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# TODAY'S SENIOR NEWSMAGAZINE

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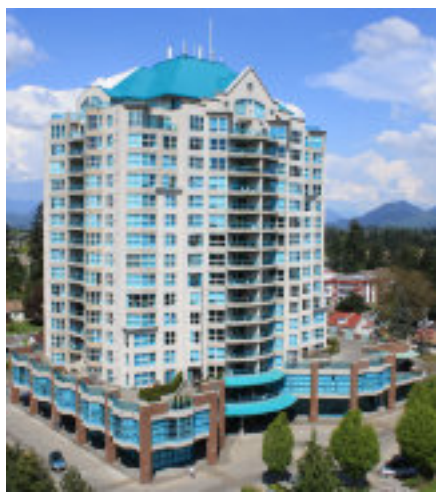

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# ACCORDION TO DAN

Now that May and Spring has sprung big time in Greater Vancouver (after a barely winterless snow season) it might be a good time to count our blessings. That is heightened even more for seniors because of what we remember way back when we tuned in to the day's breaking news and the events that have been occurring. It's a soothing time for a bit of nostalgic musical and show biz reflections with rhyme to pleasantly remember what once used to be.

REMEMBER?

Popular musicals such as Brigadoon, South Pacific, My Fair Lady, H.M.S, Pinafore, The Mikado, to name a few. We enjoyed so many classical productions and, oh my, the magical feelings lyrics, plots, and what they taught. The history, satire, human relationships and lessons of humanity, world wars and blessed peace now so many years ago.

The nineteen fifties were a relatively peaceful time. Many of us as youngsters enjoyed the magic of Theatre Under The Stars productions in Stanley Park and also later on at the "Queen E " (Queen Elizabeth Theatre). An era that for some of us still seems so special and sublime. Many of us still remember the ramifications that existed in the nineteen forties that were ever so dark. Much had changed for the better as we reflected on the powerful lessons learned from the past. Sadly it is quite a contrast that reminds some of us of trying to understand today's breaking news so often seen and heard on TV and radio.

This month of May could indeed be a good time for reflection in today's fast moving digital era, rapid transit, AI technology, and increasing inflation.

TIMES INDEED 'ARE A' CHANGING

When we were still kids, fantasy dominated not just for those of us who were young. We remember fondly Walt Disney and his motion picture Fantasia, Mickey Mouse and Donald Duck, and all those others who gave us everything from Bugs Bunny, Dick Tracy to Buck Rogers comic books and strips. There were so many happy tunes for lyrics such as "Give me a home where the buffalos roam" that we joyfully sang. Granted, there were all those cowboys and Indians flicks we were subjected to and now, in retrospect, were anything but funny. In today's improved age, hopefully we've become more self-reflective—studying history, earning our university degrees, immersing ourselves in philosophy and questioning the values of yesteryears. Trying to erase what once was and accepting misplaced 'reality' and hoping to gain a more open-minded perspective.

THE DEAN MARTIN VARIETY SHOW

Recently at a thrift store, I discovered several of Dean Martin's variety shows converted to a series of DVDS put together by Greg Garrison. Thus the following.

WOW WHAT MEMORIES DINO REPRISED

Remember Dean Martin singing "I'm praying for the grapes in California so the grapes can grow and make more wine". His shows for some of us still bring plenty of euphoria and, boy, could he ever hit hard with plenty of rhyme. There were all those stars from the past he invited to appear. From Red Skelton, Frank Sinatra and other great entertainers of our era, so special and nostalgic. It was truly unbelievable to see a number of these amazing DVDs of his shows. The experience felt like magic as he slid down that pole, while singing Dino's great hits. They not only brought back so many incredible songs but also the days of being the straight man with Jerry Lewis doing all those funny scenes. Watching those shows over and over again, it's still nostalgically profound.

Photo Caption: Fond memories of the Steveston Community Centre and Library prevailed as demolition began. The new replacement and more spacious replacement is scheduled to open its doors this fall.(Photo: Dan Propp)

Personification and puns to some of us are magic. Besides the alliteration like "Peter Piper picked a peck of pickled peppers" used to be popular in Canada. However, some of us still feel de'feeted' since we have gone from inches, Fahrenheit, bushels and pecks. There are those however who believe puns and playing with words is wonderful, and others who feel it is pun-ishment.

Anyways, you get the drift, eh? Thus, the following.

TRYING TO BAG A SENSE OF HUMOUR IN VANCOUVER

I was sitting in a fast-food restaurant when a customer came in carrying a cloth bag and on it was printed the words "SOMETIMES I JUST GET CARRIED AWAY". I thought to myself this was a great way to start the day, eh! Whoever thought of that witticism had a good sense of humour and printed it on a useful item. It certainly turned out to be my type of 'bag'! These days as far as I'm concerned, the more puns…the better we should be after. A slogan like that can carry us to a happy feeling that is totally fantastic. Especially with a commercial cloth item that is not made of plastic. Indeed, it was an 'environmentally friendly' experience and recyclable too. Personification of humour like that is totally free of charge, original, and remarkable and for hopeless punsters, like myself, is truly our 'cup of tea'!

Please visit www.Nostalgicroads.Weebly.com

Search for Song CD's by Dan Propp via cdbaby.com and also www.soundcloud.com

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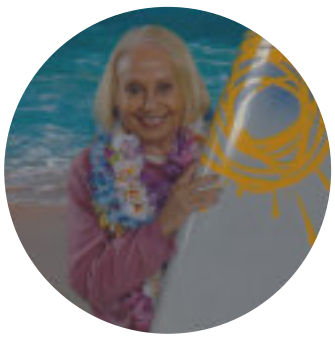

# LE PETIT CHEF COOKS A MEAL,

*Article & photos by Lenora A. Hayman.*

Le Petit Chef and Family up to the end of July'26 at the Sheraton Vancouver Airport in Richmond is a culinary experience involving the tiniest chef and his family dancing in 3D across your plate while preparing a 4-course fun meal. There are now 128 locations in 50 countries offering this 3D table projection, created by 2Spicy Entertainment Gmbh in Germany.

Fe Hipolito, the jovial entertainer and host attired in different costumes introduced each course of our classic menu. Other menus include gluten-free, vegetarian and junior (6-12 years). Each course honoured one of the 4 seasons.

For spring, the wee persons in the garden setting, created a green pea soup with bacon, Greek yogurt, potato hay and lemon zest.

Our summer 2nd course, had the little chef and his family, cracking Dungeness crab, scraping corn off the cob and grating Parmesan cheese, to create a pasta dish.

In autumn, delicious slow-braised Pale Ale short ribs were seen cooking in an oven and tossed over to our plate.

During a snow scene in winter on our table cloth, the diminutive chef conjured up vanilla bean ice cream to accompany the chocolate brownie, with marshmallow and caramel sauce.

Mocktails are complimentary, so we sipped a Chef's Blush Fizz with watermelon purée, wild berry purée, lemon juice and club soda,

It was a unique and happy evening.
www.lepetitchef.com/vancouver

Photos all by Lenora A. Hayman.
Top: Jeff Jung & Lenora Hayman with Le Petit Chef doll.
Middle Right: Fe Hipolito, Entertainer, Host and Jeff Jung
Top Left: The Smallest Chef creating short rib meal.

## THE FUTURE OF FOOD IN THE NORTH

What will food look like in the North 10 or 20 years from now? The future of northern food isn't imported. It's locally led, culturally rooted and built by communities themselves.

Across the North, communities are imagining and actively building a new future: one where healthy food is harvested, grown, shared and governed locally, guided by their knowledge, culture and priorities. This reflects a growing focus on food sovereignty: communities' ability to decide how their food systems work and how they're sustained over time.

What this looks like on the ground

The work is already visible. Across the North, people are producing food closer to home by growing herbs and vegetables in greenhouses, raising chickens and sharing food through local harvesting. Community freezers are being stocked through local hunts and shared harvests, helping to feed families throughout the year.

Communities are also leading research on food affordability, local food systems and cultural food practices, so future solutions reflect northern knowledge, experiences and ways of life.

Supporting food sovereignty

Programs that support food sovereignty are helping move this vision forward by strengthening long-term food infrastructure and local capacity. One example is Nutrition North Canada, which supports community-led harvesting, food sharing and local food projects. It does this through grants that help fund equipment, safety gear, community freezers and food education initiatives designed and delivered by communities themselves.

A shared effort for long-term change

These supports are strengthening community leadership and helping build long-term food sovereignty and self-determination. This work is one part of a larger effort to strengthen northern food systems. It requires leadership and action from Indigenous governments, local organizations and partners across jurisdictions working together over the long term.

By building up local skills, infrastructure and knowledge, these efforts help communities rely less on food shipped from far away and support a long-term vision for how the North feeds itself.

Learn more about how communities are shaping the future of food in the North at canada.ca/nutrition-north. www.newscanada.com

# A SENIOR'S SUMMER GUIDE TO MOVING WITH EASE

Longer days and warmer weather are an open invitation to get outside. But if you're living with arthritis, staying active can take a little extra planning. With the right approach, summer movement can feel easier, more comfortable and even energizing.

Here are Arthritis Society Canada's top tips to help you stay active, mobile and cool all season long.

**1 Prepare for movement**

Before starting any new exercise program, check with your doctor to make sure it's right for you. When you're ready, begin with a warm-up to loosen stiff muscles and joints. Go at your own pace and take breaks when needed to minimize stiffness the next day.

**2 Make walking your daily habit**

Simple, effective and free, walking is one of the best ways to stay active outdoors. If you've been sitting still these past months, start with short distances and gradually increase your time each week to build strength and stamina.

