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TODAY'S SENIOR NEWSMAGAZINE



Photo: An Autumn of Memories. (Photo: Dan Propp)

NOVEMBER - 2023

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ACCORDION TO DAN



Every November so many of us seniors recall where we were when United States President John F. Kennedy was assassinated. Yet, many of us remember the day he gave his incredible and most powerful inaugural speech “Ask not what your country can do for you, but what you can do for your country.”; which still resonates.

Given the many recent events on the world stage, long after John F. Kennedy’s assassination, Lyndon B. Johnson became president. At the age of twenty and a student when I saw, in person, Lyndon and Lady Bird Johnson in downtown Los Angeles. This event empowered me to work on a song over many years that became the following. The song is entitled “Two Famous Inauguration Sentences That Echo More Today Than Ever Before”.

Some of the lyrics from that song follow:
I remember that little coffee shop across from Hollywood High and the Perry Mason Studios off La Brea. The old Roosevelt Hotel, Hollywood Boulevard...just going back a little way, huh? I remember Los Angeles 1963, standing there across from Pershing Square and nobody, but nobody, was feeling like they used to anymore! November 22, still very much in the air.

I remember seeing the new president and Lady Bird standing on the steps of LA City Hall and crowds were singing, (instead of the popular lyrics to Hello Dolly)...”Hello Lynden, well hello Lyndon”...just a memory, I suppose for us old folks today, that’s all.

I remember standing there again at Pershing Square in 1964 and some people were selling souvenirs and written on them were the words...”Ask not what your country can do for you, but what you can do for your country”. Those famous inaugural words so important then, and now even more important today, the world over...everywhere!

‘Em-barking’ on All Kinds of Puns this Fall
On a happier note, this autumn September and October, our Lower Mainland has been filled with wonderful jogging, walking and cycling weather. The fall colours have been telling us perhaps to turn over a new leaf. The temperatures have been comfortable and mild. Schools are back in session without any interruptions, and routines have almost hopefully returned to pre-pandemic times. Language becomes increasingly fun to play with and ponder perhaps why a board can be a piece of lumber and black boards are now mainly white boards. Branching out on a ‘limb’, how the word ‘school board’ evolved. Never do I get ‘bored’ figuring out language and its roots and where

so many puns ‘stem’ from. Thus the following:
TO LANGUISH WITH LANGUAGE
English, like all languages are like a metaphorical or a ‘met a five...ickle’. Remember Victor Borge?—car; its many parts run the engine to travel. So far at least, humanity provides the fuel to take us far. Improve how we write and speak, and provides so many opinions and concepts to try and unravel.

The adjectives, nouns, verbs and so many creative techniques. Taking us to all kinds of possibilities, ideas, and destinations. Unbelievable depths, diving like submarines as well as climbing life’s mountain peaks. Providing a plethora of curiosity, never ending, thanks to our own natural, instead of artificial, imaginations.

TO GILBERT AND SULLIVAN
Anybody out there in senior land as juniors recall participating in a high school presentation of a Gilbert and Sullivan play? Remember -- “I am the very model of a modern major general”, et cetera, et cetera”.

LAUGHTER, WE NEED YOU BADLY
Trial by Jury, HMS Pinafore, The Mikado, thanks to Gilbert and Sullivan and their comical vision. To much of today’s society, some of us with their comedy nostalgically we go. Today’s politics, behind all the rhetoric provides a reflection of a similar position. A trial by jury with consequences of parallel irony. Depending often on such concepts of wealth, poverty, structure, and position. Where the flowers that bloom in the spring, tra la are simply a repetition of history.

However, a sense of humour is an element that today in this fast moving technologic age, we seem to be too often missing.

Please visit www.Nostalgicroads.Weebly.com
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Photo: An Autumn of Memories. (Photo: Dan Propp)

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CANADIAN MUSEUM OF FLIGHT: MORE THAN A MUSEUM

By Ursula Maxwell-Lewis

On Remembrance Day (Nov 11) at Lower Mainland cenotaphs and Royal Canadian Legions historical refections of 'peace' and 'war' will inevitably come into sharp focus with Israel, Gaza and Ukraine dominating news cycles.

A gentler story is told, however, at the Canadian Museum of Flight in Hangar #3, 5333- 216 St., Langley Regional Airport. Retired aviators, mechanics and aircraft enthusiasts restore and cherish WW1 and WW11 aircraft, including the legendary Sopwith F.1 Camel (replica), the P51 Mustang, the Lockheed CF 104 Starfighter, Harvard MKIIB and the mighty Handley Page Hampden.

The aircraft collection balances military, commercial and private historical machines such as

the Douglas DC3 (indelible Africa memories for me),
the Conair Firecat and the Stearman A75N1

Bruce Friesen, dedicated glider pilot and CMOF president, says, "I try to stay away from the word 'museum'. That's obviously part of what we do - preserving and protecting, but we're way beyond that to inspiring young people. We see it in their smiles as they go out the door every day. Education is what we see is our future both in a semi and formal fashion."

Post Covid, Bruce reports there has been a marked increase in young families at the facility. This was particularly evident at the Battle of Britain Day event I attended. Friesen estimates that the facility is on target for well over 11,000 visitors for the year.

"We think Covid really helped us get our heads around who and what we are," Friesen explains. "I talked earlier about inspiring young people, such as with more informal and technical information as well as a high school aviation club."

"We also tell stories", he says. "There are people for whom it's important their stories be told and people for whom it's important to hear the stories - either of their own people or just of their own community and culture. We can inspire people towards science, technology, engineering, math. That's what we think we are doing."

CMOF also takes their show on the road as well as in the air. Airworthy aircraft are flown to various airshows such as the Abbotsford International Airshow and Delta's Boundary Bay Airshow. A specifically designed trailer hauls smaller aircraft, artifacts and gift items (such as tee shirts) which facilitates mobile museum setups at community events, malls and other venues. In 2017 two Sopwith Pup replicas and a Nieuport II replica were transported to Vimy Ridge, France, for participation in the Centennial of the Battle of Britain Memorial in 2017.

Friesen, a retired engineer from Winnipeg and dedicated glider pilot, says, "On retirement I came her thinking I would polish airplanes, that it would just be fun to be around old things. I like airplanes. You make fiends and it's really worked out well."

