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ACCORDION TO DAN



The word mirth or comedy, as some of us ponder, ‘how on earth’ constant change and spinning keeps society in its present orbit. Such is the gravity of the situation. The changes seniors have witnessed since we were young are phenomenal! Some of us, perhaps, feel that modern technology has helped create a humanistic vacuum of increasingly thinner air. ‘AI’ or ‘artificial intelligence’ seems to be the latest technology to embrace for today’s ever faster moving human race. Thus a few bits and pieces of rhyme.

MANY ORBITS OF CHANGE

Yes, it’s true some of us still watch tv with a screen and listen to radios with only sound. However, the lifestyle changes seniors have seen make us wonder where on earth we are bound. Spaced out somewhat by today’s environment. Some may still recall best sellers such as “The Moons a Balloon”, a hilarious book written by David Niven. Although written many years ago, it is still a wonderful ‘read’ for us in our retirement years because it reinforces the need to keep a sense of humour especially during these times simply in order to survive. At this stage, laughter is a necessity many have found.

So many items that were considered the ‘in thing’ to have, such as a tape recorder and VHS, became obsolete in what seems in the blink of an eye. From some perspectives, it is truly comical one must confess. For the only sense of stability today seems to be constant change and some of us ponder why? REMEMBER?

The musical hit song, ‘Blame It On The Bossa Nova’ (and its magic spell). The rock and roll era, ‘Don’t Be Cruel’, ‘Bye, Bye Love’, ‘All I Have To Do Is Dream’ and all those 45 rpm records sold all over the world including...do you remember Kellys Records in Vancouver? Do you still recall The Everly Brothers who often performed at Isy’s Supper Club on Georgia Street? There were also many great names who entertained at the Cave Theatre Restaurant.

What a scene! All those live music coffee houses...The Town Pump in Gastown and other places like Oil Can Harry’s and Lasseter’s Den. Those amazing 1960’s. Now here we are in 2023. Economically and socially compared to the present, it was a hoot!

One can only wonder if our humanity will be compromised as we head towards a future of artificial

intelligence.

REFLECTING BACK JUST A TAD

Thirty cents for an Imperial gallon of gas. About three thousand dollars or less for a brand-new car. Not quite the same today, eh? Alas. we’ve come a long way since. Houses for almost two million smackeros now accepted as just ‘it is what it is’. It’s getting ever more challenging just keeping pace. As seniors take stock of what used to be, so much has vanished, and it isn’t fun. Not just here in Canada, but a world phenomenon almost everywhere. The more sophisticated and technologically savvy the planet becomes, all those messages written in folk songs and ideals of the nineteen sixties, suddenly replaced as more ‘important’ priorities evolved.

LONGING FOR THE OLD RADIO PROGRAMS

Some of us still treasure the old shows. For example, the old Dominion radio network of the CBC. “Knock knock, who’s there?” “It’s the Happy Gang”. “Well come on in.” “Keep happy with the Happy Gang. Keep healthy, start the day with a bang. And if you’re happy and healthy to heck with being wealthy. Keep happy with the Happy Gang.” Remember those days?



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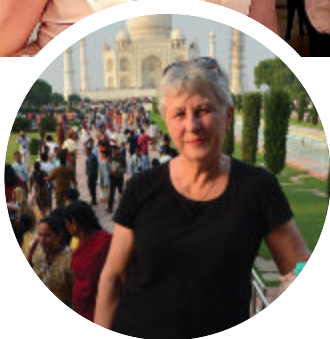
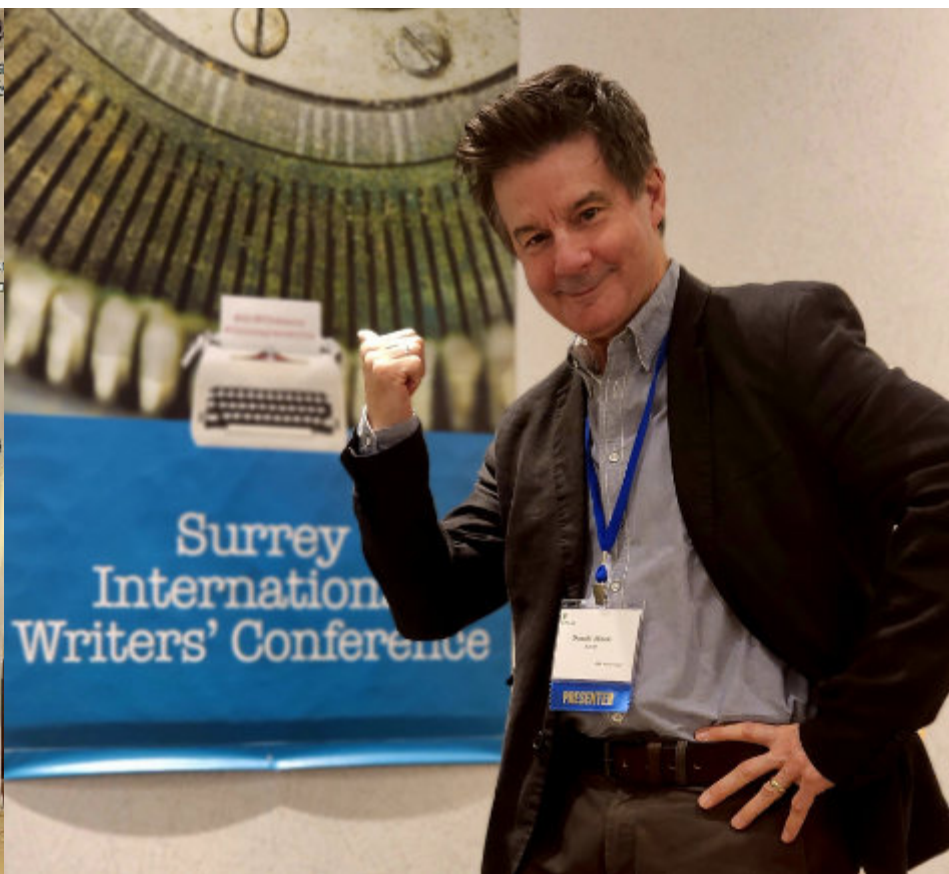
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INTERNATIONAL WRITERS GATHER IN SURREY

By Ursula Maxwell-Lewis

October is literary month in BC's Lower Mainland. Best selling authors including Susanna Kearsley, Robert Dugoni, Diana Gabaldon, Sonali Dev, Chris C C Humphries, Saadia Faruqi and Hallie Ephron, plus editors and agents from across the continent, will soon arrive in Surrey for the 31st Surrey International Writers' Conference.

Based at the Sheraton Vancouver Guildford, Master Classes for the award-winning conference are scheduled for October 18 and 19, followed by the full conference (virtual and in-person) from October 20 to 23. The complete schedule is available online at www.SIWC.ca

Camille Netherton, Conference Chair, was a regular attendee for years until she began volunteering. After two years as Silent Auction Coordinator and five years as Board Volunteer Coordinator, Camille shouldered the weighty top job she's held for 11 years.