**3 Support your steps**

Choose shoes with good cushioning to reduce strain on your feet, knees and hips. If you're concerned about balance, consider a cane or rollator. Walking poles can also help with stability and reduce joint load while engaging muscles in the arms and legs to provide a greater workout.

**4 Try low-impact cycling**

Cycling is a joint-friendly way to stay active because your weight is supported, taking some of the load off your lower body. Whether outdoors or on a stationary bike, it's a great way to build endurance with less discomfort.

**5 Cool off with water activities**

Swimming, water aerobics or gentle pool exercises are all ideal for easing joint strain. The buoyancy of water supports your body, making movement easier while still helping you build strength and improve heart health. Plus, it's a refreshing way to beat the heat.

**6 Improve flexibility with gentle movement**

Practices like yoga and Tai Chi can improve balance, flexibility and overall strength. Tai Chi uses slow, controlled movements that are easy on the joints and calming for the mind, while beginner yoga classes can be adapted to your comfort level.

**7 Stay smart in the heat**

Hot weather can make activity more challenging, so listen to your body. Take breaks in the shade, stay hydrated and wear light, breathable clothing. On especially hot or humid days, move your activity indoors: try stretching at home, walking in a mall, or visiting a local pool.

Find more healthy living tips at arthritis.ca/healthy-living.

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# FINANCIAL NEWS

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

**RRSPs and RRIFs on Death**

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

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

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

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

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

**What are the income tax implications?**

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

**What about income earned after the date of death?**

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

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

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

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

**How can the income tax bill on death be reduced?**

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

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

Who is a qualifying survivor?

A qualifying survivor can be a:

- spouse or common-law partner1
- financially dependent infirm child or grandchild
- financially dependent child or grandchild.

**Spouse or common-law partner**

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

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

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

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

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

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

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

**Financially dependent minor child or grandchild**

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

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

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

**Adult child or grandchild**

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

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

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

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

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

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

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

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# WRITE AS I PLEASE

By Mel Kositsky

The "silly season" has already started – and it is only May!

It is a time which only comes around every four years, just before local government elections in British Columbia. So, get ready for some bizarre political activity – and reporting – as we move closer to Saturday, October 17 when we vote for mayors, councillors, school trustees and regional district directors.

Some aggressive campaigning has already started with conspiracy theories, allegations and even personal attacks both in the mainstream media and the various social media platforms. Local politics is getting to be a real "blood sport".

Democracy is well served in Canada with fixed election dates at the local level. British Columbia has moved to four-year terms with election day on the third Saturday in October. Previously voting day was in November and there were three-year terms. Seniors will even remember the two-year terms in B.C., with half of the council being elected every two years - so we had local elections every year.

Now if only provincial and federal governments would stick to fixed election cycles and make things easier for the average person to follow their governments. Instead, they play political games with threats of calling "snap" elections and the mainstream media can't wait to create "breaking news" from unnamed sources that plant a seed that an election call is imminent. No wonder most people have become very cynical about politics and voter turnout keeps dropping.

This year recognized Canadian political parties are already campaigning under the Liberal and Conservative banner for the first time - even though the candidates maintain they have no connection to the provincial and federal parties of the same name. So, it could get confusing – but that is part of the marketing plan.

Usually at the local level the groups of candidates who campaign together are known as "slates". Under new election rules and regulations, especially in the financing of campaigns, it is becoming more difficult for "independents" to run for office. In many jurisdictions voters are being asked to follow these teams, which are usually led by a candidate for mayor, who gets most of the publicity.

But eligible voters still get to vote for the candidates individually so the full teams may not always get elected. Be prepared this fall to go through extra long ballots in some communities as more and more people are stepping up to be part of the government which is closest to the people. It is also not surprising to see former provincial and federal politicians seeking seats at their local councils.

In many Lower Mainland communities there are a huge number of people who have already declared (unofficially) that they are running for office so there will be six more months of heavy campaigning as the competition heats up. The "official" campaign period begins in early September, when candidates can register at their local city halls.

All the information on local government elections and requirements for elector organizations can be found on the website - elections.bc.ca.

So far, the City of Vancouver has about a half dozen candidates running for mayor and most have already announced their teams. Surrey has at least four mayor candidates and teams in place. In other cities such as New Westminster the race is on with at least two declared candidates.

Some current long-serving mayors, in Richmond and Coquitlam, have announced their retirement so those cities have wide open races and multiple candidates are lining up for a run at the chair. Heated races are expected in many other communities.

The competition in Delta has a strange twist as the current mayor is running again, but with a whole new team. The current councillors who won the 2022 election with the mayor have formed a new team and are running against their former leader.

So -- get ready for a lot of controversy through a summer of discontent. You will need a good program to sort out all the players.

Another major Canadian event begins this month.

Every five years, Canadians are invited to participate in the census.

The Census of Population is a survey conducted to enumerate (or count) the entire Canadian population based on a "usual place of residence," that is, at the location where a person lives most of the time. The data collected helps paint a statistical portrait of Canada's population and the places we live by collecting demographic, social and economic information from households across Canada.

The Census of Agriculture is conducted at the same time and collects information about every agricultural operation in Canada.

The 2026 Census of Population will mark Canada's 24th national census. More information about the requirements of citizens and employment opportunities can be found at census.gc.ca.

By completing the census form, you are helping provide high-quality information on key socioeconomic trends and analysis that support important decisions that affect Canadian families, neighbourhoods and businesses.

The information you provide ensures that the census accurately reflects Canada's changing society. Your responses are vital for planning services that support employment, schools, public transportation, healthcare, and more.

Since 1921, the Census of Agriculture has provided a snapshot of the agriculture sector with detailed data collected from all farms across Canada. The collected data are used to inform decisions about business management strategies and to develop, administer and evaluate agriculture policies that directly affect farmers and rural communities.

Governments, Indigenous communities and organizations, community and farm organizations, businesses, as well as many others use census data.

# 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 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 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:

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.

www.newscanada.com

# MAY IS "LEAVE A LEGACY MONTH" IN CANADA.

*By Mel Kositsky*

It is the time of year when people are encouraged to speak with their lawyer or financial advisor to learn more about the many different ways they can create a legacy gift. Seniors today are faced with many financial challenges, so now, more than ever, it is time to prepare for the future. Becoming involved in an advanced planning program should be a high priority for all.

Most Canadians spend a lifetime supporting causes that are close to their hearts. Whether you volunteer your time or make regular donations to charities of choice, you are following a path that leaves a legacy to a more fulfilling life. Ordinary people can make a big impact on the causes they care about by donating in strategic ways, including leaving a charitable gift in their wills.

Every year, people across the country take this opportunity to consider the impact they want to create in the world — both during and beyond their lifetime — through the power of legacy giving.

Legacy giving is a type of charitable donation that is realized after your passing, enabling your legacy of generosity and compassion to live on in support of a cause you care about. The most common type of legacy gift is a bequest, or a gift in your will, that is designated to a specific charity.

You may be surprised to learn that creating a bequest is incredibly simple and can have many benefits for you and your loved ones, including:

• You may be able to make a bigger gift than you ever thought possible while ensuring your loved ones are well looked after.

• Bequests can be a powerful way to reduce estate taxes while creating impact for a cause close to your heart.

• You can choose from a variety of giving options and change or adjust your plans as needed.

This is the right time for people to consider the impact they can make through charitable gifts in their wills and estate plans. It is a time to reflect not only on what we leave behind for our loved ones, but also on the greater legacy we can create for our communities and the causes we care deeply about.

Canadians are known for their generosity. According to Statistics Canada, millions of Canadians donate to charitable causes each year. However, far fewer include charities in their estate plans. This discrepancy often arises from a lack of awareness about how easy and impactful it can be to leave a legacy through planned giving.

Estate planning is more than just distributing assets - it's about ensuring your wealth supports what matters most to you. Whether it is health care research, education, the environment, social services, or religious institutions, your estate can help shape the future of causes close to your heart.

Leaving a legacy means arranging for part of your estate to be donated to charity upon your death. This can take several forms:

• Bequests in your Will;

• Naming a charity as a beneficiary on a life insurance policy;

• Creating a charitable trust;

• Donating RRSPs, RRIFs, or TFSAs to a charity; or

• Establishing a donor-advised fund.

These gifts can be made in honour of your name or family, and can be tailored to match your financial goals, tax situation, and philanthropic vision.

Each year, usually in the fall, the Province of B.C. declares "Make a Will Week", which encourages British Columbians who do not have a current Will to prepare one. It wants families to discuss the topic and begin planning for the future. A well considered legal Will provides peace of mind for the person preparing it, as well as for their families and friends left to execute their wishes.

The B.C Notaries Association advises seniors, whether living alone, common law or married, to carefully consider their options while they are still physically robust and legally of sound mind. By putting clear directions in writing, it will avoid confusion and costly legal battles about an individual's actual wishes for healthcare measures, financial decisions, and distribution of property.

Being prepared for the future is a good thing whether you feel rich or poor. It will be very helpful to family members, friends and other loved ones left with the task of wondering what you would have liked to do when you are no longer able to tell them your wishes. When these wishes are not clear, the court can step in and appoint a decision maker. If the Public Guardian and Trustee is brought in to administer the estate, the government may then decide on the future of assets, or dependent children.

There is no magic method of dealing with life's many challenges. The world is constantly changing, and the rules and regulations set by governments are always being changed or updated, so it is your own responsibility to document your personal affairs. The good news is that it is easier to create a plan than most people think – and completing the process will be a big stress relief. And there is lots of help out there, from law firms to neighbourhood notaries, and many online services which offer do-it-yourself kits. But it is always best to seek legal advice to properly evaluate your situation.

