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Vancouver Island's Parksville Exploring Holiday Attractions - Full Article page 17

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Inside This Issue

ACCORDION TO DAN
by Dan Propp3
DON'T LET YOUR BUBBLE HOLD YOU HOSTAGE
by Ursula Maxwell Lewis4
FINANCIAL NEWS
by Rick C. Singh
THE PHARMACIST REVIEW 7
STRAIGHT FROM THE HORSES MOUTH
by Mel Kositsky
WORD FIND PUZZLE
HOME IMPROVEMENT
by Shell Busey 13
WRITE AS I PLEASE
by Mel Kositsky14
COZY CORNER
by Janet Isherwood16
VANCOUVER ISLAND'S PARKSVILLE
EXPLORING HOLIDAY ATTRACTIONS
by Chris Millikan17
PETER LEGGE PENS ANOTHER WINNER.
by Lenora A. Hayman 19

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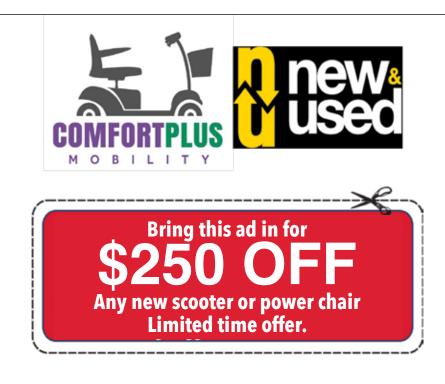


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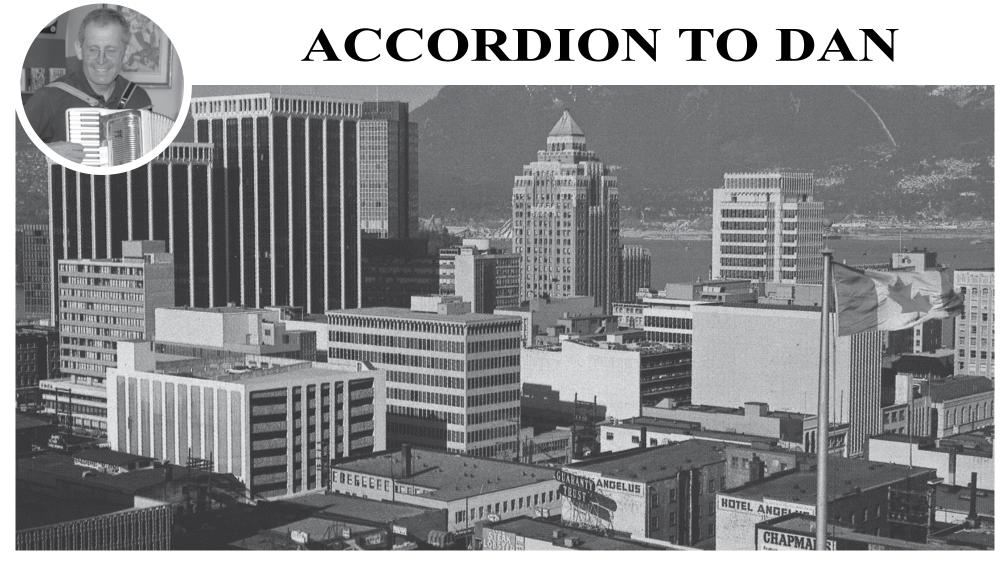
TRADE-IN PROGRAM



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A pre-digital downtown 'aerial' photograph of Vancouver, around 1970. I can't even remember what rooftop I was on with that film camera! (Photo: Dan Propp)

Just think, a couple of decades ago (it seems as if it was just yesterday for us seniors) transistor radios were combined with cassette recorders. Wow, what an innovation! Just with the push of a button, we could instantly record all kinds of radio programs. I still cherish listening to a few of Jack Cullen's 'Owl Prowl' and kick myself that I didn't have the motivation to have recorded so many other programs to enjoy nostalgically down the road. An old radio program can reprise and download plenty snippets or reflections of how things used to be. In Vancouver a walk down the street where Woodward's used to be can bring back happy memories of the food floor downstairs. Along Hastings you might remember Eaton's Marine Room upstairs. So, lets go for a bit of a stroll down memory lane with a few lyrical and rhyming snippets.

DO YOU REMEMBER?

The TCA propeller airplanes landing at the old airport in Richmond and Vancouver's PNE parade. How about the Shrine Circus, eating candy floss and Jack Short the 'Voice of the Races' calling out the horse races? Do you recall White Spot burgers with the secret sauce—for only fifty cents and an ice cream cone at a Ma and Pa corner grocery store for a nickel or a dime that you paid.

COMMERCIALS, ETC.

The Days of Peoples Credit Jewellers and that commercial --- "Never borrow money needlessly ... but if you must". I still remember staying at the Sylvia Hotel with my parents in early nineteen fifties. The fridge consisted of a block of ice in a metal cabinet. The main branch of the Vancouver Public Library was still located on Burrard Street. To predict that someday a ten cent cup of coffee would increase to two dollars...the reaction would have been 'yeah sure, no way', 'absolutely not'! Who would have surmised that financial transactions would be paid by a plastic card or through a computer? A FEW 'BRIDGES' OVER CHANGING VANCOUVER WATERS In Vancouver, do you still recollect the old Cambie Bridge crossing and all those sawmills and industry down by False Creek. With these rhyming lyrics, just a few reflections. These days the building that once housed the Vancouver Sun newspaper seems hidden away

dwarfed by dozens of high rise apartment towers. Quite a fast moving scene whizzing by, as we catch a quick glimpse. Memories! Staff the likes of Wasserman and Webster, after all these years, with deference it still empowers. Oh my, how things have since changed.

SHOW BIZ, COMMERCIALS, HOW THEY STILL GRAB US

Lyrics like—'Ajax, boom, boom, the foaming cleanser'. What a commercial! Do you remember the lyrics from the song "Shaboom, Shaboom" or 'On A Day Like Today' sung by Pat Boone? How about groups like The Crewcuts. All those great hits everywhere.

The nostalgia on Ed Sullivan show, seeing Canada's comedy team Wayne and Schuster and, from France, Maurice Chevalier? Did you ever drive a Rambler, Pontiac, Ford or Chevrolet, eh? Wow did those Detroit automobiles ever sell. "Ah yes, we remember it well."

The big corporations that sponsored shows like I've Got a Secret with Gary Moore and What's My Line, the 64 Dollar Question all while glued to that 21-inch screen. All those cosmetics, Top Brass for Men or Revlon. Wasn't that a time.

We were watching shows on our RCA's or Philco's while eating Swanson TV dinners on our laps. You were lucky if you had a David Crocket hat to wear while watching the show. A few years later along came shows like Sergeant Bilko and 'The Life of Riley' with William Bendix. Before long, even a



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twenty-four-inch screen became too tiny.

High Fidelity turned into stereophonic. Then, after antennas, came cable. Now, with internet, some of us seniors, like yours truly, technologically are totally disabled.

I still miss General Electric Theatre. Those years listening to the CBS evening news with Douglas Edwards, before Walter Cronkite. Commercials like 'Don't squeeze the Charmin' and 'It takes a licking and keeps on ticking'. Of course, shows like Ed Sullivan show, Sid Caesar's and cast on Your Show of Shows, and the Jack Benny Program.

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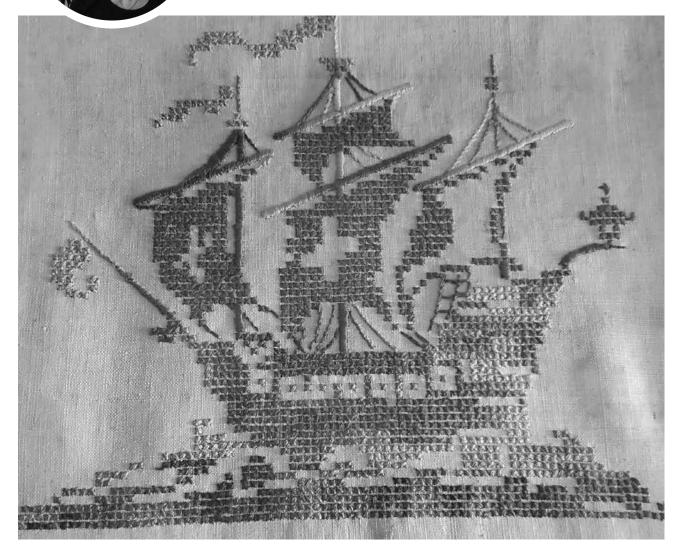
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DON'T LET YOUR BUBBLE HOLD YOU HOSTAGE



by Ursula Maxwell-Lewis

How's life in your bubble? For those of us with no family nearby the bubble can be isolation in the truest sense of the word. I was an only child and frequently - because I was often a stranger in a strange land - got used to being the odd one out. invariably I was always the kid from some other country with the funny accent and odd clothes. Even when I returned to Scotland, the land of my birth, I was known at Ardrossan Academy as "Sally's Canadian cousin".