"I'm super proud of how the conference has grown and how we support writers in our community and beyond," she says enthusiastically.

Expressing pride at SiWC's Covid-era navigation, she explains; "That [success] was mostly due to Kathy Chung's brilliance! We couldn't have gone virtually without all of her hard work."

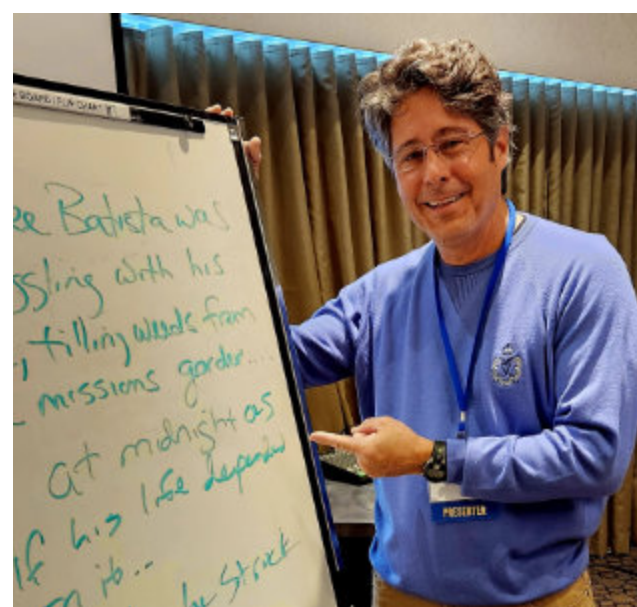
The conference was a dream realized by the late Surrey author and American human rights activist, Ed Griffin. From a one-day writing conference at Johnson Heights Secondary, SiWC has grown into an internationally respected award-winning event. Recalling this Netherton reflects, "I always feel a responsibility to carry on the legacy and to keep this beautiful thing we've built surviving for all the generations of new writers out there."

Conference Coordinator Kathy Chung started attending SiWC in 2001. She's never missed a year since. "In 2007 I started volunteering as a 'first reader' for SiWC's Writing Contest (now the Jack Whyte Storyteller Award)," she remembers. In 2009, I agreed to take on the coordinator position and spent that year shadowing author kc dyer in her last year in the position, before taking over in November that year with 2010 being my first conference as coordinator".

About the 2023 event, Chung reports: "SiWC is shaping up to be another great conference. We anticipate continuing with the hybrid model as it makes the conference accessible to people who cannot attend in person."

Presenters and attendees from 12 countries, eight Canadian provinces and 27 US states are currently registered.

Best selling authors, publishers and editors annually inspire and encourage emerging and established scribes to hone literary skills and



achieve publishing dreams.

The passing of authors Jack Whyte last year and Ann Perry this year will be deeply felt. Both were popular longtime conference workshop presenters and vibrant keynote speakers. Their legacies live on through their historical novels.

Diversity and Indigenous Scholarships (one full conference registration and one virtual conference registration in each category) are proudly featured, too. Complementary applications and full details are on the website.

Connecting with editors and agents in person is tough, which is why Surrey International Writers' Conference brings them to you. In person, or online, here's an opportunity to turn "I should write a book" into "I will write a book". As the SiWC motto proclaims: 'This Day We Write!'.

Ursula Maxwell-Lewis is the Surrey International Writers' Conference Director Emeritus and founding board member. Contact her at utrael@shaw.ca

Photos:

TOP LEFT: Themes are popular each year.
TOP RIGHT: New York publishing agent Donald Maass, a longtime SiWC presenter
BOTTOM RIGHT: Seattle author Robert Dugoni coined the conference mantra "Today We Write"
Photos Ursula Maxwell-Lewis

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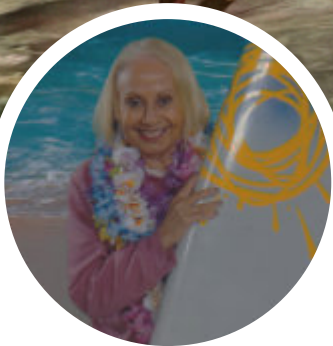
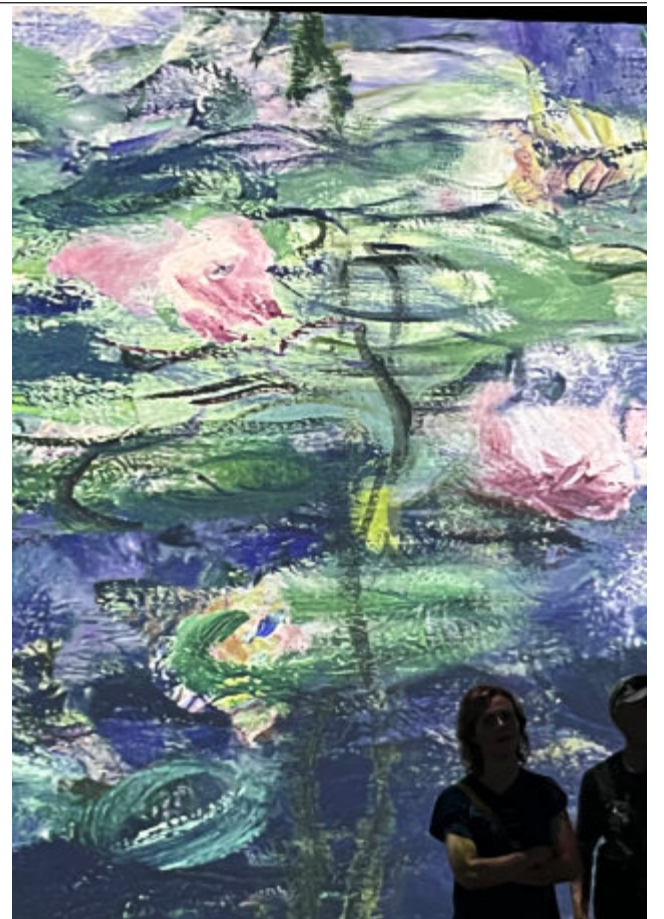
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Lillian, Surrey



CLAUDE MONET AT THE PNE.

Article & photos by Lenora A. Hayman.

In Aug.2023, the public after admission to the PNE were treated to the free exhibit of BEYOND MONET: THE IMMERSIVE EXPERIENCE!

Claude Monet (14Nov.1840-5Dec.1926) the French painter was one of the founders of the Impressionism Movement. He did not try to reproduce a scene exactly, but painted the impression of that momentary vision he witnessed. At the Beyond Monet 300 paintings are projected, some still and some with animation onto the 4 walls and even the floor, accompanied by 23 pieces of soothing music by the Belgian composer Michelino Bisceglia. The show is 35 minutes long but we watched it twice with both French and English captions.

