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JULY - 2025

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ACCORDION TO DAN

Rapid transit sure has expanded since the days of the old B.C. Electric trolley buses in Greater Vancouver

existed. Seniors, do you still remember that era? Today, wow, as this 'youngster' recalls that time, what a difference, eh? I haven't driven a car for over a decade, and every year I witness the bus system and what a challenge those transit bus drivers face. How they manage to keep their cool by competing with automobiles, bicycles, motorcycles, scooters and overcrowding of passengers (especially during rush hours) is increasingly incredible. Thus, the following bit of rhyme.

SO MUCH TRAFFIC AND CHANGE

Driving those buses constantly with increasing traffic today must be unbelievable. Keeping focused; I don't know how they manage to succeed. For someone who relies on that service regularly these days and witnesses what they must put up with sometimes seems inconceivable. More people from all walks of life through Greater Vancouver increasingly depend on their needs. Getting from one place to another over the years since we were still young, the changes in traffic have become terrific. What a difference in the way of life that once was like shopping in the nineteen fifties when we still had Woodward's, Eatons, Simpson Sears, and now even having to say goodbye to The Bay. Some of us still remember the days of the old BC Electric trolley service. By comparison, the pace and social environment compared to today were a 'piece of cake'. There was all kinds of farmland in Richmond and Surrey, and the social rhythm seemed to have a less hectic cadence. We still had free parking in parts of downtown Vancouver for goodness's sake.

Talk about change, the following might replenish a memory or two and perhaps even a chuckle.

WHATEVER HAPPENED TO CARBON PAPER?

Do you recall that human computer that once flourished when we were still young. Sometimes, referred to as our 'grey matter' it's perhaps a 'no brainer' that perhaps in our youth imagination reigned supreme. Compared to today when perhaps a different kind of digitalized song is now being sung. Going back to the nineteen fifties it feels almost like prehistoric times it would seem.

Today two powerful letters have taken over



Photo: A few minutes to relax and talk shop in peaceful Steveston Village. (Photo: Dan Propp)

humanity called 'AI'. Whatever intelligence we once possessed might now be slowly fading and increasingly becoming old hat, eh? Just think of all the changes some of us seniors have been entertained with, oh my. Especially since the late nineteen fifties and nineteen sixties, quite a price we have had to pay.

THE OLD DAYS IN BC

Ink wells, blotter rolls, carbon paper, telephone booths and school boards. Not the ones with superintendents-they still exist; the happy days when teachers used chalk to write with.

Do you remember the Quillite and Bainbridge, The Black Ball ferry line that sailed back and forth from Gibsons Landing to Horseshoe Bay. The cost for a return trip for the car and the driver was a whopping six dollars! The following might also reprise a BC memory or two.

THE OLD PROVINCIAL GOVERNMENT DAYS

Remember the era of Phil Gaglardi, often known as Flying Phil, who served in the provincial Cabinet from 1952 to 1972. How things have changed in BC in so many ways since Premier W.A.C. Bennett and the Social Credit Party. The merging of the CCF party into the provincial NDP and how things used to be. The days of opposition leader and later on premier Dave Barrett, wasn't that quite a time? Remember all that rivalry. How about that BC Highways 'Sorry for the Inconvenience' sign?

Remember Pat Burns on CJOR in the basement of the Grosvenor Hotel and hearing the voice of Jack Webster saying the word "Precisely" on CKNW, where listeners could call in and express their opinions on various topics. His shows, including

"City Mike" and later an open-line program, became a platform for public discourse in Vancouver and BC. Now we have podcasts, a digital audio show, similar to a radio program, that listeners can download or stream on demand.

Some of us who are not exactly spring chickens anymore still fondly remember those days well. As you enjoy this July summer of 2025 under the shade of a tree, the following might bring back melody or two of the past.

MELODIES AND LYRICS STILL FONDLY LINGER ON

"You take the high road, and I'll take the low road" suddenly we are transported to Scotland. "Catch a falling star and put it in your pocket" Perry Como comes to mind. Those good old memory songs help inspire and restore yesterday's values that we warmly understood. "I Got You Babe" of course Cher and Bono help an era define. "Put another nickel in the Nickelodeon" brings us back to around nineteen fifty-two. "If you're going to San Francisco be sure to wear some flowers in your hair". All across the nation, there was so much hope during that generation. So many memories of these lyrics and melodies renew. "There Goes my Baby" who could ever forget the Everly Brothers nor Bob Dylan's lyrics to his song "Blowin' in the Wind". "Suzanne takes you down to the river", of course we hear Leonard Cohen. Many of those songs and their messages we still nostalgically recall.

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BREAKING THE SILENCE ON HEARING LOSS

By Ursula Maxwell-Lewis

Hearing loss is a subject close to my heart. My mother suffered—and I do mean suffered—from hearing loss all her life. No matter where we lived around the world, Mom’s first questions to the neighbours were always: “Where’s the nearest library? Who’s the best local audiologist?” She never stopped trying to find better ways to live with her “deafness,” as it was called in those days.

Though Mom is no longer with us, I remain fascinated by the technical advances in hearing aids. That’s why I stopped to chat with Kim Galick, owner of Ears Hearing Clinics, at the Young at Heart Expo held at the Langley Curling Centre in June.

Kim, a Board Certified Hearing Instrument Specialist, didn’t set out to work in the hearing field. She originally planned to become a legal assistant, but a receptionist job at a hearing clinic changed everything. “It’s not a career I chose,” she said. “The industry chose me 34 years ago!”

Encouraged by her employers to return to school,



Kim Galick, Hearing Instrument Specialist, at Langley Seniors' Expo.
Photo Ursula Maxwell-Lewis

Kim discovered she loved helping people—and learned the very real value of patience and compassion along the way. “Everyone’s journey is very different,” she says. For her, the journey led to opening her own clinic in Langley 14 years ago.

Recalling my mother’s frustration with an older brother who refused to wear a hearing aid, I asked Kim whether the stigma around hearing loss—and resistance to hearing aids—has improved.

“I don’t know if it will go away in my career,” she admitted, “but everybody’s hearing journey is different. Not everyone gets along well with hearing aids. But—like any other illness—if you catch hearing loss early, you’ll be far more successful.”

She expanded on this, explaining that, statistically, most people wait seven to nine years before addressing hearing loss. “Like delaying medication—please don’t do that,” she urged. “You won’t get the full benefits of hearing aids. Your overall health improves when you hear well.”

Kim also pointed to the importance of daily social interaction in reducing isolation as people age. As medical challenges increase with age, those who are already comfortable with their hearing devices have one less thing to worry about.

Importantly, Kim reminds us that hearing loss isn’t always age-related—it can also be genetic. Hearing evaluations are free, and it’s worth taking



Reading and writing were safe havens for my mom.
Photo Ursula Maxwell-Lewis

advantage of them.

A regular speaker at seniors’ homes, community centres, and local associations, Kim also highlighted the Canadian Hard of Hearing Association as an excellent proactive resource. You can visit them online at www.chha.ca or call 1-800-263-8068.

Follow Kim Galick’s blog posts on her website at <https://earslangley.com> or contact her at 604-427-2828.

Ursula Maxwell-Lewis is a Surrey-based journalist and photographer. She is treasurer of the Travel Media Association of Canada BC-Yukon chapter. Contact her at utrael@shaw.ca

TIPS TO PROTECT YOUR GARDEN AND LAWN FROM DROUGHT

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

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

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

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

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

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

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OTANI WORKSHOP: MONSTERS IN MY HEAD AT VANCOUVER ART GALLERY.

