YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS





Photo: Blazing back to the past. (Photo: Dan Propp) Article page 3

MARCH - 2024

FRASER VALLEY -**LOWER MAINLAND EDITION** Volume 31 - Number 2

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FOR SENIORS - BY SENIORS WITH NEWS YOU CAN USE





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National Parks of America Bob and Teresa hosts this <u>Collette Vacations</u> National Parks of America tour. Scottsdale, Grand Canyon, Lake Powell, Zion, Bryce Sept 21st-Oct 2nd, 2024: 12 Days Canyon, Salt Lake City, Jackson Hole, Grand Teton & Yellowstone National Parks, Old Faith-

ful, Crazy Horse Memorial, Mount Rushmore. * For bookings made after 2024-03-21 call for rates.* Included in Price: Round Trip Air from Vancouver Intl Airport, Air Taxes and Fees/Surcharges of \$130 per person (subject to increase until paid in full), Hotel Transfers* Not Included in Price: Cancellation Waiver and Insurance of \$399 per person* All Rates are Per Person and are subject to change based on air inclusive package. Save \$100 pp if booked by March 21st. Double \$7,749 Single \$9,999. Airfare included Vancouver Rtn.



Christmas lights of Leavenworth and Tulalip



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This will be the last tour before Bob and Teresa retire so book early.

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There's still more than a bit of a heart throb for some seniors when we spot a 57 Chevrolet, an old Edsel and especially a reconditioned Model T-Ford joining today's modern hectic traffic. It's amazing the memories they can instantly transport us back to. Many of us may 'drive' back to the standard gear shift era, or picture fond memories of the Dinah Shore Show sponsored by Chevrolet. Some of us might even recall Ed Sullivan's really big "Shoe", sponsored in the early years by Mercury, a division of the Ford Motor Company. Many of us may still long for the brand-new car of the nineteen sixties which cost around three thousand dollars. Thus, the following.

REMEMBER WHEN?

Aircraft like the Vanguard, Viscount, the DC-8 and, now also, the old-fashioned Boeing 707. Wow those times flew away fast! Do you remember, vessels like CPR's Princess of Nanaimo, Black Ball ferries like the Smokwa, and Bainbridge now also a part of BC's history. Yet, I bet they can still reprise all kinds of visions of the past for many.

Since then, the value of the buck sure has shrunk,

just a tad eh? It seems like the new Loonie does not go far, compared to what we have to pay today to travel by car, bus, plane or rail. Amazing how worldwide costs have soared sky high even when sending a small package by mail. So many changes so fast, oh me, oh my!

WHEN THE WORD 'DEVELOPMENT' FOCUSED ON FILM

I still miss my Kodak Hawkeye camera that worked without batteries and used spools of 620 photographic film. The days of processing film, manually operating a camera, and using flash bulbs have vanished. What 'clicks' today makes some of us, old timers, 'shutter'. Thus the following 'exposure' in black and white we used to cherish.

ALL THAT CAMERA EQUIPMENT

Manual cameras like Contax, Konica, Hasselblad, Kodak, Nikon, Minolta, Yashica, Pentax, and many more brands! Those lenses—wide angle, telephoto, fish eyes, picturing those days take us back. Instead of today's automatically adjusting camera, photographers had to actually think and manually focus using their own basic senses. The darkrooms that enlightened us, working with enlargers, trays, chemicals, and safelights. It makes one wonder how and why these developments basically vanished and are now replaced by the wonders of technology and cellphones for the still pictures and home movies.

IMAGES OF VANCOUVER RELATED **MEMORIES**

Rolls of 35 mm, Ektachrome and Kodachrome spools of Fuji colour film and Ilford FP-3. Retailers in Vancouver such as Customcolour, Williams Brothers Photofinishing, and Mortifee Munshaw were some of the locations to go and have film developed, while others enjoyed the experience of doing their own processing at home. There were also local stores such as Leo's Camera Supply, Dunne and Rundle to visit and drool over the latest camera equipment. These names and places that still reprise plenty of nostalgia, oh me, oh my! Do you remember Foncie the street photographer, downtown on Granville Street? Fred Schiffer, a great portrait photographer located across from The Bay? Just a few reminders to sample. Those days certainly can take some of us back, eh! It was a special time...those days. Reflections of the neon lights along downtown Granville Street, theatre row plus the White Lunch Restaurant, Krak-a-Joke Shop, The Sky Diner, and the huge BOW-Mac sign on West Broadway. Do you remember Monty McFarlane's morning show on CJOR and Jack Cullen's OWL PROWL on CKNW in the late evenings?

MORE LOCAL RHYME AND THOUGHT

Remember the old days of the Vancouver Sun? How about New Westminster's Columbian, The Vancouver Province and the way things used to be? Looking back can sometimes be somewhat comforting and fun. Recalling the days of our history—the days of the

CCF (before NDP), Social Credit, Liberals, columnists like Eric Nichol and Jack Wasserman. The old newspaper stands, telephone booths, far removed from today's increased pace and pondering' perhaps more than one meaning for the expression, the 'human race'.

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: Blazing back to the past. (Photo: Dan Propp)

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"CELTICFEST"! GO GREEN IN SURREY AND VANCOUVER

By Ursula Maxwell-Lewis

"If you're enough lucky to be Irish... you're lucky enough!", so say the Irish.

With Saint Patrick's Day (March 17) on the horizon and CelticFest Vancouver (March 11 - 17) on my calendar the Celt in me is more ready to celebrate then usual.

As a loyal Scot I've always been slightly irritated that the Irish get more press than the land of my birth ... until my DNR results arrived. With one wee dab of saliva in a tiny tube mailed to a lab in Ireland I'm suddenly 30% Irish. Northern Irish, to be precise.

Further delving revealed that Ross and Cromarty Black Isle forbearers (farmers and shepherds) fled across the sea to Ireland during the Highland Clearances. It all made sense. Until now, I just hadn't delved deep enough. The odd kinship feeling experienced during my first Northern Ireland visit should have alerted me, particularly when my Londonderry guide pointed out that Scotland was just a short (but choppy!) sail away.

I say all this to sheepishly confess that I'm actually quite chuffed to now have a legitimate right to brandish shamrocks and schillelaghs (blackthorn walking sticks), take all the craic (fun) to heart, release my inner leprechaun to enjoy the music one

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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



associates with the Island of Ireland.

Speaking of music and fellow Celts, the Vancouver Welsh Men's Choir will be presenting a Celtic-themed concert Saturday March 16 at 7.30 pm at Christ Church Cathedral, 690 Burrard St., Vancouver. The Welsh are rightly famous for their singing (and rugby, but that's a different story!), so book tickets early via their website www.vancouverchoir.ca

CelticFest returns to the Museum of Surrey in Cloverdale on March 23 from 1 pm to 4 pm. This perennially popular event will warm your heart and set your toes tapping.

Go early and check out the extensive 'Still Awesome' LEGO display in the temporary gallery until March 31.

A quick plug here for the Friends of the Museum and Archives Society which helps the Museum of Surrey and Historic Steward Farm (in Elgin Park on Crescent Road, South Surrey) remain admission free year round.

MOS and HSF events are also admission free thanks (in part) to dedicated support from the five person Friends Society board and two museum staff. The Friends' Endowment Fund (administered by the Friends Board) provides annual income which enables the Society to make annual contributions to support Museum of Surrey, Historic Stewart Farm and Surrey Archives projects. Tax deducible donations, bequests and membership fees (\$10 per person per year or \$25 for three years) all support these outstanding free-to-the-public facilities. Join 'the Friends Society' when you visit MOS or HSF, call 604-502-6462 or email me for more information to help us support these outstanding admission free family-friendly facilitites.

So welcome March! If your roots are Irish, Scottish, Welsh, Cornish, Manx or Breton roots, then you're a Celt. If not, check your DNA. You, too, may be in for a surprise. "And, may your troubles be less and your blessings be more, and nothing but happiness come through your door."

Check the Museum of Surrey and Historic Stewart Farm websites for current events. Vancouver CelticFest details are at www.celticfestvancouver.com . All organizations are also online through Facebook.

