

TODAY'S PAPER FOR BC'S SENIORS. SIT BACK AND ENJOY!

# TODAY'S SENIOR<sup>®</sup> NEWSMAGAZINE



Photo: A bridge over changing water. (Photo: Dan Propp)

AUGUST - 2026

BRITISH COLUMBIA EDITION

Volume 35 - Number 6

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

FINANCIAL NEWS

by Rick C. Singh ..... 6

STRAIGHT FROM THE HORSE'S MOUTH

by Mel Kositsky ..... 8

ONE WORLD, ONE COMMUNITY: SURREY

By Ursula Maxwell-Lewis ..... 10

A MUST READ BOOK ON TAIWAN.

by Lenora A. Hayman ..... 12

WORD FIND PUZZLE ..... 13

SHELL BUSEY THE HOUSESMART GUY

by Shell Busey ..... 13

WRITE AS I PLEASE

by Mel Kositsky ..... 14

THE NEXT CHAPTER

by Mike McCardell ..... 15

MAGICAL MAUI

By Rick Millikan ..... 16

FOR SENIORS - BY SENIORS  
WITH NEWS YOU CAN USE



**Sullivan**  
Denture Centre

YEARS  
**28**  
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 & CDCP 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



## You'll Love Living Here!

Let someone else worry about the shopping, cooking and yardwork. Trade your to-do list for the company of good friends and the freedom of our all-inclusive lifestyles.

Come for a tour and we'll treat you to lunch!  
Call Keri today: **604.351.8668**



**MAGNOLIA  
GARDENS**  
A BRIA COMMUNITY



**SUNRIDGE  
GARDENS**  
A BRIA COMMUNITY

**RETIREMENT. LIVING!**

[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.



**"Early Bird Special"**  
4 pcs Chicken, Fries & Gravy

**\$15.99**  
3-5 pm Daily

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

**BROWNIES**  
Chicken & Seafood





### Does your local business have a special for seniors?



### Advertise your senior specials to over 13,000 seniors today!

Today's senior newsmagazine is cost effective and talks directly to your customer, with articles written by seniors.

**Some business's that should advertise their seniors special:**

- Retail Stores
- Restaurants
- Cafe's and Diners
- Flower Shops
- Toy Stores
- Salons and Spa's

Grandparents today are busier than ever doing the things they love whether its going out to dinner or buying new toys for their grandchildren. Make sure they know about your seniors specials.

**TODAY'S SENIOR NEWSMAGAZINE**

To find out more call our office 604-574-1964 Or visit us online: [www.todaysseniornewsmagazine.com](http://www.todaysseniornewsmagazine.com)

"Advertising in Today's Senior was easier than I thought and made a major difference when I was running a seniors special in my restaurant. Thanks to the great support of the newspaper."



## 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





# ACCORDION TO DAN

The Canadian border is a straight horizontal border at 49 degrees north latitude from the west; back

east it takes a southern dip down to Windsor, Ontario. Across the river you can clearly see Detroit, Michigan. A new second bridge between the United States and Canada has recently been completed across the same waters and, of course, in the news. I was there about than a dozen years ago and amazed how close these two cities were from each other. Reflecting back over that experience and with current times, the following bit of word play evolved.

## INTERESTING WATERS TODAY

Listening to the news recently, music and lyrics from the past made me remember Simon and Garfunkel's famous song Bridge Over Troubled Water that suddenly triggered a different perspective with time regarding the newly built second bridge connecting Detroit, Michigan with Windsor, Ontario. Lyrically, melodically it's amazing how with the years a different feeling exists, gleaned from a very popular folk title rhyme. It's a puzzlement how the rivers of today politically flow.

Out here on the west coast between White Rock, B.C. and Blaine, Washington, the Peace Arch stands seemingly proudly as it always will be. Its monument situated in a park setting with green grass and symbolically demonstrating cooperation over a century of peace between Canada and the U.S.

## STUFF COLLECTED OVER THE YEARS

In North America, Canada, Mexico, Europe, all over this planet one ponders how many DVD players, VHS players, Beta machines, movie projectors, film cameras and who knows what other basically obsolete wonders are stacking up in peoples' basements and attics. Thus, the following.

## ALL THAT STUFF

Since we were young, one ponders how many VHS, DVDs, cassettes and books the average home has collected dust. Obsolescence has become a most popular term for products no longer useful or in fashion. What ever happened to wind up watches?

They lasted on human wrists for so much 'time', please forgive the intended pun. Even time itself, for some is expressed as going 'so fast'. When eating a quick meal out or ordering meals in by delivery, the adjective 'fast food' comes to mind. Reflecting back,

everyone practically had one job, the pace seemed slower, and there was more opportunity to smell the roses. More and more government and sports gambling, playing the lottery, paying those increasing little "Williams" called "bills", depending on luck and investing in the stock market. All kinds of vehicles, rapid transit for faster means of getting people around. Today it seems as if progress demands it. Seniors do you still remember watching those favorite TV shows "I Love Lucy" and "The Honeymooners". Who would have guessed that in the year two thousand twenty-six the pace of the human race.

## REMEMBER THAT FAMOUS SONG?

Remember the hit song "What Kind of Fool am I", very popular when we were kids. Now with the high cost of gasoline, it is "What kind of 'Fuel' am I". What about commercial jingles for example like Pepsodent Toothpaste and as kids, we would parody, "You'll wonder where the yellow went, when you brush your teeth with wet cement!"

When we were kids, we could buy chips and a little bag of penny candies from a Ma and Pa grocery store! Does that bring back fond memories of tasty snacks going home after a day at school? Up here minting a penny for years, there hasn't been any. Why, because we've progressed with so many more 'positive developments'. Folks are investing in fuel free cars. Transportation is becoming electrical. There's speculation that a few years from now, humans will be living on the moon. After that who knows, there may even be population of people living on Mars—by the way, it's a name of candy bar that we still can buy today.

Digitally society at one time may have been persuaded with the concept of digital heaven and the wonders of artificial intelligence. From then on life would improve and blossom like rose petals with so much more leisure time, as the economy becomes surreal, spaced-out and ethical.

## RECALLING SIMPLER DAYS



Watching classic tv programs in black in white, such as "Our Miss Brooks" about a teacher, with the actor Eve Arden. Remember Gale Gordon who played the principal Osgood Conklin, who would say with a powerful voice. "Miss Brooks!!". There was Bob Hope and Milton Berle. Hours of good entertainment to watch on TVs that still had aerials on roof tops.

There were episodes of tv shows that ended with music or phrases that upon hearing, instantly you can recall the show even today. "I'm so glad we had this time together" like magic we hear the voice of Carol Burnett. "Only the facts, Ma'am" and we think of Jack Webb on the tv show Dragnet. Long before something invented called the 'net', a very different way of life then, you bet!

How about Bonanza with Lorne Green, The Life of Riley, I Love Lucy and Dinah Shore. So many great shows, so many memories to restore. It was a different time with shows the likes of Ed Sullivan's "really big shooo". It was magic... "There's no business like show business".

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)

Photo: A bridge over changing water. (Photo: Dan Propp)

## 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

Publisher Sharon Robinson

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  
NEWSMAGAZINE**

## 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 SENIORS CAN BEAT THE HEAT THIS SUMMER

Summer heat waves can be dangerous for everyone, and older adults are at particularly high risk.

Unfortunately, recent heat events, like the 2021 extreme heat event in British Columbia, have shown just how real those risks are. More than 600 people lost their lives in just over a week, many of them older adults.

By becoming aware of the risks and taking some simple safety steps, Canadians can be ready for a safer summer, even during extreme heat.

Beware of indoor heat. You can become too hot outdoors or indoors. It's believed that most heat deaths in Canada occur indoors.

**Keep your home cool:**

- If you have an air conditioner, use it to keep cool.
- Prepare meals that don't need to be cooked in your oven.
- Block the sun by opening awnings and closing curtains or blinds during the day.
- If it's safe, open your windows at night to let cooler air into your home.

Stay hydrated. Drink plenty of water before you feel thirsty to decrease your risk of dehydration. Thirst isn't a good indicator of dehydration.

- Remind yourself to drink water by leaving a glass by the sink.
- Eat more fruits and vegetables—they have a high water content.

If your home is extremely hot:

- Take a break from the heat by spending time in a cool place. It could be a tree-shaded area, swimming pool or an air-conditioned spot such as a



shopping mall, grocery store, place of worship or public library.

- Take cool showers or baths until you feel refreshed.
- Use a fan to help you stay cool and aim the air flow in your direction. Note: While fans can help you feel more comfortable, they're not effective at cooling the body at temperatures over 35 C.

Stay in contact, stay safe. Frequently visit neighbours, friends and older family members, especially those who are chronically ill, to make sure that they're cool and hydrated.

For older adults, beating the heat is about safety, not just comfort. You can learn more at [canada.ca/heat](http://canada.ca/heat).  
[www.newscanada.com](http://www.newscanada.com)



**Life Assure**  
Medical Alert Systems



**BRITISH COLUMBIA'S  
BEST MEDICAL ALERT**



**MONITORING  
ACROSS CANADA**



**WATER RESISTANT  
AND SHOWER SAFE**



**FALL DETECTION  
CAPABILITIES**



**NO FEES AND  
NO CONTRACTS**





**ACCREDITED  
BUSINESS**



**Google**  
4.6 Rating  
3,400+ Reviews



**Trustpilot**  
4.4 Trustscore  
Overall Rating

**Call Now Toll Free!**  
**1-800-205-7878**



**[www.LifeAssure.com/SAFE](http://www.LifeAssure.com/SAFE)**

## FORGETFULNESS OR SOMETHING MORE? 5 SIGNS THAT SENIORS SHOULD KNOW

As we age, it's normal to experience some changes in memory and thinking. But it's important to pay attention to them—these changes can also be an early sign of more serious conditions, such as Alzheimer's disease.

