

# YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS

## TODAY'S SENIOR® NEWSMAGAZINE



Anybody remember what film looked like? (Photo: Dan Propp) full article page 3

**FEBRUARY - 2021**

**FRASER VALLEY -  
LOWER MAINLAND EDITION**

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# ACCORDION TO DAN



Anybody remember what film looked like? (Photo: Dan Propp)

Welcome to 2021. For seniors, so much has unfolded over the past decades, what with recent events in Washington DC, and the precedent's that have been made. It strikes one perhaps as ironic that the word precedent is almost the same as president.

At least we can elect to feel somewhat warm and fuzzy dreaming about all kinds of past snippets that have nothing to do with politics.

The following lyrical rhyme might bring back a memory or two.

## PHOTOGRAPHY

Remember something called film. What a development that used to be. That's all been fixed for good, thanks to digital. I don't want to make light of the situation but do you recall the fun of figuring out how to use an exposure meter?

## POSITIVELY NO MORE NEGATIVES

Ektachrome, Kodachrome, where have you all gone? Its been like leaving home, no more dark-room we own. Films like Verichrome, Tri-X, and it goes on and on. Spools, developing tanks, acid short stop, fixer too, safelights, enlargers, ferrotype plates. Some of us old-fashion type photographers don't know what to do.

## VANCOUVER SNIPPETS

Motion picture theatres like The Vogue and Paramount and those downtown Granville neon lights at night. What a Commercial Drive since then we've seen evolve. The way it once was instead might help wet our appetite. Remember when postage stamps were only four or five cents and chocolate bars a whole dime. This was long before all kinds of concrete developments that today's values help define.

No more favorite restaurants with menus that had your favourite choice of meals. Where are the speciality shops, places like record shops that carried the latest as well as the oldies? Yes, there has been many of changes.

## MUSIC AND SHOW BIZ

Do you recall Me and Bobby McGee sung by Janis Joplin? How about Arlo Guthrie singing The City Of New Orleans? Songs that still for many seniors had an impact. They can take us back to the 1960's when perhaps we were teens.

Performers like The Limelighters, Pete Seeger, Bob Dylan, Peter Paul and Mary. For some of us those times never wave goodbye. "Oh Me Oh My,

Oh".

## BABY BELUGA

It seems like almost yesterday, but in fact, if memory serves me correctly, that famous children's song by Raffi was way up in the charts. Raffi, Mr. Rogers, Kermit the Frog to name a few were invited to President Clinton's Inaugural Celebration for Children festivities. A photo was taken of Kermit the Frog being perched by Steve Whitmire on Hillary Clinton's shoulder.

CBC Radio recently interviewed this famous BC performer and its good to know he is still active.

His song Baby Beluga inspired this old squeeze box character to work on the following few lines.

## RAINBOW TROUT

Rainbow trout, rainbow trout, you look so free. Swimming about, swimming about, you mean so much to me. Diving to the bottom must be so much fun. Then to the top, go for a run. Jump out of the water, watch that red canoe. Probably wondering what us humans do.

Nature, nature, won't you please survive. Forests, mountains, emerald lakes, keep on swimming with nature, for goodness sakes. Jump out of the water, watch that red canoe. You know, sometimes I wonder what us humans do too. How about you.

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# PUT YOUR HEART INTO FEBRUARY



Chinese Lunar New Year celebrations in Vancouver will be sadly missed this year. Photos Ursula Maxwell-Lewis

By Ursula Maxwell-Lewis

Until last week I thought Valentine's Day and my birthday were the only red letter days in winter's Red Heart Month. Wrong! In fact, they take take a back seat to highlights unearthed while surfing for a recipe. It's easy to be side-tracked these days (months, the whole year). But, stick with me I'm about to cheer you up.

Whoever dubbed February 1 National Baked Alaska Day has my vote. I fell in love with this treat onboard a cruise ship years ago. The last night onboard the dining room lights suddenly dimmed to feature a parade of waiters circling the dining room holding aloft dozens of flaming Baked Alaskas. Fire regulations be damned, we passengers were royally impressed. It was my first - but not my last - encounter with ice cream encased in delicately browned meringue.

If you've recovered from the Baked Alaska you'll be ready when National Carrot Cake Day dawns on the 3rd. The only argument which may arise could be over whether raisins are legal in carrot cake, a minor issue easily glossed over with sufficient cream cheese frosting.

National Homemade Soup Day. By February 4 this might be something of a relief. Personally, I'm a lentils, barley and finely ground carrot soup girl. Shades of my childhood helping mom grate the carrots. No fancy machines in those days. Just a grater that attacked my fingers if I wasn't paying attention.

Pay a Compliment Day shouldn't be just be earmarked for February 6. I suggest we agree to carry it on for the whole year. Start by complimenting yourself when you get up in the morning. Then just add a bunch of people as the days go by: Hi, cool shirt! Wow, great masks. Let's work on making them history! Just pick someone to applaud whether in person or online.

February 8 is Opera Day or Clean Out Your Computer Day. Take your pick. Think about it

though. Opera may not be your cup of tea, but music really does soothe the pandemic soul. Who knows, Don Giovanni, Puccini and Giuseppe Verdi might become your best allies on dreary days, especially if the alternative is rummaging through your laptop.

National Pizza Day. Let's all agree to highlight February 9. How about a little leftover Puccini with the oven-ready pepperoni and anchovies served (in our dreams) by a suave Italian waiter as we relax in a Cinque Terre family-owned pizzeria. Sounds good? Oh, sigh.

The 11th, my birthday, is National Don't Cry Over Spilled Milk Day, and National Make a Friend Day. I know which one I'll choose.

Chinese Lunar New Year, also known as Spring Festival, is a favourite with me. The year of the Metal Ox begins February 12. Clean the house and bring out the lucky red packets. With firecrackers banned how on earth shall we scare away the monster, Nian? Does anyone have some bamboo to burn?

Let's just move on to St. Valentine on the 14th. Bring on the chocolates and flowers...before we move on to National Plum Pudding Day on the 15th.

Who can forget Fat Tuesday (February 16th), also known as Shrove Tuesday. Think pancakes, the beginning of Lent and 40 days until Easter. It's also National Do A Grouch A Favour Day, just in case you have a candidate handy.

Naturally, I've highlighted National Drink Wine Day (the 18th) and National Margarita Day (the 22nd). Aren't they monthly? Weekly? Actually the 18th is also National Crab Stuffed Flounder Day, but I'm giving that up for Lent.

Having recently discovered Hummingbird Bread (pineapple, cinnamon, raisins and bananas) I've decided to swap out National Banana Bread Day (the 23rd). You can stick with boring old banana bread, though, if you prefer.

Celebrate the month end with National Chocolate Souffle Day, National Tooth Fairy Day or National Public Sleeping Day on February 28. Give me souffle any day!

I hope you enjoy choosing something fun and joyful to celebrate this month. Stay safe, well and optimistic. We shall get through this!

