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SEPTEMBER - 2025

FRASER VALLEY -
LOWER MAINLAND EDITION

Volume 34 - Number 8

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ACCORDION TO DAN

Here we are September in the twenty fifth year of the second millennium in British Columbia trying

to dismiss that phrase the "fifty first state". As the years have unfolded, one has written and often recorded some of my songs of the old days in beautiful BC going back to the nineteen fifties. With a few changes and deletions to the lyrics, the following tunes might revive a fond memory or two.

The Symbol Is The Maple Leaf

The symbol is the maple leaf from sea to shining sea. Ten provinces of grandeur, three great territories. Inside there's something special, and when you leave, it breaks your heart, and the maple leaf is a reminder from its soul you cannot part. It's that feeling of freedom every immigrant has known. It's that feeling at the end of the day Canada is home! You can fly off to Timbuktu, cruise the world in luxury, but that country we call Canada is where my heart will always be.

Oh, there's a train coming, can't you hear that song. There's a train coming round and round, there's a train a coming round, there's a train a coming around the bend and it's called 'The Canadian Dream'. They've come from Scotland, Ireland and Hong Kong, India, and Poland singing their song. Cause they know that their customs will always be retained. Can't you hear the sounds of that train? It's made of people from all over this world—it's an old man, it's a newborn girl. A way of life...thinking too. It's the freedom to say, think, believe and do.

Canada is vinegar with plenty of French fries. Canada is saying eh? without expecting any replies. Canada is Stanley Park's Lost Lagoon. It's going for a walk down by the river in good old Saskatoon. Oh, there's a dream coming called the 'Canadian Dream' and every new day that dream is becoming increasingly ...TRUE.

The concept of a fifty first state, give me a break. How about the USA someday becoming Canada's eleventh province instead. With history-especially these days- you never know, eh?

BC's Two Premiers

I miss Davie Barrett's NDP and Social Credits W.A.C. and all that political rivalry. It was so colourful to watch even on a good old black and white TV. Give us back the good old days of beautiful BC and all that political rivalry. We had Harcourt,



Caption: Time sure flies, eh? (Photo: Dan Propp)

Campbell, Clark, Vander Zalm, Dosanjh, Johnston, all the premiers were in charge but the only admiral of Beautiful BC was good old premier W.A.C., and BC Ferries was our own navy. Two great premiers with a totally different philosophy and yet two great premiers in British Columbia's amazing history.

The Union Steamship Days

When three jawbreakers were a penny and two comic books just a dime, we would sail on the 'Lady Cecilia', which was part of the Union Steamship Line. The seagulls hovered over our passenger ship as we sailed home from Vancouver. There were relatively still very few cars and no ferry slip. We lived in Gibsons, Grantham's, Hopkins and Port Mellon. We sang the old anthem. There were no Safeway or Seven Eleven. An ice cream was just a nickel, and a cream sickle a whole penny more at Conners' old grocery store. Oh, the Union Steamship Line those years have long gone but the memories left behind made me sing this little old Sunshine Coast song.

Buttermilk And Chocolate

Buttermilk and Chocolate they were horses. In Vancouver they pulled a dairy van as they went to all those old wooden houses with their friendly delivery man. In the good old days when the cream still stayed on the top of every pint and colourful glass bottle, and the children on the street would still walk and stop to watch Butter Milk and Chocolate waddle.

Today life is more like heaven, we've got one percent, two percent and whole milk at Safeway, Seven Eleven. We play a much more sophisticated

role. But if you skim back to the good old days when the cream still stayed on the top of every pint and quart colourful bottle life somehow in retrospect seemed to have a more humanistic soul. I still remember those two horses pulling that dairy van while I was walking to kindergarten in Vancouver's west end. The year was nineteen fifty. Time flies, eh?

The Prince George Eventually

The P.G.E. (Pacific Great Eastern) was a special train in beautiful British Columbia in the sun and the rain. There was no village called Whistler then for heavens' sake just a bunch of whistling marmots off Alta Lake. Life was basic then essentially during the good days of the P.G.E. later that some people called Prince George 'Eventually'. It started off in Squamish and then moved to North Vancouver. Steam engines and then diesel that was real progress then. Behind the Lonsdale Quay there used to be an old station house of the PGE and it sure brings back many special memories.

By Lions Gate bridge past Horseshoe Bay, you can still feel the spirit of WAC and that train they called the PGE. The Pacific Great Eastern was a special train in Beautiful British Columbia in the sun and the rain. As the years go by, those special memories keep some of us seniors coming shining back home again.

Please visit www.Nostalgicroads.Weebly.com

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FRASER VALLEY HERITAGE RAIL HOSTS CHAMBER OF COMMERCE

By Ursula Maxwell-Lewis

The Fraser Valley Heritage Railway Society hosted the Cloverdale Chamber of Commerce August monthly networking luncheon at the society's car barn at 17630 56 Ave, Surrey.

Guests were welcomed aboard the restored 1225 interurban by uniformed volunteers. Rumbling along the currently available track passengers enjoyed a hint of rail history before returning to disembark at the replica Cloverdale Station.

During lunch in the spacious nearby car barn Scott Wheatley, Cloverdale Chamber Executive Director, introduced FVHRS president John Sprung.

Since 2026 will be the society's 25th-anniversary, members are on track for well earned celebrations. A much anticipated anniversary milestone will be the completion of a long-awaited spur track from Cloverdale to Sullivan Station, plus upgrades to the historic station's facilities which Sprung hopes will be completed during 2025.

Among the anniversary highlights will be the Connaught Car (BCER 1304), a royal-liveried



John Sprung, FVHRS President, and Cheryl White, Cloverdale Chamber of Commerce Membership and Special Events Coordinator

interurban built in New Westminster in 1911. Specially outfitted for the Duke and Duchess of Connaught's royal tour, it featured elegant interior finishes and the royal crest. In 1945, the car was nearly destroyed by fire near Cloverdale but was painstakingly reconstructed.

After years of service, it was retired, spent time in Oregon, and returned to Canada in 2009. A major volunteer-driven restoration culminated in its public unveiling in 2017 when it was again displayed after painstaking restoration to its former grandeur.

A little historical background tells us that Prince Arthur, the Duke of Connaught, was the third son of Queen Victoria, and the first member of the Royal Family to become Governor General of Canada.

According to the documentation the Duke and Duchess were very active in Ottawa society.

The Duchess of Connaught worked for the Red Cross and other organizations during WWI. "For Christmas in 1915, the Duchess sent a card and a box of maple sugar to every Canadian serving overseas. She also had a knitting machine on which she made thousands of pairs of socks for soldiers."

She was also Colonel-in-Chief of the Duchess of Connaught's Own Irish Canadian Rangers battalion, one of the regiments in the Canadian Expeditionary Force.

Their daughter, Princess Patricia, also lent her name and support to the Canadian army regiment - the Princess Patricia's Canadian Light Infantry.

Research documents that: "Princess Patricia personally designed its badge and colours for the regiment to take overseas to France. As the regiment's Colonel-in-



Friends of the Surrey Museum and Archives Society Director Fran Dawkins onboard Fraser Valley Heritage Rail.

Chief, she played an active role in the regiment until her death. She was succeeded in 1974 by her cousin and god-daughter the Rt. Hon. Lady Patricia Brabourne, who became the Countess Mountbatten of Burma".

As part of its 25th-anniversary initiatives, FVHRS is also launching the restoration of car 1207, a multi-year project that will bring another interurban back to operational status.

In addition, the Society is expanding its Ambassador Program to strengthen community ties and encourage more people to participate in preserving British Columbia's railway heritage.

These achievements are powered by a committed team of senior volunteers whose skills, enthusiasm, and dedication keep this unique interurban history alive.

For details on FVHRS history, upcoming events, and how to volunteer or join the Society, visit the official website and be part of keeping this unique chapter of B.C.'s rail history on track.

Ursula Maxwell-Lewis is a former editor and publisher. Contact her uttravel@shaw.ca

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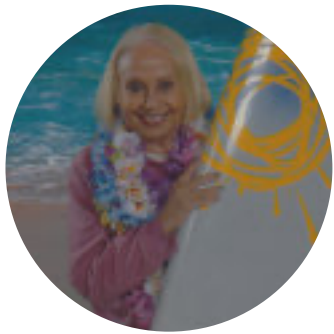
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Lillian, Surrey



VITAL SIGNS OF CLIMATE CHANGE AT BILL REID GALLERY.

Article & photos by Lenora A. Hayman.

