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# TODAY'S SENIOR<sup>®</sup> NEWSMAGAZINE



10 day visit to St. John's, Newfoundland - Full Article Page 16

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# ACCORDION TO DAN



As the month of September makes its entrance once again, memories abound as the leaves begin to welcome back autumn. What a hot summer this has been. In more than just climatic terms, the news – provincial, national and international. A long ways distant from when we were of school age, and straight nibbed pens and blotters were still essential. Wherever we grew up, be it Prince George, Nanaimo, Vancouver, Spuzzum or Hope, many thoughts of past years unfold. For this ‘youngster’, it was Gibsons Landing on the Sunshine Coast...Beachcomber country and thus the following.

## AROUND GIBSONS WHARF AND ARMOURS FLOAT

Do you remember The Beachcombers filmed in Gibsons Landing starring Bruno Gerussi and Robert Clothier, the two main stars in that CBC classic? Going

back to the old days for some at this age is anything but hard. After all these years there is a kind of warm perspective and nostalgic understanding. It reflects a special feeling of a hometown community of the olden days in BC. Walking down to the government pier, way back to where the vessels Machigonne and Union Steamships used to dock. Thats were anyone down at Smitty’s could rent a beautiful wooden rowboat for twenty-five cents an hour. All kinds of special memories unlock.

Such as the elementary school at the top of that steep hill called the Rocky Road around nineteen fifty-two. The principal still rang the bell by hand. Playing with marbles was still in fashion at recess and lunch. The old flag still flew. Some of us kids still fished off boats, still came into Armour’s Float. The CBC Dominion radio network (hardly any TV sets) broadcast the Happy Gang, and their farm broadcasts still had their farm programs. It was a different time, a different land.

Amazingly, though, here we are and still have Standard and Daylight-Saving time! Could this be, perhaps, the last year? Maybe, the days of adding an hour may finally come to an end. The following bit of trivia and a pun might bring back a chuckle or two.

## A BIT OF TRIVIA AND NONSENSE

Who invented Daylight Saving Time? The joke is that it connected to a German Chancellor back in the early nineteen fifties... Konrad Adenauer...pronounced ‘add an hour’. In BC do you still remember Phil Gaglardi Minister of Highways and the road sign ‘Sorry for the inconvenience’? How about the early nineteen sixties...the days of flower power. Do you recall radio commercial jingles like ‘Use Ajax boom, boom the foaming cleanser’ and later on TV ‘ Mr. Clean gets rid of dirt and grime.’ What about ‘Never borrow money needlessly but if you must’...Houshold Finance (HFC). Who could ever forget Wood-

ward’s ‘Dollar Forty nine day Tuesday!’. Oh my what us seniors have heard and seen. There was the era of doing the ‘twist’ with Chubby Checker plus that blame it on the popular Bosa Nova dance. We also ‘Wondered where the yellow went when we brushed our teeth with Pepsodent’. We cherished the Ponderosa in living colour with Canada’s Lorne Green. Some of us stoic seniors ponder where on earth typewriters and carbon paper went. Memories also return the magic of the days of CinemaScope screens and 3-D-glasses.

## ENTERTAINMENT NOSTALGIA

Abbot and Costello’s slapstick comedy, the Three Stooges–some of you may cherish those days. How about Red Skelton’s many TV characters. Bring back a memory or two? A lot of changes since those times in so many ways, eh? The musical hits in the days of old radio on CBC, ABC, NBC and the magic of short wave. Remember Arthur Godfrey, Jack Benny and many past soap operas, now a long time ago. In Vancouver live entertainment at clubs like Isys and the Cave. The beautiful neon lights of downtown Granville’s theatre row, the Vogue, Paradise, Orpheum, the Strand. Scott’s restaurant, the White Lunch and the Krak a Joke shop. A special time many of us still cherish and understand. Fifty cent burgers at Nat Baileys complete with secret sauce; at hamburger joints as teenagers we would hang out and listen to music played on a juke box.

## WATCHING TIME GO BY

Anscochrome, Kodachrome, Fujichrome, where did you all go. Wind up watches from Timex to Omega, pondering another time. Those days you and I used to enjoy. Root beer floats for about twenty-five cents, the old dollar forty-nine days and coffee just a dime. Even expressions like a ‘penny for the thoughts’, they no longer make sense! Some of us aren’t convinced with that slogan from decades ago— ‘the future is friendly’ picturing what once was so proudly stated; what ‘progress’ we have been exposed to since.

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Photo: The ever changing skyline of Richmond. So many changes over the years. (Photo: Dan Propp)

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## LOCANDA DELL'ORSO--NORTHERN & COASTAL ITALIAN CUISINE.

Article & photos by Lenora A. Hayman.

The Locanda dell'Orso restaurant at 350 W. Pender St. Vancouver V6B 1T1 Tel: 604-336-3151 Tues-Sat. 5-10:00pm gets its name from a legend of an innkeeper providing a welcoming home for an escaped bear. The 45 seats in the room are a combination of table and burgundy eco-leather upholstered booths with walnut flooring and a bar of marble and wood.

Cocktails are popular this summer with meals and Bar Mgr. Riccardo Farina created a refreshing Campari Shakerato with Campari, Italian grapefruit, Malfy pink gin and orange zest.

Chef Marquella Uhrig's shared plate cuisine is Northern and Coastal Italian. Their house-made rotating bread with a plate of olives marinated in Calabrian chili, Meyer lemon and fennel was a nice appy. We shared the house-made Mezzelune pasta

stuffed with ricotta, greens, butter and lemon, and their seasonal Risotto dell' Orso which was very filling and delicious. For dessert I chose the fruity rhubarb sorbetto and Joy opted for affogato al caffè vanilla ice cream, over which she poured hot espresso.

As a nightcap, Ianna Vazquez, the Restaurant Director and Server Erica Rossi suggested a Milano Sour with Kentucky Straight Bourbon shaken with squeezed lemon, egg white, grapefruit bitters and a wee vial of Emilia-Romagna Lambrusco sparkling wine to squeeze in the drink. A fun way to end an evening.

Photos by Lenora A. Hayman

TOP LEFT: Ianna Vazquez (Restaurant Director), Riccardo Farina (Bar Mgr) & Lenora Hayman.

BOTTOM: Erica Rossi (Server), Joy Metcalfe & Ianna Vazquez ( Restaurant Director).

TOP RIGHT: Locanda dell'Orso Restaurant.



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## FINANCIAL NEWS

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

### COMMON WEALTH TRANSFER MISTAKES, IT NEVER ENDS...

In previous months I have written about common wealth transfer mistakes because as a financial advisor I am exposed to many unique estate planning situations. I am continuing this month with some additional wealth transfer mistakes as there are so many that most Canadians are not aware of most of them.

