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TODAY'S  
**SENIOR**  
NEWSMAGAZINE



Trick or Treat! It's that time again, folks! (Photo: Dan Propp) - Page 3

OCTOBER - 2025

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# ACCORDION TO DAN



As the autumn colours of October make their entrance after another warm summer, many seniors likely weigh the years that were and the tomorrows yet to unfold. The politics and leaders of the past here in Canada, the United States and worldwide. The following bit of rhyme may bring back a thought or two.

## PONDERING A FEW YESTERDAYS & TOMORROWS

Hear the words" Follow John" and some of us instantly remember the legacy of Prime Minister John Diefenbaker; "Watch Me", of course we go to the years of Pierre Trudeau; "The Suez Canal crisis". Some of us recall the Lester Pearson era and many decades later, Kim Campbell. In more recent times was President "Ike" Eisenhower and his profound warnings about the dangers of the "military-industrial complex." and years later, "Ask not what your country can do for you, ask what you can do for your country," at the inauguration ceremony of JFK. Names, slogans. images and voices can indeed still stir and move us emotionally as a never-to-forget powerful source. Looking ahead now another fifty years or so, many a senior wonders what tomorrow's generation will have to say about today's words and expressions such as 'tariffs', 'breaking news', and promises that leaders profess, as well as the media, (in print or whatever is left of it)? The question is, will history even remember the era of black and white television programs such as Father Knows Best and Watergate? Will the lessons of the past communicate or be lost, for goodness sake?

## HOME-TOWN MEMORIES

We all have home town memories whether we grew up in a big city or a tiny village the way of life, goals, routines and priorities often changed exponentially. Yet when one goes back for a visit, our eyes somehow still see the past. I was born in Bolivia, South America but at the age of five we moved to Gibsons Landing in nineteen fifty to the Sunshine Coast. Thus, the following,

## MANY MOONS AGO

Pender Harbour, Secret Cove, Roberts Creek, Davis Bay, Granthams Landing, Hopkins Landing, Langdale, Gibsons Landing, all those locations on the Sunshine Coast can sure take that little kid in all of us far away. Looking back to those far distant days, can today create a totally magic kind of understanding

Trick or Treat! It's that time again, folks! (Photo: Dan Propp)

having lived there from grade one to twelve to nineteen sixty-two. A peninsula, but even today with no connecting highway to the mainland, is like living on an island. Then suddenly leaving, and now, like a blink of an eye, 2025 in a new century what that realization in these interesting times manages to do.

## WHATEVER HAPPENED TO FILM AND DARKROOMS?

Anybody still remember Kodak D76 black and white developers and colour film like Fujichrome and Kodachrome? How about super fine grain developer like Microdol and black and white Kodak Panatomic films? How about Ansco and Agfa enlarging paper when some of us kids still had darkrooms and some of us fixed up darkrooms at home. There were stores like Dunne and Rundle in Vancouver and Leo's Camera Supply both on Granville Street downtown. Remember that almost instantly replaced old fashioned era? Now, thinking things over some of us seniors are wondering where on earth the future is bound. Increasingly being replaced with artificial intelligence is enough to make some film camera buffs shutter. Some of us mortals have also fixed and well developed to make our tomorrows more rapidly click. If it's not one thing today, tomorrow is another. As Canada's Marshall McLuhan enlightened us with "The Medium Is the Message"! What he professed

keeps exposing us to accepting with shorter speeds marketed really quick.

That's why folks like them used to sing in the old days, 'there's no business-like show business' to keep us remembering and picturing the old show days that once was.

## WASNT THAT A TIME

'No bones' about it, remember as kids when comedian Red Skelton often had his name mispronounced. With Carol Burnett many of us began to smile with her theme song "I'm so glad we had this time together," and some of us can still hear Ed Sullivan announcing a "rrreally big shoe". Oh my, there were so many great comedians in the days of the old tv era we once admired. Remember Sergeant Bilko the character played by Phil Silvers. The comedy of Myron Cohen, Shelley Berman, Bob Hope, Jack Benny, Sid Caesar, Martin and Lewis, Abbot and Costello's famous skit 'Who's On First', George Burns and Gracie Allen...so many. Those were the days, eh?

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By: Ursula Maxwell-Lewis

“If you’re passionate about women’s issues, then you might like to take a look at joining the Soroptimists,” says Linda Cunliffe, charter secretary, past president and dedicated 30 year member of Soroptimist International of Surrey/Delta. Like many service clubs, the women are messaging that they welcome new members who can help grow Soroptimist International Surrey-Delta chapter to the next level. “We have the knowledge,” says Cunliffe, “but we’re just out of energy!”

Part of a global network founded in America in 1921 as a volunteer service network for women, clubs are now in over 120 countries.

Soroptimists focus on education, mentorship, and opportunity—practical tools that change lives not just for individuals, but for entire families.

One example particularly close to my heart is the No Barriers. PERIOD initiative which is a ‘period poverty project’ to provide free menstrual products to local public facilities.

Another is mastectomy pillows handmade at Peace Portal Alliance Church for women at the Cancer Centre. Purse and Baby Layettes are also supplied and distributed by SI Surrey/Delta members to low-income new moms.

Other initiatives include the club’s Live Your Dream Award provides financial support to women who are heads of their households and pursuing post-secondary education or training. Many recipients are



## SOROPTIMIST INTERNATIONAL OF SURREY/ DELTA: LOCAL WOMEN CHANGING LIVES

single mothers overcoming daunting challenges. By investing in their education, Soroptimists give these women the chance to build brighter futures for themselves and their children.

I know Linda Cunliffe has been a longtime Dream It, Be It program advocate. Program mentors support local high school girls by offering career guidance, encouragement, and real-life strategies to help them chart a course forward. Briefly described, “It’s about showing girls what’s possible, and then standing beside them as they find their own way.”

Surrey/Delta Soroptimists also support transition houses, donate to food banks, raise awareness about human trafficking, and champion local initiatives that uplift women and families. Their efforts are practical, hands-on, and heartfelt.

Club camaraderie also attracts women interested in effective, satisfying opportunities to network with individuals and like-minded organisations. Members range from business professionals to retirees, but all share the same passion for service. Members become friends dedicated to lifting women up locally and globally.

As part of Soroptimist International of the Americas, the Surrey/Delta chapter connects its local work with worldwide efforts advocating for education, equality, and human rights. From here in the Fraser Valley to projects overseas, their motto—“women helping women”—resonates universally.

The Soroptimist Violet Richardson Award recognizes girls’ volunteer efforts. The Soroptimist Ruby Award (formerly the Soroptimist Making A Difference Award) is a recognition award for women helping other women and girls,

Soroptimist International of Surrey/Delta members can be contacted on Facebook or through their online homepage at <https://soroptimistsurrey-delta.org/>

*Ursula Maxwell-Lewis is a former publisher, journalist and a co-founder of the Surrey International Writers’ Conference.*



Top:

Soroptimist International Surrey/Delta executive: Violet Poruchko, Marilyn Kelly (charter president 1995), Johanne Starr, Linda Cunliffe (charter secretary 1995), Heather Cross, Raymonde DeLisle (treasurer). Photo Ursula Maxwell-Lewis

Bottom:

Attending a recent Surrey lunch were: Joanne Starr (President-elect), guest speaker Chari Grant (Governor, Western Canada Region), Colleen Penrowley (Co-Chair, Membership Committee Western Canada Region), Heather Cross. Photo Ursula Maxwell-Lewis



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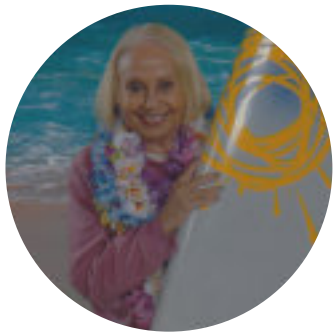


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TILES AT TAIWANFEST 2025

Article & photos by Lenora A. Hayman.

Kenji Horigome has a Doctorate in Engineering from the University of Tokyo and is a certified first class architect in Japan. He has taught at the National Taiwan University, Tamkang University and Chung Yuan Christian University.

At TAIWANfest Vancouver 30 Aug-1 Sept. 2025, Tiled Memories: The Story of Taiwan in Ceramics by Kenji Horigome displayed 14 of his tile collection from Japan, Holland, Taiwan etc. that he obtained while living in Taiwan for 40 years.

Originally on the walls of Taiwanese homes was the eye-catching early 20th Century Japanese-made tile with Taiwanese painting featuring 2 phoenixes and flowers.

The tiles featuring Mt. Fuji, black pine forests and boats were used in the lower panel of Taiwanese homes.

