

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

# TODAY'S SENIOR NEWSMAGAZINE



Photo: Reminders of our past as architecture reaches for the sky. (Photo: Dan Propp)

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## Inside This Issue

ACCORDION TO DAN  
 by Dan Propp ..... 3

EMILY CARR INSPIRES FAIRMONT HOTEL...  
 by Lenora A. Hayman ..... 5

FINANCIAL NEWS  
 by Rick C. Singh.....6

THE PHARMACIST REVIEW ..... 7

WRITE AS I PLEASE  
 by Mel Kositsky..... 8

WORD FIND PUZZLE.....13

HOME IMPROVEMENT "ASK SHELL"  
 by Shell Busey .....13

SENIOR READS  
 By Pamela Chatry .....14

STRAIGHT FROM THE HORSE'S MOUTH  
 by Mel Kositsky.....15

STOPPING BY CHURCHES EXPLORING HAWAII'S..  
 By Rick Millikan .....17

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# ACCORDION TO DAN



Vancouver downtown sure has changed. The architecture shooting up into the sky is mind boggling! I still remember when the B.C. Electric building was a wonder to behold and taking a B.C. Electric trolley bus cost a whopping fifteen cents. Around the early nineteen sixties this twenty-three-year-old rented a room at the Eveleigh hotel which was a half block away from where the Bentall Towers are today downtown on Burrard Street. The cost was nine dollars a week. It wasn't exactly the Hotel Georgia or Devonshire but warm, very safe and comfortable for the price. The value of the dollar then was stable and for many years the way of life and the economy was as well.

There are so many names and memories from that era. Thus, the following bit of rhyme for some of us to reflect back upon.

**PAST EVENTS, NAMES AND MEMORIES**

Sports announcers like Ted Reynolds, The British Empire Games in nineteen fifty-four. Empire Stadium, the early years of Vancouver's CBUT channel 2, those huge black and white tv cameras of the early years still come back to shore. The lifestyles then compared to today and now so hard to believe.

Radio station CJOR, and Vancouvers Rhythm Pals, performed live on local radio. Across the nation,

Wayne and Schuster, 'A man and His Music' and 'Fighting Words' on the Dominion radio network of the CBC. Our parents and as kids, little did we know that someday constant change would become a global destiny.

The expression 'no longer viable' or 'a world of planned obsolescence' enters some of our reflections. Everything from Beta, VHS, cassettes, tape recorders, telephone booths to the new form of increasing human reliance upon...constant media, cellphones, artificial intelligence and marketing techniques. Thus, this bit of flickering 8mm film perspective.

**OLD DEVELOPMENTS**

I miss my old eight mm movie camera and Bell and Howell projector. The wonders of slow ASA 10 Kodachrome film that in Canada you had to mail for processing in Toronto. Those precious rolls containing three minutes of full colour movie film, today act like a kind of yesterday's protector. Why? Because those silent flicks are able to transport us back whenever we want to. A lifestyle so different from today. That is if you can still find a projector and bulb that works. Many have had their youthful memories digitally recorded on the now old-fashioned DVD. I tell you folks, there's a price to pay for planned obsolescence. Eh?

**ENTERTAINMENT**

Many of us seniors may remember the days of the Commodore 64 computer era when we depended on the 17 or 21 inch TV such as an Admiral, General Electric, Westinghouse, Sylvania or RCA in our living rooms. All that great entertainment we grew up with. The other huge screen, of course, kept us 'hopping' along like Hopalong Cassidy and plenty of popcorn and ice cream.

**WASN'T THAT A TIME**

Say, "You bet your Life" and many of us automatically see Groucho Marx. Of course, in our memory bank, names like Rochester and Dennis Day and Jack Benny. "I'm so glad we had this time together", we envision Carol Burnett. Do you recall the first time you saw Carol Burnett on TV. It was on the Gary Moore show. "Thanks For The Memories" Bob Hope's theme song. Such great comedies, such great memories!

How can we ever forget the theme music to Bonanza and Dragnet. The gravelly voice of Jimmy Durante ending his show with his trademark phrase, "Good night, Mrs. Calabash, wherever you are". Clem Kadiddlehopper, one of many characters played by Red Skelton. How about Eve Arden in Our Miss Brooks. Going way back further, do you remember Steve Allan, Steve Martin and Jerry Lewis, Sid Caesar, Jack Carter and Myron Cohen on the Ed Sullivan show. Where did those great days go?

**ALL THOSE GREAT HITS**

'Mona Lisa, Mona Lisa, Men have Named You'. Sung by the great Nat King Cole. Many of us can still hear his unique voice, which helps those yesterdays bring back songs played on the radio. So many great hits with so much meaning, depth and soul -- like Sinatra's 'Love and Marriage' and 'Three Coins In The Fountain'. Perry Como's 'Hot Diggity (Dog Ziggity Boom)', 'You Do Something to Me', and Louis Armstrong's 'What a Wonderful World'... 'I see trees of Green, red roses too..' So many great memories, many of us still unfurl.

Happy July everyone.

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Photo: Reminders of our past as architecture reaches for the sky. (Photo: Dan Propp)

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# 5 quick warm-weather fixes for your home



As the weather gets warmer, small updates can help get your home in great shape for you to enjoy the outdoors all season. Here's a checklist of easy weekend projects to help get you get from do to done.

### Fix damaged screen

A torn or damaged window screen is unsightly, unsafe and allows insects and other pests into your home. This beginner-level project requires a roll of replacement screen, screen spline (the rubber that holds the screen into the frame), spline roller, a screwdriver and a utility knife. You can find tutorials on how to do it properly online.

### Repair and seal your driveway

Potholes in your asphalt driveway can cause unnecessary damage to your vehicle's tires and

suspension, and they're a tripping hazard. Sealing an asphalt driveway can help it last longer and increase the curb appeal of your home. It's best to start this project on a day that's above 10 degrees Celsius with no rain in the forecast. Check your local hardware store, like Home Depot, for advice on the best materials to use for your driveway.

### Adjust your ceiling fan

A ceiling fan doesn't change the temperature of your room because it doesn't cool or heat air like a traditional air conditioner or heater. It can, however, create a cooling or warming effect by moving air around your room. In the summer, it should spin counterclockwise to create a cooling breeze. In winter, spinning the blades clockwise helps circulate

the warm air throughout a room without creating a breeze. By helping you stay cooler or warmer, your ceiling fan can augment your existing HVAC system, allowing it to work less and, in turn, lower your energy bills.

### Clean your windows

Clean windows help your home look sharp, both inside and out, and, most importantly, give you a crystal-clear view of the outdoors. For this project, you'll need glass cleaner, a pail, some cleaning cloths or sponges and a squeegee. Diluting a small amount of ammonia with some rubbing alcohol or vinegar in water makes an effective grease-cleaning solution, and warm water and cornstarch or dish soap also create a great general window cleaner.

### Give your outdoor tools a tune-up

To tune up your lawn mower, start by changing the oil, air filter and spark plug. Next, clean the top and undercarriage, removing dirt and grass clippings. Be sure to detach the spark-plug wire before working around the cutting blade. Sharpen the mower blade and replace it if it has large nicks or gouges. It's a good idea to keep an extra blade on hand so you always cut with a sharp edge. A sharp-edged blade, along with a well cared-for engine, will keep your mower humming with ease. Lastly, fill the fuel tank. Note, a cold mower can be hard to start in early spring. Warm it up by placing it in the sun for an hour or two before turning it on.

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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

## 3 tips to get back money you're owed

Nobody likes to leave money on the table. For those of us struggling with the rising cost of living and keeping up with bill payments, it's really important to ensure we receive all that we're owed.

Here are three ways you might be able to get some money back.

### Submit product rebates

Many retailers and manufacturers include rebates on certain products to help boost sales. But, if the rebate isn't automatically applied at the time of purchase, you need to submit it afterwards. It's often worth taking the time to submit any rebates you're owed, which usually only takes a few minutes of your time.

Similarly, when you're at the grocery store and pick up an item that's discounted for quick sale, check your receipt to make sure you received the proper credits.

### File your tax return early

While it may sound counterintuitive, filing your tax return as soon as you can may really help. If you're owed a return for overpaying on your taxes, the sooner you file your taxes, the sooner you'll get that money back. The government also uses your tax filing information to determine if you're eligible for a variety of rebates and other programs, including the

Canada Carbon Rebate (formerly known as Climate action incentive payment) and the new Canadian Dental Care Plan.

