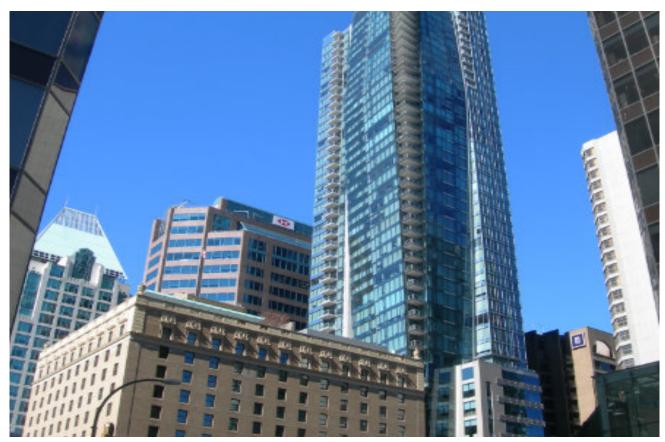
YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS





Downtown Vancouver's classic Georgia Hotel, dwarfed by today's high rise architecture. (Photo: Dan Propp) Article page 3

OCTOBER - 2022

FRASER VALLEY -LOWER MAINLAND EDITION olume 27 - Number 12

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ACCORDION TO DAN

While going for a walk in downtown Vancouver, I walked past the good old Georgia Hotel. It looked just like it

always did, way back in time. So did the classic Hotel Vancouver. Yet both seemed dwarfed compared to all the new architectural glass and concrete giants pointing to the sky. Memories started drifting in and the following evolved.

MEMORIES

Broadcasting from the basement of The Grosvenor Hotel, listening to Monty McFarlane CJOR morning show. Later on CKWX the Ed Murphy show was broadcast from the Burrard studios, wow. Late evenings, it was Jack Cullen's Owl Prowl. Quite a contrast to what we have on the air waves now. Simpler times it appears, back then.

Those were the days when the PGE was still on track. Some referred to it as the 'Prince George Eventually'. The costs of a White Spot burger or Big Mac were fifty cents or twenty-five cents, respectively. An imperial gallon of gas about half a buck. Some of us still can hear Jack Webster's pronunciation of 'Precisely'.

The Hotel Alcazar, the St Regis too, Ronnie's Restaurant on Commercial Drive, the original Three Vets on Main Street all help to keep memories of Vancouver alive. The Lux Theatre in the Hastings era and Oil Can Harrys, along that way. How much has now vanished, why, its enough to almost scare ya, eh? Gastown's Medieval Inn, The Town Pump, The CPR Vancouver terminus station, now keeps rapid transit on track. There's a longing for familiarity, many of us cherish and still want. Perhaps a bit of this rhyme may reprise the city as it once was back in those days.

AN INTERESTING EDUCATION.

Recently, one had the occasion to speak to a number of young adults about how challenging it has become trying to attend a college or university and how difficult it is to even be accepted. What a change since you and I were young. Plus today there are the unbelievable tuition costs and basic living expenses that are also equally 'out to lunch'. Going for a stroll around Georgia and Granville downtown Vancouver recently, more memories came to me.

RING A BELL?

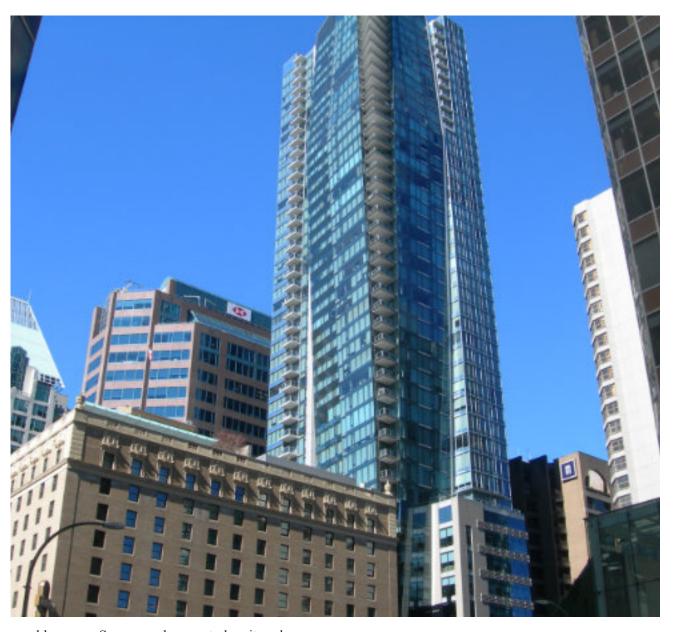
There are so many universities and colleges in this new millennium plus all those degrees they professed to teach. The fees and competition at many a prestigious location is well beyond the average young person's reach. Such was not the case, when you and I were young. In BC the high school curriculum provided a general and university entrance program. Today, sadly a profoundly different song is sung. How fortunate seniors, you and I are compared to the mounting pressures of today, its unbelievable what young adults presently in 2022 often must swallow. Quite a price in so many ways much of society now has to pay. The bells of education for the average Joe and Jane now often ring hollow.

WHERE DID THE HARDWARE STORES GO?

I still remember in my home town of Gibsons Landing, we had two Hardware stores. One run by the Woods family and the other by the Knowles family. The Woods' location later became the CBC set for Molly's Reach and then a restaurant. Where did all those smaller hardware stores go? They used to be part of our mosaic. Thus, the following:

WHAT HAPPENED?

Local hardware stores, where did you go. Today's retail stores, some of us miss you so, everything from fishing supplies to nails and saws, swallowed up, it



would appear. So many changes today, it makes one pause, how retail stores have evolved. Many selling practically everything under the sun.

A FEW TV MEMORIES TO REPRISE

"Keep those cards and letters coming, won't you". Perhaps those famous words may remind you of the Dean Martin Show. "I told you once, I told you twice", Canada's Wayne and Shuster, to those memories you might go. Watching Ed Sullivan, old memories can be a nostalgia booster. It might even remind you of that Admiral, RCA, or Westinghouse black and white era. How about 'Our Miss Brooks', played by Eve Arden as a high school teacher. The days of Robert Young starring in 'Father Knows Best'. Just think of the hours we were riveted to the ty screen as kids instead of the time supposedly invested in homework.

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

Plus books via www.amazon.ca

PHOTO: Downtown Vancouver's classic Georgia Hotel, dwarfed by today's high rise architecture. (Photo: Dan Propp)



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MAKING MEMORIES FOR A FIVE-YEAR-OLD

By Ursula Maxwell-Lewis

It's hard to beat the joy of playing tour-guide to an enthusiastic "almost five" year old. McKinley is the third grandchild with whom I've had the pleasure of sharing some favourite local experiences. After arriving from Calgary with her parents, Hilary and John, we discussed a lengthy list of Lower Mainland child-friendly options.

Beaches like 'Gran's Beach' (Crescent) and White Rock were top on the list for this prairie-born child. After much discussion about record high August temperatures, travelling time, attentions span (child and adult) and cost we added the Urban Safari Rescue Society, the Gulf of Georgia Cannery (I had passes!), Steveston Wharf, Redwood Park Playground, Museum of Surrey TD Explore Zone, an evening swim at a local outdoor pool and stops at any local jungle gym playground for our budding mountain climber. Apart from the obligatory beach fish and

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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

chips and ice creams, picnics were the key to stress free dining.

Jean was our grandmotherly Gulf of Georgia Cannery guide who offered a delighted McKinley the opportunity to 'cut' fish guts out of a fake fish, dock a fishing trawler, compare her weight to a load of fish and much more. With no space restrictions, children can freely explore while adults reflect on the economic and ecological Cannery history. If you go, note the work assigned to women, some of whom worked with babies strapped to their backs. The sea is a hard taskmaster, so the histories of those working from ship to shore give one pause. Changing technology played a leading role, but manual labour still featured prominently.

