineteen seventies, I spent five years at least fifty percent of the time in the darkroom of the Surrey Leader newspaper in Cloverdale. Much of the other time was spent pursuing everything from sports, fire engines, Surrey politics and anniversaries with a 35 mm Pentax single lens reflex and whatever clunker was available to drive. Heading home was tough along Number Ten Highway back to Richmond on those occasions when the fog drifted in big time. Thus, this bit of rhyming nostalgia.

#### WHAT A DEVELOPMENT THAT WAS

Number Ten Highway in the fog in good old Cloverdale. Wow do those memories ever jog. Driving back home, what a fantastic mind set that would entail. One hoped that somehow those treacherous and now totally invisible ditches didn't say hello. That song 'Luck Be A Lady' as Sinatra would sing. On that highway past King George hopefully the old used clunker would go. Then by the time past Scott Road, oh, what fun encounters that totally socked in fog did bring. What a challenge it was trying to find that right turn onto the freeway. Good luck Charlie! It's bad enough down in the Cloverdale flats, 'in this soup', somehow success came, but just barely.

Yahoo, now I could relax, turn on the radio and actually see all the way to the tunnel, so well lit, under the Fraser River. Then clear as a bell, good old Steveston Highway, back home that Pontiac would deliver. There were still plenty of mortgage payments in those non-digital days. What a relief it was turning in for the night. On the radio, Sinatra was singing... 'I did it my way!'

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Plus books via [www.amazon.ca](http://www.amazon.ca)

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# EYAM, FLORENCE NIGHTINGALE AND COVID-19



The Plague Cottages, Eyam.



The Parish Church of St. Lawrence. Photo Ursula Maxwell-Lewis

By Ursula Maxwell-Lewis

As pandemic panic played out — and with time on my hands to digress — three bygone dramas crossed my mind: Eyam (Derbyshire, England), the Crimean War and World War Two.

Eyam is one of those storybook English country villages tucked behind the Middleton Dale hills. Wandering around the village you'd find it hard to believe that once upon a time (as all the best tales begin) a bolt of cloth arrived from Canterbury weavers (via London) harbouring bubonic plague infected fleas. Within two days tailor George Viccars developed a raging fever, a major rosy-red rash and died shortly after. This triggered a plague that wiped

out entire families and virtually decimated the village between 1665 and 1666.

A mixture of olive oil, dragon water, sage and elder and bramble leaves was prescribed, but to no avail. Plucking the tail feathers from a pigeon and setting the bird on the sores didn't work either.

Based on plague symptoms children made up a song and game: Ring around a Rosy. Remember the end? All fall down...

William Mompesson, the rector of the parish church, bravely took charge. A stone wall was built around the village to isolate it. Clothes were burned, food parcels were left outside the walls at designated water well drop-offs. Grocery money was left in the fresh well water to pay for the supplies.

The bodies of families were buried in their own backyards.

Nowadays the wells are blessed and 'dressed' with flowers each August during Wakes Week. A Sunday Plague Commemoration Service and other traditions established in 1887 still pay tribute to the courageous villagers.

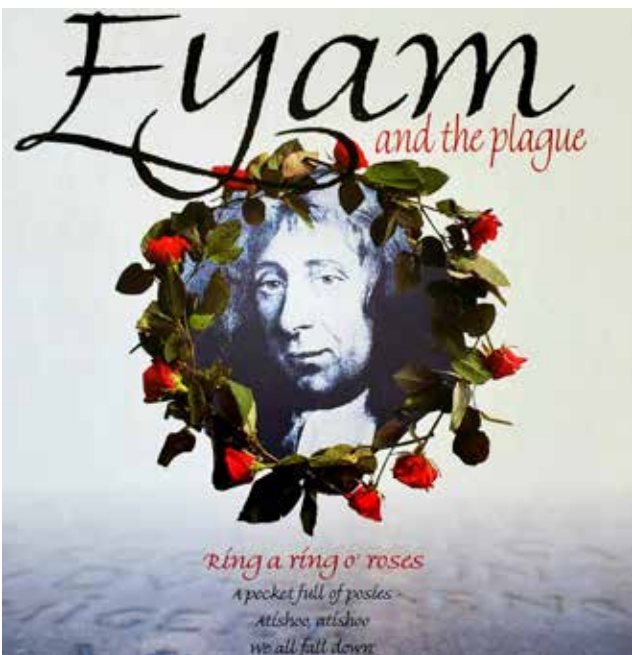
Crimean War: Nurse Florence Nightingale was the first to understand that thorough hand washing and improved sanitation saved lives by deterring the spread of infection.

Born in Florence, Italy, but brought up in England, Nightingale became known as The Lady with the Lamp because of her habit of making nighttime rounds to check on injured soldiers. She is credited with reducing the death rate (at home and abroad) from 42% to 2%.

Coincidentally May 12, 2020, (International Nurses Day) was the 200th anniversary of her birth. Known as the Mother of Nursing, she died peacefully at her home at the age of 90.

World War Two: In Britain ration books ensured everyone got a limited, but balanced, diet. Typically, a week's ration for one person consisted of: four ounces of margarine, four ounces of bacon, 1 egg, 2 ounces each of tea and butter, an ounce of cheese and eight ounces of sugar. Meat wasn't rationed, but was often in short supply. Vegetable gardens nicknamed Victory Gardens were encouraged. Fruit was scarce, Raiding grocery store shelves and hoarding supplies was unheard of and black-marketers was severely fined.

During the 2020 Covid-19 pandemic some consumers appeared to feel 'let your conscience be your guide' was an out-dated concept causing



Eyam and the Plague. Village Guide.

shortages and inconvenience. Shame!

Thankfully, technology and science have advanced by leaps and bounds since the history noted above. Despite severe travel restrictions assorted modes of teleconferencing made communicating relatively easy for consumers and some merchants.

In addition to much teleconferencing, I'm enjoying a free fascinating five-week University of Glasgow Future Learn course on The History of Royal Fashion. I've loved the free online philharmonic concerts, London National Theatre plays, seminars and walks through galleries and much more. I'll miss them when 'normal' returns. Perhaps some will remain as teasers for when we all take off again for faraway places.

