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TODAY'S SENIOR[®] NEWSMAGAZINE



Re-cycling a few memories. (Photo: Dan Propp)

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Accordion to Dan
– September 2026

Re cycling the past this recent hot summer and seeing so many bicycles, especially on weekends, made me think of my first Canadian CCM bicycle in Gibsons Landing back in the early 1950s. Born in Sucre, Bolivia, on our way to immigrating to Canada, we stopped for a few days in La Paz, the highest capital on earth. Remembering those days compared to the present as a senior has taken quite a bit of recycling since then, to say the least... From a political perspective, the following play on words with some rhyme occurred to me.

QUE SERA, SERA, WHATEVER WILL BE
WILL BE

La Paz, the highest federal political capital city in the whole world is in Bolivia.

However here in Canada, it is just a hop, skip and a jump away from the province of Quebec where so much history has unfurled over the years. However, the nation down south, the capital city and federal district is in the District of Columbia commonly known as Washington, DC, totally distinct to any of the fifty states, no way. Amazing isn't it how governments in the past have located their federal governments. In Bolivia where the oxygen is so thin (about twelve thousand feet or 3500 meters altitude) that for visitors catching one's breath is often a distinct and major challenge. Then another requires two distinct languages to function, a rather interesting political element. In America where the symbol is an eagle there are two political parties; and in Canada, with a maple leaf as our symbol are many parties in federal elections. On this planet there are so many languages, customs and different points of views plus a never-ending series of puzzlements and situations that one sometimes ponders how over the years it has evolved. What will the tomorrows include down the road that might require flexibility and patience?

In these times of constant change, much of the stability us seniors remember for example in British Columbia can be like a welcome anchor of what once used to be. Thus, the following few familiar memories to replenish.

WASN'T THAT A TIME!

Anybody still remember Vancouver broadcaster Ted Peck and his message at the end of a program,

'Tight lines and straight shooting'. How about the days of Almanac on CBUT hosted by Bill Bellmen and weather man Bob Fortune, Vancouver's first television weatherman. How about all those tv antennas on most rooftops that grabbed an amazing four or even five channels! Oh my, oh me! That included American channels like Bellingham's KVOS, plus, those two Seattle channels NBC and ABC. Later NBC introduced its iconic symbol the brightly colourful peacock to highlight the network's television broadcasts in colour. Another tidbit—not only did we watch tv medical shows, but I still remember real doctors on the Sunshine Coast making house calls.

The good old days of the local tv repair person who replaced our burned-out vacuum tubes, soldered electrical wiring before the invention of printed circuits. Makes some of us, once youngsters, nostalgic one must confess.

Remember the way of life then compared to today totally out of sight! The cars folks drove, the cost of living; housing, food, entertainment, sports. All those once affordable basics, back then. The Ma and Pa stores for the average human being. It just changed a tad of course, don't you think?

A FEW MORE YESTERDAYS TO RECALL

The picture shows we used to see...do you still remember Jack Lemon and does he bring back the memory of The Days of Wine and Roses. How about Charlton Heston and Edward G. Robinson in Soyent Green. Two serious flicks filmed so long ago and as we reflect back to those many issues and predictions that today are exposed. So many differences over the years we have seen. The first film connected to substance addiction. The other, what the future might unfold. Indeed, there has been plenty of changes we have seen. For example, economics, politics, events, society and today's hourly breaking news. Plus, education, the basics of life, transportation and certain priorities. Technology was to enhance modern living with so much greater leisure time today. Wow!

REMEMBER THE KRAK A JOKE DAYS

Remember the famous novelty and prank Krak A Joke shop on Granville Street in downtown Vancouver? As a kid it was always my first stop. Why? Because they had sneezing powder, invisible ink plus all kinds of magic tricks, what a treat! So many neat books about magicians like Houdini and all kinds of illusions to excite! There were cans that looked like



they contained delicious popcorn or peanuts. However, when a person opened the lid, a clown or some other kind of puppet jumped out. That store was a delight! There were so many neat gifts from there to offer at a birthday party or in school. Also juggling pins, and other circus type fun products perfect to impress. Remember those great days on downtown Vancouver's theatre row. Instead of today's glued to the computer games and cellphone era, just a bit of a change since then one must confess.

OTHER MEMORABLE MOMENTS

Anybody out there in senior land still feel young enough to recall The Bowery Boys? How about going to the movie show to see Donald O Connor and Francis the talking mule and Movie Tone News when we were just young whippersnappers. Do you still recall your favourite Ma and Pa store as you walked home from school? Remember that popular jingle Oh Henry Oh Henry the King of Candy Land. Those were the days when a chocolate bar (and tasted like real chocolate) cost a dime in Canada or the USA. Nostalgically and financially, it still makes some of us drool. Would we ever have thought that someday goodies like that would be selling for close to two dollars or more today. No way Jose!

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Photo Caption: Re-cycling a few memories.
(Photo: Dan Propp)

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Before Alexa, There Were Pump Organs

Column and Photos by Ursula Maxwell-Lewis

I don't remember why Evelyn Wedley and I got onto the subject of pump organs, but it reminded her of the one her family donated to the Museum of Surrey. It also reminded me of the pump organ in my grandmother's house — and of how the "musical instruments" in homes these days seem to have been reduced to: "Alexa! Play some music!"

Either way, after a meeting, we ended up standing in front of the ornate wooden instrument in the Museum of Surrey's living-room display in Cloverdale.

Wedley (née Hodgins) is president of the Surrey Historical Society and co-author of a soon-to-be-released book on the history of Surrey roads.

Here's what she told me about the organ purchased by her grandfather when he was 16.

The pump organ, originally from Woodstock, Ontario, was purchased in 1890 for the Clayton Elementary School on Halls Prairie Road. It travelled by train across the USA to somewhere in Oregon, then was transferred to a horse and buggy for the final part of its journey to Clayton.

It remained at the school until it closed on June 21, 1921.

"A new piano was purchased and Cecil Hodgins, at the advanced age of 16, bought the organ," Wedley



Yesteryear entertainment. Today cel phones cover much of this ground. Photo: Ursula Maxwell-Lewis

reports.

The organ sat in the living room of his parents' house on Fraser Highway until his mother, Christina Stuart Hodgins, died in 1971.