Monet painted several canvasses of the same haystacks (1890-91), Rouen Cathedral (1894) and the Houses of Parliament in London, in variables of daylight and seasons that included twilight, rain and snow.

Monet's former home and gardens with the Japanese bridge, from 1883-1926, in Giverny, Normandy, is now called the Fondation Claude Monet Museum. Monet was also influenced by Japanese art and bought 243 Japanese prints, many of which graced his home. However he never did visit Japan.

It's wonderful that Monet created the Giverny water lily pond that provided the inspiration for his final series of water lily paintings that occupied him for the last 20 years of his life. They certainly symbolize his love of nature and we all love his favorite floral subject.

Photos all by Lenora A. Hayman.

TOP RIGHT: Coach on bridge at Argenteuil 1873, by Claude Monet.

TOP LEFT: Young Girl in Giverny Garden, 1888, by Claude Monet.

RIGHT: Water Lillies at Giverny, Normandy by Claude Monet.



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FINANCIAL NEWS

by Rick C. Singh, Founder, President,
and Financial Advisor,
CPCA (Certified Professional Consultant on Aging)
CRS Financial Wealth Management.

RRSPs and RRIFs on Death (Source: Manulife Tax and Estate Planning June 14th, 2023)

Most Canadians are familiar with the tax advantages of using registered savings plans to save for their retirement years. Contributions to registered retirement savings plans (RRSPs) are deductible and any growth or income earned on the underlying investment in the RRSP or registered retirement income fund (RRIF) isn't taxed until withdrawn.

What may be less clear is what happens on the death of an RRSP or RRIF owner. Frequently asked questions have been addressed to provide more clarity in an area that may not be entirely understood.

Why am I receiving a T4RSP or T4RIF (and RL2 in Quebec)?

Under Canadian income tax laws, you're considered to have disposed of your assets, including RRSPs and RRIFs, for fair market value at the time of death. The T4RSP or T4RIF sent to your legal representative or executor (liquidator in Quebec) will indicate the fair market value of your RRSP or RRIF at the date of your death.

It's the responsibility of your estate, and ultimately your estate beneficiaries (called heirs in Quebec), to pay income taxes on the RRSP or RRIF disposition at death, as there are generally no taxes withheld on amounts paid directly to a beneficiary named on the registered savings plan. This is something to take into consideration when developing your estate plan and determining how to distribute your assets at death.

What are the income tax implications?

The value of your RRSP or RRIF, as indicated on the T4RSP or T4RIF slip, must be included in your income for the year of death. This amount is fully taxable as regular income. However, as discussed later, there are ways to reduce or eliminate your taxes payable on income from your RRSP or RRIF on death.

What about income earned after the date of death?

An RRSP or RRIF remains tax sheltered throughout the year of death and the following calendar year. An additional tax slip is issued to report any increase in the value of the RRSP or RRIF from the date of death to the date of payout. This increase in value is taxable to the named beneficiaries or to the estate, although these taxes can be reduced or eliminated if certain criteria are met.

The potential to reduce or eliminate taxes on income earned in an RRSP or RRIF after the date of death only applies to income realized up to December 31 of the year after the year of death. For example, if an individual died on June 1, 2023, the registered plan would remain tax sheltered up to December 31, 2024. If the registered plan remains in place beyond

this date, the income earned after December 31, 2024 becomes taxable in the hands of the beneficiaries or the estate.

One exception to this rule is when an RRSP or RRIF is provided by an insurance company. The income earned after December 31, 2024 from a life insurance company RRSP or RRIF will receive the same tax treatment described above no matter when the death proceeds are paid.

It's also possible to have any post-death decreases in the value of the RRSP or RRIF carried back and deducted against the year of death RRSP or RRIF income inclusion.

How can the income tax bill on death be reduced?

It's possible to minimize the RRSP or RRIF income inclusion on death and on income earned in the RRSP or RRIF up to December 31 of the year after death if the deceased's RRSP or RRIF is left to a qualifying survivor. The beneficiary of the RRSP or RRIF can be named directly on the plan document or in the deceased's will. Sometimes, the deceased's will may state that a particular person is the beneficiary of a certain amount of the estate—which includes the deceased's RRSP or RRIF if there are no named beneficiaries on the RRSP or RRIF, or if the beneficiaries predeceased the annuitant.

If the beneficiary is a qualifying survivor, it's possible to have the value of the RRSP or RRIF taxable to the beneficiary. This same tax treatment results whether a qualifying survivor is named directly on the plan documents or is a named beneficiary in the will. If you're not sure whether this applies to you, talk to your legal or tax advisor.

Who is a qualifying survivor?

A qualifying survivor can be a:

- spouse or common-law partner
- financially dependent infirm child or grandchild
- financially dependent child or grandchild.

Spouse or common-law partner

If the beneficiary of the RRSP or RRIF is a spouse or common-law partner, it's possible to transfer the assets directly to that person's RRSP, RRIF, or eligible annuity as a tax-deferred rollover. If the surviving spouse or partner is under age 71, the RRSP or RRIF can be transferred to the survivor's RRSP; otherwise, the assets must be transferred to the survivor's RRIF or eligible annuity. The actual transfer of the deceased's RRSP or RRIF to the survivor's RRSP, RRIF, or eligible annuity must be completed in the year the survivor receives the deceased's RRSP or RRIF, or within 60 days after the end of that year.

If this is done, the surviving spouse or common-law partner will report the value of the deceased's RRSP or RRIF on the survivor's tax return for the year (this value will be reported on a T4RSP or T4RIF slip). The surviving spouse or common-law partner will then claim an offsetting deduction for the qualifying transfer under paragraph 60(1) of the Income Tax Act (Canada) to their own RRSP, RRIF, or eligible annuity. Any future withdrawals or payments from the RRSP, RRIF, or eligible annuity will be taxable to the surviving spouse or common-law partner.

In the case of a RRIF, a successor annuitant may have been named in the plan or the will. This means that the existing RRIF continues and the surviving spouse or common-law partner simply receives the same periodic payments as the deceased had received from the RRIF. No special taxation issues arise on death when a successor annuitant is named; instead, the successor is taxed on any payments made from the RRIF to the successor each year.

Financially dependent child or grandchild due to an impairment in physical or mental functions

If an RRSP or RRIF is left to a child or

grandchild who was financially dependent on the deceased taxpayer because of an impairment in physical or mental functions, the RRSP or RRIF doesn't have to be taxed in the hands of the deceased. In this situation, the beneficiary can transfer the assets to their own RRSP or RRIF. The transfer must take place in the year the RRSP or RRIF is received, or within the first 60 days of the next year. If this is done, the beneficiary will only be taxed on any withdrawals made in the future.