This article will focus on the following, 1) adding a joint owner other than your spouse, 2) lump sum to adult beneficiaries, and 3) spousal issues, especially for more than one marriage(s).

#### **Failing to update beneficiary designations:**

When a life event such as a birth, death, marriage, separation or divorce occurs people often remember to review and update their will accordingly but may forget to review their beneficiary designations. Make sure you review your will and any beneficiary designations to make sure that they still reflect your testamentary intentions. This is a common oversight and often results in the courts having to decide.

#### **Failing to name a beneficiary or naming one's estate as beneficiary:**

Unless there is specific reason for having assets flow through your estate, such as to make use of tax losses or deductions or to apply any special instructions contained in the will, it may be a better idea to name a beneficiary directly on a contract where possible. Having assets flow through your estate may subject them to claims by your estate creditors, and/or probate and administration fees. Furthermore, if your will is submitted for probate, it becomes a matter of public record, available for anyone to view.

When a beneficiary other than your estate is named on an insurance investment (such as a guaranteed investment fund contract (GIF)) the death benefit bypasses your estate and therefore avoids probate fees (and potentially other estate administration fees). The proceeds are then paid directly to the beneficiary, usually within two weeks after receiving all necessary documents. By avoiding your estate, the death benefit may also avoid claims by creditors of the estate and challenges to the validity of the will which can delay the distribution of your estate by weeks, months or even years. Also, if a beneficiary of the family class is named or a beneficiary is named irrevocable, the insurance investment offers you the potential for creditor protection while alive.

#### **Adding a joint owner other than your spouse:**

Placing non registered assets into joint ownership with right of survivorship is one of the most common methods of avoiding probate. On the death of one joint owner, the asset transfers directly to the survivor bypassing the deceased's estate. However, there are some significant disadvantages with joint ownership, particularly when someone other than your spouse is added as a joint owner.

For example, you are single with two adult children. Your daughter lives in town and your son lives on the other side of the country. Your health is failing and your daughter is caring for you. To help her to take care of you, you add your daughter as joint owner to your bank and investment accounts which are your only assets. Your intention as per your will is to divide your estate equally between your kids. On your death the accounts automatically transfer to your daughter. If your daughter is not honest and doesn't return the funds to your estate there is nothing left for your son and will probably result in a lawsuit. The court will try to determine your intention. Was this a gift to the daughter or merely an agency agreement? That is why it is important that you document your intentions so the courts can administer your estate according to your wishes. Your other alternative is to make sure you have a properly executed Power of Attorney for property which could allow your child to assist in administering your finances without having to add them as joint owner. Recent changes have been put in place by the courts to protect other children in a case like this. It is assumed if a child is joint on an account that the proceeds are being held in trust for the other siblings and possibly all beneficiaries in the will.

#### **Lump sum to adult beneficiaries:**

Sometimes providing a lump sum payment to adult beneficiaries is not wise. This could be the case if the beneficiary is not financially responsible and may spend the money frivolously or perhaps is disabled and may lose their government disability benefits. For these individuals, an annuity settlement option or testamentary trust may be more appropriate.

#### **Spousal issues, especially for more than one marriage(s):**

Another example of failing to consider tax implications often involves second marriages or separated and estranged spouses. For example, you have named your new spouse as beneficiary of your RRSP or RRIF to provide for them after your death, and named your children (perhaps from a previous marriage) as beneficiaries under your will to inherit the rest of your estate. You assume that your spouse will roll over your RRSP and RRIF to their RRSP or RRIF, and pay tax on the withdrawal. But what if they don't? Instead, he or she just takes the cash. Well, your estate could be responsible for any taxes on the RRSP or RRIF which effectively means it comes out of your children's inheritance.

Under these circumstances, there are two strategies that can be utilized to prevent this from happening:

1) It is possible that the legal representative (executor) of the estate to make a unilateral election to deduct the amount paid from the RSP of RRIF in the estate. By doing so, this limits the tax burden in the estate and shifts the income inclusion to the surviving spouse.

2) If you have RRIF, and the contract allows, consider naming your spouse as a successor annuitant or joint Life. On your death, the RRIF will automatically transfer to your spouse on a tax deferred basis ensuring that your estate will not have to pay the tax. For second marriage situations where you want to provide an income stream to your spouse but want to ensure that anything left in the RRIF on your spouse's death goes to your children, you name your children as irrevocable beneficiaries so that no changes can be made to the income stream without your children's authorization.

*If you have any questions on any of the above common wealth transfer mistakes, you can contact Rick Singh at CRS Financial Group. Call 604-535-3367 or email: rick@crsfinancial.ca. You can also write or visit us at our office in Rosemary Heights, Surrey at Suite 220-3388 Rosemary Heights Crescent, Surrey BC. V3Z 0K7.*

## 7 BUDGET-FRIENDLY BATHROOM UPGRADES

Looking for inexpensive ways to bring your bathroom back to life? Here are seven tips from Donna Fraser, bath merchant at The Home Depot Canada, to make your bathroom feel new without breaking the bank.

#### **Don't relocate**

Running new pipes or moving existing ones can drive up your renovation cost. If possible, keep toilets, sinks and showers as close to their original locations as you can. If you must move something, sinks are generally the least expensive to reposition.

#### **Choose a single splurge item**

If you plan to renovate around one stunning main focal point, you'll be able to get away with using lower-cost items elsewhere. If you want to make a statement with a mosaic floor tile, for example, use a more economical tile on the shower walls.

#### **Swap your vanity**

Your cabinet is one of the main focal points of your bathroom. Replacing an older-looking model with a modern one, like a fluted Gluckstein Elements vanity, is a great way to easily update the look of the room. You can also paint a past-its-prime vanity and add new pulls to bring new life to your bathroom.

#### **Use contrasting tiles**

A wall – or floor – of inexpensive tile looks rich in two-tone contrasting or complementary shades. A warm-tone checkerboard floor is a bold look that's trendy right now. You could even make it counter height so it becomes a casual backsplash to accent a simple pedestal sink.

#### **Pack a punch with paint**

Paint is an inexpensive way to add drama. Popular this season is "paint drenching" which gives your entire room a cohesive and monochromatic look by painting the walls, ceiling and baseboards all the same colour. The technique has a sophisticated feel that gives low-cost, high-impact results – especially in a space like a small powder room.

#### **Look for deals on faucets**

You may love the look of nickel, but chrome offers a similarly modern accent at a much lower cost. Try not to focus on one specific brand either; provided you choose faucets in the same finish you can pick from different product lines and price points.