Advance care planning documents will help ensure your decisions are followed and can be created in collaboration with legal professionals, leading charities and foundations, accountants, financial advisors or others who will help guide you through the process. Depending on your unique needs and situation, along with a Will, you might require a Representation Agreement, an Advance Care Directive, and/or a Power of Attorney.

Will Power is a public awareness campaign inspiring Canadians to think differently about the way they donate to charity, and use their wills to make a powerful contribution. The campaign is led by the Canadian Association of Gift Planners (www.cagp-acpdp.org) and the CAGP Foundation (www.cagpfoundation.org) in collaboration with the country's leading charities, financial advisors, and legal professionals. By donating in more strategic ways, people can make a big impact on the causes they care about.

Strategic charitable gift planning is a donor-centred process of planning current and future charitable gifts in a way that meets the donor's philanthropic goals and balances personal, family and tax considerations. Gift planning encourages donors to consider their lasting legacy as well as their current and final wishes, encouraging them to continually explore these issues, utilizing tools provided by charitable gift planners or professional advisors.

The goal of the Will Power campaign is to raise the number of Canadians leaving a donation in their Will. Much more information is available on the website www.willpower.ca.

It is also important to consider that a charitable gift in your Will can go a long way towards reducing the amount of taxes to be levied against your estate after you pass. More information can be found on the website. And always remember your assets all have real value to share with others – whether they have sentimental value or monetary value, it is all part of the legacy you may leave.

LEAVE A LEGACY. **SHAPE THE FUTURE.**

**Strengthen the future of Eagle Ridge Hospital and the health of our community.**

To learn more about leaving a legacy today, contact:
**Kristina Chung**, *Foundation Executive Director*

**Phone:** 604-469-3206 **Email:** kristina@erhf.ca

**OR**

Scan this QR Code or visit
**erhf.ca/ways-to-give**

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# THE WAR AMPS BEGINS ITS 80TH ANNUAL KEY TAG MAILING

The War Amps has started mailing 2026 key tags across the country, marking 80 years of providing this service to residents. When you use a War Amps key tag, you protect your keys and support amputees.

Seven-year-old Kenzie Stronks was born without her left arm below the elbow and was enrolled in The War Amps Child Amputee (CHAMP) Program shortly after she was born. In the letter accompanying the key tags, her parents, Shannon and Josh, describe how The War Amps has supported their family. As a Champ, Kenzie receives financial assistance for artificial limbs, peer connections through CHAMP events and so much more.

"When she walks into a room, her amputation often makes her different from everybody else, so being able to meet kids just like her at CHAMP seminars is very special," say Shannon and Josh. "Thanks to The War Amps, Kenzie has the artificial limbs and devices she needs for the hobbies she loves. She has a bike device that attaches to her artificial arm and allows her to keep a safe grip on the handlebar while riding. She also has a tumbler device that fits onto her artificial arm to help with balance and floor exercises during karate."

The Key Tag Service is a free key return service for Canadians that generates funds for The War Amps many programs, including CHAMP. Since amputee veterans started the service in 1946, it continues to employ amputees and people with disabilities and has returned more than 1.5 million sets of lost keys to their owners.

Each key tag has a confidentially coded number. If you lose your keys, the finder can call the toll-free number on the back of the tag or place them in any mailbox in Canada, and The War Amps will return them to you by courier, free of charge.

The War Amps receives no government grants; its programs are made possible through the public's support of the Key Tag Service. For more information, or to order key tags, visit waramps.ca or call 1 800 250-3030.

*Photo: Kenzie is benefiting from The War Amps CHAMP Program thanks to the public's generosity.*

# YOUR LEGACY, GROWING IN THE PARKS

For many, leaving a legacy is more than what we pass on. It reflects what we stand for, and the impact we choose to make in the lives of others and the places we love.

At Metro Vancouver Regional Parks Foundation, we see how deeply connected people are to the natural spaces around them. These places become part of who we are and, for many, the desire to protect them is profoundly personal.

There are places that hold our stories. A quiet trail where you found clarity. A shoreline your family returned to year after year. A bench where you paused, breathed deeply, and simply took it all in.

We see these connections come to life every day, made possible through the generosity of our supporters. Seniors experiencing the joy of a trishaw ride through Pacific Spirit Regional Park, feeling the wind on their faces and reconnecting with nature in a way that once felt out of reach. More than 600 children attend summer camp at no cost each year. Many are there for the very first time, discovering confidence, friendship, and a sense of belonging outdoors. Across the region, more than 25,000 trees, plants, and shrubs have taken root in recent years, restoring habitats and strengthening the forests that surround us.

Across Metro Vancouver, individuals and families are choosing to honour loved ones and life's meaningful moments through legacy giving. Some create lasting tributes through commemorative benches or picnic tables, offering others a place to sit, reflect, and feel connected. Others choose to leave a gift in their will, helping care for the forests, shorelines, and wildlife that make these parks so special.

Each gift carries a story. A memory. A quiet act of generosity that continues to ripple outward.

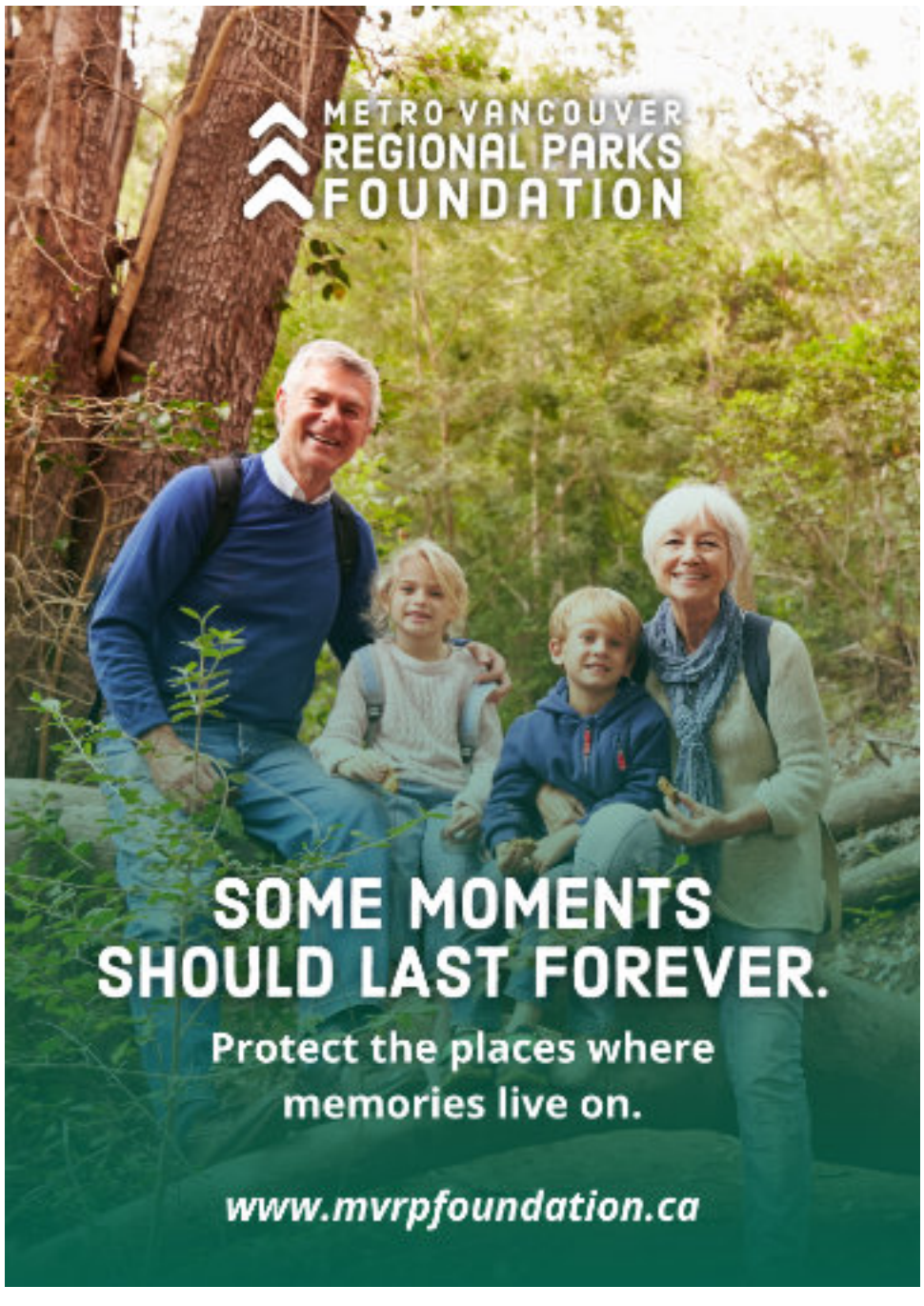
Leaving a legacy is a deeply personal decision. It is an opportunity to reflect your values, honour your story, and create something lasting.

Because of these legacies, a child will experience the wonder of towering trees for the first time. A grandparent will share a familiar path with someone they love. And a moment of peace will be found exactly when it is needed most.

These are the gifts that endure.

