

YOUR OLDTIME STYLE PUBLICATION WITH TODAY'S NEWS FOR SENIORS

TODAY'S  
**SENIOR**  
NEWSMAGAZINE



Today's apples don't always grow on trees. (Photography and concept – Dan Propp) - Page 3

FEBRUARY - 2026

FRASER VALLEY -  
LOWER MAINLAND EDITION  
**Volume 34 - Number 12**  
**FREE** - Please take a copy  
or by **SUBSCRIPTION** see page three  
CANADIAN PUBLICATIONS MAIL PRODUCT  
SALES AGREEMENT #40025695

Inside This Issue

ACCORDION TO DAN  
by Dan Propp ..... 3  
LUNAR NEW YEAR OF THE HORSE....  
by Lenora A. Hayman ..... 5  
FINANCIAL NEWS  
by Rick C. Singh.....6  
THE PHARMACIST REVIEW .....7  
THE NEXT CHAPTER  
by Mike McCardell.....8  
BIRCHTOWN, NOVA SCOTIA:  
By Ursula Maxwell-Lewis.....10  
STRAIGHT FROM THE HORSE'S MOUTH  
by Mel Kositsky.....12  
WORD FIND PUZZLE.....13  
SHELL BUSEY THE HOUSESMART GUY  
by Shell Busey .....13  
WRITE AS I PLEASE  
by Mel Kositsky.....14  
SASQUATCH COUNTRY REVISITED...  
By Chris Millikan .....17

FOR SENIORS - BY SENIORS  
WITH NEWS YOU CAN USE



**Sullivan**  
Denture Centre

**28 YEARS**  
EXPERIENCE

**You Smile... We Smile**

Our team is dedicated to crafting personalized dentures, partials & dentures on implants.

**Thank you for voting us BEST Denturist in Surrey!**

- relines & repairs (same day service)
- free consultations & yearly check ups
- all dental plans & CDGP accepted
- easy office access & street level parking
- friendly, professional service



**Tricia Thobaben**  
Registered Denturist  
Unit #110 5450 152nd Street  
Surrey, BC V3S 5J9  
info@sullivandentures.com

[www.sullivandentures.com](http://www.sullivandentures.com) 604-577-0007

**RETIREMENT. LIVING!**



Let someone else worry about vacuuming and grocery shopping. Trade your to-do list for a cup of coffee and the company of great friends. Do what you love best, we'll take care of the rest. **Come for a tour, and we'll treat you to lunch!**



**MAGNOLIA GARDENS**  
A BRIA COMMUNITY



**SUNRIDGE GARDENS**  
A BRIA COMMUNITY

**Call today: 604.351.8668** [BriaCommunities.ca](http://BriaCommunities.ca)



**CRS Financial**  
WEALTH MANAGEMENT  
Call: 604 535 3367  
220 - 3388 Rosemary Heights Crescent, Surrey, BC, V3Z 0K7

Wealth Management  
advice for families  
built upon honesty  
and integrity.





**BROWNIES**  
Chicken & Seafood  
Check out our Daily Specials at [www.brownieschicken.com](http://www.brownieschicken.com)  
Maple Ridge 604-479-2800  
Mission 604-287-6511 Abbotsford 604-776-0310







### SEARCH AND RESCUE IN B.C.

- ✓ 3,400 volunteer SAR members
- ✓ 440,000 hours volunteered per year
- ✓ 1,000+ human lives saved per year
- ✓ 49 dogs rescued in 2022

### DONATE TODAY

778-584-5882

[bcsara.com/donate/](https://bcsara.com/donate/)



**BC Search and Rescue Association**  
P.O. Box 2176, Sidney B.C., V8L 3S6

**AdventureSmart**  
adventuresmart.ca



## Garden Park Tower



### Looking for a new HOME with wonderful amenities?

### Consider a 55+ Life Lease Building!

- Starting at 1262 sq ft
- 1 and 2 bedroom with 2 bathrooms
- Balcony, wonderful views
- Secure, underground parking
- Professional services onsite
- Restaurant/take home meals
- Near churches, recreation, library
- Near shopping centers, restaurants
- Commercial space available for leasing

2825 Clearbrook Road, Abbotsford, BC V2T 6S3  
**Call to make an appointment (604)-743-0232**  
[www.gardenparktower.ca](http://www.gardenparktower.ca)  
Email: [nadia.baran@gardenparktower.ca](mailto:nadia.baran@gardenparktower.ca)



## Over 100 years of compassionate care.

Since 1919, we've proudly served the Greater Vancouver area with compassion, professionalism and attention to detail. When you make your arrangements with us, you're choosing a local partner dedicated to helping you create a personal and meaningful memorial.

### PLANNING AHEAD

- Lock in today's prices
- Make your final wishes known
- Protect your loved ones from unnecessary emotional and financial burdens

#### Forest Lawn

FUNERAL HOME & MEMORIAL PARK  
3789 Royal Oak Ave. | Burnaby, BC V5G 3M1  
[ForestLawnMemorial-Burnaby.com](http://ForestLawnMemorial-Burnaby.com)

#### Ocean View

FUNERAL HOME & BURIAL PARK  
4000 Imperial St. | Burnaby, BC V5J 1A4  
[OceanViewBurialPark.com](http://OceanViewBurialPark.com)

#### Victory Memorial Park

FUNERAL CENTRE & CEMETERY  
14831 - 28th Ave. | Surrey, BC V4P 1P3  
[VictoryMemorialPark.com](http://VictoryMemorialPark.com)

#### Boal Chapel

& MEMORIAL GARDENS  
1505 Lillooet Rd. | North Vancouver, BC V7J 2J1  
[FirstMemorialNorthVancouver.com](http://FirstMemorialNorthVancouver.com)

When you're ready to get started, we're here to help.

Phone 604 328 6079

Every Detail Remembered™ | Dignity®  
MEMORIAL

A division of Service Corporation International (Canada) ULC.





# ACCORDION TO DAN

Wherever we go these days, be it at the mall, restaurant, walking along the street, taking a bus or rapid transit, so many of us are walking around totally distracted and often controlled by a gadget called a cellphone. This spaced-out phenomenon has its roots totally connected towards the end of the nineteen fifties (1957) when some of us were still kids rock(et)ed by the birth of a new era by a Russian satellite called Sputnik. This February 2026 in the second Millenium, there are thousands of satellites way up in space. Since then has been a rapid change in how the world communicates and technology has transformed the world in ways some of us seniors would never have imagined in our youth. Thus, the following bit of rhyme.

## SPACED OUT

There are some of us today in senior land who still remember going outside on a clear star filled night to quickly take a glimpse of the Sputnik, the first satellite. We could see it for just a few seconds like a fast-moving object whizzing by. Wow! We may never forget the experience. Here we are now in our golden years spinning around life – skyping, texting, and even face time while talking and walking to family and friends – orbiting in a new age and ever-changing world.

Since we were still young, oh my, what an exponential change. So many new experiences have unfurled. So much is different, even today's music, a long way distant from singing "Home on the Range". So indeed, are costs today from a cup of coffee, a car and other basics needs like a meal! Artificial intelligence conveniently reduced to two letters called 'A.I.' It all seems somewhat unreal. Since the space race began, many people are trying to keep up with the economic pace of life orbiting so fast like a satellite, economic pace, an economy that perhaps rockets slightly out of sight.

## COMPARING

Remember how happy we were when the invention of the television evolved, and the neon lights of downtown Vancouver's theatre row. The comedy, drama, cartoons, from Hollywood and England's Arthur Rank co-founder of the British entertainment conglomerate, the Rank Organization.

## WHERE DID IT ALL GO

Programs like, 'I've Got A Secret', 'Queen For A



Today's apples don't always grow on trees. (Photography and concept – Dan Propp)

Day' and 'You Bet Your Life', The Groucho Marx Show, and Canada's 'Front Page Challenge'. Going back to those years, some of us nostalgically go. Do you remember the beginning of change before technology became exponential – a post office stamp cost a nickel or so and a time saver from years past called a fax machine. Now it has become old-fashioned. Later, branching out on an artistic limb, we send emails by using internet on an Apple computer. Barking up yet a once natural tree to save time and relax. Watching tv sets with rabbit ears to aerials on top of our house, while eating and enjoying Swanson tv dinners. Now a days, shows are seen on the tv by a cable connection. Golly, we still had telephone booths, and most folks were still paying mainly by cash, staying away from plastic credits and the price for shopping for groceries compared to now, a piece of cake for goodness' sake! Personally, handwritten letters had substance and thoughtfulness and stamps just a nickel or so. This was all pre-slogans such as 'The Future Is Friendly.' Where did those years go?

## BOOM BOXES

At thrift stores and garage sales sometimes, you can pick up those huge boom boxes that offer radio AM, FM and even short wave sometimes. I am amazed how many of them still work like new. The

old cassette tapes with famous singers and hits of the nineteen fifties, sixties and seventies are also purchasable, usually affordable for a song. In closing, the following reprisal will bring back warm memories....

## REPRISING A MUSICAL MEMORY OR TWO

"Hey, Mr. Banjo, play a tune for me". Anybody still remember that nineteen fifties song. How about "There Goes My Baby"-by the Everly Brothers--and how the era nineteen sixties used to be. some of us still fondly long for those days. Sinatra singing "Love and marriage go together like a horse and carriage. This I tell you, brother, you can't have one without the other." Lyrics written by Sammy Cahn certainly brings back a few good memories. So much has changed since. That now old Capital Recording building off Hollywood and Vine can still bring reprise a special time. Some of those vinyl records and cassettes are often available at thrift stores or garage sales. How listening to the old tunes on 45rpm, 78 rpm or 33 1/3 rpm can be spun....and with plenty of nostalgia and fun.

Please visit [www.Nostalgicroads.Weebly.com](http://www.Nostalgicroads.Weebly.com)  
Search for Song CD's by Dan Propp via [cdbaby.com](http://cdbaby.com)  
and also [www.soundcloud.com](http://www.soundcloud.com)  
Plus books via [www.amazon.ca](http://www.amazon.ca)

## Telephone Contact Numbers PRODUCTION / DISTRIBUTION

**Main Office / Distribution 778-751-4188**  
OFFICE HOURS: 9:00am-Noon  
Tuesday, Wednesday, Friday  
Online: [todaysseniornewsmagazine.com](http://todaysseniornewsmagazine.com)

## Columnist & Community Relations:

**Mel Kositsky 604-649-1648**  
Email: [melkositsky@gmail.com](mailto:melkositsky@gmail.com)

## Advertising

**John Ross 604-992-0783**  
Email: [johnross@westcommarketing.com](mailto:johnross@westcommarketing.com)  
**Nancy Roman 250-546-9922**  
Email: [nancyroman@telus.net](mailto:nancyroman@telus.net)

**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](mailto:todayssenior@shaw.ca)

**TODAY'S  
SENIOR  
NEWMAGAZINE**

## SUBSCRIPTION

### Home Delivery

**Twelve Issues for \$36.00 (Tax Included)**  
*Please enclose cheque or money order!*

Name .....  
Address .....  
Phone .....  
City .....  
Postal Code .....