Will we have benefited from the lessons and experiences? How long will it take for travel to return to pre-Covid-19? What is clear is that, in some cases, what's old is new again. Wash your hands. Isolate when necessary. Wear a mask when required. If you're planning to travel always check Travel.gc.ca for Canada's official one-stop comprehensive international travel information. And, check all updates on your travel insurance.

Stay well. Stay safe. Be optimistic. Let's toast the future: L'Chaim! To life!

Ursula Maxwell-Lewis is retired editor and travel journalist based in British Columbia. Contact her at [utrael@shaw.ca](mailto:utrael@shaw.ca)

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So, if you are in this same boat, give him a chance, you will be pleased.  
Lillian, Surrey



# ABOUT CORONAVIRUS DISEASE (COVID-19)

## WHAT IT IS

**COVID-19 is an illness caused by a coronavirus.**

Human coronaviruses are common and are typically associated with mild illnesses, similar to the common cold.

## SYMPTOMS

Symptoms may be very mild or more serious. They may take up to 14 days to appear after exposure to the virus.



FEVER



COUGH



DIFFICULTY BREATHING

## HOW IT IS SPREAD

Coronaviruses are most commonly SPREAD from an infected person through:

- ▶ respiratory droplets when you cough or sneeze
- ▶ close personal contact, such as touching or shaking hands
- ▶ touching something with the virus on it, then touching your eyes, nose or mouth before washing your hands

These viruses are not known to spread through ventilation systems or through water.

## PREVENTION

The best way to prevent the spread of infections is to:



- ▶ wash your hands often with soap and water for at least 20 seconds



- ▶ avoid touching your eyes, nose or mouth, especially with unwashed hands



- ▶ avoid close contact with people who are sick



- ▶ when coughing or sneezing:
  - cover your mouth and nose with your arm or tissues to reduce the spread of germs



- immediately dispose of any tissues you have used into the garbage as soon as possible and wash your hands afterwards



- ▶ clean and disinfect frequently touched objects and surfaces, such as toys, electronic devices and doorknobs.



- ▶ stay home if you are sick to avoid spreading illness to others

## IF YOU HAVE SYMPTOMS

If you have SYMPTOMS of COVID-19 — fever, cough, or difficulty breathing:



- ▶ stay home to avoid spreading it to others
  - if you live with others, stay in a separate room or keep a 2-metre distance



- ▶ call ahead before you visit a health care professional or call your local public health authority
  - tell them your symptoms and follow their instructions



- ▶ if you need immediate medical attention, call 911 and tell them your symptoms.

## FOR MORE INFORMATION ON CORONAVIRUS:

📞 1-833-784-4397

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FINANCIAL NEWS

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

UNDERSTANDING THE  
PENSION INCOME TAX CREDIT

Pension income tax credit and whether you qualify.

While the credit doesn't provide significant tax savings, being eligible for it has implications for some planning strategies that do, such as pension income splitting. As more couples take advantage of this strategy, the pension income amount becomes a focal point of their tax planning. The pension income amount allows a taxpayer to claim a federal non-refundable tax credit on up to \$2,000 of eligible pension income. The federal tax credit rate is 15 per cent, so the maximum federal tax savings available is \$300 ( $\$2,000 \times 15\%$ ).

There are also provincial pension income amounts. By claiming it clients receive the first \$2,000 of pension income on a tax-free basis, but only if they're in the lowest tax bracket (since the tax credit rate is capped at 15 per cent). If they're in a higher bracket they'll pay tax on the pension income, but at a reduced rate.

Income-splitting rules allow taxpayers to split up to 50 per cent of eligible pension income with a spouse or common-law partner. The important issue is determining what type of pension income qualifies.

Age is an important factor. Those over 65 have easier access to the pension income amount since more sources of income qualify. If they report amounts on lines 115, 116 or 129 of their federal tax returns, they may be eligible for the pension income amount.

- Here's what qualifies for clients over 65:
- Life annuity payments from a superannuation or pension plan. This includes income from life income funds (LIFs) and locked-in retirement income funds (LRIFs)
  - RRIF payments (any portion that's transferred to an RRSP, another RRIF, or used to purchase an annuity does not qualify for the pension income amount)
  - RRIF payments received as a result of the death of a spouse or common-law partner
  - Annuity payments from an insured RRSP (those typically offered by insurance companies) or from a deferred profit sharing plan (DPSP)
  - Payments from a Pooled Registered Pension Plan (PRPP)
  - Regular annuities and income averaging annuity contracts (IAAC)
  - Certain foreign pension payments (see below)

For clients under age 65, the list of qualified pension income for purposes of claiming the pension income amount (and pension income splitting) is more restricted.

Only a few of the items listed above are available. They include:

- 1) Life annuity payments from a superannuation or pension plan.

Regardless of your age, you will qualify for the pension income amount if receiving annuity payments from an employer pension plan. But it's important to note that when a person commutes a pension to a locked-in retirement plan, the income from these plans (e.g., LIFs, LRIFs) will not qualify for the pension income amount until the client reaches age 65.

Canada Revenue Agency's position is that income from a locked-in plan is simply a retirement savings plan, not a pension plan, and that the pension income amount should not be available until age 65. Unless this changes it may impact whether your clients decide to commute their pensions when they retire.

- 2) Payments from a RRIF, or annuity payments from an RRSP, DPSP or PRPP received because of the death of a spouse or common-law partner.

For individuals under age 65, RRIF income, DPSP income, annuities, PRPP income, income-averaging annuity contracts, or RRSP income will only qualify for the pension income amount if they're received because of the death of a spouse or common-law partner.

Some individuals receive a foreign pension and may wonder if they qualify for the pension income amount. In general, foreign pensions reported on line 115 of the client's tax return may qualify for the pension income amount regardless of age, but only for the portion of pension income that's taxable.

