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VISITING JORDAN: AFOOT IN OLD AMMAN - Full Article Page 17

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Fishing past memories. (Photo: Dan Propp)

Having been born in Sucre, Bolivia, I still remember learning a bit of English in Kindergarten. My parents sent me there because we were planning to emigrate to some far-off country called Canada. In 1950 at the age of five, the only English I could remember was 'I am a little fisherman'. We settled in Gibsons Landing.

Ironically, we rented a place down by the beach called Down at Armors Float and went fishing with a hand line that we put through the wooden cracks on the float which eventually became a passion.

Today in 2020, immersed in the oceans of the 'new normal', it seems somewhat appropriate to go fishing with the English language and mooch around and see whatever nibbles and puns us young trouts might hook.

Politically, the past few months (that seem like years), whatever the 'lines' be it on the left, the right or in between have become baits on perceptions from old fashioned radio to the biggest fish, the inter..net. Listening and watching all these debates, as we try to flatten the curb, us minnows end up floundering. So much depends upon our perch and the scales of by what we feed. Sometimes it seems rather difficult to perceive the difference between a red herring and a dog fish. Perhaps the simpler days of youth help reel in a bit of the Sunshine Coast nostalgia, like that of Terry Jacks' hit song, Seasons In The Sun. If memory serves me correctly, he resided for some time in Roberts Creek and he had a boat called Seasons In The Sun. Thus, this bit of rhyme.

FISHIN' AROUND

Ever gone moochin' for Coho or spring and all you lured instead were dog fish. You never know what life will bring. Like gambling, there's always that hopeful wish. Someday one will hook that really 'big one'. That provides the impetus to remain a minnow but nevertheless a hopeful soul. Perhaps were all like sardines, metaphorically trying to nibble at whatever might unfold.

One ponders the depths new immigrants must go to catch on to whatever nouns, adjectives, verbs, expressions and tenses they have to suddenly swim in and still honour and be faithful to their mother tongues. Take the meaning of the word 'schools'. One definition focuses on learning and the other schools of

fish. Thus the following bit of herring to troll around with.

NIBBLING CONTINUES

A rock cod has bulgy eyes, a minnow is so small. One is a big, huge size. Amazing the names of fish we call. A jelly fish sounds like a dessert. Have never heard a dog fish bark? Caught by all these lines can hurt. It can keep the kid in some of us still floundering in the dark.

Adults say a herring can be red. Ever heard a catfish say meow? If you were a shark, how would you like to be called a hammer head. Some of us poor souls cannot figure out how.

Shiners like juicy worms, yet sardines are canned. The more in schools we swim in and learn, the less, we sometimes understand. It can make a person skate from their perch. A possible conclusion from these lines...the more you search, the more your goose can be cooked!

YESTERDAY

Today, everywhere with new technology, the faster everything seems, it gets. The more sophisticated we become, perhaps the more we miss the bus.

The mightier the speed, apparently the more we need. That commodity for nature and slowing down is a part of yesterday.

REFLECTING BACK A BIT

The PGE to Prince George, do you remember, The CPR ship, The Princess of Nanaimo. After summer holidays, going back to school in September. How about taking in a show at the Showboat in Kitsilano. Riding CNR's Super Continental to Jasper Park Lodge. Or CPR's stainless-steel Canadian to the Banff School Of Fine Arts. Do you remember your parents Chev, Pontiac, Plymouth, or Dodge? Looking back, now is a good time to cherish yesterday's good parts

Candy floss at the PNE, remembering Vancouver's broadcasters like Bob Hutton. The Shrine Circus and sliding down the Shoots The Chute ride. Those days were really something. It all brings back a great feeling inside.

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

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Cutlines: Superman & Lois set are being built on Cloverdale Rodeo grounds for the new TV series. Photos by: Cloverdale Rodeo/Mike MacSorley.

By Ursula Maxwell-Lewis

Someone once said: "What's special about Superman is that he will always make the right choice." Well, he's done it again. The Man of Steel and Lois Lane are returning to Cloverdale.

"We're excited," said Cloverdale Rodeo and Country Fair General Manager Mike MacSorley who confirmed that a Warner Bros Entertainment subsidiary has signed a five year lease (with an option to extend) with the City of Surrey for Cloverdale Fairgrounds space."It's been been a tough year and this will really improve the revenue stream."

The Superman & Lois set includes a train station, newspaper office, post office, hardware store, bank, cinema, gas station and hotel. The structures were built in the Agriplex before being moved to Lot 8, the parking lot area next to the Cloverdale Horse Shoe Club, in preparation for shooting by November 1.

Tyler Hoechlin will star as Clark Kent/ Superman, and Elizabeth Tulloch as Lois Lane. Cloverdale, a Smallville filming location 10 years ago, is expected to reap tourism spin-off benefits, as will post pandemic Cloverdale Rodeos.

It has been agreed that areas of the set will be open to the public during production breaks. "Superman is expected to make the occasional surprise appearance," MacSorley assured me.

A hint of magic and a dose of Daily Planet good news bodes well for Cloverdale.

More Cloverdale highlights: Congratulations to the Museum of Surrey for being awarded the Excellence in Community Engagement Award by the British Columbia Museums Association



(BCMA). The award recognised the success of the outstanding collaborative community exhibit, "Being Punjabi: Unfolding the Surrey Story", the Feature Gallery exhibit from February through October this year.

MoS also received the BCMA People's Choice Award for the Outstanding Exhibit.

The Museum of Surrey is open and free to public due to support from the Friends of the Surrey Museum and Archives Society. Go to https://www.surrey.ca/arts-culture/museum-of-surrey www.museum for restrictions during this pandemic period. Be sure to check out the new

Nature's Clothesline exhibit.

Ursula Maxwell-Lewis is a travel journalist and photographer. Her columns appear regularly in Todays Senior and other publications. Contact utravel@shaw.ca

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

Lillian, Surrey

5 TIPS TO HELP YOU BE MORE ECO-FRIENDLY – WITHOUT SACRIFICING YOUR LIFESTYLE

We all want to be environmentally responsible and do our part to help the planet. Fortunately, even small changes can have a major impact. Here are some easy, everyday options to be greener.

Make recycling a priority. This is an essential step and can help you be more mindful of your behaviours. Try making it a family effort, and include packaging from online shopping, paper leftovers from crafts and work, and takeout containers. Gently used clothing can be donated.

Reuse and upcycle. With most of us spending more time at home, you can use it as an opportunity to be creative and transform old furnishings with DIY projects. Try breathing new life into a dated dresser or cabinets with a fresh coat of paint and new knobs and handles. Or spray paint tired-looking pots and canisters in bold, funky colours to add some cheer and greenery around your home.

Choose sustainable products. This is especially important for things you use every day, as your habits add up over time. For example, while many of us brew our own coffee at home, you can take it one step further with Maxwell House 100 per cent compostable coffee pods, made from plant-based materials leaving zero waste for the consumer. From the compostable pod and pod bag, to the recyclable outer carton, all components are ecofriendly, making it an easy and convenient one-step process to reduce waste.

Compost in your garden. This summer saw many of us take up gardening and urban farming, growing our own herbs, fruits and veggies on our



balconies and in our yards. Why not continue the trend with a backyard compost? You can create natural fertilizer to help your garden thrive in spring or support your indoor plants. Good things to compost include produce peelings, teabags and compostable coffee pods.

Tackle home projects. Making sure your home is energy efficient isn't just good for the environment – it's good for your wallet, too.

