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PHOTO: A vehicle to bring the best of the season. (Photo: Dan Propp)

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#### FOR SENIORS - BY SENIORS WITH NEWS YOU CAN USE









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There is one fact about the year 2020, no one can mask, it sure hasn't exactly been normal. Speaking of masks, I've found a unique advantage wearing a mask, besides the obvious one.

At first, it felt a bit like being the Lone Ranger wearing a different (but updated) face mask. One could almost hear Rossini's famous "William Tell" overture playing in the background while going for walks. Performing at senior homes is not exactly likely to happen during these unusual times. However, hope springs eternal and I need to continue practicing daily or else I may forget the lyrics. The beauty of wearing a mask while walking, nobody can see my lips move. All that morning rush-hour traffic, nobody can hear me sing. The masks amplify my voice somewhat and I can hear myself better. Before COVID-19 and wearing a mask became necessary, all I could do was whisper and try not to move my lips, like a ventriloquist. Otherwise there would be strange looks from onlookers while walking on the sidewalk or, worse yet, riding on a bus.

So, you see, everything in life can sometimes have a silver lining, whatever aspect we have to face. A New Year's resolution for 2021 may be for some seniors who like the old time songs to consider memorizing some of their favorite lyrics to sing or hum along while walking down memory lane, like Gene Kelly in the movie "Singing In The Rain". It might boost your memory and energy as well as getting that old ticker, ticking better during those regular morning strolls.

You could even try singing songs like "Young at Heart" or another great song "Oh What A Beautiful Morning". If you are not sure what the lyrics are, no problem. Thanks to Google, you will have the name of the singer and lyrics in a matter of minutes. Now, if you happen to be a dinosaur, like myself, maybe you could ask a grandchild to help out. A couple of issues ago, you may have read a few lyrics I changed to a famous Gilbert and Sullivan piece, "I AM THE VERY MODEL OF A MODERN MAJOR GENERAL". While cleaning up the house recently, the following handwritten lyrics surfaced through the ages.

phone calls other than "what a deal we've got".

I've studied leaders like Eisenhower and George W. The industrial power complex, of course, should never trouble you. I'm very well acquainted too with network deals and entertainment, now better known as news reports. I record them all in my mind and try to find some wit with this poor dull pencil, whatever is left of it. I still remember Sinatra and sometimes even Dinah Shore. Thus, in short, I remain the very model of a very modern dinosaur.

I always am fascinated with irony and language. For those of us who remember President Eisenhower when we were kids in the nineteen fifties, on news reels, we would often see him playing golf. The word Eizen, in German means iron. Hower means hitting. Hitting the iron in' English that's an expression referring to playing golf. Then there's the one about former Chancellor of Germany, during the same era, Konrad Adenauer. The joke was that he invented daylight saving time...or add an hour.

#### The Old Newspapers

In closing, just like songs can take us back, the same magic can occur by browsing the ads and pictures in newspapers of the past. They too, can be a nostalgic treasure hunt for seniors. I was looking through a few Vancouver dailies, between 1962 and 1965.

What a discovery! At Vancouver Television Service Ltd, formerly located on Cambie Street, you could buy a colour TV from as low as seven hundred and fifty dollars. Actual colour programming was available a whopping fifty-four hours a week but only if you had cable vision or an antenna that could pull in channel four and five from Seattle. Remember Wosk's Ltd.? They sold appliances, etc at their main store on West Hastings, plus four other branches in Greater Vancouver. Isys Supper Club, on West Georgia, featured Stan Getz and his quartet, three shows nightly. You could buy a five-year-old three-bedroom home from Block Bros for fourteen thousand, seven hundred dollars. Brand new homes in the west side ranged from nineteen thousand, five hundred dollars to thirty-six thousand nine hundred. Hard to believe, eh?!



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I AM THE VERY MODEL OF A MODERN DINOSAUR.

I am the very model of a modern dinosaur. I still remember Sinatra and sometimes even Dinah Shore. I watch or listen to them on vinyl, beta, even DVD. However, emails, for me, somehow still lack old fashioned basic human chemistry. One still hungers for hand written letters pushed through the front door slot. And Best wishes of the season.

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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Photo: A vehicle to bring the best of the season.

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Photo By: Photoart by Simpson, Abbotsford, BC.

#### By Ursula Maxwell-Lewis

Christmas comes but once a year, but how will we cope with 2020?

Being a grandmother I was concerned about Santa. Was Covid-19 running rampant at the North Pole? Was his flight cancelled? What precautions were he and the elves taking? What about Rudolph and the boys? As a journalist, I zeroed in on the source. Magically, the Big Guy responded immediately to my questions. Q: Hi Santa! How's it going up there?

A: Mrs. Claus and I are very lucky to live at the North Pole with all the elves. We all really care for each other and are concerned about each other's health and safety. The elves always wear masks now and help each other if someone doesn't feel well.

Q: Are you having elf staffing problems?

A: New elves are arriving at the North Pole daily from all around the world. Not everyone speaks the same language, but the elves and I are here for the same reason - to build toys for children. We've found we can all work together in harmony without speaking the same language or all being the same colour. It's amazing!

Q: Were you always good at geography?

A: The reindeer and I are a true team. We've been circumnavigate the world for centuries. Between us we know every location on the planet, and if children are away from home visiting family and friends we know which presents to leave at each location.

Q: Coming back from Hong Kong our Air Canada captain had to get special clearance to fly over war

Santa can safely maintain a two-meter distance from everyone en-route. But - we'll follow all pandemic protocols for everyone's safety. Covid-19 will not deter Santa from his 2020 Christmas Eve round-the -world trip!

Q: Are you sick of milk and cookies? What would YOU like for Christmas?

A: Ho Ho Ho! Santa never tires of milk and cookies (or reindeer carrots!). What really springs to Santa's mind is 'love'. When families share, care and stay safe, those are the real gifts. I hope families unable to gather will still express their love to family members via telephone calls, texts, e-mails, video calls and every way possible.

Q: What do you have for Christmas Dinner?

A: Mrs. Claus is a wonderful cook. She surprises me with a different feast every year! She and the elves always celebrate when the reindeer and I arrive home safely.

Q: Any message for the readers (children)?

A: Listen to Mommy and Daddy. That really means 'honour your parents'. Always say please and thank you. It's a way of appreciating EVERYTHING you have and shows you are being kind to others.

Q: In addition to politeness and kindness, what can we do to help around here?

A: HO HO HO! I already have a surrogate Lower Mainland Santa on my team! Santa Keith Alton's dad helped me out in Alberta until he surprised his son by passing the magic Red Suit on to Santa Keith at the Red Deer Moose Lodge in Alberta in 1970. Our new recruit was shocked and very nervous, but he got my message through to over 1,000 children. That was quite a party! We've been on the same team ever since! Q: Any job change for Santa assistants after all these years? A: Yep! They need Liability Insurance and, since they don't have elves nearby, they belong to Santa Claus Associations and Schools around the world and meet regularly. We're always looking for ways to improve. Isn't that what professionals - and families - should always do?

Nick, Sinterklaas in Holland and Father Christmas in Britain.

One final tip: remember to check into the North Pole online at https://vimeo.com/472452036

Also, the Telus 'Holidays on Optik' app will feature five super Santa and Mrs. Claus videos.

One was released on November 19. The others will air Dec 3, Dec 17, Christmas Eve (Dec 24)

and Christmas Day (Dec 25).

