YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS





While we listen to what today's breaking news brings, the more we hold on to what our anthem sings. (Photo: Dan Propp)

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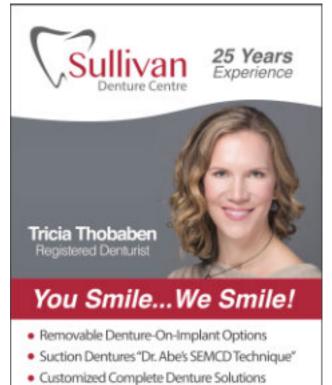
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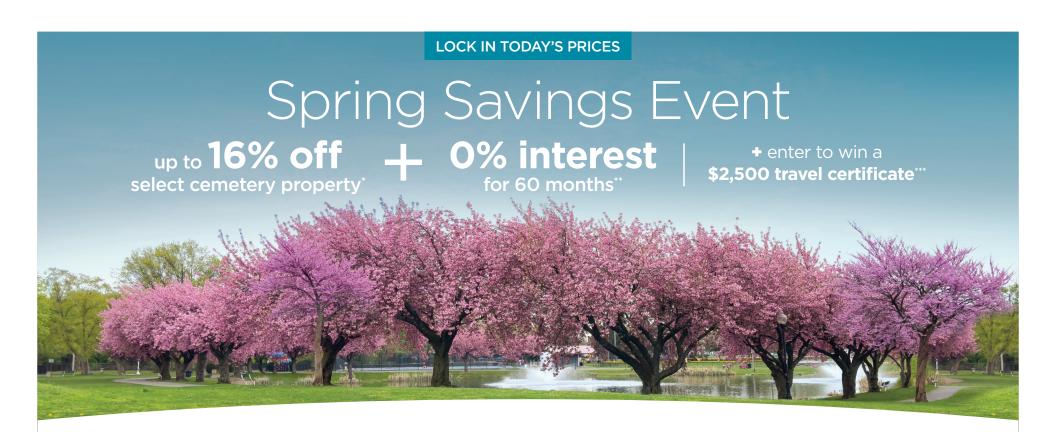
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ACCORDION TO DAN

Some of the rhetoric south of the border we've heard since the new year unfolded plus a twenty

five percent tariff made me ponder what the Vancouver Sun's famous cartoonist would have envisioned. Thus the following bit of rhyme might have become a pretty good snowball's chance of becoming successful.

THOSE GREAT LEN REMEMBERING NORRIS CARTOONS

'A snowball's chance in you know where'. I hadn't heard that expression in years! Until recently, you could hear those words from Ottawa. Out of the blue, it managed to appear and sounded ironically and relatively as powerful as 'Watch Me'. Wow! Also a very famous quote a few decades ago in Canada's history. In retrospect both were very appropriate verbal outbursts and how!

One ponders what the famous Vancouver Sun's cartoonist Len Norris would have sketched and captioned for us to illustrate and amuse and graphically apply. Honouring his distinctive style, words, and imagery, Norris would choose. Remembering fondly those Vancouver Sun days in the original building in Vancouver, oh my.

A BIT OF HISTORY TO DISCUSS

In recent months the media has been full of speculation about Greenland, Panama, Denmark and even a 'fifty first state'. History and language for some of us seniors become increasingly fascinating. The fact that these words are in English, a language that we speak in many parts of the world because of England, which is so small in size. Look at the continent of South America, absolutely huge in size and except for Brazil the language is mainly Spanish, thanks to the relatively small size of Spain. Tiny Denmark still owns Greenland where America now has strategic interest. Go figure, eh?

Thus the following,

FASCINATING ISN'T IT

Alaska used to be owned by Russia, I kid you not. It was sold to the United States in 1867 for only a few million dollars, it's true. Newfoundland decided to become part of Canada by a slim fifty-four or so percentage in 1949, not exactly a lot. Denmark still owns Greenland.

History is an amazing thing, isn't it? Most of



South America and Central America speaks Spanish. Up here in Canada officially English and French. In retrospect having a perspective of the past and although somewhat of a mystery the more knowledge we gain, like Yul Brynner exclaimed in the great motion picture The King and I, "It eees a puzzlement" but we still somehow manage.

REALITY

Over the years seniors have been privy to all kinds of political perspectives and speeches way back to the days of radio crystal sets, short wave, vacuum tubes, transistors television and now the internet and cvber heaven.

ALL THOSE SPEECHES AND PROMISES

Goodness me, all the political debates us golden agers have been rewarded to over the years. Since you and I were still young. Presidential below the border and up here. If we could review and hear them and see them again in their entirety it might be informative and kind of fun. It could indeed truly grasp what has since unfolded such as the days of Pearson, Diefenbaker, George W., Lyndon Johnson, Mulroney. They might help us comprehend what has since unfolded. Rewarding us with a more substantial glimpse of history, irony and reality.

Big Mall Food Court Reflections

While sitting at a mall food court recently, having a coffee, a burger and comfortable with old fashioned paper and a pencil, the following evolved.

A LONG WAYS FROM THE NINETEEN

Interesting times in Canada today all right. Remembering how much used to be and sure isn't anymore up here. The changes since we were kids are in many respects totally out of sight. All that somehow still manages to fizz at the food court compared to the old days was a map of Canada on a bottle of Canada Dry, it would appear. Shucks, by golly, recalling those early days. So much was still manufactured and produced up here like twelve inch wooden rulers and oh so many more newspapers, magazines, clothing, shoes you name it. Do you still remember British Columbia's centennial in 1958? Some of us seniors still cherish those days.

For those of us still young at heart, somehow surreal it often seems. Food for thought, the cost of living when a bottle of pop was still a dime. My coffee now was two dollars and twenty five. Sitting there, munching on that expensive burger, I saw a poster advertising a bottle of pop for three dollars and forty-nine cents. Oh well at least a sense of humour is still free today, and so is a little bit of carbonated rhyme. It's essential these days to keep laughter alive.

Please visit www.Nostalgicroads.Weebly.com

Search for Song CD's by Dan Propp via cdbaby.com and also www.soundcloud.com Plus books via www.amazon.ca

Photo: While we listen to what today's breaking news brings, the more we hold on to what our anthem sings. (Photo: Dan Propp)

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Photos courtesy: Artsbizpr

ARTS OFFERS BALANCE AND PERSPECTIVE

By: Ursula Maxwell-Lewis

In today's increasingly fractured, frustrated society, I find the arts (of any kind) a relief and a respite. Because empathy plays a pivotal part in all genres, the arts are stress busters for me. Music truly does soothe this savage soul.

Photography also transports me into a better frame of mind. Focusing on people, nature, or local events serves as a reminder that while it may be a mad, mad world, in this moment, colour, light, and often quirky humour still exist.

That leads me to The Art of Banksy: Without Limits exhibition, now on display at 1 Alexander Street, Gastown, Vancouver, until May 25, 2025. Today's Senior News copy deadline is pre-exhibit opening; however, having seen Banksy's work in the past, I have some insight into what to expect.

Known as the "guerrilla street artist," Banksy's identity remains shrouded in mystery. What has been confirmed is that he emerged as a graffiti street artist (a vandal to some) in Bristol, United Kingdom, in the 1990s. Space and practicality prompt me to leave you to research further online. Suffice it to say I'm looking forward to

being inspired, entertained, and impressed as I contemplate and photograph Banksy's works.

Being a Celt by birth means March triggers nostalgia in me. Modern-day Celts (as opposed to ancient Celts, which is a discussion for another day) generally hail from Ireland, Scotland, Wales, Cornwall, Brittany (France), and the Isle of Man. Historically, these may be your people, which brings me to suggest attending the Vancouver Welsh Men's Choir presentation Sounds of Home: Welsh and Celtic Songs of the Heart at Christ Church Cathedral, 690 Burrard St., Vancouver, at 3:30 p.m. on March 15.

Under the direction of their new musical director, Alison Nixon, accompanied by pianist Miri Lee, and in collaboration with Celtic Fest Vancouver, the choir intends to make you "feel transported to the rolling hills of Wales and the vibrant pubs of the Celtic nations." Personally, I love visiting Wales, so I'm hoping this will be the next best thing to actually being there.

If a winter treat for the grandchildren is overdue, consider Frozen In Time at the Bell Performing Arts Centre, 250-144th St., Surrey, starting at 2 p.m. on March 22. Magic,

storytelling, and some princesses should all appeal to a young audience. Dressing as a favourite character (from princes and princesses to villains!) is encouraged. Check the website for full details.