Plus, it can help keep hydro bills in check as we spend more time at home. Some quick and easy upgrades you can complete in a weekend include caulking any air leaks, switching to LED bulbs and changing your furnace filter.

Check your local grocery stores for the 100 per cent compostable coffee pods.

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TIPS FOR NAVIGATING YOUR WAY THROUGH FLU SEASON

With the beginning of flu season near, many of us are already practicing behaviours that will help prevent us from getting sick. If you're washing your hands, avoiding touching your face and wearing a mask, you might start to wonder: why worry about the flu this year?

But the truth is that it is more important than ever to be proactive about the flu this year to help keep emergency rooms free and our immune systems strong.

"As many of us learned at the beginning of allergy season, it's very uncomfortable to be the one sneezing or coughing in public in this current climate," adds Victor Wong, pharmacist at Shoppers Drug Mart.

The flu can come out of nowhere and hit hard, bringing with it high fever, coughing, muscle aches, headaches, chills and fatigue lasting anywhere between a few days and a few weeks. Fortunately, by following a few simple rules of illness etiquette we can easily stem the flu virus' spread and avoid putting other families at risk.

Stay home when feeling unwell. "While many of us may have sent our kids to school or daycare sick, or even gone to work when we were feeling under the weather, that is no longer an option," says Wong. "The flu spreads easily and can have especially serious repercussions in families with young or older family members, so be courteous and keep you and your germs at home."

Teach kids the basics. Using tissues for runny coughing noses, into sleeves and hand washing are all things children can easily do to halt the spread of germs. Because the flu is contracted through mucous membranes, reminding kids to keep their fingers away from their mouths, noses and eyes can also be helpful. "Make it fun and you'll make it a routine," suggests Wong. "Teaching vampire coughs or giving your kids a 20-second hand-washing song or countdown are great ways to subtly share good hygiene practices."

Get vaccinated. "Vaccination is part of a comprehensive flu prevention plan and one of the best things you can do protect your family and others," advises Wong. "Spending just a few minutes getting your flu shot at your local pharmacy could save you and your kids weeks of misery. It might even save someone else's life." www.newscanada.com



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FINANCIAL NEWS

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

COMMON WEALTH TRANSFER MISTAKES, IT NEVER ENDS...

In previous months I have written about common wealth transfer mistakes because as a financial advisor I am exposed to many unique estate planning situations. I am continuing this month with some additional wealth transfer mistakes as there are so many that most Canadians are not aware of most of them.

This article will focus on the following, 1) adding a joint owner other than your spouse, 2) lump sum to adult beneficiaries, and 3) spousal issues, especially for more than one marriage(s).

Failing to update beneficiary designations:

When a life event such as a birth, death, marriage, separation or divorce occurs people often remember to review and update their will accordingly but may forget to review their beneficiary designations. Make sure you review your will and any beneficiary designations to make sure that they still reflect your testamentary intentions. This is a common oversight and often results in the courts having to decide.

Failing to name a beneficiary or naming one's estate as beneficiary:

Unless there is specific reason for having assets flow through your estate, such as to make use of tax losses or deductions or to apply any special instructions contained in the will, it may be a better idea to name a beneficiary directly on a contract where possible. Having assets flow through your estate may subject them to claims by your estate creditors, and/or probate and administration fees. Furthermore, if your will is submitted for probate,

it becomes a matter of public record, available for anyone to view.

When a beneficiary other than your estate is named on an insurance investment (such as a guaranteed investment fund contract (GIF)) the death benefit bypasses your estate and therefore avoids probate fees (and potentially other estate administration fees). The proceeds are then paid directly to the beneficiary, usually within two weeks after receiving all necessary documents. By avoiding your estate, the death benefit may also avoid claims by creditors of the estate and challenges to the validity of the will which can delay the distribution of your estate by weeks, months or even years. Also, if a beneficiary of the family class is named or a beneficiary is named irrevocable, the insurance investment offers you the potential for creditor protection while alive.

Adding a joint owner other than your spouse:

Placing non registered assets into joint ownership with right of survivorship is one of the most common methods of avoiding probate. On the death of one joint owner, the asset transfers directly to the survivor bypassing the deceased's estate. However, there are some significant disadvantages with joint ownership, particularly when someone other than your spouse is added as a joint owner.

For example, you are single with two adult children. Your daughter lives in town and your son lives on the other side of the country. Your health is failing and your daughter is caring for you. To help her to take care of you, you add your daughter as joint owner to your bank and investment accounts which are your only assets. Your intention as per your will is to divide your estate equally between your kids. On your death the accounts automatically transfer to your daughter. If your daughter is not honest and doesn't return the funds to your estate there is nothing left for your son and will probably result in a lawsuit. The court will try to determine your intention. Was this a gift to the daughter or merely an agency agreement? That is why it is important that you document your intentions so the courts can administer your estate according to your wishes. Your other alternative is to make sure you have a properly executed Power of Attorney for property which could allow your child to assist in administering your finances without having to add

them as joint owner.

Lump sum to adult beneficiaries:

Sometimes providing a lump sum payment to adult beneficiaries is not wise. This could be the case if the beneficiary is not financially responsible and may spend the money frivolously or perhaps is disabled and may lose their government disability benefits. For these individuals, an annuity settlement option or testamentary trust may be more appropriate.

Spousal issues, especially for more than one marriage(s):

Another example of failing to consider tax implications often involves second marriages or separated and estranged spouses. For example, you have named your new spouse as beneficiary of your RRSP or RRIF to provide for them after your death, and named your children (perhaps from a previous marriage) as beneficiaries under your will to inherit the rest of your estate. You assume that your spouse

will roll over your RRSP and RRIF to their RRSP or RRIF, and pay tax on the withdrawal. But what if they don't? Instead, he or she just takes the cash. Well, your estate could be responsible for any taxes on the RRSP or RRIF which effectively means it comes out of your children's inheritance.

Under these circumstances, there are two strategies that can be utilized to prevent this from happening:

1)It is possible that the legal representative (executor) of the estate to make a unilateral election to deduct the amount paid from the RSP of RRIF in the estate. By doing so, this limits the tax burden in the estate and shifts the income inclusion to the surviving spouse.

2)If you have RRIF, and the contract allows, consider naming your spouse as a successor annuitant or joint Life. On your death, the RRIF will automatically transfer to your spouse on a tax deferred basis ensuring that your estate will not have to pay the tax. For second marriage situations where you want to provide an income stream to your spouse but want to ensure that anything left in the RRIF on your spouse's death goes to your children, you name your children as irrevocable beneficiaries so that no changes can be made to the income stream without your children's authorization.

If you have any questions on any of the above common wealth transfer mistakes, you can contact Rick Singh at CRS Financial Group. Call 604-535-3367 or email: rick@crsfinancial.ca. You can also write or visit us at our new office location in South Surrey (Rosemary Heights) at Suite 220-3388 Rosemary Heights Cres. BC. V3Z 0K7.

3 SMALL SAVINGS SOURCES YOU HAVEN'T THOUGHT OF



With so many of us looking for ways to save a buck and make our dollars go further, here are a few lesser-known savings sources worth taking advantage of.

No-fee accounts

With interest rates so low, that high-interest savings account isn't likely to net much over the coming months or years. Add banking fees to the equation and it's possible you're losing money. No-fee accounts are widely available from Canadian banks, credit unions and even retailers, and while you won't see a credit on your statements, you may keep a lot in savings.

Automated bill payment

A single missed bill payment can not only cost you in interest, but may even impact your credit score. Banks and credit cards have plenty of options for setting up automated or pre-authorized bill payments to make sure you never miss a single one. Just remember to keep an eye on the account you're paying from and maintain enough float to cover your costs.