*Ursula Maxwell-Lewis is a Surrey-based travel writer and photographer. Contact her at [utrans@shaw.ca](mailto:utrans@shaw.ca)*

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Lillian, Surrey

# COMFORT FOOD FAVOURITES WITH HEALTH IN MIND



As the cold weather sets in, many people will enjoy hearty comfort foods to help them warm up. And with 35 per cent of Canadians reporting that their eating habits have worsened since being asked to stay at home earlier this year, having healthier alternatives to seasonal comfort food recipes is sure to be a satisfying way to indulge.

Here are a few simple ways you can feel better about enjoying hearty comfort foods:

**Switch ingredients**

Substitute refined processed foods with more nutrient-rich ingredients. Look to limit red meat with leaner protein and vegetarian options, while swapping out heavier cream elements with whole or skim milk.

**Try air-frying**

There's no denying that fried foods are delicious, but they're also high in trans fats and very greasy. Air-frying allows you to enjoy favourites like crispy chicken wings, fresh-cut fries or charred brussels sprouts without the guilt. Looking for an appliance that can do it all without added counter-top clutter— check out the LG AirFry Range with ThinQ technology, which achieves that perfect desired crispy texture by circulating hot, fast-moving air. Your food will be crispy, less greasy and packed with flavour.

**Mix in more veggies**

Incorporate in-season fall vegetables into your recipes. Sweet potatoes, butternut squash and

pumpkin are rich in fibre and full of flavour for hearty meals. Chilis, soups and stews are all meals where you can add these kinds of veggies and can also be made without meat and dairy if you're looking for a vegetarian or vegan option. You can also make a leafy green salad.

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## WARM UP THIS WINTER WITH A COZY BEVERAGE

Need something exciting to sip when you come out of the cold? Swap out the hot chocolate for this sweet treat with heat instead.

Golden milk is a traditional Indian hot beverage considered by many to have soothing properties. Simple ingredients combined with ultrafiltered Canadian milk makes for a creamy and delicious version of this traditional drink at home.

This easy and nutritious version was created by food expert and blogger Vijaya Selvaraju and it's perfect for the colder months. Using Fairlife milk only adds to the nutritional benefits of the other ingredients because it has 50 per cent less sugar and 50 per cent more protein than regular milk and is made from 100 per cent Canadian milk.

**Golden Milk**

Prep time: 5 minutes

Serves: 2

Ingredients:

2 cups Fairlife 2 per cent ultrafiltered milk

1/2 tsp turmeric

1/2 tsp ground black pepper

3 tbsp honey

**Directions:**

In a medium saucepan, add milk and bring to a simmer. Cook for 2 to 3 minutes, stirring often. Remove from heat and stir in turmeric, black pepper and honey. Pour into glasses and enjoy.

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## REDUCE THE SPREAD OF COVID-19. WASH YOUR HANDS.



1

Wet hands with  
warm water



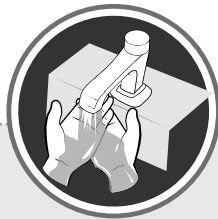
2

Apply soap



3

For at least 20  
seconds, make  
sure to wash:



4

Rinse well



5

Dry hands well  
with paper towel



6

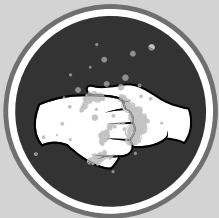
Turn off tap using  
paper towel



palm and back  
of each hand



between fingers



under nails



thumbs

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## FINANCIAL NEWS

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

### TAX FREE SAVINGS ACCOUNT COMPLIMENTS YOUR RSP

Three years ago, the Canada Revenue Agency announced that the TFSA contribution limit will increase to \$6,000 for 2019. This is in keeping with increasing the limit from time to time, which was last raised in 2013 to \$5,500 from the original deposit amount of \$5,000 when the TFSA was first introduced in 2009.

Tax-Free Savings Account (TFSA) allows Canadians, age 18 and over, to set money aside tax-free throughout their lifetime. Each calendar year, you can now contribute up to \$6,000, plus any unused TFSA contribution room from the previous years, and the amount you withdrew the year before. All income earned and withdrawals from a TFSA are tax-free. Plus, having a TFSA does not impact federal benefits and credits. It's a great way to save for short and long-term goals. If you have been over the age of 18 and a resident in Canada since 2009, at the beginning of 2021 you could technically have contributed \$75,500 to a TFSA. A couple could essentially be able to have a combined total of \$151,000 in a TFSA.

**More and more Canadians are learning that**

#### using a Tax Free Savings Account (TFSA) in combination with an RRSP gives them many advantages

Excerpts from an article written back on Tuesday November 17, 2009 by Rudy Mezzetta in the Investment Executive, is still very informative on the topic of combining RSP and TFSA in your investment strategy. I am sharing it with you again to help you better understand the differences between an RSP and a TFSA.

Although the tax-free savings account is still less than twelve years old, it has already established itself as a useful component in the financial plans of many Canadians. The TFSA is also becoming an essential companion to the RRSP program. "One complements the other," whereas the RRSP is intended to help Canadians save for retirement, a TFSA has been designed to encourage medium- or long-term savings for any purpose. "The TFSA gives you another tool to plan your income level to meet your lifestyle needs,"

Introduced on Jan. 1st, 2009, a TFSA allows a Canadian over the age of 18 to contribute \$6,000 annually into a tax-sheltered account. If you started contributing the maximum each year in 2009 this amount totals \$75,500 per individual. The TFSA rules are mirror opposites of those for RRSPs: while TFSA contributions are not tax-deductible, withdrawals are free from taxes. Unused TFSA contribution room is carried forward indefinitely, and any withdrawal in a given year is added to the contribution room of the following year.

If a taxpayer is unable to maximize both an RRSP and TFSA, and their income is higher today than it is expected to be in the future, it might make more sense to favour the RRSP and receive the tax credit. If an individual is in a lower tax bracket, then a TFSA contribution might make more sense.

Another strategy for individuals with limited resources is to make an RRSP contribution and then contribute the refund to a TFSA. Generally, all investments that are RRSP-eligible are also eligible for a TFSA. It's helpful to keep in mind that locked-in investments, such as a guaranteed investment certificate, will not permit the investor to take advantage of one of the TFSA's key advantages — withdrawals without taxes that can be redeposit in

future years.

Retirees, and those approaching retirement, have been the quickest to take advantage of the introduction of the TFSA. Older Canadians may be more experienced with investing, and thus quicker to interpret and understand the many positive attributes of the TFSA. TFSAs offer Canadians, particularly retirees and those who've converted their RRSPs into RRIFs, an opportunity to shelter more of their income. In addition, money that must be withdrawn from a RRIF can be used to contribute to a TFSA.

In the 2008 tax year, due to market downturn many Canadians found themselves selling investments held in their RRIFs at a loss in order to make their mandatory minimum withdrawals; but there are no mandated minimum yearly withdrawals from TFSAs, another positive feature for retirees.