Free and fabulous must always be highlighted, which brings me to the annual Surrey Museum Celtic Fest from 1 p.m. to 4 p.m. at the Museum of Surrey, 17710-56A Ave., Cloverdale. This is one of Surrey's most popular family events, so get there early. The Heather Jolley Highland Dancers, harpist Rebecca Blair, and other live performances will entertain. Participate in the scavenger hunt, arts, crafts, and other assorted activities. Free parking!

One final reminder: Cloverdale Library (next to MOS) is noted for its genealogy collection and connections. What secrets lurk in your family history? Dare you dig into that? Turn off the TV and celebrate Celtic connections (real or imagined) throughout March.

Ursula Maxwell-Lewis is a retired publisher and photographer. Contact her at utravel@shaw.ca

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EMILY CARR'S LOVE OF THE FOREST AT THE VANCOUVER ART GALLERY.

Article & photos by Lenora A. Hayman.

The Emily Carr: Navigating an Impenetrable Landscape, features Carr's forest paintings at the Vancouver Art Gallery from Jan 25, 2025 to Jan 4, 2026 and curated by Richard Hill, the Smith Jarislowsky Senior Curator of Canadian Art at the Vancouver Art Gallery.

There is a group of 17 densely hung paintings, vertical and horizontal of thick forest scenes. In striking contrast, on the opposite wall, is only a single Carr painting of a solitary tree standing on a clear-cut landscape.

Emily Carr (1871-1945) certainly was a keen observer of our Pacific Northwest rainforests with their compact walls of trees and undergrowth!

4 colour photos all by Lenora A. Hayman Top Left: Strangled by Growth, 1931, by Emily Carr. Top Right: Sea Drift at the Edge of the Forest c 1931, by Emily Carr.

Bottom Right: Scorned as Timber, Beloved of the Sky, 1935, by Emily Carr.

Bottom Left: Totem and Forest 1931, by Emily Carr.









SNOWBIRDS: CONSIDER ADDING TRAVEL INSURANCE TO YOUR PACKING LIST



As Canadians start planning their winter vacations, a recent survey from TD Insurance revealed that despite rising costs and economic pressures, many Canadians surveyed are still planning to travel for pleasure in the next twelve months, but a third of them are not purchasing travel insurance for their trip.

In fact, only 32 per cent of Canadians surveyed planning to travel intend to purchase emergency travel medical as well as trip cancellation and interruption insurance, yet 40 per cent of Canadians surveyed who plan to travel do not feel they have the financial means to cover unexpected out-of-pocket costs: some could only cover up to \$300 of out-of-pocket expenses and others say they would not be able to manage any unanticipated expenses without assistance if something were to happen.

"It's easy to understand why skipping travel insurance is tempting for those looking to find ways to cut costs, but that could pose risks," says Annie Campoli, vice president of distribution, life and health at TD Insurance. "If you have the right policy in place to meet your needs, travel insurance can help should the unforeseen happen – from emergency medical bills to expenses like travel interruptions and cancellations due to an unexpected event that's covered by your policy."

Canadians For planning to travel for pleasure or business in the next 12 months, there are many instances where you may need to rely on travel insurance. More than half of Gen Zers who travel have experienced a disrupted trip, having to either shorten or cancel a trip or manage a serious injury that required medical attention. Those who have experienced disruptions travel incurred unexpected expenses averaging over \$2,600.

"No matter how diligent we are when it

comes to planning our trips, from checking the weather and ensuring we have all the necessary documents to creating a list of things to do and see unplanned cancellations or medical emergencies can happen. Having the right emergency travel medical coverage, along with trip cancellation and interruption insurance, can help you travel confidently and focus on how much fun you'll have on your vacation," says Campoli.





FINANCIAL NEWS

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

FIRST TIME HOME BUYERS ARE ONE STEP CLOSER TO OWNING THEIR FIRST HOME, WITH THE LAUNCH OF THE FIRST HOME SAVINGS ACCOUNT

To help potential first-time homebuyers, the federal government introduced in 2023 the First Home Savings Account (FHSA), a new tax-free registered plan where Canadians can contribute up to a lifetime limit of \$40,000 towards the purchase of a qualifying first home. But many young people may not have the savings they need right now to make contributions to an FHSA. This is a wonderful opportunity for parents and grandparents to step in. While they cannot contribute to their child or grandchild's FHSA directly, they can give them the money for a contribution ("as a gift").

With rapidly rising house prices and higher mortgage rates, the dream of owning a first home feels like it is out of reach for many Canadians. Fortunately, the new First Home Savings Account (FHSA), from Equitable Life® could make saving for a first home easier. The FHSA is a registered plan that gives first-time homebuyers the opportunity to invest up to \$40,000 for the purchase of a first home on a tax-free basis. Like a Registered Retirement Savings Plan (RRSP), contributions are tax-deductible, and withdrawals to purchase a first home—including from investment income—are nontaxable, like a Tax-Free Savings Account (TFSA).

How much can I contribute to a FHSA? You can contribute \$8,000 each calendar year. The lifetime limit on contributions is \$40,000. You can claim an income tax deduction for contributions made each tax year. Unlike RRSPs, contributions made within the first 60 days of a given calendar year are not attributable to the previous tax year. For tax purposes, FHSA contributions can be carried forward and deducted in a later tax year. Once you open the FHSA, the contribution room will appear on your notice of assessment.

What is my contribution room? Unlike a TFSA, you do not accumulate contribution room if your FHSA has not yet been opened. If you withdraw money from your FHSA unrelated to a home purchase, this contribution room is not reinstated the following year. You can carry forward any unused portions of your annual contribution limit. For example, if you contribute \$5,000 in year one, you can contribute the unused amount of \$3,000 in year two, in addition

to your annual contribution limit of \$8,000 for a total of \$11,000 in year two. Your carry forward amount must not exceed \$8,000 and you cannot contribute more than \$16,000 in the same calendar year. For example, if you contribute \$1,000 in year one and \$1,000 in year two, you can only contribute \$16,000 in year three.

What if I contribute more than my limit? If your contribution exceeds your annual limit, you are subject to a 1% tax per month. This means if you contribute \$9,000 in September of year one, you will pay 1% of \$1,000 per month until January of year two.

What is a qualifying withdrawal? You must have a written agreement to buy or build a home in Canada by October 1st of the year after you make the withdrawal. You must intend to live in the home as your principal residence within a year of buying or building it. All FHSA funds may be withdrawn on a tax-free basis in a single withdrawal or a series of withdrawals. There is an exception that allows you to make qualifying withdrawals within 30 days of moving into your home.

Can I use my RSP funds for the Home Buyers Plan (HBP) and FHSA to purchase a home?

YES, you can use both the HBP and the FHSA for a first home purchase with a maximum of \$35,000 under the HBP. There is no maximum from the FHSA. Your \$40,000 contribution to the FHSA can grow to a much larger amount by the time you are ready to purchase your home. You will not need to pay back the FHSA withdrawal however, the HBP withdrawal must be repaid.

FHSA vs RRSP vs TFSA

An FHSA is not a replacement for an RRSP or TFSA, but a complementary add-on.

This new account type is specifically designed for aspiring first-time home buyers. It works together with the other accounts to provide you with:

More contribution room.

More tax savings

More opportunities for investment growth.

An FHSA takes the best features of the other accounts to give you a new and better way to save for your first home.

How long can I keep the FHSA? What if I decide not to use my savings to purchase a home? Your FHSA can remain open until December 31 of the year you turn 71. If you have not used the money 15 years after opening the account, the balance can be transferred to an RRSP or RRIF on a tax-free basis. If you do not transfer it by December 31 following the 15th anniversary after opening your first FHSA, the account balance is declared as

income and is taxable.

Key Features:

The FHSA is for Canadian residents 18 to 71 who do not currently own a home or have not owned a home in which they lived at any time in the last four calendar years.

Annual contribution limit of \$8,000.

Lifetime contribution of \$40,000.

Unused contribution room can be carried forward from past years up to a maximum of \$8,000.

Income earned is not taxable.

Unused FHSA proceeds can be transferred to a RRSP or Registered Retirement Income Fund (RRIF) on a tax-free basis.

Grandparents and Parents wanting to help their children or Grandchildren can gift the money to be invested in a FHSA on an annual basis or contribute monthly to take advantage of dollar cost averaging.

Talk to your financial advisor about the First Home Savings Account and how it can help your child or grandchildren save for your first home.

