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DECEMBER - 2025

FRASER VALLEY -
LOWER MAINLAND EDITION
Volume 34 - Number 10
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CANADIAN PUBLICATIONS MAIL PRODUCT
SALES AGREEMENT #40025695

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ACCORDION TO DAN

“Should auld acquaintance be forgot and never brought to mind”, when we hear those lyrics and melody sung and played by Guy Lombardo and his Royal Canadians what memories come pouring back, eh? The emotions well up big time. Now that two thousand and twenty-six is just around the corner, this season can reprise plenty of warmth and reflection especially in these times. Thus the following bit of rhyme.

FOR OLD TIMES

Guy Lombardo and his Royal Canadians would broadcast from New York city on the eve of December thirty-first. Memories of that music and thoughts of those years can bring back peace and many happy times again.

The Second World War was over, the skies worldwide were clear and many of us never forgot regular life, and promises of peace once more reigned. It was an era so significant that many of us seniors still find unforgettable.

THE OLD FILM DAYS AND ITS MAGIC

Those were also the days of the Brownie Hawkeye camera which used 620 and 120 spools of black and white film. What a development that was, eh? Colour film was a new product just hitting the market. Technology was out of this world it seemed. Thus the following rhyming transparent negative and positive recollections.

THE OLD KODAK, ANSCO. ILFORD AND AGFA DAYS

Photography sure enlightened us big time from black and white and even colour. Some of us even ‘shutter’ with some of its puns and rhyme. From the days of Verichrome and Kodachrome, Fuji, Agfa, Ansco and many others. We went tripod crazy and depended on exposure meters, cable releases, close-up, telephoto and wide angle lenses, homemade darkrooms, enlargers and chemicals like Kodak D76 and Microdol, stop bath and acid fixers. There were films like Tri-X that had a fast ASA of 200 and an FP-3 much slower but much sharper, others sharper and panchromatic. Working in our darkrooms, we needed safe lights. This miracle called photography was a magical development that made some of us completely ecstatic! It was a great time processing our own images which required less time than to have a camera store doing the job in only a few days. Manual



Reflections of the past. (Photo: Dan Propp)

photography kept some of camera buffs completely focused with this wonderful hobby and satisfied. Today most of it has become pixelated and instant. Since those days it has become indeed a totally automatic artificial intelligence ride.

HOLLYWOOD NORTH

A few decades ago, I found myself working on the set of Carnal Knowledge, one of the first Hollywood North productions that was partially filmed at the old Austin Taylor Mansion in Vancouver. My job was to clean out their swimming pool, sweep the floors, etc. It was quite an experience as Hollywood North really took off after that. One of the stars was Art Garfunkel whose hit song with Paul Simon, The Sound of Silence, seemed portentous, “People talking without speaking, People hearing without listening.”

The movie industry as well as television shows were filmed, produced and flourished up here in BC. That sector of the economy was well nourished now-a-days only tariffs we are blessed with it appears. Oh well, that’s show biz as they say. How times seem to have changed big time and not just on the silver screens. Its different times, eh, today. Values that once were cherished and the music and images that now

have changed somehow, it seems.

A FEW LOCAL MEMORIES

The good old days listening to music on radio with host Red Robinson on CKWX or Monty McFarlane, Pat Burns, and Jack Webster. Walking along the neon stretch of Granville Street known as “Theatre Row”. Restaurants likely visited often like the Aristocratic, Schnitzel House on Robson, Scott’s Restaurant on Granville or perhaps a quick bite at a restaurant situated in a department store like Woodwards.

Taking a BC Electric bus was a whopping fifteen cents. Downtown Vancouver some streets parking was still free. We used to have pennies but today it doesn’t make any ‘cents’. School kids going to a Ma and Pa

convenient grocery store to get three jawbreakers. That’s how things used to be.

BEST WISHES FOR THE HOLIDAY SEASON AND THE NEW YEAR

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OFFICE HOURS: 9:00am-Noon
Tuesday, Wednesday, Friday
Online: todaysseniornewsmagazine.com

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Mel Kositsky 604-649-1648
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Advertising

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Emergency 604-992-0721

TODAY’S SENIOR NEWSMAGAZINE LTD.
Fraser Valley / Lower Mainland Edition
Box 61533 - Brookwood P.O. Langley, B. C. - V3A 8C8
E-Mail: todayssenior@shaw.ca

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Publications Mail Registration #40025695
Printed in Canada, Blackpress

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HOLIDAY SHOPPING? I'D RATHER BE PACKING!

By Ursula Maxwell-Lewis

Unless it's books, wine, or a ticket to ride, I'm a terrible shopper. Holiday gift-giving is my personal Bermuda Triangle: I enter with good intentions and emerge slightly frazzled, usually empty-handed, questioning my life choices. Travel planning, on the other hand? Piece of cake.

So, naturally, I asked ChatGPT:

"Could you please tell me what I should buy for family and friends this year?"

(Even with AI, manners are mandatory.)

In the blink of an eye, my digital travel concierge replied with a friendly framework and a curated list of ideas. Apparently, thoughtful gift-giving now comes with a side of artificial intelligence. Who knew?

If you share my "I wish Christmas was more like Thanksgiving" dilemma—but are wary of relying



on a cyber-salesperson—here's the essence of the conversation, with a decidedly travel-flavoured twist.

How to pick great travel-inspired gifts:

- Destination = personality. History buff? Museum membership. Foodie? Cooking class in a faraway cuisine. Couch potato? A ferry ride—preferably with snacks.
- Experiences over stuff. Weekend getaways, cultural tours, spa days, or even a hot-air balloon ride if you feel extra fancy. Memories trump socks. Usually.
- Budget tiers. There's a travel gift for everyone:

under \$25 (a quirky travel journal), under \$50 (a regional tasting box), splurge (a two-night cabin escape).

• Go local. Support Canadian tourism or discover hidden gems nearby. Your neighbour's weekend hike might surprise them more than a souvenir from Bali.

• Skip the predictable. No one needs another gadget or trinket. Give something they wouldn't buy themselves—like tickets to a show, a guided ghost tour, or a map to a secret scenic lookout.

For the record—and because I like to keep my dreams intact—I would not buy myself a 10-day trip to Egypt to see Cairo's Grand Egyptian Museum, with a side trip to Petra. But if those documents magically appeared in my stocking... well, I'd probably start packing immediately.

Wherever you roam—or stay put—may your season be full of laughter,



Photos by Ursula Maxwell-Lewis
Christmas dreams ... include King Tutankhamun
Beyond King Tut exhibit in Vancouver.

adventure, and at least one moment of "Why didn't I do this sooner?"

Ursula Maxwell-Lewis is a writer and photographer. Contact her at uttravel@shaw.ca.

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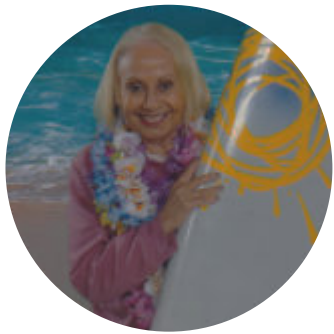
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WE WHO HAVE KNOWN
TIDES AT THE VANCOUVER
ART GALLERY.

Article & photos by Lenora A. Hayman.

We Who Have Known Tides: Indigenous Art from the Collection, is curated by Camille Georgeson-Usher and at the Vancouver Art Gallery until April 12, 2026. It “means to exist at the edges of the Pacific Ocean”. The 40 Indigenous works are drawn from the Vancouver Art Gallery’s permanent collection. It is through the ocean that we can comprehend the nature of the world around us. It also shows how the state of society with its politics and history and assumed future wafts like the tide.

Beau Dick, Big Whale (from Undersea Kingdom), 2017 has a plastic figure riding the cedar acrylic and copper whale. It reminded me of Capt. Ahab, the fictional character in Herman Melville’s Moby Dick!

It was wonderful seeing the art of Kwakwaka’wakw artists Beau Dick and Ellen Neel, Musqueam artist Susan Point, Haida artist Robert Davidson and Bracken Hanuse Corlett, both Movie Director and interdisciplinary artist from Wuikinuxv and Klahoose Nations and others.

Photos by Lenora A. Hayman.

Top: Beau Dick, Big Whale (from Undersea Kingdom.) 2017



Left: Haida High Fashion.

Right: Water Wings for the Big Waves, 2025 by Bracken Hanuse Corlett.



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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.

Budget 2025 Highlights

Here's a summary of the 2025-2026 federal budget speech delivered by the Minister of Finance, the Honourable François-Philippe Champagne, on November 4, 2025.

To help you understand how the 2025-2026 budget affects individuals financially, Sunlife Tax and Estate Planning Team has provided this analysis of key measures affecting individuals and businesses.