Ursula Maxwell-Lewis is a Surrey journalist and photographer. She is President of the Friends of the Surrey Museum and Archives Society. Contact her at utravel@shaw.ca

WHERE TO FIND EXTRA CASH WITH YOUR NAME ON IT

Many of us are finding it hard to manage the rising costs of living like rent, groceries and other necessities. It may feel like you can't make ends meet, let alone get ahead. But what if there is cash waiting for you?

The Canada Revenue Agency (CRA) calculates that it has distributed approximately \$1.4 billion in cheques that have not been cashed yet, and one of these could have your name on it. Some of them date back to 1998 – a bit like finding an unclaimed lottery ticket in a drawer or \$20 in your old coat pocket.

In 2020, a grandparent discovered they had over 100 uncashed cheques worth almost \$50,000. As a pensioner and primary caretaker for their grandchildren the money was very much needed and appreciated. The amount was a combination of many benefits. Make sure you check with the agency for any uncashed cheques you may have on file.

These cheques never expire, and if you've already signed up for My Account, you should be able to see if you have one right away.

If you haven't signed up for the online account yet you can do it on the CRA website or by calling their general enquiries line at 800-959-8281.

While you're at it, you may want to sign up for direct deposit to have your money securely deposited into your bank account. That way, you'll never miss a cheque again.

You can find more information on how to claim uncashed cheques at canada.ca/cra-uncashed-cheques.





CHEZ MICHEL FOR FINE DINING.

Article & photos by Lenora A. Hayman.

Dine Out Vancouver from Jan17-Feb.4, 2024, produced by Destination Vancouver was a delicious way to enjoy a 3-course meal at select prices ranging from \$35-\$65.

We chose Chez Michel, 1373 Marine Dr. West Vancouver 604-926-4913 and their \$65 classic French menu. For those who can't climb the stairs to this 2nd floor restaurant, do walk or drive up 14th Ave. pass the 711 store and turn into the alley at the back where parking spots are listed and enter through the back door.

Michel Segur formerly owned Chez Michel for 43 years from 1979 until his death Dec 11, 2022. The new owner is Angela Ho. Tables are well spaced for intimate conversation, and our window seat overlooked the twinkling lights of Marine Drive.

My friend and I both had the snails or Escargot Provençal smothered in a delicious chive and garlic sauce. Thanks to server Kelly Owens suggestion we

paired our meal with the Australian Hardy's Gewürztraminer wine with its lychee and stone fruit aromas.

My main course of Duck Confit with wild mushroom sauce was excellent with a savory rich flavour and melt-in-your-mouth texture. My friend said her generous portion of Chicken Vol au Vent in the pastry shell was rich and filling. Our compliments to the Venezuelan Chef José Mata.

My Crème Brûlée with its hardened caramelized sugar on top and my friend's Crème Caramel or flan with its layer of caramel sauce were a delicious conclusion.

A superb meal worth taking the Blue Bus across Lions Gate Bridge!

Photos all by Lenora A. Hayman. Top Left: Chicken Vol au Vent. Top Right: Chef José Mata at Chez Michel. Middle: Server Kelly Owens at Chez Michel.



TRAVEL TIPS **FOR SENIORS**

As the winter season quickly approaches, your vacation plans may be looming. Before you board your next flight, here are some helpful travel tips from the Canadian Air Transport Security Authority.

Arrive early. When planning your vacation, don't forget travel time to the airport. It is best to arrive early so you can park, check-in and get through security without the need to rush. Airlines recommend you arrive two hours ahead for domestic flights and three hours in advance for U.S. and international

Ask for assistance. If you are unable to lift your baggage onto the screening conveyor belt, or if you need help removing your items from the bin after screening, you can let the screening officer know and request their assistance.

Look for the Family/Special Needs line at security. If you are travelling with a mobility aid like a walker or wheelchair, check if a Family/Special Needs line is available when you get to the security checkpoint. This line is designed for passengers needing more time or help with their belongings to get through the screening. If there is no line like this, let the screening officers know that you require assistance. Upon request, they'll expedite the screening process for

Identify your medication. When travelling through security, medications should be removed from your carry-on bag for inspection. Prescription and essential non-prescription medications are exempt from the 100-millilitre liquid, aerosol and gel limit. Although they don't need to be in the one-litre bag with your other liquids, place all of them together so you can easily show them at security.

Choose easy-to-remove outerwear. When going through security, you must remove outer layers, such as hats, coats and scarves, and place them in a bin for screening. To prevent setting off the metal detector, avoid belts or clothing with large buckles, and limit the amount of jewellery you wear to the airport.

Limit inorganic products. Are you travelling with a secret spice blend for your famous holiday dinner? Perhaps you're planning on baking with your grandkids and are bringing the ingredients. Before you pack food and spices, remember that certain inorganic powders are limited to a total combined quantity of 350 millilitres in carry-on baggage.

Find more travel planning tips, or check if an item is allowed in carry-on, at catsa.gc.ca. www.newscanada.com

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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.

How do employee pension plans work? Working for a company that offers a pension plan is one of the greatest financial benefits in Canada. But what is an employee pension plan and how can it help you achieve your retirement savings goals? Employee pension plans can vary. Often, I get asked to explain the options available to a person who is retiring because they do not understand the best options for them. So, a good place to start is with the basic differences between pension plans and what the benefits are.

What are the two main types of employee pension plans?

There are two main types of employee pension plans: defined benefit, and defined contribution.

What is a defined benefit pension plan?

Defined benefit pension

plans provide retirement income based on a formula that includes your: years of service with your employer, salary, and age at retirement.

How does a defined benefit pension plan work?

Defined benefit pension plans pool the contributions from both you and your employer in a pension fund. Those funds are then invested. Your employer (the pension plan sponsor) is responsible for paying employees their retirement income from the plan. You may be required to contribute to a defined benefit pension plan during your time with a company.

What is a defined contribution pension plan?

Defined contribution pension plans provide retirement income based on the savings each member has in the plan. The amount of retirement income you get depends on how much you contribute to the plan, how much your employer contributes, and how that money grows over time. There is no prescribed income level that will be paid.

How does a defined contribution pension plan work?

Usually with a defined contribution pension plan, you and your employer pay a defined amount into your pension plan each year. Companies have mandatory employer contributions, and

most have an optional employee component. In most cases you control how you invest your money. You can usually select investments based on your own risk tolerance and goals. The investment performance determines what your retirement income will be.

Who manages employee pension plans?

Your employer is responsible for administering the plan. Most employers rely on different service providers to manage their pension plan. This often includes:

• plan administration service providers (provide record keeping and

other services),

- investment fund managers (who invest the pension fund assets),
- life insurance companies (for record keeping and/or investment management services),
- trust companies (for custodial services), and
- consultants (for services like plan valuation, pension design consulting, member communications consulting and fund manager search services).

What happens to your pension plan if you change employers?

Under pension legislation in most Canadian jurisdictions, defined benefit, and defined contribution pension plans vest* at some point. In most jurisdictions, the vesting is immediate. This means, once your employer makes contributions to the plan, it is your money. In other jurisdictions, you need to work with your employer for a specified period before you are vested in your benefits

What happens to your pension if you leave your employer?

If you leave your employer your options for what you can do with your pension will depend on the legislation and plan.

You may be able to: leave your money in the plan you are leaving, transfer the value of your pension to another pension plan (if the other plan permits), transfer your commuted value to a registered retirement savings plan or other plan (if it's not locked-in), or a locked-in vehicle (if it's locked in), or take the cash value, less tax (if it's not locked in).

Some provinces may have vesting based on years of service or membership in the plan. If you leave before the benefits vest, you will get the value of your own contributions and earnings. You will not, however, receive your employer's contributions and related earnings.

If you are leaving a pension plan for any reason, it may be helpful to talk to a financial advisor. They can walk you through your options. A CRS Financial advisor can help answer questions and address any concerns you may have.

Need help understanding your retirement savings options?

Knowing what your employee pension plan offers can help you make the most of your retirement savings. Or, if you do not have a company pension plan, you can create your own retirement savings plan. Whatever the case, at CRS Financial we can help you understand your options. To find out more about your options contact Rick at 604-535-3367 (Suite 220, 3388 Rosemary Heights Cres. Surrey, BC V3Z 0K7) or email: rick@crsfinancial.ca

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4 SMART TIPS AND TRICKS FOR LIVING IN A DIGITAL WORLD

Almost every aspect of our lives relies on one form of digital technology or another, from our phones and computers to the smart features on our furnaces, fridges and more. We're so dependent on these technological tools that many of us would be lost without them. Here are four ways to protect the digital devices in your life.