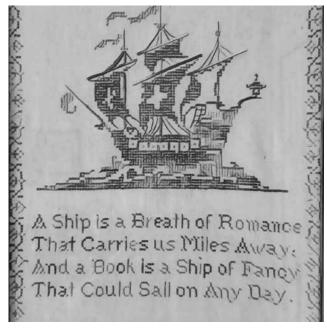
Fortunately, thanks to my mother, I was a reader from the age of four and if I was to keep in touch with family in friends in other countries, I had to be writer. Remember those pre-stamped airmail letters? I made good use of them. Mom, of course, typed our most recent international adventure on her trusty portable Underwood pausing only to change pages, typewriter ribbons and wipe ink off her fingers.

Phone calls (local and international) were expensive and rare treats. The Brits among you will recall that disembodied impersonal voice interrupting a cherished phone call with: "If you wish to continue please deposit two shillings for another three minutes." Remember that 'clink, clink, clink' as the coins plonked into the metal box? No credit cards. Only cash on the barrelhead for the British Post Office which owned phone services at the time. And, who could forget, "Do you wish to make a trunk call?" My Munro grandmother was the first person in Saltcoats to have a phone installed. It was installed (with a lengthy cord for manaeverability) at her bedside at Greengates, her Ayrshire seaside

home. Because of painful rheumatic knees sleep was illusive, but the local long distance operators often rang her in the middle of a slow night for a chat. Heaven knows what they talked about, but no doubt Gran never missed an opportunity to slip in a few subtle Gospel lessons along the way.

With Covid-19 holding us hostage my childhood habits stand me in good stead. Even my cousin Gilean, the darling of the pensioners who frequented her Dad's Leicestershire post office, felt duty-bound to singlehandedly save British Mail from bankruptcy has capitulated. Lengthy family news/political commentary letters regularly zip via email across the globe interspersed by hilarious missives from our cousin Jim.

All three of us are mystery fans, but books of many genres feature largely in our dialogue. I'm the only one with a passion for India so my recent recommendation to them was The Widows of Malabar Hill, by Sujata Massey, plus Code Name Helene by Ariel Lawhon, and A Well-Behaved Woman by Therese Anne Fowler. Currently my nose is buried in The Girl from Berlin, by Ronald H. Balson which is actually based on a Tuscany vineyard lawsuit. Next, I'll be hunting down Jim's latest recommendation, The Spy in the Moscow Station by Eric Haseltine. My inner travel bug generally leads me to books based in whatever country I'm in the mood to 'visit' at the time. Physically I may be isolated, but my imagination is saving my sanity. I'm reminded of The Third Eye, a controversial autobiography by Tibetan Monk Lobsang Rampa. Perhaps I have a third eye and a gold thread. I remember seeing



him at Heathrow Airport...but that's another story.

Whatever you're doing to stay sane and safe during this pandemic, I hope these few reminiscences and recommendations offer a little levity and encourage you to request some books from your local library, or drop a note to a friend. Did you know that the more book requests your local library receives the more funding they receive? Authors get royalties, too, so everyone wins.

Books and dreams are my escape hatches. They might be yours, too. As Jhumpa Lahiri said, "The thing about books. They let you travel without moving your feet."

Ursula Maxwell-Lewis is a former editor, photographer, writer and traveller based in Surrey, BC

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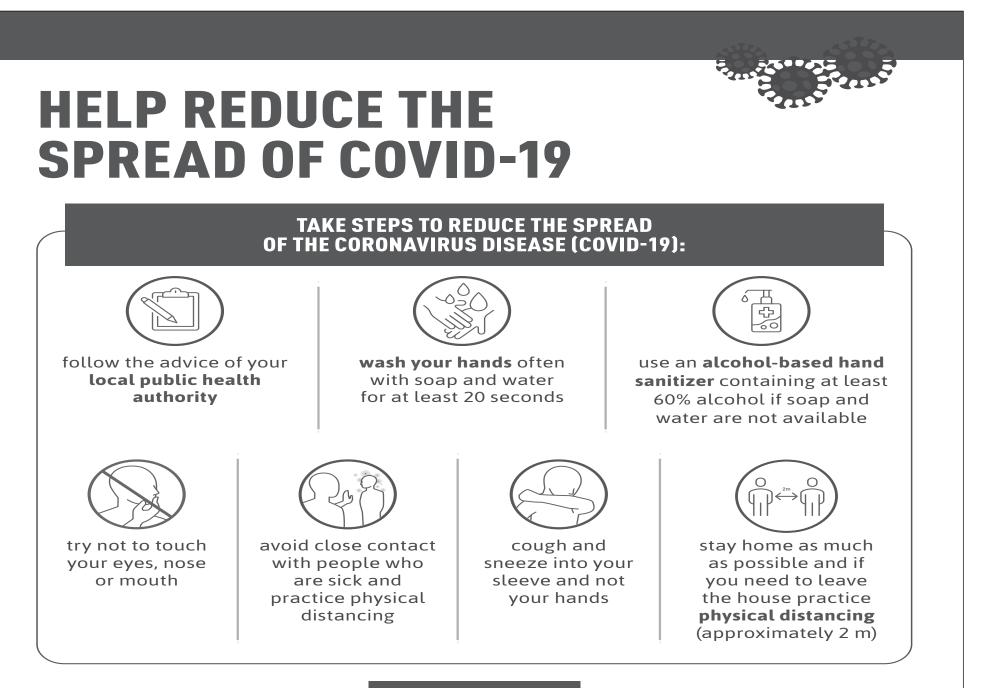
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SYMPTOMS

Symptoms of COVID-19 can:

- ▶ take up to 14 days to appear after exposure to the virus
- ▶ be very mild or more serious
- vary from person to person





Call ahead before you visit a health care professional or call your local public health authority. If your symptoms get worse, contact your health care provider or public health authority right away and follow their instructions.

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FINANCIAL NEWS

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

DECODING FINANCIAL JARGON

How to understand the language of finance like a boss.

DOES THIS SOUND FAMILIAR? A colleague is talking to you about the alpha of one of their investments. You nod your head, but your eyes gloss over. The discussion ends and you wonder what you just had a conversation about.

Finance-speak can be confusing to many of us. There are a lot of complicated words or terms used to explain some of the simplest concepts. Becoming more familiar with these terms can help you better understand your financial situation and give you more confidence when speaking with your advisor.

Here's a useful glossary - in plain English - to help you get started.

Alpha: It's not just the first letter of the Greek alphabet. In finance, alpha is a measurement of how an investment performs compared to a benchmark index. Say your investment in a U.S. equity fund returns five per cent, while the S&P 500 Index earns one per cent - the alpha is four, because your investment outperformed the benchmark by four per cent.

Annuity: A contract between you and an insurance company. You make a lump-sum payment or series of payments, and in return you get a set monthly income for a set period.

Asset allocation: The strategy of dividing investments among different asset categories like stocks, bonds and cash.

Beneficiary: The person(s) named on your life insurance policy or segregated fund contract to receive the death benefit when you die. Registered Retirement Savings Plans and Tax-Free Savings Accounts also have beneficiary designations.

Financial Advisor

Q: Why is it important to have a Life Insurance policy in all stages of life?

A: Life Insurance can offset risk in

your early years when income

Rick C. Singh Hon. BA, CPCA

Beta: A measurement of the volatility of an investment compared to the market. The beta of the overall market is 1 or neutral. An investment with a beta above 1 is more volatile than the market, while lower than 1 is less volatile.

Bond: Companies and governments issue bonds to fund operations, innovate and grow. When you buy a bond, you are essentially loaning money to the issuer, which promises to return your money by a specific date and pay you interest for that period.

Capital gain/loss: Simply put, the difference between the price you paid for a property or an investment and the price you sold it for.

Commodity: A basic good, raw material or agricultural product that can be bought or sold on the market, like gold, sugar or grains. Some financial and technological products can be commodities, such as foreign currencies or cellphone bandwidth.

Compound interest: The interest calculated on the initial principal of a loan or deposit, plus all the accumulated interest. In other words, it's interest on interest.

Dependant: A person eligible to be covered by you under your benefits plan, for example, your spouse or child.

Dividend: Money an investment fund or company pays to its shareholders, usually from profits, and expressed on a per-share basis.

Exchange-traded fund (ETF): A basket of securities (which can include stocks, commodities or bonds) that trades on an exchange. The price of an ETF's shares will change throughout the trading day since they are bought and sold on the market.

Living benefits insurance: Insurance that provides the benefit while the insured person is alive, such as critical illness, disability, long-term care, health, dental and travel insurance.

Mutual fund: Pools of money contributed by investors with similar investment goals and managed by investment professionals. Mutual funds typically invest in bonds, stocks or both depending on their investment objectives. Unlike ETFs, mutual funds are priced once a day.