The beneficiary may also choose to purchase an eligible annuity with the RRSP or RRIF, and annuity payments will also be taxed to the beneficiary. Alternatively, if the individual is a beneficiary of a registered disability savings plan (RDSP), the amount can be transferred to that RDSP, up to the lifetime contribution limit of \$200,000. Such transfers aren't eligible for Canada Disability Savings Grants (CDSGs).

In these cases, the beneficiary is generally considered to be financially dependent on the deceased if the beneficiary depended on the deceased and the beneficiary's income in the previous year was less than the basic personal amount plus the disability amount for that previous year. If the income is above this amount, they may still qualify as financially dependent, but only if financial dependency can be demonstrated based on the particular facts of the situation.

Financially dependent minor child or grandchild

If an RRSP or RRIF is left to a minor child or grandchild who was financially dependent on the deceased, the value of the RRSP or RRIF can be taxed to the child or grandchild and not to the deceased. Where the minor child or grandchild uses the RRSP or RRIF funds to purchase a term certain annuity (maximum term to age 18), only the annuity payments will be taxed as they're received in that minor's hands.

As with transfers to other qualifying survivors, the transfer must take place in the year the RRSP or RRIF proceeds are received, or within the first 60 days of the following year. Depending on the age of the minor child or grandchild, this may only defer tax for a short time. However, since the minor usually has little or no other income, this may provide the opportunity to have the income taxed at a lower tax rate than it would have been on the deceased's final tax return.

A minor is generally considered to be financially dependent if the minor depended on the deceased and the minor's income for the previous taxation year was less than the basic personal amount for that previous year.

Adult child or grandchild

If an RRSP or RRIF is left to an adult child or grandchild who's financially dependent, it's possible to include the fair market value of the RRSP or RRIF in the child or grandchild's income instead of the deceased's income. However, the adult child or grandchild won't be able to purchase an eligible term certain annuity, as this option is only available to a minor child or grandchild up to age 18. Although there's no available product to reinvest the RRSP or RRIF to receive a tax-deferred rollover, there's a strong likelihood the adult child or grandchild will pay less tax on the RRSP or RRIF's fair market value income inclusion versus the deceased due to having a lower marginal tax rate.

If an RRSP or RRIF is left to an adult child or grandchild who's neither financially dependent nor dependent because of an impairment in physical or mental functions, there's no tax deferral available by naming the adult child or grandchild as

Continued Next Page

beneficiary. The RRSP or RRIF will be fully taxable on the final tax return of the deceased, and the RRSP or RRIF will be paid to the adult child or grandchild named as beneficiary.

An adult child or grandchild is generally considered to be financially dependant if the child or grandchild depended on the deceased, and the child or grandchild's income for the previous tax year was less than the basic personal amount for that year.

What happens if the estate of the deceased is named as beneficiary?

If the estate is named as beneficiary of the RRSP or RRIF, generally, the fair market value of the RRSP or RRIF is included in income on the deceased's final tax return. However, where an amount is paid from an RRSP or RRIF to the estate and a beneficiary of the estate is a qualifying survivor, the legal representative of the estate, along with the beneficiary, may file a joint election to treat the RRSP or RRIF proceeds as being paid directly to that qualifying survivor. If this joint election is filed with the Canada Revenue Agency (CRA), the deceased and the qualifying survivors will receive the same tax treatment as if the qualifying survivors had been named directly on the RRSP or RRIF.

In other words, the tax bill on death can be rolled over tax deferred if that qualifying survivor transfers assets into an RRSP, RRIF, eligible annuity, or term certain annuity to a maximum age of 18, where applicable. The qualifying survivor must be a beneficiary of the estate for an amount at least equal to the value of the RRSP or RRIF for this rollover to occur.

If this applies to you contact your advisor. Make sure your will and beneficiary designations produce the intended tax consequences for your RRSPs and RRIFs on death. Review your estate plan, including your RRSPs and RRIFs, with a tax or legal advisor. If you wish you can also contact Rick Singh at CRS Financial by email rick@crsfinancial.ca or call 604-535-3367.

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THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

Hormone Imbalances, Accelerated Aging, and Testing

Hormonal imbalances can be a significant contributor to premature aging. During menopause, the ovaries produce less estrogen and progesterone, leading to a range of symptoms such as hot flashes, mood swings, brain fog, low libido, vaginal dryness, dryer skin/wrinkles, and increased susceptibility to osteoporosis.

Similarly, in men, the age-related decline in testosterone levels, known as andropause, can result in fatigue, reduced muscle mass, abdominal weight gain, brain fog, and sexual dysfunction. These imbalances not only impact quality of life but also increase the risk of age-related diseases. Additionally, imbalances in stress-related hormones like cortisol can accelerate the aging process, leading to increased inflammation and oxidative stress.

In the Anti-Aging community, hormone replacement therapies (HRT) are believed to counteract the effects of hormonal imbalances associated with aging. HRT involves the administration of bioidentical hormones to restore hormone levels to a more youthful state. In women, estrogen and progesterone replacement therapy can alleviate menopausal symptoms and vaginal dryness and reduce the risk of osteoporosis. Similarly, testosterone replacement therapy in men can enhance muscle mass, energy levels, and sexual function.

However, HRT is not without controversy. It comes with potential risks, including an increased risk of breast cancer. Therefore, it is essential to consider the individual's health status, risk factors,

and preferences when considering HRT as an anti-aging strategy. Close monitoring and personalized treatment plans are crucial for optimizing benefits while minimizing risks. A good starting point can be to do a DUTCH test.

A DUTCH test, which stands for "Dried Urine Test for Comprehensive Hormones," is a type of hormone test that measures the levels of various hormones and their metabolites in your body using dried urine samples collected several times throughout the day and night over a 24-hour period. It measures the following:

1. Sex Hormones: It measures hormones like estrogen, progesterone, DHEA, and testosterone, as well as their metabolites, which can provide insights into hormone production and metabolism.

2. Adrenal Hormones: It assesses adrenal function by measuring hormones like cortisol and cortisone, which are involved in the body's stress response.


3. Melatonin: This hormone is involved in regulating sleep-wake cycles and is often included to assess sleep-related issues.

4. Neurotransmitter Metabolites: Measuring neurotransmitter metabolites can provide insights into mood and mental health.

It's important to note that the DUTCH test is often used in functional medicine and integrative medicine practices to guide personalized treatment plans. If you're considering this test, it's advisable to consult with a healthcare provider who is experienced in interpreting the results and can recommend appropriate interventions if any hormone imbalances are detected.

For a better understanding of hormone imbalances consider attending my upcoming Hormone Balancing Seminar held every few months (next seminar Oct 26, 2023).

Lyle Sunada is a compounding pharmacist and NAMS Certified Menopause Practitioner specializing in hormone balancing and alternative medicine at Cloverdale Pharmasave. Everything mentioned in the article is available In-Store.



