

YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS

TODAY'S SENIOR NEWSMAGAZINE



Photo: Reflecting on the passage through time as we enter a new year. (Photo: Dan Propp)


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ACCORDION TO DAN



Remember the show Sixty-four-thousand-dollar question and their sponsor Revlon? We were hooked, line and sinker, to commercials from the Man from Glad to the Pepsi Generation and when ‘things went better with Coke’ ...on and on.

There are so many images to recall from where we grew up, villages, towns and cities in Canada and the USA, eh?

Today in Vancouver, jumping off the Canada Line or Skytrain, sometimes it is easy to get lost because of the new architecture that keeps on rising. Finding one’s bearings for some of us seniors is not exactly always a piece of cake.

VANCOUVER REFLECTIONS

Wasn’t that a time when stores like Wosk’s, Eaton’s, Woodwards, Army and Navy, including Simpson Sears existed. Hotels that invited visitors to stay at...The Alcazar Hotel, The St Regis, Grosvenor, and Devonshire. The colourful fountain across Georgia Street. Places that were once such a nostalgic treat! --- the Book Bin, Duthie Books, Leo’s Camera Supply, Scott’s Restaurant.

Movie theaters like the Paradise, Vogue and Strand. So much has changed through the years, it is mind bending at times.

Wishing everyone a Happy New Year!

Please visit www.Nostalgicroads.Weebly.com
Search for Song CD’s by Dan Propp via cdbaby.com
and also www.soundcloud.com
Plus books via www.amazon.ca

Photo: Reflecting on the passage through time as we enter a new year. (Photo: Dan Propp)

As the new year 2024 evolves, the sounds of Guy Lombardo and his Royal Canadians takes us back to many good memories. The music of Auld Lang Syne has an ever-powerful replenishing effect on many of us. The following bit of lyrical rhyme might also bring back a fond BC memory or two.

VANCOUVER, DO YOU REMEMBER?

Happy New Year, oh, my goodness me, it seems like almost yesterday. The year is 1954, British Empire and Commonwealth Games are held at Empire Stadium in Vancouver. Do you recall the excitement of England’s Roger Bannister and Australian John Landy in the one-mile run at the Pacific National Exhibition? Then it is January 1958, we are celebrating British Columbia’s Centennial and before we knew it, the world fair ‘Expo 86’ in beautiful BC.

Do you remember when black and white TV was slowly taking off and just how thick the pages were in the classified ads section in the twice daily Vancouver Sun. How about names like Jack Wasserman, Jack Webster; and all those places to visit like the glowing lights of theatre row, the penguins and polar bears at Stanley Park. A way of life, now long gone, some of us stoics are still wishing and missing ...such as the really thick BC telephone books which had both the white and yellow pages. Remember their slogan “let your fingers do the walking”. Now most fingers do their walking on cell phones.

By technology, we are driven by exponentially increasing use of artificial intelligence as 2024 quickly approaches. By looking back to what used to be, the era we witnessed is in many respects nostalgically essential and comforting from a humanistic perspective.

ENTERTAINING MEMORIES OF THE PAST

Rabbit ears that kept us hopping trying to pull in two or three channels on our seventeen-inch screens; being able to tune in to five TV stations with antennas on rooftops. Wow, what an accomplishment! So many

entertainers came into our living rooms as the years unfolded. Their names still impact many of us with fondness and emotion.

THE WESTINGHOUSE, RCA, AND PHILCO DAYS

How we depended upon rabbit ears on rooftops, vacuum tubes, and the lightweight portable transistor age.

So many enjoyable and yet variable shows that bring back memories...The Mickey Mouse Club, Mr. Rogers, Star Trek, Dinah Shore, Bonanza, Dragnet, Alfred Hitchcock, Gary Moore, Walter Cronkite, Johnny Carson...all sorts of images and thoughts unlock. Programs like Hopalong Cassidy, The Cisco Kid, Science Fiction Theatre, and Jackie Gleason too. We loved to watch I Love Lucy, and musical performances from Barbra Streisand to Patty Page.

We couldn’t live without products like Ajax ...’Boom, boom the foaming cleanser’ or Wildroot Hair Cream Oil and Top Brass Tonic for men.



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MAY 2024 BRING PEACE AND JOYOUS ADVENTURES

by Ursula Maxwell-Lewis

The eruption of a volcano on Iceland's Reykjanes peninsula in December reminded me of the power of nature and a visit to the island just before a similar eruption just after a visit a few years ago. Unlike the one following my visit, this one only impacted one northern village. Air traffic interruptions and air quality are a concern during such events, but fortunately locals and travellers have been spared those concerns. It's an expensive location in which to be delayed, a fact which made me grateful I'd completed my journey in time.

For 10 days I travelled by air, road, and sea. The north wind did blow (at times), but generally the early autumn weather varied from comfortably warm to brisk and cool.

Famous for lava, volcanoes, Blue Lagoon-type hot springs, geysers, sheep farms, icebergs, whales and fishing, Iceland is unique in countless ways. Stark at times, but basically isolated and invariably impressive I remember wondering why people chose to live in such a remote place.

After a seven-hour Iceland Air flight, I transferred

to the domestic airport close to Reykjavik for the short Dash 8 flight northeast to Akureyri International located at the delta of the Eyjafjörður River.

Akureyri is a picturesque town about 48kms from the Arctic Circle.

During the next few days Runar, our Icelandic-born guide, introduced us to Viking history, customs, food, and fellow countrymen. He was also the first of many to give me some insight into the independent spirit that pulses through Icelanders.

Married to a Boston school teacher he'd met when she was in the area as a tourist, Runar surprised me with his forthright opinion about Scottish independence vote. "They should vote 'yes', he told me emphatically over dinner one night.

"David Cameron called Icelanders terrorists after the Cod Wars. He put us on the same list as Al Qaeda!" Runar was clearly outraged. "We don't forget," he assured me. I believed him.

It was a sentiment I heard repeatedly from locals throughout my travels.

Icelanders have Scottish and Irish roots, in addition to Danish, Swedish and Norwegian heritage. In fact, they won their own independence from the Kingdom of Denmark in 1918. They had survived alone, and staunchly felt Scotland could do the same.

From a religious point of view, Icelanders are mainly Lutheran, but, despite the picturesque churches you see countrywide, they are not churchgoers. In fact, I was assured (seriously) that believing in trolls, elves, and other strange characters, is not unusual. Trolls are particularly 'active' during the Christmas season.

Icelandic Christmases have closer links to ancient Winter Solstice traditions. Instead of Santa Claus, 13 rather frightening looking bearded men clad in red, known as the Yule Lads, are reputed to come down from the mountains to lurk around the villages at night. Starting on the eve of December 12, children leave a shoe in a window of their home. From then until December 24 they receive either a small gift – or a potato, depending on their behaviour, from the mysterious Yule Lads.

Gift opening and festivities begin in earnest at 6 pm on December 24.

Iceland is generally pricey for travellers, but one of the best buys is wool.

Icelandic sheep are unique. Their dual coats, comprised of inner and outer layers of wool, are durable and water resistant. Each layer is valued for difference purposes. Traditional Icelandic knitting patterns are truly beautiful and collectable. Locals told me you get used the itchier variety of pure wool commonly worn everywhere.