Measures concerning individuals

Qualified investments for registered plans

Budget 2024 invited stakeholders to provide suggestions on improving the clarity and coherence of the qualified investments regime for seven types of registered plans:

Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Funds (RRIFs), Tax-Free Savings Accounts (TFSAs), Registered Education Savings Plans (RESPs), Registered Disability Savings Plans (RDSPs), First Home Savings Accounts (FHSAs), and Deferred Profit Sharing Plans (DPSPs).

The qualified investment regime governs what these plans can invest in. A broad range of assets are qualified investments, including mutual funds, publicly traded securities, government and corporate bonds, and guaranteed investment certificates.

Based on feedback received through the consultation process, Budget 2025 proposes the following amendments to simplify, streamline, and harmonize the qualified investment rules.

Small business investments

There are two sets of rules for registered plan investments in small businesses.

The first set of rules applies to RRSPs, RRIFs, TFSAs, RESPs, and FHSAs, while the second set of rules applies only to RRSPs, RRIFs, RESPs, and DPSPs. Neither set of rules applies to RDSPs.

The first set of rules provides for investments in what are known as specified small business corporations, venture capital corporations, and specified cooperative corporations. The second set of rules provides for investments in eligible corporations, small business investment limited partnerships, and small business investment trusts.

Budget 2025 proposes to simplify and streamline the rules relating to registered plan investments in small businesses, while maintaining the ability of registered plans to make such investments. In particular, the more broadly applicable first set of rules would be maintained and extended to RDSPs, while the second set of rules would be repealed. As a result, RDSPs would be permitted to acquire shares of specified small business corporations, venture capital corporations, and specified cooperative corporations.

These amendments would apply as of January 1, 2027. Budget 2025 also proposes to make a number of other technical legislative amendments to simplify the qualified investment rules. Notably, the qualified investment rules for six types of registered plans (i.e., all plans except DPSPs) would be consolidated into one definition in the Income Tax Act.

Home Accessibility Tax Credit

The Home Accessibility Tax Credit is a non-refundable tax credit that applies at the lowest personal income tax rate on up to \$20,000 of eligible home renovation or alteration expenses per calendar year. Expenses must be incurred to improve the safety, accessibility, or functionality of an eligible dwelling of a qualifying individual who is aged 65 or older or eligible for the Disability Tax Credit.

The Medical Expense Tax Credit is a non-refundable tax credit that applies at the lowest personal income tax rate on the amount of qualifying medical and disability-related expenses in excess of the lesser of \$2,834 (for 2025) and 3% of the claimant's net income. Medical Expense Tax Credit-eligible expenses include certain costs to build or renovate a home to improve access or mobility for persons with disabilities.

At present, if the eligibility criteria for both credits are met, taxpayers can claim both credits in respect of the same expense.

Budget 2025 proposes to amend the Income Tax Act such that an expense claimed under the Medical Expense Tax Credit can't also be claimed under the Home Accessibility Tax Credit.

This measure would apply to the 2026 and subsequent taxation years.

Personal Support Workers Tax Credit

Budget 2025 proposes to introduce a temporary Personal Support Workers Tax Credit, which would provide eligible personal support workers (working for eligible health care establishments) with a refundable tax credit of 5% of eligible earnings, providing a credit value of up to \$1,100.

A number of conditions would need to be met to be considered an eligible personal support worker. The person must ordinarily provide one-on-one care and essential support to optimize and maintain another individual's health, well-being, safety, autonomy, and comfort, consistent with that individual's health care needs, as directed by a regulated health care professional or a provincial community health organization.

Eligible earnings would include all taxable employment income, including wages and salaries, and employment benefits (as well as similar tax-exempt income and benefits earned on a reserve) earned as an eligible personal support worker performing employment duties for eligible health care establishments.

Amounts earned in British Columbia, Newfoundland and Labrador, and the Northwest Territories wouldn't be eligible, as these jurisdictions have signed bilateral agreements with the federal government to include a "Personal Support Workers and Related Professions Addendum" to their Aging with Dignity funding agreements, which provide funding over five years to increase personal support workers' wages.

Employers would need to certify their employees' eligible earnings in prescribed form and manner.

This measure would apply to the 2026 to 2030 taxation years.

Lowering barriers to access the Canada Disability Benefit

For many, obtaining a valid Disability Tax Credit certificate to become eligible for the benefit can represent a financial barrier. To lower barriers to access the Canada Disability Benefit, Budget 2025 proposes funding for a one-time supplemental Canada Disability Benefit payment of \$150 in respect of each Disability Tax Credit certification, or re-certification, giving rise to a Canada Disability Benefit entitlement.

This one-time payment would be retroactive to the launch of the Canada Disability Benefit. Following successful completion of the regulatory process, the first supplemental payments are expected to be made to Canada Disability Benefit recipients before the end of 2026-27.

Other measures

Transfer fees

Budget 2025 announces that the government intends to publish draft regulations by spring 2026 to prohibit investment and registered account transfer fees, currently costing Canadians on average \$150 per account. The government will also require the timely transfer of these accounts and clear presentation of information on the process and lack of fees.

Trusts 21-year rule

Personal trusts are generally deemed to have disposed of their capital property and certain other property for fair market value proceeds on the 21st anniversary of their creation, and every 21st anniversary thereafter (the "21-year rule").

This prevents personal trusts from being used to indefinitely postpone tax on accrued gains.

Where property is transferred by a trust on a tax-deferred basis to a new trust, a rule prevents the avoidance of the 21-year rule. In that case, the new trust essentially inherits the earlier 21-year anniversary of the old trust. This ensures that the transferred property remains subject to the same 21-year period that applied to the old trust.

Certain tax avoidance planning techniques have been employed to transfer trust property indirectly to a new trust to avoid both the 21-year rule and the anti-avoidance rule. For example, this planning may involve trust property being transferred on a tax-deferred basis to a beneficiary that is a corporation owned by a new trust. This planning seeks to do indirectly what can't be done directly.

Budget 2025 proposes to broaden the current anti-avoidance rule for direct trust-to-trust transfers to include indirect transfers of trust property to other trusts.

This measure would apply in respect of transfers of property that occur on or after Budget Day.

Protecting workers against improper classification

The deliberate misclassification of employees as independent contractors means that employers are not withholding and remitting the proper amounts of income tax, or Canada Pension Plan and employment insurance contributions. Misclassified employees may lose out on labour law protections, as well as benefits and pensions available to employees. This misclassification of employees has been particularly common in the trucking industry.

To reduce the number of employers that misclassify employees, Budget 2025 proposes for the Canada Revenue Agency (CRA) to implement a program that addresses non-compliance related to personal services businesses, as well as lift the moratorium on reporting fees for services in the trucking industry.

Budget 2025 also proposes to amend the Income Tax Act and the Excise Tax Act to allow the CRA to share information with the Department of Employment and Social Development Canada for the purpose of addressing worker misclassification.

Underused Housing Tax

The Underused Housing Tax (UHT) took effect on January 1, 2022, and applies to certain owners of vacant or underused residential property in Canada, generally non-resident, non-Canadians. The UHT is imposed on an annual basis at a rate of 1% on the value of the property.

Budget 2025 proposes to eliminate the UHT as of the 2025 calendar year. As a result, no UHT would be payable and no UHT returns would be required to be filed in respect of the 2025 and subsequent calendar years.

Speak with your accountant on any questions you have on the changes proposed in the budget. You can also contact Rick at 604-535-3367 (Suite 220-3388 Rosemary Heights Cres. Surrey, BC. V3Z 0K7) or email: rick@crsfinancial.ca for more information..



THE PHARMACIST REVIEW

By Lyle Sunada

APOB: IMPORTANT MARKER FOR HEART HEALTH AND CHOLESTEROL

When most people think about heart health, they focus on “good” and “bad” cholesterol. But many cardiologists feel that one marker may even be more powerful for understanding true cardiovascular risk: ApoB, or apolipoprotein B.

ApoB is a protein attached to every cholesterol-carrying particle that can damage arteries — including LDL (“bad cholesterol”), VLDL, IDL and lipoprotein(a). Each of these particles carries exactly one ApoB molecule, which means ApoB is essentially a headcount of all the harmful atherogenic (artery-damaging) particles circulating in your bloodstream.

Traditional LDL-cholesterol tests measure how much cholesterol is inside the particles, but not how many particles you actually have. This matters because you can have a “normal” LDL-C level while still carrying a high number of small,

dense, highly atherogenic particles. These particles can slip into artery walls, become oxidized, trigger inflammation, and start the plaque-building process that leads to heart attacks and strokes. Larger LDL particles are less harmful than smaller particles.

In fact, many people with metabolic syndrome, insulin resistance, or diabetes have discordant results, i.e. LDL-C may look fine, but ApoB is elevated. For this reason, Canadian cardiovascular guidelines now recognize ApoB as a highly valuable risk marker, especially in people with triglycerides above 1.5 mmol/L.

