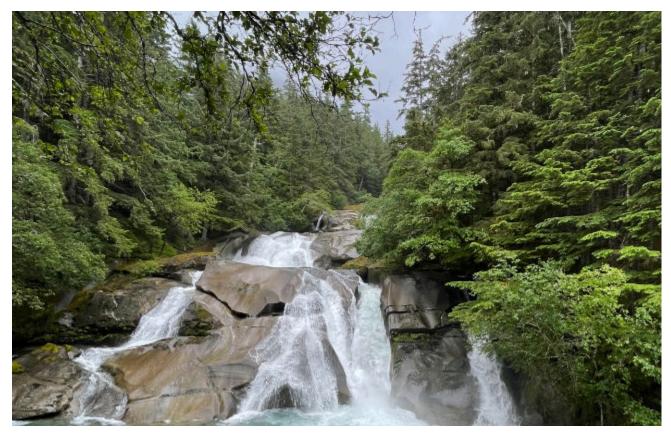
## YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS





The Bella Coola Valley Isolated in Splendour - Full Article Page 17

## **MAY - 2024**

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# **ACCORDION TO DAN**



As the blossoms of spring took hold in April and now May, the signs of summer hopefully make their entrance soon. Reflections of yesterday's music also may make a pleasant come back. Perhaps as a youth, you experienced the open-air evenings at Stanley Park and Theatre Under the Stars. Possibly also to see a squirrel make an unrehearsed appearance in the middle of that wonderful song "Shall We Dance" ----'boom, boom' during the musical The King And I. The following bit of rhyme might reprise other special memories of the past.

'THOSE MUSICALS'!

Snippets from The Music Man's "76 Trombones Led the Big Parade" and how about Showboat's "After The Ball Is Over". Do you recall England's Stanley Holloway singing the hit song "I'm Getting Married In The Morning" from My Fair Lady, oh my how moving those musicals they once made, and never fade. Many smiles and happy thoughts keep renewing.

Do you remember experiencing performances with Julie Andrews in hits like Oklahoma, the Sound of Music, and Camelot which included Richard Burton and Robert Goulet, and Rex Harrison's part in My Fair Lady, bringing back many tides of the past oceans. As the years unfold so many emotions. Comparing those days to now, seems sometimes like there is no comparison.

DO YOU REMEMBER?

Nostalgia is what some of us still feel hearing Perry Como singing 'Catch A Falling Star' and 'Hot Diggity (Dog Ziggity) Boom, What You Do To Me'. Many of us still recall the amazing words "on NBC, brought to you in Living Colour", while bringing back memories your old living room Zenith, Philco, Westinghouse or RCA Television. Do you still remember that peacock logo on NBC broadcast on a 'huge' twenty-one-inch TV screen? Those were the days of Bonanza starring Canada's Lorne Green, transporting viewers to that good old ranch on the Ponderosa. Perhaps, you were still just a teen. How on both sides of the border once things had been. Do you still recall 'This Hour Has Seven Days' and The Don Messer show on the CBC. Golly, we still often depended on roof top aerials or cable to watch tv. That's 'how' things used to be. Now that's all history! Could it possibly be today there's just too much technology?

SO, WHAT ELSE IS NEW?

Do you remember as a kid going to a Ma and Pa grocery store or supermarket and purchasing apples, grapes, and oranges without a brand name sticker stuck on them? Perhaps someday trees will grow fruit that will automatically blossom with a brand name genetically and graphically stamped on it complete with a trademark logo, ready for picking, not by humans anymore, of course. In closing, the following bit of juicy 'sounding' core curriculum to 'byte' into.

TODAY'S WONDERFUL VIEW OF BRANDING

Most everything is branded today including apples and oranges and all types of fruit. Brands and logos are practically everywhere, each with their catchy symbol or design, isn't that a hoot? The same goes for clothing and shoes and famous personalities, who are paid just a 'pittance' (of course) to score an effective promotion. Even computers that don't grow on trees are branded to create a sense of desire and cleverly play on emotions. Branding and commercialism have branched out to turn over many a new leaf and made technology a breeze. One ponders where it all 'stems' from.

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: Memories of better years. (Photo: Dan Propp)

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Tuesday, Wednesday, Friday Online: todaysseniornewsmagazine.com

Columnist & Community Relations: Mel Kositsky 604-534-3009 or email at: melkositsky@gmail.com

### Advertising

 John Ross
 604-992-0783

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### TODAY'S SENIOR NEWSMAGAZINE LTD.

Fraser Valley / Lower Mainland Edition Box 61533 - Brookswood P.O. Langley, B. C. - V3A 8C8 E-Mail: todayssenior@shaw.ca Twelve Issues for **\$30.00** (Tax Included) Please enclose cheque or money order!

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Publications Mail Registration #40025695

Printed in Canada, Blackpress

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'FOOD AND FRIENDS' CONNECTS THE 55-PLUS COMMUNITY

### by Ursula Maxwell-Lewis

Under the umbrella of Langley Meals and Wheels (a volunteer non-profit community organization), Food and Friends volunteer coordinators Rhonda Coleman (Fort Langley) and Esther Gallagher and Sandra Lewis (Langley) are wrangling two vibrant 55-plus gatherings supported by their teams of enthusiastic volunteer helpers and select community partners.

Connecting with like-minded people during the 'Golden Years' has challenges, but we've leaned the importance of deflecting loneliness and social isolation. Lunching with a Food and Friends group could be key to combatting these issues, plus inspire retirees and encourage newcomers to gain insight into Fraser Valley communities.

Fort Langley Food and Friends meets second and fourth Wednesdays from 11.30 am to 1 pm from September to June in the parish hall at St. George's

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Anglican Church, 9160 Church Street, Fort Langley. The \$10 fee includes soup, sandwiches, dessert and tea or coffee. December is an exception when hot plated lunches are featured thanks to The Fort Pub and Grill.

Rhonda Coleman explained that, in addition to her dedicated volunteer team, she attributes much of Fort Langley Food and Friends cost-effective success to ongoing generous support from Fort Langley businesses like the Fort Pub, Lee's Market, the Walnut Grove Fresh Street Market and The Pastry Box. New sponsors are welcome.

"I'm always looking for guest speakers, too," she says. "We've had local authors, photographers, musical groups and musicians - including the Langley Fine Arts School grade three students, and travel experts. Health experts, quilters, Ukrainian dancers are a few ideas that come to mind for the future."

For Fort Langley Food and Friends lunch reservations, to be a guest speaker or become a sponsor please call 604 313-3767.

Langley Food and Friends meets monthly on the first and third Thursdays also from September to June from 11.30 am until 1 pm at Brookswood Seniors Centre, 19899-36 Ave., Langley and cost \$7 per person.

"We are close enough to pick up the lunches from Langley Meals on Wheels. Those cost \$5, \$2 is for refreshments and we have sponsorship support from Bria Communities", explains Esther Gallagher. "We have a phone list so members are contacted in advance. Our maximum is 40, but people can request to go to the waiting list. Some like to come early to grab a favourite table!"

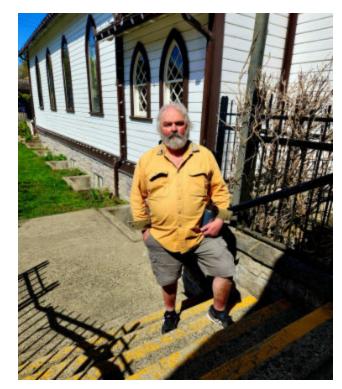
As with Fort Langley Food and Friends, guest speakers are event highlights. Speakers have included health, financial, travel and other experts.

The Brookswood Seniors Centre 50th Anniversary on June 22 will be a highlight this year. For this event Centre and Food and Friends members are automatically invited. Visitors are welcome, but must call in advance to reserve.

Centre membership is not required for Food and Friends, but calling 604-530-4232 a week ahead to book is necessary due to space, regular attendees and catering. Ursula Maxwell-Lewis is a retired managing editor and Director Emeritus of the Surrey International Writers' Conference. Contact her at utravel@shaw.ca







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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

### Photos:

 Middle: Lunch is served.
 Top Left: St George's Anglican Church Parish Hall, a welcoming meeting place
 Top Right: Fort Langley Food and Friends volunteers with Volunteer Coordinator Rhonda Coleman (second right front)
 Bottom: Mike Gillan pauses to chat after lunch.