Wandering through Bondar, a Reykjavik grocery store, Unnur, a young mom, told me that the cozy patterned toque and sweater I admired on her 2-year-old daughter, Hildur, was designed by her mother from traditional family patterns. She also explained that grandmothers traditionally knit a lacy style of silk helmet for newborns as keepsakes. She kindly offered to email me the pattern – if I could find someone to translate it from Icelandic.

The patterns reminded me of Fair Isle ones I remember my mother knitting when I was a child in Scotland. Since those keepsakes are long gone, I splurged on a couple of Icelandic wool toques for my grandchildren as souvenirs.

Buying Puffin Eggs (delicious chocolate-coated liquorish balls) in a Reykjavik gift-coffee shop lead me to the co-owner, Deborah. Her Scottish accent led to the obvious question: how to she wound up living in Iceland? While working as a flight attendant for a charter company in the United Arab Emirates she met her future Icelandic husband. "I love it, she said. "This is the best place to bring up our daughter."

Icelandic life advantages Deborah told me she treasured included geothermal water (which heats 98% of houses in the country), free education and healthcare, the laidback Reykjavik lifestyle with easy access to the rugged countryside plus the centuries of strong family traditions. She then encouraged me to sample the family 'secret cake recipe' featuring six layers of thin biscuits anchored by a touch of cream coated with a generous layer of dark chocolate. A delicious, lighter than anticipated, confection.

At dinner one evening I chatted our server, a Moroccan from Casablanca. Years ago he happened to be in Paris where he met and married an Icelandic girl.

"Living here is heaven," he quite simply stated. He, too, raved about the plethora of clean water, air, and the emphasis on a healthy lifestyle. "People are so welcoming and friendly," he enthused. I certainly couldn't argue with that.

I recall riding Icelandic horses with their unique gait, wandering around during a bone-chilling Arctic night gazing in awe at Northern Lights dancing overhead, to being fascinated by the popping of scalding mud pots and admiring a humpback whales from a fishing trawler, Iceland remains a fascinating frontier worth exploring, particularly with turmoil raging in so much of the world as we head into 2024.

May your 2024 be intriguing, peaceful and surrounded by kindness.

For more information about Iceland go to www.iceland.is

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

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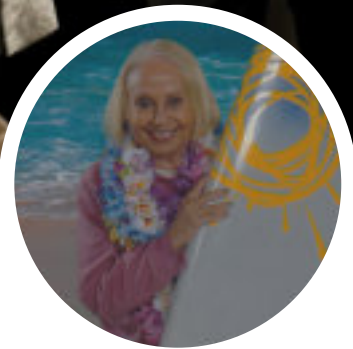
After 5 sets of dentures and a lot of money I saw the ad in the paper that read bite, chew, look good too.

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And lord and behold I can eat and chew after 15 years.

So, if you are in this same boat, give him a chance, you will be pleased.

Lillian, Surrey



THE DAHLIA-TO DINE IS DIVINE!

Article & photos by Lenora A. Hayman.

The Dahlia Restaurant inside the Azur Legacy Collection Hotel at 833 W. Pender St. Vancouver 604-416-2845 is a superb addition to Vancouver's culinary scene. Sofia Sayani, the Director of Operations, said the Azur Legacy Collection Hotel is the first and only property in Western Canada to join the distinguished Leading Hotels of the World (LHW).

A beautiful chandelier cascaded light over the guests dining at the marble-topped tables. Dahlia's cuisine is influenced by the French Riviera and Italian coastline. The lovely appys are large enough for sharing. Dahlia's house bread was a delicately sweet brioche with a lightly salted crust and delicious with butter and honey.

The beef tartare was a winner with shaved, not minced, beef tenderloin, combined with shaved potato tossed with egg yolk and shallots.

The heirloom tomato and local burrata made from mozzarella and stracciatella buffalo cheese and

clotted cream had a lovely, soft texture.

I chose cocktails rather than wine to pair with the food. The Bar Manager Serhii Kulikov created the Harmony cocktail of dry vermouth infused with bay leaves, grappa, limoncello, lemon juice and simple syrup, which paired well with the appys.

I appreciated server Denys Manukian's suggestion for the main dish of a moist spring salmon Wellington with spinach, champagne beurre blanc encased in perfectly cooked pastry and a lovely accompaniment of yellow beans, small white turnip and sliced potatoes.

This went well with my Illusion cocktail with a cherry tomato, vodka, mescal infused with dill, lemon, sugar and a sprinkling of pepper on top.

In conclusion, I chose a dessert cocktail with crème de menthe. The girls at the next table said the lemon tart was divine and citrusy. Exec. Chef Shyam Longani started his career in 1995 at the Taj hotel in Mumbai and from there gained more experience around India, London, Germany and Cape Town, South Africa. Along with Chef de Cuisine Daniel Kenny and Chef Risto Liias that makes a great team in the kitchen.

Bon Appetit!

Photos by Lenora A. Hayman

Top Left: Serhii Kulikov, Risto Liias, Denys Manukian & Sofia Sayani.

Top Right: Denys Manukian.

Bottom Left: Exec. Chef Shyam Longani & Lenora Hayman.



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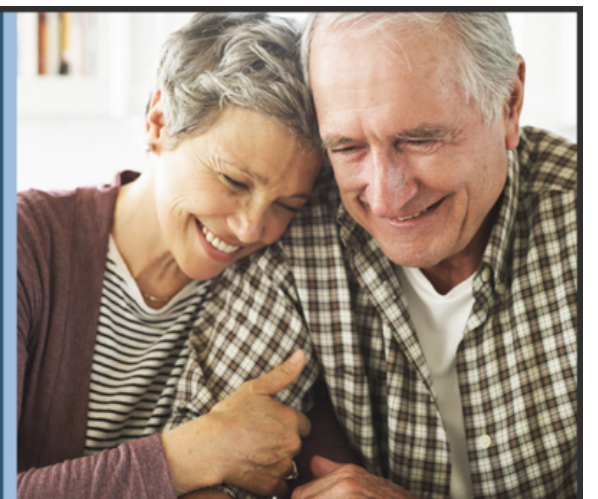
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FINANCIAL NEWS

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

WHAT IS THE TFSA LIMIT FOR 2024?

It's official. The federal government has increased the 2024 Tax Free Savings Account (TFSA) contribution limit to \$7,000. This is up from the 2023 annual TFSA contribution limit of \$6,500.

It also means that starting on January 1, 2024, eligible Canadians will now have a cumulative lifetime TFSA contribution limit of up to \$95,000.

What is a Tax Free Savings Account (TFSA)?

Since 2009, Tax Free Savings Accounts (TFSAs) have helped Canadians earn tax-free income on investments.

Set up as a registered investment or savings account, TFSAs can hold a variety of investments, including cash savings, mutual funds, securities listed on a designated stock exchange, guaranteed investment certificates (GICs), and bonds.

As the name indicates, all income earned in a TFSA remains tax free and allows Canadians to build up tax-free savings over the course of their lifetime.

Want to learn more about this investment option? Read on to learn the ins and outs of TFSAs – from finding your limit to accurately tracking your contributions.

How do I qualify for a TFSA?

Any Canadian who is 18 years old with a valid Social Insurance Number (SIN) accumulates TFSA contribution room each year (since 2009), even if they do not file a tax return or open a TFSA.