Portfolio: A group of investments owned by one organization or individual and managed as a collective whole with specific investment goals in mind.

Rider: An optional addition to an insurance policy to provide protection, for an additional cost, for risks not covered in the basic policy.

Segregated fund contract: A pool of investments

held by a life insurance company and managed separately from its other investments. Segregated fund contracts combine the growth potential of investment funds with insurance protection - you are guaranteed to receive at least a set percentage of what you've paid into the plan on death or maturity (less any amounts withdrawn), even if the investments have dropped in value. Segregated fund contracts also offer useful estate

pays interest income or dividends can have a yield attributed to it.

Source: Manulife Financial, Solutions magazine 2020

CRS Financial Group is based in White Rock, BC. We specialize in assisting individuals with their financial affairs, encompassing Investments, Insurance, Retirement and Estate planning. If you would like Rick Singh to review your investment portfolios or estate plan please call 605-535-3367 to schedule an appointment or phone conversation. You can also email rick at rick@ crsfinancial.ca

WATCH FOR PANDEMIC **CYBER SCAMMERS** TARGETING CANADIANS

Many of us are spending a lot more time online as we adopt new ways of tackling everyday tasks - be it working, staying connected, shopping or banking. Amid a general rise in fraud and cybercrimes associated with the COVID-19 pandemic, RBC Direct Investing offers a few simple guidelines to help you stay safe.

Be aware of unsolicited calls, emails and texts

Emails or texts can sometimes appear to be from a legitimate source, but contain infected attachments or malicious links. Some red flags are threatening or urgent tones, spelling errors, unknown senders or callers.

Tip: Keep your computer anti-virus and antimalware programs up to date to help keep files from being corrupted or lost due to a virus.

Watch out for fake websites

Fake websites can spread misinformation or attempt to scam individuals. Red flags to be on the lookout for include spelling errors in web addresses or a missing security symbol in the address bar.

Tips: Look for a lock symbol or an "s" at the end of the "http" in the address bar, which can confirm a site's security. Don't enter login information or credit card details unless you are certain a site is legitimate.

Use strong, unique passwords

Strong passwords can help ensure you're protecting your devices and information. Avoid using the same password for multiple applications or services, and don't opt for obvious passwords like family or pet names, birthdays and street names.

Tips: Use a combination of letters, numbers and special characters with a minimum of eight characters, change passwords regularly and create a new password for every application or service you use.

Keep software and browsers up to date

The operating systems on your devices have builtin security features, but they need to be kept up to date to help avoid breaches of your personal information. The browser you use to search the internet also has its own security settings and requires updating. Though they may be bothersome, don't ignore prompts to update your operating system or browser.



replacement and protecting your family is really important. Later on in life many people cancel their Life Insurance policies, which may not be in their best or their families best interest. Life insurance can, and should be used for covering Estate Taxes on death, Capital Gains on family cottages or second properties, Funeral Expenses, and finally, it is an inexpensive way to pass on wealth to the next generation. Before you cancel your life insurance policy, talk to your financial advisor today.



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planning features and potential creditor protection.

Stock: Companies issue stock to raise capital. In return the stockholder is given a proportional share in ownership of the company. This comes with a proportional voting right to determine how the business is run and a right to receive dividends, if any are paid. Volatility: The amount and frequency by which an investment fluctuates in value.

Yield: The earnings generated by an investment expressed as a percentage of its market value over a specific period. Only an investment that

Tip: Consider enabling automatic updates or try setting a reminder to update your device when you won't be using it.

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

P.E.A. for Pain

We all experience pain in one form or another, yet it remains a puzzle for all of us. There are many supplements and medications that claim to alleviate pain, but few have garnered the interest, worldwide research and promise that "palmitoylethanolamide" (P.E.A.) has. It has been used widely as a medical food in Europe for many years, and, fortunately, has recently been approved for use in Canada.

P.E.A. is a fatty acid amide commonly found in egg yolk and plant fats such as soy lecithin and ground peanuts. The body makes it in response to stress and pain. It can act as an analgesic because the structure of P.E.A. resembles that of "anandamide", a natural cannabinoid made in the body from "arachidonic acid", which is released upon injury. P.E.A. is also thought to have an anti-inflammatory effect at the site of the injury by reducing the recruitment and activation of mast cells in the area. The supplement has been used in glaucoma, neuropathic pain, spasticity, carpal tunnel, fibromyalgia, sciatica, arthritis.

If you were to try P.E.A., be sure to set a highenough target dose, and choose a trusted brand that carries a "Natural Product Number" (NPN) assigned and approved by Health Canada, such as AOR's "P.E.A. Activate" (NPN: 80090272). Clinical studies show 300-1200mg daily for 60 days reduces pain in chronic pain patients, with up to a 5 fold reduction in pain every 2 weeks. A maximum dose of 1400mg daily for up to 3 months is generally safe. Although P.E.A. is very well-tolerated, with any supplement that contains a natural chemical, make sure you chat with an integrative physician or an integrative pharmacist such as the team at Pharmasave Steveston Village and Cloverdale Pharmasave before starting."

> pain and inflammation Vegan, GF, Non-GMO

SCAMS EXPLOITING FEARS AND ISOLATION **OF OLDER ADULTS AMID COVID-19**



The pandemic has impacted lives around the world, including families across Alberta and especially seniors. The recent volatility of the markets, coupled with potentially lost retirement savings and social isolation, has created an environment of fear, uncertainty and vulnerability. Unfortunately, this is exactly the environment that scam artists prey upon.

As COVID-19 continues to affect our lives, associated scams are emerging as fraudsters exploit the crisis to profit from people's fears and misinformation.

There are many types of fraud popping up. One example includes phishing and malware scams where fraudsters pose as government agencies, national or global health authorities and send phishing emails or texts designed to trick people into downloading malware or providing personal identification and financial information. They can appear to be real, but err on the side of caution and think carefully before providing anyone with this information.

Another common scam is pump-and-dump schemes involving publicly traded small "shell" companies. Scam artists will "pump" up the company's value by enticing investors to purchase stock with inflated or false claims, then quickly "dump" their stock before the hype ends. This results in a substantial payout for the scam artist while the remaining investors lose their money. Often pump-and-dump schemes can be related to companies claiming to have products or services that will prevent, detect or cure

COVID-19 infection. Be cautious of any claims that a company has a solution to help stop the coronavirus outbreak.

There are multiple ways that fraudsters will target an individual. According to a 2020 study conducted by the Alberta Securities Commission, some of the most common ways Albertans 55-plus believed they were approached with a potentially fraudulent investment scheme were:

Through a friend, neighbour, co-worker or family member, or from a member of a club, group or organization they belong to (32 per cent)

By a stranger calling over the telephone (22 per cent)

From email spam (23 per cent)

When considering an investment opportunity, always read the fine print and research the investment - no matter how it was presented to you. Don't be lured in by promises of easy returns; more likely you'll be asked for money up front that you'll never see again.

Remember that anyone selling investments needs to be registered with provincial securities regulators. Find more information on how to recognize and avoid these scams and to check the registration of any individual or firm offering you an investment opportunity at checkfirst.ca.

www.newscanada.com

DEALING WITH FINANCES IN CHALLENGING TIMES

The global pandemic means Canadians may be dealing with money troubles. Financial emergencies can be a source of great stress for you and your family. They can make emotions run high, which can lead to bad financial decisions.

Here are some simple things you can do to get through these hard times and keep your money under control.

Make a budget: A budget is essential in all situations, but especially when you are trying to manage your money in an emergency. A budget can help you see whether your income allows you to maintain your current lifestyle and achieve your financial goals. The Financial Consumer Agency of Canada's online budget planner tool can help you create one. Live within your means: Always avoid spending more than you earn. The budget planner can help you adapt your budget to your current financial situation.

It includes features that will help you identify your spending priorities and take control of your finances. You can also view charts that show where your money is going, and you have the option of comparing your budget with those of other Canadians in similar life situations.

Ask for help: When facing financial challenges, be sure to get the help you need to make informed decisions. If you are having trouble covering your current expenses or anticipate difficulty in the future, contact your financial institution. Discuss your situation with an advisor who may be able to help you find solutions. A professional, such as a licensed financial advisor or a certified credit counsellor, can also help you develop a plan to manage your income. Find more information at canada.ca/money. www.newscanada.com



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Straight from the Horse's Mouth

By Mel Kositsky

British Columbia still runs on "Horse Power"!

One industry that may survive the global pandemic of 2020 is the equine industry. This is mostly due to the fact that people still love their horses. When people talk about farmers and the agriculture industry, they often forget about the thousands of horse farms and all the agricultural land that is devoted to horses. With it comes all the people who work in the industry -- and all the related businesses that keep the horses going, from feed stores to farm implement dealers to trucks and trailers that move the horses around.

Taking care of horses is a 24/7 chore for some, but a loving lifestyle for people who get caught up in it -and do not want to part with their equine companions, whether used for recreational purposes, performance, breeding, racing, trail riding or simply raised as backyard pets. And now there is more hard data available on the equine industry in B.C. from a study recently released by the Horse Council of B.C.