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Today's Senior Newsmagazine May 5



## **CPRIME FOR STEAKS DIVINE!**

### Article & photos by Lenora A. Hayman

The CPrime Modern Italian Steak and Wine Restaurant in the lobby of the Century Plaza Hotel at 1015 Burrard St. Vancouver V6Z 1Y5 Tel.604-684-3474 is where one celebrates with the highest quality of prime-cut steaks. Tony Irace, the Manager said our visit was timely, since the new spring menu came out that night! There were offerings of house made pasta, halibut and a half pound Prime burger etc. but we were there for the steaks.

Both Joy and I chose the 6oz Gold Grade Wagyu from Snake River-Idaho. Wagyu beef from Japan is also offered here. Most American Wagyu are products of crossbreading Japanese cattle with American Angus and Holstein cows. When raw the high-marbling or fine lacy tendrils of fat are distributed evenly throughout the flesh, giving it a melt-in-your mouth texture.

Chef Behshad Zolnasr cooked my steak mediumrare and my friend Joy's medium. Paired with foraged mushrooms, it was a healthy and luxurious experience. I had a glass of Sage Hills organic Gewürztraminer with floral notes of lychee, ginger and lemon. Joy had a glass of San Felice Chianti Classico with earthier aroma and flavour notes of cherry and strawberry.

Our Italian Tiramisu made with ladyfinger pastries, dipped in coffee and layered with a whipped mixture of egg, sugar and mascarpone cream cheese was served quite ceremoniously. Lalo Salazar, our server turned the cup upside down on the plate and with a flourish drew the cup up and the contents cascaded on the plate below. Absolutely divine along with a glass of Taylor Fladgate port with its elegant nose of blackcurrant and cherry aromas.

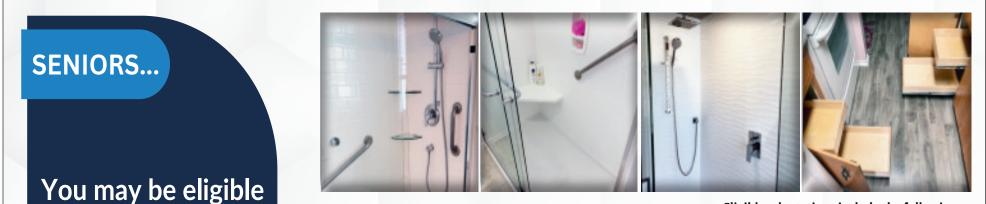
Thank you the cuisine, chatter and service made a fun, culinary evening.

Photos by Lenora A. Hayman.

Top Left: Server Lalo Salazar, Lenora Hayman, Joy Metcalfe, Chef Behsad Zolnasr.

Top Right: Wagyu steak with foraged mushrooms. Right: Joy Metcalfe enjoying unveiling the Tiramisu.





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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.

# Are financial headlines keeping you awake at Night?

With the recent volatility in the investment market it reminded me of what I have learned over the years from my senior clients. The one thing they tell me that is important to them is that they are not too concerned about the "return on their money" but they are more concerned about the "return of their money". Meaning, "protect what I have and do your best to make it grow especially in these volatile times".

The ongoing volatility in financial markets since 2008 and the sudden declines in 2022 have caused a lot of investors to stay awake at night because their investments were fluctuating from their previous highs. Retirees and those planning for retirement are re evaluating what they invested in previously, and are looking for safety and security.

Most of the clients that I deal with are boomers and retirees and over the years they have instilled in me that what's important to them is not the returns they get on their investments, but it is the return of their investments. They want assurances that their investments will be safe in the future so they can plan their retirement. They want investments that give them the opportunity to participate in the upside of the markets, but protect the deposit value if the markets should go down. They want to know that their income is guaranteed, and has the potential to increase, rather than go downwards when the markets decline. They especially want to be able to pass on a guaranteed value from their investments to their spouse, children or grandchildren in case of death, and not just the market value at death.

Recent surveys show that investors are looking for alternatives and advice in this time of uncertainty. It is for this reason I am reminded to write about the benefits of Guaranteed Investment funds (GIF) for investors looking for safety, security and the opportunity to participate in the upside of the markets, and to be able to sleep at nights. beneficiaries more quickly, with fewer expenses and greater privacy.

## Protect your capital with the death benefit guarantee

With such investments as stocks and mutual funds, the estate can suffer if the owner of the investments passes away during a market downturn. However, Guaranteed investment funds protect your capital against market volatility while still investing in managed portfolios. A "death benefit guarantee" allows you to protect either 75% or 100% of your Deposits minus any withdrawals. Upon death, if the value of the investments is less than the protected amount, beneficiaries would still receive the protected amount. Also at certain times, you can lock in market gains at either 75% or 100% of the market value of your investments. The new death benefit guarantee then protects the new, higher value.

### **Avoid Probate and Estate Fees**

Probate fees, paid to the provincial government, can reach 1.5% of the value of the estate. In addition, estate fees may range from about 2% to 6% or more of the estate value. Estate fees usually include fees from an executor, lawyer and accountant. With GIF, you bypass the probate and estate settlement process. Assets are paid directly to your beneficiaries, eliminating probate and estate fees on your investments.

### **Transfer Assets without delays**

In probate the provincial court confirms the validity of the will and verifies the appointment of the person designated as executor. Often probate can be very time consuming. Then add the time involved for the executor to administer the will. All in all, the probate and estate settlement process can take several months, a year or longer. If there are complications, such as contesting the will, the process can literally take years.

With Guaranteed investment funds, beneficiaries typically receive proceeds in a matter of a couple of weeks. This is especially important for beneficiaries who are relying on the proceeds for living and education expenses.

### Distribute your assets with privacy

A probated will is a public document, exposing the personal and financial information it contains. With Guaranteed investment funds, beneficiaries receive proceeds directly, in complete privacy. In many circumstances, distributing assets with privacy helps to ensure harmony among heirs.

For further information on using guaranteed investment funds for Estate planning talk to your financial advisor. You can also contact Rick at CRS Financial about investing in guaranteed investment funds for your estate plan. Call 604-535-3367 or email: rick@crsfinancial.ca

You can also book an appointment for a

## BUYING A HOME USING A REVERSE MORTGAGE

Mrs G. is 75 yrs old. Recent Widow. She needs to sell her home as she can no longer afford the mortgage payments with her income alone. After all mortgage paid, realtor fees, debts, and putting aside \$300,000 as a retirement cushion, she will net approx. \$600,000. Everything the realtor is showing her in her price point of \$600,000 is a little dated, needs repair/renovations, not in her desired location or doesn't have any amenities. Nothing interested her. She felt as though she may have to rent moving forward.

The Solution: She qualified for a reverse mortgage of up to \$427,000. She bought a very nice condo in the neighbourhood she wanted for \$925,000. She used \$325,000 from the reverse mortgage and \$600,000 left over from the sale of her home to make it work.

She is now in a nicer condo, in a great location, with amenities. In a home she never thought she could afford. She will be able to put \$300k with her financial planner for her retirement cushion (and not have to use it as a down payment) and she won't have any mortgage payments. She feels comfortable knowing that even though she doesn't have any payments to make monthly, her condo's appreciation is more than covering the interest each year. Best of all, since she didn't use all the full amount she qualified for - there is over \$100,000 remaining to buy some new appliances (if she needs it).

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

### MULTIGENERATIONAL HOUSING: SHARE COSTS, RESPONSIBILITIES AND TIME

The rising cost of housing and the responsibility of caring for children and aging parents are common challenges many of us are facing.

Some families are choosing to live as a multigenerational household to help provide some relief.

It's a way to share household costs and responsibilities with more family members. It's also a chance to bring your family closer.

When each generation has their own space – maybe it's a separate suite in your backyard, an apartment unit in your basement or a more private area in your house – it can make the situation even better.

However, if saving money is one of the reasons you're sharing your home, you might be concerned about renovation costs.

