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TODAY'S  
**SENIOR**  
NEWSMAGAZINE



Ron Smallwood and Shirley took Today's Senior to the Blue Duck Cafe in New Zealand! We're really getting around!!!

MAY - 2025

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Atlantic, throughout the world creating all those  
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omy and all kinds of new products to sell.

What incredible positive changes seniors have  
seen since the new millennium from 2000. The  
newest is AI (artificial intelligence), Google to look  
up information (no more Encyclopedias), cellphones  
to keep in touch 24/7 wherever you are. No more  
carbon paper, mimeographing, blotter rolls and  
photographic film and how our many yesterdays were  
once run. Some of us golden agers on both sides of  
the border may miss the old vacuum tube days used  
for radios and black and white TVs that used rabbit  
ears in our living rooms or aerials on rooftops. Now  
we use cable and online streaming to watch TV  
shows. Thus, this bit of rhyme that might replenish a  
memory or two.

Oh Me, Oh My!

Do you remember a program called 'A Man and  
His Music' on the old radio what may sometime seem  
just a few years ago on CBC? How about the Wayne  
and Schuster shows, the farm broadcasts and the  
Canada we once knew. Do you recall the announcers,  
their voices and how radio used to be. How about the  
soaps that kept our parents and grandparents  
entertained on CBC, ABC, CBS and NBC. Perhaps it  
was a huge wooden set with a record player and even  
shortwave. Do you still remember Lux soap  
commercials and Lipton tea. And in America all the  
'S and H green stamps' folks used to save and redeem.  
Where on earth has it all gone? Plus, those famous  
stars such as Dinah Shore, Doris Day, Perry Como,  
Frank Sinatra Teresa Brewer and songs like 'Put  
Another Nickel In the Nickelodeon'? Playing pickup  
sticks, hula hoops when we could still move our hips,  
pin the tail on the donkey. Plus, all those catchy  
commercial tunes and Arthur Godfrey pitching Lipton  
Soup. For some of us those days still speak volumes,  
not all that long ago how things once had been. Oh  
me oh my!

# ACCORDION TO DAN



## Local Thoughts to Ponder

In Vancouver, the way things were in Kerrisdale,  
Kitsilano, Strathcona, Commercial Drive, Arbutus,  
Davie Street, Downtown Granville and Burrard. All  
those old Vancouver experiences and so many  
memories that survive. Going for a stroll these days,  
it's not all that hard to envision those wonderful neon  
lights that once shone so bright on downtown  
Granville Street's theatre row. They still resonate with  
a special warm feeling and meaning that's now just  
history. Hotels like the Devonshire and Grosvenor, I  
guess, are long ago. So many changes from what we  
used to know. The daily and weekly newspapers,  
monthly magazines, radio and tv personalities we  
depended upon so. The Fourth Avenue scene, coffee  
houses, the vision of a more peaceful ninety sixties  
society. Remembering Rock and Roll, cars with fins,  
free downtown parking, seem quite inconceivable  
today in 2025 recalling what used to be in BC.

As a kid I still remember buying leather shoes at  
The Hudsons Bay for about twenty-five dollars in the  
Vancouver store. Today, I've seen thrift stores selling  
well-used shoes for that price and even higher. No  
doubt many of us recall as kids going to the top floor  
of the Bay and its restaurant. Oh my, what a  
wonderful meal you could get for just a few bucks.  
On the floor below we would marvel looking at those  
amazing seventeen and huge twenty-one inch black  
and white TV sets made by Westinghouse, General  
Electric, Philco and RCA. And now it looks like the

Bay will be saying 'goodbye,' just like Woodward's  
and Eatons. Thus, the following.

## Now, Even The Bay

The Hudsons Bay originally was named after  
Henry Hudson. He was the captain of a British  
exploration ship. In that role he was not respected by  
the crew and history says they staged a mutiny. In  
1611 he was put on a rowboat with his son and six  
others in the cold waters and sailed away never to be  
seen again. A significant part of Canada's history.  
This new fur trading company ironically of the same  
name is now in 2025 apparently sailing away from  
that era of the sixteen hundreds due to financial  
difficulties. The days of big department stores will  
eventually fade away.

Oh my, that famous building at Vancouver's  
corner of Granville and Georgia, plus the original  
Eatons and Woodward's on West Hastings Street bring  
back shopping memories which remain profound to  
some of us seniors. We tend to ponder where on earth  
tomorrow's society is bound.

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Photo: What is the definition of a Spring senior  
moment? Spring has sprung, the grass has riz, I  
wonder where my cellphone is? (photo: Dan Propp)

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# WHY YOU NEED TO FEED YOUR GARDEN

Just as people need an adequate and consistent diet to grow and stay healthy, plants also need proper nutrition. As plants grow, they extract nutrients from the soil. Those nutrients need to be replenished. Fertilizer is food for plants, providing them with these important nutrients. For the most lush, green garden with strong, healthy leaves and root systems, it is important to feed your plants, and to do it right. Simply follow the 4Rs: the right source at the right rate, the right time and the right place.

## The right source

When reviewing fertilizer, you'll notice it has three numbers on the bag. This indicates the ratio of the three main fertilizers inside: nitrogen, phosphorus and potassium (NPK). For example, if the bag says 21-4-3 it contains 21 per cent nitrogen, 4 per cent phosphorus and 3 per cent potassium. Nitrogen is important for boosting growth and green colour, phosphorus feeds seedlings and fosters new root growth, and potassium is important for all-around health and protects against disease and stress.

## The right rate

Follow the instructions on the bag and don't be heavy-handed; more is not always better. Using a fertilizer spreader on your lawn will help disperse



it evenly. Uneven application can result in variations in colour or burning if overapplied. Never spread fertilizer by hand. There are granular and water-soluble fertilizers available for use in your garden.

## The right time

Fertilize your lawn every other month beginning in April, or when it begins to get green, and continue into the fall before the ground freezes. Fertilize your garden with granular fertilizer monthly or weekly with a water-soluble product.

## The right place

Follow the instructions on the package and use the appropriate tools to ensure the fertilizer is in

the optimal place for the plant. Avoid applying fertilizer before heavy rain to ensure the nutrients stay in the soil where the plants can feast on them.

If you have leftover fertilizer, you can use it, share it or store it. Consistent fertilizing helps plants develop strong, healthy root systems that make them resistant to heat, drought and wear. Sharing fertilizer with family, friends or neighbours helps them grow beautiful, lush lawns and gardens. Store fertilizer in a dry place out of direct sunlight in the same packaging it came in.

Growing a green, lush garden is easy when you follow the 4Rs. Find more information on lawn care at [fertilizercanada.ca/lawncare](http://fertilizercanada.ca/lawncare). [www.newscanada.com](http://www.newscanada.com)





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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.

## 4 REASONS WHY YOU SHOULDN'T TRY TO TIME THE MARKET

This Forbes article published April 10th, 2025, explores why you shouldn't focus on how to time the market, presenting alternative strategies for building long-term wealth.

Why you shouldn't try to time the market (Getty)  
Market timing seems straightforward: buy when prices are low and sell when they are high. It has long enticed investors with the possibility of outsized returns, but doing so accurately and consistently is extremely difficult. Markets are influenced by a lot of variables and react rapidly to new information, leaving little room for accurate forecasting. This article explores why you shouldn't focus on trying to time the market and presents alternative investing strategies for building long-term wealth.

## WHY IT IS DIFFICULT TO TIME THE MARKET

### 1. Randomness and Volatility

Markets are influenced by a complex web of interconnected factors: macroeconomic data, geopolitical developments, corporate earnings, investor sentiment, central bank policy, and more. The interplay of these variables makes short-term price movements highly unpredictable. To cite just one example, the start of President Trump's new tariffs and the 90-day pause announced days later has caused significant fluctuations in the stock market in the span of a week.