Yearly contribution limits are set by the federal government. However, even if you do not max out your TFSA in one year, the unused contribution room will carry forward into the following year as part of your lifetime contribution limit.

Notable exceptions

As stated above, TFSAs are available to any

Canadian resident 18 years of age or older with a valid SIN.

The only exception to this rule is if you live in a province or territory where you cannot enter an agreement or contract – which would be necessary to open a TFSA – until the age of 19. In this case, your contribution limit for the year you are 18 rolls over to the following year.

How do I open a TFSA?

According to the Canada Revenue Agency (CRA) website, to open a TFSA account you must:

1. Contact your financial advisor, financial institution, credit union, or insurance company (issuer).

2. Provide the issuer with your SIN and date of birth so the issuer can register your qualifying arrangement as a TFSA. Your issuer may require supporting documents.

At the time of opening your account, your TFSA issuer can also provide you with specific details about how your contributions could be invested and what types of returns you can expect with each type of investment.

Working with an issuer is critical to ensure that your TFSA is registered correctly so that any income you earn from your account remains tax free.

What's the difference between a TFSA and a RRSP?

Unlike a Registered Retirement Saving Plan (RRSP), TFSA contributions do not provide an immediate tax-deduction. However, unlike an RRSP, when you withdraw funds from a TFSA, they are not taxed.

Additionally, any interest, dividends, or capital gains earned on investments in a TFSA are not taxable while held in the account or when they are withdrawn. This means you never have to report your TFSA earnings or withdrawals as income on your taxes.

This also means your TFSA earnings will never affect your eligibility for income tested benefits (like Old Age Security or Employment Insurance) or federal credits (like the Canada Child Benefit or services tax/harmonized sales tax (GST/HST) credit).

What is the lifetime limit for a TFSA?

Once you turn 18, you will accumulate TFSA contribution room each year even if you have not yet opened an account.

There is no limit to how many TFSAs you can open, but your individual maximum applies regardless of how many accounts you have.

Your total contribution is calculated as follows:

- Your annual TFSA dollar limit (for 2024 this is \$7,000)
- Plus, any unused TFSA contribution room since you turned 18
- Plus, any withdrawals made in the previous year

You can withdraw from your TFSA at any time, and withdrawals give you more contribution room in the future. Withdrawals from your TFSA can be put back in the following year without impacting your contribution room.

Where can I find my TFSA contribution room?

You can confirm your TFSA contribution room through logging into CRA MyAccount for Individuals or by calling the Tax Information Phone Service (TIPS) at 1-800-267-6999. If you have an authorized representative, they can also get these details for you. The CRA can provide you with a TFSA Room Statement to confirm your contribution limit and a TFSA Transaction Summary to confirm the contributions and withdrawals the CRA has received from your TFSA issuer(s).

Tip: It's a great idea to track your own transaction records of withdrawals and contributions. The CRA determines your available TFSA contribution room based on information provided annually by TFSA issuers, so it's in your own best interest to ensure that your records align with that of the CRA.

What is the penalty for going over my TFSA limit?

If you go over your TFSA contribution limit, this excess amount will be subject to a 1% per month penalty tax for as long as that excess amount remains in your account. For example, if you over contribute \$3,000 in a year, you will pay \$30 per month, every month you remain in excess – that is \$360 in penalties in one year alone.

Therefore, it's so important to review your TFSA contributions, annual withdrawals, and limits before you add additional funds in the year.

Note: Withdrawals cannot be added back in the same year that they were made. You will have to wait until the following year to add it back.

Source: (FBC.ca/blog Nov.24, 2022)

To find out more about TFSAs contact your investment advisor or contact Rick at 604-535-3367 (Suite 220-3388 Rosemary Heights Cres. Surrey, BC. V3Z 0K7) or email: rick@crsfinancial.ca

5 BENEFITS OF EMBRACING THE MEDITERRANEAN DIET

Inspired by the lifestyle of people living near the Mediterranean Sea, the Mediterranean diet stands apart from other diets. As a way of living, it goes beyond food, encouraging mindfulness, cooking with others, sharing meals with friends and family, exercise and healthy sleep habits.

There is evidence showing that this approach to food may help people living with inflammatory and autoimmune conditions like arthritis to live a healthy and balanced life. Here are five benefits of the Mediterranean diet:

1 Mindful eating: The act of cooking together, sitting down and taking time to enjoy flavours will enhance your relationship with food, help you listen to your body and reduce the tendency to eat mindlessly.

2 Anti-inflammatory properties: The

Mediterranean diet avoids foods that promote inflammation and is heavy on foods that reduce inflammation, such as antioxidants in many vegetables and mono-unsaturated fats in nuts. Research shows that this approach is associated with reduced pain in inflamed joints and a reduced risk of heart disease and some cancers.

3 Weight management: By eating more whole grains and healthy fats, and limiting, rather than removing, red meat and sugar from your diet, you practise a sustainable approach to managing weight.

4 Improved gut health: A study by the American Gut Project showed that people who consume 30 or more different plant foods per week have the healthiest microbiomes, which means better gut health. Because the Mediterranean diet is rich in plant foods and fibre, it may improve your gut

health and in turn support your overall health.

5 Supported immune function: Prolonged inflammation in the body can impact the immune system and eating a balanced and healthy diet, promoted by the Mediterranean diet, will support the health of your immune cells.

“A healthier relationship with food can make all the difference if you live with a chronic health condition like arthritis,” says Cristina Montoya, registered dietitian and member of the Arthritis Health Professions Association. “Rather than fixating on a specific ingredient or nutrient, focus instead on your eating pattern, so it becomes a way of living rather than a temporary short-term fix.”

Find more nutritional guidance at arthritis.ca/living-well.

www.newscanada.com



THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

BERBERINE: “NATURE’S OZEMPIC” FOR WEIGHT LOSS?

In the whirlwind of wellness trends circulating on platforms like TikTok, the latest buzz revolves around berberine, hailed as an ancient remedy with modern weight-loss promises. Yet, amidst the fervor, claims comparing it to Ozempic, the popular peptide therapy originally intended for type 2 diabetes, raise questions about berberine's authenticity.

Berberine isn't a newcomer; it's been a staple in the cabinets of wellness experts and available in supplement aisles for years. Contrary to Ozempic, which mimics the gut hormone GLP-1 to regulate blood sugar, berberine doesn't replicate these effects. While berberine aids in glucose metabolism and insulin sensitivity, labeling it as a 'natural Ozempic' oversimplifies its mechanisms.

Instead, berberine aligns more closely with Metformin, another type-2 diabetes treatment, functioning subtly across various mechanisms. By activating AMPK, berberine potentially boosts metabolism akin to Metformin's actions. However, it lacks the intense appetite suppression and rapid

weight loss effects of medications like Ozempic, making it a gentler alternative.

The roots of berberine's popularity stem from its historical usage in Native American, Ayurvedic, and Chinese medicines. Found in plants like goldenseal and barberry, berberine's bitter alkaloid compounds offer a myriad of benefits beyond weight loss. Berberine has been shown to play a role in supporting cardiovascular health and glucose metabolism, while also exhibiting antimicrobial and anti-inflammatory properties. Berberine may also support digestion and promote healthy microbial balance in the gastrointestinal tract.

