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# TODAY'S SENIOR NEWSMAGAZINE

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# ACCORDION TO DAN



## VANCOUVER RECOLLECTIONS

DOWNTOWN  
Simpson Sears and their tower cameras. Do you remember those days of the past? The restaurant upstairs at the Hudson's Bay. The Eaton's Marine Room, those nostalgic memories last. Of course, the food floor downstairs at Woodward's are some of the good memories that never go away. Duthie's Books and the Ham Shack. Downtown Granville and the White Lunch at Scot's. Helps the old times to come back. Free parking, there was still lots. The Grosvenor Hotel, and in the basement, radio station CJOR. Monty McFarlane's morning show and Jack Webster on CKNW. The pace of life was slower by far. Comparing to today's scene, does it sometimes trouble you?

## GOOD OLD HAPPY BC MEMORIES

Salmon Rock, Gower Point, on the Sunshine Coast; fishing by trolling and strip casting, and those Johnson and Evinrude outboards, putt-putt wooden boats all fishing off the Gower Point shore. The Vancouver Sun salmon derby, every year the newspaper would host. All kinds of spoons, flashers, sounds of seagulls, long before computer times. An era some of us cherish like the early years of Len Norris cartoons. The days of the CCF, Social Credit, and old BC provincially defines. You could still take a Union Steamship from Vancouver harbour to Squamish and sail past the still functioning Britannia

Copper mines. So much has changed since those days.

Measurement became metric, remembering the old flag, the paper dollar bill and non-digital communication. Live and affordable entertainment, different priorities, and cost of living. In retrospect, how things used to be for many of us. Much of what we experienced is a cause for reflection and celebration.

Seniors, do you remember when the year two thousand made its entrance twenty-four years ago, and all that hoopla that prevailed? Reflecting on what we had then compared to what we have now, what do you conclude? Thus, the following bit of rhyme.

### QUITE A JOURNEY, EH?

'Accordion' to some, our way of life has improved since our past. We've been transported to emails, skyping, banking online, artificial intelligence and to a computerized era, we have been cast. Many things we cherished from the past have vanished.

It often appears, today's new generation likely has very little concept of what has over the past few decades has changed all over the world. Influenced by an ever-present passion, manipulated, and digitally unfurled. We have witnessed all the marketing and obsolescence of BETA, VHS, CD, DVD, etc. witnessed all. So many changes we have seen. Politics on the left, right and in-between. Entertainment, breaking news, and its ever changing methods of delivery! My goodness so many exponential changes

over the years. No wonder some of us stoic seniors stubbornly cling to what once had been!

From a musical perspective, compare the lyrics, melodies and priorities today compared to what many of us still choose.

### A MEMORY OR TWO REPRISED

Oh my, the popular songs we heard over the years. "Put another nickel in"; "How much is that doggy in the window"; "Roll out the barrel", all the way to the Beatles, "It was a hard day's night". -- the happiness music, rhythm, laughter and tears. Musicals like Oklahoma, South Pacific, Showboat, Fledermaus, Gilbert and Sullivan, Camelot, and The Merry Widow. "Daisy, Daisy give me your answer do, I'm half crazy over the love of you". Love and Marriage with all those great Sinatra songs that still reprise special memories renew. Simon and Garfunkel's "Bridge Over Troubled Waters", a very special era helps bring back to view. The nineteen sixties, the idealism that then prevailed. The open mikes, powerful lyrics, banjos, twelve string guitars, autoharps and humanity's projected hopes and dreams. Like Peter Paul and Mary, The Limelighters, and of course, Bob Dylan. What a time those destinations you and I sailed. What memories you and I carry!

### WHERE DID IT ALL GO?

Penny licorice sticks, red and black licorice pipes and penny candies, jaw breakers for a penny. The old Ma and Pa café takes you back to the juke box era of the nineteen fifties. Do you remember enjoying Woolworths Banana splits at the soda fountains? Those milkshakes and root beer floats. All those amazing desserts – and our yummy childhood worlds.

Some of us still thirst for nickel cokes! Expressions like "golly whiz", those carbonated days still fizz, you bet, so many! Listening to the old tube radio programs and especially soaps like 'How the World Turns' on the Westinghouse, Philco, RCA. The Jack Benny show, Arthur Godfrey's friendly greeting "How ah ya, how ah ya", Bing Crosby. George Burns, Gracie Allan, Doris Day. Now, like a tape recorder or Beta machine, practically ancient history!

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Photo: Going back a few years. (Photo: Dan Propp)

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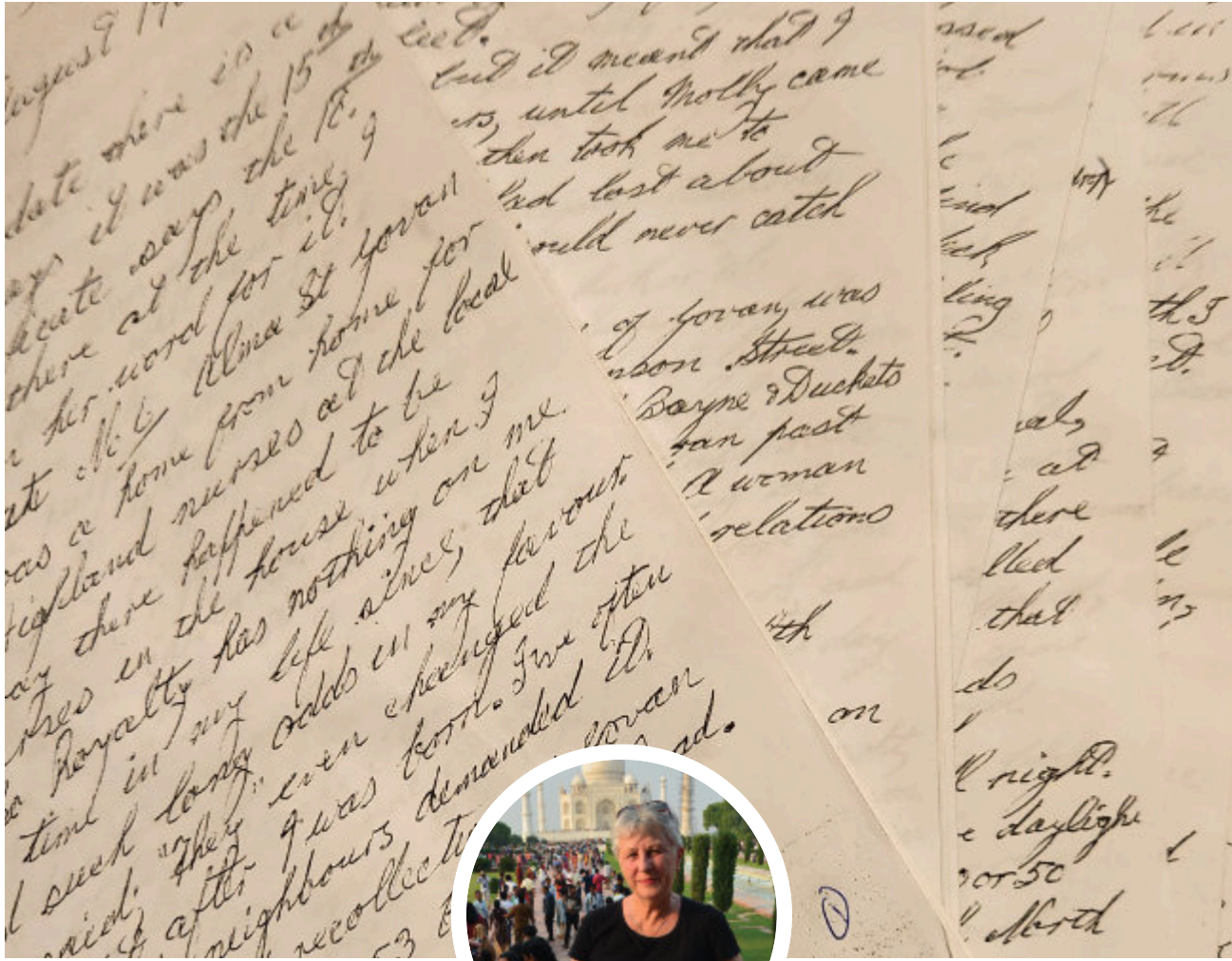
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# THANKSGIVING THOUGHTS

By Ursula Maxwell-Lewis

Having graduated to the land of blood pressure, cholesterol, I-used-to-dance-all-night and where-the-hell-are-my-glasses, I count my blessings daily.