Generally, stock prices follow a pattern similar to a random walk, meaning that past movements have no reliable bearing on future direction. This randomness undercuts the basic assumption of market timing—that one can predict trends or patterns and act accordingly.

This is also complicated by market volatility. Sharp market declines are often followed by equally sharp recoveries. A market timer who exits during a downturn may miss the rebound, locking in losses and forfeiting gains. The unpredictable nature of such movements makes timing not only difficult but dangerous.

### 2. No Reliable Predictive Model

Despite decades of research, no model has consistently predicted market tops and bottoms with precision. While technical indicators, economic signals, and algorithmic strategies have had their moments of seeming accuracy, none have proven to work reliably across market cycles.

False signals and whipsaw movements—where markets reverse direction suddenly after giving a misleading indicator—can severely damage returns and investor confidence. Studies find that market timing strategies generally underperform simple buy-and-hold approaches, especially after factoring in transaction costs, taxes, and fees.

Even prominent investors like Warren Buffett have consistently warned against market timing, emphasizing that time in the market is more important than timing the market.

### 3. Market Efficiency

According to the Efficient Market Hypothesis, financial markets quickly and fully incorporate all publicly available information into asset prices. This means that by the time news or data reaches the average investor, the market has already adjusted accordingly.

The EMH holds significant weight in highly liquid and transparent markets such as U.S. equities. For example, when a company reports better-than-expected

earnings or when the Federal Reserve announces a policy change, stock prices reflect the new information almost instantaneously. This implies that if prices already reflect all known data, then consistently finding undervalued or overvalued stocks based on public information is a statistical improbability.

If you attempt to time the market, you must rely on anticipating future events. The odds of doing this successfully, repeatedly, and profitably are extraordinarily low.

### 4. Human Psychology

Behavioral finance has identified several cognitive biases that impair rational decision-making. For example, overconfidence leads you to overestimate your ability to predict market movements, while loss aversion causes you to fear losses more than you value gains, often resulting in premature selling. Herd behavior encourages you to follow the crowd—buying during booms and selling during busts—while recency bias leads you to place undue weight on recent market activity, skewing expectations for the future.

These psychological tendencies frequently cause investors to sell near market bottoms and buy near tops, which is the exact opposite of what successful timing requires. During events like the 2008 financial crisis or the Covid-19 pandemic, many retail investors exited the market at its lowest point and stayed sidelined during much of the subsequent recovery. Even professional fund managers, equipped with research and resources, often fall prey to these same psychological traps, resulting in suboptimal performance driven by emotional rather than rational decisions.

#### Alternatives to Timing the Market

##### 1. Diversify Asset Allocation

Instead of attempting to predict short-term market movements, focus on distributing your capital across asset classes based on your risk tolerance, investment timeline, and return expectations.

A balanced portfolio can include a mix of asset classes, such as equities, fixed income, cash equivalents, and alternative investments. Each of these asset classes exhibits different risk and return characteristics, and their performance tends to vary under different economic conditions. For instance, equities offer higher growth potential but come with greater volatility, while bonds provide stability and income during periods of equity market stress.

You should also consider your goals, risk tolerance, and life stage. For example, a younger investor with decades until retirement might adopt an equity-heavy allocation to maximize growth, whereas a retiree focused on capital preservation and income may prefer a larger allocation to bonds and cash equivalents.

##### 2. Consider Dollar-Cost Averaging

DCA is a disciplined approach where you invest a fixed amount of money at regular intervals, regardless of market conditions. When done consistently, you purchase more shares when prices are low and fewer shares when prices are high, effectively lowering the average cost per share over time.

This strategy minimizes the emotional aspect of investing. Because it removes the need to make large, all-or-nothing investment decisions, DCA helps you to stay engaged during volatile periods and avoid the pitfalls of trying to time the market.

It also provides a psychological benefit: when prices decline, instead of fearing losses, you see it as an opportunity to acquire more shares at a discount.

##### 3. Conduct Periodic Portfolio Rebalancing

Over time, market fluctuations will cause a portfolio's asset allocation to drift away from its original targets. For instance, a strong run-up in

equities could lead to an overweight in stocks, increasing overall portfolio risk.

Rebalancing involves periodically adjusting the portfolio to bring asset allocations back in line with your targets. This can be done quarterly, semiannually, or annually, depending on your preference. It enforces the buy-low, sell-high discipline in a more structured manner. You do not react based on immediate news or market fluctuations but adjust based on a set schedule. This systematic approach mitigates the temptation to chase performance and helps manage risk.

##### 4. Use Fundamental Analysis

Prioritize the intrinsic value and quality of individual assets over market sentiment or technical patterns. This process involves assessing a company's core attributes, such as its revenue growth, earnings consistency, debt levels, profit margins, and return on equity.

These indicators provide insights into the company's operational efficiency, financial health, and capacity for future growth. Strong fundamentals suggest a business has the resilience to weather economic downturns and the competitive advantage to thrive over the long term.

If you concentrate on purchasing stocks from well-run companies, you can construct a portfolio that is less vulnerable to market volatility and more capable of delivering consistent, compounding returns. This approach reduces reliance on timing and encourages patience, rational decision-making, and a deeper understanding of the assets held.

##### 5. Stay the Course

Markets will inevitably go through periods of volatility, correction, and even crisis. The key is to remain invested through these cycles and avoid making panic-driven decisions.

The power of compounding magnifies over time, and missing even a few years of market participation can significantly alter long-term outcomes. Investors who stay disciplined, stick to their plan, and maintain a long-term perspective are often rewarded handsomely.

This does not mean being passive or unaware. This strategy means ongoing education, regular portfolio review, and a clear understanding of your goals. But it also means resisting the temptation to react impulsively to headlines or market swings.

#### The Bottom Line

To time the market successfully is very difficult, if not impossible. Instead, you should adopt a disciplined long-term approach to investing. Such a strategy does not promise quick riches, but it is a reliable path to long-term wealth accumulation through patience and persistence. In investing, as in life, time—not timing—is the key to success. For tailored advice and professional guidance, consult a financial advisor or RIA.

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## THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

### Cognitive Decline: Causes and Ways to Prevent It

Cognitive decline is often thought of as an inevitable part of aging, but in many cases, it is driven by an insufficient supply of oxygen, glucose, and essential nutrients to the brain. These deficiencies can result from a variety of conditions, including anemia, sleep apnea, hypothyroidism, cardiovascular diseases, and metabolic dysfunctions like diabetes and insulin resistance.

#### Oxygen Deficiency and Cognitive Decline

The brain requires a constant supply of oxygen to generate energy for cognitive functions. Any condition that reduces oxygen delivery can result in brain fog, memory loss, and an increased risk of dementia.

- Anemia reduces the number of red blood cells that supply oxygen to the brain, causing chronic fatigue, slowed thinking, and impaired memory. Untreated anemia increases the risk of vascular dementia

and Alzheimer's disease.

- Sleep apnea, a disorder that causes repeated interruptions in breathing during sleep, leads to hypoxia (low oxygen levels), which over time contributes to brain cell damage, shrinkage in memory-related areas, and increased amyloid plaque buildup, a hallmark of Alzheimer's.

- Hypothyroidism slows oxygen utilization and metabolism, resulting in poor concentration, forgetfulness, and slower mental processing.

#### Cardiovascular Conditions and Brain Health

Cardiovascular diseases that impair blood flow can limit oxygen and nutrient delivery to the brain.

- Atherosclerosis (narrowed arteries due to plaque buildup) reduces cerebral blood flow and increases the risk of silent strokes and brain tissue damage.

- Hypertension (high blood pressure) damages blood vessels in the brain, leading to vascular dementia. Conversely, hypotension (low blood pressure) reduces the delivery of oxygen and glucose to neurons, starving them of essential energy.