#### **Accessorize**

Stacking white towels is an economical way to get that boutique-hotel look, while pillar candles accented with a few fragrant soaps and fresh-cut flowers lend an air of tranquility without the spa price tag. Updating and upgrading low-cost items like towel bars, mirrors and the hardware on drawers and doors can breathe new life into an old bathroom, for a fraction of the cost of a full renovation.

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## THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

### Natural Supplements for a Healthy Travel Experience

Traveling can bring challenges to your health, especially when adjusting to new environments, time zones, and dietary changes. Below, we explore five supplements to enhance your travel experience by boosting immunity, avoiding the ill effects of foreign food/drink, and helping you adapt to new surroundings.

#### 1. Probiotics: Shielding Against Traveler's Diarrhea

Traveler's diarrhea is one of the most common ailments affecting travelers visiting regions with different sanitation standards or unfamiliar food. HMF Travel probiotics (by Genestra) are clinically shown in trials to help support GI health in tourists. It contains strains known for their ability to survive the digestive process and prevent the overgrowth of harmful bacteria that can cause diarrhea. For best results, start a few days before your trip and continue throughout your travels.

#### 2. Betaine HCl & Digestive Enzymes: Protecting Against Foreign Bacteria

Foreign foods can be a delight to explore, but can also present digestive challenges, especially if you have low stomach acid or are taking proton pump inhibitors. Advanced Digestive Enzymes with Betaine HCl (by Thorne) boosts stomach acid levels and help break down food more efficiently. Taking this with meals helps kill off harmful bacteria reducing the risk of foodborne illnesses and protecting your digestive system.

#### 3. Melatonin: Adjusting to Time Zones and Combating Jet Lag

Jet lag can severely impact your travel experience, leaving you fatigued, disoriented, and unable to enjoy your destination fully. Melatonin is a hormone naturally produced by the body to regulate sleep-wake cycles. When you cross time zones, your body's internal clock may be out of sync, leading to difficulty sleeping. Taking Melatonin (Slow Release version by CanPrev) can help reset your internal clock and help your body adjust to the new time zone more quickly.

#### 4. Adaptogens: Adapting to Travel Stress and Boosting Immunity

Traveling, though exciting, can be stressful on

the body and mind. Long flights, changes in routine, and exposure to unfamiliar environments can weaken your immune system. Complete 360 (by Purica) is a powerful supplement designed to help your body adapt to these stresses. It combines ashwagandha, an adaptogen known for its stress-reducing properties, with a blend of medicinal mushrooms that support immune function. This combination not only helps you stay calm and balanced during your travels but also strengthens your body's defenses against potential infections.

#### 5. Electrolytes with Liver Support: Preventing Hangovers and Supporting Liver Health

Indulging in local beverages is part of the travel experience, but overindulgence can lead to hangovers and strain on the liver. Organika's Electrolyte Liver Care contains milk thistle & NAC, known for its liver-protective properties, alongside electrolytes that help replenish what is lost through alcohol consumption. This supplement not only supports liver function but also helps prevent dehydration, allowing you to recover more quickly after a night of celebration.

*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.*

## GET YOUR HOME WINTER-READY TO AVOID INSURANCE CLAIMS

Cozying up by the fireplace. Building snow forts in the backyard. Enjoying a movie. There are lots of things to love about spending the Canadian winter tucked in at home. Filing a home insurance claim isn't one of those things.

Follow these tips to get your home winter ready so that you can enjoy another snow-filled season at home – without worrying about the unexpected.

Check, clear and clean your exterior. Making sure the exterior of your home is well-kept is a key step in preparing for winter. So, before freezing temperatures become an everyday reality, clear your eaves of leaves and other debris to prevent ice dams from forming. Drain and shut off your exterior water lines to avoid water damage from frozen and burst pipes.

Now's also a good time to inspect the weatherstripping around your doors and windows. Finding and fixing cracks or openings helps to prevent heat loss, which is good for your utility bill and the integrity of your home.

Do an interior safety check up. Interior fire safety and air quality are important all year long, but adding a checkup to your winter-prep list can ensure that everything is in tip-top shape.

Test your smoke and carbon monoxide detectors to make sure they're working. And, while you're up on the ladder, make note of each detector's expiry date. Depending on the model, they should be replaced every five to 10 years.

Next, make sure your fire extinguishers are in good working order and easy to access. If you don't have fire extinguishers, add them to the top of your shopping list. Be sure to familiarize yourself and other family members with when and how to use them properly.

With safety on the mind, you can also consider getting a long-term radon test kit and detector. Ventilation, entry points, drains and even soil composition can impact your exposure to radon, a potentially cancer-causing gas created when naturally occurring uranium breaks down. The lowest level of your home is the best place to install a detector. Regularly monitoring it can keep you and your family safe.

Inspect your furnace and other heating appliances

With winter knocking and cold temperatures on the way, routine checks and maintenance of your furnace are essential to ensure it's operating efficiently and safely – so you can stay warm and toasty all season.

For a basic DIY inspection, check that the area around the furnace is clear of objects and debris, look at the pipes and fittings for any signs of deterioration and make sure your filters are replaced on the schedule recommended by the manufacturer. An annual inspection and cleaning by a qualified service technician is also recommended.

If you have wood-burning heating appliances and fireplaces in your home, you'll want to hire a certified chimney inspector to examine and clean them before you start using them. This reduces your risk of a chimney-related fire.

Find more tips on how to protect your home throughout the year at [cooperators.ca](http://cooperators.ca).

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## WRITE AS I PLEASE

By Mel Kositsky

It's election season! You can feel it in the crisp fall air -- and we are constantly seeing it in the news. Pretty soon election signs will line the roadways, but are British Columbians really engaged in preparation for the October 19 provincial election?

How about voters in Manitoba and Quebec who are currently in federal byelections in two key ridings?

Voters there go to the polls on September 16 (the same day Members of Parliament return to work in the House of Commons), but there has been little news about those political events as many of Canada's news outlets are more focussed on the U.S. presidential election, which will not be held until early in November.

Surely after all the commotion following the recent Toronto area byelection, you would think the Canadian media would spend a little more time and effort on Canadian politics, especially when they are consistently requesting subsidies from Canadian taxpayers.

Are they expecting these "safe seats" to be a walk-off for the existing party representatives? Or is change really happening in Canada? Instead of sending reporters all over the United States following American politics, they need to take a closer look at what's happening at home.

Instead, all we hear nightly is the results of new

political polls. Hands up if you believe political polls are a necessary evil?

Hands up if you believe the results of the polls which are reported almost daily in the news? There seems to be so many more pollsters these days -- and news outlets spend too much time comparing poll results. How relevant are these so-called "snap shots" of political activity that week?