Accounts that offer points

Points cards that let you earn on everyday items are perfect for anyone looking to get more for their money. While we typically associate points with credit cards, there's also an option for anyone who'd rather not spend on credit. The PC Money Account offers rewards on every dollar spent anywhere you shop and even gives points for bill payments too. www.newscanada.com

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Rick C. Singh



THE PHARMACIST REVIEW

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

BLOCK BLUE LIGHT WITH LUTEIN

Covid19 is having a dramatic, extensive impact on our entire body, not just on our respiratory systems. A very common complaint we have been getting is that our client's eyes are dry, irritated and/or fatigued, and much of it can be attributed to the significant rise in screen-time; people are working from home in front of a screen, kids are learning at home on a screen, and much more of our leisure time is spent in front of screens. Eating well, and getting adequate sleep is always a great start to alleviating eye fatigue and irritation, but several supplements have been useful in our clients.

Lutein is a carotenoid or colourful plant pigment. It is thought to act as an antioxidant and blue-light filter, protecting the underlying eye tissue from photodamage. There is even some evidence that it could aide prevention of cataracts and age-related macular degeneration ("AMD"). It is found in high concentrations in green veggies, egg yolk, kiwi, grapes, zucchini, and is available on its own such as AOR's "LUTEIN", or in cominations such as AOR's "VISION SUPPORT II", or PrarieNaturals' "OCU BLUE". Typical adult dosing is 10-12mg daily.

In addition to lutein, VISION SUPPORT II contains zeaxanthin (another strong antioxidant and bluelight filter), Vitamin B1 and black soybean hull extract to support eye health, and another plant-based antioxidant, Astaxanthin. OCU BLUE is composed of lutein, astaxanthin, and zeaxanthin. Both formulas have few interactions and are safe for long-term use. They are great for anyone seeing a lot of blue-light screen-time.

Omega Fatty acids, such as those in Metagenics' "EPA-DHA" line is great for eye-health and in maintaining moist eyes. EPA-DHA also benefits the heart, brain, nerves, and joints. It is generally safe to use long-term for anyone with dry-eye issues.

Get in touch with one of our integrative pharmacists at Cloverdale Pharmasave and Pharmasave Steveston Village to assess whether these supplements will work well with your current medications.

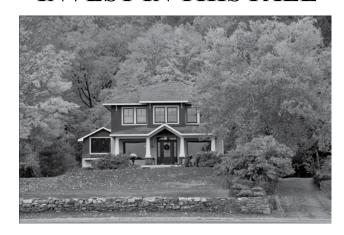
Christine and Fred Cheng are a passionate, charismatic sister-brother pharmacist team at their unique, family-operated Pharmasave stores in Cloverdale and Steveston, B.C. They specialize in natural remedies and compounding for both human and veterinarian use. Everything mentioned in their article is available InStore."

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TOP HOME RENOVATIONS TO INVEST IN THIS FALL



Today, many families are focused on improving their homes instead of spending money on vacations and entertainment outside. With autumn as your last major chance to renovate before the winter, here are some of the best projects to tackle now for maximum enjoyment of your space.

Upgrade your kitchen

The kitchen is the heart of your home, and where you'll be spending lots of time cooking for the holidays and entertaining your small social circle. So, give it a facelift to make sure it's a bright and welcoming environment. A great DIY project is painting the cabinets in a bold or warm shade and updating the hardware in a metallic neutral. You can also invest in sleek, energy-efficient appliances for a clean, modern aesthetic and get fresh seasonal linens for your tablescape.

Finish your basement

A finished basement extends your living space and has an excellent return on investment. It's also the perfect place to turn into a spacious dedicated home office, so you can finally stop working on your dining table or couch and boost your productivity and comfort. But whether you want to turn your basement into that, a rec room or in-law suite, the first step is installing a high-performance subfloor. The best option for this is Dricore subfloor panels, which are designed with air gap technology to help protect against mould and moisture and keep floors dry, comfortable and cozy all year. It's an easy DIY project, as the panels are easy to install and a room only takes half a day to do.

Elevate your exteriors

Not only does the exterior of your home make the first impression, it can also extend your living space – which is crucial when we're working, living and playing at home. Make the most of it with areas you can spend time in even when the temperature drops. For example, you can create a sitting area to relax in or host smaller outdoor get-togethers for your social bubble by screening in your porch or installing an awning over your backyard patio. Laying down Dricore panels can work here too, as they will make cold surface feel warmer, softer and cozier for your feet. Complete the space with a heating lamp and you'll be able to enjoy your exteriors almost all year-round.

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BUDGET-CONSCIOUS RECIPE FOR KEEPING THE FAMILY WARM THIS WINTER



The COVID-19 pandemic has changed the way we work, shop and even the way we eat. More than ever, we are looking for easy and affordable recipes to cook from home.

Make sure every dollar goes as far as possible by shopping at a discount retailer, like Giant Tiger. Not only do they have a large selection of kitchenware, cookware and food storage items, they have a grocery department that offers budget-friendly food, without compromising on quality.

We spoke with Jerry Dzikowski, Director Category Management Grocery, who recommends trying the following crowd-pleasing potato soup. Its ingredients are easy to find, have a long-lasting shelf life and provide a delicious, hearty, warm meal ready to feed the whole family. As an added bonus, you can double the recipe for leftovers for a busy night.

Hearty Potato Soup Ingredients:

Cook Time: 30 min Prep Time: 30 min. Servings: 4

6 cups peeled and diced potatoes (about 5 medium potatoes, cubed to about 3/4 inch)

1 1/2 cups chopped yellow onion (1 medium)

1 1/4 cups peeled and diced carrots (3 medium)

1 cup diced celery (2-3 stalks)

1 tsp dried tarragon

14.5 oz. low-sodium chicken broth

1/3 cup butter

1/3 cup all-purpose flour

2 1/2 cups 2% milk 1/2 cup sour cream

Salt and freshly ground black pepper to taste

Optional: 1/2 cup cheddar cheese and ½ cup bacon or ham (extra to garnish), for a savoury twist

Optional garnishes: Cheddar cheese, bacon or ham, and slivered green onion

Directions:

Combine potatoes, carrots, celery, onions and tarragon with chicken broth in a large pot and season with salt and pepper.

Cover pot and bring to a boil, then reduce heat to medium and continue to cook about 15 to 20 minutes longer until potatoes are very soft.

Meanwhile, in a medium saucepan melt butter, add flour and cook for 1 to 2 minutes while whisking. Stir in milk, then cook and stir until mixture begins to lightly bubble and thicken.

Once potatoes are soft, add thickened milk mixture to potato soup mixture and stir. Add sour cream and mix well. Stir in cheddar cheese and bacon or ham until mixed in.

Top as desired. www.newscanada.com

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Straight from the Horse's Mouth

By Mel Kositsky

In 1982 a group of prominent thoroughbred breeders from central Kentucky, led by the visionary John Gaines, hatched a plan. Their idea was to create a year-end championship for their sport. An event where horses from across the world could meet to settle the age-old question, who is the best. An event that celebrated the best of horse racing. Put it on a national platform and helped to build the market for racing and breeding. Their vision became The Breeders' Cup.

The 37th Breeders' Cup World Championships will be held on Friday, November 6 and Saturday, November 7 at Keeneland in Kentucky. The two-day event now offers more than \$31 million in purses and awards. What was once a one-day event now offers 14 races to recognize the best in the sport. The Breeders' Cup kicks off with the "Future Stars Friday", with five juvenile races featuring horse racing's rising stars (two-year-olds).