### Check for overbilling

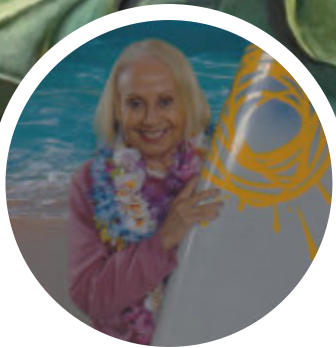
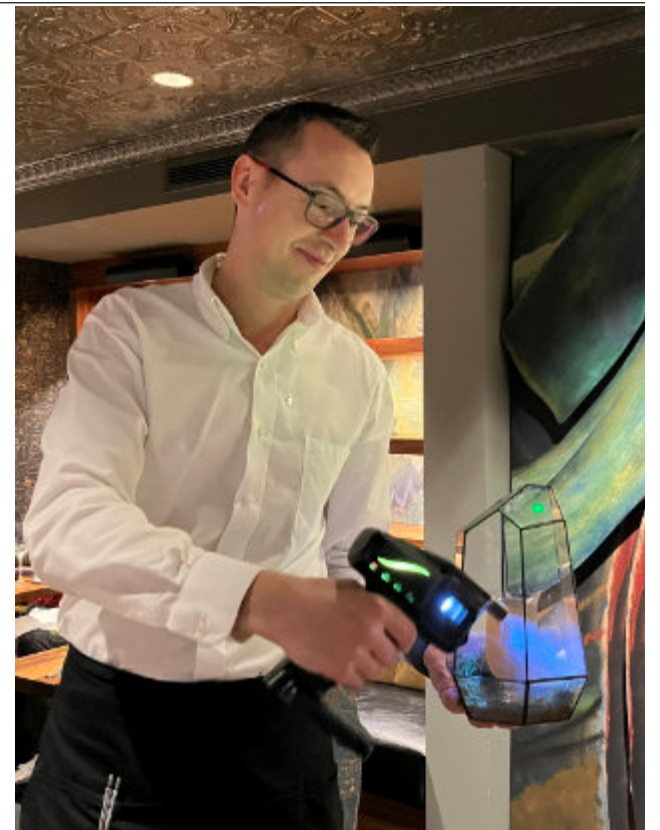
In today's wired world, many of us have multiple digital devices that we use on a regular basis – cellphones, laptops, TVs and more. When we have an issue with these services, we need to have it fixed.

If you've contacted your phone, internet or TV provider because you were overcharged, your service wasn't working properly or because they didn't follow through with a promise they made, and they haven't resolved it, there's a national, independent and impartial dispute resolution service you can count on: the Commission for Complaints for Telecommunications Services, or CCTS.

This organization helps service providers and customers resolve problems. It also has the power to tell service providers how to fix the problem, and often, to issue a credit or refund to the customer. Its services are available in English or French and, as the industry ombudsman, it doesn't cost you anything. Most complaints filed with the organization are resolved within 30 days.

Find more information at [ccts-cprst.ca](http://ccts-cprst.ca).

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## EMILY CARR INSPIRES FAIRMONT HOTEL VANCOUVER AFTERNOON TEA!

Article & photos by Lenora A. Hayman.

What a culinary treat to celebrate my friend's birthday in Notch 8 in the Fairmont Hotel Vancouver at the "INTO THE FOREST WITH EMILY CARR" AFTERNOON TEA in partnership with the Vancouver Art Gallery's current exhibit "EMILY CARR: A ROOM OF HER OWN". Displayed on the dining room walls is a forest-themed décor similar to Emily Carr's artwork.

My "Above the Trees" cocktail with botanical gin and blue Curacao was beautifully presented perched on a log. My friend had a glass of Okanagan Saintry Rose. We chose 2 different teas, the Bella Coola with orange character and pineapple sweetness and the Lavender Earl Grey.

Our 3-tiered afternoon tea of course honoured Emily Carr and her love of the forest. There are 12 beautifully prepared scones, savouries and sweets, so eat and sip slowly so you can try everything!

We began with a "Woo" bread bun named after Carr's pet Javanese macaque monkey that she pushed

around Victoria in a pram. A BC forest mushroom that grows after a forest fire, topped a shortcrust tart, while a wee blini had candied salmon and seaweed cream cheese. A Fraser Valley Duck Ham was drizzled with Saskatoon berry jelly, grainy mustard and puffed wild rice.

The Emily Carr macaron with birch cream filling was coloured a pebbly grey with blue streaks resembling a Carr painting and a blueberry galette had moss created from pistachios! Huckleberry, a traditional food plant, found in British Columbia mountainous regions is also used as fishing bait due to its resemblance to salmon roe. The huckleberry cheesecake was lovely and creamy.

I was pleased that server Adrian Dascalu recommended as a conclusion the "Fancy Forest" cocktail with aged rum, lemongrass honey syrup, lime, chanterelle mushroom tincture and soda. On presenting it at the table he lit it causing a shrouded forest mist. Emily Carr would have loved it.

Afternoon tea: May 30-Sept 2, 2024 (Thurs-Sunday



& Holiday Mondays only)  
11:00am., 1:00pm., 3:00pm. \$74 per adult \$40 per child (ages 12 and under)  
Thankyou everyone.  
Photos all by Lenora A. Hayman.  
Middle: Emily Carr Afternoon Tea.  
LEFT: Adrian Dascalu lights Fancy Forest Cocktail.  
RIGHT: Big Raven, 1931 by Emily Carr at VAG.

## Sizzle safely: BBQ tips to save your summer cookouts

As summer approaches, many homeowners are eager to fire up their grills and host outdoor cookouts with family and friends. While barbecuing can be a fun and delicious way to enjoy the season, here are some ways to prioritize your safety to prevent accidents and ensure a memorable, worry-free gathering.

Before starting your barbecue, ensure that your grill is in good working condition. Check for any gas leaks in propane and natural gas grills, make sure all connections are secure and check the grill's air inlets for spiders or other obstructions. For charcoal grills, use only charcoal starter fluid and never add it to the fire once it's lit.

It may be tempting to set up your barbecue grill inside of your open garage or under a covered balcony, but propane, gas and charcoal grills are strictly designed for outdoor use where there is plenty of ventilation. Keep the grill at least three metres from doors and windows and at least one metre from furniture – and far away from potentially combustible materials such as planters and patio furniture.

Be vigilant when grilling to prevent fires. Keep a

fire extinguisher nearby and know how to use it. Avoid wearing loose clothing that could dangle into the flames and catch fire, and keep children and pets away from the grill area. Never leave the grill unattended when it's in use.

Proper food handling is essential to prevent illness. Thaw meats in the refrigerator beforehand, and marinate them in the fridge, not on the counter. Use separate cutting boards and utensils for raw and cooked foods to avoid cross-contamination. Cook meats to the recommended internal temperatures to ensure they are safe to eat.

Accidents can still happen for even the most experienced grill master. Before hosting a summer cookout, it's a good idea to review your homeowner's insurance policy to understand your coverage limits and any exclusions that may apply. This coverage can help protect you if someone is injured on your property or if something is damaged



while entertaining. If you have any questions or concerns about your coverage, consider reaching out to your insurance agent.

Find other barbecue safety tips at [belairdirect.com](http://belairdirect.com)  
[www.newscanada.com](http://www.newscanada.com)



## FINANCIAL NEWS

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

### RRSPs and RRIFs on Death

#### RRSPs and RRIFs on Death

(Source: Manulife Tax and Estate Planning June 14th, 2023)

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

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

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

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

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

What are the income tax implications?

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

What about income earned after the date of death?

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

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

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

It's also possible to have any post-death decreases

in the value of the RRSP or RRIF carried back and deducted against the year of death RRSP or RRIF income inclusion.

How can the income tax bill on death be reduced?

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

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

Who is a qualifying survivor?

A qualifying survivor can be a:

- spouse or common-law partner<sup>1</sup>
- financially dependent infirm child or grandchild
- financially dependent child or grandchild.

Spouse or common-law partner

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

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

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

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

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

The beneficiary may also choose to purchase an eligible annuity with the RRSP or RRIF, and annuity payments will also be taxed to the beneficiary. Alternatively, if the individual is a beneficiary of a registered disability savings plan (RDSP), the amount can be transferred to that RDSP, up to the lifetime

contribution limit of \$200,000. Such transfers aren't eligible for Canada Disability Savings Grants (CDSGs).

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

Financially dependent minor child or grandchild

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

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

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

Adult child or grandchild

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

If an RRSP or RRIF is left to an adult child or grandchild who's neither financially dependent nor dependent because of an impairment in physical or mental functions, there's no tax deferral available by naming the adult child or grandchild as beneficiary. The RRSP or RRIF will be fully taxable on the final tax return of the deceased, and the RRSP or RRIF will be paid to the adult child or grandchild named as beneficiary.

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

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

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



## THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

### ENHANCING MUSCLE HEALTH AND COMBATING AGE-RELATED DECLINE

As we age, our bodies undergo numerous changes, and one of the most significant is the decline in muscle mass, a condition known as sarcopenia. This age-related muscle loss can significantly hinder daily activities, such as walking up and down stairs, and increase the risk of falls and fractures. Understanding sarcopenia and how to combat it is crucial for maintaining quality of life as we age. Let's explore the impact of sarcopenia and how you can help preserve muscle mass.