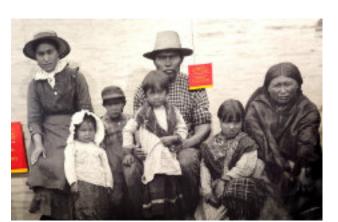
Steveston Wharf, a short walk from the Cannery, is colourful, fascinating and the best place to shop for (depending on the season) fresh salmon, sea urchins, haddock, sole, mussels and more. Promenade and village shops offer an endless array of shopping, eating and browsing choices. There's an impressive part, too, for children a few blocks from the waterfront.

Urban Safari Rescue Society, 1395-176 St, Surrey, is the steamy home to 350 exotic rescued animals. Everything from pythons to guinea pigs call this haven home. We were surprised to find out how much McKinley knew about Bearded Dragons and how thrilled she was to meet all the unique creatures house here. The Society offers camps, parties and tours, so check their website for times and details.

Redwood Park playground at 17900-20th Ave, Surrey, has a variety of benefits. For parents it's a popular with small children, plus the historic treehouse, assortment of impressive towering trees and tranquility appeal to all ages. Covered picnic tables and grassy areas attract many year-round picnic parties. Everyone gets to breathe deeply here.

White Rock Beach - with a freight train sighting - never fails to charm all ages. The pay parking is a pain, but that's the commercial reality. Over at Crescent Beach, South Surrey, parking is free and we chose to picnic up by the Crescent Beach Swim Club and Yacht Club. Searching for oysters and mussels with the local kids delighted 'Kinners' while her mom was unexpectedly called upon to exercise her old National Lifeguard Service accreditation when two panicked swimmers got out of their depth and required emergency help. Thankfully lifeguard training becomes instinctive.

The Museum of Surrey TD Explore Zone, 1395-176 St, Surrey, turned out to be a big favourite.





The science experiments, building and learning tools made it tough to extricate McKinley when her parents called. In fact, a second visit was requested and she mentioned it when I was in Calgary a few weeks later for that all important fifth birthday when she started kindergarten.

All that's required now is for Gran to craft a McKinley's Great Adventure photo book, as I once did for her older cousin.

I hope these suggestions encourage you to explore local attractions, with or without small children.

Ursula Maxwell-Lewis is a writer and photographer. Reach her at utravel@shaw.ca

Photos by By Ursula Maxwell-Lewis

TO LEFT: Gulf of Georgia Cannery, Steveston **TOP RIGHT:** Making friends at Urban Safari Rescue Society, Surrey

CENTER RIGHT: The Ewan and Company aboriginal crew camped on the banks of the Fraser River 1887.

BOTTOM RIGHT: Welcome from Cloverdale Library librarian Anna Voischos



A GEM-THE **VANCOUVER ORPHEUM!**

Article & photos by Lenora A. Hayman.

This summer complimentary tours of the Vancouver Orpheum, with its dual entrances, (884 Granville St. and 601 Smithe St.) were offered, in partnership with the Downtown Business Improvement Association and BC entertainment Hall of Fame. The Orpheum, a designated National Heritage Site, was built in 1927 by Joseph Francis Langer and designed by architect Benjamin Marcus Priteca. Granville Street property was expensive, so Joseph Francis Langer bought a narrow 25 foot frontage on Granville St. and erected the building a block away on Seymour St. Hence the high profile entrance access, was a fraction of the cost. The Granville lobby has an antique decor and sweeping staircases in the Spanish Baroque Revival Style. It has hosted international vaudeville shows, musicians, concerts, events, movies and our Vancouver Symphony Orchestra.

The Orpheum, with its 2672 seats and 16 wheelchair spaces is referred to as a "clam shell" style concert hall theatre. There are 140 chandeliers and the grand auditorium chandelier is 18 feet tall and made of 100 Czech crystals. It hangs at the centre of the domed auditorium which is adorned with a curved ceiling mural painted by Tony Heinsbergen.

We clambered up several flights of stairs above the curved mural, which is suspended by wires, and looked down onto the stage. An evening concert was being set up so we couldn't descend on to the stage where the Wurlitzer organ can rise with an hydraulic





lift, from the basement. This Wurlitzer is the only theatre organ in Canada that is still played in its original hall. Although it wasn't popular with local bands, since it replaced in-house orchestras, audiences enjoyed it for its variety of instruments it imitated.

We also heard about the flamboyant Orpheum manager Ivan Ackery, whose 35 year promotions included having an acrobat in a gorilla outfit climb the Orpheum neon sign, to advertise King Kong.

Next time pause and look at the photos on the walls of Louis Armstrong, Marilyn Monroe, Frank Sinatra and other celebrities who honoured us at the Orpheum. We are grateful this building was saved.

Photos by Lenora A. Hayman.

TOP LEFT: Portion of Orpheum's domed ceiling mural. TOP RIGHT: Granville Orpheum Entrance. BOTTOM RIGHT: Orpheum auditorium giant chandelier.

AN AVOCADO TOAST WITH A TWIST

Add a Canadian twist to the classic avocado from Mexico toast. By replacing the bread with a bagel, a whole new world of flavours will open up. Trust us, vou'll want more.

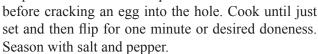
Avocado Breakfast Bagel

Prep time: 20-30 mins Cook time: 8-10 mins Portions: 2

- Ingredients:
 - 2 bagels • 3 tablespoons butter
 - 2 eggs
 - 4 slices bacon, cooked
 - 2 slices Swiss cheese
- 1 medium avocado from Mexico sliced into wedges
 - 1 cup arugula salad
 - Hot sauce or mayo to taste
 - Salt and freshly ground pepper to taste

Directions:

- 1. Slice bagels in half and spread the butter on the cut sides.
- Preheat a large pan (or griddle) over medium heat and, once hot, toast the bagels cut side down until golden brown. Set the top half aside and flip the bottom over and drop more butter in the pan



- 3. Flip back over and top each with 2 slices of bacon and the Swiss cheese.
- 4. Remove from heat. Add your avocado slices, arugula, and drizzle hot sauce or mayo to taste.
- 5. Top with the other half of toasted bagel and serve. www.newscanada.com





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References upon request.

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FINANCIAL NEWS

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

COMMON WEALTH TRANSFER MISTAKES, IT NEVER ENDS...

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

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

Failing to update beneficiary designations:

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

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

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

When a beneficiary other than your estate is named on an insurance investment (such as a guaranteed investment fund contract (GIF)) the death benefit bypasses your estate and therefore avoids probate fees (and potentially other estate

administration fees). The proceeds are then paid directly to the beneficiary, usually within two weeks after receiving all necessary documents. By avoiding your estate, the death benefit may also avoid claims by creditors of the estate and challenges to the validity of the will which can delay the distribution of your estate by weeks, months or even years. Also, if a beneficiary of the family class is named or a beneficiary is named irrevocable, the insurance investment offers you the potential for creditor protection while alive.

Adding a joint owner other than your spouse:

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

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

Lump sum to adult beneficiaries:

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

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

Another example of failing to consider tax implications often involves second marriages or separated and estranged spouses. For example, you have named your new spouse as beneficiary of your RRSP or RRIF to provide for them after your death, and named your children (perhaps from a previous marriage) as beneficiaries under your will to inherit the rest of your estate. You assume that your spouse will roll over your RRSP and RRIF to their RRSP or RRIF, and pay tax on the withdrawal. But what if they don't? Instead, he or she just takes the cash. Well, your estate could be responsible for any taxes on the RRSP or RRIF which effectively means it comes out of your children's inheritance.

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

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

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

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



in Today's Senior Newsmagazine

Details on page 3.



RESP: More than just a gift... Pave the way for a child's future.

A Registered Education Savings Plan (RESP) is designed to help save for post-secondary education for a child.

Anyone can contribute to a child's RESP. It makes a great gift and offers many benefits.

An RESP provides clients tax-deferred growth, government contributions, as well as flexibility.

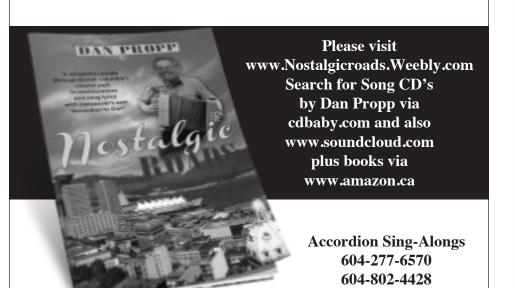
If a child decides not to attend post-secondary education you may be able to choose a new beneficiary.