### Send To:

**TODAY'S SENIOR at Box 61533 Brookwood  
P.O., Langley, B.C. V3A 8C8**

**Publications Mail Registration #40025695**  
*Printed in Canada, Blackpress*

### Publishers / Copyright Disclaimer:

No part of this publication may be reproduced, copied or transferred without first obtaining written permission from the Publisher, but we do welcome requests.

The opinions expressed herein are those of the writers and do not necessarily reflect the opinions or views of the publishers, staff or employees of Today's Senior.

Due care and attention is used in checking advertising copy for accuracy and legitimacy, but no warranty is implied or given by the publishers. We reserve the right to refuse any advertising or editorial submissions which we believe to be inconsistent with the concept of the publication.

All submissions should be typed (double spaced where possible). Submissions and pictures are submitted at owner's risk. Make copies of important pictures and documents please and ensure you are the authorized copyright holder of any supplied content.

All submissions and columns fall under the Registration of Today's Senior.

As Today's Senior continues to grow in popularity, an increasing number of people and businesses are advertising their service, concept or product as either a regular advertisement or in a paid editorial format. Therefore we suggest that you follow logical consumer practices and guidelines when purchasing any products or services.

**The management and staff of Today's Senior cannot recommend any product or service that appears in Today's Senior Newsmagazine.**



# HOW TO HELP SENIORS AVOID SCAMS



Financial fraud is a problem that affects millions of Canadians every year, with seniors increasingly becoming the target of potential fraudsters. The Canadian Anti-Fraud Centre (CAFC) received nearly 110,000 fraud reports in 2024, totaling \$638 million in losses.

Many of the most common scams law enforcement officials are seeing today—including the so-called "grandparent scam"—are designed specifically to target seniors.

Scammers are also leveraging scams like “the bank investigator scam,” convincing their targets to

understand how to identify and avoid fraud.

"Seniors are often targeted by scammers because they are perceived to have more wealth and presumed to be less knowledgeable about navigating online," said Adrienne Vickery, an associate VP in fraud management at TD.

"It's increasingly important to stay aware of the latest fraud and scam trends and share your knowledge with the seniors in your life to help protect one another from falling victim to fraud."

Here are some tips to help guide a conversation about how fraud can impact seniors:

participate in fake fraud investigations and provide their physical debit or credit card, along with their PIN. The fraudsters may even send someone posing as a bank to their victims' homes to do this.

Fraudsters are using new technologies and tactics to take their scams to the next level. It's important to have conversations with older friends and family members to help them better

Learn to recognize common scams

Talk to the seniors in your life about how to spot some of the more common types of fraud, including romance scams, investment scams and grandparent scams. The CAFC is an up-to-date resource for learning about current fraud trends.

Keep personal information protected

Remind seniors not to share personal or financial information over the phone or online. Many fraudsters rely on their victims to supply that information, and will apply pressure tactics to anyone they feel is vulnerable.

Make sure they're monitoring their finances

Let seniors know that part of staying safe from fraud is reviewing their account activity regularly to check for suspicious transactions. If they have a mobile phone, help them get set up for online banking if they need it and suggest that they sign up for text message fraud alerts from their bank.

Nobody should be afraid of asking for help

It's important for seniors, and all Canadians, to shake off the stigma that comes with being defrauded. Fraud doesn't discriminate—Canadians of all ages are vulnerable, and everyone should feel like they can open up about it.

Remind seniors that if something seems strange or too good to be true, they should ask a trusted friend or family member for a second opinion. By staying alert, and relying on each other, we can all stay safer from fraud. You can learn more about spotting fraud at [td.com/protectyourself](https://td.com/protectyourself).

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



## BRITISH COLUMBIA'S BEST MEDICAL ALERT

**MONITORING ACROSS CANADA**

**WATER RESISTANT AND SHOWER SAFE**

**FALL DETECTION CAPABILITIES**

**NO FEES AND NO CONTRACTS**



### Call Now Toll Free!

# 1-800-205-7878

 [www.lifeassure.com](https://www.lifeassure.com)



## SLEEP SMARTER IN 2026: RESOLUTIONS FOR MORE RESTFUL NIGHTS

A new year is the perfect time to reset your sleep routine and reclaim truly restorative rest. Good sleep strengthens immunity, sharpens focus and lifts your mood, but it can fall by the wayside when schedules fill up. A few mindful tweaks to your bedtime routine can help you recharge and wake up ready for the day ahead.

How to start:

Create a gentle wind-down ritual. A consistent, mindful routine tells your body it's safe to slow down your senses and drift off. Here are some elements you can incorporate into your wind-down routine:

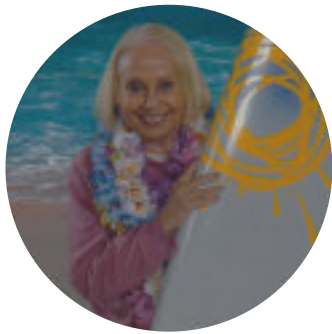
- Dim the lights an hour before bed to let your body ease into evening mode
- Stretch slowly and gently to encourage your muscles to relax
- Try a mindfulness exercise such as focusing on the sensation of breathing, and acknowledging thoughts that come up, then returning focus to your breath
- Enjoy a soothing cup of herbal tea to signal to your body it's time to rest. The warm liquid will help relax your body and can make you sleepier, while the herbal ingredients can have a calming effect on your body and mind.
- You can also consider gentle herbal supplements, such as ValeriCalm from Canadian producer St. Francis Herb Farm, which can help ease tension and promote a calm transition to rest.

Unplug for the night. Your body is wired to interpret bright lights as meaning that it's daytime. Phones, TV and computer screens can trick your body into staying awake. Swap bright screens for a book, and make sure you have enough light to read by. If you'd rather wind down in the dark, consider a calming playlist to help quiet your mind.

Better sleep means brighter days with more energy. Improving your sleep just takes some self-kindness and a few intentional nighttime moments.

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





LUNAR NEW YEAR OF THE HORSE TEA AT FAIRMONT HOTEL VANCOUVER!

Article & photos by Lenora A. Hayman.

The Fairmont Hotel Vancouver’s Notch 8 Restaurant and the Chinatown Storytelling Centre celebrated the Lunar New Year of the Fire Horse Afternoon Tea, ushering in an energetic, unpredictable and fiercely, passionate year. “Each year the Chinese zodiac aligns one of the 12 animal signs and one of the elements, wood, fire, earth, metal or water. The last time Fire Horse came around was in 1966”! Justine Crawford @justinecrawfart beautifully designed cherry blossoms and dancing horses on the pink and red menu.

My Horse cocktail was light with Hennessy cognac, jasmine green tea and a lemon twist. My friend Jeff’s Mindful Matcha, had the zero-proof seedlip spice, a popular, botanical spirit of an aromatic blend of allspice, cardamom, oak and citrus blended with coconut milk and matcha tea.

We compared 2 different teas, the Gold Mountain, blended exclusively for the Chinatown Storytelling Centre with its blend of jasmine and earl grey and a pot of Lychee Congou, a black tea with lychee fruit.

Twelve refined scones, savouries and sweets were represented at our 3-tiered afternoon tea. For example the soy scallion quiche had a nice chili bite with truffle aioli and the classic prawn toast had Szechuan glaze with kewpie mayonnaise and chives. The green tea brownie was topped with an ivory, chocolate shard and there was black, toasted



sesame in the sesame miso biscuit.

Afternoon tea from Jan. 9 - Feb. 22, 2026 is served Thurs to Sun at the Fairmont Hotel Vancouver. Tues. Feb. 17 the Lion Dance by the Hon Hosing Athletic Club will be performing only that day, but afternoon teas will be served for the balance of the week.

CA\$75:00 per person CA\$40:00 per child (ages 12 & under)

Reservations recommended through Fairmont Hotel Website!

Thanks for a superb afternoon!

Photos by Lenora Hayman.



Bottom Right: Stephen Smith & Jeff Jung, the Birthday Boy!

Top Left: Mindful Matcha & The Horse cocktails.

Middle: Top-Savoury offerings & sweets below.

Top Right: Jasmine Earl Grey Scone & Classic Buttermilk Scone.

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





## FINANCIAL NEWS

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

### Transferring foreign pensions to Canada

Many Canadians are pursuing career opportunities across the globe. While they learn new languages and discover new cultures and experiences, they may also be accumulating new retirement assets. When they return home, they may want to consolidate these savings on Canadian soil. Thanks to the Canadian Income Tax Act (ITA), this may be possible. Determining eligibility for foreign pension transfers to a registered retirement savings plan (RRSP) can be difficult, with tax treaties, pension definitions, and other countries' transfer rules all contributing to the complexity. To help make the transfer as smooth as possible, follow these three steps.

#### Step one: check that the benefit qualifies as a pension

Paragraph 60(j) of the ITA outlines the criteria for putting foreign retirement savings toward an RRSP without affecting contribution room. Here, foreign retirement savings are divided into two types: pension benefits and foreign retirement arrangements.

The requirements to contribute a foreign pension benefit to an RRSP without using any contribution room are:

- The payment from the plan must be a lump-sum amount.
- The payment must relate to services rendered by you, your spouse,<sup>1</sup> or your former spouse during the period in which you were a non-resident of Canada.
- The payment must be fully taxable in Canada and included in your income in the year of transfer.
- The amount transferred must be designated as a transfer on Schedule 7 of your Canadian income tax return in the year of transfer to obtain an offsetting deduction from the income inclusion.

As this is considered a transfer, the RRSP contribution doesn't impact your RRSP room and is in addition to your regular RRSP room. The transfer payment can be contributed to your RRSP or RRIF\* and not to a spousal plan where you're the contributor. In addition, on the transfer of the funds, the contribution and corresponding deduction can only be made in the year or within 60 days after the end of the year that the payment is reported in your income (i.e., there's no carryforward deduction available).

**\*On August 4, 2023, the federal government released draft legislation proposing to allow transfers to your RRIF as well. Although the draft legislation is not yet law, it is deemed in force as of August 4, 2023. Note that financial institutions may not be able to administer these changes until the proposed legislation becomes law.**

### Foreign retirement arrangements

The definition for a foreign retirement arrangement is, unfortunately, not as broad as a foreign pension benefit. In fact, this is a special provision intended to apply specifically to U.S. individual retirement accounts (IRAs). Personal retirement accounts that aren't pensions can't be transferred to Canada from other countries on a tax-deferred basis.