About his passion for gliding, Friesen grins and says, "I like to play a game of chess with the sky. I'm trying to figure out where all the energy is in the sky. Nature is offering me energy. The sport offers lifelong learning. You're getting better and better at



understanding where the rising air will be. There's the peace and quiet of it." His goal? Challenging Canadian glider records - like flying a whole day like none and a quarter hours."

It's clear, though, that at the Canadian Museum of Flight they're not gliding, they're looking for ways to fly higher faster. Also watch for their occasional authors' seminars, annual events, or just drop by. There's a gift shop and informative guides to share aviation details and unique adventures.

A 'Women in Aviation' display has been established by Mary Ann Maier. If you have suitable memorabilia or stories to contribute to this section please call her at the number below.

For more information about the Canadian Museum of Flight visit their website or phone 604-532-0035. Closed Mondays and Tuesdays.

Ursula Maxwell-Lewis is a writers and photographer. Contact her at utavel@shaw.ca

Photos:

TOP LEFT: Re-enactors pose next to a British Commonwealth Air Training Plan Fleet Finch primary trainer (aircraft). Al French, retired CAF and Air Canada captain, and Canadian Museum of Flight volunteer and director, explained: "BCATP was started at about the same time as the Battle of Britain. Canada trained 140,000 aircrew at RAF/RCAF flying schools in Canada."

TOP RIGHT: (2 in aircraft door) : Tallisen Soong Smith (RCAF Women's Division), and Erik Butterfield, Royal Canadian Air Force officer wearing his Service Dress (uniform).

MIDDLE: Officer Erik Butterfield is standing by the Handley Page Hampden, a bomber which served in the early stages of the Second World War. Such aircraft participated in the first night raid on Berlin and the first 1,000-bomber raid on Cologne. Ursula M

Photos Ursula Maxwell-Lewis

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WILDLIGHT TRULY A DELIGHT!

Article & photos by Lenora A. Hayman.

It was such a thrill to have a fine dining experience at the new Wildlight Kitchen+ Bar, a Jim Pattison business at #107-5380 University Blvd. Vancouver 604-915-0722 www.wildlightrestaurant.ca near the main UBC Campus.

Brent Smith, Gen.Mgr. and Michael Cooke the AGM/Sommelier, showed us the well-spaced tables, in the open modern room and the covered patio with sliding windows.

Exec.Chef Warren Chow has an impressive résumé, having cooked at Earls, Pear Tree, The Terrace at Mission Hill, Juniper Kitchen & Bar, Delta Hotel in Bby, Delta Grand Resort in Kelowna and Bauhaus. Hearty congrats also to Chef Warren for winning the Michelin Young Chef Award at the Vancouver Michelin 2023 evening! Sous Chefs Chris Buller and Tim Hui completed the fabulous kitchen team.

Our shared meal had a West Coast theme with locally sourced food. We started with their signature Wildlight Pescatarian Charcuterie Board with house- maid salmon pastrami, beet-cured ling cod, NZ green-lipped mussels, smoked albacore tataki, cod rillette, pickled sea asparagus, smoked olives, rye, poppadum and nori crackers. The UBC Farms Harvest Greens that included roasted shallots, charred grapes, compressed pear and candied walnuts accompanied it well with the crisp crunch of the tempura oyster mushrooms. The Miso Koji Gindara Sablefish was torched and moist with soba noddles. The Celeriac Agnolotti, house-made pasta was stuffed with champagne vinegar beurre blanc, seared maitaki mushrooms, brussel leaves and brown butter. The orange marmalade glazed vegetables



were a nice accompaniment to the Fraser Valley duck.

Server Sofia Budkevych was friendly and knowledgeable. Camille Sauvagne, the pastry chef, created a beautiful sample dessert tray, including a pink guava cheesecake, coconut cannoli, lemon tart and a hazelnut brown sugar mousse cake.

Page 2

My friend Jeffrey was thrilled with the variety of zero-alcohol drinks that Bar Mgr. Aman Nijjar and his team created.

The Designated Driver had Lumette non-alcoholic Lum Rum, house orgeat and grenadine, orange and pineapple juices with aromatic bitters.

His Kazuki Fizz had Lumette non-alcoholic London Dry, green tea, pink peppercorn, yuzu syrup, pineapple juice, citrus, egg whites and soda!

I appreciated the king cube large ice block, that didn't melt too quickly to weaken my Chef's Choice cocktail of Ampersand Gin, Cocchi Americano Cognac, S t . G e r m a i n ' s Elderflower Liqueur and orange twist.

The Espresso Martini paired well with the dessert tray.

Yes the combination of cuisine, libations, service and environment made a wonderful and memorable evening. Thank you so much!

3 Colour Photos all by Lenora Hayman

TOP LEFT Chris Buller, Aman Nijjar, Exec.Chef Warren Chow, Mike Cooke, Brenton Smith, Tim Hui, Lenora Hayman & Jeff Jung.

TOP RIGHT Wildlight Pescatarian Board.

BOTTOM Jeff Jung & Pastry Chef Camille Sauvagnac





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FINANCIAL NEWS

by Rick C. Singh, Founder, President,
and Financial Advisor,
CPCA (Certified Professional Consultant on Aging)
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ESTATE PLANNING CHECKLIST

As we approach the end of another calendar year, I want to thank everyone who reads my monthly articles and have contacted me with their questions over the past fifteen years. I am delighted when I get calls from readers who have questions about their financial affairs, because it reinforces why I enjoy doing what I do as a financial advisor, specializing in financial strategies for retirees and Seniors.

Most investors are aware that their portfolios were under pressure from various world events in 2022, after some good returns three years prior. The current year 2023 has been somewhat interesting with positive returns to date, as we remain cautious and diversified. The investments in managed portfolios or stocks continue to experience volatility because of the war in Ukraine, the central banks raising interest rates to control inflation, and supply chain issues. These events are beyond our control, and as in many instances in the past by staying invested and diversified your portfolio will be just fine. Focusing on the things that you can control will enhance your financial plan while the market forces correct themselves.

The end of a calendar year and the start of a new year is also the right time to take stock of what plans are in place for your finances. If you are like most people, getting your personal financial plan started can be a challenge. And what about planning your estate? Well, that subject might really make you shudder. But why? Too dreary? Too complicated? Too intimidating? Or, simply not on your list of priorities?