As we look ahead, we invite you to consider what your legacy could be, and to join the growing number of people helping to protect and nurture Metro Vancouver's regional parks for generations to come. Together, we can ensure these places continue to inspire, connect, and sustain us all.

hello@mvrpfoundation.ca | 778-900-1053



# A WORLD OF CHOICE: MAKING YOUR GIVING GO FURTHER

Charitable giving doesn't have to wait until year-end. For many donors, it can be a meaningful part of financial planning for the long term, and an effective way to support excellence in local health care through Langley Community Health & Hospital Foundation (LCHHF), says Tyler MacLean, a financial planner with Aviso Wealth and Beem Wealth and Planning.

**Giving Beyond Cash**

Many donors are surprised to learn there are several ways to give beyond writing a cheque: strategic donors give via publicly traded securities, such as stocks or mutual funds, instead of cash, for instance. The concept is simple: rather than selling an investment and donating the proceeds, donors can transfer the investment directly to LCHHF. Under Canadian tax rules, donors receive a charitable tax receipt for the full fair market value and the capital gains tax on those donated securities is eliminated.

For those already planning to give, this approach can allow for a larger gift at a lower after-tax cost.

**Timing: A Vital Part of Your Strategy**

Timing matters. Charitable donation tax credits can be claimed in the current year or carried forward for up to five years. This flexibility can be especially helpful in higher-income years, such as after the sale of a home, business or other assets.

**Financial, Personal Aspects of Giving**

For many, giving becomes about more than tax planning. It becomes personal. What may start as a practical decision often grows into a lasting connection to local care — especially when donors see how their support helps friends, family and neighbours access care close to home.

The process is simpler than many expect. Most charities, including LCHHF, provide a transfer form that can be completed with a financial advisor or broker. The securities are transferred directly to the charity, which then sells them and directs the proceeds to priority health care needs in the community.

As with any financial decision, donors are encouraged to consult their professional advisor to ensure this approach fits their individual circumstances.

To learn more or take the next step, contact Toni Andreola at 672-879-2394 or toni.andreola@lchhfoundation.com.

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# A LEGACY OF LOVE AND CARE AT EAGLE RIDGE HOSPITAL

*"You give back what you've received."* Arthur Lyons has always believed in showing up for the people he loves—and in giving back to the community that's been there for him. Now, through a planned gift in his Will to Eagle Ridge Hospital Foundation, Arthur is creating a legacy that will carry that belief forward for generations.

His story begins with family. When Arthur's older brother Frank suffered a stroke and could no longer feed himself, Arthur came to the hospital three times a day. "Frank did so much for us growing up—he was the eldest of eight. Taking care of him was my way of paying it back," Arthur says.

The experience left a lasting impression. "The staff at Eagle Ridge Hospital were amazing—always willing to help. You could tell they do it because they want to. They truly care." That compassion sparked Arthur's first gift to the Foundation.

Years later, George, a very close friend of Arthur's, required ongoing care at Eagle Ridge. As he had done for Frank, Arthur visited daily—three times a day, even during the pandemic. "They needed support, and I needed to be there," he says. "The staff understood that and made it possible."

Arthur made a special donation in George's memory. And now, by including Eagle Ridge Hospital Foundation in his Will, he's creating a legacy that honours not only those he's cared for, but the hospital that cared for them so well.

"Donating feels good, naturally," Arthur says. "You're helping people—even ones you'll never meet. This hospital is a lifeline. Without it, where would we go?"

Arthur hopes others will consider a legacy gift as a way to give back what they've received. Through his planned gift, his legacy will continue to bring comfort and care to others—just as he's done throughout his life.

Like Arthur, you can make a lasting difference by naming Eagle Ridge Hospital Foundation in your Will. A legacy gift supports vital health care in your community, helps reduce estate taxes, and ensures your values live on.

Established in 1982, Eagle Ridge Hospital Foundation enhances health care in the Tri-Cities through philanthropy and advocacy. Serving Anmore, Belcarra, Coquitlam, Port Coquitlam, and Port Moody, the Foundation supports patient-centered care by funding medical equipment and resources for Eagle Ridge Hospital and Eagle Ridge Manor, as well as various community health programs.

**To learn more, contact Kristina Chung at 604.469.3206 or kristina@erhf.ca. Leave a Legacy. Shape the Future.**

We're here to help you have an impact on health care in Langley for generations to come.

Contact us today to learn how you can make a difference in your community.

**LCHHFoundation.com**
672 879 2332
info@LCHHFoundation.com

Langley Community Health & Hospital Foundation

# TURNING LOSS INTO A LEGACY OF HOPE

*Richard Hewitt and Sara Pedlow.*

"Prior to Lee's illness, I didn't even have a will," admits Richard Hewitt, who despite being a long-time donor, hadn't considered leaving a legacy gift to the BC Cancer Foundation.

That changed after Richard met legal advisor Sara Pedlow at a BC Cancer Foundation event, and she explained the benefits to Richard's estate and future cancer research.

"Most individuals have a sense of how they wish to allocate their assets amongst their loved ones but it's less common for them to have established ideas about legacy giving — even if they have given generously to charities throughout their lives," says Sara.

This resonated with Richard, who first began donating to the BC Cancer Foundation after his first wife, Margot, faced Hodgkin lymphoma in 1969 when they were still dating.

After Richard and Margot separated in the '80s, they remained friends, and Richard has continued to support cancer research in her honour.

When Lee, Richard's partner of 35 years, passed away in 2023, after being diagnosed with endometrial cancer, he created the Lee Currell Gynecologic Cancer Research Fund.

Lee was a former nurse, dedicated volunteer at the Vancouver Sun Run and Rogue Folk Club and an avid pickleball player, says Richard. Thanks to her generous network, the fund has already raised almost half of its $500,000 goal.

As the fund grows and Lee's impact continues, Richard began to think not only about the difference he could make today, but about sustaining that impact for years to come.

"Including a gift in my will to the BC Cancer Foundation is how I can help ensure this work continues — and that Lee's legacy, and the hope it represents, carries forward."

"This is the power of legacy giving," says Sara. "A gift in your will is a final opportunity to focus not on what you have, but on what you can achieve."

**Leaving a Legacy Gift 101**

- Every gift counts. Even modest estates make a difference — last year, BC Cancer Foundation donors contributed over $20 million through estate plans.
- Keep it flexible. Leave a fixed amount or a percentage of your estate.
- Give your way. Cash, securities, RRSPs, TFSAs, insurance or other assets.
- Get expert advice. A lawyer or advisor can help align your gift with your overall estate plan.

**To learn more about leaving a legacy gift to advance cancer research and care in B.C. please contact Jordan McClymont at 250.415.1888 or jordan.mcclymont@bccancer.bc.ca**

BC CANCER FOUNDATION

# 24 YEARS LATER: REHABILITATED GULL REAPPEARS

Watching an animal arrive at the Wildlife Hospital in critical condition, recover, and return to the wild is among the most rewarding aspects of wildlife rehabilitation. Occasionally, we're treated to something even more special: hearing that a former patient is not only surviving but thriving decades later!

In August 2000, a young Glaucous-winged Gull was found orphaned in Vancouver and brought to Wildlife Rescue by a concerned wildlife friend. Thanks to the community's support, the gull received a second chance, was raised at the Wildlife Hospital, and grew into a healthy, strong juvenile.

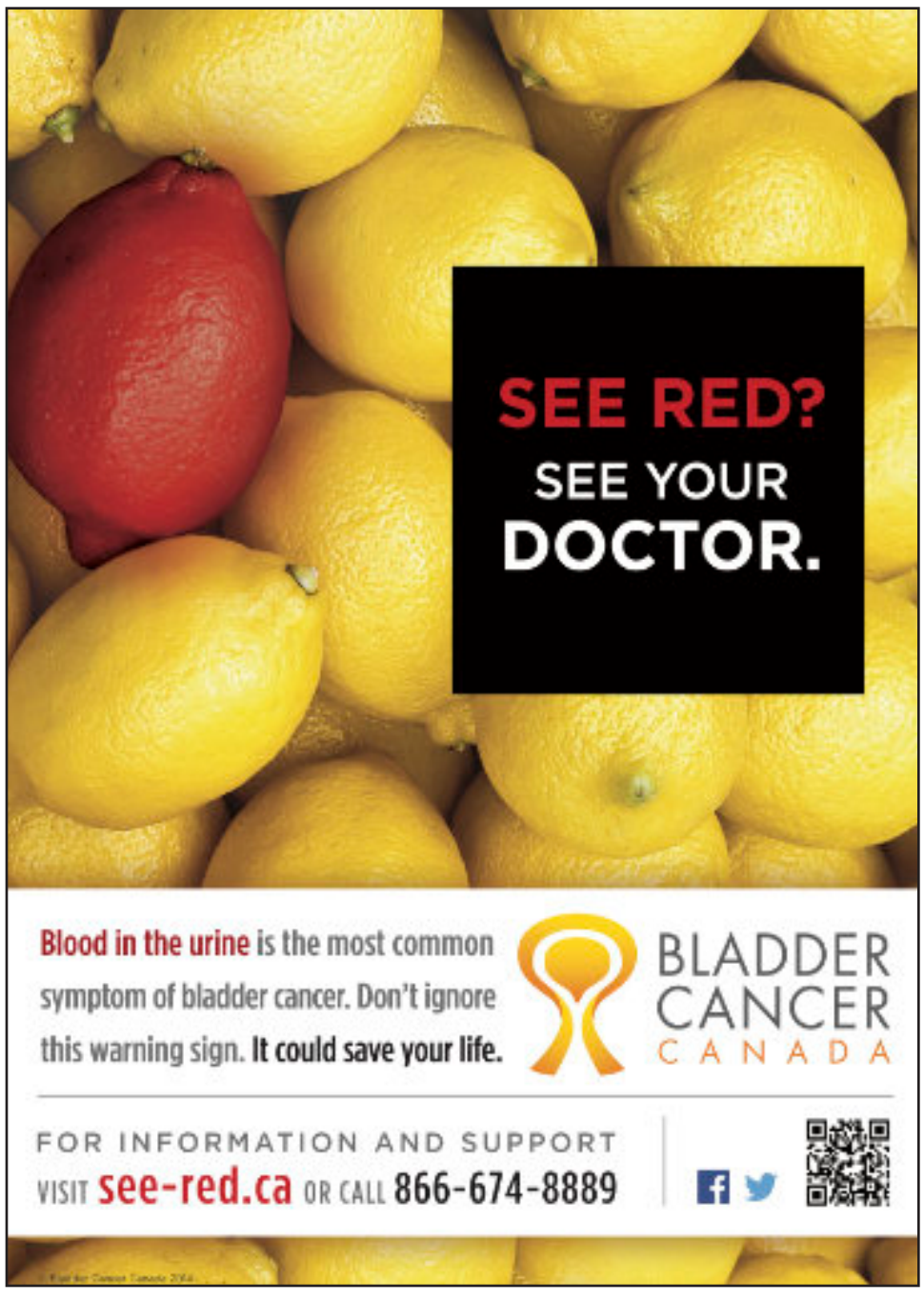
Just prior to their successful release at Belcarra's shoreline, the bird was banded by Master Bander Liz Thunstrom. The purpose of banding is to gather information on the survival rates of birds treated in care after release into their natural habitats. It helps researchers understand how well orphaned birds raised in captivity adapt to life in the wild, and how those that have recovered from ailments fare in the wild.