For example, clients receiving U.S. social security benefits are permitted a 15 per cent deduction on their Canadian tax returns due to specific provisions in the Canada-U.S. tax treaty. In this case, only the taxable portion of the Social Security Benefit is considered pension income and qualifies for the pension income

- amount.
- It's also important to know what doesn't qualify for the pension income amount:
- 1) Old Age Security benefits
  - 2) Canada Pension Plan benefits
  - 3) Quebec Pension Plan benefits
  - 4) Death benefits
  - 5) RCA payments
  - 6) Benefits from Salary Deferral Arrangements
  - 7) Income from a U.S. Individual Retirement Account (IRA)

To find out more about your pension income tax credit speak to an accountant. If you require assistance with your retirement and estate planning for your investments 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

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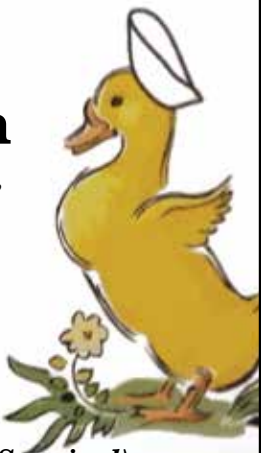
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## THE PHARMACIST REVIEW

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

### "HEALTHY DOSE OF STRESS"

Undoubtedly, many of us are feeling a mixture of unpleasant emotions right now: frustration, fatigue, moodiness, anxiety, depression, grief, and stress. Non-drug measures implemented as soon as possible is always commendable. Try to get outside for a stroll or some exercise every day. Talk to family and friends often. Keep doing what you normally enjoy doing, be it playing with your kids, drawing, knitting, playing the piano, singing, woodworking, gardening, working on your car, etc. And definitely remember to eat well: focus on adequate lean protein, abundant vegetables, low fat and especially a low-carbohydrate diet; numerous studies show the benefits of an anti-inflammatory low-carb diet on the mind. Fruits are useful, too, but only in moderation. Don't just think about these things; actually do it!

There is such a thing as a healthy level of stress and anxiety. If you are needing more than just non-drug measures, there are several safe natural supplements that you could integrate into your regimen which do not cause dependency or have other toxic effects. Remember to consult your physician and integrative pharmacist prior to commencing trial of any natural supplement.

PascoFlair(TM) is indicated for stress, restless, and even sleep. It is unique in that it will do all that without causing drowsiness. The tablets of passion flower extract simply put you in a relaxed state, alleviating racing thoughts, and can be used both chronically as a preventative, and acutely for quick symptomatic control.

Neurapas Balance(TM) is a much lower extract of passion flower, but has St. John's wort, and valerian root added to make it an effective tool for controlling anxiety and mild depression. It works by balancing the serotonin and GABA systems in your brain to restore a more pleasant mood without any of the side-effects of prescription anti-depressants.

If you respond well to homeopathics, Ignatia

amara is definitely one to try. Even a single dose, in pellet or liquid form, could put you at ease and you may not need another dose for a few days, although it is safe to use on a daily basis.

Endo Bliss (TM) is a smart blend of L-theanine, saffron, and their PhytoCann Complex, which contains echinacea purpurea, white peony root, magnolia bark, ginger root, Sichuan pepper and clove flower bud. The capsules promote the production and retention of your own cannabinoids ("endocannabinoids"), as well as stimulate the receptors, thereby offering a gentle way to boost and balance your mood. Come see Christine or Fred to check out the other "Endo" products from Emerald Health Naturals available at Cloverdale Pharmasave and Pharmasave Steveston Village.

### How home design trends are evolving for physical distancing

COVID-19 has brought changes to everything, and home design is no exception. Experts are expecting to see lasting impacts on everything from the materials we use to the rooms we prioritize. Check out these and other noteworthy trends:

Houses over apartments. Many people who live in condos or apartments do so to be closer to the action – work, entertainment and shops – and never planned on spending much time at home. But the pandemic has changed that, and more people are going to want a home that offers plenty of room and outdoor space in case they need to self-isolate again.

Self-sufficiency: A hard lesson we've learned is that things and services we thought we could count on aren't necessarily a sure thing, so items that increase self-reliance will become very popular. Expect to see more homes with sources of energy like solar panels, sources of heat like fireplaces and stoves and even urban and indoor gardens that allow you to grow your own produce.

Outdoor living. Between playgrounds closing and parks becoming overcrowded, many of us are turning to our balconies, patios and backyards for fresh air and nature. This means we're going to be investing more in our outdoor spaces, with functional kitchens, soothing water features, cozy firepits and high-quality outdoor furniture to create a much-needed escape.

Healthier spaces. Thanks to spending more time indoors and reprioritizing our health, we'll turn to design to help ensure our homes are safe and healthy for our families. We'll see a rise in products like water filtration systems as well as materials that improve indoor air quality. For new homes and additions, alternatives to wood-framing like insulated concrete forms from Nudura, which offer improved ventilation for healthier indoor air quality and an environment that's less susceptible to mould, will be key.

Home office space. Business experts are suggesting many companies will see that working from home is not only possible but offers tangible benefits, like

saving money on office space rent. With working from home on the rise, creating a home office space that inspires productivity will be a major project many of us tackle. Luxury home office furniture that feels chic and blends into your décor as well as ergonomic chairs and desks will see a major boost.

Custom and quality. With the hit to the economy, people are going to be buying less, but what they do buy will be better quality, while at the same time making an effort to support Canadian businesses. When it comes to design, trends will shift to locally made furniture, custom-built homes and pieces and materials that stand the test of time.

Find more information at nudura.com.  
www.newscanada.com

### WHAT ARE THE BEST JOBS FOR RETIREES?

Retirement means more free time to spend with family and friends, to travel and to try out new hobbies. But it can also be an exciting chance to take on temporary or part-time work—and even earn some extra cash. Here are some great job ideas for retirees:

Freelancer. Take advantage of the skills and knowledge you gained throughout your career to set up your own small business. You can work as a designer, writer, consultant and more, all in your own time and according to your own schedule. Your network of past colleagues and peers might even be able to refer you to your first clients.