#### Loss of Muscle Mass and Sarcopenia

Lean muscle mass naturally starts to decline between the ages of 30-40 with up to 8% muscle loss per decade. That rate almost doubles to 15% after the age of 70. By age 80, individuals can lose up to 30% of their muscle mass, significantly impacting physical ability and increasing the risk of fall-related injuries.

#### Causes of Sarcopenia

Decreased protein intake/malnutrition and reduced

physical activity from a sedentary lifestyle, injuries, and arthritis contribute to sarcopenia. Older adults often experience anabolic resistance, where muscle tissue does not respond as effectively to protein intake and exercise, leading to muscle mass decline. Additionally, aging reduces anabolic hormones such as testosterone, estrogen, and growth hormone, all crucial for muscle building.

#### The Impact of Sarcopenia

Sarcopenia can lead to several health issues, including:

- Increased risk of falls and fractures
- Decreased metabolism, mobility, and balance
- Decline in skeletal muscle
- Stiff joints, decreased bone density, and kyphosis (reduction of stature)
- Increased fat mass, associated with insulin resistance

#### How To Combat Sarcopenia

Building and preserving muscle mass through exercise and diet is crucial for managing sarcopenia. Resistance or strength training effectively increases muscle mass and reduces age-related muscle loss. This type of exercise forces muscles to work against resistance, strengthening them over time. Effective exercises include:

- Bodyweight exercises like pushups
- Resistance band exercises
- Lifting free weights such as dumbbells
- Using weight machines

#### Diet and Supplements

Exercise should be supplemented with a nutritious protein-rich diet to build and repair muscle. Protein-rich foods include nuts, beans, beef, poultry, fish, and eggs. CanPrev's Collagen Muscle Tone has highly specialized collagen peptides (BODYBALANCE®) shown in clinical trials to decrease fat mass and increase lean body mass and muscle strength when combined with resistance training.

High-quality protein must have a balance of nine essential amino acids to provide the building blocks of protein. To support muscle protein synthesis, consider CanPrev's Muscle Rescue, a patented blend of all nine essential amino acids (Reginator®), clinically proven to preserve and increase muscle tissue growth even without exercise. Reginator® showed an 800% increase in muscle strength while recovering from surgery vs. Standard Care Treatment. Muscle Rescue has twice the muscle-building action of whey protein and is a vegan precision blend, making it a perfect addition to your morning smoothie or mixed into water.

*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.*

## 4 WAYS TO STAY ACTIVE AND SAFE THIS SUMMER

Regardless of your preference – be it soccer, pickleball, bootcamp class or tai-chi – outdoor activity is an important part of how many of us maintain a healthy mind and body. But being active outdoors during hot weather can have health risks.

Here are four tips to help you stay active and safe on hot days, and especially during a heat wave.

#### Plan ahead

Follow forecasts and weather alerts so you know when heat is on its way. During a heat wave, try to schedule games and practices early in the morning or later in the evening when it's cool, or postpone until the heat wave passes. If you work out on a team or with a trainer, make sure they have a plan to adjust the workouts during a heat wave.

#### Be aware

Watch for symptoms of heat illness including dizziness, nausea, headache, rapid breathing or heartbeat. Move to a cool place and hydrate. Call 911 if you or those with you have a very high body temperature, confusion, loss of consciousness or a lack of sweating in the heat. This is a medical emergency.

#### Less is more

You may expect markers of workout success, like how long you take to run a certain distance or how many times you can repeat an exercise. But try to adjust your expectations. Don't aim for peak physical performance during a heat wave. Your body is already working overtime to stay cool, so don't push it. Pace yourself, take extra breaks and hydrate (water is best). When resting, remove any gear you might have on, like a bike helmet, and cool off.

#### Use the buddy system

Rather than exercising outdoors alone, go with someone else so you can keep an eye on each other and make sure you are each handling the heat okay. You can also remind each other to keep hydrated.

Find more information about staying safe while active this summer at [canada.ca/health](http://canada.ca/health).

[www.newscanada.com](http://www.newscanada.com)



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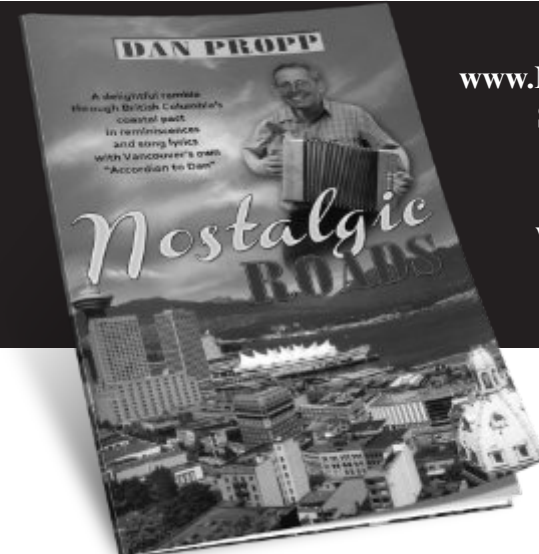
An RESP contribution makes a great gift and gives a head start in preparing for a child's future.





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## WRITE AS I PLEASE

By Mel Kositsky

There is no place like home!

We all can't click our heels and return home after a dream trip to the Land of Oz, but we can expect to maintain the safety and security of our homes and hope to stay there as long as possible. And now B.C. seniors have a new champion to advocate for their rights and ensure seniors can age in place with dignity.

Dan Levitt, British Columbia's new Seniors Advocate, is off and "running". The 55-year-old gerontologist is proud of his accomplishments as a half-marathon competitor and is bringing lots of energy to his new role, which began in March. He is just the second person to fill that independent position with a mandate of monitoring seniors' services and reporting on systemic issues affecting seniors.

"It is estimated that one in four British Columbians will be over 65 by 2036 which is more seniors as a proportion of the population than at any other time in our history," says Levitt. "It is essential that we act now to make sure the services all of us will need as we grow older are comprehensive, coordinated and available in our communities."

Levitt has really been "on the move" – with a "listening tour" throughout the province in April, a trip to the United Nations in New York in May as part of the Canadian contingent at the Open-Ended Working Group on Ageing, which included representatives of the Council of Senior Citizens' Organizations of B.C. (COSCO), and the release of a 25-page report called "Ageing Matters" in June, in conjunction with Seniors Week 2024.

He has since been very busy attending seniors' events and speaking to community groups about the findings of the report and the five major recommendations calling for immediate provincial government action moving forward.

The "Ageing Matters" report reaffirms B.C. seniors on fixed incomes are disproportionately impacted by the high cost of living and unable to absorb increased costs for housing, food, medical equipment, mobility aids and other necessities for healthy ageing. The full report can be found on the website – [SeniorsAdvocatebc.ca](http://SeniorsAdvocatebc.ca).

The report recommends:

Provide immediate financial relief for low-income senior renters by redesigning the Shelter Aid for Elderly Renters (SAFER) program so that seniors' rents are 30 per cent of their income and rent ceilings are adjusted to reflect the current reality of the rental market.

Increase the amount of the BC Seniors Supplement and index the supplement to inflation consistent with other government income supports for seniors like CPP, OAS and GIS.

Eliminate the daily rate charge for home support that places a financial barrier for seniors to get the help they need to live independently in their home for as long as possible.

The Province should provide a shingles vaccine program at no cost to B.C. seniors.

Develop and implement a cross-government

strategy and action plan for seniors with key targets and performance measures with annual public reporting on performance.

Levitt says "we are not doing enough to meet the needs of seniors today or in the future." He said the Office of the Seniors Advocate will be undertaking a review of supply and demand of long-term care.

"Long-term care waitlists in B.C. continue to grow and we are not increasing units at a rate to keep pace with the growing seniors' population," he said in a news release. "We want to have a solid understanding of what must be done to ensure the most vulnerable seniors in our province have access to publicly-subsidized long-term care close to their home communities when they need it."

Levitt was the guest speaker in mid-June at the Seniors' Resource Expo held at Langley's historic Murrayville Community Hall, a fitting location for an informative session organized by Age S.E.N.S.E, the not-for-profit group which stands for Seniors' Experts Network – Services and Education.

A new group, Age S.E.N.S.E is serving seniors living south of the Fraser River. Event coordinator Tracey Lundell, of Harbourfront Estate Planning Services, said their membership is growing with a variety of professional services geared to assist seniors to get prepared to live a longer and healthier life. Getting prepared now is most important as it may prove much more difficult to access information and services at times when you really need it. More information can be found at [www.age-sense.ca](http://www.age-sense.ca).