Lowering ApoB directly means reducing the number of particles capable of damaging arteries. That’s why therapies that decrease ApoB — whether lifestyle, medication, or targeted supplements — are receiving so much attention.

Sterochol (by Celt Naturals) is a supplement that contains three components: plant sterols, ashwagandha, and a clinically studied probiotic blend (L. plantarum CECT 7527, 7528, and 7529). These strains have been evaluated in randomized, placebo-controlled human trials, and much of what we know about Sterochol’s potential benefits comes from that research.

These L. plantarum probiotics help break down bile acids in the gut so the body absorbs fewer of them. The liver then must use circulating cholesterol — particularly from ApoB-containing particles like LDL — to make new bile acids. This increased “pulling” of cholesterol from the blood contributes to improved lipid profiles.

In human studies, this probiotic combination has been shown to:

- Decrease ApoB levels and small, dense

LDL particles

- Reduce LDL-cholesterol by roughly 10–15% over 12 weeks
- Lower total cholesterol and triglycerides
- Reduce oxidized LDL, making particles less likely to damage arteries
- Improve HDL antioxidant capacity

These effects are especially relevant because lowering the number of harmful particles — not just their cholesterol content — is crucial for reducing long-term cardiovascular risk.

Additionally, in an observational study of 343 people (46% of whom were already on statins), adding the probiotic reduced LDL-cholesterol by ~ 25% in those on statin therapy (versus baseline).

Understanding the role of ApoB and the potential impact of targeted probiotics in Sterochol can be a valuable step toward improved heart health.

Lyle Sunada is a compounding pharmacist and NAMS Certified Menopause Practitioner specializing in hormone balancing and alternative medicine at Cloverdale Pharmasave. Everything mentioned in the article is available In-Store.

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Protecting your sight as you age: What every Canadian needs to know

As Canada’s population ages, chronic conditions such as diabetes, stroke and neurological disorders are becoming increasingly common. With these conditions comes a heightened risk of vision loss. Early detection, timely treatment and proper follow-up care are crucial in reducing the risk of vision loss. This approach is particularly important for conditions like diabetic retinopathy (DR), where early intervention can prevent blindness. Integrated, people-centered eye care within health systems is essential, with strong primary health care as the foundation. Diabetic retinopathy, a complication of diabetes, is one of the leading causes of preventable blindness in

Canada. “If you have diabetes, early detection of diabetic retinopathy is the best protection against vision loss,” says Dr. Mona Dagher, an ophthalmologist. “Nearly 60 per cent of patients with Type 2 diabetes in Canada will develop DR within 20 years of diagnosis. That’s why annual screening is key to early detection and timely intervention.” Chronic health conditions can also affect vision in other ways. Stroke survivors may experience visual field loss, while people with Parkinson’s disease or multiple sclerosis may have difficulty with eye coordination or focus. These challenges extend beyond

You can find out more about protecting your sight as you age at seethepossibilities.ca. www.newscanada.com

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eyesight, impacting mobility, independence and overall well-being. Thankfully, low vision rehabilitation services can help individuals remain active and independent, even with changes in their vision. Since significant or complete vision loss isn’t inevitable, many Canadians are finding practical solutions to continue living full and engaged lives. From mobility training and home safety modifications to assistive technologies like magnifiers, screen readers, talking GPS devices, and smart-home tools, these services help individuals adapt, and support daily living.

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After 5 sets of dentures and a lot of money I saw the ad in the paper that read bite, chew, look good too. Focusing in hard to fit dentures and I thought why not. Nothing else worked over the years. And to my surprise I found someone who cares and was patient. And lord and behold I can eat and chew after 15 years. So, if you are in this same boat, give him a chance, you will be pleased.
Lillian, Surrey



The Next Chapter

By Mike McCardell

CHRISTMAS WISH

It will probably rain. The tea kettle will be whistling and it will be 6 a.m. and your eyes will be full of dust because you went to bed at 5. You were up wrapping presents and writing tags that give credit to someone else.

And then seemingly a minute after you close your eyes you hear a stammering voice by your pillow.

“Mommy, mommy, Santa came, just like you said. Mommy, wake up.”

The dewy-eyed little one woke you after going into the living room and discovering against all odds that Santa had actually come. The little feet ran back to your bedroom because this news was the greatest thing that had ever happened in the entire history of the world.

“Wake up, wake up, Mommy, daddy. Santa came!”

This was something you had to see. It could not wait until 7 a.m. or 8. Those were times for the rest of the year when the day came later and getting up was something you did not want to do.

But not today. Today was Christmas and Santa had

come and, “Mommy, he left presents just like you said.”

And with a small hand wrapped around one of your fingers you are lead to this discovery. You step into the room with the tree and there are gifts that were not there the night before.

You say, “You are right, child. Santa did come. Check the hot chocolate and see if he drank it.”

And the little eyes look into the cup left by the tree. “Mommy, he drank it. And he ate the cookies, and look. The carrots left for the reindeer are gone. Mommy. He came!”

It is a moment of joy, pure with no disbelief. Santa came.

It may never happen again, at least not like this. But it almost always happens at least once.

The presents are not as important as this moment. The discovery that Santa did really come, just like you said he would, gives the gift of belief that will be remembered by both the giver and the receiver for the rest of time.

“Santa came, just like you said.”

Tragedies will come, as they always do. The presents in the boxes will be forgotten. The toys will break. Lives will break, although we pray they will have a chance to bloom before they fade.

But for one moment in the lives of many children they will shake you out of your dream and whisper into your ear, “Mommy, mommy Santa came, Mommy. Just like you said. Santa did come just like you said. Come and look.”

Add religion? With or without it the gift is in the reality that the unbelievable happens. The unbelievable is real, which is the basis of all religions. Santa did come.

Merry Christmas.
mccardell@shaw.ca



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MONEY MANAGEMENT TIPS FOR OLDER ADULTS



Transitioning to retirement or entering the golden years can be a major transition, especially financially. Many older Canadians find themselves facing challenges managing their money, especially when they haven't done it before.

Budgeting works differently on a fixed income. One major challenge is that expenses can always fluctuate, whether from circumstance, lifestyle changes or inflation, while your income stays the same. In general, living expenses tend to go up over time, so balancing your budget for today isn't always enough. It's important to build room for savings into your current budget and focus on avoiding debt—the interest will erode your income

even further.

Beware of fraud and financial abuse. According to the Government of Canada, fraud is the number one crime affecting older Canadians. It can take many forms, such as fake calls from the bank or the CRA, romance scams or even impersonating a grandchild in distress. It can also happen close to home: financial abuse, when someone uses another person's money or property illegally, is the most common type of elder abuse, and sadly, it's often committed by a family member.

It's never too late to educate yourself. An important way older Canadians can protect themselves from fraud is by increasing their knowledge and

confidence when it comes to managing their money. There are resources and courses that can teach this, such as Money Matters. It's a free introductory financial literacy program for adult learners developed by ABC Life Literacy Canada that covers ways to save more effectively, managing money, protecting personal information from fraud, handling debt, financial challenges and more.

Financial literacy is for everyone. Gaining more confidence in your ability to handle your finances can help keep you on the right track and build a greater sense of independence. You can find out more and access free resources at abcmoneymatters.ca.

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Advising Clients on Donating Securities: Common Questions, Concerns and How Advisors Can Help

Written by Tyler MacLean, Financial Planner
Aviso Wealth|Beem Credit Union

When speaking with clients about charitable giving, one topic that often sparks both interest and hesitation is the idea of donating investment holdings – such as mutual funds, ETFs or publicly traded securities.

For many Canadians, charitable giving is a value-aligned part of their financial goals and objectives. Yet clients are often unsure how security donations work or whether the strategy fits their situation.

As a Financial Planner, I find these conversations come up often with my clients, and they tend to revolve around a few recurring questions. They typically ask: “Will I receive a tax receipt for the full value?” “How complicated is the transfer?” “What if the market moves during the process?” “What will the charity do once they receive the funds?” and “Can I donate only part of my position?”

They also want to understand how donating securities compares to giving cash; many are surprised to learn that gifting appreciated securities to a registered Canadian charity eliminates the capital gains tax that would otherwise apply when securities are sold.

Even with these benefits, many clients tend to worry about giving up an investment that may continue to grow, or whether the process will be time-consuming. Others aren't sure if their charity of choice can accept securities. Emotional attachments can also create mental blocks; it's not unusual for clients to feel a sense of nostalgia or uncertainty about parting with long-held investments.

This is where thoughtful guidance matters. I walk clients through the mechanics step-by-step, coordinate with their chosen charity and illustrate the tax impact using their actual portfolio values. By framing the donation as part of a broader financial and philanthropic plan – rather than a one-off decision – clients gain confidence and clarity.