Championship Saturday is one of the richest days in racing awarding more than \$22 million in purses and awards over nine races, culminating in the defining event of the international racing season -- the \$6 million Longines Breeders' Cup Classic. The Classic, run at 1 1/4 miles, draws the top international Thoroughbreds year after year. It is open to horses 3-years-old and older and is limited to 14 starters. The Breeders' Cup will be televised live on NBC and on various other internet and betting sites, including in Canada www.hpibet.com. For much more information about this event, visit www.breederscup.com.

Drew Fleming, President and CEO, said in the following in a news release.

"From the moment the COVID-19 pandemic began changing the world as we know it, we have been closely monitoring the evolving pandemic and its potential impact on the 2020 Breeders' Cup World Championships. The health and safety of our fans, participants, employees, athletes and the public at large have always been our top priorities and continue to guide all of our decisions. In recent weeks, and in working closely with Kentucky Governor Andy Beshear, local officials

and public health experts, it has become clear that to accomplish these goals we must alter our plans for the upcoming World Championships.

As such, we have made the difficult decision to conduct the 2020 World Championships without fans in attendance. I can assure you that this decision was not made lightly and that I am just as disappointed about these unfortunate circumstances as anyone, given that this unusual year will mark my first Breeders' Cup as President and CEO. However, especially considering the international nature of the event, we simply cannot jeopardize the health and safety of our fans and the local Lexington community.

Looking ahead, we also announced that the Breeders' Cup World Championships will be returning to Keeneland in 2022. (In 2021, it will be held at Del Mar in southern California near San Diego.)

We are still committed to showcasing the world's best racing and creating a thrilling event for all our fans worldwide to view from home. Our team is working hard with our partners at NBC Sports to deliver exciting and unique enhancements to the at-home viewing experience for the 2020 World Championships. While you will not be able to be at Keeneland, we will do our best to bring Keeneland to you."

When the Breeders' Cup began back in 1984, the handle at Hollywood Park was reported as \$19.4million, the day Wild Again won the first-ever Classic. Back then the only possible way to play was to be at the California track or to be in a legal off-track betting location. Despite much of the horse racing public not fully understanding the Breeders' Cup at first, they soon got to grips with it. The handle grew steadily as it began to spread, with the handle growing from \$28.3 million at Aqueduct in 1985 to \$57.5 million at Gulfstream in 1989. Things had settled as we hit the '90s, the handle at Belmont Park being \$56.7million but when the roadshow moved on to Churchill Downs in 1991 things exploded. The amount bet at the meet had now jumped to over \$70.5 million as people truly got the grips with the idea of betting on horses from all around the country as well as Europe and beyond.

Up to this point, most horseplayers had been used to betting on horses running within their own state or challenging for the now very well-established Triple Crown races. Betting on the Breeders' Cup is very different as handicappers are given the task of checking out top contenders for races ranging from six furlongs to 1½ miles and of all ages. The Championships began to present a host of different angles for bettors to look at, given that as a year-end meet a lot of horses show different form to what they did in the spring.

The Breeders' Cup had made a big impression on the wagering community from its inception until the mid-90's, but it had nowhere near reached its peak that's for sure. In '97 at Hollywood Park, favorites won five of the seven 7 championship races meaning many happy bettors. The following year, the previous success of the betting community and the biggest single

day Breeders' Cup crowd of over 80,000 at Churchill Downs meant the handle jumped significantly to \$91.3 million, topping \$100million for the first time the following season at Gulfstream, which debuted a new 8-race card.

The handle, along with the global popularity of the Championships, grew steadily. In the UK, there were no areas where online betting was illegal or restricted and after the advent of betting exchange Betfair in 2000, interest in the Breeders' Cup from overseas was reaching new heights.

The handle continued to rise steadily as Santa Anita, Lone Star Park and Belmont all did their bit in the early part of the millennium with every year being a little different. The Championships moving from track to track of course means that handicappers are kept on their toes.

In 2006 at Churchill Downs, purses suddenly jumped from \$14 million to \$20 million and the handle grew significantly with it as yet again the Breeders' Cup took another jump forward. One year later we had the first two-day meet at Monmouth Park and despite the financial crash, the end of the decade saw handles rising continuously as the Championships' confirmed their place worldwide as one of the biggest betting events in the world of horse racing alongside the Melbourne Cup, the Grand National and the Prix de l'Arc de Triomphe.

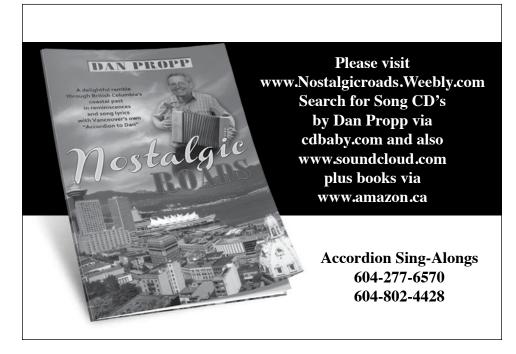
Even after all these years you can still come to the track, walk up to the teller and simply vocalize your bet. Things have sure moved on off the track though. Legal online betting is a huge contributor to the sport and in 2019, more money than ever before was bet on the internet on these Championships.

In other racing news, jockey Juan Gutierrez made riding history October 14 at Emerald Downs near Seattle, passing Gallyn Mitchell as the track's all-time leading rider.

With a 1½-length victory on Stay in Grace in the featured \$17,000 Muckleshoot Casino Purse, Gutierrez moved one ahead of Mitchell—1,420 to 1,419—to become No. 1 all-time at Emerald Downs. He had tied Mitchell's mark with a victory aboard Mike Operator earlier on the afternoon racing card. Mitchell retired four years ago.

"You know, I was excited the last eighth of a mile when I was pretty sure we would get there," Gutierrez said in the winner's circle after the victory on Stay in Grace. "This is a great record because it has taken a long time to get there."

Gutierrez, 51, notched his first Emerald Downs' win April 29, 2000 and has been a mainstay ever since. He recorded 15 consecutive top-five finishes in the riders' standings during one stretch, including a riding title in 2012 with 117 wins. He also ranks No. 1 in track earnings with over \$15 million and No. 3 in stakes victories with 68, including three wins in the Longacres Mile.







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Good food is at the heart of every home. Enjoy healthy meals prepared to meet the needs of all residents – nutritionally and culturally. Our menus are developed by a team of registered dietitians and nutrition managers, and we involve residents in menu planning.