Backup your files

You should know by now how important it is to have a backup of your digital life. Think, for example, about how many people's phone numbers you actually have memorized – it's probably not many. If you lose your phone and it isn't backed up, you'll lose all your contact information and will have to spend countless hours collecting it again.

More significantly, backing up your files means you won't lose important financial or personal information if your computer suddenly stops working. As a bonus, you can access your digital files from the cloud on your phone.

Protect sensitive electronics

All of our devices contain sensitive electronics. If there's a power surge, they can be damaged beyond repair. You might plug your phone, computer and television into a surge-protecting electrical outlet. But that leaves other things, including your appliances, at risk of damage from a surge after a power outage. To protect all the electronics in your house, consider installing a whole-home surge protector on your circuit panel.

Be cyber secure

As tempting as it is to reuse passwords across different platforms, this puts you at greater risk of falling victim to a cyber attack, with wide-reaching consequences even if only one of the sites you use is compromised. Each password you create should use complex phrases, have at least eight characters and include a mix of uppercase and lowercase letters, numbers and symbols.

When given the option, always sign up for multifactor authentication, which requires that you confirm your identity by entering a temporary, unique passcode that's sent to you (e.g., by email or text). This adds another layer of protection if someone steals your login details and attempts to access your accounts.

Watch out for scams

Scammers use all the tricks in the book to try to steal your money, including email, text or social media "phishing" messages. Review the Canadian Anti-Fraud Centre's website to stay on top of the latest scams and learn how to spot suspicious messages. Check for an email address that doesn't match the company it claims to be coming from, blurry logos in the email signature or suspicious links or attachments. Always be wary of any messages that include urgent demands or threats and keep an eye out for spelling mistakes. When in doubt, contact the sender another way, like going to their website directly and contacting customer support by phone or chat to confirm the request is real

Find more information on cyber security at bmo. com/security.



THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

"Prescription" **Pet Food Alternatives**

In pet nutrition, addressing specific health concerns like pancreatitis, skin allergies, diabetes, kidney disease, gastrointestinal disorders, etc. has become paramount for conscientious pet owners seeking optimal care for their pets. Certain nutrient parameters will be required to support sick animals, so "prescription" or veterinary-authorized pet foods are used. For example, in kidney disease, low protein and low phosphorus diets are recommended to slow the progression of the disease. Veterinarians play a crucial role in diagnosing these conditions and recommending appropriate dietary interventions.

"Prescription" pet foods are often formulated to address specific health conditions that may not be adequately met by standard commercial pet foods. So, veterinarians may "prescribe" specific pet foods but unfortunately, you are only able to purchase them exclusively from your veterinarian usually at significantly higher prices than traditional



pet foods.

Many pet parents mistakenly believe the food requires a prescription or contains prescription medicine. This is not true. Some foods will have lower amounts of certain nutrients or additional nonprescription ingredients to benefit your pet but do not legally require a prescription. If your vet has recommended a specific type of pet food, you can consider buying a lower-cost alternative with better-quality ingredients. Alternatives from Square-Pet have emerged as a viable option, offering unique benefits and advantages.

Many of the Renal Support or Kidney Care pet foods from big brand name companies add corn or corn gluten meal, chicken by-product meal, wheat gluten, sugar, etc. which are cheaper poor-quality ingredients that may contribute to ill health in the long term. When limiting the protein it should be of high quality, contain all of the essential amino acids, and be digestible. Eggs are nature's perfect protein and are used as a benchmark when comparing other protein sources. Whole egg and turkey, not protein by-products or meals are used in SquarePet's Low Phosphorus Formula.

SquarePet's Low Fat Formula is used to support dogs with pancreatitis because fat may cause the digestive enzymes to be activated before they get to the stomach or intestines and cause irritation and inflammation.

SquarePet's Skin & Digestive Support Formula is used for dogs with food allergies and intolerances. It contains hydrolyzed pork, brown rice, cold-pressed sunflower oil, and pork fat and NOT corn starch, hydrogenated canola oil, soybean oil, or soy protein found in other Veterinary Diet for-

SquarePet also has a formula for dogs with sensitive stomachs and low-glycemic pet foods for blood sugar support. Veterinarians are trained to assess and monitor the responses to dietary interventions so if your veterinarian recommends a particular food, consider the veterinarian-formulated higher-quality ingredient options by SquarePet, because animals that eat well, heal well.

For a more in-depth look at "Prescription" Pet Food Alternatives consider attending our upcoming seminar on March 12, 2024.

Lyle Sunada is a pharmacist specializing in veterinary medicine and alternative medicine at Cloverdale Pharmasave. Lyle has helped small and large animal owners for over 30 years and believes in looking at the root cause of health conditions.

5 TIPS FOR COMMUNICATING WITH SOMEONE LIVING WITH DEMENTIA

Chances are you've had an opportunity to talk with someone living with dementia at the grocery store, your place of work or at home. A person living with dementia may have challenges with understanding others as well as being understood. Keep these tips in mind to help make it easier to communicate:

Minimize distractions

Before you begin a conversation, turn off any background noise such as the radio or a running dishwasher. This may help the person living with dementia to focus. If you're in a crowded public space, try to find a quieter area to communicate. It also helps if you stay still during your conversation so they can focus on you.

Keep communication clear

Speak slowly in a friendly tone and use short, simple sentences that focus on one idea at a time. When asking questions, try to use yes or no options, or questions that offer one choice: "Would you like to go on a walk now?" or "Would you like coffee?" If the person living with dementia repeats themselves or says something that is not accurate, avoid correcting them as this may lead to feelings of frustration and confusion.

aware of your body language Calm and friendly body language such as eye contact and smiling may help the person living with dementia feel at ease. Try to avoid body language that indicates frustration or anger, such as crossed arms, rolling your eyes or letting out a loud sigh. You can also use gestures to help reinforce the message you're trying to deliver, such as pointing at the thing you're talking about.

Aim to be active listener Active listening means giving time for the person living with dementia to finish speaking. You might also want to nod your head, make eye contact or repeat back some of what you heard so the person knows you are listening.

Communication is more than words For some people living with dementia, it may be difficult to get their message across. Listen and respond to the feelings of the person living with dementia, not just the words. Watch for cues such as facial expression, tone of voice and posture to help you understand and respond with care.

Learn more about dementia and find advice for caring for someone living with dementia at canada.ca/dementia.

www.newscanada.com



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

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

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

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

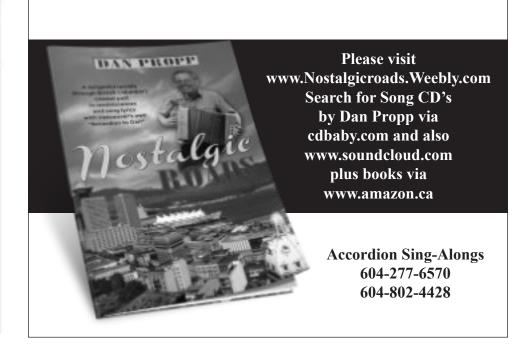
If a child decides not to attend post-secondary education you may be able to choose a new beneficiary. The child has up to 35 years to use the funds if they decide to attend

post-secondary at a later age. An RESP contribution makes a great gift and gives a head start in

preparing for a child's future.



220 - 3388 Rosemary Heights Crescent Surrey, BC, V3Z 0K7 Phone: 604-535-3367 Email: info@crsfinancial.ca





HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

Q: We have out dated flowered vinyl wallpaper in our powder room and would like to remove it. Can you tell me the process?

A: Removing heavy vinyl or foil wallpaper, usually found in more humid rooms like kitchens and bathrooms, can be frustrating. Wallpaper removing solution won't work on those papers.

First, pick at a top corner of the paper until you get a grip, then carefully and evenly pull the face of the paper down from the top, pulling it flat to the wall, and straight down (press your hands against the wall as you pull down. That will remind you not to pull straight out).