To find out more about FHSA 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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Financial Advisor

RESP: More than just a gift... Pave the way for a child's future.

A Registered Education Savings Plan (RESP) is designed to help save for post-secondary education for a child.

Anyone can contribute to a child's RESP. It makes a great gift and offers many benefits.

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

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

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

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



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THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

ALGAECAL AND STRONTIUM FOR OSTEOPOROSIS

Osteoporosis is a condition that weakens bones and increases the risk of fractures. Many individuals are looking at natural supplements to support bone health. AlgaeCal, a supplement derived from marine algae, has gained attention as a natural approach to managing bone loss and improving bone mineral density (BMD), particularly when combined with strontium citrate found in Strontium Support II (AOR).

What is AlgaeCal?

AlgaeCal is a plant-based supplement made from a type of marine algae found off the coast of South America. This algae is naturally rich in more absorbable calcium than traditional forms like calcium carbonate. Calcium is the most abundant mineral in the body and is critical for bone strength and structure. AlgaeCal is also rich in a variety of naturally occurring minerals like magnesium,

boron, and silica.

Magnesium is important in regulating calcium metabolism, thus supporting bone formation, and bone strength. Magnesium and calcium work together to support bone mineralization, the process by which bone tissue hardens and gains strength.

Boron enhances the body's ability to metabolize calcium and magnesium. It also plays a role in bone density by supporting hormonal regulation and improving the absorption of essential nutrients. Silica is crucial for collagen production, a protein that gives bones their structure and flexibility, further promoting bone strength.

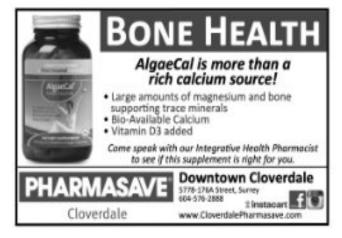
The Role of Strontium in Bone Health Strontium has been shown to have significant benefits for bone health and works by:

- Stimulating bone formation: Strontium encourages the activity of osteoblasts, the cells responsible for building new bone tissue, thereby increasing bone mineral density.
- Reducing bone resorption: Strontium also inhibits osteoclasts, the cells that break down bone tissue, which helps to reduce bone loss over time. A 7-year longitudinal study published in the Journal of Clinical Densitometry provided significant evidence regarding the efficacy of AlgaeCal in improving bone health over the long term. The study involved postmenopausal women taking AlgaeCal, as well as strontium, and other essential nutrients including Vit D & K and Boron. The results were:
- Increased Bone Mineral Density (BMD): Participants experienced a significant increase in BMD, particularly in the spine and hip regions, key areas vulnerable to osteoporosis-related fractures.

- Increased Bone Strength: The study also showed that AlgaeCal led to improved bone strength over time, making bones less prone to fractures.
- Sustained Results: The long-term effects of AlgaeCal were sustained over the 7 years, with participants showing continued benefits even after several years of supplementation.

The limitation with AlgaeCal is that there are no large-scale independent placebo-controlled studies but early evidence suggests it may help increase BMD. Because strontium has a higher molecular weight it may artificially increase BMD readings. Regardless, other studies showed an increase after correcting for the strontium effect. If you try it, pair it with weight-bearing exercise and Vit D & K for maximal effects.

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.



SKINCARE ISSUES SENIORS SHOULD BE AWARE OF



As we age, our immune system weakens, making it more likely that we'll suffer from various ailments. Some of these negative health impacts can affect our skin. Skin conditions can range from skin tone and texture changes to skin lesions, skin cancer, and skin conditions like eczema. We spoke with dermatologist Dr. Aaron Drucker about common skin challenges seniors face.

Skin cancer

"With a lifetime of exposure to sunlight, seniors should take extra care to monitor their skin for new and changing lesions. Changes to moles - such as changes in colour, shape or size should be reported to your health-care provider right away," says Dr. Drucker. "You can check yourself in a full-length mirror and get assistance to check your back and other areas that are hard to see."

Shingles

"Shingles is a viral infection caused by the same virus that produces chickenpox. Symptoms of shingles can include a painful skin rash. If you had chickenpox earlier in life, the virus stays in your body and can reactivate later in life as a painful shingles rash on your body," says Dr. Drucker.

Adult-onset eczema

Dr. Drucker shares, "While many people might associate the skin condition eczema with babies and children, it can also develop later in life. At any age, eczema causes rash, itch and pain, which can lead to intense scratching and disruptive sleep. We see many people with adult-onset atopic dermatitis, the most common form of eczema. The good news is that a health-care provider can help ease symptoms and improve quality of life for eczema sufferers of all ages."

Stasis dermatitis

"Stasis dermatitis, also known as venous eczema, can occur when there is poor blood circulation leading to swelling in the lower legs," says Dr. Drucker. "Symptoms include skin discolouration, dryness and itching. If you do detect these symptoms, see your health-care provider."

Find more information on eczema, including treatment options, at eczemahelp.ca.

www.newscanada.com

3 REASONS SENIORS SHOULD HAVE REGULAR EYE EXAMS

As we get older, we tend to assume that certain things like aches and strains after strenuous activity are inevitable. But, just as stretching before and after a workout or other physical activity can help avoid that pain, there are steps you can take to help protect your eyes. The most important step, if you're 65 or older, is to have an annual eye exam. Take it from Canadian astronaut Col. Chris Hadfield, who recently spoke about the importance of eye exams for seniors: "As you get older, everything in your body ages," he says. "It's like your car. If you wait until the oil is so bad that it's starting to affect your car's performance, then you've already done damage."

Here are three reasons why you should get your eyes checked:

You could be covered According to a recent survey, only 41 per cent of Canadian seniors are up-to-date with their annual eye exams. Price is often cited as a reason for not getting one, but many provincial healthcare plans cover the cost of an annual eye exam for eligible seniors 65 and older.

Early diagnosis is essential According to the Canadian Council of the Blind, 75 per cent of vision loss is preventable and treatable if detected early. As the risk of developing major eye conditions like glaucoma or cataracts increases with age, a routine eye exam can help spot concerns at the earliest stage possible.

Rather than needlessly suffering with blurry vision, you may be given a new or updated prescription for glasses. In other cases, treatment might involve lifestyle changes, such as eating a healthier diet and getting regular exercise, eye drops, medication or surgery.

Eye exams can detect more than vision problems In addition to preventative care for your vision, and eye exam can also detect other issues affecting your general health. During an eye exam, your optometrist will look for indicators of everything from skin cancer and high blood pressure to diabetes and brain tumours.

Optical coherence tomography (OCT) is a scan of the back of the eye that helps optometrists detect and monitor a range of sight-threatening conditions like diabetes, glaucoma and age-related macular degeneration. Optometrists operating in the independent clinics at Specsavers include this test as part of every standard eye exam at no additional cost to the patient.

Learn more about the importance of regular eye exams at specsavers.ca.



WRITE AS I PLEASE

By Mel Kositsky

They are paying more attention to seniors these days.

Population figures show huge growth in the number of people 65 years of age and older – and many are living longer than ever. The issues of health care, home care, affordable housing and other cost of living expenses are at the top of the list of concerns facing seniors.

And the so-called "greying" population is more than capable of advocating for themselves. People used to always remind wannabe politicians that older people always vote. That has become more important than ever these days, especially with a federal election expected sometime this year – maybe even this spring – in April or May.

More attention is also being given to other issues facing seniors, including ongoing discussions on how gambling in B.C. might affect older adults.

The British Columbia Lottery Corporation (BCLC) has launched a specific program through its "GameSense" called: "Gambling and Seniors: What Do We Know?"

Relationships, including the ones with gambling, can change as we age. Some seniors may gamble to seek social connection, escape from boredom, avoid life stressors (physical stress, caregiving, discomfort with aging) and engage in an accessible leisure activity.

The GameSense program has created a fun quiz and crossword puzzles, with prizes, for seniors to refresh their knowledge on gambling myths. It is available on its Winter newsletter or at GameSense.com/quiz.

The newsletter says: "Social isolation and loneliness can be significant concerns for anyone and have been known to affect both our mental health and physical health. As we get older, connections with family or friends can become limited, and it is normal to have feelings of disconnection and sadness.

"These feelings can sometimes make us more vulnerable to risky behaviors, including unsafe gambling practices. Unsafe gambling can include spending too much time gambling or using the casino as our only source of social connection – it looks different for everyone and can change through the years.