The sample of the BC Bining Mining Mosaic by BC Mining Co. was created in Venice, Italy and is now in the Imperial Bank of Canada building on Granville St. now the Shoppers Drug Mart.

The Peoni Relief Tile used in India was found on the roofs and walls of Taiwanese homes.

We learned of tiles in ancient Rome, tiles dating



back to 3000 BC in Egypt, and Japan adopting British manufacturing techniques to make tiles for Asia.

The Dutch potters in Delft created their distinctive blue-and-white ceramics. The Portuguese adopted these Dutch techniques and incorporated this blue-and-white design into their own pieces called azulejos.

It's always fun to learn something new at the annual TAIWANFEST!

Photos by Lenora Hayman

Top Left: Early 20th Century Japanese-made tile with Taiwanese painting of 2 phoenixes & flowers, Top Right: 20th Century Japan landscape tile of Mount Fuji.

Bottom Right: Peoni Relief Tile & Chinese Style Basket of Flowers, Early 20th Century Japan.



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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.

### MINIMIZING TAXES ON DEATH

Nobody likes to think about their death, and who wants to pay more tax than they have to on their death? With a little planning, you can minimize the taxes your estate might pay at death and ensure a smoother transition of your assets to your loved ones. Here are eight top strategies to deal with that potential tax bill.

Leave assets to your spouse

If you leave your assets to your spouse<sup>1</sup> or to a spousal trust for that person's benefit, you'll manage to minimize taxes on your death. Assets left to a spouse or spousal trust are deemed to be disposed of at the deceased's adjusted cost base (ACB), thereby deferring tax until that spouse (or trust) sells the asset or until the surviving spouse's death.

A spousal trust is a special structure that allows you to leave assets to benefit your spouse and leaves the day-to-day control and management of the assets to the trustees (which can include your spouse). To benefit from the tax-free rollover at your ACB on death, the trust must have very specific terms (talking with a tax professional is highly recommended). The trust document must state that the spouse is the only one entitled to the income of the trust while alive and no one other than the spouse is entitled to the assets (i.e., capital) of the trust during the spouse's lifetime.

Although assets left to a spouse or spousal trust are automatically transferred at their ACB, this doesn't mean that your estate will necessarily have to choose the ACB as the transfer price. There may be some situations where your estate may still want to apply fair market value (FMV) rules. For example, if there are unutilized capital losses on the date of death and your estate wants to trigger some capital gains to offset the losses, you can elect to transfer assets to a surviving spouse or spousal trust at FMV rather than at the ACB. If assets are transferred to your spouse or spousal trust at FMV, this will become the ACB for future capital gain or loss calculations.

Give assets away

Since you're deemed to have disposed of assets you own at the time of your death, it stands to reason that if you actually dispose of assets before your death, your estate will avoid the potential tax bill. If you don't need those assets to fund your day-to-day living and you know who you want to give them to, you might consider giving those assets away during your lifetime.

Although giving assets away is generally considered a disposition for tax purposes and therefore could give rise to a tax bill if the FMV at the time the asset is gifted is greater than its ACB, there can still be tax savings by using this strategy. For this idea to work, you'll want to be sure that the asset you're giving away is likely to grow in value

in the future or you'll be in a lower tax bracket in the year the gift is made than the year of death.

Choose beneficiaries carefully

Some individuals want to leave some assets to their spouse but also want to leave assets to other heirs. In these situations, it's very important to choose the beneficiaries of particular assets carefully. Since assets left to a spouse can avoid the FMV disposition on death, you may want to leave assets that have appreciated in value to your spouse first, if you can. If you're going to leave assets to others, it's best to leave tax-friendly assets such as cash, guaranteed interest accounts (GIAs), money market funds, or assets that haven't greatly appreciated in value since the deemed disposition of these assets at FMV won't lead to a large tax bill.

For assets flowing through your estate, since you may not know today which assets should be left to which beneficiaries, you may simply want to provide your executor with the ability to make that decision after consulting a tax professional on your death.

Make the most of exemptions

There are certain tax exemptions available that could help to greatly minimize a tax bill on death. Speak to your executor and tax advisor to make sure that these exemptions will be taken advantage of when filing your final tax return:

- Principal residence exemption—This exemption can be used to offset the capital gains on the disposition (or deemed disposition in the case of death) on one property you own. This could be your home, but it could also be a cottage or other property that you ordinarily inhabit (rental properties don't qualify).
- Lifetime capital gains exemption—This exemption can offset up to \$1,250,000 of capital gains resulting from the disposition or deemed disposition of your shares in certain private companies in Canada. The exemption also applies to qualifying farm or fishing property. You have to meet a lot of tests to claim this exemption, so speak to your tax advisor.

Track your ACB

At the time of your death, the difference between the FMV of capital assets and your ACB is your capital gain, which is subject to taxation. If you can justify as high an ACB as possible, you'll help minimize your estate's tax bill. The problem is that many people don't know how to properly calculate their ACB—they simply assume that it's their original purchase price. Although the purchase price is generally a starting point, there are a number of

events and transactions that can take place over the years that could alter the ACB.

Make sure you keep track of the events and transactions that will impact your ACB so your executor can properly report your capital gains on your death (you may need the help of your tax advisor with some of these):

- purchases of the same security at different values over time
- 1994 capital gains elections to "bump up" the cost base of certain assets
- inherited or gifted assets
- reinvested

distributions from mutual funds or reinvested dividends from stocks

Give to charity

Giving to charity is a great way to help a good cause while receiving a tax break. If you give to charity on your death (usually through your will), your estate can claim a donation tax credit for the FMV of the gift on your final tax return.<sup>2</sup> If you give assets other than cash, your estate may still have to report a capital gain (or loss) resulting from the deemed disposition rules; however, the donation tax credit your estate receives will offset that gain.

More recently, changes have been made that allow for the donation of marketable securities to charity with no capital gains inclusion on your tax return. See "Charitable giving: The facts" for more information on donating to charity.

Buy life insurance

Once you've done all you can to minimize your tax liability on death, you may want to consider purchasing a life insurance policy to help fund your estate's eventual tax liability. By doing so, you can be assured that your heirs will be left with as much of your estate as possible and that your assets won't have to be liquidated to pay your estate's tax bill. This is especially true when you may have heirs who'll depend on their inheritance to assist with their day-to-day living expenses. Life insurance proceeds is an alternative to liquidating assets, such as the family cottage, to meet dependents' financial needs.

Ideal candidates

Individuals with assets that will attract taxes on death who want to:

- understand the income tax implications related to those assets on death
- minimize or reduce their estate's income tax bill on death and leave more assets to their heirs

Take action


If this applies to you:

- review those assets that may present tax-planning opportunities
- consider one or more of these strategies to reduce tax on death


*If you have any questions about any of the above, you should review your estate plan with a tax or legal advisor. You can also contact Rick Singh at CRS Financial Group. Call 604-535-3367 or email: rick@crsfinancial.ca. or visit us at our office in Rosemary Heights, Surrey at Suite 220-3388 Rosemary Heights Crescent, Surrey BC. V3Z 0K7.*

• Source: Manulife investments Tax and Estate planning, March 6th 2025

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## THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

### Metagenics Wellness Essentials Brain Health: A Targeted Support for Cognitive Function

Keeping our memory sharp, focus strong, and brain functioning at its best requires more than just good habits—it starts with proper nutrition. Metagenics Wellness Essentials Brain Health is a comprehensive supplement system designed to support cognitive function and brain support. Rather than relying on a single nutrient, it combines multiple ingredients that work together across energy, oxidative stress, inflammation, and synaptic function.

#### Key Ingredients

##### Powerful Antioxidants

The supplement delivers methylated B vitamins, essential minerals, and a diverse blend of plant compounds like resveratrol and grape seed extract. Its exceptionally high ORAC value means it provides stronger antioxidant protection than many other multivitamins. This helps neutralize free radicals that can damage neurons and contribute to cognitive decline.

##### High DHA for Brain Health

DHA is a vital omega-3 fat that supports neuronal membranes and synapses. Research shows that DHA combined with B vitamins may provide

even greater benefits for memory, learning, and preserving brain structure over time.

#### Magnesium L-Threonate – Memory and Synapse Support

This form of magnesium crosses the blood-brain barrier, helping increase brain magnesium levels. It supports synaptic plasticity, memory, learning, and sleep quality, all key to maintaining long-term cognitive health.

#### CoQ10 and ALA – Energy and Glucose Support Stabilized

CoQ10 improves absorption to help neurons produce the energy they need. ALA not only boosts antioxidant protection but also improves brain insulin sensitivity, assisting neurons to take up glucose more efficiently—vital for energy-demanding cognitive processes.