There's good news – you may be able to use the Multigenerational home renovation tax credit to help make that home a reality. With this tax credit, you can claim up to \$50,000 in eligible renovation expenses and receive a refundable credit of up to 15 per cent of these expenses, up to \$7,500. It's not just about changing a house; it's about creating a welcoming space to keep your loved ones near, so you can provide them with support they need if they're eligible for the disability tax credit or are 65 years or older. This could mean having your kids visit their grandparents for a movie night without leaving the yard, having weekly family dinners or dropping off groceries for each other.

Guaranteed Investment Funds (GIF) for Estate Planning

An Estate plan covers the way you want to own, manage and preserve your assets during your lifetime, and how you want to distribute them to your beneficiaries. Plans can include reducing estate taxes, updating your will and power of attorney, and making charitable bequests. Solutions may involve life insurance, investments and spousal or family trusts.

Using guaranteed investment funds for estate planning is one component. It's a way to protect your investments and distribute them to complimentary review of your current portfolio. We also recently moved to a more centrally located office in South Surrey at Unit 220-3388 Rosemary Heights Crescent, Surrey, BC, V3Z 0K7.

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THE PHARMACIST REVIEW By Lyle Sunada and Christine Cheng, R.Ph.

## MANAGING HOT FLASHES, STRESS, AND SLEEP WITH THE TOUCH OF A BUTTON

How cool would it be to have a thermostat for your body that you wear on your wrist? There is a device called **Embr Wave®** that is designed to change how hot or cold you feel by sending thermal waves of cool or warmth to temperaturesensitive nerves on your wrist. Imagine going into a cold office under an open vent and then going into a hot muggy bus and then, with a press of a button, feel instant thermal relief.

**Embr Wave**® offers a transformative solution for managing hot flashes, sleep issues, stress, and thermal discomfort by inducing a natural mindbody response and triggering a physiological reaction that extends throughout the body. Think of how dipping your feet in cold water can make your whole body feel cool, calm, and refreshed. Or how holding a hot mug of cocoa in your hands can warm

### THE POWER OF TEMPERATURE

•Hot Flashes •Sleep •Stress Small changes in temperature can have a big impact on how you feel.

Embr Wave works naturally with your body so that a little bit of temperature on your wrist can make a big difference in how you feel overall.

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your skin. In a study of individuals who were placed in an uncomfortably warm or cold environment, wearing

uncomfortably warm or cold environment, wearing **Embr Wave**® for only 3 minutes produced a perceived change in environmental temperature of at least 5°F warmer or cooler, on average.

you from head to toe. Think of how much easier it

is to fall asleep with the cold side of the pillow on

In a study of women using it for sleep-disrupting hot flashes, 7/10 reported improved thermal control during a hot flash and over 2 times improvement in hot flash control. In women with sleep-disrupting night sweats, it resulted in 28% less time to fall asleep, 25% less daytime sleepiness, and 21% less difficulty sleeping. It also improved the ability to return to sleep after a night sweat.

Does running your wrists under cold/hot water work similarly? The pulsing or waving action of the **Embr Wave®** creates a dynamic and rhythmic sensation on the skin, which can be more stimulating and soothing compared to static immersion in water. By delivering thermal pulses in intervals, it prevents the body from becoming accustomed to a constant temperature, thereby reducing the risk of habituation. Habituation occurs when the body adapts to a stimulus over time, diminishing its effectiveness. The founding MIT engineers have scientifically validated this pulsing mechanism.

One of the key strengths of **Embr Wave®** lies in its personalized experience, facilitated by its companion mobile app. Users can customize Thermal Waves, reprogram button controls, track progress, and access tailored settings for specific needs such as hot flashes, sleep, and stress management. Imagine being able to use this before doing a stressful presentation and setting the intensity and length of time needed. This level of customization enhances user engagement and ensures optimal comfort and effectiveness.

Consider attending our <u>Ladies Health Night</u> <u>Event</u> on June 1st to talk to an Embr Wave rep for a demonstration.

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

## WHAT YOU NEED TO KNOW AHEAD OF A HEAT WAVE

Like winter storms and wildfires, you may have noticed that heat waves have become more frequent and intense over the last few summers. This year, take steps to stay safe and prepare for the heat before it arrives.

Many heat deaths occur indoors. Make sure your air conditioner is working so that you're not stuck with a broken unit (and potentially a long wait for service) when the hot weather arrives.

If you don't have air conditioning, identify places where you can cool off on hot days. Consider publicly available air-conditioned spaces such as shopping malls, libraries or community centres.

Also talk to your family, friends and neighbours about your plans for coping with a heat wave. Arrange to have regular check-ins with each other during hot weather in case anyone needs support.

Some medications can interfere with your body's ability to deal with heat. If you are taking medication or have a health condition, ask your health-care provider if it increases your risk for heat illnesses or worsens the side effects of your medication. Follow their advice.

Also learn to recognize the signs and symptoms of heat illness, including headaches, nausea or vomiting, dizziness or fainting, extreme thirst and rapid breathing or heartbeat. If you experience these symptoms, get to a cooler space and hydrate.

These symptoms can also rapidly evolve into life-threatening emergencies such as heat stroke. Signs of heat stroke include high body temperature, confusion, loss of consciousness and a lack of sweating during hot weather. Call 911 to seek help if you notice these in yourself or someone else.

Extreme heat can put everyone at risk for heat illnesses, especially in early summer when our bodies aren't used to the high temperatures. Older adults, infants and young children, people experiencing homelessness and anyone with a chronic illness such as breathing issues, mental illness or heart problems are at greater risk. A few early steps can make a big difference in protecting your health and the health of others from the heat.

Find more information on heat waves, heat illnesses and how to prepare at canada.ca/health. www.newscanada.com

## Financial Advisor

### 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.

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makes a great gift and offers many benefits.

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

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

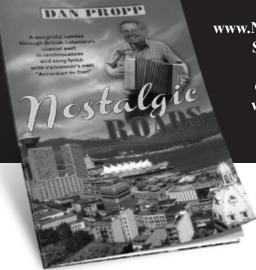
The child has up to 35 years to use the funds if they decide to attend post-secondary at a later age.

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



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# Leave a Legacy

### By Mel Kositsky

Most Canadians have spent a lifetime supporting causes that are close to their hearts. Whether you volunteer your time or make regular donations to charities of choice, you are following a path that leaves a legacy to a more fulfilling life. Ordinary people can make a big impact on the causes they care about by donating in more strategic ways.

That's why each year, usually in the fall, the Province of B.C. declares "Make a Will Week", which encourages British Columbians who do not have a current Will to prepare one. It wants families to discuss the topic and begin planning for the future. A well considered legal Will provides peace of mind for the person preparing it, as well as for their families and friends left to execute their wishes.

The B.C Notaries Association advises seniors, whether living alone, common law or married, to carefully consider their options while they are still physically robust and legally of sound mind. By putting clear directions in writing, it will avoid confusion and costly legal battles about an individual's actual wishes for healthcare measures, financial decisions, and distribution of property.

Being prepared for the future is a good thing whether you feel rich or poor. It will be very helpful to family members, friends and other loved ones left with the task of wondering what you would have liked to do when you are no longer able to tell them your wishes. When these wishes are not clear, the court can step in and appoint a decision maker. If the Public Guardian and Trustee is brought in to administer the estate, the government may then decide on the future of assets, or dependent children.

There is no magic method of dealing with life's many challenges. The world is constantly changing, and the rules and regulations set by governments are always being changed or updated, so it is your own responsibility to document your personal affairs. The good news is that it is easier to create a plan than most people think – and completing the process will be a big stress relief. And there is lots of help out there, from law firms to neighbourhood notaries, and many online services which offer doit-yourself kits. But it is always best to seek legal advice to properly evaluate your situation.

Advance care planning documents will help

ensure your decisions are followed and can be created in collaboration with legal professionals, leading charities and foundations, accountants, financial advisors or others who will help guide you through the process. Depending on your unique needs and situation, along with a Will, you might require a Representation Agreement, an Advance Care Directive, and/or a Power of Attorney.

Will Power is a public awareness campaign inspiring Canadians to think differently about the way they donate to charity, and use their wills to make a powerful contribution. The campaign is led by the Canadian Association of Gift Planners (www.cagp-acpdp.org) and the CAGP Foundation (www.cagpfoundation.org) in collaboration with the country's leading charities, financial advisors, and legal professionals. By donating in more strategic ways, people can make a big impact on the causes they care about.