What you will see when the paper's off the wall is the backing. Wallpaper removing solution will take that off. Allow the solution to migrate down between the wall and the paper backing, releasing the paper from the wall. NOTE: If the wallpaper was applied without sizing (the liquid is used to penetrate the pores and release the backing paper) you've got a problem, chunks of the wall can actually start coming off. Cross your fingers that whoever put the paper up in the first place used sizing.

Happy Saint Patricks Day!

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

Shamrocks Kiss Me I'm Irish Blarney Jig Banshee Cockles and Mussels

St. Patricks Day

Fiddle Shenanigans Killarney Dublin Limerick Leprechaun Irish Wolf Hound Tam O' Shanter Ireland
Rainbow
Blarney Stone
Shillelagh
Four Leaf Clover
Ides of March
Green
Top O' The Mornin

Celtic St. Paddy Magical Guiness Pot of Gold Lucky Tradition Luck of the Irish

DIVE INTO A TROPICAL PARADISE WITH THESE AVOCADO-LIME-COCONUT PARFAITS

Featuring creamy layers of avocado from Mexico mousse, honey-infused graham cracker base and luscious coconut yogurt. Top it off with toasted coconut flakes and a sprinkle of lime zest for the ultimate sweet escape.

Avocado-Lime-Coconut Parfaits

Prep time: 25 minutes Makes: 4 servings

Ingredients:

Avocado mousse layer

- 1 large or 2 small avocados from Mexico, peeled and pitted
 - 1 lime, juiced and zested
 - ½ cup (125 ml) coconut yogurt (2% or more)
 - 1 tsp (5 ml) honey
 - Pinch of salt

Base

- 2 ½ cups (625 ml) graham cracker crumbs (honey flavour or regular)
 - 2 tbsp (30 ml) butter, melted
 - 1 tbsp (15 ml) honey
 - Pinch of salt

Additional layers

- 1 cup (250 ml) coconut yogurt
- Garnishes: toasted coconut flakes, graham cracker crumble, lime zest

Directions:

Belleek

- 1 For the base layer, melt butter in a microwavable bowl. Stir in the graham cracker crumbs, honey and salt. Mix until well combined then set aside untilready to assemble.
- 2 For the avocado mousse: in a blender or food processor, combine the avocados, lime juice and zest (reserving some zest for garnish), yogurt, honey and salt. Blend until smooth.
- 3 Arrange four short, clear parfait glasses. Line the bottom of each glass with the graham cracker crumble and press down until it forms a sturdy base. Reserve some crumble for garnish.
- 4 Next, alternate layers of the avocado mousse and coconut yogurt. Garnish with toasted coconut flakes, remaining graham cracker crumble and lime zest.

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7 HEALTHY STRESS-BUSTING TIPS

We all deal with stress at various times in our lives, from looming deadlines at work to worrying about being able to pay our bills on time. Stress is a natural reaction to challenges in life, but it can also have significant impacts on our overall health if it becomes long-lasting and we aren't able to deal with it. Here are seven tips to help you alleviate the stress in your life.

Get enough rest

A good night's sleep is essential for taking care of both your physical and mental health. Most adults need seven to nine hours of sleep a night. Practising good sleep habits, like going to bed at a consistent time each night and keeping the room cool and dark can help you get a more restful sleep. If you're a light sleeper, consider using a white noise machine or fan to block out external sounds.

Eat well

Eating a variety of healthy foods supports your overall nutritional health and physical and mental well-being. A healthy eating pattern includes plenty of vegetables and fruits, whole grain and protein foods, and healthy fats instead of saturated fats. Healthy eating is more than the foods you eat, it is also the where, when, why and how you eat. This can include taking time to eat without distractions, enjoying your food by creating a positive eating environment and using mealtime as a chance to connect with others.

Get your exercise

Regular physical activity has been shown to improve our ability to learn and problem solve, while also reducing the risk of developing dementia or other cognitive issues. If you're not into jogging or hitting the gym, low-impact exercises like yoga or going for a walk are great ways to clear your mind and reduce your stress while getting your body moving.

Unplug your devices

The constant exposure to social media and the news can be overwhelming and have an impact on our mental health. If you find that it is negatively affecting you or adding additional stress to your life, consider reducing the amount of time you spend "doom scrolling" or taking a break from it altogether. Shutting down your screens at least an hour before bedtime can also help with better sleep.

Spend time with loved ones If you can, prioritize some time to meaningfully connect with friends or family, whether in a group or one-on-one. If you are feeling stressed out, it can help to talk things through with someone you trust.

Set a schedule

Stress can make it challenging to keep track of the things we want to get done from day to day. Setting a regular schedule for things like mealtime, chores and exercise will help you remember important tasks and feel more in control of your life.

Seek help when needed

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Find more information about available mental health resources at canada.ca/mental-health. www.newscanada.com





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And now for

Something Completely

Different

Hosted by Ron Long



A radio show catering to the musical tastes of the Seniors of the Shuswap

Airing Tuesdays at 3pm

- repeating Fridays at 8pm and Saturdays at 1pm

CKVS streams online at voiceoftheshuswap.ca To make requests: scd@voiceoftheshuswap.ca

11

A EUROPEAN VACATION TO PLEASE EVERY TYPE **OF TRAVELLER**

When dreaming of a vacation, many of us crave a unique and authentic experience complete with delicious food. One picturesque place that fits the bill for any adventurous traveller is the Burgundy region in France, known for lush vineyards, historic villages and exquisite cuisine. Here's why:

A nature enthusiast's wonderland: With rolling hills, meandering rivers and verdant vineyards, this region is full of captivating natural beauty. Exploring the idyllic countryside is an opportunity to reconnect with nature and find solace in the great outdoors.

A wine-lover's paradise: Renowned worldwide for exceptional wines, Burgundy's wine culture is deeply ingrained in its identity, and its vineyards rank among the UNESCO list of World Heritage sites.

"Wine enthusiasts will relish in the chance to visit prestigious wineries, learn about the winemaking process and savour some of the finest wines France – and indeed the world – has to offer," says Chris Mark, travel expert with HV Luxury Travel, which organizes private tours and provides accommodation listings around the world.

A foodie's fantasy: Burgundy boasts a rich

culinary heritage, celebrated for traditional dishes premium and ingredients. "From escargot to coq au vin," Mark says, "every meal is a delightful exploration local cuisine."

culture A vulture's nest:

Burgundy's history is steeped in tales of chivalry, royalty and architectural wonders. History enthusiasts will revel in the chance to explore historical landmarks, ancient abbeys and charming villages that seem frozen in time.

An active explorer's adventure: For travellers who prefer not to keep still during their holidays, there are plenty of ways to get your activity fix. Mark's top tip - which will satisfy any type of vacationer – is to take an e-bike tour through the region. "The experience is unique, allowing travellers to connect with the land and people, to



create lasting memories that go beyond the usual tourist spots," he says.

He adds, "It allows travellers of varying fitness levels to cover longer distances with ease, making it accessible to a wide range of adventurers."

Find more information and insider tips for a seamless and unforgettable trip to Burgundy at hostedvillas.com.

www.newscanada.com

UPCOMING EVENT

In WWI, 22,000 Canadians served in the Royal Flying Corps or Royal Naval Air Service. At the end of the First World War, there were several tentative efforts to form a uniquely Canadian air service. Ultimately these attempts faltered until on 01 April 1924, the Royal Canadian Air Force was created.

To commemorate 100 years of RCAF contribution to Canadian defense and security through war and peace, the Canadian Museum of Flight is hosting a 100th anniversary event on civic holiday Monday 01April, 2024.