Unlike RRSP or RRIF withdrawals, those from a TFSA do not affect income-tested benefits and credits such as the Canada Pension Plan or old-age security. Contributing to a TFSA rather than an RRSP during the working years might be particularly useful for low-income Canadians who don't want to risk losing any of their income-tested benefits in retirement.

A TFSA holder can name his or her spouse as a successor account holder of the account. Upon the death of the original TFSA holder, the spouse takes over as the new owner of the account, which remains tax-exempt. If the surviving spouse already has a TFSA, the money in the deceased's TFSA can be rolled into the surviving spouse's TFSA without affecting contribution room.

All provinces and territories, except Quebec and Nunavut, permit a TFSA holder to name a beneficiary. Doing so prevents the TFSA from being included in the estate, thus avoiding probate costs.

But unless the TFSA passes to a surviving spouse, the plan loses its tax-exempt status. All income earned or gains made prior to the death of the holder are not taxable, but the gains made after the holder's death are subject to taxes.

*To receive a free consultation on your TFSA and RSP strategy contact Rick at CRS Financial Group: Call 604-535-3367 or email: rick@crsfinancial.ca*

### 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 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 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

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."

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**Rick C. Singh**  
Hon. BA, CPCA

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## THE PHARMACIST REVIEW

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

### "ENERGY FOR SPRING"

Many of us feel sluggish coming out of our winter hibernation, especially with the Covid-19 pandemic keeping us more cooped up indoors than usual. To jump-start our bodies, it is essential to focus on a balanced diet of adequate protein, a variety of veggies, and minimized sugars and fats; the physiological process of burning up excess body fat can release a lot of energy. A balanced diet can also have subsequent benefits, including better mood, sleep, hormone-balance, reduced inflammation, decreased pain, etc. Be sure to consult your physician to help rule out potential root causes of fatigue, such as low thyroid, anemia, and adrenal imbalance.

There are also supplements that can safely give you that boost of extra energy without resulting in the "crash" that many experience after a caffeine boost. HOMEOCAN's "ALFALFA TONIC" (with ginseng) has been a trusted concoction for decades. It is a low-cost and effective oral liquid that many have found to alleviate mental and physical fatigue, as well as nervousness, agitation, and anxiety: eg. Avena helps with anxiety and fatigue, Selenium increases interest, Agnus cactus can reduce exhaustion, Kali aresnicosum minimizes anxiety and fatigue. This homeopathic combination is very unlikely to give you any side-effects or interactions, making it a safe and logical first option and/or adjunct for many clients.

MACA is an ancient Peruvian plant who's root has been used to treat anemia, chronic fatigue syndrome, hormone-imbalance, vitality, energy and memory. It is rich in iron, calcium, copper, Vitamin B, C, and E. Maca root is typically very tough and hardy, but Richmond's "ORGANIKA" has a process which renders the powder very smooth while retaining the root's medicinal properties. This ensures the powder is absorbed maximally, thereby reducing bloating. It is available on its own or in combination with CACAO, which adds the power of a strong anti-oxidant to the unique formulation. In fact, cacao contains more anti-oxidants than red wine, green tea, and blueberries combined. Organika's delicious recipe of organic maca and cacao not only tastes wonderful in drinks or in baking, but can take effect immediately and also helps minimize damage to the cardiovascular system.

In Traditional Chinese Medicine, the mushroom CORDYCEPS SINENSIS has been used for energy, sports, and work performance. It can boost vitality, immunity and balance energy through adrenals and does so by optimizing oxygen utilization and increasing adenosine triphosphate ("ATP": the energy currency of our cells). Duncan, BC's PURICA has a fantastic "full-spectrum" version of cordyceps which takes advantage of all parts of the mushroom, including fruits, spores, mycelium, primordial and extra-cellular portions.

*Come talk to an integrative pharmacist at Cloverdale Pharmasave or Pharmasave Steveston Village to explore your options for feeling energized this Spring.*

## WHAT IS 211? HELPLINE OFFERS FAMILIES SUPPORT



We all know to dial 9-1-1 in an emergency. But now there's another three-digit number you can dial for help finding any kind of non-emergency support you might need. 211 is a free, confidential service that connects people to social and community supports available seven days a week.



Whether you're looking for seniors' programs, groups for new parents, after-school programs, counselling or mental health support, employment programs, food banks, housing help, legal information, or countless other topics -- the real person you speak to on the line can direct you to the best resources for your unique situation. They'll listen and ask questions to fully understand your situation, but you don't have to give your name or any personal details.

According to caller surveys completed in Ontario, over 95 per cent of callers would call again or recommend 211 to a friend or family member.

As part of its COVID-19 response, the Government of Canada provided funding to United Way Centraide Canada to expand the service nationwide.

Some provinces with existing service saw a dramatic rise in calls in the first wave of the pandemic, and many callers had never needed to access supports before. The shutdowns had presented them with new challenges, such as isolation, anxiety, and financial strain.

As information, programs and services changed rapidly, 211 navigators helped callers find the right support.

If you need non-emergency help, just dial 2-1-1.  
[www.newscanada.com](http://www.newscanada.com)

### Obesity, high blood pressure, diabetes; it could increase your risk for dementia

Many of us live day to day with chronic health conditions such as diabetes and high blood pressure. We all know it's important to manage these conditions as best we can to help prevent serious complications, such as heart disease or kidney failure. But what could come as a surprise is that people living with or those prone to these chronic health conditions are more at risk of developing dementia.

A 2016 study across several developed countries found that individuals who are obese before the age of 65 years have a 41 per cent increased risk of developing dementia, and a 2017 study in the US showed that participants with midlife hypertension have a 57 per cent increased risk.

Practicing healthy lifestyle behaviours, such as being physically active, eating a healthy, well-balanced diet, avoiding smoking and excessive alcohol consumption, reducing stress, and staying connected to others can help to manage or prevent chronic health conditions like diabetes, hypertension and obesity. They can also help reduce the risk of developing dementia.

Find more information on how to help lower the risks of dementia at [canada.ca/dementia](http://canada.ca/dementia).

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

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# Straight from the Horse's Mouth

By Mel Kositsky

Harness racing is expected to resume at Fraser Downs sometime this month, but the exact dates for the rest of the winter/spring season at the Cloverdale fairgrounds' track are still being finalized.

British Columbia racing associations are working with the provincial authorities to finalize a plan which will allow racing to resume, most probably without spectators again as was the case last fall. But they are also seeking additional funding for purses due to the lost revenue from the closure of casinos since last March. Both thoroughbred and standardbred racing get a percentage of slot machine revenues to help fund their operations. For now they are only receiving limited funds from the only legal Internet race betting site in Canada ([www.hpibet.com](http://www.hpibet.com)) and need more government support.