#### Glucose Deficiency, Insulin Resistance, and Amyloid Plaques

The brain relies heavily on glucose for energy, but insulin resistance (a hallmark of Type 2 diabetes) disrupts the brain's ability to effectively use glucose, leading to a metabolic dysfunction often called "Type 3 Diabetes."

- When neurons become insulin resistant, they fail to absorb glucose efficiently, leading to energy deficits, memory problems, and brain cell death.

- Diabetes accelerates the formation of amyloid plaques, which are toxic protein clumps associated with Alzheimer's.

- Supporting supplements: Berberine, Resveratrol, and Inositol.

#### How Ketogenic/Low-Carb Diets Can Help

A ketogenic diet (low in carbohydrates) offers several neuroprotective benefits, counteracting the effects of low oxygen, insulin resistance, and neuroinflammation.

- Ketones provide an alternative fuel source for the brain when glucose metabolism is impaired. This is particularly beneficial for those with insulin resistance, diabetes, or early cognitive decline.

- Reduces inflammation and protects neurons from damage.

- Promotes autophagy, clearing out damaged proteins and amyloid plaques.

Look out for a future article on specific Brain Health Supplements, including NuBrain with BHB-BA (by PEAK Professional Formulas).

My upcoming seminar (May 1) looks at the root cause of type 2 diabetes, high blood pressure, high cholesterol, and belly fat and will give details of a UBC study using a ketogenic dietary program.

*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.*

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## WRITE AS I PLEASE

By Mel Kositsky

"Age is one of the first things we notice about other people."

"Ageism arises when age is used to categorize and divide people in ways that lead to harm, disadvantage and injustice and erode solidarity across generations."

Those quotations are taken from the Executive Summary of a comprehensive report from the Global Campaign to Combat Ageism. Studies and programs are being conducted worldwide to better understand the issues as the aging population continues to grow.

A survey launched by the Office of the Seniors Advocate found 84 per cent of 9,200 respondents believe ageism is an issue in B.C. and 54 per cent reported being directly impacted by ageism.

This past November and December, the Office of the Seniors Advocate asked British Columbians of all ages to share their perceptions and experiences with ageism, and whether it has impacted their lives.

The survey asked:

- Do you think ageism is an issue in B.C.?
- Have you been directly impacted by ageism?
- If yes, briefly describe your experience.

British Columbia's Seniors Advocate Dan Levitt released a report in late March called "Reframing Ageing: British Columbians' Thoughts on Ageism", outlining the survey findings. The report summarizes the feedback through five themes: social inclusion, employment, health care, the media, and safety -- and includes the experiences shared by British Columbians.

"I didn't have any expectations about how many people would respond to the survey and wasn't sure what they would say about ageism in B.C.," said Levitt in a news release. "I was surprised by the high number of responses and found the stories submitted to be disheartening and out of step with what British Columbians tell me they want the ageing experience to be. It's clear there's work to be done to reduce ageism and instances of age discrimination in our province."

Ageism and ageist attitudes are noticed most often in the workplace; exclusion in social situations; in society through age-related jokes and insults; making decisions for, instead of with, older people; stereotypes in advertising, movies or media; or abuse through fraud or being denied care.

Many older people report feeling dismissed and invisible.

"Ageism and age discrimination are very real challenges facing older people across Canada and its negative effects on their health and well-being have the potential to affect many more of us as our population ages," said Dr. Samir Sinha, Geriatrician and Director of Health Policy Research, National Institute on Ageing.

"The stories outlined in the 'Reframing Ageing' report are unfortunately typical of what we hear from many older Canadians. It's incumbent on all of us as individuals to address our own biases and prejudices, as well as organizations to examine potential systemic issues affecting older people, so we can better work to collectively end ageism."

The report suggests some next steps for individuals, organizations and governments to begin to address ageism including:

- increasing public awareness and education and working to dispel negative stereotypes;

- encouraging all levels of government to ensure laws and policies protect and enable older people to live in dignity and security;

- implementing education and training to ensure health care providers are promoting age-inclusive practices; and

- creating opportunities for positive inter-generational activities and programs to increase understanding between people of all ages.

"With the rising seniors' population in B.C., it's time for everyone to check our biases and prejudices about older people. Seniors are a diverse population and while many are struggling, many others are living vibrant lives and making significant contributions in their families, in the workforce and in communities,"

said Levitt. "It's important to challenge ageist attitudes and promote inclusivity and respect for people of every age."

Ageism takes on different forms across the life course. A teenager might, for instance, be ridiculed for starting a political movement; both older and younger people might be denied a job because of their age; or an older person might be accused of witchcraft and driven out of their home and village.

Ageism damages our health and well-being and is a major barrier to enacting effective policies and taking action on healthy ageing, as recognized by World Health Organization (WHO) Member States in the Global strategy and action plan on ageing and health -- and through the Decade of Healthy Ageing: 2021–2030.

In response, WHO was asked to start, with partners, a global campaign to combat ageism. The Global report on ageism was developed for the campaign by WHO, Office of the High Commissioner for Human Rights, the United Nations (UN) Department of Economic and Social Affairs and the United Nations Population Fund. It is directed at policy-makers, practitioners, researchers, development agencies and members of the private sector and civil society.

Ageism starts in childhood and is reinforced over time. From an early age, children pick up cues from those around them about their culture's stereotypes and prejudices, which are soon internalized.

People then use these stereotypes to make inferences and to guide their feelings and behaviour towards people of different ages and towards themselves. Ageism often intersects and interacts with other forms of stereotypes, prejudice and discrimination, including ableism, sexism and racism. Multiple intersecting forms of bias compound disadvantage and make the effects of ageism on individuals' health and well-being even worse.

Much more on the topic of ageism can be found at the website – [www.decadeofhealthyaging.org](http://www.decadeofhealthyaging.org).



# May is Leave A Legacy Month



By Mel Kositsky

In a world that's changing rapidly — environmentally, socially, and economically — it's more important than ever to give back to the places that ground us. Our regional parks have long been a refuge - for quiet walks, family picnics, recovery, reconnection, and reflection.

For those who have found joy, peace, and meaning in these spaces, a legacy gift is a powerful way to ensure future generations can experience that same connection to the land.

The Metro Vancouver Regional Parks Foundation is one of many community organizations which give people a chance to give back to where they live. The parks foundation helps to protect wild spaces, fund restoration, and expand access to nature for all.

These gifts help build a more livable region, one where children can hear birdsong, where youth can explore trails, and where elders can return to places that hold lifelong memories. Legacy donors are not just giving to parks — they are giving to the wellbeing of our communities, now and into the future.

In addition to a long-standing Bus Grant Program — which covers transportation costs for seniors' groups to access regional parks — the Metro Vancouver Parks Foundation is introducing a new Seniors in Parks Program.

This initiative was created to address challenges many seniors face -- isolation, reduced mobility, limited access to nature, and the impacts these have on mental and physical well-being. The program will provide regular, guided excursions in regional parks, with transportation and nature-based programming tailored specifically to seniors.

It is designed to promote physical health, reduce anxiety and depression, and build community through shared experiences in nature. Whether someone is in a seniors' centre, living independently, or part of a community group, participation is encouraged in this new program.

Another organization which has a focus on planned giving in support of nature and preserving the environment is The Langley Foundation.

After providing for your family and loved ones, you can create a legacy by leaving a bequest in your will to The Langley Foundation. What does this mean? It means the values and passions you held during your lifetime will be honoured for future generations to enjoy.

Creating an eco-friendly Langley is essential for the growth of the Langley community. By adding parks and trails to the various Langley communities it will ensure enjoyment for generations to come.

Expanding access and protection of nature in urban centres pays real dividends. Nature-based climate solutions such as planting trees, and protecting and restoring wetlands, grasslands and other carbon pools, have the potential to provide up to 30 per cent of global climate solutions. Well-designed walking and equestrian trails for every area of Langley are a legacy to leave to the next generation.