The child has up to 35 years to use the funds if they decide to attend post-secondary at a later age.

An RESP contribution makes a great gift and gives a head start in preparing for a child's future.



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THE PHARMACIST **REVIEW**

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

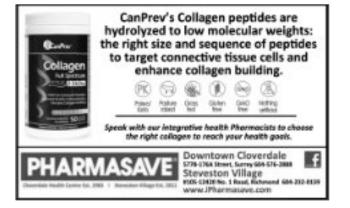
COLLAGEN CHAIN LENGTH

Collagen is a type of protein in our body that is made of repeating units of 3 amino acids, Glycine, Proline, and Hydroxyproline. It is a ubiquitous, gluelike substance that is found in virtually all connective tissue, such as our skin, joints, muscle, cornea of our eyes, blood vessels, digestive tract, and even in our teeth. Although our bodies can make it, the breakdown of collagen surpasses the production of it as we age, so we have to source it from supplements in order to maintain collagen levels in our bodies. This is especially true at times your body requires more collagen for building or for repairing tissues, such as during or after weight loss, or after surgeries that require skin incisions (eg. cesarean) or damage to connective tissue (eg. joint surgeries). It is also crucial for wear-and-tear cases, such as aging, and arthritis.

Size matters. Collagen occurs in various lengths. It is important to take a lower molecular weight ("kDa"), shorter collagen, or else you will not get full absorption. Each connective tissue responds to a different chain length and sequence, thus it is crucial to get the appropriate chain length of collagen for the intended therapeutic target and purpose. Your body is capable of interconverting chain lengths to a degree, but it is best to choose a chain length that pertains to your intended therapy goals. Some companies offer collagen preparations that contain various lengths of collagen; these are great if you just want an all-rounded collagen that targets multiple tissues but nothing specific. CanPrev offers specific chain lengths of collagen for joints, or muscle, or skin and beauty in addition to their all-rounded "full-spectrum" collagen formulation. Furthermore, CanPrev uses an enzymebased extraction process to cleave collagen chains from a pure collagen protein source, which leaves proline amino acids on the ends of the chains to assist in resisting heat and acid; the powder can be mixed easily into any hot or cold beverage. They source the collagen from grass-fed, pasteur-raised cows with no antibiotics, hormones, or GMO ingredients.

Check with an integrative physician or speak with an integrative pharmacist at Cloverdale Pharmasave or Pharmasave Steveston Village to confirm whether supplementation is appropriate for your health.

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



FOOD FRAUD AND THE POTENTIAL **IMPACT ON OUR WALLETS**



With food prices rising due to inflation and supply chain problems, our grocery bills are getting bigger and budgets aren't stretching as far. That's why it's more important than ever to get value for your dollar. Sometimes people might buy a food product that isn't quite what they think it is. In some cases, this could be food fraud which occurs when food is misrepresented. There are different types of food fraud:

- Substitution: When a product is substituted for another, such as pollock for cod fish.
- Adulteration or dilution: When ingredients or elements are mixed in, such as adding sugar syrup to

honey.

- Mislabelling: When a product is misrepresented on its label, such as labelling an apple or cereal as organic when it's not.
- False claims and statements: Similar to mislabelling, false claims or statements also misrepresent a food product. This is usually done with a health claim that is misleading or untrue, such as indicating a product is "fat free" or "low cholesterol" when

When food fraud happens, you're likely to find yourself spending more than the product is actually worth. In such cases, you'd be buying a lower

value product thinking it's actually of higher value.

Some tips to help ensure your hard-earned dollars aren't going to waste include checking labels, considering the price, and purchasing from trusted sellers. If a deal seems too good to be true, it likely is.

The Canadian Food Inspection Agency has strict regulations and labelling requirements to help prevent and deter misrepresented food. You can learn more to help inform yourself about food fraud at inspection .canada.ca/food-fraud.

www.newscanada.com

WILDFIRE SMOKE IN YOUR HOME: WHAT YOU NEED TO KNOW ABOUT USING PORTABLE AIR PURIFIERS



Wildfires have become too common for many of us. Even if you're far from the flames, or in a different province, you might be wondering what to do about the smoke that can get inside your home through windows, doors, vents and other openings. It can be a risk to your health. Seniors, pregnant people, infants, young children and people with an existing illness or chronic health conditions are especially at risk.

One way you can minimize these risks is by using a portable air purifier, but many people are not sure how best to choose or use one. Portable air purifiers are self-contained air filtration appliances that are designed to clean a single room. They remove fine particles by pulling the indoor air through a filter that traps the particles.

Be aware that not all portable air purifiers have the same effectiveness. If you are concerned about the health risks of particles from wildfire smoke, you should consider purchasing a High Efficiency Particulate Air, also known as HEPA, portable air filtration unit.

To get the most out of your portable air purifier: Choose your device wisely

· Avoid devices that produce ozone, as ozone can

negatively impact your health.

- · Choose an air purifier that's sized appropriately for the largest room you will be using it in. Set up for success
 - Keep your doors and windows closed.
- Operate your air purifier in a room where you spend a lot of time.
- Place it in a location where airflow will not be obstructed (e.g. furniture).
- Position the air purifier to avoid blowing directly at or between people in the room.
- Operate at the highest setting. A lower setting may reduce the noise of the unit, but it will also reduce its effectiveness.
- Maintain your air purifier by cleaning or replacing the filter as needed.

Reduce sources of indoor air pollution, such as smoking, vacuuming, burning incense or candles, using wood stoves and using cleaning products that can emit high levels of volatile organic compounds.

Find more information on keeping your home safe at canada.ca/healthy-home. www.newscanada.com



HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

HOME SECURITY

Today home security is a concern in al areas of the coup. In quiet suburbs and busy metropolitan areas alike, fly can help secure your home by addressing a few key areas

Front and back doors should be secured with double cylinder dead bolts. This will help prevent the door from being unlocked from the inside if glass in the door or window next to it is broken.

Note: Leave the key in the cylinder during the night time hours in case of emergency escape.

Windows in doors as well as sidelights next to doors should have security window film applied to stop the smash and grab intruder. Security film is clear, can be installed by the homeowner and can be obtained at most building supply stores. The security film will retain the glass in the frame even though it has been broken - a wonderful deterrent.

Lower main floor windows should have window security buttons installed so partially opened windows cannot be lifted out of their tracks. Security buttons can be installed at the top and bottom of windows to give double security. Basement windows should have security film applied and be double locked with security buttons. Do not pile belongings under windows. They can give a foothold for unwanted entry.

Porch lighting and garage security lighting with motion sensors act as good deterrents illuminating areas of possible entry.

Garden lighting should be attached to a timer shutting them off at a reasonable hour to darken areas of temptation.

Garage doors can be made more secure by adding an automatic garage door opener. Openers give access to only those who have the transmitter and allow entry and closing without having to leave the vehicle. Most models include lighting timed to allow you to walk from the vehicle to the house entry door before shutting off.

The outdoor light flasher is a great product in the retail market. The flasher is a switch that will enable you to make all your outdoor lights flash so your home is readily visible for security vehicles, taxis, police fire or ambulance services.

These are all economical ways to secure your home. You can go the extra steps and install security bars, security storm doors or an electronic security system that is monitored round the clock.