The Wellness Essentials Brain Health system comes in a convenient once-daily dose packet, combining all five core supplements into a single, easy-to-take serving. Most people can benefit from a daily multivitamin, omega-3s, magnesium, and CoQ10, and buying these individually would generally cost more than the all-in-one pack—making it a smart, cost-effective approach to comprehensive brain support.

#### Adjuncts for Extra Brain Support

**Creatine – Brain Energy Beyond Muscle**  
While often linked to muscle performance, creatine also supports neurons by rapidly regenerating ATP during cognitive stress. Added taurine protects brain cells and reduces inflammation, while betaine boosts creatine and cell health, enhancing brain energy and supporting cognitive function.

**SPM (Specialized Pro-Resolving Mediators) Resolving Neuroinflammation**

Chronic neuroinflammation contributes to cognitive decline and neurodegenerative conditions. SPMs deliver pro-resolving mediators that actively calm inflammation, rather than merely sup-

pressing it. This makes it especially valuable for active neurodegenerative disease or ongoing inflammation.

#### Why It Works

This system addresses multiple aspects of brain aging:

- Oxidative stress: Powerful antioxidant multi, CoQ10, ALA
- Memory and synapses: DHA, magnesium L-threonate
- Glucose utilization: ALA
- Energy metabolism: CoQ10, ALA, creatine
- Neuroinflammation: SPMs, taurine, betaine

#### Conclusion

Metagenics Wellness Essentials Brain Health is formulated to target your unique nutritional needs to support brain health and provide comprehensive support for cognitive function. My hope is to see your brain stay sharp today and healthy for years to come.

*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.*

### SUPPORT BRAIN HEALTH

- Multifaceted health support:** PhytoMulti® Multivitamin is a clinically tested blend of 13 plant extracts and phytonutrients designed to support healthy aging.
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## THE PROS AND CONS OF RECEIVING YOUR CANADA PENSION PLAN BENEFITS EARLY OR LATE

Financial planners used to ask their clients, “What if you die? How will you look after your family?” Nowadays, with people living longer, the question is, “What if you live?” One of the key decisions that many Canadians need to make in retirement planning is when to begin receiving your Canada Pension Plan (CPP) benefits. It’s an important decision that can have a significant impact on retirement income, but it’s a decision that is different for everyone based on personal circumstances.

Understanding the impact of early and late benefits: The standard age to receive CPP benefits is 65. You can start as early as 60, but you’ll receive a smaller amount; or you can delay until 70 and receive higher benefits. (The maximum monthly amount is reached at 70, except for increases due to inflation.) Here’s how it works:

- If you choose to start receiving benefits before age 65, payments will decrease by 0.6 per cent each month (or 7.2 per cent per year), up to a maximum reduction of 36 per cent if you start at age 60.
- If you start after age 65, payments increase

by 0.7 per cent each month (or 8.4 per cent per year) up to a maximum of 42 per cent if you wait until age 70.

Based on those figures, if you were eligible to receive \$10,000 a year in CPP benefits at 65, the amount would be \$6,400 if you started taking payments at age 60 versus \$14,200 at 70.

Factors to consider before deciding: It can be daunting to make the decision, but there are several questions you can ask yourself before you decide – and of course you can choose to begin receiving benefits any time between ages 60 and 70.

For example, you may consider taking CPP earlier if you are ill or have a family history of shorter lifespans. You may also want to pay off debts or invest the money. On the other hand, you may consider waiting longer if you are healthy, have a family history of living longer and don’t



need the money for immediate needs.

**Benefits assurance:** Whatever you decide, the benefits will be there for you – and you’ll keep receiving payments for as long as you live. As of September 30, 2024, the Fund stands at \$675 billion. It’s professionally managed by CPP Investments, the independent Crown Corporation that operates at arm’s length from the federal and provincial governments. The independent Office of the Chief Actuary, which monitors the long-term health of the Fund, says in its latest review that the CPP Fund is financially sustainable for at least the next 75 years.

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





By Mel Kositsky

One of the many challenges facing seniors today is the issue of housing for a rapidly, growing population. Various reports indicate there is a growing housing crisis for seniors in B.C.

Today's seniors are facing some major decisions as they age, and it is getting more complicated and expensive to find a place to live. Fortunately, there are still many options available, although limited in some communities.

Among the pressing needs facing seniors housing is a need for increased investment in subsidized "rent-geared-to-income" housing. Many seniors are forced to choose between paying rent and purchasing food or medicine, and there are a rising number of seniors facing homelessness or already experiencing it firsthand. Many seniors are now living in their vehicles.

For years British Columbia was considered a retirement haven for many Canadians, especially for those from the Prairie provinces. Seniors came here for the milder weather and affordable housing in many parts of the province, especially Vancouver Island and the Okanagan. That has all changed.

With the cost of housing increasing and people living longer, there are many housing decisions people must make earlier than ever before, especially if they want to stay or relocate to homes in their current communities.

The choices may vary but often finding a new place to live will depend on health issues, a desire to stay close to family and friends, and, of course, a monthly budget for housing expenses.

Retirement communities can combine independent living and recreational facilities, with access to various support services including health care. For those in need, there are long-term care facilities, often referred to in the past as nursing homes.

Many seniors would prefer to "age in place" as long as possible by staying in their family homes. In most communities there are home services available but the costs are getting too expensive for most older people, especially those on fixed incomes.

There are other housing alternatives available in some communities, such as co-operative housing (Co-ops) or life-lease housing. More recently, governments and non-profits are building supportive housing buildings for the more difficult people to house.

But the main problem that persists is that there are not enough housing units available for the growing population, especially in areas most people want to live.

Frontline community agencies supporting seniors have identified many of the issues, and recently released a comprehensive report through the United Way British Columbia titled "Aging in Uncertainty: The Growing Housing Crisis for BC Seniors".

Dan Levitt, the Seniors Advocate for B.C., has also given high priority to the housing issue in his just released annual report. The major points include:

"The Seniors Advocate continues to hear from seniors about the lack of affordable housing. A growing number of senior renters are paying over

50% of their income towards monthly rent. The demand for Seniors Subsidized Housing continues to grow; the number of seniors waitlisted increased 13% over last year and nearly 61% over the last five years. Another area of great concern is the increasing number of seniors who are either homeless or are on the brink of losing their homes due to rent increases or renovations.

"The Seniors Advocate continues to hear from many senior homeowners with low to moderate incomes who cannot afford the costs of home maintenance and home adaptations. The office will continue to advocate for significant changes to existing housing programs and subsidies for seniors."

On the issue of home support client fees, Levitt writes:

"Home support is often a lifeline that keeps seniors from moving into long-term care. The provincial home support program provides assistance with bathing and daily personal care and help with more complex tasks such as catheter care, oxygen therapy and management of medications.

"One of the most significant challenges is the financial barrier to accessing the provincial home support program in B.C. Most provinces do not charge for home support and, of those that do, B.C. is the most expensive. The Seniors Advocate continues to call on the provincial government to eliminate the home support assessed client contribution fees for seniors."

Levitt's report on housing has identified the following main points:

- Risk of homelessness due to evictions, increasing care needs, increased cost of living and scarcity of affordable market rentals and subsidized housing
- Illegal rent increases in independent living retirement homes and lack of tenancy protections for people in assisted living
- Reduction in rent-geared-to-income housing due to expired BC Housing operating agreements
- Tenants in non-profit housing whose issues were not being addressed or resolved by their housing provider
- Insufficient income to meet increased rent, home repairs and utility costs
- Legal issues that arise within housing models that are not regulated under the Residential Tenancy Act, such as co operative, strata and long-term leasehold housing.

The office of the Seniors Advocate has also produced the B.C. Long-Term Care and Assisted Living Directory, which lists information for publicly-subsidized long-term care and assisted living facilities in B.C. and has been a very popular resource since its initial publication in March 2016. The OSA diligently ensures that the content remains current and relevant. The tenth edition, released in November 2024, includes information on 298 publicly-subsidized long-term care facilities and 133 registered publicly-subsidized assisted living residences in British Columbia.

Another section of his annual report highlights the findings of a review of the rising costs facing seniors.

"This review highlights the unlawful practice among many landlords that disregard the Residential Tenancy Act (RTA), resulting in seniors in independent living retirement homes facing unlawful rent increases and evictions. The report found numerous examples of seniors being denied their right to protection under the RTA's regulated annual rent increase limits. Some seniors experienced unlawful rent increases of up to 24%. Findings also highlighted issues related to mandatory monthly fees for meals and housekeeping. The report makes two recommendations for government to address the actions from landlords that are prohibited by the RTA and ensure the application of the RTA is enforced for seniors living in retirement homes."