Initiated in 2004, the vision for the Arbour Ribbon is to establish a treed greenway corridor and trail system from north to south Langley along the urban/rural edge as a buffer, securing a recreational legacy for future generations of Langley residents.

All of your assets have real value to share with others — whether they have sentimental value or monetary value -- it is all part of the legacy you may leave.

Plan for your family's future by leaving a legacy gift through your will. Wills are not just a legal way to distribute your personal assets, they can be a powerful tool for change in the world. Whether you want to support an organization in your neighbourhood or have a lasting impact on the community for years to come.

Did you know that charitable gifts made via a will result in a donation receipt that can be used to offset the taxes payable on the death of the donor?

Most Canadians have spent a lifetime supporting causes that are close to their hearts. Whether you volunteer your time or make regular donations to charities of choice, you are following a path that leaves a legacy to a more fulfilling life. Ordinary people can make a big impact on the causes they care about by donating in more strategic ways.

British Columbians who do not have a current will are always encouraged to prepare one. Families should discuss the topic and begin planning for the future. A well considered legal will provides peace of mind for the person preparing it, as well as for their families and friends left to execute their wishes.

The B.C Notaries Association advises seniors, whether living alone, common law or married, to carefully consider their options while they are still physically robust and legally of sound mind. By putting clear directions in writing, it will

avoid confusion and costly legal battles about an individual's actual wishes for healthcare measures, financial decisions, and distribution of property.

Being prepared for the future is a good thing whether you feel rich or poor. It will be very helpful to family members, friends and other loved ones left with the task of wondering what you would have liked to do when you are no longer able to tell them your wishes. When these wishes are not clear, the court can step in and appoint a decision maker. If the Public Guardian and Trustee is brought in to administer the estate, the government may then decide on the future of assets, or dependent children.

There is no magic method of dealing with life's many challenges. The world is constantly changing, and the rules and regulations set by governments are always being changed or updated, so it is your own responsibility to document your personal affairs.

The good news is that it is easier to create a plan than most people think — and completing the process will be a big stress relief. And there is lots of help out there, from law firms to neighbourhood notaries, and many online services which offer do-it-yourself kits. But it is always best to seek legal advice to properly evaluate your situation.

Advance care planning documents will help ensure your decisions are followed and can be created in collaboration with legal professionals, leading charities and foundations, accountants, financial advisors or others who will help guide you through the process. Depending on your unique needs and situation, along with a will, you might require a Representation Agreement, an Advance Care Directive, and/or a Power of Attorney.

Strategic charitable gift planning is a donor-centred process of planning current and future charitable gifts in a way that meets the donor's philanthropic goals and balances personal, family and tax considerations.

Gift planning encourages donors to consider their lasting legacy as well as their current and final wishes, encouraging them to continually explore these issues, utilizing tools provided by charitable gift planners or professional advisors. It is also important to consider that a charitable gift in your will can go a long way towards reducing the amount of taxes to be levied against your estate after you pass.



# A GIFT OF HOPE: BALJIT DHILLON'S STORY



Baljit Dhillon and his wife Jagir

**F**or Baljit Dhillon, giving back is a natural expression of gratitude — and it's why he's chosen to leave half of his estate to the BC Cancer Foundation. A long-time supporter, Baljit included a gift in his will years before his own cancer diagnosis, inspired by the exceptional care his parents received at BC Cancer. That decision became even more meaningful after he experienced the cancer care system firsthand.

Diagnosed with colon cancer in 2022, Baljit faced treatment with the same positivity and faith that have shaped his life. With support from his care team, including medical oncologist Dr. Jonathan Loree and the steadfast presence of his wife, Jagir, Baljit underwent surgery and chemotherapy and returned to the active routine he loves.

Even a rare complication during treatment didn't shake his outlook. "There are ups and downs," he says. "But our willpower is strong and can help us through many challenges."

"I was having scans every three months," he recalls. "Dr. Loree called last August right before the long weekend to share the good news — my scans were clear, and I'd move to scans every six months. He called early so I could enjoy the weekend."

Baljit says the care he received echoed the experiences of his parents, both of whom were treated at BC Cancer. "My mother was the most will-powered lady I ever knew," he says. "She had two major surgeries in her 80s and laughed when told the odds. She made it through both."

Baljit now donates regularly to BC Cancer Foundation — honouring a promise he made to his father — and is proud to also be supporting the organization with a gift in his will.

"BC Cancer took such good care of my family and of me," he says. "It's our duty to give back so others can benefit too."

As he continues to enjoy his own good health, Baljit's planned gift is a testament to his belief that even when life is challenging, positivity, faith and giving back can make all the difference.

**To learn more about leaving a legacy gift, contact us at [legacy@bccancer.bc.ca](mailto:legacy@bccancer.bc.ca) or (778) 653-0420. Or visit [bccancerfoundation.com/legacy](https://bccancerfoundation.com/legacy)**

**If you've already included a gift to the BC Cancer Foundation in your estate plans, let us know so we can thank you and welcome you to the John Jambor Legacy Circle.**



**BC  
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# War Amps key tag mailing celebrates 50 years of CHAMP

As The War Amps is mailing key tags to residents across Canada, it is also celebrating 50 years of its Child Amputee (CHAMP) Program, which supports young amputees thanks to donations from the public.

Gabriel Ferron-Bouius, 21, is a right leg amputee who grew up with the support of the CHAMP Program since he was born, including financial assistance for artificial limbs, peer connections through CHAMP events and so much more.

“I had never met anyone else who was an amputee until my first CHAMP Seminar. There, I met older Champs that I could look up to and who showed me that my amputation didn’t have to limit what I could do. I learned to walk by watching Champs like me and learned all about life as an amputee,” Ferron-Bouius says. “Now that I’m older, I get to pass this knowledge along to the younger Champs I meet. I would not be the person I am today without the support of War Amps donors.”

The Key Tag Service is a free key return service for Canadians that generates funds for The War



Amps many programs, including CHAMP. Since amputee veterans started the service in 1946, it continues to employ amputees and people with disabilities and has returned more than 1.5 million sets of lost keys to their owners.

Each key tag has a confidentially coded number. If you lose your keys, the finder can call the toll-free number on the back of the tag or place them in any mailbox in Canada, and The War Amps will return them to you by courier, free of charge.

The War Amps receives no government grants; its programs are made possible through the public’s support of the Key Tag Service. For more information, or to order key tags, visit [waramps.ca](http://waramps.ca) or call 1 800 250-3030.

Photo: Gabriel grew up with the support of The War Amps Child Amputee (CHAMP) Program thanks to donations from the public to the Key Tag Service.



*You can help amputees*

with a charitable estate donation in your will. Your gift provides amputees, including children, with essential artificial limbs and so much more.



The War Amps

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# Leaving a Legacy: Supporting Bladder Cancer Awareness This May

May is "Leave a Legacy" month in Canada, a time to reflect on the lasting impact we can make through thoughtful decisions and charitable actions. It is also Bladder Cancer Awareness Month, a crucial opportunity to bring attention to this common, yet often overlooked, disease. Throughout May, Bladder Cancer Canada highlights patient stories, raises awareness about symptoms, and shares key statistics to help Canadians understand the profound impact of this disease. As we reflect on the legacies we leave, we can also take meaningful steps to support those affected by bladder cancer, ensuring our actions create a lasting difference.

Bladder cancer is the fifth most common cancer in Canada, with more than 13,400 new diagnoses each year. It is also the most expensive cancer to treat on a per patient basis. Currently, over 80,000 Canadians are living with bladder cancer, and many of them are seniors. The risk of bladder cancer increases with age, making early detection and awareness especially important for older adults. With a survival rate of 77%, early diagnosis can significantly improve the chances of successful treatment and recovery.