Estate planning should be a financial priority at almost any stage of life. In fact, an estate plan can be essential for organizing your financial affairs and supporting the well being of your family members. Simply put, an estate plan is a road map for planning your estate and updated on an ongoing basis - particularly as your circumstances change throughout your life. Why is it important to have a plan? To ensure a simple, tax-efficient, and organized transfer of your assets to loved ones.

When you start your plan, there is a lot to think about. You want to live your life to the fullest and ensure that your heirs will get the most out of the assets you are setting aside for them. Here are the things you will need to know:

YOUR WILL

The will is a legally enforceable declaration of how a person wishes his/her property to be distributed after death. A will can be quick and easy to produce and will cover the following:

- Naming the executor – the individual(s) or organization chosen to administer the estate. If you should die without a will (referred to as dying intestate), the province you live in will step in to administer your estate. In this case, you have

essentially forfeited your say on how things are divided and who will be in charge of the process.

- Naming beneficiaries of the estate (e.g., immediate, or extended family, institutions, etc.)
- The distribution of assets within the estate (e.g., investments, real estate, possessions)

Probate is the process by which a provincial court confirms the validity of your will. Potentially, it can be quite time consuming, tying up your assets for months or longer. Probate fees are the taxes that must be paid to the provincial government before your executor can begin to administer your will. The fees vary from province to province and are based on the value of the assets in your estate. In most provinces, the fee structure is tiered.

In addition to probate fees, there are fees payable to the executor for administration services and fees payable for legal and accounting services. In the end, the cost of probate can be significant

We all know the old cliché that the only two certainties in life are death and taxes, but how much do we really know about taxes after death? If you have a will, upon your death it is your executor's responsibility to file a tax return for you. The government will consider you to have sold all your assets at once before your death and any capital gains/losses will be crystallized. That may lead to a big tax bill.

Minimize Taxes and avoid Probate: Depending on your individual needs, there are strategies you can employ within your estate plan to minimize the amount of taxes you have to pay and to avoid probate. Below are key examples:

- Top up your TFSA at start of the year. Contribution limit for 2023 is \$6,500, 2024 \$7,000
- If you are turning 71 this year you must convert your RSP to either a RIF, annuity, or cash
- If you have Income and RSP contribution room, consider topping up your RSP
- If you do not have a spouse, consider naming a dependent (disabled) child or grandchild as beneficiary on your RSP, RIF. Proceeds will roll over tax free on your death.
- Maximize asset "roll-overs" - transfers to your spouse that defer capital gains
- Get advice on setting up a trust to ensure your beneficiaries are looked after
- Give gifts of cash or possessions while you are still alive
- Consider charitable donations to create valuable tax benefits
- Buy life insurance that is paid out to a named beneficiary on a tax-free basis
- Restructure investments with insurance companies to avoid probate on death

In January you will be receiving your year end statements from the respective financial institutions you deal with. This is the perfect opportunity to review if you are on track with your estate planning goals. An interesting point is that most Canadians do not have a plan in place, so it is difficult to know what they are working towards, or what will happen to their assets at death. It is especially important to review your year end statements with a purpose in mind, and it is never too late to develop a strategy for your Estate and investment assets.

The reassurance of having a strategy in place to preserve the value of your estate for loved ones is something to value. Why pay if you do not have to? Work with your financial advisor to figure out what exactly is in your estate, and then devise your plan. If you do not have a financial advisor and need help with your Estate Plan call Rick at 604-535-3367 or email: rick@crsfinancial.ca to get a complimentary review of your estate plan.

3 HELPFUL TIPS TO BOOST YOUR IMMUNE SYSTEM AS YOU AGE



As we age, our immune system weakens, which is why older people are more susceptible to getting sick and often take longer to recover from illness than they did before. So, the older we get, the more important it is to give your immune system the support it needs. Here are three ways you can do that.

Eat well

The food you eat is the fuel your body needs to function. Consuming a variety of foods, including plenty of fruits and vegetables, to get all the nutrients you need while minimizing the amount of processed foods you eat will help you stay healthy.

Smoking and drinking alcohol both negatively affect your immune system, so you should avoid or minimize consumption of both if you're looking to boost your immunity.

Remember adult vaccines

Throughout one's life, vaccination including adult vaccinations provides effective protection against disease. While many of us are familiar with childhood vaccinations, they don't provide lifelong immunity against every disease. As well, some vaccines are prescribed only for adults.

Adults require helper, or booster shots to maintain immunity for some conditions. And, if you didn't get all your shots as a child, you could still be at risk of infection from vaccine-preventable diseases.

For example, if you are among the 90 per cent of Canadian adults over 50 years old who've had chickenpox – you should consider a vaccine to help prevent shingles. It's a painful disease caused by the same virus that causes chickenpox.

Exercise regularly

Regular exercise improves your cardiovascular health, lowers blood pressure and helps protect against a variety of viruses and diseases.

A balanced diet and regular exercise will also help you maintain a healthy body weight, which in turn helps boost your immune system.

While exercise is important, allowing your body to rest is equally valuable. Sleep is the tool your body uses to recharge its batteries, including your immune system.

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THE PHARMACIST REVIEW

By Christine Cheng, R.Ph.

Flu Shots: So Many Options!

By Christine Cheng, R.Ph.

Influenza is a viral infection causing fever, headache, muscle aches, malaise, upper respiratory or gastro-intestinal symptoms. It is highly contagious. Despite advancement in modern medicine, this condition is still prevalent in the colder seasons and there is no effective drug that will kill the “flu bug”. Influenza is especially dangerous in the very young, elderly and people with chronic illnesses.

A vaccine is a small amount of the virus introduced purposely into the body so that the immune mechanism of the body produces specific antibodies against the viral antigens. Should a massive invasion of the same virus occur subsequently, the body will be equipped with the necessary antibodies that will neutralize the virus. Immunity from vaccination is short lasting, so yearly vaccination is recommended. The flu shot is scientifically proven to be effective in cutting down both the incidence and severity of influ-

enza. People who are concerned with the side effects of vaccination should take a dose of homeopathic Sulfur 30CH just before and just after the injection.