The Seniors Advocate also released a special report in July 2025, which addressed the issue of access to long-term care in this province. It can be found on the OSA website. In part it says:

"Seniors and their caregivers are facing significant challenges in accessing publicly-subsidized long-term care, due to growing waitlists and wait times. Over the past ten years, the number of people on the waitlist for long-term care has increased to 7,200 in the province. The provincial average wait time has grown by 98% over the past eight years, from 146 days to 290 days in 2025.

"The government's current plan to expand the number of new publicly-subsidized long-term care beds falls short of what is needed to meet the growing demand in the province. This report examined long-term care supply and demand and outlines the absence of government plans to meet the demands of an ageing population.

"The report also includes the results of a survey of family caregivers supporting a family member waiting for long-term care, sharing their experiences, feedback and concerns about the lack of home support, respite care and adult day programs."

The United Way document also covers many of the same issues highlighted in Levitt's annual report.

This 67-page report was prepared by United Way British Columbia and the Housing Working Group, a committee of the Community Based Seniors' Services (CBSS) Leadership Council. The Leadership Council advises United Way BC's Healthy Aging Department and is a provincially-represented body of leaders working in the not-for-profit and municipal-based seniors' services sector, as well as older adults who are leaders in this sector.

The Housing Working Group was established by the Leadership Council in response to growing concerns raised by not-for-profit agencies and service providers across B.C. on two issues: the growing unaffordability of housing for seniors and the lack of social supports tied to housing that would make it possible for seniors to live well and remain in their own homes for longer.

The Housing Working Group includes members from urban and rural communities throughout B.C. who have an interest in, and knowledge of, seniors' housing needs, challenges, models, and/ or solutions.



# THE POPPY RESIDENCES IS SENIOR LIVING AT ITS BEST

Centrally located in beautiful Burnaby, BC, The Poppy Residences is an Independent Living Community featuring 70 private one-bedroom and one-bedroom-plus-den suites. Designed for self-sufficient seniors, our community is perfect for those who value independence, enjoy the companionship of like-minded individuals, and appreciate the peace of mind that support is available if ever needed. Affordable, authentic, and pet-friendly, The Poppy Residences offers a place that truly feels like home.

Residents enjoy a wide range of social and recreational amenities, engaging activities, events and bus trips, three nutritious meals daily, and weekly light housekeeping—all designed to provide freedom, flexibility, and choice. What truly sets The Poppy Residences



apart is the warm sense of community that thrives here. With excellent security and friendly, reliable staff available 24/7, residents and their families can relax knowing they are always in good hands.

Dining is a highlight of life at The Poppy Residences. Whether you have a favorite dish or are eager to explore new flavors, our talented chefs create cuisine with you in mind. Wholesome, homemade meals blend longtime favorites with fresh, creative dishes, while

diverse seasonal menus ensure variety, flavor, and nutrition. Residents can enjoy breakfast and lunch from our bistro-style menu, as well as a full dinner menu, served in our beautifully appointed dining room with comfortable seating and bright, welcoming windows. More than just a meal, dining here is a chance to gather, connect, and savor life's simple pleasures.

For more information, call 604.568.5563, email: [info@thepoppyresidences.com](mailto:info@thepoppyresidences.com), [www.thepoppyresidences.com](http://www.thepoppyresidences.com)



## Embrace Your Well-Being

Discover your best retirement options. Active lifestyle, social connections, affordable worry-free living, and pets are always welcome at The Poppy Residences.



### The Poppy Residences

Independent Living Community for Active Seniors  
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Visit us, and find out what independent living in a supportive environment looks like!

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# BREAKING DOWN SENIOR LIVING STEREOTYPES

Prior to moving to Magnolia Gardens, the only retirement living we'd seen was visiting older relatives in the 1970s. What a surprise to discover Magnolia Gardens had no resemblance to those senior residences."

—Tom Miller, resident at Magnolia Gardens, Langley.

Like Tom, many imagine retirement communities as dreary places with beige walls, bland food, and little to do. But senior living has come a long way, and it's time to bust some of those dated stereotypes!

STEREOTYPE: "Retirement living is for old people."

REALITY: Age doesn't limit fun! These communities are alive with cornhole tournaments, bus trips, blackjack games, and live music. Retirement living is about thriving, not withering.

STEREOTYPE: "Once I move in, I can never leave."

REALITY: You're always free to come and go—whether for a quick family visit or a month-long getaway. Your suite and friends will be waiting



when you return.

STEREOTYPE: "It's too expensive."

REALITY: Add up mortgage or rent, groceries, utilities, repairs, and entertainment—you may find all-inclusive living surprisingly affordable. With nearly everything included, budgeting becomes simpler and life more enjoyable.

STEREOTYPE: "The food will be bland."

REALITY: From chef-prepared entrées to themed dinners and wine pairings, variety and flavour are on the menu. The hardest part? Resisting dessert!

STEREOTYPE: "I'll lose my independence."

REALITY: Many find the opposite. Better

nutrition, more activity, stronger social ties, and less stress often add vitality—and even improve health.

MYTH #6: "Life will get dull."

REALITY: All-inclusive living fills your social calendar. Every day offers opportunities to try new activities, make friends, and go on adventures. Boredom isn't part of the plan.

Say goodbye to stereotypes and hello to vibrant living, surrounded by people who, just like you, are redefining what retirement looks like. For more information, contact is Keri Severinski

604.351.8668 or Keri Severinski@BriaCommunities.ca

# LIVE LIFE YOUR WAY AT BOLIVAR CREEK RETIREMENT RESIDENCE – INDEPENDENT LIVING IN SURREY, BC



At Bolivar Creek Retirement Residence, we believe independent living should empower you to enjoy life on your own terms, surrounded by comfort, community, and opportunity. Our Surrey location offers a vibrant environment where seniors can thrive, connect, and make the most of every day.

Our thoughtfully designed suites feature modern amenities and spacious layouts, providing privacy and peace of mind in a welcoming setting. Residents enjoy the freedom to pursue their interests, participate in engaging activities, and build meaningful relationships with neighbors and staff.

Life at Bolivar Creek is all about connection and choice. From fitness classes and creative workshops to social gatherings and wellness programs, there's always something happening to inspire and energize. Our team is dedicated to fostering a sense of belonging, celebrating each resident's individuality, and supporting you in living life your way.

Beautiful green spaces and nearby parks offer the perfect backdrop for relaxation and walks; connecting residents with nature and each other.

We understand that independent living is about more than just a place to live, it's about feeling supported, respected, and engaged. Our staff and

open communication ensure families are always informed and involved, making transitions smooth and stress-free.

Discover a community where independence meets opportunity, and every day is filled with possibilities. Experience the warmth, vibrancy, and support that define Bolivar Creek.

Contact us

Bolivar Creek Retirement Residence  
10928 132 Street, Surrey, BC, V3T 0R3  
604-336-9768 | info@ppsl.com

Ready to see the Bolivar Creek difference? Call or email us today to schedule a tour; your new chapter starts here!



*a place for new*  
**BEGINNINGS**



Find a fresh start and new opportunities at an affordable seniors community designed just for you.



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604-336-9768 | [info@ppsl.com](mailto:info@ppsl.com)  
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# LIVE RETIREMENT YOUR WAY



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- ✓ **No Income Requirements:** Approval is based on your age and home value — not your credit score or income.
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- ✓ **For Canadians 55+:** Let your home fund your retirement — without selling or downsizing.



**Rich Ulvild**  
Seniors Lending Specialist

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## Join us and learn more about Senior Cohousing

### Monday, October 20 - 10am

### Free — Everyone welcome to attend!

Senior cohousing is based on the successful senior housing models in Denmark, and was introduced to the North America by Charles Durrett in his book 'The Senior Cohousing Handbook'. Cohousing is an intentionally cooperative neighbourhood where common facilities are creatively shared, yet where each household owns their home and has ample privacy and maximum control over their involvement. Senior cohousing is really retirement housing for those that don't want to ever retire from living a proactive, meaningful and mindful life.