In a recent message from executive director Nigel Holmes, posted on [www.harnessracingbc.com](http://www.harnessracingbc.com), he updated harness horsemen on the status of the request for funding assistance from the provincial government for the 2021 racing season.

"Our request has been reviewed by the minister, since our presentation is a very detailed one it has obviously created several questions that require very detailed explanations, from both breeds. We are working as expediently as possible to get our answers to the questions. We hope to have a response completed for the government finished and submitted in the next few days.

"Since we have not yet received a positive response for funding we are now unfortunately forced to cancel the first two weeks of February. The 4 deleted race days along with the 4 days from January will be added to the end of our spring meet. This cancellation for the first two weeks of February would mean that our first race day for now would be Wednesday, February 17, 2021," wrote Holmes.

He added: "Your patience has been appreciated and I can understand any and all frustrations. I understand your options are limited. I can only tell you

that both breeds are working diligently as possible to achieve our goal of a full race meet for 2021."

Also adding to the anxiety of the racing and breeding communities is the transfer of ownership of the two racetracks to American ownership. Late last year the Great Canadian Gaming Corporation sold all its assets to Apollo Global Management, Inc. ([www.apollo.com](http://www.apollo.com)). The purchase has received approval from the Supreme Court of British Columbia and continues to go through the necessary regulatory approvals, which are expected to be completed in the second quarter of 2021. How the sale will affect race track management is not known at this time.

So far in 2021 racing across Canada has been suspended while health officials attempt to flatten the COVID-19 curve. The only place still active is the historic racetrack in Charlottetown, P.E.I. Ontario horsemen are attempting to convince government officials to allow racing to continue in that province as it has now allowed professional hockey to start up again. Meanwhile a number of horsemen have gone south to compete at tracks in the U.S. or have just sent some of their racing stock there. Horse racing without spectators continues in many states and at tracks around the world.

Meanwhile, just south of us, Emerald Downs has announced a 50-day live racing season in 2021, opening on Wednesday, May 19, and continuing through Thursday, Sept. 23. The 2021 dates were approved by the Washington Horse Racing Commission. Emerald Downs' president Phil Ziegler is looking forward to running more race days this year.

"We were successful running Wednesdays and Thursdays last year," Ziegler said in a news release. "Plus, we are planning to add Sunday racing this year during the summer months."

The stable area opens for horsemen on Monday, March 1, with training beginning Friday, March 5.

According to the Thoroughbred Daily News, horsemen in New Jersey have settled a years-long lawsuit with the NFL, MLB, NBA, NHL, and the NCAA for \$3.4 million — far less than the \$150 million the group claimed it was owed. The settlement was reached out of court and entered into the record recently by U.S. District Court Chief Judge Freda Wolfson.

The \$3.4 million will come from an escrow bond the leagues put up in 2014 when they first became entangled in a civil suit with horsemen while attempting to stop Monmouth Park from hosting sports betting. In 2018 a U.S. Supreme Court ruling made sports betting legal in New Jersey, and \$150 million had been the figure the New Jersey Thoroughbred Horsemen's Association (NJTHA) claimed it had missed out on in the four years in between.

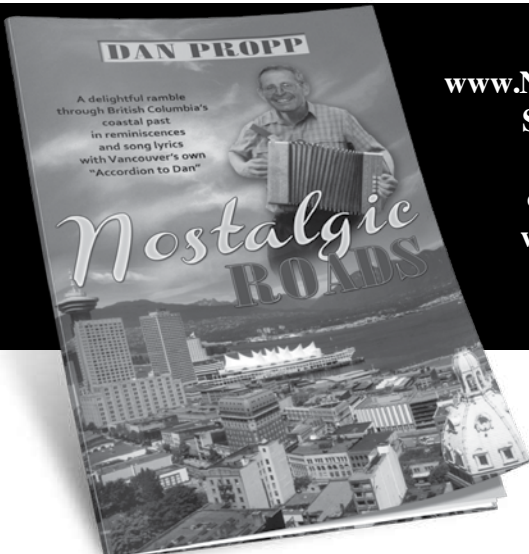
The escrow bond had originally been designed to cover revenue losses for a one-month period when Monmouth was subject to a court injunction barring

sports betting at the start of the civil case. In exchange for getting the bond amount, NJTHA will decline to pursue the case any further.

## 3 SURPRISING THINGS YOU SHOULD KNOW ABOUT DEMENTIA

While many of us may know a friend or family member with dementia, there are many aspects of this condition that are often easily misunderstood. To better understand dementia, here are three important things to know:

1. It's not an inevitable part of aging  
Some might mistakenly believe dementia is an inevitable part of aging. While some risk factors linked to developing dementia cannot be modified, like genetics, what you may not know is that you can work on others such as mid-life obesity, smoking and high cholesterol.
- Several studies suggest that preventing or delaying the onset of symptoms is possible by adopting healthy lifestyle behaviours such as being physically active, eating a healthy, well-balanced diet, avoiding smoking and excessive alcohol consumption, reducing stress, and staying connected to others.
- Staying healthy is good for your mind and body now, and it can make a difference for your brain health in the long term.
2. There are many types of dementia  
Most people have heard of Alzheimer's disease, but they may not realize there are several other types of dementia such as dementia with Lewy bodies, frontotemporal dementia and vascular dementia (often linked with stroke). Dementia is also linked to traumatic brain injuries like concussions. Dementia is most commonly diagnosed among those aged 65 years or older. However, individuals can also be diagnosed before the age of 65 with young-onset dementia, which presents unique challenges, such as finding supports adapted for younger people living with dementia.
3. Not everyone's experience of living with dementia is the same  
Two people with the same type of dementia may experience different symptoms in various degrees. For example, one person may have challenges with daily tasks while others might lose a second language or experience a personality change.
- Most importantly, remember that many people living with dementia, can still function and take care of themselves. While some may need more assistance at later stages, they still feel emotions and respond to them.
- Find more information at [canada.ca/dementia](http://canada.ca/dementia).  
[www.newscanada.com](http://www.newscanada.com)



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# VANCOUVER ART GALLERY SHOWS MORE DIVERSITY.



Article & photos by Lenora A. Hayman.

The exhibition “Where do we go from here”? at the Vancouver Art Gallery, until May 30, 2021, honours our under-and-unrepresented Black and Indigenous Persons of Colour artists (BIPOC). VAG’s Interim Chief Curator Diana Freundl and 6 co-curators worked with Nya Lewis of BlackArt Gastown to obtain art from the Black artists.

Lauren Brevner, is Japanese, Trinidadian, European and her partner, James Nexw’Kalus-Xwalacktun Harry is Squamish, European. Lauren Brevner and James Harry co-created Strong Spirit (2016) from yellow cedar, copper leaf and chiyogami yuzen. I loved the way they have amalgamated collage, painting and carving including the Coast Salish ovoid characteristic shape.