THE BEAUTY AND FUN OF AUTUMN

B T R F C E T G T V B W P B W Q Q E H A V E F U N R F F A T H M R U O B I H O V D R I V E S A F E D U Y A L H O A E R W V S O B P U M P K I N P I E U S J M L A T I S K I N H T B H Q E E G O B L I N S S A I I N C J T E T V B O I C A N D I E D Y A M S E C L N K H F U Y C R O S N F I R E W O R K S H X L K Y G S O L F F H Y N K G F A L L D S P O O K Y S O G L G C A F E E Y E J F C C O S T U M E S R B P L A E I O S I A S C O L O U R F U L L E A V E S R A T A V L H N S O Y D T R I C K O R T R E A T H O N H V I A L G T K I H M A K E U P A N D W I G S U T E E N T I F M H L M O P M U L L E D W I N E B T E R S G E G M A S H E D P O T A T O E S X J U D S R I W S G H O S T S Z L L B U A O C T O B E R H I N N J F J T A Y Z T O G E C R A N B E R R I E S R D G P L O S R C A N D Y S P M H A L L O W E E N A V P I L L O W C A S E S F U L L O F C A N D Y M

October
Bobbing for apples
Thanksgiving
Cranberries
Stuffing
Candied Yams
Costumes
Ghosts
Hot Chocolate

Hot Chocolate Pillow Cases full of Candy Mulled Wine Fall
Pumpkin Pie
Halloween
Family Gathering
Brussel Sprouts
Mashed Potatoes
Goblins
Candy
Flash Lights
Makeup and Wigs
Spooky

Falling Leaves
Jack O Lantern
Turkey Feast
Colourful Leaves
Wishbone
Trick or Treat
Witches
Fireworks
Drive Safe
Have Fun
Photos

WHEN DO YOU NEED TO PROTECT YOUR ASSETS? 3 KEY TIPS

While we all hope to remain healthy and happy, sometimes unexpected events can leave us unable to work

And it's not always a visible illness or injury like a car accident that prevents you from receiving your paycheque. In fact, mental health was a reason in a third of new disability claims from RBC Insurance clients 18 to 39 years old – and this is up since 2019. With sky high inflation and the heavy cost of home ownership, you're not alone if you're worried about planning for the unexpected.

So, what can you do to protect yourself and assets like your home in case you suddenly can't work? Here are a few key steps:

financial

Create and update Keeping tabs on your finances and knowing what parts of your budget you can adjust if required is a strong step towards financial security. It will help you be more aware of what you can do right away if you lose a regular paycheque.

Examine workplace benefits and policies If you have benefits through your job, take the time to understand them. Discovering the ins and outs of your benefits package means you'll know your options if you must stop work. Check out policies on a leave of absence, see if you get any mental health days, and make the most of your coverage. Even if you don't have a benefits package, look into workplace policies anyway – there might be perks you don't realize exist.

Consider or review disability insurance Disability coverage can replace your income if you can't work, so you can still make your payments without the added stress of dipping into savings. Look for private disability coverage and check what your workplace offers.

Find more information at rbcinsurance.com/disability.

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As we age and begin to lose our mobility and sense of balance, bathing can not only become difficult but also a cause of additional stress and anxiety. Fear of falling and a fear of not being able to get out of the tub are two of the most common occurrences with many of our seniors today. Walk-in tubs have become extremely popular in the last decade and estimates show that people who go ahead and install a walk-in tub in their homes today, will be able to live independently for an additional five years.

Walk-in tubs are exactly what the name implies, tubs that have large doors that open, and you simply walk in and sit down on a 17-inch-high seat. You close and lock the door and the tub fills rapidly while you are sitting comfortably and safely inside. All the taps and controls are easily accessible at your fingertips. Once you are done your bath, turn the dial and the tub quickly drains and you simply open the door and walk out of the tub. The various models all have numerous grab bars and nonslip surfaces making getting in and out worry free. Walk-in

tubs are designed for an aging population who desire to remain independent for many years to

Manufacturers have optional tub designs accommodating every shape and size of person and bathroom. There is a tub size that will fit in the space where your existing tub or shower is. Walk-in tubs can be as basic as a soaker tub to as deluxe as your own personal spa. Offering numerous options such as heated back, multi-speed warm air jets, water jets, ozone, light therapy, aromatherapy, and more.

The benefits of a walk-in tub are numerous. Many people crave being able to confidently have a bath again and find relief by just soaking in a warm tub. Owners say they believe they sleep better after a soothing bath. The warm air or water jets give a deep massage and help to stimulate circulation, thus carrying additional healing oxygen throughout the body to the hands and feet. This has shown positive results increasing mobility and helping to relieve the pain and symptoms of such conditions as arthritis, chronic back pain, fibromyalgia, diabetic



and peripheral neuropathy, as well as various other acute and chronic conditions.

The Canadian Government website states that 1 in 4 seniors fall every year, and 25% of these falls are serious, leaving the victims permanently disabled and bedridden. A large percentage

of these falls take place in the bathroom. Aside from all the pain and suffering it also ends up costing the Canadian medical system two billion dollars annually. Therefore, the British Columbia and Federal Governments are helping many people who decide to purchase Perhaps, one of the best decisions I've made is when

I decided to go ahead and put a walk-in tub in my house. I no longer have a fear of falling and this will help me live in my home for many more years to come.'

Jean S.

a walk-in tub now. The help comes in the forms of a tax credit, a Provincial Sales Tax waiver, and in certain qualifying cases a \$7,500.00 Government Grant.

As we all age and the years fly by, many seniors are faced with the reality that taking proactive steps today and deciding to retrofit their homes with a walk-in tub is one of the best investments they can make to help them age in place, comfortably and independently in the home they love

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BOOKS FOR CONNECTED COOKS Do you love to cook? Join this fun book club to get new recipes and to share cookbook titles. Book club will meet on the 3rd Thursday of each month at 10:00 a.m. from March 17 – December 15. Registration is required. Please call 250-675-4818 to register.

CREATIVE CREW LOOK WHAT YOU CAN DO Display your creative works in branch until August 31 that you made from an ORL book. Art, crafts, woodworking submissions all welcome.

PAGE TURNERS BOOK CLUB Held on the 1st Thursday of each month at 10:00 a.m. Registration is required. Please call the South Shuswap Branch at 250-675-4818 to register.

BLIND BAY GARDEN CLUB If you have a green thumb and would like to share or learn some gardening tips, drop in every 2nd Tuesday of the month at 10:00 a.m.

FIRESIDE KNITTERS Join the knitting crew on the 1st and 3rd Friday of each month at 10:00 a.m. Please call the South Shuswap Branch at 250-675-4818 for more information.

LASS Free Computer Training for Seniors has resumed. Please contact LASS directly at 250-463-4555 to book your training session.

If you haven't seen our new shelving visit the branch to see how open and bright the library looks.



Looking for a salesrep in the Salmon Arm Shuswap Area: Please call (604) 992-0721 for more information

LOOKING TO VOLUNTEER? HERE'S HOW TO FIND THE RIGHT FIT

Contributing to a vibrant community is an important part of feeling at home in your neighbourhood. It's natural for many of us to want to give back to the place we love. Volunteering is a great way to get involved and support what matters to you. Plus, it can be flexible enough for any schedule, skill set, or community. While there are likely endless volunteer opportunities in your area, it can be a bit tricky to find one that feels right and meaningful to you.

Here are some tips to help you find the right volunteer fit:

Consider your passions

The things you love to do or think about are the perfect place to start when it comes to finding a volunteer opportunity. You're more likely to enjoy volunteering if it ties into something you love. Are you obsessed with movies? Check in with the local film festival. Passionate about animals? Volunteer as a dog walker at a rescue. A bona fide book nerd? Talk to your local library or school about their reading programs.

Consider your skills

It's worth taking stock of what your experience can offer as a volunteer. Think about what you're already good at and where that might come in handy. It can be particularly rewarding to share your expertise with those in need of it. For instance, are you good with finances? Perhaps the local sports club needs your skills as a new treasurer. Legal, communications and logistics skills are always in-demand, but don't limit yourself to career-related know-how either. If you're handy, know first aid, gardening, or any practical real-life skills, you'll be a considerable asset to an organization in need.

Mine your network

Reach out to familiar institutions like local schools, libraries, religious organizations, community centres, local sports groups or grassroots charities. Talk to your family and friends for ideas or for connections to opportunities you might not have thought of yet. Who knows, maybe together you can

create your own unique volunteer activity and give back to your community.

Help solve a need

Do you see yourself as an advocate? Do your research to find out where you can lend your voice. The latest census data is a great resource to learn about the makeup of your community and it can help identify needs. For example, if the up-to-date data shows a growing school age population in your area, you could use that information to help champion new after-school programs. If you have another idea to benefit your community, see if census data can add weight to your case. Decision-makers want to make informed decisions, so they love seeing qualified data and facts to back up community initiatives. Arming yourself with this information can make your volunteer efforts go a long way.