It can be hard to tell the difference between normal aging from and early Alzheimer's symptoms. This can keep people from an early diagnosis, meaning that many Canadians don't get the care they need in time. According to the Alzheimer Society of Ontario, here are five early signs of Alzheimer's disease that Canadians should know:

- 1 Memory changes  
Forgetting things more frequently or having difficulty remembering recently learned information.
  - 2 Difficulty with familiar tasks  
Having trouble remembering how to complete familiar tasks, such as preparing a meal.
  - 3 Disorientation with time and place  
Getting lost in a familiar location or forgetting what day of the week it is.
  - 4 Misplacing items  
Frequently losing items or putting them in unusual places, such as leaving your keys in the fridge.
  - 5 Language changes  
Forgetting simple words or substituting words that don't fit into a conversation.
- Diagnosing Alzheimer's early is essential  
An early diagnosis can make a significant difference for someone living with Alzheimer's disease. It can open the door to more support and interventions that can let individuals and families better plan for the future.
- There are options available for people living with Alzheimer's, including disease-modifying therapies (DMTs) such as lecanemab. They have the potential to slow the progress of the disease because they're designed to target its root cause. These treatments are more effective the earlier they're used, which is another reason why early diagnosis is so important.
- By staying aware of potential signs of deteriorating brain health in yourself or those close to you, you can be better prepared to respond early. If you or a loved one is experiencing these symptoms, you can speak with your doctor or a qualified health care professional to learn more.
- [www.newscanada.com](http://www.newscanada.com)



# HOW TO SAFELY EXERCISE IN THE SUMMER HEAT



Whether you work outside or like being active outdoors, extreme heat can put you at risk for heat illnesses, which can lead to long-term health problems and even death. Taking simple precautions can help keep you safe while being physically active outdoors.

**Know your risk**  
In hot weather, everyone has a higher risk of dehydration and heat illness. Heat illnesses include heat stroke, heat exhaustion, heat fainting, heat edema (swelling of hands, feet and ankles), heat rash and heat cramps (muscle cramps). They're mainly caused by overexposure to extreme heat or overexertion for a person's age and physical

condition.  
**Recognize the warning signs**  
Watch for symptoms of heat illness, which include: dizziness or fainting, nausea or vomiting, headache, extreme thirst and unusually rapid breathing and heartbeat.  
If you experience any of these symptoms during extreme heat, immediately move to a cool place and drink water.  
**Heat stroke is a medical emergency.** If you're caring for someone, such as a running partner, who has a high body temperature and is either unconscious or confused, call 911 or your local emergency number immediately.

**Drink water before, during and after activity**  
Thirst isn't a good indicator of dehydration—by the time you feel thirsty, you're already dehydrated.  
• Drink plenty of water before, during and after being physically active.  
• Wear loose-fitting, light-coloured clothing made of breathable fabric.  
• Increase your comfort by splashing yourself with cold water.

**Plan and adjust your activities**  
If you can, reschedule strenuous outdoor activity to a cooler part of the day or another day. Move into the shade, drink water and remove gear such as a helmet or equipment to let your body cool off.

**Remember:** Try not to expect the usual performance from yourself during extreme heat.

**Help your body recover**  
After working or being active in extreme heat, allow your body to recover after heat exposure. Spend time in a cooler tree-shaded area or somewhere that's air-conditioned, such as your home, a shopping mall, grocery store, public building or public library.  
Whether you're working or spending time outside, planning ahead and paying attention to how you feel can help keep you safe in extreme heat. You can learn more at [canada.ca/heat](http://canada.ca/heat).  
[www.newscanada.com](http://www.newscanada.com)

## A SIMPLE SUMMER CAR RESET EVERY CANADIAN DRIVER SHOULD KNOW

While we often think of self-care as something personal, it should extend to the things we rely on every day, especially our cars. With so much wear and tear, it's easy to forget that our vehicles need care and attention too.

"Vehicles often feel fine after winter, but that doesn't mean they haven't been affected," says Brian Mielko, the CEO of OK Tire. "It's important to catch small issues early, before they turn into bigger problems during peak driving season."

Showing your car a little love doesn't have to be complicated. Here are some simple steps to take:

1. Start with a 15-minute interior clean  
A quick interior clean will make your vehicle look and feel better for every drive.  
A quick checklist:  
Clear out clutter and remove mats.
  - Wash your mats and let them fully dry while you do the rest.
  - Treat and remove salt stains.
  - Vacuum seats, floors, and crevices.
  - Wipe high-touch surfaces such as your steering wheel, dashboard and console.
  - Eliminate odours and add a fresh scent.**Pro tip:** Use a soft brush to lift any stubborn debris from crooks in fabric car seats.
2. Don't ignore what you can't see  
Underneath your car, road salt, moisture and grime can speed up rust and corrosion. That damage is important to address early, to protect against future wear. An undercarriage treatment adds a protective, rust-resistant layer. It can extend the life of your vehicle and help you avoid costly repairs down the road.



3. Check your tires before you hit the road  
If there's one area you don't want to overlook, it's your tires. Before heading into a busy season of road trips, commuting and weekend drives, take a few minutes to inspect them.  
**Watch for:**
  - Low tread depth (below ~3/32 inch, or visible wear bars)
  - Cracks or bulges, especially on sidewalls
  - Uneven wear (may indicate alignment or

suspension issues)

- Vibration while driving
- Frequent air loss

A quick DIY reset is a good place to start, but if something seems off, it may be worth consulting a qualified technician. Advice from vehicle experts, such as those at OK Tire, can help ensure your vehicle is ready for the season ahead.  
[www.newscanada.com](http://www.newscanada.com)





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

A lot of my clients, including my father have passed away recently, and they typically had a RRIF or LIF. This article focuses on what happens when an investor who had an RSP, LIF and a RRIF passes away.

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

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

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

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

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

What are the income tax implications?

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

What about income earned after the date of death?

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

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

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

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

How can the income tax bill on death be reduced?

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

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

Who is a qualifying survivor?

A qualifying survivor can be a:

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

Spouse or common-law partner

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

If this is done, the surviving spouse or common-law partner will report the value of the deceased's RRSP or RRIF on the survivor's tax return for the year (this value will be reported on a T4RSP or T4RIF slip). The surviving spouse or common-law partner will then claim an offsetting deduction for the qualifying transfer under paragraph 60(1) 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](mailto:rick@crsfinancial.ca) or call 604-535-3367.





## THE PHARMACIST REVIEW

By Lyle Sunada

### Powering Your Body's Natural Energy – From the Inside Out

When most people think about energy, they think about caffeine. But the real source of energy isn't found in your coffee cup—it's inside every cell of your body.

Every heartbeat, every muscle contraction and every thought depend on ATP (adenosine triphosphate), the body's energy currency. Your heart beats more than 100,000 times a day without stopping, while your brain—although only about 2% of your body weight—uses approximately 20% of your body's energy. Efficient ATP production is essential for the heart, brain, muscles and virtually every organ in the body.

One of nature's most exciting ATP-supporting supplements is **cordyceps**. Research suggests it supports the mitochondria—the tiny "power

plants" inside our cells where most ATP is produced. Rather than acting as a stimulant, cordyceps appears to help mitochondria produce energy more efficiently while supporting oxygen utilization and endurance. That's why it has become popular with athletes, active adults and those looking to combat fatigue naturally.

Not all cordyceps products are created equal. The real measure of quality is the concentration of its active compounds. **PURICA Power Cordyceps** is made from Canadian-grown Cordyceps militaris and is standardized to contain more than **3 mg/g of cordycepin**, one of the mushroom's best-studied bioactive compounds. PURICA recently won the Cordy Cup, an independent competition that evaluates cordyceps products using laboratory analysis, earning top honours for cordycepin content and overall quality.

While cordyceps helps mitochondria work more efficiently, creatine supports another part of the energy system. During exercise, ATP is rapidly depleted. Creatine acts like a rechargeable battery, quickly restoring ATP so muscles can continue to perform during high-intensity activity. Creatine is one of the most extensively researched supplements for improving strength, power and recovery. Emerging research also suggests it may support healthy aging by helping maintain muscle function and **brain energy metabolism**.

Another essential member of the energy team is **Coenzyme Q10 (CoQ10)**. It is an essential part of the mitochondria's ATP-producing machinery, helping cells generate the energy needed to power the heart, brain and muscles. Because CoQ10 levels decline with age and statin medications,

supplementation may help **support healthy heart function**.

Finally, **magnesium** is the mineral that allows ATP to do its job. ATP functions in the body as magnesium-bound ATP (**Mg-ATP**), and magnesium participates in hundreds of enzyme reactions involved in energy metabolism, muscle contraction and nerve function. Yet many Canadians are deficient in magnesium.

Think of your cells like a power plant. **Cordyceps** helps the power plant run more efficiently. **CoQ10** is part of the machinery that generates electricity. **Creatine** acts like a backup battery that rapidly restores power during periods of high demand. **Magnesium** is the key that allows the entire system to operate efficiently. Together, these nutrients support healthy cellular energy production, helping keep your heart pumping, your brain thinking and your muscles performing at their best.