Ursula Maxwell-Lewis joins Santa in wishing everyone a safe and Merry Christmas. As Tiny Tim said, "God bless us every one". Ursula can be reached at utravel@shaw.ca



zones. Do have to do the same?

A: Security Clearances? Most nations truly love Santa! They accept him for who he is and what he represents so there are never any border crossing issues. Q: Does it bug you that NORAD insists on disclosing your secret travel itinerary?

A: In the beginning Santa didn't like NORAD, but now knowing that he's being watched and protected is appreciated. It also gives parents worldwide a headsup to ensure children are in bed fast asleep with Santa arrives.

Q: What Covid travel precautions are you and Rudolph taking?

A: On our Christmas Eve deliveries Santa's mask might slip a bit while he hurries to deliver presents on time. It's important that children be sound asleep so Q: Any last words?

A: Well, I'd like to mention my Greek role model, Saint Nicholas of Myra. Among other things he had a habit of secret gift-giving. It was because of him you now have Santa Claus, also known as Good Saint Second Opinion Save your Money

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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

# **BOTANIST RESTAURANT IS PHENOMENAL!**





#### Article & photos by Lenora A. Hayman

For a very special birthday dinner celebration, the Botanist restaurant, in the Fairmont

Pacific Rim, (1038 Canada Pl. Vancouver, 604-695-5500), is the place to go! It's open for dinner, Wed-Sat. 5:30pm-10:00pm.

Exec. Chef Hector Laguna, has created, in the open kitchen, a contemporary cuisine, using locally sourced seafood, and organic meat and vegetables. Our server, Avital Slade, explained each of our exquisite dishes. We also wisely let the knowledgeable, wine director, Mya Brown choose our pairing wines from an extensive 9 page list of new and old world wines.

The porridge sourdough bread from the Fife bakery, was new to us, with its wonderful crunchy crust and moist inside.

My appetizer or "graze" was beautifully plated foie gras, done 2 ways, foie gras torchon and a foie beignet, with preserved cherries and cognac jus. Torchon means "dish towel" in French, since foie gras is traditionally wrapped in a towel for cooking. The foie beignet was a donut stuffed with foie gras. The sparkling citrus and floral notes of the Cowichan Valley Charme de L'lle, Averill Creek, was a good choice.

James, who enjoys cooking at home, said his pan seared scallops with textures of sun chokes, lardo and XO sauce were perfectly cooked. Apparently a cook at the Kowloon, Hong Kong, Peninsula Hotel created the XO sauce from combining dried seafood and Chinese ham and named it after the expensive XO cognac. The

aromas of white peach in Grenache Blanc, La Daurèle Domaine de L'Amauve, France, wine paired well.

My main course from the Hook, Hunt & Harvest list was a moist dry-aged duck breast with caramelized onion jam, Brussel sprouts and cranberry jus. The rich scents of violets, fruits and herbs in the red Nebbiolo, No Name, Borgogno, Piedmont, Italy, wine was a perfect match.

James' baked sablefish was beautifully covered with a sour dough crisp, and came with

turnips, chorizo and Latin American epazote herb. He said the spice and fresh fruit flavors of the Zinfandel Frog's Leap, Napa Valley, California, was a good combination.

From the Sweet Remedies dessert list, the light buttermilk panna cotta with winter apple, pecan curd and green apple sorbet was a delicious finale. The dried apricot, orange zest marmalade and exotic spice tones of the Grand Vin de Bordeaux Chateaux d'Armajan des Ormes, France, was a perfect dessert wine.

James' brown butter cake with sunflower seed ice cream, chocolate crémeux and malted crumb was a delicious portion for the conclusion of his meal. He likes sherry so the Touriga National, Terra Prima Reserve Port, Fonseca, Porto, Portugal was perfect.

Yes, do discover, the Botanist restaurant, whose food, wine and environment, harmonize beautifully and is phenomenal!

Thank you, Botanist for your safe precautions, to keep us healthy, during this Covid-19 pandemic.



**Pictured: TOP LEFT: Mva Brown, Wine Director, Lenora** Hayman, James Herbert & Avital Slade, Server. **BOTTOM RIGHT: James Herbert & Exec. Chef** Hector Laguna. LEFT: Sablefish with open kitchen behind.

### **CANADA'S AGRI-FOOD SECTOR NEEDS MORE YOUNG PEOPLE, DIVERSE TALENT**

The pandemic is helping us learn how important it is to be able to produce local food right here in Canada. This means that cultivating the next generation of techsavvy farmers will soon become one of the country's top priorities.

A recently released report from RBC finds that while 37 per cent of the agricultural workforce is set to retire over the next 10 years, entry to the industry is slowing, with 600 fewer young people stepping into the sector each year.

At the same time, there are persisting barriers that prevent a more diverse talent pool from participating in the industry, including women and Indigenous workers who respectively constitute only 28 per cent and 1.9 per cent of farm operators today.

"Canada could soon face a shortage of talent with

diverse skills, posing a potential risk to the resiliency of our agriculture sector," explains Ryan Riese, national director of RBC agriculture. "Our industry is at a critical turning point, and we must collectively work to advance a dynamic workforce for the future."

To attract and develop the next generation of agriculture talent, industry leaders and policymakers need to invest in these areas:

Innovation: With more than 80 per cent of producers under 40 years of age reporting the use of digital tools, young Canadians displaying a keen affinity for technology. Investment in innovation will be critical to attract these young workers, along with non-traditional talent from other industries such as technology, sustainability, finance and more.

Inclusion: To eliminate the barriers created by capital

intensity, ensuring inclusive access to capital is essential. This can mean investing in new financial and farm management solutions and creating loans designed to address the challenges faced by young people, women and BIPOC.

Education: Like many other industries, education is crucial to paving a path for new talent to enter the sector. While Canada's post-secondary institutions are stepping up with inventive programs to interest students, more should be done to engage younger students by integrating agriculture and non-agriculture learning at an earlier stage, starting in K-12.

Find more information at rbc.com/agriculture. www.newscanada.com



### **FINANCIAL NEWS**

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

#### **ARE FINANCIAL HEADLINES KEEPING** YOU AWAKE AT NIGHT?

With the recent volatility in the investment market it reminded me of what I have learned over the years from my senior clients. The one thing they tell me that is important to them is that they are not too concerned about the "return on their money" but they are more concerned about the "return of their money". Meaning, "protect what I have and do your best to make it grow especially in these volatile times".

The ongoing volatility in financial markets since 2002 and the sudden declines in 2020 have caused a lot of investors to stay awake at night because their investments were fluctuating from their previous highs. Retirees and those planning for retirement are re evaluating what they invested in previously, and are looking for safety and security.

Most of the clients that I deal with are boomers and retirees and over the years they have instilled in me that what's important to them is not the returns they get on their investments, but it is the return of their investments. They want assurances that their investments will be safe in the future so they can plan their retirement. They want investments that give them the opportunity to participate in the upside of the markets, but protect the deposit value if the markets should go down. They want to know that their income is guaranteed, and has the potential to increase, rather than go downwards when the markets decline. They especially want to be able to pass on a guaranteed value from their investments to their spouse, children or grandchildren in case of death, and not just the market value at death.

Recent surveys show that investors are looking for alternatives and advice in this time of uncertainty. It is for this reason I am reminded to write about the benefits of Guaranteed Investment funds (GIF) for investors looking for safety, security and the opportunity to participate in the upside of the markets, and to be able to sleep at nights.