According to a Horse Council news release about the study, horses generate an estimated \$784 million dollars in economic activity in British Columbia, and that translates to over \$63 million in tax revenue to the provincial government. The 2019 Economic Impact Study conducted by Horse Council BC (HCBC), with funding through Canadian Agricultural Partnership, indicates more than 80 per cent of horse owners say they will be either maintaining or increasing their involvement in the industry in the next five years.

The 2019 HCBC Equine Industry Economic Impact Study is the fifth of its kind. HCBC, in partnership with the B.C. Ministry of Agriculture, undertakes a detailed survey to estimate the size of the BC equine industry and measure its economic contribution to the provincial economy. With previous studies conducted in 1998 and 2009, 2019 was earmarked as the next obvious interval to update the industry's data and economic impact information. Collectively, the five reports document the economic activities and contribution of the BC horse industry over the last 30 years.

The survey data collected and compiled by Ference

and Company shows that although the number of horses has declined, the equine industry is alive and well. BC is home to approximately 60,000 horses on over 201,000 acres with more than 20,000 households involved in the industry. Horse properties report an estimated total value of \$1.67 billion for buildings and equipment used to keep horses in 2019. The recreation sector accounts for the largest share of this value.

The analysis divided the industry into five sectors: racing, sport, ranch/work, guide and recreation, with the recreation sector being almost as large as the other sectors combined in terms of economic impact as well as number of horses. Horse sports include racing, jumping, 3-day eventing, dressage, and polo, as well as rodeo, cutting, roping, reining, cattle penning, competitive driving, and endurance riding. Work roles include selective forestry, ranch work and guidepacking.

There are an estimated 5,620 full-time equivalent (FTE) jobs supported by the B.C. equine industry. Nearly 40 per cent of these jobs are categorized as maintenance of horses, which relates to households hiring outside labour to look after their horses. The other large employment category relates to training horses and riders, which accounts for a third of all FTE jobs supported by the B.C. equine industry.

The 2019 survey results represent the highest figures for pleasure riding since reporting began.

The impact of horse use on tourism is also significant. In addition to those who visit guest ranches to ride for recreation, and clients using guide outfitters for hunting pack trips, the race and sport participants who travel to competitions and recreational riders, who explore the province on horseback, have spent almost \$18 million dollars a year on travel. This doesn't include the spectators who travel to watch races, horse shows or competitions, and rodeos.

The survey was undertaken with the funding support of the Canadian Agricultural Partnership and the province of B.C. Funding has been provided for this project by the BC Ministry of Agriculture and Agriculture and Agri-Food Canada through the Canadian Agriculture Partnership, a federal-provincial-territorial investment that includes \$2 billion in cost-shared strategic initiatives delivered by the provinces and territories and \$1 billion for federal programs and services through May 2023. It is available on the website at www.hcbc.ca.

Horse Council BC is a non-profit member service organization representing over 23,000 horse owners and breeders, equine industry businesses and professionals, and both competitive and recreational equestrians.

For more information on the survey results, contact Kelly Coughlin at Horse Council BC at 1-800-345-8055 or email industry@hcbc.ca.

In other horse industry news, thoroughbred racing at Hastings Racecourse in east Vancouver began July 6 and continues on Monday and Tuesday afternoons until the end of September. Post time for the first race each day has been moved to 2:30 p.m. but no spectators are allowed. It is expected that harness racing will resume at Cloverdale's Fraser Downs in late September or early October under the same strict protocols.

Harness Racing BC recently announced the appoint-

ment of Nigel Holmes as the new Executive Director of HRBC, effective July 15, 2020.

A news release issued by president Randy Rutledge said Holmes' interest in harness racing and horses began in his early teens in Windsor, Ontario, with the purchasing of his first racehorse as a young teenager. The passion for racing and working with horses continued for many years in Ontario. In 1974 Nigel started his career with a major consumer packaged goods company in sales, after several promotions in sales management he was offered a promotion located in Western Canada. In 1992 he moved his young family to Port Moody, and began as Sales Director based in Burnaby.

"Luckily enough I was able to follow my love of harness racing at Cloverdale Raceway, later Fraser Downs," said Holmes in the4 news release.

Shortly after moving to B.C., he acquired his first horse. He thoroughly enjoyed his time at the track and spent a lot of his leisure time helping with the horses in the barn and watching the races. "I got to experience first hand just how hard the trainers and grooms worked taking care of their horses."

He enjoyed bringing in new racehorses that were usually purchased privately from Ontario or the Maritimes and quickly found that he had built a fair-sized stable that raced successfully in B.C. and Alberta.

"You can't beat the feeling of excitement and exuberance of winning a race," he added.

His passion went beyond the racing game and he became involved in the breeding side of the business with the acquisition of a broodmare followed by several foals. He even tried to introduce a Little Brown Jug winner as a stallion.

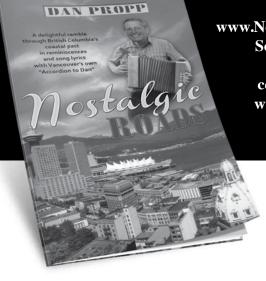
"I became more passionate and involved in the business about then and thought it may be good to introduce a Jug winner into the province," he added.

Holmes enjoyed anything to do to help in assisting in the promotion of racing and worked closely with Fraser Downs key personnel on various promotions and events. He sat on the boards of HRBC and Standardbred Canada.

Rutledge said the track at Fraser Downs, despite many challenges on and off the track over the years, has survived in offering a quality product to its many fans and racing enthusiasts. "It is the dedication and perseverance of the loyal horse people that have put up with many hardships in supporting harness racing in B.C. that has helped it survive."

"It's that sort of dedication and perseverance that is required to solidify our future for years to come," added Rutledge.

In other news, despite the challenges of holding yearling sales during the COVID-19 pandemic, all CTHS divisions in Canada are currently in agreement with Canadian Thoroughbred Horse Society (CTHS) BC president Grant Watson that the best way to sell horses is to do it live with an auctioneer. Watson said the CTHS is still planning on "an in-person, live sale" on Tuesday, Sept. 8 at Thunderbird Show Park in Langley. However, CTHS BC is waiting for the province's Ministry of Health to loosen some restrictions on gatherings in order to make the sale happen as planned.



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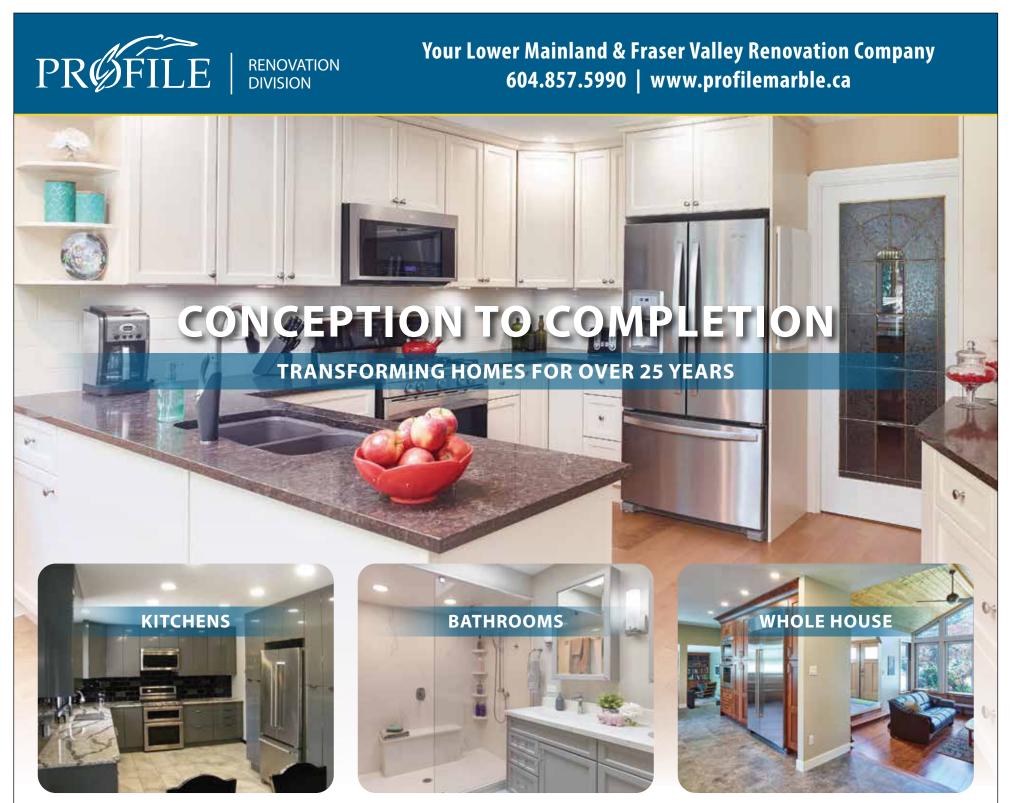
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🗙 Avoid





Close contact

Always



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Follow **local public** health advice



Stick to a small and consistent social circle



Safest options

Be safe by reducing your contacts as much as possible. Stick to participating in activities with members of your household or social bubble. Interacting with more people raises your risk.