*Lyle Sunada is a NAMS Certified Menopause Practitioner and pharmacist at Cloverdale Pharmasave with special interests in hormone balancing, natural and integrative medicine.*

### POWER CORDYCEPS

Winner of the **2025 International Cordy Cup**, featuring **world-leading cordycepin levels** to help **reduce oxidative stress** and **support a healthy, balanced immune system**.

Talk to Pharmacist Lyle to see if this product is right for you!

### PHARMASAVE

Cloverdale

### Downtown Cloverdale

5778-176A Street, Surrey  
604-576-2888

www.CloverdalePharmasave.com

## FINDING THE SOCIAL SIDE OF AGING

One aspect of aging is the feeling of your world starting to get smaller. Perhaps it's getting more difficult to go out for groceries or meet your friends for bridge. Loneliness can come into someone's life slowly, and it's not always easy to notice. But that doesn't have to be your story.

You can meet people who bring new energy into your life no matter your age. Just as important, you can bring new energy into theirs. Here are some ways you can start widening your social circle again:

Lend a helping hand. It's always nice to feel useful. Helping the people around you is a way to get some activity in while also starting to build

relationships with them. You could babysit, walk someone's dog or even help with your expertise—if you know your way around a toolbox, you could give advice for your neighbour's DIY project or even just lend out tools. It helps you get to know more about each other while also giving you the good feeling that comes from brightening someone's day.

Take advantage of structure. You don't always have to do the work of coming up with ways to socialize—sometimes it gets done for you. There are activities going on all around you in your community: most community centres have classes and programs, such as yoga or aquafit; local

businesses may host regular activities like knitting circles or game nights. Some museums even organize events such as hands-on group seminars or local history walks.

One place to look for structured activities is at a retirement community. Many residences run a range of events, such as poker games, art and exercise classes, gardening and day trips.

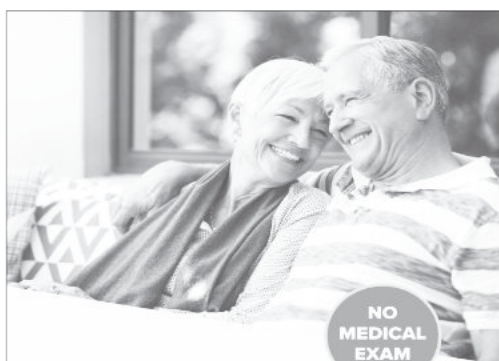
"When someone moves into the community, we really do see their world open up and become wider," says George Kakaletis, vice president of resident engagement at Aspira Retirement Living. "It's a rewarding experience, providing the setting for people to come



together and make new connections. When people form a community, they can truly enrich each other's lives."

You still have to put in the effort—having opportunities won't help if you don't take advantage of them. Leaving home and engaging with your neighbours and community keeps you connected to the social fabric that's all around you. You'll benefit greatly from that—and everyone else will benefit from you being a part of that fabric, too.

You can learn more about maintaining a rich social life in your golden years at [aspiralife.ca](http://aspiralife.ca). [www.newscanada.com](http://www.newscanada.com)



Assumption Life

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

**CRS 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](mailto:info@crsfinancial.ca)





## Straight from the Horse's Mouth

By Mel Kositsky

The horses are lining up behind the starting gate...

The gate is starting to move forward along a newly renovated track surface...

And they're off and racing – hopefully on Sunday, September 13 in Osoyoos!

The newly-formed Western Canada Horse Racing Association (WCHRA) is planning to hold a 22-day harness racing meet at Desert Park Raceway, subject to final regulatory approvals. Details can be found on the new website at [wchra.ca](http://wchra.ca).

The WCHRA reached an agreement early last month with the Desert Park Exhibition Society and the Town of Osoyoos to bring live harness racing back to the recently upgraded equine facility, grandstand and racetrack, which had almost been slated for demolition earlier this year.

Harness racing was previously been held many years ago at the southern B.C. fairgrounds, and Harness Racing BC has been looking for a new home since the City of Surrey and Great Canadian Entertainment shut down Fraser Downs last August after almost 50 years of racing at the Cloverdale fairgrounds track.

"We are thrilled to bring harness racing to Osoyoos," said Kelly MacMillan, WCHRA president, in a Desert Park Raceway news release last month announcing the agreement.

"The South Okanagan climate is going to be absolutely ideal for horse racing in the fall. Because this association is run by horsemen for horsemen, we are deeply committed to safe, competitive racing that will put on a spectacular, customer-focused show for the fans while building a secure future for our sport."

WCHRA has completely rebuilt the property's 5/8ths-of-a-mile racetrack surface specifically for high-caliber harness racing. Built to maximize the stretch drive, the newly designed homestretch spans 247 metres (810 feet) in length. Most 5/8ths tracks typically feature a stretch run between 120 and 185 metres (400 and 600 feet), making the Desert Park Raceway stretch one of the longest of its kind in North America. That could help produce some exciting racing for fans and horsemen.

The proposed schedule is for 22 race cards from September 13 to Sunday, December 13. Racing will be held mostly on Sundays, with some Monday cards in October and November. Post time will be 2 p.m. each race day.

Stall applications are being accepted for the fall meet with stabling and training now under way. Desert Park is hoping to attract horses from B.C., Alberta and other Prairie provinces, as well as some U.S. based stables. With a new harness track opening in December in Fresno, California, the Osoyoos meet could be an ideal transition spot due

to its close proximity to border crossings. Following the close of Cal Expo, near Sacramento, a few years ago, many western standardbred stables have been competing at Running Aces racetrack in Minnesota.

"We are absolutely excited to welcome WCHRA and become the new home of harness racing in British Columbia," said Rebekka Lim, DPES president, in the press release. "Desert Park has a rich history as an equestrian hub, and this racing program is a perfect addition to the horse-centric activities we host on the property all year round. It's a huge win for our facility and for horse lovers across the province."

Nestled in the Okanagan Valley, Desert Park Raceway offers an incredible setting for standardbred racing, surrounded by panoramic views of the mountains, local vineyards, the town, and Osoyoos Lake. This is the famous pocket desert at the very southern tip of the Okanagan Valley, right near the U.S. border. It is the northernmost tip of the Great Basin Desert that extends from Mexico and is known as a desert because of its warm, dry climate.

Horsemen will have plenty of incentive to compete, as the upcoming race meet proposes to offer some of the highest average daily purses in Western Canada. The purse schedule starts at \$6,000 and increases to \$16,000 for the top-class competitors. There could also be some stake races offered during the inaugural meeting.

MacMillan said: "We appreciate the incredible support from DPES and the Town of Osoyoos to make this dream a reality."

The racing operations will be fully managed by the WCHRA, a newly formed not-for-profit society created solely for this purpose. Driven by horsemen and fully supported by Harness Racing BC (HRBC), the WCHRA ensures a vibrant future for the standardbred industry in B.C. This entire racing program is completely self-funded through horse racing operations within British Columbia.

Osoyoos offers a wide variety of accommodations, from campgrounds to resorts, many featuring scenic mountain, vineyard or lake views. While built to handle the busy summer tourist crowds, these options provide plenty of affordable lodging for the fall racing season. For those wanting to stay close to the action, a limited number of serviced RV sites are available directly on the Desert Park property next to the barns on a first-come, first-served basis.

This starts a new chapter in the B.C. horse racing industry.

The day after the Osoyoos news came out, the thoroughbred sector released information about its new racing plans. The Pacific Thoroughbred Racing Association (PTRA) has been formed to bring all interested parties together to rebuild the sport after Hastings Racecourse at the PNE grounds in Vancouver was shut down late last year when the provincial government pulled its share of casino funding from racing.

The organization is leading the strategic redevelopment of racing in B.C. as it explores a new location for a purpose-built racing facility somewhere in the Fraser Valley. It is still hoping to reach an agreement for the use of Hastings in the transition period and possibly hold a 2027 meet.

Meanwhile many of the stables who used to race at Hastings are doing quite well at other locations, especially at Century Mile outside of Edmonton, including the jockeys who were once based at the Vancouver track.

Ontario Racing is thrilled that the Ontario Government is increasing support to protect agriculture and rural jobs across Ontario by

contributing additional funding of \$35 million annually for the next five years to the Ontario horse racing industry.

The funding increase will be used to create a more competitive horse racing industry, protect jobs and support the nearly 18,000 Ontarians who earn a living from the horse racing sector. The additional funds will also address inflation that has risen by approximately 25 per cent since the province signed an important long-term funding agreement with the industry eight years ago.

Based on Ontario Lottery and Gaming Corporation (OLG) numbers, the horse racing industry in Ontario annually injects over \$1.9 billion to the Ontario economy and provides approximately \$330 million in provincial taxes. Horse racing drives economic activity in dozens of communities across the province, particularly in rural areas where economic opportunities may be limited.

The funding increase from the government was accepted by a majority of Ontario Racing's industry representative Board of Directors with approximately 80 per cent of the additional funds going to support Ontario's breeding sector and racing participants.

"On behalf of the 10-member Ontario Racing Board of Directors that represents all sectors of the industry, I sincerely thank Premier (Doug) Ford and our long standing government partners at the Ontario Gaming and Lottery Corporation for supporting the agricultural jobs that are important to rural communities and the provincial economy," said Andrew Gaughan, Independent Chair, Ontario Racing.

"This funding will support generational family businesses – including thousands of horsepeople, breeders and their staff that have invested personal capital. It will also support rural labour jobs that have increasingly been at risk. Additional funding will help these businesses, operators and the spin off rural industries tackle high inflation and allow the sector to better compete and retain its status as one of the world's greatest horse racing jurisdictions.