I consider myself blessed with a safe haven, good health, great friends, thriving children and grandchildren, plus undiminished passions for reading, roaming and vanishing down genealogical rabbit holes at home and abroad.

Speaking of rabbit holes and blessings, I recently unearthed handwritten reminiscences drafted by

Jimmy Munro, one of mother's elder brothers.

With a lifelong reputation for charm, kindness and defending underdogs and injustice (often with a fast left hook), Uncle Jimmy always said he was the non-writer in our clan of scribes.

Based on the hilarious descriptions of his daily life we occasionally received overseas, I was delighted when my cousin Alison surprised me with a 42 page copy of his handwritten 'memoirs' during a trip to England.

He began his story thus:

"I was born on the 15th of August 1903. God only knows why. Even about my birthdate there is a doubt. My mother says it was the 15th, but my birth certificate says the 18th. As my mother was there at the time I've always taken her word for it."

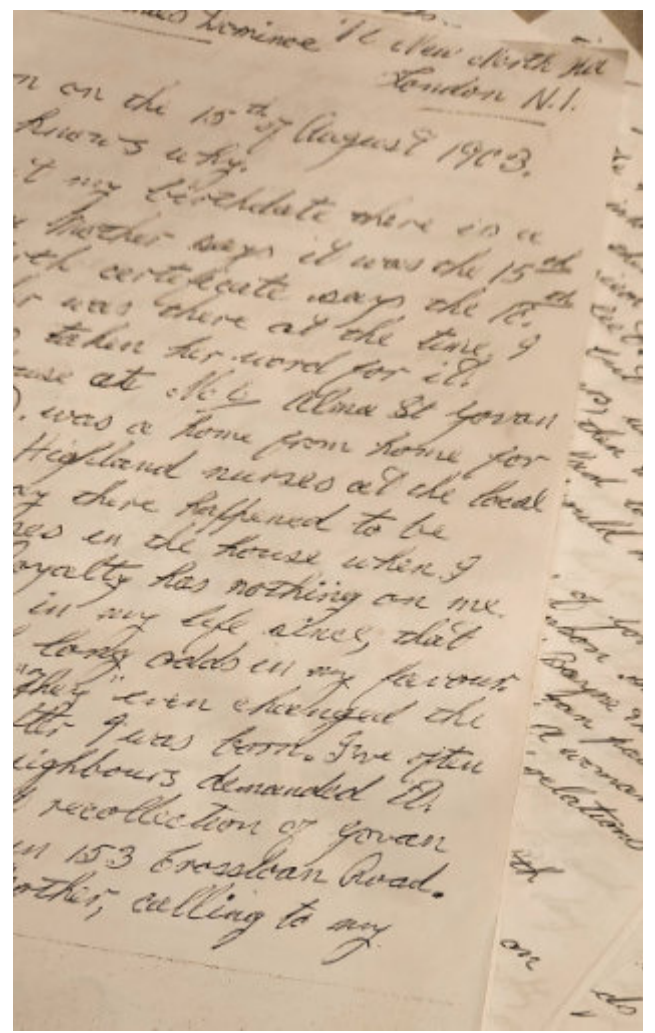
"My mother's house at #6 Alma Street, Govan, was a home away from home for all the young Highland nurses at the local hospital. There happened to be 14 nurses in the house when I was born, so royalty has nothing on me. It's the only time in my life, that I've had such long odds in my favour."

Reading the artistically flowing script I picture him hunched over his London dining room table reliving 80 plus years which included immigrating to Canada and America, tough prairie adventures and surviving being bombed out of three British wartime houses.

As I read I imagine his memories vividly flooding back as the black pen scratches across the white pages.

He recalls all his pals by name. They delivered papers before school for three shillings and sixpence a week. When dailies were added to the weeklies it could mean being late for school which earned him the strap when he got there.

"At the beginning of one summer, brother George, who was working on the night boat between Belfast (Northern Ireland) and Ardrossan (Scotland) sent a message to Mother saying he was



getting transferred to the North Sea run to Bergen (Norway). This would leave a vacancy for a pantry boy on his ship 'The Spaniel', but to be sure not to send me wearing my kilt which I always wore."

Not quite 14, he describes arriving "in short trousers", starting work at 2 pm, getting to bed at 3 am and starting works again at 5 am. The pay was 15 shillings a week. "Croesus (king of wealth) at last", he says.

Reading his reminiscences gives me much food for thought. I appreciate the historical perspective, the memory of an uncle we all loved and the opportunity to compare how times have changed based on an original document from an eye witness.

Again I'm reminded that stories matter and Thanksgiving might be the perfect time to share them. What do you think? Happy Thanksgiving!

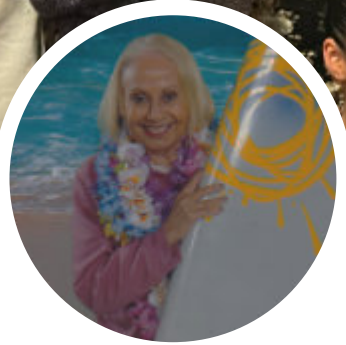
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## FLAMENCO DE FORMOSA DELIGHTS TAIWANFEST 2024.

Article & photos by Lenora A. Hayman.

The theme for this year's TAIWANfest 2024 in Vancouver, Aug.31-Sept 2, 2024 was Dialogue with Spain and the Spanish impact on the Indigenous Austronesian language-speaking tribes of Taiwan. The Spanish occupied the northern tip of Taiwan from 1626 to 1642.

I am still on a high since the Flamenco de Formosa performance at the Queen Elizabeth Playhouse. I spoke with Lian Ho, Artistic Director/Founder and the daughter of a former Chinese Nationalist soldier and a Taiwanese mother who learned flamenco while living in Spain. After returning to Taiwan, Ho created in 1999 the Hsia Lien-hua Dance Centre in Douliu, while supporting her son and daughter as a single mother. Ho loved Spain and returned there, where in 2000 she created the Genio Dance Group. Although Ho developed long-term rheumatoid arthritis, she

returned to Taiwan and introduced flamenco to the indigenous Bunun tribe. Her Hope Talk "Barefoot and High Heels" based on her book of the same name, honours Indigenous folk dancing barefoot in the mountains and flamenco dancers in Spain wearing high heels.