You can do things like **shopping online**, **exercising outside or picking up take-out from a restaurant** to limit your contact.



Be prepared

Be prepared when you will be in settings where you may not be able to maintain a 2-metre distance and may come into frequent contact with others. Be aware and respect the measures the business or service provider has put in place to protect you and their staff. Take additional measures to protect yourself and those around you by carrying a non-medical mask or face covering and hand sanitizer.

You can further reduce your risk in these public settings by **limiting the frequency and length of your outings**. The more closely you interact with others and the longer that interaction, the higher the risk of COVID-19 spread.

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Think very carefully about high-risk activities that are not essential. This would include things like large indoor gatherings or crowded outdoor spaces with no public health measures, like physical distancing, in place.

Your best choice is to avoid these situations, but if you choose to go, wear a non-medical mask or face covering, keep as much distance from others as possible, and wash your hands or use hand sanitizer.

For more information on COVID-19:

♂ canada.ca/coronavirus

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EMPTY NESTERS HATCHING NEW PLANS: ENTREPRENEURSHIP SPIKES AFTER KIDS LEAVE HOME



As boomers' kids leave the nest for post-secondary or their own place, parents are tapping into their entrepreneurial spirit to occupy their time.

Recent survey results show a growing trend among empty nesters, who are the most likely to have started or purchased a business. Many of them say the catalyst for starting – or considering starting a business – was the kids leaving home.

Starting and running a business – whether it's a side hustle or full-blown operation – is a much more attainable goal than it might have been in the past. But while the overall number of Canadians who are considering business ownership is on the rise, aspiring entrepreneurs are showing more caution compared to those who have already taken the leap.

This group is more likely than existing business owners to say they'd need financial capital, a network of contacts and a foundation in business administration. They also have certain things to check off before starting a business, like doing research, paying off debt, saving money and seeking a coach or mentor. Fewer current entrepreneurs cited these as top priorities to get their business off the ground.

"While caution and preparedness are important, they should never stand in the way of turning great ideas and entrepreneurial dreams into reality," says Lori Darlington, RBC's vice president of small business, strategy and partnerships for business financial services.

Running a successful business takes dedication and planning, and with a variety of new tools available to hopeful entrepreneurs, it doesn't have to be complicated or feel overwhelming. For example, RBC offers several services that go beyond banking to help. You can find support with anything from registering or incorporating a business, to simplifying payroll processes, to saving money on business-related expenses, to mentorship resources.

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- Walk-in bathtub
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BRITISH COLUMBIA DRIVERS DESERVE CHOICE

A new report examining the cost of auto insurance in Canada has found that drivers, no matter where they live in British Columbia, pay more for auto insurance than their neighbours in Alberta.

The report by the accounting firm MNP compared the premiums drivers are paying in both provinces and found that Alberta premiums are lower. For example, the report compared the premium a married couple and their teenage son pay to insure a 2012 Honda Civic in each province. No driver in the family has ever had an accident, and the family members mainly use their car to commute to work. In Kelowna, they would pay \$1,688 every year to insure their car. If they lived in Red Deer, Alberta, they would pay just \$1,125.

But it's not just Alberta drivers that pay lower premiums. BC drivers pay more for auto insurance than drivers in any other province in Canada.

A big difference between auto insurance in BC and other Canadian provinces boils down to one simple factor - choice. While most Canadians are able to shop around for their auto insurance needs, British Columbians must purchase auto insurance from Insurance Corporation of British Columbia (ICBC), which has raised premiums by 42 per cent since 2013.

According to its own annual financial reporting, ICBC is forecasting that it will need to raise more revenue from premiums in the years ahead. That works out to an increase of \$387 over the next three years, driving the estimated average basic auto insurance premium to \$2,085 annually.

It's no wonder 82 per cent of British Columbians are in favour of allowing more competition in the BC auto insurance market, according to a 2019 poll commissioned by the Insurance Bureau of Canada.

Insurers operating in other provinces have developed innovations and cost efficiencies that can help improve the affordability of auto insurance in BC. These include first-accident forgiveness, usage-based insurance, replacement-cost coverage and roadside assistance.

In contrast, government auto insurance provides a one-size-fits-all basic auto policy with fixed deductibles and no discounts for multi-vehicle policies, policy bundling, loyalty or group programs.

Competition provides a powerful incentive for any company to deliver the best product at the best possible price. Auto insurance is no exception to this rule.



HOME IMPROVEMENT "ASK SHELL" By Shell Busey

Q) Hi Shell, we live close to the water in Tsawwassen and are planning on painting our wood siding this year. Is there any preparation we can do to prevent paint from peeling and blistering again? It's more evident on the south side.

A) First of all, your question is a good one, especially when you live close to the water, either on the Boundary Bay side or the ocean side. Over the years painting wood siding could have been oil based paint in the beginning and possibly latex in more recent years. The build up of paint will seal the porosity of the siding more and more as a number of coats are applied, not allowing the moisture building up between the back of the siding and the exterior wall sheathing with tar paper. This allows the moisture to be absorbed by the siding that becomes trapped behind the paint and penetrating back into the raw back of the siding (with no sealer or stain or primer), only for the sun to come up in the morning and the all day sun on the south side, drawing the moisture out through the face of your siding causing paint blisters, which when broken become your peeling concern.

Two things to do before finish coat is applied: 1. Along the bottom of effected walls 12 inches above the concrete wall between the wall studs, drill 1 inch hole in the middle of the siding and insert a 1 inch plastic wall vent plug to vent away trapped moist air.

2. Using a belt or vibrating sander with 60 grit paper, sand areas in around the peeling area down to raw wood. If there are knots, seal with orange shellac, wash all affected areas with my Shell Busey Home Cleaning Formula and rinse well. Allow to dry and apply primer coat of exterior acrylic latex paint to any raw wood areas. Apply all paints when siding is cool in the morning hours (DO NOT apply in direct sun). NOTE: Prime sanded raw areas only, finally finish with your choice of colour following the It's just that easy! same procedure.

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WRITE AS I PLEASE By Mel Kositsky

The hot days of August are upon us so be prepared for those "Hot August Nights" -- especially if you are a political junkie.

Politics in North America are heating up, with just three months to go before the U.S. presidential election. It is probably safe to say it is already on fire now and those flames will be burning strong right up to the November 3 voting day. Such is the price of democracy -- a constant barrage of real and fake news, along with some "dirty" advertising. The news networks will take all the paid advertising it can get as they battle with "social media" outlets over campaign literature. At this point no one cares if it is true or false -- all they are looking for is an opportunity to create a "splash" and get some "sensational" headlines.

The new version of the "Cold War" is under way with Russia and China becoming the enemies again. But this time it is only a technological war with "hackers" and "influencers" dominating the news. Such is the new way of doing things. You can call it the "Battle of the Smart Phones".

Such is the difference between American and Canadian democracies. In the States they only care about two parties and in Canada we seem to have a more democratic system -- at least more choices -- but the ruling parties still boil down to just two, who alternate the power to govern. That is likely to remain for some time as there is no appetite to change things in Ottawa.

Americans do not have minority governments and do not really understand how our system works. (It seems nor do they really care.) Here, the party chooses a leader and we then vote for the party of choice. The U.S. has a complicated system and we still do not know who the Vice Presidential candidate for the Democrats will be. That is because the Presidential candidates have not yet been officially confirmed and it is up to the Presidential candidate to choose a running mate. Americans are waiting to see whom Joe Biden will choose (but will it really be his decision?).

Various media reports suggest the new wave of "progressives" have taken over the Democratic party of former "liberal" power brokers, and the ultra left, climate change activists want one of their own in the White House sooner than later. This is why it is taking Biden so long to choose the "perfect" VP candidate. It is his first major challenge. (Does anyone remember the names of the 20 plus presidential candidates before Biden was handed the nomination in the suspended contest.)

Voters then vote for the White House "team", but only indirectly through the Electoral College system and the final result is not based on total popular votes. In Canada, voters do not have a direct vote for the Prime Minister or Premier either. They were chosen by party members only and people can only support the party. (and remember the party gets funding for each vote cast federally). Both the Conservatives and Green parties are still looking for new leaders.

It seems that the Canadian media is now paying more attention to the home front as we head into the usual fall political banter. Suddenly political polls are emerging that indicate that Canada and British Columbia may be heading for October elections as the minority governments now in power are gaining popularity. It is doubtful this will happen as there is no immediate recovery from the COVID-19 pandemic in sight, and the parties are not ready to do battle yet. That is the beauty of fixed election dates. The parties can plan and prepare strategies for a certain time frame but still throw a few wild punches along the way.