The most common symptom of bladder cancer is blood in the urine, and it should never be ignored. Smoking remains the leading risk factor, but other risks such as exposure to certain workplace chemicals, chronic bladder inflammation, and advancing age, also contribute. For seniors, the toll of bladder cancer can be even more severe, both

physically and emotionally. The added stress of a cancer diagnosis, compounded by existing health issues, can make the journey particularly challenging, which is why early intervention and regular check-ups are essential.

One of the most impactful ways to leave a meaningful legacy is by supporting organizations like Bladder Cancer Canada. Your donation will fund vital research, provide resources for patients and families, and raise awareness of bladder cancer. Whether through one-time donations, donating securities, participating in a Walk, or joining in monthly giving, every contribution helps Bladder Cancer Canada's mission to improve treatment, care, and outcomes for those affected by bladder cancer.

Consider how you can make a lasting difference for those impacted by bladder cancer. Your support will help build a healthier future for Canadians.

Together, we can create a world where bladder cancer is just a memory.

*By: Bladder Cancer Canada*



## Build a Legacy For Your Family & Your Community

**Perhaps you received excellent care at Langley Memorial Hospital** and want to express your gratitude or just want to give back to the community you call home - whatever your reason, donating to Langley Community Health & Hospital Foundation is a thoughtful investment in health care for our patients, our hospital and our community.

Gifts can be made today, or through your Will, life insurance, RRSPs, RRIFs, securities or real estate.

We have resources and advisors ready to help you make great impact on your community while also providing for your family's future.

### Contact us today

Toni Andreola, Donor Advisor  
672.879.2394

Toni.Andreola@LCHHFoundation.com

**Langley**

Community Health &  
Hospital Foundation

**LCHHFoundation.com**



# A Champion for Seniors' Care: Langley Nursing Veteran Shirley McGonigal

When Shirley McGonigal reflects on her 71-year nursing career, she acknowledges she's been a leader – in pediatric nursing first, later in life as a caregiver in long-term care at Langley Memorial Hospital (LMH) and now as an award-winning volunteer and regular donor to Langley Community Health & Hospital Foundation. But her early rise began in the late 1950s.

At 21, fresh out of nursing school and living with her parents in New Brunswick, she took on her first nursing job at a small hospital across the country in BC's Queen Charlotte Islands (now Haida Gwaii).

In the 1970s, McGonigal joined Langley Memorial Hospital (LMH), working in the new maternity unit. Life took a tragic turn when her husband, a pilot, died in a plane crash, leaving her widowed with two daughters, aged just four and six.

She channeled her grief energy into nursing, eventually becoming head nurse at LMH's 4th Floor Medical-Surgical Isolation Unit. In 1986,

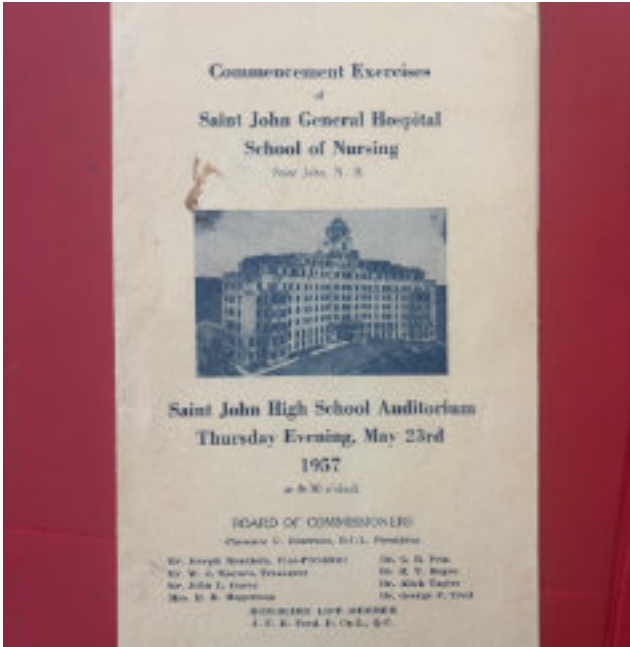


she transitioned to long-term care nursing at Cedar Hill, one of LMH's five on-campus residences.

Now 89, she fondly remembers how she and her colleagues enriched residents' lives: "We had gardens. We had races in the parking lot. We had picnics where all the residents went out with their hats on," she recalls.

"They had a kiln there, and the residents made Christmas trees."

Her vision of care – promoting seniors' social connections while respecting privacy and dignity – drives McGonigal's continued support of the foundation and its goal to build a 300-bed care residence on LMH grounds.



Her vision for long-term care emphasizes dignity through self-determination, activity and social connection. Throughout her career and volunteer work she has advocated for care that preserves independence while providing support. "I just want to see them living their lives as normal as they can," she says.

To learn more about how to leave a legacy of excellent care for Langley, reach out to Toni Andreola, Donor Advisor at 672 879 2394 or email [toni.andreola@LCHHFoundation.com](mailto:toni.andreola@LCHHFoundation.com)

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# Rediscover the Joy of the Outdoors with Seniors in Regional Parks

Metro Vancouver is growing, and so is the importance of protecting green spaces for all generations. That's why Metro Vancouver Regional Parks Foundation is expanding access to nature through two exciting initiatives: long-term support for parkland acquisition, and a brand- new program just for seniors.

With over 13,600 hectares of protected land across 23 parks and greenways, our regional park system offers countless opportunities to enjoy fresh air, scenic trails, and meaningful connections. In 2024, we celebrated the opening of South Langley Regional Park. This year, Metro Vancouver is preparing to unveil Widgeon Marsh Regional Park Reserve, one of the most beautiful and biodiverse places in the region.

But we know that for many seniors, getting to these regional parks isn't easy. Transportation, mobility, and social isolation can all stand in the way. That's where our new Seniors in Regional Parks program comes in. Funded by the Government of Canada's New Horizons for Seniors Program, this initiative offers free round-trip transportation and guided outings to regional parks. Each unique trip is thoughtfully designed to support wellness, connection, and joy in the outdoors. Whether you're revisiting a favourite spot or experiencing a new one for the first time, you'll be in good company.

For many, these excursions are more than a day in the park, they're a reminder of how deeply nature connects us. And for those looking to give back, legacy gifts to the Foundation help ensure

these cherished spaces will be there for grandchildren, great-grandchildren, and generations yet to come.

Interested in bringing a group of seniors on a guided regional park excursion?

Reach out to us at: [hello@mvrpfoundation.ca](mailto:hello@mvrpfoundation.ca)  
And to stay up to date on upcoming events, park openings, and new opportunities, sign up for our newsletter:

[www.mvrpfoundation.ca/newsletter-signup](http://www.mvrpfoundation.ca/newsletter-signup)



continuous colour. For a lower-commitment gardening option, try adding potted plants and arrangements strategically around the yard to brighten up the space.

Mulch and edge garden beds. Edging creates a clean and visually appealing boundary between the lawn and garden. Adding mulch polishes off the look while also helping to retain moisture and suppress weeds.

Add outdoor décor. Touches of décor around the yard will elevate the overall look. From solar-powered lights to decorative planters, metal wall art, patio signs and furniture, small touches can make a big difference in the ambiance of your garden. If you're looking to keep up with the latest trends in home and garden décor for a high end look at a fraction of the price, try searching online on marketplaces like Temu.

Add a fresh coat of paint. Don't underestimate the power of paint. A fresh coat of paint on fences, garden furniture and planters can instantly rejuvenate your outdoor space. Choose colors that complement your garden and create a cohesive look.

With a little bit of effort and some smart shopping, you can give your yard a beautiful spring clean-up without spending a fortune.