Guaranteed Investment Funds (GIF) for **Estate Planning** 

An Estate plan covers the way you want to own, manage and preserve your assets during your lifetime, and how you want to distribute them to your beneficiaries. Plans can include reducing estate taxes, updating your will and power of attorney, and making charitable bequests. Solutions may involve life insurance, investments and spousal or family trusts.

Using guaranteed investment funds for estate planning is one component. It's a way to protect your investments and distribute them to beneficiaries more quickly, with fewer expenses and greater privacy.

#### Protect your capital with the death benefit guarantee

With such investments as stocks and mutual funds, the estate can suffer if the owner of the investments passes away during a market downturn. However, Guaranteed investment funds protect your capital against market volatility while still investing in managed portfolios. A "death benefit guarantee" allows you to protect either 75% or 100% of your Deposits minus any withdrawals. Upon death, if the value of the investments is less than the protected amount, beneficiaries would still receive the protected amount. Also at certain times, you can lock in market gains at either 75% or 100% of the market value of your investments. The new death benefit guarantee then protects the new, higher value.

#### **Avoid Probate and Estate Fees**

Probate fees, paid to the provincial government, can reach 1.5% of the value of the estate. In addition, estate fees may range from about 2% to 6% or more of the estate value. Estate fees usually include fees from an executor, lawyer and accountant. With GIF, you bypass the probate and

estate settlement process. Assets are paid directly to your beneficiaries, eliminating probate and estate fees on your investments.

#### **Transfer Assets without delays**

In probate the provincial court confirms the validity of the will and verifies the appointment of the person designated as executor. Often probate can be very time consuming. Then add the time involved for the executor to administer the will. All in all, the probate and estate settlement process can take several months, a year or longer. If there are complications, such as contesting the will, the process can literally take years.

With Guaranteed investment funds, beneficiaries typically receive proceeds in a matter of a couple of weeks. This is especially important for beneficiaries who are relying on the proceeds for living and education expenses.

Distribute your assets with privacy

A probated will is a public document, exposing the personal and financial information it contains. With Guaranteed investment funds, beneficiaries receive proceeds directly, in complete privacy. In many circumstances, distributing assets with privacy helps to ensure harmony among heirs.

For further information on using guaranteed investment funds for Estate planning talk to your financial advisor. You can also contact Rick at CRS Financial about investing in guaranteed investment funds for your estate plan. Call 604-535-3367 or email: rick@crsfinancial.ca

You can also book an appointment for a complimentary review of your current portfolio. We also recently moved to a more centrally located office in South Surrey at Unit 220-3388 Rosemary Heights Crescent, Surrey, BC, V3Z 0K7.



### **IS YOUR FAMILY PREPARED** FOR AN EMERGENCY?

With wildfires, floods, snowstorms, and heatwaves reoccurring in Canada, every household should be prepared in the case of an emergency. To help make sure you're ready, follow these tips from the Canadian Association of Fire Chiefs:

Know your risks

Do an inventory of hazards in your community. Do

bars and dried foods Manual can opener Flashlights loaded with trusted batteries like Duracell Battery-powered or wind-up radio First aid kit Cash, including smaller bills

### **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



you live in an area prone to extreme heat or extreme cold? Do you live near a forest? Should hazardous material spills be a concern? What about power outages, flooding, tornadoes or windstorms?

Make a plan

Consider things you can do before, during and after a power outage. You can create a custom family emergency plan using tools found on the Government of Canada emergency preparedness website.

Get an emergency kit

Tailor your kit to your family's needs. Make sure your emergency preparedness kit is organized, easy to carry and easy to find. Ensure the following basics are included:

Two litres of water per person per day Food that won't spoil, such as canned goods, energy Medication, prescriptions Whistle

Local maps

Extra Duracell batteries in case of power outage

"We recommend creating a kit that will allow you to be self sufficient for a minimum of three days," says Chief John McKearney, president of CAFC. "People who are prepared to sustain themselves for at least 72 hours after a disaster make it easier for first responders to help those who urgently need it." www.newscanada.com

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.



Contact Details: Suite 50 – 1480 Foster Street White Rock BC V4B 3X7 **CRS Financial Group** T: 604-535-3367 www.crsfinancial.ca





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

### IT TAKES "CHOLESTEROL" TO LOWER YOUR CHOLESTEROL

The prescription "statin" medications used to control cholesterol carry the risk of irreversible muscle damage. Isn't that ironic, since minimizing bad cholesterol is key to minimizing risk of heart attack and stroke, yet the very mediations prescribed has potential to damage the heart muscle? Yet, statins, such as atorvastatin, simvastatin, lovastatin, are widely used.

The best thing you can do to ward off high cholesterol is a THERAPEUTIC NUTRITION lifestyle of adequate protein, bountiful vegetables, and low fat, low carbohydrate. This type of diet will typically help lower cholesterol levels within 2 months, and is safe to practice for the rest of your life. If you need some effective, direct guidance and coaching, see Fred Cheng, R.Ph., Christine Cheng, R.Ph., and their team of integrative pharmacists and coaches at Cloverdale Pharmasave and Pharmasave Steveston Village for help.

An interesting product, called "CHOLES-TEROL" by Richmond-based company, Organika, makes use of plant sterols and red yeast rice extract. Red yeast rice is a fermentation product of culturing rice with Monascus purpureus yeast that has been used in food preparations for over 2000 years. The red yeast rice extract mimics the action of statins without the same potential negative effects on your muscles. Oat seed and green tea extract (75% catechins) are also included to take advantage of their synergistic total-cholesteral-lowering capacity.

Nothing beats eating healthy and using food as your medicine, but if you want to try something natural to control cholesterol levels, then Organika's "Cholesterol" is generally safe and effective. Be sure to consult with your integrative physician or pharmacist before trying anything to treat high cholesterol.

(Christine and Fred are a passionate, charismatic sister-brother integrative pharmacist team at their unique, family-operated, community-driven

### TIPS TO COPE WITH A PANDEMIC AS WINTER APPROACHES



2020 has been a year full of surprises, and as we head into the colder months many people are concerned about what winter has in store. While we continue to face uncertainty surrounding the COVID-19 pandemic, many of us are looking for ways to lead a somewhat normal life while staying safe and following official recommendations. Check out these tips to help cope with the pandemic.

Change up your routine

Routine is important and gives us stability in our daily lives, but a new season is a perfect excuse to make some small changes. Usually work out in the evening? See if waking up early gives you an extra boost. If you usually scroll on your phone before bed, try listening to a podcast or reading a book. These simple shifts can keep your day-to-day routine from getting stale.

Give your space a glow up

Many of us are working from home and spending way more time in our pads than we ever anticipated, and with winter approaching we won't have the option of being outside. Having a space you love is one of the best ways to ensure having to spend most of your time there is enjoyable. If you've been putting off a much-needed renovation project now is the perfect time to consider tackling it or beginning to plan it for spring. On a tighter budget? A simple coat of fresh paint or updating bed linens can make a huge difference towards creating a place you'll love this winter.

Make an escape plan

Cabin fever can get the best of us, so when it strikes be sure you're ready to hit the road. Once the ambient temperature is consistently 7°C or lower, it is time to put on your winter tires. To help prevent an unnecessary costly breakdown, experts recommend taking your vehicle in for a tune-up or a winter checkup with a professional automotive technician.