What if the foreign account in question isn't a U.S. IRA but is like an RRSP—can it be transferred? The short answer is maybe. As Canadian residents we're taxed on worldwide income, so withdrawals from foreign retirement accounts—whether lump sum or periodic—are still taxable income. Foreign tax credits may be available to offset foreign tax withheld on such withdrawals. If adequate RRSP room exists, withdrawals from the foreign accounts can be contributed to an RRSP. The contribution creates the necessary deduction against the income inclusion of the original withdrawal. To minimize tax, this strategy could be used over several years, as it wouldn't be restricted by the ITA's foreign transfer provisions.

#### Step two: check foreign rules regarding pension transfers

Some countries have their own rules for pension transfers that can prevent a transfer even if that pension would meet the ITA requirements above. Failure to comply with the home country's rules may also result in punitive tax penalties.

Other countries may require government approvals to transfer pensions to foreign jurisdictions or require that foreign accounts meet local pension laws or provisions. The U.K., for example, has a list of recognized overseas pension schemes to which U.K.-based pensions can be transferred. You can consult a foreign government's customs and revenue agency website for pension transfer information or contact a foreign pension plan administrator to ask about transfer options for non-residents.

Finally, there could be other fees associated with the withdrawal of the foreign pension benefit or transfer-related costs that should be confirmed with the foreign pension plan before proceeding.

#### Step three: review tax treaties

The last requirement for foreign pension transfers under the ITA is that the foreign pension benefit be included as income for Canadian tax purposes. If a provision of a tax treaty allows for the foreign benefit to be exempt from Canadian tax, you may claim a deduction on your Canadian tax return to offset the income inclusion from the

pension withdrawal. But there's a catch: if you claim this deduction, you can't claim the deduction for the foreign pension transfer to your RRSP and it would require contribution room.

Where a foreign pension is exempt from tax in the foreign country but taxable to Canadian residents under the prevailing tax treaty with that country, the pension could still be transferred to an RRSP, assuming the pension meets the requirements for the foreign pension transfer deduction. The fact that no foreign tax

would apply may make such a transfer attractive from a Canadian tax perspective.

#### Determine your best pension transfer option

With almost 200 countries in the world and nearly 100 Canadian tax treaties, it's challenging to know which foreign pensions are eligible for transfer to an RRSP. The process above can be used to help evaluate transfer options. Partner with a tax advisor familiar with these areas to confirm the fine points and navigate the complexities or contact Rick at 604-535-3367 (Suite 220-3388 Rosemary Heights Cres. Surrey, BC. V3Z 0K7) or email: rick@crsfinancial.ca

*1 Spouse includes common-law partner, as these terms are defined in the Income Tax Act (Canada).*

*Source: Manulife investments Tax and estate planning May 2, 2024*

### Langley Care Society (LCS), the non-profit organization that operates Langley Lodge, is recruiting volunteers to join its Board of Directors.

Founded in 1971, LCS provides long-term complex care for seniors and supports 139 residents through a model focused on physical and emotional well-being.

The organization is seeking community-minded individuals who bring leadership, relevant experience, and a commitment to supporting high-quality care for older adults. Board Members provide governance oversight, contribute to strategic planning, and serve as ambassadors for residents and their families.


The role includes attending six Board meetings per year, participating on committees, engaging in strategic planning sessions, and participating in key events and activities. Board directors can expect to contribute approximately 5–10 volunteer hours per month. LCS welcomes applicants from a broad range of backgrounds, including healthcare, finance, legal, fundraising, human resources, and other professional fields.

Interested candidates are invited to submit a resume and cover letter by February 10. Full details on responsibilities and application instructions are available through Langley Care Society. Please submit your resume and cover letter by February 10th to: Gabriela Matute, gmatute@langleylodge.org. (Subject: Board recruitment application – your name).

- Submitted by Mel Kositsky



**Have you been told that you are hard to insure?**



**CRS Financial**  
WEALTH MANAGEMENT



**Rick Singh**  
Founder, President and Financial advisor

We offer low-cost options, without medical exams or needles!

220 - 3388 Rosemary Heights Crescent  
Surrey, BC, V3Z 0K7  
Phone: 604-535-3367  
Email: info@crsfinancial.ca





## THE PHARMACIST REVIEW

By Lyle Sunada

### A New Era in Bone Health: How REMS Bone Scanning is Changing the Game

For decades, the gold standard for measuring bone health is the DXA scan, which estimates bone mineral density to assess osteoporosis and fracture risk. While effective, DXA has limitations — it cannot separate the inner, spongy trabecular bone from the dense outer cortical bone, and monitoring meaningful changes, often take years to detect. Enter REMS (Radiofrequency Echographic Multi-Spectrometry), a breakthrough ultrasound technology that is transforming how we monitor and manage bone health.

Unlike traditional X-ray-based scans, **REMS is radiation-free**, making it safer for repeated use. This means patients can check their progress more frequently, tracking the impact of lifestyle changes, supplementation, or therapy without added risk. Where DXA may require two or more

years to detect statistically significant changes in bone density, REMS's precision allows reassessment in as little as 8 to 12 months. This shorter window gives patients and clinicians earlier insight into whether interventions are working or need adjustment — a crucial advantage for those actively working to strengthen bones.

One of REMS's most innovative features is the **Fragility Score**, a 0-to-100 index that goes beyond simple mineral density. By analyzing the ultrasound signal, REMS **evaluates** not only how much bone is present, but also the **quality and structural integrity of the bone**. It accounts for cortical thickness, trabecular connectivity, and bone stiffness, providing a functional measure of fracture risk. This approach offers a more complete picture than traditional DXA scans, which report only a single composite BMD value. For patients who may appear borderline or normal on DXA, the Fragility Score can reveal hidden weakness, guiding early intervention.

REMS also distinguishes between cortical and trabecular bone, offering insight into two critical compartments of the skeleton. Cortical bone forms the dense outer shell, providing structural strength, while trabecular bone — the spongy interior — is highly metabolic and responds quickly to therapy or lifestyle changes. Monitoring both compartments separately allows clinicians to detect subtle improvements or losses that might be missed with traditional scans. The technology has gained attention beyond the clinic. Even NASA has explored REMS for monitoring astronauts' bones in space,

where rapid bone loss is a major concern.

In practical terms, REMS offers patients a more responsive, individualized approach to bone care. Those incorporating calcium and vitamin D supplementation, vitamin K, collagen protein, or weight-bearing exercise, can see early evidence of benefit in under a year. Clinicians, in turn, can adjust therapy sooner, improving outcomes and potentially reducing fracture risk.

As awareness grows, REMS is poised to complement — and in some cases, enhance — traditional bone health monitoring. For anyone concerned about osteoporosis, fragile bones, or early intervention, REMS represents a powerful, precise, and patient-friendly tool for keeping bones strong and resilient. **Watch out for next month's article on Bone Builder supplements. Our next Bone Health Screening clinic is on Mar 9th.**

*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.*

### BONE HEALTH SCANNING

Radiofrequency Echographic Multi-Spectrometry (REMS)

→ No X-rays → No radiation  
→ Non-invasive and painless

**Next Clinic: Book:**  
March 9<sup>th</sup>  
9:30am - 4:30pm

SCAN ME

**PHARMASAVE** Downtown Cloverdale

5738-1784 Street, Surrey  
604-576-2888

Cloverdale

Instagram: @instacart

www.CloverdalePharmasave.com

## How small business owners can help prevent fraud

From coast to coast, Canadian small businesses support their communities with goods, services and jobs, strengthening the economy. But they—and those they support—are under increasing threat from financial fraudsters.

According to a report from the Canadian Federation of Independent Business (CFIB), 50 per cent of Canadian small businesses report experiencing either an attempted or successful fraud attack.

Between phishing, malware, business email compromise, social engineering and more, fraudsters have developed a variety of ways to gain information and access to businesses, with the goal of stealing money.

For Piraveena Tharmalingam, a Vice President in Canadian Business Banking at TD, protecting a business from fraud is an important part of meeting financial goals. There are also steps owners can take to make their businesses more resilient to fraud. She shares five:

1 Don't assume your company's email is secure. While most of us use email all the time, it can be exposed to unsecure networks, and vulnerable to compromise and manipulation. If you receive an email asking for sensitive information, requesting updated payment details and banking information or attempting to redirect funds, it's a good idea to validate the request by calling the sender at the number they have on file, as a

precaution.

2 Use available security tools. Most financial institutions offer a wide array of security features. Some banks, like TD offer tools such as dual authentication and transaction limits, which can help keep a company's finances safe. Talk to your bank about the security features they offer and take advantage of them.

3 Be careful which links you click. Faked, or "spoofed," emails and fraudulent websites can infect your system with malicious software to steal login credentials or damage files. Always validate that sender email addresses are legitimate and never open attachments or links from unknown senders.

4 Reconcile accounts regularly. It's a best practice to review and reconcile your business accounts regularly—daily if possible. This can help you spot unfamiliar transactions quickly and potentially stop them.

5 Prepare your employees. Encourage employees to think critically and ask questions. Make sure any employees with access to online banking get training on common scams and regularly test their knowledge to identify any gaps.

While there's no one-size-fits-all solution to preventing fraud, being aware and prepared is always prudent. When owners, employees and business partners work together and look out for each other, it helps make businesses and communities safer from fraud.

www.newscanada.com

### BITE, CHEW & LOOK GOOD TOO™

Troubles . . . with your dentures?

While talking, eating . . .

*We focus in lower hard to fit dentures*

**Chhun Lim, R.D.**

DENTURE CLINIC / Fleetwood

- New, Complete & Partial Dentures
- CDCP accepted
- A Canadian Dental Care Plan with no extra costs

**604-507-9958**

NEW LOCATION (On Google Map)

8438-140st Surrey, B.C. V3W 5L2

### FINALLY I CAN EAT!

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

## George Royal

A race track story for those growing old.

The race started. “Go.”  
“No.”  
“Go!!”  
“I said, NO!”  
“Please, go.”  
“Oh, alright.”

And he went. And he won. That was George. Second name, Royal. George Royal, race horse. Short, not fancy. Not from Kentucky but from Cloverdale.

“Bet on him? Are you kidding? He’s got nothing.”

In the old days, like last year, when you went to the track you saw a statue of George Royal. It was in the paddock where the horses were walked around before each race. The statue was not impressive. George was small. George had no splashes of colour. George was ordinary. But the statue was of the most famous horse ever to run at Hastings Park.

If you are growing older, if you have ever put off doing something you wanted to do, George was your buddy.

The first time he was at the starting line and the gate opened George just stood there. The other horses were flying out, kicking up dust but George stood still. “Go,” said the jockey. “Sorry, I don’t feel like going,” said George, at least he said that to himself. “GO!” shouted the jockey who kicked and slapped him. “Nope,” said George. “Go!!” shouted the fans who had put down hard, cold cash to watch him go. “Let me think about it,” thought George.