You will notice there are now multiple flu vaccines available on the market. Some of these are trivalent while others are quadrivalent (i.e., contain antigens from three or four different strains of influenza). There is one vaccine that includes an adjuvant, an ingredient included to elicit a stronger immune response. You may also hear the term “high-dose”, which simply means the amount of antigens present in the vaccine are higher than the regular version of that vaccine.

Keeping this information in mind, those who are over 65 years of age, should opt for FLUAD®, which is a trivalent, adjuvanted influenza vaccine. The FLUZONE® is available both as regular and High-Dose versions. For the general public, Pharmacare (our government-sponsored medical plan) covers Fluad® and the regular version of Fluzone®. Although the Fluzone® High Dose may be available at some pharmacies for purchase, there is not enough evidence to suggest that either the Fluad® or Fluzone® High Dose vaccines are better than the other. If Fluad® is not available, then getting the regular version of Fluzone® will be the next best thing.

Good nutrition, a healthy lifestyle, regular exercise, adequate sleep, and good hand hygiene are the key to minimize the risk of catching any upper respiratory disease. Keep some homeopathic OSCILLOCOCCINUM® on hand. As soon as you experience the first symptoms of flu (e.g. a scratchy throat, a little headache, neck stiffness, dizziness, malaise, a stuffy nose, a sneeze, etc.), you should take 3 doses of Oscillococcinum on the first day followed by a couple more doses the next day. This may “abort” the flu, or at the very least, shorten the duration of illness and reduce your symptoms.

Christine is a registered pharmacist with training in Natural Health Products and a passion for Integrative Medicine. She works at their unique family-operated Pharmasave in Downtown Cloverdale, BC. Their pharmacy team specializes in natural remedies and compounding for both human and veterinarian use.



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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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What a newcomer to Canada needs to know about the Canada Pension Plan

If you're a newcomer to Canada and you've got a job, one of things you may notice on your paycheque is a deduction for the Canada Pension Plan, known as CPP. This means you are one of more than 21 million contributors and beneficiaries to a stable post-retirement income plan.

Anyone over the age of 18 and under the age of 70 who works in Canada, outside of Québec, and earns more than \$3,500 per year must contribute. This means that regardless of your status as a newcomer to Canada, if you are working in the country, you are contributing to the plan. And since the plan is based on your contributions, it will always be yours, regardless of where you live in the world.

The amount you receive each month in retirement is based on your average earnings throughout your working life, your contributions to the plan (which are based on how much you earn), and the age you decide to start your benefits.

For 2023, the maximum monthly amount you could receive if you start your pension at age 65 is about \$1,300. The average monthly amount paid for a new retirement pension at age 65 in April 2023 was about \$760, according to the federal government.

CPP is a partnership of the federal government and the provinces, except for Quebec, which runs its own pension plan. The federal government administers the plan, but contributions by individuals and employers not needed to pay current benefits are transferred to CPP Investments, a professional investment management organization that operates at arm's lengths from the government.

While national pension plans in some countries, including the U.S., are not considered sustainable, Canada's plan is designed to provide a stable source of retirement income for many generations.

It's the best-performing pension fund in the world during the past decade, according to Global SWF, an international consulting and research firm that tracks the returns of public pension funds. A recent review by a federal government agency concluded the plan is sustainable for at least the next 75 years and beyond.

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



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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

He crams a lot into those average shows; too, an every of five illustrated tips show. lot He saves time by cutting out obvious elements: of a "When we're doing a fence project, we just show the posts the going in hole, not the holes being dug We're not in big the league [in every terms of production], but every minute we use in the show will be help to someone “

The 'Fixer-Upper

Here's one of those nice coincidences that happen and the more so are all With the welcome. Rarely of- fice Shell moved his Build-It Scott to the Road lease up, house of a Basement 'fixer-upper' that in North Delta, a he and Frankie had bought an investment. Their 1993 as in girls 1995, as lived in the upper por- tion. you've two television. the year Home Check began on read, Was "What Shell, need," the show's producer told "is a house we can demonstrate we the stuff you talk where about on the show!"

Shell beamed. "Well, it just so happens . . ."

And the 'fixer-upper' SO became the star of Home Check. Other houses in the neighbourhood benefited, too, the as improvements. show demonstrated vari- ous household One of the neighbours got a new patio, another new windows The Buseys were really popular in that art of town! We sold that house in 1999 Frankie says. Shell had already moved his of- fice out.

Shell Busey's HouseSmart Centre, at 2320 King Highway, is a business which of December 1998. He describes this south Surrey location as "3500 square feet of information, education and referral. If it has to do with home improvement, it's in there.

The Referral Network

On April 29, 2003 a Province reader wrote "We are thinking about putting an addition onto our house and would appreciate receiving the names of some reputable renovators to do the work." That gave Bob Thomson, the manager, a perfect opportunity to de- scribe the Shell Busey HouseSmart Referral Net- work. "When it comes to home building and renova- tion," Bob wrote, "companies that belong to the HouseSmart Referral Network represent virtually every imaginable product or service category.

"Every company that wishes to become a member of the Network is carefully screened by Shell and his HouseSmart team to ensure they have a good credit his- tory, have been in business long enough to estab- lish a track record, have a product or service that de- livers as advertised and, most importantly, have maintained high levels of customer satisfaction.

"You've often heard Shell discuss things in terms of 'good, better, best.' We want to make sure each customer gets the best possible value. This does not always mean the lowest price. There's a lot of truth in the old saying, You get what you pay for.' The House- Smart Referral Network tends to attract premium brands and companies-these companies do not nor-

REMEMBRANCE DAY

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

Remembrance Day	November	Eleventh	Poppies	War
Peace	Wait for Me Daddy	Cenataph	Soldiers	Wreaths
Trenches	Line of Duty	Weapons	Hero	L'est We Forget
Vetran	Camaraderie	Flanders Fields	John McRae	Parade
Cross	Freedom	Respect	Battleground	Armistace Day
Memorial	History			

mally sell based on the lowest price. Instead, they of- fer competitive prices based on the high quality of their product or service.

"Over the years, trends emerge. One in particular that Shell refers to frequently relates to the grief some homeowners get into when they act as their own General Contractor for their home improvment projects. There are a few homeowners with the skill and time to take on such a responsibility, but usually it's better left to an expert."