Daughter Hsueh Yu-Hsien relocated alone at the age of 12 to Spain to enter a Spanish dance conservatory. In 2022 she became a permanent dancer at Ballet Nacional de España. This year Hsueh Yu-Hsien (a Taiwanese) won 1st prize for solo choreography and best dancer at the 33rd annual Spanish Dance and Flamenco Choreography Competition. Hsien achieved this honour for Risa y Olvido (Laughter and Oblivion) using traditional music from the Taiwan Hakka, which we were honoured to also experience at TAIWANfest.

Hsieh's brother Hank is a choreographer and ballet

dancer in Tokyo, Japan.

May this talented family continue to give us dancing pleasure for many more years!

Photos all by Lenora A. Hayman.

TOP LEFT: Angel Liu, Director Gen. of Taiwan Economic & Cultural Office (2nd from L), Lian Ho (3rd from L) & Charlie Wu (far right). TOP RIGHT: Lian Ho after Flamenco de Formosa in Vancouver.

Middle: Hsueh Yu-Hsien, dancer, & Lenora Hayman.



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## FINANCIAL NEWS

by Rick C. Singh, Founder, President,  
and Financial Advisor,  
CPCA (Certified Professional Consultant on Aging)  
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### 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
- 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(l) 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.

#### What happens if the estate of the deceased is named as beneficiary?

If the estate is named as beneficiary of the RRSP or RRIF, generally, the fair market value of the RRSP or RRIF is included in income on the deceased's final tax return. However, where an amount is paid from an RRSP or RRIF to the estate and a beneficiary of the estate is a qualifying survivor, the legal representative of the estate, along with the beneficiary, may file a joint election to treat the RRSP or RRIF proceeds as being paid directly to that qualifying survivor. If this joint election is filed with the Canada Revenue Agency (CRA), the deceased and the qualifying survivors will receive the same tax treatment as if the qualifying survivors had been named directly on the RRSP or RRIF.

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.

### Supplement Spotlight: FLORADIX for Fatigue and Iron Deficiency Anemia

I am seeing more and more patients asking for supplements to help with tiredness and fatigue. I recommend that they rule out metabolic conditions like hypothyroidism by getting blood work done, but it is not uncommon to find out that the cause is an iron deficiency.

I like to think of iron as a courier, and oxygen (fuel for our cells) like the packages we order online. If there are not enough couriers working to keep up with the demand for deliveries, we will not receive our packages on time. If our cells do not receive enough fuel for our bodies to function at full capacity, we will feel tired. **Low iron can also cause wounds to heal slowly, muscle weakness, difficulty with concentration and memory, depression, headaches, hair loss, and weakening of our immune system.** Iron deficiency is also associated with poor cognitive development, behavioral concerns, and ADHD in children.

**Some groups of people that are more likely to have low iron, include:**

- Vegans and vegetarians
- Women with heavy periods
- Women during pregnancy and breastfeeding
- People lacking a nutrient-rich diet
- Children with behavioural concerns or ADHD
- People experiencing fatigue, depression, or brain fog
- People taking acid blocking medications for heartburn
- People with digestive conditions such as Celiac disease, colitis, Crohn's disease, and SIBO

Floradix contains a readily absorbable form of organic iron (II) from ferrous gluconate, vitamins B2, B6, B12, and C which contribute to normal red blood cell and hemoglobin formation. Floradix is easy to take and helps safeguard the balance of iron and vitamins B1, B2, B6, B12 and C. As these nutrients are already dissolved, they are absorbed more quickly by the digestive system than

tablets. It contains selected herbs and several fruit juice concentrates for a pleasant taste with no alcohol, preservatives, colorings, or artificial flavorings. It is lactose-free and suitable for vegetarians, expectant and lactating mothers, children, adolescents, the elderly, convalescents, vegetarians, and those with an active lifestyle.

What sets Floradix apart is its distinctive formulation, carefully crafted to prioritize both efficacy and tolerability. Its natural ingredients, including herbal extracts such as nettle and fennel, work synergistically to support digestion and enhance the body's ability to absorb nutrients. Moreover, the incorporation of vitamins in its composition further boosts its nutritional profile, contributing to improved energy levels and a strengthened immune system.

The liquid form of Floradix not only ensures rapid absorption but also facilitates flexibility in dosing, catering to individuals with varying needs and preferences. Its versatility extends to its suitability for diverse dietary requirements, including vegetarian and vegan lifestyles, making it an inclusive choice for a broad spectrum of users who prioritize natural, plant-based solutions for their health needs. If you are low in iron, consider trying Floradix, clinically proven to increase ferritin levels.

*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.*

## Cross-ministry seniors plan must be a priority, says BC Seniors Advocate

VICTORIA – BC's Seniors Advocate is urging the next provincial government to develop and implement a cross-ministry strategy and action plan to strengthen supports and services for seniors throughout the province.

"The Province needs a concrete plan with targets and performance measures that define how government will meet the needs of the growing seniors' population in B.C.," said BC Seniors Advocate Dan Levitt. "The recent flurry of announcements of new and replacement long-term care spaces and the updated poverty plan are encouraging, but seniors also need assurance that government is working to improve availability of seniors subsidized housing, access to health care, affordable transportation and home care, and better income supports."

In the report Ageing Matters: Listening to BC Seniors, the BC Seniors Advocate recommended government, led by the Ministry of Health, develop a plan specific to seniors and called on the Province to demonstrate leadership and prioritize the needs of seniors. Government has not indicated that its acting on

this recommendation.

"We have known for decades that the seniors' population is growing and more and more people will require government services. Unfortunately, we are not keeping pace with this growth," said Levitt. "In addition, new challenges are emerging that have disproportionate impacts on seniors such as a lack of affordable, appropriate housing, and the rising cost of living for necessities like food and medical supplies to support healthy ageing."

In its 2023 Monitoring Seniors Service report, the Office of the Seniors Advocate reported the average wait time for a long-term care bed went up 54% to 209 days last year compared to 2019; the number of seniors on the waitlist increased 136% to 5,175 over the same period. The report also notes there was a 59% increase in the waitlist for seniors subsidized housing between 2019-2023, and of those, 17% of applicants have been waiting more than five years.

"Within 10 years, one in four British Columbians will be a senior. Government must act quickly to ensure the supports, services and programs are available to help older people age comfortably in their home communities in a manner of their choosing," said Levitt. "I spoke with many local government representatives at the annual Union of BC Municipalities (UBCM) conference yesterday who reinforced we are simply not keeping up with demand. Many local governments have endorsed resolutions specific to improving the lives of seniors in B.C. and want to ensure services are available and can be accessed when needed."

*The Office of the Seniors Advocate is an independent office of the provincial government with a mandate of monitoring seniors' services and reporting on systemic issues affecting seniors. The office also provides information and referral to seniors and their caregivers by calling toll-free 1 877 952-3181, BC211, via email at [info@seniorsadvocatebc.ca](mailto:info@seniorsadvocatebc.ca), Canada Post and the OSA web site <https://www.seniorsadvocatebc.ca/>.*

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## WRITE AS I PLEASE

By Mel Kositsky

It's a "voluntary" tax that governments just love.

The biggest growth industry in North America these days is sports betting, especially with the start of the National Football League season. Throw in the hockey and basketball seasons about to start, along with the baseball playoffs – and you have a winning formula.

With four provincial elections in Canada this month, and a looming federal election (possibly in the spring but certainly by next October), you won't be hearing any governments talk about raising taxes to cover billions of dollars in deficits. They already have a cash cow.

And now they are milking that cow a little harder.

