

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

# TODAY'S SENIOR NEWSMAGAZINE



Happy New Year, Seniors! Remember the bubblegum days? (Photo: Dan Propp)

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# ACCORDION TO DAN



of nostalgia to replenish a fond memory or two.

## A GREAT LOCAL EVENING RADIO PROGRAM

Many a lower mainland radio listeners looked forward to Jack Cullen's late evening radio program. Thinking back to that show reminds me of Lorne Greene because it takes me back to the Ponderosa in living colour on NBC. Cullen brought us back to so many entertainment names such as Mario Lanza when we were still a teen. The day of Father Knows Best starring Jane Wyatt and Robert Young. A program on network tv today no sponsor would likely invest. If they did, it likely would not last very long.

Cullen took us back to so many sound clips reminding us of programs like the Sixty-Four-Dollar Question with host Hal March. During this tv era, one could probably buy three houses with the sixty-four thousand dollars the quiz show's top prize.

## A BIT OF FOOD FOR THOUGHT PUN...ISHMENTS

Sometimes it's kind of food for thought to ketchup with the past via the English language. It helps a senior to relish the cost of food before by inflation we were caught.

We still recall as kids we could find a super value with just a dime. We loved that Ma and Pa family run grocery store. Those early years become increasingly wonderful memories that take us back to shore. It makes some of us nostalgic senior souls increasingly flounder how the old mighty buck has gone flat. Just a bit of a thought for the halibut. Amazing what corporate technology has managed to net. So much today is online mooching around with this lowest form of humour all over the place, be it in Toronto, Winnipeg, Los Angeles, New York, Spuzzum, Hope, or Vancouver. Have there been so many changes since we were young whippersnappers? You bet!

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Photo: Happy New Year, Seniors! Remember the bubblegum days? (Photo: Dan Propp)

Here we are seniors, in two thousand and twenty-five and some of us still trying to catch up with today's latest technology. We still attempt fathoming some of the adjustments and gadgets over the years while remembering the old Commodore 64 computer with the green screen. Oh 'woe was me' back around 1963. The changes we have seen since those days, eh? Since that 'ancient' era, that in retrospect was based on human values instead of corporate priorities and thinking of greater efficiency and financial costs. The price for everything from food to housing and entertainment tailored swiftly to acceptance to what one pays. Thus, a sense of humour has become a commodity that's increasingly essential. Fortunately, laughter is still not taxable. However, down the road we go, eh? You just never know.

### A FEW PROVINCIAL MEMORIES

Some of us still recall the CCF, Social Credit and now in B.C., the provincial Liberal Party all have vanished. As the new year unfolds, it's hard

to keep track how much has changed since we were young. How our lifestyle in so many respects once used to be. We still remember writing handwritten letters with pen and paper, typewriters with ribbons and correction ink, and sending a letter needed an eight-cent stamp. Gone are the one and two paper dollars, fahrenheit, inches, feet, yards, the fifty-cent piece and coffee with free refills for just a dime. Plus, perhaps, what was once perceived as human wisdom. Today who needs a wind-up watch, or to write a letter, or draw a picture as AI has become the new way of communication and, perhaps, a new way of living.

### NOSTALGICALLY PROWLING BACK A BIT

A few of us may still have a collection of cassettes and tape recorders that still work. With a cassette player some of us can cruise back to Jack Cullen's program OWL PROWL on CKNW. What a great show that was! So many stars of tv and the silver screen were interviewed by him. Thus, a bit

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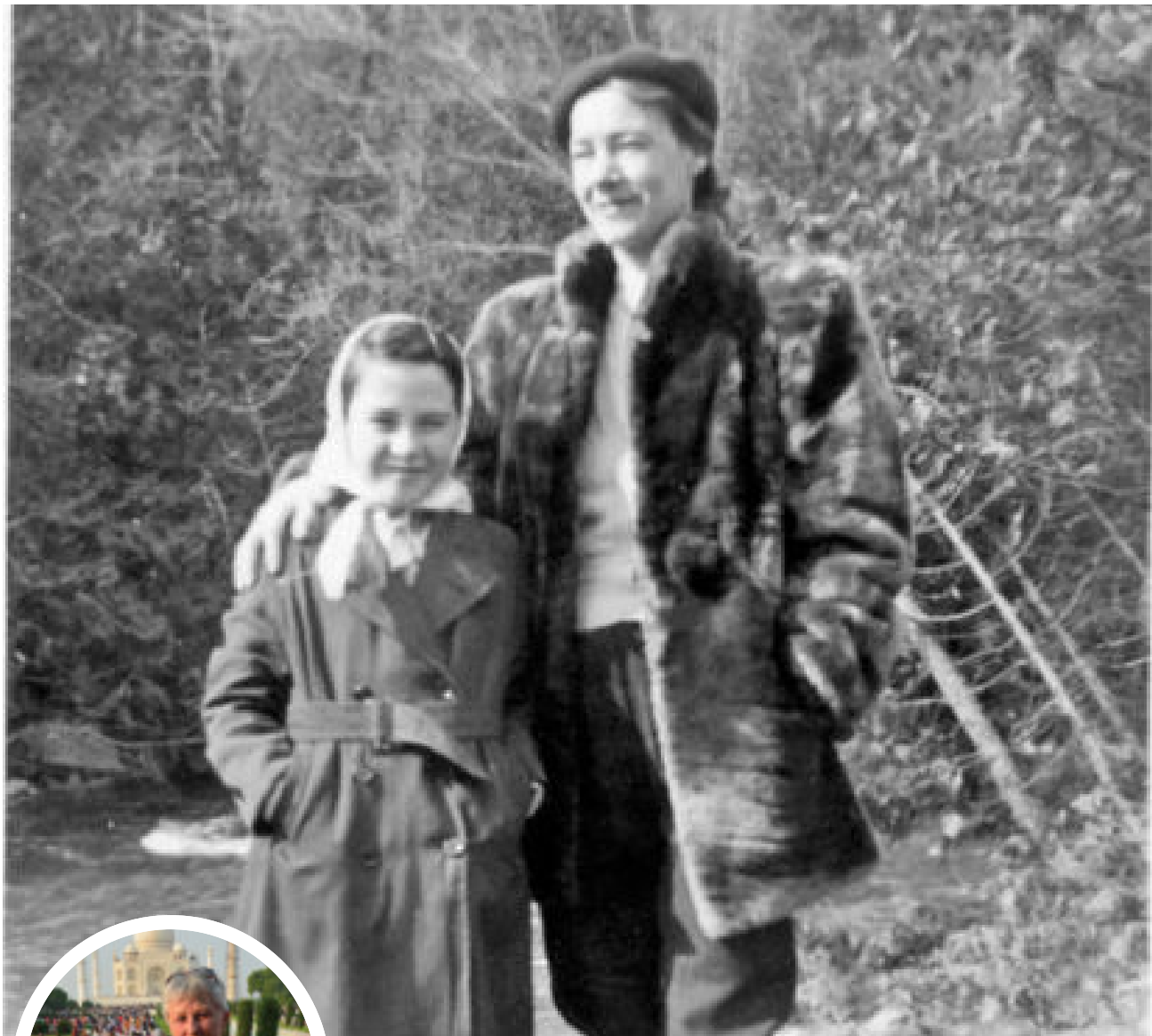
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## REFLECTIONS: DO IT YOURSELF IMMIGRATION

By Ursula Maxwell-Lewis

Buried in a stash of paper, pictures, passionate possibilities and 'priceless' cartoons, up popped a Johannesburg Star full page feature dated Friday October 11, 1957, recounting pioneering in Canada. It was written by a Scottish freelance writer, former Canadian immigrant and (at the time) new South

African immigrant, my mother, Jean Munro.

In the column mother mentions her first immigration to Canada was in 1929. Fifteen years later she re-immigrated with husband and six-year-old daughter.

Amid postwar immigration promises of warm welcomes and a wealth of engineering jobs for well-trained blokes like dad, and despite family tears and entreaties not to go, off we went to the Promised Land.

The column describes a picture of a less than rosy jobs market, limited, exorbitant, housing market which discriminated against families with children.

"One day we heard of a piece of "bushland" hitherto untouched by the hand of man and owned by a Clarkson farmer," she wrote. "As we stood gloomily surveying the ancient (a mere three acres) scrap of former Indian hunting ground. I suddenly felt as if every there was a challenge to heritage here it was."