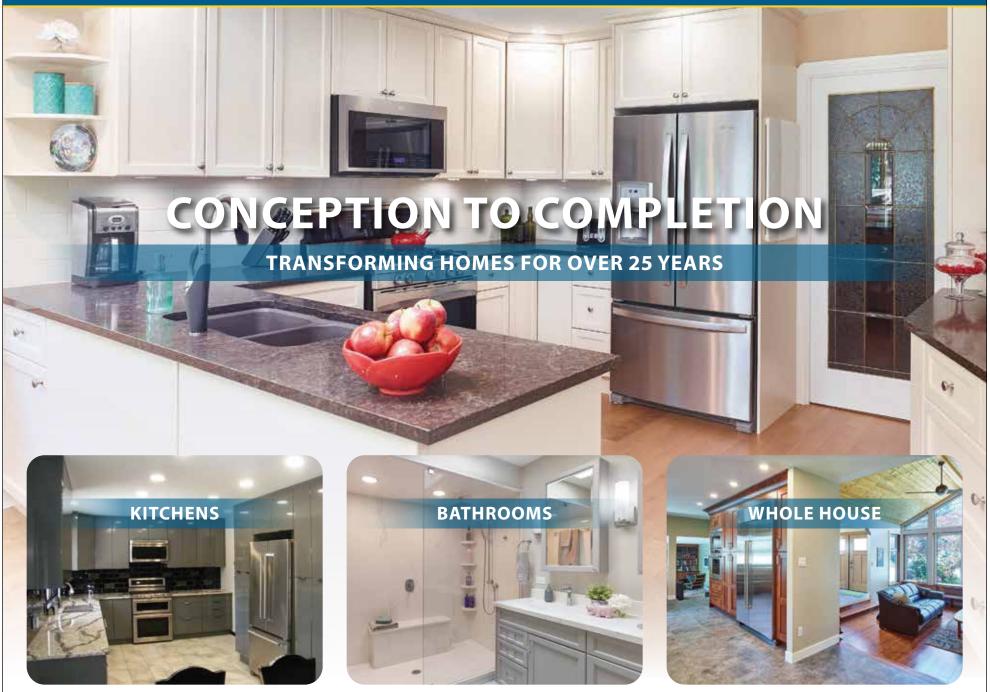
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- Single handle lever faucets in kitchen and vanity
- Slip resistance flooring
- Door knobs with lever handle
- Gliding shelves in kitchen and bath for easy access

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DIVISION





THE PATIOS WERE **ALIVE-SUMMER 2020**





Article & photos by Lenora A. Hayman.

"Dine Outside" was Tourism Vancouver's first summer food and drink celebration from Aug.21-Sept.21, 2020. Participating restaurants offered prix fixe patio 3-course menus for \$15, \$25, \$35 and \$45.

My friend Charlotte and I chose the Afghan Horsemen restaurant (202-1833 Anderson St. Vancouver. 604-873-5923) at the entrance to Granville Island. Owner Seyar Najib and sister Sanam Najib, said that they are the 3rd generation to own the first Afghan restaurant in Canada. The family served Vancouver, first at Broadway & Cambie, for 33 years, and now 14 years, up 2 flights of stairs, at the entrance to Granville Island.

There are several choices of dining areas. One room is where diners remove their shoes & sit on the floor

and another has booths where customers can gaze out at beautiful murals, including one of Afghan horsemen galloping across the plains. There is a curtained room for private receptions. Our choice was on the patio, in the evening sun, surrounded by potted plants, and two gazebos, one enclosed and one open-sided. shared 2 different types of boulany for appetizers. A potato boulany, of warm flatbread stuffed with potato, onions and cilantro and another boulany stuffed with leaks and onions.

Drinks are price-friendly, so I enjoyed a \$6:95 strawberry margarita and Charlotte had an Okanagan Springs Ale for \$6:50.

My entrée was tender lamb shoulder, served with Kabuli Pulao rice, pakawra and salad. The Kabuli Pulao rice was a wonderful combination of extralong grain sela rice, raisins, carrots and cardamom. The pakawra was large slices of potato, fried in batter. Charlotte's lamb korma was done in a mild curry, braised in yogurt, cream, cardamom, cinnamon and coriander. The servings were delicious and so generous that we each took portions home.

Our walnut and honey-filled baklawa pastry topped with vanilla ice cream and pistachio crumble, concluded a delicious 3-course meal for \$25.

Thank you for taking safe, healthy precautions, during these Covid-19 pandemic days!

Pictured:

LEFT: Charlotte Rozsa, Seyar Najib, Lenora Hayman & Sanam Najib.

RIGHT: The Afghan Horsemen Mural.

SENIORS...

You May Be Eligible for up to \$15,000 in Financial **Assistance** from the Gov't. of Canada









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RENOVATION DIVISION

Remebrance Day

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Remembrance Day Peace **Trenches** Vetran Cross

Memorial

November Wait for Me Daddy Line of Duty Camaraderie Freedom History

Eleventh Cenataph Weapons Flanders Fields Respect

Poppies Soldiers Hero John McRae Battleground

War Wreaths L'est We Forget Parade **Armistace Day**



HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

- Q) During a party at our house we had an unfortunate experience. A beer glass was dropped on our newly finished hardwood floor and put a dent in the finish. Can we do anything about this? Helen in Ladner
- A) First rub the bruised area with 150 grit sandpaper to etch the surface of the floor finish through to the wood fibres. Now place a warm damp cloth over the bruised area. Apply heat on top with a steam iron (set on the cotton setting). The heat from the steam iron presses moisture from the damp cloth into the wood fibres raising the bruised wood fibres. Allow to dry.

You may have to have the floor finisher come back, or you can apply a coat of carnauba wax tinted to match (i.e. Briwax) the floor colour. It's just that easy!

HOW TO AVOID PHISHING SCAMS



Phishing is a common tactic that cybercriminals use

to steal personal and financial information from you. Messages usually take the form of an email or text from someone pretending to be someone they are not, such as your bank.

Be wary of any of the following phishing scare tac-

Messages that ask you to share your personal infor-

Threatening messages, including claims that they will close your account, arrest you or send you a fine.

Messages that contain a suspicious link or file.

The best way to protect yourself from a phishing campaign is to be extremely cautious anytime you receive a message that asks you to reveal personal information – no matter how legitimate that message may appear at first glance. Use common sense. If you're always looking out for something that doesn't look right, you'll be more likely to spot a phishing scam.

Whenever possible, try to verify requests for information through another channel. For example, you might call your bank at a verified number to double check that a message claiming to be coming from them is legitimate. Remember, most reputable organizations will never ask you to reveal sensitive information through an email or text message.

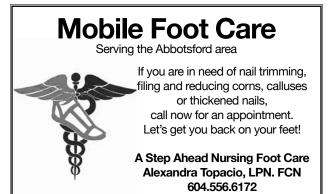
Find more information and resources to help you protect against cyber threats at getcybersafe.ca.

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WRITE **AS I PLEASE**

By Mel Kositsky

The winds of change are blowing this fall with this blustery weather. Who knows what these changes will bring?

Most of North America is involved in some sort of elections and political promises are filling the airwaves. Once all the hot air (political rhetoric) has blown over, what will the people be left with in order to cope with the effects of the global COVID pandemic and the upcoming flu season?

We now live in a world of uncertainty, so people of all ages must be prepared to accept change. We will no longer be able to go back to the old "normal". Things are different now and that is not necessarily a bad thing. People must learn to accept change.

Finally it is here! Voting day in the United States for President is the first Tuesday in November, but it may be weeks before all the counting is done and a winner is known. It will be the same for the British Columbia election as a record number of more than

700,000 "Vote-by-mail" ballots have been requested and must be counted by mid-November. Then there could be recounts and judicial challenges in some very close ridings. That is also expected to happen in the United States.

The odd part of the American election is that south of the border the Democrats are the "blue" party and the conservative Republicans are the "red" party. So it can become confusing to many Canadians watching the results come in. Also the U.S. system is very different in that voters can cast ballots directly for the President, while here we vote for the local representative and indirectly for a leader chosen by the party members. Also the Americans use an Electoral College system to decide a winner per state and the total popular vote for either Donald Trump or Joe Biden is not used. (In 2016 Hilary Clinton garnered more votes than Trump but lost her bid for the White House.)

Lest we forget! Please purchase and wear a poppy proudly!