Vital Signs until Sept 7, 2025 at the Bill Reid Gallery features six artists Rebecca Baker-Grenier, Jade Baxter, Jasper Berehulke, Kwiis Hamilton, Sage Nowak and Kali Spitzer manifesting the impacts of climate change through their art and experiences as First Nations peoples.

In BC we have been impacted by drought, fire and the scarcity of animal, insect and plant species. Vital Signs refers to how the land is essential to our being and deserves our respect. Art does educate difficult subjects and this exhibition does help us appreciate the love and concern our First Nations people have for the traditional territories. Let's face it, without hunting, fishing, collecting plants and medicines, the society would be lost.

Photos by Lenora Hayman

Top Left: OUR ROOTS RUN DEEP-old growth cedar, tanned leather & cotton by Rebecca Baker-Grenier.

Top Right: IMPACT of 2023 McDOUGAL CREEK FIRE by Jasper Berehulke.

Middle Left: IN THE FUTURE, WE BELONG TO THE LAND by Kwiis Hamilton.

Middle Right: CRYSTAL & CHILD SCRAPE HIDES (2024) by Kali Spitzer.





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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.

RRSPs and RRIFs on Death

Most Canadians are familiar with the tax advantages of using registered savings plans to save for their retirement years. Contributions to registered retirement savings plans (RRSPs) are deductible and any growth or income earned on the underlying investment in the RRSP or registered retirement income fund (RRIF) isn’t taxed until withdrawn.

What may be less clear is what happens on the death of an RRSP or RRIF owner. Frequently asked questions have been addressed to provide more clarity in an area that may not be entirely understood.

Why am I receiving a T4RSP or T4RIF (and RL2 in Quebec)?

Under Canadian income tax laws, you’re considered to have disposed of your assets, including RRSPs and RRIFs, for fair market value at the time of death. The T4RSP or T4RIF sent to your legal representative or executor (liquidator in Quebec) will indicate the fair market value of your RRSP or RRIF at the date of your death.

It’s the responsibility of your estate, and ultimately your estate beneficiaries (called heirs in Quebec), to pay income taxes on the RRSP or RRIF disposition at death, as there are generally no taxes withheld on amounts paid directly to a beneficiary named on the registered savings plan. This is something to take into consideration when developing your estate plan and determining how to distribute your assets at death.

What are the income tax implications?

The value of your RRSP or RRIF, as indicated on the T4RSP or T4RIF slip, must be included in your income for the year of death. This amount is fully taxable as regular income. However, as discussed later, there are ways to reduce or eliminate your taxes payable on income from your RRSP or RRIF on death.

What about income earned after the date of death?

An RRSP or RRIF remains tax sheltered throughout the year of death and the following calendar year. An additional tax slip is issued to report any increase in the value of the RRSP or RRIF from the date of death to the date of payout. This increase in value is taxable to the named beneficiaries or to the estate, although these taxes can be reduced or eliminated if certain criteria are met.

The potential to reduce or eliminate taxes on income earned in an RRSP or RRIF after the date of death only applies to income realized up to December 31 of the year after the year of death. For example, if an individual died on June 1, 2023, the registered plan would remain tax sheltered up to December 31, 2024. If the registered plan remains in place beyond this date, the income earned after December 31, 2024 becomes taxable in the hands of the beneficiaries or the estate.

One exception to this rule is when an RRSP or RRIF is provided by an insurance company. The income earned after December 31, 2024 from a life insurance company RRSP or RRIF will receive the same tax treatment described above no matter when the death proceeds are paid.

It’s also possible to have any post-death decreases in the value of the RRSP or RRIF carried back and deducted against the year of death RRSP or RRIF income inclusion.

How can the income tax bill on death be reduced?

It’s possible to minimize the RRSP or RRIF income

inclusion on death and on income earned in the RRSP or RRIF up to December 31 of the year after death if the deceased’s RRSP or RRIF is left to a qualifying survivor. The beneficiary of the RRSP or RRIF can be named directly on the plan document or in the deceased’s will. Sometimes, the deceased’s will may state that a particular person is the beneficiary of a certain amount of the estate—which includes the deceased’s RRSP or RRIF if there are no named beneficiaries on the RRSP or RRIF, or if the beneficiaries predeceased the annuitant.

If the beneficiary is a qualifying survivor, it’s possible to have the value of the RRSP or RRIF taxable to the beneficiary. This same tax treatment results whether a qualifying survivor is named directly on the plan documents or is a named beneficiary in the will. If you’re not sure whether this applies to you, talk to your legal or tax advisor.

Who is a qualifying survivor?

A qualifying survivor can be a:

- spouse or common-law partner
- financially dependent infirm child or grandchild
- financially dependent child or grandchild.

Spouse or common-law partner

If the beneficiary of the RRSP or RRIF is a spouse or common-law partner, it’s possible to transfer the assets directly to that person’s RRSP, RRIF, or eligible annuity as a tax-deferred rollover. If the surviving spouse or partner is under age 71, the RRSP or RRIF can be transferred to the survivor’s RRSP; otherwise, the assets must be transferred to the survivor’s RRIF or eligible annuity. The actual transfer of the deceased’s RRSP or RRIF to the survivor’s RRSP, RRIF, or eligible annuity must be completed in the year the survivor receives the deceased’s RRSP or RRIF, or within 60 days after the end of that year.

If this is done, the surviving spouse or common-law partner will report the value of the deceased’s RRSP or RRIF on the survivor’s tax return for the year (this value will be reported on a T4RSP or T4RIF slip). The surviving spouse or common-law partner will then claim an offsetting deduction for the qualifying transfer under paragraph 60(l) of the Income Tax Act (Canada) to their own RRSP, RRIF, or eligible annuity. Any future withdrawals or payments from the RRSP, RRIF, or eligible annuity will be taxable to the surviving spouse or common-law partner.

In the case of a RRIF, a successor annuitant may have been named in the plan or the will. This means that the existing RRIF continues and the surviving spouse or common-law partner simply receives the same periodic payments as the deceased had received from the RRIF. No special taxation issues arise on death when a successor annuitant is named; instead, the successor is taxed on any payments made from the RRIF to the successor each year.

Financially dependent child or grandchild due to an impairment in physical or mental functions

If an RRSP or RRIF is left to a child or grandchild who was financially dependent on the deceased taxpayer because of an impairment in physical or mental functions, the RRSP or RRIF doesn’t have to be taxed in the hands of the deceased. In this situation, the beneficiary can transfer the assets to their own RRSP or RRIF. The transfer must take place in the year the RRSP or RRIF is received, or within the first 60 days of the next year. If this is done, the beneficiary will only be taxed on any withdrawals made in the future.

The beneficiary may also choose to purchase an eligible annuity with the RRSP or RRIF, and annuity payments will also be taxed to the beneficiary. Alternatively, if the individual is a beneficiary of a registered disability savings plan (RDSP), the amount can be transferred to that RDSP, up to the lifetime contribution limit of \$200,000. Such transfers aren’t eligible for Canada Disability Savings Grants (CDSGs).

In these cases, the beneficiary is generally considered to be financially dependent on the deceased if the beneficiary depended on the deceased and the beneficiary’s income in the previous year was less than the basic personal amount plus the disability amount for that previous year. If the income is above this amount, they may still qualify as financially dependent, but only if financial dependency can be demonstrated

based on the particular facts of the situation.

Financially dependent minor child or grandchild

If an RRSP or RRIF is left to a minor child or grandchild who was financially dependent on the deceased, the value of the RRSP or RRIF can be taxed to the child or grandchild and not to the deceased. Where the minor child or grandchild uses the RRSP or RRIF funds to purchase a term certain annuity (maximum term to age 18), only the annuity payments will be taxed as they’re received in that minor’s hands.

As with transfers to other qualifying survivors, the transfer must take place in the year the RRSP or RRIF proceeds are received, or within the first 60 days of the following year. Depending on the age of the minor child or grandchild, this may only defer tax for a short time. However, since the minor usually has little or no other income, this may provide the opportunity to have the income taxed at a lower tax rate than it would have been on the deceased’s final tax return.

A minor is generally considered to be financially dependent if the minor depended on the deceased and the minor’s income for the previous taxation year was less than the basic personal amount for that previous year.

Adult child or grandchild

If an RRSP or RRIF is left to an adult child or grandchild who’s financially dependent, it’s possible to include the fair market value of the RRSP or RRIF in the child or grandchild’s income instead of the deceased’s income. However, the adult child or grandchild won’t be able to purchase an eligible term certain annuity, as this option is only available to a minor child or grandchild up to age 18. Although there’s no available product to reinvest the RRSP or RRIF to receive a tax-deferred rollover, there’s a strong likelihood the adult child or grandchild will pay less tax on the RRSP or RRIF’s fair market value income inclusion versus the deceased due to having a lower marginal tax rate.