"It provided much entertainment for many children, grandchildren and great-grandchildren over the span of 50 years," Wedley recalls.

Cecil and Alice Hodgins later moved it to their new home at 184th Street (Halls Prairie Road) and Jericho Road (now 72nd Avenue). When they moved to Langley in 1989, their daughter took the organ to her home in Delta.

"In July 2021, it was donated in Cecil's memory to the Surrey Museum, which was where Cecil had instructed that it would eventually go," Wedley reports.

Although the bellows have deteriorated, the organ



Evelyn Wedley with the family pump organ at the Museum of Surrey. Photo: Ursula Maxwell-Lewis

remains on display as a reminder of those years when — as in my grandmother Munro's Scottish home — families gathered around the piano or organ to enjoy music together, rather than listening online or asking Alexa to provide it.

Times have certainly changed.

But perhaps there is something rather special about an old pump organ that still has the power to remind us of when making music at home meant family gatherings.

The Museum of Surrey is located at 17710-56A Ave., Cloverdale, Surrey, B.C. It is closed Mondays.

Ursula Maxwell-Lewis is the former owner of the Cloverdale Reporter and a freelance travel writer. Contact her at utrael@shaw.ca

3 THINGS TO REVIEW DURING YOUR SPRING RESET

One reason many of us look forward to spring is its sense of renewal. Nature starts to reawaken all around us, and there can be a sense that we're waking up with it. This time of year is the perfect opportunity to re-examine the things that may not always be top of mind. Here are three areas to get started with:

1 Your routines. A good first step for your reset is taking a look at your calendar. Go day by day, noting what each one usually looks like—for example, consider what you do in the morning or with any breaks you have, what meal prep looks like and how you wind down in the evening. Ask yourself if there are things you want to be doing but don't have time for, as well as if there are portions of your days that aren't either happy or productive. Those may be good places to make a change.

2 Your expenses. So many services and even product deliveries use subscription models now that it's easy to lose track. Many have low monthly costs, but together they can really add up. Take the opportunity to sit down and look at them all at once. Try treating them as if they're services you don't currently have and ask yourself which ones you'd want to add. This can keep you from skipping over regular expenses you've had for a while and may be taken for granted.

3 Your telecom services. For many of us, internet, TV and phone services are "set it and forget it" items. But by not reviewing them regularly, you could be paying for something you don't use or miss out on something you're owed. A spring reset gives an opportunity to re-evaluate what services you have and what you're getting from them. If you find an issue, such as overbilling, a service you were promised but wasn't delivered or another contract issue, you can contact your service provider to fix it. If they don't, you still have options, such as filing a complaint with the Commission for Complaints for Telecom-television Services (CCTS). They're an independent agency that handles unresolved wireless, TV, phone and internet service issues from thousands of Canadians each year. You can learn more at letsstayconnected.ca.

By taking a closer look at the things that can easily fade into the background, you can make your spring reset a truly fresh start.

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Most people assume food allergies are a childhood condition that you either grow up with or outgrow. But for a growing number of Canadians, the first signs are showing up later in life.

“Adult-onset allergies are more common than people realize,” says Dr. Harold Kim, an allergist and immunologist. “The challenge is that adults are more likely to dismiss symptoms or assume it was something else, and that can be dangerous.”

When symptoms don’t seem serious

Symptoms like hives, upset stomach, scratchy throat or even chest pain after eating can be easy to blame on stress, a stomach bug or acid reflux. This tendency to explain away reactions can delay a proper diagnosis and leave you unprepared to respond if a severe reaction happens.

Why reactions can change over time

Allergic reactions don’t always stay the same and can change as we age. Research indicates that factors like declining physical activity and underlying health conditions such as cardiovascular disease or respiratory illness can make an allergic reaction worse.

“An allergy that caused mild symptoms in your 40s may present very differently in your 60s,” says Dr. Kim. “Age-related changes to the immune system and the presence of other conditions can change how your body responds.”

An allergic reaction can happen fast and without warning. If you’ve noticed a pattern of repeated symptoms after eating a particular food, it’s important to see your doctor and not ignore it.

An allergist can confirm a diagnosis through testing, help identify triggers and advise on how to manage it, including whether carrying emergency epinephrine medication, like an EpiPen, is recommended. The earlier an allergy is properly diagnosed, the safer you can be.

Find more information on allergies and treatments at epipen.ca.
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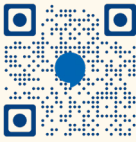
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FINANCIAL NEWS

by Rick C. Singh, Founder, President,
and Financial Advisor,
CPCA (Certified Professional Consultant on Aging)
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MINIMIZING
TAXES ON DEATH

Nobody likes to think about their death, and who wants to pay more tax than they have to on their death? With a little planning, you can minimize the taxes your estate might pay at death and ensure a smoother transition of your assets to your loved ones. Here are eight top strategies to deal with that potential tax bill.

Leave assets to your spouse

If you leave your assets to your spouse¹ or to a spousal trust for that person's benefit, you'll manage to minimize taxes on your death. Assets left to a spouse or spousal trust are deemed to be disposed of at the deceased's adjusted cost base (ACB), thereby deferring tax until that spouse (or trust) sells the asset or until the surviving spouse's death.

A spousal trust is a special structure that allows you to leave assets to benefit your spouse and leaves the day-to-day control and management of the assets to the trustees (which can include your spouse). To benefit from the tax-free rollover at your ACB on death, the trust must have very specific terms (talking with a tax professional is highly recommended). The trust document must state that the spouse is the only one entitled to the income of the trust while alive and no one other than the spouse is entitled to the assets (i.e., capital) of the trust during the spouse's lifetime.

Although assets left to a spouse or spousal trust are automatically transferred at their ACB, this doesn't mean that your estate will necessarily have to choose the ACB as the transfer price. There may be some situations where your estate may still want to apply fair market value (FMV) rules. For example, if there are unutilized capital losses on the date of death and your estate wants to trigger some capital gains to offset the losses, you can elect to transfer assets to a surviving spouse or spousal trust at FMV rather than at the ACB. If assets are transferred to your spouse or spousal trust at FMV, this will become the ACB for future capital gain or loss calculations.