Event staff. This is an exciting way to participate in events that interest you while getting paid. Whether you like music, sports, theatre or art, seek out a cool organization near you and work as support staff during their events. For example, you can be a ticket-taker at your local concert hall or a guide at a museum while enjoying perks like free admission.

Census enumerator. Love talking to people and learning about your community? The 2021 Census is coming up, and Statistics Canada will be hiring enumerators and crew leaders to collect census data. This is a great way to meet people in your neighbourhood and practice your professional skills, while gathering important information that will help improve your community. Applications open in January 2021, with start dates in April 2021.

House/pet sitter. This is an easy gig that's perfect for people with flexible schedules. Let friends and family know that you're open to staying at their house while they're away on vacation, popping in to feed the cats during a business trip or walking their dog while they're at work. It's a win-win situation: they have someone they trust looking after their home or pets, and you have something fun to do while helping your friends.

www.newscanada.com

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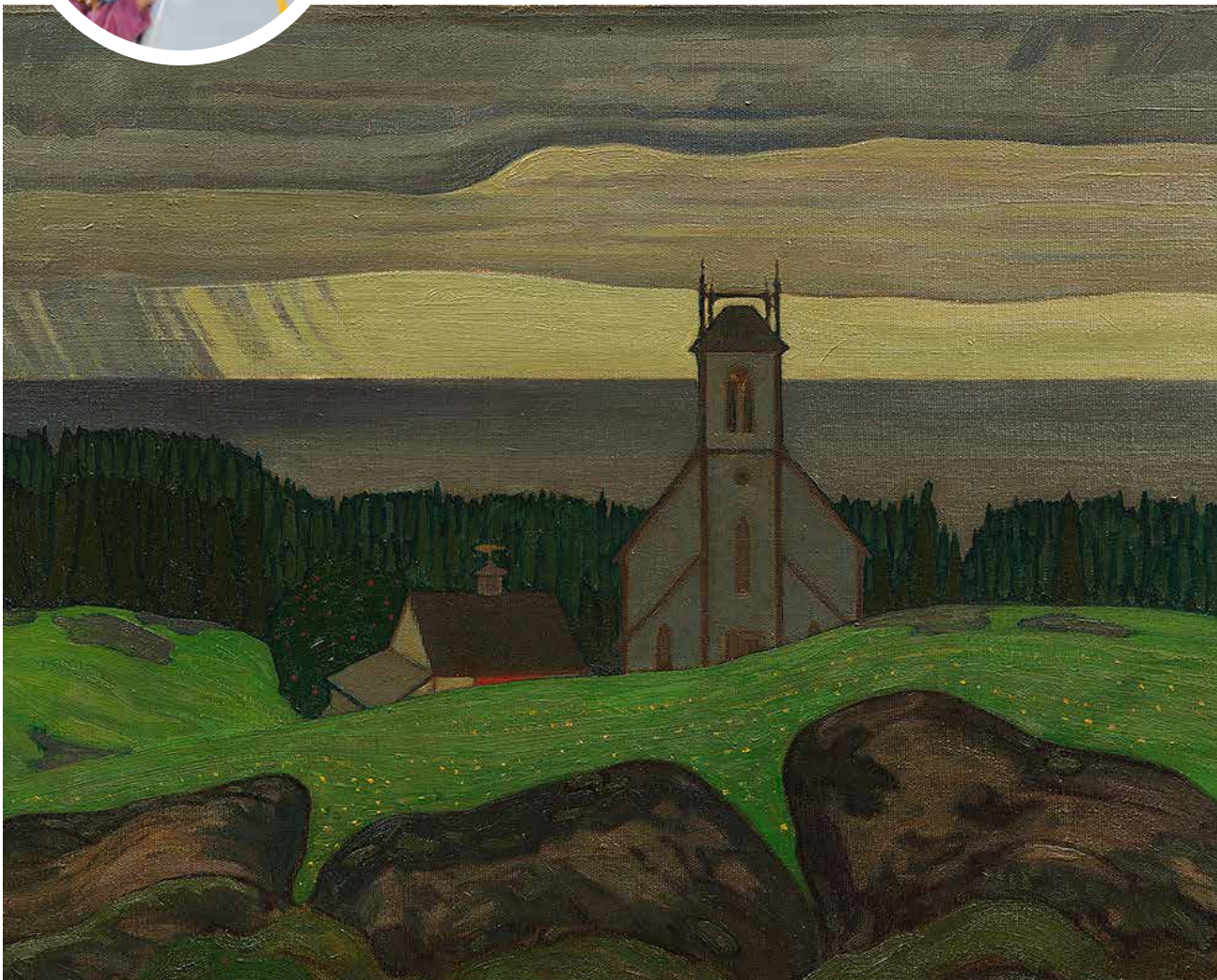
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# POST OFFICE HONOURS GROUP of SEVEN PAINTERS



Church by the Sea by J.E.H. MacDonald (Group of Seven) courtesy of VAG.

Article by Lenora A. Hayman

How nice that the Post Office, on May 7th, 2020 celebrated the Centennial of the Canadian Group of Seven artists with a booklet of stamps, featuring a painting from each of the men. Jim Phillips, the director of the stamp services team at Canada Post, gradually unveiled the stamps online, across the day, at three Canadian art galleries.

On May 7, 1920, the artists held their first exhibition, as The Group of Seven at the Art Gallery of Ontario, known now as the Art Gallery of Ontario. Phillips said “while viewing these paintings Canadians and others around the world saw the country, raw, unspoiled and full of rough beauty”.

- The seven works featured in the stamp issue are:
- 1-In the Nickel Belt (1928) by Franklin Carmichael.
  - 2-Miners’ Houses, Glace Bay (circa 1925) by Lawren S. Harris.
  - 3-Labrador Coast (1930) by A. Y. Jackson.
  - 4-Fire-swept Algoma (1920) by Frank H. Johnston.
  - 5-Quebec Village (1926) by Arthur Lismer.
  - 6-Church by the Sea (1924) by James Edward Hervey MacDonald.
  - 7-Stormy Weather Georgian Bay (1921) by F.H. Varley.