Strategic charitable gift planning is a donorcentred process of planning current and future charitable gifts in a way that meets the donor's philanthropic goals and balances personal, family and tax considerations. Gift planning encourages donors to consider their lasting legacy as well as their current and final wishes, encouraging them to continually explore these issues, utilizing tools provided by charitable gift planners or professional advisors.

The goal of the Will Power campaign is to raise the number of Canadians leaving a donation in their Will from eight to 13 per cent by 2030. Reaching this goal will see Canadians contribute as much as \$58 billion dollars to social good, according to information on the website (www.willpower.ca).

It is also important to consider that a charitable gift in your Will can go a long way towards reducing the amount of taxes to be levied against your estate after you pass. More information can be found on the website.

The Will Power campaign offers a simple fourstep plan to get your plan started. Step One will be to investigate how charitable gifts in Wills change lives and you can calculate the potential impact of your gift. Step Two helps find charities you would like to support and you can use the site to keep a list.

The next step is to speak with a financial advisor. An advisor can design a plan to maximize what you leave for charity and loved ones. Step Four advises to work with a lawyer or notary, or even look at online services. Leaving a charitable gift in a Will can be as simple as adding a clause to your document.

And always remember your assets all have real value to share with others – whether they have sentimental value or monetary value, it is all part of the legacy you may leave.

# An Anonymous tribute:

### THE MEASURE OF MAN

Not – how did he die? But – how did he live?

Not – what did he gain? But – what did he give?

These are the units to measure the worth of a man as a man, regardless of birth.

Not – what was his station? But – had he a heart?

And - how did he play his God-given part?

Was he ever ready with a word of good cheer to bring back a smile, to banish a tear?

Not – what was his shrine? Nor – what was his creed?

But - has he befriended those really in need?

Not – what did the sketch in the newspaper say?

But – how many were really sorry when he passed away?

## ELEVATE YOUR LUNCH GAME WITH CAPRESE-STUFFED AVOCADOS



This delightful recipe not only brings together the creamy goodness of avocados from Mexico but also packs a punch of freshness with a caprese twist. Perfect as a healthy and filling lunch, snack or appetizer, this dish is as easy to make as it is delicious.

### **Caprese-Stuffed Avocados**

Prep time: 15 minutes Makes: 4 servings

Ingredients:

 $\bullet$  2 large avocados from Mexico, peeled, halved and pitted

- <sup>1</sup>/<sub>2</sub> cup (125 ml) baby mozzarella balls
- <sup>1</sup>/<sub>2</sub> cup (125 ml) baby tomatoes, halved
- 2 tbsp (30 ml) extra virgin olive oil
- 2 tbsp (30 ml) basil pesto (homemade or store-

bought)

• 2 tbsp (30 ml) freshly chopped basil, plus extra for garnish

- Pepper and flaky Maldon salt to taste
- Balsamic glaze (homemade or store-bought) **Directions:**

1 Peel, halve and pit the avocados, ensuring to keep the flesh intact.

2 In a small bowl, combine mozzarella, tomatoes, olive oil, pesto, basil, salt and pepper. Mix gently.3 Arrange the avocados on a plate and generously fill them with the caprese mixture.

4 Drizzle with balsamic glaze and top with additional basil.

www.newscanada.com

## Participate in the **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 disproportionally.

### 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



## What is QBKPN?

eligible and

participate,

you will be:

want to

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.

- Randomly assigned to receive QBKPN What does or placebo given through a small the study needle under the skin three times a involve? week for 28 days. If you are
  - 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 26 weeks.

## Who is conducting the study?

## 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.







# May is Leave A Legacy Month

## HOW TO CREATE A HEALTHIER FUTURE FOR WOMEN IN B.C. WITH A LEGACY GIFT

### Leaving a bequest to BC Women's Health Foundation can significantly benefit both the charity and your estate

For those contemplating the legacy they wish to leave behind, BC Women's Health Foundation presents a compelling opportunity to blend philanthropy with fiscal savvy.

The foundation's Legacy Giving program not only offers a way to make a lasting impact on women's health but also provides significant tax benefits, appealing to those at the stage of life where creating or updating a will or estate plan is top of mind.

This initiative underlines the BC Women's Health Foundation's role as a pivotal force in advancing the full spectrum of women's and newborn health, ensuring that every contribution shapes a healthier future for women across British Columbia.

### Tax advantages of charitable giving

Charitable giving not only serves societal needs but also offers significant tax benefits, encouraging donations both during one's lifetime and posthumously.

"Canada's tax system is designed to incentivize charitable donations through generous tax credits," says Lynn Zhang, a chartered professional accountant with Achieve Wealth Management.

"Charitable bequests can substantially reduce the tax burden on an estate, thanks to donation tax credits that can be applied against up to 100% of net income in the final two years of life," says Zhang.

This strategic approach to estate planning can significantly benefit both the donor's estate and the foundation.

### Impact on women's health

The impact of donations on BC Women's Health Foundation's work is profound.

Through the generous support of donors BCWH Foundation is able to fund vital research, healthcare innovations, and programs that directly benefit women across the province. Legacy gifts, in particular, ensure the continuation of this essential work, helping the foundation to secure the necessary resources and equipment for BC Women's Hospital + Health Centre.

### Personalizing legacy gifts

BC Women's Health Foundation works closely with donors to tailor legacy gifts according to their passions and values. First seek professional financial and legal advice. Then, have a conversation with the foundation to align your gift with the impact you wish to achieve.

Whether you're moved by a specific area of women's health or have a personal connection to our hospital, your gift can be directed to make a lasting impact in that domain. Every contribution shapes a healthier future for women across BC.

To learn more and to leave a legacy that enhances the health and well-being of women for generations to come, visit between sfoundation. org/ways-to-support/wills-and-bequests

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## THAT WILL LIVE ON AFTER YOU

Your generosity lives on through a legacy gift to BC Women's Health Foundation. Whether you make a bequest in your will, designate an asset or gift a life insurance policy, your legacy gift will support groundbreaking research and innovative healthcare, helping transform the lives of women, newborns and families in British Columbia now and for future generations.

### DONATE TODAY: BCWOMENSFOUNDATION.ORG/LEGACY

For more information, contact: Lisa Shearer Director, Legacy + Annual Giving 604-375-1224



estatedonation@waramps.ca waramps.ca • 1 800 465-2677 Charitable Registration No.: 13196 9628 RR0001

## THE WAR AMPS KEY TAG SERVICE HELPS AMPUTEES REACH THEIR GOALS

The War Amps Key Tag Service provides vital support to amputees, including five-year-old Vanessa.

Vanessa was born missing the lower part of her left arm. As a member of The War Amps Child Amputee (CHAMP) Program, she receives financial assistance for artificial limbs and devices and also attends seminars where Champs and their parents learn about the latest in artificial limbs, dealing with teasing and staring, and parenting an amputee child.

"I attended my first CHAMP Seminar with Vanessa when she was six months old," says her mother, Tori. "I learned a lot about artificial limbs and how they can help in so many ways. The War Amps funded her bike arm, which grips the handlebar and ensures she can sit up straight and ride safely. She also has a myoelectric arm that has a hand that opens and closes, which helps her to do activities like puzzles and colouring."

The Key Tag Service was launched in 1946 so that returning war amputee veterans could not only work for competitive wages, but also provide a service to Canadians that would generate funds for the Association's many programs.

Each key tag has a confidentially coded number. If you lose your keys, the finder can call the toll-free number on the back of the tag or place them in any mailbox in Canada, and The War Amps will return them to you by courier, free of charge.

The War Amps receives no government grants and its programs are possible through public support of the Key Tag Service. For more information, or to order key tags, visit waramps.ca or call toll-free 1 800 250-3030.

Photo: Vanessa Parsons is benefitting from The War Amps Child Amputee (CHAMP) Program thanks to public support of the Key Tag Service.



## A RETIRED NURSE TRANSFORMS LIVES THROUGH A GIFT OF COMPASSION

Donna Holtsbaum sits, hands clasped, at a table at Chartwell Camellia Retirement Residence in Surrey. It's a rainy Saturday afternoon, and Donna pulls out a photo album from the compartment of her late husband's walker. It is easy to see that Donna, now 83, was one of those old-school nurses: stoic and no-nonsense—the kind of nurse who commanded respect.