Ocean Hyland’s Sky Creatures (2020) is an elegant digital drawing, combining Coast Salish tradition and modern portraiture. Ocean Hyland gained “international recognition in 2018 for penning an op-ed for Teen Vogue about Protect the Inlet, the Indigenous-led movement against the proposed Trans Mountain pipeline expansion”.

Hyung-Min Yoon works between Vancouver and Seoul, Korea. Her art includes photography of language-based installations mirrored over water, creating a beautiful reflection.

Charlene Vickers, Sleep Walking (2004), is a circle of ten 1920’s –bedroom chairs with beautiful beaded moccasins placed on top. Charlene Vickers connects her Anishnabe (Ojibwa) ancestry to the present world.

Jesse Addo, produced beautiful photograph portraits of black males “in everyday clothing, going about their lives”.

The Vancouver Art Gallery was founded 90 years ago (1931) and may they continue representing a variety of Canadian artists.

**Pictured:**

**TOP RIGHT: Strong Spirit (2016) by Lauren Brevner & James Harry.**

**TOP LEFT: Sky creatures (2020) by Ocean Hyland.**

**BOTTOM RIGHT: Hyung-Min Yoon’s language-based installation over water.**

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Candlelight	Cherubs	Candies	Dinner
Lovebirds	Champagne	Valentine Cards	Punxsatawney Phil
Seeing Shadow	Spring or Winter	Poems	Proposal
Ring	Heart Candies	Love Hearts	Anniversary
Love Letters	Music	Better Half	Love is in the Air
Sweet Heart			



HOME IMPROVEMENT  
“ASK SHELL”

By Shell Busey

Q) Recently we are having problems with our real hardwood floors squeaking, the house was built in 1975. Can I do anything to stop this aggravating noise?

A) Yes, with the change in weather and the heating system being in heating mode, your floors are drying out and shrinking. THIS IS NOT UNUSUAL. This is when most people will have their floors refinished, stopping the squeaks because of fillers and polyurethane finishes fill up the gaps. One thing you can do yourself is give your floors a good old fashion WAXING using a “Paste Wax” applied with (0000) super fine steel wool across the seams. Then polish with an electric polisher. It’s just that easy!

HOW YOUR TAXES COULD BE IMPACTED BY  
THE COVID-19 PANDEMIC

This year’s tax season is unique and could also be very confusing, especially with several measures introduced by the government to assist those who had to stop working or have been laid off.

Though most benefits are taxable, many weren’t taxed at the source (meaning the government didn’t hold back an amount of money to go towards your taxes), so that money will be calculated and owed when you do taxes this year. To help you prepare your taxes, here are some insights from Lisa Gittens, senior tax expert from H&R Block:

**CERB**  
For those who received the Canada Emergency Response Benefit, the government will be issuing a tax reporting slip for 2020 outlining the total amount of funds received. This must be reported as income on 2020 returns, and since no tax was deducted at the source, dues may need to be paid on these amounts.

The amount owed will depend on your 2020 marginal tax rate, taking into account all other income earned that year. Your marginal tax rate is the amount of tax you would pay on an additional dollar of income and is based on the rates of tax applied to a given level of income, both federally and provincially.

**CRSB**  
If you are self-employed without a paid sick leave



program, you may be eligible for the Canada Recovery Sickness Benefit, which provides \$500 per week for up to two weeks if you were unable to work due to illness or were required to self-isolate. This benefit is available from September 27, 2020 to September 25, 2021. The deadline for applying for any one-week period is 60 days after the end of that period. Tax is withheld at the source for the benefit so any amount received through the CRSB is taxable.

**CRCB**  
If you have had to miss work to care for a family

member due to COVID-19, you may be eligible for the Canada Recovery Caregiving Benefit. This benefit is also available from September 27, 2020 to September 25, 2021. As with the CERB and the CRSB, the CRCB is taxable and subject to a 10 per cent withholding tax.

If you are concerned about preparing your own return, an H&R Block tax expert can give you added confidence and peace of mind.

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# WRITE AS I PLEASE

By Mel Kositsky

The days are getting longer and it is nice to see a little sunshine after a very wet January. But it is still winter for a number of weeks and we won't be turning the clocks ahead to Daylight Savings Time until Sunday, March 14.

With governments preoccupied with managing a global pandemic, recovering from the fall-out of elections, and trying to rebuild the economy, do not expect them to focus on changing how we deal with time and daylight. It has become less of a priority and a bit of a distraction. It is still early in the new year but already it is shaping up to be another troublesome one. So much continues to happen on a daily basis that it is hard to keep up with the news. The key word so far for 2021 seems to be "careful". Yes, it is prudent to be careful in everything you say and do -- and watch out for each other.

It is obvious the pandemic is not going away anytime soon so we all must be very careful when leaving our homes. And try not to go out as much as possible. Seniors are particularly vulnerable to this deadly virus and it will be a long time before the various vaccines take effect. So just be cautious and careful with everything you do. This is not the time to take chances with your health -- or money. Do not start making travel

plans just yet and do not be taken in by offers of great deals. It may be difficult to get your money back if something should happen. It is hard to predict when it will be safe to go anywhere -- even to other parts of Canada.

Suddenly living alone -- is not a bad thing. We all hear about the effects of isolation on your mental health, but it is easier than ever to just pick up the phone and call a friend. You don't have to wait to play a television game. We are now more connected than ever before and it is easier to stay in touch. And let people know if you need some help. That's what friends are for.

Many Canadians rejoiced last month with the return of National Hockey League play for a shortened (56 game) season. But is it really in the "national interest" to allow these professionals to perform? The NHL developed a "all-Canadian" division to counter the closed border issue, which has now been extended to February 21 and is likely to go on much longer than that. So there really was no other choice if the players wanted to play. But even these well-tuned athletes are not immune to COVID-19 and the virus could easily upset the schedule and playoffs. Games are already being postponed and rescheduled. That is just the way it is going to be for all sports this year.

With NHL teams in five provinces -- Quebec, Ontario, Manitoba, B.C. and Alberta -- all involved had to go along with the plan once it received approval from one government. There was a lot of peer pressure at the political level to get things going again. But having hockey to watch while stuck at home is probably more of a distraction of other world issues than a real stress reliever. After all, many people still get very keyed up about the performance of their favourite team. It also helps home beer sales.

Canadians are still recovering from the loss of the World Junior Hockey Championship to the U.S. team, which outplayed Team Canada in Edmonton last month and took home the Gold medal. Canadians unhappily had to settle for Silver, ahead of Finland.

Not what most people wanted or thought was going to happen as the squad cruised to victory in all their early games. Since the juniors were able to practise and play without a major COVID outbreak, it would have been unpopular for governments to turn down the pros -- who have a lot more money to protect their players in a luxury "bubble".

And don't forget, the provincial governments involved have their own self-interest at heart. Not only does sports activity help the economy recover with sales and marketing, they are also benefiting from very lucrative Internet gambling proceeds right now, especially on sports betting. With all the casinos closed across the country, provincial governments are increasing their "legal" online betting revenues. They are probably really sorry they have not brought in bans against advertising all the illegal sites out there that are stealing our good Canadian dollars.