Grant Arnold, the Vancouver Art Gallery’s Audain Curator of B.C. Art told us via zoom that the Church by the Sea by J.E. H. MacDonald was donated to the Vancouver Art Gallery by Harold Mortimer-Lamb.

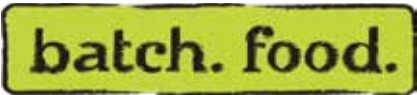
In this time of isolation, why not write a letter to a shut-in, using these stamps. Kisses and hugs will have to come later.



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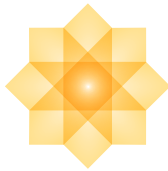


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# BE PREPARED (COVID-19)

## PLAN AHEAD



There are simple, practical things you can do to prepare in case you or someone in your household becomes ill or if COVID-19 becomes common in your community.

### Make a plan that includes:

- ▶ **Essential supplies** (a few weeks' worth) on hand so you will not need to leave your home if you become ill.
  - Avoid panic buying. Add a few extra items to your cart every time you shop. This places less of a burden on suppliers, and can help ease financial burden on you as well.
  - Renew and refill your prescription medications.
- ▶ **Alternative arrangements** in case you become ill or if you need to care for a sick family member. For example:
  - Have backup childcare in case you or your usual care provider become ill.
  - If you care for dependents, have a backup caregiver in place.
  - Talk to your employer about working from home if possible.
- ▶ **Reducing your exposure** to crowded places if COVID-19 becomes common in your community. For example:
  - Shop and use public transit during off-peak hours
  - Exercise outdoors instead of in an indoor fitness club

## COMMUNICATE



- ▶ Share your plan with your family, friends and neighbours.
- ▶ Set up a buddy system to check in on each other by phone, email or text during times of need.

## STAY INFORMED



- ▶ Learn about the symptoms of COVID-19, how it spreads and how to prevent illness.
- ▶ Get your information from reliable sources such as the Public Health Agency of Canada, and provincial, territorial and municipal public health authorities.
- ▶ If the news media is making you feel anxious, take a break from it.



## SHOPPING LIST

### FOOD

- ☐ dried pasta and rice
- ☐ pasta sauces
- ☐ canned soups, vegetables and beans
- ☐ pet food

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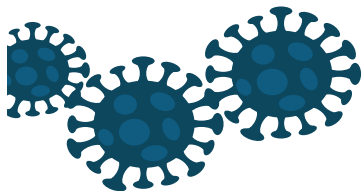
- ☐ toilet paper
- ☐ feminine hygiene products
- ☐ diapers
- ☐ facial tissue
- ☐ soap
- ☐ alcohol-based hand sanitizer

### HEALTH CARE

- ☐ thermometer
- ☐ fever-reducing medications (acetaminophen or ibuprofen for adults and children)

### CLEANING

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- ☐ plastic garbage bags
- ☐ dish soap
- ☐ laundry detergent
- ☐ household bleach
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## Straight from the Horse's Mouth

By Mel Kositsky

Horse racing and car racing were the first major sports to resume action in late May as sports "without spectators" became the new normal.

All activities were suspended in mid-March but some race tracks in the U.S. and in parts of the world continued to race with no fans in the stands and under strict regulations and pandemic protocols for the horses, jockeys and trainers, and racing officials. With those successes in place, tracks in North America began preparing for June openings and have been busy revising their schedules. The thoroughbred track in Winnipeg was the first to open in Canada, and now all Toronto area facilities are getting back on track.

The Ontario government announced it will allow horse racing without spectators and physical distancing measures in place.

"This is great news for the sport of horse racing and the tens of thousands of people it employs throughout the province," said Jim Lawson, CEO, Woodbine Entertainment in a news release. "With this news, our plans to resume Standardbred racing at Mohawk Park on June 5 and Thoroughbred racing on June 6 at Woodbine remain on track. We appreciate the government's recognition that we can operate spectator-free horse racing safely by following strict physical distancing protocols. I would also like to thank the entire horse racing community for their patience, understanding and commitment in following health guidelines during this time. In doing so, it has put the entire industry in the position to resume live horse racing in the coming weeks."

Thoroughbred racing is also expected to begin at Fort Erie racetrack on June 2 for its summer season. Due to the COVID-19 pandemic, harness racing at Mohawk Park was suspended on March 19, while the opening of Woodbine's Thoroughbred season, originally scheduled for April 18, was postponed.

It is not known yet when tracks in British Columbia may open, but the horses continue to train at Hastings Racecourse in Vancouver and at other farm centres. Trainers have been preparing for the summer season and the clockers began recording workouts on Friday, Saturday and Sunday only. Hastings Racecourse management and the horsemen's association came to an agreement to also allow owners to watch their horses work from the Tarmac in front of the grandstand.

Horse racing has a chance to get real mainstream media attention right now and recapture its share of the sports betting market, while other activities stay on the sidelines. Track operators are seeing the potential of horse racing finding a new generation of patrons. And judging from early wagering activity, horse bettors do not mind just viewing the races online.

In Kentucky, opening day of the 2020 Spring Meet at Churchill Downs saw a whopping 183.7 per cent increase in total wagers, as punters around the world combined for more than \$14.2 million in total wagers through the various betting sites. In 2019 that total was \$5 million plus. (Of course there was much more competition around North America then.)

A similar increase was experienced at Santa Anita in Southern California in mid-May as betting past \$11.2

million. On its last racing day in March before shut down the daily handle was just over \$7 million. So people are paying attention to the horse racing that is available. The small tracks which operated the past few months saw record handles as horse players used modern technology to watch and wager on the races there.

Now racing officials are re-evaluating the industry. Largely empty grandstands where racing has been contested on an everyday basis for years have provided a reason to point out the decline of the sport. But racing enthusiasts know that interest has shifted off-track and online with the growth of simulcast broadcasts from around the world. Now discussions are concentrating on how to capture that excitement while the other sports are still on the sidelines, as well as a redistribution of the revenue so that the horse industry gets its proper share.