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

## Garden glow-up: 5 tips to improve the look of your yard

Spring brings sunshine and warmth, motivating us to get outdoors, start new projects and improve our yards, which typically look less than stellar after the winter. Give your garden the refresh it deserves with these simple steps.

Tidy up the yard. The very first step is to remove dead leaves, trim overgrown bushes and prune any plants that need a little extra care. This simple clean-up will immediately make your garden look more inviting. If your gardening tools need an update, online marketplaces like Temu offer a wide range of affordable, high-quality products.

Add flowers. Consider adding seasonal flowers such as dahlias, snapdragons and cosmos that bloom at different times throughout the season for

## How Your Support Helps Wildlife Generations Thrive

As the busiest wildlife rehabilitation centre in Western Canada, Wildlife Rescue treats as many as 5,000 wild patients each year. Wildlife Rescue is a non-profit organization in Burnaby, BC, powered by volunteers, donors, and a community of supporters who care deeply about protecting wildlife. Because of our work together, BC's wild animals have a fighting chance for generations to come.

### Every Animal Matters

Each animal admitted to the wildlife hospital is part of a larger picture. The goal is always to return them for survival in their natural habitat. By helping them recover and giving them a chance to return to the wild, they can grow, migrate, find a mate, and fully live their lives to raise the next generation.

### Preventing Harm Before It Happens

This vital work extends well beyond rehabilitating wildlife. The Support Centre team offers essential information that helps prevent healthy animals from being unnecessarily admitted to the hospital, thereby keeping wild families together.

The thousands of calls volunteers handle each



year provide well-meaning individuals with the guidance required to support wild lives, promoting harmonious coexistence between people and urban wildlife.

By educating the public, we plant seeds that will grow into a better future for wildlife and human generations.

Disease Management and Professional Care  
Wildlife Rescue leads in wildlife health. Biosecurity remains a top priority for the safety of patients, staff, volunteers, and the public. Team members follow strict species-specific protocols and wear the required Personal Protective Equipment.

Seeing thousands of patients each year, we're often among the first to notice changes in wildlife health trends. Our strong relationships with regulatory and research agencies enable us to flag potential issues early and contribute valuable data to broader conservation efforts.

### A Continuing Legacy

Your legacy gift will give wild animals the best chance to thrive in their natural habitat and support their critical role in maintaining populations and improving the health of ecosystems. This fosters a future where wildlife can continue to flourish. Your support makes this happen.





# Shell Busey the HouseSmart guy

By Shell Busey

As promised, I'm starting out with my May column based on the 6 items I left with you in my April column:

Our family planning & selection of staff for the new venture.

Timing was not without some challenges. First of all, we had to think about the lateness of the physical move to a residence in the Yukon, and the planned physical move itself happening in the month of November. The Northern Beaver Management home was very tired-looking due to the number of managers who had moved through the Yukon. And to have the woman of my dreams moving from a new home in North Delta to a tired home needing many DIY projects was not something to overlook. I had to think of our two beautiful daughters' schooling and my wife—an R.N. nurse—and keep in mind, folks, I was there working as a potential franchisee owner. I'm sure you've all heard the saying, "Happy wife, happy life."

Staff selection had to be put together. My staff selection consisted of an assistant for myself—not an easy task.

Another task was getting personal vehicles for the North, and we wanted to have a travel trailer as well. My vehicle was an International 4-wheel drive Scout—one of the first SUVs. For our family, we chose a 16 ft. Scamper holiday trailer. My assistant had a G.M. Suburban 4-wheel drive with a 24 ft. Airstream holiday trailer. The two of us were to travel together with the trailers in tow. Our trip was to start on November 11th, 1976—Remembrance Day.

The biggest concern, once in the mountains, was learning to drive with a trailer behind you on roads that were like skating rinks. We had two-way radios between our vehicles to discuss road conditions—thank heavens—because this was before cell phones. I should have mentioned—this was before asphalt roads; yes, it was gravel.

It was easy to see why the White Pass Yukon Railroad was the source of getting product from a Vancouver supply source by ship to Skagway, Alaska, USA, to Whitehorse. Needless to say: slow, slow, and slower if weather became a problem.

My old proverb was: "When in doubt, don't pout—let Shell help out."

I had a friend who was a trucker and had his own trucks and drivers operating out of Ontario. He helped me out when setting up the Saveway Building Supplies in Vancouver when we first moved west. After a couple of months, I got in

# The Merry Month of May!



- |                     |                  |                |                 |
|---------------------|------------------|----------------|-----------------|
| Spring Cleaning     | May Days         | Mayflower      | Tulips          |
| Daffodils           | Sunshine         | Apple Blossoms | Cherry Blossoms |
| Birds Nesting       | Bees Pollinating | Lawn Mowing    | Weed Wacking    |
| Downscaling         | Moving           | Power Washing  | Fish and Chips  |
| Bunnies             | Trees Budding    | Picnics        | Barbeques       |
| Backyard Gatherings | Sprinklers       | Icecream Cones | Mothers Day     |
| Plants              | Cloverdale Rodeo | Spring         | Hiking          |
| Blooms and Blossoms |                  |                |                 |

touch with him and after discussing my dilemma, we had our first trailer of building materials arrive from Vancouver—reducing our supply time by 90%.

He was a happy camper. His company became very successful in Western Canada. I called it "From Rail to Rubber." We became the first organized trucking service scheduled to meet our needs. Timing was everything.

In the Yukon, you didn't require large warehousing to store major building materials like insulation, lumber, drywall, plywood, OSB, and concrete products—to name a few. A fenced-in storage yard was adequate. Having lots of security lighting was very important, along with door deadbolts.

As mentioned, as a family we decided to remain in Delta, B.C., for our family's future. Our daughters had different futures in mind—one was wanting to become a nurse like Mom, and the other hadn't decided yet. But in both cases, it was going to require them to venture out of the Yukon to achieve their goals. We, as a close family, could not warm up to this idea.

We decided to leave the opportunity and remain in Delta to seek out another opportunity. Our new home had not sold, and we found a great opportunity just minutes away from home. I guess the angels were watching out for our family.

Our next experience will be coming your way in the June senior newspaper.

Here is my tip for May 2025:

Q: Our home was built in 1972. All our interior doors are dark brown mahogany. Can they be

painted or changed in any way?

A: You can achieve a colonial or heritage door appearance by adding a crown moulding to the face of the door with small finishing nails or contact cement. First, wash the doors well with a non-sodium phosphate solution. Rinse well with clear water and lightly sand to remove any sheen from the existing finish.

Apply crown moulding in your desired pattern and fill any imperfections around the mouldings and nail holes with a lightweight spackling compound. Then, apply two coats of water-based urethane using a nylon or polyester brush.

Lightweight spackling compound such as DAP Fast 'N Final

Water-based urethane such as Flecto Varathane Finish or Cloverdale Paint Flat Urethane

## Looking For Volunteers

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## Straight from the Horse's Mouth

By Mel Kositsky

The thoroughbred horse racing season kicks off with a big start on the first Saturday in May.

Not only will the 151st Kentucky Derby be held, live racing returns to Hastings Racecourse in Vancouver on Saturday, May 3 for the 2025 season. Post time for the first race will be 2:30 p.m.

With the favourable spring weather during the past few weeks, trainers have been getting their stables ready for a competitive season, which does not end until Sunday, October 19. The highlight of the season will be the \$125,000 British Columbia Derby, which will be contested on Saturday, September 13.

Live racing will mostly be held Saturday and Sunday afternoons throughout the season, with nine Friday night cards being scheduled, starting June 20. Holiday racing will be held on Canada Day and BC Day in August.

But in Kentucky, they will all be watching for "Journalism" at Churchill Downs.

How ironic is that?

As the writer of this column, I find myself in a major dilemma on Kentucky Derby Day. Do I cheer for an outstanding colt from the West Coast to win the 151st running of the famed "Run for the Roses" just because of his name? Or, as a racing handicapper, do I look for a horse to defeat the likely favorite – at much better odds?