Give assets away

Since you're deemed to have disposed of assets you own at the time of your death, it stands to reason that if you actually dispose of assets before your death, your estate will avoid the potential tax bill. If you don't need those assets to fund your day-to-day living and you know who you want to give them to, you might consider giving those assets away during your lifetime.

Although giving assets away is generally considered a disposition for tax purposes and therefore could give rise to a tax bill if the FMV at the time the asset is gifted is greater than its ACB, there can still be tax savings by using this strategy. For this idea to work, you'll want to be sure that the asset you're giving away is likely to grow in value in the future or you'll be in a lower tax

bracket in the year the gift is made than the year of death.

Choose beneficiaries carefully

Some individuals want to leave some assets to their spouse but also want to leave assets to other heirs. In these situations, it's very important to choose the beneficiaries of particular assets carefully. Since assets left to a spouse can avoid the FMV disposition on death, you may want to leave assets that have appreciated in value to your spouse first, if you can. If you're going to leave assets to others, it's best to leave tax-friendly assets such as cash, guaranteed interest accounts (GIAs), money market funds, or assets that haven't greatly appreciated in value since the deemed disposition of these assets at FMV won't lead to a large tax bill.

For assets flowing through your estate, since you may not know today which assets should be left to which beneficiaries, you may simply want to provide your executor with the ability to make that decision after consulting a tax professional on your death.

Make the most of exemptions

There are certain tax exemptions available that could help to greatly minimize a tax bill on death. Speak to your executor and tax advisor to make sure that these exemptions will be taken advantage of when filing your final tax return:

- Principal residence exemption— This exemption can be used to offset the capital gains on the disposition (or deemed disposition in the case of death) on one property you own. This could be your home, but it could also be a cottage or other property that you ordinarily inhabit (rental properties don't qualify).
- Lifetime capital gains exemption— This exemption can offset up to \$1,250,000 of capital gains resulting from the disposition or deemed disposition of your shares in certain private companies in Canada. The exemption also applies to qualifying farm or fishing property. You have to meet a lot of tests to claim this exemption, so speak to your tax advisor.

Track your ACB

At the time of your death, the difference between the FMV of capital assets and your ACB is your capital gain, which is subject to taxation. If you can justify as high an ACB as possible, you'll help minimize your estate's tax bill. The problem is that many people don't know how to properly calculate their ACB—they simply assume that it's their original purchase price. Although the purchase price is generally a starting point, there are a number of events and transactions that can take place over the years that could alter the ACB.

Make sure you keep track of the events and transactions that will impact your ACB so your executor can properly report your capital gains on your death (you may need the help of your tax advisor with some of these):

- purchases of the same security at different values over time
- 1994 capital gains elections to "bump up" the cost base of certain assets
- inherited or gifted assets
- reinvested distributions from mutual funds or reinvested dividends from

stocks

Give to charity

Giving to charity is a great way to help a good cause while receiving a tax break. If you give to charity on your death (usually through your will), your estate can claim a donation tax credit for the FMV of the gift on your final tax return.² If you give assets other than cash, your estate may still have to report a capital gain (or loss) resulting from the deemed disposition rules; however, the donation tax credit your estate receives will offset that gain.

More recently, changes have been made that allow for the donation of marketable securities to charity with no capital gains inclusion on your tax return. See "Charitable giving: The facts" for more information on donating to charity.

Buy life insurance

Once you've done all you can to minimize your tax liability on death, you may want to consider purchasing a life insurance policy to help fund your estate's eventual tax liability. By doing so, you can be assured that your heirs will be left with as much of your estate as possible and that your assets won't have to be liquidated to pay your estate's tax bill. This is especially true when you may have heirs who'll depend on their inheritance to assist with their day-to-day living expenses. Life insurance proceeds is an alternative to liquidating assets, such as the family cottage, to meet dependents' financial needs.

Ideal candidates

Individuals with assets that will attract taxes on death who want to:

- understand the income tax implications related to those assets on death
- minimize or reduce their estate's income tax bill on death and leave more assets to their heirs

Take action

If this applies to you:

- review those assets that may present tax-planning opportunities
- consider one or more of these strategies to reduce tax on death

If you have any questions about any of the above, you should review your estate plan with a tax or legal advisor. You can also contact Rick Singh at CRS Financial Group. Call 604-535-3367 or email: rick@crsfinancial.ca. or visit us at our office in Rosemary Heights, Surrey at Suite 220-3388 Rosemary Heights Crescent, Surrey BC. V3Z 0K7.

• Source: Manulife investments Tax and Estate planning, March 6th 2025



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THE PHARMACIST REVIEW

By Lyle Sunada

Nutritional Psychiatry: Building a Brain That Thrives

For decades, depression and anxiety were often explained as simple "chemical imbalances" caused by low levels of neurotransmitters such as serotonin. While these brain chemicals remain important, research over the past two decades has revealed a much more complex picture. Today, the growing field of nutritional psychiatry asks a different question: Instead of asking, "How do we increase serotonin?" it asks, "What does the brain need to thrive?"

The brain may represent only 2% of our body weight, but it consumes approximately 20% of our body's energy. Every thought, memory and emotion depends on healthy brain cells producing energy, communicating with one another and adapting to life's challenges. Rather than focusing on a single neurotransmitter, researchers are increasingly asking

why serotonin signalling may have become impaired in the first place. For some individuals, contributing factors may include chronic inflammation, nutrient deficiencies, impaired mitochondrial function, poor sleep, and chronic stress. These factors do not explain every case of depression or anxiety, but they remind us that mental health is closely linked to the overall health of the brain and body.

The foundation of nutritional psychiatry begins with a nutrient-dense, brain-healthy diet. A Mediterranean-style eating pattern rich in vegetables, fruit, legumes, nuts, seafood, olive oil and quality protein provides compounds the brain depends on. Regular exercise, restorative sleep, meaningful social connections and counselling are equally important, as each has been shown to improve brain function and build emotional resilience.

For some individuals, nutritional supplements may provide additional support. One of the most extensively studied broad-spectrum micronutrient formulas is EMPowerplus®, developed by TrueHope. Unlike a standard multivitamin, EMPowerplus provides a comprehensive blend of vitamins and minerals that support hundreds of enzyme reactions involved in cellular energy production, neurotransmitter synthesis, methylation and antioxidant protection. While larger clinical trials are still needed, research suggests broad-spectrum micronutrients may help support mood and emotional regulation.