"Staying socially active is one of the ways to combat those normal feelings of loneliness. This could mean reaching out to a friend you haven't chatted with in a while, checking out what's going on at your local community centres, or even joining a Facebook group focussed on a topic you really enjoy.

"Finding new hobbies or volunteering in your own community provides fun opportunities to create new and meaningful relationships that bring positivity to our lives."

Judy Lee, in a recent gambling outreach support presentation at the Langley Seniors Recreation and Resource Centre, talked about how problem gambling can easily become an addiction if not kept in check. She said that seniors have more disposable "time" – not disposable income.

They can easily become "hooked" by the sounds and lights of the atmosphere in a casino, especially since slot machines are the most profitable for casinos and the governments. That's why betting is often referred to as a "hidden tax on the poor".

Lee, a contract speaker for BCLC, gives numerous presentations on the "risk vs reward" of gambling, reminding people of the "randomness" of actually winning one of the major prizes and getting that "dream" win.

Recreational gambling is not the major problem, she says. Studies have shown only 3.3 per cent of the population is struggling with gambling addiction.

"Gambling in itself is not problematic," she adds. But people have to look out for a change in behavior patterns – personal, family or at work – which could lead to major issues such as loss of self respect or even harmful consequences.

GameSense says maintaining social connections, including the one with your local GameSense Advisor, can be a great way to strengthen your personal power to fight against signs of loneliness. Setting clear time and money limits can keep gambling fun.

We move the clocks ahead one hour again on Sunday, March 9 as Daylight Savings Time returns. Ironically, that is the same day as the Liberal Party of Canada will announce their next leader – who will become the next Prime Minister of Canada until a general election is held. (That is once Prime Minister Justin Trudeau officially resigns.)

Changing the clocks twice a year will definitely not become a political issue again in this campaign or for some time in the future. That ship has sailed as there has been no agreement among politicians and jurisdictions, despite most people requesting a stop to the annoying clock changes, especially in this province. Now with Canada-U.S. relations seemingly at an all-time low, there are much more important issues under discussion.

The British Columbia government has announced that it will be raising the minimum wage 45 cents per hour on June 1 in line with inflation. That will bring the minimum hourly wage to \$17.85.

While that figure remains well below what is described as a "liveable wage", especially in Metro Vancouver, the annual increases tied to inflation make sure it does not fall far behind other provinces.

TRY THIS HEARTY, FREEZER-FRIENDLY CASSEROLE

Nothing warms your soul – and belly – like a hearty, homemade casserole. This recipe uses vegetables you probably already have in your fridge's crisper drawer.

If not, it's versatile enough that you can swap in whatever vegetables you do have on hand.. Prioritize using winter produce, and if you need more ingredients, find quick deals at nearby grocery stores through apps like FoodHero. Freeze any leftovers for an easy meal another day.

Hearty Casserole Prep time: 35 minutes Cook time: 40 minutes Makes: 4-6 servings Ingredients:

- ½ turnip or rutabaga (your choice)
- 3 carrots
- 2 parsnips
- 2 sweet potatoes
- 1½ tsp salt (7 ml) divided
- ½ cup (60 ml) butter
- ½ package cream cheese
- 2 cups (240 g) package panko or breadcrumbs
- 500 g (1 lb) ground beef or turkey (your choice)

Directions:

- 1 Peel and wash the vegetables and cut them into cubes or small chunks.
- 2 Combine them in a large pot with 1 tsp (5 ml) of salt, cover the top and bring to a boil. Cook until soft enough to pierce through with a fork, checking in on them regularly.
- 3 While the vegetables are cooking, heat a pan over medium heat. Add ground meat to the pan and cook until it is thoroughly browned, about 6 to 8 minutes, breaking it up with a spoon as it cooks.
- 4 Once meat is fully cooked, remove pan from the heat and drain any excess fat.
- 5 Drain your vegetables in a strainer, then put them back in the pot.
- 6 Use a potato masher or any flat kitchen tool to mash the vegetables into a creamy texture. Add butter, cream cheese and remaining salt. Mix well until the batter has a consistency to your liking.
- 7 Add the browned meat to the vegetable mixture and mix well.
- 8 Scoop out the mixture and flatten it into a deep 9 x 13-inch dish.
- 9 Sprinkle the top of the casserole with panko or breadcrumbs.
- 10 Place in oven preheated to 350°F (175°C) for about 30 minutes. Finish by browning the top under the broiler.

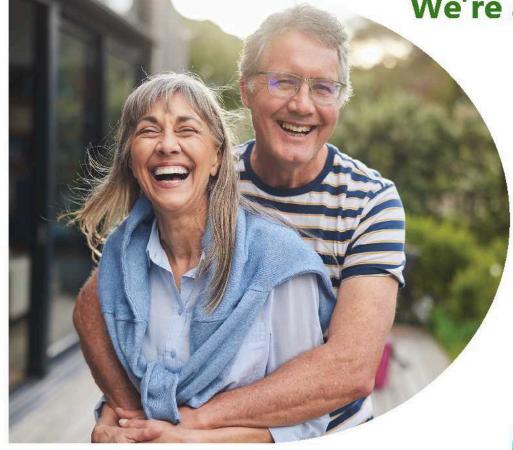
Tip: Save the broth when you strain the vegetables for another recipe or as a delicious soup on its own.

Find more recipes and where to find low-cost local produce at foodhero.com.



Are you wondering if you can strengthen your immune system?





RESILIENCE STUDY

A clinical study evaluating a new immunomodulator designed to enhance natural immunity

Who is conducting the study?



Dr. Ted Steiner Chief Medical Officer, Qu Biologics and Division Head in Infectious Diseases, UBC

What does the study involve?

- 28-day study treatment period
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- Regular interactions and support from clinical study staff

Who can participate?

- 65 years of age or older
- Living in the Greater Vancouver area

To learn more, contact:



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Study collaborators:











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Salmon Arm & Shuswap

CITY OF SALMON ARM UNVEILS NEW DESTINATION MARKETING ORGANIZATION

City of Salmon Arm

SALMON ARM - The City of Salmon Arm is proud to announce the launch of its new Destination Marketing Organization (DMO) in partnership with Salmon Arm Economic Development Society's Municipal and Regional District Tax Program (MRDT). This initiative marks the beginning of a collaborative, two-year pilot program focused on visitor attraction to Salmon Arm.

The DMO's mission is to position Salmon Arm as a premier, year-round travel destination by developing and implementing targeted strategies to promote the city to domestic and international visitors. Working together with DMOs from across the region, the program aims to foster strategic partnerships, launch innovative marketing campaigns, and create unforgettable visitor experiences.

Building on the proven success of the City's Visitor Services Function and SAEDS' MRDT program, this new pilot program opens the door to a unique collaboration. The partnership approach enhances efficiency and ensures a more comprehensive strategy for attracting visitors, talent, and investment to our city.

"This local DMO model allows us to showcase

the best of our city—from breathtaking natural beauty to rich cultural experiences. It's an exciting opportunity to shine a light on Salmon Arm and ensure our guests enjoy a remarkable experience." shared Mayor Alan Harrison. Bill Laird, Chairperson for Salmon Arm Economic Development Society added "Tourism is a priority sector within Salmon Arm's economy.

SAEDS is pleased to collaborate on this new chapter focused on advancing Salmon Arm's visitor economy. We're confident this project will elevate the city's profile, create new opportunities for businesses, and grow our tourism economy." https://www.civicinfo.bc.ca/news?newsid=9362

TIPS TO PROTECT YOUR GARDEN AND LAWN FROM DROUGHT

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

impact lawns, plants and gardens.

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

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

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

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

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

www.newscanada.com





CKVS-FM 93.7 Voice of the Shuswap presents:

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Something Completely

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Hosted by Ron Long



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"I should have done this sooner!"



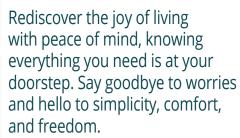
Bellevue Park welcomes you to a Stress-Free, **Life-Changing Retirement Living Experience**

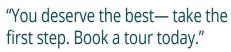


Imagine waking up every day in a vibrant community designed with your needs in mind. Bellevue Park's modern, amenity-rich Independent Senior Living community offers the perfect blend of comfort, convenience, and connection —all in a stressfree environment.



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2882 - 272nd Street, Aldergrove | www.bellevuepark.ca Your Day. Your Way.