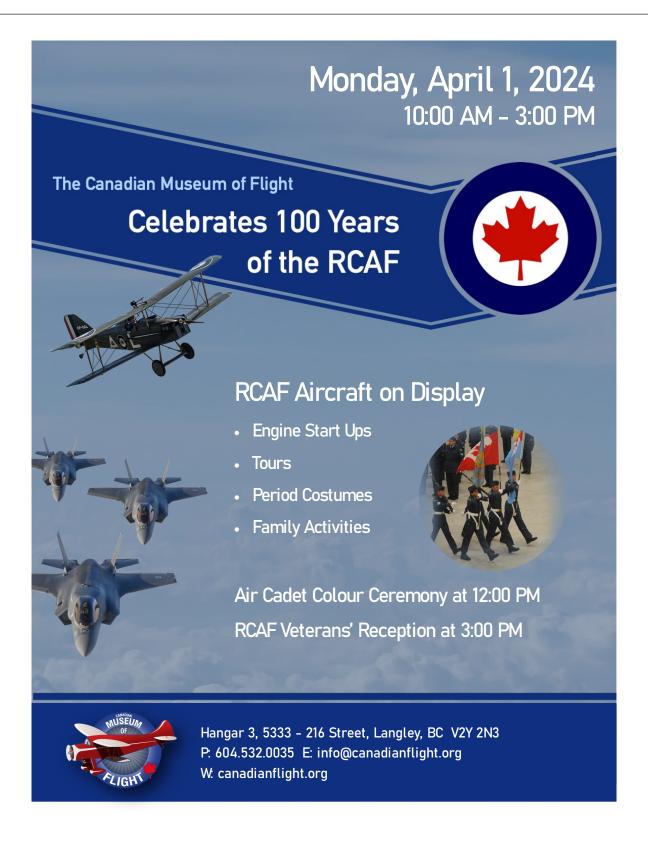
Over 16 historic RCAF aircraft will be on display as well as many RCAF exhibits. Open cockpit tours, engine runups, and special family activities, will occur throughout the day.

At 12 noon an Air Cadet colour party will salute the RCAF on its 100th Anniversary. At 3PM there will be a special reception for RCAF

We welcome the public to join with us in saluting the serving and former members of the Royal Canadian Air Force.

The Canadian Museum of flight is located at: Langley Municipal Airport, Hangar # 3 - 5333 216th Street Langley, BC V2Y 2N3

For more information go to: http://canadianflight.org or call: (604)532-0035



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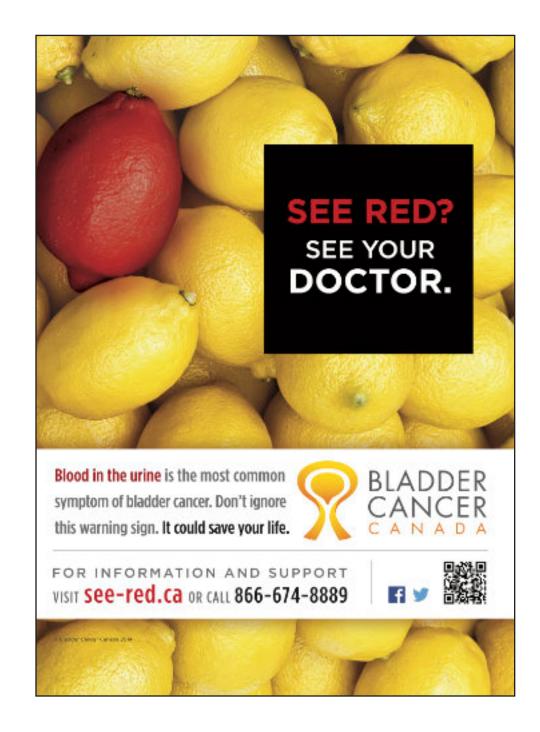
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13



WRITE **AS I PLEASE**

By Mel Kositsky

March Madness is here again! And always "beware the Ides of March".

Both phrases have very different meanings but are very significant as March is a month that has no real identity. It is that "in between" month that bridges winter and spring. Some say March comes in like a lion and goes out like a lamb. It is one of those common beliefs like Groundhog Day in February.

There have been many fierce storms during March and those "freak" snow storms can take place even late in the month – so don't rush to take off your snow tires just yet. You may still need them to get around safely. Although some people are already golfing with the sunny "unseasonal" weather we experienced last month, the spring skiing season is coming up too.

That's the natural beauty of living on the "wet" coast. While it may be more expensive to live here, it doesn't stop Easteners from coming here for vacations so they can golf and ski all in the same week. That holds true also for wealthy Americans who love coming here for Spring Break. Some people enjoy their tourist visits so much they decide to move here. It is part of that vicious cycle that drives up the price of housing – but that is a topic for another day.

So what exactly is March Madness? It mostly refers to the U.S. college basketball playoffs which capture the attention of the sporting world. The unique playoff structure - referred to as brackets – features a series of single game knockouts over a period of weeks across the United States. It has become a big money event and this year will be even bigger with the growth in sports betting across North America – and around the world for that matter.

Get ready for an onslaught of marketing right up to the "Final Four" weekend as the event not only draws celebrities courtside, it sometimes has U.S. Presidents picking and publicizing their "brackets". The elimination grid is a very difficult but fun exercise - even if you don't get past the first weekend. But it is doubtful we will be hearing about President Biden or former President Trump picking their teams this year – or even having a run-off. There is too much animosity in American politics right now to worry about such frivolous things even though it might even show their human side.

Usually there is no statutory holiday is March so the school system has developed its own "Spring Break" and everything follows suit to take some time off. But the way the calendar falls this year Good Friday is March 29 and Easter Sunday will be celebrated on March 31 – so there is an official holiday weekend this month even if it ends on April Fool's Day.

This year Tuesday, March 19 is the first day of Spring – so we all will be hoping for the weather to improve so we can spend more time outdoors. And since Daylight Savings Time begins on Sunday, March 10 the days will be brighter! It

seems that raging controversy over changing the clocks twice a year has all but been forgotten by the politicians – who have more things to worry about in this busy election year.

And let this be a friendly warning to all politicians seeking public office this year around the world – "beware the Ides of March".

The Ides of March is the 74th day n the Roman calendar, corresponding to March 15, according to Wikipedia. It was marked by several religious observances and was a deadline for settling debts in Rome. In 44 BC, it became notorious as the date of the assassination of Julius Caesar, who was stabbed to death at a meeting of the Senate. As many as 60 conspirators, led by Brutus and Cassius, were involved.

This famous line was dramatized in William Shakespeare's play "Julius Caesar", when Caesar is warned by a soothsayer to "beware the Ides of March". His death triggered a crisis in the Roman Republic which led to a series of civil wars and eventually its demise.

But March still has lots of charm and we do get to celebrate St. Patrick's Day on Sunday, March 17. So if you believe in the luck of the Irish and are still looking for that pot of gold at the end of a rainbow – just find a smiling leprechaun and enjoy a happy tradition!



STAY LIVING IN THE HOME YOU LOVE.

Mr and Mrs live in their home they bought 30 yrs ago. Purchased it for \$125k. Now worth \$1.3M. After they had refinanced to put their children through University and do some long overdue renovations, their mortgage had grown to \$420,000. Their children live with them, helping out with the mortgage payment, and even still, it was tough on the family. Their son, who is married, had a new baby recently and unfortunately lost his job. Their daughter was going to university full time.

The couple in retirement loved to dance. They used to travel together with their friends as they danced competitively in events around the world. Sadly, they could not do that anymore. Mr and Mrs told me that they might need to sell and downsize since with higher interest rates, their payments were going from \$1890 to now just over \$2700 per month. This meant they couldn't afford to live in the home they loved. Unfortunately, the condo the parents were thinking of downsizing into had only 2 bedrooms. The daughter could stay in the 2nd bedroom however that meant their son, his wife and new baby had to find a place to rent.

Solution:

If given the choice, this family would want to stay in their home. We proposed an option of a reverse mortgage to help them pay off their mortgage and be free from a monthly payment. This meant they could all continue to live together. By saving \$2600 every month, the daughter, son and his wife can begin to put money aside for a place of their own some day. Most importantly for the parents, they could afford to continue to live in the home they love for as long as they wanted to (even after their children move out)- and ultimately, would be able to pass on the property to their son and daughter in the end.

The parents were in tears when they found out they could keep their home, have their family living together and they never needed to sell unless they were ready to. Best of all, they could go back to do what they loved doing – travel with their friends again and dance.

For more information contact Rich Ulvild, Xeva Mortgage, 604.803.1456, email rich@mylendingexperts.ca. www.mylendingexperts.ca.

WHY YOU SHOULD CHECK THE LABEL **BEFORE YOU MAIL A PACKAGE**

Whether you're a consumer returning something that you no longer want or need, or a manufacturer or retailer sending out products to your customers, it's important that you know the rules about shipping certain products.