Another unique aspect of the TrueHope program is its Micronutrient Support Service, which provides ongoing coaching, symptom tracking and encouragement for individuals using EMPowerplus. For those hoping to optimize their mental health or,

under the guidance of their practitioner, gradually reduce psychiatric medications, this additional support may be valuable. Nutritional coaching should complement—not replace—the care of a practitioner and medication changes should always be made under appropriate medical supervision.

Other nutrients are also generating considerable interest. EPA-rich Omega-3 fatty acids have the strongest evidence among nutritional supplements for supporting mood, likely through their anti-inflammatory and cell-signalling effects. Creatine and coenzyme Q10 (CoQ10) are exciting emerging areas of research because they support the production and buffering of ATP—the energy currency that powers every brain cell.

By combining a nutrient-rich diet, regular exercise, quality sleep, counselling and, when appropriate, targeted nutritional supplementation, nutritional psychiatry encourages us to move beyond simply treating symptoms but toward supporting the resilience and vitality of the brain itself.

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

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WILL YOU REVIEW YOUR TRAVEL INSURANCE COVERAGE BEFORE TRAVELLING DOMESTICALLY?

As Canadians make travel plans, many are choosing to stay closer to home—but domestic travel shouldn't be treated as risk-free.

A recent survey from TD found that, among Canadians planning to travel this year, 29 per cent say could only cover up to \$300 in emergency costs without adequate insurance coverage. 46 per cent don't plan to purchase travel insurance, often assuming they're covered through their provincial

health plans, credit card benefits or employer benefits—an assumption that doesn't always hold up.

"A common misconception is that travelling within Canada means you're fully covered," says Patricia Foley, an associate vice president at TD Insurance.



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"In reality, these forms of coverage may have gaps. This could leave you footing the bill for medical expenses your provincial or territorial health plan doesn't cover, once you're outside of your home province or territory."

Provincial health insurance typically covers medically necessary hospital and physician services across Canada, but coverage can vary. It often excludes costs like ground or air ambulance

transportation, prescriptions or medical transport home; these can quickly add up to hundreds or even thousands of dollars.

What to check before you go

- Review existing travel coverage from your employer, credit card or current insurance provider.
- Understand what isn't covered by your provincial or territorial healthcare plan when travelling outside your home province/territory.
- Consider topping up or extending your existing coverage if needed.

Travelling closer to home can help you manage costs, but it's still important to consider the risks. Taking a few minutes to understand your travel insurance needs before you go can help ensure your trip stays financially on track.

www.newscanada.com



Straight from the Horse's Mouth

By Mel Kositsky

The show is getting ready to go on!

Standardbred racing in British Columbia is up and kicking again with preparations being finalized to bring "live" racing to Desert Park Raceway in Osoyoos later this month.

Harness racing is going back to its roots of racing at the fairgrounds of a small town and providing entertainment to the local community. Osoyoos has a history of holding horse races at Desert Park and has been upgrading the track and enhancing the facilities to host the inaugural fall meet.

Modern racing now has the advantage of being televised world-wide on the internet, with wagering permitted, but it seems when it comes to gambling people forget that racing is just another version of sports entertainment. And with sports betting at an all-time high these days, there is plenty of competition for the money.

Horse racing is entering another new era and faces many roadblocks as it tries to re-establish itself – and without any dependency on casinos. Over 20 years ago it was thought that linking casinos with racetracks creating "racinos" was the answer to sustaining the sport, but that has not worked out that well in many locations.

People forget that there are so many rules and regulations governing racing (perhaps overregulated), that the roadblocks to re-establishing a racetrack are many. That is why when racing begins at Desert Park, the horse people must put on an entertaining and competitive show in order to get going again. Harness racing at Fraser Downs on the Cloverdale fairgrounds was abruptly shut down over a year ago.

The newly-formed Western Canada Horse Racing Association (WCHRA) is busy getting all the necessary government approvals in order to hold a planned 22-day harness racing meet at Desert Park. The latest information and details about the meet can be found on the website at wchra.ca.

The WCHRA reached an agreement in early July 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. All the necessary provincial and federal government approvals must be in place in order to hold an extended fall meet.

The proposed schedule is for 22 race cards from Sunday, 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.

The race meet will be facing the additional challenges of dealing with the weather and air quality conditions as a result of the wildfires in that area of the province and south of the border in Washington state. The local government elections in B.C. on October 17 could also become an issue if the newly-elected Osoyoos Town Council doesn't

get fully behind supporting harness racing.

For the industry to survive and rebuild, it's all about sharing limited resources.

The sport of horse racing is changing and people involved in the industry need to change with it. The way horse racing is received by the public and sports fans will continue to be different than the historic models. Modern horsemen will have to adapt and work together in order to survive.

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.

Because of its warm, dry climate racing there should not be hampered by the wet, west coast weather which hindered track conditions at Fraser Downs over the years and its limestone surface. Better track conditions will help attract new horse people to B.C.

The summer horse racing season is just concluding on the Prairies and horse people there are probably wishing those British Columbia stables would go home – they have become like those house guests who stay forever!

But racing in Alberta needs all the B.C. participants – owners, trainers and jockeys – as it has been the West Coast invaders who have helped sustain racing at Century Mile near Edmonton and Winnipeg's Assiniboia Downs.

B.C. stables have been winning their share of races all summer, as well as some major stakes races such as the Manitoba Derby -- and more important they have filled the race cards -- which still struggle with smaller fields and limited races each day.

On August 14 at Century Mile, former Hastings' leading jockey Amadeo Perez won his 1,000th lifetime victory, winning three of the seven races that evening and another former Hastings' rider Antonio Reyes won two. Stables led by trainers Pat Jarvis, Geovani Olalde and Barbara Heads continue to do well.

Other B.C. stables have relocated to Emerald Downs south of Seattle, or even went east to Toronto's Woodbine racetrack and some U.S. tracks. While serious efforts are being made to also bring thoroughbred racing back to B.C., the reality of a shortage of horses available to race weighs heavy on that possibility.