Oh Canada! Don't forget to celebrate on July 1.

According to the Celebrate Canada program funded through the Canadian Heritage department: "Let's celebrate our Canadian pride and the multiple cultural heritages that contribute to the richness and unity of our country."

So this year, check out the program's new bright red logo to be found on all advertising and event promotions.

"After many decades, Canada Day gets a new logo. Inspired by the National Flag of Canada and its history, the maple leaf appears at its most iconic – in a magnificent display of warm colours. Within the logo, the veins create images, notably those of fresh buds emerging with renewed life. The paths they travel and the points where they connect shape our vision for a greater future."

The annual Celebrate Canada program started on June 21 with National Indigenous Peoples Day, Saint-Jean-Baptiste Day (June 24) and Canadian Multiculturalism Day (June 27). There were activities in many communities across the country around these dates. Many more community events, as well as the largest one televised from downtown Ottawa, will be held on the holiday Monday. Also, this year many communities are offering drone light shows instead of the usual fireworks displays.

While many people will get to celebrate a three-day holiday weekend "at home" – others can't wait to spend most of it in long cross-border lineups to the United States. It has become the "Truly Canadian" thing to do for some Crazy Canucks!

It is always amazing to watch how Canadians celebrate their holiday compared to how "patriotic" Americans party on July 4th – their Independence Day.

But then the U.S. is hijacking all things Canadian – including Hockey Night in Canada. No Canadian-based team has won the Stanley Cup in more than 30 years and now even our taxpayer funded broadcaster, the CBC, has pretty well abandoned the hockey playoffs (unless the Toronto Maple Leafs are playing), forcing fans to watch on pay-for-view stations. Expect that trend to get much worse over the coming years – and become more expensive.

Think about it when you watch all that money being spent on coverage of the Summer Olympics from France. And try to remember hockey is supposed to

be Canada's game!

**GOOD THOUGHTS** – Look for something positive in each day, even if you have to look a little harder.

### World Health Organization aging expert honoured with KPU Distinguished Alumni Award

A healthy aging expert committed to raising awareness and changing the narrative about age and aging is being recognized with a Distinguished Alumni Award from Kwantlen Polytechnic University (KPU).

Yongjie Yon, a 2007 bachelor's degree graduate from the psychology program, will be honored on June 14 during the morning convocation ceremonies at KPU Surrey.

Yon is a Technical Officer for the Ageing and Health program at the World Health Organization (WHO) Regional Office for Europe in Copenhagen, Denmark. Yon's work focuses on supporting 53 member states in promoting healthy aging through national policy development, capacity building and advocacy. This includes spearheading campaigns against ageism and elder abuse and crafting age-friendly cities and communities to enhance the health and well-being of older individuals.

Yongjie Yon is being recognized with a Distinguished Alumni Award from KPU.

"Our population is aging very rapidly, including Canada and globally. This year, we see a historic shift where more older than younger people live in the WHO European Region," says Yon. "Now, it's an opportunity for us to change how we think about population aging, our policies, how we live, how we work, redefine what retirement is and how we organize our society."

Yon's interest in aging was ignited during his time at KPU, particularly under the guidance of his psychology professor, Dr. Larry Anderson, who died in 2023. For Yon, receiving this award is an opportunity to honour Dr. Anderson's legacy and the work of KPU's psychology department.

"Dr. Anderson was teaching psychology and aging, and he said that this is the field we need to go into because eventually, the world will start thinking about how it can respond to population aging, its challenges and opportunities," reflects Yon.

"He gave me my first job as a research assistant conducting the first B.C. wide study on ageism, and it came back full circle. Now, I'm leading the work on aging and on ageism globally and regionally."

After graduation, Yon earned a master's degree in gerontology from Simon Fraser University and a PhD from the University of Southern California. He worked with the Canadian government in policy analysis to address aging, including elder abuse, pensions and retirement income, and developing policies to support older workers, improve their financial literacy and support immigrant seniors.

Yon is passionate about bridging the generational gap between older people and youth, advocating for a life-course approach to healthy aging. In his spare time, he actively volunteers with Soka Gakkai International, a lay Buddhist organization dedicated to peace, culture and education. He also engages with youth in North America and Europe, empowering them to believe in themselves and take purposeful action grounded in compassion.

Elizabeth Anderson, who supported the nomination on behalf of her husband, Dr. Larry Anderson, believes Yon's work is pivotal in bridging the gap between older persons and youth.

"It is heartening to witness his dedication to fostering healthy aging at the international level, particularly for those living with dementia," says Elizabeth Anderson. "Larry's teachings and Yongjie's work intersect in their shared commitment to enhancing the lives of older individuals."

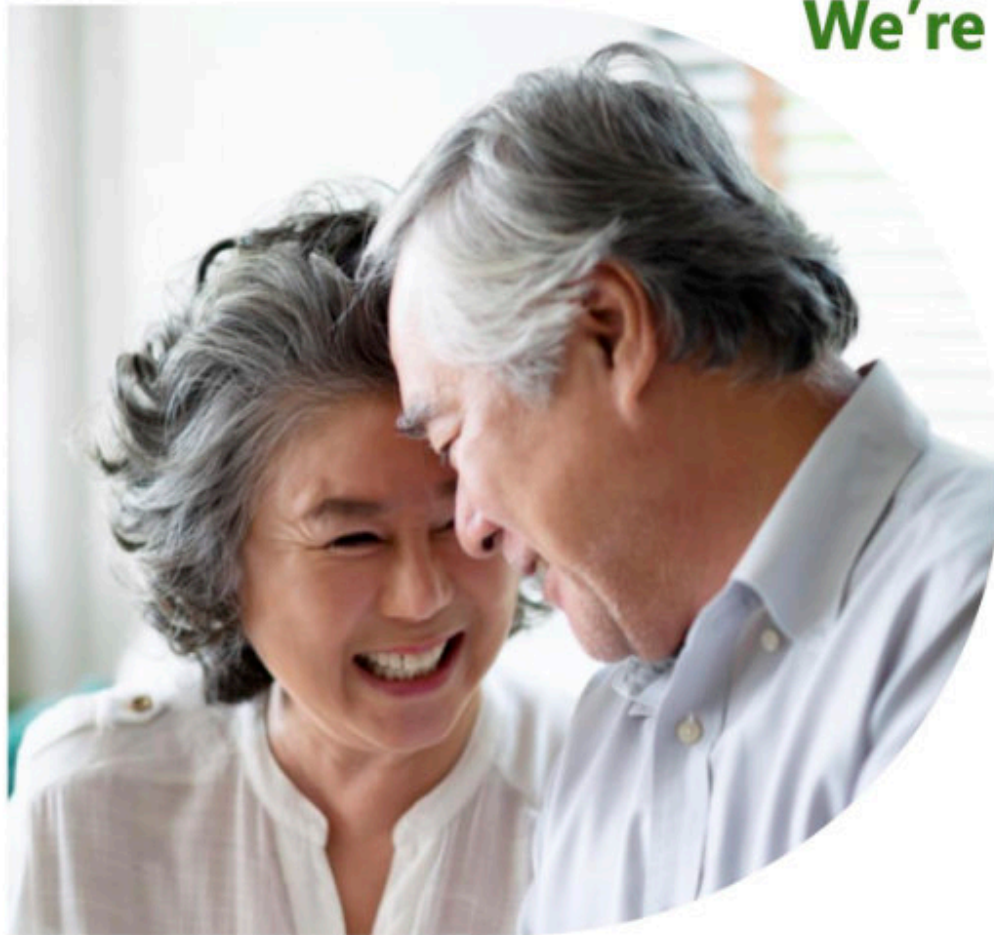
The Distinguished Alumni Award recognizes KPU alumni who demonstrate lifetime accomplishments in one or more areas: professional, entrepreneurial, innovation, service, exemplified resilience in the face of adversity, and significant regional, national, or international contribution.

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# Salmon Arm & Shuswap

## TIPS ON HOW TO HELP SAVE FOR YOUR NEXT VACATION

As summer is in full swing, Canadians are planning their yearly vacations, looking forward to the travel season. However, the rising cost of living and higher interest rates make it challenging to budget for vacations. Here are some tips to help you plan and save for your next adventure:

### Create a travel fund

Budgeting for a vacation can be difficult, but having a savings goal helps. Start by listing all your expenses and income to identify areas where you may be able to cut back and save. Try using a money management tool, such as TD's MySpend, that can help you keep track of your spending. For example, if your anticipated trip will cost \$4,000 and you have a year to save, the amount that you should consider setting aside is about \$330 per month. Consider opening a dedicated savings

account for your vacation and use a pre-authorized transfer service to automate your savings. Continue saving even after booking to help cover last-minute changes or spontaneous activities.