Under federal regulations, some items are classified as "dangerous goods" and need to be labelled as such if you're shipping them by mail or courier. Dangerous goods can include anything with a lithium battery such as a watch or phone – aerosol sprays, perfumes and cleaning supplies, to name a few.

Whenever you're shipping any of these items, their contents must be clearly and properly labelled on the outside of the package and identified in the accompanying documentation.

Doing this helps prevent accidents during transport that could put many people at risk, such as a delivery person, employees working in shipping who receive the package or first-responders who are called in to deal with an incident.

As consumers, we're responsible for clearly and properly labelling any dangerous goods that we're returning by mail or courier. If you're not sure how, contact the retailer or manufacturer for details. In some cases, they may require you to return the dangerous goods directly to one of their physical

Learn more about labelling requirements for dangerous goods at tc.canada.ca/en/dangerous-goods. www.newscanada.com



SENIOR READS

By Pamela Chatry

Lessons in Chemistry

By Bobbie Garmus
Published by Doubleday Canada

Book Review by Pamela Chatry

Step back into the intriguing world of the 1960s, where societal expectations for women were firmly rooted in traditional roles. In this captivating book, Lessons in Chemistry by Bobbie Garmus, meet Elizabeth Zott, a brilliant chemist stifled by the constraints of her time. Despite her intellect, she works for an all-male team at Hastings Research Institute, where her talents are exploited.

Enter Calvin Evans, a Nobel Prize winner, who appreciates Elizabeth for her mind and treats her as an equal. However, Elizabeth's journey takes unexpected turns as she becomes a single mother, facing societal backlash and job loss. Out of work, she discovers an

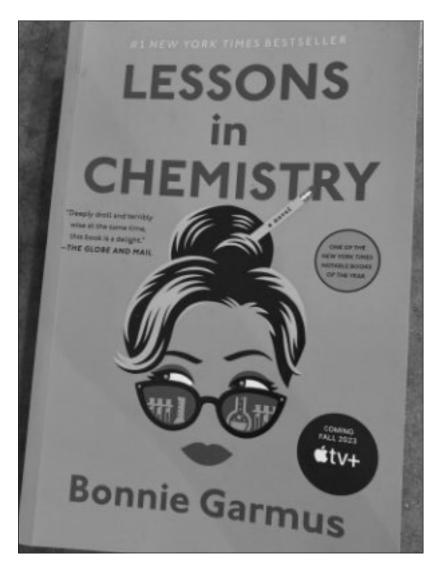
unexpected skill – cooking, creating envy-worthy school meals for her daughter.

Fate intervenes when Elizabeth crosses paths with a TV producer seeking a unique personality for a time slot – a woman who cooks. Soon, she hosts her own successful TV cooking show, However, this is no ordinary cooking class. Elizabeth not only teaches women to cook, but also includes lessons in chemistry. She challenges the women in the audience to educate themselves and push the limitations that society throws at them. Our heroine is blunt, doesn't dumb herself down to meet society's expectations and is literal and honest to a fault. It's not a surprise when unhappy protagonists come out of the woodwork!

This book is filled with laugh-outloud moments and tackles the subject of feminism with humor, logic, and sensibility. The reader finds themselves rooting for not only Elizabeth, but also for the cast of very original characters that support her on her journey.

At the end of each TV show, Elizabeth signs off with: "Children set

the table. Your mother needs a moment to herself". It was a validation to her TV audience that they carried the workload at home, often needing help but not asking for it. If you're a member of a book club, a great discussion topic might be women's roles in the home today. Is it different? Are there similarities? What has changed?



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.

ARE YOU ELIGIBLE FOR THE NEW CANADIAN DENTAL CARE PLAN?

In December 2023, the Government of Canada began rolling out the new Canadian Dental Care Plan (CDCP) to help make oral healthcare accessible to residents without dental insurance.

The plan, which will benefit up to 9 million Canadians once fully implemented, will help ensure more people can afford to take care of their oral health. Are you one of them?

Who is eligible?

To qualify for the plan, you must meet the following criteria:

- be a Canadian resident with no access to dental insurance;
- have an annual family income under \$90,000; and
- have filed your tax return for the previous year.

When can you apply?

The application process is opening in phases, starting with seniors.

- Applications opened in December 2023 for seniors aged 87 and older.
- Applications for 77 to 86-year-olds opened in January 2024.
- Applications for 72 to 76-year-olds opened in February 2024.
- Beginning in March those aged 70 to 71 can apply.
- Seniors aged 65 to 69 can apply for the plan in May.

Canadians with a valid Disability Tax Credit

certificate, and children under the age of 18 will be able to start applying online as of June.

All other eligible residents will be able to apply in 2025.

How can you apply?

By the end of March 2024, seniors aged 70 and older who may qualify for the plan will receive a letter from the federal government inviting them to apply. The invitation will include instructions on how to confirm their eligibility and apply by telephone. If you think you are eligible and haven't received a letter, or you have lost your letter, you can contact Service Canada in person or online, or by phone at 1-833-537-4342.

In May 2024, applications will shift to an online portal and will open for eligible seniors 65 and older. More information on that portal will be available closer to its launch date.

What's covered under the program? The CDCP will help cover the cost of most basic oral health care services, including check-ups, x-rays, cleanings, fillings, root canal treatments and dentures.

Members will be reimbursed a percentage of the cost at the plan's established fees. These depend on the members' income level, and some people may have to pay the rest of the expense amount out of pocket. For example:

- if you have a family income under \$70,000, you can have 100 per cent of eligible costs covered;
 - if your family income is between \$70,000

and \$79,999, 60 per cent of eligible costs can be covered; and

• with a family income between \$80,000 and \$89,999, 40 per cent of eligible costs can be covered.

Oral health providers may charge a higher price than the established plan fees. In these instances, the patient will be required to pay the balance between these two amounts.

When will coverage start?

Once enrolled in the plan, seniors who are covered will be able to start seeing an oral health provider as early as May. Coverage start dates will vary based on when you can apply, when the application is received and when enrolment is completed.

To find out if you are eligible and when you can apply, visit canada.ca/dental.





Straight from the Horse's Mouth

By Mel Kositsky

Could this be the year future Hall of Fame trainer Chad Brown finally gets a Kentucky Derby winner?

One of the leading thoroughbred horse trainers in North America, Brown is better known for his stable stars who race on turf courses and his knack of bringing fillies and mares to the winner's circle. He does get his share of winners on dirt or tapeta surfaces but that has not been his forte. Brown has started just seven horses in the Derby and his best finish was second with Good Magic in 2018.

While the road to the Kentucky Derby always has many twists and turns before the 20 horses compete on the first Saturday in May, it looks like this year Brown has a real contender and the entire racing industry will be closely watching for many reasons – especially the huge breeding industry.

After winning the \$400,000 Risen Star Stakes (G2) at Fair Grounds on February 17, Sierra Leona has established himself as one of the favourites for this year's "Run for the Roses" on May 4 at Churchill Downs. It will be the 150th edition of the Derby and this year the purse has been increased to \$5 million. The winner of the mile and one-quarter race will earn \$3.1 million, with \$1 million to the second-place finisher and \$500,000 for placing third. Fourth gets \$250,000 and fifth receives \$150,000.

The Derby purse had been set at \$3 million since 2019. It had been \$2 million from 2005-2018 and \$1 million from 1996-2004.

Brown's colt, sired by the famed Gun Runner, is one of the most expensive Derby contenders ever. He was the sales topper at \$2.3 million at the 2022 Fasig-Tipton Saratoga auction, purchased by a consortium of famous owners. Sierra Leona now has two wins and a close second in three lifetime starts with earnings of \$336,750. His next start is expected to be the G1 Toyota Blue Grass Stakes in April - a major Derby prep to be raced at Keeneland.

Other contenders are Dornoch, Timberlake, Fierceness (last year's two-year-old champion), Hades, Stronghold, No More Time and Locked. Three-year-old stars from Japan, Europe and the winner of the UAE Derby on March 30 at Meydan Racecourse may also earn a place in the Derby starting gate.

But who won't be there could be horses still trained by Bob Baffert - such as Muth, Nysos, Wynstock or Coach Prime - all top three-year-old colts in training in California.