Yes, we all miss the races at Hastings and Fraser Downs, but those historic places are just good memories now for all those who have been involved over the years. There are other plans for the Surrey fairgrounds, and who knows about the future of racing at the Pacific National Exhibition grounds in Vancouver. The results of the local government elections in October may change that but so far there has not been a lot of "buzz" about bringing back racing from the candidates seeking to take office at Vancouver City Hall.

The biggest night on the Manitoba racing

calendar saw a horse with B.C. connections capture the 78th running of the \$125,000 Manitoba Derby for three-year-olds, presented by Manitoba Liquor & Lotteries. The Derby hats were out in full force at Assiniboia Downs on Monday, August 3, in a stakes-filled week that thrilled the fans, according to the track news release.

Western Warrior (\$18.10) parlayed a perfect trip under jockey Dane Nelson to win the Derby as a huge overlay. He had been the morning line favourite.

The gray three-year-old gelding by Essential Quality was full of run throughout the 1 1/8-mile race, stalking a pressured pace from the inside under jockey Dane Nelson, and when the rail opened up in late turn he surged to a lead he would not relinquish, digging in to hold off longshot 27-1 shot Quarry by a nose. It was a further 2 1/4-lengths back to Gethsemane in third.

Trained by Dino Condilenios for owners Gordon Christoff and Lance Giesbrecht, Western Warrior overcame a three-month layoff to win Manitoba's most prestigious race, but he had previously gone on a three-race win streak off a similar layoff. The morning-line favourite was a gift for overlay players that noticed the layoff move. Western Warrior paid \$18.10, \$10.70, \$6.80 across the board.

Second-place finisher Quarry, trained by Mark Simms, Jr. for Henry S. Witt, Jr., was also an overlay play for anyone who had watched his previous race. Turned back into the stretch in that race, he just wouldn't quit. He showed the same attitude in the Derby, coming with a furious rally that fell only a nose short, resulting in a \$1 exactor that paid \$221.35.

Alberta-based trainer Condilenios has conditioned some very good horses over the years, the best being Lord Nelson, who won numerous stakes including multiple Lieutenant Governors' Handicaps (G3) at Hastings Park and earned \$US656,530. He now has another good one to add to his list.

Another B.C. horse finished well in the Derby after capturing the \$50,000 Derby Trial in mid-July. B.C. trainer Cindy Krasner picked up her 500th career training victory when Really Ralis won the Derby Trial.

In the 32nd running of the Derby Trial, Really Ralis (\$5.80) powered home under jockey Kerron Khelawan to win by three lengths over Golden Boy Stakes' winner Elston Gunnn, with favoured Prime Suspect another half length back in third. The time for the one-mile dirt race was 1:40.86 for a 75 Beyer Speed Figure. Conditioned by former Hastings Park trainer Cindy Krasner for owner Dennis Spence, Really Ralis has won three of five career races.

Elton Gunther bred Really Ralis, (Ralis – Mystical Molly by Forest Grove), a BC-bred whose dam was unraced but has produced three other winners including Anothersunnyday, who scored 11 times in her career.



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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

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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.

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- 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.

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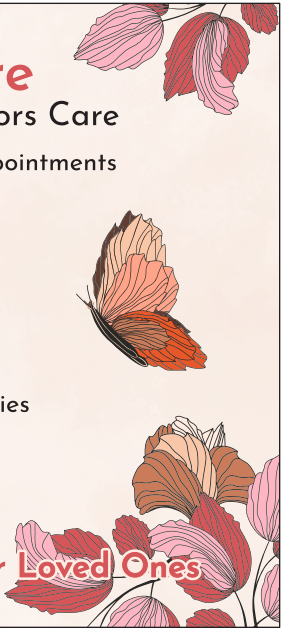
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Canada is also taking on a new role on the world stage as it diversifies its trade. This means making new trade partnerships, and finding new markets for Canadian goods, resources and expertise. There are five key areas where this market diversification is directly benefiting Canadians:

- Nuclear power. As the world’s second-largest producers of uranium ore and innovators in reactor design, Canadians have long been leaders in nuclear energy. This sector is undergoing impressive growth right now, with new small modular reactor projects coming online, and CANDU reactors providing power in several partner countries.

- Forest products. Canada manages its forests reliably, producing materials like lumber, pulp, paper and mass timber sustainably and responsibly. Those forest products are finding new markets in Asia and Europe, supporting ambitious projects there.

- Clean energy and innovation. This country has a strong focus on clean power—over 60 per cent of our electricity comes from hydro alone. Expanding the capacity for water, wind and sunlight to meet energy needs takes advanced technology, much of which is being developed in Canada. Exporting this clean tech to a wider range of partners supports the sector’s growth, as well as the global push toward net zero.

- Fuels. This country has been a major energy exporter for decades. But new trading partners and critical new infrastructure, such as the Liquified Natural Gas (LNG) Canada Phase 1, are helping grow both demand and our ability to meet it. The sector supports hundreds of thousands of jobs, both directly and indirectly.

- Critical minerals. Canada supplies over 60 minerals and metals that are essential to the modern green and digital economies, such as lithium, cobalt, and nickel. These and other Canadian-mined minerals are powering advanced technology, including electric vehicles, around the world.

More partners means more opportunities. One important reason to diversify trade is that it can make these key sectors better able to weather the unexpected: events such as trade disputes, supply chain disruptions and market downturns. More stability and more customers for Canadian goods both help support more jobs here at home; directly in these sectors, as well as in all the indirect areas supporting them.

By exporting to more countries and doing business with more of the world, Canadians are helping the benefits come back home. The increased revenue from more diverse trade will fund essential services in housing, education and healthcare, as well as the infrastructure like roads and bridges that connect communities.

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September
Summer
Autumn
Preserves
Tractors
Golfing

Schools back
Fall
Corn
Pickles
Combines
Football

Labour Day
Harvesting
Apples
Canning
Getting Ready for Fall
Fresh Fruits and Vegies

Leaves
Crops
Apple Pies
Fall Babies
September Rain

Shell Busey the HouseSmart guy Questions and Answers

By Shell Busey



Please Be Advised

My column is going to make a 180 degree turn starting in the October 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.