Berberine powder put into capsules is very poorly absorbed with as little as 1% getting absorbed into systemic circulation. Designs For Health addresses berberine's limited uptake by combining it with quillaja extract in their berberine supplement, Berb-Evail thus enhancing absorption and bioavailability.

Despite its natural origin, berberine isn't without risks. Interactions with prescription medications and potential side effects warrant caution, urging consultation with healthcare providers before supplementing. There is also the potential to have an additive effect when combined with certain prescription medications.

I do not believe there is a magic pill/shot for weight loss or diabetes as most medications only deal with the “numbers” and not the root cause. Most diabetes medications work to increase insulin production (or directly provide insulin), which will worsen insulin resistance and eventually cause diabetes to progressively get worse. This is why I prefer supplements that work on improving insulin receptor sensitivity like Berb-Evail by Designs For Health.

A better approach would be to look at the root cause of what is causing increased insulin production, insulin resistance, and fat storage. Consider attending one of my upcoming seminars on the root cause of type 2 diabetes, high blood pressure, high cholesterol, and belly fat. I will give details of a UBC study using dietary measures that allowed 35.7% of patients to discontinue their diabetes medications after 12 weeks. The next seminar is on January 18, 2024.

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



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3 GIFTS YOU CAN GIVE THAT KEEP GROWING



Trying to find the perfect gifts for your friends, family and co-workers gives many of us anxiety as the holiday season approaches. This year, rather than fruitlessly searching for something that may quickly be stored away and forgotten about, consider these three gift options that will each grow in their own ways for years to come.

Give the gift of greenery

After the holiday lights and decorations are packed away, and the greenery is all covered in snow, winter can feel a bit dreary. Help brighten up the indoors by gifting a plant. For your foodie friends, consider an assortment of fresh herbs or a kit for growing mushrooms at home. Got a friend who's a little forgetful? Cacti are low-maintenance, durable plants that can bloom into astonishing colours.

Support post-secondary schooling

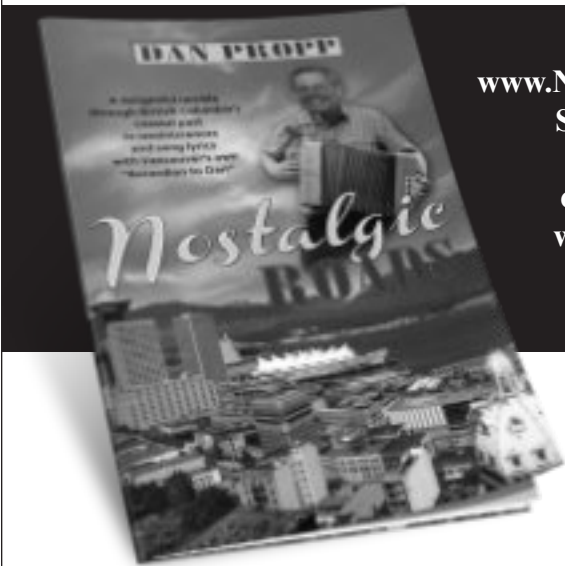
Whether you're a parent or grandparent, aunt or uncle, one gift you can give children now that will help nurture their future is a contribution to their Registered Education Savings Plan, or RESP. The investment made now will grow over time until the child needs to withdraw the funds to further their education. Plus, the federal government contributes up to \$500 a year in grants to the fund.

Seek donations that multiply

Many charitable organizations have partnerships with governments and corporations that provide matching donations, so your individual contribution is multiplied. One example is World Vision's gift catalogue which includes items like an emergency food package that will be multiplied seven times by the World Food Programme, helping a \$25 gift grow to \$175. Other multipliers in the catalogue contribute to education, gender equality and food security.

Learn more about the gift catalogue at worldvision.ca/gift.

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HOME IMPROVEMENT
“ASK SHELL”
By Shell Busey

Q: Recently we had our home inspected to ascertain what we may be expecting when we put it on the market for sale. We had it done by a respected inspector. And his findings are a concern of ours, because he found mould in the roof cavity. What do we do now?

A: Well you can rest at ease because what was found was a white residual on the underside of the roof sheathing 1 x 8 shiplap fir lumber. At the time your home was built, it was not unusual to use 1 x 8 shiplap fir sheathing for the basement foundation form framing, and when the concrete forms were removed they become the roof deck sheathing. Tar Paper was applied and the roofing membrane shingles were applied. The white residue on the underside of the roof sheathing is the white residue from the concrete cement dust from the foundation form (It's not mould!). If the contractor who sheathed the roof had of turned the white residue side up, you would have never have seen it.

HAPPY NEW YEAR

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

New Year
Out with the Old
Hats and horns
Family and Friends
Midnight
Noisemakers
Cheers
Festivities

Auld Lang Syne
In with the New
Resolutions
Bringing in the New Year
January First
Champagne
Banging Pots
Health Wealth and Prosperity

Celebrations
Party Favours
Small Gatherings
Ball Drop
Best Wishes
Fireworks
Dancing and Singing
Happy New Year

HOW TO PREPARE YOURSELF FINANCIALLY
BEFORE THE UNEXPECTED OCCURS

You may not want to think about it, but chances are an accident or illness may require you to take a short- or long-term leave from work. Statistics show that one out of every five Canadians will experience a disability in their lifetime. According to the Canadian Life and Health Insurance Association, one in three people will be disabled for 90 days or more at least once before they reach age 65.

In some cases, the financial responsibilities of being on leave go well beyond yourself and your family – for those who are self-employed, your business partners and employees also depend on your ability to work.

There are a few proactive steps you can take to set yourself up to be more financially secure in case an injury or illness keeps you from work.

1 Savings: If you can, it's helpful to start setting aside at least six months of your salary to help cover important expenses during an extended period away from work. Consider sources of money that may be available, such as through a spouse, partner or family member.

2 Workplace coverage: Check the coverage available with your workplace to see if you're covered for short- or long-term disability benefits through the company's group insurance policy. Review the accidents and illnesses you are covered for, and for how long.

3 Government support: Find out if you qualify

to receive the Government of Canada's Employment Insurance, or if Canada or Quebec Pension Plan disability benefits are available to you.

4 Disability insurance: Consider where your unique needs for financial protection aren't fully met, and then decide if you need more protection, such as an individual disability insurance policy (or topping yours up).

If the unexpected happens, many insurance companies provide extensive support to help you throughout your journey, including expediting access to rehab and mental health specialists, drug compatibility testing and assessing your worksite to ensure a safe and comfortable return. Some even support your job search and reskilling if you can't return to the same role.

Find out more about disability insurance and returning to work at rbcinsurance.com/disability.
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NEW 25-BED SHELTER OPENS IN SALMON ARM

SALMON ARM - People experiencing homelessness in Salmon Arm have access to a safe and secure place to stay, with the opening of a new long-term shelter on 341 Fraser Ave.

"These new permanent spaces will benefit the entire Salmon Arm community, as they ensure vulnerable people have a safe, warm place to stay not just during winter months but year-round," said Ravi Kahlon, Minister of Housing. "I would like to thank the City of Salmon Arm for working with us so diligently to get these spaces up and running. They are an important step towards ensuring everyone in the community has permanent, secure housing."

The shelter is open year-round, 24 hours a day and provides 25 beds for people experiencing or at risk of homelessness in the community, as well as daily meals and support services. The Canadian Mental Health Association Shuswap Revelstoke (CMHA-SR) is operating the shelter.