Find out more and check out the data at statcan.gc .ca/census.

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TIPS FOR HASSLE-FREE TRAVEL

As many of us dip our toes back into the world of travel, it's only natural to want all travel arrangements to go smoothly, from check in to layovers to customs.

Here are some tips for trouble-free travel in case you're feeling rusty.

Review local rules

Some of us must plan every detail of a trip well ahead of time and others prefer to wing it. Either way, if you're going to a different country, make sure you know some basic etiquette and procedures. Doublecheck in advance if there are particular rules you need to follow for entry or while there, such as a negative PCR test or wearing long sleeves and pants at sacred sites. Review and confirm these again a few days before you travel to ensure they haven't changed. Give yourself time

It may be annoying to arrive at the airport hours in advance, but getting an early start benefits just about any part of travelling. Whether you're checking in your luggage or setting out to see the sights, an earlier start to the day can help you avoid crowds and save cash and valuable time waiting in lines. You can also check-in online for things like flights, hotels and attractions to save time and relax more on your vacation.

Pack wisely

A good rule to go by is not to bring more luggage than you can carry yourself - it's a good way to stay self-sufficient and comes in handy if there's an emergency. If you're flying, opt for carry-on luggage so you can avoid fees and waiting to retrieve your checked baggage at your destination. Try out a tote bag for your personal item, this way you can pack handy items like a sweater, snacks and devices for the flight.

Consider your gear

In addition to planning your travel wardrobe, consider what gear you want to bring with you. Devices like tablets, cameras and chargers are bulky items that can quickly take up space. If you want to take fantastic travel photos but worry about weight, consider a mirrorless camera for the quality of a DSLR without the bulk. Be sure to choose a lightweight carrying case that will stand up to bumps, scratches and unpredictable weather. Cases with pockets for extra memory cards and batteries help to ensure all your camera accessories are in one place.

Find more information and ideas on travel-friendly camera gear at henrys.com.

www.newscanada.com

SURPRISING WAYS TECHNOLOGY WILL KEEP YOU SAFE

Advancements of modern technology are making us safer. Not only can new forms of password protection help to safeguard our digital files and documents, advances in voice and facial recognition create a heightened degree of security for our devices and homes.

Here are some of the newest advancements keeping us protected at home and on the go:

At home

Smart home systems are ever evolving, providing heightened security and peace of mind. With smart locks, you no longer need to hand out keys to the dogwalker or after-school sitter; instead, you can unlock



and lock the door for them while you're out.

Advancements in security systems also give you the ability to monitor your home in real time with live video feeds, smoke and CO detectors, control of home lighting and the option to speak with someone at your door through a doorbell, from anywhere in the world. On your devices

Apps are available for just about everything these days, from banking and investments to security systems. But what happens if your device is lost or stolen? With savvy features such as fingerprint, facial and iris recognition software for phone and app access, you're the only one who can open your accounts. In your vehicle

Enhanced safety measures through driver assistance technologies are a driving force in the automobile industry. Many new cars are equipped with features such as forward collision warning, automatic emergency braking, pedestrian detection, lane departure warning, lane keeping assist, blind spot warning, rear traffic warning and even parking assistance.

However, much as these technologies can help, they can't replace you as a driver and don't always work as expected in bad weather. To get the most out of these tools, consult the owner's manual, the manufacturer's website or canada.ca/driverassistance.

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WE'RE HERE TO HELP

3 THINGS YOU NEED TO KNOW TO KEEP YOUR INDOOR AIR CLEAN

Poor indoor air quality can affect your health. Young children, older adults and those with existing heart and lung conditions such as asthma are more susceptible to the adverse health effects of common indoor pollutants like particulate matter, nitrogen dioxide, carbon monoxide, volatile organic compounds, and mould.

Here are the three most important ways to improve your indoor air:

- 1. Remove or reduce sources of indoor air pollution:
 - Do not smoke indoors.
- Limit or avoid the use of any combustion source, such as incense, candles, and wood stoves. Consider choosing a low-emission wood stove.
- Always read and follow instructions on the labels of household chemical products and pesticides.
- Install a certified smoke detector and ensure you have at least one functioning carbon monoxide (CO) alarm outside of each bedroom.
- Always keep the door between your home and garage closed. Never idle your car or other fuel-burning equipment in your garage.
- Fix any moisture problems immediately and maintain humidity levels between 30 and 50 per cent.
- Make sure fuel-burning appliances, including furnaces, water heaters and fireplaces, are maintained.
- Use a vacuum cleaner with a high efficiency particulate air (HEPA) filter that traps small particles.
- 2. Ventilate your home
- Leave interior doors open whenever possible, place furniture away from heating vents and outside

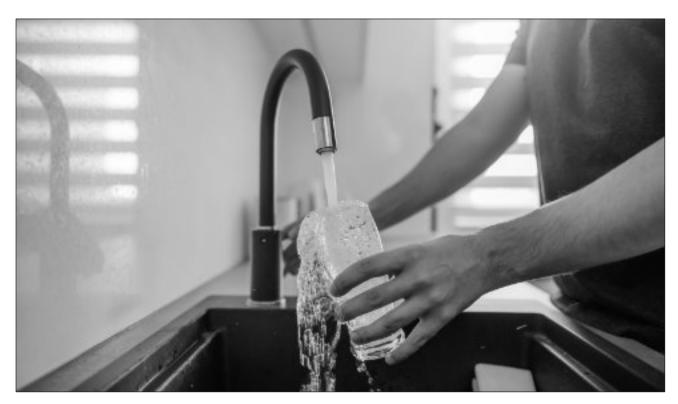
walls to allow for air flow.

- Turn on exhaust fans that vent to the outdoors while showering and cooking, especially when frying food or using a gas stove.
- Open windows whenever possible, especially when renovating or using products that may release chemicals into the air, such as when painting, varnishing, working with composite wood or installing carpets.
- Use your mechanical ventilation system if you have one. Replace or clean filters according to manufacturer's instructions.
- Portable HEPA air purifiers may also reduce indoor particulate levels. Avoid using portable air filtration units that generate ozone bi-products.
- 3. Keep outdoor air pollution outside
- Check the Air Quality Health Index, known as the AQHI, to see if there is air pollution you should be concerned about in your area. The WeatherCan app is a great resource that includes the AQHI!
- Keep windows and doors closed and use air conditioning if outdoor air quality is poor.
- Properly seal windows and doors with weather stripping.
- Set your ventilation system to recirculate when the outdoor air is poor, and bring in fresh air when the outdoor air has improved. Install a high-quality air filter

Find more information on the AQHI at airhealth.ca.

www.newscanada.com

HOW SAFE IS THE WATER AT MY CABIN?



Ever turned on the tap at your cabin or cottage and been uncertain if you should drink it? Perhaps it wasn't running quite clear, or you're not sure what to make of its metallic hard-water taste. If so, you're not alone. While most of us know Canada's drinking water supplies are generally of excellent quality, sometimes we can't help but question it. Whether it's a metallic taste, concern about old lead pipes or bacteria in rural areas with untreated water, there are many reasons to wonder about the safety of your water.

The federal government has set out guidelines for drinking water quality, which outline the maximum acceptable concentrations of certain substances. But these national guidelines are voluntary and non-enforceable. Some provinces, including Ontario, Alberta, Saskatchewan and Nova Scotia, do have enforceable provincial guidelines.

Water quality has a natural variability across the country due to exposure to various environmental conditions. This quality can be affected by human activities as well as through the distribution system, including plumbing, pipes and wells.

To protect yourself and your family, it's a good idea to have your water quality tested every 6 to 12 months, or at least annually. This can help you check for lead, arsenic, pesticides, hydrocarbons, iron and sulfates, as well as hardness and pH levels. An easy way to do this is with a DIY test kit from My Water

SISTER, BEST FRIEND, KIND SOUL: A LEGACY GIFT REFLECTS A WELL-LIVED LIFE

Only a lucky few among us can say their sibling is their best friend.