Donna clearly remembers graduating from Royal Columbian Hospital's nursing school in 1961. "You had to be 21 years old to write the two-day exam," she says. "The director of nursing said I would have no problem passing," she says with a smile.

After graduating, Donna worked at hospitals in New Westminster and Abbotsford before landing a full-time position at Surrey Memorial in 1962.

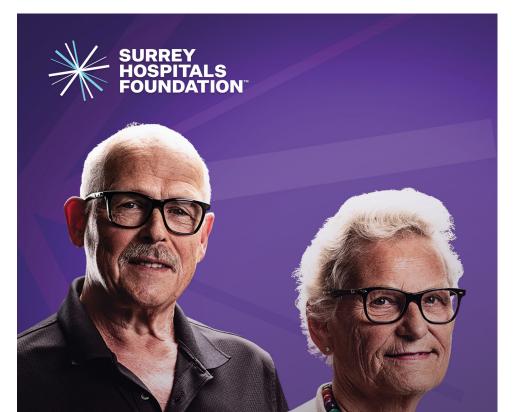
Donna worked for 35 years as a registered nurse in Surrey. "I had a wonderful time there. It's such a part of my life," she says. She retired in January 1996, but her connection to Surrey Memorial didn't end there. Her husband of 60 years, William Holtsbaum, received treatment at the hospital when he fell ill. William was diagnosed with rheumatoid arthritis at 50 and later suffered from kidney failure. "I looked after him when his problems began," Donna says. "It wasn't anything out of the ordinary for me, because caring is automatic."

William was later admitted to the hospital for several months with pneumonia in the fall of 2021. On April 19, 2022, he passed away. Donna is

grateful for the care her husband received. "Everyone went out of their way, and the doctors were excellent."

Today, as a leadership donor for the Surrey Hospitals Foundation, she has also established a legacy gift, ensuring her impact endures in the community she's called home. Every day, Fraser Health residents and healthcare heroes join forces with the Surrey Hospitals Foundation to provide exceptional care and fund cutting-edge equipment. Though retired from nursing now, Donna takes pride in actively shaping the future of healthcare in her community through her donations.

Have you thought about making a legacy gift?





# Give the gift of<br/>healthcare for<br/>generations to come.Leave a legacy in your will.SurreyHospitalsFoundation.com/legacy604-588-3371

# May is Leave A Legacy Month

## LET YOUR LEGACY LIVE ON AT EAGLE RIDGE HOSPITAL

We are all unique in how we plan our final wishes. Some keep it close to their heart until they're gone, and some want the details to be known prior to their death, perhaps so there are no surprises, or perhaps they want their loved ones to know they won't be burdened with paperwork.

Linda Jackson, steadfast donor to Eagle Ridge Hospital Foundation and long-time Tri-Cities resident, is the latter. She has been our most passionate volunteer over the years, ensuring she is there for the hospital that was there for her when she needed it the most-for her diagnosis and recovery from an aneurysm, for Endel, her husband in his final days, and for countless dear family members and friends.

'I believe in giving in the community I live. That's why I've left a final lasting gift for Eagle Ridge Hospital Foundation in my Will. They have been there for me, and now I'll be there for them, well after I am gone.'

#### Linda Jackson Something. Do Be Remembered.

Through the simple act of naming Eagle Ridge Hospital Foundation in your Will, not only can your estate taxes be reduced, while in many cases leaving the same amount of money to loved ones, but you will help sustain ERHF as an organization that



continues to impact the lives of countless people every single day here in the Tri-Cities communities. And we are grateful.

After you have taken care of your family, please consider leaving a gift to Eagle Ridge Hospital Foundation.

Established in 1982, ERHF continues to enhance health care services in the Tri-Cities region through philanthropy and advocacy.

Serving five fast growing communities-Anmore, Belcarra, Coquitlam, Port Coquitlam, and Port Moody; with your help today and beyond, we continue to support the best patient centered care state-of-the-art funding medical through equipment, special programming and resources for Eagle Ridge Hospital and community, including Eagle Ridge Manor our extended long term care facility.

Wondering how you can make a lasting difference today?

Contact Kristina Chung 604.469.3206 kristina@erhf.ca.





spirit and active living. Organized by a dedicated board of volunteers under the guidance of the BC Senior Games Society (BCSGS), this event stands as the largest annual multi-sport gathering in the province. With facilities across the Shuswap, our Games offer a picturesque backdrop for spirited competition, promoting camaraderie and sportsmanship among participants province-wide

## SMALL CITY, BIG EVENTS

### STRENGTHEN THE FUTURE OF EAGLE RIDGE HOSPITAL -LEAVE A LEGACY TODAY

Call Kristina at 604.469.3206 or visit erhf.ca/ways-to-donate

475 Guildford Way, Port Moody Follow Us @erhfoundation OO @ @

EAGLE RIDGE FOUNDATION



- >> Promotion of an Active Lifestyle: The games promote active and healthy lifestyles among the 55+ community, encouraging participation in sports and recreational activities. This focus on wellness can inspire community members of all ages to prioritize their health and fitness.
- >> Legacy and Long-Term Benefits: Hosting the 55+ BC Games can leave a lasting legacy for Salmon Arm, including improved sports facilities, increased tourism infrastructure, and a heightened reputation as a welcoming and vibrant community. These benefits can continue to contribute to the well-being and prosperity of the community for years to come.

55plusbcgames.org



### HOME IMPROVEMENT "ASK SHELL" By Shell Busey

Q) During a party at our house we had an unfortunate experience. A beer glass was dropped on our newly finished hardwood floor and put a dent in the finish. Can we do anything about this?

Helen in Ladner

A) First rub the bruised area with 150 grit sandpaper to etch the surface of the floor finish through to the wood fibres. Now place a warm damp cloth over the bruised area. Apply heat on top with a steam iron (set on the cotton setting). The heat from the steam iron presses moisture from the damp cloth into the wood fibres raising the bruised wood fibres. Allow to dry.

You may have to have the floor finisher come back, or you can apply a coat of carnauba wax tinted to match (i.e. Briwax) the floor colour. It's just that easy!

## 4 THINGS YOU MIGHT NOT KNOW ABOUT CANADA'S RAILWAYS

At some point, most Canadians have taken a train trip somewhere. Maybe, it was to a different province to visit friends or family, or maybe it was sightseeing on a historic tourist train. Maybe it was simply heading downtown on a daily commute to work.

Many of us may take for granted how important railways are in our lives. Here are four things you might not know about them.

Historic significance

In the late 1800s, the drive to create a cross-country railroad was at the core of creating the nation known today as Canada. In fact, its completion was essential for British Columbia to join Confederation as Canada's sixth province.

The famous "last spike" of this railway was driven into a railroad tie on November 7, 1885, near Eagle

# The Merry Month of May!

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Daffodils Birds Nesting Downscaling Bunnies Backyard Gatherings Plants Blooms and Blossoms May Days Sunshine Bees Pollunating Moving Trees Budding Sprinklers Cloverdale Rodeo Mayflower Apple Blossoms Lawn Mowing Power Washing Picnics Icecream Cones Spring Tulips Cherry Blossoms Weed Wacking Fish and Chips Barbeques Mothers Day Hiking

### year.

Canada's rail network is also closely connected with our North American free-trade partners, carrying goods back and forth between Canada, the U.S. and Mexico.

Plus, every year, millions of passengers travel on regional and interprovincial rail networks to get to work, visit family or go on holiday in Canada.

Various options

While shipping freight is by far the most common use of railways in Canada, there are other important and entertaining uses for Canadian tracks.

Many of Canada's historic steam trains are still in operation, taking tourists on scenic outings through forests, canyons and mountain passes. There are also modern luxury trains that take passengers through remote parts of the country you couldn't otherwise see.

And we can't overlook the many municipal commuter rail cars that people use daily, including subways, streetcars and light rapid rail lines.

Safety first Given the significant role railways play in so many aspects of the economy, keeping the lines and equipment secure is a top priority for operators. Freight train companies employ their own private police services that have similar powers to other peace officers, such as local municipal or provincial forces. There are also strict laws against trespassing on railway property, including around tracks and marshalling yards, or tampering with rail equipment. If you do see someone who shouldn't be on or near train tracks or railway equipment, contact the authorities immediately.