After describing negotiations, price, etc., she goes on to say: "On a brilliant September day we pitched a tent (rented for 12 dollars a month) in the dubious shelter of a clump of rapier keen thorny scrub trees, as far as possible from the road, which was allegedly the only remaining Indian trail in Ontario."

Her description of time, place and emotions - the nearest bus stop was three miles away, the town seven and Toronto, where Dad, despite excellent engineering credentials, found a job selling jewellery in a department store, was 27 miles away. "The most trying chore of all was the one and a half mile scramble across filleted fields for water from the nearest farm."

The tale continues, and - while courageous - isn't pretty either financially or physically. Nor was unsympathetic officialdom.

The short story is that father, who had had enough of the Canadian Dream went back to sea. An Imperial Oil job application immediately resulted in well-paid work on a global scale. Mother and I remained 'down on the farm'. Bear in mind that social services of any kind were a thing of the future. Immigration (certainly as Brits) was do or die.

"About three weeks before Christmas, while working with the aid of two faithful friends in a blinding sleet storm, trying to complete the roof of our one-roomed cabin (a portion was partitioned off for the child's room) my husband received a message offering him a job as an engineer officer on an oil tanker." This resulted in a few more frantic boards on the cabin and Dad's immediate departure for Halifax to join his ship...and finally make a living wage.

The tale continues for a few years until mother finally reports the saga ending: "When we finally left the "bush" I had not developed into a petal-skinned Rose Marie - I looked and felt like something that had been left too long in the oven. But I am convinced that my daughter will never again rise to greater heights than she did when helping Mama 'tame the wild'. For holding the small fort was no idyll."

For record, immigrants of our era were on their own: The first permanent program for the funding of social assistance, the Unemployment Assistance Act, was put into place in 1956. By that time we'd survived on our own - and had departed for another commonwealth country, South Africa.

For the record, my maternal grandmother in Scotland learned, at age 86, to type. Her memories were published in Glasgow papers and a handwritten document by my uncle Jimmy Munro recounting his tough 1929 immigrant years in Western Canada also recently surfaced among my 'souvenirs'. That's a courageous tale for another day!

Will my children treasure them? No idea. But, for me? I'm thankful. It's living history I participated in and which, thanks to a mother who wrote, read, laughed and travelled, encourages me.

You, too, may have similar family archival 'gifts'. If not, Cloverdale Public Library has an outstanding genealogy department, a resource to help you reveal family sagas both local and international. No witches here, but definitely today's version of "looking into the seeds of time" - and perhaps sewing more with photo-books, letters or just sharing/taping (as my mother also did) family reminiscences, anecdotes or simply vignettes (happy, or not) for your ancestors.

New Years generate new stories. May all you stories be heartwarming, interesting, exciting and rewarding. Welcome to 2025!

Photo: Jean Munro and her daughter, Ursula. British immigrating wasn't easy.

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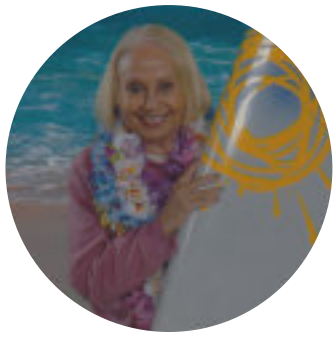
Focusing in hard to fit dentures and I thought why not. Nothing else worked over the years. And to my surprise I found someone who cares and was patient.

And lord and behold I can eat and chew after 15 years.

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## EXPERIMENTAL ART IN THE EASTERN BLOC AT VANCOUVER ART GALLERY.

Article & photos by Lenora A. Hayman.

THE MULTIPLE REALITIES: EXPERIMENTAL ART IN THE EASTERN BLOC, 1960's-1980's at the Vancouver Art Gallery until 21 April 2025 brings artists from East Germany, Poland, Czechoslovakia, Hungary, Romania and Yugoslavia. Communist governments were established in these capitals and controlled in various ways from Moscow, in politics, education systems and the arts. There are over 200 works by almost a 100 artists.

In the Revisiting of Herakles (Heracles Concept) 1982/2023, the German experimental filmmaker Lutz Dammbeck drew on references from the Brothers Grimm fairy tales and the mythological figure of Hercules, to look into Germany's past and present.

A Budapest Poster Gallery has offset lithographs on paper.

The Hungarian Gyula Konkoly's Bleeding Monument is a large block of ice surrounded in gauze. The bandages are soaked in potassium permanganate, a purple black salt used for wound cleaning. As the ice melts, the solution dyes the gauze red, resembling blood from a damaged body.



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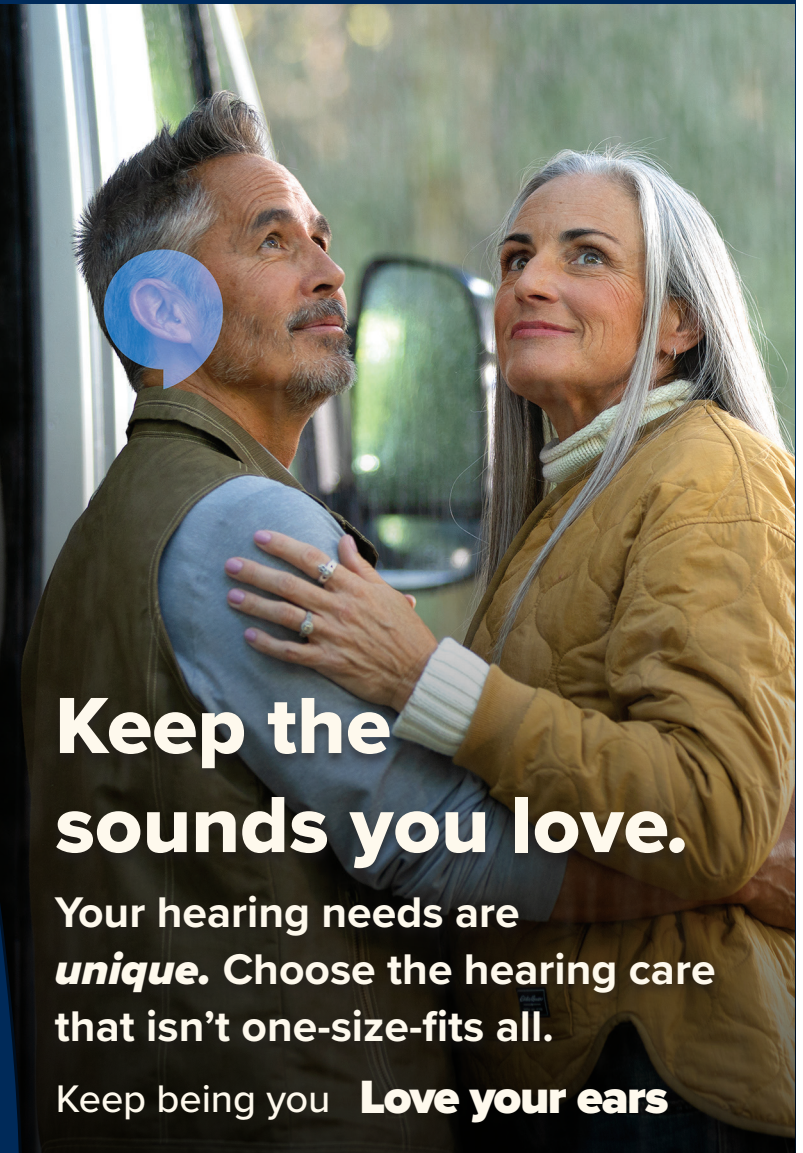


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## FINANCIAL NEWS

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

### What is the TFSA Limit for 2025?

The federal government increased the Tax-Free Savings Account (TFSA) contribution limit to \$7,000 in 2024. This contribution limit of \$7,000 will continue for 2025.

It also means that starting on January 1, 2025, eligible Canadians will now have a cumulative lifetime TFSA contribution limit of up to \$102,000.

#### What is a Tax-Free Savings Account (TFSA)?

Since 2009, Tax Free Savings Accounts (TFSAs) have helped Canadians earn tax-free income on investments.