From childhood through to their senior years, sisters Donna Cusson and Phyllis Powroznik were inseparable.

"She was my dearest friend," says Donna, a Langley resident who lost her sister Phyllis last year, at the age of 83.



Donna remembers her older sister as a compassionate, soft-spoken and kind woman. It was this kindness that prompted Phyllis to leave a gift in her Will to Langley Memorial Hospital.

Donna directed the funds to purchase a Regency Care Chair, a seat that conforms to a patient's body and eases pain points, to provide vulnerable patients with the most comfortable rest possible.

Phyllis and Donna grew up with three other siblings on a 13-acre sustenance farm in West Langley.

To hear Donna tell it, Phyllis was more than a kind soul; she was a lot of fun.

"She could be impish.

"Years ago my mom was talking to some neighbours, who told her they were upset because their child was playing hooky from school. My mother said, 'my Phyllis would never do that.'

"As it turned out, Phyllis was the ringleader of the group playing hooky. She'd leave school for the day and forge my mother's handwriting on a note."

Phyllis's legacy gift is the perfect reflection of the life of a compassionate woman who got the most out of life.

"No one would ever say anything bad about her, but her housekeeping was awful," Donna laughs.

"But no one's going to remember you because you kept a clean house. They'll remember you for a kind deed you did, or how you treated people."

By taking time to advance-plan a gift in her Will, Phyllis is still making a positive impact on the hospital for today and for generations to come. For more on how to make a gift, please contact Langley Memorial Hospital Foundation at 604-533-6422 or info@lmhfoundation.com.

Quality.

A simple at-home test kit will be sent to you, along with instructions for sampling your water and a return shipping label to have it couriered to an accredited laboratory for analysis. There are different types of tests you can request, depending on where you live and the source of your water. There are options for city dwellers, weekend visiting owners and rural owners

Once your sample has been evaluated, you'll receive a water quality report card, which provides an explanation of the results. If you wish to discuss your water quality results with a professional, you can schedule a virtual meeting with a hydrogeologist for added peace of mind.

Find more information at mywaterquality.ca www.newscanada.com



WRITE **AS I PLEASE**

By Mel Kositsky

The days are getting shorter. How often have you heard people repeat that phrase?

Obviously they are not -- each day has 24 hours and that does not change despite ever changing daylight hours.

People often say "I had a long day at work". Considering most people work eight-hour days and are supposed to sleep eight hours for a good night's rest, that leaves another eight hours for leisure activities. Somehow being stuck in traffic and shopping for necessities should not be classified as leisure time. It is no wonder they give courses on time management.

How we spend our days is a personal choice. Some people are quite happy to "waste" four to six hours on the golf course. To them that is a pleasant activity. Others like to stay at home but are called "couch potatoes" if they relax and just watch television or videos, or search for things or information on their computers or hand-held devices, or get pulled into these new media experiences for "binge" watching. (Make sure you have plenty of popcorn or chips on hand before you get started!)

But a reality check will tell you that most people suffer from some form of "procrastination" -- putting things off to another time (another day, another month or sometimes years). Obviously the task is of little importance or way down on your "things to do" list. But Procrastinators Anonymous will advise you -- "Stop Putting It off"! It's a motto many people should adopt.

Among those are the politicians who can't make their minds up about changing Daylight Savings Time. It seems dealing with getting rid of twice a year time changes has been dropped from their agendas. So get ready to turn back time again on November 6, when Daylight Savings Time ends for another year. It is getting darker a little bit earlier each day. One report said it won't be until April 9, 2023 before we still have daylight again at 8 p.m. We know it is going to be a dark winter -- but let's hope it is not a real cold one.

Voters in British Columbia are going to the polls on Saturday, October 15 to elect their local governments to a new four-year term. Voters will be electing mayors, councillors, regional district directors and school trustees. But not all communities will be voting for all those positions. When nominations closed at 4 p.m. on Sept.9, there were 37 Mayors across B.C. who won by acclamation after standing unopposed. In the 2018 civic elections, there were 36 mayoral candidates elected without a contest.

Among the winners are Burnaby Mayor Mike Hurley and Port Coquitlam Mayor Brad West, both of whom will serve their second terms. Longtime politician Sylvia Pranger remains the Mayor of the District of Kent and Nicole MacDonald becomes the Mayor of Pitt Meadows.

Vigorous campaigning is underway in many communities as sitting mayors and councillors have decided not to run again for office. Some councillors are seeking the mayor's chair in those communities, leaving wide-open races for Council seats in many places. It will be interesting to see the voter turnout for all these positions. Many communities are offering multiple days of Advance Voting, along with Mail-In Voting in an attempt to increase the turnouts. Sometimes there is a less than 30 per cent turnout despite all efforts to encourage people to get out and vote. Full information about who is running across the province can found at www.civi-

Here is the complete list of B.C. mayors who won by acclamation this year:

- Dennis Buchanan, Alert Bay.
- Joe Craner, Armstrong.
- Barbara Roden, Ashcroft.
- Ward Stamer, Barriere.
- Mike Hurley, Burnaby.
- Ryan Windsor, Central Saanich.
- Ruth Hoyte, Coldstream.
- Nicole Minions, Comox.
- Michelle Staples, Duncan.
- Sarrah Storey, Fraser Lake.
- Steve Morissette, Fruitvale.
- Linda McGuire, Granisle.
- Ken Williams, Highlands.
- Shane Brienen, Houston.
- Allen Miller, Invermere.
- Maureen Pinkney, 100 Mile House.
- Sylvia Pranger, Kent.
- Don McCormick, Kimberley.
- Phil Germuth, Kitimat.
- Aaron Stone, Ladysmith.
- Sheri Disney, Masset.
- Alan Raine, Mountain Resort Municipality.
- Tom Zeleznik, Nakusp.
- Kevin Murdoch, Oak Bay.
- Martin Johansen, Oliver.
- Nicole MacDonald, Pitt Meadows.
- Scott Cabianca, Port Clements.
- Brad West, Port Coquitlam.
- Mark Baker, Say-

ward.

- Cliff McNeil-Smith, Sidney.
- Colin Ferguson, Silverton. Christine Fraser,
- Spallumcheen.
- Sean Bujtas, Terrace.
- Dan Law, Tofino.
- Owen Torgerson,

Valemount.

- Ed Coleman, Wells.
- Julie Colborne, Zeballos.

For many Canadians, it is becoming increasingly challenging to find a safe and affordable place to call home, and the high cost of living is making affordable housing even less attainable for the most vulnerable Canadians. The proposed one-time top-up to the Canada Housing Benefit program would consist of a tax-free payment of \$500 to provide direct support to low-income renters-those most exposed to inflation—who are experiencing housing affordability challenges. The payment would be launched by the

end of the year, pending Parliamentary approval and Royal Assent of enabling legislation. The federal benefit would be available to renters with adjusted net incomes below \$35,000 for families, or \$20,000 for individuals, and the Canada Revenue Agency (CRA) would deliver the money through an attestation-based application process. In order to determine eligibility, the CRA would proceed with an up-front verification of the applicant's income, age and residency for tax purposes. Applicants would need to have filed their 2021 tax return and provide information and attest that they: Are paying at least 30 per cent of their adjusted net income on shelter; Are paying rent for their own primary residence in Canada, which would include the address of the rental property, the amount of the rent paid in 2022, and the landlord's contact information; and Consent to the Canada Revenue Agency verifying their information to confirm eligibility.

According to a federal government news release, it is estimated that 1.8 million low-income renters, including students, who are struggling with the cost of housing would be eligible for this new support. The proposed funding totals \$1.2 billion, of which \$475 million was committed in Budget 2022. The one-time top-up would not reduce other federal income-tested benefits, such as the Canada Workers Benefit, the Canada Child Benefit, the Goods and Services Tax Credit, and the Guaranteed Income Supplement. The top-up is part of the government's plan to make housing more affordable for Canadians. This plan also includes measures to put Canada on the path to double housing construction over the next decade, help Canadians save for and buy their first home, and ban foreign ownership and curb speculation that both make housing more expensive for Canadians.