Fast-forward to February 2024: the now-mature gull was recaptured in White Rock by researchers from Environment and Climate Change Canada (ECCC) as part of their Salish Sea Gull Project.* The bird was fitted with several new coloured bands to make them easily identifiable from a distance and was spotted in White Rock again in September.

The Salish Sea Gull Project is integral to the Salish Sea Marine Bird Monitoring and Conservation Program. This five-year initiative is particularly significant because gull species are protected under the Migratory Birds Convention Act of 1994 and are identified as a stewardship priority by ECCC. "

[We are] conducting research on Glaucous-winged Gulls as indicators of the health of the Salish Sea, the idea being that if the ocean is healthy, the birds will be healthy," said Dr. Mark Hipfner, ECCC Research Scientist. "As part of the larger project, we are banding gulls with unique combinations of colour bands to quantify age-specific survival rates. This individual confirms for us that these gulls can live good, long lives."

*This research project was conducted under the required permits.



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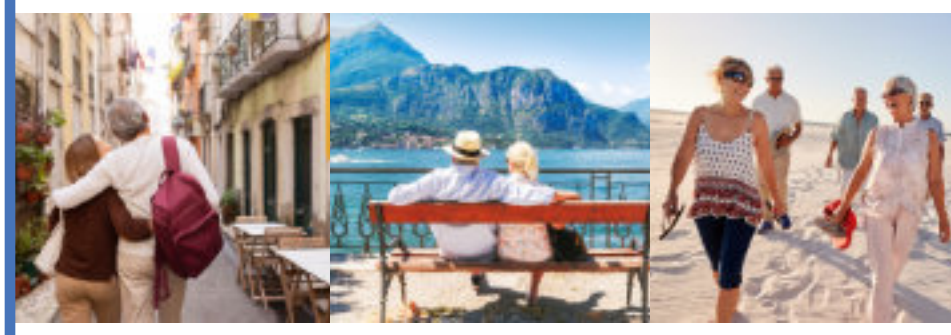

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# IN THOSE DAYS: LIFE ON A CLAYTON CHICKEN FARM

*By: Ursula Maxwell-Lewis*

When Surrey resident Sharon McBain mentioned growing up on a chicken farm, it was only a matter of time before the conversation turned to eggs.

We began with today's reality—$8.50 for a dozen organic eggs—and ended up somewhere far more interesting. In the 1940s, her father, J.A. (Chris) Kristoff, sold eggs for 50 cents a dozen. The contrast drew a laugh, but also opened the door to a world shaped less by cost and more by care, effort and ingenuity.

Chris and Cathy Kristoff left Saskatoon, Saskatchewan, in 1933 with their two young children, Ken and Shirley, and headed west to Surrey. They settled in Clayton, then a quiet farming district where the land demanded hard work but offered the promise of a future.

It took time, determination and careful saving, but eventually they were able to purchase 20 acres near Cloverdale, a small but lively farming and rail community. Chris, a carpenter by trade, built the family home and the outbuildings himself, then turned his attention to raising chickens and producing eggs—work that would sustain the family for years to come.

Sharon and her twin sister Sheila were born into that life in 1943. "I lived in the same place for years, but with three different addresses," she says with a laugh. "Newton Road became Jericho Road, and eventually 72nd Avenue." The land stayed the same, even as the world around it slowly changed.

Life on the farm followed a steady rhythm, and everyone had a role to play. "We shipped out crates of eggs every week—30 dozen to a crate," she recalls. "All the kids helped." Over time, their father introduced small improvements—a washer to clean the eggs, and a system for candling, weighing and sorting them.

Candling, she explains, was both simple and precise. Each egg was held up to a small light. "The shell glows, and you can see inside. The yolk should be whole, the air cell in the right place. You learn what's good." It was careful, attentive work—done by hand, guided by experience.

That same spirit of practicality led Chris to build something unusual for the time: a large freezer in the family's basement. It was later featured in a farming publication as a "unique asset," a sign of how quickly farm families were adapting. In the Kristoff home, freezing began to replace canning, making it easier to store the harvest of both field and garden.

But rural life was never easy. Roads were gravel and often muddy, or frozen hard in winter. Snow could fall deep, and icicles clung to the windows. Walking to Clayton Elementary was simply part of the day, as was lingering in the ditches with friends on the way home, boots muddy and spirits high.

Family and neighbours were close by, and that closeness mattered. "When Mom and Dad first lived there, there was no electricity," McBain recalls. "They had to bring it down from Latimer Road, and we paid for every telephone pole." It was a shared effort, like so much else in those early years.

Evenings were quiet by today's standards. There were games, books, sewing—and sometimes candles when the power went out. It was a life without the distractions we now take for granted, but not, she suggests, a life lacking in anything important.

"You just got used to it," she says. "I wish every kid could grow up on a farm. It was a good life. Maybe it was our parents, too—they loved their kids. And there was always humour. My mom could never stay mad at my brother—he made her laugh every time."

In 1951, that steady life was shaken. A widespread outbreak of Newcastle disease forced the culling of poultry across the country. "You had to whitewash all the chicken buildings before you could start again," she says.

It was during that difficult time that her father suffered a devastating accident. While mixing lime and water, a splash struck his eyes, leaving him permanently blind.

The loss was profound, but the family endured. As so often before, they adapted.

There were still small pleasures. When a neighbour bought a black-and-white television, the children would visit once or twice a week. "Rabbit ears, two channels—Vancouver and Bellingham," she recalls. It was enough.

When high school meant a three-mile journey to Lord Tweedsmuir Secondary, the family made another quiet sacrifice. The upright piano—"they always bought good furniture," she notes—was sold to purchase a car to allow the twins to drive to school.

Today, Sharon and her husband Rick, both rooted in Cloverdale, are retired grandparents who have travelled far beyond those early country roads—to the Panama Canal, the Caribbean, the Mediterranean and Alaska.

Yet the thread that runs through her story has never really changed. A longtime member of Cloverdale United Church, she continues to give back, volunteering her time preparing meals for others at The Storehouse.

Looking back, it is not the hardships that stand out most clearly, but the values that grew alongside them—resourcefulness, resilience, humour, and a deep sense of community.

Eggs may no longer cost 50 cents a dozen. But the care with which they were gathered, sorted and shared still offers a quiet lesson.
Some things, it seems, keep their value.

# Straight from the Horse's Mouth

By Mel Kositsky

It may be the most famous horse race in North America but it is not always the best.

When the 20 three-year-old colts and geldings enter the starting gate for the 152nd Kentucky Derby at Churchill Downs on May 2, will horse racing fans witness a performance by a future champion or watch a one-race wonder navigate through a congested field of thoroughbred runners.

So far handicappers are not that impressed with the contenders for the famed "Run for the Roses" on the first Saturday in May. While the race remains on everyone's "bucket list" and will probably attract more than 100,000 spectators, no outstanding prospect has emerged from the qualifying races for the $5 million purse, which is the first leg of the American Triple Crown.

The second leg of the Triple Crown, The Preakness Stakes, will be raced on May 16 in Maryland and the final test, The Belmont Stakes, goes in June in New York.

The distance of one and one-quarter mile is a challenge for many of these lightly-raced colts, and most of these horses have not raced in large fields. Many of the qualifying races to earn points for entrance into the Derby have fields of less than 10 starters, so the flow of the race will make a big difference in the outcome.

A fast, contested early pace could set things up for a strong closer - so getting the right trip is most important. Another annual variable, especially this year, is the unpredictable weather conditions in early May. Will it be a wet, sloppy racetrack or a fast surface which will give all entrants an equal chance?

Trainer Brad Cox has a trio of top contenders for this year's Grade 1 Derby presented by Woodford Reserve. In a Churchill Downs media release following a training session, Cox said:

"It was a really good morning for all three horses. Commandment is a steady workhorse and does anything you ask of him. He always seems to clip off 12-second furlongs without being asked. Further Ado looked great coming out of the Blue Grass. He had a solid half-mile with a really good gallop out on his own. Fulleffort seems to be progressing well on the dirt and had a good move with a nice horse in Chasten. He's moved well over this racetrack since we got him back here."