If an RRSP or RRIF is left to an adult child or grandchild who’s neither financially dependent nor dependent because of an impairment in physical or mental functions, there’s no tax deferral available by naming the adult child or grandchild as beneficiary. The RRSP or RRIF will be fully taxable on the final tax return of the deceased, and the RRSP or RRIF will be paid to the adult child or grandchild named as beneficiary.

An adult child or grandchild is generally considered to be financially dependant if the child or grandchild depended on the deceased, and the child or grandchild’s income for the previous tax year was less than the basic personal amount for that year.

What happens if the estate of the deceased is named as beneficiary?

If the estate is named as beneficiary of the RRSP or RRIF, generally, the fair market value of the RRSP or RRIF is included in income on the deceased’s final tax return. However, where an amount is paid from an RRSP or RRIF to the estate and a beneficiary of the estate is a qualifying survivor, the legal representative of the estate, along with the beneficiary, may file a joint election to treat the RRSP or RRIF proceeds as being paid directly to that qualifying survivor. If this joint election is filed with the Canada Revenue Agency (CRA), the deceased and the qualifying survivors will receive the same tax treatment as if the qualifying survivors had been named directly on the RRSP or RRIF.

In other words, the tax bill on death can be rolled over tax deferred if that qualifying survivor transfers assets into an RRSP, RRIF, eligible annuity, or term certain annuity to a maximum age of 18, where applicable. The qualifying survivor must be a beneficiary of the estate for an amount at least equal to the value of the RRSP or RRIF for this rollover to occur. (Source: Manulife Tax and Estate Planning June 14th, 2023)

If this applies to you contact your advisor. Make sure your will and beneficiary designations produce the intended tax consequences for your RRSPs and RRIFs on death. Review your estate plan, including your RRSPs and RRIFs, with a tax or legal advisor. If you wish you can also contact Rick Singh at CRS Financial by email rick@crsfinancial.ca or call 604-535-3367.



THE PHARMACIST REVIEW

By Lyle Sunada and Christine Cheng, R.Ph.

How to Pick the Right Omega-3 Supplement

Have you ever walked into a health store and felt overwhelmed by the shelves packed with omega-3's? Once you know what matters most—absorption, purity, freshness, and the balance of EPA and DHA—it becomes much simpler to choose a product that's actually worth your money.

Why Omega-3s Are So Important

Omega-3 fatty acids—mainly EPA and DHA—support heart, brain, eye, and joint health while reducing inflammation. EPA is especially powerful for cardiovascular and mood balance, as well as inflammation, while DHA plays a critical role in memory, focus, and vision. They often work best together.

The Importance of Form: Triglycerides vs. Ethyl Esters

Here's something most people don't realize: omega-3s don't all absorb the same way. In fish, omega-3s naturally come in triglyceride form (TG), which your body recognizes and absorbs easily. Many cheaper supplements use ethyl ester forms—they still work, but not as well. Premium brands come in the TG form or restore their oils back to a natural-like form called re-esterified triglycerides (rTG), so you get better absorption.

Purity and Freshness Matter

Purity is another concern since fish oils can concentrate contaminants like mercury or PCBs. Reputable manufacturers use molecular distillation and third-party testing to ensure safety.

Finally, omega-3s spoil easily and can upset your stomach. To prevent rancidity, top products

add antioxidants such as vitamin E or rosemary extract and use protective packaging to keep oxygen out.

Which Omega-3 Is Right for You?

Different brands bring unique strengths:

- **OrthoMolecular's Orthomega** – Great if you want maximum purity and sustainability in the purest natural Triglyceride-form. Made from small wild fish off the Chilean coast (a clean, sustainable source) and contains DPA, another beneficial omega-3 that can enhance Omega-3 absorption and retention. It's an excellent option for heart, inflammation, and immune support.
- **Metagenics Omegagenics** – Best if you want flexibility. Their rTG oils come in different EPA/DHA ratios, including high-potency blends and Neuro 1000 (DHA-rich for brain and neurological health). All products are IFOS-certified for purity.
- **NutraVege Plant Based Omega-3** – Perfect for vegetarians, vegans, or those with fish allergies. Made from marine algal oil, it delivers EPA and DHA while matching the balance of fish oil. A sustainable, plant-based way to support mood, heart, and joint health.
- **NutraSea Targeted Blends** – Great if you need condition-specific support. Their formulas include:
 - **ADHD** – Omega-3s with Evening Primrose Oil plus vitamin D3 for brain and mood.
 - **Dry Eye** – Omega-3s with Borage Oil for eye comfort.
 - **CytoMatrix Peak EPA** – The high purity "bang for your buck" option. Delivers a high EPA dose per softgel at a competitive price—ideal for everyday anti-inflammatory and cardiovascular support.

The Bottom Line

When shopping for omega-3s, focus on three things: absorption (triglyceride or rTG form), purity (molecularly distilled), and freshness (antioxidants included). Then decide whether fish or algae is the better fit for your lifestyle.

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.

BUDGET FOR YOUR SUMMER VACATIONS

For many, summer is an ideal time to take a vacation. But before you start planning, make sure you have a plan to stay on budget.

To make sure you don't overspend, prepare a budget for the activities you would like. This way you can set limits on your spending, identify ways to reduce costs, ensure you spend within your means, feel in control and, most importantly, reduce your stress.

The same principle applies to a vacation budget as to your regular spending. Make a list of your planned expenses and divide them into needs and wants. Consider required expenses such as accommodation, food and gas. Wants might include things like guided tours, boat rides and eating at the best restaurants. When considering the fun stuff, think about what's important to you and what you can live without. Also, include a cushion for the unexpected. All this will allow you to better estimate how much money you'll need so that you can plan ahead to put that amount aside.

The Financial Consumer Agency of Canada has a free, easy-to-use online budget planner that can help you prepare. Learn more at canada.ca/money.

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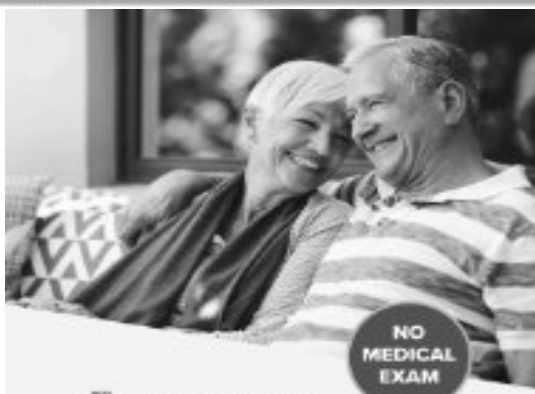


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WRITE AS I PLEASE

By Mel Kositsky

Expect the unexpected!

The world around us is going through constant change so expect that wild ride that we call "life" to continue to "change". Be prepared!

We constantly change the way we do business. The family unit is changing. There is climate change, political change, economic change and even language change (in the ways we are permitted to use certain words these days).

The media is constantly changing, with many publications going out of business due to a lack of advertising and support from readers. Some people constantly want to change history – and are trying to rewrite it to serve their purposes. The way we hold discussions and meetings are changing with the newer technology available.

There is an old saying -- the only constant is that we will always have change. Think about it.

Life nowadays is all about how you deal with the roadblocks you may suddenly face. The worst, of course, is a sudden health issue. But there are many other daily challenges facing seniors such as housing, transportation and food security – mostly now caused by the rising costs of living.

But it is all not doom and gloom. There are still many happy changes – a new birth, marriage, a new job, a new friend, or even winning a lottery.

Think about all those travellers who were encouraged to get out and visit Canada this summer rather than travel to U.S. destinations like Disneyland. Then they were "unexpectedly" stranded at airports across the country as Canada's main airline was shut down for a few days due to another strike/lockout that could have easily been avoided.

When they booked their flights, were they given any warnings that Air Canada would be shutting down during the summer holiday season? Were they told to make sure they had lots of extra cash and credit available because airlines can charge whatever they want for seats and have no qualms about doubling and tripling their prices to take advantage of customers? It made a bad situation even worse.

Are there major changes coming to the airline industry in Canada? Or is the federal government going to continue to ignore the issues and reward bad management. It is not only about predatory pricing. The news is constantly reporting stories about the poor treatment people with disabilities face on some flights. It should be embarrassing to all involved that this continues to be happening.

The unexpected also happened last month with the termination of harness racing at the Cloverdale fairgrounds. (See related articles in this month's publication.) The ramifications of this decision are just beginning to be felt as an entire industry is facing financial hardship for no apparent reason while others stand to profit.