This year's Derby field is also expected to include one maiden called Publisher. After troubled trips in the Southwest (G3) and Rebel, Publisher put in his best effort in the Arkansas Derby, finishing second to Sandman, with Coal Battle placing third. All three are expected to start in the Kentucky Derby.

Although winless in seven career starts,

Publisher will have some appeal on a few fronts. Pedigree-wise there is plenty to like, as Publisher is a son of 2015 Triple Crown American Pharoah and out of a mare by Proud Citizen, the 2002 Derby runner-up.

Early projections suggest this Derby, like several recent editions, will have a fast, contested pace. That will benefit the likes of a closer like Publisher and the grey colt Sandman. And for those that believe that Derby success eventually comes around to those who have come so close before, Publisher is trained by Steve Asmussen. The Hall of Fame inductee has won close to 11,000 races, making him the winningest trainer in North American history.

Asmussen has yet to smell the roses though. Although he saddled Nehro (2011), Lookin at Lee (2017), and Epicenter (2022) to second-place finishers, his two best horses, future Hall of Fame inductees Curlin (2007) and Gun Runner (2016), could only finish third -- proof of how extraordinarily difficult the Kentucky Derby is to win.

Asmussen will also have a more highly-regarded contender in the Louisiana Derby (G2) winner Tiztastic.

Other Kentucky Derby contenders include Admire Daytona (JPN), Burnham Square, East Avenue, Final Gambit, Flying Mohawk, Owen Almighty and Sovereignty.

Trainer Bob Baffert's trio of Derby contenders Citizen Bull, Madaket Road and Rodriguez, are also expected to be part of the 20-horse field in the starting gate.

Journalism (Curlin – Mopotism, by Uncle Mo) earned his status as the top three-year-old in the country with a rousing victory under Umberto Rispoli in the Grade I, \$500,000 Santa Anita Derby going 1 1/8 miles at Santa Anita Park. It was the 88th edition of the California based race.

Trained by Michael McCarthy, Journalism (1-1) unleashed an outside rally near the quarter pole and surged past leader Baeza (14-1) inside the final furlong to win by three-quarters of a length. The winning rally came after Journalism, who had been tracking the pace along the inside, had to take up entering the second turn momentarily and briefly lost momentum.

"That's such a good animal to be able to get out of there," Rispoli said in a track news release. "It's rare for a horse to get held up at the three-eighths pole and to get back in the race in that way. It's always difficult, especially for such a big horse. But he has such an amazing style and is just an amazing

horse.'

Citizen Bull, last year's champion two-year-old, finished fourth.

"I was trapped on the fence, and I thought, 'Wow, this isn't looking good,'" Rispoli said. "I knew my only way out was to push Barnes a little bit. I got through."

Journalism won in a time of 1:49.56. The winning Beyer Figure was 102, just down from Journalism's previous 108 Beyer in his San Felipe Stakes score. Journalism improved to four wins in five lifetime starts, with \$638,880 in earnings. The colt, bred by Don Alberto Corporation, was sold for \$825,000 at the 2023 Fasig-Tipton Saratoga Sale.

Recent history has seen several horses record their first, and sometimes only, career stakes win in the Derby. Examples include Country House in 2019, Rich Strike in 2022 and Mage in 2023.

Country House (\$132.40) and Rich Strike (\$163.60) are among the top five longest-priced Derby winners in history. Two others in the top five, Donerail (1910) and Giacomo (2005), also counted the Derby as their first stakes success.

Even rarer, though, is the Derby winner who has never won before -- a maiden in racing parlance. Buchanan, in 1884, was the first to do so, but two others had more claim to fame. Sir Barton broke his maiden in the 1919 Derby and was retroactively acknowledged as racing's first Triple Crown winner after later winning the Preakness and Belmont Stakes.

The last maiden to win the Derby was Brokers Tip in 1933, a legendary renewal in which jockeys Don Meade, aboard Brokers Tip, and Herb Fisher, on Head Play, grabbed and whipped at each other through the stretch drive.

Maidens starting in the Kentucky Derby are rare for obvious reasons, and their track record has not been good. Since 1937, records show that the best finish by a maiden was an eighth-place finish by On the Mark in 1950. Only one other maiden starter since then has been among the top 10 finishers.

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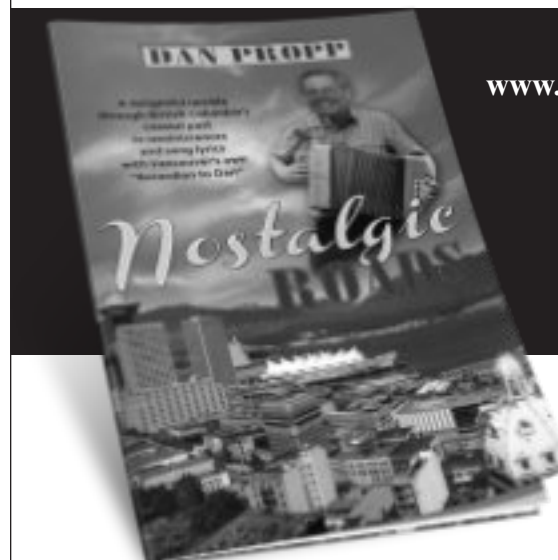
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## A LEGACY OF LOVE AND CARE AT EAGLE RIDGE HOSPITAL



"You give back what you've received." Arthur Lyons has always believed in showing up for the people he loves—and in giving back to the community that's been there for him. Now, through a planned gift in his Will to Eagle Ridge Hospital Foundation, Arthur is creating a legacy that will carry that belief forward for generations.

His story begins with family. When Arthur's older brother Frank suffered a stroke and could no longer feed himself, Arthur came to the hospital three times a day. "Frank did so much for us growing up—he was the eldest of eight. Taking care of him was my way of paying it back," Arthur says.

The experience left a lasting impression. "The staff at Eagle Ridge Hospital were amazing—always willing to help. You could tell they do it because they want to. They truly care." That compassion sparked Arthur's first gift to the Foundation.

Years later, George, a very close friend of

Arthur's, required ongoing care at Eagle Ridge. As he had done for Frank, Arthur visited daily—three times a day, even during the pandemic. "They needed support, and I needed to be there," he says. "The staff understood that and made it possible."

Arthur made a special donation in George's memory. And now, by including Eagle Ridge Hospital Foundation in his Will, he's creating a legacy that honours not only those he's cared for, but the hospital that cared for them so well.

"Donating feels good, naturally," Arthur says. "You're helping people—even ones you'll never meet. This hospital is a lifeline. Without it, where would we go?"

Arthur hopes others will consider a legacy gift as a way to give back what they've received. Through his planned gift, his legacy will continue to bring comfort and care to others—just as he's done throughout his life.

Like Arthur, you can make a lasting difference by naming Eagle Ridge Hospital Foundation in your Will. A legacy gift supports vital health care in your community, helps reduce estate taxes, and ensures your values live on.

Established in 1982, Eagle Ridge Hospital Foundation enhances health care in the Tri-Cities through philanthropy and advocacy. Serving Anmore, Belcarra, Coquitlam, Port Coquitlam, and Port Moody, the Foundation supports patient-centered care by funding medical equipment and resources for Eagle Ridge Hospital and Eagle Ridge Manor, as well as various community health programs.

To learn more, contact Kristina Chung at 604.469.3206 or [kristina@erhf.ca](mailto:kristina@erhf.ca).

Leave a Legacy. Shape the Future.