You don't need to attend an organized parade or ceremony to recognize Remembrance Day. On Wednesday, November 11 (which is not a shopping holiday), be sure to stop and take two minutes of silence on the 11th hour of the 11th day to remember our veterans and seniors, and all those who made sacrifices so we could live freely in a democratic society today.

The poppy is a symbolic gesture and purchasing one helps fund the operations of the Royal Canadian Legion is your community. All charities are struggling this year because of the pandemic in terms of fundraising and getting volunteers to help with their good community work -- so every little bit helps. There will still be small ceremonies in some communities that will have limited attendance, but that

should not stop you from doing a drive-by or walkby to pay your respects. And remember to wear a mask if you do.

The busy fall sports scene is quickly winding down for major sports leagues and soon the only events left will be National Football League action, MLS soccer and horse racing until next year, It is ironic that a city that is always lowest in terms of attendance figures is now producing the most championship teams. Tampa Bay won the Stanley Cup in the shortened National Hockey League season and was playing in the World Series for the Major League Baseball championship against the Los Angeles Dodgers.

Tampa's football franchise has come to life this season under the guidance of veteran quarterback Tom Brady and it will be no surprise to see him leading the team to another Super Bowl challenge. With basketball and golf having completed their seasons with their respective championship events, and the Canadian Football League having canclelled its season and no Grey Cup this year, sports action will not be limited this month. It will pick up again in the new year -- but it is uncertain at this time if fans will be allowed back into arenas and stadiums to cheer on these highly-paid athletes.

Just A Reminder: It is time again to turn back the clocks as Daylight Savings Time ends for another year on Sunday, November 1 (which is also celebrated by some as All Saints' Day). It may be for the last time if West Coast politicians can get their act together and agree on something that won't cost a lot of money. The "fall back" time change means it gets dark earlier and the weather can get a little gloomy some days, so drivers must be very careful -- especially when going through school and park zones. Slow Down!



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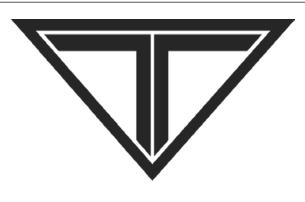
- Retail Stores
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- Flower Shops
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HOW TO MANAGE CHRONIC CONDITIONS DURING THE PANDEMIC

In the wake of a global pandemic, many people are having trouble managing chronic illnesses. Booking checkups and tests can be a challenge and pose extra safety risks for those with pre-existing conditions. Fortunately, new technology can help people access the care they need, even now.

For those who need help managing their diabetes, a continuous glucose monitor (CGM) is a great tool. A CGM device like the Dexcom G6 tracks glucose levels at regular intervals and can provide patients with readings in real-time, along with trend arrows to indicate where glucose levels are headed. This more complete picture along with predictive alerts can help patients make better treatment decisions.

Here are some more benefits to consider:

Avoid serious lows

Patients who have insight into their glucose levels in advance of an oncoming low can get ahead of problems and prevent severe adverse events.

"A patient of mine was once driving when she received an "urgent low soon" alert on her Dexcom G6 CGM device, and luckily, she was able to pull over and treat before having a severe low blood sugar episode. Had she not had that technology, then there would have been a very bad outcome," says Dr. Akshay Jain, a Vancouver-based endocrinologist.

Increase efficient and confident diabetes care With advanced CGM systems, healthcare providers can access their patient's glycemic data remotely and

make clinically informed decisions by having patient information at their fingertips.

"A CGM is an important self-management tool for people with diabetes, but also a critically important tool for specialists to be maximally confident and helpful in prescribing and adjusting complex insulin therapy. Without such technology, diabetes care visits are much less efficient and less effective for the person with diabetes, the provider, and the health care system" explains Dr. Bruce Perkins, an endocrinologist at



the University of Toronto and Director of the Leadership Sinai Centre for Diabetes.

Ensure healthy, safe access to care through telemedicine

No one likes to make the trip to the clinic or spend time in a waiting room, especially during a pandemic – and especially not immunocompromised patients. Device apps can allow patients to share glucose data directly with their healthcare providers and set up appointments to discuss their care virtually, from the safety and comfort of home.

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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.

Cozy Corner is dedicated to seniors, their families, and friends. Hopefully over these many years, answering all their questions. Keeping them updated on what is going on in their communities and more importantly bringing light to areas not understood in this changing world.

Thanks to social media I meet new people, sharing ideas and discussing the many issues life throws our way

2020 will certainly be a year to remember as we deal with COVID 19. I have never deleted so many events off my calendar. I lost a few friends this year and feel the sense of loss as I hear the many stories that have crossed my desk.

With this COVID 19 Pandemic many lives have been changed around the world. Families and friends cannot visit their loved ones in hospitals and people have become very creative in contacting their loved ones

There are many ways to reach people. With words of love, writing letters, sending cards, including pictures or just a warm telephone call.

My third daughter uses an I-Pad to communicate with her dad, who is in hospital in Thailand. Sadly, she knows he will never return to Canada and her, and with the Pandemic she cannot get to him.

Living in another country one must rely heavily on others to help communicate. Someone who is willing to hold the IPad for her, and in general be there at that moment. Her words "let's go dancing dad" echoes in my head as he weekly whispered "yes".

Or just out of the blue he says with is a regular tone "I miss you when you're not here!"

She uses this time to add humor to his day. She talks about memories from his childhood and things that were important to him. She knows he no longer remember most things, but they share a chuckle, listen to some music and talk about whatever is on his mind in that moment

Sometimes he seems scared and rambles about old concerns. Although he doesn't recognize her; when she says; "Don't worry Dad I'll take care of it for you!" he calms down and can rest again.

Does he grasp it all? The point is; we as humans never know the answer to that question but hope with each word said it somehow touched their mind or heart. In that moment they were not alone. Did he recognize her voice? Maybe. What was important...it mattered to her. These short I-pad calls are all she has and maybe all he has. Five minutes a day.

Then she will relive each moment as she shares these moments with her sisters and others who cared deeply about her father. We are told a person's hearing is the last to go, so maybe.

The important thing here is when a person cannot be there to hold a hand or just fluff a pillow; one must find other ways to send their love and feelings.

In this world of uncertainty and the ongoing separation of families from their parents, a sadness looms leaving a feeling of uncertainty and not understanding as to when it will all end.

When situations in life are out of our control, we all grasp at straws. Never knowing and never understanding the pain many are enduring at this moment.

This pandemic is worldwide and likely will not be under control for some time. In the meantime, we persevere and do the best we can. Each story is unique to its owner and everyone's perception of a situation is different.

Never forget even the smallest jester is important; we never know what the receiver is thinking, feeling, or responding to. Love can be sent in many ways....touching another hand through a window, cuddling a pillow once used by the person, sharing a picture, hearing a song

You will never know how it might affect the person it was intended for, so just do it!

Look forward to speaking with you all again next month.

Lark Angels Foundation
Winter Craft Fair November 21st

11:00-3:00 PM Sullivan Community Hall 6306 152 ST Surrey BC Corner of 152nd & 64th Free Admission & parking. cozycornernews@gmail.com

3 WAYS TO ACCESS MENTAL HEALTH SUPPORT DURING THE PANDEMIC

(NC) Fewer Canadians rate their mental health as good in 2020. But only a third of those seeking help were successful in finding support, according to a recent survey by RBC Insurance.

Among those who sought help, a lack of money was the most common barrier, followed by not knowing where to go. Younger people between the ages of 18 to 34 and those earning less than \$40,000 annually were the most likely to seek, but not find, help.