"I would also like to express my appreciation to the senior management team at Ontario Racing Management for assisting the board of directors throughout this process."

The funding comes through the fifth amendment to the Amended and Restated Funding Agreement for Live Horse Racing, signed in 2018. The additional funds will position the Ontario horse racing sector to better invest in breeding, capital infrastructure and purses.

The fifth amendment also contains key provisions that rework the funding framework to allow Woodbine Entertainment (WEG) to continue operating premier racetracks at Woodbine Racetrack and Woodbine Mohawk Park, which annually host the largest Canadian horse racing events. WEG additionally operates all wagering for the industry which drives significant revenues to support purses, horse improvement programs as well as other important industry associations and programs.



**DeMille's**  
**FARM MARKET**  
**& Orchard**

*Seniors 55+...*

**Save 20%**

*on*

**Wednesdays**

OPEN DAILY 8 AM TO 6:30 PM \* 250-832-7550

3710 10th Avenue SW, Salmon Arm BC

[demillesfarmmarket.com](http://demillesfarmmarket.com)



## WCHRA PARTNERS WITH DESERT PARK EXHIBITION SOCIETY TO BRING HARNESS RACING TO OSOYOOS, BC

**New Desert Park Raceway to launch fall 2026 racing season in the Okanagan Valley.**

OSOYOOS, BC — July 6, 2026 — Exciting news for harness racing fans: the Western Canada Horse Racing Association (WCHRA) has officially finalized an agreement with the Desert Park Exhibition Society (DPES) and the Town of Osoyoos to bring competitive harness racing to Osoyoos, BC, with the launch of Desert Park Raceway.

Nestled in the stunning Okanagan Valley, Desert Park Raceway offers an incredible setting for standardbred racing, surrounded by panoramic views of the mountains, local vineyards, the town, and Osoyoos Lake. This is the famous pocket desert at the very southern tip of the Okanagan Valley, right near the U.S. border. It is the northernmost tip of the Great Basin Desert that extends from Mexico and is known as a desert because of its warm, dry climate.

WCHRA has completely rebuilt the property's 5/8ths-of-a-mile racetrack surface specifically for high-caliber harness racing. Built to maximize the stretch drive, the newly designed homestretch spans an impressive 810 feet in length. 5/8ths tracks typically feature a stretch run between 400 and 600 feet, making the Desert Park Raceway stretch one of the absolute longest of its kind in North America, which will produce some exciting racing for fans and horsemen.

Pending final regulatory approval, the track plans to host 20 race cards in the fall of 2026, targeting a mid-September launch. Horsemen will have plenty of incentive to compete, as the upcoming race meet will offer some of the highest average daily purses in Western Canada.

"We are thrilled to bring harness racing to Osoyoos," said Kelly MacMillan, President of the WCHRA. "The South Okanagan climate is going to be absolutely ideal for horse racing in the fall. Because this association is run by horsemen for horsemen, we are deeply committed to safe, competitive racing that will put on a spectacular, customer-focused show for the fans while building a secure future for our sport. We appreciate the incredible support from DPES and the Town of Osoyoos to make this dream a reality."

The racing operations will be fully managed by the WCHRA, a newly formed not-for-profit society created solely for this purpose. Driven by horsemen and fully supported by Harness Racing BC (HRBC), the WCHRA ensures a vibrant future for the standardbred industry in BC. This entire racing program is completely self-funded through horse racing operations within British Columbia.

"We are absolutely excited to welcome WCHRA and become the new home of harness racing in British Columbia," said Rebekka Lim, President of the Desert Park Exhibition Society. "Desert Park has a rich history as an equestrian hub, and this racing program is a perfect addition to the horse-centric activities we host on the property all year round. It's a huge win for our facility and for horse lovers across the province."

Today kicks off an exciting new chapter in the BC horse racing industry. Stay tuned for more updates from WCHRA in the coming weeks as things progress, including specific race dates and features. There will be full stabling onsite and stall applications for the fall meet will be available starting July 10.

Osoyoos offers a wide variety of accommodations,



*Rebekka Lim and Kelly MacMillan signing the agreement at the track.*

from campgrounds to resorts, many featuring scenic mountain, vineyard or lake views. While built to handle the busy summer tourist crowds, these options provide plenty of affordable lodging for the fall racing season. For those wanting to stay close to the action, a limited number of serviced RV sites are available directly on the Desert Park property next to the barns on a first-come, first-served basis.

### About the Western Canada Horse Racing Association (WCHRA)

The WCHRA is a not-for-profit society formed exclusively to operate competitive harness racing at Desert Park Raceway. Run by passionate horsemen and women, the self-funded association focuses on industry longevity, equine welfare, and an enhanced customer experience for standardbred racing in British Columbia.

### About Desert Park Exhibition Society

Located in Osoyoos, BC, the Desert Park Exhibition Society is a premier multi-use equestrian and exhibition facility. Operating year-round, Desert Park is dedicated to supporting the local agricultural and horse community by hosting training, events, and recreational activities in the scenic heart of the Okanagan.

destination  
**OSOYOOS**

**DISCOVER  
THE WARMTH  
OF OSOYOOS**

Stay longer and save more this winter.

**BOOK YOUR WINTER RETREAT TODAY!**

VISIT [OSOYOOSNOWBIRDS.COM](http://OSOYOOSNOWBIRDS.COM) OR  
CALL 1-888-OSOYOOS FOR MORE DETAILS.



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)





Enthusiastic crowds, a wealth of freshly prepared international cuisine, global crafts, stage shows, and a vibrant patchwork of people and cultures reaffirmed Surrey Fusion Festival's reputation as Western Canada's largest multicultural event. The free annual mid-July celebration attracted more than 80,000 attendees under the 2026 theme, One World, One Game.

"It's a really good feeling," commented Arts Council of Surrey vice-president Maxine Howchin. "As my husband said, where else do you get a free event with this kind of great community spirit and participation?"

Co-hosting the Canada Pavilion, the Arts Council of Surrey, Options Community Services, and DIVERSEcity Community Resources Society fielded 60 volunteers. Howchin also managed the hugely popular hourly raffle draws, featuring 150 prizes generously donated by an extensive list of local businesses.

The Siam Stage — meaning "Respected Ones" in the Coast Salish languages — showcased Indigenous cultural sharing, dancing, and contemporary music performances.

The colourful opening parade impressed by emphasizing the City of Surrey's international character and warm welcome to newcomers.

As an Arts Council of Surrey Canada Pavilion

**One World, One Community:  
Surrey Fusion Festival**  
*Column and Photos by Ursula Maxwell-Lewis*

volunteer on Saturday, I was uplifted by polite children, appreciative adults, and an overwhelming sense of goodwill. I watched turban-wrapping demonstrations, listened to Bob Marley and reggae music in the Jamaica tent, rediscovered almost-forgotten recipes on South Africa's menu, reminisced with representatives from Zimbabwe and Uganda, and shared moments of reflection at the Ukraine tent, where reminders of the ongoing war were heartbreaking.

It was difficult not to contrast the festival's positive spirit with the divisive rhetoric emanating from the U.S. White House. Surrey — and all the participating countries represented at Fusion Festival — demonstrated that when people gather respectfully, peace has a chance to flourish.

For one summer weekend, Surrey reminded us that the world's many cultures are something to celebrate rather than fear. It was an uplifting thought working taking home.

*'Surrey Fusion Festival at Holland Park' last weekend.*

Top Left: Cool drinks on a hot day  
Top Middle: Cory Woodcock, ACS core team leader, with Caitlyn Harding, one of many ACS Staff  
Top Right: Surrey photographer Helmut Gruntorad onsite for the Arts Council of Surrey  
Bottom Left: Africa well represented  
Bottom Middle: Popular parade characters  
Bottom: Right: Maxine Howchin, ACS vice president, calls winning draw numbers

## EBMae Care

Specializing in Seniors Care

- Accompaniment to Appointments
- Companionship
- Shopping
- Meal Prep & Cooking
- Running Errands
- Walks & Outings
- Lunch Dates
- Social & Leisure Activities

**Kristine O'Connor**  
**778.220.7765**  
EBMaeCare@gmail.com

**Helping You & Your Loved Ones**





### 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**  
Let's get out there!

# Senior Discovery Tours





## Carefree Travel, Worldwide Adventures

Offering guided tours & cruises to 150+ destinations for travellers over 55, we take care of all the details so you can relax and enjoy every moment!



PROUDLY  CANADIAN SINCE 1975

**Book Today!**  
1-800-268-3492  
[SeniorDiscoveryTours.ca](https://SeniorDiscoveryTours.ca)

  
**Request a Brochure**







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





A MUST READ  
BOOK ON TAIWAN.

Article & photo by Lenora A. Hayman.

INSPIRED BY TAIWAN. Why Supporting Taiwan Matters for Global Democracy

by George S. Takach is a must read for tourists prior to travelling to Taiwan and also for others desiring greater knowledge of this democratic Asian country.

Both George Takach and his wife Barb travelled without sponsorship around Taiwan, so that he could interview and write more freely.

We learned of the nations who previously ruled Taiwan (formerly Formosa), Ontario born George Leslie Mackay, the first Presbyterian missionary/dentist in Northern Taiwan and the Indigenous tribes. We read about Taiwan's advancement in health care, post-secondary education, high tech and yes Michelin Star fine dining.

"Taiwan cannot exercise regular diplomatic activity under the banner of the United Nations" due to the power of China in the UN and wanting to take over Taiwan. Therefore their office is called the Taipei Economic and Cultural Office in Vancouver rather than the Consulate.