The top Lotto Max prize limit was quietly raised to \$80 million from \$70 million. Did you hear any debate about it by politicians – or in the major media, who are benefitting from all the new and very expensive advertising? However, Canadian lotteries have a long way to go to match the U.S. Powerball jackpots.

But with the prizes getting larger, the rules are tightening up for those "lucky" winners – so check your tickets early – and sign them! Winners of prizes greater than \$1,000 now have to answer a series of questions to prove they actually purchased the ticket. Those questions may include when and where, and how did you pay for it.

Maybe there is a lot of theft of tickets going on. Or people who buy group tickets try to cash them without sharing? Whatever the reason, it is now very important to keep proof of purchase when the cashier asks – "Would you like your receipt?"

It seems the long-standing opposition to gaming has been lost in the shuffle of major dollars being accumulated to help stock up much-needed revenues. These funds help provide both programs and services and certainly give extra foundation to major infrastructure announcements.

And all lottery corporations in the provinces and territories have "Responsible Gaming" programs in response to any criticisms they may encounter along that golden, yellow brick road.

The British Columbia Lottery Corporation (BCLC) is leading the way in such programs and will be hosting a major international conference October 28-30 at the Vancouver Convention Centre.

"New Horizons in Safer Gambling" will explore the best and promising practices in the safe play journey. It believes safer play is good for business.

The conference outline says safer play can take many forms. "It is gamifying tools that help players set limits; it's choosing products where risks are reduced or mitigated; and it's determining how to market to players of varying risk levels. Safer play is also about how we support our players through challenging conversations, and understanding how to interact with those who demonstrate high-risk behaviors."

It says delegates will leave with motivation to advocate for and implement safer gambling practices, recognizing them as strategic investments in consumer satisfaction and future industry sustainability. Besides those government run lotteries, there are many hospital lotteries, charity lotteries, community 50/50 draws, and even major annual draws such as the recent PNE prize home. The chant – "Win a house! Win a car!" still lingers in the heads of many seniors – even if you no longer attend the annual August exhibition in east Vancouver.

When you tack on all the "community" casino facilities and lottery kiosks with their scratch and win tickets, you just add to the mix of growing govern-

ment revenues. Even the horse racing industry, which used to be the top dog around, manages to survive the competition for the gaming dollar and contribute even more to government coffers.

There still may be some community bingo halls around. They are no longer confined to church halls and basements, and are usually "high tech" operations. It is putting the "dabbers" out of business!

It was nice to see the draw for the PNE prize home was done live on the Global TV evening news. Many seniors will remember when the 649 draws were made live on television at precisely 6:49 p.m. during the news. Now lottery winners hardly get a mention. To some, winning a million dollars is no big deal anymore – really?

No one forces you to buy a ticket – it's voluntary – but you can't win if you don't play!

Now casino operations in B.C. are beginning to follow other provinces and American casinos. The casinos are being purchased by First Nations.

Last month another historic announcement was made by Great Canadian Entertainment with the sale of Elements Casino Victoria to Petroglyph Development Group, the wholly owned corporation of the Snuneymuxw First Nation. This is the second purchase agreement GCE has made with that First Nation. The purchase of Casino Nanaimo was announced in June.

Also last month, Canucks Sports and Entertainment announced an expansion of the organization's partnership with BCLC and its online sportsbook – PlayNow Sports. One of the main highlights of this agreement is the province-wide expansion of BCLC's "Community Heroes" program, which recognizes and honours the outstanding contributions of everyday heroes in their home communities.

The news release explained as part of the BCLC program, all Community Heroes and their guests will be provided with tickets to a Canucks home game and Canucks jerseys along with the opportunity to crank the Rogers Arena siren as players hit the ice. Heroes who do not reside in the Lower Mainland will receive flights to and from the game and Vancouver accommodation. Nominations are now open.

## DID YOU KNOW THERE'S A LOST AND FOUND FOR MONEY IN BC?

It's true! BC Unclaimed is the caretaker for unclaimed funds in British Columbia and works to reunite individuals with forgotten funds from sources like credit union accounts, court proceedings, and employer payouts, just to name a few. Right now, there's approximately \$226 million in unclaimed money. Since the non-profit society was established in 2003, BC Unclaimed has returned more than \$22 million in unclaimed funds to the rightful owners and donated almost \$70 million to support charities and non-profits.

While unclaimed money might sound too good to be true, it's not uncommon for people to lose track of their money; people move away and don't remember to update their address, or they forgot to cash a cheque. Sometimes, they didn't know the money was theirs to begin with, which can be the case for unclaimed inheritances or funds from court cases. Over the last 20 years, BC Unclaimed has reunited nearly 11,000 British Columbians with their forgotten money. For many people, particularly elderly residents on fixed incomes, finding unclaimed funds can be a life-changing experience.

Sherry MacLennan, the Society's executive director, encourages everyone to check the BC Unclaimed database regularly to see if they have money waiting for them. "We receive new submissions of unclaimed money monthly," she says, "so make it a habit to check our database. You never know if there's a windfall waiting for you." If you find an unclaimed account in your name, you can claim the funds by completing a verification process that confirms your identity as the rightful owner. Many claims are under \$500, but the largest claim BC Unclaimed has ever paid out was \$1.98 million from a court case.

Aside from reuniting people with their unclaimed money, BC Unclaimed also unlocks the power of forgotten funds to change lives. Through its partnership with the Vancouver Foundation, unclaimed funds support crucial social programs that improve the quality of life of all British Columbians. BC is the only North America jurisdiction where a portion of inactive funds are donated each year for charitable purposes. This unique program is a "win-win" for BC residents; there's no cost to search for, or claim forgotten funds, and accessing those funds never expires. Check if you have any unclaimed money today by searching BC Unclaimed's free online database at [bcunclaimed.ca](http://bcunclaimed.ca).

- Lindsey Moore (Coordinator, BC Unclaimed)



Sherry MacLennan,  
BC Unclaimed's Executive Director



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## A GUIDE ON HOW TO RESOLVE A COMPLAINT WITH YOUR BANK

If you have a problem with your bank, you have the right to file a complaint. Here are the steps to follow:

**Step 1: Ask a bank representative for help**  
This can be someone from the branch, their call centre or the online chat function. Before you file your complaint, you should:

- review your bank's complaint-handling process,
- write down details about the problem so you can explain the facts clearly,
- gather supporting information with specific dates and names,
- think about what you'd like the bank to do, for example, repay any fees it charged you.

**Step 2: Escalate**

If the issue isn't resolved within 14 days, ask the bank to refer your case to its complaint-handling

department. If you're not satisfied with the resolution offered, the bank must provide you with a detailed written response.

**Step 3: Call in the reinforcements**

Fifty-six days after you first filed your complaint, if the issue isn't resolved to your satisfaction, file your complaint with the external complaints body (ECB). It is an independent organization that provides a free and impartial review of your complaint. Ask your bank how to contact the ECB.

You can also report your complaint to the Financial Consumer Agency of Canada (FCAC). While FCAC does not resolve individual disputes and does not provide redress or compensation, it uses complaint data to identify situations when banks don't comply with their obligations.

Learn more about how to file a complaint with your bank at [canada.ca/money](http://canada.ca/money).  
[www.newscanada.com](http://www.newscanada.com)

My name is Monique and my new hobby is making and donating baby hats for hospitals and seniors blankets for seniors in seniors homes

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## REAL ESTATE CYCLES: BOOM, BUST, RECOVERY

By: Meachel Buizer

As summer 2024 ends, the real estate market appears to be taking a turn towards recovery. The market goes through cycles called "Boom, Bust, Recovery." Understanding these cycles is important for people who want to buy, sell, or invest in houses.