At this stage, many clients choose to speak directly with the charity they plan to support. The guidance from Langley Community Health & Hospital Foundation, for example, provides a great resource. Donor advisor Toni Andreola has spent decades helping donors understand the process in plain language, and she makes securities giving feel simple and transparent. This is reassuring for anyone who might assume they'll be intimidated by the process.

With clear advice and a supportive process, cli-



ents often find the decision much easier than they first imagined. If you're considering this strategy, a conversation with your planner would be an important first step in exploring how donating securities might align with your overall goals and planning objectives.

The information provided is for informational purposes only, may not be suitable for all investors and does not constitute financial or tax investment advice.

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6 tips for winter walking safety

Enjoying a walk outdoors is one of the best ways to stay active and incorporate daily movement, especially when managing arthritis. But colder months can bring slippery sidewalks and freezing temperatures, making gentle walks a risky adventure. With a few simple precautions, you can stay safe and enjoy the outdoors all season long.

Here are six tips from Arthritis Society Canada to make walking in a winter wonderland as safe as possible:

1 Be weather wary. Prepare for snow and ice by keeping a shovel, sand or de-icing salt handy at home to clear your path and avoid slipping on your way out. Pick a well-maintained and frequently travelled route and choose the warmest time of day to go on your walk, to give ice a chance to melt.

2 Gear up for comfort and safety. Stay warm and cozy with insulated layers, socks, gloves and a hat. For footwear, invest in supportive, warm boots with good traction and a low, wide heel for better balance. On icy or snowy days, consider ice cleats or ice grippers on your shoes.

3 Warm up, then walk. Before you head out, do a quick warm-up to get your blood flowing. March in place and swing your arms or move your foot and ankle in circular motions to get your muscles ready for the cold.

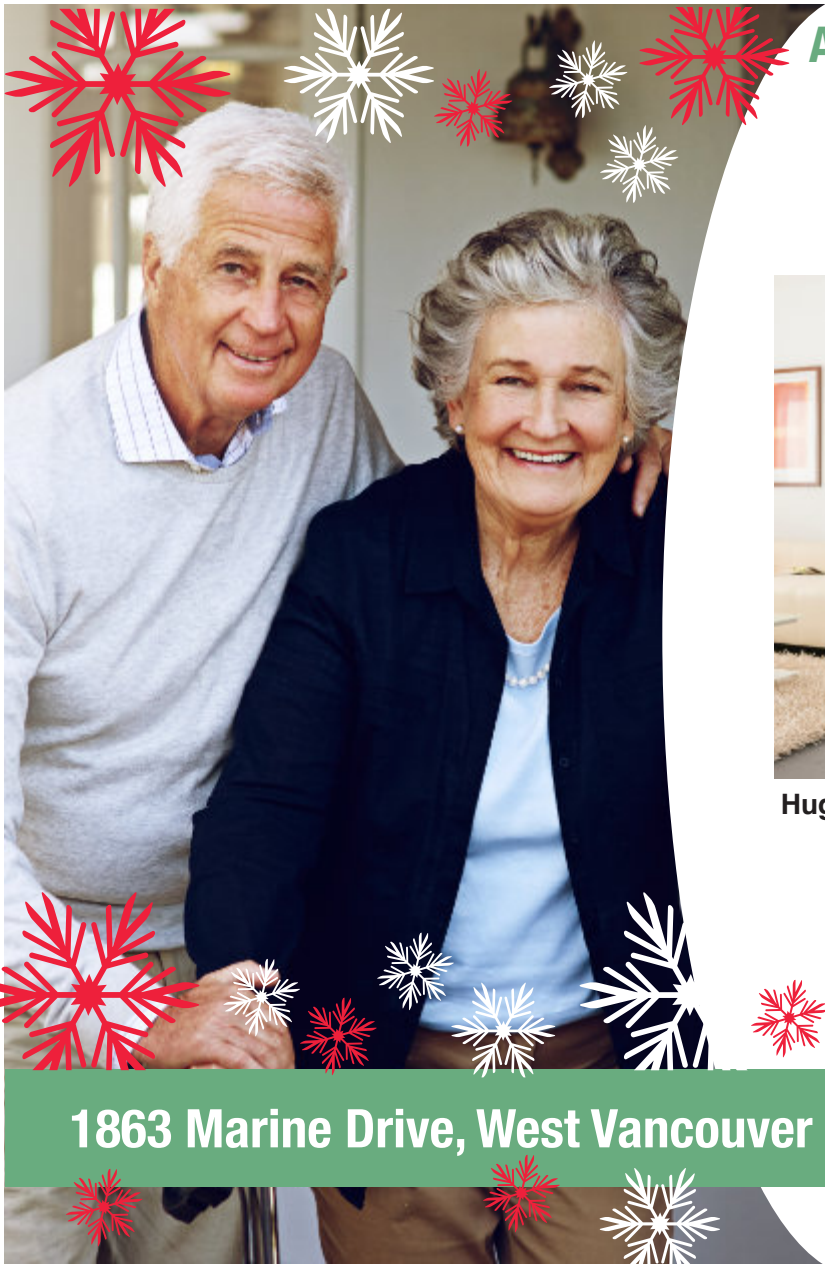
4 Walk like a penguin. When navigating a slippery surface, channel your inner penguin and move slowly with small baby steps, like a shuffle. Bend your knees slightly to lower your center of gravity, keep your feet flat on the ground with toes

pointed outward for better support and keep your arms out for stability—like penguin wings!

5 Use caution when exiting vehicles. Getting out of your car can be tricky on icy surfaces. Remember to move slowly, swing both feet out and plant them on the ground first and hold onto the doorframe as you carefully stand up.

6 Consider walking aids. Handrails on stairs and ramps are your friends and can help reduce the risk of a fall. If you use a cane, consider attaching an ice tip to the bottom for better grip. You could also try walking sticks, including hiking poles, for added stability and balance.

Find more arthritis-friendly tips at arthritis.ca. www.newscanada.com



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Finding Connection and Support Through the MOSAIC Immigrant Seniors Wellness Hub

For many immigrant and refugee seniors, the later years of life can come with unique challenges. Arriving in a new country often means rebuilding community, navigating unfamiliar systems, and adjusting to new cultural expectations. These challenges can feel even heavier during the holiday season.

MOSAIC, one of British Columbia's largest settlement and employment organizations, has been supporting newcomers for 50 years. Its programs help immigrants and refugees build community, access services, and feel a sense of belonging. The Immigrant Seniors Wellness Hub is one of these efforts.

The Wellness Hub is not a physical location. Instead, it is a relationship-based support program for immigrant and refugee adults aged 55 and up. Seniors are paired with trained Walk-Alongside Companions who offer warm, attentive, and non-judgmental listening. The goal is simple: to provide emotional support through connection, compassion, and understanding.

Over the past 18 months, MOSAIC has trained Wellness Support Volunteers to offer this specialized support. Their training includes how to create a calm and comforting emotional space, how to listen without giving advice, and how to approach others with empathy and self-awareness. This approach helps seniors feel grounded, heard, and respected.

Volunteers often describe the experience as transformative. One volunteer, Jim, shared, "Compassion is kindness and support without

judgment — a skill that can be developed." Another volunteer, Lucenda, reflected, "I tried so hard to learn to unlearn things... I need to listen first." Their insights reflect the heart of the Wellness Hub: meeting seniors where they are, with patience and care.

The Wellness Hub supports immigrant and refugee seniors who may be feeling lonely, stressed, overwhelmed, grieving, or simply wanting someone they feel comfortable talking to. The one-on-one format is especially helpful for those who prefer culturally sensitive support. Meetings take place at MOSAIC or another mutually comfortable location, allowing connection to grow naturally.

If you or someone you know could benefit from a compassionate companion, MOSAIC welcomes you to reach out.

Phone: 236-485-0964
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Making the most of your next staycation

You don't have to leave home to have a great vacation. With its vast landscapes, vibrant cities and diverse cultural heritage, Canada offers an array of opportunities for unforgettable staycations. Whether you're exploring local attractions, transforming your backyard into a private oasis or hitting the road, here are some tips to help you plan the ultimate staycation.

Set the scene at home. Transform your home into a retreat. Think cozy movie nights, spa vibes in the bathroom or outdoor dining under string lights. Consider what helps you unwind and bring that into your space. Before you unplug, make sure your home is protected. Review your home insurance policy to ensure you're covered for things like water damage, theft or unexpected incidents.

Plan local adventures. Act like a tourist in your own city by visiting museums, hiking trails, beaches or even that new restaurant you've been eyeing. Planning a few off-the-beaten-path adventures can make your staycation feel fresh and exciting. If you're using your car for day trips, make sure your auto insurance is up to date. Insurance providers like Belairdirect offer features like 24/7 roadside assistance and accident forgiveness, so you're covered even when you're close to home.