Hands up if you have ever participated in any of these polls -- or know someone who has been contacted by the pollsters? Did they tell the truth?

Hands up if you believe media outlets, who are supposed to report the news objectively, should be making up news stories based on poll results they have commissioned and paid for?

Politicians and political scientists will always tell you that the only poll that counts is the real one on election day. (And now even election day results have come into question in many parts of the world.)

So why do we spend so much time (and money) on political polls?

How these polls are conducted are never really explained by the media outlets who gleefully publish the results as "breaking" news content. It fills time on a broadcast and they can use colourful graphics to fill the television screen while "experts" analyze the latest figures.

It is assumed that most of the polls are done "online" today by people with computers or smart phones willing to participate -- for whatever reason. Most people ignore (or get annoyed) by phone calls or emails) requesting participation, which is why you often hear pollsters talk about "committed" voters. Committed to what?

We go to great lengths to ensure the privacy and security of each voter and ballot, so why would anyone tell an anonymous pollster who they are actually voting for on election day? And if, and when, they enter a polling booth on election day, do they actually vote the same way they told those pollsters?

If you really want to question the accuracy of these polls, one can consider how "random" the results really are. The growing cynicism about today's politics makes one wonder.

There is no question that professional pollsters are conducting ethical businesses according to proper

statistical analysis. But the issue becomes who exactly is participating these polls and how valid are the responses to the various questions being asked. Are they truly representative of public opinion?

Right now, governments are spending millions of dollars probing "foreign" interference into elections. The ongoing investigations and special measures being taken to ensure trouble-free votes in the future may be worth the effort and the cost, but how about considering "domestic" interference?

Should not there be a limit on all this pre-election polling? Just as there are rules about election spending and media advertising before and during election periods, maybe polling should be added to the list -- at the least -- reporting on polls during election periods.

We want people to vote and participate in the democratic process. In many elections (if not most), the number of voters who take the time to vote is much too low -- in all orders of Canadian governments. Maybe having too much polling information discourages participation in the real event.

It is perhaps ironic that some people are still pushing for the Senate of Canada to become an elected body. (While others want to just abolish it.) Some people also want Regional District boards in British Columbia to become fully elected bodies, instead of having them filled by municipal councils, who appoint their representatives.

Will ordinary voters show up to vote for new government bodies when they hardly make an effort to vote in regularly scheduled elections now?

One thing for certain is that political parties want your vote! That is why they are always searching for "committed" voters. Not only does every vote count, especially in close electoral district races -- the parties also receive government funding on a per vote basis for every vote that is cast at the provincial or federal level.

That funding amount is continued on an annual basis until the next election so it is a great source of revenue for the parties, instead of just relying on political donations.

So -- remember to take the time to get out and vote -- your favoured candidate is depending on it.

## PERSONALIZED HEARING CARE: WHY IT MATTERS

Hearing is such an important sense that connects us to the world around us. That's why personalized hearing care is so important. Everyone's hearing needs are unique, so it's essential to have solutions tailored specifically for you to ensure the best possible hearing health.

Think about it: just as no two people are the same, no two cases of hearing loss are identical. Personalized hearing care means taking the time to thoroughly understand your hearing abilities, your lifestyle, and your personal preferences. This way, professionals can create a customized treatment plan that perfectly fits your needs.

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Addressing hearing issues at their earliest stages can prevent them from developing into more severe problems. Research has consistently shown that early intervention leads to better long-term hearing outcomes. Jillian Price, M.Sc., Reg. CASLPO, Audiologist at HearingLife Canada, emphasizes this point: "All kinds of research shows that people who get amplification earlier are more successful with hearing aids later on. Loving your ears means being proactive, getting your hearing checked, and if there

is a problem identified, treating it at its earliest stages and not waiting until it's a significant problem in your life."

### The role of technology in personalized hearing care

Utilizing the latest technology and research, audiologists create customized hearing solutions tailored to individual needs. Advances in hearing aid technology have made it possible to develop devices that are more effective, comfortable, and discreet. These modern hearing aids can be adjusted to match the specific frequencies and volumes that an individual needs to hear better.

Hearing care professionals use detailed hearing assessments and diagnostic tools to understand the exact nature of your hearing loss. This information is crucial in designing a hearing solution that not only improves your hearing but also fits seamlessly into your daily life.

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- Ongoing monitoring and adaptation

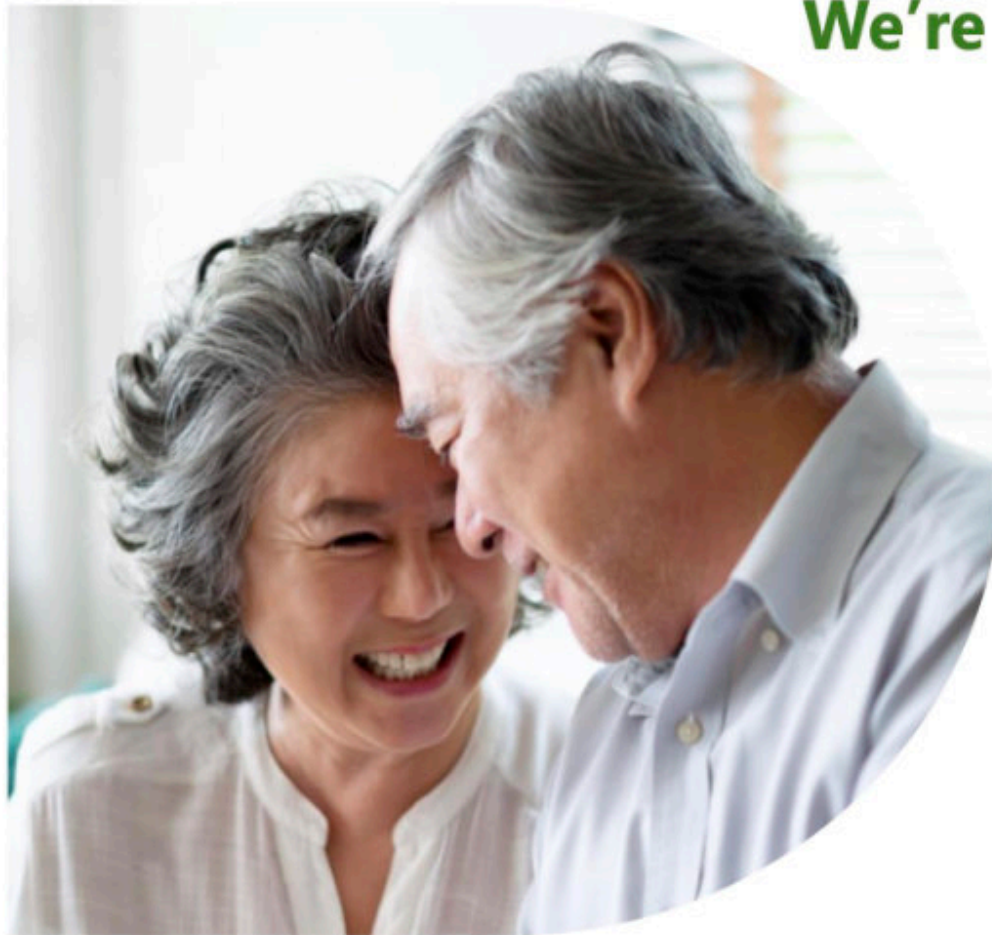


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- Living in the Greater Vancouver area