The Province, through BC Housing, and the City of Salmon Arm worked together to open the modular shelter on a city-owned lot. BC Housing and the city negotiated a lease on the site for 10 years, with an option to extend for another five years. BC Housing will provide approximately \$1.5 million in annual operating funding for the shelter.

"Access to safe, low-barrier shelter for the unhoused is a vital component of a healthy community," said Alan Harrison, mayor of Salmon Arm. "Providing a warm, safe place to stay is the first step in helping people move forward. The City of Salmon Arm is grateful for the work of BC Housing and CMHA for helping to make that a

reality."

The shelter repurposes pre-existing modular units, allowing it to be built quickly and at a lower cost.

"We are pleased to open the Marshlands shelter, and that unhoused individuals in our community will have access to year-round 24/7 shelter services," said Dawn Dunlop, executive director of CMHA-

SR. "Marshlands will connect individuals to resources and supports, that will foster individuals moving into permanent stable housing."

As part of government's new Homes for People action plan, the Province is implementing a new homelessness framework, Belonging in BC, to prevent and reduce homelessness. While shelters provide immediate relief to people experiencing homelessness and benefit the community by bringing residents indoors, they are only one part of the housing system. Moving people into permanent, stable housing benefits everyone. Since 2017, the Province has more than 77,000 homes delivered or underway, including more than 170 homes in Salmon Arm.

Learn More:
To learn about government's new Homes for People action plan, visit: <https://news.gov>.

bc.ca/releases/2023HOUS0019-000436

To learn about the steps the Province is taking to tackle the housing crisis and deliver affordable homes for people in British Columbia, visit: <https://strongerbc.gov.bc.ca/housing/>

Article from <https://news.bchousing.org>



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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.



WRITE AS I PLEASE

By Mel Kositsky

Welcome to 2024! The New Year will quickly become known as the Year of Elections!

Election fever is heating up on a number of fronts. So get ready for political overload! That's the one sure thing we already know will dominate the news in 2024, which is also a Leap Year!

Not only will there be a provincial election in British Columbia in October and a vote for the U.S. presidency on the first Tuesday in November, there will also be an election in Russia as President Putin is running for his fifth term, which will keep him in power until 2030. The outcome of that election may never be in doubt.

There is also a very slight chance there may be a federal election in Canada. Unlikely -- but in today's hostile political environment it could happen as our national government remains in a minority position. It is more likely to take place in 2025 but stranger things have happened!

The House of Commons adjourned on December 15 in less than the "festive" spirit. In fact it took a recorded vote before all the "naughty" boys and girls could go home for the holidays and not return to Ottawa until January 29. The Liberals and NDP voted 169 against the 129 Conservatives and Bloc Quebecois. Who knows where the 40 other Parliamentarians were?

It is doubtful the 338 MPs will "cool" down dur-

ing the winter break. It is more likely they will come back "hotter" than ever after formulating new "attack" strategies in preparation for a very testy session.

It is getting harder and harder to make predictions these days and just as difficult to make New Year's resolutions. Does anyone even do that anymore? How many are kept?

Usually at this time of the year, people like to take a shot at telling the future. But things have become so unpredictable that it is nearly impossible to make the correct call. Just ask the so-called financial experts about interest rates -- or even the sports gamblers about who will win the National Football League's top prize -- the Super Bowl.

We are experiencing "change" so quickly. Nothing is the same anymore -- and it is all very demanding to normal lifestyles. It is even getting more and more difficult to trust the media -- as we are continually faced with "misinformation" or "disinformation" through both regular sources and social media networks. Who knows what to believe anymore?

More and more people are just tuning out. Their lives are much too busy and so challenging that it is hard to care anymore -- especially about politics. And that will make it much more difficult for politicians who are facing elections in 2024.

The Paris Summer Olympics Games are scheduled as one of the major events of this year. But even that is becoming so very political. Now that the International Olympic Committee (IOC) is permitting Russian athletes to compete, it opens up a whole new discussion about the values of the IOC.

Expect the news media to be focussed all year on election advertising, numerous polling results, election fraud and even unconfirmed election interference by foreign sources -- blaming China and Russia.

The media's obsession with politics has turned our political leaders into "celebrities" -- at least in their own minds and by the modern journalists who cover the beat. If we all could get just \$1 for every time the media in Canada uses the word "Trump" -- we might be able to eliminate poverty -- that's even if he does not run for President again.

The next B.C. general election is scheduled for

October 19, which is a Saturday. But don't be too surprised if it comes sooner -- anytime after May 16, the date the Legislature rises for the year. The Legislature closed down in November and does not resume sittings until February 21, following the Family Day holiday weekend. The MLAs then have a short session, breaking off for Spring Break and Easter, before resuming April 2 until mid-May (if it lasts that long).

While general elections are scheduled to take place every four years, they can occur before a scheduled date. Elections BC has modernized the voting process, now using electronic tabulators to count paper ballots and laptops to look up voters and cross them off the voters list. It says the changes will make voting faster and easier.

B.C. residents will be voting for six new MLAs as the house has expanded to 93 electoral districts from 87, following the recommendations of the BC Electoral Boundaries Commission. Using the 2021 Census figure for B.C. (5,000,879 people), the average district now has 53,773 voters with the changes. So the boundaries and the names of some of the ridings have been redone.

Four new ridings are situated in the Lower Mainland, where the populations of many electoral districts are currently more than 25 per cent over the electoral quotient and are projected to continue to grow faster than the populations of ridings in the rest of the province. These new electoral districts are located in Burnaby, Langley, Surrey and Vancouver.

On Vancouver Island, an additional riding has been created in the Langford area to ensure that the electoral districts in this fast-growing area remain within the usual deviation range. A new electoral district for the Interior area has been carved out to better balance populations in the fast-growing communities of West Kelowna, Kelowna, Lake Country and Vernon.

There will be no changes to the names or boundaries of 15 existing electoral districts but 72 existing ridings will see boundaries adjusted. That means you may now be living in a different riding and voting for different candidates.

5 ON-TREND IDEAS FOR YOUR NEW HOME

Moving into a new home offers an opportunity to create a space that reflects your family's values, enhances comfort and is better for the environment. Whether you're shopping for a new home, renovating your current space or building from scratch, consider some of the latest trends while searching for inspiration.

Home automation

From ovens that can be turned on remotely to skylights that open and close automatically and more, there are a multitude of ways to integrate smart home technology into your living space to make it more energy efficient and convenient. Start small with a voice assistant, smart light bulbs, home security system or a programmable thermostat. After that, you can implement additional features like smart appliances, remote-controlled window blinds and other electronic devices you can control from your phone for a complete smart home system.

Sustainable design

A long-popular trend, green, or sustainable, design has evolved over the years to include more than energy-efficient appliances and LED light bulbs. Now, it's about reducing your carbon footprint and minimizing impact on the environment. To try the trend yourself, think big and



get creative -- install solar panels on your roof, choose highly insulated building materials that don't require deforestation and upcycle old furniture or decor instead of buying new.

Disaster resiliency

From wildfires that last for months to devastating tornadoes and major floods that impact entire cities, an increase in natural disasters due to climate change has required changes when building homes. Opting for disaster-resilient materials is an important first step. For example, using strong, energy-efficient insulated concrete forms (ICFs), like those from Nudura, instead of traditional wood

framing, helps homes better withstand extreme weather. ICFs can endure winds of up to 400 kilometres per hour (equivalent to an F4 tornado) and offer a fire protection rating of up to four hours.