Create a flexible budget. Even though you're staying close to home, expenses can still add up if you're not careful. Set a budget to keep things in check, but make sure to leave some wiggle room for spontaneous fun.

A great staycation is all about balance, relaxation, adventure and peace of mind. With the right plans in place, you can fully unwind and have fewer things to worry about while you're in staycation mode.

Find more tips at belairdirect.com.
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WRITE AS I PLEASE

By Mel Kositsky

As we approach the new year, we can only be hopeful that life in general continues to improve. All the issues of the past year will not fade away as the calendar turns to 2026, but we always need to maintain a positive attitude in this “topsy-turvy” world.

The major issue facing people today remains “affordability” -- as the cost of living keeps increasing every day -- and people, especially seniors, are being challenged to make ends meet. It is a difficult task for all.

We are now in a “transformative” economy. That word takes honours for the “Word of the Year”.

It seems every politician, media person, and academic are using it freely and it has also made its way into everyday use. We constantly hear about our transformative economy, transformative leadership, transformative housing and even, the transformative climate. It is really just an excuse -- not a meaningful explanation.

Such recently created words as “shrinkflation” have not totally disappeared, but some new catchy phrases such as “bill creep” are gaining common use. The latter refers to small increases in fees and charges that usually go unnoticed as people shy away from monthly paper bills and do not pay as much attention to what is coming out of their bank accounts in direct payments. Banks, telecoms, and other credit card retailers are notorious for this.

Even holiday season festivities are starting to be affected by this poor economy. We are starting to hear stories about people having to “Deck the Halls” with mostly dollar store decorations and purchase “vintage” clothing for gifts. There is a huge demand for reused items and thrift stores are in vogue.

One of the increasing problems is that some online shopping outlets offering so-called “cheap” clothing are also only offering items of less quality -- more syn-

thetic materials rather than cotton -- and they usually don't last as long. There are some good deals to be found at what we used to call “second-hand” stores. Actually, in today's economy these stores are really helpful for many people.

For Canadians, the event of the year had to be the federal election on April 28 with the emergence of new Prime Minister Mark Carney -- a person who had never been elected to political office before. He is leading another Liberal minority government as politics in Canada continues to move closer to a two-party system.

We also said farewell to former PM Justin Trudeau, who is now making Hollywood gossip headlines with his new relationship to mega entertainer Katie Perry. (As the world turns.)

Of course, had the Toronto Blue Jays won the World Series baseball championship, they would have jumped to first place as the top story of 2025. Even though there is nothing really Canadian about them, except their ownership and city they play in, but their unexpected success this season united the country at a time everyone could really use a fun diversion.

And surprise -- no one even had to use that stupid phrase - #elbows up! (It will forever stay as a political hockey term.)

It has been a very big year for the Langley Senior Resources Society (LSRS).

In October, LSRS was the recipient of a major community award. Executive Director Kate Ludlam wrote the following thank-you letter, which outlines the many programs and services offered by the growing agency to meet the needs of seniors:

“The Greater Langley Chamber of Commerce held its annual Business Excellence Awards on October 23, and the Langley Senior Resources Society was honoured to be named Charitable or Non-Profit Organization of the Year. LSRS holds partnerships with all of the deserving nominees for this award - Inclusion Langley, Langley School District Foundation, Langley Meals on Wheels and Raphael House -- and this is a testament to the strength of our non-profit sector here in Langley.

“This humble recognition would not have been possible without the efforts of our dedicated board directors and staff team, enthusiastic members, tireless volunteers, generous donors, and committed funders -- their passion and support have been the heart of our success.

“For over 40 years, the Langley Senior Resources Society (LSRS) has been delivering programs and services to the seniors of our community -- we are leaders on issues affecting seniors and their families. We own and operate the largest freestanding inde-

pendent senior center in the province where we offer recreational, educational, and social programming.

“We also deliver important wrap-around services and supports for housing assistance, food security, transportation, and navigating the myriads of system bureaucracies. We operate the largest Adult Day Program (ADP) in Fraser Health providing therapeutic recreation for older adults who have cognitive and/or physical limitations, most of our clients have early on-set dementia. Embedded in our ADP is an affordable Community Bathing Program where older adults who struggle with bathing can enjoy a comfortable and warm bath provided by our health care aides.

“LSRS is unique because of the scope of programs and services we offer, and this approach improves the lives of seniors in our region. We are purpose-driven with a strong governance and staff leadership team who are focused on growth. And we must grow because the number of seniors, and their needs, is increasing rapidly.

“The systems that have traditionally supported them -- healthcare, housing, transportation etc. -- have not grown at the same pace as the needs of seniors. The impact of this population surge, and the lack of services to support them, means seniors are increasingly turning to organizations like ours. Our organization is in the process of evolving from a grassroots nonprofit to a community and regional leader, and we are rising to meet the needs of our growing senior's population.

“This is focused and strategic work and we feel fortunate to have the unwavering support of Mayor Nathan Pachal and the City of Langley councillors, and Mayor Eric Woodward and the Township of Langley councillors. The time, consideration, and support the City and Township gives us is tremendously important and we are so grateful for their dedicated support.

“The one thing every single person in our community has in common is we are all aging. And it is in our collective best interest that we have an older adult population that is engaged, supported, and thriving.

“We are focused on our mission and striving to make a meaningful difference in the lives of Langley seniors. This award not only recognizes our efforts but also underscores the importance of sustained community engagement and collaboration. We are actively seeking partners who want to help us with our important work. Those interested can reach out to info@lsrs.ca or 604-530-3020.”

Best wishes to all our readers for a happy and peaceful holiday season - and a happy and healthy 2026!

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 be-

nefits 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



Shell Busey the HouseSmart guy

By Shell Busey

Hi folks, where did the year go? It seems we were just taking down the Christmas lights from the 2024 Christmas season.

First, let me deal with an item that always irks me at this time of the year, and that being—Christmas is spelled Christmas, not Xmas, and celebrated each year on the 25th of December.

Please forgive me, for I'm aware some religions celebrate at different times. I'll leave it at that and wish all my readers a very Merry Christmas and all the best for the New Year.

I would like to mention some safety tips to be aware of around the home during the holiday period:

- 1. Any toys or rechargeable electronics—please read the instructions to ensure the charging times are properly adhered to; also make sure the electronics are C.S.A. (Canadian Safety Association) approved.
- 2. Change your smoke and carbon monoxide detection alarm batteries.
- 3. Find your shovel to clear any snow we may have???
- 4. Shut the water off to your outside hose faucet, and if you have irrigation sprinklers, have them serviced by a qualified service provider.
- 5. Have salt available for slippery walks and driveways. It is easily available at most hardware and building supply stores. Always ensure that it is not harmful to grass or gardens, unsealed concrete walkways or driveways, and unheated garage floors.
- 6. If you are in an area where you get a lot of snow, don't allow it to build up against the home. When it melts, it could work under the sill plates into the crawlspace or behind basement finished walls, causing mould and unwanted odours.
- 7. If you have a gas insert conversion in your fireplace and the pilot light is off, I recommend having it serviced by a qualified service gas Red Seal contractor. Some homeowners leave the pilot light on over the summer months. I don't suggest doing this, as carbon particulate will form on the pilot lighter device.
- As mentioned in the previous tip, the term is Red Seal Professional Service—please have them confirm they are qualified to obtain parts if required.
- 8. Some homes may still have a wood-burning fireplace. It is very important to ensure that there are no bricks that may have come loose over the summer months on the outside and top of the chimney. Cleaning your flue is very important in case of bird nests and unwanted four-legged creatures (i.e. squirrels, bats, rats, etc.). A chimney professional should check the ash dump outside to ensure there is adequate space for the current year's

MERRY CHRISTMAS

J	C	T	N	O	R	T	H	P	O	L	E	R	N	J	O	R	N	A	M	E	N	T	S	Y
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F	X	S	N	O	W	M	A	N	T	I	N	S	E	L	M	I	S	T	L	E	T	O	E	N

Merry Christmas	Santa	Elves
Mrs Claus	North Pole	Sleigh
Jingle Bells	Holly	Mistletoe
Candles	Christmas tree	Angels
Tinsel	Star	Jesus
Wisemen	Strings of Lights	Shortbread Cookies
Fruitcake	Stockings	Milk and Cookies
Presents	Chimney	Rudolph
Snowman	Noel	Reindeer
Carolling	Twelve Days of Christmas	Letters to Santa
Ornaments	Nuts and Bolts	Family Traditions

ashes. A smoky fireplace is a problem fireplace!