Article & photos by Lenora A. Hayman.

The Vancouver Art Gallery is showing the first North American solo exhibition OTANI WORKSHOP: MONSTERS IN MY HEAD by Otani Workshop until Nov 9, 2025.

Fortunately we had Diana Freundl, Senior Curator, Makiko Hara (Curator in Residence and Translator) and Otani Workshop to guide us through this lovely, whimsical exhibition of ceramic sculptures and paintings. There were creatures frolicking in a hollow tree trunk, buxom characters and tender paintings of children.

In the summer of 2024 Otani also created pieces during his Deer Lake Artist Residency at the Shadbolt Centre for the Arts.

Do enjoy both Otami's accomplishments in clay from our Pacific Northwest Coast and his Japanese influences from Awaji Island of Japan.

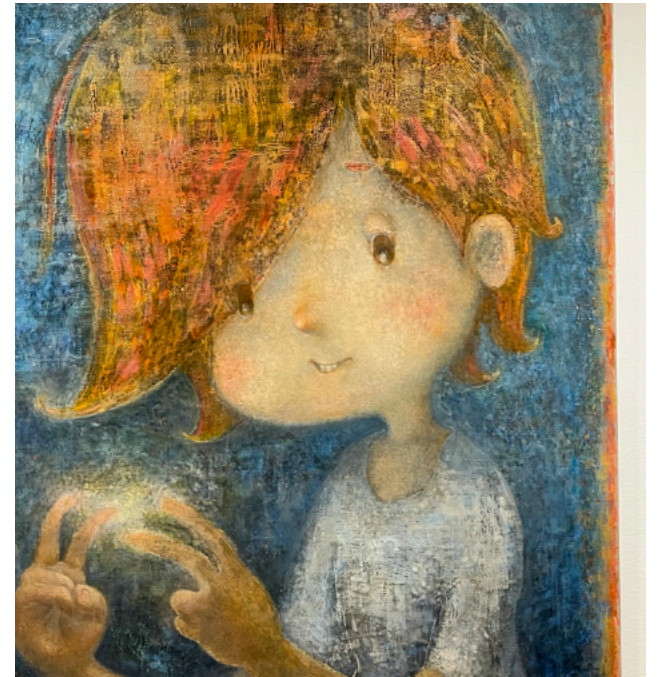
Photos by Lenora Hayman

Top Left: Makiko Hara, Otani Workshop & Diana Freundl.

Top Right: Ginger-haired wee lad.

Bottom Right: Ceramic creatures in hollow trunk.

Bottom Left: Chubby, cuddly character.



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FINANCIAL NEWS

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

COMMON WEALTH TRANSFER MISTAKES, IT NEVER ENDS...

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

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

Failing to update beneficiary designations:

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

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

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

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

Adding a joint owner other than your spouse:

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

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

Lump sum to adult beneficiaries:

Sometimes providing a lump sum payment to

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

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

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

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

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

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

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

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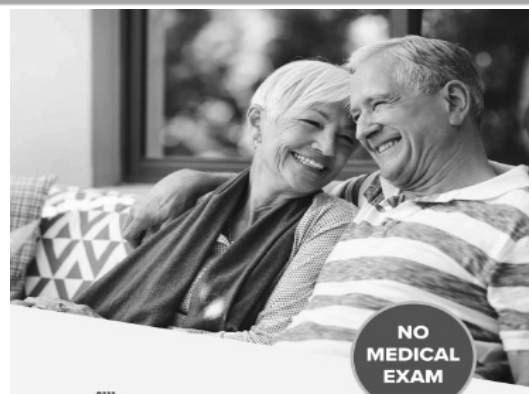
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THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

Supplements for Weight Management and Appetite Control

Managing weight can feel overwhelming, especially when you're trying to balance blood sugar, hunger, and overall health. Metagenics offers three products designed to help: UltraGlucose Control, UltraFlora Control, and Berberine GT. Each of these works with your body's hormone GLP-1 to help control appetite and blood sugar (like Ozempic).

What Is GLP-1 and Why It Matters

GLP-1 (glucagon-like peptide-1) is a hormone made in your gut when you eat. It:

- Helps release insulin after a meal, keeping blood sugar stable.
- Slows stomach emptying, so you feel full longer.
- Reduces appetite, helping you eat less.

Boosting GLP-1 can support both blood sugar

control and weight loss.

1. UltraGlucose Control

What it is: A physician-formulated medical food you can mix and drink as a snack or meal.

How it helps:

- Steady energy release: Special slowly digestible starches (UCAN SuperStarch) with vitamins, minerals, and branched-chain amino acids, slow down the rate at which sugars enter your bloodstream, avoiding sudden blood sugar drops (hypoglycemia). A 16-week study showed greater reductions in A1C (a measure of average blood sugar) and visceral fat when using UltraGlucose Control compared to the control group receiving standard care.
- GLP-1 boost: Studies show it raises GLP-1 levels when taken at the start or before a meal.
- Fuller feeling: Elevated GLP-1 levels slow gastric emptying and signal fullness, helping curb meal-related overeating.

2. UltraFlora Control

What it is: A capsule containing a clinically studied probiotic, Bifidobacterium lactis B-420.

How it helps:

- Makes helpful compounds: The bacteria break down fiber in your gut to produce short-chain fatty acids (SCFAs).
- Indirectly influences GLP-1: SCFAs tell your gut to release more GLP-1, which helps with fullness and blood sugar control.
- Appetite and weight effects: Human trials have associated Bifidobacterium lactis B-420 supplementation with reduced daily calorie intake and modest reductions in body fat.
- Supports gut health: This bacteria also

helps strengthen your gut barrier and encourages other good bacteria like Akkermansia.

3. Berberine GT

What it is: A capsule containing berberine and decaffeinated green tea extract.

How it helps:

- Boosts GLP-1 release: Berberine may stimulate the bitter taste receptors to make more GLP-1.
- Better absorption: The green tea extract helps your body absorb berberine more effectively.
- Improves glucose control: Can increase the sensitivity of insulin receptors, lowering blood sugar without needing extra insulin, a major factor in fat storage.

Putting It All Together

When used together, these Metagenic supplements can give you a three-part approach:

1. UltraGlucose Control helps start your meals off right by slowing sugar spikes and boosting GLP-1.
2. UltraFlora Control keeps your gut healthy and produces extra GLP-1 naturally.
3. Berberine GT may boost GLP-1 and help with insulin resistance.

Bottom line: By targeting GLP-1, these products help you feel full, eat less, manage blood sugar, and can make weight loss more achievable and sustainable.

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.

4 GREAT REASONS TO COME OUT OF RETIREMENT



Reaching retirement is the goal for so many of us, but once people get there, some find that it just isn't for them. Whether you're considering a return to fulltime work or a part-time position, here are a few good reasons to take the plunge:

1. Increase your income. There's nothing

wrong with taking a job for the money, and some retirees may find that their fixed incomes aren't covering everything they want to do. Taking on a new job can give you greater financial freedom and helps maintain your sense of independence. The best part is, you get to set the terms of how long you want to work for—when you're ready to leave again, you can.

2. Enjoy a routine—on your terms. One challenge many retirees face is a lack of structure to their days. Keeping busy and having a schedule both

help people stay more mentally and physically healthy. Taking on a fulltime, or even part-time job helps create a routine, while fighting the boredom and lack of direction some retirees may experience.