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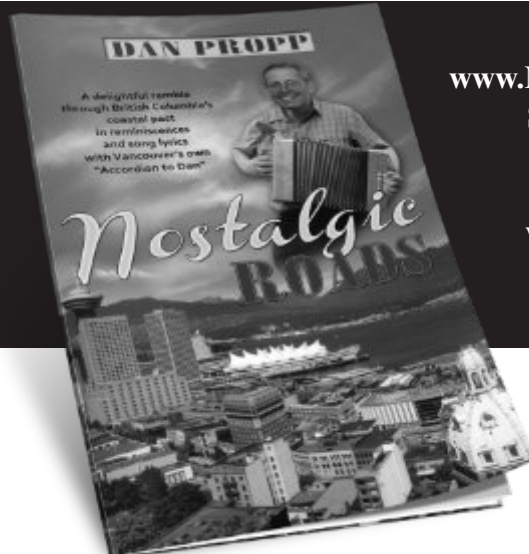
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HOME IMPROVEMENT
“ASK SHELL”

By Shell Busey

ALONG THE WAY... WITH SHELL
by Chuck Davis

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Shell’s Story continued from last month

The reason for that longevity? John Plul puts it nicely:

"Shell's simply the best at what he does."

And the busy Busey has time for a plug for CKNW's long-time morning man, Brian "Frosty" Forst. "Frosty would have me call him in the morning for an on-air tip. He has huge ratings, and that gave me a lot of early exposure."

When Shell joined CKNW and WIN he became part of the largest group of radio news reporters, sports reporters, and commentators in Canada. 'NW is a powerhouse, with the largest audience of any radio station in Western Canada. It has held that title through 100 consecutive BBM surveys, an astounding accomplishment that is unlikely ever to be duplicated. Shell's Home Ideas show and his association with B.C. Hydro lasted on WIN for ten years, a richly rewarding experience. As a result of that program, Shell Busey's name is well known in Every corner of the province. Today, the show-re-named Discovery in 2000, and sponsored by every cor- Home Cloverdale Paint-is heard on these stations every Sunday morning from 830 to 11:00: CKNW - Vancouver 980AM (originating station) CFAX - Victoria 1070AM CJAV - Port Alberni 1240AM CFWB - Campbell River 1490AM CHQB - Powell River 1280AM CHNL Kamloops 610AM CHNL-FM - Shuswap/Sorrento 107.1FM CJNL - Merritt 1230AM CINL - Ashcroft/Cache Creek 1340AM CHNL-1 Clearwater 1400AM CKOV - Kelowna 630AM CHDR - Cranbrook 102.9FM CJDR - Fernie 99.1FM CKCQ - Quesnel 920AM CKPG - Prince George 550AM CKMK - Mackenzie 1240AM and "repeaters" that take his show into small towns that don't have their own radio stations: Burns Lake, Hazelton, Masset, Port Simpson, Terrace and dozens of others.

"Funny thing," Shell says, chuckling. "When I started on CKNW Rafe Mair taught me the board there, too!" Rafe at the time was on CKNW, and enjoying the province's highest ratings. Incidentally, Rafe told the writer that a thing he remembers well when having Shell as a guest on his show is that "I didn't need a mike! All I had to do was open the window!" Shell's voice is somewhat-how to put it forceful.

Shell doesn't need to call on Rafe for technical advice anymore! Jonathan Hartman, the operator on the Home Discovery show these days, handles that busy program. Jonathan's a BCIT grad. He's 23, fairly new to radio, and likes it a lot. What's he notice most about Shell's show "I've never come across an empty phone board. He gets a lot of calls." Jonathan keeps

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
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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	Fall	Falling Leaves
Bobbing for apples	Pumpkin Pie	Jack O Lantern
Thanksgiving	Halloween	Turkey Feast
Cranberries	Family Gathering	Colourful Leaves
Stuffing	Brussel Sprouts	Wishbone
Candied Yams	Mashed Potatoes	Trick or Treat
Costumes	Goblins	Witches
Ghosts	Candy	Fireworks
Hot Chocolate	Flash Lights	Drive Safe
Pillow Cases full of Candy	Makeup and Wigs	Have Fun
Mulled Wine	Spooky	Photos

an eye on the Scoop, What's a Scoop? It might be described as a radio station in a box. It's a clever device that lets Shell dial up CKNW when he's out at a remote location, and do his show over an ordinary phone line.

'NW's Shirley Stocker helped Shell a lot, too. "She'd fill in for me, and coach me. I might arrange to have a specialist come in, and she'd format that show. If she were going to have a plumber on with me, she'd screen the calls to make sure they were all about plumbing problems. And she'd always tell me to listen to my shows. She'd warn me against 'Shellisms.' Sometimes, y'know, I'll use bad grammar. She'd phone me: 'I listened to your show yesterday, and you said "They brought it in for Frankie and I," instead of "Frankie and me." got this letter from someone once, sort of disgusted about my grammar. I was kind o' gutsy, I brought it up on the show the next week. I said, 'I'm well known for using improper grammar, but y'know, folks, I guess if I was meant to be an English major, I would have been an English major.' I still come up against that kind of thing, I don't know if it's right or wrong, but they get the message."

In the beginning, Shell would occasionally have a guest expert on his show, but CKNW discourages the practice. Tom Plasteras, the station's program director " CKNW has many stars, we're fortunate that we have this group of experts that do these shows: Dr. Art Hister, Michael Campbell, Shell Busey. But the interesting thing about what they do is, they'll say they'd like to bring a guest on, we recommend 'no.' Their own personalities : strong enough to carry and knowledge are their shows genuine interest in helping They're a star of their shows. And there's another factor: they have a genuine interest in the callers. Shell actually calls everyone back who hasn't been able to get on the show, or who needs a

follow-up. That's unique."

And now television realized the Busey mix of joviality good, hard information was a winner and BCTV asked him to be a regular on its Saturday Morning News program. In early 1995 Vito Dunford of CHEK-TV in Victoria approached Shell, and asked if he'd be interested in host- ing a home improvement series. The first Home Check show was on by September. Some 118 episodes of that show have been taped to this writing, and they're still in syndication on the Global Network across Canada- and in Japan, the Netherlands, Germany and South Korea.

But Shell has a confession to make. "My first love is radio, and being with people live. Taped shows don't have the spontaneity and spirit that live chats with people do. And sometimes, too, you'd like to be able to redo things. some of the Home Check shows, I think: Gee, I wish I could pull that. I don't actually see many of those; in fact I haven't seen most of them. I've seen them sometimes because the show happens to be on where I am, or I'll be flipping through the channels. But I've got the whole library of the shows in my office, and I've never sat down and watched them all. I've had people come up and say "Hey I was watching your show yesterday.' 'Oh, yeah, 'Hey, I how was it?' 'Oh, great, great.' And I haven't the heart to say I haven't seen it myself!"

TV Week magazine, in its June 6 to 12, 1998 issue, has nice quote from Shell on the thinking behind Home Check. "People want to keep their homes immaculate, but maintaining a house is expensive. Just to get a professional to come out and look at something costs you \$50. That's where Home Check comes in.