And then he thought, and then he went. Too late. No chance. A looser. If you don’t start a race when it starts you lose.

But George went. And he went fast. Very fast. Faster than the other horses who started on time. He went around them which is the longest way to go. He passed the ones in the back and middle and those at the front. And he was waiting for them at the finish line.

He did this a second time and a third. In fact, and it is a fact, he did it nine times in a row, which no horse at Hastings had ever done. And he came in second by a nose more times than you have fingers. In short, George was not like other horses.

He was moved to California where the best horses ran and he did it again, and again. Riding on top of him was a jockey named Johnny Longden. He rode him in Canada and he rode him in California. He became famous. George became famous.

Then time passed. You know how that happens. And they both wore out. You know about that, too. George slowed down first because it is harder to keep four feet going than two. But after a little more time Johnny also wore out. Time to retire.

You know about that.

For Johnny’s last race he was urged to ride a younger horse so that he would have a better chance at winning. “You got to go out on a high note,” said his friends.

But Johnny said he would ride George Royal. “He’s from Canada and I’m from Canada.”

The starting gate opened. The other horses went. George stood there. Johnny knew what he was doing. He knew George was giving the kids a chance to get ahead. He was letting them feel good. And then, he flew.

He was way behind. Then he was catching up. Then he was even with the horses in the back. Then he was even with the horses in the middle. With only an eight of a mile to go he was nine lengths behind the leading horses. On a race track that is impossible.

The automatic camera took a picture at the finish line. Snap. George’s nose crossed the line first.

Thirty thousand people cheered. Johnny whispered into the ear in front of him, “I knew you’d do it.”

A painting made from that photo is behind the bar in the club house at Santa Anita race track. It’s there for old folks who start late.

If you would like to  
**ADVERTISE**  
in *Today's Senior Newsmagazine*  
Details on page 3.

# RESETTING TO A HEALTHIER ROUTINE AFTER THE HOLIDAYS



The start of the new year consistently drives an increase in gym memberships. But the reason for it is often more than a desire to lose potential holiday weight—for many, New Year’s is a time to reset and focus on new priorities, especially health. Resolving to get more active is an excellent start, but it’s also important to consider how your body will respond: as far as it can tell, you’ve just started

training for a marathon. The rise of the everyday athlete. Most of us have an image of athletes as being dedicated to a specific sport or competition. But many of us are also in a position of pushing ourselves in the everyday—whether that’s resuming or intensifying a workout routine, walking more or just being conscious about getting more activity. Any increase in your

activity means your body has to respond by upping your metabolism to keep up. It’s important to support that change by getting better sleep, hydration and nutrients, including protein. Protein can support more active routines. It’s an essential nutrient for your body to function, but becomes especially important for starting and sustaining healthy routines. Protein helps maintain your energy level with a sustained burn that helps keep you satiated, active and alert for longer. It’s also an essential building block for your muscles, which your body will try to grow as your activity level rises. It’s important to have the right fuel for it already incorporated into your diet. To succeed, your diet should fit your routine. For many of us, the biggest challenge to a healthier routine is finding the time for it—especially when it comes to meals. It’s important to get a good mix of veggies, grains and quality protein, even when you’re busy. On-the-go options like Subway Canada’s new Fresh Fit menu can help support active lifestyles without having to compromise on scheduling. Its veggie-filled multigrain sandwiches are also high in protein, which can give a fast and convenient way to keep up with your body’s needs as it adjusts to your new routine. Getting started with an active new routine is an important first step, but it’s also important to take a long-term view of it. By setting your routine on the right foundation, you can help it build the momentum you’ll need for it to stick.

www.newscanada.com



## NOTHING ABOUT US WITHOUT US

**Have you ever walked the halls of a long-term care home in BC?**

Care aides move quickly from room to room trying to keep up with basic tasks. Nurses dispense medications in busy hallways while call bells ring. Family caregivers do their best to support their loved ones: maybe guiding them to an activity, or simply to the fish tank for a moment of calm.

**It becomes clear very quickly: something is missing.**

Staffing levels and task-focused routines often leave little time to truly connect with residents or their families. When care homes don't have the space to understand who their residents are, what they value, what brings them comfort, what helps them thrive—quality of life suffers. And families, who know their loved ones best, feel unheard.

**So how do we change this?**

By ensuring residents and families have a meaningful voice in how care is delivered. That's where resident and family councils come in.

**The Power of Councils**

Resident and family councils each meet to elevate the collective voice of those who live in long-term care. Councils focus on care home community relationships first—then work collaboratively with care home leadership to identify what's working well, what needs improvement, and what changes can enhance day-to-day life. This isn't a one-time conversation. It's ongoing, respectful partnership.

Councils support, educate and mentor.

**Who We Are**

The Independent Long-Term Care Councils Association of BC (ILTCCABC) was formed in 2022 in response to the devastating impacts of COVID-19, when decisions were made without residents and families at the table. We are a volunteer-driven, non-profit organization that supports five regional family-council associations across BC.

**Our mission is simple:**

To ensure person-centered, quality-of-life care becomes the lens for every decision made in long-term care homes.

We help residents, families, and long-term care homes form and sustain councils as outlined in provincial regulations. We also collaborate on research, such as UBC's work on council effectiveness, and we share tools, resources, and training to help councils make a real impact.

**Your Voice Matters**

If you have a loved one in long-term care—or may soon—it is never too early to learn how councils work. Councils give residents and families the power to advocate for positive change while still in care, not after the fact. They build community, strengthen communication, and improve quality of life for everyone in the care home.

Our **"Raise Your Voice"** video shares why involving people in decisions that affect them is essential. Because in long-term care, the principle



remains true: **Nothing about us, without us.**

For more information, contact ILTCCABC:

**Independent Long-Term Care Councils Association of BC**



**Get support for your long-term care home journey.**

**Contact us today:**

[iltccabc@gmail.com](mailto:iltccabc@gmail.com)

Long-Term Care Home Family Councils build a strong, supportive community where families connect, share experiences, and advocate together for the best possible resident experience. We help care home operators, residents and families to start councils, act as an ongoing resource and support their ongoing engagement with their care home communities.

**Independent Long-Term Care Councils Association of BC (ILTCCABC)**

## 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 that fit your life today and tomorrow.

Taking small, proactive steps now can make a big difference in the future, for you, your home and your retirement.

Learn more at [cooperators.ca](http://cooperators.ca).  
[www.newscanada.com](http://www.newscanada.com)





## BIRCHTOWN, NOVA SCOTIA: WHERE HISTORY STILL WALKS BESIDE US

By Ursula Maxwell-Lewis

Years after my visit to the Black Loyalist Heritage Centre in Shelburne, Nova Scotia, Black History Month continues to remind me how profoundly this site reshaped my understanding of an often overlooked chapter in Canadian history.

In March 2021, when the House of Commons voted unanimously to designate August 1 as Emancipation Day, I paid little attention. It was only after walking the grounds at Birchtown that the significance of that date—and what it represents—came sharply into focus.

On August 1, 1834, the Slavery Abolition Act of 1833 came into effect across the British Empire. Canada's direct connection to that moment lies with the Black Loyalists of Nova Scotia and New Brunswick.

According to the Black Loyalist Heritage Centre, the Black Loyalists were largely enslaved Africans who fled American plantations after being promised freedom by the British in exchange for military service during the American Revolution. In 1783 and 1784, approximately 3,500 Black Loyalists were relocated to the Maritimes, with a smaller number settling in what is now Ontario. In return for their loyalty to the Crown, they were promised freedom and land in British North America.

History—including history still being made—shows how tenuous such promises can be. Despite arriving with valuable skills as artisans, cooks, tailors, guides, and fishermen, the Black Loyalists endured systemic racism, extreme hardship, and years-long delays in receiving land grants that were smaller and inferior to those given to white settlers.

After persistent demands for shelter, land, and



provisions, a new proposal emerged: relocation to Africa. In 1792, approximately 1,200 Black Loyalists accepted the offer and emigrated to Sierra Leone to establish a colony. Many others chose to remain in Nova Scotia, where their descendants continue to honour and preserve their legacy.

Opened in 2015, the Black Loyalist Heritage Centre is anchored by the Lindsay Gallery, a striking multimedia space. More than 3,000 names—those recorded in the historic Book of Negroes—are etched into glass floors, windows, and story panels, forming a powerful and literal foundation beneath visitors' feet. Beneath the glass floor lies a simulated archaeological dig displaying some of the 16,000 artifacts uncovered on the site.

During my visit, interpretive displays and knowledgeable guides—including Jason Farmer, a ninth-generation Black Loyalist—vividly conveyed the settlers' resilience, courage, and hardship.

Outside, towering trees line Aminata's Walk, named for the central character in Lawrence Hill's *The Book of Negroes*. The trail leads to a reconstruction of an A-frame pit house—crudely built of logs, moss, leaves, and stone, perched over a shallow pit. Standing there, it is impossible not to recoil at the realities endured: exposure to the elements, childbirth without medical care, disease without vaccines, grinding poverty, and no sanitation. The conditions are almost unimaginable.

On site stand a one-room schoolhouse built in 1835 and used until the 1960s, and St. Paul's Anglican Church, located on the site of the original

meeting house led by Methodist preacher Moses Wilkinson in the 1780s. Nearby, a poignant riverside burial ground bears a national monument declaring Birchtown a National Historic Site.

That *The Book of Negroes* television miniseries was partially filmed here feels fitting; many of its props now reside at the centre, further underscoring this heartrending history.

Travel educates, but long after leaving, this site continues to haunt me. This is Canadian Black history that demands not only retelling, but heartfelt respect.

Black History Month invites many emotions—remorse, reflection, respect, yearning, and a desire for restitution through understanding. Birchtown asks more than remembrance. It asks us to listen, to bear witness, and to carry forward a history that is not peripheral to Canada's story, but foundational to it. For more information, visit Nova Scotia's Black Loyalist Heritage Centre at [blackloyalist.com](http://blackloyalist.com).

*Ursula Maxwell-Lewis is a Surrey, BC writer and photographer. Contact her at [UrsulaMaxwell@gmail.com](mailto:UrsulaMaxwell@gmail.com)*

Photos by Ursula Maxwell-Lewis:

**Top:** Birchtown School. Proudly preserved.

**Bottom:** After arriving in 1783 land for Black Loyalists wasn't immediately available. They built birch log A-frame 'Pit Houses' (log frame over a fire pit) for shelter. Many survived in them for 10 years.

**Middle:** Museum wall statements are impactful.





# Credible or clickbait?

## Finding the right financial advice

Open conversations about money are powerful. They can help break taboos around topics like debt and savings and help you get a handle on your finances.