Set up as a registered investment or savings account, TFSAs can hold a variety of investments, including cash savings, mutual funds, securities listed on a designated stock exchange, guaranteed investment certificates (GICs), and bonds.

As the name indicates, all income earned in a TFSA remains tax free and allows Canadians to build up tax-free savings over the course of their lifetime.

Want to learn more about this investment option? Read on to learn the ins and outs of TFSAs – from finding your limit to accurately tracking your contributions.

#### How do I qualify for a TFSA?

Any Canadian who is 18 years old with a valid Social Insurance Number (SIN) accumulates TFSA contribution room each year (since 2009), even if they do not file a tax return or open a TFSA.

Yearly contribution limits are set by the federal government. However, even if you do not max out your TFSA in one year, the unused contribution room will carry forward into the following year as part of your lifetime contribution limit.

#### Notable exceptions

As stated above, TFSAs are available to any Canadian resident 18 years of age or older with a valid SIN.

The only exception to this rule is if you live in a province or territory where you cannot enter an agreement or contract – which would be necessary to open a TFSA – until the age of 19. In this case, your contribution limit for the year you are 18 rolls over to the following year.

#### How do I open a TFSA?

According to the Canada Revenue Agency (CRA) website, to open a TFSA account you must:

1. Contact your financial advisor, financial institution, credit union, or insurance company (issuer).

2. Provide the issuer with your SIN and date of birth so the issuer can register your qualifying arrangement as a TFSA. Your issuer may require supporting documents.

At the time of opening your account, your TFSA issuer can also provide you with specific details about how your contributions could be invested and what types of returns you can expect with each type of investment.

Working with an issuer is critical to ensure that your TFSA is registered correctly so that any income you earn from your account remains tax free.

#### What's the difference between a TFSA and a RRSP?

Unlike a Registered Retirement Saving Plan (RRSP), TFSA contributions do not provide an immediate tax-deduction. However, unlike an RRSP, when you withdraw funds from a TFSA, they are not taxed.

Additionally, any interest, dividends, or capital gains earned on investments in a TFSA are not taxable while held in the account or when they are withdrawn. This means you never have to report your TFSA earnings or withdrawals as income on your taxes.

This also means your TFSA earnings will never affect your eligibility for income tested benefits (like Old Age Security or Employment Insurance) or federal credits (like the Canada Child Benefit or services tax/harmonized sales tax (GST/HST) credit).

#### What is the lifetime limit for a TFSA?

Once you turn 18, you will accumulate TFSA contribution room each year even if you have not yet opened an account.

There is no limit to how many TFSAs you can open, but your individual maximum applies regardless of how many accounts you have.

Your total contribution is calculated as follows:

- Your annual TFSA dollar limit (for 2024 this is \$7,000)
- Plus, any unused TFSA contribution room since you turned 18
- Plus, any withdrawals made in the previous year

You can withdraw from your TFSA at any time, and withdrawals give you more contribution room in the future. Withdrawals from your TFSA can be put back in the following year without impacting your contribution room.

#### Where can I find my TFSA contribution room?

You can confirm your TFSA contribution room through logging into CRA MyAccount for Individuals or by calling the Tax Information Phone Service (TIPS) at 1-

800-267-6999. If you have an authorized representative, they can also get these details for you. The CRA can provide you with a TFSA Room Statement to confirm your contribution limit and a TFSA Transaction Summary to confirm the contributions and withdrawals the CRA has received from your TFSA issuer(s).

Tip: It's a great idea to track your own transaction records of withdrawals and contributions. The CRA determines your available TFSA contribution room based on information provided annually by TFSA issuers, so it's in your own best interest to ensure that your records align with that of the CRA.

#### What is the penalty for going over my TFSA limit?

If you go over your TFSA contribution limit, this excess amount will be subject to a 1% per month penalty tax for as long as that excess amount remains in your account. For example, if you over contribute \$3,000 in a year, you will pay \$30 per month, every month you remain in excess – that is \$360 in penalties in one year alone.

Therefore, it's so important to review your TFSA contributions, annual withdrawals, and limits before you add additional funds in the year.

Note: Withdrawals cannot be added back in the same year that they were made. You will have to wait until the following year to add it back.

Source: (FBC.ca/blog Nov.24, 2022)

To find out more about TFSAs contact your investment advisor or contact Rick at 604-535-3367 (Suite 220-3388 Rosemary Heights Cres. Surrey, BC. V3Z 0K7) or email: rick@crsfinancial.ca

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## THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

### GERD and Stopping Acid-Reducing Meds: Part 1

Gastroesophageal reflux disease (GERD) is a condition where stomach acid frequently flows back into the esophagus, causing irritation and heartburn. A common cause is issues related to Lower Esophageal Sphincter (LES) dysfunction. The LES is a ring of muscle at the junction between the esophagus and stomach. Normally, it opens to allow food to enter the stomach and closes to prevent acid from backing up. When the LES is weak or relaxes inappropriately, acid can flow back into the esophagus, leading to GERD.

Another common cause is bloating and gas causing the stomach to distend thus applying pressure on the LES to open to release the excess gas. Eating foods that feed bad bacteria that generate gas and inadequate digestion of food can be a cause. Another cause can be GI motility problems when your GI tract is not moving your food forward.

As a pharmacist, I often see inappropriate chronic prescribing of Proton Pump Inhibitors (PPIs) e.g. pantoprazole, rabeprazole, esomeprazole, etc. While highly effective in reducing stomach acid production and relieving acid reflux symptoms, PPIs were only meant to be prescribed for short-term use. They are prescribed to allow the GI tract time to repair and prevent possible perforation. Patients often get started on PPIs in the hospital because they may have been put on blood thinners or NSAIDs but only need to continue them long-term if they are high-risk patients for ulcers.

Long-term use of PPIs has potential adverse effects, such as nutrient deficiencies, bone fractures, dementia, and increased risk of infections (e.g. C. Difficile, SIBO, and pneumonia). Stomach acid helps digest food, kills bad bacteria in the food that you eat, and aids in the absorption of vitamin B12, vitamin D, calcium, magnesium, and iron.

Deprescribing PPIs is done gradually over several weeks to minimize the risk of rebound acid hypersecretion, a temporary increase in stomach acid production that can occur after stopping PPIs.

The LES muscle closes to prevent acid from going up into the esophagus but if it has not been exposed to acid for long periods, it becomes “lazy”, which is why it can take time to train those muscles to work again and why patients become dependent on PPIs or convinced that they must take them chronically. Decrease the dose if possible then try taking it every other day or only as needed.

Another strategy while weaning off the PPI is to take antacids to neutralize the acid when needed. Flor-Antacid (Flora) contains magnesium carbonate which prevents acid rebound by having a pH-buffering effect unlike other antacids.

I find that using natural supplements like DGL Synergy (Designs for Health), can help soothe and protect the esophagus and increase your chances of discontinuing PPIs. I will talk in more detail about this and other natural options in Part 2 next month.

*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.*

## UPDATED DIRECTORY HELPS BRITISH COLUMBIANS SEEKING SENIORS' CARE

VICTORIA – The Office of the Seniors Advocate’s updated B.C. Long-Term Care and Assisted Living Directory notes a slight increase in funding but longer wait times for long-term care.

The 2024 directory provides objective, standardized information on 431 publicly-subsidized long-term care and assisted living facilities in a searchable, online format. The directory, which is updated annually, is a popular public resource with over 80,000 page visits per year. A number of important care quality measures are included such as: funded care hours, number of beds and room configuration, spending on food, medication use, use of physical restraints, complexity of care in the resident population, licensing complaints, reportable incidents and inspection reports.

“This is the second year all long-term care facilities were funded to meet the provincial guideline of at least 3.36 hours of direct care staff per resident, per day which is good news. The average funded direct care hours last year was 3.43 hours per bed per day, up slightly from the previous year,” said Dan Levitt, BC Seniors Advocate. “The new nationally recommended guideline is 4.1 hours of direct care per resident per day and we must ensure this updated standard is established in B.C. in order to meet the increasing care needs of residents.”

Changes in the directory include easier identification of facilities with both long-term care and assisted living units at the same location for people who want to age in place. This year’s directory also includes wait times for people assessed as being non-urgent and admitted to long-term care from the community, as well as overall wait times for all seniors whether they are admitted from home or the hospital. This is the tenth direct-

ory the Office of the Seniors Advocate has updated and released for the public.