## ARE YOU RECEIVING THE STATE PENSION FROM THE U.K?

### DID YOU MISS OUT ON THE 8.5% INCREASE IN APRIL 2024?

We certainly missed out, and have missed out each year since we started receiving our pensions. The loss of potential income personally runs to many thousands of dollars annually but also costs the Canadian taxpayer.

Who are we? The Canadian Alliance of British Pensioners (CABP) is a group of like-minded, ex-Brit pensioners seeking to fix the frozen pensions from the U.K. to several Commonwealth Countries, including Canada. CABP is a non-profit alliance the meets regularly with, and communicates with Members of Parliament in both Canada and the U.K.

Strong support for our fight has already been

Pass in the B.C. interior, connecting the country from coast to coast. It was just one of about 30 million iron spikes used to complete the line.

Countless new communities developed along railway lines across the continent, and the tracks opened up access to farmland, forests and other natural resources that literally helped build the country.

### Economic impact

The fleet of freight trains traversing Canada is one of the economic engines driving the national economy. There are more than 2,000 locomotives that haul 50,000 freight cars across more than 40,000 km of railroad track in Canada. Trains carry nearly \$400 billion in goods to and from ports, trucking yards and major manufacturers and distribution outlets every

Learn more about the security of Canada's railways at tc.canada.ca/en/rail-transportation.

www.newscanada.com

given by many M.Ps on both sides of the Atlantic and by our friends in Australia and South Africa who also continue with efforts from their Governments.

To help us assist you to gain your rights in this, we invite you to join with us. Perhaps you need advice as to how you may be able to buy back additional years of service to increase your base amount of pension? Are you aware that your spouse may qualify for the State Pension from the U.K.? For this and more information on who we are and how we work, we invite you to check out our website, www.britishpensions.com, or call 1-416-6402, where we have volunteers who can assist you.

There is strength in numbers and we need your voices. Please get in touch today.



SENIOR READS By Pamela Chatry

**True North** A Novel By Andrew J. Graff Publisher HarperCollins

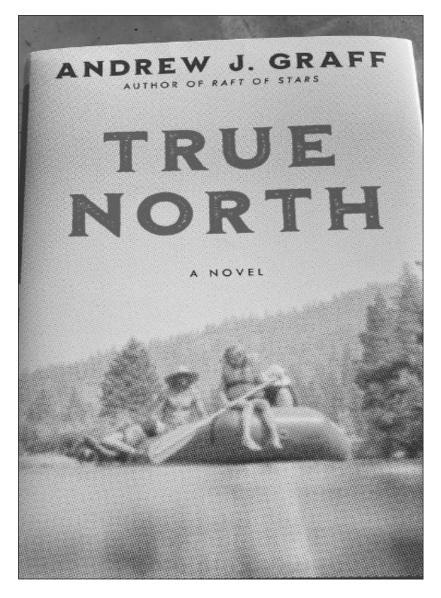
Navigating the rivers of British Columbia offers a spectacle of adrenaline-pumping whitewater rafting. Imagine the rush of witnessing rubber boats conquering rapids, paddles slicing through waves, dipping into rocky gulleys, and emerging with drenched, yet elated, rafters. While the setting of Andrew J. Graff's novel, "True North," unfolds in Wisconsin, readers are transported to the mighty Fraser River, picturing themselves navigating its wild waters. Graff's prose skillfully captures the essence of the outdoors, portraying nature's allure and the trials of daring white-water enthusiasts with intimate understanding and expertise.

Yet "True North" is more than a tale of river adventures. Graff opens the story with Sam and Swami Brecht and their three very young children rolling into town in a twenty-six-foot Winnebago, having bought a river rafting company. Sam and Swami met when they were both young, and had jobs as river guides. Since then, life has weighed each of them down along with their marriage, children, responsibilities, and financial struggles. The decision to buy the rafting company from Sam's uncle comes with hopes for financial freedom, and for a different life that will recapture some of the joy they are both missing in their current life.

When they arrive at the Woodchuck Rafting Company, all is not what they expect. It's run-down and desperately in need of a huge cash injection. Sam and Swami are devastated as they arrive with a mound of personal debt and all hope for a different future is now dashed.

The narrative unfolds with a colorful ensemble of characters, from endearing misfits to wicked antagonists. A rival rafting outfit, a voracious mining corporation encroaching on pristine lands, and clashes with environmentalists underscore the tensions of small-town life. Amidst the turmoil, there's even a herd of beloved domesticated deer who need saving!

"True North" mirrors the ebb and flow of its riverine setting, traversing moments of profound beauty and deep sadness, exhilarating adventures, and heartwarming familial bonds. Graff's writing exudes sensitivity, wit, and a profound reverence for the intricacies of nature. In this captivating narrative, readers embark on a journey of restoration and redemption, where a fractured family gradually finds solace and reconciliation. "True North" stands as a testament to Graff's storytelling prowess—a



captivating blend of emotion, humor, and admiration for the natural world.

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.

## TIPS FOR A FRESH START THIS SPRING

With spring around the corner, it's a good time to reflect on our partnerships and how we can make them stronger and more rewarding. If you're looking for a gift that will keep on giving throughout the year, here are a few tips to help you be a better partner to your favourite person.

Take charge of your health

It can be easy to neglect your health, but if adjusting your lifestyle only for yourself doesn't falls more on one person than the other. Asking how you can help might reveal more than you realize and help you work towards a more equitable partnership, relieving some of your partner's mental load.

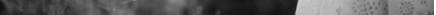
Support each other's goals If your partner is undertaking a big goal, be understanding and ask how you can support them. For instance, if they are quitting smoking, learn about nicotine addiction and withdrawal symptoms, and be sympathetic to their moods when they are trying to quit. You may offer to do something nice for them if they succeed with short- or long-term goals, but be sensitive to their wants and needs. If you also smoke, avoid doing so around your friend or family member who doesn't smoke or who is quitting. Or you could take the same step with them and try quitting yourself. Listen well with sensitivity



seem like enough, then consider how much of a difference things like exercising more often, eating a more balanced diet, talking to a therapist or finally quitting smoking could make for your family. By making small incremental changes to take better care of yourself, you can improve your mood and you're giving your loved ones more time with you and fewer reasons to worry about you.

### Ask how you can help

Simply asking your partner about how you can help them out can lift a weight off their shoulders and improve your communication. In many couples the mental load of managing a household – think keeping track of appointments, organizing activities, knowing when you're running low on toilet paper – As you might know, listening can be harder than we think. Practise respecting what your partner is feeling and listen without judging or offering unsolicited advice. Don't focus on blame or making them feel guilty if they slip up in some way – like smoking again when they were trying to quit. Be



sensitive to where they're at and encourage them to keep trying to reach their goal when they're ready. Be there for them

Ultimately, for a better relationship with your loved one, you have to be there for each other. Show them you believe in them and care for them, even though they aren't perfect – and request the same from them.

If you're helping someone quit smoking, you can also receive free advice and support by calling the toll-free Pan-Canadian Quitline or going online at gosmokefree.gc.ca/quit.

www.newscanada.com



## Straight from the **Horse's Mouth**

By Mel Kositsky

The 150th running of the Kentucky Derby on the first Saturday in May is expected to be a very competitive race. When the 20 starters enter the starting gate at Churchill Downs that afternoon for a purse of \$5 million - its largest purse ever - the world-wide audience should be watching some of the top three-year-old colts in the world competing.

Heading the list of eligible starters is Sierra Leone from the Chad Brown barn. But the favorite is expected to be Fierceness, trained by Todd Pletcher, who came to life in the Florida Derby with an outstanding 13-length victory. Also highly regarded are Japanese runner Forever Young, winner of the UAE Derby on March 30 in Dubai, and California star Stronghold.

The Kentucky Derby, often called the most exciting two minutes in sport, is raced at the challenging distance of one and one-quarter mile. Only 20 starters are permitted to start and they are selected on a point system earned through qualifying races. Sierra Leone was the top point earner with 155 points. And following a withdrawal, Grand Mo the First, who was bred by Langley's John Gunther and owned by Granpollo Stable, has moved into the last spot with his 40 points.

Other highly regarded starters are Catch Freedom, Dornoch, Encino, Resilience and West Saratoga. Post positions were drawn on April 27.