### Search for deals and be flexible

Being flexible with your travel dates and destinations can help save you money. Research the most affordable times of year to visit your desired destination. If your top choice is too expensive, consider other destinations that may better fit your budget. Think about all-inclusive packages that cover food, drinks and lodging. If travelling with family or friends, try to determine which costs can be shared with them.

### Leverage travel points

If you are a travel credit card holder, you could redeem your travel points you earned for flights,

hotels and other travel-related expenses, which could help reduce your vacation costs. Remember to be cautious of vacation scams and only book through trustworthy sites.

### Factor in all costs

Consider all potential costs, including activities, souvenirs and other expenses like service tips, visas and pet sitters if you need. If you're planning an all-inclusive vacation, remember to account for incidentals, such as excursions and souvenirs. Don't forget travel and medical insurance, and seriously consider including trip cancellation coverage.

Planning a vacation can be costly and stressful but with careful budgeting and the right tools, your dream getaway can become a reality.

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<p><b>Friends of the Games</b> Recruitment Recognition Liasion</p>	<p><b>Tech Services</b> Games Information Line Computer Services Communications Systems Transportation Shuttle System</p>	<p><b>Sport Specific</b> All sports</p> <p><b>Medical Services</b> Venue Medical</p>

## SPONSORSHIP REWARD PACKAGE

Get involved and be a part of the excitement at the 55+ BC Games! We're seeking sponsors and volunteers to help make this event a success. Sponsors provide vital resources while volunteers ensure everything runs smoothly. Your support will make a difference in shaping this unforgettable experience. Join us in celebrating active living and community spirit!

*For more information, please contact:*  
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## 55+ BC GAMES 2024

SEPT 10-14. 2024

- 2,000-4,000 registered participants from across BC
- 28 different sports competitions over 4 days
- Up to 1,200 community volunteers
- Core event activities include sports events, athlete registration, opening ceremonies, participant celebration, passing of the flag ceremony, volunteer appreciation event
- Accommodations throughout Shuswap Region

Salmon Arm is excited to host the 55+ BC Games September 10-14, 2024 to highlight community 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

<b>Upcoming Events:</b>	SEPT 11 2024 <b>Opening Ceremony &amp; Sponsor Recognition Event</b>
JUNE 7 2024 <b>Torchlighting Ceremony - 100 Day Countdown to the Games</b>	SEPT 12 2024 <b>Thursday Community Dance Event</b>
SEPT 10-11 2024 <b>Games Village</b>	SEPT 13 2024 <b>Dance &amp; Passing of the Flag Ceremony</b>
SEPT 10 2024 <b>Accreditation Day</b>	SEPT 14 2024 <b>Volunteer Appreciation Event</b>

- » **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](http://55plusbcgames.org)

## KNOW THE WARNING SIGNS OF HEAT EXHAUSTION AND HEATSTROKE

The hot summer heat is here, and with it comes the risk for heat-related illnesses. Heat-related illnesses can range from mild conditions like heat cramps and rashes to moderate illnesses like heat exhaustion, and more severe outcomes like heatstroke. As the body gets hotter, conditions can quickly get worse.

Being proactive to mitigate the risk of all heat-related illnesses is important. Also critical is to watch for the signs and symptoms of heat exhaustion because it can lead to heatstroke, a life-threatening condition.

### Heat exhaustion

Heat exhaustion is the body's response to overheating. It can be caused by being exposed to high temperatures, particularly when there is also high humidity, or as a result of intense physical activity. Although it can present differently for different people, there are common signs and symptoms to watch for.

#### Signs and symptoms of heat exhaustion:

- High body temperature
- Confusion and lack of coordination
- Skin rash
- Muscle cramps
- Dizziness or fainting
- Nausea or vomiting
- Heavy sweating
- Headache
- Rapid breathing and heartbeat
- Extreme thirst
- Dark urine and decreased urination

If you or someone around you experiences any of these symptoms during extreme heat, immediately stop all activity, move to a cool place and hydrate - water is best. If symptoms get worse or don't improve, seek medical assistance.

### Heatstroke

Heatstroke is the most serious form of heat-related illness. It occurs when the body can no longer control its own temperature. Heatstroke requires emergency treatment. If left untreated heatstroke can damage vital organs, with damage worsening the longer treatment is delayed, or can cause death.

#### Signs and symptoms of heatstroke:

- High body temperature
- Confusion and lack of coordination
- Dizziness/fainting
- Severe nausea and vomiting
- No sweating
- Very hot, red skin
- Rapid breathing and heart rate

If you recognize these signs and symptoms in yourself or someone else, call 911 immediately and try to cool yourself or them down while help is on the way. Move the affected person to a cool place or shade, remove excess clothing, apply cold water to large areas of their skin and fan the person as much as possible. Do not leave the person alone until medical assistance has arrived.

Learn more about heat-related illnesses at [canada.ca/health](http://canada.ca/health).

[www.newscanada.com](http://www.newscanada.com)

## WHAT ARE "SUPPLEMENTED FOODS" AND HOW DO I LEARN MORE?

You'll find a lot of advice online about supplements. But have you heard of supplemented foods? Some supplements and supplemented foods can contain the same ingredients and therefore, should not be consumed together.

Supplemented foods are packaged foods or drinks with one or more supplemental ingredients added to them, such as caffeine, minerals like calcium, vitamins like vitamin C and amino acids like L-leucine. Some of these products carry cautions about consuming supplements and supplemented foods together.

To help you find these cautions easily, Health Canada introduced new regulations that require updated labels for supplemented foods. As of January 1st, 2026, all supplemented foods will be required to have these new labels, but you might start seeing them sooner.

Supplemented foods with cautions will carry an identifier with an exclamation mark and the words "Supplemented" and "Health Canada" on the front of the label, alerting you to read cautions written on the back or side of the product. An example of a caution is: "Do not eat or drink on the same day as any other supplemented foods or supplements with the same supplemental ingredients."

All supplemented foods will have a supplemented food facts table instead of a nutrition facts table. It includes the same nutrient information, with the addition of a "Supplemented with" section listing the type and amount of each supplemental ingredient.

Learn more about supplemented foods and their labels at [canada.ca/supplemented-foods](http://canada.ca/supplemented-foods).

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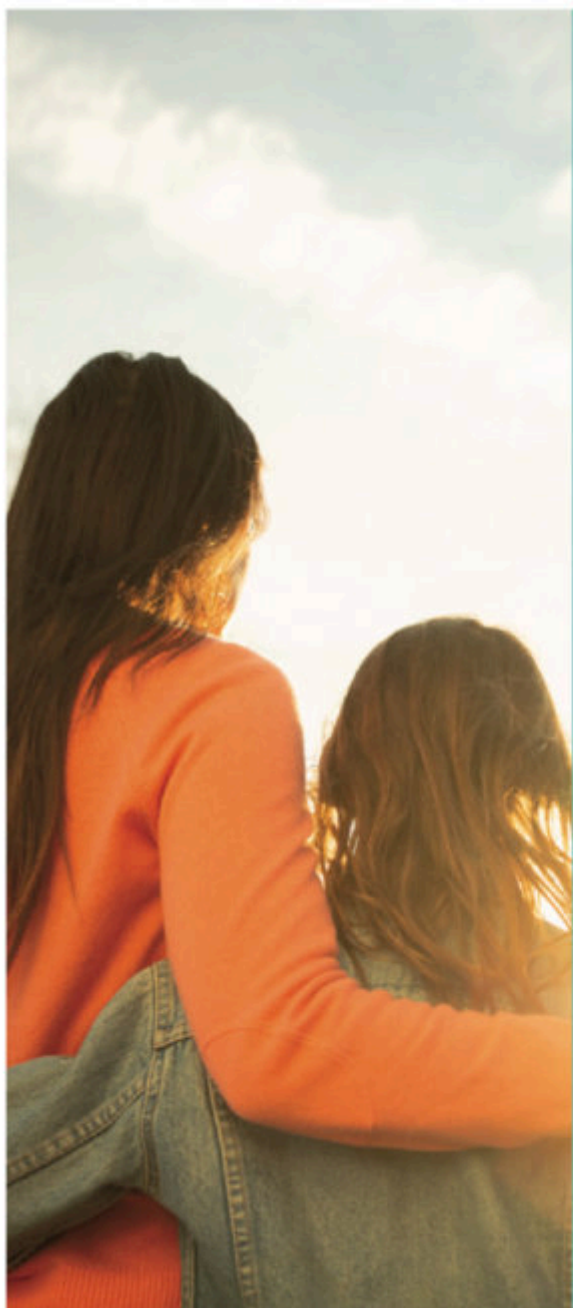
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## HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

### SILENCING NOISY PLUMBING

A plumbing system may produce any number of noises - but it shouldn't. Each noise tells you something about what is calling out for correction. You just have to interpret the sound to apply the cure.