Highlights in the 2024 B.C. Long-Term Care and Assisted Living Directory include:

#### Long-Term Care

The average wait time for all new admissions (from community and hospital) for long-term care was 112 days, a 11% increase from last year. The average wait time for non-urgent admissions from community was 233 days.

The proportion of residents taking antipsychotics without a diagnosis of psychosis was 28%, an increase of 17% from five years ago and unchanged from 2022/23.

The average food cost in long-term care increased 9% from 2022/23 to \$10.99 per bed per day. The minimum mandatory per bed per day food cost in Ontario is \$13.07.

The rate of influenza vaccinations for residents in long-term care decreased from 88% in 2022/23 to 84% last year.

The rate of health care workers vaccinated in long-term care facilities decreased from 39% in 2022/23 to 35% last year, the lowest since the influenza prevention policy was enacted in 2012.

#### Assisted Living

- The average wait time for admission to assisted living was 132 days last year, up 13% from 2022/23.

- The average food cost for assisted living increased 4.4% from the previous year to \$9.57 per unit per day in 2023/24.

- The percentage of assisted living residents with four or more visits to the emergency room in one year was 14%, up from 11% in 2022/23.

- There were 62 complaints involving assisted living residences, a 7% increase from 2022/23, of which 10 (16%) were substantiated, a 41% decrease from the previous year.

“We must continue to monitor care quality, identify systemic themes and measure progress in order to make improvements for people in long-term care and assisted living,” said Levitt. “The directory helps seniors and their loved ones access and compare important information about long-term care and assisted living facilities so they can make decisions about the future.”

#### Quick Link:

- 2024 Long-Term Care and Assisted Living Directory: Long-Term Care and Assisted Living Directory - Seniors Advocate

*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

### WELCOME TO 2025!

It's time to turn the page on a memorable year. Some people will say 2024 was a great year while others believe it was best forgotten – and quickly. There is always a wide band of perspectives when we look back on events that shape our lives.

One of the greatest quotes in history came from Hall of Fame baseball announcer Vin Scully, whose ability to turn a phrase during his game broadcasts was legendary. It was October 15, 1985 when his Los Angeles Dodgers began the World Series against the Oakland A's and the injured Kirk Gibson came up to the plate to pinch hit with the bases loaded.

Somehow Gibson mustered enough strength to hit a game winning home run and the Dodgers went on to capture the Major League Baseball championship that year.

Scully's reaction to the historic blast: "In a year that has been so improbable, the impossible has happened!"

That just about sums up 2024 for many of us.

In fact, in the fall of 2024, it was the famed Dodgers' franchise who repeated history with the injured Freddie Freeman blasting a game-winning homer in the first game of the World Series and they went on to defeat the New York Yankees for their first championship in many years. And they did it with the most expensive lineup of superstars ever assembled on one team in baseball history.

For many music and entertainment fans, going to see a Taylor Swift concert was the highlight of the year - and possibly of a lifetime. Not only did the female singer capture the attention of multi-generations of adoring fans, she also broke into the sports world with her football player boyfriend – and the media often paid more attention to what was going on in the luxury stadium boxes with Swift and her entourage than what was happening on the playing fields.

Football jerseys became a major fashion item once worn by Swift. But all that attention didn't distract her Kansas City Chiefs from winning another National Football League championship.

They are now in contention for a third Super Bowl in a row.

There were so many events last year it is impossible to capture them all. Canadian politics was filled with many unique and unexpected events – both in and out of the House of Commons – and at many provincial legislatures. British Columbia saw an NDP government re-elected, which kept Premier David Eby in power.

But election day on October 19 may be more remembered for the torrential rain storm, dubbed an "atmospheric river", which made voting difficult in some areas as rolling power failures were prominent throughout the day. And the entire election campaign made history when the official opposition party, BC United (formerly the BC Liberals), folded its cards and withdrew from the election, leaving the BC Conservative Party as the main opponents to the NDP -- and they almost pulled off a major upset.

For many political pundits, the major event of last year was the return of Donald Trump as President of the United States of America. When he takes over power from outgoing President Joe Biden later this month, who knows what's in store for the future of North America and the rest of the world. He has become so unpredictable. Some Americans still can't believe the "impossible" has happened.

The major media and comedians often joke about beauty pageant contestants who always rely upon making a speech about "world peace". They always act as though those "beauties" are "air-heads" and can't think of anything else to say. Maybe, just maybe, the joke is on all those commentators – and the contestants have been right all along but no one was listening or paying attention.

Peace is what the world needs now. It is likely the greatest wish for 2025!

People will continue to wish others new-found wealth and good health. Both are hard to come by these days. With an ageing population and the cost of living making it harder to make ends meet, sometimes you need to relax and enjoy life – and be grateful for what you do have, especially living in Canada.

A lot of focus in the past year has been on improving mental health. People are under much stress and they have difficulty relaxing and handling the pressure. That's where exercising and eating healthy comes in. And it may be time to have some fun again.

Mary Hildrum recommends you join the "Old Time Dance Club" based in Aldergrove. All seniors are welcome to join a very friendly crowd. She says if you don't care to dance, feel free to just tap your feet to the music and enjoy the company "of some very friendly folks".

The music is provided by live bands and the Saturday afternoon dances begin this month at the O.A.P. Heritage Hall, located at 3015 273rd Street. The fun runs from 12:30 to 3:30 pm.

The first event of the year on January 11 features the Hazelmere Heritage Fiddlers, followed by the Ukrainian Prairie Band on January 18 and the Central Fraser Valley Fiddlers on January 25.

To keep the club going there is an admission charge of \$10, which includes coffee, tea and cookies. There is also a membership fee of \$20 for the year. For more information, call Mary at 604-534-4802 or Angie at 778-836-0270.

HAPPY NEW YEAR TO ALL!

## 4 WAYS TO LOWER YOUR MORTGAGE PAYMENTS

The high cost of living is having an impact on a lot of people's finances. If you're struggling to pay your mortgage, know that you're not alone and that there are ways to help reduce some of the stress.

It's important that you talk to your bank as soon as possible if you're having a hard time making your mortgage payments so you can discuss your options together.

### Renegotiating your mortgage

You may be able to renegotiate your mortgage agreement. You could, for example, convert your variable interest rate to a fixed interest rate. This option could help lower your payments if interest rates are too high. Also, knowing what your payments are every month could help reduce some stress and help you better manage your money.

### Skipping a payment

Your bank could offer you a "skip a payment" option. Certain banks also call this option "payment pause," "miss a payment," and "take a break." Your bank allows you to miss a maximum number of mortgage payments each year. If you have made any prepayments toward your mortgage, your bank could apply these amounts to cover your skipped payments. If not, they would defer your payments so it would take longer for you to pay off your mortgage entirely.

### Getting a mortgage payment deferral

With a mortgage payment deferral, you enter into an agreement with your bank. This agreement allows you to delay your mortgage payments for a specific period, usually up to four months. After the deferral period ends, you continue making your mortgage payments. Just like the "skipping a payment" option, you'll need to pay the amount you deferred down the road, so the time it takes to pay off your mortgage will be longer.

### Extension of amortization

Extending your amortization period lowers your mortgage payments. Keep in mind that the longer you take to pay off your mortgage, the more you'll pay in interest. Think twice before extending your amortization to lower your payments. The interest costs that you'll need to pay will be higher. This may add up to thousands or tens of thousands of dollars over time.

There are many more options that could be available to you. What's important is to consider how these options will affect your financial situation. You may end up paying more to pay off your mortgage and it may take you longer to do that. Your bank is required to provide options that are appropriate for your situation. If none of the options seem right, you may consider selling your home and buying a cheaper one or opt to rent instead.

Learn more about mortgage relief options at [canada.ca/money](http://canada.ca/money).

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

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# TOP TIPS TO IMPROVE YOUR HEALTH



This is a time when many of us start to think about our goals for the coming year. For some, taking care of our health is a key priority. Building in healthy habits where possible is important to our health. Here are four ways you can get healthier this year.