"Preventative maintenance is the best way to ensure you and your family safely navigate your way through any conditions winter throws your way," explains Shayne Casey, OK Tire automotive expert. "Having your battery, alternator, starter, cooling system, block heater, suspension and brakes inspected, serviced or tested is considered best practice to ensure the reliability of your vehicle."

Of course, a local winter road trip is a great way

### 3 SURPRISING WAYS TO KEEP YOUR FAMILY SAFE THIS WINTER



Dark days, freezing temperatures and snowstorms – Canadian winters always bring some challenges. This year, the pandemic brings additional challenges as we follow the latest public health guidance to limit the spread of COVID-19. Fortunately, there are ways to stay safe while making the most of wintertime.

1. Embrace the weather

With closed spaces continuing to pose a higher risk of COVID-19 transmission, it's time to cozy up to outdoor winter activities that allow you to keep a safe distance from others. Can't stand the cold? As the Scandinavian saying goes, "there's no such thing as bad weather, only bad clothing." So, layer up and try a fun winter sport like snow shoeing, crosscountry skiing or ice skating. Just be sure to scout out an uncrowded location.

2. Think about the risks

As provinces and territories adjust public health measures, think about the risks associated with popular cold-weather activities, like going to the mall or movie theatre. You can minimize your risk by avoiding the 3 Cs: closed spaces with poor ventilation; crowded places with many people nearby; and close faces, such as close-range conversations. Before going out, consider the risks and make informed choices. If a planned activity puts you and your family at higher risk of getting COVID-19, consider avoiding it.

3. Use all tools available

Following public health advice and using all the tools we have to prevent outbreaks is essential for everyone to have a safe winter. An additional tool is the COVID Alert app. It uses Bluetooth to exchange random codes with nearby phones. Every day, it checks a list of random codes from people who tell the app they tested positive. If you've been near one of those people, you'll get a notification. If you are notified of a possible exposure, you will be linked to your local public health unit's advice so that you can

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to get away safely but be sure to follow official recommendations for travelling. www.newscanada.com

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# Straight from the Horse's Mouth

By Mel Kositsky

Racetracks of Canada, Ontario Racing and Woodbine Entertainment are raising significant concerns with Private Member's Bill C-218. The concerns were outlined in the following news release in response to the reintroduction of the bill, which is currently being debated by Members of Parliament in the Canadian House of Commons.

PMB C-218 seeks to legalize Single-Event Sports Betting in Canada, but damage to the horseracing industry may end up being an unintended consequence of the legislation. It creates an opening for international companies and others to offer wagering on horse races in Canada at the expense of the local industry.

Canada's horseracing industry is sustainable because of the carefully constructed agreements between betting establishments, horse organizations and others in the industry, to ensure that a fair portion of the revenue generated by wagering is circulated back into the horse racing ecosystem. C-218 legalizes wagering on horse racing outside of this framework, jeopardizing the industry support model that serves as the basis of more than 50,000 jobs and \$5.7 billion in economic activity across Canada, in both rural areas and in cities.

"We recognize there is an opportunity for the Canadian economy to benefit from the legalization of sports wagering," said Jim Lawson, CEO, Woodbine Entertainment in a news release in early November. "However, we want to ensure it does not come at the cost of the horse racing industry which has been an important part of the economy for decades. We would be supportive of the legalization of sports betting in Canada if our concerns were addressed through a legislative process."

The horseracing industry is calling for the Trudeau Government to take over the sports betting initiative and proceed with a legislative package in the upcoming Fall Economic Statement or the 2021 Budget that legalizes Single-Event Sports Betting with measures that ensure the local horseracing industry is not an unintended casualty.

This can be done by ensuring only horse racing establishments can offer wagering on horse races. A new revenue source, Historical Horse Racing, should also be provided to the industry to offset any revenue loss to the new competitive product of single-event betting on other sports. These measures will ensure horseracing can remain sustainable in Canada along with the more than 50,000 jobs it supports across the country, the news release stated. This discussion will be something to follow as the bill

moves through parliamentary procedures.

Also the big news last month was that the Great Canadian Canadian Gaming Corporation, operators of Vancouver's Hastings Racecourse and Fraser Downs at Elements Casino in Surrey, has sold its interests to a U.S. investment firm. The following corporate news release explains the sale, which is expected to be completed early next year.

November 10, 2020 – Toronto, ON – Great Canadian Gaming Corporation (TSX:GC) ("Great Canadian" or the "Company") today announced that it has entered into a definitive agreement to be acquired by funds (the "Apollo Funds") managed by affiliates of Apollo Global Management, Inc. (NYSE: APO) (together with its consolidated subsidiaries, "Apollo"). Under the terms of the agreement, Apollo Funds will acquire all the outstanding shares of Great Canadian common stock for C\$39.00 per share in a transaction with a total enterprise valuation exceeding C\$3.3 billion. The purchase price represents a 59% premium to the 30-day VWAP as of November 9, 2020.

Following close of the transaction, Great Canadian will remain headquartered in Toronto, led by a Canadian management team and with Canadian board members. Apollo also anticipates that certain Canadian institutions may co-invest in the transaction to become equity owners in the Company alongside the Apollo Funds upon completion of the acquisition. Apollo is a responsible sponsor and has a long track record of success investing in companies in highly regulated industries, as well as Canada-based companies.

"The Board of Directors, based on a recommendation from the special committee of independent directors, has unanimously concluded that this transaction represents the best course of action for the Company. Factoring in our long-term prospects, this transaction will unlock value for our shareholders at a significant premium to our current share price," stated Rod Baker, the Company's Chief Executive Officer. "We are pleased that this transaction represents a great opportunity for our shareholders, while continuing to support the success of the business longer term. We believe this transaction is beneficial for our shareholders, our team members, our guests, and other stakeholders as we continue to execute on our operational and development plans into 2021 and beyond, while we navigate through this volatile time. In addition, we believe Apollo's extensive experience in the gaming sector will provide additional strategic benefits to help expand our gaming and hospitality offerings and to secure our position as a longterm market leader," concluded Baker.

Apollo is committed to maintaining the Company's current operational footprint and anticipates Great Canadian's properties will increase under the Apollo Funds' ownership. Apollo intends to help drive additional, incremental growth through initiatives such as expansion of non-gaming facilities, expanded loyalty and marketing programs, and gaming improvements that leverage the scale of the firm's platform. Apollo recognizes Great Canadian's strong track record of corporate citizenship and community involvement and will continue this legacy.

Alex van Hoek, Partner at Apollo, said: "Great Canadian is a leader in the gaming and entertainment industry and, based on our experience and knowledge of the space, we see opportunities to work with their talented team to drive additional growth and value. With an industry-leading portfolio of assets and established presence in the best geographic markets across Canada, we are excited to help bring an enhanced experience to more guests across Canada."

A Message from New Stride Thoroughbred Adoption Society

The following is a recent letter sent out by Bill Randall, President of New Stride Thoroughbred Adoption Society, requesting support for the many horses now in care.

This year's challenging season at Hastings Racecourse and at racetracks across North America has proved beyond a doubt that horsemen and owners are a tough, committed, and passionate breed – even a global pandemic cannot stop our terrific sport and the racing community.