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# Salmon Arm & Shuswap

## \$115K grant from the British Columbia Association of Community Health Centres bolsters Sicamous Community Health Centre operating costs

The Sicamous Community Health Centre is the proud recipient of a \$115K grant from the British Columbia Association of Community Health Centres (BCACHC). The grant funding will be used to offset the operating costs of the health centre.

“This funding will allow us to make a profound difference in the lives of our residents,” says Karen Eastland, Sicamous Community Health Centre manager. “We look forward to continuing our mission of providing exceptional community health services.”

The Sicamous Community Health Centre offers two full-time physicians, one full-time nurse practitioner and three medical office assistants. In 2023, the net cost of this community service was \$62K.

“We are very grateful for funding from the BCACHC and are proud of the Sicamous Community Health Centre and the role it plays in our community,” says Mayor Colleen Anderson. “This grant funding assists our community as we move forward with providing quality healthcare to all our residents and the surrounding area.”

The Sicamous Community Health Centre opened its doors to residents and visitors in 2021. The health centre currently serves over 3,000 patients, which is a significant increase from 1,800 patients in 2021.

“This grant is one way that the BCACHC team supports its member community health centres in collaboration with government and partner organizations,” says Valerie St. John, the executive

director for BCACHC. Dedicated to supporting and advancing the development of community health centres across the province, BCACHC works to enhance the capacity of community health centres to provide comprehensive, accessible and community-based healthcare services. As a proud member of the BCACHC, the Sicamous Community Health Centre would like to express its appreciation for this funding and support.

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## 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:  
**Lana Fitt** (250) 833-6275  
fogdirector2024@55plusgames.ca

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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

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

» **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



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HOME IMPROVEMENT  
“ASK SHELL”

By Shell Busey

REPLACING A SINK FAUCET

With occasional internal repairs, a modern faucet unit will last for many years. Eventually, though it may reach a point of no repair, or the exterior coating becomes worn or corroded. Replacement is not difficult.

Turn off the stop valves for both hot and cold water supply lines leading to the fittings. If there are no stop valves, turn off the closest valves in the lines between the faucet and the water heater and cold water supply. If necessary, turn off the main valve, shutting off the all water in the house. Open the faucet to drain out as much water as you can.

A basin wrench will save you a lot of trouble, especially behind a deep kitchen sink where pliers or other wrenches won't go. Use it first to remove the nuts holding the supply lines to the faucet, then to remove the hexagonal nuts that hold the faucet to the sink. The old faucet is then simply lifted out.

Take the old faucet with you when you are shopping for a new one. This will assure that you get the correct replacement size. If this is impractical, carefully measure centre-to-centre distances between pipes and note pipe diameters.

Check the new faucet for fit in the actual installation, nuts and washers will be beneath the sink. Wipe the top of the sink clean where the faucet will be installed. Most exposed-deck faucets (the deck is the part that conceals the various inner components) have a rubber gasket on the bottom. If your new one does not, put a ring of plumber's putty on the sink around the perimeter where it will be placed. Set the faucet in place, slip the washers over the faucet shanks from beneath the sink and turn the nuts onto the shanks, starting them with your fingers and tightening with the basin wrench. Then reconnect the supply lines, adjusting them as necessary to fit the new faucet. Turn on the water and check all connections for leakage.

HOW TO TELL IF YOU HAVE ARTHRITIS IN YOUR HANDS AND FINGERS

If you're feeling aches and pains in your hands, it might not just be fatigue. Different kinds of arthritis affect the hands and fingers differently. In all cases, the pain can burn, ache or feel sharp and restrict your range of motion, making daily tasks more difficult. Your hands and fingers may also feel stiff, especially in the morning. Discover the telltale signs of arthritis and how to tackle it head-on.

Signs of arthritis in the hands and fingers

- Osteoarthritis: swelling and twisting of joints at the bottom of the thumb, the middle knuckles and the knuckles closest to the fingertips
- Rheumatoid arthritis: pain, swelling and inflammation in the knuckles closest to the palm of the hand as well as the wrist
- Psoriatic arthritis: swelling in the entire finger or across multiple fingers

SEPTEMBER

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September  
Summer  
Autumn  
Preserves  
Tractors  
Golfing

Schools back  
Fall  
Corn  
Pickles  
Combines  
Football

Labour Day  
Harvesting  
Apples  
Canning  
Getting Ready for Fall  
Fresh Fruits and Vegies

Leaves  
Crops  
Apple Pies  
Fall Babies  
September Rain

If you're experiencing signs or symptoms of arthritis, speak with your health-care provider and get diagnosed promptly. Your health-care provider may perform a variety of tests and exams to assess your symptoms and rule out other forms of hand or finger pain, such as carpal tunnel syndrome.

How to protect your joints:

- Take breaks to avoid holding your hands in the same position for long periods of time
- Spread out fine-motor tasks over several days instead of one
- Use both hands to perform tasks and lessen pressure on a single hand
- Slide objects across a counter or table instead of gripping or lifting them
- Use assistive devices and kitchen tools that are easy to grip
- Opt for large handles on toothbrushes, writing utensils and other household items
- Replace doorknobs and taps with lever-style handles
- Prop up a book or tablet to read rather than holding it

It's also possible to strengthen your hands and fingers by doing "range of motion" exercises, which can be found online through Arthritis Society Canada. Try applying mineral oil to your hands, putting on a large pair of rubber dish gloves and immersing your hands in a pan of hot water while you go through the exercises for five minutes or so.

If self-care strategies aren't enough to deal with pain from arthritis in your hands and fingers, talk to your health-care provider about other options, such as prescription medications, therapies or surgical options.