Learn all about cohousing and its benefits  
*presented by Alan Carpenter*





### Monday Morning TALK SHOW

**Mondays at 10:00 am**  
**EVERYONE WELCOME!**



### Langley Senior RESOURCES SOCIETY

Recreation and Resource Centre  
20605 51B Avenue, Langley  
604-530-3020 | LSRS.CA



# GARDEN PARK TOWER: WORRY-FREE LIVING THROUGH LIFE LEASE

*As retirement approaches, many seniors begin to ask important questions: Is it time to downsize? What can I afford monthly? Do I want to be closer to family, services, or healthcare?*

At Garden Park Tower in Abbotsford, BC, we offer a distinctive housing option that provides answers to these questions with peace of mind. Since 1997, our Life Lease program has provided seniors with a secure, community-focused lifestyle designed for independent living.

**What is Life Lease?**

Life Lease is a housing arrangement where residents make a one-time capital payment in exchange for the lifetime right to occupy their unit and enjoy shared amenities. In addition, a modest monthly maintenance fee covers property upkeep, utilities, and contributions to a contingency reserve. When it's time to move on, residents—or their estates—receive a redemption payment, ensuring capital preservation and facilitating a smooth transition. This model blends financial stability with flexibility, making it an attractive alternative to conventional ownership or rental.

**CGAS Life Lease**

Why Choose Garden Park Tower? Our community is built around comfort, connection, and convenience. Spacious condo-style

units eliminate the hassle of homeownership—no lawns to mow, no costly repairs—just a worry-free lifestyle. Residents enjoy underground parking, exercise facilities, a solarium, a woodshop, a coffee shop, hair care services, and a beautiful garden. Our dedicated maintenance team ensures that every unit remains functional and comfortable.

Equally important is the sense of community. Garden Park Tower is more than a residence; it's a vibrant community where neighbours become friends and residents have a voice in shaping their surroundings. Security of tenure, affordability, and peace of mind make this a truly unique housing option.

**Independent Living with Support Nearby**

Garden Park Tower is designed for seniors who are capable of independent living while still seeking access to amenities, social connections, and the reassurance of long-term housing stability. Situated close to shopping, services, and healthcare, it offers both independence and convenience.

If you are considering a move that preserves your capital, simplifies your lifestyle, and connects you to a welcoming community, we invite you to explore Garden Park Tower.

604-743-0232 | [reception@gardenparktower.ca](mailto:reception@gardenparktower.ca) | [www.gardenparktower.ca](http://www.gardenparktower.ca)



# HOW A REVERSE MORTGAGE HELPED JOHN AND MARGARET STAY IN THEIR HOME — WITH HELP FROM RICH ULVILD

At 74 and 72, John and Margaret Thompson had lived in their Surrey home for over 40 years. It held a lifetime of memories — from raising kids to retirement celebrations — and it was completely mortgage-free. But as costs of living rose and their retirement income stayed flat, they found themselves increasingly stretched.

Between CPP, OAS, and a modest pension, they were just getting by. When their furnace gave out in the middle of winter and Margaret's arthritis care became more expensive, the pressure mounted.

"Selling wasn't something we were ready for," Margaret said. "We love our home and wanted to stay here."

That's when they reached out to Rich Ulvild, a licensed reverse mortgage specialist with deep experience helping Canadian seniors stay in their homes.

"I took the time to understand their goals," Rich explains. "For John and Margaret, it wasn't about lavish spending — it was about staying independent and comfortable in the home they loved."

Rich guided them through the process, answered every question, and helped them access \$150,000 in tax-free cash through a reverse mortgage — without giving up ownership of their home or taking on monthly mortgage payments.

They used the funds to replace the furnace, install

a walk-in tub, and create a financial cushion for future medical needs.

"Working with Rich was a turning point," John said. "He made everything easy to understand, and we never felt pressured."

They continue to live in their home, pay property taxes and insurance, and enjoy their retirement with less stress. When the time comes, the loan will be repaid from the home's value, with any remaining equity going to their children.

"Thanks to Rich," said Margaret, "we have peace of mind knowing we can age in place — safely, and on our terms."

For more information, contact Rich Ulvild, Seniors Lending Specialist, 604-803-1456, [rich@mylendingexperts.ca](mailto:rich@mylendingexperts.ca)

## LANGLEY SENIOR RESOURCES SOCIETY, EVERYONE WELCOME.

If you are 50 years or better, the Langley Senior Resources Society (LSRS) is the place to be. For more than 40 years, LSRS has been at the heart of the community, offering a warm, welcoming space where people can connect, learn, and thrive.

What makes LSRS truly unique is that many of our programs, activities, and clubs are member-led and volunteer-run. That means you don't just join in—you help shape the experience. From snooker, gardening, and bus tours, to hiking groups, choirs, book clubs, and craft circles, LSRS members and volunteers bring their own passions to life, creating opportunities for everyone to share in. This grassroots spirit makes LSRS a dynamic and ever-growing hub of activity.

Every day offers something new. The multiple Game Rooms buzz with snooker and cards, the fitness program hosts yoga, dance, and balance classes, and the art classes inspire creativity. Volunteers lead workshops, organize special-interest clubs, and even help in the café—making LSRS truly a community built by its members.

We also celebrate diversity through strong partnerships with community organizations. Together, we collaborate on multicultural programming and events that highlight traditions, food, music, and stories from across cultures. These celebrations create opportunities for learning, understanding, and friendship while making LSRS a welcoming hub for all.

Most importantly, LSRS is a community that feels like home. Here, members are not just participants; they are leaders, helpers, and friends. Whether you're new to Langley, newly retired, or simply looking for a place to belong, LSRS is waiting for you.

Stay connected—visit [lsrs.ca](http://lsrs.ca) to sign up for In the Loop, your monthly update on programs, events, and volunteer opportunities





# Shell Busey the HouseSmart guy

By Shell Busey

Those cooler days are not far ahead of us now and as the old saying goes why “wait for spring do it now” and be ready.

1: Cultured marble resembles the real thing but because of the way it is made it is more versatile. How do you clean it? The following formula can be used.

Mix  $\frac{1}{2}$  cup white vinegar, 1 cup household ammonia (sudsy will do) and  $\frac{1}{4}$  cup baking soda to 1 gallon of hot water.

Wear rubber gloves and work in a well ventilated area. Apply the solution to the cultured marble with a sponge, rinse with clear water and buff. Dirt and soap film will be easily removed with this mixture.

2: Do you have a cultured marble countertop on your bathroom vanity? Does it look great with the exception of some hairline cracks around the drain?

Hairline cracks around the drain in a cultured marble vanity basin are caused by water that is too hot. Water should not exceed 130 degrees F otherwise the drain will expand and crack the gel coat finish. To repair apply masking tape along the brim of the basin. Wash the sink with a degreasing solution. Then paint the bowl with an epoxy paint that blends with the marble top colour. Use a natural bristle brush.

Epoxy paint: Klenks tub and tile paint

3: Do you have a problem with bouncy floors?

Bouncy floors are caused by a lack of bridging, blocking and sometimes over spanned floor joists. To firm up the floor simply apply 1x4 wood strapping to the underside of the floor joist at 16" on centre.

Caution: Apply the strapping with 2" #8 Robertson wood screws as you don't want the pounding of a hammer to crack a ceramic tile above.

4: Do you want to convert your basement into a living space but have found water seeping through the concrete wall in one corner.

Over the years your clay, gray concrete or plastic perimeter drains will tend to silt up from continued water hydraulics within the ground. This can also be caused by tree roots, leaves from the roof or shrubs planted too close to the foundation.

Perimeter drains should be cleaned and flushed every 8 – 10 years ensuring that they can run unobstructed to the sump or storm sewer reducing the hydraulic gravity pressure that causes the water to seep into the basement.

5. Are you using your garage as a workshop? Does the metal garage door radiate so much cold that it is uncomfortable to work for any length of time?

Metal and wood garage doors are made of lightweight material to enable easy up and down

## THE BEAUTY AND FUN OF AUTUMN



October  
Bobbing for apples  
Thanksgiving  
Cranberries  
Stuffing  
Candied Yams  
Costumes  
Ghosts  
Hot Chocolate  
Pillow Cases full of Candy  
Mulled Wine

Fall  
Pumpkin Pie  
Halloween  
Family Gathering  
Brussel Sprouts  
Mashed Potatoes  
Goblins  
Candy  
Flash Lights  
Makeup and Wigs  
Spooky

Falling Leaves  
Jack O Lantern  
Turkey Feast  
Colourful Leaves  
Wishbone  
Trick or Treat  
Witches  
Fireworks  
Drive Safe  
Have Fun  
Photos

movement, however they let a lot of cold migrate into the garage cavity during the cold months. To correct this problem insulation should be applied to the inside of the door. Batt or rigid foam insulation is not the answer as it adds too much bulk or weight for easy door movement. For best results apply a sheet of Reflectix foil insulation using Velcro on a steel door and stapling on a wood door. This will reflect the cold outdoors and the heat indoors.