Outdoor living

Transforming your backyard can help you make the most of your existing space. To take full advantage of your yard or patio, consider incorporating elements from the interior such as a television and comfortable seating options. Outdoor kitchen setups complete with refrigerators and sinks can make entertaining easier and a fire pit or fireplace can allow your friends and family to enjoy the outdoors even on cool nights.

Customization

You no longer have to settle for run-of-the-mill floor plans or what works for others. If you're considering a new build, work with an architect to create exactly what you're looking for, or speak with a contractor about including personalized architectural features and custom-built storage, for example, in your existing home.

To see how you can make sure your home lasts a life-time, visit nudura.com/future-proof.
www.newscanada.com

HOW TO MAKE GOOD ON YOUR NEW YEAR'S RESOLUTIONS



The start of a new year brings together many annual traditions: gathering with friends and family for a year-end party, counting down the clock to midnight and making New Year's resolutions. Unfortunately, many of us end up breaking our resolutions within days or weeks of turning the page on a new calendar. Here are four steps to set you on the right path to stick to your resolutions.

Plan ahead

To have success with any life-changing goal, you have to plan for it. While you're enjoying a celebratory drink at a New Year's party is not the right time to decide you're going to have a sober January. You'll want to stock up on non-alcoholic

beverages in advance and, if you're worried about breaking your fast, you might want to clear out or store away the temptations in your fridge or liquor cabinet.

Be reasonable

If your resolution is to lose weight or exercise more, don't set a goal that's overly ambitious. If you do, you'll quickly get frustrated and give up. Rather than trying to jog three times a week – when you've never been a runner before – commit to going on a long walk every other day. Instead of trying to convert from carnivore to vegan overnight, maybe choose a day or two a week that you only eat vegetarian food. Once you've adjusted

to your new normal, you can start pushing yourself to the next level.

Make it a group effort

Whatever your goal is, talk about it with your friends and family first. That way you'll have a support network if you're tempted to give up, and you might even gain a partner to join you on the journey.

Seek outside support

Sometimes we just can't do it alone. And that's fine. Whether your resolutions are health and fitness based or more focused on improving your personal finances or digital literacy, there are mentors and support groups that can help you achieve them. If, for example, you wanted to learn how to use new digital tools at the office or become more tech savvy around the home, non-profit organizations like ABC Life Literacy Canada offer free resources and workshops that cover a wide range of topics.

Learn more about improving your digital literacy at abconnectforlearning.ca.

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HOW TO FIND MONEY YOU DIDN'T EVEN KNOW YOU WERE OWED

Advertorial



*Sherry MacLennan,
Executive Director of BC Unclaimed.*

There's nothing like the thrill of finding a crisp \$10 bill in the pocket of a jacket or pants you haven't worn in a while. Well, you may have more forgotten cash than you think. All it takes is a quick search online to find out.

In British Columbia, there's a non-profit Society named BC Unclaimed that serves as a

lost and found for forgotten money. There's approximately \$210 million in unclaimed money in BC waiting to be reunited with the rightful owners. This includes a \$1.9 million estate that the beneficiaries are unaware of.

You can check if you have any unclaimed money by searching BC Unclaimed's free online database at bcunclaimed.ca. If you find an unclaimed account in your name, you can claim the funds by completing a simple verification process that confirms your identity as the rightful owner. Searching for and claiming forgotten funds through BC Unclaimed is free.

Unclaimed money held by BC Unclaimed comes from dormant credit union accounts, unpaid wages, outstanding estates and insurance payments, overpayments to debt collectors, proceeds from courts, liquidated companies, pension funds, real estate deposits, and undistributed securities. Many claims are under \$500, but the average of claims paid in 2023 was over \$8,000. In May 2023, BC Unclaimed paid out a claim for \$1.98 million from a court case.

"People lose track of their money for various reasons," explains Sherry MacLennan, Executive Director of BC Unclaimed. "People move around, change jobs and may not leave a forwarding address. Sometimes, they simply forget to close an account. In many cases, they may not be aware that there are unclaimed funds

owing to them, such as with unclaimed inheritances, funds in court, or insurance payments."

In 2023, BC Unclaimed returned approximately \$3.6 million to verified claimants. The Society, which recently celebrated its 20th anniversary, was established in 2003 to administer the province's unclaimed property program. Since its inception, BC Unclaimed has returned more than \$21 million to the rightful owners.

In addition, BC Unclaimed sees unclaimed funds support environmental and social programs through its partnership with the Vancouver Foundation. The Foundation directs these funds to diverse areas of need, from food security to grizzly bear conservation, literacy, and Indigenous programs. BC is the only jurisdiction in North America that has a not-for-profit society managing its unclaimed property program, where a portion of inactive funds are donated each year for charitable purposes.

Sherry MacLennan encourages all British Columbians to check the BC Unclaimed database regularly to see if they have money waiting for them. "We receive new submissions of unclaimed money monthly," she says, "so make it a habit to check our database. You never know if there's a windfall waiting for you."



Straight from the Horse's Mouth

By Mel Kositsky

Harness racing in B.C. ended its 2023 season on a positive note with a strong showing at the betting windows and on the track. The unexpected good weather help produce some top-notch racing and fans responded with mutual handles of more than \$200,000.

Kelly MacMillan, president of Harness Racing BC, sees a lot of positives as he looks ahead to the 2024 season, which begins on Thursday, February 1.

In a recent BC Racebook newsletter article by Greg Douglas, MacMillan says the racing industry and its operators have agreed to 58 dates of live standardbred racing on Thursday and Friday nights. That's up from 56 in 2023.

Racing dates for 2024 have now been approved by the Gaming Policy and Enforcement Branch of B.C. The schedule shows "live" racing resumes February 1 and continues twice a week until Friday, April 26. Racing resumes after the summer break on Thursday, September 12 and goes right until December 27, with the return of the popular Boxing Day card.

The thoroughbred season at Hastings Racecourse begins on Saturday, April 27 and ends on Sunday, October 20. A total of 45 race dates have been approved for 2024, including 15 Friday Night Live cards, up from just 4 in 2023. The Friday cards begin on May 10 and run through to September 6, all with 7 p.m. post times.

There will also be 21 Saturday afternoons and six Sunday afternoons with a new 2:30 p.m. starting time. There are two holiday Monday matinee cards on Canada Day July 1 and BC Day on August 5. This year there will be just one night of Monday racing during the PNE fair on August 26.

MacMillan, a long-time successful breeder at Surdale Farms in Kelowna, points to the hiring of Dawn Lupul this past August as Manager of Racing and Communications at both Fraser Downs and Hastings Racecourse as a "super asset to horse racing in B.C."

"I believe Dawn will be an even more positive influence going forward than she has already been," MacMillan says. Lupul's career includes decades of experience as a breeder, owner and trainer in both the standardbred and thoroughbred industries. She has also been a racing broadcaster and handicapper, and even has experience calling live races.

MacMillan added that Friday Night dinner specials at Fraser Downs this past year "have been wildly successful" and wagering handles both live and off-track hit new highs throughout the months of November and December.