But research shows that only one-third of Canadians turn to someone for financial advice. Of those who do reach out, the most common source of advice is friends and family, followed by banks, investment firms or insurance providers with professional advisors or planners last on the list.

Getting financial advice—whether paid or free—can reduce your financial stress and increase your confidence in money matters. However, the source and quality of that advice are crucial.

Here are some tips to help you find the best financial advice and avoid unnecessary costs or scams.

Be vigilant about online financial advice.

- Social media: Financial influencers, or “finfluencers,” are a hot topic but remember that anyone can create a social media account and start sharing content. Their financial advice will be very general and might be designed to sell something that isn’t right for you.

- AI and scams: “deep fakes,” which are AI-generated videos that seem to feature high-profile people, are on the rise. They’re often used to sell obscure cryptocurrencies or other risky investments. Remember: if it's too good to be true, it probably is.

The best financial advice reflects your current financial situation as well as your goals.



A financial advisor can help you manage your money if you’re saving for a first home, a comfy retirement or sending your kids to university or college. They usually work for a reputable financial institution, investment firm or insurance broker, are more accountable and often have a professional certification or designation such as Certified Financial Planner.

If you’re having trouble paying back your debt or keeping up with your payments, you may want to talk to a credit counsellor. Both not-for-profit organizations and for-profit companies offer credit counselling services in areas such as budgeting, using credit wisely and debt management plans.

The bottom line: know what you need, then do

your research to find a trustworthy and cost-effective source of advice to help you reach your financial goals.

You can find more resources to help manage your money at [canada.ca/money](http://canada.ca/money).  
[www.newscanada.com](http://www.newscanada.com)

If you would like to

**ADVERTISE**

in *Today's Senior Newsmagazine*

**Details on page 3.**

**SEE RED?  
SEE YOUR  
DOCTOR.**

**Blood in the urine** is the most common symptom of bladder cancer. Don't ignore this warning sign. It could save your life.

**BLADDER  
CANCER  
CANADA**

FOR INFORMATION AND SUPPORT  
VISIT **see-red.ca** OR CALL **866-674-8889**

**Bethshan  
Gardens**  
Retirement Residence

**FRIENDS,  
LIFESTYLE,  
SECURITY**

Thanks to our non-profit ownership and operation, Bethshan Gardens offers the most affordable rents you'll find in a retirement community anywhere in the Lower Mainland.

**Call for a Tour**  
**778-373-0299**

*Independent Living  
Residence for Seniors*

Visit us, and find out what independent living in a supportive environment looks like!

**BETHSHANGARDENS.ORG**  
17528 59TH AVENUE | SURREY-CLOVERDALE | 778-373-0299





## Straight from the Horse's Mouth

By Mel Kositsky

The horse racing situation in British Columbia remains cloudy, to say the least – just like the usual winter weather here.

Efforts are being made to get back on track, with hopes of holding a “live” race meeting at Hastings Racecourse for the thoroughbreds from September to early November. The standardbreds are looking for a new home at a fairground in the Interior. But it’s complicated.

Perhaps there is a sign for better things to come. According to the Chinese zodiac, the year 2026 is the “Year of the Fire Horse”, starting on February 17.

The Chinese Zodiac calendar ushers in the exciting Year of the Fire Horse. Freedom, success, hard work and vitality are among the traits that come to the fore in a year of the horse. And 2026 is, more specifically, the Year of the Fire Horse, which only comes around every 60 years. Those traits are fast, action-driven, and intense.

People born in a year of the horse, e.g. 1954, 1966, 1978, 1990, 2002, 2014, and 2026, are born in a time that highlights bold decisions, adventure, and ambitious goals -- inspiring people to take initiative, embrace change and trust their instincts.

How fitting is that for members of the beleaguered horse racing industry. It is time to look ahead.

One “best case” scenario being considered includes securing a lease for the Hastings facilities that allows access to the track following FIFA World Cup activities at the PNE grounds (sometime in mid-July). A non-profit operating company would be established with the goal of securing at least 10 live race dates with the Canadian Pari-Mutuel Agency (CPMA), which will trigger release of BC Racebook funds.

A short meet could be held September through early November as by that time racing in Seattle and the Prairies will be over and more stock will be available to compete in Vancouver.

Industry representatives are still talking with some government officials – and some racing stock has been sent to tracks now competing in the U.S. and parts of Canada. Many of the formerly based B.C. horses are doing well at tracks in Arizona and Ontario. They can be followed on HPIbet, the only legal online horse betting site in Canada, or on track Youtube channels.

Horse racing is at best a seasonal business – mostly due to North American climate conditions but also dependent on a suitable equine population so that competitive races can be held. Unfortunately cash-strapped governments only consider gaming profits and have no consideration for the sport or the people involved.

British Columbia is not the only racing jurisdiction facing challenges from governments who no longer care to support the agricultural-based industry. The continued operations of the top tracks in California and Florida are being threatened and other U.S. facilities are operating on life support.

That is not because people do not enjoy and support racing anymore, as often reported in the mainstream media. The nature of the industry has

been changing with technology and competition from other forms of gaming, but racing is still stuck with old revenue-sharing agreements and over regulation by government agencies. There are so many outdated rules and regulations.

According to a news release from Horseracing BC, about 160 people attended the recent HBPA BC online meeting, which was held to keep B.C.’s horse racing community abreast of the latest developments in the fight to preserve the sport in the province.

Denise Praill, HBPA BC director and vice president (owners), hosted a lively and informative webcast session that covered a wide range of topics. The presentation included an up-to-date slide show, which was made public following the meeting.

Discussions focused on the current state and future of horse racing in British Columbia following the decision by the provincial government on November 27th to end slot machine revenue allocation to the industry. Last August, the City of Surrey shut down harness racing at Fraser Downs in Cloverdale and then destroyed the barns and racing surface so that the decision was irreversible. Great Canadian Entertainment then announced the end of racing at Hastings.

Praill presented an update on recent activities, including media coverage, letter-writing campaigns to MLAs, and ongoing negotiations with the City of Vancouver and Tsleil-Waututh Nation regarding the lease of Hastings Racecourse.

Racing representatives have also met with B.C.’s Deputy Premier and Attorney General Niki Sharma, the MLA for the Hastings riding, to request her advocacy and assistance in resolving funding issues. The next steps proposed include the formation of a new operating company and the creation of a non-profit Pacific Thoroughbred Racing Association, while maintaining government pressure before the expected provincial budget on February 17.

The presentation outlined the industry’s efforts to secure racing dates, establish non-profit organizations, and explore alternative host communities, while emphasizing the need for continued pressure on the provincial government to reverse the decision. In addition, the meeting also addressed concerns about backstretch access, breeder bonuses, and the importance of supporting the 15 BC Racebooks locations.

Participants expressed gratitude for the support from neighboring tracks and the broader racing community, and emphasized the collective commitment to securing the future of horse racing in B.C.

During a recent board meeting, the directors of Harness Racing BC (HRBC) discussed a solid plan for funding and continued efforts to secure race dates at Desert Park. HRBC is working diligently to bring racing to Desert Park in Osoyoos for the 2026 season.

While the standardbred industry awaits all the details, it is moving closer to making racing in Osoyoos a reality. Arrangements and more information may be shared with all members at its rescheduled Annual General Meeting in March.

Harness Racing BC filed for an extension with BC Registries to reschedule the 2025 Annual General Meeting, and the request was approved. The upcoming 2025 AGM for the Harness Racing BC Society will be held on Wednesday, March 18, 2026, at 6:00 PM via Zoom Video Conference.

The 2025 AGM applies to membership of 2025. As this meeting will be conducted via Zoom, further details regarding registration of attendance and documentation to be presented at the 2025 AGM will be sent to members in advance.

Woodbine Mohawk Park launched its 2026 meet January 3. The first-race post time of 6:15 p.m. (20 minutes earlier than last season) is the new regular start time for the new year.

Woodbine Mohawk Park now offers four

consecutive nights of racing to begin the new year, every Friday, Saturday, Sunday and Monday at the Campbellville, Ontario oval.

James MacDonald secured his fifth straight driving title in 2025 with 350 wins and \$7.6 million in earnings. MacDonald finished 82 wins ahead of his nearest rival (Louis-Philippe Roy).

Dave Menary captured his first Woodbine training title by posting 114 wins in 2025, just six more than nearest challenger Kyle Fellows. The 2025 season was a career year in wins and earnings for Menary.

Trainer Ron Burke led all conditioners in earnings for 2025 at Woodbine Mohawk Park with \$3.9 million, notably winning marquee races like the Pepsi North America Cup, Maple Leaf Trot, Shes A Great Lady and multiple Breeders Crown events.

The Woodbine owners title for 2025 was won by Pollack Racing LLC for the first time. Tom Pollack’s racing interests won 62 races and earned \$1.8 million at Mohawk Park. Ervin Hanover was the stable star for Pollack Racing and leading trainer Menary with six wins at Mohawk in 2025, including the prestigious Breeders Crown.

## HOW SENIORS CAN BETTER PROTECT THEIR VISION

A loss of vision can have a serious impact on anyone’s life. Seniors face a higher risk—as much as five times higher, according to a Canadian study on aging.

Seniors are more susceptible to a range of vision issues. The most common eye diseases that can lead to vision loss are highly age-dependant, including:

- Age-related macular degeneration
- Diabetic retinopathy
- Cataracts

With early detection, many eye diseases can be treated or prevented. The key is getting regular comprehensive eye exams. Healthy adults aged 65 or older should get their eyes examined every year, but many seniors don’t.

Why are seniors skipping regular eye exams? Many seniors will have already experienced vision loss. So why do they hesitate to get an annual eye exam?

Affordability is a barrier, according to a recent report. It found that the cost of getting an eye exam is a problem for 32 per cent of seniors. Routine eye exams are covered for eligible seniors under some provincial healthcare plans, but less than half say that they have this coverage. Another barrier may be an awareness gap, where people’s eye health can worsen without them noticing.

“Many people don’t realize their eye health may be changing without them experiencing any difference in their vision,” says Naomi Barber, clinical services director at Specsavers Canada. “Vision health starts with regular eye exams.”

Catching issues early is the best way to protect vision. One way to detect issues early on is with a comprehensive eye exam that uses advanced technology such as optical coherence tomography (OCT). It’s an imaging technique that lets optometrists see what’s going on beneath the surface of the eye. This is important for detecting common eye diseases that don’t have symptoms in the early stages, such as glaucoma. Eyesight is precious at any age. You can help protect it by getting a regular eye exam with OCT.

Learn more at [specsavers.ca](https://www.specsavers.ca).  
[www.newscanada.com](https://www.newscanada.com)





# Shell Busey the HouseSmart guy

By Shell Busey

Here we are into February 2026 already: still marching on with the news of the week in big bold letters for those like me who find it suits their vision better.