### Eat well

It's not easy to change a habit. Eating habits are no exception. There are many different factors that make changing your eating habits difficult. But over time and with small steps you can be well on your way. You can make healthy eating habits easier to maintain over the long term by finding options that fit your daily routine. Eating a variety of vegetables and fruits, whole grain foods, and protein foods as well as making water your drink of choice can help you maintain your overall health. Remember that everyone's health goals and individual needs differ. It is important to find healthy food choices and habits that are right for you.

### Reduce sedentary time

The Canadian 24-hour movement guidelines have been developed for all age groups to provide Canadians with guidance about how much physical activity, sedentary time and sleep is needed in a 24-hour day. Some physical activity is better than none, and getting started is easier than you think. Making choices like walking to the store instead of driving or taking the stairs instead of the elevator all contribute towards a healthy 24 hours. Try to limit sedentary time to eight hours or less and break up long periods of sitting where possible. Getting enough good quality sleep can benefit from consistent bed and wake-up times.

### Book a checkup

To quote an old saying, an ounce of prevention is worth a pound of cure. Regular oral and medical check-ups are an important part of your overall health and can uncover potential issues before they become major issues. As we age, there are certain tests we should take, including mammograms and colonoscopies. Be sure to talk to your doctor about the right timing for these check-ups based on your individual health needs.

### Quit smoking

Quitting smoking is one of the best things you can do to improve your overall health, and you'll start noticing positive impacts almost immediately. Start by creating a quit plan that includes the reasons you want to quit and lists the tools and coping mechanisms you will use to manage cravings. Next, be aware of the things that might trigger a craving, and consider using quit aids, such

as nicotine gum or patches, to get through them. Finally, reach out for support when needed. Free quit-smoking support services are available across the country. You can chat with a quit coach by phone, online or text.

Find more resources to help you quit smoking, including a quit smoking planner at [canada.ca/quit-smoking](http://canada.ca/quit-smoking).

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

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# ARE YOU READY FOR WINTER DRIVING CONDITIONS?



provide up to 50 per cent better traction in cold temperatures. Better traction means better accident prevention – which is why some insurers will even discount insurance premiums when they're installed.

- Ensure you can keep a clear view of the road by replacing old wiper blades that leave streaks. Before you head out, top up the windshield washer fluid (with de-icer in the -40°C range) and stow an extra jug in your vehicle.

- Always carry a sturdy scraper and snow brush in your car. Be sure to clear your vehicle entirely of snow before driving to ensure you can see.

- Pack emergency supplies to keep you warm and provide traction, as well as a shovel.

- If you're an ATV-er or

snowmobiler, make sure that you are properly insured. It's easy and affordable to secure coverage that makes for happy (and safer) trails.

Keep cool and in control

- Turn off cruise control when road conditions are wet, icy or snowy. You won't feel your wheels lose traction with your foot off the gas pedal.

- Always adjust your speed to road conditions.
- It takes longer to stop on snow and ice. Maintain space between other vehicles on the road.

- Slow and steady wins the race. Accelerate

smoothly, maintain steady pressure on the gas pedal, and brake gently and early to avoid skids. There's no substitute for good judgement

- Be choosy where you drive. Major roads are plowed and salted more frequently, which can help you stay safe driving in snowy or icy conditions. And, because passersby are more likely, you'll be able to signal for help safely in the event of an accident.

- Be even choosier when you drive. Avoid driving in freezing rain or snow squalls. Wait for calmer weather and clear, salted roads whenever possible.

- Give yourself more time than usual when travelling, in case weather conditions worsen.

Winter weather can change quickly, so stay tuned to reports and pay attention to what's around you. If the weather takes a turn for the worse, pull over somewhere safe for a cup of coffee or turn back home. Find more tips on how to prepare your vehicle(s) for winter at [cooperators.ca](http://cooperators.ca).

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

Many Canadians take joy in the sight of big, fluffy snowflakes during winter. However, driving in winter isn't always so picturesque. Keep safe - and out of the snowbanks and ditches - with these tips from Co-operators:

Get your vehicle winter-ready

- Schedule a pre-winter tune-up to check that your battery, brakes and other essential systems are ready for winter driving.

- Winter tires are well worth the investment. The deep treads and unique composition of winter tires

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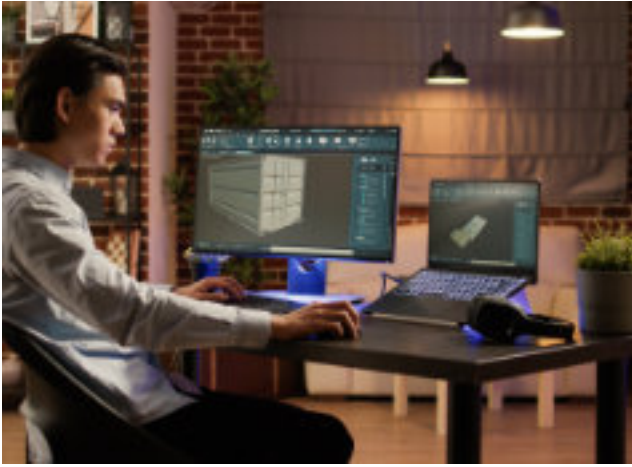
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# THE TOP AI-POWERED TECH TRENDS IN 2025



As we look ahead to 2025, artificial intelligence (AI) continues to revolutionize our lives. From enhancing our daily routines to transforming entire industries, AI's impact is undeniable.

These five innovations are set to shape our future, offering unprecedented convenience, efficiency and personalization.

### AI-powered computing

AI-powered computing, such as Intel-powered laptops – or AI PC – is at the forefront of technological advancement. But what, exactly, is an AI PC? They're computers that have AI built into their processors – also known as the brain of the computer – which optimizes performance, enhances security and provides a more personalized experience as they learn from your usage patterns. For consumers, this means faster, smarter and more secure computing tailored to your individual needs.

### Smart home automation

Smart home automation has been around for a while, but AI is taking it to the next level. Imagine a home that not only follows your commands, but also anticipates your needs. Enhanced smart home systems can learn your daily routines and adjust settings accordingly, from lighting and temperature to security and entertainment, making your home smarter and more responsive than ever before.

### Health and wellness

The health-care industry is seeing significant transformation. AI-driven health and wellness applications can monitor vital signs, predict potential health issues, and even provide personalized fitness and nutrition plans. Wearable devices equipped with this technology can offer real-time health insights, helping individuals make informed decisions about their well-being.

### Financial services

AI is also making waves in the financial sector, offering smarter and more secure ways to manage money. From AI-driven investment platforms that provide personalized financial advice to fraud detection systems that protect against cyber threats, AI can analyze vast amounts of data to

identify trends and make more informed financial decisions.

### Enhanced education

In education, enhanced learning tools provide personalized learning experiences that adapt to each student's strengths and weaknesses. This technology can offer real-time feedback, helping students improve their skills more effectively. Additionally, AI can assist educators by automating administrative tasks and providing insights into student performance, allowing for more focused and effective teaching.

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## Shell Busey the HouseSmart guy

By Shell Busey

I'm sure you're all interested in what happened after Orangeville.

You will remember back a ways I mentioned if you started talking about life in general, it was "time" to move on with more challenges. As it happened, I was taken out for lunch by a new supervisor. I was aware of him, and every person I talked to in the Beaver head office had the same message coming through: "He was a hard-nosed challenge." Heh! Good, better, best—why worry about the rest? He had to be the best because he was responsible for the biggest-volume stores.

You'll never guess where he had me in line for: Sault Ste. Marie, Ontario. How was I going to approach Frankie with this potential transfer? We went out for dinner that night with my new supervisor to see if Frankie agreed. Keep in mind, she was my wife now and was working at the Orangeville Hospital. We had a cocktail, and then the reason for dinner came up. I looked at Frankie, then at "Bob," and she said, "When do we leave?"

Obviously, we discussed some of the very important things. Frankie was familiar with Sault Ste. Marie as she had an uncle who was a school teacher with his family living there. In no time, she was hired at the local hospital.

Let me give you a sketch of Sault Ste. Marie, Ontario:

1. Northern city.
2. Management qualified for a company home.

Keep in mind, we had been living in rental homes, and now we would be living in a four-bedroom brick home on Hussey Street (Busey on Hussey). The store was the largest contractor home builder supplier store—right up my alley. Oh, what fun it was going to be supplying building materials to many builders, Algoma Steel Plant, and one of the biggest drywall contractors (Gyproc) applicators in the north. Plus, I was responsible for distributing all building materials to Wawa (north of the Sault), Espanola (gateway to Manitoulin Island), Elliott Lake, and Blind River. Yes, we had trucks and forklifts, as well as a rail line spur track into our yard storage facility.