6. Have you noticed a foul odour coming from your kitchen or bathroom sink?

Odours emitting from sinks or basins cannot be masked by pouring deodorizers or hot water down the drain. Soaps, shampoos and food substances going down the drain tend to cling to the sides of the drain pipe between the drain hole and the trap eventually building up and causing problems with drainage. This is indicated by the water drainage slowing to a trickle. To correct this problem remove the centre drop drain tail piece normally brass or ABS plastic in kitchen sinks and chrome in bathroom sinks from the trap adapter. Using a bottle washing brush scrub the residual from inside the tail piece with sudsy ammonia and replace.

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SHELL BUSEYS CV9 WINDOW CLEANER

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FOR INFORMATION

## YOUR ORAL HEALTH CHECKLIST: SMALL CHANGES, BIG IMPACT

Taking care of our health can sometimes feel like a big chore that's tough to manage on top of work, family and everything else we have going on. Fortunately, when it comes to your oral health, simple routine habits can make a big difference. Here are a few to keep in mind:

- Eat a balanced diet. Help your body get the nutrients it needs for good overall health by choosing nutrient-rich produce, healthy fats and lean proteins.
  - Snack smarter. Sugary, starchy and sticky snacks can produce more plaque and increase the risk of cavities. Instead, opt for cheese, fruit or plain yogurt.
  - Indulge sensibly. That said, if you really want a sugary treat, save it for the end of a meal or before a tooth-brushing session, rather than for some time throughout the day.
  - Floss daily. Plaque can harden into tartar in just 24 hours, so floss every day to remove it from between your teeth and under your gumline.
  - Practice targeted oral care. Consider using products formulated to fight bacteria, like the Colgate Total Active Prevention system, which fights the root cause of common oral health issues such as gingivitis, plaque and tartar when the toothpaste, mouthwash and toothbrush are used together twice daily.
  - Visit your dentist. Regular professional cleanings and checkups can prevent problems, and help you tackle oral health challenges you may face, like gingivitis or sensitivity.
- Learn more tips to care for your oral health at [colgate.ca](http://colgate.ca). [www.newscanada.com](http://www.newscanada.com)

www.newscanada.com





## WRITE AS I PLEASE

By Mel Kositsky

Are you still searching for that elusive four-leaf clover? Or have you given up on the dream of winning a big jackpot?

Are people still looking for that pot of gold at the end of a rainbow? Or just buying lottery tickets?

Judging from the increased amount of advertising for lotteries and betting apps, it would seem that governments are trying to entice those scarce dollars to their direction to make up for declining revenues.

Many people love the fall season for its unique weather patterns -- and this year we are being treated to some wonderful days for that healthy walk in a park and just exploring nature. (Don't worry, the rain will come soon enough.)

Those who really enjoy the leaves turning various colours probably don't have to rake them. But then, it is good exercise for those who can get out and do the garden work. Do you remember jumping into a fresh pile of raked leaves?

The fields seem to be full of three-leaf clovers, but maybe one day a "four" will show up.

October is often referred to as the "Harvest" month. The highlight, of course, is "Canadian" Thanksgiving Day to be celebrated this year on Monday, October 13, which is also Columbus Day in the USA.

Thanksgiving is the main holiday that really separates us from Americans, who celebrate their Thanksgiving Day on the last Thursday of November. (Although many Canadians love the U.S. day for its football and shopping, as it is followed by the real Black Friday sales, and now something called Cyber Monday.)

Did you know that not all provinces and territories officially recognize Canadian Thanksgiving? Nova Scotia and Prince Edward Island have their

own observance. Just another of these strange differences in this country we call home.

Canada has an increasing number of issues to deal with but it is still a wonderful place to live, which is why so many people want to come here. Those who enjoy life in Canada need to stop taking so many things for granted and count their blessings.

The crisp fall weather also makes it easier to think straight -- and who doesn't enjoy a good rant -- even if no one is really listening. Let's look at a few pet peeves.

What does "affordable" housing mean to you?

The term has never really been properly defined. The next time you hear some politician or media expert use that phrase -- don't be afraid to challenge them. Market housing has never been affordable. Today's high prices are not going to suddenly drop. It just doesn't work that way.

Those people (now seniors) who were fortunate enough to purchase property many years ago, now have "home equity" -- and everyone is trying to cash in on that good fortune. You can be sure that governments and financial institutions will find a way to get their "fair" share, and be careful of investment schemes by scammers.

The continual battle of fluctuating gas prices is becoming more than aggravating, it is "criminal" and something should be done about it. Pump prices rose above \$1.90 per litre in September and then gradually dropped to the \$1.60 range. And that's without any "carbon tax".

Prices across the country continue to vary so much it is difficult to keep up with the market conditions. But maybe something will be done soon now that there are reports of Quebec motorists having to cross the border to Ontario to get cheaper gas.

Talk about interprovincial trade barriers. Then again it seems people care more about wine and beer prices than they do about filling their cars.

The "Boys of Summer" turn into the "Men of October" this month with the Major League Baseball playoffs under way. This is the only time the great game of baseball gets any major media coverage, as the sport is overshadowed by football and hockey during the fall season.

People still love baseball but the long season drags on during those hot summer days and expensive cable broadcasts. Pretty soon the whole season, including the playoffs will be pay-for-view.

But we may get some better media coverage if the only Canada-based team, the Toronto Blue

Jays, continues to play well in a surprising season. Even the Seattle Mariners are in contention this year in their division -- and who wouldn't like to see both teams going head-to-head for the American League championship. (We can always dream.)

This year's World Series will not start until the last week of October -- which is much too late! Will they be playing in the snow in Milwaukee, if the Brewers keep playing well?

Time is money. That's what "they" say.

Remember that when you change your clocks on Sunday, November 2 marking the end of Daylight Savings Time for another year.

What happened? Can you remember all the talk and studies about changing the clocks twice a year? How much public money was spent on surveys and other advertising before the media dropped all discussions because the politicians could not agree.

The solution was to not go ahead with it in British Columbia (Canada) unless the West Coast "states" also agreed to the same time change. So much for Canada not wanting to be the 51st State.

The latest reports and studies have centred around effects of the time change on obesity, health conditions and safety (such as traffic accidents). New conclusions seem to agree that it doesn't really matter which system is adopted (Standard or Daylight), but to just stop making the change.

The reality is that much of what we say and do is aligned with our southern neighbours -- and that is not likely to change despite of all this political "hot air".

The main reason less people are travelling south of the border is because of the weak Canadian dollar and poor economic conditions at home as Canada tries to reinvent itself. But that won't affect the many "Snowbirds" who start heading south later this month for the winter.

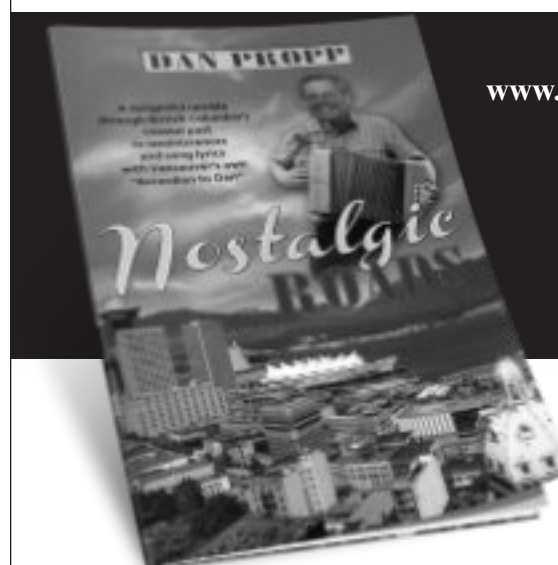
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## Straight from the Horse's Mouth

By Mel Kositsky

When the thoroughbred horse racing season closes at Hastings Racecourse on Sunday, October 19, hopefully that will not be the last race ever run at the historic Vancouver track.

While behind-the-scenes talks continue with all parties involved, it is obvious the horse racing industry in B.C. must reinvent itself if it wants to survive – and keep live racing going in this province. It is simply not sustainable under current conditions.

With talks and negotiations continuing with governments over revenue sharing agreements, leasing of facilities and future funding formulas, the size of the pie to be divided up keeps shrinking – and geography plays a huge part in the decline of racing stock. Added to that is the high costs of living facing all sectors of the economy today.

But there is still hope that racing can survive its current challenges.

With the abrupt shut down of harness racing at the Cloverdale fairgrounds after 49 years at the Surrey track, it is evident that supporting horse racing in this province is not a priority for government officials and definitely not a political issue for any of the parties. The silence has been deafening.