Locating a member of the Shell Busey’s HouseS- mart Referral Network is easy. Just visit the web site at www.askshell.com and click onto the Referal Net- work hiring a contractor area. Enter the name of your own area and then click onto whatever product or service category you need.

As Shell would say, "It's just that easy!"

In 2002 Shell was delighted and honoured to be one of the Canadians awarded the Queen's Jubilee Medal. The Golden Jubilee medal of Queen Eliza- beth II commemorated the fiftieth anniversary of her reign. The medal was awarded to Canadians "who have made a significant contribution to their fellow citizens, their community or to Canada."

Another coveted 2002 honour was an Industry Merit Award presented by the BSIA Building Supply Industry Association. A sudden thought: it would be interesting to know how many millions of dollars in goods and services have been generated by Shells home service network over his 60+ years in the busi- ness.)

And what of the future? Well, with his radio pro- gram attracting a weekly audience of more than 300,000 and with interest in home improvement never flagging-new homes are being built in Canada at a sizzling rate-and with Shell's never-ending en- ergy and enthusiasm, it's.....

Shells Story to be continued next month...

5 essentials to pack for your next trip

Make the most of your vacation by arriving prepared to avoid the hassle of buying last-minute items in a foreign country. Whether you have a packed schedule or loose plans, here are five must-pack items to make your next vacation seamless.

An insulated water bottle

These keep cool liquids colder longer and hot liquids hot longer and are typically more durable than their plastic counterparts. Many airports have refillable water bottle stations, making it easy to stay hydrated while on- the-move and to avoid using disposable plastic. Pre-se- lecting your own water bottle means you know its size and how it fits in your bag or purse, which makes packing for daily excursions easier.

Electrolytes

Travel means walking, eating and perhaps drinking more than usual, which can lead to dehydration. Adding packets of dissolvable electrolytes to your vacation routine ensures you stay hydrated with the appropriate amounts of glucose, minerals and vitamins that your body needs to retain its stamina throughout your vacation.

A printed itinerary

Take the stress out of trying to conserve your phone battery by having a printed copy of your itinerary with tickets and addresses. This way, you'll have localized trip information in one place and be able to use your phone for things like navigation, making calls and taking memor- able photographs.

Layers

This may seem intuitive but packing a couple of just- in-case layers of clothing can alleviate stress, especially for hot vacations. Breathable materials like linen can help prevent sunburn and double up for warmth on chilly nights.

A laxative

Traveling can throw off the body’s internal clock. Sit- ting while in transit, and a change in diet or environment may cause occasional constipation. Pack a laxative like Senokot to save you from feeling uncomfortable and dis- tracted.

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RADON: AN INVISIBLE RADIOACTIVE GAS THAT CAUSES CANCER

When there is an obvious danger in your home, like a water leak or a fire, you do what you can to fix it. But some dangers are not visible to the human eye. Radon gas is one such hazard that could be lurking in your home undiscovered, and according to Health Canada, radon is the leading cause of lung cancer in non-smokers.

Here's the scoop on what it is, why it's so dangerous, how to find out if it's a problem in your house and what you can do to fix it.

What is radon?

You can't see it or smell it. Radon is an invisible radioactive gas formed by the natural breakdown of uranium in the ground. In outdoor air the gas naturally disperses quickly and is not a concern. But, when it seeps into enclosed spaces like your home, it can accumulate to a level that becomes a serious health risk over a long time. In fact, about eight people a day die from lung cancer every year in Canada due to radon exposure. It's not something to take lightly.

Is your home safe?

Some amount of radon exists in every building in Canada, and that's normal. But the only way to know if your home has a dangerous level of radon gas is to test for it.

A do-it-yourself kit costs roughly \$30 to \$60, or you can hire a professional to measure for you. Either way, Health Canada recommends using a long-term test over three months, ideally during fall and winter. You can get a more accurate reading this time of year

because the amount of radon in your home can vary over time, but it's typically highest in the colder months. Homes are usually sealed up more tightly against drafts in fall and winter, so less of the gas can disperse out of open windows and doors.

What can you do about radon? If your test result is below the limit, you can rest easy. The government recommends testing again if you do any major renovations or energy efficiency retrofits, as this can increase your radon level.

If your test shows a high level of radon, then it's important to reduce it to lower your long-term risk of lung cancer. You can hire a certified radon mitigation professional to install a radon reduction system. Typically, it's a one-day job with similar costs to getting a new home appliance.

Find more information about radon gas, as well as lists of certified test kits and professionals, at takeactiononradon.ca. www.newscanada.com

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SAVOUR THE FLAVOURS OF FRANCE: DUCK CONFIT WITH HONEY AND ROSEMARY



Indulge in the rustic sophistication of duck confit with honey and rosemary, a French delight that brings the heartwarming tastes of the southwest to your table. This sumptuous dish is a perfect centerpiece for gatherings, whether you're hosting an intimate dinner or a festive family feast. Tender duck meat, infused with a luscious honey and rosemary sauce, complements the crispy roasted potatoes.

French Duck Confit with Honey and Rosemary

Prep time: 20-30 minutes

Cook time: 2 hours

Makes: 4 servings

Ingredients:

- 4 whole confit duck legs
- 2 tbsp (30 ml) duck fat
- 1 onion, chopped
- 2 cloves garlic, minced

- 2 large carrots, diced
- 2 celery stalks, diced
- ½ cup (125 ml) red wine
- 1 cup (250 ml) honey
- 2 tsp (10 ml) soy sauce
- 2 sprigs fresh rosemary
- 2 cloves garlic, skin on, lightly crushed
- 8 large potatoes, skin on
- 12 baby potatoes, skin on
- ½ cup (125ml) fresh parsley, chopped
- Salt and pepper, to taste

Directions:

1 Heat a heavy-bottomed pot or Dutch oven over medium heat. Add the duck fat and confit duck legs, browning them on all sides for approximately 5 to 7 minutes. Remove and set aside.

2 In the same pot, add the onion, garlic, carrots and celery. Sauté until the vegetables are softened,

about 5 minutes.

3 Pour in the red wine and let it reduce by half, around 5 to 7 minutes.

4 Add the honey, soy sauce, rosemary sprigs and crushed garlic cloves to the pot. Stir and bring the mixture to a gentle simmer. Let it infuse for 10 minutes.