During a boom, people want to buy houses. This high demand is often due to low interest rates, a strong economy, and more people moving into an area. This can cause house prices to rise quickly as buyers compete for the limited number of houses available. Signs of a boom include rising house prices, lots of house sales, new construction projects, and not many empty homes. However, these conditions can make new investors buy houses because they fear missing out, which can make prices go up to an unsustainable level.

After the boom comes the bust. This is when fewer people want to buy houses because of things like a weaker economy, higher interest rates, too many houses for sale, or big events like a financial crisis. During a bust, house prices fall, there are more homes for sale that are not being bought, more empty houses, and fewer sales. This can lead to homeowners owing more money on their mortgage than the house is worth. Because of this, investors can become worried, and the market begins to correct itself with the lowering of prices.

When the market starts to recover, the economy grows again, and people slowly gain confidence to buy houses. In this recovery phase, house prices go up gradually, there are fewer houses for sale, and job

growth helps improve the economy. This can lead to a balanced market where buying and selling are more even, setting up for another boom.

As fall 2024 arrives, it seems like the market is moving from a bust to a recovery. The Bank of Canada is lowering interest rates, which help banks offer better mortgage deals. As house prices start to level off or continue to reduce tiny amounts, it becomes a suitable time for people buying their first house to get into the market. With three recent rate cuts and more expected before the end of the year, late fall is looking like an exciting time to enter the market.

On the other hand, selling a big, expensive house to downsize might not be the best idea at this time, because larger homes, over 1.5 million have lost value, while houses under 1.2 million have stayed stable. However, because large house prices have dropped, it is a good time to upsize to a larger home.

The Bank of Canada Interest rate, as of October 2024, is at 4.25%. The recent interest rate cuts have a positive impact on the housing market. Major banks in Canada are predicting more cuts through 2024 and into 2025, further adding to the stability of the market and bringing new first-time buyers to the market.

The real estate market is showing signs of recovery as we move into the end of 2024. With interest rates dropping and house prices stabilizing, there are new opportunities for both first-time buyers and those looking to upsize. While the market remains in transition, staying informed and understanding the timing of these cycles can help buyers and sellers make smart decisions.

*Meachel Buizer is a certified Seniors Real Estate Specialist, catering to the needs of older adults and their families. meachel.buizer@century21.ca 604-217-3011*

## TIPS TO PROTECT YOUR GARDEN AND LAWN FROM DROUGHT

For the past few years, Canada has been experiencing drought conditions. This means less moisture in the soil. We often think about the impact droughts have on agriculture, but they also impact lawns, plants and gardens.

Follow these tips to keep your lawn and garden lush, green and healthy.

Strong, healthy plants with deep root systems are better able to withstand dry conditions. To strengthen your plants, feed them fertilizer. Fertilize your lawn when it begins to get green and continue every other month until late fall when temperatures drop and the ground freezes. Fertilize your garden with granular fertilizer monthly or weekly with a water-soluble product. Make sure you use the right mix of fertilizer; nitrogen boosts growth, phosphorus fosters root growth and potassium protects against disease and stress, like droughts.

When selecting plants and types of grass, look for options that are more resistant to heat and dry conditions. For example, lavender is a drought-resistant plant, and Kentucky bluegrass does better in dry conditions.

When you water your garden, do so low and slow to allow for maximum absorption. Avoid watering it during the hottest times of the day, as evaporation is higher.

To keep more moisture in the soil and limit evaporation, cover it with mulch or plants with large foliage that blocks direct sunlight.

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## HOME IMPROVEMENT "ASK SHELL"

By Shell Busey

### REFINISHING HARDWOOD FLOORS

Preparation is key to successfully restoring dull worn hardwood floors. Fortunately the tools needed for proper preparation are available at reasonable rates from many hardware stores and rental outlets.

Remove all furniture from the room and take off the baseboard before starting to sand the floor. Make sure that all nails are set below the surface of the floor. Any needed floor repairs should be made before sanding.

Make the first pass with a drum or pad sander using coarse sandpaper working in the direction of the floor grain wherever possible.

Tilt the machine back slightly then turn it on and gradually lower it onto the floor. Work from one wall to the opposite, then gradually raise the drum off the floor. Move the sander so that it is just overlapping the previously sanded area and make another pass. Continue until the entire floor has been sanded down to bare wood. Now change to a finer grade of sandpaper and make a final pass over the entire floor.

The edger is designed for use along baseboards, on stairs and in other areas that are inaccessible to the larger sander. Start with coarse paper and make the final sanding with finer paper. Sandpaper discs are used with the edger.

These are changed by turning the machine upside down and using a socket wrench to loosen and tighten the locknut that holds the discs in place. The edger will not go into the corners so you will have to resort to hand sanding or scraping these areas. An orbital sander can also help if you have one in your arsenal of tools.

After sanding is completed there may be some stubborn spots remaining on the floor. These are usually caused by moisture that has penetrated the old surface and darkened the wood. You may be able to remove such spots by rubbing vigorously with a cloth dampened with household ammonia.

#### FINISHING;

Remove your shoes to avoid soiling the freshly sanded floor. Thoroughly vacuum the floor to pick up all sawdust and dust that was missed by the sander's collector bags.

Urethane finishes for hardwood floors are very popular and for good reason. They provide an excellent surface with long wear and low maintenance properties and are both water and scratch resistant.

Apply finish along the baseboard using a brush. You can use a wide brush to apply finish to the rest of the floor as well but a roller will make the job go faster and a roller with an extension handle will make things a little easier for your back. Strokes should be long and even with laps joined evenly. Work in the direction of the wood grain.

# THE BEAUTY AND FUN OF AUTUMN



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Fall  
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Fireworks  
Drive Safe  
Have Fun  
Photos

## SENIORS LIVING IN LANGLEY AND SURROUNDING AREAS WILL BENEFIT FROM INCREASED ACCESS TO NEW AND IMPROVED LONG-TERM CARE (LTC) AS FRASER HEALTH BUILDS A NEW CARE HOME.

Fraser Health is acquiring additional land at the Langley Hospital campus to build and operate a new 300-bed long-term care home. This will increase the number of care homes in the Langley catchment to five and the business plan is expected to be complete in fall 2024.

“Having high-quality, easily accessible long-term care homes in communities across the province gives people assurance that when they need this care, it is available to them in their community,” said Adrian Dix, Minister of Health. “Adding a new publicly funded care home in Langley will help achieve this and improve the overall health-care system and community services in the Fraser region.”

Long-term care communities provide care and supervision for people with complex-care needs who can no longer live safely and independently at home through a range of services delivered by well-trained staff.

“With this new long-term care home, we are ensuring that seniors in Langley have access to care close to their loved ones and in their home community,” said Harwinder Sandhu, Parliamentary Secretary for Seniors’ Services and Long-Term Care. “Seniors deserve access to the quality care they need to age with dignity, and this new long-term home will provide that for people in the Langley area.”

To meet growing demand over the past five years,

government has invested approximately \$3.5 billion to expand and improve quality care for seniors in British Columbia, including investments in primary care, home health, long-term care and assisted living. Since 2017, the expansion and development of 22 LTC homes have been announced, which will increase capacity in the province.

“This new care home in Langley will provide more than just exceptional services, it will create a warm, home-like environment where residents can find comfort in familiar surroundings, enjoy a sense of belonging and build meaningful connections. Our goal is to ensure that every individual feels valued and supported within our community. Through partnerships with our Indigenous, community and provincial stakeholders, we are deeply committed to enhancing the lives of seniors as they age.”