After some brief news reports of protests by horsemen in Surrey regarding the closure of Fraser Downs, the media has moved on to other stories. And it has shown little interest in racing at Hastings with hardly a word about the annual Grade 3 BC Derby, the province's biggest race for three-year-olds, which went for a top purse of \$125,000 on September 13.

A competitive field of nine runners, including a number of Prairie invaders, put on a great race won by the hometown hero, Rondelito, for his fifth straight victory. A full card of 12 races attracted an all-sources betting handle of over one million dollars. The track needs many more days like this in order to survive but that's not been happening over the past few years.

There are four more stakes' races left in the Hastings' season and hopefully there will be good attendance for these prime events. The Premier's Championship and the Ballerina will both be contested on October 4. The following Saturday (October 11), will see the two-year-olds in the spotlight as the Glen Todd Fantasy and the Glen Todd Ascot will be held.

As the season winds down, there has been an acute shortage of horses competing on the afternoon racing cards, and that is the major problem facing racing on the west coast. The results of the recent yearling sale are also disheartening, as only 15 horses were offered for sale and only five changed hands. A number of B.C. bred horses opted for the Alberta sale instead of the annual local event.

It is time for the people involved in the industry to stop playing the blame game and work together to find alternate solutions to keep racing going.

Technology has changed the gaming industry, which falls under the jurisdiction of the provincial government. Since the announcement on August 15 that harness racing in Cloverdale was being forced to close, there has not been a "peep" from either the NDP government or the Conservative opposition.

With the provincial government facing record budget deficits, funding is very tight, and the horse industry, which has been reliant on slot machine revenue from Great Canadian casinos, has found itself in an unfortunate position.

Obviously, the City of Surrey has other plans for the old Cloverdale fairgrounds and has decided that it is time to further urbanize that area of town. Surrey is no longer a rural community and its agricultural base is decreasing. There are only a small number of horse farms left in Surrey – and even less in Vancouver.

We now know why Surrey ended racing there so suddenly, and did not let the harness racers complete their 2025 season. Surrey is bringing the Bright Lights Christmas extravaganza to the fairgrounds, taking it away from Stanley Park. And that is just a start.

Surrey also has grand plans to build a 10,000-seat arena, along with a major hotel and conference facilities as part of a sports and entertainment district. Preliminary plans released have it located in the City Centre area, but the Cloverdale option is wide open now.

What is happening at the Pacific National Exhibition grounds in east Vancouver is very similar.

The U.S. company, which purchased Great Canadian operations across Canada a few years ago, has no interest in horse racing and is poised to flip its B.C. properties. It has entered into a "Memorandum of Understanding" with the Tsleil-Waututh Nation to sell the casino business and related real property interests at Hastings Racecourse. The lease with the City of Vancouver expires in May 2006.

At the same time the City of Vancouver is in discussions to build a new soccer stadium, possibly at the racetrack site, and the PNE has its own expansion plans for the fairgrounds. Once again, the horse industry finds itself being pushed aside, with little control over its future.

It is time for horse racing to look outside the main city centres and find new homes in more rural areas. Some time ago harness racing held exhibition races in Chilliwack and that opportunity may still be available. There is still much agriculture land in Abbotsford and Langley for the horses to find a new home.

Some B.C. interior cities like Princeton, Kamloops and Desert Park in Osoyoos still have fairgrounds and old racetracks. Perhaps some of those places might be interested in holding race meets again.

The "bricks and mortar" model of grandiose racetrack grandstands is over as Internet betting has captured the gaming market. Self-serve betting machines are now available on smart phones. Business models are changing – just ask those who worked at The Bay or Sears.

Racing can make a comeback with a different model of operations. They can study what's been happening in Alberta as a non-profit entity. B.C. racing may want to join forces with their Alberta counterparts to strengthen a Western Canada industry. There are new operations in that province, which seem to be surviving.

Emerald Downs in Washington state has stayed in business and just ended its season on a high note. It has a unique model of operations that deserves to be studied too. Change is inevitable.



## CAN ANYBODY SHARE A SPARE?

by Diane Tijman, Retired Educator

Our sweet daughter Sarah is 28 and has been on kidney dialysis for just over a year. Her life was suddenly put on hold in 2020 when she was in hospital for another

health issue and was diagnosed with kidney disease. She is now in urgent need of a transplant.

Sarah dreams not of grand things, but of simple joys: finishing school, getting a job, learning to drive, and going out with friends. Being on dialysis, she can't travel far from home, her diet is highly restrictive, and pain, cramps, and extreme fatigue are a normal part of life.

Immediate family members have been tested and one is a match. That is me! Boy was I ever proud and happy to be approved. Nevertheless, because of our age difference, the doctors are looking for a better match and so will be seeking a "paired swap" for us. This means I will potentially donate a kidney to someone else and another person who is a compatible match will donate to Sarah. Eligible expenses related to living organ donation are reimbursed in BC and Yukon. The call for a paired swap will go across Canada sometime in October. That is why I am reaching out to you and your friends at this time.

What can you do to help? 1. Share Sarah's story. 2. Consider organ donation whether it is for a living donation now or for at the end of life 3. If you want more information, visit [www.transplant.bc.ca](http://www.transplant.bc.ca) or email [kidneydonornurse@vch.ca](mailto:kidneydonornurse@vch.ca)

Sarah and her family are hoping there is someone out there willing to give the gift of a kidney. I know this is a big ask, but if you're in good health and considering becoming a living donor, your kindness could change a life. Even as a senior, my kidneys were found to be in excellent health. If donating isn't an option, sharing this story could still make a world of difference by helping us find a match.

Thank you so much for your support; it means everything to us. To become a kidney donor in British Columbia, contact BC Transplant or call Vancouver General Hospital's Kidney Donor Program at 604 875 5182 or 1 855 875 5182. For information on the kidney donor paired swap program, visit [www.blood.ca](http://www.blood.ca) and search for 'kidney paired donation'.







## PLANE TALK THE AIRPORT HUSTLE

By Rick Millikan

Like most airports, Vancouver International demands traveller patience. Arriving two hours before flights, we lineup...and wait. An initial lineup ends as clerks scrutinize sober passport faces, copy data onto boarding passes and weigh baggage. Travellers sometimes reduce bag overweight by repacking items in carry-ons. This flurry recalls preboarding Fiji's small inter-island planes, where attendants also weigh passengers.

Before entering boarding zones, an optional line leads nervous passengers to comfort ponies and several sympathetic dogs. Their communion eases nervous travelers. Meanwhile, paramedics cycle the terminal's long corridors tending anxiety, panic and heart attacks.

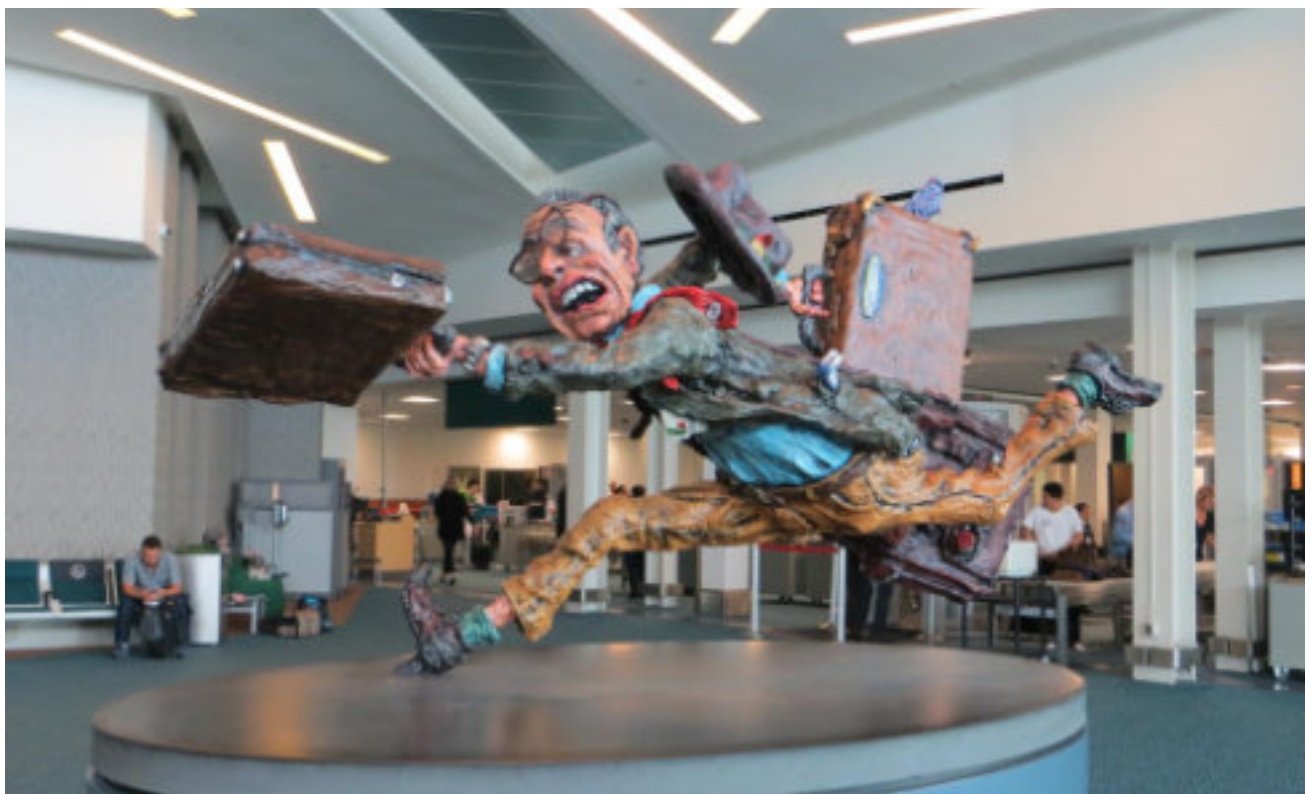
Senior status qualifies us for airport buggy rides and shortcuts. So, after scanning boarding passes, guards wave us onward past younger folks at a second line to general inspections. There, bodies are patted up-and-down. Removed belts and shoes are analyzed for weapon potentials! With attire assessed...passengers get re-dressed!