You might have noticed I'm trying to keep a little mixture with in my column. Needless to say there's a lot going on in the world and it's not all home improvement.

I'm sure there are a number of my readers who tend to be quite interested in recycling. I'm one who does and living in Cloverdale/Surrey our family has been involved in some and are aware of some that make sense, some that don't in my mind and some that have flopped around like a freshly caught salmon on a fishing boat deck.

Lets bring one of my concerns to the fore front that's already been completed (the Cloverdale race track barns?) Where did they go? Was there any recycling done? All I recall was the news they had to go and yes they all of a sudden disappeared.

What happened to the reusable items, like; lighting, plumbing pipes, the barnboard for the crafty people. Has anyone checked the price on old barnboard recently? Old windows etc. The list goes on.

As a member of the Cloverdale truck museum (has anyone asked 10 people have they visited the museum & and there may be 1 or 2 had heard of it?) Well I would like to advise you that I was very interested in becoming a board member "but" when I heard the amount of red tape to go through time is money folks one of our family involvements is volunteering and giving back to our community and I know a number of people who also agree with the principal.

One more concern about the truck museum for those who don't know. Their open hours are Wednesdays and Saturdays. It has been in the news now for some time that they have to vacate the buildings in 2-3 plus years. Their revenue is strictly by donations. It is also my understanding, that a significant sponsorship would work (folks this could be a show place like the fort in Fort Langley). The city & province and admission & more open hours (days) would be well received. Folks Google Cloverdale truck museum. You'll be glad you did, "kids love it". Family pictures are there for the taking. One last comment giving back will bring people to Cloverdale. They did it with the Cloverdale heritage railroad, a model that could be looked at for sure.

Some readers will remember the Surrey new & used store. They have moved from their location on 64th Ave. & 176 St. across from the new arena & hockey sports centre. Our (company now retired)

# February 2025

R	G	Q	O	R	N	S	P	R	I	N	G	O	R	W	I	N	T	E	R	W	X	C	H	T
L	R	R	W	F	H	E	A	R	T	C	A	N	D	I	E	S	T	U	T	I	E	N	F	W
O	O	G	P	Y	V	A	L	E	N	T	I	N	E	C	A	R	D	S	Z	A	N	V	J	P
V	U	F	C	X	L	D	I	S	U	A	N	N	I	V	E	R	S	A	R	Y	U	G	F	A
E	N	L	F	E	B	R	U	A	R	Y	F	O	U	R	T	E	E	N	T	H	J	S	L	F
L	D	O	J	C	H	C	M	K	V	A	L	E	N	T	I	N	E	S	D	A	Y	E	F	E
E	H	W	C	G	J	A	L	O	V	E	I	S	I	N	T	H	E	A	I	R	W	E	H	B
T	O	E	H	W	X	N	G	H	W	K	L	O	V	E	B	I	R	D	S	F	H	I	B	R
T	G	R	O	X	W	D	O	C	H	E	R	U	B	S	S	X	L	X	D	D	D	N	E	U
E	D	S	C	D	E	L	Q	M	U	S	I	C	U	H	A	L	O	M	V	I	X	G	T	A
R	A	T	O	Q	F	E	I	C	H	A	M	P	A	G	N	E	V	I	X	N	Q	S	T	R
S	Y	P	L	L	I	L	O	T	H	E	A	R	T	S	J	V	E	F	I	N	V	H	E	Y
I	H	O	A	H	Z	I	Z	L	O	V	E	H	E	A	R	T	S	C	S	E	T	A	R	Z
M	V	E	T	E	T	G	T	I	Z	S	L	P	R	O	P	O	S	A	L	R	P	D	H	D
A	H	M	E	T	G	H	T	C	A	N	D	I	E	S	N	J	R	Y	U	P	K	O	A	W
Q	N	S	S	B	H	T	Z	L	S	W	E	E	T	H	E	A	R	T	V	T	M	W	L	A
P	U	N	X	S	A	T	A	W	N	E	Y	P	H	I	L	P	W	L	L	O	F	I	F	Z

February	Ground Hog Day	Valentines Day	February fourteenth
Love	Hearts	Flowers	Chocolates
Candlelight	Cherubs	Candies	Dinner
Lovebirds	Champagne	Valentine Cards	Punxsatawney Phil
Seeing Shadow	Spring or Winter	Poems	Proposal
Ring	Heart Candies	Love Hearts	Anniversary
Love Letters	Music	Better Half	Love is in the Air
Sweet Heart			

bought a lot of great quality used building materials from them over many years. Their new address is in Maple Ridge just over the Golden Ears bridge and down to the old river road a short distance from where the old ferry crossing from Fort Langley was located. Family owned. Ask for Jamie.

## New address Maple Ridge new & used building materials

23332 River Road B.C. Ph# 604 380 2111  
Web site [www.MRNU.ca](http://www.MRNU.ca)  
Email [MRNU@shaw.ca](mailto:MRNU@shaw.ca)

Now for some; good old down town home improvement tips

Electrical wiring hint:

Electrical wiring is installed by many homeowners by using exterior extension cords; for example when putting up festive lights.

Why not install permanent wiring?

Before the weather gets cold is the best time to do this type of installation. First locate the area that would be best to have exterior receptacles to make festive light installation convenient.

Purchase the required 14/2 exterior wire and boxes as per electrical code requirements. (There is a book available at your local building supply store or library "electrical code made easy"). Follow the instructions to install wiring back to the electrical panel and don't forget the G.F.I. (ground fault interceptor).

Note: Before you start a project of this nature check with you local building permit office to see if a permit is required.

Also: If you are not inclined to do this type of

work yourself you can hire a qualified red seal electrician.

Weatherproofing

Weatherstripping is most commonly installed around walk in doors and windows but there is another area often overlooked that can cause a major impact on the home.

Garage weatherproofing

Garage doors should be weather stripped especially if the garage is located under bedrooms or any other living space. Cold winds blowing in and around garage doors can cause discomfort on floors and by cooling the hot air furnace ducts running within the floor joists.

Using garage door weather stripping around the perimeter of the door on the wood frame and convex rubber door stripping on the bottom of the door will give you the weatherproofing required.

After you weather strip the garage door it is most important to vent the cavity of the garage as moisture from rain and snow etc on vehicles needs to get out for proper ventilation. This can be done by simply installing an 8x8 wall vent in two sides (ie: front and back) of the garage allowing the moisture to evaporate and vent through the wall vents. There are garage ventilation kits available for purchase.

Wood or single skinned steel garage doors can be insulated by using an aluminum foil reflectix type insulation. You can apply the reflectix with Velcro. This will keep your garage cooler in the summer and warmer in the winter.





## WRITE AS I PLEASE

By Mel Kositsky

While February has the shortest number of days, it just might be the most power-packed month of the year. At least in 2026!

As the daylight hours gets longer, people become less SAD. In fact, people get happy in February if there are early signs of Spring! That's why the first thing we do this month is to consult with that ever-wise 'groundhog' about the weather. There is even a Canadian edition.

This year Canadian pride should be at an all-time high as we root for Team Canada at the Winter Olympics in Italy. The games don't start until February 6 but the "hype" and expensive television advertising began early in January. You may have even noticed the excessive amount of federal government advertising going on these days too – and there is not even an election in sight.

But if you really want to wave the flag, don't forget to do it on Sunday, February 15 – the official National Flag of Canada Day!

With the professional hockey players expected to perform in these Winter Games for the first time in 12 years, identity politics will be at an all-time high. Pitting teammates against each other in fast-paced action is always entertaining. But these Winter Games will take a backseat for a few days to Super Bowl weekend.

This year's National Football League extravaganza takes on world-wide proportions as the league has already successfully held many games in Europe, played before full stadiums. The actual game on Sunday, Feb. 8 is expected to have a massive viewing audience, with multiple pre-game activities and concerts also garnering huge attention.

The Lunar New Year begins mid-month, which is a chance to share the cultural festivities around Chinese and other Asian celebrations. Hopefully these annual events do not become too political following this new Canada-China trade agreement. Politics is everywhere these days – and getting uglier.

Another government-made holiday - Family Day - will be celebrated in eight provinces on the third Monday. It is not a national holiday and coincides with Presidents Day in the U.S. It also has a different title in many places.

The holiday breaks up that long period between New Year's Day and Easter weekend, which falls this year on the first weekend of April. Of course, there is also the usual two-week break in March known as "Spring Break" because governments and the education systems can't function without yet another break.

The SHINE program, funded by the Ministry of Health and led by the Seniors Services Society of BC, is a province-wide collaborative initiative designed to facilitate timely access to housing navigation and wrap around services for seniors.

Since its inception in 2019, SHINE has proven to be an effective and essential solution assisting over 16,590 seniors in communities across B.C. - providing them with the support and advocacy needed to secure and maintain safe and stable housing.

SHINE (Seniors Housing Information and Navigation Ease) partner navigators and their supervisors come together every third Tuesday of the month for a collaborative learning session, providing a platform for growth and shared expertise. Hosted by SSSBC, SHINE Navigation Lead, these sessions have proven to be a

catalyst for positive change within the community. They often feature guest speakers from various organizations, touching on topics relevant to the group's interests and concerns.

Recent guest speakers have included representatives from Seniors First BC, Moving Forward Family Services, and Westminster House Society. The gatherings also incorporate real-world navigation scenarios drawn from the daily work of the SHINE team, always ensuring the utmost protection of client privacy. This approach encourages constructive discussions and collective learning opportunities.

One of the core benefits of these meetings is the exchange of knowledge and experience between newer and more senior Navigators. Newcomers to the field gain insights into the available resources and learn from the expertise of their more experienced colleagues, especially when managing complex cases.

More information about the program is found in the following recent SHINE newsletter:

"Over 20 per cent of homeless people in Metro Vancouver are aged 55 and over. A growing number of seniors are becoming homeless, and even more are at risk of homelessness. That's where SHINE BC steps in to shed some light. The provincial program, which is managed by the Seniors Services Society of BC, provides housing navigation and wraparound services to seniors in 12 communities. In the Lower Mainland. Services are available in Vancouver, Richmond, New Westminster, Surrey, and Langley.

"SHINE came out of discussions about the need for low-income seniors to have more real-time access to housing supports," said SHINE Manager Zabeena Rahiman. "Here in New Westminster, seniors don't want to leave their community and its proximity to things like Royal Columbian Hospital. They've built a sense of community that they don't want to lose. They've lived in their homes for many years, and their rent is affordable until something unpredictable happens. A partner may die; or a building may be sold and slated for demolition. Sometimes, people haven't been able to handle their finances well. There is a large gap between the income of many seniors and market rental rates and just the cost of living generally."