Shells Story to be continued next month...



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Your eyes are your window to the world – they allow you to do everything from perform everyday tasks to enjoy the beauty of the world around you. When it comes to your vision, it is important to be proactive. Use these simple tips to keep your eyes healthy:

- **Book an annual eye exam:** Stay on top of regular eye exams. Less than half of Canadians report visiting their eye care professional every year. But it's only with exams that they spot underlying issues – even if your vision seems good.
- **Take a screen break:** Our eyes need a break from all our devices. Consider following the 20-20-20 rule. Every 20 minutes look at something 20 feet away (6 metres) for 20 seconds – to minimize eyestrain.
- **Eat healthy:** Like our bodies, our eyes need nutrients to maintain good health. Eating foods rich in omega-3 fatty acids, beta-carotene, vitamin C and E, such as fish, leafy greens and citrus fruits, can help support healthy vision.
- **Protect your eyes from UV light:** Sunglasses and hats are not just fashion statements – they protect eyes from harmful UV light, which can contribute to the development of certain eye conditions.
- **Stay informed:** Vision changes as we age, and common conditions like presbyopia and

cataracts can develop. Yet in a survey by Alcon Canada, nearly two-thirds of Canadian seniors aged 55 to 79 said they knew very little or nothing about cataracts.

Vision changes as we age, and common conditions like presbyopia and cataracts can develop. Yet in a survey by Alcon Canada, nearly two-thirds of Canadian seniors aged 55 to 79 said they knew very little or nothing about cataracts.

Many weren't fully aware of options for treatment either, including that you can choose between different types of lenses for your cataract surgery. But some more advanced lenses may be able to improve vision enough that you no longer need glasses.

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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 non-slip 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 come.

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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WRITE AS I PLEASE

By Mel Kositsky

In today's world of politics, it seems "Image" is becoming much more important than "Substance".

There has been a shift in Canadian politics at all orders of government and it stems from American-style media coverage creeping across the border. In the United States the marketing campaigns of politicians are huge dollar affairs, which focus mostly on the leaders – their personalities and styles -- as they only have a two-party system.

In Canada (which always follows American trends), the shift in media coverage has been away from party policy and the new focus is all about the "leaders".

Remembering that Canada has a different electoral system than the U.S. doesn't really matter. The copycat effect is obvious – and not subtle

anymore. It's in your face every day – and U.S. style attack ads are becoming the norm.

In the U.S. it is all about the President. Campaigning and fundraising for the November 2024 election is well under way even though the official nominations do not take place for months and it is shaping up to be a rematch of the 2020 presidential race.

Unlike the U.S., Canadians do not vote directly for a Prime Minister. They vote for a local party representative and the party with the most seats in the House of Commons gets to put their leader in the Prime Minister's chair.

(It is a bit ironic that Americans place their President in the White House but the Canadian Prime Minister does not have a home right now. The official residence at 24 Sussex Drive is uninhabitable at this point and no one (or party) is willing to spend billions of dollars fixing it up or building a new official mansion.)

Despite the next Canadian federal election still being two years away, the mainstream media and social media are all fixated on the leaders of the four or five parties, especially the new leader of the Conservative Party of Canada – who has changed his image (looks) and is trying to market his new approach – new hairstyle, new clothes and no glasses.

It is a little too early to be having these campaign-style rallies, but the media and the pollsters love them. Modern reporters love to talk about the numbers like they are relevant so far out from an election. It gives them something to report on since Parliament has been on a summer holiday for months.

Image building is also a major initiative in British Columbia now. With the provincial election set for October 2024, all party leaders are fighting for media attention and popular support. The United party (formerly Liberals) has a new brand to promote, as well as a new leader, who is making a political comeback. The NDP Premier is putting his stamp on government after taking over from a popular leader.

Now there are two small parties in the B.C. Legislature – the Greens and Conservatives – and both are fighting for media attention in basically what has become a two-party system.

If you go back a few years before social media took such a prominent role in society, President Obama was credited with the first successful social media campaign to help him get elected. Subsequently all political movements began extensive use of the various platforms to get their messages out – and despite all the charges of "fake news" and misinformation floating around cyberspace – that method continues even more prominently today. That monster has many heads!

Now with many publications shutting down their print editions and circulation departments, online media will play an even bigger role in future election campaigns. Getting the message out to voters will be a challenge – especially to those people who want in-depth information about the candidates and their party policies – the substance!

Have a Happy Thanksgiving Day holiday weekend! We still have a lot to be thankful for living in Canada.

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SENIOR READS

By Pamela Chatry

PEACE BY CHOCOLATE THE HADHAD FAMILY'S REMARKABLE JOURNEY FROM SYRIA TO CANADA

BY JON TATTRIE
PUBLISHER – GOOSE LANE

This little book beautifully weaves together heart-wrenching tales of home and homeland loss, inspirational moments, delectable descriptions of chocolate-making, and acts of kindness. It's a true Canadian narrative, unfolding in the quaint town of Antigonish, Nova Scotia, where a community consciously chose to make a difference amidst a global crisis.

Perhaps you've come across the Broadway play, "Come From Away." It recounts the genuine story of Gander, Newfoundland, on September 11, 2001, when the U.S. closed its airspace, diverting 38 planes and 6579 passengers to this small town of 10,000 residents. These passengers needed food, shelter, and clothing for an uncertain duration. This story not only chronicles a community triumphing over colossal

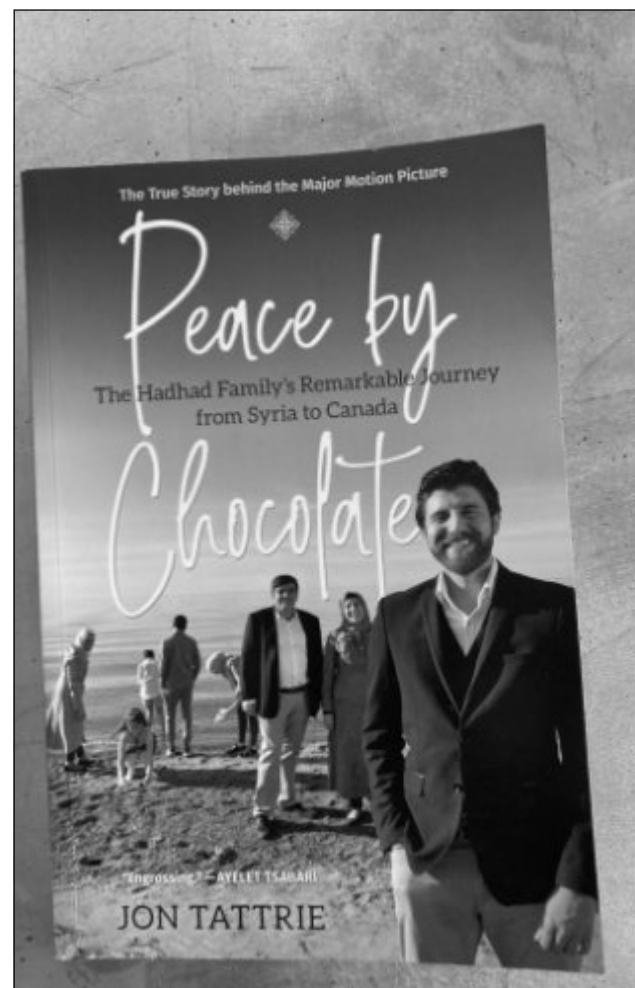
challenges but also celebrates acts of kindness, the formation of friendships, and the indomitable human spirit.