We shall see how the provincial government, which is responsible for all gaming and horse racing, handles the situation.

Governments have become greedy and addicted to the increased revenues the gaming industry is producing for them, especially with the explosion of sports betting since the federal government changed the regulations in the Criminal Code a few years ago.

Proceeds from gaming have always been considered as a voluntary "sin tax", like liquor and tobacco, and all the "changes" have helped fill the government coffers. But it shouldn't come at the expense of horse racing for no apparent reason. A full public inquiry should be held.

Registration is still open for the three-day seniors' conference in Richmond being hosted by COSCO.

The weekend event, from October 3-5, will celebrate the 75-year history of the organization and presents an opportunity for seniors from across the province to meet with seniors from other parts of the country, policy makers, NGOs and government representatives to address the issues seniors are now facing.

Established in 1950, the Council of Senior Citizens' Organization (COSCO) is an umbrella organization made up of many seniors' organizations and individual associate members. Registered under the Societies Act since 1981, COSCO has grown and now represents approximately 80,000 seniors in British Columbia.

COSCO is run by volunteers, with activities coordinated through an elected Board of Directors.

"Our mandate is to promote the well-being of seniors and their families, advocating for policies that allow seniors to remain active, independent, and fully engaged in the life of our province. The organization is non-partisan, but politically active, advocating for seniors' needs no matter who is in power."

Affiliated with the BC Centre for Policy Alternatives, the BC Health Coalition, the BC Public Interest Advocacy Centre and the National Pensioners' Federation, COSCO directors and members collaborate with others in a common cause.

The conference theme is: "Human Rights and Ageing: Advocating for an Equitable Future". It will be held at the Sheraton Vancouver Airport Hotel. It will feature a series of interactive workshops and numerous guest speakers. Registration details and conference information are available at www.coscoba.org.

The RonCares Society will be hosting its first fundraiser called "Harvest Time Gathering" on September 18 from 6-8 p.m. at the Backyard Vineyards, located at 3033 232nd Street in Langley.

It will be an evening of meaningful connection, live entertainment, catered food and charitable giving in support of the RonCares Society. The goal is to raise \$10,000 to continue providing personal care kits to seniors and others, and to promote community outreach. There will be both a big-ticket live auction and silent auction.

Hear directly from Ron Bergen, the founder and a director of the RonCares Society, and meet the many volunteers and partners involved with their community work. The society supports health and wellness in the Langley communities. More information can be found on the website www.roncares.ca.

For donations of auction items or sponsorships, please contact Resha Sabti at 778-896-3483.

TRAVELING WITHIN CANADA? DON'T FORGET TO PACK TRAVEL INSURANCE



Many Canadians are looking to travel domestically this summer, and they might not be as protected as they think.

A recent TD Insurance survey conducted by The Harris Poll Canada revealed that nearly three-quarters of Canadians polled plan to travel for pleasure this year, and half of those people plan to visit another province or territory.

But only 51 per cent of those Canadians polled that plan to visit another province or territory plan to purchase travel insurance at all, and even fewer plan to purchase emergency travel medical coverage.

The number one reason why they don't feel the need to purchase travel medical insurance for their domestic trip? They believe they're already protected.

Don't make assumptions about your coverage

While provincial or territorial health plans may provide some level of coverage for certain medical services outside of where you live, out-of-pocket expenses for services that aren't covered can add up quickly.

"Planning for the unexpected is just as important as planning your trip," says Anthony Ricci, an associate vice president, at TD Insurance.

"Don't assume your existing provincial or territorial health plan is enough. When travelling outside of your home province or territory, travel medical insurance could fill critical gaps."

What is and isn't covered when you head elsewhere in Canada will vary. For example, some provinces won't provide coverage for expensive medical services such as ground and air ambulance transportation.

Here are some things to keep in mind to help make your travel experience smoother:

- Know your coverage gaps. Before you travel, check whether you have adequate coverage for your trip through your credit card, existing insurance provider or employer, and consider topping up your existing coverage if you feel you need more.

- Research the area you're visiting in advance. This will help you know if there are areas to avoid or risks that can impact your safety.

- Pack appropriately. Have your documents ready, prescriptions handy and insurance details available.

- Keep your home protected. Arrange to stop deliveries to your home that could arrive while you're away, or arrange for a neighbour you trust or family members to keep an eye out and collect any mail.

www.newscanada.com

PREVENT THE CLOSURE OF FRASER DOWNS HARNESS RACING

The Issue

Fraser Downs, a cornerstone of our local community located in Cloverdale, British Columbia, has been a beloved venue for harness racing enthusiasts and horsemen alike for a number of years. Recently, news of its potential closure has struck a severe and disheartening blow to the community. It is imperative that we act promptly to save this unique cultural and recreational venue, which has been a significant source of both economic and social benefits.

The harness racing industry not only provides exciting entertainment but also sustains numerous local jobs. From trainers, jockeys, and veterinarians, to hospitality workers and local vendors, Fraser Downs facilitates employment that many families in our community rely upon. The closure would mean a loss of income, displacing hundreds of workers, and crumbling a long-standing tradition.

Moreover, Fraser Downs serves as a vital social hub, bringing together people from various backgrounds, ages, and interests within the Cloverdale area. It fosters a sense of unity, with events that extend beyond racing to include community gatherings, charitable events, and family-friendly activities that keep the spirit of our community thriving.

Statistically, the horse racing industry

contributes significantly to the Canadian economy, generating over CAD 1 billion annually and supporting over 47,000 jobs. It is pivotal to uphold these benefits by preventing further erosion of our local racetracks like Fraser Downs in BC, which play a crucial role in maintaining this economic influx and employment opportunities.

The closure decision might be influenced by financial metrics, but it does not account for the cultural, economic, and social impacts that ripple through our community. We urge local authorities and stakeholders to reconsider the decision, explore alternative measures – such as increased community partnerships, diverse event hosting, and sustainable financial planning – that can keep Fraser Downs operational.

Join us in advocating for the preservation of Fraser Downs, an irreplaceable entity in our local culture. Your support could make all the



Photos supplied by: Jessie Robinson

difference in convincing decision-makers to protect this vital part of our community. Sign this petition to help keep the legacy of harness racing alive in Cloverdale.

Posted on change.org - Cynthia Pelletier
Petition Starter

URL: <https://www.change.org/p/prevent-the-closure-of-fraser-downs-harness-racing>

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5 LIFESTYLE HACKS
FOR STAYING FIT

Improving your health and quality of life doesn't require drastic changes. With small adjustments to your lifestyle, you can begin a fitness journey that is both enjoyable and suited to your needs. The best part? Everyone can engage in movement at their own pace. Here are some practical strategies to incorporate into your daily routine:

- Embrace active daily chores
- Physical activity doesn't have to involve structured workouts. Simple daily tasks like gardening, cleaning, or DIY projects can get you moving and increase your energy levels. These activities are accessible to most, if not all, and offer a way to build fitness at your own pace, all while accomplishing tasks around your house.
- Incorporate more walking
- Walking is a simple yet effective way to improve your health. It can not only lift your mood but also improve sleep, reduce stress and manage or prevent chronic health conditions. Small changes, like taking the stairs instead of the elevator, walking to nearby stores instead of driving, or adding a 15- to 20-

- minute stroll each day, can make a substantial difference in your overall well-being over time.
- Join a fitness class
- If you're looking for variety, social time, and structured movement, joining a fitness class can help you check all these boxes. Whether it's yoga, pilates, boxing, or tai chi, there's something for everyone. Classes typically accommodate different fitness levels, allowing you to progress at your own pace while benefiting from the motivation and support of a community.
- Exercise with loved ones
- Inviting friends or family to join you for exercise can turn physical activity from a chore into a fun social experience. Combining movement with socialization not only boosts your motivation to stay active but can also encourage your loved ones to do the same. Together, you can enjoy the benefits of physical activity and thrive as a group.
- Keep a progress journal
- Tracking your physical activity can be a game-changer in your fitness journey. Start by recording your workouts — gradually working up to the recommended 150 minutes of moderate-intensity exercise each week. Whether you prefer a paper journal or a phone app, documenting your progress creates a sense of accountability and

accomplishment.

Making physical activity a regular part of your life doesn't have to feel overwhelming. By integrating these hacks into your routine, you will improve your body and mind, becoming stronger and more resilient. Remember, consistency is key — try to stay active most days of the week, and soon enough, movement will become a natural and permanent part of your lifestyle. Your future self will thank you.

Find additional tips on maintaining a healthy lifestyle while managing a chronic condition at kidney.ca/webinars.