A "chattering noise" when a faucet is turned on or off, can be most annoying, and may make you think that the whole system is about to come apart at the seams. It is not usually all that serious; the problem is likely within the faucet itself.

First, check to make sure that the faucet washer is tightly screwed to the stem. If the washer is worn, it should be replaced even though the faucet is not leaking. Also inspect the threads on the back stem for signs of wear. If the stem (after being screwed back into the faucet) can be moved up and down, this is a definite indication of thread wear. Either the stem or the entire faucet should be replaced.

Pipes "rattling", as water passed through them, may not be fastened securely. If they are accessible (as in a basement or crawlspace), install additional clamps to fasten them firmly to the joists.

On the other hand, a "ticking sound" may indicate that a pipe is fastened too tightly - cold pipes will expand slightly as hot water enters them, causing this noise if there is not sufficient expansion room.

A "whistling noise" is caused when water under pressure must pass through a point of restriction. A common problem is with the toilet tank intake valve. If your toilet "whistles" as it is being refilled after flushing, try cutting down the flow by shutting the supply stop slightly (the supply stop is the valve below the toilet that governs the flow of water into the tank). Some toilet mechanisms have an adjusting screw on the intake valve itself to solve this problem.

"Water Hammer" is a loud, banging noise that occurs when a faucet is shut off quickly. Behind every fixture, there should be an air chamber which provides a cushion of air to absorb the force of the rushing water - and the accompanying noise. There are many different types of air chambers, in addition to the simple pipe-and cap type, but all work on the same principle. If the chamber becomes filled with water, its cushioning effect is compromised.

To "recharge" the air chambers, shut down the entire water supply system at the main valve, and completely drain the systems. Open all the faucets to allow air into the system, then close the faucets and turn on the main valve.

If water hammer still persists, you may have to knock out a few walls to install new air chambers at the trouble spots.

While this may seem a drastic solution, it is probably preferable to risking a burst pipe because of the condition.

A possible alternative is to install a large air chamber at the main intake valve. While there is no guarantee, this sometimes works to alleviate the problem.



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## TIPS FOR CHANGING CAREERS LATER IN LIFE

It's never too late to learn a new skill or pursue a new career. Whether you're looking for something more meaningful or you want a new challenge, a career shift is possible at any age. To make the big move successfully, consider these tips:

1 Do some self-reflecting. Take time to ensure you're headed in the right direction for the right reasons. Clarify why you're searching for a change, what your goals are and how a new job might fit into your lifestyle. A few sessions with a career coach could be a smart investment.

2 Identify transferrable skills. While many hard skills are specific to their respective industries, soft skills like leadership, collaboration and emotional intelligence are valuable in virtually any job. By understanding the existing skills you can bring to a new career, you can position yourself as a seasoned professional looking for something new rather than an inexperienced candidate.

3 Consider upgrading your education. A course or certificate program can be a great way to not only make sure you have the knowledge needed for a new career, but also develop a network in your new industry. Look for continuing education courses with professors who are leaders in the field so you can tap into

real-world experience and connections.

4 Look for a thriving industry. The last thing you want to do is switch to a job in a dying trade with limited opportunities. Consider information technology, or IT, for a field that's growing quickly and welcoming new professionals for a range of employment opportunities.

"Age is just a number when it comes to career transitions, particularly in the tech industry," explains Pablo Listingart, founder and executive director of ComIT, a charity that provides free training to people struggling to overcome employment barriers. "Don't let being 50-plus discourage you from acquiring new skills. In today's world, it's never too late to embrace change and thrive in a dynamic field like technology."

Learn more at [comit.org](http://comit.org).  
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## SENIOR READS

By Pamela Chatry

### The Road Years a memoir continues...

By Rick Mercer

Publisher: Doubleday Canada

Irreverent and iconic, Rick Mercer is back with a memoir that picks up where his bestseller "Talking to Canadians" left off. Rick, who left an indelible mark on CBC as the co-founder of "This Hour Has 22 Minutes," continues his story from the inception of the "Rick Mercer Report," taking readers on a journey across Canada to uncover stories that epitomize the essence of being Canadian.

The "Rick Mercer Report" enjoyed a successful 15-season run, filled with adventures, fun, and Rick's signature humor and satire. In his new book, he takes us behind the scenes, revealing the stories of ordinary Canadians doing extraordinary things. It's a delightful read as he describes participating in wild adventures

such as being tasered, bobsledding down the main street in Rossland, and donning a beard of bees with the help of the "Bee Dude."

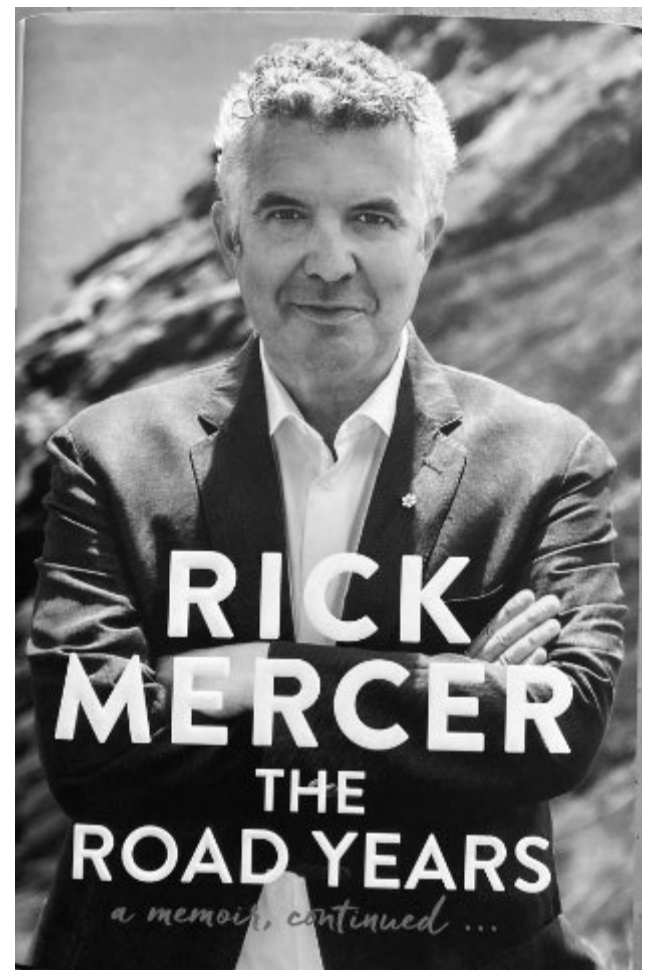
True to form, Rick doesn't shy away from politics, sharing anecdotes about the many politicians he's encountered. He recounts filming segments with every living prime minister, humanizing them through spontaneous and hilarious skits.

Beyond politicians, Rick has filmed segments with rock stars, Olympians, and Jann Arden. Recently, Rick and Jann embarked on a cross-Canada tour to promote their books. Rick devotes an entire chapter to Jann, highlighting their deep affection for each other. They both share a wicked sense of humor and a love for wild antics!

One of the book's biggest surprises is the story of Rick's dedication to the charity "Spread The Net." This initiative arose from a trip to Africa with Belinda Stronach, who at the time was a newly elected member of Parliament but soon became a prominent figure in Canadian politics. During their tour of some of the poorest countries in Africa, Rick became acutely aware of the need for life-saving mosquito nets. Together with Belinda, they founded this charity, and the "Spread The Net" Challenge became a fixture of the Mercer Report for eleven years, going on to protect millions of lives.

In the end, Rick answers his own question, "What does it mean to be Canadian?" To find out, read this very funny, honest, and quintessentially Canadian book.

*Pamela Chatry is a voracious reader and an admitted addict of books. She had an unfulfilled dream of owning a bookstore. So, instead, she founded The Book Bags and now shares her love of books with Seniors in the Fraser Valley. The Book Bags delivers a free bag of handpicked books every month to seniors.*



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## Straight from the Horse's Mouth

By Mel Kositsky

The Class of 2024 has been announced by the Canadian Horse Racing Hall of Fame (CHRHF) and among the 12 inductees to be honoured is noted B.C. horseman the late Glen Todd.

The 20-person election committee voted on the list of finalists in the selected categories and confirmed the six inductees per breed -- thoroughbred and standardbred. The industry champions will be formally honoured at a gala dinner and ceremony on Wednesday, August 7 in the Toronto area. Details are available on the CHRHF website.

Being inducted into the Thoroughbred "Builder" category is the late Glen Todd.

His Hall of Fame bio says he fell in love with horse racing as a child, attending the races with his father who had met Glen's mother at Hastings Racecourse in 1939. Glen was born on December 20, 1946 in British Columbia.

"There is a lot of history of racing in my family," he said. Todd quickly immersed himself in everything about preparing a racehorse,

educating himself from the shedrow up.