- Dr. Victoria Lee, president and CEO, Fraser Health

Posted via - <https://www.fraserhealth.ca/news/>

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## SENIOR READS

By Pamela Chatry

### The Covenant of Water

By Abraham Verghese

Publisher: Grove Press New York

Each year Canada publishes approximately 10,000 books, and in the US it's between 500,000 - 1 million! It's a wonder how any one book can stand out from the rest. Many factors contribute to the success of a book - marketing, book cover design, and the luck of getting chosen by a celebrity book club. For me, there is one deciding factor - the quality of writing. This month's book review is a testament to the genius of extraordinarily talented authors.

The Covenant of Water is literary legend Abraham Verghese's second novel. According to his biography, his first novel, Cutting for Stone "... spent 107 weeks on the New York Times bestseller list, sold more than 1.5 million copies in the US alone, and was translated into more than twenty

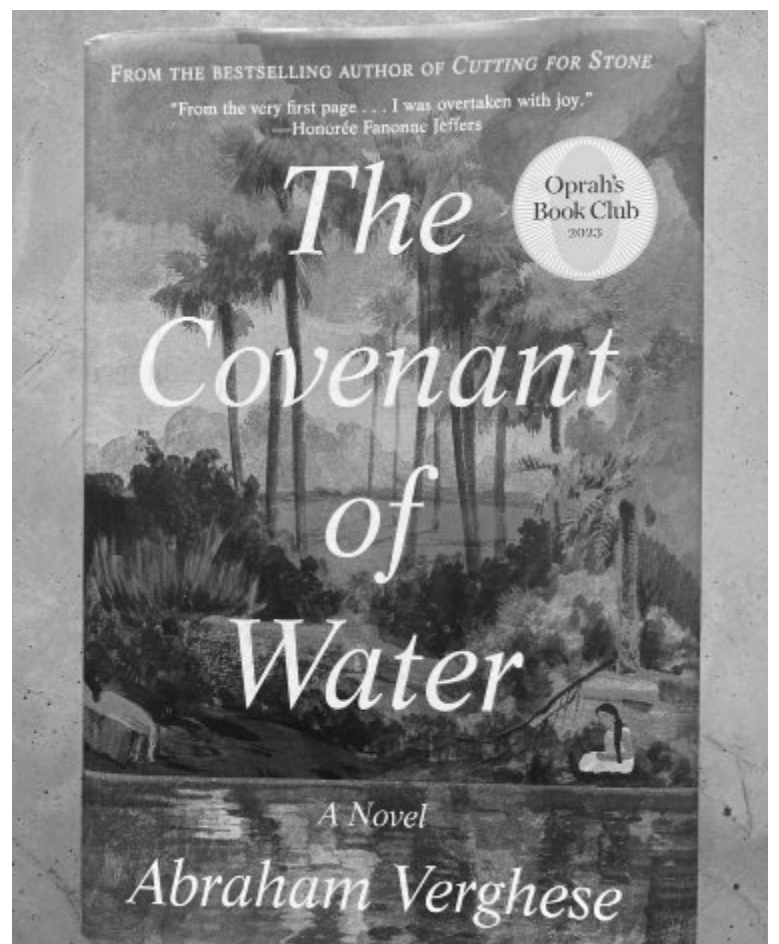
languages." In addition to being a celebrated author, Verghese has been recognized for prestigious humanitarian awards, and is also Vice Chair of the Department of Medicine at the Stanford University School of Medicine.

Verghese's novel spans from 1900 to 1977 and takes place in Kerala, a small village on India's Malabar coast. The story follows three generations of a seemingly cursed family, as history repeats itself in the drowning of multiple loved ones. As the village is surrounded by water, the knowledge of this ill-fated inevitability directs the everyday life of the residents.

This majestic story begins in old India when a 12-year-old girl leaves her village to marry a much older man. We follow her life as she becomes Big Ammachi, the beloved matriarch of all future generations. Medicine, both past and present, is woven into both the characters and story and becomes an integral theme throughout the novel.

The book takes place in tumultuous times; thus the reader is introduced to the history of India during a time of unrest. The plot progresses through Colonialism, to the devastating effects of World War 1 and II, deadly famines and country-wide revolts, and finally to the impact of a new India on village life.

Verghese does a brilliant job infusing the book with emotional layers and complex characters. It is a story full of joy, sadness, human frailty, and rich



with love. Upon reading the last pages of the novel, I knew I had experienced the work of a genius and felt immensely grateful that Abraham Verghese has gifted the world with his writing.

*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

They are off and pacing at Fraser Downs for another fall/winter season of harness racing in B.C.

And no one is happier to be back at work at his home track than driver-trainer Rod Therres, who had his growing stable ready to win right from the starting gate in the first race of the season. Therres won all eight races he entered during the opening week, winning half of the meet's first 16 races.

With the great early start, the Langley horseman zoomed past 1,000 career training wins, competing mostly at the five-eighths-mile Cloverdale track, but he also has raced on the Alberta circuit, in Ontario and other tracks.

Fraser Downs, which first opened January 1, 1976 as Cloverdale Raceway, is located on the Cloverdale fairgrounds and is now part of Elements Casino Surrey, operated by Great Canadian Entertainment.

Live harness racing this year and next will be conducted on Thursday and Friday nights, starting at seven o'clock. The races are broadcast in full HD live on YouTube, which makes the races available on almost any device anywhere. The fall meet will showcase a competitive wagering profile that offers more value to horseplayers than ever before.

In a news release, Dawn Lupul, BC Racebook Manager of Racing and Communications, said: "We are excited to have the harness action back at Fraser. More and more horseplayers are starting to take notice, and it's showing up in the wagering. We have been focussed on creating better value for the players, and they are responding."

Fraser Downs is offering some of the lowest takeout rates in the industry, with just 15 per cent on Win, Place, Show, Double, Classic Hi-5, Pick 3, and Pick 4 pools.

A sparse crowd on opening night September 12

saw Therres drive five winners on the eight-race card, and he came back the next night with three winners. Driver John Abbott had two wins on opening night, including winning the \$10,000 Fillies and Mares Preferred Pace with Grey Sea. The five-year-old mare is owned by breeder Seaspray Stables Ltd. of Nanaimo, and trained by Gord Abbott.

The season opening race was captured by two-year-old colt Fubar Bundy in spectacular fashion for his maiden victory. The bay son of All Bets Off won by 12 lengths, pacing the mile on a fast track in 1:54.3 in the five-horse field. Fubar Bundy is co-owned by Therres, his father Ralph, Dairen Edwards and KFC Farms Ltd. of Abbotsford.

The next night Therres also captured the \$10,000 Preferred Handicap pace with Whiplash Smile, who upset the favourite Sunshine Boy by a neck over a sloppy track, as rainy weather returned. Whiplash Smile is a seven-year-old gelded son of Mystician, co-owned by Therres with KFC Farms.

Betting handles were good despite the small fields to start the season as the Alberta invasion has not yet started. Harness racing is still being conducted at Edmonton's Century Mile racetrack. But like in all sports with a long season, a win is still a win – and smart trainers have their horses ready at the beginning of the season before the competition gets tougher.

In Western Canada horse racing there seems to be a reverse pattern between the runners and the pacers. Horses from Hastings Racecourse always do well in Alberta stake races, and the Alberta-based horsemen do very well when racing at the Fraser Downs meet. That makes it difficult for local horsemen to stay afloat, but that is the nature of a very competitive business.