"Admitting to a mental illness can already be a challenge for many people, so finding access to support should not add difficulty or delays," says Maria Winslow, senior director of life and health at RBC Insurance.

"With the long wait times and complexity of provincial systems, not to mention the high expense of outof-pocket care, it's important to be familiar with employer benefits and/or personal disability coverage for mental health."

When it comes to managing mental health and accessing care, consider the following:

Hospital or crisis centre

If you don't have private coverage to pay for treatment, government-funded assistance is usually available through hospital psychiatry departments for a severe mental health crisis.

Community organizations and associations

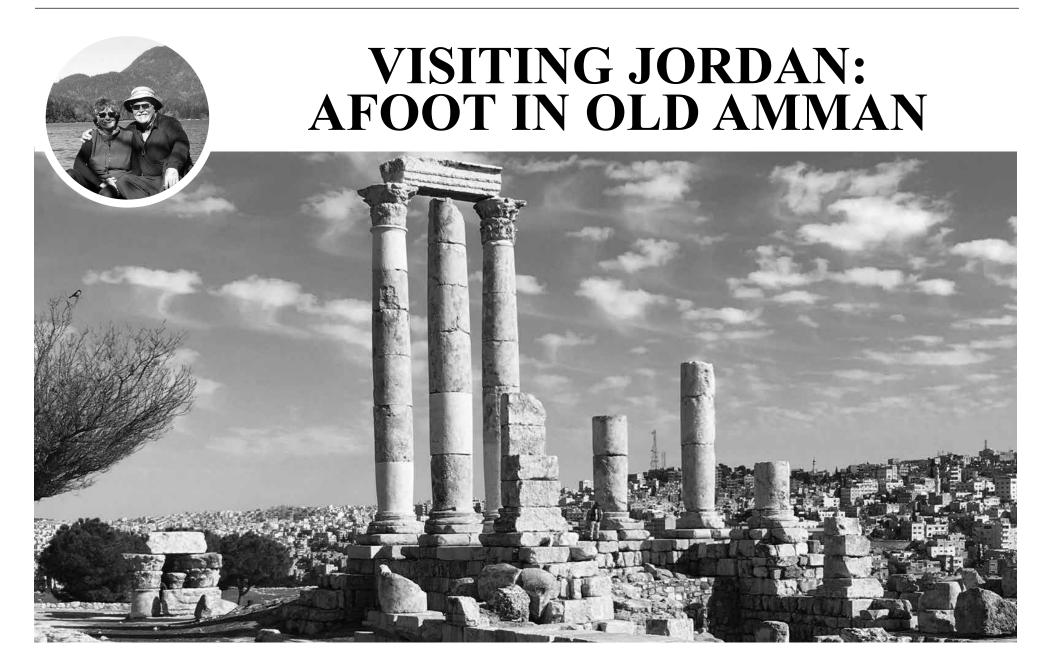
Having help navigating a complex system makes a huge difference. Reach out to local community organizations or associations such as the Centre for Addictions and Mental Health (CAMH) for free community resources.

Get familiar with coverage

It's important to familiarize yourself with workplace benefits and personal disability coverage before potential problems arise. Look for programs that can help provide faster access to an appropriate psychologist, in some cases without the need to make a claim.

www.newscanada.com





By Chris Millikan

A late night landing at Queen Alia International Airport begins our February 2020 visit to the small Arab nation of Jordan. Transferring into Amman along a brightly lit highway, we settle into a classy hilltop hotel.

Next morning's sumptuous buffet offers western favourites and Jordanian specialties like hummus, pita, falafel, olives, dates and yogurt. Our hearty breakfasts snap us right into afternoon sightseeing!

A hotel taxi shuttles us atop a steep L-shaped hill, highest of seven surrounding Amman.

There, a reconstructed 1700-meter wall encloses one of the world's oldest continuously inhabited places. For thousands of years a mighty fortress, today's Citadel serves as an open air-museum. Inside, large panels describe this home of Ammonite, Roman, Byzantine and Umayyad rulers. Another pictures Jordan's current King, wearing a checked keffiyeh.

A pathway winds upward past Bronze Age cave dwellings to Roman Temple of Hercules. Created during Emperor Marcus Aurelius' reign, two colossal columns tower above its eroded platform and temple ruins. Jordan's capital sprawls over 850-meters below.

Remnants of Umayyad Palace lie beyond. Built in 720 AD and destroyed soon after by earthquakes, the complex was never reconstructed. A Byzantine basilica was built atop the palace entrance and audience chamber. Inside, looking from its north exit, we glimpse the royal compound's stone foundations.

Nearby, traces of waterproof plaster still cover an Umayyad cistern's eight-foot-thick stone walls. Runoff collected in this enormous cylindrical reservoir provided water for royal baths, gardens and latrines.

Below, an onsite museum exhibits regional artifacts from prehistoric times to the 15th century. Items of interest include flint scrapers, glass jewelry, decorative pottery and detailed statuary.

Leaving the Citadel, we gradually circle downward through quiet hillside neighbourhoods, part of Amman's earliest quarter. A long, steep stairway eventually takes us into the old town center, a mix of new and ancient structures.

Across its main street rises a 2nd century Roman Amphitheatre built into an opposite hillside. Over 6000 patrons sat in tiered stone seats in cool afternoon shade. This magnificent amphitheater still stages performances.

Today, this ancient theater and adjacent Odeon border a new Hashemite plaza. We watch children playing soccer and riding bicycles or scooters under mothers' watchful eyes. Locals chat together under bordering olive trees. Some sip pungent coffees or eat ice creams purchased nearby.

A walkway leads us to a street where a columned arcade

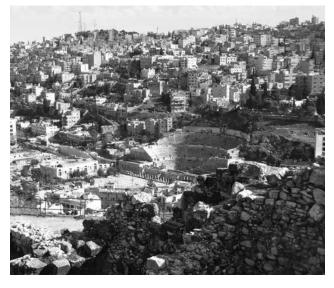
shelters small boutiques, sweets shops and textile outlets. Turning onto another street, we discover a crumbling 2nd century Roman Nymphaeum. Storyboards illustrate this glorious public fountain, once decorated with sculpted nymphs and intricately carved pillars.

Crowding sidewalks and spilling into alleyways, canopied stalls overflow with fresh produce, meats and fish. Tucked behind the street market, tiny shops sell spices, nuts and sweet baklava. And amid a festive hustle and bustle, smiling vendors greet customers...and curious browsers like us.

Leaving the souks, two soaring minarets identify historic Grand Al-Husyni Mosque, Amman's first. Established in 640, this Ottoman landmark was rebuilt in the 1920's and restored in 1987. Woven mats piled with merchandise fill its forecourt. It's easy to visualize generations of Muslim families worshipping, visiting and shopping in this lively downtown area.

In searching here for a W/C, I experience the warm kindness of Jordanian women, who quickly understand my dilemma. With welcoming gestures, they invite me inside the mosque. Smiling shyly, several ladies shepherd me past a stairway up to the ladies' prayer hall, another points out the facilities.





Sharing sweet laughter, their thoughtfulness ensures a happy ending!

Our driver picks us up in front of the mosque. Over a late dinner back at our hotel, we toast our self-guided introduction to Amman.

• www.uniworld.com check out our Exploring the Ancient World itinerary.

EMERGENCY FLU RECOVERY TIPS EVERYONE NEEDS

(NC) Flu season is upon us, and for the one billion influenza cases that happen each year, the road to recovery can be a tough one. While most cases last seven to 10 days, the flu can last up to two full weeks.