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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

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Halloween Safety Tips

TRICK OR TREATERS

- Parents should accompany small children.
- Children should carry a flash light
- Walk, don't run and always obey traffic signals.
- Don't wear masks that are difficult to see out of.
- Wear clothing with reflective markings or tape
- Make sure costumes fit properly and don't drag on the ground.
- Make sure costumes are made of flame retardant material.
- All props with the costume should be plastic and flexible.

HOME OWNERS

- Make sure any outdoor decorations are away from any open flame.
- Make sure your pathway to the front door is clear of anything children can trip on.
- Using a battery powered jack-o-lantern is preferable to one with a candle.
- If you wish to use a candle place the pumpkin away from where any trick or treaters may be.
- Keep your pets locked up and comforted as they can be frightened on Halloween.



WRITE AS I PLEASE

By Mel Kositsky

“Something is happening here...” “What it isn’t exactly clear...”

These lyrics to a familiar old song seem to best describe what is happening these days in Canadian politics and to our democratic system. Governments – that’s ALL orders of government – federal, provincial and municipal are going through some interesting changes but are people tuning in? Or are they just tuning out of politics altogether?

Many people do not believe every vote counts and do not make an effort to get to the polls. Low turnouts at the polls are occurring at every level, and especially for byelections.

When the results of a close contest are announced, and many have been won by just a few votes, it is too late. Instead of accepting their responsibility to vote, people then start to challenge the election system as the problem, especially if their candidate did not win.

It’s a moment in Canadian history that could shape our country for years to come. People need to pay more attention to what is going on in their own communities and not give so much attention to what is happening in the United States.

Local government elections will be held in British Columbia on Saturday, October 17 and campaigning is well under way. Voters will elect new Mayors and Councils, Regional District governments and school district Trustees to govern their local areas for a fixed four-year term.

Local government elections will also be held this fall in three other provinces – Ontario, Manitoba and Prince Edward Island – so that gives lots of opportunities for Canadian voters to get involved in the democratic process. But there are a number of

complicating factors emerging.

B.C. voters are seeing a huge increase in party politics in many communities. It used to be the City of Vancouver had a number of “slates” running for office and there were mostly “independents” campaigning in other areas of the province. Not this year – you need a scorecard to keep up with all the action and the various players and teams.

Campaign financing rules have changed, advertising and sign regulations are more restrictive, and there is a large increase in the use of various social media platforms. In fact, allegations are even emerging about foreign interference in some Lower Mainland campaigns.

With cutbacks to local radio stations and newspapers, it has become more difficult for aspiring local politicians to get their messages out – and for voters to decide who to best support.

Despite local governments being the closest to the people, and that decisions made locally directly affect our communities, their work is often overshadowed by provincial and federal politics, which draw most of the attention of television media broadcasters.

The provincial election in Quebec on October 5 should get a lot of national coverage since “separatism” is still the major topic there and the leading parties there continue to talk about holding referendums.

Can you imagine? There won’t even be an English language “leaders” debate in this year’s campaign. Really? In Canada? It is no wonder there is talk among Montreal area people of wanting to form their own province and “separate” from Quebec.

Media attention will also be focussed on Alberta as it holds a provincial byelection on September 14 and the huge referendum of “separatism” on Monday, October 19. Will it fuel more “western” alienation or put that topic to rest?

The major “quiet” crisis facing Canada today is the growing number of federal byelections being held since the general election of late April 2025 when the Liberals were returned to power with another “minority” government under new Prime Minister Mark Carney.

For a variety of reasons, there could be at least 13 byelections held by the end of 2026 – one was held in 2025 and 12 will be contested this year. And Elections Canada estimates the cost of each byelection between \$2 to \$3 million. (The 2025 general election cost \$570 million.)

The cost of democracy is expensive. But why is there such a large number of MPs getting out of Ottawa? Didn’t they sign up for at least a four-year term?

The media likes to focus on the party leaders as the reason, but shouldn’t individual MPs be forced to take some accountability for their actions? And that doesn’t take into account the five “floor-crossing” MPs who joined the Liberal Party to help create a slight “majority” government.

Three byelections were held in April of this year and the results of the three current byelections will be known on August 31 – one each in B.C.,

Ontario and Quebec.

The Prime Minister has to call a byelection between 11 and 180 days after a seat becomes vacant. There are six more to go this year. Will there be more?

The City of Abbotsford has announced that it has received \$7 million in federal funding for further improvements along Fraser Highway. The funding from the Build Communities Strong Fund will be used for the stretch of the highway between Mt. Lehman and Station Roads, the city said in a press release.

The total cost of the project is \$13.5 million, with the remainder being funded by the city. The project is the second of three phases to improve the roadway and includes the upgrading traffic signals and the adopting of “smart signal technology” for better traffic management.

Phase one was completed in 2023 and included improvements to intersections and centre-left turn lanes at the intersections at Lefevre Road, Bradner Road, Ross Road, Stevens Street and Pinegrove Street.

Abbotsford Mayor Ross Siemens said: “With more than 30,000 vehicles travelling Fraser Highway every day, upgrades are essential for keeping people moving safely and efficiently throughout Abbotsford.”

Eight of 15 units in the Temporary Housing Program are being reallocated from New Westminster to Vancouver and Prince George thanks to an agreement with BC Housing.

Some of the units were not being fully utilized due to rapid placement into permanent housing and the fact that many seniors wish to remain in their community, where they have support systems in place.

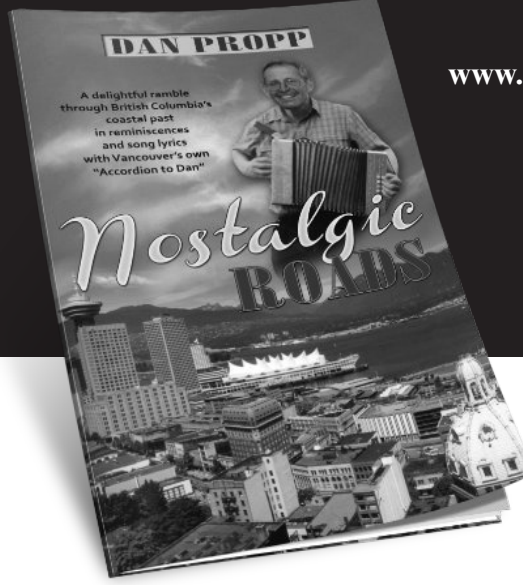
The Temporary Housing Program — the only one of its kind in B.C. — fills a critical gap by providing safe and private, fully furnished apartments for seniors to live independently for three months while permanent housing is sought. Clients are assigned an outreach worker and receive one-to-one support to assist them in obtaining permanent, appropriate housing. Not every senior is eligible for temporary housing and clients must go through a strict screening process at intake.