New Stride is a registered Canadian charity dedicated to finding adoptive homes and alternative careers for Thoroughbred racehorses no longer able to compete. We are proud to be part of the British Columbia racing community and, like racing this year... while much of the world has stopped, our mission of rehoming retired racehorses has not, and will not, be placed on pause.

The effects of COVID-19 restrictions on typical New Stride fundraising efforts have been severe. Our inability to hold regular fundraisers (like our traditional pub night, Community Day at Hastings Racecourse, silent auction at the CTHS Yearling Sale and our 50-50 draw at the annual Thoroughbred Awards & Hall of Fame banquet) means we are tackling new ways of reaching out and building relationships with people like you, who value racing and aftercare for our equine athletes.

Adding to our challenge, New Stride is seeing an increase in the number of horses offered to our program. While we all know that every horse owner has a duty of care for their horse, we also understand that in times of adversity some horses may fall through the cracks. These are the horses we are doing everything within our power to help.

Currently, New Stride has 10 horses in our adoption program, which is a typical volume. We provide essentials for horses in our care, such as feed and supplements, boarding, blacksmith services, regular exercise and grooming, along with basic behaviour and re-training. Veterinary care, medicine and supplies are also part of our care program. Typically, our expenses land between \$10,000-\$11,000 each month to transition horses into their forever homes. New Stride is a volunteer-driven organization that is proudly accredited by the Thoroughbred Aftercare Alliance (TAA) and is one of only two Canadian adoption societies to hold this status.

As you think about how horses have touched your life, I hope you might consider a donation to New Stride and to assist us in continuing to help these racehorses find new life journeys. On behalf of the New Stride team of volunteers, I thank you for your kind consideration of our request. If you have any questions about New Stride or would like more details about the program, please don't hesitate to call me at 604.671.3077 or email me at Bill@ newstride.com.



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# Self-Management BC Offers Telephone Health Coach Program

People with chronic conditions can now lead happier and more fulfilling lives thanks to this free telephone health coach program.

### You Are Not Alone:

The first step in managing a chronic condition is self-compassion. Self-compassion starts with finding help, which in the case for many seniors, is finding ways to manage a chronic condition. Having to manage symptoms can be challenging for many people, many of whom have limited access to health care services. Self-Management BC offers a Health Coach Program that provides social, educational, and emotional support. This program encourages individuals to become effective self-managers through the implementation of a virtual health coach.

### How does it work?

Through a weekly telephone call, those living with chronic conditions are connected with a trained self-management coach. Our Coaches provide support and guidance to those with health challenges to achieve better health outcomes through empowerment, encouragement, and support. This program is open to adults of all ages who are wanting support in managing their health. Fatigue, pain, breathing difficulties, sleeping problems, loss of energy, depression, and anxiety are common symptoms of chronic conditions. Participants of this program benefit from having an extra support person in the form of a Health Coach to face the daily challenges of living with chronic conditions.

### What to expect:

- The ability to set goals to better manage your health
- Being able to identify and problem-solve barriers to unlock a healthier lifestyle
- · Becoming more self-confident
- Higher motivation to initiate and maintain health behaviour changes

### What participants have to say:

"Having someone to talk to every week was very stabilizing. What I learned can be used for ANY life challenges, not just a health issue. My coach put so much care and attention into his time spent with me. It helped me out in a very dark time in my life."

"Working with a coach has helped me manage my health conditions by having an accountability partner. I've been trying to manage my issues on my own up until then, so the biggest difference was in having sympathetic and positive reinforcement."



### Self-Management BC: Visit us at www.selfmanagementbc.ca

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**TODAY!** 

Do you worry about your safety while performing day-to-day activities in your home? HOME ADAPTATIONS FOR INDEPENDENCE or HAFI is a grant program through

BC Housing for people in British Columbia with health or mobility issues.

The HAFI program provides financial assistance for eligible, low-income individuals or families to be able to continue to live comfortable in their home.

Ask us how we can help you access this funding. Call today for a consultation.

Eligible adaptations include upgrading the following:

- Tub to walk-in shower with seat and grab bars
- Walk-in bathtub
- Higher toilet ADA compliant
- Taller vanity
- 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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# **TOP 5 ITEMS TO DONATE THIS HOLIDAY SEASON**



The season of giving is upon us and there is no better way to end 2020 than giving back to your local community.

Before the start of the pandemic, 1.1 million visits were made to food banks across Canada in a typical month. Regularly, low-income households must choose between rent, utilities, childcare, medicine, and food in order to make ends meet. Unfortunately, this has become a reality for many more Canadians in recent months and food banks have been significantly impacted across the country.

"Food banks have been working hard to adapt and continue to provide resources to people in our communities who are struggling with food insecurity. Your donation will have an immediate impact," explains Chris Hatch, CEO of Food Banks Canada. "We need to continue to work towards our vision of a country where no one goes hungry, especially during these difficult times."

Not sure what to give? Here are the mostneeded items right now:

1. Think warm and hearty meals.

As we enter the deep cold of winter, a warm meal can make all the difference. When choosing items for the food bank, think about your favourite comfort meals and add a few additional items to your grocery cart like dried pasta and sauce, rice, stews, chili and soups.

2. Pack the protein.

Getting enough protein is crucial to good health. While our main sources of protein may come from fresh items such as meats and dairy products, canned meat and fish, peanut butter and canned and dry beans are also excellent sources.

3. Don't forget the fruits and veggies.

You may not know that canned fruits and vegetables can be just as nutritious and delicious as fresh produce. They're packed at their peak ripeness to lock in the nutrients – just be sure to look for low- or zero-sodium and sugar-free versions.

4. Personal care is just as important.

Access to personal care items is something we may take for granted, but for some, it could mean the difference between paying the electricity bill this month or putting food on the table. Shampoos, soaps, tampons and pads, as well as lotions and creams are all welcome items for food banks. Baby items such as diapers and wipes are also essential.

5. Making a cash donation is easy.

While our non-perishable food is always put to good use, monetary contributions are also very important to food banks. Cash donations make it possible for them to purchase fresh items such as produce, bread and milk for those in need, as well as fill in any gaps in non-perishables.

Real Canadian Superstore and Loblaws locations across Canada make donating to your local food bank easy. From November 26 to December 24, you can drop off non-perishable goods and donate funds at the register to help ensure that our neighbours have a good holiday season.

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- Taller vanity
- 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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# Merry Christmas

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Merry Christmas Mrs Claus Jingle Bells Candles Tinsel Wisemen Fruitcake Presents Snowman Carolling Ornaments

Santa North Pole Holly Christmas tree Star Strings of Lights Stockings Chimney Noel Twelve Days of Christmas Nuts and Bolts Elves Sleigh Mistletoe Angels Jesus Shortbread Cookies Milk and Cookies Rudolph Reindeer Letters to Santa Family Traditions



### HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

Q: We're now using our wood burning fireplace again. Recently when we cleared the ashes down the ash dump in the bottom of our firebox, we heard the ashes splashing into water. Is there something we should be doing to correct this?

A: Wood burning fireplaces are built with ash dumps in the base of the fire box to facilitate easy removal of ash debris. The design of your fireplace (if built the conventional way) starts from well below grade level at the footings of your concrete foundation. The poured concrete footings rest on the hard pan and form the dimensions of the chimney leaving an opening in the middle of the chimney cavity hence the ash dump.

During the periods of heavy rainfall or high water table, it is not uncommon to have water come up between the footing walls into this cavity. This creates a water filled ash dump or a great fire extinguisher in the event any hot coals are scraped down the dump. That explains the splashing sound.