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NEW GIVING STRATEGIES CAN BRING BENEFITS AND TAX SAVINGS

Now that we've passed the mid-year mark, it's about time to take a second look at the goals we've set earlier in the year, the coming giving season and our end-of-year tax and financial-planning strategies.

Whether charitable giving is part of your holiday giving plans or a way to maximize your philanthropic donations with an efficient tax-planning strategy, there's no better time to review your plans with your financial planning professional.

"It's important when we are speaking with clients that we are having fulsome conversations that can tease out individuals' goals for charitable giving," says Tyler MacLean, a Financial Planner with Beem Credit Union and Aviso Wealth, and Board Director at Langley Community Health & Hospital Foundation.

"Any time you are reviewing your investments with your advisor, you should be highlighting what's important for you, and that includes philanthropy."

One benefit of working with your financial planner is finding the most efficient way to give to the causes that matter most to you. Sometimes that's smaller, regular donations through the year; other times it's finding more creative solutions like gifts of securities.

Thinking beyond cash: Consider donating stocks to save on taxes

If a donor was already planning to make a year-

end gift to charity using cash, sometimes transferring appreciated investments, like stocks, ETFs or mutual funds, can bring greater tax savings, presenting the opportunity to give more.

For example, if an investment has increased in value, you'll need to pay capital gains taxes when selling it. Sometimes transferring those stocks to a charity like Langley Community Health & Hospital Foundation can bring greater tax savings than by donating cash, eliminating the capital gains and leaving no taxes owing.

Another benefit of charitable donations - and planning - is that you can claim your donation in the current tax year, or carry it forward for up to five years, MacLean notes.

That can be important if you know you'll have a high-tax year coming up, maybe due to the sale of a summer residence or business, for example. Carrying forward this year's donation credit can help offset those taxes down the road.

To learn more about donating gifts of any kind to Langley Community Health & Hospital Foundation, visit lchhfoundation.com or connect with the team at 672-879-2332.

The information provided is for informational purposes only, may not be suitable for all investors and does not constitute financial or tax investment advice. Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.

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. www.newscanada.com

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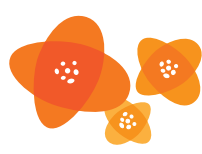
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PREVENT THE CLOSURE OF FRASER DOWNS HARNESS RACING



Photos supplied by: Jessie Robinson

The Issue

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Posted on [change.org](https://www.change.org/p/prevent-the-closure-of-fraser-downs-harness-racing) - Cynthia Pelletier
Petition Starter
URL: <https://www.change.org/p/prevent-the-closure-of-fraser-downs-harness-racing>



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Shell Busey the HouseSmart guy

By Shell Busey

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Please observe these safety tips when working around your home.

- 1. Wear rubber gloves and eye protection at all times when using any substance that may affect your skin or eyes.
- 2. Always secure ladders properly
- 3. Use extreme caution when working around electricity or with power equipment
- 4. Always read product instructions very carefully before using

TIP:
Wanting a different look: did you know you can wallpaper over aged wood grain paneling?
Vee- grooved wood paneling can be used as a backing for wallpaper by following these instructions.
Wash the paneling with a tri-sodium non phosphate wash, rinse with clear water and allow to dry thoroughly.
Apply a coat of white wood glue to all vee joints, seams and any nail holes.
When the glue is dry apply a coat of light weight spackling compound with a 4 inch spackling knife. No sanding is required.
After allowing the paneling to dry apply a roller coat of all purpose primer.
Now you are ready for wallpaper.
Products: Trisodium non phosphate wash, Wood glue: Weldbond all purpose Glue, Spackling Compound: Dap Fast-N-Final and All Purpose Primer: Prime It.

TIP:
Cultured marble resembles the real thing but it is much more versatile. To clean it you can use the following household formula.
Mix ½ cup white vinegar, 1 cup household ammonia (sudsy will do) and ¼ cup baking soda with 1 gallon of hot water.
Be sure to wear rubber gloves and work in a well ventilated area when using this solution.
Apply the solution to the cultured marble with a sponge, rinse with clear water and buff dry.
Dirt and soap film are quickly and inexpensively removed with this mixture.
Coming in the October issue: Fireplace maintenance and Questions and Answers about Carbon Monoxide Poisoning

SEPTEMBER

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Autumn	Corn	Apples	Apple Pies
Preserves	Pickles	Canning	Fall Babies
Tractors	Combines	Getting Ready for Fall	September Rain
Golfing	Football	Fresh Fruits and Vegies	

CREATE A COZY AND SUSTAINABLE HOME THIS WINTER

As winter approaches, transform your home into a warm, inviting space. Here are some tips:

- Stop drafts: Seal gaps around windows and doors to help to keep cold air out and save on energy bills.
- Add indoor plants: They improve air quality and add freshness to your space. Snake plants, spider plants and peace lilies are particularly effective.
- Maintain humidity levels: Using a humidifier to prevent dryness will help make your home warmer and more comfortable.
- Layer with soft furnishings: Use rugs, heavy curtains and flannel or fleece sheets to add warmth and texture.
- Embrace Danish hygge: Surround yourself with things that make you happy, like books, blankets and a warm cup of tea.
- Optimize heating efficiency: Make sure your heating system is serviced and working efficiently. Consider installing a programmable thermostat to regulate the temperature and reduce energy consumption when you're not home.

- Use draft-stoppers: Place draft-stoppers at the base of doors to prevent cold air from entering through gaps. This small investment can make a big difference in keeping your home warm.
- Cook at home: Use your kitchen to cook warm meals and bake. The heat from the oven and stove will help warm up your home, and the smell of fresh food adds to the coziness.
- Add area rugs: Lay down area rugs, especially in rooms with hard flooring, to add warmth underfoot. They also help insulate the floor and keep rooms cozy.
- Use thermal curtains: Install thermal or insulated curtains on your windows to help keep the cold out and retain the warmth inside. This can be especially effective during the night when temperatures drop.

Creating a cozy space is essential for enjoying the winter months. Learn more about keeping your home cozy and safe this winter at belairdirect.com.

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HOW TO KEEP FOOD FRESH AND SAFE FOR SUMMER PICNICS



Picnics at the park or beach are some of our favourite things to do during the summer. From fresh fruit to delicious sandwiches, picnics can be as simple or decadent as you want. But when planning and prepping your menu, remember that the risk of food poisoning increases this time of year.

Harmful bacteria grow quickly in warm conditions. To help keep you and your family safe from food poisoning during the summer, follow these food safety tips:

1. **Shop.** If buying pre-cut or ready-to-eat vegetables and fruit, be sure they've been properly refrigerated at 4°C (40°F) or below. This means they should be sold in a refrigerated display case and not just sitting on top of ice.

2. **Chill.** Don't keep food at room temperature for more than one hour on hot summer days. To keep your perishable foods cold on the go, use a cooler filled with frozen ice packs. The temperature inside the cooler should be at or below 4°C (40°F).

3. **Separate.** Bring your food already cut up, sliced and ready to serve or cook. Pack everything in individual containers to prevent cross-contamination. If you'll be bringing dirty items back home after the picnic (like used cutting boards or utensils), keep them separate in a sealed bag or

container to avoid cross-contamination.

4. **Clean.** Follow the same handwashing rules as you would at home. Bring soap and use clean, running water if it's available, and wash your hands for at least 20 seconds. If there's no running water, clean your hands with a hand sanitizer that contains at least 60 per cent alcohol. If your hands are visibly dirty, wipe them with a wet wipe before applying hand sanitizer—it won't work as well on dirty hands.

5. **Cook.** If you're barbecuing meat for your picnic, use a digital food thermometer to make sure it reaches a safe internal temperature. Use a clean plate when taking food off the grill. Never put ready-to-eat or cooked food on a plate that was used for raw meat, poultry or seafood. Bring several sets of clean utensils, cutting boards and plates to help prevent cross-contamination.

6. **Store.** Whether it's meat, salad dressing or fruit, if you have any leftovers, make sure to put them in your cooler as soon as you know you won't be eating more. On hot summer days, don't keep food at room temperature for more than one hour. Learn more summer food safety tips at canada.ca/foodsafety.

www.newscanada.com

DRY HANDS? 4 TIPS FOR MANAGING ECZEMA

Do you have dry, itchy, painful hands? Living with chronic hand eczema (CHE) isn't just physically taxing—the constant symptoms can take a significant toll on your self-esteem and overall mental health.