5 Return the duck legs to the pot, ensuring they are submerged in the sauce. Cover and let the mixture cook over low heat for 1½ to 2 hours until the meat becomes tender and easily falls off the bone.

6 Carefully remove the duck legs from the sauce and shred the meat using a fork. Return the shredded meat to the sauce and mix well.

7 While the duck is cooking, preheat your oven to 375°F (190°C). Cut the large potatoes in half lengthwise. Place these potatoes, cut side down, in a large oven-safe skillet with the melted duck fat. Cook for 5 minutes until they take on a light golden hue. Transfer the skillet to the oven and roast the potatoes for 15 minutes, until they are crisp and golden.

8 In a large pot of salted boiling water, cook the baby potatoes until tender, approximately 15 minutes. Drain.

9 Once the duck is ready, arrange the roasted potatoes on a serving platter. Sprinkle them with fresh parsley, salt and pepper.

10 Serve the duck meat and sauce over the roasted potatoes.

11 Place the baby potatoes alongside the duck and roasted potatoes.

12 Garnish with chopped fresh parsley.

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WRITE AS I PLEASE

By Mel Kositsky

“If I Had A Million Dollars”?

What if you had \$68 million dollars? Are you ready to win \$1 billion or more? What would you do with all that money?

The Bare Naked Ladies probably made millions with that famous line from their very popular song of the same name released in 1992. It was the Canadian rock band's first mainstream success and their career took off from there across North America. (In the 2010s the band also created the theme song for the very popular sitcom “The Big Bang Theory”.)

Now governments are filling their coffers with revenue from the “voluntary” tax on lottery tickets and other forms of gambling – giving people dreams of winning huge jackpots.

For the first time since the “649” lottery was expanded to include a “Gold Ball” draw, the game of chance went to the maximum prize of \$68 million as it's twice weekly draw went down to just one ball (of 30) left. The winning ticket was sold in the Toronto area.

Times have sure changed. Lotteries used to be illegal. Now the amount of advertising is overwhelming and the chances of winning are becoming slimmer. In fact, one has to really wonder about how random these draws are. With technological advances, who is programming the computers that run the draws. They seem to be set now

to making sure the jackpots grow and grow.

Some people may remember the television game show – “\$64,000 Question”. Then game shows started offering more and more money, such as the “\$100,000 Pyramid”. Then there was “Who Wants to be a Millionaire?” and now you can win a \$1 million for being the final “survivor” in a remote jungle location or for naming the exact title to a song.

There are also the sports promotions where you can win a million for kicking a football, shooting a hockey puck, sinking a half-court basketball shot or making a golf hole-in-one.

And the pots are getting bigger and bigger!

Now we are hearing more and more about the Powerball lottery available in the United States that seems to be growing more frequently to more than \$1 billion per draw. That is happening because more states are working together instead of each holding their own draws. And Canadians and others are permitted to purchase tickets if they find themselves south of the border. But, if they win, they will still be subject to the 30 per cent American withholding tax. (In Canada, gambling winnings are still tax free – thankfully, but governments take their share up front with a percentage of each ticket purchased.)

Unfortunately, you can't win if you do not purchase a ticket, which is why we see so much advertising these days for lotteries and online gambling, especially sports betting. But some people still have to earn their money the hard way -- which is why you have to wonder about those struggling with the cost of living and have to survive on the minimum wage.

You often see so-called economic “experts” on the news who are still blaming inflation woes on rising wages as part of the spiral that raises the cost of living. Really now! Pick on the little guy!

On October 1, the lowest hourly wage being paid went up in six provinces, with Ontario raising its minimum to \$16.55 per hour from \$15.50. Future increases in that province will be tied to inflation as British Columbia does. B.C. hiked its wage earlier this year to \$16.50. Some provinces still have hourly wage as low as \$14.

Poverty advocates claim minimum wages should be at least \$20 an hour to cope with today's economy. And those who promote a “Living Wage” say it should be as high as \$25 in the Greater Toronto area and around \$23 in Metro Vancouver.

Inflation has really sunk in, especially in the fast food industry which is advertising prices more than ever in order to keep attracting customers, who are often shocked when they get the bill for a usual meal. One major fast food chain used to always advertise small coffees for just \$1 for a limited time period. Now they are spending millions on television commercials with the price bumped up to \$1.39!

LEST WE FORGET!

On the 11th hour of the 11th day of the 11th month, we shall remember them.

With so many parts of the world now at war, this year should have much more meaning to most people. Remembrance Day falls on a Saturday so there should be huge turnouts at all ceremonies where this day is observed. And if people cannot make it to a ceremony, they should at least observe two minutes of silence wherever they are at 11 a.m.

Remembrance Day is formally recognized as a statutory holiday for federally regulated workers under the Canada Labour Code. However, while the official Canadian national ceremonies are held at the National War Memorial in Ottawa, the province of Ontario has yet to declare Remembrance Day as a statutory holiday. The same situation exists in Quebec, Manitoba and Nova Scotia. But all of the other provinces and territories observe November 11 as a statutory holiday.

That date is for remembrance of the men and women who have served, and continue to serve our country during times of war, conflict and peace – particularly the First and Second World Wars, the Korean War, and all conflicts since then in which members of the Canadian Armed Forces have participated. Remember to purchase and wear a “Poppy” in their honour.

3 SIGNS YOUR BODY IS TELLING YOU TO SLOW DOWN



Rushing from point A to point B with barely any time to breathe? When the day is filled with endless tasks, it can be easy to ignore the signs your body is telling you to slow down. Here are three indicators that you need to take a pause:

1 Lack of sleep

Whether you have insomnia or interrupted

sleep, a lack of sleep is a telltale sign it's time for change. Sleep is incredibly important for overall health. Having proper routines can help. Go to bed and wake up at the same time every day, avoid electronics before bed and sleep in a dark, cool place. Try breathing techniques and meditations to help send you off to sleep.

2 You're always sick

Everyone catches a cold or a fever occasionally, but if you find yourself under the weather repeatedly, it may be time to reset. Sometimes it's as simple as readjusting lifestyle habits such as eating more nutrient-dense foods, drinking more water and taking breaks to prevent burnout and chronic stress. If these don't help, don't be afraid to consult with a medical professional to see if you have any underlying immunity issues.