### HOW TO HELP PROTECT THE ENVIRONMENT DURING THE PANDEMIC



condition to charities and clear out household hazardous waste including old electronics, paint cans, solvents and even batteries. Remove used batteries from all gadgets and household items and recycle them. Since they can't go in your municipal recycling bin due to the special recycling process required, you can drop them off for recycling at a Call2Recycle convenient drop-off location near you. Just say no

repair items that you would normally replace. This could include replacing a zipper, mending a hole or fixing a broken item in your home. By repairing instead of replacing, you'll be contributing to the circular economy while saving money, too.

Cook smart

Household food waste has a significant impact on the environment. With many after-school activities cancelled, there's no longer the rush to get dinner on the table. Plan meals based on food that needs eating first. Look for perishables that have been in the fridge for a few days and experiment with new recipes based on canned and boxed food items that may have been in your pantry for longer than a few months.

Find a battery collection location near you at call2recycle.ca/locator.

Since the pandemic arrived in Canada, the use of single-use plastic has increased significantly as people and businesses introduced new measures to stay safe. If you're worried about the environment, check out some easy ways to help while staying safe.

Clean up and clear out

Use all this extra time at home to do a big clean up and clear out. Go through your closets and look for old clothes, household items and toys your family no longer uses. Donate anything in good It's important to continue to support local restaurants

by ordering takeout. However, if you're eating at home with your family there is no need to accept plastic cutlery, paper napkins or single-serve condiments. To cut down on needless waste, when you place your order let the restaurant know you don't need anything other than the food itself.

Repair instead of replace

With social engagements curbed and working from home common, many of us have considerably more free time on our hands. Use this extra time to www.newscanada.com

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### WRITE **AS I PLEASE** By Mel Kositsky

#### So much for predictions!

Some people may remember a former television show called "That was the week that was!" Well for many, 2020 will be long remembered as "that was the year that was!"

Not only are we ending this year with much uncertainty, it is next to impossible to make any predictions for 2021 -- never mind those New Year's resolutions that most people find hard to keep! At this point who knows what the future will bring.

Politics has long been referred to as a "blood sport" and that is not going to change anytime soon. In fact it is getting worse. The recent elections here and in the U.S. have proved that. Welcome to the White House President-elect Joe Biden. You have been there many times before, even as Vice President, so it should not take you long to get down to business and solve the world's problems as the head of the most powerful nation in the world. No honeymoon period for you.

It is good to see another "senior citizen" as the head of the White House. But is President Biden going to be a symbolic figurehead for the "progressive" Democratic politicians or a real leader. Biden turned 78 on November 20 so he will be almost 82 if he runs for reelection in 2024. Is that likely to happen? Hopefully he maintains good health and gets to do some good while back in power. He has been a career politician, with 47 years of service in Washington -- so he should know his way around D.C. Let's see how he performs and how history describes his presidency. Hopefully his only noted achievement will not be that he defeated Donald Trump!

When will the media stop asking and telling us that President Trump has not conceded yet. Why would he? There is no need for that wasteful tradition in a "blood sport". Trump will wait until December 14 before he gives up. On that day, the voters of the Electoral College will vote to either select a new president and vice president or re-elect the incumbents Trump and Mike Pence respectively. That's how the U.S. system works and unless there is a cry for electoral reform, it will continue that way for many years to come.

The Federation of Canadian Municipalities has released a 24-page report outlining how local governments can help Canada recover from the pandemic. It says as the government closest to the people city halls across the country can lead the way towards not only economic recovery but building a better Canada. It says:

"When it comes time to drive Canada's post-COV-ID recovery, it won't be enough to return to the status quo. Canadians will want us to build their country back better. That makes this a generational opportunity for our governments to come together to drive Canada forward-and municipalities are ready. Local leaders turn national investments into real outcomes-in the places where people live, work and raise their family.

Our recommendations for Canada's post-COVID recovery show how municipalities are ready to work with the federal government to kick start Canada's economy and put people back to work. Municipalities are uniquely capable of doing that in ways that will drive progress on key national goals, from achieving net-zero emissions and universal Internet access to ending chronic homelessness. We can work together to tackle today's urgent pandemic challenges, with solutions that deliberately lay ground for tomorrow's recovery."

To read the report go to the FCM website at www. fcm.ca or click:

https://data.fcm.ca/documents/COVID-19/fcmbuilding-back-better-together.pdf

Have a safe and happy holiday season. Keep your bubble small and stay at home as much as possible so you will be able to enjoy a healthy New Year.

Bring on 2021. Take care everyone!

#### In shallow dish, stir together kettle corn and sponge toffee. Place melted chocolate in bowl; dip each cheesecake slice into melted chocolate, shaking any excess chocolate back into bowl. Coat in popcorn mixture.

Transfer to parchment paper-lined baking sheet. Freeze for about 10 minutes or until chocolate hardens. www.newscanada.com

### **BUILDING YOUR BEST CHARCUTERIE BOARD**

Charcuterie boards have become a social media phenom-

### 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:

Heat oil and butter in a pan with a lid. Add onions and sauté over medium heat for 5 minutes until softened.

Add grated sweet potatoes and continue to cook for another 3 minutes.

Add the ingredients in the pan to your breadcrumbs, parsley and saffron with soaking water; mix.

Season with salt and pepper.

Bake at 365°F (185°C) for 15-20 minutes until golden brown.

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.promiseglutenfree.ca.

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least four cheeses for optimal snacking pleasure. For example, pairing a soft brie with a firm parmesan elevates the flavours of both. It can sometimes be difficult to find cheeses that complement one another, so if you're a beginner you might want to invest in a pre-made charcuterie kit such as the President's Choice cheese collection box.

Include cured meats.

You can't go wrong with prosciutto, salami and sausage galore. In fact, the best platters have a little bit of everything. However, meat is not mandatory. The salty deliciousness that cured meats bring can be substituted by olives, crackers or even in-season veggies for your vegetarian guests. Add something sweet. Where there's salty, there must be sweet. When selecting fruits for your board, make sure to choose some colourful options. Incorporate fruit that is in-season and easy to grab. Grapes, strawberries, raspberries and blackberries are all great options to consider. You can also use sweets to make your board seasonal - for example, a holiday charcuterie board could even feature cranberries and chocolates.

### **GOURMET SNACK IDEAS** FOR THOSE WITH A **SWEET TOOTH**

We all find ourselves craving sweets from time to time. Chances are when you want to indulge, it's usually on a decadent cake or chocolate bar. Instead of spending money on a store-bought treat, why not enjoy the taste of indulgence right at home?

This gourmet snack idea won't break the bank and is sure to impress your family. A fun take on cheesecake, it combines toffee, sweet and salty kettlecorn popcorn and chocolate for an easy-to-eat dessert. You still get the rich and creamy texture like you would from a cheesecake but with an added crunch from the popcorn.

Popcorn-Coated Cheesecake on a Stick: Prep time: 20 minutes

#### Serves: 8

#### **Ingredients:**

8 slices large prepared frozen cheesecake 1 bag (220 g) Orville Redenbacher sweet and salty ready-to-eat kettlecorn, coarsely chopped 1 cup (250 mL) sponge toffee pieces 1 lb (450 g) dark chocolate, melted **Directions:** 

Skewer widest end of each cheesecake slice with an ice pop or wooden craft stick; freeze until firm.

enon. After all, who doesn't love a good spread of meats and cheeses? To help you build that Instagram-worthy charcuterie board for your social bubble hangouts, check out these tips:

Foundation is key.