If you're starting a new position, make sure to prioritize a work-life balance that works for you. This is an opportunity to work not because you have to, but because you find it fulfilling, you enjoy the challenge or even just want to stay busy.

3. Build new relationships. Many retirees report feeling isolated, or that they don't enjoy the same level of social interaction that they used to. Re-entering the workforce can be a great way to meet new people and grow your social circle. Workplaces often bring together people of different ages and backgrounds, offering a

chance to build relationships with people you wouldn't otherwise have gotten to know.

4. Make a difference. Take the example of one Canadian couple, who had retired after successful careers in the mining sector. They came out of retirement to join the Technical Assistance Partnership project, supported by Global Affairs Canada. Bringing their decades of experience, they went to Kosovo and Malawi to help those nations' mining industries operate more sustainably.

The skills and experience you've earned can make a difference in ways you may never have considered. You can start by listening to this couple's story, as well as other local leaders making a global impact, in a new podcast at tap-pat.ca/canadian-changemakers.

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WRITE AS I PLEASE

By Mel Kositsky

This should be a big year for Canada Day celebrations.

For the past few months, we have been hearing how Canadians are really developing a deep passion for their country and have reached a new level of patriotism never seen before in this country.

Besides promoting “Buy Canada” products, there have been a number of slogans developed by both politicians and organizations to counter the suggestion by U.S. President Donald Trump that Canada should become the 51st state.

“Canada Strong”, “Canada One”, “Canada First” and “Elbows Up” are just a few of the popular chants these days.

With July 1 falling on a Tuesday this year, it makes it easier to stay home and celebrate this special day in your own community. There will be multiple events and activities in most municipalities featuring a variety of entertainment and food outlets, along with parades, fireworks and modern “drone” shows.

And, of course, there will be major celebrations in Ottawa and other provincial capitals, as well as television specials. (Maybe we should just tape them and get out and support local events.)

Many people will get to celebrate an extra-long weekend “at home” – as it seems those long cross-border lineups to the United States have disappeared this year. But can Canadians now match those “patriotic” Americans parties on July 4th – their Independence Day. It will be a challenge.

News and sports channels still cover crazy American activities, such as its famous “Hot Dog Eating” contest. Can Canada match that? (We are probably best known for our “Polar Bear” swims on January 1, rather than anything we do on July 1.)

According to the Celebrate Canada program, funded through the Canadian Heritage department, annual activities started on June 21 with National Indigenous Peoples Day, followed by Saint-Jean-Baptiste Day (June 24) and Canadian Multiculturalism Day (June 27). There were activities in many communities across the country around these dates.

While the ever-lengthening hockey season is finally over, and no Canadian-based team has won the Stanley Cup since Montreal in 1993, let's still showcase the Cup at some Canadian cities. The two-time champion Florida Panthers have many Canadian players and staff so we should give these winners their rightful appreciation of a

job well done. Remember -- hockey is supposed to be Canada's game!

Now that summer is officially here, there will be plenty of barbecues and garden parties to attend. With all that is going on in Canada and around the world, there will be no shortage of topics to discuss – hopefully in a friendly “Canadian” way. People should remember the magic words of pop singer/songwriter Rick Nelson (who first starred in the family television series “The Adventures of Ozzie and Harriet”).

The song “Garden Party” was first released by Nelson in 1971 and became one of his greatest hits. While the words to his music contained some hidden meanings at a Madison Square Gardens concert, many people, especially seniors, can relate to them today.

“I went to a garden party
To reminisce with my old friends
A chance to share old memories
And play our songs again
“When I got to the garden party
They all knew my name
No one recognized me
I didn't look the same
“But it's, all right now
I learned my lesson well
You see you can't please everyone
So, you got to please yourself.”

The Council of Senior Citizens' Organizations of BC (COSCO) will be hosting a timely national conference October 4 and 5, 2025, with registration and an evening reception starting on Friday October 3.

This event offers an important opportunity to address the pressing challenges facing older adults as COSCO celebrates 75 years of shared accomplishments.

A COSCO news release says this conference will shape a bold, forward-looking vision for COSCO BC—one that meets the needs of today and anticipates the possibilities of tomorrow. The several hundred conference participants will help form public policies that recognize the vital importance of human rights in promoting healthy ageing for all Canadians.

“Human Rights and Ageing: Strategies for an Equitable Future” is the theme of the conference, which takes place at the Sheraton Vancouver Airport Hotel in Richmond. The event is supported by the federal New Horizons Program for Seniors, along other organizations. Registration is now open at www.coscobic.org.

The event will feature an outstanding lineup of speakers and presenters. Just as vital, a series of interactive workshops will invite participants to share their experiences and wisdom and help shape an equitable future for all through inclusive, sustainable, and age-friendly communities.

The roster of confirmed speakers includes:

- Margaret Gillis, President of the International Longevity Centre (Canada) and co-founder of the Canadian Coalition Against Ageism, an international expert and advocate for the UN Convention on the Rights of Older Persons.

- Kasari Govender, BC's Commissioner of Human Rights who will provide her perspective on the human rights of older persons in British Columbia.

- Dan Levitt, the BC Seniors Advocate, will provide insights into the latest trends that will inform the future of the lives of older adults in older adults.

These and other experts will address plenary sessions, along with high-level panels to present and debate current viewpoints on key issues. Workshops will give participants the opportunity to discuss and share their first-hand experience, and to determine how we can move forward to build communities and public policies that work for all.

This unique conference will be of interest to everyone who cares about civil society, and of particular interest to:

- Seniors and seniors' representatives from across B.C. and Canada.
- Municipal leaders and planners, including councillors, social planning representatives, parks and recreation and health authority representatives.
- Elected officials, including MLAs, Members of Parliament and First Nations leaders.
- Federal and provincial departments dealing with seniors.

- Non-governmental organizations such as social planning councils, seniors and community centre staff, agencies supporting older adults, unions, and advocacy groups.

Participation of representatives from municipal seniors' advisory and age-friendly committees is also encouraged.

Registration forms are available at coscobic.org/conference -- where you will find all the information you need to register. The registration fee includes all conference materials, an opening reception, two lunches, the gala 75th Anniversary Celebration banquet and four coffee breaks. The registration deadline is September 12.

The hotel package includes free parking for all participants and shuttle service to the Vancouver airport. The hotel is pet-friendly. Delegates must contact the hotel directly to book accommodations at 604-273-7878.

As the organizers of this conference, the Council of Senior Citizens' Organizations of B.C. (COSCO) believes seniors and their organizations must contribute directly to developing the policies that affect their lives to ensure the policies are fair and just, says COSCO President Leslie Gaudette.

For more information, contact Terri Van Steinburg, Chair of the Conference Planning Committee at conference@cosbc.org.

If you would like to
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magazine

Details on page 3.

4 THINGS YOU MIGHT NOT KNOW ABOUT CANADA'S RAILWAYS

At some point, most Canadians have taken a train trip somewhere. Maybe, it was to a different province to visit friends or family, or maybe it was sightseeing on a historic tourist train. Maybe it was simply heading downtown on a daily commute to work.

Many of us may take for granted how important railways are in our lives. Here are four things you might not know about them.

Historic significance

In the late 1800s, the drive to create a cross-country railroad was at the core of creating the nation known today as Canada. In fact, its completion was essential for British Columbia to join Confederation as Canada's sixth province.