In other horse industry news, some people are taking action to change Canadian tax laws. The following article was prepared for the Jockey Club of Canada, The industry has also been circulating a form letter to be sent to Members of Parliament urging immediate changes.

By: Catherine E. Willson, B.A., LL.B. | April 9, 2020

It is difficult enough to be a farmer in Canada without the federal government working against you. Unlike other Canadian business operators, farmers, including horse racing businesses, are subject to special rules set out in section 31 of the Income Tax Act of Canada that severely restrict the deductibility of losses against other sources of income. No other industry in Canada faces this barrier to the deduction of legitimate business losses.

Losses from any business, except a farm business (which in the Income Tax Act includes livestock raising or exhibiting and the maintaining of horses for racing), are fully deductible against other income generated by a taxpayer. Section 31 of the Act restricts a taxpayer, operating a horse racing business or other farm business, from deducting losses in excess of \$17,500 against the taxpayer's other income regardless of whether the taxpayer has invested \$5,000 or \$500,000. Section 31 uses a formula that restricts the calculation of deductible loss to the first \$2,500, plus half of the next \$30,000, for a total restricted loss deduction of \$17,500 per year. This severe restriction on the deduction of losses discourages new investment in the industry and operates as a disincentive for any investment whatsoever.

In previous efforts to change this status, the government has been concerned about the loss of income. However, a recent review of approximately 35,000 tax filers each year from 2015 to 2017 revealed that the average loss as a result of section 31 is less than \$7,000, far less than the current \$17,500 limit. Moreover, the loss would be overridden by the extra revenue the government would earn from increased investment and employment in the sector.

It's worth noting that a taxpayer could start a sideline or secondary business in any industry in Canada – except for horse racing or farming – and be able to deduct losses from that business against other income. Invest in a restaurant, a car wash, even a racing car; all losses from these businesses are fully deductible. It is manifestly unfair and unsupportable for the farming industry in Canada to be singled out alone and denied full deduction of business losses against other income. It hurts farmers across Canada.

This is especially important now when there is a crisis in farming. Climate change has made the predictability of crop yields an unknown. Droughts and floods are becoming the norm. Trade disputes have substantially eroded the income of farmers. And now there is Covid-19. This is the perfect storm.

Our racehorses still need feeding and care and there will be no income to be made for several months. Unlike an employee, we can't simply "lay them off" and there is definitely no wage subsidy in the works. Canadian farmers are a fiercely independent lot. As in the past, Canadian farmers will look to other sources of income to pay their farming expenses through these crisis years. Some farmers will take up construction, drive a school bus, or find other ways to generate income to survive.

And also as in the past, section 31 will operate to put farmers out of business by restricting the farming losses deductible by farmers against their non-farm income to the total amount of \$17,500 per year. In other words, if a farmer suffers farming losses of \$75,000 in one year as a result of these global catastrophes, that farmer can only deduct the sum of \$17,500 against his or her non-farm income, thereby absorbing personally the remaining farm losses.

The Jockey Club of Canada and HBPA of Ontario have been working in concert with other horse and agricultural associations across Canada to eliminate section 31. Despite repeated calls by farm associations and promises by governments over the years, it remains.

If you want to help our industry, approach your federal M.P. now. Insist on a suspension of section 31 for 2019 and 2020 tax filings. Let our farmers work at whatever they can do to get through these next few years and don't penalize them for earning an outside income to save the proverbial farm.

The Jockey Club of Canada has created a form letter on its website that you can print, sign, mail, or email to your federal M.P. Together, we can get this done.

Catherine Willson is counsel at Goldman Sloan Nash & Haber LLP in Toronto ([www.gsnh.com](http://www.gsnh.com)). This information deals with complex matters and may not apply to particular facts and circumstances. The information reflects laws and practices that are subject to change. For these reasons, this information should not be relied on as a substitute for specialized professional advice in connection with any particular matter.

Dear ,

Call for the Suspension of Section 31 of the Income Tax Act for years 2019-2020

I would like to express my concerns around the difficulties faced by farmers in Canada. Unlike other Canadian businesses, farmers, including horse racing businesses, are subject to a unique set of restrictions on the deductibility of farm losses created by section 31 of the Income Tax Act.

The deduction of farm losses against a taxpayer's income is limited to a maximum amount of \$17,500 per year regardless of the size of the farm or the amount invested. This restriction discourages investment and causes uncertainty and suffering. No other industry in Canada faces this barrier to the deduction of legitimate business losses against other income.

Farmers are already in trouble. With climate change, unpredictable crop yields, an increase in droughts and floods, and trade disputes eroding the income of farmers, we are facing a farming crisis in this country. The repercussions of the Covid-19 pandemic could tip the scales.

I strongly support the suspension of section 31 for the 2019 and 2020 filing seasons in response to the Covid-19 emergency and the financial pain that will follow.

Canadian farmers are resilient and will look to other sources of income to pay their farming expenses throughout this time of crisis. The suspension of section 31 will provide confidence to farmers and their ability to offset farming losses against other sources of income providing relief to those in need and infusing certainty into the farming community.

Your consideration of this interim measure is greatly appreciated.

Sincerely,

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Details on page 3.









# WRITE AS I PLEASE

By Mel Kositsky

We are all in this together. Or are we?

It seems as though the longer the COVID-19 pandemic drags on -- the more people are dropping off the "togetherness" bandwagon. All the fancy slogans and hashtags on social media sites are not going to stop people from becoming "cranky". Self isolation can be depressing and it is a lot easier to complain and lay blame on others than to be nice and take that "team" approach. It is certainly happening more and more in the media -- and politics is the catalyst.

Even such simple discussions as whether to wear a mask or not has become a political "media" controversy -- which in itself is a bit amazing. For months (if not years) we have seen people in Asian countries wearing masks -- but North Americans do not really want to accept it as part of their lifestyle. Is it really that big a deal? There are a lot more important things to worry about.