While thoroughbred racing is winding down at Hastings, two shining stars may have put B.C. back on the Canadian map. Three-year-old colt August Rain and three-year-old filly Avana have been experiencing outstanding seasons in spectacular fashion for owner Peter Redekop and trainer Barbara Heads.

Both horses are becoming fan favourites with their exciting style of come from behind racing, especially the filly who always gets far back before revving up her engine and blowing by her competition.

August Rain captured the 77th BC Derby on September 14 just weeks after winning the 95th Canadian Derby in Edmonton. A Canadian Thoroughbred article by Jennifer Morrison says with the victory, his fourth in his last five starts, August Rain has now tossed his hat in the ring for

the Sovereign Award for Canada's champion three-year-old male.

August Rain now has a career record of seven wins in 11 starts, with one second and two thirds, with earnings of \$259,342 US.

September 14 was a highlight of the season at Hastings with four major stake races. Besides the Grade 3 \$125,000 BC Derby, there was the \$75,000 BC Oaks, the \$100,000 Jack Diamond Futurity and the \$100,000 Sadie Diamond Futurity. Despite the rainy weather, an enthusiastic crowd helped drive the total wagering that day to more than \$1.1 million.

Redekop's talented three-year-old filly Avana once again came from far back to win the Oaks, her sixth win in as many starts. In her previous start she easily captured the Alberta Oaks. Both Avana and August Rain are trained by Heads and were ridden to victory by leading jockey Amadeo Perez.

### 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:

- 2 large avocados from Mexico, peeled, halved and pitted
- ½ cup (125 ml) baby mozzarella balls
- ½ 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.

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## THE GRAND ESCAPE

By Diane Tijman, Retired Teacher

Oh, how I enjoy retirement! As a former French teacher, September always brings a mix of excitement and nostalgia—memories of eager students and reconnections with colleagues. But how do you fill that longing for the start of a new school year once you've retired? My answer: go on a cruise! That's exactly what I did with my best friend, Patti, who also taught French.

On August 30, we flew to Montreal and embarked on Holland America's Volendam. The next day, we set sail up the beautiful St. Lawrence River, stopping in Québec, Baie Comeau, and Havre St-Pierre. These charming towns brought back fond memories of our youth spent studying French and immersing ourselves in Québécois culture, language and history.

From there, we journeyed to breathtaking Newfoundland, enjoying unseasonably warm weather—no icebergs this time of year! One of the highlights was our stop in St. Anthony, where we toured the Viking settlement of L'Anse aux Meadows. Nestled on the northern tip of Newfoundland, this

UNESCO site is usually a 12-hour car trip from St. John's. Cruising made it so much easier! The Vikings arrived here over 1,000 years ago, the first Europeans to settle in the New World. We explored the remnants and replicas of their sod houses and ships, while artisans demonstrated ironwork, weaving, knitting, and wood carving. It was a deeply moving experience, imagining how the Vikings endured the harsh conditions with such resilience. Our guide, Danny, along with a few fellow passengers and the ship's band, filled the day with lively stories, songs, and even a surprise sighting of a polar bear! We also visited St. John's, the vibrant capital of Newfoundland, before continuing on to Halifax, Nova Scotia. Our adventure wrapped up in Maine, with stops in Portland and the historic city of Boston. That's another story in itself! It was a glorious journey that helped me forget all about school and fully embrace the joy of traveling. I



even had the chance to use my French in the friendly towns we visited. Canadians from coast to coast were warm and welcoming, reminding me how beautiful and diverse our country truly is.

So, Patti—where shall we go next?

*Diane Tijman is a retired educator living in Richmond B.C.*

Top Left: Château Frontenac, Québec City

Top Right: Picture of me with sailboat

Bottom Right: Ironworker in the Viking Settlement, L'Anse aux Meadows, Newfoundland

Middle: Polar Bear sitting, St. Anthony, Newfoundland

### SENIORS...

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## A PORT STOP IN VICTORIA A DAY IN BC'S CAPITAL

By Chris Millikan

A two-week Alaska Cruise from Vancouver on Holland America's Nieuw Amsterdam stops in BC's capital. Exploring Victoria proves memorable...

Disembarking through Ogden Point terminal, some shipmates line up to catch sightseeing buses. Bicycle rentals, horse drawn carriages and pedicabs provide rides to others. Like us, many stroll this beautiful, walkable city.

A sidewalk borders Dallas Road's high bluffs. Beyond its split rail fencing, Puget Sound's glassy waters and distant Olympic Mountains provide sweeping pastel views. A monument memorializes the San Pedro. Hitting Brothies Ledge in 1891, the steamship sank on the offshore reef.

In Holland Point Park, a trail leads us between meadows brimming with blue-indigo camas. Once harvested by indigenous peoples, their nutritious, roasted bulbs sweetened other foods.

A Mile-Zero marker at the roadway identifies the western terminus of the world's longest trail...and we learn the Trans Canada Trail networks over 15,000 Canadian communities. An adjacent statue pays homage to Terry Fox's accomplishments. Despite losing a leg to cancer at age 18, he set out on his 1980 Marathon of Hope, a cross-country journey to raise funds for cancer research. His valiant effort inspired Canadian support; annual Terry Fox runs still honour this Canadian hero. Close by, a plaque acknowledges Steve Fonyo, who later completed Terry's marathon.

Below a hilltop in Beacon Hill Park, we picture the fires alerting early sailors to Victoria's offshore hazards. Our route skirts the Children's Zoo and crosses a quiet roadway, where a path soon leads us into the main gardens. Lofty evergreens surround groomed flowerbeds filled with spring flowers. Pausing, we watch strutting peacocks fan their iridescent tailfeathers...and raucously call to indifferent peahens.

A vintage bandstand further east displays eight storyboards. One pictures the Coast Salish enjoying the ancient meadows. Another describes early park plans to develop the gardens, water features and playing fields. Further photos show families enjoying picnics and games. One illustrates the native Garry oaks, Douglas firs, arbutus, cedars...and distinctive wildflowers. Our favorite shares settlers' comments about their new park. One fellow declares, "The place itself appears a perfect 'Eden' in the midst of the dreary wilderness..."

Just beyond, a stone medieval-style bridge takes us across Goodacre Lake. Under feathery willows,

downy ducklings paddle behind quacking mamas. Canada geese supervise fuzzy goslings snoozing in shoreline nests. Turtles bask in a chorus-line formation atop a floating log. And across the tranquil waters, towering willow trees support a large heronry. Signage explains that from February to May, great blue herons nest in these trees. While observing them from a sunny bench, dozens of the leggy birds circle overhead and settle atop branches.

Continuing, we discover a little bridge over a trickling stream. Its plaque explains that in 1953, Alice Carr funded this bridge to honour her older sister Emily Carr, Canadian artist and writer. Both lived most of their lives in a nearby neighborhood. We learn the smooth bridge stones were collected from beaches below Dallas Road.

Just off another pathway, Moss Lady reclines in rhododendron shade. Inspired by England's 'Mud Maiden,' her sculpted head and hand extend from her moss and fern covered body. Seated in a throne-like chair hewn from a stump, I watch small birds flit, twitter and sing above her. Strolling toward our ship, we pass a delightful waterpark, where a colossal watering can sprinkles joyful, squealing children.

Leaving Victoria early next morning, Nieuw Amsterdam smoothly crosses Georgia Strait and passes under Lionsgate Bridge into Vancouver Harbour.