Baffert-trained horses will not be running in the Kentucky Derby for the third consecutive year. Churchill Downs banned his runners from the race following a positive test taken from Medina Spirit in the 2021 Derby. Medina Spirit finished first but was disqualified following a post-race test which detected the steroid betamethasone, a topical ointment which is legal in Kentucky but banned on race day.

The Kentucky Horse Racing Commission issued an immediate two-year suspension and then extended the punishment last July to at least the end of 2024. Baffert has now dropped litigation against Churchill. Medina Spirit collapsed and died in December 2021 following a workout in California.

Baffert's horses will still be eligible to start in the other two legs of the American Triple Crown – the Preakness Stakes at Pimlico in Maryland in May and the Belmont Stakes on June 8, which this year will be run at Saratoga Racecourse while Belmont completes renovations. Baffert won the 2023 Preakness with National Treasure, currently one of the top horses in the world still racing.

This year's Belmont will also see a purse increase to \$2 million from \$1.5 million, the first significant raise since 2014. It will also be part of a new four-day festival at Saratoga from June 6-9, which will feature 23 stakes worth \$101 million. The June 8 Belmont will be part of a top day of racing with nine graded stakes, featuring six Grade 1 contests.

With the ongoing reconstruction of the new \$455 million Belmont Park in New York, the third leg of the Triple Crown will not only be raced at upstate Saratoga, it will be shortened to one and one-quarter miles from the gruelling mile and onehalf test to accommodate the configuration of the Saratoga track. The regular Saratoga meet will run from July 11 to September 2.

A TASTE OF WHERE YOUR FOOD COMES FROM

We eat food every day, but many of us don't give a second thought to where it comes from. Canadian farmers are actively working to produce sustainable food for our supply chain. But what does that mean?

Well, for many growers in Canada, sustainable food should protect the environment as well as help our communities.

Here are a few sustainable practices that could be part of where your food comes from:

For the economy

Community shared agriculture is becoming more common. Families pay a fee to farmers at the beginning of the growing season, and then receive a weekly share of whatever that farmer produces. Many farmers supply directly to their community to help improve access to food and connection to what we eat.

Rooftop farming is another innovative agricultural model that helps to keep farming more accessible and economically viable - even in cities without traditional agricultural land.

For the environment

Watercourses that are fenced off so cattle cannot access them allow wildlife to have safe corridors to travel through, and support a diverse ecosystem. Keeping livestock away from waterways also helps maintain water quality.

Animals left out to pasture into late fall can stay healthier outdoors and graze on cover crops that have been protecting the soil and absorbing carbon emissions. Their hoofs can help seeds underfoot germinate in the ground.

For the future

Steps like those above, which encourage profitability and a stable food supply, while also making room for communities to eat and be engaged with where their food comes from, can provide social sustainability too. They are actions taken for future generations of children and grandchildren.

Learn more at canada.ca/taste-the-commitment. www.newscanada.com



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4 SMART TIPS AND TRICKS FOR LIVING IN A DIGITAL WORLD



Anti-Fraud Centre's website to stay on top of the latest scams and learn how to spot suspicious messages. Check for an email address that doesn't match the company it claims to be coming from, blurry logos in the email signature or suspicious links or attachments. Always be wary of any messages that include urgent demands or threats and keep an eye out for spelling mistakes. When in doubt, contact the sender another way, like going to their website directly and contacting customer support by phone or chat to confirm the request is

Find more information on cyber security at bmo. com/security.

www.newscanada.com

Almost every aspect of our lives relies on one form of digital technology or another, from our phones and computers to the smart features on our furnaces, fridges and more. We're so dependent on these technological tools that many of us would be lost without them. Here are four ways to protect the digital devices in your life.

Backup your files

You should know by now how important it is to have a backup of your digital life. Think, for example, about how many people's phone numbers you actually have memorized - it's probably not many. If you lose your phone and it isn't backed up, you'll lose all your contact information and will have to spend countless hours collecting it again.

More significantly, backing up your files means you won't lose important financial or personal information if your computer suddenly stops working. As a bonus, you can access your digital files from the cloud on your phone.

Protect sensitive electronics

All of our devices contain sensitive electronics. If there's a power surge, they can be damaged beyond repair. You might plug your phone, computer and television into a surge-protecting electrical outlet. But that leaves other things, including your appliances, at risk of damage from a surge after a power outage. To protect all the electronics in your house, consider installing a whole-home surge protector on your circuit panel.

Be cyber secure

As tempting as it is to reuse passwords across different platforms, this puts you at greater risk of falling victim to a cyber attack, with wide-reaching consequences even if only one of the sites you use is compromised. Each password you create should use complex phrases, have at least eight characters and include a mix of uppercase and lowercase letters, numbers and symbols.

When given the option, always sign up for multifactor authentication, which requires that you confirm your identity by entering a temporary, unique passcode that's sent to you (e.g., by email or text). This adds another layer of protection if someone steals your login details and attempts to access your accounts.

Watch out for scams

Scammers use all the tricks in the book to try to steal your money, including email, text or social media "phishing" messages. Review the Canadian

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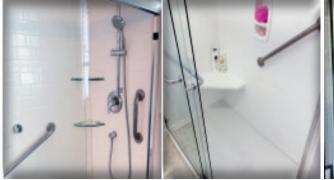


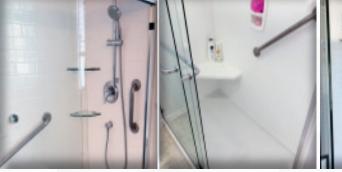


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SENIORS...

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Do you worry about your safety while performing day-to-day activities in your home?

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

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





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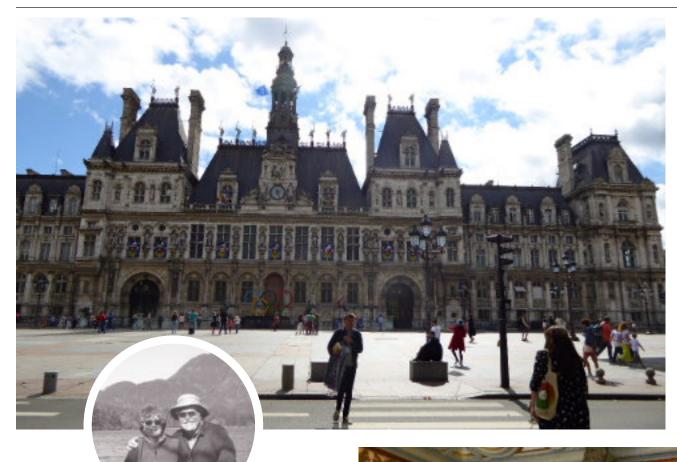
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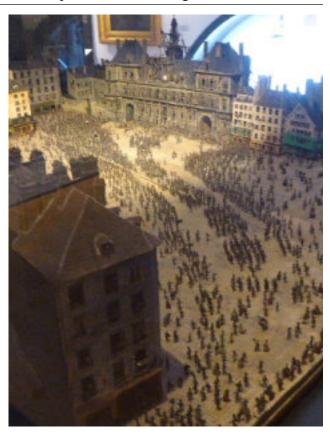
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LE MARAIS DISTRICT STROLLING THROUGH PARISIAN HISTORY

By Rick Millikan

Paris constantly offers visitors like us exhilarating adventures...

One morning, the metro shuttles us to the 16th century French Renaissance-style Hotel de Ville. Historic figures stand in niches above this City Hall's three arched entryways. The city's oldest clock adorns the central tower. This 1371 beauty replaced church bells that tolled daylight times. Hindu-Arabic numbers being then unknown, large Roman numerals mark each hour.

Just beyond lies Le Marais. We read that Knights Templar cleared this former marshland in the 12th century. Our stroll passes 16th and 17th century homes built for prosperous aristocrats, businessmen and professionals.

Two stylish mansions form Musee Carnavalet, oldest museum in Paris. Louis XIV's statue greets us from its courtyard. A plaque states that he was retrieved from City Hall during the French Revolution. Unlike some city attractions, Carnavalet provides uncrowded visits free of charge.