From April 1, 2025 to March 31, 2026, 108 seniors were placed into temporary housing, preventing them from becoming homeless.

“This reallocation allows seniors to stay in their communities, close to health care and other vital services”, said Alison Silgado, CEO, Seniors Services Society of BC, in a news release.

“The fact is, we need temporary housing in more communities across B.C.”, said Silgado. “This not only requires funding, but housing that’s suitable for seniors, close to transportation and services. We’re grateful to BC Housing for working with us to recognize and fulfill this critical gap in housing for low-income seniors and we’re looking forward to moving seniors into THP in these new communities.”

Celebrate the natural beauty of our region at the Township of Langley’s annual Forest Fest. This year, the event will be held on Saturday, September 26, 2026 from 12 to 4p.m. at the Derek Doubleday Arboretum. In collaboration with the Langley Environmental Partners Society (LEPS), this free, family-friendly event celebrates BC National Forest Week and BC Rivers Day with an incredible lineup of nature-inspired activities and entertainment. There will be food trucks and chainsaw carving opportunities. Learn more at tol.ca.



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The Next Chapter

By Mike McCardell

Girl On The Roof

It was dark. She was two stories up on the roof with a blower attached to 100 feet of extension cord.

“Don’t worry. I’m almost done.”

She turned on the blower again, full blast. You could hear it down on the street but only see a dark figure moving around up there. “That’s crazy,” people would say.

She would tell no one her birthday. She did not want anyone to know she was eighty years old and cleaning leaves off the roof at night. “What would they say?”

“Crazy.” That’s what they would say, except with the blower you can’t hear them.

And those people also said, because they had seen her before, “Why isn’t her husband doing it?”

He wasn’t because he had already fallen off a ladder twice and she was tired of taking him to the hospital. And she wasn’t going to pay someone else because it was fun. “I really like it!”

The girl, the woman, on the roof was my wife, Valerie. She was my girl for almost 60 years and I was her boy. We learned about pain and love and

anger and happiness together, the same as most couples who spend most of their lives grocery shopping and raising children and laughing and misunderstanding together. We did everything together, including cleaning the roof.

Then she died. Suddenly. It was one of the viruses. We had shots for everything, except the one that got her. It was RSV. We had never heard of that one. When we did, we were told kids got it but it did not bother them. We did not see the small print that said it was only dangerous if you were older. And Valerie was a pre school teacher.

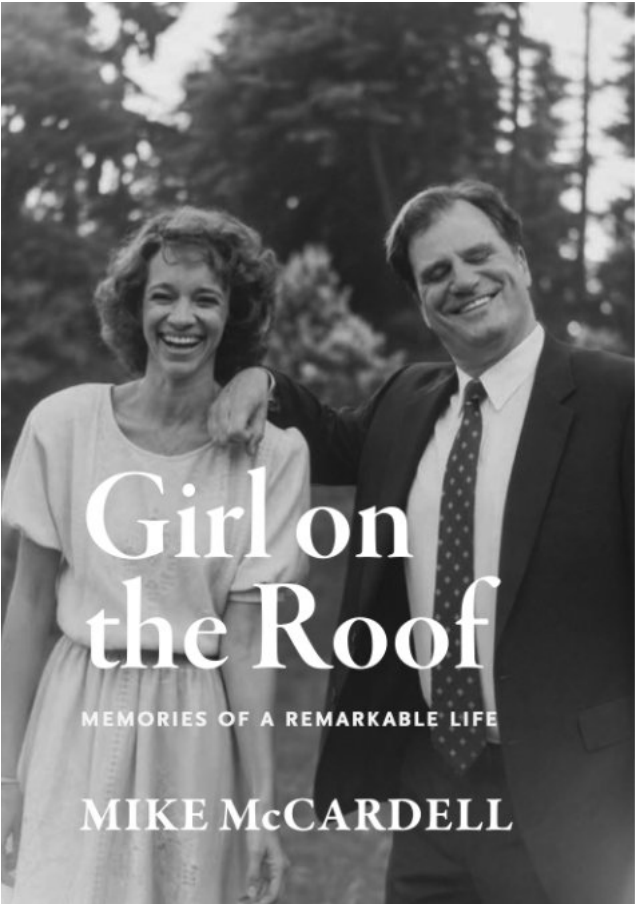
She was tired when I picked her up from work on a Wednesday at a day care on the downtown east side. Thursday she slept all day. Friday I took her to the hospital. Saturday night she died.

More than a year later I am still numb. She should be here. I just learned something and I want to tell her. Where is she? In the next room? Down the hallway? Somewhere. She must be. She isn’t. If you have been there you know.

Valerie was from Jamaica. Her father was Black and her mother white and even though she was very light skinned in America she was considered Black. In the 1960s I was in the U.S. Air Force stationed in the panhandle of Florida. Every part of life was segregated. Drinking fountains had signs: Whites Only. Down the street another fountain, often broken, Colored. There were separate entrances for movies.

The KKK lit up a large cross in front of the tiny cottage we lived in.

Back in New York there was less racism but more crime. New York in the early 1970s was falling into violent chaos, mostly because of an epidemic in crack cocaine. Valerie lay on top of our children in a concrete playground while the cops and bad guys had a gun fight over her body. Her father had a gun put to his head. My mother was mugged on the street. Valerie fought off teenagers robbing an old



man outside our apartment door. I had my teeth knocked out.

We saw a story on Vancouver in National Geographic. “It looks nice,” Valerie said. So, we came.

I have written a book about Valerie and our relationship and some of our adventures, gardening after dark when she came down from the roof. Some of the stories will make you laugh, which is what she did a lot.

The book is called Girl On The Roof and is on sale now at all book stores. If you read it, you may find yourself looking up a bit more.