If you really want to wave the Canadian flag, this is the month to do it. Monday, February 15 has always been National Flag Day -- but most people and the media do not really celebrate it -- at least the way Americans would do. Is it because Canadians are less patriotic? Or perhaps because we are more humble. But since this Feb. 15 is a real holiday Monday -- let's get out and wave that flag!

Feb. 15 is also Family Day in the provinces of Alberta, B.C., Manitoba, New Brunswick, Nova Scotia, Ontario, P.E.I and Saskatchewan. It is also Presidents' Day in the U.S.A. So let's show those Americans we really love our country -- and our flag!

And remember, February is still considered by many as the "love month". Many people still celebrate St. Valentine's Day, which falls on a Sunday this year. At this point you may not be able to go on the usual date at a fancy restaurant because of all the COVID-19 restrictions. But there are many other ways to show your love besides the usual flowers, candy or jewellery. You can be creative and plan some time together outdoors -- or maybe a hug and smile is all that is needed -- and it might even be more effective!

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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.

Every year the subject of seniors and falls comes up. I spoke with Sonia Brodie, MSc CCRP at the Surreys Health Tech Connex and her colleague Bairaj Dhillon had this to say.

Preventing Falls and Maintaining Function for Seniors. The ability to be independently functional is important at any age; For seniors, putting the work in to maintain physical function should be a priority.

Take the Risk for Falling Assessment below to see how you score:

1. Have you fallen in the past year?
2. Do you use a cane or walker to get around safely?
3. Do you feel unsteady when walking?
4. Do you steady yourself by holding onto furniture?
5. Do you ever feel worried about falling?
6. Do you push with your hands to stand up from a chair?
7. Do you have trouble stepping up?
8. Do you often rush to the toilet?
9. Have you lost feeling in your feet?
10. Does your medicine make you drowsy?
11. Do you take medicine for sleep?
12. Do you feel sad or depressed?

If you answered YES to 4 or more of these questions, you may be at an increased risk for falling.

Age-related deficits in the musculoskeletal, visual, and cognitive systems, in addition to other neurological factors related to aging, can all contribute to decreased functionality and an increase in the risk of falling.

At the Surrey Neuroplasticity Clinic, our clinicians are able to measure brain and body health using sophisticated technologies and provide specialized treatment to help you reduce your falls risk and improve your functional independence.

The Surrey Neuroplasticity Clinic also offers free, virtual classes that seniors can participate in from the comfort of their homes. These classes include education on why balance problems or dizziness may be occurring, self-care tips, and guided exercises and movements to help improve functionality.

If you yourself or a loved one are experiencing balance or dizziness problems, it is important to see a healthcare professional. Falls are not uncommon in older adults and continue to be the leading cause of disability for seniors.

For more information on any of their services, including their free online classes, you may reach them at (604) 424-8280 or e-mail them at [info@snp.tech](mailto:info@snp.tech)

Safety checklist in-house:

1. Make sure electric cords and plugs are in good shape and out of the way.
2. Are your stairways well lit, have sturdy handrails and are free of all objects.
3. Make sure of your footing before you climb.
4. Care full of loose rugs in your home.
5. Make sure your bathtub has a tub rail and a non-slip surface.
6. Within your home install handrails along corridors if you have poor balance or mobility issues.
7. Washrooms - install toilet and bathtub rails for weight bearing and easy movability.
8. See that toilet paper is in an easily accessible spot.
9. See that tubs or showers have a nonskid floor
10. Adjust the water temperature in the home so that the fear of scalding water is not an issue
11. Have a small fire extinguisher installed near the stove in the kitchen.
12. Storage - do not place items above head level when storing items in all rooms of your home.

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

Safety check outside your home:

1. See that walking surfaces to and from the house are even. If necessary, provide a ramp not stairs for future entrances.
2. Is your home well lit? Install sensors to control your lights in and outside the house.
3. If your home has outside steps, provide a non-skid surface.
4. Are your doors easy to use? A lever handle can make access easier. If your eyesight is an issue, use colored door frames for a clearer view of the doors.
5. Make sure door locks are easy to use yet allow maximum security.
6. Install a peephole at eye height or install an intercom so you do not have to open your door.
7. Place a drop box under the mailbox for easier pickup.
8. Have a flashlight ready for an emergency.
9. Make sure no hoses are left out where ice can form making a slippery surface.
10. See that all leaves and debris left on the sidewalks are cleared.
11. See that no tree branches are hanging low or plants that can catch on a seniors clothing.
12. See that proper footwear is worn in winter weather.

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

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

Send in your question and Cozy will do its best to answer all.

Look forward to speaking with you all again next month.

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

## TRY THESE CANADIAN VACATION OPTIONS – BUT DON'T FORGET TO BOOK EARLY

For many of us, travel feels like a long way off. But there are safer ways to get away this year that are simple and close to home, but still offer endless adventure and charm. Here are a few ideas:

The simple life

Whether you call it a cottage or a cabin, chances are you know the value of an out-of-the-way escape. Taking a few days to swim in fresh water, reading books on the dock or paddling that canoe is a calming and safer way to escape with your household. You might not see another soul for days. Book early this year, as rental properties on the water went fast last summer.

RV trips

The freedom unleashed by travelling in an RV along the open road is legendary, if intimidating for some. An easy way to try it out is through Air Canada Vacations. Their packages already include flights, RV rental, airport transports and more – so you can enjoy your flexibility and explore places on your bucket list with minimal logistics to consider. RV rentals also sold out across the country last year, so don't wait to book.

Day trips

There are countless day trip options in every corner



of the country, from majestic waterfalls to scenic canyons and grand mountains. Plan a series of outings now to give you something to look forward to throughout the spring and summer.

Camping

If you want to go even more hands off with amenities but more hands on in nature, grab a tent and some other basic gear and camp out under the stars. Well-maintained but safe campsites are available

each year across provincial and national parks. Check online to be first up when bookings open – these sites are popular.