Thank you so much for the invitation to the book signing.

One Colour Photo by Lenora A. Hayman.

Pict 1 George S. Takach, author.





**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**



© Bladder Cancer Canada 2014





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

**Come for the Lifestyle  
Stay for the Friends**

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





# Shell Busey the HouseSmart guy

By Shell Busey

**Please Be Advised**

My column is going to make a 180 degree turn starting in the August Senior News Paper (our next addition).

See below for details:

1. Reason

To have you the reader ask your questions on any home improvement topic + any topic that will help you with your project and needs included are the following.

2. You can email me at the following email address and I will email you back with the answer.

**info@askshell.com**

How to; what to; where to; why to; who to; making (it just that easy) to get your project completed.

Use the following as a sample for you to follow Reader's Question

I'm looking for the company that used to be on 64th Avenue just east of Save-On-Foods across from Surrey's new arena complex. I think they were called Surrey New & Used.

Answer

They moved to a new location now located in Maple Ridge.

The new name is MRNU Maple Ridge New & Used Building Materials.

Address: 23332 River Road

Same great owners Jamie & staff.

Phone: 604-380-2111

Email: MRNU@shaw.ca

The affordability crisis has led to a boom in multigenerational living. But even if you don't share a home with your parents or grandparents, coming together to visit a new destination is a fun way to enjoy quality family time.

With any group, there's a range of interests, goals and accessibility needs for visiting new places. The key is finding something that caters to everyone:

Kids: The youngest members of the family are focused on fun. As tiny explorers, they love to see and try new things and have lots of energy to spend. Play is how kids grow on a cognitive, physical and social level, so a destination that fosters this is key.

Parents: Parents want to have fun with their kids, but many will also be looking to take the chance to relax and take care of themselves, alongside family time. Life is busy, and carving out downtime is an important part of creating special memories with loved ones.

Grandparents: The eldest members of your family have often seen and done it all. Visiting somewhere they've been before can give them a chance to reminisce or share their experiences of it. It's also fun to check out somewhere new together. When you're out with older family members, keep accessibility and the activity level in mind.

Find a spot with something for everyone. One approach for a multigenerational outing is looking

SUMMERTIME

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

|             |                |          |            |              |             |
|-------------|----------------|----------|------------|--------------|-------------|
| Summertime  | Barbeque       | Sunshine | Swimming   | Wildflowers  | Sandcastles |
| Beach       | Lake           | Ocean    | Fishing    | Boating      | Tubing      |
| Waterskiing | Paddleboarding | Canoeing | Kayaking   | Life Jackets | Sunbathing  |
| Hiking      | Towels         | Water    | Sea Shells | Cabin        | Tent        |
| Picnic      | Icecream       | Slushies | Sprinklers | Pool         | Stay Safe   |

## WHAT TO LOOK FOR WHEN PLANNING A MULTIGENERATIONAL ESCAPE



for a place that lets family members come together, as well as seek out their own enjoyment. This lets grandparents relax or take a break from activity and lets parents kick back while kids play. You can find local options across Canada. For example, Toronto is getting Therme Canada, a new year-round lakeside attraction with a waterpark, pools, saunas and more.

The real magic comes when everyone reconvenes. Old and young can share their experiences and even invite each other to try something they might not have otherwise. Find inspiration for your next family getaway at [thermecanada.com](http://thermecanada.com).

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





## WRITE AS I PLEASE

By Mel Kositsky

They call it the “radio blues”.

That could be the name of a new country music song -- but sadly it is reality.

The announcement last month that two AM radio stations in the Vancouver market were suddenly taken off the air shocked many people and left about 250 Rogers’ employees across Canada without a job. Four other stations were closed at the same time.

But it was also a punch in the gut to the many seniors who still rely on AM radio to get them through the day. It is a sad ending to a golden era of music, news, traffic, weather and sports.

For years the demise of AM radio has been predicted as FM stations became more music friendly and other forms of media came into existence. But some of us may still have a battery-operated “transistor radio” -- which we could always use when the power went off.

Media trends and usage are rapidly changing in this modern world of technology but some of us still like to hold a newspaper in our hands to read it, and many of us grew up and got older listening to a radio in the background of our kitchens, garages, workshops, barns and other parts of our homes.

You could always count on the car radio to get you up-to-date on current events, whether it was a newscast or talk radio shows. And some people even enjoyed all the advertising and the jingles that became as popular as some hit songs. We are losing some of our favourite memories.

In the U.S., the National Association of Broadcasters is running ads asking listeners to contact their members of Congress to keep AM radio in vehicles. Car and truck manufacturers are moving away from the traditional format, and will, if the lobbying efforts are unsuccessful.

On July 7, the Vancouver market lost the historic and once powerful CKWX 1130 (it started in 1923) from the airwaves, along with Sportsnet 650, the former CISL “Golden Oldies” station based in Richmond. There is not much left.

The “Mighty Top Dog” CKNW 980 has now become a shadow of itself as AM 730. Music lovers may remember when CKLG was the highly popular 730 station, spinning out the hit songs of the day with some famous disc jockeys.

Those on-air personalities have basically disappeared. And we all had our favourites on CJOR 600, CJJC 800 (based in Langley), TEAM 1040 (sports) and CFUN 1410. Some people still listen to CBC 690 for classical music or jazz, and its talk shows.

One of the most famous CKWX voices was the iconic “Red” Robinson, who became the local king

of “rock ‘n roll” when he started with the Top 40 format on 1130 around 1957. Then in 1973 CKWX went country with Elmer Tippe becoming a household name for many years.

In the ‘90s, CKWX began the switch to news and sports, even carrying all the Toronto Blue Jays broadcasts during their back-to-back championship years (1992-93). Then in 1996 it became NEWS 1130 and for the past 30 years had been the go-to station for traffic and weather and headline news.

Most seniors are struggling to keep up with the cost of living and inflation. It is a bit humorous to watch and listen to the mainstream media report the monthly numbers from government sources when they know they are both outdated and meaningless to the average consumer.

At least the Old Age Security (OAS) deposit in July had a little bump to start the third quarter of the year. For many retirees, that’s the only pension math they ever check. But the increase still leaves most retirees short of what they need to cover monthly expenses.

Effective July, OAS payments rose 1.2% for the July to September quarter, according to the Government of Canada’s quarterly benefit report.

OAS is reviewed every January, April, July and October based on the Consumer Price Index (CPI), so the amount can rise but never falls. Based on the latest review, the maximum monthly OAS pension for ages 65 to 74 is now \$751.97, up from \$743.05 last quarter, according to the Government of Canada. For seniors 75 and older, the maximum climbs to \$827.17.

The maximum Canada Pension Plan (CPP) retirement pension increased at the start of 2026. Most retirees don’t get anywhere close to the maximum of either benefit.

CPP works differently — it adjusts once a year, every January, not quarterly. The maximum CPP retirement pension for someone starting at age 65 in 2026 is \$1,507.65 a month. But that figure requires close to 39 years of near-maximum contributions.

According to the Government of Canada’s published CPP payment amounts, the average new CPP retiree in January 2026 collected closer to \$925.35 a month.

If you combine an average CPP payment with a full OAS pension, then a 65-to-74-year-old retiree ends up with about \$1,677 a month before tax — much less than the maximum earning figures would suggest. And some seniors may be eligible for the tax-free Guaranteed Income Supplement (GIS) but its complicated depending on your total family income.

Meanwhile, Statistics Canada reported annual inflation at 3.2% in May 2026, driven largely by gas and grocery prices. It was slightly lower in June. The quarterly OAS bumps and an annual CPP adjustment just do not keep pace with cost spikes — particularly in specific categories like food and housing — and the ever-changing price of gas to keep you on the road.

For retirees without a workplace pension, and for those who assumed CPP and OAS alone would cover their basic costs, the shortfall isn’t a rounding error — it can run into the hundreds of dollars a month.

That is why discussions about a Basic Income Supplement or Flat Tax Rate will continue.

Enjoy the rest of the summer. There are many community events which are free to attend, as well as our wonderful parks and trails.

## HOW YOU CAN KEEP YOUR HOME SAFER...BY GARDENING



For many Canadians, gardening is a treasured pastime. It’s a great opportunity to get outside in the sun, get your hands dirty and create something that you can watch grow and thrive. But did you know that some of your yard activities can actually help protect your home?

Here are some tips for gardening that can keep your home safer from extreme weather events, including flooding and wildfires, from the prevention team at Intact Insurance:

Choose your plants to resist fire. Low-growing shrubs are a fire-resistant choice, especially when planted spread apart so that flames can’t jump from shrub to shrub. Don’t put any large plants within 1.5 metres of your home. This helps create a fire break. Coniferous trees, such as pines, are especially flammable, so keep them at least 10 metres from your home.

Trim, trim, trim. It’s important to deny fire the opportunity to spread, especially upward. Keep your grass trimmed under 10 centimetres, and prune any branches on trees that are lower than two metres off the ground. Be mindful of any high branches that reach your roof because that’s the part of your home that’s most vulnerable to fire. Trim any of those branches that you can reach safely.

A rain garden looks lovely and can make a difference. To create one, dig a depression or ditch about 85 centimetres deep, and at least five metres away from your foundation. Once you’re done digging, backfill it with rain garden soil mix, usually made of compost and sand, to a depth of around 60 centimetres. Remember: the rain garden should be sunken into the ground to allow it to capture water. To prevent erosion, line the edge with large stones that won’t blow around in a strong wind. Plant local shrubs and grasses in the depression, and let rain runoff fill the ditch and feed the plants.