9. Roof cavities, no matter the configuration, require ventilation. Most common are the gable and cottage types of roofs.

Note: Before adding extra insulation, ensure draft proofing has been done to all areas (e.g. ceiling light fixtures from top attic side, attic access ports, wiring and plumbing ducts through wall plates, etc.). This stops excess moisture migrating up into the roof cavity. R-40, or 12-inch-thick insulation, is the most common in our Canadian weather conditions.

Ventilation is calculated at one square foot (144 sq. inches) for every 300 square feet of attic area.

Note: If you can accommodate one square foot for every 200 square feet, even better. 50% or half of the venting should be on the roof; venting can be vented ridge cap for the roof area if preferred. Poor venting can lead to curling shingles as well as ice damming inside your roof cavity.

10. It's always a pleasure when you can make a referral for a good service. In this case, my guy who does my vehicle repairs and maintenance.

Newer cars—you open the hood and my home improvement profession says, "Don't get involved," so I call my friend in Surrey/

Cloverdale, Raj, at A-1 Auto Service. He has me take the vehicle to him and in & out in a flash. That's what quality experience will do for you. He has never let me down.

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Straight from the Horse's Mouth

By Mel Kositsky

Many people often say “no news is good news”.

That's the situation facing the horse racing industry in British Columbia as talks behind the scenes continue about the future of the industry.

The latest development came early last month when the American-owned Great Canadian Entertainment corporation continued selling off its casino properties in B.C. – this time announcing the sale of Hastings Racecourse and Casino to the Tsleil-Waututh Nation.

At this point there is no new information about discussions between horse industry representatives and the First Nation. According to the Horsemen's Benevolent and Protective Association of British Columbia, the 2026 thoroughbred racing season at Hastings Racecourse is expected to go ahead.

In a news release to Canadian Thoroughbred, HBPA BC stated on November 10 that the latest stage of the ongoing talks between the Tsleil-Waututh Nation and Great Canadian will not affect scheduled meetings with the track operator to discuss plans for 2026 racing dates. Meetings have already taken place with more talks scheduled. The monthly meeting of the board of the HBPA of British Columbia is still scheduled and information will be published as soon as possible.

There is also still no new information about the future of harness racing in the province. But the Harness Racing BC society is going ahead with its annual general meeting on December 9 when members should get an update. The City of Surrey and Great Canadian put a stop to any future racing at Fraser Downs in Cloverdale in August.

However, there is good news for those people involved with racing in the Pacific Northwest. Emerald Downs has announced its plans for the 2026 season, which will run from May to September. The following news release outlines those plans.

“Emerald Downs announced a 51-day meeting for its 2026 live racing season. Opening Day, Saturday, May 2, coincides with the 152nd Kentucky Derby. The season concludes Monday, Sept. 7, with holiday racing on Labor Day.

“The 51-day meet is composed of 18 Saturdays, 18 Sundays, 13 Fridays, and holiday racing on Memorial Day and Labor Day. Friday racing begins June 5. Post times are 1:50 p.m. on weekends and holidays, 7 p.m. on Fridays. The annual Fireworks Spectacular is Friday, July 3, with a special 5 p.m. post to bring in the July 4th holiday.

“Championship Sunday” featuring the 91st Longacres Mile and five other stakes is Sunday, August 16. This year Championship Sunday featured an all-time Emerald Downs' record handle of \$3,305,806.

“The 30th anniversary celebration is Saturday, June 20, featuring a special remembrance of the track's first three decades of operation.

“Popular promotions returning in 2026 include Indian Relay Racing (June 12-14), T-Rex World Championships (July 12), Fiesta Premio Esmeralda (July 25-26), Oktoberfest (Sept. 5-7), along with a full slate of races for dogs: Bulldogs (May 17), Corgis (June 27-28), and Wieners (Aug. 23).

“Emerald Downs enjoyed a banner season in 2025 with an average mutuel handle of \$1,325,928 (up 49%) and average on-track attendance of nearly 4,000 (up 10 percent).”

Great Canadian Entertainment has now officially sold the Hastings Casino in Vancouver after 20 years of operation. Since mid-2024, Great Canadian has agreed to sell six of its nine casinos in the province to First Nations groups. Among the latest is a pending sale of Elements Casino Chilliwack to a collective of seven Indigenous communities in the Fraser Valley.

Earlier transactions included Casino Nanaimo, Elements Casino Victoria, River Rock Casino Resort in Richmond and Chances Maple Ridge. So far there has been no public talk about the future of Elements Casino Surrey, which continues to operate at the Cloverdale fairgrounds without harness racing.

The sale of the Hastings Casino to the Tsleil-Waututh Nation first became news in June when a Memorandum of Understanding was announced, taking horse people by surprise.

This past year, Hastings Racecourse saw its year-over-year handle drop from nearly \$21.5 million in 2024 to just over \$17.5 million in 2025, according to Daily Racing Form statistics.

Total purses also fell from \$5,257,500 in 2024 to \$4,435,625 in 2025. The 2025 meet had six fewer race days (37 as opposed to 43) and 53 fewer races (235 against 288) than the 2024 meeting.

The east Vancouver track's biggest day of wagering came on BC Derby Day, with the handle eclipsing \$1.1 million. The final-day card on October 18, which featured 10 races, attracted a robust \$827,322 in wagering, according to a track press release.

The joint news release about the purchase of the casino is as follows:

səlilwətał (Tsleil-Waututh Nation) (“TWN”) and Great Canadian Entertainment announced November 10 that on November 7th, 2025, they entered into a definitive agreement for the purchase by TWN from Great Canadian Entertainment of the casino portion of the business and the casino-related real property interests at Hastings Racecourse & Casino.

This follows the previous execution of a non-binding Memorandum of Understanding between the parties, which was announced on June 6, 2025.

Hastings Casino is a local entertainment landmark in the heart of Vancouver, British Columbia with over 400 slot machines that provide a diverse range of gaming options for guests, as well as food and beverage, and has been an important part of the Vancouver community for several decades.

“We are excited about this next step towards economic self-determination for our Nation in our traditional territory, which will bring benefits to our community and the next seven generations,” stated Justin George, Chief of səlilwətał (Tsleil-Waututh Nation).

“I am grateful to our current and previous səlilwətał leadership, as well as our Chief Administrative Officer (CAO), Chief Financial Officer (CFO), and Economic Development Department, for advancing and solidifying this opportunity.”

“We are proud to announce an agreement for the sale of this landmark casino business to TWN. It has been an honour to steward the casino at Hastings Racecourse & Casino for over 20 years, and we recognize the important role this transaction plays in TWN's economic self-determination,” said Matt Anfinson, CEO, Great Canadian Entertainment.

“We will now dedicate our efforts to a successful close of this transaction, as well as supporting the Tsleil-Waututh Nation thereafter,” added Anfinson.

The closing of the transaction remains subject to customary closing conditions and approvals, including those by regulatory authorities and the City of Vancouver, as the owner of the underlying real property at Hastings Park. Under the terms of the definitive agreement, the Company will provide transitional services and support to TWN for a period of time following closing.

On October 30 the announcement about River Rock and Maple Ridge became public.

“Petroglyph Development Group (PDG), a wholly owned corporation of Snuneymuxw First Nation (Snuneymuxw), and Great Canadian Entertainment announced today that they have entered into definitive agreements for the purchase by PDG from Great Canadian Entertainment of two casino businesses, River Rock Casino Resort and Chances Maple Ridge. Upon closing and subject to regulatory and other approvals, PDG is expected to become one of the largest casino operators by revenue in British Columbia, and anticipates being the largest Canadian Indigenous owned gaming operator by revenue in Canada, cementing Snuneymuxw as a leading force in the province's gaming industry.

“Our growing partnership with Great Canadian Entertainment has brought us to what was envisioned by our Ancestors and guided by decades of Snuneymuxw Chiefs and Councils,” said Chief Mike Wyse, Xum'silum, Snuneymuxw First Nation. “By securing ownership in four thriving casino operations, we are realizing a dream of long-term economic independence and creating lasting prosperity for our people and the communities we serve. Nation-to-Nation collaboration benefits all of us. We respectfully acknowledge Musqueam, on whose territory River Rock Resort Casino is located, and the Katzie, whose territory includes Chances Maple Ridge. Snuneymuxw looks forward to continuing our conversations with both Nations and exploring the economic development opportunities before us.”

Building on PDG's recent acquisitions of Casino Nanaimo and Elements Casino Victoria earlier this year, these transactions demonstrate the strength of the collaboration between PDG and Great Canadian Entertainment and the momentum of PDG's growing gaming platform. These acquisitions mark a major step toward economic self-determination for Snuneymuxw, strengthening Snuneymuxw's long-term prosperity, financial independence and restoring an economy that thrived for thousands of years.