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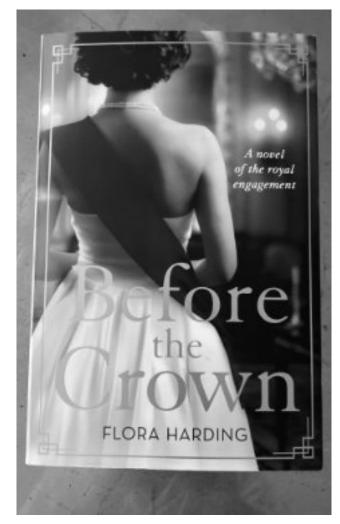
By Pamela Chatry

A DEDICATION TO **QUEEN ELIZABETH II.**

With the news of Queen Elizabeth II's passing, nations of the world shared stories of remembrance and paid tribute. Our Queen - enthroned for over 70 years - the longest recorded female head of state in history has had thousands of books written about her, her reign, her life, and her family.

Countless biographies, memoirs, movies, and novels have been comprised about Queen Elizabeth II's most important life events. Some were works of non-fiction and others fictional stories based upon historical facts. However, there has never been an autobiography written by Her Majesty herself, so authors are left to fill in the blanks with imagination.

This month's 'Senior Readers' book is a prime example. 'Before the Crown. A novel of the royal



engagement' by Flora Harding gives us a fictional glimpse into the life of the young Princess Elizabeth from the very first moment meeting Prince Philip and on into their engagement. The story is a perfectly balanced blend of proven historical facts within a work of fiction. It begins in 1943, when the dashing prince is reintroduced to the teenage Princess based on what is publicly

known about the courtship of the Royal Couple.

Not only a story of true love, Harding offers us a glimpse into the very sheltered life of our young Princess during WWII and those years leading up to the Royal Wedding in 1952. Besides the Queen and Prince Philip, the author revives many famous people from this era; Winston Churchill, Lord Mountbatten, (Philip's uncle), and of course, the Royal family, King George VI, the Queen's Mother, Queen Elizabeth, and sister, Margaret. The Duke of Edinburgh was deemed to be highly unsuitable for the hand of Princess Elizabeth, so the politics surrounding this play out in conversations and situations that take place at Balmoral Castle and Buckingham Palace.

We all know how the real love story ends. Queen Elizabeth II and her beloved Prince Philip went on to live a long and happy life together, married for 74 years until his death in 2021. Today, they are entombed together beneath St. George's Chapel at Windsor Castle.

Believe it or not, this book is still the perfect fairy tale about our young Princess Elizabeth who fell in love and fought for the hand of the man she knew, in her heart, would be the perfect Consort to his Queen.

And he was.

Pamela Chatry is a voracious reader and an admitted addict of books. She had an unfulfilled dream of owning a bookstore. So, instead, she founded The Book Bags and now shares her love of books with Seniors in the Fraser Valley. The Book Bags delivers a free bag of books every month to seniors, handpicked by Pamela and her volunteers.





Straight from the Horse's Mouth

By Mel Kositsky

The 2022 thoroughbred racing season at Hastings Racecourse in Vancouver has been extended one week. A full card of live racing will now be held on Saturday, October 22 (post time 2 p.m.), including two major stakes races.

The extra day makes up for the lost day on Sept. 11, when racing was cancelled due to atmospheric conditions caused by drifting wildfire smoke, which made it hard to breathe. With the extended season, a number of stake races have been moved to different days. The season was supposed to have ended on October 16.

Now the \$50,000 Ascot Stakes for two-year-old colts and the \$50,000 Fantasy Stakes for two-year-old fillies will go on closing day. Also the \$100,000 Jack and Sadie Diamond Futurities will be moved to the October 1 Saturday afternoon card.

Racing officials are hoping for a big finish to the season, building on the success of the B.C. Derby Day crowd and handle. A large crowd wagered almost \$1 million on a top card, which featured the return of the 74th BC Derby, a Grade 3 stake for a purse of \$125,000, and three other major races.

The Derby was captured by Regal Riot, a threeyear-old chestnut gelding bred in B.C., in an exciting stretch battle with California invader Arollercoasterride, owned by Peter Redekop. The margin of victory was a neck.

Regal Riot is owned by Lance Giesbrecht and Kim Peacock, and trained by Robert Anderson. He was ridden by jockey Efrain Hernandez. The gelding was bred by Suzanne Anderson. Regal Riot has now won four of his five races at Hastings this year. He also finished third in the Grade 3 Canadian Derby at Edmonton's Century Mile track in late August. Regal Riot was sired by Jersey Town out of the producing dam Regal Red by On Target. This is her fifth foal.

Also on Derby Day, champion mare Infinite Patience extended her winning streak to nine races with an easy victory in the \$50,000 Delta Colleen stake for fillies and mares. Now five, the mare is trained by Barbara Heads for owners William DeCoursey and Edmonton Oiler Ryan Nugent Hopkins. She was bred in British Columbia by DeCoursey.

Harness racing continues this month at Fraser Downs in Cloverdale in what is known as the "overlap" season. Live racing is being held Wednesday and Thursday evenings (7 p.m.) and then switches to a Sunday afternoon and Monday evening schedule on October 23. The elimination races for the lucrative Breeders' Stakes began September 28 for two and three-year-olds and will continue throughout this month. The four divisions finals, offering purses of \$100,000 each, will be raced on Sunday, November 6.

In early September the B.C. division of the Canadian Thoroughbred Horse Society held a successful yearling and mixed sale at the Thunderbird Show Park in Langley. The sale realized increases in sale and yearling average, as well as gross sales. In total, 57 horses were sold for a gross price of \$983,100 and an average of \$17,247.

There were 55 yearlings sold for \$976,100, with an average of \$17,747. The 2021 average was

\$15,959.

The sale topper, consigned by Nutritech Ventures Inc., was a colt by American stallion Practical Joke purchased by Swift Thoroughbreds for \$40,000. Four other yearlings sold for between \$35,000 to \$38,000. The leading buyer was Todd Mtn Thoroughbreds, purchasing 10 yearlings for a gross value of \$208,000, including a colt by Honor Code for \$35,000.

The 2022 Harness Racing B.C. Yearling Sale was held Sept. 16 on the backstretch at Fraser Downs

Five of the 35 yearlings entered in the sale changed hands with Commando bringing the highest bid at \$42,000. Consigned by Jim Marino, the Betterthancheddar gelding, who is the first foal out of the Sportswriter mare and multiple B.C. stakes winner Yoga Pants, was purchased by Veikko Pajunen of Vancouver.

Martini Please, a Dali-G Ts Jamie filly, was purchased for \$28,000 by Rod Therres while the Vertical Horizon-Thats Allthatiyam colt Iyam A Vertical went to Chris Lancaster for \$7,000. Ryan Millitaire took home Master Fund VM (Vintage Master-Trust Fund) for \$4,000 and Master Jake VM (Vintage Master-Balate Mysticgrace) for \$3,500.

To view the complete sale results, go to harnessracingbc.org.

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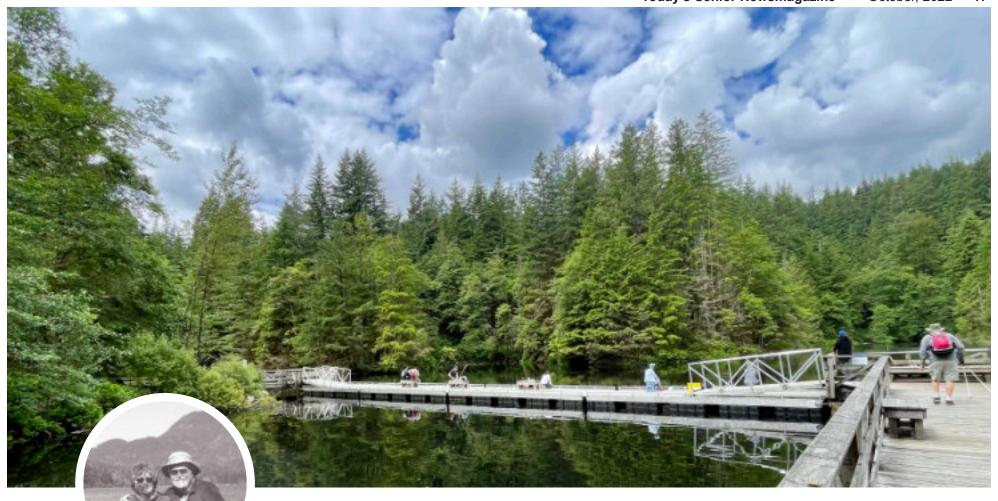
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VARLEY TRAIL AND RICE LAKE LOOP NATURE TRAILS WITH LOCAL HISTORY

By Chris Millikan

The north shore's Varley Trail and Rice Lake loop provide us with natural Lynn Valley settings...and occasional glimpses into the past. We investigate each from Rice Lake Gate.