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

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

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

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

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

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

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

## LEAVE A LEGACY. SHAPE THE FUTURE.

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To learn more about leaving a legacy today, contact:

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## HAWAII'S OCEAN RIDER A MAGICAL SEAHORSE FARM

By Rick Millikan

A seahorse farm attracts us south of Kona International Airport and into Hawaii's Ocean Science and Technology Park. There, pipes draw shallow and mile-deep ocean water to research power generation. These pipes also supply aquacultural enterprises such as: growing edible seaweeds, abalone, yellow-tail tuna, lobsters...and raising enchanting seahorses.

Ocean Rider Seahorse Farm's blue buildings border lava strewn O-Tech Beach. Inside, a clerk provides name tags. To safeguard seahorse health, she instructs us to thoroughly wash our hands and arms at outdoor sinks. Guide Grace soon introduces seahorses, "Forty-seven seahorse varieties are found worldwide. These tiny, horse-shaped creatures inhabit seagrass beds, mangrove roots, coral reefs and temperate estuaries. Just two rare species inhabit Hawaiian waters. Our seahorse farm raises only the hippocampus erectus, an Atlantic species ranging from Nova Scotia to Uruguay."

She continues, "Just one of ten thousand seahorses survive in the wild. Living in pure, temperate water, fed nutritious food, and enjoying enduring relationships, six of ten thrive here. Our successful breeding program practically eliminates the need to collect wild seahorses for aquariums...and Asian medicine."

We follow Grace down a ramp to a lava encircled pond and learn about its tiny organisms. Passing around a beaker of minuscule red shrimp,

she explains, "We feed these Hawaiian opae'ulu to our baby seahorses."

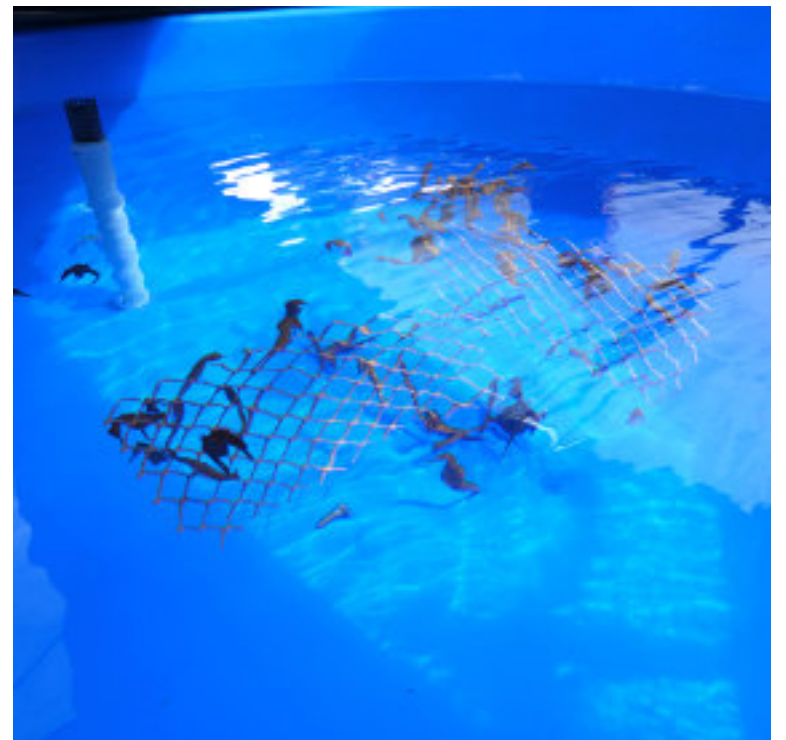
Carefully wiping sandals on antiseptic-soaked mats, we enter Ocean Rider's outdoor nursery. In one of many jumbo blue barrels, a herd of infant seahorses rises to greet us, likely expecting meaty meals. Given cups swimming with opae'ulu, we pour them into the cylinder and watch the tiny seahorses slurp their shrimpy meals.

In an adjacent enclosure, we watch seahorse parents swim in identical round tanks. These delicate, orange-skinned animals gracefully propel their upright equine bodies by fluttering dorsal fins and steering with pectorals. Many are at rest, tails fastened to a central lattice. Like couples holding hands, others link tails. We also discover they are monogamous, dying when separated from lifelong mates.

Grace identifies males by their kangaroo-like pouches. "They fill their pouches with water to look extra attractive. During courtship, they meet in the male's territory, perform long circling dances and hold tails. They change colour during ovulation. The females transfer up to a thousand eggs into the brood pouches of the chosen fathers. These lucky studs fertilize the eggs. Pregnant stallions carry the embryos for 9-45 days. Babies or fry emerge as small, fully developed

seahorses. Males will often mate with partners again during the breeding season."

"In controlling sea horse environments, we're changing the physical and behavioural nature of our seahorses," Grace smiles. "This time, your cups contain frozen shrimp." Depositing them into the water, we watch the seahorses suck up the shrimp. Born as predators, these



seahorses have become scavengers.

Another cylinder contains four leafy-looking sea dragons. Camouflaged amid pale-green kelp, Ocean Rider's two pairs of Australian sea dragons flourish. This investment may save these threatened, highly valued seahorse relatives from extinction.

Another section encloses three simulated tidal pools. Newly hatched clownfish (Nemo) swim among shells, coral pieces and spotted red starfish. Forming fingers into 'coral baskets,' we place our basketed hands into a smaller blue cylinder. Seahorses straddle our fingers!

Promoting purchases of young seahorses, Grace describes the joys of watching small seahorse couples develop into adults. To avoid endangering Hawaiian species, she restricts sales of their Atlantic seahorse species to out-of-state visitors.

Inside an adjoining room, colourful seahorse varieties either move slowly around small aquariums or hide amid feathery marine plants. One includes striped pipefish, decorative seahorse cousins. Our magical visit to Ocean Rider Seahorse Farm ends here enjoying up-close views of varied hippocampus.

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## OUR SPRING BREAK CRUISE

by Diane Tijman, Retired Educator

This past March, we decided to jumpstart spring by trading the chilly winds and rain of home for some sunshine, culture, and fun. Our destination? Beautiful Lisbon, Portugal!

Along with friends, my husband and I explored the city's rich history and vibrant charm. We visited the striking Monument to the Discoveries, admired the Belem Tower, browsed the lively Time Out Market, and got our exercise climbing Lisbon's famous hills. One of my favourite activities was seeking out the intricate tilework adorning the city's homes and buildings—each one a piece of art. When the rain caught up with us, we ducked into cozy churches, bustling shops, and markets, sampling the famous Portuguese custard tarts along the way.

Trying new cuisine is always a highlight for me. We dined on delicious dishes featuring cod, octopus, cuttlefish, and a variety of meats. At a tiny local spot, we even tried Grucidas, their tasty twist on poutine. A litre of local wine cost just four euros—and it was excellent! One meal ended with a complimentary sip of cherry liqueur. Though the weather was damp at times, the warmth of the Portuguese people more than made up for it.

Next, we boarded our Azamara cruise ship, a smaller vessel with about 700 passengers. Our route took us to Huelva, Seville, Gibraltar, Malaga, Valencia, Mallorca, and finally Barcelona. One unique perk of the smaller ship was sailing right up the river into downtown



Seville—passing through river locks and docking in the heart of the city. We spent two nights immersed in Andalusian culture, from exploring the world's largest Gothic cathedral to wandering the Triana Market, where flamenco was born. The sun shone brightly, and daily pauses for a cool drink and bite to eat quickly became our daily ritual.

Gibraltar offered sweeping views, friendly monkeys atop the Rock, and a fascinating blend of British and Mediterranean cultures. Malaga,



Mallorca, and Barcelona each had their own beauty and stories to tell. In Valencia, we were lucky to witness a local dance performance and even join in their flower-throwing celebration—an unforgettable experience!

Though we wished we could have stayed longer, it was time to head home. For my husband and me, this was our first real holiday together since 2020—and it was a joyful adventure. Here's hoping it's the first of many more!

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