The famous "last spike" of this railway was driven into a railroad tie on November 7, 1885, near Eagle Pass in the B.C. interior, connecting the country from coast to coast. It was just one of about 30 million iron spikes used to complete the line.

Countless new communities developed along railway lines across the continent, and the tracks opened up access to farmland, forests and other natural resources that literally helped build the country.

Economic impact

The fleet of freight trains traversing Canada is one of the economic engines driving the national economy. There are more than 2,000 locomotives that haul 50,000 freight cars across more than 40,000 km of railroad track in Canada. Trains carry nearly \$400 billion in goods to and from ports, trucking yards and major manufacturers and distribution outlets every

year.

Canada's rail network is also closely connected with our North American free-trade partners, carrying goods back and forth between Canada, the U.S. and Mexico.

Plus, every year, millions of passengers travel on regional and interprovincial rail networks to get to work, visit family or go on holiday in Canada.

Various options

While shipping freight is by far the most common use of railways in Canada, there are other important and entertaining uses for Canadian tracks.

Many of Canada's historic steam trains are still in operation, taking tourists on scenic outings through forests, canyons and mountain passes. There are also modern luxury trains that take passengers through remote parts of the country you couldn't otherwise see.

And we can't overlook the many municipal commuter rail cars that people use daily, including subways, streetcars and light rapid rail lines.

Safety first

Given the significant role railways play in so many aspects of the economy, keeping the lines



and equipment secure is a top priority for operators. Freight train companies employ their own private police services that have similar powers to other peace officers, such as local municipal or provincial forces.

There are also strict laws against trespassing on railway property, including around tracks and marshalling yards, or tampering with rail equipment. If you do see someone who shouldn't be on or near train tracks or railway equipment, contact the authorities immediately.

Learn more about the security of Canada's railways at tc.canada.ca/en/rail-transportation.
www.newscanada.com

Join us in charting the future and celebrating 75 years at our 2025 conference:
Human Rights and Ageing
Advocating for an Equitable Future

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📍 **Sheraton Vancouver Airport Hotel**
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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



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FRAUD PREVENTION: 8 THINGS YOUR BANK WOULD NEVER ASK YOU

Financial scams and fraud come in many different forms. Sometimes they arrive in the form of a text message, email or phone call, and often are designed to look like they're coming from your bank. According to the Canadian Anti-Fraud Centre, a common type of financial fraud involves scammers posing as bank employees in order to trick their victims into disclosing their banking or personal information.

Countless Canadians have seen these fraudulent messages. Sometimes they're as simple as a text or email that says the potential victim's bank account has been frozen, with a link to a fake website where the user is encouraged to enter personal information to "unlock" their account. Other times these scams involve the fraudster phoning a potential victim and pretending to be a bank employee who needs their help as part of a fraud investigation.

Ultimately, the goal of many of these scams is to steal the victim's personal or banking information to gain access to their accounts, or to get the victim to wire money or purchase gift cards and send the funds to the fraudster.

Strict rules around legitimate banking communications

While your bank does require you to disclose certain personal information to confirm your identity and provide you with services, there are strict rules governing what they can ask you to disclose, and how they're allowed to do it.

One of the best ways to protect yourself is to learn what your bank would never do or ask you to do. Your bank would never:

- 1 Call you to ask for personal information.
- 2 Ask you to keep a secret or be dishonest.
- 3 Threaten to cancel your services or ask to

- remote into your device.
 - 4 Try to rush you into doing something.
 - 5 Ask you to help with an investigation.
 - 6 Ask you to purchase gift cards or cryptocurrency.
 - 7 Ask you to transfer money as part of an investigation.
 - 8 Request access to your computer.
- How to help protect yourself from scams
- Here are some other tips to help you stay safe from fraudsters:
- Get educated. Understand your responsibilities as an accountholder or cardholder. This information is provided by your bank. The Canadian Anti-Fraud Centre can also help you learn more about common fraud scams.
 - Enable two-factor authentication. Investigate the security settings of your email provider, social media platforms and banking apps, and enable two-factor authentication wherever available. This offers a higher level of security for your online profiles.
 - Stay informed. Take advantage of bank services that can help warn you of problems. For example, if you're a TD customer, their fraud alerts service can send you text messages notifying you if suspicious activity is detected on your credit card or access card, as long as a current mobile phone number is on file.
- www.newscanada.com

BUDGETING FOR A SUMMER VACATION: SAVE SMART AND STAY COVERED

Relaxation, exploration, creating memories—the allure of a summer vacation is hard to resist. But the financial and logistical challenges of travel can add stress to the planning process. With a little foresight and smart financial planning, you can enjoy your

dream getaway without worrying about your wallet. Here are some simple steps to help you budget wisely and protect what matters most while you travel: your finances, your peace of mind and your home. Start your planning by setting a clear and realistic travel budget. Consider your current financial obligations and set a maximum budget that won't impact your everyday needs. Break it down into categories like:

- Transportation
- Accommodations
- Food and dining
- Activities and entertainment
- An emergency fund

Tracking your spending during the trip can help you stay on target and avoid post-vacation financial regret.

Don't overlook travel insurance. While it might be tempting to skip travel insurance to save money, it's one of the most important investments you can make for your trip. From flight cancellations to medical emergencies, travel insurance provides coverage that can save you thousands of dollars in unexpected costs.

Protect your home while you're away. Your home deserves just as much attention as your travel plans. Before you leave, make sure your home insurance policy is up to date and covers potential risks like break-ins, water damage or power outages.

Some insurance providers, such as Belairdirect, offer personalized insurance and will work with you to ensure you have the coverage you need to feel protected while away from home.

By planning your budget carefully and protecting both your travel and home, you can embark on your summer adventure with confidence.

Ready to plan your perfect vacation? Find more travel tips at belairdirect.com. www.newscanada.com



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4 WAYS TO PROTECT YOURSELF FROM CAR THEFT

Auto theft has been on the rise in Canada and can affect both personal and commercial vehicle owners. Whether you drive a family car or manage a fleet of delivery trucks, taking proactive measures can help stop theft in its tracks and offer you greater peace of mind. Here are some simple tips to protect your vehicle from being stolen:

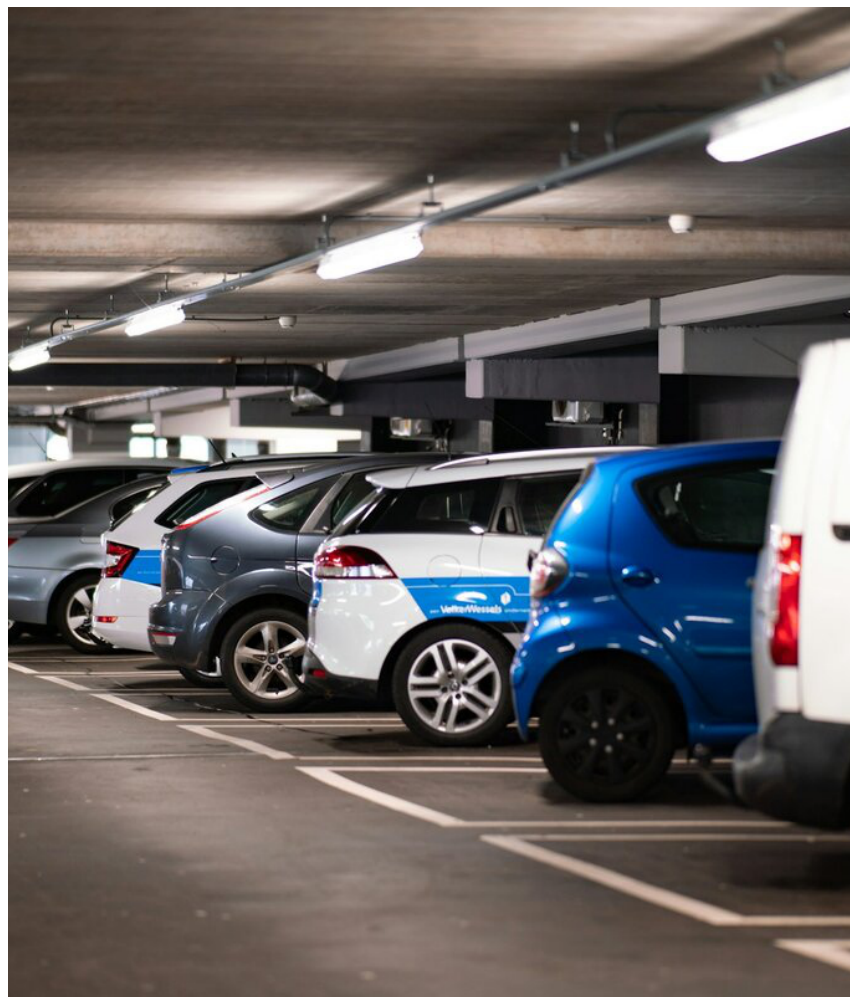
1 Take care when you park. The first step to preventing auto theft is to always lock your doors, close your windows and take your keys with you when parking. Be aware of where you're parking and be sure to park in garages or busy, well-lit areas whenever possible. Parking between other cars also makes you a lower target for theft. If you have a garage at home, be sure to use it.

2 Install an anti-theft device. More and more Canadians are turning to GPS-enabled anti-theft devices to help protect their vehicles. Not only do these devices deter thieves, but they also help police locate your vehicle if it does get stolen. There are different options available in different provinces, so speak to your insurer to find out what device they recommend. Installing one will not only improve your vehicle's security, but may also help lower your auto insurance

premiums.

3 Be aware of your belongings and key fobs. Never leave money or valuables in plain sight. Even items such as expensive equipment, tools or electronics can attract thieves to your vehicle. It's also important to keep your keys or keyless fob away from doors and windows. Thieves can use relay attacks to intercept signals from key fobs and unlock vehicles. There are signal-blocking pouches and metal containers that can prevent this when your fob is not in use.

4 Use vehicle identification measures. Consider having your windows and other major car parts marked with your vehicle identification number (VIN). This makes it more difficult for thieves to sell them. If you have a commercial vehicle, consider adding branding to deter theft by making your vehicle easier to track.



Learn more auto theft prevention tips at cooperators.ca.

www.newscanada.com

SUMMER CAR MAINTENANCE: PREPARING FOR HIGH HEAT

The sun is shining, the thermometer is rising and those winter tires are long gone. But just like you prepared your car for the winter, it's time to do some summer maintenance. High temperatures can push a vehicle's limits, leading to breakdowns. Avoid getting stranded with these tips.

Check the cooling system. The cooling system is one of the most important things to inspect before the summer heat sets in. Start by inspecting the radiator and checking for any leaks or damage. Clean any debris and dirt that have accumulated on the radiator fins and ensure coolant levels are adequate and topped up if needed. Check the condition of hoses and belts connected to the cooling system, replacing any that show signs of wear or damage.

Check the battery. High temperatures can strain your car's battery. Ensure it is in good condition by removing any corrosion from the battery terminals and testing it to ensure it's holding a proper charge. If the battery is old or showing signs of failing, it's time to get a replacement.

Check the tires. High temperatures can affect tire pressure and wear, making proper tire maintenance a crucial step for safety and performance. Throughout the summer and particularly during periods of high heat, check and adjust tire pressure to the manufacturer's recommended levels. Ensure that tire tread depth is sufficient for safe driving and inspect for signs of damage such as cracks, cuts, or bulges.

Check your oil. Engine oil plays a vital role

in keeping your engine cool and lubricated. To keep your vehicle running smoothly, monitor engine oil levels and top it up as needed. If it's time for an oil change, do it before the temperatures rise, look for any signs of oil leaks and have them repaired promptly. When deciding what type of oil to use, look for technologically-advanced, high-performing motor oils, like Pennzoil Full Synthetic, which maximize engine protection and help extend your engine's life.

Protect the interior and exterior. The sun's UV rays can damage your car's exterior paint and interior surfaces. Whenever possible, park in the shade or use a car cover and use sunshades to protect the dashboard and seats from sun damage while keeping the interior cool.

Tip: Motor oil manufacturers, like Pennzoil, often have promotions available for you to take advantage of. Always check the company's website before you buy.

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Shell Busey the HouseSmart guy

By Shell Busey

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And away we go on our next Venture or should I say Adventure. Keep in mind folks we’re now in 2025 and I’m looking back to 1977. Some would say a long time! My summation is gosh almost 50 years ago. We had two of the sweetest little girls that were doing everything including school and dancing. They were busy along with my loving wife while I was putting together the business that would support them as well as a home for us to raise our two little sweethearts.

Well I sure had to work fast because over those few years my thoughts were about the K-D kitchen cabinet potential. I spent a lot of time building my energy level and income to support a family. I had to keep in mind my potential K-D Kitchen idea was already coming to greater Vancouver was already setting up big time namely Private Hand BUILT, IKEA, EATONS DEPT STORE , EARLY BEAVER LUMBER, as well as many Major Kitchen Manufactures and more were coming IE: Home Depot, Lowes, Windsor Plywood, Timbermart , Irly Bird, to name a few. So as they used to say PULL the Rag let’s get looking for the building to set up shop in the K-D Kitchen Cabinet business. Well ,I must say someone was listening to my prayers for the next day there was a building with warehousing and office space attached on 95-A AVE in North Delta just off SCOTT Road advertised in the Vancouver Sun, perfect location close to home and just across Scott Road from Surrey which has grown into a huge city now, meaning and the type of market I was looking for “PERFECT”.

My next MOVE was to do a drive by to look and see what it was like, AGAIN PERFECT the only down side was it was still under construction and the person I was to meet and discuss the potential was not on site as yet, I didn’t have a cell phone as yet so I went next door to the neighboring store guess which was a WINDSOR PLYWOOD STORE who are much more than a plywood store, THEY SOLD EXOTIC PLYWOOD FOR KITHEN CABINETS ETC. I went over to ask to use their phone, and while I was on the phone the manager was listening and when I completed my call he asked why don’t you buy this place. IT’S FOR SALE.

The more I think about the way this is turning out my prayers were answered again, the next day I went to the Windsor Plywood head office to discuss our possible family future with Windsor Plywood . To make a long story short , with in a week we took ownership of Windsor Plywood North Delta. Celebration time was to happen with

our two SWEET DAUGHTERS and my LOVING WIFE and we went to CARMENS PIZZA on Scott Road. You remember the restaurant. We were on our way to operate our very own business something we talked about and at last we DID it.

Lots more to come, BUT, before I do let me give you a thumb nail sketch of where I’d been in the few years between this July story ,and where my whole experience in the building supply would lead.

Just think about what you have read and what’s still to come I’m sure you will agree our family experience should have a country and western song written. Over ten years in our building supply and hardware store experiences the following has been part of our lives.