“For over 20 years, River Rock Casino Resort has been the largest casino resort in Western Canada. Since its opening in 2013, Chances Casino Maple Ridge has been a cornerstone of the Maple Ridge community,” said Matthew Anfinson, CEO, Great Canadian Entertainment. “PDG has proven to be a leader in casino operations. We are delighted to have the opportunity to transfer the ownership and operation of these two important properties to the PDG team.”

“PDG continues to advance a bold and transformative economic development path in British Columbia,” said Erralyn Joseph, President of PDG. “These acquisitions are aligned with our corporate commitment to restore a strong Snuneymuxw economy, one where Snuneymuxw capital, leadership and vision drive meaningful growth for our Nation and strengthen partnerships across territories. We extend our gratitude to the Musqueam and Katzie Nations as we move forward together in the spirit of collaboration, and we look forward to building new, sustainable and long-lasting relationships with the Municipalities of Richmond and Maple Ridge.”

“Musqueam is a leading economic contributor within our traditional territory, actively diversifying our investment opportunities,” said Musqueam Chief Wayne Sparrow. “We thank the Snuneymuxw First Nation for approaching us on an opportunity to partner on the acquisition of the River Rock Casino which operates on Musqueam-owned land. Musqueam and Snuneymuxw have reached an agreement in principle on a letter of intent. We will be working through finalizing details over the coming weeks.”

The closings of the transactions are subject to customary closing conditions and the receipt of all required regulatory and third-party approvals, including required approvals under the Competition Act.

ANOTHER SUCCESSFUL SENIORS' COMMUNITY FAIR WAS HELD IN LANGLEY ON NOVEMBER 20 – THIS TIME IN WALNUT GROVE.

Hosted by Langley Seniors in Action, the event drew hundreds of participants to interact with about 30 exhibitors, including Today's Senior newsmagazine. It was the second time this year a fair was organized by the group following a very good turnout at the Aldergrove Legion in June.

This free event, held at the West Langley Community Hall, was for organizations and community agencies to gather in one location to promote their programs, events and opportunities for seniors. It is designed to educate seniors living in the Langley area about the services available to them.

The following is a list of exhibitors and a brief description of each of those participating organizations. In this season of giving, Today's Senior encourages all its readers to support the non-profit agencies which help make the lives of seniors better throughout the year.

Bria Communities - Home is where you belong, where you feel truly comfortable, where you can really live. Home is right here.

CBI Health - Our wide range of healthcare services have been helping Canadians recover from injury or illness for over 45 years.

Council of Senior Citizens Organization of BC (Leslie Gaudette, President) - Advocates for the welfare of elder citizens to advance their social and physical welfare.

Ears Hearing Company - Your one stop place for all things hearing related.

Elder Dog Canada - Dedicated to ageing people, ageing dogs, and the important connection they enjoy.

Fraser Health Advanced Care - Advanced care planning begins by thinking about your beliefs, values and wishes regarding health care treatment.

Fraser Valley Regional Library - Embrace a world of possibilities with diverse resources, inspiring STEAM opportunities, and enriching reading programs.

Kelly Blouin, Realtor - Seniors Real Estate Specialist

Langley Division of Family Practice - The Langley Division of Family Practice is a group of physicians organized at the local level who work to address common health care goals.

Langley Hospice Society - Provides compassionate support to help people live with dignity and hope while coping with grief and end of life.

Langley Meals on Wheels - Ensures that everyone in our community is fed, connected and sup-

ported.

Langley Seniors in Action - Together we can create the kind of community where older adults have access to the services they need to live healthy and productive lives.

Langley Seniors Resource Society - Our community services help seniors stay independent at home, providing support, resources, and connection for a better quality of life.

Langley Soroptimists - A group of local women making a difference for women and girls. We volunteer, raise funds, and run programs that help build brighter futures through education, opportunity, and empowerment.

Langley Volunteer Bureau - To inspire and support anyone who wants to be connected and involved in their neighbourhoods. We help non-profits build a dedicated and passionate team of volunteers to support their programs and events.

Ministry of Social Development and Poverty Reduction - Focuses on providing British Columbians in need with a system of supports to help them achieve their social and economic potential.

Nurse Next Door - We believe seniors can age safely and happily at home.

Ron Cares Society - Supporting health and wellness One Care Kit at a Time.

Royal Canadian Legion 265, Aldergrove - Serves Veterans and their dependents, to promote Remembrance and to act in the service of Canada and its communities.

Senior Secure - Provides senior-focused solutions to protect your income and ensure you can age in place as long as possible.

Seniors Choice For Care - Empowering seniors to age in place.

Service Canada - offers Citizen Services for the federal government.

Township of Langley Recreation Programs and Services - encourages seniors to stay active, stay involved and stay healthy in the Township of Langley.

Translink - Metro Vancouver's transportation network.

UVIC - Self Management - Offers health programs for adults of all ages with one or more ongoing health conditions.

Walnut Grove Notaries - Providing a variety of services including Wills & Estates, Real Estate Services and Notarizations.

Vancouver Cancer Drivers - The Volunteer Cancer Drivers Society is a not-for-profit organization providing complimentary transportation for Greater Vancouver and Fraser Valley residents battling cancer.

3 AI-POWERED SCAMS TO WATCH OUT FOR

One of the biggest transformations artificial intelligence (AI) is driving is in the area of fraud. AI lets fraudsters impersonate more easily, personalize their scams and move faster than ever before. According to Mastercard, here are three scams where it's playing a major role, and ways to keep yourself safe.

The grandparent scam: This is a good example of how fraudsters can use AI to personalize their scams like never before. Fraudsters will target seniors with a phone call when they're off-guard or vulnerable. Using AI they will alter their voice to sound like a family member in distress who needs money right away.

Calls like this are meant to play on your emotions, so listen to your instincts. Ask yourself: Why would money be what they need, instead of help in some other way? If you are unsure, call them back using the number you have for them. Also, consider having a "secret word" that only family members know, to help verify identity.

The fake order: This is a type of phishing scam, where fraudsters send a message designed to look like it's coming from a legitimate source, in order to get sensitive information or login credentials from you. A common version is sending a fake invoice or confirmation for an online order.

Treat any unexpected messages like this with suspicion. Fraudsters often pose as businesses you trust. Never click on links or use any contact information from this type of message. Reach out to the business yourself through the phone number or contact form on the company's website. They're victims of the scam, too, and can work with you to get to the truth.

Authorized push payment (APP) fraud: AI tools can let fraudsters ask you for legitimate-seeming fast payments that often go through before your financial institution can react. They usually focus on impersonating quick but necessary payments, such as Canada Revenue Agency back taxes, bank overdraft fees or credit card bills.

Thanks to the speed of AI, all it takes is a moment's lapse in attention for someone to send what could be an irreversible payment. But, AI is also being used to strengthen fraud prevention. Payment providers, like Mastercard, have developed tools that work in the background while you complete a purchase. These systems are designed detect this type of fraud automatically, in real-time and stop the fraudulent transaction in its tracks.

It's up to all of us to be more cyber safe—better cybersecurity makes for a safer community.

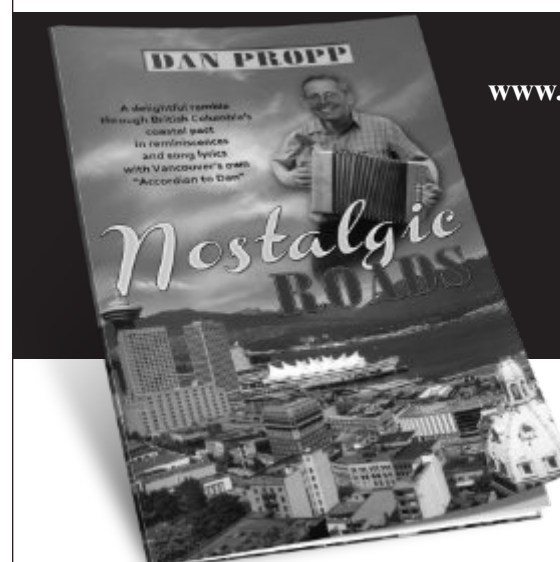
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LEARNINGS FROM MY TRAVELS THIS YEAR

By Diane Tijman, Retired Educator from Richmond, BC.

As we approach the holiday season and another year ends, I find myself reflecting on the many things for which I am grateful—family, friends, my volunteer and contract work, and, of course, travel! All are important, but exploring new places, digging up my family's roots, trying other languages, and deepening my understanding of the world give me such joy. After a lifetime of hard work, these golden years offer a wonderful opportunity to challenge ourselves both physically and mentally, and simply have fun.