That last Saturday in April was also the start of thoroughbred racing in Canada. Woodbine in Toronto began its 129-day season and Hasting Racecourse in Vancouver began its 45-day meet. Winnipeg's Assiniboia Downs opens on May 20.

British Columbia's racing and breeding industry held its annual awards dinner in mid-April. For the fourth time in her outstanding career Infinite Patience was named B.C. Horse of the Year. The now sevenyear-old mare won both BC-bred and Open Horse of the Year awards, as well as both awards in the Older Filly/Mare category.

Bred by Bill DeCoursey who owns the mare with NHL hockey star Ryan Nugent-Hopkins (Edmonton Oilers) and trained by Barbara Anderson-Heads,

of Tod Mountain Thoroughbreds, owner Terry Sangara and racing writer, Randy Goulding.

There were standing ovations for the recipients of two special awards on the night. Trainer Patricia Jarvis received the prestigious Richard Yates Backstretch Award, while the HBPA Diamond Award, which is reserved for particularly deserving candidates in recognition of their invaluable commitment to the sport of horse racing in British Columbia and beyond, was presented to Darlene Smith.

The following list of winners was compiled by B.C. writer Nigel Reid and shared through the Canadian Thoroughbred magazine.

Champion Older Male, Open Division: AT ATTENTION Owner: Dr. Bryan C. and Carol Anderson Trainer: Barbara Anderson-Heads Diamond Breeder: Bryan Anderson & Carol Anderson Champion Older Male, B.C. Bred Division: AT ATTENTION (Shanghai Bobby - Unattended by Quality Road) Owner: Dr. Bryan C. and Carol Anderson Trainer: Barbara Anderson-Heads Breeder: Bryan Anderson & Carol Anderson Champion Older Filly/Mare, B.C. Bred & Open Divisions: INFINITE PATIENCE (Sungold - Montero by Louis Quatorze) Owner: William DeCoursey and R. N. H. Stable Trainer: Barbara Anderson-Heads Breeder: William DeCoursey Sprinter: Champion WE B THREE (Teide — Lost Humor by Langfuhr) Owner: Willow Creek Farms Trainer: Steve Henson Breeder: Ole A Nielsen Champion Three-Year-Old Male, Open Division: Willow Creek Farms SUNBIRD (Orb — Marketway by After Market) Owner: Pauline Felicella and Estate of Nick Felicella Trainer: Terry Jordan Breeder: Glen Todd Champion Three-Year-Old Male, B.C. Bred Division: LEGACY SQUARE (Lent — Architecture by Dixie Chatter) Owner: Tod Mountain Thoroughbreds and James Redekop Trainer: Edgar Mendoza Breeder: Christine Ammann Champion Three-Year-Old Filly B.C. Bred & Open Divisions: AIR FORCE (Counterforce — Everythings a Blur by Joey Franco) Owner: Dennis Dale, Morris Peter and Ed Welsh Trainer: Keith Pedersen Breeder: Paul Caravetta Champion Two-Year-Old Male, B.C. Bred & **Open Divisions:** AUGUST RAIN (Sungold — Bitatude by **Multiple Realty Ltd.** Super Saver) Owner: Peter Redekop 2298 Kingsway B. C., Ltd. Trainer: Barbara Vancouver, B.C. V5N 5M9 Anderson-Heads Breeder: Peter Redekop 604-788-3530 BC LTD Champion Two-Year-Old Filly, B.C. Bred & Open Divisions: LIZZIE'S RAYNE (Lent Queen's Emblem by Mass REALTY LTD Market)

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Racing, B and B Racing, Breen Racing, Eugene Chan and Dave Milburn Trainer: Dave Milburn Breeder: Suzanne I. Anderson Upper Level Claimer of the Year (over \$15,000): BOLD ARCH (Archarcharch — Daylight Cat by Discreet Cat) Owner: John and Kim Morrison and Robin Sadler Trainer: John D. Morrison Breeder: J. Barry Doud Lower Level Claimer of the Year (under \$15,000): BELLAROO (Successful Appeal - Wild Image by Ready's Image) Owner: Jordan Froelich Trainer: Dino K. Condilenios Breeder: John T. L. Jones III Equine Insurance Trophy for the Breeder of the Sadie Futurity winner Winner: LIZZIE'S RAYNE, by Lent - Queen's Emblem (Mass Market) Breeder: Suzanne I. Anderson Marsh and McLennan Trophy for the Breeder of the Jack Diamond Futurity Winner Winner: Wealthy Texan, by Texas Wildcatter -Infinite Wealth (Stephanotis) Breeder: Mel Snow & Fran Snow Champion Juvenile Sire: SUNGOLD (A.P. Indy -Queen's Word by Kingmambo) Champion Sire: BAKKEN (Distorted Humor ---General Jeanne by Honour and Glory) Broodmare of the Year: QUEEN'S EMBLEM (Mass Market — Queen's League by Winning Hit) Leading Breeder: Ole A. Nielsen Leading Jockey: Amadeo Perez Leading Apprentice Jockey: Fraser Aebly Leading Trainer: Barbara Anderson-Heads Leading Owners: Rob Maybin and Sheena Maybin, Richard Yates Backstretch Award: Patricia Jarvis Diamond Award of Excellence: Darlene Smith Hall of Fame Inductees: Randy Goulding, Terry Sangara, Tod Mountain Thoroughbreds

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Another double winner on the night was AT ATTENTION, the year's Champion Older Horse and BC-bred Older Horse, for Bryan and Carol Anderson. The son of Shanghai Bobby won the BC Cup Classic and was second in three stakes including the Grade 3 Premier's Handicap.

As well as the horses, there were awards for leading owners, breeders, trainers, riders, and backstretch staff, as well as the induction to the B.C. Thoroughbred Hall of Fame of Ron and Rae Fawcett Owner:









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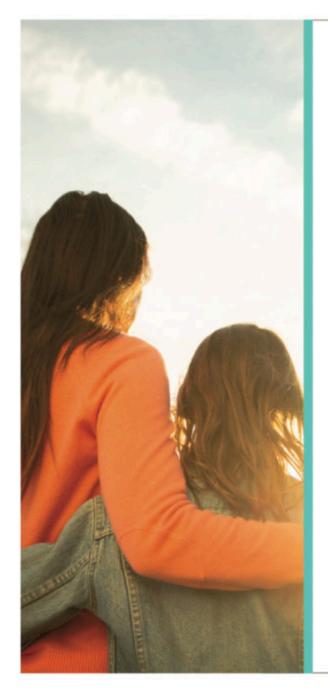


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## THE BELLA COOLA VALLEY ISOLATED IN SPLENDOUR

### By Rick Millikan

A Bella Coola visit begins aboard an early Port Hardy ferry. Many passengers claim deck-space for sleeping bags and then, nap. We stake out window seats...

Queen Charlotte Strait proves rough. In 1793, George Vancouver's HMS Discovery successfully crossed these waters. When his companion brig Chatham ran aground, its master, James Johnstone was dispatched to chart Burke Channel and North Bentinck Arm. Like Johnstone's survey boat, our ferry proceeds behind offshore islands and into these majestic fjords. Upper decks provide sunny scenic views...and splashy orca shows.

Disembarking 10 hours later, we drive a shoreline road toward Bella Coola. Sighting bald eagles perched on pilings, we stop to snap photos. A plaque attached to a roadside boulder commemorates another famous explorer. Arriving on July 19, 1793, Alexander Mackenzie just missed meeting James Johnstone!



Past green meadows covering Bella Coola River's huge estuary, we head inland. A squared-log cabin, now museum, perches on a hillside. A brass sign recalls its first residents, surveyors for the 1867 Hudson Bay Company Fort that sprawled below.

QILHS7ILAAXAYCAP ULHNUXALI

A nearby English and Nuxalt sign welcomes visitors. Another directs us down a roadway into Bella Coola. In the village, we ask three friendly teens for directions. Grinning, the girls sing out landmarks to help us find our accommodations.

Sure enough, our lodge is located past two bridges and a farmer's market. Checking in, the manager helps tote bags to our cozy room...and teaches me how to use the lobby espresso machine.

After savouring morning cappuccinos, we drive beyond the ferry terminal to a forested park. A trail leads us through lofty evergreens to a platform for admiring spectacular Clayton Falls. Another path follows the shoreline, bestowing vistas of glorious Bentinck Arm.