"Zabeena says the program's value is clear; landlords and housing providers trust SSSBC to refer clients who have gone through a thorough intake process and have supports on hand. SSSBC's housing navigators also connect eligible clients to rent supplements or work with seniors to ensure they are receiving all the benefits they are entitled to.

"In the end, our province doesn't have a Ministry of Seniors, so all the SHINE partners are trying to do that kind of work," she added. "SSSBC is the hub, providing training and sharing resources with organizations in different areas of the province."

"Like all SHINE participants, West End Seniors Network Society's Housing & I&R Coordinator Deborah Loren has tragic stories of trying to find homes for low-income seniors in Vancouver. She notes that mental decline among older adults is contributing to evictions.

"I had an 84-year-old woman who had been evicted come to see me," Deborah recalled. "The sheriffs had taken her belongings out of her suite and left them in the back alley. She had until five o'clock the next day to find a spot for her things. We looked everywhere. I called every shelter to try to get her somewhere to stay the night. She ended up on the street. Can you imagine an 84-year-old lady who's never been on the street before. It's hurtful that we don't have a way to fix this."

"Deborah works closely with the society's housing navigator, Susan Pare. They meet 20 clients a week, providing information and assisting with applications. Many of these people have been in their homes for 20-plus years, which means their rents are much lower than what a new tenant would pay.

"New owners and landlords come in with a mission: renoviction," said Susan. "They'd love to get rid of people who've been there for years, and they'll play games to achieve that. They are now allowed to pass building improvements costs onto tenants; that's fairly new and it's causing an uproar."

"We're so grateful for SHINE; without it we

wouldn't be able to help people in all the ways that we do," added Deborah, "without it, people would be so stuck."

"Finding affordable rentals for low-income seniors is no easier in Richmond where Richmond Cares, Richmond Gives has been a SHINE partner since 2023.

"It's very difficult to find new housing for our SHINE clients; it's easier to keep them housed when they're having a problem," said Manager, Seniors Community Support Services, Carol Dickson. "It helps to be skilled at liaising with landlords and finding out what the problem is."

"Carol notes that there are many reasons for evictions, such as landlords selling their homes or replacing long-term tenants with family members. There are also economic incentives.

"Sometimes landlords aren't being truthful about moving in a family member, but we can't prove it," she said. "We have a sense though that sometimes people just want to raise the rent. If they've rented to someone for 15 years and they could get \$800 more a month from someone new at current values, it's tempting to evict an older tenant."

"Langley Senior Resources Society's Manager of Community Services Wendy Rachwalski has noticed similar activity in her community.

"Some of the people who come to us for help are being evicted because their landlord's family members are moving in, others the owner is selling the home they rent," she said. "Others are being evicted due to mental health challenges. We have seniors who are homeless (and living on the street or in their vehicles) or living in situations they should not be such as trailers that do not have proper running water or they cannot move around in with their walkers (let alone Fraser Health will not come to help them as there is not enough room).

"It's next to impossible to find affordable housing for low-income seniors here; we don't have enough subsidized rent-geared-to-income units. It's heartbreaking for our team because they want so badly to say, 'here's a place for you.' But most of the rents are high and when seniors are bringing in \$1,800 a month or less (\$1,600 for persons with disability, or \$1,300ish for permanent residents or newer immigrants), they just can't afford it."

"Brella Community Services Society supports older adults in South Surrey and White Rock. Nicole Tait, the society's director of community services, shared that: "Our SHINE funding is for information and referrals," which means Brella can help seniors understand their housing options, answer questions, and assist with completing and submitting applications.

"When seniors approach us for help with housing, we'll help them fill out and submit applications," said Nicole, ensuring no one has to navigate paperwork alone.

"Brella also maintains a strong partnership with the Seniors Services Society of BC, allowing for smooth connections when someone needs more specialized housing navigation or urgent support. Brella can quickly refer clients to SSSBC in situations requiring more intensive assistance, ensuring older adults get the right help at the right time.

"Nicole notes many of the area's three-storey walk ups are being sold and the new owners are tearing them down. Long-term renters are finding themselves without a home and facing the hard reality of today's rental rates, which are unaffordable to many on a fixed income.

"Finding the resources to help these people and making connections is a huge part of our work," said Brella's Better At Home coordinator, Liz Sundvall. "We do what we can to refer people to SSSBC, but there are a lot more people coming in at the last minute now, especially with renovictions, who need to find a place." "Clearly the housing situation for low-income senior renters in Metro Vancouver and throughout the province is extremely risky," said SSSBC CEO Alison Silgado. "We are fortunate to be able to offer housing navigation services to low-income seniors in five Lower Mainland hubs. Our hope is that SHINE will be able to expand to more communities where the need is just as great."



## Living well with MS: Tips for mobility and independence



Multiple sclerosis (MS) can significantly affect a person's mobility, a challenge that often interferes with daily routines and independence. More than 70 per cent of people living with MS experience gait issues that make walking and day-to-day activities more difficult. But there are ways to help adjust to the change, and even regain some mobility.

Make your everyday spaces safer. Simple adjustments at home can make a meaningful difference in supporting smoother movement and improving gait. Rearranging furniture to create clear walking paths, adding non-slip mats in frequently used spaces and installing handrails near stairs and entrances can help maintain steadier steps and promote more confident walking.

On the road, choosing vehicles with higher seating or small modifications, such as installing assistive handles, can make entering and exiting easier and less tiring. These changes help conserve energy and reduce strain, especially for those with limited mobility.

Stay active and build your strength. Engaging in regular, gentle physical routines is another way to manage MS-related mobility issues. Activities such as stretching and supervised strength training can help improve coordination and stability over time.

Working with occupational or physical therapists can also provide personalized guidance on exercises, home adaptations and assistive devices

to support daily independence.

Learn your therapy options. For Canadians living with MS who continue to face gait challenges despite conventional treatment, there are new tools available that are helping fill gaps in care, like Portable Neuromodulation Stimulator (PoNS) therapy. It's an orally applied therapy that delivers neurostimulation to the surface of the tongue through a mouthpiece connected to a controller. Used alongside physical rehabilitation exercises, it durably improves gait and mobility over a 14-week period: two weeks of in-clinic sessions, followed by 12 weeks' therapy at home.

Along with a therapy that helps build mobility, those living with MS can expand their rehabilitation routine and push themselves further towards independence. You can learn more about therapy for MS at [ponstherapy.ca](http://ponstherapy.ca).

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

If you would like to  
**ADVERTISE**  
in *Today's Senior Newsmagazine*  
Details on page 3.

## Navigating the impacts of a stroke

Did you know that every year, more than 90,000 Canadians experience a stroke? For many, recovery doesn't end when they leave the hospital. Over half of those who survive are left with lasting mobility challenges, such as trouble walking or climbing stairs.

Beyond movement issues, stroke can also affect speech, memory, reading and comprehension, making everyday tasks more difficult. This can impact independence and quality of life for both survivors and their families.

The way you walk can become a daily battle

Impact on gait, how someone walks, is one of the most common long-term effects after a stroke. In fact, 73 per cent of stroke survivors experience a fall within the first year, making falls one of the most frequent complications and a major barrier to recovery.

For many Canadians, being able to walk safely again can make a world of difference, helping them return to daily activities, regain confidence and reduce the fear of falling.

A new way to support recovery

Advancements in neurorehabilitation are offering new treatments for people working to better their gait. One such option, Portable Neuromodulation Stimulator (PoNS) therapy, uses a small, non-implantable, orally applied device that delivers neurostimulation to the surface of the tongue through a mouthpiece connected to a controller. It's used primarily at home, along with physical rehabilitation exercise, to improve gait over a 14-week period.

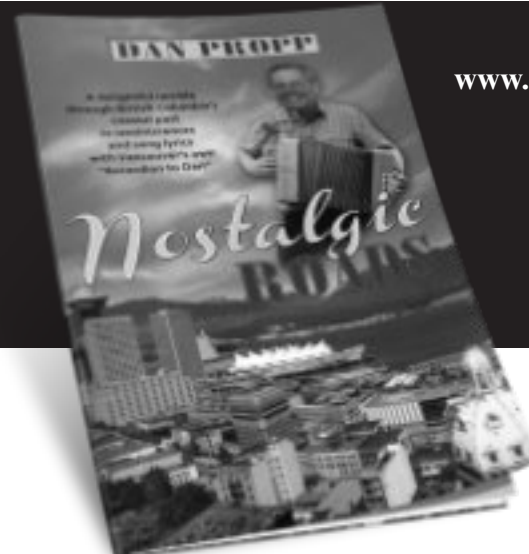
For Jessie, a stroke survivor, the therapy became a turning point.

"My walking was so troubling that my risk of falling, even with my walker, was high," she says. "I'm noticing real improvements. I'm walking unassisted now, and today, I bent over and tied my own shoes for the first time without worrying about falling."

Stories like Jessie's show that for many Canadians recovering from stroke, it isn't just about walking again, it's about getting back in step with life.

You can learn more about mobility therapy at [ponstherapy.ca](http://ponstherapy.ca).

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



Please visit  
[www.Nostalgicroads.Weebly.com](http://www.Nostalgicroads.Weebly.com)  
Search for Song CD's  
by Dan Propp via  
[cdbaby.com](http://cdbaby.com) and also  
[www.soundcloud.com](http://www.soundcloud.com)  
plus books via  
[www.amazon.ca](http://www.amazon.ca)

**Accordion Sing-Alongs**  
604-277-6570  
604-802-4428

**Multiple Realty Ltd.**  
2298 Kingsway  
Vancouver, B.C. V5N 5M9  
**604-788-3530**




D'arcy  
Hamilton



## BUDGET-FRIENDLY COMFORT FOOD WITH A HEALTHY TWIST

During the cold winter months, Canadians gravitate towards cozy comfort foods for quiet days and nights at home. These rolls—with a heart-healthy Canadian special ingredient—fit the bill with an affordable recipe that doesn't compromise on flavour, while using Holiday leftovers to add moisture and soften the texture:

### Cinnamon Swirl Rolls

Prep time: approx. 2.5 hours

Cook time: 20 to 25 minutes

Makes: 12 rolls

### Ingredients

#### Dough

- 3 tbsp (45 ml) granulated sugar, divided
- 1 cup (250 ml) unseasoned mashed potatoes, cooled
- 1/2 cup (125 ml) hot water
- 2 1/4 tsp (11 ml) active dry yeast
- 1/3 cup (75 ml) canola oil
- 2 eggs, lightly beaten
- 1/2 tsp (2 ml) salt
- 3 1/4 cups (810 ml) all-purpose flour

#### Cinnamon sugar filling

- 1 cup (250 ml) packed brown sugar
- 1/4 cup (60 ml) canola oil
- 1 tbsp (15 ml) ground cinnamon

#### Cream cheese spread

- 1/2 cup (125 ml) cream cheese, softened
- 1/2 cup (125 ml) icing sugar, sifted
- 1/4 cup (60 ml) 35% whipping cream
- 1 tsp (5 ml) vanilla
- 1 tsp (5 ml) lemon juice

### Directions

#### Dough

1 In a medium bowl, add potatoes and all but 1/2 tsp (2 mL) of the sugar. Mix to combine and set aside.

2 In a large bowl, add the reserved sugar to the hot water and dissolve. Add yeast to the water mixture, let stand until it's frothy, about 10 minutes. Whisk in oil, potato mixture, eggs and salt.