3 Your bathroom schedule is off

In terms of frequency, what constitutes normal differs greatly from person to person; it may mean as many as three bowel movements a day or as few as three or four a week. If you find yourself off-schedule for you, it's important to evaluate what's happening. A lack of exercise, fibre and water can lead to occasional constipation. But, sometimes, despite our best efforts for a healthy diet and lifestyle, it can still happen. If it does, an over-the-counter laxative like Senokot can provide gentle relief overnight.

www.newscanada.com



SENIOR READS

By Pamela Chatry

THE THURSDAY MURDER CLUB BY RICHARD OSMAN PUBLISHER: PENGUIN BOOKS UK

BOOK REVIEW BY PAMELA CHATRY

Books are magical. They whisk us away to different worlds, offer a break from reality, and touch our hearts. Every time I start a new book, I wonder: Where will this story take me? Will I connect with the characters, wishing they were real? Will it grab me so I can't stop reading, or will it be just okay, or maybe even not worth finishing?

We all have our own checklist for a good book, like humor, deep thoughts, or a thrilling plot. Sometimes, it's finding an author who writes multiple books with the same exciting characters and plots.

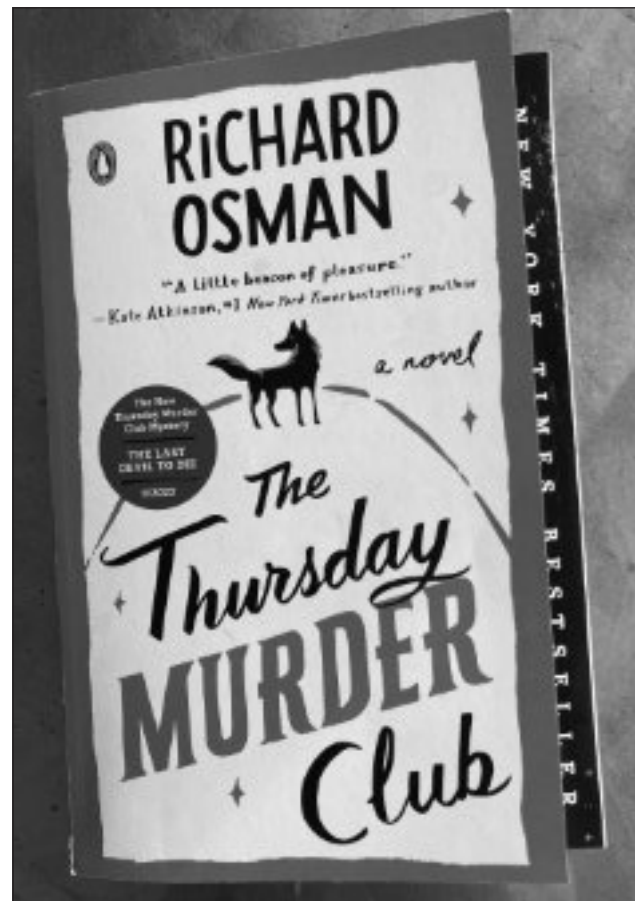
That's why I was thrilled when I discovered 'The Thursday Murder Club' by Richard Osman. This book is one of four intriguing murder mystery books. It all starts with four elderly friends living in a luxury retirement village. These folks may be older but don't underestimate them. They're sharp, street-smart, and have fascinating backgrounds. They meet every week to solve cold murder cases, but things get real when a live crime happens on their turf.

I enjoyed the first book so much that I bought the whole series. It was great to finish one book and move on to the next. Each book has the same group of amateur detectives, along with some other engaging characters, mysterious criminals, lots of action, and the best part – some wise moments and heartfelt scenes that come with age.

Plus, it's wonderful to read a series that celebrates seniors and their contributions to the world. It reminds us that even as the body ages, the mind can stay sharp, holding onto lifelong talents and skills.

You'll love 'The Thursday Murder Club'! It's a funny and heartwarming series that will make you smile and remind you that age is just a number.

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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Straight from the Horse's Mouth

By Mel Kositsky

Some of the best horses in the world are coming to California for the 2023 Breeders' Cup World Championships, which once again offers more than \$30 million in purses over the two-day extravaganza.

This year marks the 40th edition of the Breeders' Cup -- North America's premier event of the thoroughbred racing season. It is attracting some of the top horses from Europe, the United Kingdom, Japan and Dubai.

The 14 races, all of which are rated Grade I, will take place on November 3 and 4 at Santa Anita Park in Arcadia, California. It is the 11th time the races are being held at Santa Anita – the last time being in 2019.

The two-day championship event will be shown live on the NBC network on both Friday and Saturday, as well as various internet racing sites. Five races for two-year-olds will be in the spotlight on Friday, with three turf races and two on the dirt.

Saturday's races feature 10 Breeders' Cup divisions with purses ranging from \$1 to \$6 million. The \$4 million Turf championship goes at the one and one-half mile distance. It usually features older

horses and European invaders.

The \$6 million Classic is run at one and one-quarter mile for three-year-olds and older. This year the youngsters are being considered the favourites and this race should sort out horse of the year honours. For the first time the Classic will not be the last race on the day's card. In order to attract a larger television audience, it will go at 5:32 p.m. Pacific time (8:32 Eastern), to be followed by the usually exciting Turf Sprint and Sprint (on dirt) races.

The Breeders' Cup is generally regarded as the end of the major North American racing season, although a few Grade I events take place later in November and December. The event typically determines champions in many of the Eclipse Award divisions.

Thoroughbred racing fans will also be treated to one of the most famous races in the world a few days later. The annual Melbourne Cup from Australia is always run on the first Tuesday in November and it is known as "the race that stops the nation". It is a 3,200-metre race for three-year-olds and older and has 24 starters for a purse of \$8 million.

The Cup is conducted by the Victoria Racing Club on the Flemington Racecourse in Melbourne as part of what is known as its Spring Racing Carnival. It is the richest two-mile handicap in the world and one of the richest turf races. The November 6 race is a national holiday and starts at 3 p.m. (which is about 8 p.m. Pacific Time here the night before on Nov. 5). It will be available online on various racing sites.

While the local thoroughbred 2023 racing season has ended at Hastings Racecourse in Vancouver, harness racing action continues at Fraser Downs in Surrey on Thursday and Friday nights.