Chief Wallabee, third in the Florida Derby (G1), has now drawn into the Derby field with the withdrawal of Ottinho. The decision gives Hall of Fame trainer Bill Mott a chance to win the Run for the Roses for a second year in a row.

Sovereignty gave Mott his second Derby win – his first was with Country House in 2021 via disqualification of Medina Spirit. It also sets up a rare father-son Derby matchup as Mott's son Riley Mott has his first two Derby starters in Wood Memorial (G2) winner Albus and Virginia Derby winner Incredibolt.

Other top contenders are Renegade, trained by Todd Pletcher, and west coast champion So Happy, who gives trainer Mark Glatt his first Derby entrant. A strong closer to watch for is Silent Tactic trained by Canadian Mark Casse.

Recent history has seen several horses record their first, and sometimes only, career stakes win in the Derby. Examples include Country House in 2019, Rich Strike in 2022 and Mage in 2023. Country House ($132.40) and Rich Strike ($163.60) are among the top five longest-priced Derby winners in history.

HARNESS RACING UPDATE

According to stories in Castanet.net, Desert Park in Osoyoos is currently seeing its racetrack resurfaced.

"What a beautiful sight [...] We love progress! And we are very excited to have a new arena footing coming," said the Desert Park Exhibition Society on social media.

In March, the society said it was working on various upgrades to the aging facility, including to its racetrack surface and fence line in order to host Standardbred racing by Harness Racing BC in the fall. Additional work will be carried out in preparation for a full line-up of events at the complex, including the RCMO Musical Ride in late August.

The news is welcomed by many racing supporters such as Gary Stead, who sent an online comment to Castanet saying: "As a past harness driver and trainer and a presiding judge, as well as general manager of the Ontario Harness Horse Association, the industry thanks you for giving the talented horsemen of B.C. a chance to show you just how exiting this sport is."

During a Feb. 10 meeting, Osoyoos town council agreed to postpone the decision to demolish the aging grandstand for 30 days until it heard from DPES, noting the Harness Racing BC event would be a good economic driver for the town. It added potential infrastructure grants could be coming from the province, if awarded.

However, during the March 10 meeting, the topic was not brought forward and there has no information released yet from April town council meetings.

A number of B.C. horses are now competing at Century Downs, which launched its 2026 harness racing season on April 4. Live racing at the Calgary track is held on Friday nights and most Saturday afternoons through the end of the meet on August 29. There will be no live racing on Saturday, June 20 or Saturday, June 27. Century Downs will also host racing on Wednesday nights in June and on July 8 and July 15. Additional cards are scheduled for Sunday, June 21 and Tuesday, June 30.

Harness racing in Canada received another serious blow in early April when Ontario Racing and Hard Rock Hotel & Casino announced in a joint press release that, following extensive discussions, Rideau Carleton Raceway in Ottawa had ceased operations.

Rideau Carleton Raceway has hosted some of the province's most prestigious harness races and has played a meaningful roll in supporting Eastern Ontario's racing community for more than 60 years.

Hard Rock Hotel & Casino Ottawa has operated three race seasons at Rideau Carleton Raceway under sole ownership. Despite investing millions of dollars to rebuild the racing paddock and upgrade legacy infrastructure to better serve racing patrons, representatives of Hard Rock Hotel & Casino Ottawa stated the long-term sustainability of the racing program could not be achieved.

In a statement from National Capital Region Harness Horse Association (NCRHHA) it said: "despite the collaborative efforts of the Ontario Racing's Andrew Gaughan, Jennifer Bodner, Bill O'Donnell (President of Central Ontario Standardbred Association and our Standardbred Representative on the Ontario Racing Board) as well your NCRHHA Board (Gordon McDonald, President; John MacMillan, Executive Director; Michelle Jerome, Administration; Julie Ferguson, Backstretch/Paddock Representative), Hard Rock International has decided to close racing at Rideau permanently.

"Thus closes a long history of racing and track-association collaboration in this region, which I could not begin to summarize in this posting. Fading from our racing scene here in the NCR is a racing industry and private sector business relationship that was once viewed as the best and most successful in the province... then came Hard Rock.

The Horsemen's Benevolent and Protective Association of B.C. (HBPA) held its Annual General Meeting recently and the main focus was on the status of horse racing in British Columbia, particularly the efforts to secure a meet at the closed Hastings Racecourse in the fall of 2026.

President David Milburn, vice president Denise Praill and HBPA secretary Neil Stajkowski provided detailed explanations of the financial challenges faced by the industry following the government's withdrawal of slot machine revenue. They also outlined the current efforts to establish a new non-profit entity, Pacific Thoroughbred Racing Association (PTRA), to operate the racetrack and navigate regulatory requirements.

The group discussed ongoing negotiations with the City of Vancouver and the Tsleil-Waututh Nation regarding the lease of the racetrack property. Members asked questions about potential B.C. breed bonuses, horse movement between tracks, and legal options against the government.

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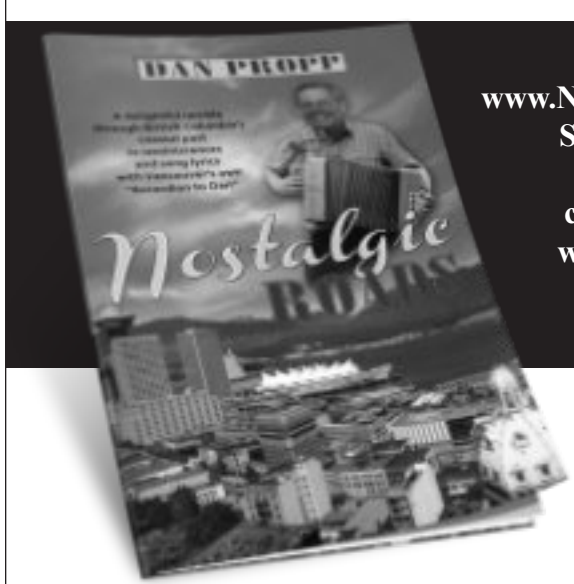


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# Shell Busey the HouseSmart guy

By Shell Busey

Hello everyone. It is now the month of May and hopefully our beautiful spring flowers are all in bloom.

I am submitting this early as we are going on vacation therefore no story just some good spring tips to look after your concrete.

Let's begin with the directions for the cleaning mixture that will be used in many of these hints.

3 quarts warm water
1 quart liquid bleach
½ cup household detergent (Ivory, Sunlight etc)
2/3 cup non phosphate trisodium (TSP)

Mix all together, wear rubber gloves and if using near plants spray them with clear water to rinse off any residue.

If using this before painting exclude the detergent.

Excess mixture can be stored in a plastic container for future use.

Removing oil and grease from concrete

Note: Do not do in direct sun.

Using the above mixture flood the area with the liquid and scrub in.

Lay a damp towel over the entire area and cover with a plastic sheet taped into place with duct tape.

Leave for at least 24 hours, remove plastic and towel, scrub and hose down the area.

Concrete crack repair

First determine if the crack is severe enough to repair. If it is only a hairline my recommendation is to leave it as patching may make it look worse.

If the crack is 1/8" or more the following would be the best remedy.

First clean the entire area using the above cleaning mixture.

Tuck into the crevice a foam backing rod (available in 1/8" to 3" diameters) setting it down into the crack 1/8" from the surface.

Apply Weldbond or concrete adhesive over the foam backing and allow to cure overnight.

Apply polyurethane caulking (gray or concrete colour) into the crevice.

Sprinkle dry sand over the caulking and brush off excess off with a brush.

Allow to cure for 24 hours before using the area.

Cracked concrete walls

For basement walls with cracks large enough to have water running through during spring thaw or after a heavy rain I would recommend a professional repair service.

Note: Most concrete wall cracks are caused by pressure behind the wall from ground pressure, hydraulic water pressure and/or frost behind the wall.

If you have any of the above it would be best to excavate the entire area around the outside cracked wall.

Caution: Always protect excavated areas using poly sheets or proper sloping to eliminate any concern of caving in.

Perimeter drainage should be flushed and cleaned every 3 to 5 years. This is a simple process if a catchment sump is already in place. If there is no catchmentsump in place it is best to have one installed.

After the excavation and repair of any perimeter drainage tile or pipe power wash the entire concrete wall removing any residual on the surface. Allow to dry.

Brush asphalt primer sealer 12" on each side of the crack.

Apply peel and stick membrane over the crack bridging crack by 6–8 inches on either side. Apply dimpled PVC membrane over the repaired area.

Backfill the area with drain rock and then sandy pit run gravel to grade level to ensure proper drainage to perimeter tile or pipe.

Sealing concrete and patio paving stones

New concrete:

Before sealing you must acid wash the surface with muriatic acid to etch the concrete to enhance penetration of the sealer.

Use a solvent based concrete sealer for the initial application; 2 to 3 years later acrylic coatings may be used.

Paving stones:

Follow the above procedure

Old concrete:

Clean the concrete with the above Shell Busey cleaning mixture.

Acid wash the surface with muriatic acid

Rinse well and allow to dry

Apply solvent based concrete sealer for the initial application. 2–3 years down the road acrylic coatings may be used.

Note: To apply sealers it is best to use a low pressure garden sprayer or puddle the sealer onto the surface and spread with a 10mm roller.

Caution: Do not do this project in bright hot sun.