Adding more Fridays nights at Hastings is a major switch from weekend afternoon racing, but a positive move hoping to attract both enthusiastic crowds and increased wagering.

"Not only do Friday nights attract a younger demographic on site, they also fill a void for our simulcast audience in different markets with different time zones throughout North America and worldwide for that matter," said Lupul in a news release.

Dave Milburn, President of The Horsemen's Benevolent and Protective Association (HBPA-BC) added: "Improving betting handles is the lifeblood of our industry."

Sunshine Boy reasserted his dominance at the Fraser Downs meet, as racing came to a close on December 15. He was back in the winner's circle following the \$10,000 Preferred Handicap Pace after his five-race win streak had been halted the week before.

Sunshine Boy took charge at the quarter pole in :27.4 for driver Scott Knight and clocked middle splits of :57.1 and 1:25 over the 'good' track before opening up an insurmountable five-length lead by the top of the stretch. Waitin Ona River, driven by Kevin Anderson, closed from the backfield through the lane, but was still 1-1/2 lengths off the winner at the wire. The mile was paced in 1:54.1. Mach Steady and John Abbott held on for third over a first-up Mickie Mantle, the three-year-old champion trained and driven by Kelly Hoerdtd.

A five-year-old gelding, Sunshine Boy picked up his 10th victory of the season from 26 starts for trainer Jim Marino and partners J J J Stables and Paul Sanders.

Sunshine Boy completed a training triple on the nine-race card for Marino, who also sent out popular winners Rilkoff and Million Reasons, both driven by Knight. Dave Hudon also closed out the meet with a triple, driving his own trainees Mylittle Gingerman and Sunset Rider to back-to-back triumphs then taking the final race of the meet with Angelsonthehorizon.

Kelly Hoerdtd, who led all trainers at Fraser Downs in 2023 for victories, won with Came A Cavalier, capping his stable's local win count at 85. Marino finished second in the trainer standings with 78 victories while Rod Therres rounded out the top three with 46.

Brandon Campbell, who missed closing night at Fraser Downs, topped the driver standings with 115 wins while Knight nipped Hoerdtd in the tight race for second place with his final three wins giving him 76 on the year for a one-win advantage. Campbell was back at Alberta's Century Mile that night, winning six of the eight races plus two fourth-place finishes.

Discussion continues among the international thoroughbred racing community as to who might be the best horse in the world, Japan's Equinox or Golden Sixty, the champion of Hong Kong. Both won their last races.

The Pride of Hong Kong – Golden Sixty – landed a record-tying third HK\$32 million G1 LONGINES Hong Kong Mile (1600m) triumph Sunday, December 10 as a crowd of 65,252 people packed Sha Tin Racecourse to cheer for their hometown hero.

Returning first-up after a 224-day break between runs, Golden Sixty – an eight-year-old – showed no signs of slowing down with age

as jockey Vincent Ho masterfully overcame the widest of 14 barriers to prevail as 2.3 favourite in 1m 34.10s – a length and a half ahead of Voyage Bubble – while Japan's Namur was third.

"He's a monster. When I asked him for an effort, he lengthened like I can't believe – he's still got that turn of foot. It's crazy," Ho said. Trained by Francis Lui, Golden Sixty joins Good Ba Ba as the race's second three-time winner, following his victories in 2020 and 2021.

The 131-rater is slated to retire following his next two runs in 2024, firstly in the Stewards' Cup on

January 21 and FWD Champions Mile on April 28. The victory is the Medaglia d'Oro gelding's 26th at his 30th start, his 10th Group 1 – a Hong Kong record – and enhances his all-time earnings to HK\$165.85 million, while Romantic Warrior (HK\$119.79 million) and Beauty Generation (HK\$106 million) are the only other horses to earn over HK\$100 million.

Equinox, the world's top-rated racehorse, coasted to victory in the \$8,282,443 Japan Cup (G1) on November 26, easily beating a stellar field that included eight Grade 1 winners from Japan and abroad at Tokyo Racecourse. Billed as a showdown between the 4-year-old Kitasan Black colt and this year's Triple Tiara victor Liberty Island, Equinox prevailed while extending his Grade 1-winning streak to six while becoming the third horse in Japan Racing Association history to do so following T. M. Opera O (2000- 2001) and Lord Kanaola (2012-2013).

Following the footsteps of his sire, who won the 2016 Japan Cup, Equinox marked a milestone with his Japan Cup triumph in becoming the first horse ever to exceed 2-billion yen in earnings (JPY 2,215,446,100). He has now been retired to stallion duties in Japan.

Jockey Christophe Lemaire said in a Japan Racing Association news release: "Many emotions came to my mind because it was an unbelievable race. Horseracing fans and lovers were able to see something very special. He is a top horse and can adapt to any kind of race or surface. When we came back in front of the huge happy crowd who witnessed the race, I became very emotional. As a professional jockey for many years, I work hard to ride to perfection, so today was very special. Equinox is easy to ride—he knows his job very well and he doesn't use too much energy—so riding a horse like him is a pleasure and I felt very privileged to be in the saddle of such a fantastic horse."

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MASTER HOME SAFETY WITH FIRE EXTINGUISHERS THIS HOLIDAY SEASON



When it comes to protecting your home, fire extinguishers are a trusted and reliable first line of defense against small fires. Here are four tips from fire safety company First Alert to help you have a happy, safe holiday season.

Decorate with care

For many, decorating for the holidays is a cherished tradition. However, it's important to keep safety in mind. Make sure all Christmas trees, ribbons, garlands and other flammable decorations are at least one metre from any indoor heating

equipment. When burning candles, keep them a safe distance from children and pets. Turn off all decorative lights before leaving the house or going to bed.

Prepare your home

Lavish dishes and long hours spent in the kitchen often accompany the holiday season. Cooking equipment continues to be one of the leading causes of residential fires in Canada. Prioritize safety during the holiday season by having a fire extinguisher on hand anytime you are cooking. Place extinguishers on every level of your home and in common spaces like the kitchen, laundry room and garage. When selecting them, look for devices designed to combat common household fires caused by wood products, grease and electricity, like the multi-purpose rechargeable home fire extinguisher from First Alert.

Remember to PASS

Using a fire extinguisher can be simple if you remember the acronym PASS. Pull the pin while pointing the nozzle away from you and release the locking mechanism. Aim low, pointing the extinguisher at the base of the fire. Squeeze the lever slowly and evenly. Sweep the nozzle from side-to-side.

Assess the situation

In the event of a fire emergency, assess the situation before reaching for your extinguisher. If the fire is small enough for you to manage, use the PASS technique with your extinguisher to put it out. If the fire is too big or uncontrollable, exit your home immediately and call 911.

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WHAT IS CYTOMEGALOVIRUS AND WHAT SHOULD YOU KNOW ABOUT IT?

Cytomegalovirus, or CMV, is a common virus that circulates year-round, with as many as half of all Canadian adults exposed to it at least once in their lifetime. Although people with healthy immune systems can fight off CMV without even realizing they have it, those with compromised immune systems may face serious health issues.

For some, such as transplant recipients, CMV can have serious effects including fever, muscle pain, joint pain, inflamed liver and various blood disorders or can lead to CMV disease that can damage organs or cause the loss of the transplanted organ.

After a transplant operation, patients must take medications to suppress the immune system to help prevent the body from rejecting the new organ. Due to this, organ and stem cell transplant recipients are at a higher risk of contracting CMV and having serious side effects.