That is what's happening as these virtual sittings of government take place. It seems that Members of Parliament not sitting in the House of Commons have more time to create "petitions" and bring them to the House when they have gathered thousands of signatures supporting their idea or cause. The same thing is happening at the local government level, with Councillors creating a plethora of "Notices of Motions" and trying to govern by their ideas alone. These usually end up costing more staff time and further reports if they can find enough support at the Council table to proceed. Usually they are just a show for media attention. One might say that governments these days are more about entertainment than good governance.

Federal and provincial governments can do their work through Orders in Council when the Houses are not sitting. A lot of this work is made public through news conferences, which are particularly annoying to opposition parties. They make a lot of noise (which is their job) but must be careful with the "zingers" as they do not have the protection of the House when the House is not sitting.

JUST A THOUGHT: Maybe television should bring back a few of those old western movies. Back then cowboys were still considered "cool" if they wore bandanas as they rode the dusty trails and through wind storms. It was OK then to wear a mask -- and no reason now not to wear one in order to counter the spread of this virus.



PLANNING FOR RISK IN THE FAMILY FARM

Risks are a given for any farming operation, many of which are beyond a farmer's control. These include weather conditions, political changes and market pricing. But that doesn't mean operations should be left to the mercy of the elements when it comes to risk management.

In a capital-intensive industry like farming, losses in a given year are not only a blow to the immediate bottom line, they can also hamper a producer's ability to invest in the new technologies or skills that will be needed for their future security. That's why it's important to prepare for them.

"While it's impossible to completely eliminate the risks, farmers can mitigate the negative effects with proactive risk planning," explains Ryan Riese, national director, agriculture at RBC. "This begins with a hard look at the worst-case scenarios that could impact your business and reflecting on potential effects

or livestock.

Know your baseline for risk and be comfortable with it. Ask yourself, how much could you afford to lose in your very worst year? For example, if weather takes out 20 per cent of your production, how does that translate into dollars and cents? When you know your bottom line, you'll be more comfortable taking measures to adjust your financial and



from a financial, operational and reputational perspective."

He shares the following insights on what producers can do to manage risks and minimize the negative impact:

Make risk-planning part of your business strategy. Proactively doing this as part of your regular business planning rather than waiting until you need it will ensure that you're better prepared to quickly act and weather a crisis.

The more you understand the types of risk you are exposed to, the more likely your decisions will be based on facts and analysis rather than emotion or instinct. Follow systematic assessment and analysis processes in order to arrive at a proper risk-management strategy. Consider risk factors such as an economic downturn, a change in trade relationships, adverse climate changes, labour shortages or diseased crops and/ business priorities and compensate where you can.

Balance business risk and financial risk. A key to any riskmanagement plan is having a balance between business risks (weather, labour ca-

pacity, yield) and financial risks (interest rates, lending relationships, market variability). An agriculture advisor at your local bank has their ear to the ground on these issues. Seek their advice to find out how the landscape is evolving.

Work with a trusted advisor. Risk-management planning is increasingly complex, as operations get larger and technology advances. Risk assessments need to factor in a broad range of considerations, from potential investment opportunities to strategic capital allocation to scenario planning. The right advisor can be an invaluable resource in helping guide farmers through the risk assessment process and provide the right business and financial solutions to support your contingency plan so that you're prepared to weather a crisis.

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EAT YOUR WAY TO A HEALTHIER IMMUNE SYSTEM

Are your healthy eating habits taking a break during lockdown? Many of us turn to cravings like ice cream and chips during this stressful time, but we need to eat well to stay healthy. Nourishing meals can boost our immune system and help prevent us from getting sick.

Look for foods containing nutrients that fortify your defences and support physical and mental health. Zinc, vitamin B6, selenium and iron can build resistance to infection. Nutrients that keep your energy up include iron, protein, vitamins B12 and B6, and niacin. And for strength, protein, potassium, magnesium, phosphorus and zinc are essential.

A great option for getting many of these immuneboosting nutrients is red meat, which plays an important role in overall health and is a key protein food in Canada's food guide. Beef and pork are efficient, providing many essential nutrients in a modest portion size with few calories.

For a delicious way to incorporate more red meat into your diet, try this tasty barbecue flank steak meal that pairs powerful protein with a seasonal peach and quinoa salad. It's the perfect summer meal the whole family will enjoy.

Marinated Flank Steak and Summer Peach & Quinoa Salad

- Prep time: 15 minutes Cook time: 15 minutes Serves: 4 Ingredients: ¹/₄ cup olive oil ¹/₄ balsamic vinegar 1 tbsp honey 2 tsp grainy Dijon mustard 1 lb (500 g) flank marinating steak 3 cloves garlic, crushed ³/₄ tsp salt, divided ³/₄ tsp freshly ground black pepper, divided **Salad:** 2 peaches, cut into wedges
- 6 cups mixed greens

2 cups cherry tomatoes, halved 1 cup thinly sliced cucumber

¹/₄ cup thinly sliced red onion

2 cups cooked red quinoa (approx. 1 cup raw)

 $\frac{1}{2}$ cup torn basil leaves

2 tbsp sunflower seeds

5 oz burrata cheese, drained (optional)

Directions:

Whisk oil with vinegar, honey and mustard. Place half into a plastic resealable bag; reserving remaining portion. Pierce steak all over with a fork and add to bag along with crushed garlic; massage to coat. Marinate in refrigerator for at least 30 minutes or up to 12 hours.

Remove steak from marinade; pat dry with paper towel and discard excess marinade. Season steak all over with $\frac{1}{2}$ tsp each salt and pepper.

Grill over medium-high heat, turning at least twice, for 8 to 10 minutes or until an instant-read thermometer registers 145°F (63°C) for medium rare when inserted sideways into steak. Transfer to a plate. Loosely tent with foil. Rest for 5 minutes.

Meanwhile, lightly brush peaches with some of the oil. Place in grilling basket; grill for 2 minutes per side or until well-marked but still firm.

Whisk remaining salt and pepper into reserved dressing. Toss with mixed greens, tomatoes, cucumber and onion until well coated. Add quinoa and basil; toss to combine.

Arrange salad on a shallow serving platter. Top with grilled peaches, burrata and sunflower seeds.



Carve steak, against the grain, into thin slices and serve with salad.

Check out the Healthy Plates. Inspiring Meals. guide for more recipe inspiration, available at canadabeef.ca/mycanadianbeef.

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EASY SUMMER BAKING IDEAS FOR PERFECT HOSTING

As summer heats up and Canadians start expanding their social circles, they are taking to their backyards to host friends and family to make the most of summer. However, they often find themselves spending more time cooking and cleaning than enjoying time with their guests.

Don't let cleanup be a hassle and take time away from your hosting. A recent survey found that 12% of Canadians are concerned about not spending time with guests at get-togethers. Fortunately, with a high-powered dishwasher such as the LG QuadWash, you'll be able to easily clean messy mixing bowls and spoons. Featuring advanced TrueSteam technology that maximizes steam coverage, to get into every nook and cranny of your dishes without needing a prewash, you can spend less time cleaning and more time with your company. Here, Celebrity Chef Anna Olson shares her favourite summer pudding recipe that's packed full of flavour and easy to prepare. 2 cups (500 mL) 2% or whole milk
¹/₄ cup (60 g) unsalted butter
2 tsp (10 mL) finely grated lemon zest
3 large egg yolks
3 (45 mL) tbsp maple syrup
1 (5 mL) tsp vanilla extract
³/₄ (100 g) cup dry plain breadcrumbs
Fruit jam layer:
1 ¹/₂ (375 mL) cups fresh summer fruits
1 (15 mL) tbsp lemon juice

1 (250 mL) cup raspberry or other fruit

Maple meringue topping:

3 large egg whites

jam

¹/₄ (60 mL) cup maple syrup Directions:

Preheat oven to 350OF (180OC) and lightly grease a six-cup (1.5L) baking dish.

For the pudding layer, heat milk, butter and lemon zest together over medium heat until butter has melted. Whisk egg yolks, maple syrup and vanilla together and slowly add warm milk while whisking constantly. Whisk in breadcrumbs and let sit about 5 minutes. Pour pudding into the prepared dish and bake for 25 to 30 minutes until it springs back when gently pressed. Prepare fruit jam by placing fruits and lemon juice in a small saucepan and simmer on medium heat, stirring occasionally for 5 to 10 minutes to reduce liquid. Remove pan from the heat and stir in the jam. Make your meringue. With an electric beater, whip egg whites on high speed until they are foamy, then slowly pour in maple syrup and continue to whip until it holds stiff peaks. To assemble, spread fruit jam filling over the stillhot baked pudding. Dollop meringue over the jam



Princess of Puddings Prep time: Under 15 minutes Cook time: 35 minutes Serves: 6 to 8

Ingredients:

Pudding layer:

layer and spread it so it covers the jam. Bake for 8 to 10 minutes until golden brown. Cool the pudding for an hour then spoon into individual dishes to serve. 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.