Check your symptoms and learn how you can manage joint pain at [arthritis.ca/symptomchecker](http://arthritis.ca/symptomchecker).  
[www.newscanada.com](http://www.newscanada.com)

5 REASONS YOU SHOULD EAT MORE STRAWBERRIES

Did you know strawberries are one of the healthiest fruits? Here are five reasons why incorporating more of these sweet berries is a smart choice.

1 Immunity strength: Just one cup of strawberries has 95 per cent of Health Canada's recommended daily value of vitamin C.

2 Nutritional powerhouse: Strawberries are packed with a variety of other beneficial nutrients, including potassium, folate and fibre.

3 Digestive support: A serving of eight strawberries provides three grams of both soluble and insoluble fibre.

4 Naturally sweet goodness: Strawberries, with their natural sweetness and low-calorie count, offer a delicious treat without excessive sugar content, making them a satisfying choice for those seeking balance in their diet.

5 Versatility: One serving of eight strawberries is the perfect addition to any snack or mealtime – be it a mid-morning energy boost, a healthy evening treat, or a delicious accessory to a sweet or savoury recipe.

Canadians can enjoy the delicious taste and health benefits of fresh strawberries year-round by looking for strawberries grown in California. Find more nutritional information at [californiastrawberries.com](http://californiastrawberries.com).  
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SENIOR  
READS

By Pamela Chatry

The Little Italian Hotel

By Phaedra Patrick  
Publisher: Park Row Books

Escape to the streets and canals of Venice, visit The Birth of Venus at the Uffizi in Florence, and hike the hills of Bologna in this uplifting novel by author Phaedra Patrick. The Little Italian Hotel is a joy for any armchair traveller.

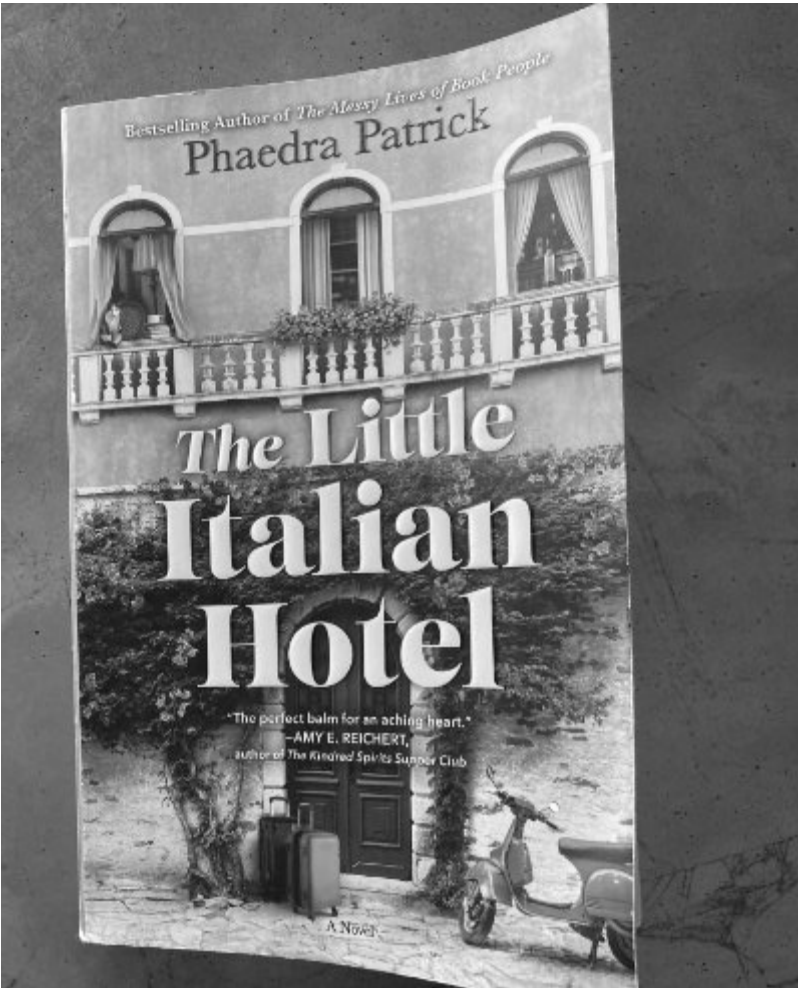
The aptly named main character, Ginny Splinter, is a radio ‘Dear Abby’ spending her days giving her callers advice on how to fix broken relationships. That is until her surprise plans for her 25th wedding anniversary once-in-a-lifetime trip to Italy, are shattered after her husband suddenly announces he wants a divorce. Poor Ginny! She falls apart while on air, and spontaneously makes an offer to take four equally heartbroken radio listeners on her trip to Italy with her. A perfect setup

for an enticing story. Soon Ginny and her group of sad strangers travel to a small Italian town to stay in a little hotel, operated by an equally sad hotelier. But don’t worry, this book doesn’t stay sad for long! It soon becomes a heartwarming story of new friendships and a rediscovery of fun and adventure, as together they learn to heal and live their lives fully once again.

Watch as the culture of Italy comes alive through the eyes and experiences of this group of new-found friends. There’s even a little mystery as the novel uncovers more details about Ginny’s guests. Slowly, as their stories evolve, Ginny realizes that everyone has a life-altering story, that she doesn’t have to be the only one to help heal everyone all the time, and that together they can heal better than apart.

The Little Italian Hotel is a charming read. If you’re feeling a bit blue, or just love a good tale of travel and friendship, read this book. Like a good friend, this uplifting story will surely bring a smile to your face.

*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

It's shaping up to be the most exciting British Columbia Derby in many years at Vancouver's Hastings Racecourse. The 1-and-1/8-mile race for a purse of \$125,000 goes on Saturday, September 14.

If many of the entries in the very competitive Western Canada Derby series show up for the final leg of the event for three-year-olds - that afternoon race may be the best one yet.

The Western Canada series for three-year-olds began with the \$125,000 Manitoba Derby on August 5 and continued with the \$200,000 Grade 3 Canadian Derby at Century Mile racetrack in Edmonton on August 24. Although the \$100,000 bonus for winning all three legs of the series was dropped this year, there are still a number of bonuses up for grabs to owners and trainers for competing in the series.

An equine disease, which hit the backstretch at Assiniboia Downs in June, restricted access to the grounds for more than one month. With entries limited for the entire Derby series, the major bonus was dropped for this year.

However, the 76th running of the Manitoba Derby proved to be a great success, with a large crowd and record wagering numbers on the holiday Monday card. Fans wagered \$3,743,784 on the eight-race card, the highest Derby night handle in the track's history.

That figure was bolstered by a mandatory payout in the Pick 5 pool, which reached more than \$2.4 million by post time. (A \$1 winning ticket paid \$4,870.45.) Bricklayer, an American invader from Canterbury Park, cruised by the field in the stretch to capture the Derby. He is not expected to compete in the Vancouver race.