In fact, a recent survey reveals that more than half of Canadians living with the condition say it has negatively impacted them mentally and emotionally. For many, the condition disrupts daily activities and professional responsibilities, creating feelings of frustration and helplessness. Individuals often feel self-conscious about the appearance of their hands, leading to social withdrawal and isolation.

"CHE is frustrating because the simplest tasks—washing dishes, typing, playing with my kids—can be painful. The discomfort is a constant reminder that the things that you enjoy are difficult for you to do," shares Liam Downey, a Canadian living with CHE.

Fortunately, there are things you can do to help manage the condition and its psychological impacts. Here are some tips to try:

1 **Consult a qualified health professional.** Dermatologists and healthcare providers can offer personalized treatment plans and advice on managing CHE effectively.

2 **Identify triggers and develop a skincare routine.** Recognizing what exacerbates your symptoms and establishing a routine with regular moisturizing and topical therapies can help manage symptoms and prevent flare-ups.

3 **Practice stress-relief techniques.** Activities such as meditation, yoga and deep-breathing exercises can help reduce stress levels, which may, in turn, alleviate some symptoms.

4 **Seek professional mental health support.** Consulting with a therapist or counsellor can also provide valuable emotional support and coping strategies tailored to your individual needs.

If you or someone you know is struggling with the mental health challenges of chronic hand eczema, don't hesitate to seek help. There are many resources and support systems available to assist in managing both the physical and emotional aspects of this condition.

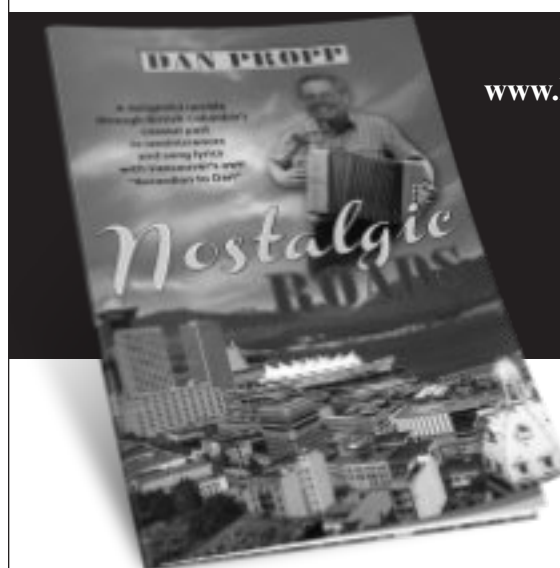
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Straight from the Horse's Mouth

By Mel Kositsky

If only horses could talk!

Only then would we get the real story about what happened at Fraser Downs in Surrey.

This month's column was supposed to promote the return of "live" harness racing to the Cloverdale Fairgrounds track on September 4 for a fall session. That's not going to happen now.

Instead -- the harness racing industry was told on August 15 that there will be no more racing there -- ever -- after 49 years.

The news, of course, came as a shock to most of the people involved in the industry and their supporters. But people have been warned about the end of live racing in British Columbia for years. That has been the trend in many parts of North America so it is not that surprising that it actually happened here.

But it is how it was done that has many people upset. As a third party to lease negotiations, the horse industry became collateral damage. Those involved in the horse industry know that it is more than a business -- it becomes a way of life as the equine athletes and breeding stock require 24/7 care.

The horse industry has been struggling for years to be properly recognized as a sustainable agricultural business and the fallout of this decision will have tremendous economic impact on the sector and the communities which support horses. There are many more discussions to come but the decision has been made.

After the news came out in the form of a late Friday afternoon media release by the new management at Fraser Downs, which has co-existed with the operation of Elements Casino Surrey by Great Canadian Entertainment - the following notice was posted on the Harness Racing BC website (harnessracingbc.org).

"Kelly MacMillan, President of Harness Racing BC, received an email from Wayne Odegard, Great Canadian Entertainment, Regional Vice President, Operations BC confirming that ("Orangeville") had received notice from the City of Surrey, landlord and owner of Fraser Downs Racetrack, of the exercise of its option under the Lease Agreement to terminate Orangeville's lease of Fraser Downs. This termination includes the backstretch, the stabling facilities, and the racetrack, and obligates Orangeville to timely deliver vacant possession.

"Accordingly, live horse racing at Fraser Downs is terminated, with immediate effect. All scheduled meetings between representatives of Orangeville, HRBC and GPEB are cancelled.

"As shocked as we all are, the HRBC Board of Directors will work diligently towards investigating the repercussions of this termination and will advise the membership as information is received. The Board of Harness Racing BC asks for all to be

patient at this time."

Those involved in the horse industry and their supporters are now investigating ways to try to revive harness racing in B.C. Various posts on social media express grave concern and frustration about the way this suddenly came about. There is a growing petition on change.org, which encourages people to contact their political representatives to attempt to get this decision reversed.

This now serves as extreme notice to the operations at B.C.'s only thoroughbred racing centre, Hastings Racecourse in east Vancouver. The historic track, which has held race meets for 133 years, is also operated by Great Canadian Entertainment and the lease with the City of Vancouver is set to expire in May of 2026.

There are recent reports that Great Canadian has entered in discussions to sell the casino licence to the Tsleil-Waututh First Nation. Also, the owners of the Vancouver Whitecaps soccer franchise are in discussions with the City of Vancouver about building a new stadium on the Pacific National Exhibition grounds.

Horse racing is just a third party to the negotiations. All the authority rests with the provincial government which controls gaming and the federal government, which regulates horse racing.

The Honorable Nina Krieger was just appointed in July as the Minister of Public Safety and Solicitor General. All gaming, including horse racing falls under her jurisdiction. She was first elected as an MLA for Victoria-Swan Lake in October 2024. It will be her duty to review what has happened in Surrey and deal with the Vancouver situation.

It had been understood by the horse industry that original agreements tied the issuing of casino operations and slot machines to the maintenance of horse racing at the shared facilities. There are many complicated revenue sharing agreements with the operators, the host cities and the horse organizations.

All of these issues will have to be addressed but the "decoupling" of racing and casinos is going on in many U.S. places, and race tracks are being shut down for more lucrative commercial developments.

The last harness racing track on the U.S. West Coast -- Cal-Expo in Sacramento, California -- ceased operations last year, along with thoroughbred tracks in northern California. Harness racing is just returning to Michigan after operations were shut down there for years.

Many of the Cloverdale standardbred horses have been racing in Alberta for the summer and it is now likely more industry people will head there if they want to stay in the business. Some may move to Ontario where there are many small-town tracks still in operation. Manitoba is also trying to revive harness racing in Winnipeg.

Horse racing in Alberta has re-established itself after being kicked out of the downtown Calgary Stampede grounds. The same thing happened in Edmonton, with a new facility being built in a more rural area after years of racing at Northlands Park on the Klondike Days fairgrounds.

Great Canadian Entertainment, which is now owned by American interests, has not shown much interest in supporting and growing racing in B.C. They now just operate Hastings and two small harness tracks in Ontario. After issuing the news release on that Friday afternoon, it removed any mention of Fraser Downs from its website -- so they have no intention of getting harness racing back on track in Surrey.

According to the release, the closure comes as a

result of "notice from the City of Surrey, landlord and owner of Fraser Downs, that it is exercising its recapture option under the Lease Agreement to terminate the lease."

The termination includes the backstretch, the stabling facilities, and racetrack. Currently no horses are stabled at Fraser Downs and have not been there since the end of May, when a court order forced the horsemen to vacate the stable area and they have been locked out since.

Great Canadian required the removal of all the horses and equipment from the barn area to deal with a rat infestation. The horse society launched court action to prevent the total lockout, but the judge ruled in favour of the company and the horses were forced out. At that time, it was explained it was only for the duration of the rodent abatement program and the horses could return to training later in the summer.

The August 15 news release said: "The grandstand, which houses Elements Casino Surrey, is not included in the lease termination, and the casino and racebook operations will continue, without impact."

"We know this decision touches everyone who has been a part of Fraser Downs' long and proud history, from the racing community and our dedicated team members to the many people across the region who share a passion for standardbred racing. We are grateful for the commitment and contributions to horse racing in British Columbia. Our priority now is supporting our team members through this transition and collaborating with the City of Surrey on the requirements to complete the property transition," stated Rodrigo Perez, Assistant General Manager, Fraser Downs.

Cloverdale Raceway began operations on January 1, 1976 when Jim Keeling Sr. came west from Orangeville, Ontario to build the track at the Cloverdale fairgrounds. Following renovations, it changed its name in 1996 to Fraser Downs and later received provincial government permission to add slot machines as the casino industry in B.C. expanded.