Times are changing and how we deal with things will probably change as well. A suggestion made in the past may no longer work in the future.

There are two things I noticed durn the pandemic and both are related to our senior population. It would be lovely for every senior to own an iPad. I never seen such joy as faces beamed with happiness as one had the opportunity to communicate via an iPad.

Secondly there was a gentleman who received a pillow with a picture of his wife on it. I immediately felt his tears of happiness as he held that pillow to his chest.

Thirdly were the sensory animals that popped up everywhere. The joy it brought seniors was untold, but one could see the joy holding the puppy given to them.

These are just a few I mention and their all simple ideas bringing joy to a senior. The reminiscing moments that happened will last not just briefly but every time one can play or hold a pillow, a puppy, and iPad.

While I watch families hold their hands to the window and the smiles that shone through only made me more aware of how sensory works with seniors and especially seniors with dementia.

I often speak about the Lark Angels Foundation and their building of future sensory rooms. We will all will be happy to hear they have formed a partnership with the Surrey Neurorehabilitation Clinic.

The Lark Angels Foundation is a charitable organization, primarily dedicated to improving the lives of our senior population, especially those suffering with Dementia. They aim to provide sensory stimulation rooms for dementia sufferers within their community.

The Surrey Neuroplasticity Clinic is a neurorehabilitation clinic, providing clinical services to a wide range of neurological populations with the goal of optimizing brain health. Their primary service offering is the PoNS Treatment Program – a 14-week intensive rehabilitation program pairing physical therapy with non-invasive neurostimulation through the tongue, to improve balance and walking after brain injury and in people with Multiple Sclerosis.

By forming this partnership, the Lark Angels Foundation aims to use the Surrey Neuroplasticity Clinic's space and clinical network to open the first multi-sensory room in Surrey accessible to adults with Dementia and other brain disorders.

The Surrey Neuroplasticity Clinic supports this initiative and plans to use the Lark Angels charitable status and fundraising efforts to help subsidize clients in need access the PoNS Treatment program.

This will be the first Sensory Stimulation room here in Surrey BC, and we look forward to its opening.

Lark Angels Foundation holds a fundraiser each year at the Guildford Sheraton Hotel. This fundraiser raises funds for future sensory rooms for seniors with Dementia and other brain disorders. Tickets can be purchased by contacting myself here at cozy corner or online at www. larkangelsfoundation.org or email larkangelsfoundation@gmail.com

You can support the Lark Angels Foundation by wearing a black tie or broach now available online with a donation.

Check out the Dementia Baskets designed with seniors in mind. Each basket holds their personal lap blanket, bed blanket, a wheelchair blanket can be offered, bib, toque. Each basket is different and designed for male or female. All pieces are hand made by our ladies of the TELUS Ambassadors.

Times are changing and we need everyone helping to make things better for seniors with dementia. Join us in our goal to build more sensory rooms we all may use these rooms at some point in our lives.

Look forward to speaking with you all again next month.

cozycornernews@gmail.com

3 WAYS RETIREES CAN EARN EXTRA INCOME

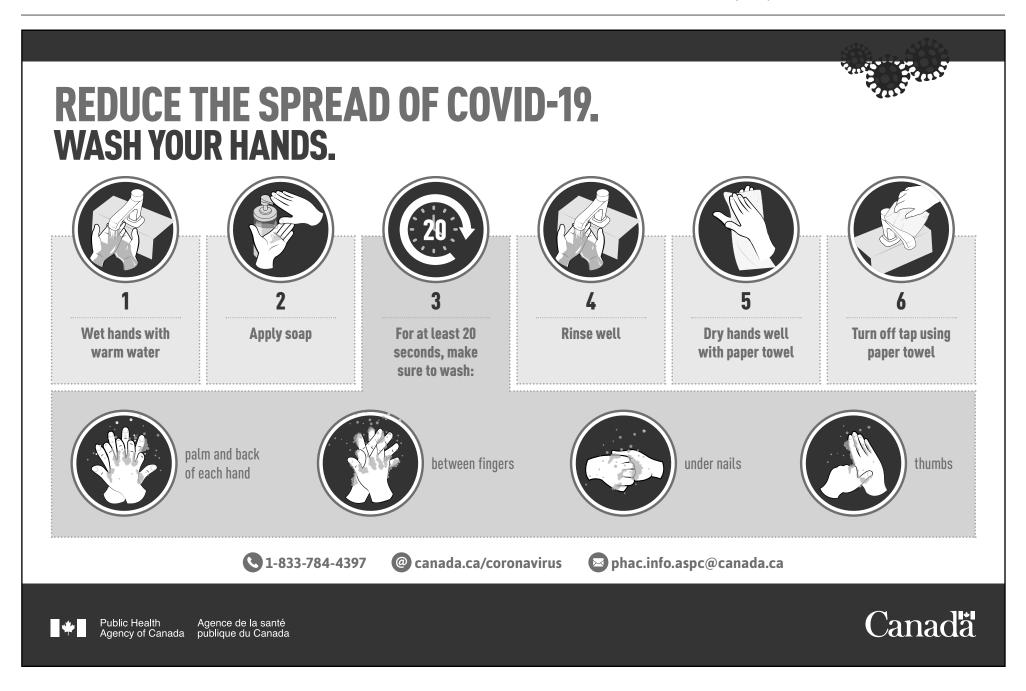


Retirement can be a great season of life, filled with travel and time spent with loved ones. But funding new adventures on top of everyday living can get expensive, so many retirees seek out low-commitment ways to make money. Here are some inspiring ideas for retirees looking to earn extra cash:

Join the sharing economy. The internet has created so many opportunities to connect with others. You can use a home-sharing site to rent your house or apartment for a few days while you're away on vacation or for a whole season if you're a snowbird.

Try the media industry. Whether you missed your true calling as an actor or clam up in front of the camera, there are plenty of interesting jobs in media for everyone. If you live in a bigger city, you can be an extra for a local commercial or film production. If you're in a smaller town, you can write articles or restaurant reviews for your community newspaper. Writing for a blog or becoming a voiceover artist for radio commercials or corporate videos are other jobs you can do remotely from any location.

Look for temporary government jobs. The federal government offers part-time jobs in communities across Canada during election periods and census years. Applications for enumerators and crew leaders for the upcoming census open in January 2021, with start dates in April 2021. Find more information at census.gc.ca/jobs www.newscanada.com



VANCOUVER ISLAND'S PARKSVILLE EXPLORING HOLIDAY ATTRACTIONS



By Chris Millikan

Parksville has long been one of our favorite holiday spots. And situated above Craig Bay, the Sunrise Ridge Resort provides a perfect base for exploring nearby attractions. Our spacious condo proves comfortable; its well-equipped kitchen perfect for self-catering simple meals to enjoy on the sundeck.

Ten-kilometers west, we browse Coombs' eclectic shops. Old Country Market dominates this funky village. Nicknamed 'Goats on the Roof,' nannies and kids graze atop its sod roof. Inside, shelves overflow with imported foods and exotic giftware. There's an opportunity to gather artisan breads, local cheeses and Deli salads. At a neighbouring stand, we buy fresh produce.

In a converted farmhouse just a short stroll away, Cuckoo's Trattoria and Pizzeria offers an ideal lunch spot. Sipping herbed Italian lemonades on its shaded patio, we survey a menu listing traditional dishes. Our thin-crust pizzas taste scrumptious!

Next morning, a bike ride from our condo takes us to renowned Rathtrevor Beach Park's renowned two-kilometer wide beach. Under blue skies families disperse over sandy expanses. Parents with chairs and umbrellas stake out spots as their kids build sand castles. Seagulls wheel and cry above us. Cooled by sea breezes, a gravel pathway leads us along the shoreline, through the forest campground and into the adjacent neighbourhood. Pausing at a pullout, we gaze over the lush Englishman River delta to distant Mount Arrowsmith. And back at the resort, hot tub soaks...and cold drinks...reward our endeavor. Our afternoon outing involves Milner Gardens and Woodland in Qualicum Beach. A pathway takes us through a Douglas fir forest to a high fence preventing deer from munching treasured plantings. Inside a wooden gate, we admire student metal sculptures exhibited along Artist Trail. Abstract bluebirds dangle from branches; big-eyed owl and koala bear cling to mossy trunks; a silvery cello rests amid ferns. Ahead, lofty cedars surround massive heritage rhododendrons abloom in glorious reds, pinks, yellows and lavender. From an ocean bluff, we can gaze across Georgia Strait at the Coastal Mountains. An illustrated panel and large

telescope help us identify snowcapped peaks as far away as Vancouver's stately 'Lions.'

Across grand lawns stands Milner House. A storyboard reveals its history. Planting specimens gathered during their extensive travels, the Milners developed this 10-acre estate into a garden retreat. It also served as a royal haven hosting cousin Diana, Princess of Wales and husband Prince Charles in 1986 and Queen Elizabeth and Prince Philip in 1987.