While both narratives share common themes of adversity, community, and friendship, the distinguishing factor lies in the fate of the stranded passengers in Gander, who eventually returned home. In contrast, the Hadhad family arrived in Antigonish having lost their homes, businesses, and even lives to the Syrian war. The reader is immersed in the Hadhad family's firsthand journey, mirroring the experiences of thousands who had nothing but the clothes on their backs. Their perilous passage through war-torn Damascus, crossing into the Lebanese border, and searching for safety in a country that has welcomed roughly one million refugees since 2011 is depicted vividly.

Author Jon Tatttrie delivers not only a realistic portrayal of the refugee experience but also a captivating and inspiring account of how chocolate created an entirely new life for this family. As described in his biography, Tatttrie possesses the talent to unearth authentic stories and transform them into catalysts for change. The book's title, "Peace by Chocolate," has become synonymous with the Hadhad's chocolate business, serving as a poignant reminder of the significance of peace.

This book shares stories of the best of humanity, instills hope, and encourages us all to extend a helping hand to others. Much like Gander, Newfoundland, it showcases the remarkable achievements of communities united in purpose. Today, Isam, his son Tarek, and their entire family operate a highly successful chocolate-making enterprise.

Additionally, there's a film adaptation of the same name that's well worth watching, and for more inspiring tales (and the opportunity to savor their delicious chocolates!), you can visit their website at www.peacebychocolate.ca



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 handpicked books every month to seniors.

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Often when we think of charitable giving, we consider donating cash to an organization with a mission we value. But donating securities can open a world of possibilities and benefits.

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Because gifts can be given during your lifetime or through your Will, these donations can also be part of your estate planning, reducing the tax paid by the estate and ensuring more of your money gets where you want it to go.

Tax Season Benefits

The Canadian government provides another

tax benefit for securities, such as shares listed on a designated stock exchange, mutual funds, interest in related segregated funds, or government bonds.

"I would sit down with your financial planner and accountant to explore your specifics, such as when you might most benefit from the tax efficiencies – now, later in retirement, or for your estate," says Werk.

When you donate securities, you'll receive a donation receipt for the fair market value of the securities and may avoid having to pay Capital Gains Tax.

How to get your donation started

How can you start the process of leaving a legacy gift to the Langley Memorial Hospital Foundation?

"Meet with someone for advice based on your unique situation – sit down with a holistic financial planner who will ask you a lot of different questions," Werk advises.

If a gift of securities is deemed the most tax-efficient option, donors complete the Donation of Publicly Traded Securities Form and submit it to their financial advisor to initiate the transfer, then email a copy of the completed form to info@lmhfoundation.com.

To learn more about donating gifts of any kind to Langley Memorial Hospital Foundation, visit lmhfoundation.com/ways-to-give or connect with the team at 672-879-2332.

CANADIAN CONSUMERS SEEK OUT SUSTAINABLY PRODUCED FOOD

As many Canadians are interested in sustainably grown food, various agricultural industries and farmers are embracing practices that meet the demands of conscientious shoppers. The strawberry industry is a prime example of the strides made in agriculture in pursuit of sustainability.

There is high demand for strawberries in Canada – in fact, far more than domestic production can supply. Almost 100 per cent of strawberries imported into Canada come from California, allowing us to enjoy this favourite berry year-round.

These strawberries are grown on multi-generation farms with sustainable techniques to minimize environmental impact. For instance, farmers prioritize hand weeding to reduce the need for chemical herbicides, use mechanical bug vacuums that effectively remove harmful insects (which reduces reliance on pesticides), release beneficial insects like ladybugs as a primary defense against pests and opt for fish emulsion as a natural alternative to chemical fertilizers.

The California strawberry industry also invests millions of dollars into crop research, leading the world in environmental research dedicated to reducing pesticide use. Find more information on sustainable strawberry production at californiastrawberries.com.

www.newscanada.com



VALDEZ, ALASKA SMALL PORT; BIG HISTORY

By Chris Millikan

Leaving Vancouver's cruise ship terminal at Canada Place, Holland America's stately Nieuw Amsterdam cruises past the port's facilities, shoreline parks and heads northward under Lions Gate Bridge. Following three pleasing 'sea days' and a stop in Anchorage, our ship returns through the Gulf of Alaska and heads to Valdez.

The in-cabin screen shows our ship approaching Prince William Sound near Bligh Reef. One onboard presentation explained that while searching for the northwest passage in 1778, Captain Cook had charted this area. He'd named these pristine waters 'Sandwich Sound' honouring his benefactor...and Bligh Reef for his first mate. Over two centuries later, an Exxon Valdez tanker ran aground on this hazardous reef, spilling over 11 million gallons of crude oil...

Mooring at Kelsey Dock, shuttles wait to transport everyone into Valdez, eight kilometers away. Sadie, our dynamic driver regales us with factoids, quipping, "Don't worry, there's no quiz!"

Coach windows frame rugged landscapes barely emerging from winter's 7-meter blanket of snow. "Welcome to North America's most northern ice-free port!" Sadie smiles. Klondike gold fields first attracted folks here in 1898. Located at the beginning of a route into Alaska's interior, Valdez began and continues today as a key supply center. Downtown stretches 1.5-kilometers between the waterfront and

mountains. About 3,000 residents call Valdez home."

Dropping us off at Valdez Museum, Sadie cautions, "Enjoy your visit! Don't worry about those clouds, weather changes quickly here." Shipboard forecasts prompt 'layering up' and to carry raincoats. Happily, this day brings us warm spring sunshine.

We walk a block and cross the street to the Visitor Centre. Inside, a bright spacious room displays preserved Alaskan wildlife: bears, beaver, muskox, ducks, and birdlife. Antlered moose and caribou heads...and a sockeye salmon... embellish the walls.

Glossy brochures boast numerous annual festivals, including popular salmon and halibut fishing derbies. We discover its popular airshow is in full flight today!

Seated on cozy couches, we browse area magazines and pamphlets. One informs us that Valdez has been the Trans Alaskan Pipeline terminus since 1977. We note that the Valdez marine terminal provides North America's largest deep-water oil loading operations. About a quarter of the USA's domestic oil production flows from Prudhoe Bay's oilfields and into this port's facilities. Another article recounts Alaska's 1964's devastating earthquake. Valdez was completely relocated and rebuilt.