We were just a bridge away from Soo, Michigan, USA. After reading this on-the-job training experience, if you were to ask Frankie of all the transfers—and keep in mind, folks, we haven't finished our story yet—what do you think she would say the best family move was?

Without question, she would say Sault Ste. Marie, Ont.

A big part of our stay in Sault Ste. Marie was the arrival of our first baby, "a girl," in December 1969. What a bundle of joy!

More to come in 2025. Please appreciate all the times the family was transferred. There were many

# HAPPY NEW YEAR

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 G M T T P F A M I L Y A N D F R I E N D S D G G P  
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New Year  
 Out with the Old  
 Hats and horns  
 Family and Friends  
 Midnight  
 Noisemakers  
 Cheers  
 Festivities

Auld Lang Syne  
 In with the New  
 Resolutions  
 Bringing in the New Year  
 January First  
 Champagne  
 Banging Pots  
 Health Wealth and Prosperity

Celebrations  
 Party Favours  
 Small Gatherings  
 Ball Drop  
 Best Wishes  
 Fireworks  
 Dancing and Singing  
 Happy New Year

new challenges waiting for me and our family. This outlines a small percentage of how on-the-job training at "Beaver Lumber" was my apprentice program, and it really worked. The next few senior newspapers will outline many more experiences.

And Now a Tip:

Do your aging hardwood floors creak and squawk when you walk across them?

Over the years, natural wood floors are exposed to high moisture and very dry periods, which cause wood fibers to expand and contract. This will cause flooring to open and close at seams, resulting in creaking. A simple remedy is to apply paste wax across the floor seams, lubricating the wood fibers. This applies to old-style wood floors only.

For solid wood flooring in 0-degree Celsius weather, it is important to maintain a 35–40% humidity level in your home. You can control this with forced air furnaces (electric or natural gas) by adding a forced-air humidifier to your furnace plenum.

## How tech can help you take charge of your health

Canada is facing a doctor shortage, which may impact your access to a family physician if your current one



retires or if you move. This is particularly concerning for adults 65 and older, who face increased risks of diseases and health complications.

Here are two easy technology-based solutions to help loved ones think proactively about their health:

Virtual care: With virtual care services, you can consult with doctors from the comfort of your home, regardless of location or mobility. One option for virtual care is Maple, a platform offering monthly memberships to chat with a primary care provider at any time of day or night.

Better health monitoring: Wearable health monitors, like smartwatches, and automatic pill dispensers make it easier than ever to track your health.

Thinking proactively about health can help individuals stay healthy for longer. Learn more about virtual health-care options at [getmaple.ca](http://getmaple.ca).

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Inspired by the classic Mexican dish, and featuring the richness of avocados from Mexico, this vegetarian and protein-packed breakfast will take your tastebuds on a tasty trip.

### Vegetarian Huevos Rancheros

Prep time: 15 minutes

Cook time: 5 minutes

Makes: 1 serving (two portions)

Ingredients:

- 2 tbsp (30 ml) olive oil
- 2 slices country bread
- 1 large ripe avocado from Mexico, peeled and pitted
- ½ cup (125 ml) drained and rinsed white beans
- ½ lime, juiced
- Salt and pepper to taste
- Salsa to taste
- ½ cup (125 ml) grated sharp cheddar cheese
- 2 eggs
- Chopped cilantro

Directions:

- 1 Heat olive oil in a pan over medium-high heat and toast the slices of country bread.
- 2 Create guacamole by mashing ripe avocado, white beans, lime juice, salt and pepper in a bowl.
- 3 Spread the guacamole on the toasted bread, add salsa and sprinkle with grated cheese.
- 4 Cook sunny-side-up eggs in the pan and place them on top of the toasts. Add more salsa if desired.
- 5 Sprinkle with chopped cilantro and indulge in this Mexican breakfast delight.

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## 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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## Straight from the Horse's Mouth

By Mel Kositsky

Live harness racing is expected to resume at Fraser Downs in Surrey in February.

The 2025 harness racing schedule for British Columbia has been approved with 56 race dates to be held at Fraser Downs at Elements Casino Surrey.

The B.C. Government's Horse Racing Unit has approved the 56-day schedule, with support from Harness Racing B.C. The regular Thursday and Friday night programs will remain in place for the year, with a post time of 7 pm.

The horses will be back on the Cloverdale track on Thursday, February 13 and Friday, February 14. The Spring meet will continue the two-nights per week programs until Friday, May 2.

After the summer break, when thoroughbred racing is held at Hastings Racecourse in Vancouver, harness racing resumes at Fraser Downs on Thursday, September 4 for the rest of 2025. The regular schedule then continues until Friday, December 26 – but there will not be any live racing on Christmas Day.

An equine virus, which circulated through the backstretch at the Cloverdale track, forced the cancellation of some of the race programs last month as there was a shortage of healthy horses available to compete.

HRBC's board of directors made the decision in early December to cancel the race cards due to the health of the region's horses that were suffering from viruses. This precautionary decision followed several veterinary scratches during previous programs.

"While the reported sicknesses appear to be mild, it has resulted in several horses not being ready to race," said Kelly MacMillan, HRBC President in a news release. "We felt that it was in the best interest of our equine stars to give them a

little time to recover fully so they can return to competition in top condition."

"The health, safety and well-being of the horses remain the top priority for Fraser Downs, and the team is working closely with HRBC, veterinarians and trainers to monitor the situation," said the track in a statement issued on December 7. "Fraser Downs appreciates the understanding and support of its fans and the racing community during this time."

In other racing news, tributes continue to pour in for legendary Western Canadian horseman Keith Clark who passed away suddenly in mid-December. Not only was Clark one of Alberta's greatest horsemen in his 50 plus year career, he was a stalwart on the West Coast as a driver-trainer and also contributed greatly to the breeding industry.

His legacy of standardbred excellence can be found on thehorses.com, which is Horse Racing Alberta's website. A posting, originally from September 17, 2021, is very relevant today:

"Undoubtedly Keith Clark is one of the greatest horsemen to ever grace the sport. After a 50-year career, he leaves a legacy that will be hard to duplicate in Western Canada. The consummate professional with a keen eye for developing champion horses, Keith Clark is synonymous with one word – winning!"

Clark is a member of the Canadian Racing Hall of Fame for his outstanding career.

Former Cloverdale horseman Billy Davis Jr. has concluded his stateside driving assignments with plans to compete on the Woodbine Mohawk Park circuit going forward, according to a Standardbred Canada news release.

The 38-year-old Guelph Ont. resident has been mainly plying his craft at Northfield Park in Ohio, where he's enjoying his third consecutive season of more than \$2.5 million in earnings. He just had a six-win night at the Home of the Flying Turns on November 19.

In recent years, Davis Jr. has been driving sporadically at Mohawk, and with Northfield dark on Saturdays he's been a more regular weekend presence in the Mohawk driver's room. But a permanent return to racing back home is something he feels that is necessary.

"The past few years [racing at Northfield Park] have been a great experience," Davis told Trot Insider. "I feel that I've not only grown, but learned a lot driving wise racing in New York and Ohio, competing against some of America's greatest drivers."

Davis acknowledged that the transition will be an adjustment for him professionally, having to get

reacclimated to the Mohawk circuit, but factoring in his family life made the decision an easy one.

"I enjoy being at home," stated Davis, who has three children under the age of 10 with his wife, Amy. "I like being with the kids, so it's hard when you're racing so often and you can't do anything with them... it's nice being able to have dinner with them and put them to sleep. I'm really happy about that."

No stranger to the Ontario circuit, Davis enjoyed a career year back in 2012 when he made 460 trips to the winner's circle while totalling more than \$5 million in driving earnings. Lifetime, Davis sports 4,029 victories with more than \$33 million in purses.

On November 28, Davis picked up his first WEG circuit win in more than six years when he scored in a dead-heat. His last win on a track in the Woodbine Entertainment group of properties came at Woodbine Racetrack in March of 2018.