Disembarking at Canada Place, we roll our bags a few blocks to the Sea Bus, hop on the passenger ferry and cruise across Burrard Inlet. Kitty-cat Islay soon welcomes us back home.





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Pitmar Tours is thrilled to announce a new partnership with Wells Gray Tours! This collaboration means that you can now book any of the incredible Wells Gray Tours directly through Pitmar Tours. This partnership brings you even more options for unforgettable travel experiences.

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## SNOWBIRD DESTINATIONS YOU SHOULD TRY



With another Canadian winter on the horizon, it's time for retirees to figure out where they plan to go to escape the cold. While Florida and Arizona are ever-popular choices, there are many other sun-drenched destinations to choose from. So, whether you're a senior looking for a months'-long escape, or simply seeking your next winter holiday spot, here are six alternatives to consider for all budgets and interests.

### Budget-friendly destinations

Two locations to get away from the cold without breaking the bank:

- Cuba

While you may think of Cuba as a place to go for all-inclusive beach holiday packages, the country is filled with history, culture and local foods like Ropa Vieja, the national dish of Cuba, or the namesake Cubano sandwich. Visiting slowly revitalizing Havana is like taking a trip back in time with American cars from the 1950s rolling down the streets past Spanish-inspired architecture.

- Mexico

Take in the cultural and cosmopolitan centre of the country in the capital, Mexico City, lounge by warm-water beaches on the Atlantic or Gulf of Mexico coasts, or explore the country's ancient heritage at countless Mayan sites spread across the country, including Tulum which now boasts its own newly-opened airport, which gives travellers easy access to the Caribbean coast of the Yucatan Peninsula

### Living the good life

If you have a bigger budget, these two spots are well-worth considering:

- Turks and Caicos

Sample local conch delicacies, stroll along white, powder-fine beaches and snorkel among exotic fish in coral reefs just offshore. Once you've been, you won't wonder why various Canadian politicians have tried to entice the locals to officially join our country as an eleventh province.

- Antigua

Feeling adventurous? Hike through lush, tropical rainforests towards panoramic views from one of the island's peaks. For a more leisurely time, lounge dockside or beachside enjoying a local rum drink and some freshly caught fish.

### Adventure

Too spry to just sit around all day? These two island nations will keep you going:

- Costa Rica

With Atlantic and Pacific Ocean coastlines, Costa Rica boasts every watersport imaginable. With one-quarter of the country protected as national parks, wildlife refuges and biological reserves, it's also a nature-lover's paradise. Get your heart racing as you zipline through the rainforest or viewing one of five active volcanoes.

- St. Lucia

Water-lovers can swim, snorkel or scuba dive. Sail across the water to take in the views of lush volcanic peaks. Or trek along coastal or mountainside trails. Rejuvenate after your adventure at a mineral-springs spa before indulging in the island's cuisine.

Find more information on these destinations and more at [aircanadavacations.com](http://aircanadavacations.com).

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## IS YOUR VISION LOSS JUST AGING, OR SOMETHING ELSE?

We've all heard the saying "it's all downhill" after a certain age, whether we believe it or not. While many seniors still enjoy active lifestyles, most of us accept that our bodies just won't be as good at certain things as time goes on.

But that acceptance can sometimes keep us from noticing when something is going wrong that isn't "just one of those things." One example is geographic atrophy (GA), an eye disease where the centre of the retina, called the macula, dies off over time.

GA affects an estimated five million people worldwide, most of them seniors. Vision loss occurs slowly, starting with blind spots in the middle of a person's field of vision, then worsening until household tasks, driving and even facial recognition become very difficult.

That's why it's so important to listen to our bodies and note any changes in vision. Although some symptoms could be nothing to worry about, they could also be signs of a serious condition that will only get worse if left unexamined.

Make sure to reach out to your eye-care professional if you notice it's getting harder to read or track objects in your central vision. They can tell you whether you simply need a new prescription for your glasses, or whether it's time to run more tests. There are scans available that can detect GA, but like with many conditions, early diagnosis is essential.

Learn more at [livingwithga.ca](http://livingwithga.ca).

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# Dentures VS Dentures on Implants

*A better life is possible with secure and functional teeth*

Dental implants are widely considered the standard in tooth replacement. They give denture wearers the fit, feel and function of natural teeth. You can eat all the foods you love, speak without fear or worry, and confidently go about your day never thinking twice about your teeth. Regardless of age, dental implants provide an excellent solution to secure teeth and prevent bone loss.

## What are dental implants?

Dental implants are small titanium screws that are gently placed during a surgical procedure. They can retain or support a partial or complete denture to function more like natural teeth.

## Preventing Bone Loss in the Jaw

Apart from being able to smile, eat, speak with confidence, and look better; dental implants are well known in their ability to preserve bone in the jaw. The jaw bone will shrink over time (deteriorate), making it difficult to wear a conventional denture or have dental implants placed as an option in the future. Dental implants protect the integrity of the facial structure to keep you looking younger. There may also be an option to have dental implants placed at the same time as tooth extractions to streamline your treatment.



Natural Teeth



Resorption: 10 Years



Resorption: 30 Years

## How many dental implants are necessary to secure a denture?

The number of implants a person requires will depend on the prosthetic (denture) design. The dentist will determine the prosthetic design that will provide the best results for fit, function and esthetics. The dentist will then work with you and the dental implant specialist to finalize the treatment and determine how many dental implants you may need.



View Video

## What is the cost of dental implant treatment?

Dental implant treatment costs will vary based on the prosthetic (denture) design and number of implants needed to secure the denture. At your complimentary consultation, we will provide you with an estimate of the cost of dental implant treatment based on the outcome you would like to see. When initially comparing a conventional denture with a denture on implants, dentures are a more affordable option for tooth replacement however, over the long term, a denture on implants offers the most satisfaction.

If you do not have a dental insurance plan there are some good options available to finance your dental treatment such a line of credit through your financial institution. Third-party financing options are also available for patients who qualify and we can assist with the application. The good news is that the cost of your dental treatment, including dentures and dental implants, can be used as a medical expense deduction when you file your annual income tax return.

Dentures on Implants	VS	Conventional Dentures
Dental implants preserve remaining jawbone and maintain facial structure (keeps you looking young)		Decreasing jawbone quality can lead to further deterioration of facial structure
Strong, stable and securely attached to the jaw; fits comfortably, no sore spots		Often moves around; can cause discomfort and potential for sore spots
Denture feels and functions like natural teeth		Can feel unnatural
No need for denture adhesive		May need denture adhesive
Helps restore normal chewing capacity, able to eat hard foods and speak with confidence		Low bite force, harder to eat, restricted chewing capacity, often have to avoid certain foods
The prosthetic (denture) is smaller in size, open palate design available for upper dentures, Retained and Supported denture designs available		Larger denture size, no option for an open palate design
Improved function and aesthetics		Limited function and aesthetics, results may be challenging to achieve
Dental implants bring a level of freedom and confidence that exceed expectations		Social limitations due to lack of stability in the fit

## About Us

The denturists at Brookwood Denture Clinic are 'trusted partners' in the dental community. They provide conventional dentures, precision dentures and have changed hundreds of lives with dentures on implants. The denturists work in partnership with dental implant specialists in the community that are experienced in dental implant placement. If you are not able to move forward with dental implants, our denturists promise to give you denture solutions that fit your lifestyle and budget. Brookwood Denture Clinic has invested extensively in materials, equipment and training to make sure all of our patients receive the care they deserve.

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