Jacklyn Villeneuve, registered dietitian, and Jennifer Kutten, pharmacist at Loblaws share their tips for recovering from the flu.

Stay home and stay well rested

The flu takes a lot out of us and getting plenty of rest will help with recovery. "If you are feeling any symptoms, it's very important that you stay home," explains Kutten. "Staying home and resting have the added benefit of curbing the spread of illness."

Drink plenty of fluids

Fluids fuel your immune system by helping move important proteins around your body. We're also losing a lot of them in the form of mucous or sweat when we have the flu. "While there are no hard and fast rules, do your best to get plenty of liquids, whether they come in the form of tea, soup or plain old water," recommends Villeneuve.

Cancel your caffeine and alcohol consumption

Caffeine and alcohol are diuretics that may work against your efforts to stay hydrated. "Skipping that glass of beer or wine with dinner may help you stay better hydrated," advises Kutten.

Consume foods with the right vitamins and minerals

It takes a lot of work for our bodies to fight the flu, so getting the vitamins and minerals we need is important both to strengthen our immune systems and recover from illnesses. "Vitamin C, zinc and vitamin A contribute to a good immune system and overall health, so foods that contain them are a good place to start," suggests Villeneuve.

Avoid the flu altogether

The flu shot is still your best way to avoid the illness, so stop in at your closest Loblaws and get vaccinated today.

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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 as it may be necessary to suspend both of those services until the current situation resolves.

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.

We encourage readers to visit us directly at.

http://todaysseniornewsmagazine.com/

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

Today's Senior Newsmagazine.

FOLLOW THESE TIPS TO WINTERIZE YOUR HOME AND STAY WARM



The weather is getting colder and with Old Man Winter around the corner, it's important to make sure you and your home are prepared. Use these tips to stay cozy and know you're protected until the spring thaw.

Exterior

Empty exterior pipes

To keep your pipes from freezing and bursting, empty all exterior taps and shut off the valves until next spring.

Inspect gutters, roof and exterior walls

Empty leaves or any other debris from gutters, and make sure they're still firmly attached. Now is the time to replace any shingles on your roof that are broken or loose to avoid any leaks that could happen when the temperature drops with a pile of snow on the roof. Inspect all walls for developing cracks that need to be sealed to keep water out; the freezing and thawing of water can cause major damage.

Clean and store outdoor furniture

If you haven't already, ensure your patio tables, chairs and barbecue are cleaned and stored away. Avoid rust on your grills by brushing them with vegetable oil and wrapping them in newspaper.

Interior

Protect pipes from extreme cold

Water expands in the cold, which means when a severe cold snap hits, pipes can be at risk of bursting. Seal any air leaks surrounding plumbing indoors to keep out cold drafts. On very cold days, keeping faucets running just enough to drip can prevent water from freezing

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inside the pipes.

Insulate doors and windows

If you feel a draft around door and window frames, it may be time to install (or replace) the weather-stripping. You may also want to seal windows with inexpensive yet effective weather-strip film. You can find DIY insulation film at your local hardware store.

Clean heating and ventilation systems

Before turning your heat on, clean electric baseboards to prevent bad odours when they come back on and test each one to ensure they're all working properly. If you have an air exchanger, clean it before using it too, or you'll find yourself in a house full of the dust that's accumulated in the ductwork over the summer months.

Now is also a good time to check in with you home insurance provider to make sure your optional coverages account for your needs. This can include risks like water damage from in-ground or above-ground sources and water service pipe damage. But rest assured, if you run into problems, your insurance provider will be with you every step of the way. Some providers like Belairdirect even offer home claim forgiveness, which can protect your premium from increasing after your first claim.

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

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FOR YOUR TABLE: CRANBERRY AND SWEET POTATO STUFFING



Looking for something special to serve up this holiday season? Add some colour and flavour to your table with this delicious stuffing. A perfect marriage of sweet and savoury, this is a recipe the whole family will love.

Cranberry and Sweet Potato Stuffing

Prep time: 20 minutes Cook time: 20 minutes

Serves: 4

Ingredients:

1 loaf Promise Gluten Free soft white bread, breadcrumbed

2 tbsp (30 mL) olive oil

30 g unsalted butter

1 medium onion, finely chopped

2 small sweet potatoes, grated

100 g dried cranberries

75 g shelled pistachios, roughly chopped Handful of flat leaf parsley, chopped

Pinch of saffron threads soaked in 3 tbsp (45 mL) water

1 bunch of red currants

Instructions:

- 1. Heat oil and butter in a pan with a lid. Add onions and sauté over medium heat for 5 minutes until softened.
- 2. Add grated sweet potatoes and continue to cook for another 3 minutes.
- 3. Add the ingredients in the pan to your breadcrumbs, parsley and saffron with soaking water; mix.
- 4. Season with salt and pepper.
- 5. Bake at 365°F (185°C) for 15-20 minutes until golden brown.
- 6. Stir the cranberries, pistachios and herbs into the breadcrumb and sweet potato mixture.

Garnish with a bunch of red currants.

For more recipe inspiration, visit www.promise-glutenfree.ca.

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Dentures on Implants

Take the next step

dental Implant is the new standard in tooth replacement. It gives denture wearers the fit, feel and function of natural teeth. There is no denture slippage or movement when a denture is connected to dental implants. Regardless of age, dental implants can provide an excellent solution to secure teeth and prevent bone loss.

Bone loss in the jawbone occurs when there has been extraction of natural teeth.

The jaw bone is only designed to last approximately 30 years before it completely deteriorates and dental implants are not an option.

Apart from being able to smile, eat, speak and look better; dental implants are well known in their ability to stop bone loss and the onset of poor facial profile.



Natural Teeth



Resorption: 10 Years

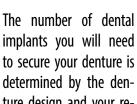


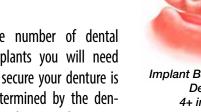
Resorption: 30 Years

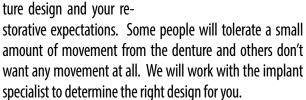
What Is A Dental Implant?

A dental implant is a device which anchors artificial teeth or dentures to the jawbone. They're made from the same medical grade titanium used in hip or knee replacement and strategically placed in the jawbone for optimum stability and function.

Dental implant placement is a common procedure and an implant specialist or dental surgeon performs the procedure, usually under local anesthetic. Dental implants have a long lifespan under normal conditions and are not sensitive to heat or cold, or susceptible to decay like natural teeth.







Dentures on Implants vs. Conventional Dentures

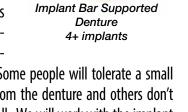
Despite considerable advancements in conventional dentures, they cannot rival the benefits dentures on implants offer to people missing their natural teeth. Dental implants improve functionality and sore spots become a thing of the past. Denture wearers can speak and eat without denture movement and their diet improves because they can eat virtually anything due to superior denture stability and fit. This treatment also allows the denturist to make your upper denture with an open palate design to increase your sense of taste and reduce the size of the denture.

Who is a Candidate for **Dental Implants?**

An initial consultation with your denturist will help to determine whether you're a suitable candidate for dental implants. If the denturist believes you could benefit from dental implants, they will refer you to an implant specialist. The denturist and dental implant specialist will work together as a team to achieve the best possible results for you.

What is the cost of dental implants?

Dental implants are an investment in your health and well-being. The cost of dental implants will depend on several factors such as the number of implants, if you require extraction of teeth and the smile design option you choose. The good news is that the cost of dental implants, extractions and dentures can be used as a medical expense deduction on your income tax return. These expenses also qualify for dental financing. We can help you with the details.



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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.