This past spring, my travels took me to Portugal and Spain on a memorable cruise. We began in Lisbon, staying a few days to acclimatize and discover this vibrant city. Have you ever tried chocos fritos—fried cuttlefish? Similar to calamari, it is delicious. Followed by a warm Portuguese tart for dessert, you can't beat it. My husband and I walked everywhere with friends, rode the charming old trams, and enjoyed affordable and delicious meals every night in the neighbourhood's tiny restaurants. From Lisbon, we sailed to Huelva, Seville, Gibraltar, Malaga, Valencia, Mallorca, and Barcelona. We were captivated by flamenco performances and enjoyed Ibérico ham, local olives, and excellent wines. What I learned from this trip was how much I enjoy travelling with my husband and another couple; I hope we can plan another trip for us next year.

In June, my travel buddy and I embarked on a "Scotland Intensive" cruise. Sailing from Southampton around northern Scotland and then down to Dublin was wonderful, but the highlight was an overnight stay with my cousin in Troon. She and her husband drove me to nearby villages where my ancestors once lived, sharing stories of their lives in what was once a thriving coal-mining region. As the mines closed and work disappeared, many families, including my grandparents, left for the New World. This trip reminded me how much I value the relatives I still have there, and it strengthened my desire to return and learn more. The cruise was fun, but the connection to my family's past was truly heartfelt.

My final journey took me to Ottawa for my last trip with Canadian Parents for French, with whom I have volunteered since 2012. At our AGM, volunteers from across Canada gathered. These same people have become a second family to me. Dedicated, kind, and passionate about French language education, they continue to work tirelessly to support what has also been my life's work. This trip reaffirmed that volunteering gives back far more than one ever expects and that I will have to do more.

And for next year? Fingers are crossed that new adventures and learnings are on the horizon for us all. Merry Christmas, everyone.



HOW PROTECTING YOUR HOME CAN PROTECT YOUR RETIREMENT

A safe and secure home plays a major role in helping people feel prepared for the future, especially as they approach retirement. With housing costs rising and extreme weather events becoming more common, homeowners are relying more on the protection they have available.

A study by the Financial Resilience Institute found a clear link between adequate insurance protection and improved levels of financial resilience. In other words, protecting where you live can also help protect your long-term financial well-being. That's why it's worth taking time to make sure your home—and your insurance—can meet your needs long-term.

Here are some things to consider:

Make sure your coverage reflects your current life

Whether you've renovated, downsized or finally paid off your mortgage, it's worth reviewing your home insurance. The right protection can offer peace of mind and help shield your savings from costly surprises.

Life insurance as part of your long-term plan

Life insurance can help ensure loved ones are looked after but also supports estate planning and the legacy you leave behind.

Protection brings peace of mind

From rising climate risks to everyday surprises, knowing your home and lifestyle are protected can help you feel more in control, especially as you approach retirement. The right coverage can support your sense of security and help you bounce back faster from the unexpected.

Support is just a conversation away

You don't have to figure it out alone. A licensed insurance or financial representative can help you explore your options and make informed decisions



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www.newscanada.com



HARRISON HOT SPRINGS FOODIES AFOOT

By Rick Millikan

Harrison Hot Springs accommodates adventuresome foodies like us...as well as vegan, gluten sensitive and lacto-intolerant holidaymakers. Visitors also enjoy heritage cuisine, including South Asian, Vietnamese, Chinese, Japanese and Thai specialty dishes...plus delicious German schnitzel and Italian-style pizza.

Settled into Harrison Hot Springs Hotel in early September, we stroll to Milos Restaurant. There, dining room windows open onto Harrison Lake's peaceful panoramas. Like the Greek flag, blue accentuates its pristine white walls. And adornments recall our Aegean holidays.

Family-owned and operated, this restaurant offers perfectly seasoned Greek dishes, including 'senior-sized' selections...at bargain prices! Meals begin with zesty traditional salads and end delightfully with souvlaki and moussaka. Fellow diners rave about their roast lamb, ribs...as well as ekmek and baklava desserts.

Several village restaurants provide breakfasts. Our Resort Hotel offers two possibilities. Adjacent to the entrance, Miss Margaret's serves fresh-baked pastries and espresso coffees. And on the second floor, Lakeside Terrace treats breakfasters to hearty buffets. We enjoy pancakes, sausages, yogurt and fresh fruit...and a custom-made omelette.

Next evening, we walk through the hotel's welcoming lounge and down a short hallway. After reviewing displays of early spa postcards and photos, we continue to a bright yellow door and enter the Copper Room, the hotel's signature dining room.

Soon seated, our waiter describes distinctive new salads, entrees, desserts and beverages. We select four-course dinners from a set menu. Our meals begin with Caprese salads: fresh mozzarella and sweet tomatoes drizzled with basil oil and

balsamic glaze.

Onstage tonight, Lyndon Davies tickles the ivories while crooning jazzy renditions of golden oldies. Though the long popular 'Jones Boys' have moved on, the Copper Room schedules a variety of nightly entertainment, all encouraging couples to whirl around its large dance floor.

Mango sorbets cleanse our palates. Our entrées arrive next on stylish, silver-domed trays. Sipping juicy B.C. pinot noir, we savour New York Striploin and succulent Roasted Chicken Breast Supreme. Lyndon later croons a peppy rendition of Billy Joel's Piano Man. Reflecting on its melodic lyrics, we nibble respective wedges of blueberry and strawberry cheesecake, scrumptious grand finales.

Our last evening proves perfect for patio dining. Situated above Harrison's esplanade, Morgan's offers heightened views of the lake's sandy lagoon and a warm, cozy spot for chatting about our good times. Noted for West Coast fare, the owner explains that many of their recipes were inspired by her mother, who ran a thriving Cabo San Lucas restaurant.

Here, menu items come with flair. The Strawberry Tuscan salad is a feast for the eye! The soup special overflows with chunky, ruby-red tomatoes and the Cioppino brims with mussels, clams, plump scallops and meaty shrimp, all in a delicate broth. A heart-shaped dish holds our crème Brule dessert. As the sun sets, we share this 'lovely' custard treat.

Smaller eateries around town furnish burgers, fish and chips, poutine and fried chicken. Our favorite, family-run Muddy Waters Café opens at 9:00 a.m. for breakfast, then serves lunch from 11:00 a.m. to 5:00 p.m. Agassiz cheeses, Fraser Valley farms, a local coffee bean roaster and onsite bakers support their tasty endeavours.

On our last day, we lineup there inside to order before joining others seated in its airy, glassed-in patio. A smiling server first brings two robust cappuccinos. Minutes later, buttery potato-leek soups with extraordinary sandwiches arrive. A yummy pretzel bun embraces a BLT's prosciutto, pepper bacon and vine-ripened tomato. And a toasted Portuguese Bun envelopes Pulled-Pork atop apple-cilantro coleslaw. One towering, apple-bran muffin concludes this extraordinary lunch.

Next door, Rocky Mountain Chocolate supplies goodies for our grandkids. Packing up their



chocolate Sasquatch feet, we're homeward bound filled with tasty memories.

Of Interest: thecopperroom195r.com/events list provides its scheduled performances.



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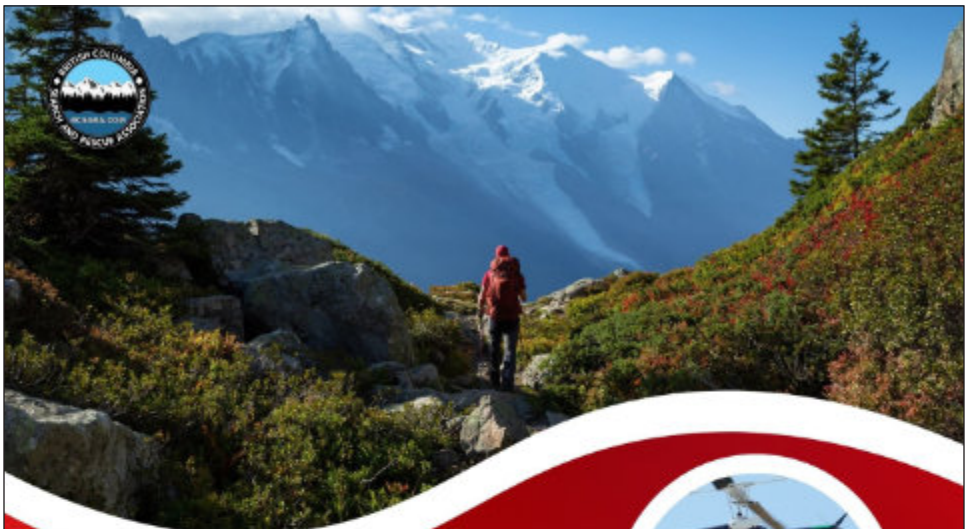
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**CAN ANYBODY
SHARE A SPARE?**

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.

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 or email 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 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 and search for 'kidney paired donation'.





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