CANADIANS' 2025 GUIDE TO GREENER SHOPPING



Did you decide that this year you would be more eco-conscious about your shopping habits? Good for you – and the rest of us who share the planet with you. To help you on your green journey, here are four ways to be a more considerate consumer this year.

Waste not, want not

Here's a shocking figure: Collectively, Canadians generate more than 50 million tonnes of food waste every year. We can each do our part to reduce that amount. Before you go grocery shopping, look in your fridge for produce and other perishables that can be incorporated into a meal. If you make a large meal and won't be able to consume it all before it goes bad, freeze individual portions and use them for lunch or a quick meal another day.

You can also use an app like FoodHero to find deals on groceries that would otherwise go to waste. Building apps like that into your routine when making your shopping listwill help you snag discounted proteins, fresh and frozen produce, and

more on the shelves of nearby grocers that are approaching their best-before date.

Avoid disposable items

When hosting a party or going on a picnic, it can be tempting to use disposable plates, cups and cutlery for their convenience. But, ultimately, they're a waste of money that adds to our already overloaded landfills.

For another example, instead of using single-use plastic sandwich bags to pack your lunch in, use a container that can be washed and reused countless times.

Upcycle unwanted items

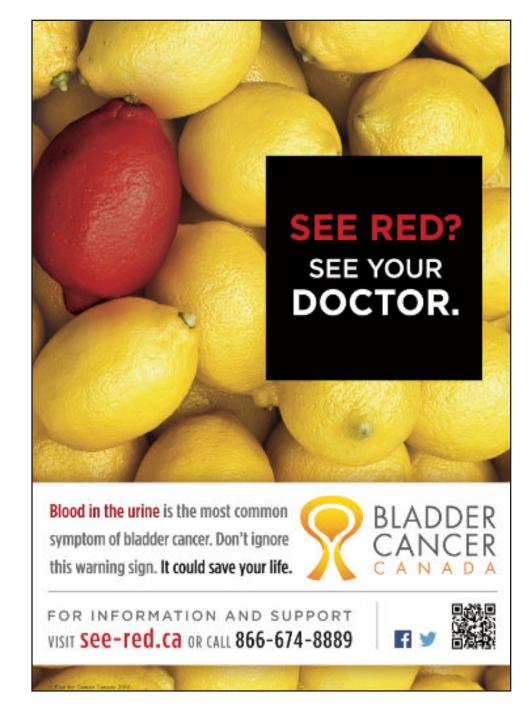
"Upcycling" refers to giving products a second lease on life. As they say, one person's trash is another's treasure. So, instead of buying new clothing, furniture and other household items, shop at thrift and second-hand stores. When you're done with something, consider donating it to a charity that can resell it and use the proceeds to help fund their work.

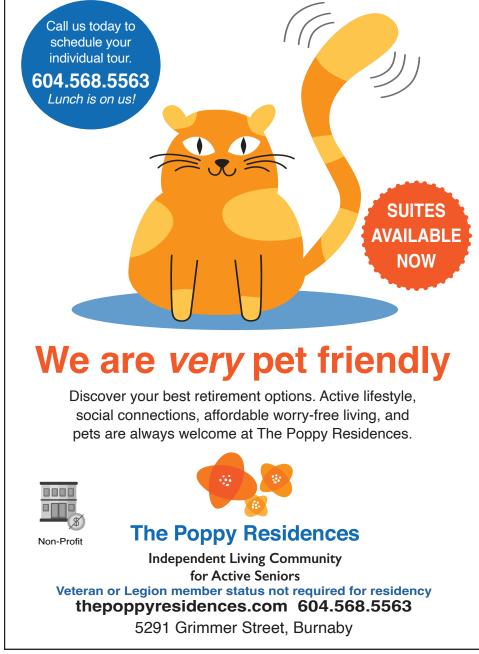
Buy local and seasonal

Most people know that buying local helps keep their hard-earned money in their own community. Buying locally raised food helps support farmers. And, when you buy in-season produce, you'll get the best prices of the year.

Buying locally also lowers your personal carbon footprint. The closer to home your food is grown, the less emissions are required to transport it to your table.

Discover where to find low-cost local produce and track your CO2 emission savings from the products you've rescued at foodhero.com.





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Shell Busey the HouseSmart guy

By Shell Busey

As promised in my last column, my next senior column was going to be a new beginning for the Busey family in Western Canada.

After landing in Vancouver, I was taken to my new home office in Surrey, just off the Patulla Bridge entering the city. My new office window looked directly at the old bridge (which, at the time of this writing, was being rebuilt). The general manager's B.C. office was just up the stairs above mine. Anyone who knows me and my loud voice knows that privacy wasn't my strong suit—but oh well, I had nothing to worry about. He was a good guy... until he heard about my project at hand.

At the time of my transfer, Beaver head office wanted to engage in a new retail building supply profile being introduced in Ontario—namely, Saveway Building Supplies—to compete with the local cash-and-carry rival, Lumber Land. Beaver selected four Beaver stores to be converted into Saveway cash-and-carry stores. Some of you reading this today may recall when your local Beaver store became a bright orange Saveway Building Centre, with big bold arrows making up a major part of our outside signage.

Well, this didn't last long because Beaver was a publicly traded company and was taken over by the Molsons Brewery Company. That didn't last long either, but that's a story for another time—one you'll hear straight from the horse's mouth. Eventually, it was picked up by the Home Hardware Company. Many of the stores were franchised by private owners and still operate under the brand name today.

Needless to say, my career and family were changing very quickly. My dear wife Frances (aka Frankie) and our daughters were seeing a lot of real estate and challenges with Dad on the move. With their approval, they followed. This was the move where Beaver Lumber was set to start its franchising program. If you recall, I was learning the ropes—not only in the retail building supply business but also in merchandising, employee relations, home building, carpentry, troubleshooting home building concerns, home renovations, new home construction, and sourcing new home building products. Keep in mind, I was part of the Beaver Lumber University program—what a program! Nothing like on-the-job training.

Well, that's enough to digest for today because here's what's coming next—O.M.G.:

- The Mighty Yukon
- Windsor Plywood
- Build-It Centre
- Radio Open Line Radio Show
- B.C. Power Smart B.C. Development
- Home Check TV Program
- Shell Busey's Home Improvement Services
- Shell Busey's Home Services Referral Network

Please tell your friends they can read the latest edition online—**FREE**—at:

http://todaysseniornewspapermagazine.com

Next excursion: Off we go to the Yukon for a great challenge!

More tips coming your way in March!

MARCH 2025

S M L D E L S T P A T R I C K S D A Y E D Z Z N C G A U U R I R E L A N D I D E S O F M A R C H E Q H G C B B L A R N E Y S T O N E S H A M R O C K S X I K L V B J A T B K S H E N A N I G A N S C U R T C Y I B L A R N E Y P O T O F G O L D P T T B A I A H N A Z Q X S H I L L E L A G H Y W I A A A I C L S B I M A H C X J H G U I N E S S X G P M N N E A T F R L U C K O F T H E I R I S H T Z O O S B L I R I S H W O L F H O U N D N F F Q T S H S H O T V F O U R L E A F C L O V E R X L I W X K H E W I D A L V L I M E R I C K N R S T P A D D Y A E X C A G L E P R E C H A U N Y G M U E R P D M N U S J I E K I L L A R N E Y T R A D I T I O N L T P D J K I S S M E I M I R I S H P V X O Y N F W E G E X Y S U B K T O P O T H E M O R N I N U Y M R T H M Q E Y S C B Q C O C K L E S A N D M U S S E L S Q Z N Q F R Z G R E E N T V B W U B E L L E E K U

Shamrocks
Kiss Me I'm Irish
Blarney
Jig
Banshee
Cockles and Mussels
Belleek

St. Patricks Day

Fiddle
Shenanigans
Killarney
Dublin
Limerick
Leprechaun
Irish Wolf Hound
Tam O' Shanter

Ireland
Rainbow
Blarney Stone
Shillelagh
Four Leaf Clover
Ides of March
Green
Top O' The Mornin

Celtic St. Paddy Magical Guiness Pot of Gold Lucky Tradition Luck of the Irish

How do bacteria become resistant to drugs?

Some of us have heard warnings from scientists and medical professionals about "antimicrobial resistance," which is when microbes adapt to resist, or even ignore, medications we rely on for health care. Many people know antimicrobial resistance is a real threat, but not how it happens.

How do microbes like bacteria, fungi, parasites and viruses grow to become resistant?