There, a weathered signpost points us toward Lynn Headwaters. Likely a former logging road, Lynn Connector is a wide gravel trail passing through flourishing second growth forest. Springboard notches on crumbling giant red cedar stumps evoke early loggers' agility. And at Lynn Headwaters Park turnoff, an old pump suggests first pipelines.

A wooden bridge takes us across Lynn Creek. In the grassy park, mock-orange blossoms draping the fence delicately perfume the air. We discover a perfect table above the burbling creek behind BC Mills House, a prefabricated 1908 'kit house.' Snacks and water rejuvenate us.

Varley trailhead's storyboard tells us about its namesake, a founding member of Canada's renowned Group of Seven. Frederick Varley and his fellow artists painted dramatic, unconventional works reflecting their deep passion for Canadian landscapes. In writing a friend, Varley once declared his intense feelings, "British Columbia is heaven. It trembles within me and pains with its wonder..." While residing in Lynn Valley, he frequently followed Lynn Creek on outings to paint and sketch. Nowadays, walkers like us can appreciate terrain that had once inspired him.

From vantage points, we watch Lynn Creek's crystal waters flow over rocks and swirl around smooth boulders. Lush mosses drape branches, cover nurse-stumps, fallen logs, and carpet forest floors. Boardwalks meander over patches of sodden black mud; seeping groundwater nurtures numerous green skunk cabbages. And railed stairs ease walkers over and around rugged slopes cloaked with lush ferns, berry bushes, and vine-maples.

We climb one last long stairway and emerge on Rice Lake Road. Across the road, a chatty



neighbourhood dogwalker points out the house Varley rented in the 1930's...for \$8 a month. Following a quick look, we re-cross Lynn Creek on the narrow Pipeline Bridge. Bypassing directional signage to Lynn Canyon's 30-Foot-Pool and Suspension Bridge, we trudge steadily uphill...and eagerly devour our bag lunches at a table near our starting spot.

Another day we head for Rice Lake, once supplying North Vancouver with drinking water. Entry gate signs forbid dogs along the loop to preserve the watershed's purity. Inside, a reconstructed flume recalls this region's logging heyday. Rushing water in these planked chutes carried logs from mountainside forests to Burrard Inlet's mills.

Just where Rice Lake's loop begins, two special boulders memorialize a 1947 tragedy. One notes that a Vancouver-bound plane vanished mysteriously.

Twelve passengers and three crew perished. An arrow etched on the other pinpoints the crash-site behind Mount Seymour on Mt. Elsay's remote slopes. The wreckage was discovered and identified in September of 1994.

Lofty evergreen canopies shade us along the gentle up-and-down main trail. Numerous footpaths access lakeside benches, perfect for contemplating watery reflections. Stately trees frame drifting clouds; dragonflies flash iridescent wings.



Midway around, a signboard's photos show how early dams raised lake waters to float shingle bolts. These days, 5,000 trout annually stock the waters instead.

Leaving the trail at the lakeside gazebo, we step onto a long floating wharf and chat quietly with fishing enthusiasts about their catch. They mention that kids fish free; licensed anglers can keep two fish daily. Off the wharf's far end stands a Canadian Heritage Site cairn honouring Frederick Varley. This national marker acknowledges his works painted while teaching on the west coast.

Nearing where we began, oversized Adirondack chairs prompt one last trailside sit-down to view Lynn Valley's panoramic mixed forest.

Varley Trail and Rice Lake loop have become two of our favourite pathways into natural splendour.

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3 TIPS TO MAKE YOUR GOLDEN YEARS MORE FUN

In a world that may seems designed for the young, getting older can feel like you're becoming invisible. But, of course, you don't simply stop having fun as you age. Here are some tips to help keep you on your toes to take advantage of the best years of your life.

1. Make a bucket list

Though it may be a bit cliché, making a list of things you want to accomplish in the remainder of your life can be a great exercise to understand your priorities, and your desired retirement style. Even if you don't draft a detailed list, give it some thought: Do you crave adventure and new activities, or are you looking forward to slowing down and relaxing? Maybe a bit of both? Recognizing these broad goals can help you realize what will bring you the most fun and enjoyment as you're making plans.

2. Find fun fitness

Physical activity is crucial to your overall health and wellness, and it is never too late to get started. In fact, in retirement you may be able to devote more time to activity than you ever did in the past. Whether you walk just half the golf course, dance in the kitchen or join a traditional fitness class, the key is to try out different activities to find one you enjoy. Don't be afraid to make modifications for ability if you're worried about injuries.

3. Get connected online

If you're not totally comfortable on the internet, you're not alone. But it can be a great resource to enrich your social life and help maintain your

independence. Try getting your grandkids to teach you their favourite online video games; join social media and participate in groups and forums and reconnect with family and friends you normally call once a year. Just be sure to take the time to brush up on how stay cyber safe.

Scammers often target older adults assuming they are more vulnerable. So, prove them wrong, and watch out for red flags like strange or threatening requests. Don't give out personal information like your address, social insurance number or mother's maiden name and never send money to someone you've only met online. Some scammers will target seniors pretending to be a family member. So if you get an urgent message from a relative in need, reach out to them through another means like by telephone to verify it's really them.

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TIPS TO SAVE TIME ON HOUSEHOLD TASKS

Between cooking, cleaning and laundry, household tasks seem never-ending, but they don't have to be daunting. Here are three tips to help make household chores more manageable:

1 Clean as you go

Filling up the dishwasher as soon as you're finished a meal instead of piling dishes by the sink is more efficient and helps reduce kitchen clutter.

2 Multi-task

Need to book an appointment or call your parents? Do double duty while on the phone by quickly prepping dinner or watering the plants.

3 Think remote

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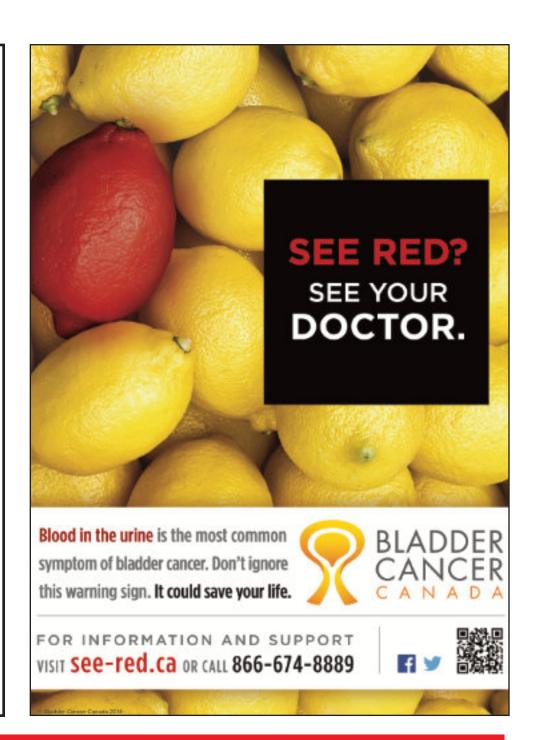
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Bone loss in the iawbone occurs when there has been extraction of natural teeth.

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Resorption: 10 Years

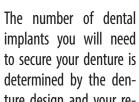


Resorption: 30 Years

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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.



ture 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.



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