Todd was an exceptional businessman who took over his father Jack and mother Eileen's Pacific Group of Companies, founded in 1954. He began training horses at Hastings in the early 1970s, doing so until 1985. In 2011, he won the Sovereign Award in a tie with Donver Stables for Canada's Outstanding Owner.

Throughout his life he was an owner of hundreds of racehorses. Behind the racing headlines, Todd worked tirelessly to promote and improve the B.C. racing industry. In 2009, he was part of the B.C. Horse Racing Industry Management Committee which was formed to revitalize the sport and put it on firmer financial ground.

He also extended an interest-free, \$1 million loan to fund purse money and keep races going at east Vancouver's Hastings Racecourse over the summer of 2021 - and at the time he said he was not looking for accolades, just that he wanted to keep jobs in place and horses running.

He has been described as an owner, trainer, breeder, builder, innovator, communicator, betting shop owner, employer, mentor and friend.

(He is also well-known in racing circles for his own Hall of Fame type restaurant in south Surrey called the Derby Bar and Grill, which showcases much racing memorabilia, as well as being a BC Racebook site.)

Other Thoroughbred inductees to be honoured include Patrick Husbands (Jockey), Danny Vella (Trainer), Richard Grubb (Veteran), and equine stars Starship Jubilee (Female Horse) and Channel Maker (Male Horse).

Standardbred inductees are Dr. Moira Gunn (Builder), Sylvain Filion and Ed Tracey (Drivers), Dr. Ian Moore (Trainer), Ross Curran (Veteran) and trotting mare Bee A Magician (Female

Horse).

Western Canadian harness racing fans will be more familiar with the late Ed Tracey, who was a regular competitor at the Cloverdale racetrack from its opening in 1976. Although he mostly raced on the Alberta circuit, "his passion for harness racing" took him to six Canadian provinces and numerous U.S. states. The pinnacle of his 55-year career may have come in 1978 when he won the ice racing championship on Ottawa's Rideau Canal.

Born in Weyburn, Saskatchewan in 1943, Tracey came from a family of standardbred owners, trainers and drivers. He obtained his driving licence at age 15. A race named in Ed Tracey's honour is held annually at Century Downs in Calgary, Alberta.

The field is set for the 2024 National Driving Championship with the nine finalists to compete for the title at Hippodrome 3R in Trois-Rivieres, Quebec on Friday, July 5. They are competing to represent Canada at the World Driving Championship in New Zealand in 2025.

Representing Western Canada will be Alberta-based drivers Phil Giesbrecht and Mike Hennessy, who won the regional runoff May 11 at the Calgary track. The group will try to knock off reigning champion Doug McNair, who gets an automatic berth in the championship.

Live horse racing continues at Hastings Racecourse throughout the summer and fall, mostly on Friday nights and Saturday afternoons. The schedule changes somewhat in August to allow for the annual Pacific National Exhibition and again in September during the overlap season, with live standardbred racing returning to Fraser Downs in Surrey on September 12.

### INDIGENOUS PEOPLES STILL FACE EMPLOYMENT BARRIERS, BUT FREE PROGRAMS CAN HELP



As Canadians, we like to think that our country celebrates diversity and provides equal opportunities for everyone. But the truth is that many groups experience discrimination and obstacles to success.

A recent survey of people who identify as Indigenous Canadians sheds light on the challenges they confront daily, including experiences with prejudice in the workplace. Nearly 59 per cent have experienced discrimination in their current jobs, and more than half admitted to playing down their Indigenous backgrounds to fit in better at work.

Some industries can be less welcoming than others. Lack of access to education due to economic hurdles is one of the main barriers preventing Indigenous peoples from pursuing careers in techno-

logy. At the same time, of those surveyed, 75 per cent believe stereotypes impact perceptions of their capabilities in the IT sector.

Fortunately, one non-profit is working to support Indigenous peoples with the tools and training needed to flourish in the tech industry.

"We believe in holistic education, where we integrate technology-based learning with essential job skills like resume building and interview training," explains Pablo Listingart, founder and executive director of ComIT. "Through remote programs, we extend access to quality education, bridging gaps for those in remote communities where opportunities are scarce."

More than providing free education, the non-profit aims to develop a community that links people struggling to overcome employment barriers with companies looking for skilled workers. Learn more about free tech training at [comit.org](http://comit.org).

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## Weathering the storm: Get your home ready for the summer

As the warm weather rolls in, so does the potential for extreme weather events. These can bring strong winds, heavy rainfall and even hail, posing significant risks to homes and properties. Don't let the wet weather put a damper on your spirit this summer. Consider trying out these tips so you can navigate storm season like a pro this year.

Taking the time to secure or bring any outdoor furniture, decorations or objects inside can prevent them from becoming damage-causing projectiles in high winds. Items such as patio umbrellas, lawn chairs, garden decorations and small potted plants are just some of the items that you should bring in.

Overhanging branches and untrimmed trees can be hazardous during extreme weather, potentially causing damage to your home or neighbouring properties if they fall. Trimming back branches that are close to your home or power lines can reduce the risk. Check with your municipality before cutting any tree significantly as that may require a permit. Regular tree-maintenance can help prevent damage year-round. During storms, windows and doors are vulnerable points of entry for wind and rain. Sealing gaps around them can



prevent water intrusion and minimize potential water damage. You may also consider installing storm shutters or impact-resistant windows to protect against flying debris and high winds. By reinforcing garage doors, you can help prevent them from collapsing under high wind pressure.

It is also important to have an emergency kit on hand in case the storm lasts longer than expected or does more damage than anticipated. It is suggested that you fill a storage bin or duffel bag with supplies and store it in an area of your home that's easy to get to, like a hall closet. You can include things like nonperishable food, a can opener, water, solar-powered chargers and or power banks, battery-powered or hand-cranked

radios and flashlights, a first-aid kit, medications, extra glasses or contact lenses, copies of your emergency plan, important documents such as insurance papers and identification, cash in small bills as well as seasonal clothing, sturdy footwear and emergency blankets.

If you are impacted by storm damage this summer and you believe that filing a claim with your insurance is necessary, you can start a claim almost instantly either online or via your insurance provider's app.

Find more information on how to keep your home safe at [belairdirect.com](http://belairdirect.com).  
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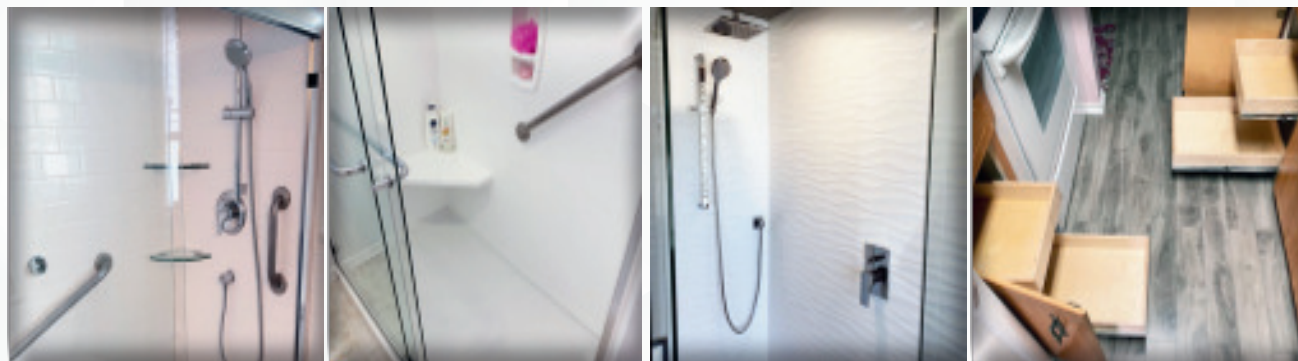
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## STOPPING BY CHURCHES EXPLORING HAWAII'S PAST

By Chris Millikan

Visiting the Big Island's historic sites always broadens our holiday experiences. During a recent trip, we check out three early churches.

One favourite lies in south Kona. St. Benedict's nestles amid farms growing coffee, macadamia nut, avocado, and tropical fruit. Signaling its idyllic location, an ornate belltower rises above prolific upland greenery. Long serving parishioners, this Painted Church also introduces visitors like us to compelling history.

Amid flowering trees and shrubs, we follow a pathway up to this white, New England-style church. A lava wall below the walkway separates a grassy slope from the adjacent hillside graveyard. Bright white statuary stands near its locked gate. Distant waters shimmer like satin.

We pause in plumeria tree shade at the bottom of the church steps.

Contemplating the lei-draped Father Damien bust recalls the time mules carried us down the same mountainside trail he'd followed to Molokai's isolated Kalaupapa. There in the late 1800's, this bespectacled priest ministered to Hawaiian lepers suffering Hansen's Disease. Canonized in 2009, Father Damien became Hawaii's Patron Saint.