In order to help attract more betting patrons, Fraser Downs has brought back the return of the \$1 Classic Pick 5 wager with a 100 per cent carryover and a low 15 per cent takeout, a concept Dawn Lupul,

Manager of Racing and Communications, sees as a huge growth opportunity for the local Standardbred industry.

"We heard our valued customers loudly and clearly," said Lupul in a recent BC Racebook newsletter. "We are going back to a Classic Pick 5 wager with a \$1 minimum as requested by the majority of the bettors we surveyed. The change will position Fraser Downs as a competitive and potentially lucrative product for our bettors."

With the fall season at Fraser Downs continuing to mid-December, the competitive factor of the races has already increased with the introduction of only seven starters at the gate, with the eighth starter being in the trailer position.

"Our fan base has welcomed this change," said Lupul. "We're confident the \$1 Classic Pick 5 will have the same reaction. Combined with our new simulcast broadcast in High Definition that includes a modernized graphics package, there is an upbeat atmosphere at Fraser Downs."

Post times on Thursday and Friday nights for the fall meet are 7 p.m. through the remainder of the 2023 schedule, which ends December 15. The three-year-olds will compete in the two \$100,000 finals of the BC Breeders Stakes on November 24.

In other racing news, there may be some life for horsemen wanting to continue racing in Arizona at Turf Paradise. A new ownership team is looking at purchasing the facility and start live racing again in January 2024 following all the various approvals required. The track has been the place for many stables from Hastings, Emerald Downs in Seattle, Alberta and Manitoba tracks to spend the winter months both racing and training stock for spring racing.



A CULTURAL EXPERIENCE KETCHIKAN, ALASKA

By Chris Millikan

Leaving sunny Sitka behind, Nieuw Amsterdam cruises toward our last stop in Alaska. Next morning, our in-cabin screen shows the ship's position along the Alexander Archipelago...and Ketchikan's location on Revillagigedo Island.

We recall sightseeing around downtown Ketchikan years ago, including its heritage totems. This time, we visit one of two notable totem parks outside town.

Heading four kilometers south, we arrive at Saxman Native Village, the only other island settlement. A signboard explains its history: "Tlingit Indian village established in 1894 is named for schoolteacher Samuel Saxman, one of three men lost in December 1886 while scouting a new location for peoples of Tongass and CapFox villages..."

Guide Arnold meets our group and leads us into the Beaver Clan longhouse. Settling on wooden benches, we face a wall of stylized animals encircling a large beaver painted in vivid red, turquoise, and black. Carved pillars flank the stage, also representing enormous beavers.

Arnold introduces himself as Haida, one of four bands living together in this village of about 400 native Alaskans. Following his commentary, he introduces the village chief, who warmly welcomes everyone to his home.

Performers assembling onstage wear striking button blankets in combinations of red and black.

Turning around, they show us spirit animals represented on their backs. Crests include the salmon, raven, frog, eagle, and wolf. Most wear beaded moccasins; some, woven conical hats. A Tlingit woman stands alongside the seated chief and chants a story while rhythmically pounding her handheld drum. In Tlingit custom, men dance in front; the women sway gracefully and sing behind them.

Outside stand 24 renowned totem poles, many brought from surrounding coastal Tlingit villages. From 1939 onward, the federal government funded restoration of these poles, work resulting in Tlingit heritage revival. Crest symbols on emblematic poles record clan histories. Mortuary poles honour the dead. Interior and front house posts identify resident clans. And ridicule poles shame individual or other clans for unresolved offenses.

"Our village boasts the world's largest number of standing totems, some over 100 years old," Arnold reminds us. "That pole with a grizzly bear woman on its top illustrates the story of Kats and His Bear Wife. At the totem's middle, Kats has small faces in his ears and nostrils, symbolizing the keen animal senses he developed during marriage with the bear. They also indicate Kats extraordinary supernatural powers. And at the pole's base, an opening served as the entrance to a house...or bear's den. The two human figures appearing above the entry represent Kats' descendants."

Two totems memorialize the USA's purchase of Alaska. Topping one pole, Abe Lincoln sports a tall, black stovepipe hat. The other portrays the negotiator's grotesque head, shaming William Seward forever as a greedy, ungrateful potlatch guest.

Over in the carving shed, master

carvers and apprentices demonstrate their carving skills. A guide shows us their tools: planer blades, chisels, pull saws, gouges...and adze. We learn that early red, black, and green paints were concocted from fish oils, and local hematite, charcoal, and copper ores.

Returning through town, we sight legendary 'Creek Street' from our shuttlebus. Perched on pilings, a wooden boardwalk accesses bright, pastel painted artisan shops and specialty boutiques. "Those premises were once notorious bawdy houses. In the roaring 1920's, over 20 brothels lined Creek Street," our driver notes. "You can't spot it, but the 'fish ladder' built by the city eases salmon struggling up the creek's turbulent, rocky course, with seals sometimes in close pursuit!"

Our afternoon at Saxman Village provides an especially memorable exposure to local indigenous village life and culture.



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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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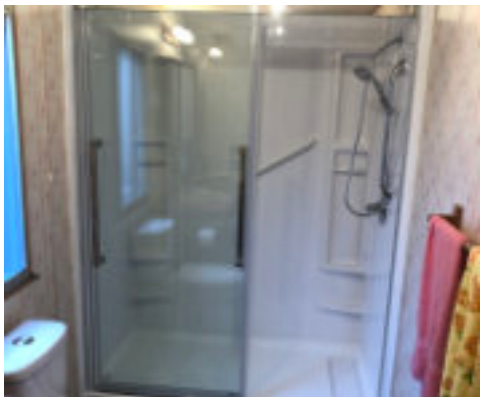
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– Lucy S.

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CAN ALL DENTURISTS DO THIS?

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IS THERE SURGERY INVOLVED?

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DOES IT WORK FOR EVERYONE?

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Darren Sailer R.D.
Denturist



Colin Harty R.D.
Denturist

Darren Sailer and Colin Harty are Certified BPS Precision Denture and SEMCD (Lower Suction Denture) Clinicians. For more information about complete or partial dentures or how to care for dentures please visit www.yourdenture.com or call the clinic to set up an appointment for a complimentary consultation.

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