Bacteria, a type of microbe, are single-celled life forms and reproduce by dividing themselves. In theory, each time a bacterium splits, that should result in two exact copies of the original, but that doesn't always happen.

With every split, there's a tiny chance that a copy will be a little different than its parent. A lot of the time, the change has no effect, or makes life harder for the copy. But sometimes, the change makes the copy more likely to survive, and pass the adaptation along to its descendants. This is how new strains and variants of microorganisms form.

If we use antibiotics to treat a bacterial infection and some of the bacteria survive thanks to an adaptation, they'll multiply and pass that resistance down. The next time we try the same treat-



ment, it will kill even fewer of the bacteria than before, since surviving bacteria passed on their adaptation. The same thing can happen with viruses, fungi and parasites and the drugs we use to treat them.

Drug resistance can happen any time we treat bacterial or other microbial infections, but it's more likely if the treatment isn't carried out properly. That's why you should always take antibiotics as prescribed.

Preventing drug resistance is just as important for animals as it is for people too. Use of antibiotics for pets and other animals can also lead to resistant bacteria.

Risks posed by drug-resistant microorganisms may be great, but there are ways we can help stop them before they develop.



SENIOR READS By Pamela Chatry

Book Review for Today's Senior

The Storied Life of A.J. Fikrey

By Gabrielle Zevin

Publisher: Penguin

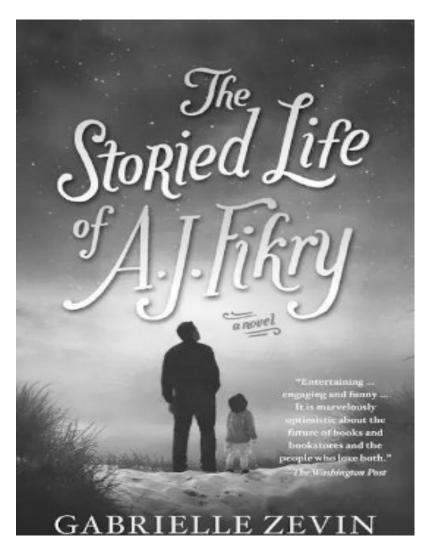
What happens when a rare Edgar Allan Poe collection goes missing, and a mysterious package appears in its place? In Gabrielle Zevin's heartwarming novel, this twist of fate becomes the catalyst for one bookseller's remarkable journey from loss to love.

The story centers on A.J. Fikry, a bookstore owner on Alice Island who is deeply saddened and unable to cope following his wife's death. As he isolates himself from the good people of Alice Island, his beloved bookstore suffers its worst sales ever. Just when things couldn't seem bleaker, his prized possession, a valuable collection of Poe's poems, disappears. But fate has other plans for A.J. when a mysterious package appears in his bookstore, setting in motion a chain of events that change not only his life, but the lives of the people who have struggled to lift A.J. back up and give him a new life.

This sweet and touching novel masterfully weaves together elements of mystery, loss, friendship, and hope. At its heart, it's a story about the transformative power of books and the connections they foster between people. Zevin's narrative immediately engaging, transporting readers to a close-knit island community where people deeply care for one another. The author reminds us that no matter what challenges life presents, second chances and new beginnings are always possible.

For those interested in experiencing this delightful story,

there's an added bonus: the recently released Netflix adaptation stays remarkably faithful to the source material, offering viewers another way to enjoy this uplifting tale. Whether you choose to read the book, watch the film, or both, you'll find yourself immersed in a narrative that celebrates the power of human connection and the magic of starting anew.



In today's challenging world, The Storied Life of A.J. Fikry serves as both a joyously optimistic escape and heartwarming reminder that hope and love can find us in the most unexpected places—sometimes right between the shelves of a bookstore.



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Straight from the Horse's Mouth

By Mel Kositsky

The start of the 2025 harness racing season at Surrey's Fraser Downs was postponed due to unpredictable weather and a frozen track surface. Live racing was expected to resume on Thursday, Feb. 27 after the first four scheduled race dates were cancelled.

Fraser Downs' Race Secretary Darren Lupul should have a fresh stock of well-rested horses ready to compete once the qualifying races are held on the thawed-out surface. A number of Alberta stables should also be arriving at the Cloverdale track to compete for the spring meet, which goes on Thursday and Friday nights through to May 2. First post time on race days is 7 p.m.

It is not known yet when the four missed days will be made up. But after the summer break, when Hastings Racecourse in Vancouver is running, the standardbreds return to live racing from Sept. 4 through Dec. 26, with the exception of Friday, Sept. 5 and Christmas Day.

The B.C. Ministry of Public Safety and Solicitor General ("PSSG") has engaged MNP to undertake an economic impact assessment to understand the economic, employment and social contributions of the Standardbred and Thoroughbred horse racing industries in B.C. during 2024.

As part of the study, revenue and expenditure data has been collected from horse racing industry participants. MNP also gathered information from others involved in the industry, including trainers, backstretch workers, and track management companies. This data is necessary to understand and estimate the economic impact of horse racing in BC.

Part of the survey involves collecting expenditure data from raising and training horses, including veterinary, farrier, training, jockey/driver fees, property maintenance, and other costs. It is vitally important that owners and breeders fill out this portion of the survey to ensure their contributions to the B.C. economy are accounted for. Trainers will not be submitting these expenditures when completing the survey to avoid double counting. The survey closed on Feb. 14.

All information collected will be treated as confidential and be reported only in summary form and the published document will not reveal data for any individual participants.

The opening question of the survey was as follows:

"What is your involvement with the horse racing industry in B.C?"

• Owner of Thoroughbred or Standardbred

- horses that are actively racing or preparing to race in B.C.

 Operator of a breeding form operation
- Operator of a breeding farm operation producing Thoroughbred, Standardbred, or Quarter Horse horses.
- Trainer of Thoroughbred or Standardbred horses that are actively racing or preparing to race in B.C.
- Not an owner/breeder but I work in the industry
 - Not involved with horse racing industry

The future of thoroughbred racing in Florida, and perhaps in North America, is up in the air following political activity involving "decoupling", which is the term used to connect horse racing with casino activities.

A news release from the Florida Thoroughbred Breeders' & Owners' Association, written by Brock Sheridan, explains what happened last month that has major implications for the future revenues of the racing industry.

He wrote: Florida House Bill 105, a bill that removes the requirement for Thoroughbred permit holders in the state to conduct live racing, passed through the Industries and Professional Activities Subcommittee in the Florida House of Representatives. In a vote of 12 to 4 in favor, the bill moves a step closer to allowing Gulfstream Park in Hallandale Beach to decouple live racing from their casino operation.

In addition to the bill passing through the subcommittee, an amendment was added to the bill that allows Tampa Bay Downs to decouple their live Thoroughbred racing from their cardroom operation.

The bill, sponsored by Rep. Adam Anderson R-Palm Harbor, saw vocal opposition from Lonny Powell, CEO of the Florida Thoroughbred

Breeders' and Owners' Association, who testified at the hearing.

"Florida Thoroughbreds dominate racetracks nationwide, showcasing world-class excellence," Powell said. "Yet HB 105 would undermine this success and the Legislature's stated commitment to a beloved, thriving industry. We urge lawmakers to oppose this measure and protect the jobs, families and traditions that make Florida a leader in the equine world."

Jena Antonucci, who in 2023 became the first woman to train a Triple Crown winner when she saddled Arcangelo to victory in the Belmont Stakes, also testified in opposition to the bill as did Tampa Bay HBPA vice president Jan Meehan.

Further opposition of the bill has come from the Tampa Bay Downs HBPA; the Florida Horsemen's Association, who represent horsemen in South Florida; and several other horsemen's groups nationwide including the National Horsemen's Benevolent and Protective Association, the New York Thoroughbred Breeders' Association and the Kentucky Thoroughbred Association.

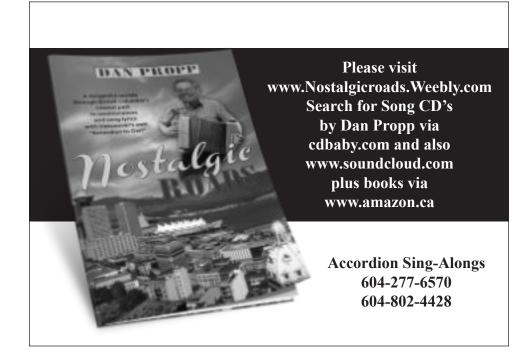
The NHBPA started a petition drive in opposition of HB 105 in late January.