Maybe we are almost back to "normal". Politicians are blaming the media for its "bias" approach to the coronavirus coverage and, of course, the media is trying to trap the politicians into admitting their "flip-flop" policies are not working. In reality, we have a very "reactive" society. Few dollars are spent on preventative measures. It is only after a catastrophic event do we take action and obviously by then the damage is done. Then the media looks for someone to blame and there is no shortage of people wanting to place the blame on

others.

It is the nature of our political systems in both Canada and the United States -- and with elections looming in both countries the daggers and knives are already out. The U.S. was already highly polarized before the pandemic was declared and with its presidential election fast approaching this fall the rhetoric is getting worse.

With minority governments in B.C. and Canada, the "political" gloves are coming off and look for many more "punches" to be thrown in the months ahead. The federal Conservatives are into their leadership selection and preparations are under way in this province for a 2021 election. The recovery period is going to become very interesting, to say the least.

For the past couple of months our vocabulary has been expanded as various new words and medical "jargon" have become commonplace in regular newscasts and various press conferences. As there is no end in sight in dealing with this virus, we will be getting more terms tossed at us, especially as test vaccines and anti-COVID medicines are tried. It will be a steep learning curve so be prepared.

The main message that should come out of dealing with the pandemic is that our long-term care systems of housing older people need a major review as an estimated 80 per cent of the deaths reported as caused by the virus were seniors. At this point it is a very complex issue and there is a need for a national inquiry as to how these homes operate, but that won't be happening for quite awhile. At this point all places that house seniors are trying to keep those places "safe" and are worried about being sued by relatives or closed down by the various governments.

The main concern now should be keeping the residents healthy and safe from getting the virus -- not trying to figure out who to blame.

It will be interesting to see how the provinces cooperate as each provincial government has its own regulations and guidelines for how these places operate. Some are government-run homes and other are for-profit and expensive "resorts". Some have been turned into huge village-type complexes with separate sections -- so some are apartment-style "assisted" living while other sections are homes for sick or frail seniors.

Many employ low-wage earners to keep the places going, but during the pandemic these workers have been recognized and lauded as "essential" services and

have had their wages topped up. As the COVID-19 pandemic puts strain on our long-term care, assisted living and independent living providers right across Canada, it is the staff on the frontlines within our care homes who have truly risen to the challenge. Are governments going to make sure that this financial recognition continues?

It will be a interesting dynamic to follow. The way we care for our seniors -- both at home and in these care homes -- has to be carefully reviewed as people are living longer, but many are suffering from dementia or other ailments. This bubble has been waiting to burst for quite some time as both foreign owners and large corporations now run many of these places right across the country. Let's hope there is full cooperation in making living in these residences both a healthy and safe experience.

A number of government programs are now in place, including those to help seniors survive the financial aspects of the pandemic restrictions. There is a special section on the federal government website outlining the programs, including the one-time, tax-free payment of \$300 for seniors eligible for the Old Age Security pension and an additional \$200 for those eligible for the Guaranteed Income Supplement.

Now 50 members of the Senate of Canada, from various political backgrounds, have written a joint open letter to Prime Minister Justin Trudeau asking him to evolve the CERB into a universal benefit. The Senators proposed that restructuring the CERB as a minimum basic income would get support to Canadians quicker than navigating through all the announced programs. The idea of a "minimum basic income" for all Canadians is not new but is growing in support because of the economic crisis caused by the pandemic and the uncertainty of recovery.

All the various financial recovery programs being offered by the federal and provincial governments are wonderful if you qualify for them but many are already being criticized as "not enough" or "too much". The issue is again a very complex one as the provinces still cover various aid programs and the CERB and other new federal programs announced almost daily are meant to be a temporary measures only, designed to target people in need this spring and summer. There is still great uncertainty as to how long this pandemic will last before the "new normal" settles in. But one thing is certain -- there will be no shortage of people doing analysis and evaluations of what has transpired.

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# EXPLORING SHAFTESBURY: THOMAS HARDY'S SHASTON



By Chris Millikan

Descriptions in Thomas Hardy's 19th century classics inspire a walking holiday in rural Dorset. Shaftesbury, which he called Shaston, acquaints us with one of his book's well-loved setting.

From our cozy lodgings in Fontmell Magna, a shuttle whisks us to the outskirts of town. Dropping us off, the personable driver grins, "See ya' at the Town Hall about 5! Cheerio!"

Following a worn, maple-shaded footpath, we tramp alongside grassy fields where plump partridges scratch and peck for breakfast. Charming laneways zigzag us past pretty houses; their tidy plots overflow with vegetables and bright flowers. Just past a weathered pub, a short but steep hill challenges us.

Trudging its centuries-old cobblestone street, we wind up Gold Hill into Shaftesbury's historic center. At a rustic table outside Salt Cellar Café, a wedge of Dorset Apple Cake with yummy Devon cream rewards the effort. At our feet, quaint red-roofed cottages border the iconic street. Muted green hills of the Cranborne Chase extend to the horizon. "One o' Dorset's finest scenes, that," asserts a local at the next table. "It's in books, movies...even commercials!"

Across the courtyard, two stone buildings house Gold Hill Museum. Inside the foyer, volunteer and local artist Janet interprets her lively mural. "Without its own water, this hilltop market town relied on wells below in Enmore Green," she smiles. "My painting shows citizens dressed in finery parading a decorated mace down the hill with annual tributes for their water. Of course, cups of ale and dancing followed!"

Eight galleries of artifacts recount a long history. Handcrafted buttons, fine lacework and decorative costumes reflect early cottage industries. In a corner, Dorset's oldest hand-drawn fire-pump dates to 1744. One glass case exhibits a marching band's big bass drum...and 'serpent,' a snakelike reed instrument.

When leaving, a beautiful poster catches our eye. Based on an all-time favourite 1970's TV ad, a bread delivery boy pushes his laden bicycle up Gold Hill. This commercial promoted nutritious Hovis bread, popularized Dorset's most picturesque view...and launched filmmaker Ridley Scott's brilliant career!

Around the corner, cliff-side Park Walk

provides glorious lower town vistas, including resplendent Saint James Cathedral. Hedgerows quilt the rolling pasturelands beyond.