Inside St. Benedict's, a volunteer tells us about its extraordinary first priest. While in south Kona, Father John Velghe replaced a clergyman who'd unexpectedly died. This young Belgian recognized that his parishioners were leaving oceanside Honaunau village to work on coffee farms. So, in 1899 he supervised the relocation of their beloved chapel, making it easier for them to attend.

He refurbished St. Francis Regis Chapel, reconsecrating it as St. Benedict's Catholic Church. A self-taught artist, he also redecorated its interior. His feathery ceiling palms reach into a glorious sunset. Painted wall panels imbedded with spiritual messages illustrate Bible stories. These wondrous, folk-style



murals helped him teach the gospel without knowing the Hawaiian language.

On the north wall, The Temptation of Jesus depicts the devil's defeat. Beside it, Handwriting on the Wall pictures Daniel foretelling the Babylonian kingdom's end. On the south wall, Cain and Abel shows a jealous Cain murdering his brother. These stories helped worshippers understand God's guidance and forgiveness. Picturing sinful, anguished souls, Hell urges righteous living. And painted to resemble marble columns, wooden support posts are inscribed with exorcism prayers.

Another church of interest lies on Kahaluu Beach Park's northern edge. St. Peters by the Sea perches on smooth black lava, its back wall facing the bay. I learn this delightful blue and white chapel built in the 1880's was brought here, saved from being washed away at Magic Sands Beach! Boasting an exquisite stained-glass window and eight rows of little benches, St. Peters hosts small weddings and special events. Adjacent lies a surfers' heiau. Today's boarders can pray for good waves at two godly sites!

Hawaii's oldest, most imposing church stands in Kailua town. Its arched entryway offers a cool escape from main street hustle. Lush shrubbery and weathered gravestones border the churchyard's basalt walls.

Missionaries established Mokuaikaua Church in 1820. Seventeen years later, skilled sailors helped

replace their original, thatch-roofed structure with this durable church. They constructed its exterior walls with lava blocks from an ancient heiau, bonding them with crushed kuku nuts and white coral. And aside from forming a worthy landmark for seamen, its steeple beckons to the faithful, inviting worshippers to look upward to heaven...and contemplate.

Inside, we survey ohia beams and posts supporting its steep, gabled roof. Behind rows of Koa wood pews, a display area features numerous archaic artifacts, newspapers, documents, and videos recounting local history. Below a Polynesian star map sits a model of the Thaddeus. This two-masted brig transported seven couples and four returning Hawaiians, Kailua's first missionaries.

Stopping in at these notable churches bestows delightful insights into Hawaii's captivating past.

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# 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 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](http://canada.ca/cra-direct-deposit).

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The benefits of strong connectivity extend far beyond our ability to stream live events and stay connected with friends; it also opens up pathways to everything from education to health care. Students can access online learning resources, participate in virtual classrooms and collaborate with peers from across the country. Health-care providers can offer telemedicine services, reach patients in remote areas and enhance the delivery of medical care through digital platforms.

Reliable connectivity in Canada is not just a convenience but a catalyst for innovation, collaboration, inclusivity and economic growth. This ability to be connected anywhere in Canada is not just good for its residents, but also the economy. According to PWC, by 2035, the improved connectivity, including 5G, could potentially add \$112 billion to Canada's GDP. These large investments into network superiority empower individuals to live, work and play anywhere in the country, fostering a dynamic and interconnected society where opportunities abound and creativity thrives in the digital age. Learn more about how telecom companies are investing in your future by visiting [telus.com/networks](http://telus.com/networks).

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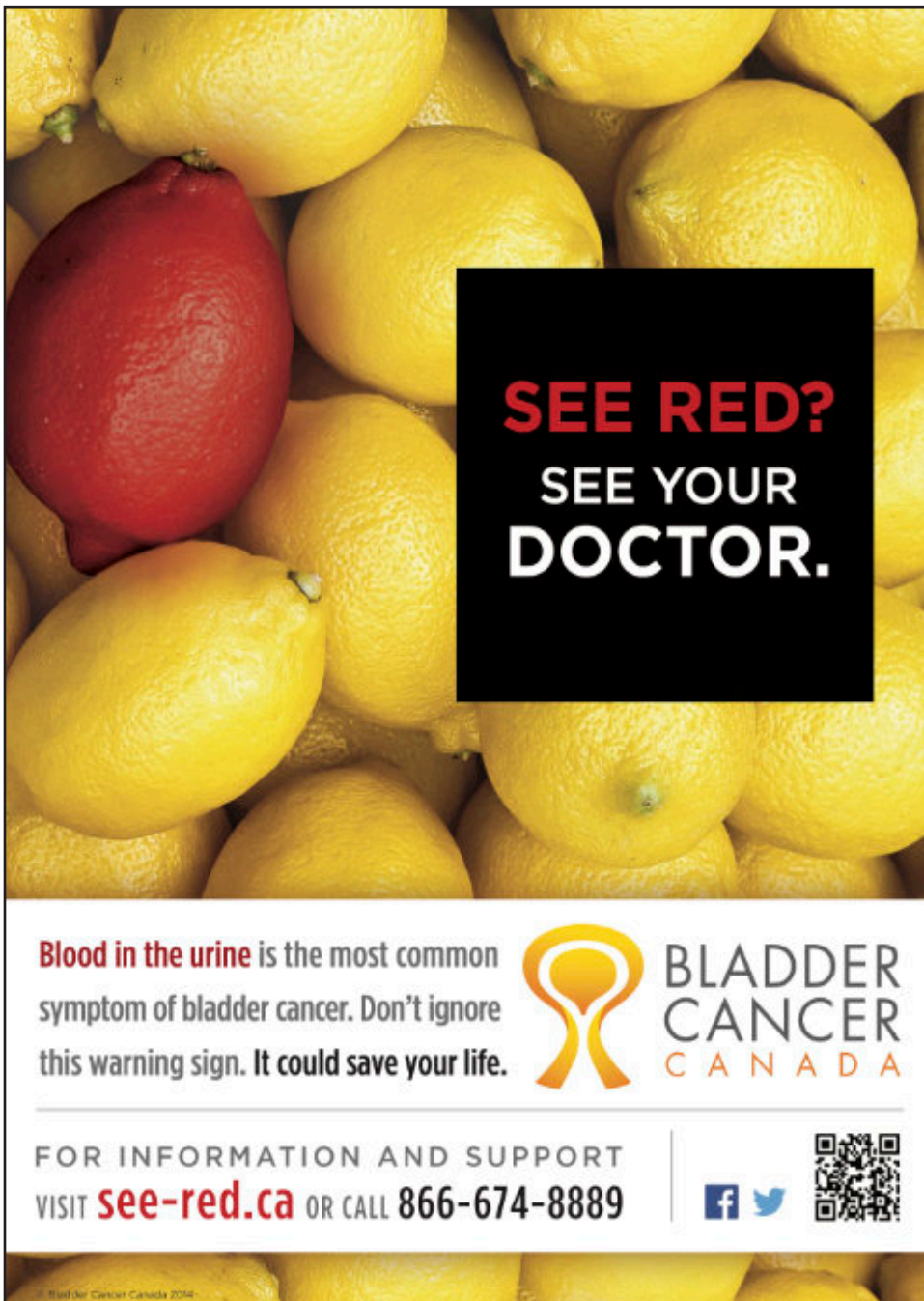
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## Coffee & Conversation — July Series!

Join us this July at Bellevue Park Senior Living for our fun and informal presentations — in a welcoming atmosphere tailored just for you.

**These are free events, and a light lunch is included!**

Coffee & Conversations take place at the Bellevue Park Presentation Centre, 27272 Fraser Highway, Alderove. There is plenty of free parking available at rear of building.

**Presentations have limited seating please RSVP to Sherri 604 329 3664.**

Saturday, July 13 | 11:30pm - 1pm.

**Downsizing: The Joy of Letting Go of Stuff**  
*Gain freedom, Create physical space, Earn some cash. Learn some tips and ideas.*

Saturday, July 27 | 11:30 - 1pm.

**Aging in Place**  
*Staying in your home, Moving in with family, Reverse Mortgage, Senior Living Community... what is the right choice for you?*

Come and discover the perfect blend of comfort, community, and convenience at Bellevue Park Senior Living. Don't miss this opportunity to treat yourself to a taste of our welcoming environment and hopefully learn something along the way. Please call Sherri at 604-329-3664 should you have any questions or wish to book a private tour.



Sherri Martin,  
Senior Living Specialist



**BELLEVUE PARK**  
— SENIOR LIVING —  
**Your Day. Your Way.**



**\*\*Presentation Centre is located 2 blocks North of Bellevue Park on Fraser Hwy. Plenty of parking in back of Presentation Centre.**



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