Media reports say Surrey Mayor Brenda Locke sent out emails over that weekend explaining the city's position as it grows rapidly toward one million residents. She said the lease was recaptured to help the city as it gets ready to start the process for the future redevelopment of the fairgrounds.

She said the lease recapture is the first step toward "turning (the Fairgrounds) into a regional destination and formally enshrining Old Cloverdale as a protected historic precinct that showcases our city's heritage."

Meanwhile live racing continues at Hastings after the annual PNE break. The biggest race of the season will be held during the afternoon of Saturday, September 13 as the \$125,000 BC Derby is contested by the best three-year-olds in Western Canada.

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BACK TO SCHOOL FOR SENIORS

by Diane Tijman, Retired Educator

Even in retirement, September still excites me. It's a season of renewal—an invitation to dream, plan, and re-engage. While families prepare to send children back to school, I find myself crafting my own "back to school" plan. Though I'm no longer teaching in a school, I still crave purpose, structure, and connection. Here's my plan:

Social Connection: Joining a group with shared goals brings me joy and fulfillment. Whether it's attending church, temple, or mosque, volunteering in schools, or joining a club, the key is consistency. For me, I get huge fulfillment from singing in my choir, Les Echos du Pacifique <https://www.lesechosdupacifique.ca/>. We meet weekly and perform at Christmas and in spring. The sense of accomplishment and pleasure is deeply rewarding. If singing gives you joy, look for a choir in your area on the BC Choral Federation website @<https://bcchoralfed.com/>

Exercise & Wellness: Rainy fall days tempt me to stay indoors, but tracking my steps motivates me to move. A brisk 20-minute walk on a nearby

trail lifts my spirits. I also attend a weekly yoga class that stretches neglected muscles and bonus - after class, we always go for tea. Check your local community centre for yoga and other fitness classes.

Lifelong Learning: Keeping the mind active is essential and book clubs, online courses, or Elder College programs at local universities offer stimulating ways to stay sharp. Learning something new, whether it's history, art, or technology, can be invigorating. Check out the Elder College or other courses for seniors in your area.

Travel & Exploration: Planning a trip gives me something to look forward to. Whether it's retracing family roots or exploring a new culture, travel is both enriching and fun. Social media has helped me reconnect with distant relatives and old friends giving me great excuses for another adventure! Visiting a centuries-old pub in Scotland and imagining my great-great-grandfather there was unforgettable this past summer. Birthdays or anniversaries are also good reasons to travel! I love browsing www.vacationstogo.com for inspiration and deals.

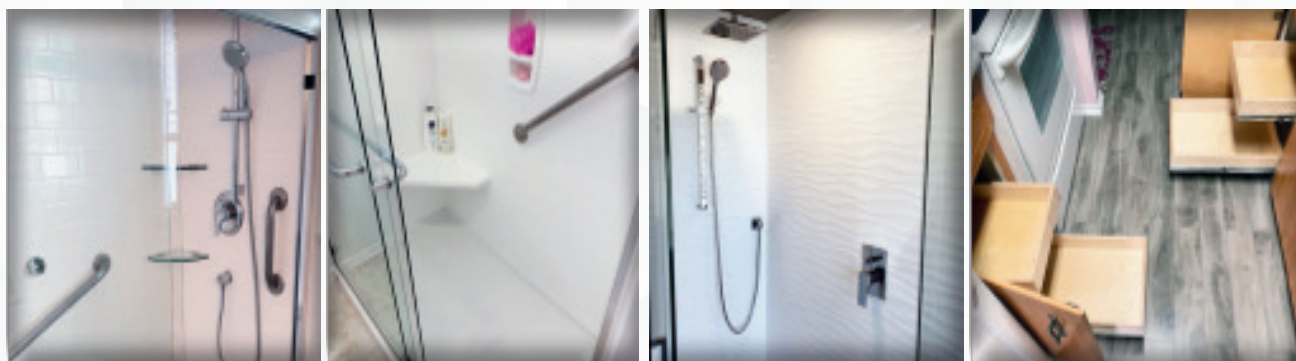
Volunteering: Across Canada, volunteers make a difference every day, reading to children, preparing meals, driving others to appointments, and more. Volunteering fosters community and even improves health and some doctors now prescribe it. This fall, I'll be giving my time to Canadian Parents for French, a national non-profit organization I am very fond of. They're always looking for people so check them out at www.cpf.bc.ca. As a former French teacher, it's a meaningful way to give back and support bilingualism in Canada.



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WORLD HERITAGE ST. EMILLION A MEDIEVAL FRENCH VILLAGE

By Chris Millikan

A six-day river cruise in southwest France acquaints our family threesome with the renowned Bordeaux wine region.

On day four, our longship winds along the beautiful Dordogne River. A high stone tower guards the entrance to our stop at Libourne. We learn that in 1270, King Henry II of England and Duke of Normandy ordered Roger de Leybourne to build this fortified trading port. Its riverside quay still evokes images of English merchant ships loading wood, salt and wine there.

Our excursion bus skirts present-day Libourne and climbs onto a wide plateau past numerous chateaux and lush vineyards. At one estate winery, a series of tastings delights us; daughter Jessica buys the smooth Cabernet-Merlots. Returning eastward, our motorcoach stops on the edge of St. Emilion.

Our walking tour begins beside the remnant of a high wall. Guide Lydia describes how the Norman English built this defensive perimeter wall to protect their wealthy village. Gradually, we zig-zag uphill to a viewpoint.

Below, weathered tile roofs cover a collection of limestone buildings. We spot the 53-metre-high steeple of nearby St. Emilion Church...and in the distance, Kings Tower, the town's medieval belltower. St. Emilion's townhall stood at its base until 1720. Due to the tumultuous Hundred Years War, it's unclear whether the French or the English constructed this massive four-sided belltower. Beyond, abundant green vineyards thrive on lands previously occupied by an Ursuline convent.

"St. Emilion was listed as a World Heritage site in 1999," Lydia relates. "The extensive surrounding vineyards reflect St. Emilion's two-thousand-years of fine wine production. The UNESCO designation also recognizes the longstanding relationship between 'man' and 'the vines!'"

At one intersection, Lydia points out the cobblestones. "Imagine! They were once ship ballast," she grins. "By casting them ashore, sailors made more room for wine barrels. Villagers gathered and reused them as 'paving' stones."

Before descending this pebbled road, we notice its overhead archway perfectly frames the lofty spire of today's prime focus. Already alerted to the slippery nature of the timeworn stones, we gingerly walk down the steep roadway.

Standing directly across from the old marketplace, the Monolithic Church of Saint-Emilion dominates the village square. "That grand church is dedicated to a saintly 9th century hermit," Lydia explains. "Among Emilion's legendary miracles, he changed firewood into bread to feed the poor...and restored a blind woman's sight."

An authorized tour guide, Lydia unlocks the heavy church door with her key. In its subterranean nave, we happily escape the afternoon heat...as well as tourist hubbub. In dimly lit quietude, Lydia points out fragments of frescos depicting creatures found in Psalms. Lions, serpents, centaurs and cherubim decorate the walls and ceilings.

"Emilion's devoted 11th century followers founded this monumental church, quarried and sold the limestone...and carved its exterior imagery," Lydia recounts. "Upon completion, the faithful monks entombed Saint Emilion." By growing grapes, producing...and selling their excellent St. Emilion wines, they flourished over the next two centuries. Nowadays, this inspired structure constitutes Europe's largest monolithic church.

Bidding Lydia adieu, we return to the square's shady, park-like side. Seated at a little table, cold drinks and cool breezes revive us for the climb back to our bus. Along the way, one of many wineshops beckons.

Inside, its jovial owner welcomes us and offers several tastings. His quality Merlots burst with fruity flavours...and

occasionally, hints of baking spice. Pouring further vintages, he tells us about St. Emilion's wine appellation, reviewing a proud heritage of developing distinguished reds. Easily persuaded, we purchase robust favourites!

Our engaging walkabout combined with pleasing wine tastings produces a most enjoyable day. We'll long remember St. Emilion, a small village with a big history!





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ADVOCATE CALLS ON PROVINCE TO ADDRESS INCREASING SHORTFALL IN LONG-TERM CARE BED SUPPLY

B.C. urgently needs a plan as seniors' population increases

VICTORIA – A new systemic review released today shows B.C. is not prepared to care for the most vulnerable seniors today or in the future due to the ongoing, increasing shortage of long-term care beds.

“Our province is at the beginning of a massive increase in the seniors’ population and we are not ready to help people age with the care, supports and services they need to stay safe and healthy,” said Dan Levitt, BC Seniors Advocate. “We need to plan and invest in more publicly-subsidized long-term care beds and assisted living units, home support services, respite for caregivers and increase rigour and transparency in the waiting and placement processes to better support families.”