An opposite high wall encloses Shaftesbury Abbey Museum and Gardens. Inside, audio-guide narrators help us visualize the flourishing abbey employing hundreds of locals. Ordering dissolution of such wealthy monasteries in 1536, Henry VIII demolished this abbey three years later.

Excavated foundations now outline its immensity; rubble encloses beds of fragrant heirloom roses and hundreds of herbs. Posed amid delicate pink blooms, King Alfred's statue gazes sternly over ruins of the prosperous convent he'd established in 888.

Along a neighbouring lane sits Ox House. Red and yellow roses climb its 17th century stone and stucco walls. Reading a blue heritage marker, we're delighted to discover Hardy featured it as 'Old Grove Place' in *Jude the Obscure*, his last novel.

Returning along High Street, we find Town Hall. Another plaque indicates it replaced an open-arched artisans' Guildhall in 1827. A handsome clock stands amid a medieval crenulated roofline and portico for carriages. Craft Fair tables set in front recall street markets of the distant past.

The town's oldest church towers next door. Known for stained glass windows, 14th century Saint Peter's originally served pilgrims journeying to Shaftesbury Abby. There, thousands prayed for healing miracles at a holy shrine containing relics of saint Edward, the Martyr...a murdered teenage king.

Our memorable time in Hardy's Shaston ends out on the Mitre Pub's back terrace. Savouring haddock, crispy chips, piping hot mushy peas and ciders, we soak in the Blackmore Vale's panorama



stretching before us.

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# Cozy Corner "Lets Talk" By Janet Isherwood

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

When I first read this article, I knew I just had to share with everyone. Enjoy and pass it along to someone you know would benefit from these words. Shared by Shabnam Khan.

### Grief & Selfcare-

Grief is a somewhat complicated and misunderstood emotion. Yet, grief is something that, unfortunately, we must all experience at some time or other. We will all inevitably experience loss. Whether it is a loss through death, divorce or any other loss, the stages of grieving are somewhat the same.

There are five stages of grief. If we get stuck in one stage or the other, the process of grieving is not complete, and cannot be complete. Thus there will be no healing. A person most likely goes through five stages to be well again, to heal. Not everyone goes through the stages at the same time. It is different for each person. You cannot force a person through the stages, they have to go at their own pace, and you may go one step forward then take two steps backward, but this is all part of the process, and individual to each person.

The following five stages must be completed for healing to occur:

1-Denial-"this can't be happening to me", looking for the former spouse in familiar places, or if it is death, setting the table for the person or acting as if

they are still in living there. No crying. Not accepting or even acknowledging the loss.

2-Anger-"why me?" feelings of wanting to fight back or get even with spouse of divorce, for death, anger at the deceased, blaming them for leaving.

3-Bargaining-bargaining often takes place before the loss. Attempting to make deals with the spouse who is leaving or attempting to make deals with God to stop or change the loss. Begging, wishing and praying for them to come back.

4-Depression-overwhelming feelings of hopelessness, frustration, bitterness, self-pity, mourning loss of person as well as the hopes, dreams and plans for the future. Feeling lack of control, feeling numb. Perhaps feeling suicidal.

5-Acceptance-there is a difference between resignation and acceptance. You have to accept the loss, not just try to bear it quietly. Realization that it takes two to make or break a marriage. Realization that the person is gone (in death) that it is not their fault; they didn't leave you on purpose. (even in cases of suicide, often the deceased person, was not in their right frame of mind) Finding the good that can come out of the pain of loss, finding comfort and healing. Our goals turn toward personal growth. Stay with fond memories of person.

Get help. You will survive. You will heal, even if you cannot believe that now, just know that it is true. To feel pain after loss is normal. It proves that we are alive, human. But we can't stop living. We have to become stronger, while not shutting off our feelings for the hope of one day being healed and finding love and/or happiness again.

Helping others through something we have experienced is a wonderful way to facilitate our healing and bring good out of something tragic.

Family Counselor s.khan@shsbc.ca

Look forward to speaking with you all again next month.

cozycornernews@gmail.com

## PROTECTING YOURSELF FROM FRAUD DURING COVID-19

Safeguarding against scams can be a challenge. This is especially true during difficult periods like we are experiencing now. The COVID-19 pandemic is creating a lot of uncertainty and worry – the very things that fraudsters thrive on.

Scams can include phone calls, emails and texts that seem to be from financial institutions asking for personal or financial information. If you receive this kind of request, be cautious. Financial institutions will never ask for personal information, login credentials or account information by email or text message.

If you are suspicious about information you receive related to your banking, contact the financial institution directly before taking any action.

Here are a few more tips to help you be vigilant during this unprecedented time:

Never click on links or attachments in unsolicited or suspicious emails.

Never give out your personal or financial information by email or text.

When banking online, enter your financial institution's website address in your browser yourself.

Beware of questionable offers related to relief measures or quick fixes. If it seems too good to be true, it probably is.

In the unfortunate event that you do experience financial fraud, it's important to inform your financial institution immediately. You should also report the incident to your local police and the Canadian Anti-Fraud Centre by calling its toll-free line at 1-888-495-8501 or completing an online report.

Find more information on identity theft, types of fraud, and other threats or scams at [canada.ca/money](http://canada.ca/money). [www.newscanada.com](http://www.newscanada.com)

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To our valued readers, advertisers and supporters: During the Covid-19 situation for which we are all unfortunately having to endure at this time, we won't be taking any mailed in classifieds or placing new mailed subscriptions at the current time it may be necessary to suspend both of those services until the current situation resolves. At present we will be placing future editions online.

Today's Senior newsmagazine has been supporting community interests for over 25 years and we hope to remain as operational as possible however we will be significantly impacted by the current situation. Currently our staff is able to work remotely to prevent risk of exposure.

Many business's we work with have felt the impact as well and have had to close their doors temporarily . We realize that many will not have access to this edition of the paper so we invite you to visit us online by going to our website and telling your fellow readers that we are still here.

We encourage readers to visit us directly at.

<http://todaysseniornewsmagazine.com/>

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