1. Hired two young adults out of grade 12 and taught them the building supply business, as well as the “how to, the what to, where to, why to, when to, and the very important, WHO TO, in building and home improvement business. As well as operating your own private enterprise
2. Complete with the best customer service, including product knowledge and selection of product.
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Swimming
Boating
Starry Nights
Freezies

- WORKED ACROSS CANADA.
5. SHELL BUSEYS HOME IMPROVEMENT SERVICES
6. SHELL BUSEYS HOME IMPROVEMENT REFERRAL NETWORK
Well I guess that will be enough for now STILL LOTS MORE TO COME.

HERE’S A TIP THAT WILL HELP YOU OUT AROUND THE HOME FOR THIS MONTH OF JULY 2025

Is your concrete patio, driveway, sidewalk or garden curbing getting a little tired and blotchy looking?
Concrete for many reasons will turn blotchy and black in areas especially under trees, in shaded areas and where water may be wicking up through the surface. Using my cleaning formula solution for outside cleaning make sure all concrete is clean from all residuals especially from algae growth or stains from leaves lying on the surface.
While the concrete is still damp from cleaning and not in the sun apply a brush coat of Top and Bond or Bonded Topping mix both of which are cement coatings. First mix the Bonded Topping Mix with water in a 20 litre plastic to a very thing slurry and pour out onto the damp concrete surface brushing over the entire area using a push broom brushing up the curbs and also up retaining walls. Let dry for 7 days and apply a clear coat of penetrating water sealer.

WHAT COUNTS AS DISTRACTED DRIVING? TIPS TO REDUCE ELECTRONIC DISTRACTIONS



Picture this: you're on the road with your seatbelt buckled and phone out of sight because you're a responsible driver. You've safely stopped at a red light when you hear a text message ding on your phone. You check the message and punch out a quick one-word reply. No harm done. Light turns green and off you go.

But did you know that by writing out that one word, you may be breaking the law?

All provinces and territories in Canada have bans on using cellphones or hand-held electronic devices while driving. Penalties can include fines and demerit points.

What can you do legally while driving?

- View the display screens of GPS units
- Use a hands-free wireless

communication device if you absolutely have to take a call

Even with these exceptions, it's wise to reduce distractions from your phone or other devices as much as possible. According to CAA, you're 23 times more likely to be involved in a collision if you text while driving and four times more likely

if you talk on a phone.

Focused driving helps save lives and maintains your good driving record, but it can also help save you money. For instance, safe, non-distracted driving could lead to insurance savings from providers like TD Insurance. For their customers who haven't been in an at-fault or partially at-fault accident for at least six years and have accident forgiveness in their policy, they could be "forgiven" for the first at-fault or partially at-fault accident. This means their premiums won't increase at renewal as a result of the accident.

"Canadians work hard, and we want to help them secure the best protection while keeping money in their pockets by making them aware of how they can save on their insurance," said Bruno Jauernig, vice president, TD Insurance.

"From claims-free rewards for safe drivers, to preferred rates for alumni and professionals, policy discounts and savings start to really add up, which could make a huge difference for Canadians, especially in today's economy."

Here are some ways you can reduce electronic

distractions:

- Know your route: Map out a route before driving, or use the voice navigation feature on your GPS or map app.
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- Turn off notifications: Put your phone on vibrate to limit incoming distractions. Remember, there's nothing so important it can't wait until after the car ride is over.

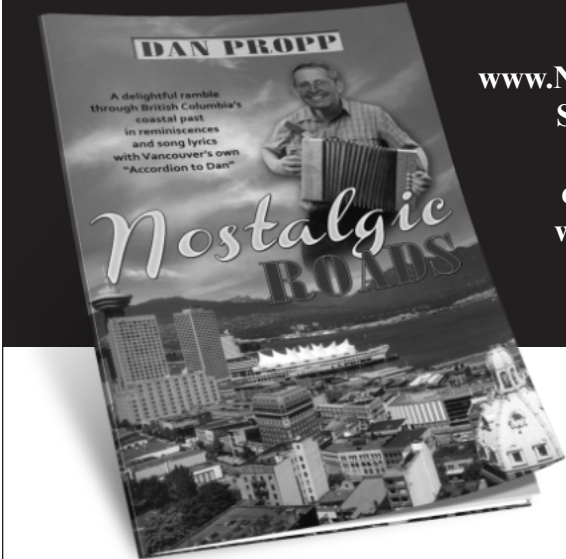
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Straight from the Horse's Mouth

By Mel Kositsky

As Sovereignty crossed the finished line to win the Belmont Stakes on June 7, the track announcer at Saratoga described him as “the greatest three-year-old in the world!”

High praise for the winner of both this year's Kentucky Derby and the third leg of the American Triple Crown, but realistically the son of Into Mischief was not actually competing against world-wide competition. But he may be in the future.

It would be fantastic for the racing world if this newly-crowned champion keeps on racing instead of being sent to the breeding shed right away. He is owned by the Godolphin stables, which has a global operation and competes in England, Hong Kong, Australia, Japan – as well as at their home operation in Dubai and Saudi Arabia.

Trained by Hall of Famer Bill Mott, who earned his reputation as the handler of the famous champion Cigar, Godolphin has the right person to manage the future racing of Sovereignty as he completes his three-year-old season in North America. The lightly-raced colt will likely only make two more starts in 2025 – the Travers Stake at Saratoga in late August and in one of the Breeders' Cup World Championships races in November. So, racing fans may get to see him compete as a four-year-old and that would be a rare treat for the industry.

The following New York Racing Association (NYRA) news release describes the results of the Belmont for those who may have missed it.

In one of the most anticipated showdowns in recent racing memory, Godolphin's homebred Kentucky Derby-winner Sovereignty stormed home a radiant winner over Preakness-winner Journalism and Baeza in the Grade 1, \$2 million Belmont Stakes presented by NYRA Bets at Saratoga Race Course, replicating the precise order of finish from the first Saturday in May.

A bay son of Into Mischief, Sovereignty claimed the final jewel of the Triple Crown – and his second – with regular rider Junior Alvarado at the helm. The pair rated just off the pace and swung wide into the stretch to make their run for glory, rolling with giant strides to post a three-length triumph for Hall of Fame trainer Bill Mott.

“I feel we beat a good field of horses,” Mott said. “Journalism is a really good horse. I've watched him here this last week and I've looked at him – he's in good form, he looks great, his hair is good and his weight is good. I think he was ready to run today and he ran a good race, you know...Sovereignty was good enough to run him down and get the job done.”

In the five weeks since Sovereignty stormed past Journalism in the stretch of Churchill Downs to claim the garland of roses, the racing community buzzed with spirited banter about the Sovereignty camp's decision to skip the Grade 1 Preakness on May 17 at Pimlico Race Course, opting instead to hone in on the 10-furlong Belmont Stakes held at Saratoga as the new Belmont Park undergoes

construction.

While Sovereignty enjoyed quiet mornings at the Spa training towards his next target, the Michael McCarthy-trained Journalism turned heads at Pimlico as he endured a troubled trip in the stretch and overcame great adversity to win the Preakness, setting the stage for a memorable rematch.

Under the famed peaks of Saratoga's storied grandstand, Sovereignty proved that patience reigns supreme.

Michael Banahan, Bloodstock Director for Godolphin USA, said Mott's Hall of Fame evaluation of Sovereignty was impeccable.