Over the past ten years, the waitlist for long-term care in B.C. has ballooned. Between 2016 and 2025, the number of people waiting to be admitted to long-term care rose from 2,381 to 7,212, an increase of 200%. The provincial average wait time has grown by 98% over the past eight years, from 146 days in 2018, the first year data was collected, to 290 days in 2025.

“Most people are willing to care for an ageing loved one at home, but they need clear information about how the long-term care placement process

works, as well as better supports inside the home to ensure the senior is well cared for and the caregiver can avoid burnout,” said Levitt. “Currently, caregivers tell our office that many community-based services can be unreliable and costly. This must change if we want to help people age in place and reduce demand on the long-term care system.”

Over time, the long-term care system has gone from 77 beds per 1,000 people (75+) a decade ago to 58 beds today, and this will drop to 41 beds by 2035/36 if beds are built and replaced at the current rate. The Ministry of Health's current ten-year bed expansion plan aims to increase the number of new beds by 10% (2,935 beds) from 2025 to 2030; no additional beds are planned after 2030. Today, there is a 2,000-bed shortfall and that gap widens and grows over 700% to meet the ministry's projected future long-term care demand of 16,000 beds by 2035/36.

The BC Seniors Advocate made six recommendations in his report ‘From Shortfall to Crisis: Growing Demand for Long-Term Care Beds in B.C.’ aimed at meeting current and future demand for long-term care:

1 Ministry of Health, in collaboration with the Ministry of Infrastructure, extend and update the Long-Term Care Bed Expansion Plan to increase the supply of new long-term care beds with funding commitments beyond 2030/31 to increase capacity, meet growing demand and reduce wait times

2 The Ministry of Health improve access to community-based supports to help seniors remain at home longer and reduce the demand for long-term care by:

a Eliminating the financial barrier to accessing the provincial home support program;

b Increasing the availability of adult day programs; and

c Increasing the availability of respite care.

3 The Ministry of Health strengthen the navigation of the long-term care system by establishing a consistent and transparent process, and expand access to essential supports for seniors and families waiting for publicly-subsidized long-

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term care. Improving supports for seniors and their families should include eliminating the home support assessed client contribution cost for people waiting for long-term care.

4 The Ministry of Health, in collaboration with the ministries of Housing and Infrastructure, develop a comprehensive plan to expand access to a broader range of publicly-subsidized seniors' housing options

5 The Ministry of Health must act with urgency to conduct a comprehensive review of health authority waitlist management practices and develop wait time targets.

6 The Ministry of Health develop a detailed action plan outlining how it will address the findings and recommendations of this report, including clear timelines and deliverables with annual updates. This plan must be submitted to the BC Seniors Advocate by October 1, 2025, the International Day of Older Persons.

“We’ve known since the 1950s that B.C.’s seniors’ population would grow significantly – now is the time to act with urgency to build the long-term care beds needed to meet government’s stated target by 2035/36,” said Levitt. “A decade ago, we saw the warning signs of a critical shortage of family doctors and affordable housing and we failed to act. We now have a 10-year runway to avoid repeating that mistake and address the projected shortfall in long-term care. I want government to take decisive action today to get this right for seniors and their families.”

Quick Link: Report - <https://www.seniorsadvocatebc.ca/osa-reports/from-shortfall-to-crisis-growing-demand-for-long-term-care-beds-in-b-c/>

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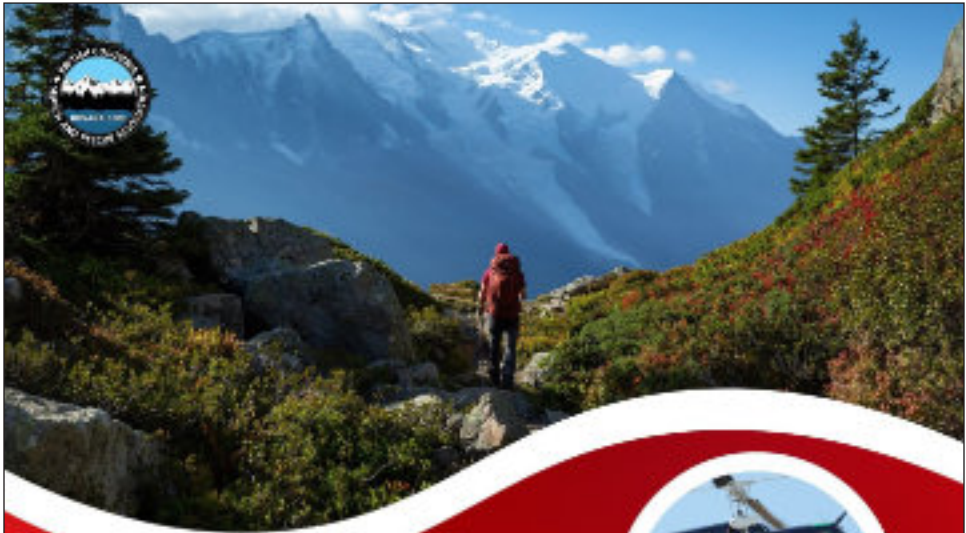


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Join us in charting the future and celebrating 75 years at our 2025 conference:

Human Rights and Ageing:
Advocating for an Equitable Future

Join seniors from BC and across the country together with policy makers, NGOs and government to address the issues seniors face.

- 📅 **October 3 - 5, 2025**
- 📍 **Sheraton Vancouver Airport Hotel**
- ✉ **conference@coscobc.org**

Coscobc.org



Register Now!



CONFERENCE REGISTRATION AND INFORMATION

This milestone event offers a important opportunity to address the pressing challenges facing our community of older adults. Together, we'll honour 75 years of shared accomplishments and shape a bold, forward-looking vision for COSCO BC; one that meets the needs of today and anticipates the possibilities of tomorrow.

By participating in this two-day conference, you will help form public policies that recognize the vital importance of human rights in promoting healthy ageing for all Canadians.

Insightful ideas. Evidence-based facts. Time to reflect. Cutting-edge research on issues that impact us all.

You'll experience all this and more from our outstanding lineup of speakers and presenters. Just as vital, a series of interactive workshops will invite participants to share their experiences and wisdom.

We encourage you to join us to learn, contribute, and help shape an equitable future for all through inclusive, sustainable, and age-friendly communities.

- Who should participate?**
- A broad range of individuals and organizations committed to the well-being of older adults, including:
- **Seniors and seniors' advocates**
 - **Municipal leaders and planners**, including councillors, social planning staff, parks and recreation professionals, and health authority representatives
 - **Elected officials**, including MLAs, Members of Parliament, and First Nations leaders
 - **Representatives from federal and provincial departments focused on seniors' issues**
 - **Non-governmental organizations**, including social planning councils, senior and community centre staff, agencies supporting older adults, unions, and advocacy groups

HOTEL CONFERENCE RATES AVAILABLE UNTIL 5pm September 3, 2025

Book your hotel room now at the **Sheraton Vancouver Airport Hotel** at the special conference rate of

\$259 per night (plus taxes) for single or double occupancy by **5:00 PM PDT on September 3, 2025**

Call **604-273-7878** and mention you are attending the **COSCO BC Conference**

OR visit the COSCO Conference website and click on the link for hotel reservations.

Register early!

Join Us for This Timely and Important National Conference.

Mark your calendar for **Saturday, October 4, and Sunday, October 5, 2025**, at the **Sheraton Vancouver Airport Hotel**, located at **7551 Westminster Highway, Richmond, BC, V6X 1A3**.

- Registration Fee:**
- **General Admission: \$300**
 - **Seniors and Students: \$250 (discounted rate)**
 - **Virtual (plenary sessions only) \$75.00**
- Your in person registration includes:**
- **All conference materials**
 - **A welcome reception on Friday, October 3**
 - **Two lunches**
 - **Our 75th Anniversary Conference Gala Dinner**
 - **Four coffee breaks throughout the event**

The recommendations and actions emerging from the conference will be compiled into a **comprehensive report**, shared with all participants, and used to inform and guide the future work of COSCO.

REGISTRATION DEADLINE:

Please submit your registration by **September 12, 2025**.

For more information, contact:

- **Terri Van Steinburg** at **conference@coscobc.org**
- **Leslie Gaudette** at **pres@coscobc.org**
- **Or visit our website: www.coscobc.org**

*This conference venue has a **maximum capacity of 400 participants**.*

*As past COSCO conferences have reached full capacity, we strongly **encourage you to register early** to secure your spot.*