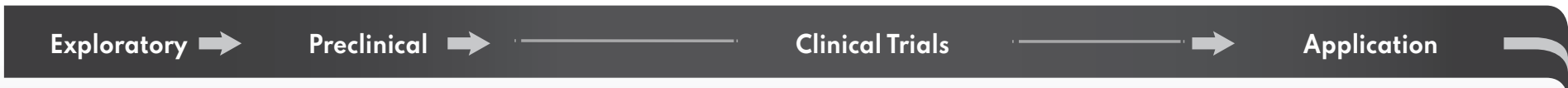
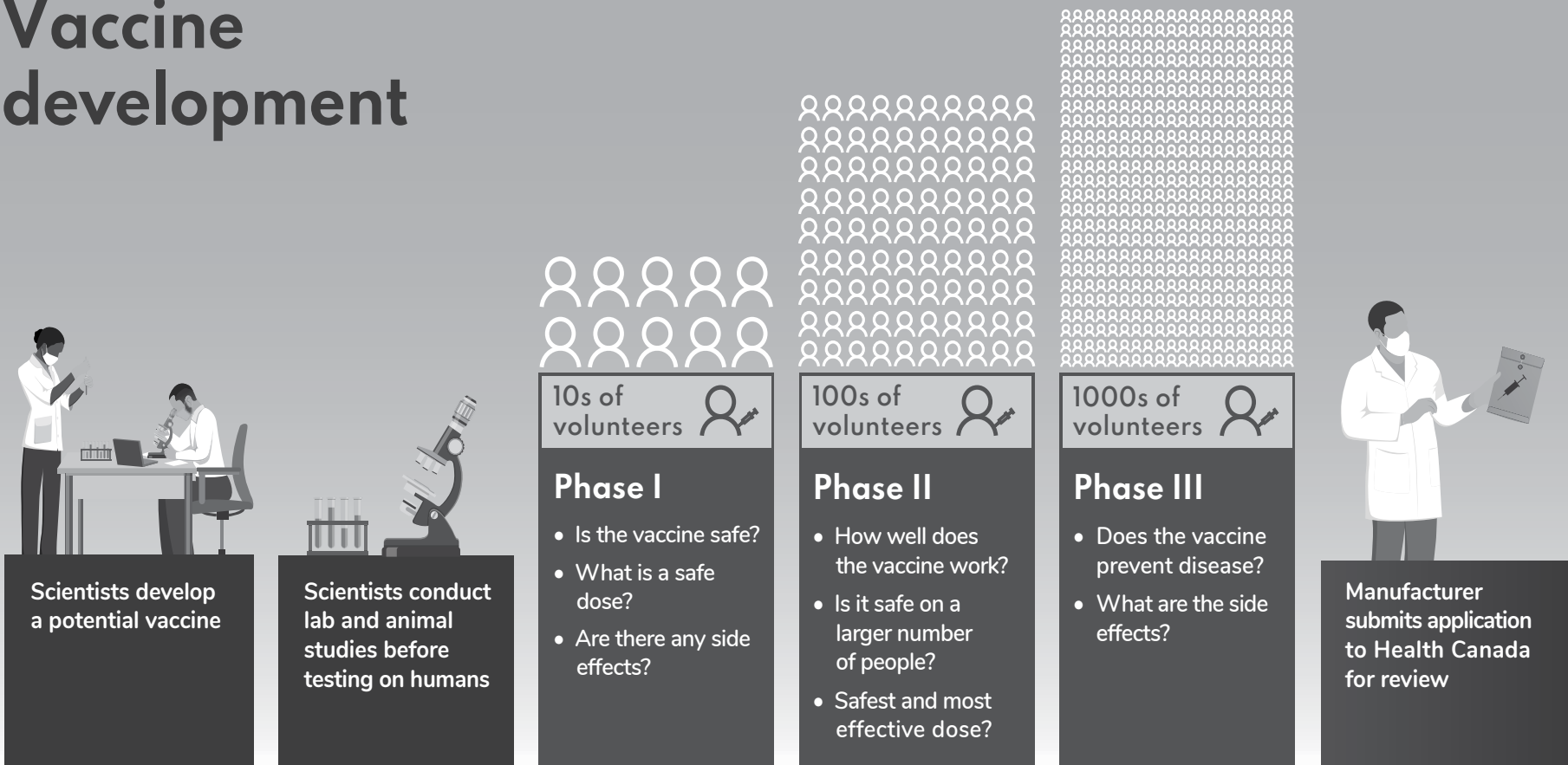
However you travel this year, be sure to review all appropriate protocols and respect the health and safety measures put in place for your protection.

Find more information on RV packages at [aircanadavacations.com](http://aircanadavacations.com).

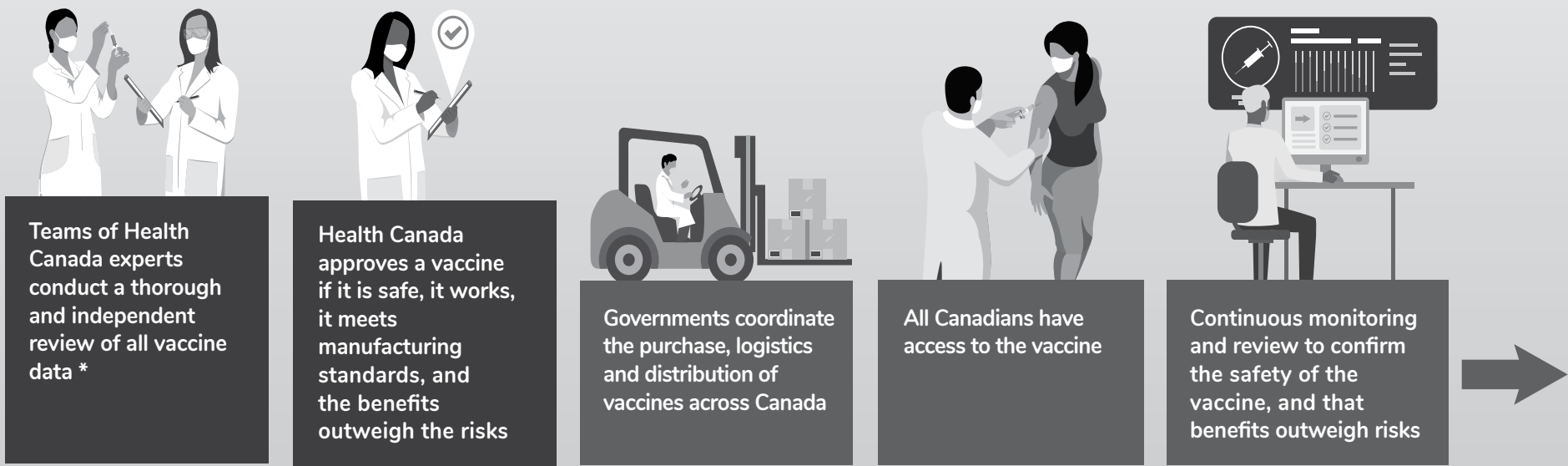
[www.newscanada.com](http://www.newscanada.com)

# Vaccine development and approval in Canada

## Vaccine development



## Review and approval of vaccines



\* For COVID-19 vaccines, Health Canada is using a fast-tracked process that allows manufacturers to submit data as it becomes available, and for Health Canada experts to start the review process right away. Vaccines will only be authorized once we have all necessary evidence.



# ECHOES OF THE PAST: TULUM AND XEL-HA REVISITED



*By Chris and Rick Millikan*

During our last Cancun getaway, my husband Rick and I revisit Tulum and Xel-ha (Shell-Ha). Parking in Tulum, a tram emblazoned with colourful parrots and butterflies shuttles us to the site entrance.