Following the hearing Powell further said:

"Thoroughbred racing isn't just a sport in Florida—it's a way of life, deeply embedded in our state's history and agricultural heritage. The misguided effort to decouple racing in favor of slot machine and cardroom casinos threatens the heart of our state's \$3.24 billion, and growing, Thoroughbred industry. HB 105 undermines a legacy built by multi-generational farms, expert trainers, passionate owners and the small businesses that keep our communities thriving.

"The Florida Thoroughbred Breeders' and Owners' Association stands in firm opposition to this bill, and we greatly appreciate the Tampa Bay Downs Horsemen and Belmont-winning trainer Jena Antonucci for standing with us in today's committee hearing. We urge lawmakers to oppose this bill and protect the jobs, families, and traditions that make Florida a leader in the equine world."

Since most North American racing operations, including the ones in British Columbia, are linked to casino and other gaming operations, the impact of this bill is widespread. At this point Gulfstream Park is on notice to close down racing in 2028 should an agreement not be reached. The commercial value of the urban site near Fort Lauderdale is estimated at \$36 billion if redeveloped.







CBC AND ME

by Diane Tijman, Retired Teacher from Richmond, BC

This past weekend, I visited a friend on Vancouver Island. We had a wonderful time planning another trip together. Unfortunately, I left my phone behind and only realized it was missing when we reached the ferry. It was too late to go back, so my friend offered to courier it to me. Now, as I write this, I'm home, waiting patiently—and missing it terribly. But what am I really missing? It's not Facebook, Instagram, newsfeeds, or health apps. It's CBC Radio!

When I was young, we had a standalone radio that was always on, entertaining and informing us. Now, as an adult, I listen to CBC on my cellphone with earbuds, carrying it with me as I do housework. Even the most tedious chores are easier with CBC playing. Today, I found a solution—streaming it on my computer. With the familiar voices in the background, I've happily swept the floor and washed the dishes. Life feels normal again.

Let me share why CBC is so valuable to me. I listen from morning to night and, when traveling, I stay connected to home through the CBC Listen app. That way I can get the Canadian news I wouldn't hear elsewhere.

CBC is my constant companion—ready to entertain, inform, and inspire. While I enjoy watching CBC TV in the evening, I prefer radio in the day because I can stay active while listening. I rarely tune in to other stations because commercials disturb my concentration and annoy



mel

When a program doesn't interest me or is a repeat, I switch to another province. With friends across the country, I love to hear their local news and shows. I also explore archived programs and CBC podcasts.

There's ongoing debate about the future of CBC. Frankly, I'm baffled and concerned when I hear some politicians talking about dismantling it. CBC is Canada's most reliable and least biased news source. Compared to other national public broadcasters in the world, it is significantly underfunded yet still delivers outstanding content. Some complain about tax dollars funding CBC, but do they realize it costs less than \$40 per taxpayer per year? For that, I receive a year of quality journalism, engaging entertainment, and plenty of laughs. I've spent \$40 on far sillier things—this is a tax I'm happy to pay.

As a proud Canadian, I will always love the CBC. It connects us from coast to coast to coast, and for those in remote areas, it's a lifeline!

P.S. Canada Post delivered my cellphone on time. Life is perfect again!

CAN I COUNT ON THE CANADA PENSION PLAN WHEN I RETIRE?

The Canada Pension Plan (CPP) has been in place for almost six decades, but there's a persistent – and unfounded – concern among some Canadians that it will not be there for them when they retire.

According to a recent survey, almost 30 per cent of respondents fear CPP benefits will not be available to them in retirement and another 25 per cent are not sure. The survey did not delve into the reasons why, but the concerns expressed by those surveyed could go back to the mid-1990s, when it was estimated that the Canada Pension Plan would not be able to cover benefits by the mid-2010s; or, perhaps it's the influence of the United States, where social security is forecast to be insolvent by the mid-2030s.

CPP Fund's financial stability: The fact of the matter is, the fund is on a firm financial footing thanks to actions taken more than 25 years ago by the federal government and the provinces that participate in the pension plan. They raised contribution levels and created CPP Investments, a professional investment management organization that is overseen by an experienced board of directors and is accountable to Parliament and the federal and provincial finance ministers.

CPP Investments manages excess funds that are not currently needed to pay pension benefits in the best interest of more than 22 million contributors and beneficiaries. As of September 30, 2024, the CPP Fund stands at \$675 billion. And it's worth noting that pension contributions that come off your pay can only be used to pay CPP benefits; and cannot be used by any governments for any other purpose.

Checks and balances for financial sustainability: There are strong checks and balances in place to ensure the financial sustainability of the system. Every six years, CPP Investments undergoes a special examination of its systems and practices by an independent examiner. In addition, the Office of the Chief Actuary (OCA), an independent federal body, reviews the future costs and financial stability of the CPP every three years. The OCA's most recent report reconfirmed that the Canada Pension Plan is financially sustainable under legislated contribution rates for at least the next 75 years – the longest period actuarial forecasts can look out.

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BELLINGHAM'S PAST WASHINGTON STATE ADVENTURES

By Rick Millikan

Northwest Washington's history prompts a Birch Bay getaway week. And from our beach condo there, we investigate Bellingham's past.

Victorian-style Whatcom Museum rises in downtown Bellingham. Inside, a video describes it's 1896 redbrick construction, early City Hall matters and eventual conversion into a museum. We learn its principal founder John Edson donated his taxidermy collection of North American birds. Over 500 still pose in second floor glass cases. Old dioramas of pioneer enterprises, indigenous artifacts and historic photos remain displayed here or in nearby annexes.

Long exhibiting artwork, now the largest gallery displays paintings of primordial trilobites, ammonoids, insects and plants. Others depict fish-like ichthyosaurs sprouting legs and archeopteryx with feathered wings. Fossils hang alongside validating these primeval recreations. On a table, notebooks contain the artist's research and working sketches that resulted in his renditions.

Days later, we stroll Bellingham's Fairhaven district. In a small grassy park past Village Books,

> a building mural pictures the prosperous 1900's neighbourhood. A brass figure of Dirty Dan Harris sprawls nonchalantly on a nearby bench. This ruggedly dressed fellow founded Fairhaven in 1871. Around the corner sits bushy-haired Mark Twain, who delivered famous comic sermon hereabouts in 1895. On the opposite corner, sits a bronze, well-attired J.J. Donavan. A plaque highlights this frontier businessman's accomplishments.

> At the Alaska Ferry docks below, we join the line for a History Sunset Cruise and meet Brian Griffin, onboard narrator. He tells us he's also a writer. Among his twenty published books, recount many Bellingham's history. His most successful promoted gardener use Mason of Bee pollinators.

> Aboard Victoria Star, Brian recalls Bellingham's development. "Four communities sprang up

around our harbour. Named to honour an indigenous chief, Sehome thrived supplying coal. Whatcom flourished by logging surrounding forests. And thanks to a glacier, Fairhaven offered sailing ships deep-water anchorage and a huge moraine as a windbreak. Bellingham boomed amid these towns."

Our boat's southward course parallels rail tracks winding along the shore, over trestles and through tunnels. Brian tells about early passengers and how Seattle, rather than Bellingham, became Washington's rail-hub.

"John Donovan developed several local raillines. Also, partnering with Julius Bloedel, he established several lumber and coal mining enterprises. In 1911, Bloedel subsequently sold his investments, acquired British Columbian forestlands and ran one of the world's largest logging operations." Pointing out a large hospital among the homes dotting the mountainside, Brian continues. "That's St. Joseph's, my birthplace. It replaced the original built by Donovan."

Victoria Star continues into Chuckanut Bay. Skirting its woodsy shoreline, we see homes scattered amid the evergreens. Brian tells stories of early sailors, wintering whalers, clever bootleggers and drug smugglers. One highlights Whatcom Land Trust's negotiations with a large landowner. The outcome preserved ninety-eight acres of this pristine coast.

Returning to Bellingham Bay, we head north to cold storage warehouses stretching over long wharfs. Countless pleasure craft and commercial fishing boats moor along docks. Steering south, we sight Whatcom Museum amid other brick buildings. Downtown's waterfront seems barren. "Those 72 acres remain vacant due to pulp mill and chlor-alkali facility contamination," explains Brian. "To avoid clean-up costs, Georgia Pacific sold this property to the city for \$10!"