Transplant recipients can be exposed to CMV in three ways: through contact with bodily fluids of someone positive with CMV, a revived form if they previously had an infection, or the virus may be in the transplanted organ.

Pregnancy is also a concern, with the potential for women who contract CMV to transmit it to their baby. This can result in premature birth, low birthweight and jaundice. In some cases, those children might have hearing and developmental issues or experience seizures.

If you or a family member is undergoing a transplant procedure, talk to your doctor about the risks of CMV and preventative measures you can take.

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TIPS TO LEARN MORE ABOUT YOUR LOCAL HISTORY



There are lots of things you barely notice as you go through your life: old photos of people in uniform; Grandma's locket; medals tucked into a drawer; a memorial to military history that you walk past every day.

Why not stop for a minute and take a closer look? What does that monument commemorate? What do those family treasures mean? You'll often

discover a fascinating story.

Here's a family project: challenge each member of the household to choose one thing they see often, but they have never thought about. Then settle in to find out more.

If it's a monument, start by reading its plaque to learn about what it commemorates. Ask questions of your family, friends and neighbours and listen to

their stories. You'll probably discover that you can relate to what you hear. The plaque on that monument may bear the name of a family in your community and the locket may be a gift from grandmother's first love. You may get first-hand accounts of past events from older neighbours.

If it's a family photo, remember that they were usually used to capture significant life events. Is it of a young person in uniform on the day they left to join the armed forces?

To get more insight on your object, visit your local library or community museum. You may see a familiar face in a historical picture or recognize a former student at a wreath-laying ceremony.

You can find resources to help with your family research challenge, discover more century-old stories or find local events at veterans.gc.ca.

You're also welcome to join the Facebook conversation at Canada Remembers.

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PRINCE RUPERT B.C.'S MOST NORTHERN PORT

By Rick Millikan

Our Alaska Cruise stops at Prince Rupert, where I once lived. Our ship passes the area where I'd snagged Coho from a gillnetter. Although commercial fishing industry now suffers, I know the salmon and halibut still attract sport fishermen.

Nearing Prince Rupert's harbour, our porthole reveals long shoreline trains carrying colourful containers to the port terminal. And when mooring, a dockside packer unloads cargo nets filled with Dungeness crabs. Hecate Strait's shallows remain ideal for crabbing.

Disembarking, we walk upward through a marked tunnel to Sunken Gardens Park. A plaque explains that this underpass had stored WWII munitions. Emerging amid multitudes of vivid flowers, we exit northward, skirt the old courthouse,

and reach the renowned Museum of Northern BC.

Inside, relics, news clippings and photos reflect early 20th century lifestyles. A separate room highlights the fishing industry. A flickering movie projects no-nonsense methods of catching once abundant halibut.

Other galleries demonstrate the rich cultures of west coast first nations. Glass cases exhibit conical cedar hats, button blankets and intricately woven baskets. Others boast carved cedar bowls, boxes, cooking implements, and remarkable dancers' masks.

In a high-ceilinged, sunlit gallery stand stately totems. Beside them, another mask reveals a clever mouthpiece used for shifting its wooden eyes. A hallway features argillite sculptures and beaded clothing. Another spacious gallery displays a contemporary native-themed art collection.

After enjoying Mariners Park's waterside panoramas, we embark on an Old Town Trolley tour. Taking us first to a shoreline park, guide Sharon says, "Knowing this deep-sea harbour would provide ships shorter access to the orient, Charles Hays began developing the port in 1905. In 1906, the townsite was named Prince Rupert to honour Hudson Bay Company's first Governor, an earlier visionary. Hays leveled this foreshore for a railyard...and built a train-station. Unfortunately, he and his grandiose dreams sank with the Titanic in 1912!"

Sharon points out Hays' 1908 red gabled home on the hillside. "For over a century this home accommodated Grand Trunk Railway dignitaries. Pillsbury House is now a B&B."

The trolley travels up through my old Borden Street neighbourhood and into once colourful Italian town. Sighting Mount Hays beyond the city's lush golf course, I repeat the local saying, "If you don't see Mount Hays, it's raining. And if you DO, it's going to rain!" Jamie retorts, "Climates must be changing...this is our fifth straight sunny day!"

On past the regional hospital, we stop at Roosevelt Park to admire coastal views...and a cherished totem. William Jeffrey, a local Metlakatla carver, sculpted this pole to tell the story of a mother grizzly with two cubs. Sharon tells us many of his copies of timeworn totems now decorate the municipality. Two Jeffrey totems flank Charles Hays' statue at city hall.

Our ride loops through other familiar neighborhoods and out to Seal Cove, now boasting a nature park. There, we stroll across a bridge and around the cove's periphery looking for eagles, otters...and yes, seals! Geese protectively strut with their fuzzy offspring.

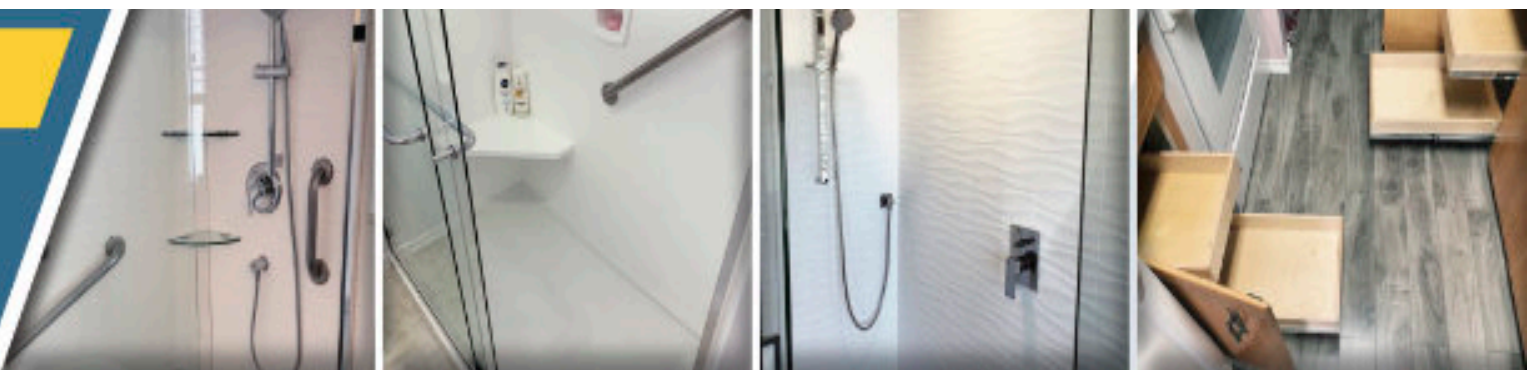
Our trolley continues past WWII-era houses built for the thousands of American and Canadian soldiers who came to defend the Northwest. Sharon mentions she's owned three of these cozy wood frame homes.

Cow Bay becomes our grand finale. Its name recalls the days when the bay lacked a dock, forcing a herd of dairy cows to swim ashore. Cow-inspired artistry abounds, including black and white bovine signage and bins.

A seafood restaurant's large placard sports a grinning, top-hatted fish. 'Smile's still exists! It's good to know my old hometown has kept its charm. Prince Rupert has adapted well to change while conserving its intriguing history.

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