The elegant Camellia Tea Room now serves high tea to the public. Events of all kinds including today's nursery sale occur here, one of Canada's best public gardens. Through a different gate, the west trail returns us across a bridge over a woodland creek to our car.

A visit to Parksville's Community Park starts beside the skateboard playground, where wheeled tricksters perform daunting stunts. Above, monstrous black octopi and red birdie kites drift and dip. As others explore and frolic on the huge beach, we stroll the panoramic boardwalk. After resting at the end under a hexagonal shelter, we return completing its kilometer round-trip.

Our last escapade investigates Morningstar Farm using self-guiding maps. Airy barns reveal cuddly rabbits, rambunctious goats, pink piglets and weeks-old calves. This working dairy's Moo-seum displays family history and early machinery. Outside, folks can buy milk 'on tap' at Canada's first dispenser. This farm is also home to Little Qualicum Cheeseworks and MooBerry Winery. So over at Farmgate Store, we happily 'graze' on their cheeses and sip awardwinning berry wines. Rathtrevor cheddar and blackberry wine become our favourites. Cruising homeward across Georgia Strait, we carry Vancouver Island goodies and many funfilled memories.





Plan Your Own Trip:

• BC Ferries: www.bcferries.com

• Sunrise Ridge Waterfront Resort www. reservations.com/SunriseRidge

Cuckoo's Trattoria and Pizzeria cuckooincoombs@oldcountrymarket.com
Milner Gardens & Woodland www.

qualicumbeach.com/milner-gardens

GUARD YOURSELF AGAINST THESE COMMON SUMMER COMPLAINTS

With summer around the corner, it's time to put away the coats and bring out the sundresses and sandals.

While most of us look forward to the dog days of summer, the heat can be a source of discomfort for others. For those dealing with heavy, swollen, painful legs, the warmer months can be a difficult time, as heat can make these symptoms worse.

If this sounds familiar, you may be dealing with chronic venous disease, which occurs when blood vessels in the legs become inflamed and stop working effectively, making it difficult for blood to return to the heart. This can cause painful, swollen and heavy legs.

"Chronic venous disease is a progressive inflammatory disease, so it is important to recognize the signs and take steps to prevent it from getting worse," explains Dr. Beverley Chan, a vascular surgeon in Canada. "The

disease is exacerbated by heat, so flare-ups are common in the summer. Fortunately, simple habits and convenient over-the-counter options can help manage symptoms and offer long-term relief."

For those dealing with CVD, here are some tips to incorporate into your summer routine:

Avoid prolonged heat exposure, tight clothing and activities that may cause overheating. Stay hydrated and keep cool.

Exercise regularly to keep the body moving and prevent blood stagnation in the veins. Swimming is a great low-impact activity that supports circulation while helping you stay cool.



Elevate legs to reduce swelling and increase blood flow in the lower body.

Try over-the-counter options like Venixxa, a natural health product that can help improve venous tone and blood circulation, reducing pain, lower-leg swelling and sensation of heaviness in the legs.

Find out if you are at risk of chronic venous disease. Talk to your healthcare provider or learn more at Venixxa.ca/veinscore.

www.newscanada.com

REGARDING TODAYS SENIOR NEWSMAGAZINE

To our valued readers, advertisors 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.

Todays 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.

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STUDIES CONFIRM THAT VAPING HAS NOT CAUSED AN INCREASE IN YOUTH **SMOKING RATES**

HAMILTON, Ontario, July 21, 2020 (GLOBE NEWSWIRE) -- The study, "Prevalence of vaping and smoking among adolescents in Canada, England, and the United States: repeat national cross sectional surveys," published in The BMJ in 2019 had claimed that there was a significant increase in youth smoking rates after years of steady decline, alarming the Canadian Vaping Association, health authorities and parents across the country.

Many cited vaping as the reason for the sudden increase in youth smoking rates. However, the release of Health Canada's Canadian Student Tobacco, Alcohol and Drugs Survey (CSTADS), has resulted in a forced correction to be published in The BMJ.

'In the original paper in The BMJ, changes in past 30 day smoking prevalence between 2017 and 2018 in Canada were reported as 10.7% to 15.5% (a statistically significant increase), which was revised after reweighting to 10.7% to 10.0% (no significant change)," states the update.

With this correction, it has been concluded that youth smoking rates are continuing to decline, thus demonstrating that vaping is not a gateway to combustible tobacco. "The CVA has always been a proponent of protecting youth from nicotine addiction. We are pleased to see that inaccurate information is being corrected, as the erroneous statistics previously reported in this study were being used to justify legislation against the most successful harm reduction product on the market," said Darryl Tempest, Executive Director of the CVA.

The Royal College of Physicians has concluded for the sixth consecutive year that vaping is at least 95% less harmful than smoking. Vaping is intended as a tool for adult smokers to reduce their harm. It is not intended for use by youth or non-smokers. Vaping has been proven repeatedly to be the most effective cessation product available globally, with smokers being 83% more likely to be successful quitting smoking through vaping than through any other cessation product.

As a society, we all strive to ensure that youth are shielded from harm. As such, it is absolutely critical that studies regarding the dangers of vaping on youth are accurate, since many measures that may be taken to protect youth have adverse effects on adult smokers looking to reduce their harm.

The analysis of data now accurately reflects that there is no connection between youth vaping and tobacco use. Vaping is the most successful harm reduction tool, not a gateway to tobacco use, and the legislation must reflect this in order to save the lives of millions of Canadian smokers.

FOR SALE

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We encourage readers to visit us directly at. http://todaysseniornewsmagazine.com/

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PETER LEGGE PENS **ANOTHER WINNER.**

Article & photo by Lenora A. Hayman.

While in self-isolation, during this Covid-19 pandemic, I've had the good fortune to read Peter Legge's newest book UNDER THE INFLUENCE: HOW INFLUENCE SHAPES THE PERSON YOU BECOME. This book should be required reading for young and old.

Young graduates take note, Peter Legge stresses not living your life "according to someone else's expectations and therefore sacrificing your own dreams".

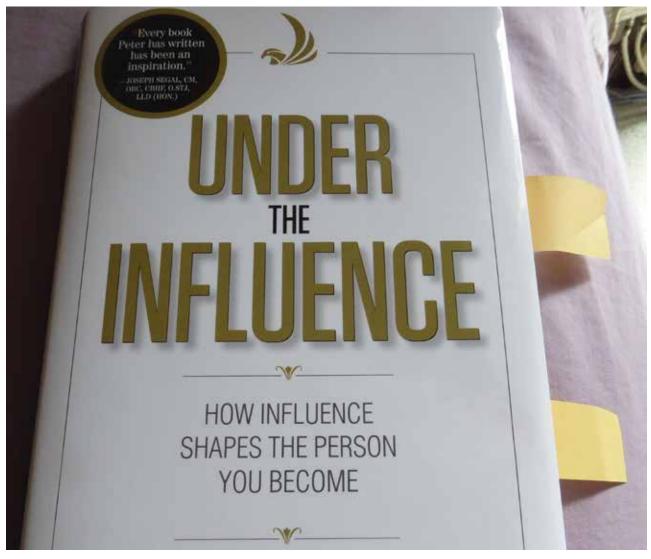
To seniors: "No matter what we have accomplished in the past, what really matters is what we choose to do with what's left of our runway"!

During self-isolation, perhaps many of us have regressed to our dysfunctional childhoods, which I have heard, we all had-ha! As the author says "don't blame others for your failures, learn from them"!

I have already marked Peter Legge's book with sticky yellow notes and will keep it by my bedside, for future, gentle nudging!

Order the book at www.peterlegge.com/books or phone 604-473-0332

> **Pictured:** UNDER THE INFLUENCE by Peter Legge, with yellow, sticky notes!





"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."

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

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

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

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

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

WHAT ARE LOWER SUCTION DENTURES?

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

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

The SEMCD, lower suction denture technique, uses a special impression method that captures the natural shape of the oral cavity. The result is a

strong seal around the entire periphery of the denture and suction to hold dentures firmly in place.

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

Who Is A Candidate For Lower Suction Dentures?

The lower suction denture technique is an excit-

ing option for 80% of upper and lower denture patients. A thorough oral examination can determine whether you're a suitable candidate. The denturist will check whether you have the right oral structure to hold your lower denture firmly in place. Even if your denturist determines you will not achieve full lower suction you will still benefit from increased denture stabilization.

Call for a complimentary consultation 604-530-9936

WHAT IS SEMCD?

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

HOW DOES IT WORK?

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

CAN ALL DENTURISTS DO THIS?

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

IS THERE SURGERY INVOLVED?

No, there is no surgery involved.

DOES IT WORK FOR EVERYONE?

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

WHAT IF I DON'T GET SUCTION?

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

CAN MY OLD DENTURES BE REFIT?

Possibly, your denturist will know better after examination.

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

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

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

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