The first floor exhibits prehistoric, ancient and medieval artifacts. Decorative stone blocks represent early Roman structures: arena, forum, thermal baths and aqueduct. A bronze-age coin suggests Roman diplomacy: Mercury on one side; Parisian goddess Rosmerta on the other.

In an adjacent gallery, a Gargoyle perches above a scale model of the fortified island of medieval Paris. Another room displays stained-glass windows recovered from left bank universities, recalling the city's early role as a learning center.

The second floor presents prominent people and events of the mid-16th to late-18th centuries. Paintings portray renaissance royalty: Francis I, Catherine de' Medici, and Henry IV. Displays of 17th century glassmaking, cabinetry, goldsmithing and ceramics exemplify artisans' refined crafts. Salons reflect the lives of enlightenment philosophers. One contains Voltaire's velour-



cushioned, rollable armchair...with built-in shelves for his books and papers.

Further exhibits herald a myriad of change. One table displays handcrafted gifts from the townsfolk, who welcomed Marie Antoinette. Portraits introduce young Marie and King Louis XIV regally attired. Another room recreates their prison cell.

Stick-puppets and their small, wooden theatre suggest how many citizens followed the imminent French Revolution. A model of City Hall's 18th century square replicates crowds that witnessed monarchs, loyalists and suspected reactionaries guillotined.

One canvass glorifies Napoleon Bonaparte, a general who brilliantly defended France's new republic defeating armies of opposing kingdoms. Egyptian-style furniture reflects his Middle Eastern victories. Another large painting shows Napoleon being crowned Emperor in Notre Dame Cathedral.

Artwork in other rooms show King Louis XVIII, who reigned during Napoleon's exiles...and his liberal-minded successor King Louis Phillipe. France's 1848 revolution forced Louis Phillipe's abrupt abdication.

Further paintings show Napoleon's namesake nephew, who was elected France's first president that same year...and later crowned Emperor. Cityscapes reflect Napoleon III's accomplishments: wide, tree-lined boulevards, parks, theatres and

concert halls. One portrait depicts his prefect Baron Haussmann, who implemented these projects. After thirty successful years, Napoleon III resigned when Prussian armies defeated France.

Just beyond, we view black and white photos of scenes following the Franco-Prussian War including soldiers quelling Paris riots. Thirty-six vibrant paintings follow revealing the city's subsequent recovery. Elegant, silk-screened Belle Epoque posters express Parisians' renewed optimism. A recreated Art Nouveau dining room and jewelry shop reflect chic new lifestyles.

The top floor showcases the 20th century, boasting a replicated surreal designed ballroom. Gertrude Stein's desk evokes the artsy expat community.

The oldest planned square in Paris, Place des Vosges lies nearby. Its thirty-six symmetrical townhouses sport slate roofs with two stories of dormers. Patterned red-and-yellow brick exteriors top a wrap-around arched arcade. From 1832-1848, Victor Hugo lived stylishly in this complex. Now a museum, his seven-room apartment exhibits Hugo's original furnishings, family photos, writings and drawings.

Le Marais district and its museums offer us delightful insights into Paris history.

3 REASONS SENIORS ARE EMBRACING TECHNOLOGY

While some seniors are intimidated by today's technology, many have wholeheartedly embraced it for the convenience it can provide in their daily lives. Here are three ways open-minded seniors are using tech to their advantage – and to connect with their family during special occasions.

Personal safety

Smart-home technology refers to any household appliances or electronics that are connected to the internet. While younger people may mostly use smart-home technology for things like energy conservation or to turn on their favourite playlist while they're making dinner, for seniors, there are added safety benefits to living in a high-tech home. You can use voice-activated home systems to turn the lights on before getting out of bed or entering a room. You can also program them to give audible appointment or medication reminders. Owners can also use smart tech to make hands-free phone calls in the event of a fall or other emergency. Outside the home, voice-prompts from GPS maps can get users safely to their destination without the distraction of trying to read a map on the go.

Staying in touch

While we were isolated in our homes during the pandemic, many people learned how video communication platforms make it possible to do our jobs remotely. We also used the same tools to connect with friends from a distance. Seniors, who might otherwise have been reluctant

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Seniors, who might otherwise have been reluctant to try to learn these tools soon realized that it was the only way to stay in touch with friends, children and grandkids. Now, many of us have mastered the art of setting up group meetings so our book club can go on no matter how bad the weather – or how far-flung the participants.

It's also a great way to send Valentine's greetings or to celebrate Family Day with the grandkids if travelling to see them is not an option.

Automated banking

At this time of year, the weather can often make it tricky or even dangerous to venture out. That's one reason why seniors are increasingly using online banking and other automated financial tools. This includes setting up direct deposit for any money coming in and automating bill payments so you don't forget to pay one.

If you haven't already, it's useful for seniors – and Canadians of all ages – to sign up for direct deposit payments from the Canada Revenue Agency. It's the fastest way to receive income tax refunds and any other rebates or incentives you're entitled to. You can receive your payment in as little as eight business days with direct deposit.

Learn more about signing up for direct deposit for federal government rebates and refunds at canada.ca/cra-direct-deposit.

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IMMUNOCOMPROMISED? HERE ARE 3 THINGS TO BE AWARE OF

If your immune system doesn't work the way it's supposed to – maybe you take immune suppressing treatments for rheumatoid arthritis, or you've had an organ transplant – you're probably aware that you have a harder time fighting infection. Here are a few common areas of risk to be aware of:

Food safety

While nobody wants to get food poisoning, generally people can recover quickly. However, food poisoning can occasionally cause serious complications — mainly for those who have compromised immune systems. Talk to your health-care team about any foods that put you at greater risk for food poisoning, such as fresh deli meats or raw seafood.

Dormant viruses

Everyone gets a cold or flu from time to time and usually fully recovers. However, at times, certain viruses may remain dormant in your body and then re-activate later when your immune system is weak. Cytomegalovirus, or CMV, is one that as many as half of Canadian adults have been exposed to in their lifetime, but thanks to their healthy immune systems, it goes unnoticed. But, for those who are immunocompromised or received a transplant, this virus can be dangerous.

For immunocompromised adults, particularly those who have had an organ transplant, CMV may bring joint pain, an inflamed liver and various blood disorders. In many cases, transplant patients who get CMV have a reactivation of the CMV virus that's been dormant in them since childhood. Transplant recipients are at higher risk because



medications they must take to help prevent organ rejection have a major effect on the immune system's ability to fight infections.

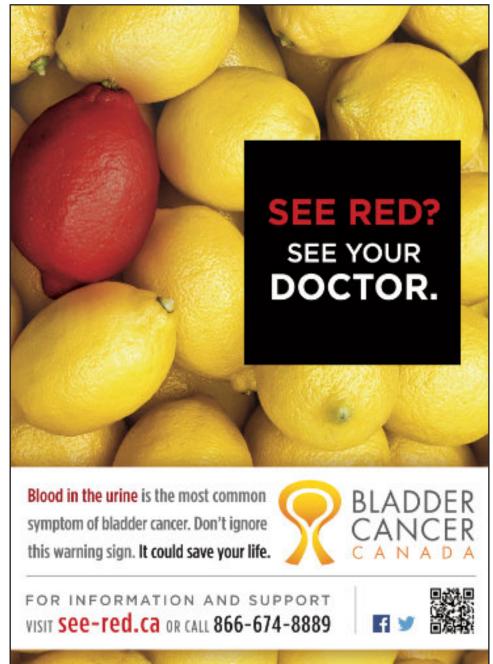
Pet care reminders

Our furry – or scaly or feathered – friends are incredibly important to us. But it's smart to be aware of health risks they occasionally carry. If you adopt a new pet, be certain to have it checked for parasites, viruses and bacteria that can transfer to humans. Remember to apply appropriate preventative treatments if your pet spends time outside, and regularly wash their bedding or blankets

Many pets also have bacteria in their mouths that can lead to infection – after all, think of what they're licking day-to-day – so be sure to treat any scratches or bites, however minor, to prevent infection. Be careful when scooping their poop as well, as parasites like toxoplasmosis can have a serious impact. These tips apply to most pet owners, but they are especially important to be aware of for those of us for whom getting sick is more dangerous.

If you are immunocompromised, speak with your health-care providers about how to manage risks.







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