While, the BC Derby, a Grade 3 event for a purse of \$125,000, should attract some of the entrants from

Manitoba and Alberta, it also has the potential to bring some shippers from Emerald Downs in Seattle and perhaps from California racetracks.

But the horse they will have to beat will be home-bred Diocles, who won the \$50,000 Sir Winston Derby Trial at Hastings on BC Cup Day. Owned by Wil-a-Way Farms, Gail Jewsbury and trainer Pat Jarvis, Diocles won an exciting stretch duel under jockey Kerron Khelawan. Diocles was bred in B.C. by Mark and Lyle Johnson.

Other local contenders will be Dennis Spence's What's Shakin', runner-up in the Trial and trained by Cindy Krasner, and the highly regarded August Rain, owned by Peter Redekop and trained by Barbara Heads. August Rain was last year's top two-year-old in B.C.

BC Cup Day at Hastings on August 5 proved to be a great success, with a million-dollar handle being achieved for the first time this season on the eight-race card despite some small fields. Betting from all sources was reported at \$1,061,584.

BC Cup results saw a few upsets, which meant a good distribution of the wealth to some of the smaller stables on the grounds. It was a great day for trainer Mel Snow, who saddled two winners.

There were six BC Cup stakes for purses of \$50,000 each, plus two supporting races. Jockey Antonio Reyes rode three winners and Brian Boodramsingh had a double.

The day also produced a return to winning form by seven-year-old mare Infinite Patience, who captured the \$50,000 BC Cup Distaff in a quick time of 1:43.62 for the 1-and-1/16-mile race, winning by almost eight lengths. It was the champion mare's 20th victory in 29 career starts, bringing her lifetime earnings to \$823,700.

Trained by Heads, Infinite Patience is co-owned by Edmonton Oilers' star forward Ryan Nugent-Hopkins and her breeder William Decoursey. Heads had two training wins on the day, the other with the sensational three-year-old filly Avana, owned by Redekop.

A total of 53 horses were up for sale on August 28 in the annual Canadian Thoroughbred Horse Society BC Yearling and Mixed Sale, which was held at the Thunderbird Show Park in Langley. Sale results can be found on the website [www.cthsbc.org](http://www.cthsbc.org).

Live thoroughbred horse racing continues at Hastings until October 20, but the two days a week schedule will change during the month of September, following the last Friday Night Live card on September 6.

Racing moves to Saturday and Sunday afternoon cards, starting at 2:30 p.m., on September 14 and continues that schedule until closing day.

Harness racing returns to action at Fraser Downs on Thursday evening September 12 to start its fall-winter season. Live races will be held Thursday and Friday nights through to the end of December, before taking a holiday break.

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Elevate your meals with fresh, homegrown herbs with these easy gardening tips.

Herbs are easy to grow and can be planted in your backyard, balcony or windowsill. Wherever you grow your herb garden, ensure it receives direct sunlight. Most herbs need at least four hours of sun a day.

Remember to feed your food. Fertilizing your herbs helps them grow faster and increases regrowth so that you can pick and use them more often. Slow-release fertilizers are great for herbs, providing them with a steady supply of nutrients over time. Also, consider fertilizing herbs in a container more often than those planted in the garden, as water will wash away nutrients in the soil faster.

Herbs need to be watered two to three times a week depending on the type, the temperature and the container they are in. It is important to select soil and a planter with good drainage. This helps protect the plant's roots from bacteria, fungus and rot.

Find more gardening tips at [fertilizercanada.ca/lawn-care](http://fertilizercanada.ca/lawn-care).

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10 DAY VISIT TO ST. JOHN’S, NEWFOUNDLAND

By Diane Tijman

After my 10 day visit to St. John’s, Newfoundland, I’ve been savouring my memories. When my kids were little, at bedtime I would often ask for their best and worst of the day and so I’ve been thinking about that for my latest trip.

The worst is easy: first, I can’t say anything bad about Newfoundland, but on the last day, I had a scratchy throat. This didn’t stop me having a grand time, but once home, I tested positive for Covid, filling me with concern because of all the hugging. Fortunately, I got Covid from one hug and only gave it to one other and she’s recovered. Thank goodness!

Deciding on the best part of the trip was more challenging. The beauty of the sea, landscape, villages, and vibrant St. John’s are undoubtedly the best. As to the wonderful places and things done, I’ve narrowed it down to four: visiting Quidi Vidi, a beautiful fishing village near St. John’s, where we had lunch at the Quidi Brewery; The Rooms, a Newfoundland art and culture museum where an art curator showed us whalebone carvings and Viking

settlement artefacts; St. John’s Jellybean houses, seafood dinners, and live music on George Street - the street with the most bars per capita in Canada; and finally the Cape Spear lighthouse at the furthest eastern point in Canada.

There were so many wonderful people and experiences. This was my second visit. I know I should use my travel money to see other beautiful places, but the Maritimes always calls me back. My mother was born there and so I’ll return. Besides, we didn’t see any puffins or whales nor visit St. Pierre et Miquelon! All for another trip!

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



Paula Luby-Coughland, Diane Tijman and Nancy Taylor



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# OLD HAWAII'S HEIAUS BIG ISLAND TEMPLES

By Chris Millikan

Our Hawaii Island holidays typically include trips to heiaus [hay-owz]. This time, we revisit three of these historic temples.

Just off Alii Drive at Kahanu Beach Park's north end lies one of our favourites. A plaque recounts its unique nature as well as familiar ceremonies. Kuemanu Heiau is Hawaii's only temple dedicated to...surfing!

In the days of old Hawaii, the best waves were reserved for this area's high-ranking chiefs. Commoners were instructed to surf elsewhere. We picture alii surfers praying for rolling breakers at Kuemanu. Afterward, they'd chant 'mahalo' (thank you) to ocean spirits, before rinsing off in a freshwater pond. Avid boarders still place offerings at Kuemanu to evoke favourable conditions at this popular surfing spot.

Hawaiians built heiaus of all sizes and designs, ranging from stark earthen terraces to elaborate stone platforms. Hundreds had dotted the islands, each dedicated to one God. According to beliefs, divine energy was transferred and concentrated through ritual prayer. Only kahuna priests and high chiefs entered these sacred places of worship.

In south Kona's Napo'opo'o, Hikiau Heiau's enormous platform covers most of its village State



Park. One colourful storyboard explains how this temple was dedicated to Lono, God of peace, knowledge, and prosperity. Offering fish, fruit, leis, or plants, priests prayed for rain, fertility and good harvests. As a luakini shrine, they also sacrificed animals and humans to appease this god.