## The Merry Month of May!

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# A PINEAPPLE FARM TOUR MAUI'S UPCOUNTRY

*By Chris Millikan*

To reacquaint ourselves with Maui's rural side, we drive to the historic plantation town of Hali'imaile. Sporting closed-toe shoes, light layers, and sunscreen, we're set for the variable upcountry weather.

Arriving at Maui Pineapple Store, we check-in for the 90-minute pineapple farm tour and receive green cards. The clerk invites us to browse the pineapple-themed giftshop before gathering outside.

While another group boards their waiting yellow bus, our green ticket group heads into a large, open-air packing shed with guide Shylo. Standing before a huge pineapple photo and posters listing the nutritional benefits of this delectable fruit, he introduces his pineapple company.

"We're the locally owned successor to the same 100-year-old company that developed the Maui Gold pineapple brand. In the 1890's, its lands were used for mixed farming...but had transitioned into pineapple growing by1909."

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Ushered onto our bus, everyone settles quickly. Shylo slides into the driver's seat grinning, "Let's go tour this working pineapple plantation!"

The bus stops first amid a mature pineapple field. In the distance, a crew of workers handpicks ripened fruit, placing each on a packer truck's conveyor belt. Shylo supplies an overview, "Located here at 465-meters above sea level, our pineapple plants thrive on the clean air, warm days and cool evenings. Tropical showers and Haleakala volcano's nutrient-rich soil nurture them."

Using a sharp machete, he slices pineapple chunks for everyone to sample. Standing in warm sunshine dabbing juice from our chins, we whimsically realize that we're basking in the same conditions that nourish the pineapples themselves.

Continuing in the bus past unplanted sections, Shylo mentions that the fields are rotated, resting fallow every three to five years. "Currently, twelve million pineapple plants are growing at different stages on the farm." Shylo soon points out fluttering clouds of orange Kamehameha butterflies attracted by native Mamaki plants. We later learn Mamaki leaves make a refreshing tea.

At a newly planted field, everyone again hops off the bus. "This is where our pineapples begin," Shilo announces. "You'll notice that each plant is tucked under a biodegradable, black plastic sheet. This keeps roots dry...and more importantly, avoids root rot. Over time, the plastic dissolves."

Raising a heavy-looking plant stalk, he asks, "Anyone know what this is? No? Well, this is a peduncle. It holds up the pineapple fruit. See these green slips branching from the peduncle? They're used as cuttings to grow new crops...and handplanted due to their hooked shapes."

Shilo tells us how four seasoned farm-hands can plant 3000 pineapple slips per day. They're paid by the hour to plant new fields. If these slips survive marauding feral pigs and axis deer, it will take them 1½ years to blossom and produce fruit. Those new pineapple plants will continue to produce fruit for another two years.

Bumping onward along another dirt road, the bus stops once more. This time, we survey endless rows of blossoming pineapples. Once we're all off the bus, Shilo shows us his striking photos of these surprisingly beautiful Bromeliad blooms. Everyone moves carefully among these spiky plants capturing quintessential closeups of the delicate violet-pink blooms.

This informative tour concludes with a giftbox of three fresh-picked 'Maui Gold' pineapples. To our delight, slices of one of these exquisite souvenirs enhance our evening meal.

When You Go:

- Maui Pineapple Farm Tour: https://mauipineappletour.com
- Maui Tourism: https://www.gohawaii.com/

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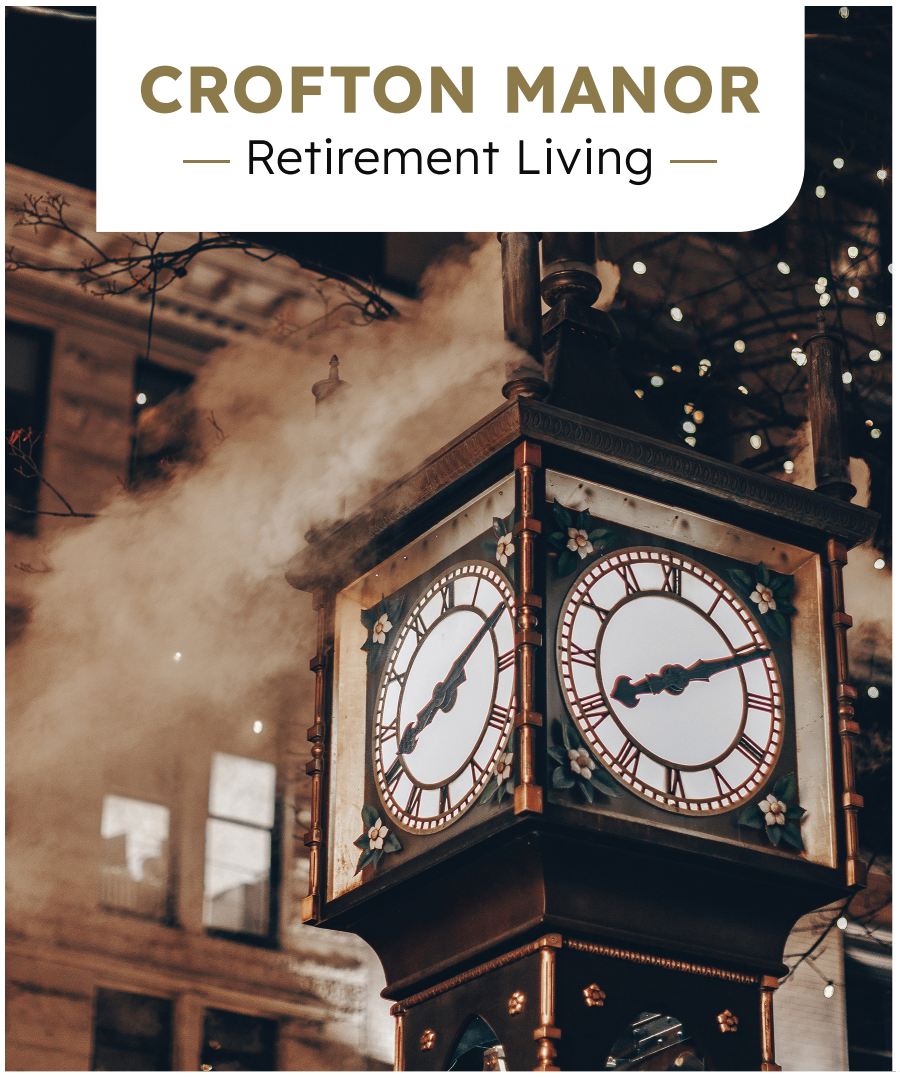


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## The Next Chapter

By Mike McCardell

# Travels With Mack

I thought I had been on a lot of good road trips: the Alaska Highway, back and forth across Canada and the U.S., and up and down both coast lines. But when my friend John told me about the traveling he and his friends did more than seventy years ago in a beat up old pick-up truck, he left me in his dust.

Yes, if it was more than seventy years ago maybe he was too young to drive.

The story: He and his friends found the truck by looking through an opening in the door of a broken down garage in a back lane.

If they pushed the door just a little maybe they could squeeze in and look at it. It was scary. Someone might see them and they shouldn't be there. But once inside they could not leave. The truck was beautiful.

It needed a little work, they said like their fathers had said about some cars. It had a lot of rust. Its tires were flat and when they looked through the grill there was no engine. But when you are eight or nine years old, a motor is not important.

"Hey, you kids. That's my truck. What are you doing in here?"

No one moved. Now we're in trouble. A lady older than their grandmothers had squeezed in after them.

"Sorry, we're not hurting it. It's a nice truck," said one of the girls. Girls always know what to say.

"My husband and I drove it everywhere," said the grandmother. "But that was long ago."

"Can we play in it?" asked another girl.

The grandmother looked at the kids, then the truck. "Sure," she said. "I think the old fellow would like that."

The best automotive deal ever. "Just be careful." Grandma left and the kids swarmed over it. First in the back, then a few on the seat that went from door to door. Fingers wrapped around the steering wheel and it moved.

"I'm driving," said the one holding the wheel. Then he moved it again. "I'm really driving." Sneakers stretched down to push the pedals.

The gear shift was magic. "When you move this it goes faster," John told his friends. "My father's car has one of these," he said. "I know how it works." They were in and out, running their hands over the fenders and checking the mirrors. If a car company had filmed them they could have sold anything with wheels.

"We've got to have a name for it," someone said. "Daisy."

"No, that's a girl's name and the lady called it an old fellow."

"How about Mack?" someone said.

Perfect, a tough, rusty name for a rusty hunk of toughness. And that's when the trips started. The doors squeaked, the seat squeaked, the kids yelled, "It's my turn." "No, it's mine."

They kept the steering wheel moving and the gear shift moving and they knew if they stopped the truck would stop. They went over mountains and through valleys and had near misses and ran out of gas.

They drove all summer and when fall came the only heater they had were their mittens. And just as they had learned in their family cars the boys said "I know where I'm going."

By the time John got through telling me about his travels with Mack I knew there were a lot of places I would never get to. A motor just slows you down.

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Name . . . . . .

Address . . . . . Phone

. . . . . .

City . . . . . .Prov. . . . . P.C. . . . . .

***Please Send Ad and Payment by Mail To:***

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

*CHEQUE - MONEY ORDER!*

*PLEASE, NO PHONE CALLS!*

***No Receipts are provided for Classifieds.***

**Disclaimer:** 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. 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. We can no longer accept classifieds of a personal nature.