Grocery shopping in the village becomes an 'art-full' adventure. Outside, three native-style whales decorate the Coop's sidewall. Beautiful, sculpted eagles adorn a sheltered bus-stop bench. A present-day totem pole rises amid orange-painted sneakers. A bronze tablet recounts residential school history. It interprets the pole's upside-down faces as conveying lost children stolen from families and robbed of native culture. Topmost spirits encourage self-healing.

Blocks beyond, we see a native-designed plaque on a white-stucco village school. Children began attending this public primary school in the 1970's. These students later travelled to nearby Hagensborg for intermediate and secondary classes. Today, nearby Nuxalk Nation School enrolls all grades and offers in-depth lessons on indigenous culture. At the Norwegian heritage town of Hagensborg, we explore Snootli Creek Park. A trail leads us through clusters of purple fireweed and into an evergreen forest. Bracken ferns and trilliums carpet the ground. Among a grove of red cedars, trunks show evidence of bark stripping. Locals still weave this material into hats and baskets. And at a grassy viewpoint, we observe dragonflies fluttering above a beaver pond.



marvel at Mount Stupendous. Bella Coola Valley ends abruptly at the infamous Big Hill. Once, only hikers or horseback riders could follow the rugged old trading route. That changed in 1956. Two bulldozers and numerous volunteers built a 76-kilometer gravel road inland to Anaheim Lake. Our trip continues up what they'd nicknamed Freedom Road and Canada's steepest highway.

Queen Charlotte Strait and The Big Hill provide Bella Coola's resplendent isolation. During our short stay, we sense other outcomes of this seclusion. Valley folks revere nature, honour heritage, and work together to enhance their communities.

Driving eastward next morning, we pass farmlands, hayfields and forests of this wide valley. Early glaciers carved this u-shaped basin. Tinted by the mountain icefield's glacial till, Bella Coola River flows in turquoise beauty.

Ascending into Tweedsmuir Park, a sign proclaims: Stupendous Viewpoint. Stopping, we

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## WRITE AS I PLEASE

### By Mel Kositsky

#### Great expectations!

That's what dedicated sports fans usually have, especially crazed hockey fans, as the Stanley Cup playoffs get under way. Many Canadians are hoping for better results this year as the second hockey season begins and continues well into the start of summer. Most will be cheering for the four Canadian-based teams who made it to the playoffs this season.

But what many Canadians, especially seniors, are thinking about this month is the official roll-out of the Canadian Dental Care Plan (CDCP) and whether they will finally be able to get that expensive dental work done and improve their oral health. They might even start smiling again.

But at this point it looks like their expectations may not be met.

Many seniors are in dire need of proper oral health care, which for many years has been much too costly. Faced with today's ever increasing cost of living, they simply have been putting off going to the dentist for years – even though

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they know better and had been going for regular check ups most of their lives.

Why oral health care was not included when Canada first introduced its Universal Health Care system would require some extensive research. How did dental work become such a political football that politicians of all stripes have been kicking around for years? But at this point it doesn't really matter. It is time to get it right!

It's time Canadian politicians put "our money" where their mouths are! They need to stop talking and fighting about it and get it done right – the first time!

It's time to stop fighting about jurisdiction between the provinces, territories and the federal government - and make this plan work for the benefit of all Canadians. If the federal government thinks it can roll out a "half-baked" plan, it is mistaken. And so far "the devil is in the details" (that at time of writing) we are all waiting for.

In a joint media release distributed in February by Canada's provincial and territorial dental associations, they said: "As experts in oral health care, the dental associations, representing over 25,000 dentists across the country, have pointed out that the CDCP does not meet most of the principles of "A Proposed Framework for the Canadian Dental Care Plan". This is an historic investment, so it is critical that the federal government truly gets it right."

"Dentists know that the CDCP is a major opportunity to provide oral health care to millions of people who have been unable to access the care they need. However, seniors and other eligible Canadian residents signing up for CDCP are going to be surprised when they find out their care won't be free. They might also be unaware they might have to change dentists or try to find a new one. Dentists are also unclear about what they're being asked to sign up for."

Dr. Cameron Garrett, of Oral Health Solutions in Langley, shared his thoughts on the new federal plan to all his patients following his attendance at the Pacific Dental Conference held in mid-April. He is sharing those thoughts with all Today's Senior readers:

"I had the opportunity to sit in on a "fireside chat" with Canada's Health Minister, Mark Holland, as well as some of the other stakeholders involved in administering the CDCP (Canadian Dental Care Plan). I have had a lot of patients asking me lately what are the details of this plan and up until this past weekend it was not very clear exactly how this new dental plan was going to take shape. So, I will do my best to communicate to you what I have learned.

"First, I must make clear that even though it has been talked about as being a "free" dental care plan, in actuality, it will work more like dental insurance; where once you are approved as eligible, the government plan will cover between 30-90% of certain procedures (not all) and the patient will be responsible to pay the remaining co-pay to make up the difference of the total fee. I believe the confusion lies in that the government plan says it will "cover 100% of eligible oral health care service costs covered at the CDCP established fees". The government has made up their own payment amount that is less than the established (British Columbia Dental Association) BCDA Fee Guide, which most insurance plans utilize. What also adds to the confusion is that there is a sliding scale on what the CDCP will pay based on taxable income. So, you have to file your taxes and re-apply every year to be eligible to access this service.

"Second, it is not being designed to replace any other

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dental insurance that individuals may have -- so please look at the details of the government plan before you decide to stop paying for other dental insurance. For example, it will only cover four (4) units of scaling with the hygienist per year (approximately one appointment) and most of our patients require at least double, or triple that. As well, from my understanding it will work in conjunction with other insurances (although the CDCP is the last to pay) and so it may actually increase your coverage and allow you to access more care with a combined insurance coverage.

"Unlike most traditional dental insurance plans, there apparently will not be a yearly dollar maximum that can be reached but rather frequency limits on procedures that they cover. Like the example in the previous paragraph, only 4 units of scaling allowed per year. Another example would be - one denture made per lifetime. And for many that were inquiring regarding crowns and implants, I believe these procedures will not be covered at all under the new dental plan.

"The new CDCP is also in its infancy and will obviously come with some quirks and problems as we all learn to work with this new program. One issue that is already apparent is that it will be more cumbersome to deal with than traditional insurance providers. The government plan will be requiring more pre-authorizations (an approval process to determine if they deem that they will PAY for the service - not if the procedure is NECESSARY) for things like x-rays and other treatment. So, patients utilizing this plan may have to come for more visits to address the same issue that was quickly dealt with in the past, as we will not be able to ensure patients will not be paying out-of-pocket without these pre-authorizations.

"Lastly, our British Columbia Dental Association is currently recommending that dental offices hold off on signing up for this new CDCP as it comes with some interesting contractual obligations such as that the government will have the right to come into our office and review all charts on file. This would be considered a privacy breach for many of our patients and until I receive further clarification as to how these contracts will affect how we treat our patients; I will be holding off signing up. "

According to various reports, federal government officials say that millions of Canadians have already applied for the CDCP – and that is one of the key points. Canadian residents for tax purposes must apply on the Canada.ca website and meet all of the eligibility criteria, which is an extensive list including not having access to dental insurance and having filed your tax return in the previous year. The fee schedule is also based on adjusted family net income of less than \$90,000. How much is covered by the plan changes from under \$70,000 and between \$70,000 and \$79,999 and \$80,000 and \$89,999.

The CDCP website warns that it will only pay for oral health care services covered within the plan at established CDCP fees. These fees are not the same as the provincial and territorial health associations suggested fee guides that providers often use to charge for oral health services. People covered under the CDCP may have to pay any additional charges directly to the oral health provider.

The plan also advises that some oral health care services will require preauthorization – and that services requiring preauthorization will become available in November 2024. The government also warns: "Before receiving oral health care, you should always ask your oral health provider about any costs that won't be covered by the plan. Make sure you know what you'll have to pay directly to your oral health provider ahead of receiving treatment."

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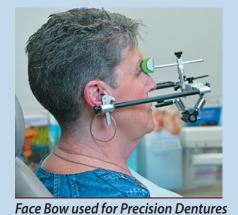
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