In thoroughbred racing news, former Hastings' jockey Sahin Civaci captured his first riding title at the recently concluded meet at Woodbine.

A Canadian Thoroughbred article says it was the summer of 2014, that Civaci, then 20, returned to his birthplace of Vancouver, British Columbia from Ankara, Turkey in his quest to be a top jockey. In the years since then, the soft-spoken young man has had a meteoric rise in Canadian horse racing, highlighted by his first Woodbine racetrack title in 2024.

Civaci was recognized on December 15 for his meet-leading 170 victories, 30 more than a previous champion rider Rafael Hernandez. Another westerner, Fraser Aebly, who began the year as an apprentice, finished third with 73 wins. Civaci rode the winners of 17 stakes races, one less than Hall of Famer Patrick Husbands.

In 2023, Civaci won 141 races and more than \$6.5 million in purse money. He improved that to \$6.7 million in 2024 and brought his career earnings to more than \$21.6 million. He has 637 career wins.

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**THINGS I LEARNED ABOUT MYSELF: A TRAVEL YEAR IN REVIEW**

*By Diane Tijman*

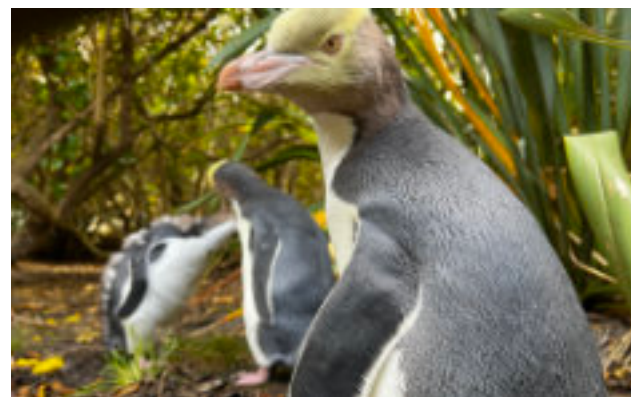
Travel has always been a vital part of my life. As a young French teacher, I had a strong desire to deepen my understanding of French-speaking cultures, making it my mission to explore La Francophonie. As a result, I've studied and travelled in eastern Canada, France, Belgium, Switzerland, Morocco, Martinique, Saint Martin, Mauritius, Réunion, and Madagascar, along with many nearby countries. Knowing another language opens doors they say. For me, in addition to gaining cultural insights and language skills, I have made met kind and generous people, some of whom have become life long friends.

My passion for learning languages eventually led me to learning and teaching Spanish. Over a few summers, I studied Spanish in Spain and Mexico, as well as worked with English teachers in Cuba. Few things bring as much joy as engaging in conversations in the local language—it creates an immediate connection and a shared sense of humanity. While this remain a big motivator for

my travel, I've realized it's not the only reason. In recent years, I've also sought sunshine and warm waters to escape the dark days of winter and early spring. And when a friend suggests a cruise, I always try to say yes!

One of my best cruises of 2024 was in March. My sister, a friend and I flew to New Zealand where we met a New Zealand friend. The four of us embarked on a fantastic cruise from Auckland to Sydney, Australia. We had a great time visiting the thermal reserve in Rotorua and learning about the Māori culture, touring the countryside and watching sheep grazing, seeing penguins in the wild, sailing through the stunning New Zealand fjords, and visiting the spectacular Sydney opera house and Bondi beaches. Savouring local meat pies, trying out the excellent coffees, and discovering fine wines were amongst the highlights.

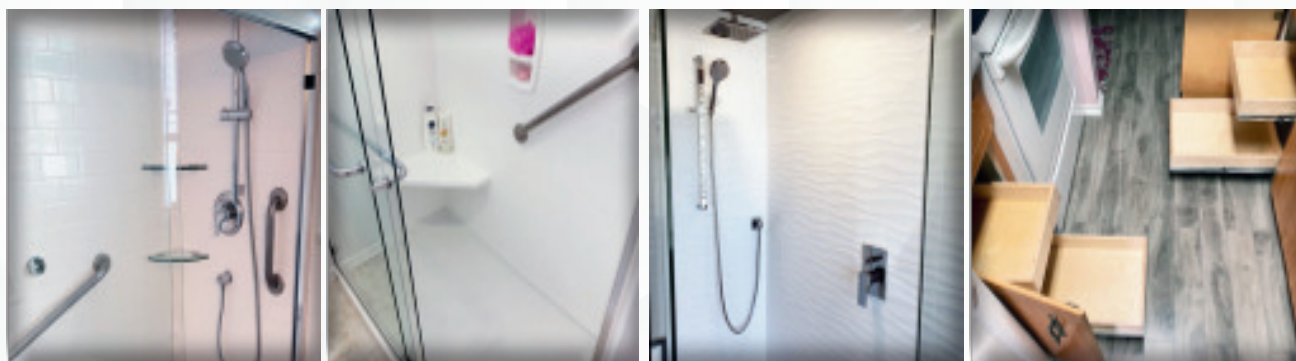
Travel also provides an opportunity to unwind and reflect. Each journey leaves me with a renewed sense of hope for the world and gratitude for the comforts of home. I always return feeling recharged and deeply grateful. Here's hoping that 2025 gives you time to recharge and reflect on the beauty around us. I will too, but I will also ponder on my long list of countries to visit and languages to learn!



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## MAPLEWOOD FLATS AND CATES PARK A DOLLARTON DUO

By Chris Millikan

In adjusting to North Vancouver life, exploring new nature trails delights us. Just off Dollarton Highway, Maplewood Flats and Cates Park become two favourites.

Maplewood Flats is the north shore's only wildlife sanctuary. The Wild Bird Trust of British Columbia currently administers this conservation area's 126-hectare mix of intertidal mudflats, salt marsh and forest uplands.

Along a tidal channel near the entrance, Ken Lum's art installation demands a stop. His

shangri-la to shangri-la consists of three small-scale squatter shacks. Their watery reflections evoke images of living 'free' in rustic hideaways. One replicates the shanty where British writer Malcolm Lowry lived from 1939 to 1954.

Over at the WBT office, posters indicate possible bear and coyote presence. One wall displays a lengthy 'feathered friend' sightings list. From there, an easy 4-kilometer trail network accesses popular birding spots.

Past a native plant nursery and Nature House, we pause at the water's edge to absorb Burrard Inlet's pastel panoramas. Beside us stands Great Blue Heron, an indigo-blue metal etching.

On the adjacent bridge, we lean against its wooden railings to count purple starfish on rocks below...and sometimes spot scuttling crabs! Across the bridge, the main trail forks. Bearing right, a path takes us atop a little hill to gaze over treed landscapes. A towering Sequoia, white blossoming hawthorn, and elms border its clearing.

Another side-path leads toward a pond where flashy wood ducks paddle nonchalantly amid mallard pals. On through forest, we watch towhees and robins forage beneath salmonberry and blackberry vines. Bushtits, wrens and chickadees twitter and flit among coastal pines, cottonwoods and tamaracks.

Walkers sporting big cameras and big binoculars sometimes stop and chat about their

findings. In one clearing, a fellow shows us photos of a bobcat perched in a nearby tree. We mention our deer encounters, including a doe with twins!

Seated on shoreline benches, we contemplate these extensive mudflats. Signs prohibit entry into this fragile ecosystem. Some outline ongoing rehabilitation. Others warn of sinkhole dangers. Offshore, buoyant waterfowl bob atop gently lapping waves. Buffleheads and mergansers dive and disappear...materializing elsewhere!

Recrossing the bridge, another trail loops through lush thickets. Side-paths lead to shoreline views. One takes us past chain-link fencing to where a cedar panel presents a Chief Dan George poem extolling nature. A soaring eagle accentuates its familiar refrain. Two women wearing woven cedar-bark dresses and hats embellish the opposite side.

Four kilometres east lies Cates Park. Like 'The Flats,' Cates encompasses traditional Tsleil-Waututh lands and reflects aboriginal culture. Commonly called Whey-ah-Whichen, its indigenous name means faces the wind. Spirit animal banners flutter near the entrance. A totem rises amid main lawns; below, kayakers, beachcombers, swimmers and picnickers enjoy the north shore's largest waterfront park year-round.