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

## SERVICES

**HEART TO HEART CARE** - We specialize in Senior Care, Dementia, Alzheimers, Parkinsons, Palliative, Hospice, End of life and more. Our team at Heart to Heart Care take great pride in providing compassionate care that helps seniors maintain their dignity. We also do regular house cleaning, once a week, twice a week, every other week or once a month. For further information call Caroline at 604-813-5175

**HANDYMAN SERVICES** - Experienced handyman doing plumbing, electrical, carpentry, tiles, flooring, drywall, painting,, pressure washing and appliance repairs. 16 years extensive experience providing high-quality work. Please call Jamal at 604-991-3121.

## SERVICES

**COMFORT CARE MOBILITY** - mobile/sales/service New Whill Power Chair, Pride GO GO Powerchair, ShopRider Scooters, etc 604-440-1777

**ARE YOU THINKING OF BUYING / SELLING REAL ESTATE?** Contact experienced, senior Real Estate Advisor JOE PAL - Sutton Group West Coast Realty. Please call (604)721-5121 for an appointment. For Sale: 2 level Townhouse. #255-127411 - 28 Ave. Langley. For more information see www.joepal.ca. New 2 Bed 2 Bath Apartment on Broadway Vancouver.

**PEDICURE FOOTCARE - IN YOUR HOME** - Licensed Mobile Esthetician with 32 years experience offering Foot Care treatment that includes foot analysis, thick toenail cutting/filing, calluses, corns arid foot circulation massage. Servicing Langley and South Surrey. $50 Call Christine at 778-809-2645

**MACULAR DEGENERATION, CATARACT OR DRY EYE CHALLENGES?** - We can help! ProMed Eye Health is a supplier to eye clinics. Our professional products are available to private individuals through our website promedeyehealth.com or by giving us a call at 604-859-0992. Head office in Abbotsford, we care about your eyes!


NEW

## Today's Senior Business and Service Directory

**Boxed display ad in colour 3.25" wide x 1.25" tall, $500 per year. 3 line text ad in black and white, $250 per year.**

**MY BUSINESS NAME** Offering personal care services for seniors in their home. Offering personal. 20+ years www.businessname.ca 604-123-4567

**Safe, Social, Independent Living**
For a tour contact Jen Dies 250-833-3583
jenniferdies@arborlodge.ca
ARBOR LODGE
RETIREMENT LIVING
www.arborlodge.ca
4/27

**MY BUSINESS NAME** Offering personal care services for seniors in their home. Offering personal. 20+ years www.businessname.ca 604-123-4567

**MY BUSINESS NAME** Offering personal care services for seniors in their home. Offering personal. 20+ years www.businessname.ca 604-123-4567

TODAY'S SENIOR NEWSMAGAZINE

TO PROMOTE YOUR BUSINESS YEAR-ROUND CONTACT:

Nancy Roman
Email: nancyroman@telus.net
Phone: 250-546-9922

John Ross
Email: johnross@westcommarketing.com
Phone: 604-992-0783

ADVERTISEMENT

# Why have a stairlift when you can have a Homelift?

## Stay in the home and neighbourhood you love with a Stiltz Home Elevator

**Over 50,000**
**Stiltz Homelifts Installed Worldwide**

### THE MODERN SOLUTION

A Stiltz Homelift is a safe, attractive, & affordable alternative to stairlifts. It requires no special machine room, and no supporting walls.

### ECONOMICAL & FLEXIBLE

A Stiltz Homelift can fit just about anywhere in your house. It has a compact footprint, similar in size to a small armchair. A Stiltz Homelift plugs into a standard home electrical outlet, using less power than a coffee maker.

### YOUR FOREVER HOME

Avoid the expense and distress of relocating, or the disruption of adapting your home for downstairs living. A Stiltz Homelift helps you live safely and independently in the home you love.

### IT'S NEVER TOO SOON

Some Stiltz customers need a Homelift immediately. But others want to "future-proof" their homes for when the stairs become a challenge.

### HOMELIFT SPECIALISTS

Stiltz is a world leading Homelift manufacturer, so you'll be in good hands. Your elevator will be installed and maintained by Stiltz trained professionals who truly care about your freedom.

*"I can't imagine what we'd do without it. I wish we had installed our Stiltz Homelift several years ago!"*

*– Mr. James, Vancouver*

### Why choose Stiltz?

- Small Footprint
- Full Safety Features
- Clean, Quiet Operation
- Low Power Consumption
- Freestanding Design
- Also Available in White
- Wheelchair Accessible
- Carry Laundry or Pets
- Fast Installation
- Full Warranty

For a FREE BROCHURE or no-obligation home visit
**Call 236-300-7214**
or visit Stiltz.ca

Stiltz® Homelifts

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.

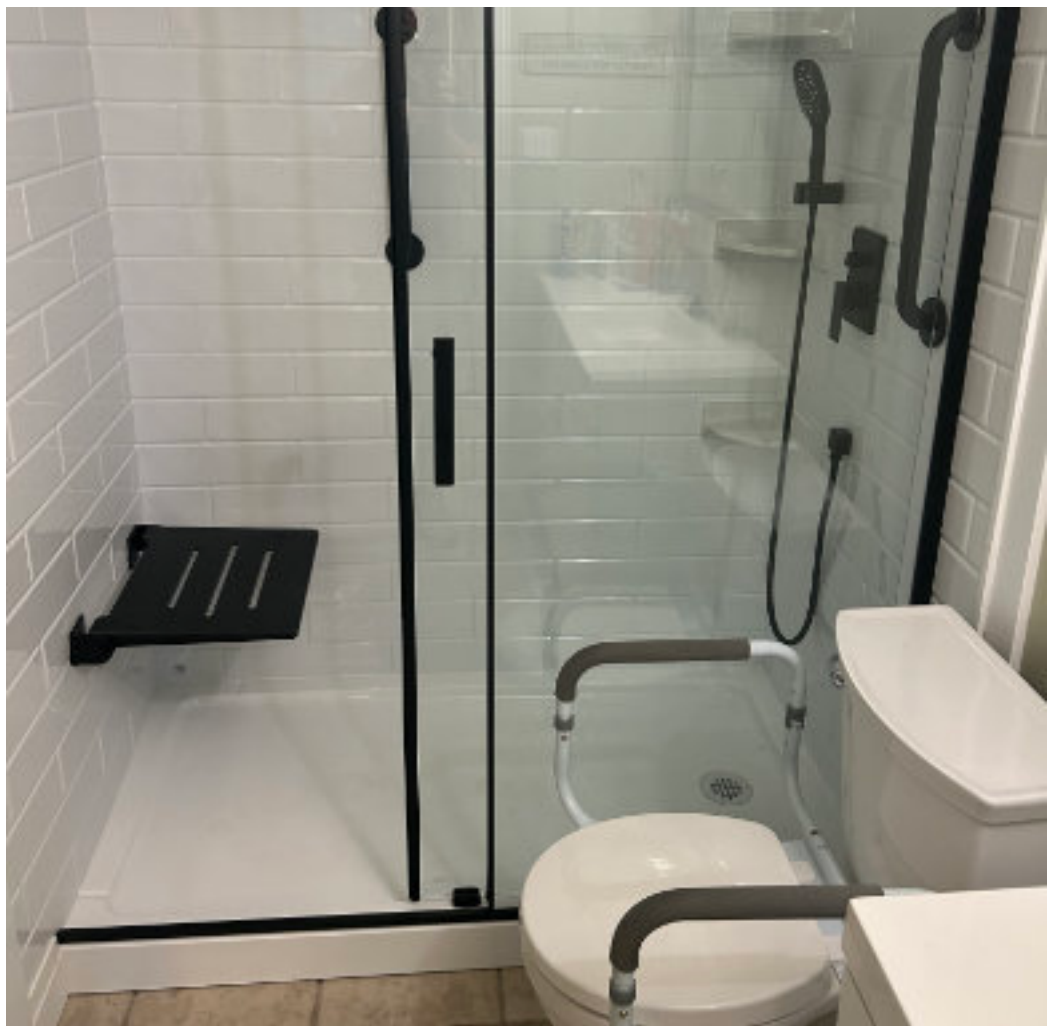
**Handi Bath has been remodeling homes for over 40 years.** We do custom bathrooms and special needs adaptations to modernize your home and keep you safe at home.

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

ALL CANADIAN COMPANY

SENIOR'S DISCOUNT

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

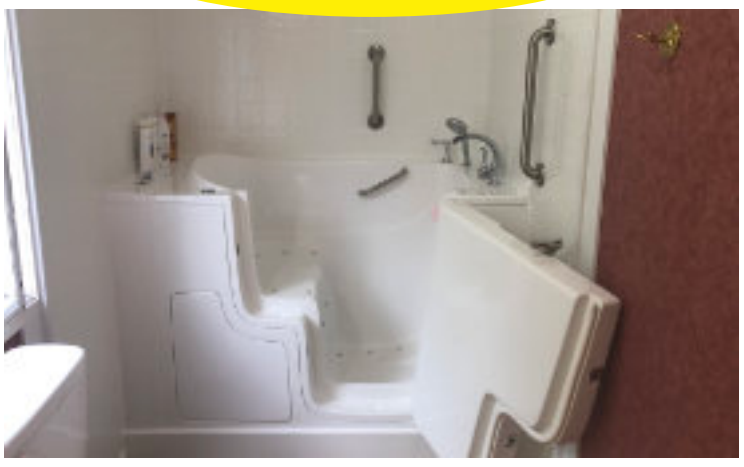


**"There is a severe shortage of assisted living and long term care beds in the province of B.C.! This government program will pay up to 100% for safety and accessibility modifications to keep seniors safe in there own homes."**

- √ 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!*