“I think if you leave the races out of it, it's what was the right thing to do for the horse. That was what we talked about – what was the right thing for the horse to do going forward,” Banahan said. “He ran a hard race in the Kentucky Derby. He only just got his season started in the Fountain of Youth and we had four weeks until the Florida Derby – ran another big race in there and we saw how well he did in the five weeks from the Florida Derby to the Kentucky Derby and we felt another five weeks between the Kentucky Derby to the Belmont was the right way to go for the horse.

“We're looking to have a horse for the whole year and have a career with him, as well,” Banahan continued. “There are races down the road we'd really like to win. The Travers is a very special race – we've won it before – I don't think Bill has won it before and it would be great for him to do that. Maybe if the horse is healthy and well to try and get to Del Mar for the Breeders' Cup [Classic]. It's a race we've run in several times but not had an opportunity to win it yet.”

The well-named Sovereignty has now certainly claimed just that over the rest in his division, adding to a win in the Grade 2 Fountain of Youth in March at Gulfstream Park, where he also finished second in the Grade 1 Florida Derby in his start prior to the Kentucky Derby. He earned \$1.2 million in the Belmont victory, increasing his bankroll to more than \$4.8 million through just seven lifetime outings.

To the delight of a raucous crowd, Sovereignty and Journalism were again embattled foes thanks to stalking trips engineered by their respective riders – Alvarado and Umberto Rispoli.

Alvarado capitalized upon their smooth break from post 2 to remain along the inside and in a closer-than-anticipated fourth position heading into the first turn while Rispoli coaxed a wide-running Journalism – who bobbled near the start – into fifth.

“He broke very well today again like he's [been] doing. He put himself in a good spot,” Alvarado said. “I was a little shocked at how close, but at the same time [happy with] how easily he was doing everything. As a jockey, I was very happy where I was. I was forwardly placed and able to see where everybody [was].”

Rispoli had quietly summoned Journalism to the outside of Sovereignty, who was now in the three-path and awaiting his cue through three-quarters in 1:12.20. It was then that Rispoli decided to unleash Journalism, who made a sweeping three-wide move exiting the turn to make easy work of the pacesetters and stick his head in front, with Sovereignty looming large behind. Meanwhile, Baeza was being forced 5-to-6-wide to commence his bid under jockey Flavien Prat.

In a stretch run that could not be scripted any better, Journalism was again the one to catch after the mile in 1:36.70, but the courageous Sovereignty kept finding more in the center of the stretch and Baeza followed suit well behind. There was no denying the heart of the Derby champion as he swept past inside the eighth pole and added the Belmont

jewel to his crown in a final time of 2:00.69.

Journalism finished 3 1/2 lengths ahead of Baeza with the game pacesetter Rodriguez checking in fourth another 1 3/4 lengths back. Hill Road, who gave his customary late run, finished fifth with Heart of Honor, Uncaged and Crudo completing the order of finish.

“Journalism ran a great race again,” Alvarado said. “A horse that runs in the Kentucky Derby and the Preakness and comes back again today, I give him a lot of credit for doing that and he showed up. He's a very tough horse, too.”

Mott, who is based at Saratoga's Oklahoma training track from April through November, said it is a sweet feeling to win the Belmont in his own backyard.

“This is home. It's the race we were pointing for after the Derby and fortunately it worked out very well,” Mott said. “I'm sure we would have taken some criticism had he gotten beat today and he hadn't run in the Preakness, but it worked out. The horse was good. Junior rode him well. He had a lot of confidence in him and when he cut him loose the horse responded and got the job done.”

LOCAL RACING NEWS

The announcement on June 6 that the Tsleil-Waututh Nation has entered into a non-binding “Memorandum of Understanding” with Great Canadian Entertainment to explore the possibility of acquiring the casino business at Hastings Racecourse in Vancouver has come as a surprise to the west coast racing industry.

In a news release by Nigel Reid/Horseracing BC, HBPA BC president David Milburn said: “While it is disappointing that, once again, the future of the facility horse racing has called home for the past 133 years is being discussed without us being shown the courtesy of being consulted beforehand, we welcome the opportunity to find out more about the Tsleil-Waututh Nation's plans.”

He continued: “It remains the HBPA's position that racing and slots are inextricably linked, or “coupled”, at Hastings and have been that way since Great Canadian Gaming Corporation purchased the Hastings Entertainment in 2004.”

“The horse racing and casino facility at Hastings continues to be a significant employer in the region and, as such, we believe there may be much common ground between racing in B.C. and the Tsleil-Waututh Nation which, historically, has provided jobs for many throughout its other casino properties.”

Thoroughbred Racing British Columbia (TRBC) chairperson Gary Johnson was also caught unawares by the announcement but, like Milburn, also welcomes the opportunity to find out more about the plans.

Johnson said: “It is important for people to understand that this is only the very beginning of what might be a long process and, as such, there is no immediate threat to racing. However, we certainly welcome the opportunity to find out more about exactly what the Tsleil-Waututh Nation has in mind.”

There is also uncertainty about Great Canadian's standardbred racing facility, Fraser Downs, located at the Cloverdale fairgrounds as part of the Elements Casino Surrey. The backstretch area was emptied out and locked down at the beginning of June as the ownership group cleared out the barn area and began a process to get rid of a serious rat infestation.

It is unknown when Great Canadian will reopen the facility to horse trainers and their stock in order to get prepared for the fall racing season, which was supposed to begin in September.



A REMINISCING REUNION – AND WHAT LIFE HAS TAUGHT ME

by Diane Tijman, Retired Teacher from Richmond, BC.

I took a deep breath, checked my lipstick and hair, and stepped into the party with excitement. The sign confirmed I was in the right place: “Tupper Reminiscing Reunion.” Glancing at name tags helped me recognize faces. Others checked mine too—I guess we’ve changed a bit! I graduated from Sir Charles Tupper Secondary School in Vancouver in 1972, and this past May, we held a reunion. The evening was filled with hugs, laughter, and cameras capturing grins. Underneath the smiles, there was a tender remembrance of friends no longer here. Unspoken was the awareness of how precious our time together now is.

This year has been one of reflection. How did I get here? The girl from 1972 is not the same as today. I’ve changed on the outside,—but more profoundly, I’ve grown within. Here are five life lessons that stand out:

1. Perfection isn’t everything.

I grew up when perfection was the goal, but chasing it brings anxiety and blocks growth. Being short and shy in high school, I felt insignificant amongst my peers but once I believed in myself, doors opened.

2. Soft skills matter.

School gave me hard skills—math, writing, facts. But life taught me empathy, patience, and compromise. My soft skills have shaped me as a

better friend, educator, mother, and partner.

3. Suck it up.

In 1975, our house catches fire and almost burns down. For a few days, I type my university papers by candlelight. My dad died the year before and my mom, now single, is struggling. Life takes a toll on me. My mom tells me to stop grumbling and be grateful. I suck it up and become the rock I need to be. Family and friends help out and we survive.

4. Have a Plan B.

Things happen and whether the car breaks down, power goes out, babysitter cancels, we adjust expectations with a Plan B ready. I’ve learned to plan for life’s curveballs. Flexibility and patience are part of that plan.

5. Protect your energy.

A walk in nature, singing in my choir, baking, volunteering, yoga, and travel all renew my energy. I’ve learned to listen to my energy levels and care for myself. If I don’t take care of me,

how can I take care of others?

Fast forward 53 years:

Back in 1972, I had no idea where life would take me but through challenges and opportunities, I’ve adapted, grown, and thrived. Most of all, I’ve become a lifelong learner. Empowered with problem-solving skills, patience, and flexibility, I’ve learned to love life in this world of constant change.