Traditional charcuterie boards, whether beautiful wood grain or marble, are nice to have, but aren't essential. A simple platter, plate, cutting board or even a roll of brown paper – hello table runner charcuterie – make the perfect base. Remember, you won't see much of it once you start building on your cheeses and meats, so just ensure it's easy to carry if you plan on moving it. Select your cheeses.

Try to include different tastes and textures with a variety of cheeses from different families. Cheese can also be served in many ways - including cubed, sliced or placed on the board as a wedge. It's a good idea to feature at

#### Quick and easy.

If you're strapped for time or the idea of building your own charcuterie board is adding to that holiday stress, Loblaws has got you covered. With beautifully curated deli and cheese platters available for custom order and pickup, you and your guests will be perfectly satisfied and unsuspecting.

www.newscanada.com



#### Cozy Corner "Lets Talk" By Janet Isherwood With ro The HRA ir dress, you rec talk to. It sta in charg

Life as we know it is continually changing and this includes Estate Planning for seniors. Due to a recent family matter concern the Will topic came up for me and I wondered if everyone was a vague to the new updates as I was.

I turned to a colleague Eryn Jackson and she not only updated me on the changes to wills and seniors, she has kindly sent me this Healthcare Representation Agreement for you.

Consider this information carefully so you are not caught unaware as I was.

Healthcare Representation Agreements

Estate planning is an issue that affects everyone at some point in their life and it is important to make sure you are properly prepared.

A complete Estate plan consists of at least three different documents, which allow you to appoint people you trust to help with your affairs. These essentially include your money, property, personal and medical decisions. Each document comes into play at different times in your life.

You are likely familiar with at least two of these Estate planning documents; a Will and a Power of Attorney. A Will is a legal document used to appoint someone to be your Executor to manage and distribute your money and property to your loved ones named as beneficiaries after you die. A Power of Attorney allows you to appoint someone you trust to be your Attorney to assist you with your money and property decisions while you are alive.

The third document, which is not as well-known, is called a Healthcare Representation Agreement ("HRA"). This allows you to appoint someone you trust to be your Representative to assist you with your personal care and medical issues while you are alive. In specific circumstances, a person with limited capacity may appoint a Representative to help them with routine financial matters as well.

The personal and medical matters addressed by the HRA includes where you live, what you eat, how you dress, what medications you take, what treatments you receive and even matters as simple as who you talk to.

It states that as long as you have capacity, you are in charge; you tell your Representative what you want them to do, and they carry it out for you. This means that if you are simply too sick and weak to argue with a Doctor, you can give this document to your Representative and they can do so on your behalf. Essentially, your Representative is your spokesperson and advocate.

However, in the case of permanent loss of capacity, which is when you are no longer capable of managing your personal and medical affairs, for example due to a stroke or Alzheimer's disease, your Representative is ready and able to make your healthcare decisions for you.

Regardless of your capacity, your Representative has a legal obligation to continue making the decisions which are in your best interest and based on your previously stated wishes. It is very important that you are open and honest with your Representative as to what expectations or wishes you have.

Previously, the HRA had not been required for most people, as healthcare professionals accepted the instructions of a spouse or child without question or presumed the Power of Attorney was sufficient for medical decisions. Yet, over the past few years, this has become more difficult as healthcare workers are being held to much stricter guidelines and policies. Because of these changes and the increased liability risks associated, healthcare workers have become increasingly reluctant to accept the authority from a family member in the absence of an HRA, especially when there are differences in opinions among family members.

By having an HRA in place, that outlines who has the final say, you can ensure that a trusted person will be able to speak on your behalf to make sure you receive the care you would want, without any added stress or anxiety for your family.

Many people believe other documents already address these personal and medical decisions including a "Living Will" or an "Advance Directive". Unfortunately, this is not the case as a Living Will is technically not a legally recognized document in B.C...

On the other hand, the Advance Directive, as well as a "Do not Resuscitate" order, are generally not recommended as HRA substitutes either, as these documents attempt to request or deny specific treatments before they are needed. As a result, these documents can be too limiting, restrictive, ambiguous, or unclear for the specific circumstances in which you require treatment.

By having an HRA and appointing a Representative, you're giving yourself more protection and flexibility than a Living Will or Advance Directive. Through the HRA the Representative has the ability to make a decision as to what is in your best interest, while taking into consideration the specific circumstances, the advancements in medical technology and the specific expectation and wishes you have expressed to them.

Many people feel they don't need to deal with these types of issues now, because they are still well enough to handle their affairs themselves. However, these issues are very real, and there are no "magic" answers or guides to indicate when may be too late.

Unfortunately, if something happens to you and you lose the capacity to deal with any of your affairs without having an HRA in place, the only way a loved one can assist you is if they are court appointed as your Committee. This process requires two Doctor's assessments, can take between four to five months and fees can cost you more than \$7,000.

By taking a proactive approach and appointing a Representative who knows you well and has your interests and needs at heart, you will give yourself and your loved ones the best protection to ensure the decisions you would have made yourself, if capable, will be made for you as efficiently and effectively as possible.

Should you have questions about this article or would like assistance preparing your Healthcare Representation Agreement, feel free to contact Eryn Jackson, lawyer with Richards Buell Sutton LLP at ejackson@rbs.ca or 604-582-7743.

Look forward to speaking with you all again next month. cozycornernews@gmail.com



# **KEEP FAMILY TRADITIONS ALIVE**

The holidays are here and while this year may feel a bit different, it's important to keep our family traditions alive. Every family has their own set of traditions that has been passed down from generation to generation, as well as new ones created each year.

Many of our customs are centred around food – whether it's mom's decadent chocolate yule log, nana's savoury sausage rolls, or nonna's famous cappelletti soup, you don't have to miss out on those special treats just because our celebrations might need to change.

#### Let's go virtual.

If you're unable to gather with friends and family, take your traditions online. Prepare for your virtual get-together by hanging your stockings and decorating your tree. Organize an epic gift exchange and traditional potluck. You can make a few porch drops ahead of jumping online with your crew for some festive cheer. Or you can share your favourite recipes ahead of time so that everyone is able to enjoy the same dishes.

#### Secret's out of the bag.

Secret family recipes are a seasonal staple, but at some point all recipes need to be passed down to the next generation so the traditions can live on. This year, have the keeper of those precious family recipes host a virtual cooking class to walk close family members through the steps so that everyone can still enjoy the coveted dish this year.

#### Keep active.

Holidaytime can be stressful and we may be eating a little more than normal, so it's important to try to maintain regular physical activity. Spending time outside with family can do you a world of good, So go build that snowman or organize a snowball fight – two great socially distanced activities. You can also bundle up for a walk around your neighbourhood to see all the twinkling lights or go skating at a local outdoor rink.

#### Sip smart.

With multiple virtual events planned you're likely going to find yourself enjoying foods and beverages with higher sugar content. Eggnog and other festive drinks contain more sugar than you may realize. Enjoy them, but in moderation. Have one of your favourite cocktails, then switch to sparkling water flavoured with fresh fruit and herbs, such as cranberries and rosemary for a festive touch.

If you're looking for more tips and simple ways to boost nutrition, Loblaws registered dietitians are here to help. To book a session to learn how to eat healthier during the holiday season and into the new year visit loblaws.ca/ dietitians.