Helpful staff suggests sightseeing opportunities around town. Learning snow still covers most local trails, we choose the walkable Overlook Trail. Its trailhead lies beyond Ruth Pond, just a short distance away.

Stairs with sturdy wooden railings help our steady climb up Civic Centre Hill. Saplings alongside the short, steep incline are beginning to unfurl new leaves. At the top, grand panoramas reward our puffing efforts. From the covered picnic pavilion, we achieve

360-degree overviews of the neatly laid out townsite and port below. Snow-capped mountains rise dramatically around us.

Heading back downhill, a narrow, gravelled footpath gently winds us past the Civic Centre. Short blocks onward, the ferry dock affords further vistas. Like others, we admire the Alaska Cup Championship wood sculptures along the waterfront. The tentacled jellyfish, giant octopus enveloping a lighthouse, ferocious crocodile and glorious mermaid prove favourites. We look for the playful sea otters that like munching purple starfish clinging to pier pilings.

Strolling back to the museum, a piper cub trio swoops overhead, likely participants in today's bush pilot competitions. Marathon runners sporting brightly coloured smile broadly as they pass.

Another shuttle returns us to the ship. In just a few hours, Valdez reveals compelling bits of history, natural appeal and northern small-town charm.

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HOW TO KEEP YOUR VEHICLE RUNNING SMOOTHLY ALL WINTER



There's an old joke that there are two driving seasons in Canada: winter and road construction. Well, we're moving into the winter part of the year. So, now is a good time to make sure your vehicle is ready to carry you safely through the season.

Here are a few safe winter driving tips from Aviva Canada:

Switch to winter tires

Quebec and most highways in British Columbia are the only two jurisdictions in Canada where winter tires are required by law. But every Canadian driver should invest in winter tires for safety. All-seasons just don't provide the traction needed in snowy or icy conditions.

For year-round safety, you should regularly check your tire pressure. In cold weather, tire-pressure will drop. Properly inflated tires grip the road better and improve fuel efficiency.

Top it up

Winter driving means a messy windshield. Regularly top up your washer fluid and store an extra jug in your car in case you run out on the road. You should also inspect your wiper blades and replace them if they're starting to leave streaks.

Also regularly check the levels of your oil and coolant, particularly before heading out on longer trips. And try to keep your gas tank at least half-full in case you get stuck in a storm.

Be prepared

Always keep an emergency kit in your car. It can

truly be a lifesaver if you have a breakdown in winter. It should include some non-perishable food, water, a flashlight and a first-aid kit. Add some candles and

matches or a lighter to provide emergency warmth if you're stuck for a long time. You can also include some warm clothing or a thermal blanket.

Check the basics

Check your battery, lights, windshield wipers and brakes to ensure they're all in good working order before cold weather conditions start. This includes keeping your gas tank at least half-full at all times. This will help you out during any unexpected delays.

Hail damage

Hailstorms can cause significant damage to your vehicle. If your vehicle is damaged in a hailstorm, call your insurance company immediately. They will be able to guide you through the claim process if needed.

Finally, consider storing a bag of kitty litter in the trunk that you can use to provide some traction if your tires are on spinning on the ice.

Find out more about car insurance options for protection this winter and year-round at

aviva.ca.

www.newscanada.com

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BC REBATE FOR ACCESSIBLE HOME ADAPTATIONS is a program through BC Housing for people in British Columbia with health or mobility issues.

The BC RAHA program provides financial assistance for eligible individuals or families to be able to continue to live comfortably in their home.

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

Eligible adaptations include the following:

- Tub to walk-in shower with seat
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- Door knobs with lever handle
- Counter height modifications
- Gliding shelves in kitchen and bath for easy access

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RENOVATION DIVISION





RESILIENCE Study

What is the study about?

As adults age, there is a decline in immune function which increases the risk of development and/or progression of infections and other diseases. An example of this was demonstrated during the COVID-19 pandemic, in which older adults suffered disproportionately.

The **RESILIENCE Study** is evaluating the effectiveness of QBKPN Site-Specific Immunomodulator in improving natural immune function and reducing respiratory infections in adults aged 65 years and older.

Who can participate?

You may be eligible to participate if you are:

- ✓ 65 years of age or older
- ✓ Interested in participating in a clinical study evaluating a new therapy designed to enhance your natural immunity

If you would like to hear more about this study:

Please contact the **Qu Study Team** who will be pleased to discuss the study with you and answer your questions.

Email: info@isstudy.ca
Phone: 1-877-223-8637

What is QBKPN?

QBKPN is a new medication in a class known as Site-Specific Immunomodulators (SSI).

SSIs are designed to train and/or improve innate immune function to reduce the risk of infections, improve immune response to cancer, and slow the progression of chronic inflammatory diseases.

What does the study involve?

If you are eligible and want to participate, you will be:

- Randomly assigned to receive QBKPN or placebo given through a small needle under the skin three times a week for 16 weeks
- We will measure your immune function using blood tests over the course of the study, monitor you for infections, and ask you about your quality of life, over a period of a year.


Who is conducting the study?

Study Sponsor: Qu Biologics, which is receiving funding from the National Research Council of Canada Industrial Research Assistance Program, to support the study.

Qu Biologics is a clinical stage biotechnology company located in Burnaby, British Columbia, which is developing the immunomodulatory platform called Site-Specific Immunomodulators (SSIs.)


Principal Investigator: Dr. Theodore Steiner

Dr. Steiner is a Professor of Medicine at the University of British Columbia. He is also an Infectious Diseases Specialist at Vancouver General Hospital, a Research Scientist at BC Children's Hospital Research Institute, and the Chief Medical Officer for Infectious Diseases at Qu Biologics.






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Dentures on Implants

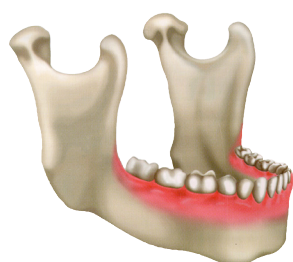
Take the next step

Adental 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



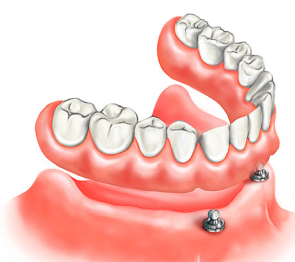
Resorption: 30 Years

What Is A Dental Implant?

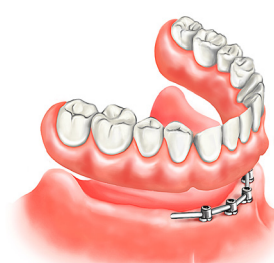
A dental implant is a device which anchors artificial teeth or dentures to the jawbone. They're made from the same medical grade titanium used in hip or knee replacement and strategically placed in the jawbone for optimum stability and function.

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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