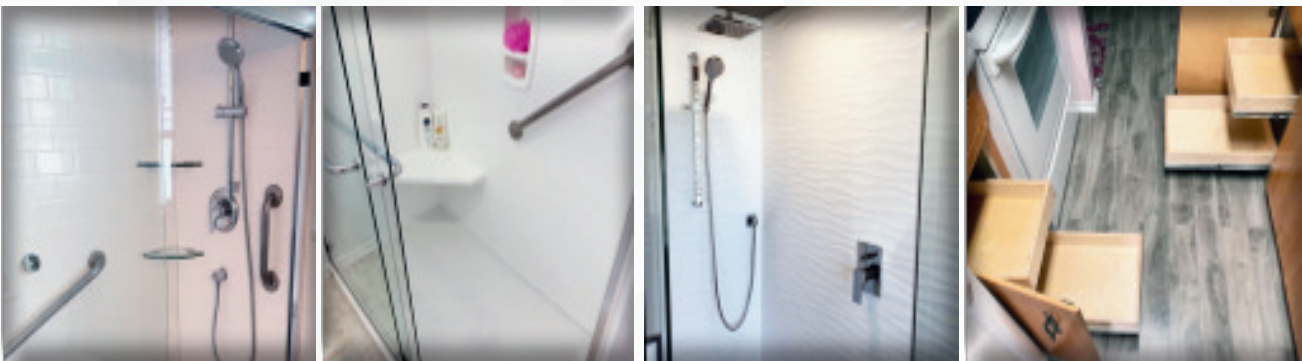


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HAWAII ISLAND FAVOURITE HOLIDAY HIKES

By Chris Millikan

Hawaii Island trails offer diverse opportunities for exploration. Among our holiday hikes, three nature trails prove ideal for us history buffs.

The 1871 Trail once connected fishing villages of Napo'opo'o, Honaunau and Ho'okena. Nowadays, its trailhead lies in Pu'u'honua o Hōnaunau National Historical Park. After strolling the ancient royal grounds and sanctuary, we routinely head to the oceanside picnic area for trail access.

Setting out, the flat sandy path is bordered by green beach naupaka. Happy-face spiders spin sticky webs amid the glossy foliage. And inside former farm ruins, we notice its vines still produce bottle gourds.

The trail's surface becomes smooth lava...and before long, rough a'a rubble makes footing tricky. Pressing ahead, we trudge steadily between Alahaka Bay's turquoise waters and the basalt cliffs Mark Twain described as 'a petrified Niagara.' Above, feral goat-bleats echo from topmost crags. Trailside, Billies, nannies and kids graze on shrubs, trees and pili grass.

Challenging knees and cardio, we ascend the stone ramp spanning a massive lava tube and continue up the arduous hill. Under a kukui nut tree at the top, a shaded bench provides a welcome breather. Sipping water in cool breezes there, we contemplate the frothy surf crashing against lava bluffs below. Onward, a mongoose scurries across the trail ahead. And before long, we pass through an early village, paralleling its lava-stone corrals and building platforms.

Beyond the park's boundary gate, 1871 Trail swings inland. Though overgrown with thorny kiawes, locals tell us it's their shortcut for swimming down at Ho'okena Beach. Instead, we

backtrack to Place of Refuge and snorkel at idyllic 'Two Step.'

Another favourite hike begins at Kaloko-Honokohau National Historical Park. Our loop starts above the Visitor Center on King's Trail. Crossing a desolate, centuries-old lava flow, we spot resilient sword ferns, occasional blooming bushes and delicate flowers. This rugged, undulating trail ends at an early ranch road. Turning oceanward, we pass one of two historic royal fishponds. From a palm-shaded beach, we survey its restored seawall. This 244-meter-long barrier encloses an eleven-acre pond protecting a wetland refuge and revitalized fishery.

A sandy coastal track leads under mangroves and across a lava rock pathway to Honokohau Beach. A wide lava shelf marks the end of the sandy beach. Green turtles bask along its shoreline, sometimes grazing on algae in the shallows. Golden plovers scavenge amid tidepools.

Along the Kohala coast, Puakō Petroglyph Archaeological Preserve offers a third rewarding trail. Signage here suggests how to manage the extreme heat: hike early...and carry water! We first check out petroglyphs displayed on upright lava slabs near the trailhead.

Stones and branches delineate this unpaved trail. Winding under dense kiawe forest, we duck thorny branches and avoid tripping on gnarly roots. Eventually emerging into bright sunlight, we cross over a barren hill to an observation platform. More than 3000 petroglyphs cover an extensive pahoe-hoe lava field, some dating to 1200 AD. Using stone chisels and hammerstones, Hawaiians had etched



human figures and animal shapes into flat lava rock surfaces. Though their intent remains a mystery, some believe these carvings record events in their lives.

When considering Island hikes, holidaymakers don't have to 'go it alone! Hawaii Forest and Trail has long provided visitors with exhilarating guided tours. Experiences sometimes include travelling difficult terrain into private lands. Knowledgeable, fun-loving guides have led us on explorations of Kilauea volcano, hikes to Kohala Waterfalls and Mauna Loa stargazing tours. And we look forward next to birdwatching in Mauna Loa's cloud forest.

Whether investigating solo or joining an interest group, hiking Hawaii Island's dramatic landscape reveals natural splendour and an alluring history.

5 HOME RENOVATIONS THAT WILL SAVE YOU MONEY

Home renovations can transform your space, making it more beautiful, functional and valuable. But did you know some upgrades can also save you money in the long run? Here are five smart renovations to consider:

1 Seal air leaks. Air leaks around windows, doors, cracks and even ceiling light fixtures can let out warm or cool air, making your HVAC system work harder. Air sealing is an affordable and effective way to reduce energy costs, increase comfort and create a healthier indoor environment - making it a perfect first step in any renovation.

2 Upgrade your windows. Did you know that up to 30 percent of your home's heating energy can escape through the windows? Start small by re-caulking or weather-stripping to seal drafts and consider replacing your windows with more efficient models in the long run. These fixes can cut energy costs while keeping your home comfortable.

3 Conserve water with modern fixtures. If your bathroom or kitchen fixtures are old or leaky, now's the time to make the switch. Modern low-flow showerheads, faucets and toilets are designed to conserve water without sacrificing performance. These upgrades can lower your utility bills and help the environment at the same time.

4 Invest in energy-efficient appliances and systems. Energy-efficient appliances are a great way to reduce your utility bills while helping the environment. Think beyond the basics - like a new fridge or washer - and consider upgrading your heating system. Replacing a furnace or boiler with



an electric heat pump, for example, can provide reliable heating and cooling year-round while saving you hundreds of dollars every month.

5 Embrace eco-friendly landscaping. Eco-friendly landscaping offers more than just curb appeal; it can save you time and money, too. Native plants and shrubs require less maintenance and water, while strategically placed trees will eventually provide shade in summer to lower cooling costs. This approach is a win for both your wallet and the planet.

Funding your next home renovation project To make these eco-friendly renovations more

affordable, explore available rebates and grants, like the Oil to Heat Pump Affordability program, which offers upfront payments to help low- to median-income households switch to cleaner heating sources. Additionally, the Canada Greener Homes Loan provides interest-free financing for energy-efficient upgrades. Some municipalities, provinces or territories may also have local incentive programs to consider.

Learn more about funding for eco-friendly home renovations at canada.ca/heatpumps.

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