3 Slowly add in flour until dough becomes sticky.

4 Place dough onto a floured surface and knead in remaining flour until smooth, about 5 minutes.

5 Place in an oiled bowl, cover and let rise until dough has doubled in bulk, about 1 hour.

#### Cinnamon sugar filling

1 In a small bowl, mix sugar, canola oil and cinnamon until well combined; set aside.

2 Once dough doubles in size, gently press the centre to release trapped air. Reform into a ball and place on a floured surface.

3 Using a floured rolling pin, roll out dough to form a 14 x 18 inch (36 x 46 cm) rectangle.

4 Sprinkle sugar mixture evenly over the rolled-out dough. Gently press the mixture in.

5 Starting from a long side, gently roll into a long cylinder. Pinch seam closed. Using a serrated knife, cut into 12 pieces and place in a parchment paper-lined 9 x 13 inch (23 x 33 cm) baking pan. Cover and let rise until doubled, at least 30 minutes.

6 Preheat your oven to 375 (190°C).

7 Bake until golden, 20-25 minutes. Remove from oven and let cool in pan.

#### Cream cheese spread

1 In a bowl, using electric hand mixer, beat ingredients together until creamy. Spread over

cinnamon buns before serving.

Tip: using canola oil instead of butter helps decrease the saturated fat content of the rolls. Canola is a heart-healthy option for a variety of snack recipes, such as stovetop popcorn, scones and churros.

You can find more Canadian recipes at [hellocanola.ca](http://hellocanola.ca).

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



## HOW TO FIND HELP IF YOU'RE STRUGGLING FINANCIALLY

Many Canadians encounter financial issues, and it can be a difficult thing to open up about. But it's always a good idea to discuss any financial difficulties with your bank as soon as possible. The earlier they understand your situation, the more options could be available to you. If you still feel overwhelmed, especially when it comes to paying down debt, and feel like there's no way out, there are other services available as well. Here are a few examples:

### Credit counsellors

If you're having trouble paying back your debt or keeping up with your payments, you may want to talk to a credit counsellor. Credit counsellors provide advice and education on managing debt, budgeting and improving credit. There are credit counselling services available from both not-for-profit organizations and for-profit companies.

Simply talking to a counsellor won't affect your credit score. A credit counselling agency can provide a range of services, such as one-on-one counselling, group courses, tips and seminars, and debt management plans.

It's a good idea to do your research to find a trustworthy organization and a qualified counsellor. Make sure you know what services they offer and how much they cost. You can also check if an agency is in good standing with provincial or national regulators.

### Debt consolidation companies

This type of service offers loans to combine multiple debts into a single payment. This may help you simplify your debt management and reduce your monthly payments. Different companies offer debt consolidation products or services. The regulation of debt consolidation companies varies across provinces and territories. You can check with the Better Business Bureau if you're unsure about a company's reputation.

It's important to note that certain debt consolidation options may have higher interest rates than your current debts. Be careful and shop around to find the lowest rate.

### Licensed Insolvency Trustees

Licensed Insolvency Trustees (LITs) are federally regulated professionals. They can provide

you with advice and services if you have debt problems. LITs may help you make informed choices to deal with your financial difficulties. They're the only professionals authorized to administer consumer proposals and bankruptcies.

The bottom line when choosing financial services is to shop around, do your research and ask questions when you don't understand something. You can consult resources, like those offered by the Financial Consumer Agency of Canada, which has information and tools that can help you manage your debt. Learn more at [canada.ca/money](http://canada.ca/money).

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

If you would like to  
**ADVERTISE**  
 in *Today's Senior Newsmagazine*  
 Details on page 3.





## SASQUATCH COUNTRY REVISITED HARRISON HOT SPRINGS HISTORY

By Chris Millikan

There's always something to interest us around Harrison Hot Springs. This time, we review its unique past.

Stopping first at Harrison's Visitor Information Centre, we explore the new Sasquatch Museum. The main gallery's eye-catching, three-meter sculpted sturgeon salutes this ancient species still fished in the Fraser and Harrison Rivers. And in one corner, a replicated eagle with a two-meter wingspan soars above forest inhabitants, including a Sasquatch family.

Along surrounding walls, eyewitness accounts document Sasquatch encounters. An aerial map pinpoints numerous sightings around Harrison Lake. Photos show them roaming nearby forests. Huge footprint castings explain their 'Bigfoot' nickname. And stitched amid a first nation story blanket symbols, we spot a woolly little Sasquatch.

Inside the adjacent model longhouse, a video shows interviews with Sts'ailes family members and highlights from Sasquatch Days, held every June. We spot one festival dancer wearing a Sasquatch mask identical to one enclosed with a hand drum in this exhibit's showcas sh word for Sasq'ets, meaning hairy man. The local Sts' ailes band believes they're mystic beings that vanish into spirit realms at will...so tracking these elusive entities becomes pretty difficult!"

Near another handcrafted Sasq'ets mask, we find takeaway Sasquatch Trail Cards listing their Harrison hangouts...handy guides for taking our Grandkids Sasquatch spotting! Another helps determine Sasquatch monikers using our name's first letters. We're 'Boggy' and 'Woodsy' all afternoon!

Carved cedar and stonecast Sasquatch figures enhance Harrison village. Benches provide opportunities for visitors like us to sit beside these handsome hairy 'locals.' Businesses offer stuffies in all huggable sizes. Humongous footprints along

the sidewalk lead us to a shop for chocolate Sasquatch feet, ideal souvenirs!

Checked into Harrison Hot Springs Resort, a stroll takes us past Qwolts Park signage posted on the edge of hotel lawns. Beyond, a Miami River pumphouse wall displays a colossal stylized Sasquatch figure. Storyboards describe Qwólts as an ancestral Sts'ailes village located along the river. For thousands of years, they'd brought their sick and elderly here to soak in the healing mineral waters. Also chronicled is their longtime association with Sasq'ets.

Our lakefront stroll ends at a glassed-in structure covering the spa's steaming source, once called St. Alice's Well. The plaque marks the nearby place where Cariboo gold miners capsized their canoe and discovered the lake's hot springs.

Back inside the hotel, early photos and postcards in the lower hallway depict the resort's evolution. In 1873, businessman Joseph Armstrong bought property around the hot springs. In an extraordinary engineering feat, the 145-degree Fahrenheit water was separated from cold lake water. And in 1886, he developed a popular spa destination called the St. Alice Hotel. Destroyed by fire in 1920, it was replaced by the Harrison Hot Springs Hotel six years later.

During the 1940's, the hotel served as a retraining centre for war casualties and later, a convalescent home for women in the armed forces. When reopened to guests, the ballroom, west wing tower and health pavilion were built. The east tower and conference centre were added in 1989. A technician tells us the new owner plans to restore this spa resort to its former glory.

Before heading home, we stop at the Harrison-Agassiz Museum and Visitor Information Centre. This former railway station ranks as one of Canada's oldest. Upon completion of the Canadian Pacific Railway line, carriages and early buses carried passengers from



Agassiz to nearby Harrison Hot Springs. Nowadays, this 1893 heritage building exhibits artifacts reflecting lives of early residents in this agricultural community.

Striking history and Sasquatch mystique prove good reasons to return to Harrison Hot Springs.

## BURNABY SOUTH CLASS OF 76 50TH REUNION

**WHO:** Burnaby South 1976 Graduates and friends!

**WHAT:** The reunion is booked

**WHERE:** It will be at the Burnaby Rugby Club

**WHEN:** June 6th, 2026. Doors open at 6 pm

**COST:** Tickets are \$25 each

**HOW TO PAY:** Email your payment to:  
bs50threunion@gmail.com

Please share lets get the word out!









**Independent Senior's Living in the Heart of Steveston**

**Here's to the Start  
of a Wonderful Adventure**

**Contact us: 604-277-4519**  
**[www.themapleresidences.com](http://www.themapleresidences.com)**  
**4071 Chatham Street Richmond, B.C.**



CKVS-FM 93.7 Voice of  
the Shuswap presents:

And now for  
**Something Completely  
Different**  
Hosted by Ron Long



A radio show catering to the musical tastes of the  
Seniors of the Shuswap

Airing **Tuesdays** at 3pm  
- repeating Fridays at 8pm and Saturdays at 1pm

CKVS streams online at [voiceoftheshuswap.ca](http://voiceoftheshuswap.ca)  
To make requests: [scd@voiceoftheshuswap.ca](mailto:scd@voiceoftheshuswap.ca)



*Today's Senior Newsmagazine is  
100% Canadian-owned and operated.*



**ABSOLUTELY FREE To Low Income Seniors & Disabled!!**  
**NEW BC GOVERNMENT GRANT!**  
**PAYS YOU up to \$20,000!!!**  
**You May Qualify for FREE Bathroom Modifications!!!**

Did you know that falling accounts for 85% of hospital injury admissions for people aged 65 and older? Approximately 80% of all fall injuries in the home occur in the bathroom. It really doesn't take much to fall. Most of us slip or trip just about every day, but are able to regain our balance and prevent a fall. Combine that with a poor night's sleep, distraction, mobility problems, or a slippery floor and you dramatically increase your chances of falling which may lead to a serious injury.

**Handi Bath has been remodeling homes for over 40 years.** We do custom bathrooms and special needs adaptations to modernize your home and keep you safe at home.

Call now to see if you can qualify for the government grant or simply create your dream bathroom. **778-323-0304**



**Upgrade to a Safer Bathroom. You May Qualify for a Government Grant**



"There is a severe shortage of assisted living and long term care beds in the province of B.C.! This government program will pay up to 100% for safety and accessibility modifications to keep seniors safe in there own homes."

- ✓ **WALK-IN BATHTUBS**
- ✓ **WALK-IN SHOWERS**
- ✓ **CUSTOM KITCHENS AND BATHROOMS**
- ✓ **OFFERING ALL CUSTOM HOME RENOVATIONS**

*All Free to Qualifying Seniors & Disabled!*



*Easily Replaces Your Bathtub or Shower*



**CALL TODAY TO SEE IF YOU QUALIFY!**  
**HANDI BATH 778-323-0304**

**CALL FOR YOUR FREE BROCHURE TODAY!**