Another illustrated board reviews how the first European explorers arrived in Hawaii. Gathered here for festivities in 1778, over a thousand Hawaiians witnessed their two sailing ships approaching. Billowing white sails convinced them the captain was Lono. They believed their esteemed god was visiting them during Makahiki, his season of great celebration. High chiefs escorted Captain James Cook to Hikiau Heiau, where they treated him lavishly.

Upon Cook's return the following year, the chiefs discovered his mortal flaws...and treated him less hospitably! After a ship's longboat was stolen by Hawaiians, the captain tried taking a hostage to exchange for its return. A scuffle quickly ensued. Cook was stabbed and clubbed to death. His bright white monument commemorating one of the greatest explorers of all time rises on Kealahou Bay's opposite shore. We reflect on how this celebrated British captain's discovery of Hawaii ended with his tragic death.

One hours drive north of Kailua we survey Pu'ukohola Heiau, largest and last heiau built. Exhibits, displays and video in the Visitor Centre present its history. Kamehameha constructed this temple along Puukohola (Hill of the Whale) to fulfill a prophecy. Kahunas believed by dedicating this temple to war god Ku his campaign to unify Hawaii's Islands would have guaranteed success. Its construction conditioned Kamehameha's soldiers...and summoned allies needed to accomplish his mission.

A park ranger tells us about building the temple's mammoth platform. "Imagine rows of warriors passing heavy stones hand-over-hand from locations



sites 23 kilometers away! Skilled masons then placed each stone precisely and effectively to build this heiau...in less than a year! Believing its swift completion a good omen, Kamehameha set out in 1791 to battle opposing island chiefs. When the army of Chief Keoua was defeated, this Big Island adversary came here to be sacrificed at its altar."

We later learn that within eight years, King Kamehameha established and reigned over the predicted United Kingdom of Hawaii. Following his death in 1819, Queen regent Kaahumanu renounced the traditional religion. Wooden idols, thatched drum houses, and structures atop temple platforms were destroyed. Most heiaus fell into disuse and eventual ruin.

Visiting these three surviving heiaus helps us visualize the days of old Hawaii and deepens our understanding of Hawaiian culture.





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# MORE CANADIANS ARE NOW ELIGIBLE FOR THE CANADIAN DENTAL CARE PLAN



Last year, the federal government began rolling out the Canadian Dental Care Plan. This plan helps reduce the cost of a wide range of oral health services, such as teeth cleaning, examinations, X-rays, fillings, dentures, root canals and oral surgeries, for eligible Canadians.

It's designed for Canadian residents with an annual family income under \$90,000 who do not have access to dental insurance. It's important to note that you must have filed your taxes in the previous year to qualify.

The application process began in stages, starting with seniors. As of June 27, 2024, two more groups can sign up for the plan: children under the age of 18 and adults with a valid Disability Tax Credit certificate.

All remaining eligible Canadian residents will be able to apply starting in 2025. Once fully rolled out, the plan aims to help reduce the cost of dental care for up to 9 million Canadians.

The Canadian Dental Care Plan may not cover the full cost of eligible services. You may have to pay a portion of the cost, even if you do not have a co-payment, as the plan's established fees may be lower than what your provider normally charges. You may also agree to receive treatment that is not covered under the plan. Some services may only be available as of November 2024 and will require prior approval on the recommendation of an oral health provider.

Learn more about the plan at [canada.ca/dental](https://canada.ca/dental).  
[www.newscanada.com](https://www.newscanada.com)

# FEDERAL INCENTIVES ARE HELPING BUSINESSES BUY A VEHICLE – HERE'S WHAT YOU NEED TO KNOW

Trucks, cargo vans and other large vehicles are sometimes the most practical vehicles for businesses. But their size and weight mean they burn through a lot of gas or diesel. An electric truck eliminates those fuel costs, but the higher upfront cost of electric vehicles (EVs) can make it hard for many to make the switch.

The Incentives for Medium- and Heavy-Duty Zero-Emission Vehicles program offers businesses and organizations substantial rebates on the cost of buying or leasing electric commercial vehicles. The rebate applies to qualifying vans, trucks, coach buses, semi-trucks and other types of commercial vehicles.

If your company operates a fleet of vehicles, the business may be eligible for up to 10 of these incentives per calendar year, up to a maximum combined rebate of \$1 million.

The rebate is applied at the point of sale by the dealer, and it can be combined with any other provincial or territorial electric vehicle rebates available where the business is located.

The Government of Canada has a list of hundreds of qualifying vehicles on the program's website.

Find more information at [canada.ca/medium-heavy-zero-emission-vehicles](https://canada.ca/medium-heavy-zero-emission-vehicles).  
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# LOST YOUR PHONE? PROTECT YOURSELF FROM UNAUTHORIZED TRANSACTIONS

Nowadays, losing your phone or tablet can feel like losing a vital part of your identity. With a significant amount of personal and financial information stored on these devices, unauthorized transactions can become a major concern. To safeguard yourself, it's crucial to follow these preventative and retroactive measures.

Preventative measures

1 Know where your data is stored: wallets

store payment information either in the cloud, on the device or on the SIM card. Knowing where the info is stored is helpful in the event a phone is lost or stolen.

2 Secure your data: Use strong, unique passwords or biometric locks, like fingerprints or facial recognition, to protect access to your device. Enabling two-factor authentication on your accounts adds an extra layer of security. Never share your PIN or password, and use different passwords for your device and payment approvals.

3 Keep devices updated: Regularly update your phone and tablet to ensure you have the latest security patches. These updates often address weaknesses that could be exploited by hackers.

4 Lock your devices: Always use a screen lock to prevent unauthorized access. Even a simple PIN or password can significantly reduce the risk of unauthorized transactions.

5 Monitor your devices: Keep an eye on your devices and be cautious about where and how you use them. Regularly review your mobile wallet and transaction history for any unusual activity.

Retroactive measures

1 Contact your service provider: If your device is lost or stolen, promptly contact your service provider. They can deactivate the device, restore it to factory settings and place it on a national list of stolen devices. This will prevent it from being used on any Canadian mobile network.

2 Report to local law enforcement: File a report with local law enforcement to document the loss. This could assist in the recovery of your device.

3 Notify financial institutions: If you



suspect any unauthorized transactions, contact your bank and credit card companies immediately to block your accounts. This will prevent additional unauthorized transactions and minimize potential damage. They have processes in place to handle such issues and can guide you through recovery steps.

Learn more about how to protect yourself from fraud and unauthorized transactions at [canada.ca/money](https://canada.ca/money).  
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