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### WALKERS! SCOOTERS! POWERED WHEELCHAIRS!





#### By Rick Millikan

Below my home stretches Canada's longest urban greenway, encompassing Delta's Nature Reserve, Burns Bog, Watershed Park and base of Panorama Ridge. Bicycle buddies and I often travel its forest trails and descend onto rural roadways linking Surrey's Mud Bay Park.

Here, our ride continues atop a dyke trail along Boundary Bay, where fifty plus species of migrating birds make autumn stopovers. Bald eagles, hawks and occasional snowy owls greet...and sometimes eat them! Spectacular aerial shows occur in November. Thousands of shorebirds merge into huge flocks and fly skyward creating wondrous flowing patterns called murmurations.

At the 72nd Street junction, art installations depict a silouetted flight of birds...and a bicycle. From here, some pedalers head to O.W.L. (Orphan Wild Life), where huge flight cages enclose recovering owls, falcons and other elusive raptors. Our group usually continues atop the dyke to Beach Grove. Exiting this shoreline neighbourhood, we ride well-shouldered Boundary Bay Road to Centennial Beach. From benches, we watch seagulls swoop down, scrapping for food. Strolling the sandy foreshore, placards explain the unique plant adaptations.

A shorter family ride begins at Deas Island Park. Millennium Trail leads us along the river, under Fraser Delta Thruway, alongside picturesque Captain's Cove and Fraser River's South Arm Marshes. Across a small bridge, we picnic in peaceful Harbour Park.

Another option is lunch at a favorite seafood restaurant sprawling adjacent an old landing. Paddle wheelers frequented the original wharf. For more history, we head for Ladner's 1912 municipal hall, now a museum. Artifacts reflect town beginnings, development and lifestyles of early citizens.

adorn island farmlands. Canada geese glean leftover crops. A November treat is hearing Siberian snow geese honking raucously overhead and watching them feed in marshes on bulrush roots. In April, ring-necked pheasants crow forage newly plowed ground, crowing loudly.

This pastoral ride ends near Fraser River's southern estuary, which attracts over 1.5 million birds every fall.

Picnicking on Reifel Bird Sanctuary's outer lawns, we enter its gate to admire many of its 230 wintering species. Like others, we hand-feed purchased seeds to residents: red-winged blackbirds, chickadees and myriads of ducks. Multicoloured wood ducks waddle cautiously toward the feast. Rare, red-topped sand hill cranes cackle and strut around us.

A second ride bypasses Westham Island's bridge and continues on River Road along Canoe Pass. Where pavement ends, an elevated dyke trail begins. In summer, yellow tansy and purple, pink and white wild peas line our way along the marshy Fraser.

Numerous benches

weathered table, we enjoy another picnic.

Tour de Delta's annual competitions inspire more challenging rides. Retracing race routes, I spin past bucolic pastures, extensive greenhouses, farmlands... and grind up hills.

Cycling medicates body and soul. I enjoy year-round doses of Delta's healthful rides.



Two further adventures begin at Ladner's Port Guichon Elementary. Winding through a quiet, we arrive at River Road, where a heritage sign announces 'Port Guichon.' This early Quebecois settlement once boasted steamship and railroad terminals.

Crossing the 100-year-old wooden bridge onto Westham Island, we sight trumpeter swans paddling through reedy habitats. To the left floats a community of modern houseboats. Beyond, island fields seasonal crops. Fronting turn-of-the-century farmhouses, roadside stands offer fresh produce and cut flowers. One farm shop invites passersby to sample berry wines. In October, red, orange and yellow leafed trees encourage folks to contemplate nature. From one, we spot cormorants and herons perched on pilings, remnants of one of Ladner's eleven turn-ofthe-century salmon canneries. Purpleblossomed potatoes and orange-flowered squash extend inland. Roberts Bank coal terminal shimmers in the distance. Descending the dyke, a footpath leads us between driftwood and pink wild roses to a clearing. At a



### AFTERLIFEGIFTS CREATE PERSONALIZED GIFTS

Life can be enjoyed by the amount of input you lay on the people around you, as true happiness is not in getting more, but giving more.

Afterlifegifts create personalized gifts and send them to your loved ones in the future when you are no longer able to. We are the first platform in future gifting. The company was founded by two young entrepreneurs Jack & Cham.

My Story (Jack)

Her Idea (Cham)

When my mother passed away, I was merely 10 years old living in a different country. My family was never around to see me growing up, and I received nothing except a photo to reminiscence my memory with mom. As I grew older, I started missing her more and more. I'm sure she would've liked to leave a lovely keepsake to remind me of her. Unfortunately, there was no company providing and delivering such service.

So I shared my childhood story with Cham. She then came up with an idea of creating a company that helps people send gifts to their loved ones when they are no longer able to.

Our Mission

Thus, we decided to design the world's first platform that will allow anyone to send personalized gifts to a specific recipient, and at a pre-selected date in the future. Afterlifegifts was created in loving memory of my mother, to help others so that time and space will not alter anyone's relationship.

For more information visit our website at; www. afterlifegifts.ca

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# **PROTECT YOUR HOME FROM FIRE HAZARDS THIS HOLIDAY SEASON**



With the holidays around the corner, many of us are readying our homes with special lighting or candles, more electronics and power bars and favourite treats prepared in the kitchen. Keep your season happy and safe by protecting your family from fire hazards.

Most fires caused by candles start after being left lit and unattended or when someone falls asleep. To make sure your holidays stay bright, only light candles in rooms you are in and use sturdy, burnresistant candle holders big enough to collect dripping wax.

Never burn candles in high-traffic areas where children or pets could accidentally knock them over. Don't place lit candles near windows, curtains or other flammables. Take your safety one step further by using battery-powered candles to give your room the ambiance without the risk.

Next to candles, power bars can amp up your

### 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, It may be necessary to suspend both of those services until the current situation resolves.

#### **CLASSIFIED SAFETY NOTICE:**

Don't take extra chances around others who may or may not have Covid-19. Keep your distance wear a mask and use sanitizer when necessary! Be safe!!!

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SENIORS SUPPORT - Caring Loving Companionship. Care Aide. 50 years experience. Surrey, Langley Area. Phone-778-571-9888 email- miksas\_hugga@telus.net 5-12 holiday fun. Just be sure to avoid overloading them or covering them with fabric or rugs. Remember to place them in areas where wires are safe from being damaged.

While entertaining this season, remember kitchen safety. Cooking is the leading cause of home fires and related injuries, with half of kitchen fires resulting from grease or oil, the fastest spreading and most destructive type of fire.

Some good practices to avoid running into problems while cooking or baking are to keep your pot handles turned inwards, stay in the room when broiling or stovetop cooking and never move a flaming pot or pan. Having a pot lid or cookie sheet nearby can help in the event you need to smother a fire.

Fire spreads quickly. Prepare yourself and your family now with an escape plan to use if a fire ever gets out of control.

Homeowners insurance typically helps protect personal belongings from specific risks. It's a smart idea to start an inventory of your personal belongings so that, in the event of any damage to your home, you are adequately compensated. Some insurance providers like Belairdirect have personal inventory forms online that you can use.

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# Lower Suction Dentures

## LOWER SUCTION DENTURES NO ADHESIVES and NO IMPLANTS

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

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

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

**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.

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#### 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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