Gardening is often its own pleasure, and by using that time to also protect your home, you’ll be planting seeds that will benefit you for years to come. You can find more tips to help protect your home from extreme weather events at [keepitintact.ca](http://keepitintact.ca).

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





## The Next Chapter

By Mike McCardell

### Under Canvas In Paradise

It was almost a half century ago. The worst vacation, the best memory.

"Let's go camping in Hawaii." That was me who could not afford any other way.

"Cool!" said our kids.

"What if it rains?" asked my wife, Valerie.

"No way," I said. I showed her a magazine with smiling people on a beach next to a tent. "It's always sunny in Hawaii."

We paid in advance and in Maui picked up a tent, cots, camping stove and a Volkswagen Beetle. The kids sat on top of sleeping bags and knapsacks.

"We can't see anything." Two small complaining voices.

We stopped for groceries. "Can we get this chocolate cake?" asked Sean who was nine. "Pleaseee."

It's a vacation, so alright.

"ALRIGHT!" he said. "Can we have it now?"

"After dinner."

"Awww."

We thought we'd be at the camp ground in an hour. We didn't know we had to take a route that was like a ribbon dropped on the ground. The road to Hana has 600 exhausting downshifting, brake grinding, steering wheel yanking turns. Plus, it's narrow. But we were only going part way. And we didn't know about the turns.

Then it started to rain.

"I don't feel good," said Colleen, our daughter who was eleven.

"Me too," said Sean who was holding the cake box in his sweaty hands.

Two hours of turning and more turning and pulling over to expel what had been in their stomachs we got to the campground. No rain. That's good. But we were so anxious we missed the sign that said "No Drinking Water Available." We did see we

were on a cliff far above the ocean.

"Can we have some cake now?"

"Soon."

We told them to find a path to the beach while we put up the tent.

"If I promise not to complain, would you promise not to complain?" Valerie said.

"I'll try."

The kids came back. There was no way to the beach. This was a view point camp. And there was no water. We had a few cans of ginger ale.

For dinner we had canned soup, canned beans, from the cans because there was no way to wash dishes, one shared ginger ale and bread.

Then the rain came again. Heavy, torrents, pouring. Thunder, lightening. We sat inside the tent which was leaking. Sean was sitting on a cot looking in the open box. The cake was limp and dented.

"We'll cut it soon as we get the tent covered," I said.

In the driving rain Valerie and I pulled out the ground cloth, dragged it over the tent and tried to tie it down. Back inside we watched the top bulging down. Water was squeezing in. Outside again to fix something, anything. We were soaked.

"I will not complain," I said to myself.

"I hate this," Valerie shouted.

"Bless you," I said.

"What?"

"Bless you for complaining. My underwear is soaked," I said.

Back inside we saw Colleen sitting on the cooler. Water covered the floor.

"Can we have some cake now?" Sean asked.

What a brilliant idea! Hawaii, in a tent lit by flashlights, wet sleeping bags, our feet in water, we ate the cake and shared one more ginger ale.

Later we got the surf and sand and the sun. But almost half a life time has passed and every time someone mentions Hawaii we laugh, and tell them our story and everyone laughs. We have shared that cake probably a hundred times and it is still just as sweet as when rain was dripping on the icing.

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

## THE NEW WAY TECHNOLOGY CAN HELP AROUND THE HOME

We all need some help, sometimes. Using technology to take care of a task isn't lazy, it's efficient. People live busy, demanding lives, which is why we created labour-saving devices in the first place. What continues to change is just what that technology's capable of:

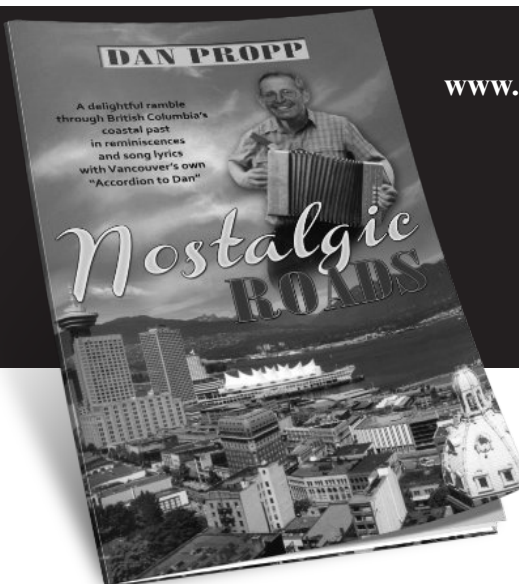
It's a meaningful time saver. As anyone who's done laundry by hand can tell you, modern appliances are real time-savers. But they're also still continuously improving. To do laundry with a standard washer and dryer, for instance, you need to time out two chores, not just one, since clothes need to move quickly to the dryer to avoid potential mildew buildup.

But a combo washer-dryer eliminates that step, meaning you can just put a load in and walk away. Some washer-dryers, like the one from Samsung's Bespoke AI line, eliminate the usual drawback of the system—a longer cycle—and can complete a load in as little as 98 minutes. It can also automatically sense how big and dirty the load is, and adjust accordingly.

Your appliances can take on more than they used to. It takes physical work to run a home, but it also takes a significant mental load. Smart appliances are now able to take on some of that brain work, freeing up users in ways they haven't been before. In a smart home, your thermostat can adjust based on your schedule, saving you energy by reducing use when you're not home. A smart fridge can keep track of what you have in stock, and even help suggest recipes or let you know when something's going to expire.

Connecting devices together in a smart ecosystem, like Samsung's SmartThings, lets your home operate as one environment, not a bunch of different appliances. Technology is letting households live with less stress and friction at home, saving time and mental load.

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



**DAN PROPP**  
A delightful ramble through British Columbia's coastal past in reminiscences and song lyrics with Vancouver's own "Accordion to Dan"

**Nostalgic  
ROADS**

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

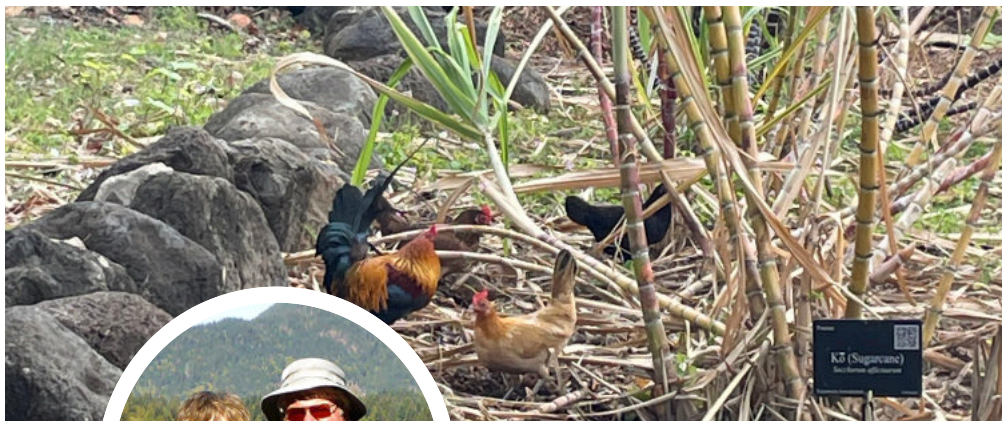
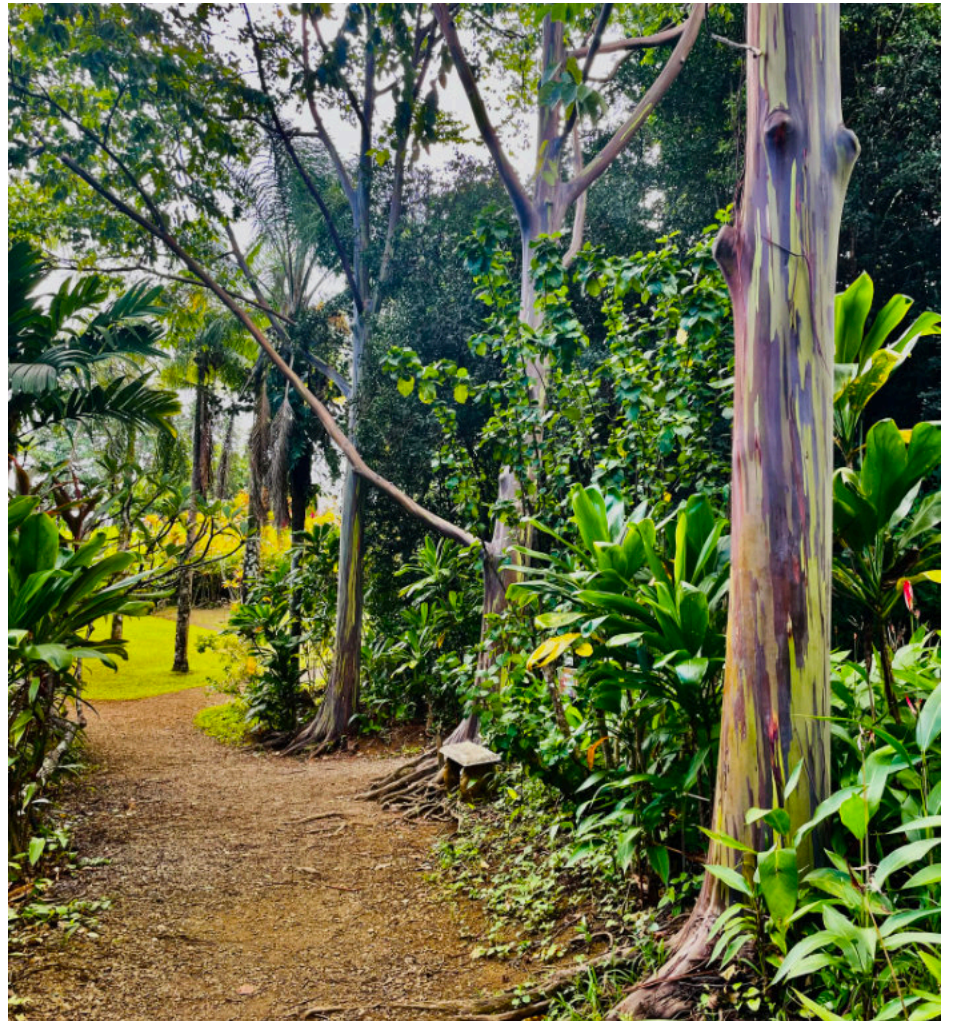
**Multiple Realty Ltd.**  
2298 Kingsway  
Vancouver, B.C. V5N 5M9  
**604-788-3530**





**D'arcy  
Hamilton**





## MAGICAL MAUI BOTANICAL GARDEN STROLLS

By Chris Millikan

A dreary, west coast winter inspires our escape to Maui's sunshine. This time, we drive beyond favourite beaches and historic sites to check out three botanical gardens.