Nowadays, a paved interurban greenway traces Whatcom Lake Railroad's former line. Old sawmill pilings and a coal-gas plant's rusty spherical compressor recall this era. We learn how early coal and lumber trains chugging over lengthy piers to fill waiting ships. He mentions Western Washington University perching on the mountainside and how it generates Bellingham's new prosperity.

While docking, a glowing orange sunset silhouettes the nearby San Juan Islands. Our Bellingham experiences revealed memorable insights into this area's past.



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Stunning Northwest BC (EB)	July	9	14 days	\$6575
Summer Theatre in Alberta (EB)	July	14	7 days	\$2935
Orca Kayaking in Johnstone Strait (EB)	July	15	6 days	\$4930
Western Newfoundland & Labrador	July	30	13 days	\$7215
Scandinavia (EB) Denmark, Sweden & Norway	Aug	3	17 days	\$17,410
Maritimes & Newfoundland	Aug	25	24 days	\$9535
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BC SENIORS ADVOCATE SEEKS FAMILY CAREGIVERS FOR RESEARCH SURVEY

VICTORIA – The Office of the Seniors Advocate wants to hear from family caregivers about their experiences helping a loved one access publicly-funded long-term care in B.C.

The office is undertaking a systemic review to better understand long-term care supply and demand issues in the province. The BC Seniors Advocate is asking caregivers supporting a family member currently waitlisted for publicly-funded long-term care, or were previously waitlisted and accessed a long-term care bed within the last year, to complete a short survey. The feedback provided will inform the review.

"People caring for a senior are often working, have children or are seniors themselves. Many caregivers tell our office home support doesn't provide enough care or is too expensive, respite through adult day or community programs are not available or insufficient, and they experience burnout as a result of these shortfalls," said Dan Levitt, BC Seniors Advocate. "Caregivers report challenges with wait times, placement processes and communication, and availability, particularly in rural areas. We want to make sure their experiences are captured in our review and contribute to the recommendations in the report."

The current availability of long-term care beds in B.C. falls short of what is needed and seniors and caregivers are facing significant challenges due to long waitlists and wait times.

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Nearly 6,500 seniors are waiting for long-term care with an average wait time of 242 days; some seniors are waiting two to three years for their preferred care home.

"We're asking government to create a detailed plan on how many new long-term care beds are needed, how many need to be replaced, and how it will address this shortfall over the next ten years," said Levitt. "By 2036, one in four of British Columbians will be a senior, and the oldest baby boomer will be 90 years old. The clock is ticking for us to take action to ensure seniors, regardless of where they live in the province, have timely access to quality long-term care close to home."

The review of long-term care supply and demand will analyze data and system factors driving waitlists and wait times for long-term care; the current and projected supply of long-term care beds; government policies, legislation and regulations in long-term care; workforce and staffing challenges; and caregiver feedback. The final report will be available in Spring 2025.

The online survey is available until March 4. The estimated time to complete the survey is 5-15 minutes. Surveys are available in hard copy upon request and are also being shared through stakeholder groups and other partners. Anyone needing assistance completing the survey can contact the Office of the Seniors Advocate directly at 1 877 952-3181 (toll free).

Ouick Facts:

The most recent data presented in the office's Monitoring Seniors Services 2024 report found:

- There were 6,500 people waiting for a publicly-funded long-term care bed in 2023/24, a 150% increase from five years ago.
 - The average wait time for someone

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admitted to long-term care 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-funded home support clients increased 11%, while the rate of clients per 1,000 seniors (75+) decreased 7%, compared to five years ago.
- The number of adult day programs in B.C. was 124 in 2023/24, compared to 110 in 2019/20, the highest in five years. However, there are over 1,200 seniors waiting to access a program.

Links:

- Caregiver Survey is available at https://feedback.engage.gov.bc.ca/479526? lang=en
- Monitoring Seniors Services Report

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, Canada Post and the OSA web site https://www.seniorsadvocatebc.ca/.



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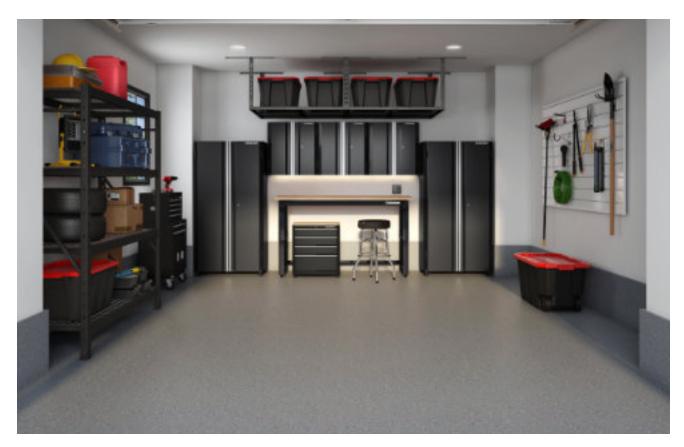
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TOP TIPS FOR ORGANIZING YOUR GARAGE



Whether your garage is a workshop, storage area or simply a place for your car or truck, having the right systems in place can keep it organized all year long. Here are some tips to make your garage work best for your needs.

Start with a clean slate

It's always easier to start organizing your garage when it's clean. Set aside a full day or weekend to give your garage a good cleaning, including sorting your items into "keep," "throw away" and "donate" piles. Once you've

identified the items you'd like to keep, sort them into categories based on usage. For example, group all your holiday décor together in one space, and your tools in another. This will declutter your garage and make some room to start adding storage and organization elements.

Buy the right storage

Open shelves are an inexpensive way to store things that you often use, such as circular saws, garden tools and watering cans. You can find these easily at your local hardware store like The Home Depot. A storage cabinet with doors that lock is perfect for storing hazardous items like paint and chemicals. Many even come with adjustable shelves inside so you can customize them for differently sized items.

Give everything a place

Store items that you won't be regularly using in clear totes or bins that fit on your shelving system, and make sure to label them so you can easily identify the contents. Waterproof containers help to give peace of mind that your items are safe and sound in the event of flooding or if the roof springs a leak. Avoid storing things in cardboard boxes since they can be vulnerable to pests or mould.

Use your walls as storage space One of the best ways to store tools in a work area is on a pegboard. You can customize the spacing of the hangers to fit your tools and organize them any way you want. You can even install hooks around the garage to hang bigger items like bikes, to keep them off the ground and, out of the way, allowing a clean and accessible area to set up a workspace or store a vehicle.

Create a workstation

Another valuable addition to your garage space is a tool cabinet or toolbox. These cabinets often come with multiple drawers in different sizes that allow you to store your tools and other items for immediate access during your projects. Some of these cabinets come with a wood top, making them convenient rolling workbenches that also carry all of your tools.

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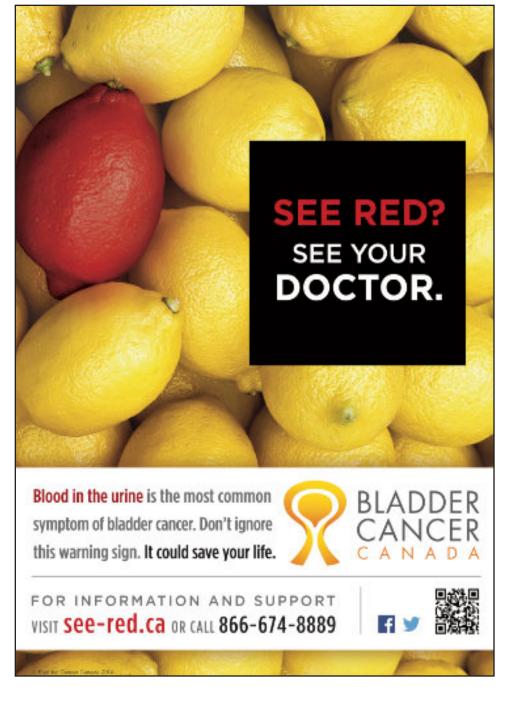
Join us at Northview Community Church for an evening of exceptional live music featuring **About Time Combo** and **Jacob Moon**.

About Time Combo, led by pianist **Mel Bowker**, delivers a rich blend of jazz classics and fresh arrangements. The group includes saxophonist and clarinetist **Don Liesch**, bassist Paul Horban, percussionist **Peter Horban**, and vocalist **Diane Liesch**. Their performance promises a night of timeless melodies and toe-tapping rhythms.

Also performing is **Jacob Moon**, an acclaimed singer-songwriter and guitarist known for his captivating voice and masterful musicianship. He will be joined by pianist **Nate Bosch** to round out an unforgettable evening.

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