Malcolm Lowry Trail begins near a sheltered ocean-going war canoe. Named for the renowned British writer, his makeshift cabin stood below this designated trail. Trailside plaques highlight Lowry's works, including Under the Volcano, his semi-biographical masterpiece.

Meandering under evergreens above the scenic shoreline, Lowry Trail passes the wooden stairs leading to sandy beaches, crosses a burbling creek and ends in Little Cates Park.

Beyond its playground and sweeping lawns, storyboards describe American businessman Robert Dollar. He'd owned and operated a lumber mill here from 1916 to 1929. Only the wood waste burner's concrete foundation remains. Children now play hide-and-seek inside the fort-like walls.

Circling back through Westcoast rainforest, second-growth cedars, big leaf maples and Douglas firs line the upper path. Massive stumps with springboard notches recall former logging.

Maplewood Flats and Cates Park offer glorious walks. Their shore-lined forests offer natural splendour and evocative reminders of the north shore's diverse history.



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Cruising the Gulf Islands	May 11	7 days	\$4275
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## NEW DATA SHOWS B.C. SENIORS LIVING LONGER AND HEALTHIER, BUT WAITLISTS INCREASING

ADVOCATE CALLS ON NEW GOVERNMENT TO DEVELOP CROSS-MINISTRY SENIORS' PLAN

VICTORIA – B.C. seniors are living longer and staying healthier until later in life but waitlists for vital services to support healthy ageing continue to grow.

The Office of the Seniors Advocate (OSA) released the Monitoring Seniors Services 2024 Report today which tracks trends over time for demographics, health care, completed surgeries, home support, long-term care, housing, rent and income supports, and abuse.

“Unfortunately, despite government investment in seniors’ services, we continue to fall behind meeting many basic needs. There is less home care, long-term care beds, rent subsidies and subsidized seniors housing available today per population compared to five years ago,” said BC Seniors Advocate Dan Levitt. “This is particularly worrisome when the seniors’ population in B.C. has grown 45% over the past 10 years and will continue to increase over the next decade.”

“The new government must develop an action oriented, measurable cross-ministry seniors’ plan that defines how it will meet the growing needs of a population we have known for decades will access significant public services as they age,” said Levitt. “Seniors and their families must feel that health care, housing and social supports will be available when they’re needed.”

New data in the 2024 monitoring report found that over the past five years:

- The percentage of the population 85+ increased

10%, and 65+ rose 15%.

- For people 65+, there were slight decreases in hospitalization and emergency department visits, and the percentage of people with dementia remained the same.

- The waitlists for knee and hip replacements for people 65+ increased 53% and 59% respectively.

- There were 6,500 people waiting for a publicly-subsidized long-term care (LTC) bed in 2023/24, a 150% increase from five years ago (2,600).

- o The average wait time for someone admitted to LTC from hospital was 36 days, compared to 225 days for someone assessed as eligible but not urgent from the community in 2023/24.

- The number of publicly-subsidized home support clients increased 11%, while the rate of clients per 1,000 seniors decreased 7%.

- The number of applications for seniors subsidized housing was almost 14,000 in 2023/24, a 59% increase over five years; just 6% of total applicants received a unit last year.

- The number of seniors receiving the Shelter Aid for Elderly Renters (SAFER) subsidy decreased 8%, and the number of clients per 1,000 seniors decreased 18%.

- The number of unfulfilled HandyDart ride requests increased 44%, while the number of rides provided decreased 15%.

“The Better at Home Program, which delivers transportation, housekeeping, meal programs and other services to help seniors remain living at home,

is providing more supports to more people, but the waitlist has increased 56% over the past five years,” said Levitt. “The vast majority of seniors want to age in place and we must do a better job helping people live safely at home – and out of hospital and long-term care – for as long as possible.”

The number of seniors and their loved ones reporting abuse to the Seniors Abuse and Information Line (SAIL) has increased 92% over the past five years. RCMP have reported an 18% increase in seniors being victims of a violent offense, a 23% increase in being an assault victim, and an 88% increase in frauds experienced by seniors over the past five years.

“The trend in the increase of reported abuse against seniors is especially concerning because incidents often go unreported. Often the victim feels embarrassed, fears retaliation or is unwilling to get a family member or other loved into trouble,” said Levitt. “Anyone who suspects a senior may be being abused can call police, health authorities, Crime Stoppers, SAIL, BC211 or my office.”

*The Office of the Seniors Advocate (OSA) 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 at 1 877 952-3181, BC211, via email at [info@seniorsadvocatebc.ca](mailto:info@seniorsadvocatebc.ca), Canada Post and the OSA web site at [www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)*

## WINTER HOME PREP: ENSURING YOU'RE READY FOR THE COLD



As winter approaches, preparing your home for the colder months is essential to ensure your safety and comfort, and to help to prevent costly damage. Taking proactive steps to winterize your home can help you avoid common issues and keep your family warm and safe.

One important area to focus on is your roof. Have your roof inspected for any signs of damage, such as missing or loose shingles, cracks or leaks. Addressing these issues before winter sets in may prevent water from seeping into your home during snow or rainstorms, which can lead to structural damage and mould growth.

Clogged gutters can cause water to overflow and damage your roof, siding and foundation. Clear your gutters of leaves, twigs and other debris to ensure they can effectively channel water away from your home. Installing gutter guards may also help minimize future clogging and reduce maintenance efforts.

In addition to roof and gutter maintenance, creating a comprehensive winter home preparation check-

list can help you address all necessary tasks. Start by sealing any drafts around windows and doors with weatherstripping or caulking to keep the cold air out and the warm air in. This simple step can improve your home’s energy efficiency and reduce heating costs.

Replace appliance filters, check for leaks around your home and make sure your thermostat is functioning correctly. Consider upgrading to a programmable thermostat to better manage your heating needs and help you to save on energy bills.

Turn off the water supply to any pipes that will not be used in the winter, such as garden hoses and in-ground sprinklers, and drain the lines to prevent damage from freezing. This is particularly important for pipes in unheated areas such as basements, garages and attics. If you plan to be away during the winter, keep your home’s temperature at a minimum of 13 degrees Celsius (55 degrees F) to prevent pipes from freezing.

Stock up on essential supplies such as salt or sand for de-icing walkways, shovels and a snow blower. Having these tools readily available can help you manage snow and ice more effectively, reducing the risk of slips and falls.

Home insurance plays a crucial role in protecting your property during the winter months. A comprehensive home insurance policy can cover damages caused by roof leaks, water infiltration and burst pipes. Review your policy to ensure you have adequate coverage and understand what is included. Find other winter home preparation tips at [belairdirect.com](http://belairdirect.com).

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

## 3 WAYS TO ELEVATE YOUR SEASONAL MENUS

Fall and winter provide an abundance of fresh, seasonal produce that offer delicious flavours and textures. From mid-week family favourite meals to holiday feasts and indoor entertaining inspiration, here are three ways to elevate your meals, incorporate seasonal ingredients and champion sustainability with every bite.

### 1 Source seasonal selections

As the cool weather approaches, so does the need for warm, hearty dishes like soups and stews. Fall is the perfect time for hearty squashes, pumpkins and sweet root vegetables. Check out a seasonal food guide online for veggies available in your area to help you plan your next trip to the grocery store or farmer’s market. Consider also choosing proteins from companies that incorporate eco-friendly initiatives, like Maple Leaf Foods, as another way to shop sustainably.

### 2 Family fun at the farm

Plan a day trip to a local farm with loved ones and bond over well-loved fall activities like apple picking and scouring the pumpkin patch. Use your fresh farm finds to bake a fall dessert like a pie or cobbler. You can even add apples or squash to a seasonal salad to elevate the dish.

### 3 Harvest a fresh bounty

Make harvesting from your garden a family affair. Join the Maple Leaf Foods and Earth Rangers’ “Grow Your Own Greens” Challenge and create an indoor garden. Have kids and family members help choose the herbs and veggies they’d like to plant and save your scraps in a DIY composter to make nutrient-rich soil. Soil health is paramount to preserving the future of food, on a small scale, like composting at home or larger, like farmers who practice regenerative agriculture. Check out Earth Rangers’ app to learn more about sustainable farming and why saving your seeds and scraps is a good thing. [www.newscanada.com](http://www.newscanada.com)



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