One outing explores the Garden of Eden Arboretum and Botanical Garden, half-way along Hana's storied highway. A handy brochure describes Alan Bradbury, Maui's first arborist and landscape designer, who in 1991 began transforming this hillside into a living outdoor museum. Open since 1996, its 10-hectare grounds showcase an extraordinary collection of labelled trees and plants. Multi-coloured hibiscus, bougainvillea, birds-of-paradise, scented torch gingers and other tropical flowers embellish three-kilometers of easy, paved paths.

We set out from its grassy picnic area bordered by flamboyant hedges of red, green and purple Ti plants. Resplendent peacocks strut nonchalantly beneath lofty palms. A pathway there leads down to an overlook boasting ocean vistas that form opening scenes in the first Jurassic Park movie. And on past a bed of shiny-red anthuriums, another platform reveals Puohokamoa Falls, sparkling amid lush greenery.

Heading back, towering Rainbow Eucalyptus, aka Rainbow Gums bedazzle! Markers list them as native to Philippine, Indonesian and New Guinea rainforests. Every year, their smooth trunks shed old bark...and branches. New, bright-green bark matures

into streaks of blue, gray, purple, orange and maroon.

Native sandalwood, Indian rubber, swamp mahogany, clove and southeast Asian orchid trees border other trails. Adding interest and photo opportunities, metallic, ceramic and stone sculptures pose amid shrubbery and feathery ferns. Snails, frogs, small unicorn, fish and whimsical cats conjure magical touches. A shaded boardwalk ultimately leads us alongside impressive bamboo thickets and past early village remnants.

Another excursion takes us to Maui Nui Botanical Gardens, opposite Kahului's War Memorial Stadium. Its extensive group of native coastal and dry forest plantings began in 1970. Adapted to low rainfall, these plants prove popular in local landscaping.

This 2-hectare garden prominently displays cultivars, a variety of 'canoe' plants brought to Hawaii in Polynesian outriggers after 600 A.D. Over 24 varieties of kalo (taro) flourish in pots lining the entranceway. Storyboards illustrate how they contributed to daily Hawaiian life. Long a basic food staple, poi is still made from the nutritious kalo roots. This culturally significant dish connects families with ancestors, land and spirit world. Nearby Hala trees produce fruit, as well as leaves for weaving mats, hats and baskets. Other useful trees include breadfruit and massive kukui, which grows the oily candle nuts once used to illuminate village huts.

Over at the sweet potato patch, signage explains how later Polynesians brought this root vegetable from South America to Hawaii. Another marker

identifies red-strip sugarcane and describes the custom of chewing its sweet stalks for energy. Banana plantings represent Hawaii's two native species.

Resplendent Kula Botanical Gardens lies along the slopes of Haleakala Volcano. In 1971, landscape architect Warren McCord and wife Helen transformed over 3-hectares of hillside pastureland into this haven for over 2,000 plants.

Shaded by native koa and kukui trees, we plod uphill past yellow hibiscus to enter greenhouses brimming with exquisite orchids and bromeliads. Leaving these beauties behind, we loop back past flowering succulents....and up ahead spot three types of South African protea. Nowadays, their distinctive red, pink, orange and yellow blooms symbolize Maui's upcountry.

Circling downward, we cross a little bridge and skirt a streamlet feeding a pond of golden carp, commonly called koi. Tucked behind blossoming red gingers, four ferocious wooden tikis share a rocky ledge. And near the exit, a foliage-filled cage houses camouflaged lizards. Sighting these three-horned, lime-green Jackson's Chameleons becomes another garden highlight.

Each garden offers us cool, beautiful walks and new insights into Maui's endemic, native and introduced vegetation.

Before you go, check out:

- Maui Tourism: <https://www.gohawaii.com/>
- Napili Kai Beach Resort:

<https://www.napilikai.com/>



# WAYS TO SAVE TIME AT HOME

Time is precious, especially quality time at home. While we all have to spend some time on home maintenance and chores, you can avoid them taking up more of your time than they should. Here are some ways you can create more time for yourself:

Prep groceries as soon as they arrive. Prep is a major point of friction in the kitchen. It adds stress to the process and can easily turn a "30 minute" recipe time into an hour-long endeavour. But you can do a lot of it in advance, when your groceries get home. Start by putting must-refrigerate items like dairy, eggs and meat away, then any dried or canned goods. Now that you've made some space and aren't under time pressure, prep your produce before putting it away—wash, chop, freeze. This way, you can do one quick round of prep that covers multiple meals.

Don't put an item down, put it away. The thing that makes cleaning such a chore is how it has a way of piling up without you noticing. You can push back on that with a couple of simple habits:

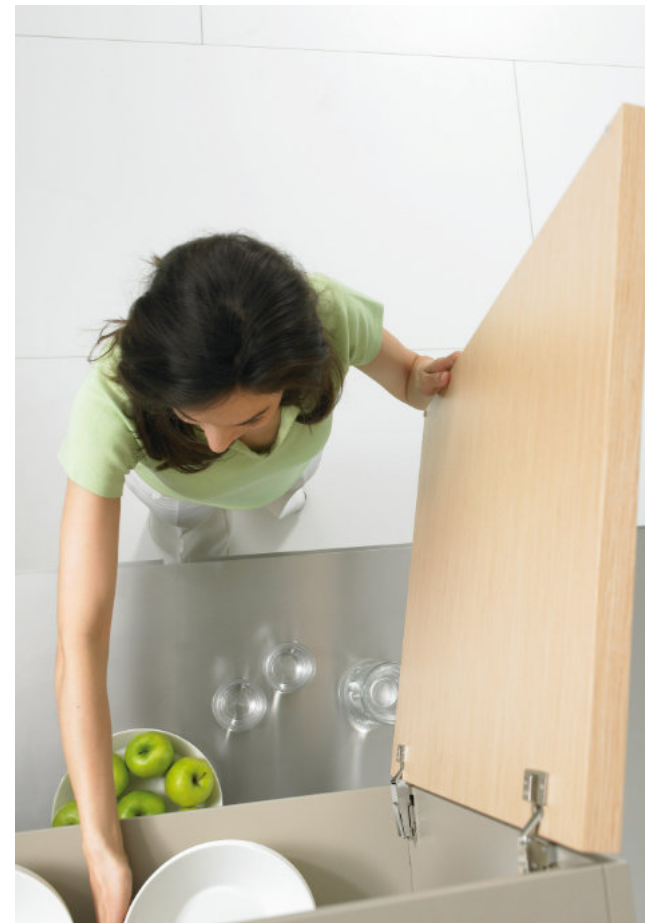
- When you're done with something, take the extra moment to put it back in its place.
- If you notice something out of place while moving through your home, pick it up and put it in its spot.

These habits can quickly become automatic, and you may surprise yourself with how much easier it is to keep your place tidy, without noticeable extra effort on your part.

Get your home to help. All appliances are designed to save you time, but they're not created equal. Smart appliances, such as those from Samsung's Bespoke AI line, can automate many of the small steps that add up. They can also reduce your mental load: when your fridge can notify you when something's about to expire or you've run out of it, or your washer-dryer can manage the laundry cycle from start to finish, it frees you up.

Smart appliances can connect and communicate through technology like Samsung's SmartThings app, which also lets you check in on and control your whole home remotely. For example, picture leaving for home and being able to check that you have everything for dinner tonight in the fridge and preheating your oven based on the recipe your home recommended. When you and your home can work together to get things done, it can clear up more time for what really matters.

www.newscanada.com



## 4 SIMPLE WAYS TO UPGRADE YOUR KITCHEN ROUTINE

Whether or not you're an enthusiastic chef, the kitchen is one of the most important spaces in your home. A home isn't running well if the kitchen isn't running well. No matter your skill or comfort level, there's always another trick we can pick up to improve. Here are a few ways you can up your game:

1 Rethink your tools. Consider replacing more specialized tools with ones that are more versatile, and easier to clean—garlic presses are a particular offender. Another trick to staying organized more easily is by using a set of nested flat-bottomed steel bowls. They're great for marinating, holding onto chopped veggies, mixing or storing, and they clean very easily.

2 Get smarter inventory management. It can be tough to remember exactly what you have in the fridge when you're out running errands. But a smart fridge, like the one from Samsung's Bespoke AI line, can help. Using internal cameras, it can keep track of what you have and let you access it remotely. It can even send you an update if an item is about to expire.