Scanners once probed my backpack detecting 'suspect' bombs. Sadly, my jar of homemade pickles and box of candy were confiscated. Another year, my Swiss Army Knife wielding tiny picnic tools and father-in-law's toenail clipper were seized. Thus, vigilant inspectors managed the 'potent pickles,' took our chocolate 'bomb-bons' and subdued this potential picknicker. They also deterred snipping assaults on sandaled travellers!

Winter flights to Hawaii require extra lineups. While checking passports, U.S. border guards ask the trip's purpose. We Canadians always reply grinning, "It's warm, eh?" Then, hopping a 'human conveyor belt' we head for the departure lounge. There, a voice eventually invites check-ins...and lines spontaneously materialize!

Aboard the plane, we find our 'almost' comfortable seats. Having paid for their extra legroom, we now purchase earphones! Due to smoking bans, we breathe 'freely!' Fastening seat-belts, we take off, ready for air-bump thrills! Ultimately landing in Kona, it's a parade to carousels, hoping to find luggage.

Punctuality challenged me, as a newbie flier. My poor timing included an almost two-hour late arrival time for a New York flight to Uruguay! The



race through La Guardia Airport ended with good news. The flight was also delayed...and accepting passengers!

Sitting then in comfy, unreserved seats, I watched movies...and sipped complimentary wine! Microwave ovens heated delicious onboard meals. Flights began using them in 1954, a year after Swanson introduced T.V. dinners! And plane radar directed other microwaves to determine distances of destinations and flightpath objects, like seagulls...and off-course pilots.

I arrive nowadays at Vancouver Airport before the recommended times. In departure lounges, I read, stroll around viewing artwork of YVR's famed collection...and ponder the reasons for flight delays!

I suspect delays at southern airports reflect U.S. politics. Firing a multitude of meteorologists, their top politico may have thought government employs too many 'space-rock' collectors...or believed they're reporting too much bad weather. He also dismissed thousands of air traffic controllers. This deregulation policy...or 'air freedom...' led to plane collisions, messy clean-ups and terminal holdups! His executive order commanding punctual flights...may have been delayed!!

Some delays are clearly necessary. Once, cold December getaways required waits in lounges for ice to melt off airplanes. Now, passengers like us wait inside planes while they line up for de-icing. This delay offers one 'splashy' safety service.

Time-consuming emergencies also pop up. At the start of a European school trip, our daughter reported 'white sheets' flying past her window. Her

teacher thought she was joking about lost 'sheep!' The captain understood what occurred and immediately turned back. The ground crew soon firmly attached new metal sheeting to the plane's left wing!

Happily, airport workers take the time to troubleshoot check-ins, soothe apprehensions, de-ice wings...and tighten every screw. Happier still, we've survived the gauntlet of services and look forward to faraway adventures...





# SENIORS IN MAPLE RIDGE WILL BENEFIT FROM NEARLY 100 NEW AFFORDABLE HOMES

MAPLE RIDGE - Seniors in Maple Ridge will have access to more affordable housing with construction starting on 98 homes.

"Seniors have helped shape our communities and it is important that we continue to support them," said Christine Boyle, Minister of Housing and Municipal Affairs. "These new homes coming to Maple Ridge will provide many seniors with affordable, secure housing options that meet their needs. We are seeing real progress, and our government is committed to continue helping seniors age with dignity and stability in the community they call home."

The new development at 22534/22548/22556 Royal Cres. will provide 98 affordable rental homes for seniors with low to moderate incomes who can live independently. The homes are being delivered in partnership with New Vista Society, a non-profit organization dedicated to supporting aging populations through safe and inclusive housing.

"We are very happy to begin this important project for seniors in Maple Ridge, as it will provide affordable housing to those in need for decades to come," said Darin Froese, CEO, New Vista Society. "Thanks to the minister and her team at BC Housing for their support and vision."

The Province, through BC Housing, is providing \$16.1 million through the Community Housing

Fund along with \$34.9 million in construction financing. Designed with accessibility and aging in place in mind, the development will include a mix of one- and two-bedroom units, along with common areas and amenity spaces that foster social connection and help reduce isolation.

"This project is great news for seniors in Maple Ridge," said Susie Chant, parliamentary secretary for seniors' services and long-term care. "Affordable housing, specifically designed for residents to age in place, allows stable connections to the social, community and service networks that seniors need to thrive. This housing project is another example of how we are working to meet the needs of seniors in communities across the province."

The homes are expected to be ready in 2027. New Vista Society will share details about how to apply closer to construction completion.

"These new homes are a welcome addition to the Maple Ridge community," said Lisa Beare, MLA for Maple Ridge-Pitt Meadows. "Seniors in the region, especially those with fixed incomes, face challenges in finding affordable places to rent. With these new homes, we are making sure they have access to safe, affordable homes that meet their needs and allow them to stay connected to their community."

Since 2017, the Province has more than 93,600 homes delivered or underway, including more than 500 in Maple Ridge.

Learn More:

To learn about the steps the Province is taking to tackle the housing crisis and deliver affordable homes for people in British Columbia, visit: <https://strongerbc.gov.bc.ca/housing/>

To see a map showing the location of all announced provincially funded housing projects in B.C., visit: <https://www.bchousing.org/homes-for-BC>

To learn how BC Housing is helping to build strong, inclusive communities, visit: <https://www.bchousing.org/podcast>

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## FEELING DISCONNECTED? TIPS FOR STAYING IN TOUCH

Having a strong support system and engaging in social activities is key to our physical and mental well-being. Social connections are especially important as we get older, as they can help lower blood pressure, reduce stress and boost longevity. If you're a senior looking for more ways to connect with others, check out these tips:

Join an exercise group. Double down on the health benefits of spending time with people by doing it while moving your body. No matter what level of physical activity you're comfortable with, chances are there's a class or club near you that's a great fit. Try a gentle yoga lesson at your community centre or join a pickleball league. Bringing a friend along can help maximize the benefit.

Volunteer your expertise. Many older adults get a real sense of satisfaction and fulfillment in retirement by volunteering in a role or at an organization they've always been drawn to. Your local zoo or art museum could be looking for a volunteer tour guide or greeter, or an animal shelter may need someone to help care for resident cats and dogs.

Look into your library's resources. These days, libraries have a ton of options to help you try new things, meet other people and explore your neighbourhood. Look for a book club or author talk in a subject that interests you. See what free classes the library has, such as learning a new language or creative writing. Ask if they have free passes to check out cultural attractions in your municipality.

Set up virtual hangouts. Do you have friends or family living elsewhere? Keep in touch with them with virtual coffee dates. You can even plan to play a game together online or cook the same meal in your own kitchen and eat together.

If cost is a barrier to staying in touch with loved ones online, programs like Telus Mobility for Good can help. It offers free devices and low-cost rate plans to low-income seniors, helping them stay connected to family and friends, social supports and other resources.

Learn more at [telus.com/mobilityforgoodseniors](http://telus.com/mobilityforgoodseniors).  
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