Plaques recount how this Mayan outpost established in the 10th century becoming an important Yucatan trading port. After 16th century Spanish Conquistadors arrived, Tulum fought on surviving seventy more years.

A guide map locates and tells about this city's many intriguing structures. Skirting its still high walls, we approach its eighty-foot limestone cliffs. Unlike other Mayan cities, Tulum was a fortress, clearly discouraging invasions.

Entering through a northern gate, we examine House of the Cenote, which had enclosed a freshwater well. Nearby, stone offertories collected godly contributions. Mayans may have worshipped often at the adjacent Descending God Temple. A winged figure, suggesting their god of beloved honey, decorates the stucco over its portal. Honey was an important domestic and trade product.

House of Columns and dance platform are the remains of the ruler's palace. Above us, Temple of the El Castillo perched a hilltop dominates the site. A colonnaded shrine caps its stepped pyramid. The shrine likely served as a lookout and beacon marking a break in the barrier reef. Looking down, we see the white-sand beaches, where Mayans launched canoes.

Nearby Temple of the Frescoes was used as an observatory to track the sun. We read about its inside niched statues of Mayan deities, including the honey god and a well-preserved godly mural. All bear traces of paint.

Drifting around the grassy green, palm tree dotted site, we discover a fertility altar evoking thoughts about Tulum's countless ceremonies and sacred rites. A central stone sundial recalls Mayan understanding of astronomy and time.

After exiting, we browse in some of the

canvas-shaded kiosks. All display replicas of sophisticated Mayan calendars statues of some of the Maya's 250 deities as well as awe-full "been to Tulum" t-shirts.

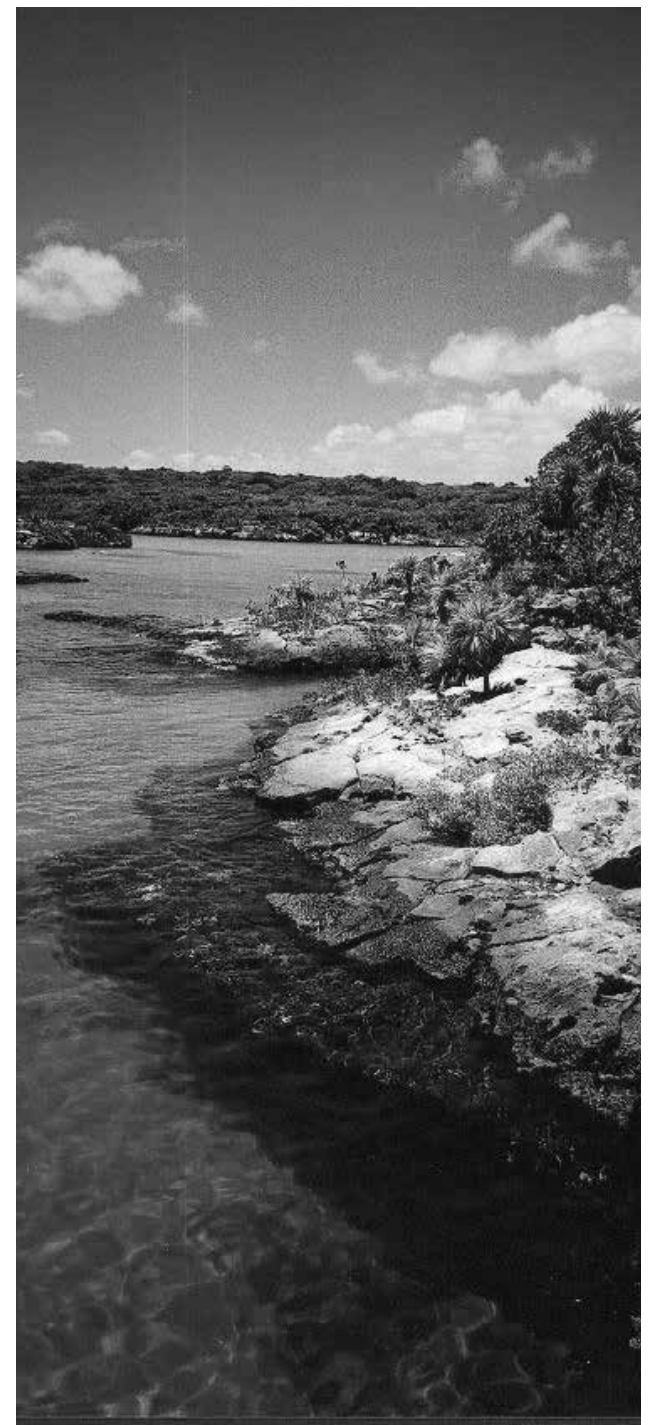
Arriving at Xel-Ha, we immediately recall its unique beauty. A plaque explains how the Mayan word Xel-Ha means "where the waters are born." Here, underground rivers and rainfalls eroded away the Yucatan's limestone crust creating a huge turquoise lagoon. From surrounding boardwalks, we see vibrant parrotfish, said to protect its waters, among numerous colorful fish.

Being absent of undertows and protected from the wind, water clarity makes Xel-Ha a "natural aquarium". More than 90 types of Caribbean fish thrive in the extensive inlets! Many are readily recognizable, being related to Pacific species.

While husband Rick madly snorkels the crystalline waterways, I drift off in the afternoon sunshine reclining in a poolside deck chairs. Vibrant tropical flowers perfume the air. Multicolored birds sing sweetly from the palms; red, yellow and green Macaws shriek raucously perhaps demanding food.

Returning later, Rick recaps his ventures around the islets of white limestone. Silvery needlefish warily patrol surface waters. Yellow striped sergeant majors swirl below. Spotfin butterflyfish flutter about as couples. Pea-green, blimp-like pufferfish hover likely waiting for lunch. Similar to their Hawaiian cousins, yet here they're called balloonfish. He also reports on gray angelfish, blue damselfish, snapper, surgeonfish, and grimacing barracudas. He spots neither turtle nor manatee known to inhabit the lagoon.

Walking several of the park's many jungle trails, we encounter iguanas, legendary guardians of the land. Once hunted for food, locals humorously dubbed these large prehistoric looking reptiles chicken of the tree. Encountering gigantic netted water pens, we watch sleek dolphins swimming and jumping; chirping and



calling.

Tulum revive our long fascination of a remarkable civilization. Its stone ruins reflect the Mayan culture's rich accomplishments and spirituality. Xel-Ha delightfully suggests the natural splendor of their world.





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# Dentures on Implants

## Take the next step

**A**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.

The number of dental implants you will need to secure your denture is determined by the denture design and your restorative expectations. Some people will tolerate a small amount of movement from the denture and others don't want any movement at all. We will work with the implant specialist to determine the right design for you.



Implant Retained Denture  
2 Implants



Implant Bar Supported  
Denture  
4+ implants

### 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 R.D.  
Denturist



Colin Harty R.D.  
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