3 Get refills for regular-use items. Many stores let you automate refills, renewals and repurchases for a variety of items, from prescription medication to shampoo. Some stores even offer discounts if you sign up for regular shipments of items you know you'll use all the time, such as detergent or vitamins. Setting up these refills is a simple way to save yourself time and money.

4 Get more cooks into the kitchen. Smart home technology has advanced considerably, and now your home can act as a sous-chef. The key is in how your different smart devices connect, through an ecosystem like Samsung's SmartThings. Your fridge can come up with a recipe based on what it knows you have, and communicate the temperatures and cook times to your oven or range. The parts of the job left to you are the most tactile and satisfying. Every new technique or trick you pick up can make you more effective in the kitchen. The key is to keep an open mind and stay open to new ways of doing things.

www.newscanada.com

# MOBILITY ISSUES? E-TRIKES MAY BE YOUR PATH TO FREEDOM

By Mark Charland

Let's look back for a moment. To those days when we used to ride our bikes. Ride like the wind like cowboys on their stallions, and later when we got bolder and wilder, like young Evel Knievels. Later came the shift to actual motorcycles or our very own cars. And for a long time thereafter the gasoline engine ruled.

Times change. People change. Bodies change. How we cope with these changes varies significantly from person to person.

Myself - in 2021 at the age of 70 I had a stroke. For the next 3 years I did everything under the sun to "fix" my mind and body - mainly the loss of mobility in my right arm and leg, the mental and physical fatigue. Previous to the stroke I had been an avid cyclist, viewing my bike with nothing less than love in my eyes. But those days were gone. And after 3 years I craved for that feeling again.

In 2024 I started seeing the odd ad about e-trikes and began pondering the possibilities. I had always resented ebikes. Nope not for this guy. But in 2024 the idea of riding an electric 3-wheeler intrigued me and I saw a glimmer of hope. So I went for it and in Nov 2024 I got my first Mooncool e-trike. It immediately changed my life.

Here's why:

- Convenience and economy - daily trips such as running errands, visiting friends, picking up groceries. All done comfortably and quietly, without paying for gas, insurance, or parking.
- Say hello again to mother nature - exploring new trails, fresh air. Relax and breathe.
- Meet new people, make new friends - be prepared for smiles and chat
- Learn new skills - it's inevitable you'll find yourself taking more photos and videos and

using new tools to post them

- And here's the big one! If you have leg issues like I have, you'll likely see a strengthening of your legs if you combine pedalling with pedal-assist. I can now ride a 2-wheeler again!

You may have heard of Have Trike Will Travel. It's been in the local news and on CBC. It's a new e-trike business I launched in April of this year in North Vancouver. If you can relate to this article and would like to try out an e-trike please see my ad in this issue. I offer free training under no obligation to rent or purchase. Discover freedom once again.

Mobility challenged?

**Have Trike  
Will Travel**



This could be the path to freedom you've been dreaming of.

**havetrikes@gmail.com**

**604.442.0058**



**FREE TRAINING • TOURS • RENTALS**  
PURCHASE AVAILABLE







WHY PROTEIN AND FIBRE BELONG ON THE SAME PLATE



Whether you're trying to eat healthier, stay energized or just make tastier meals, it's easy to get overwhelmed with nutrition advice. But building a balanced plate doesn't have to be complicated. One way to start is by pairing protein with fibre-rich foods.

According to Harvard's T.H. Chan School of Public Health, meals that combine protein, fibre-rich carbohydrates, and healthy fats are digested more gradually than highly refined foods. This can help support your energy levels throughout the day. Some ingredients let you combine protein and fibre. Tempeh is a meat substitute made from soybeans and grains that's rich in both nutrients. It has a firmer texture than tofu while absorbing the flavour of whatever sauce you cook it in. For a quick meal to shake up your weeknight routine, try it in these sweet and savoury wraps:

**Sticky Tempeh Lettuce Wraps**

Prep time: 10 minutes  
Cook time: 10 minutes  
Serves: 2-3 people

**Ingredients:**

- 4-6 pieces Boston Bibb lettuce
- 1 tbsp sesame oil

For the filling:

- 1 8 oz (227 g) package LightLife Original tempeh, crumbled
- 1/2 cup (125 ml) red bell pepper, finely chopped
- 1/2 cup (125 ml) shredded carrots

For the sauce:

- 1/2 cup (125 ml) vegetable broth
- 1/4 cup (60 ml) liquid aminos, soy sauce or tamari

- 1 tbsp (15 ml) rice wine vinegar or apple cider vinegar
  - Juice from 1/2 lime, about 1 tbsp (15 ml)
  - 2 tbsp arrowroot starch or corn starch
  - 2 cloves garlic, grated
  - 1 tsp grated ginger
  - 1 tsp sriracha sauce
  - 1 tsp miso paste
- For the garnish:
- 1-2 tsp sesame seeds
  - 1/4 cup finely chopped cilantro
- Instructions:**
- 1 Wash the lettuce leaves and pat dry. Set out one leaf per wrap, two wraps per serving.
  - 2 Make the sauce: Whisk together the liquid ingredients, add the starch powder and stir until smooth. Then, add the garlic, ginger, sriracha and miso. Stir until mixed.
  - 3 Make the filling: Add sesame oil to a skillet over medium heat. Add tempeh, bell pepper and carrots. Cook for 6 minutes, until soft.
  - 4 Add sauce to the skillet with tempeh and vegetables. Toss together with all ingredients in the pan. Cook for about 4 more minutes or until the sauce has thickened and everything is cooked through.
  - 5 Let everything cool for about 5 minutes, then add to the lettuce wraps. Top off with sesame seeds and cilantro, then serve.
- Forget complicated food rules. Pairing protein and fibre is a simple way to create meals that are satisfying, balanced and full of flavour. Discover more recipes, nutrition guidance and meal inspiration at [lightlife.com](http://lightlife.com).  
[www.newscanada.com](http://www.newscanada.com)

HERE'S A NEW WAY TO EXPERIENCE THE MEDITERRANEAN

The Mediterranean has been a travel spot of choice for centuries, defined by iconic cities and well-known routes. But more travellers are looking for experiences that go beyond the highlights and rethinking how they explore the region.

One thing opening the door to a different kind of Mediterranean journey is luxury yacht cruising. It's a style of travel that blends flexibility and ease with cultural depth and authentic experiences. Some cruise lines, such as Emerald Cruises, offer numerous inclusions like guided excursions on land and culinary experiences onboard. Here are four Mediterranean destinations recommended by its travel experts:

**Southern France.** While Riviera destinations like Nice and Monaco are known for their glamour, the broader coastline offers travellers a more layered experience. You can explore historic ports such as Marseille, stroll through colourful markets and discover quieter coastal towns that authentically reflect the region's character. On the nearby island of Corsica, you can experience untamed landscapes and traditional village life that continues at an unhurried pace.

**Spain's vibrant coastline.** The western Mediterranean offers a rich mix of culture and scenery along Spain's shores, from lively cities to relaxed seaside villages. Barcelona is a can't-miss stop in the northern Catalonia region, with its dynamic energy and architecture, while further south, Andalucía showcases strong Moorish influences. Along the journey, you can experience historic ports of call like Cádiz, widely considered one of Western Europe's oldest cities.

**Malta's cultural crossroads.** With its blend of historic architecture and Mediterranean charm, Malta offers a unique perspective shaped by centuries of influence. As one of the world's smallest island nations, it reflects European and Arabic legacies in its architecture, cuisine, heritage and language. Smaller ports and harbours, often only reached by yacht cruise lines, make it easier to explore beyond the main attractions, accessing world-famous landmarks and lesser-known corners alike.

**Italian island life and coastal beauty.** From the Italian Riviera to iconic destinations like the Amalfi Coast and Capri, this region blends dramatic cliffs and turquoise waters with timeless charm. Along the way, travellers can wander through picturesque harbours and sun-soaked villages, such as Cinque Terre, five towns forming a UNESCO World Heritage Site. You can travel while enjoying the flavours of the region, from freshly caught seafood and handmade pasta to local limoncello, experiencing Italy's islands at a more relaxed and indulgent pace.

By combining access to smaller ports with the comfort and flexibility of a luxury yacht-style journey, travellers can move beyond the well-trodden paths and discover a deeper side of the Mediterranean. It's a way of exploring that puts meaningful moments at the centre, whether through culture, cuisine or simply the rhythm of life along the coast.

You can learn more about luxury yacht cruising at [emerald.cruises/yacht](http://emerald.cruises/yacht).  
[www.newscanada.com](http://www.newscanada.com)

Today's Senior Business and Service Directory

NEW

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.

SHUSWAP HEARING CLINIC (Salmon Arm & Sicamous)  
100% Locally Owned & Operated  
250-838-4008 - ShuswapHearing.ca

6/27

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

Sun Fun Tours

Life is Better With Another Trip to Look Forward to.  
Explore unforgettable destinations with Sun Fun Tours.

sunfuntours.ca

250.763.6133

TOLL FREE: 1.877.786.3860

7/27

TO PROMOTE YOUR BUSINESS YEAR-ROUND CONTACT:

Nancy Roman  
Email: [nancyroman@telus.net](mailto:nancyroman@telus.net)  
Phone: 250-546-9922

John Ross  
Email: [johnross@westcommarketing.com](mailto:johnross@westcommarketing.com)  
Phone: 604-992-0783

TODAY'S SENIOR NEWSMAGAZINE



**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!**