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THREE ISLAND TRAILS WALKIN' IN MAUI'S SUNSHINE

by Chris Millikan

Our love for the Hawaiian Islands began while honeymooning on Maui years ago. Walkers, runners and cyclists met along island roadways have long since inspired our own fitness pursuits when holidaying there. So! During our recent getaway, we head to three of Maui's popular scenic trails.

Kapalua Coastal Trailhead lies opposite our suite at Napili Kai Beach Resort. An information kiosk's map shows its route to Fleming Beach, further motivating our 2-hour stroll along Maui's scenic northwest coast.

Our walk begins through a grassy park lying between beautifully landscaped resort properties and breathtaking Kapalua Bay. Sunbathers relax on the cove's soft, inviting white sands. Scrambling up a knoll, we view neighbouring Molokai and Lanai...and search the horizon for humpback whales. Sitting on shady opposite benches, fellow visitors enthusiastically recount their earlier snorkeling discoveries in Kapalua Bay's calm, crystal-clear waters.

As story-swapping concludes, we proceed onward and upward through a lava field. There, storyboards depict Shearwaters, the medium-sized, long-winged seabirds nesting here. Largely spending their lives offshore, they dive over 60-meters for fish!

The path becomes increasingly rugged...and then zigzags steeply downhill to a boardwalk alongside Oneloa Bay. Pausing along our way, we snap beach photos...and scan the shallows for sea turtles often

grazing algae off rocks. Following the trail upward, we leave this 5.6-kilometer roundtrip trail and take a shortcut to our suite via a sideroad running above oceanfront properties.

Days later, we drive from a cozy Kihei condo to Wailea Beach Path trailhead. This early morning walk avoids midday heat...and guarantees a parking place. The gentle, paved trail skirts 2.6-kilometers of Maui's south coast.

The pathway runs between glorious Polo Beach and a large luxurious resort. Ascending to a flat basalt ridge, we gaze at Molokini's dormant crater and Kahoolawe Island, sacred to Hawaiians. Lava-stone walls and manicured native naupaka hedges border the winding path. Eye-catching Java sparrows, Amazonian saffron finches, Southeast Asian mynas, Eurasian house sparrows and American northern red cardinals flutter around cliffside condos. Early settlers brought their avian ancestors here. Nowadays, these lovely birds forage Maui's lush lawns.

The long winding pathway descends under lofty royal palms to a bridge crossing a dry gulch to Wailea Beach. Snorkelers, swimmers and paddleboarders relax along its golden sands. Behind them, a sprawling resort displays garden sculptures set amid flowering shrubbery. White African cattle egrets perch in orchid and plumeria trees; crested red-and-white Brazilian cardinals bathe in poolside waterfalls.

Another day, we stretch our legs at a rare coastal

saltmarsh on the edge of Kihei. We enter Kealia Pond National Wildlife Refuge from a roadside parking lot. Familiar looking white blossomed naupaka shrubs and pink-flowered morning glory vines flourish near its boardwalk.

The walkway parallels Sugar Beach, offering side-trails onto its long, sandy undeveloped shoreline. The West Maui Mountains rise ahead; Haleakala volcano appears behind us to the southeast.

Three canopied areas provide relief from the sun with benches to make peaceful observations. Fastened to railings, storyboards illustrate plant life in this saltmarsh environment, a year-round home to waterfowl. Also described, is how its plants tolerate alkaline soil...and how fleshy succulents withstand dry seasons. The ever-blooming yellow 'Ilima exemplify their resilience.

Akeake greenery borders Kealia Pond. We spy native Hawaiian coots and rare long-legged black stilts dabbling in brackish shallows. Wintering Alaskan golden plovers strut the shoreline.

Upon returning, elusive thrushes serenade us from beachside palms, thatch screw pines and thorny kiawe. Sipping our cold waters back at the car, we review this surprising 2-kilometer walk on Maui's wild side.

These three picturesque trails add gentle workouts and compelling natural encounters to Maui's usual beach activities.

HOW TO KEEP YOUR NUTRITION BALANCED AS YOU AGE

There's a common assumption that eating well gets easier with experience. After all, decades of cooking, shopping and meal planning should count for something. But as you get older, your appetite shrinks, and your sense of taste and smell can fade. Your body needs fewer calories than it did, but more of certain nutrients.

All together, these changes make getting proper nutrition after 65 something of a balancing act. One way to maintain that balance more easily is by knowing how to prioritize spending your energy.

You can make the easy choice the healthy one. There will be times when getting busy in the kitchen is the bright spot of your day. You might whip up an old favourite dish or cook something special for a friend, family member or party. Sometimes the adventure of cooking a fun or challenging new recipe is its own reward. But there are days, and seasons of life, when even simple cooking feels like too much.

There are ways to make sure you consistently have nutritious meals available at home. One is by using a senior-focused meal service designed for older appetites and dietary needs.

"Good nutrition shouldn't depend on how much energy you have that day," says Chef Tim Lee, a chef with the service. "When a balanced meal is already in the freezer, eating well stops being a chore and goes back to being a pleasure."

Three keys to eating well for seniors
It's important to remember the "big three:" protein,

fibre and hydration

- Protein. From around midlife onwards, your muscle mass starts to decline. This speeds up as you age, making everything from carrying groceries to getting up from a chair gradually harder. Eating protein regularly throughout the day—ideally at every meal—helps slow that loss. Try to include eggs, fish, dairy, beans, lentils or poultry in your meals to help you get enough. Some senior-focused meal services can make this simpler. For example, Heart to Home Meals highlights meals containing 20 grams or more of protein with a protein assist label, making them easier to identify.
- Fibre. Digestion slows with age, so fibre helps by keeping your bowels regular. It also helps manage cholesterol and blood sugar levels and even keeps you feeling satisfied between meals for longer. Vegetables, fruit, whole grains and legumes are the richest sources. Note: It's best to increase your fibre gradually, alongside plenty of fluids, instead of all at once.
- Hydration. Dehydration can cause tiredness, dizziness and confusion, and it raises the risk of falls. Your sense of thirst also weakens with age, so it's easy to become dehydrated without realizing it. It's important to drink regularly



throughout the day, whether or not you feel thirsty. Having soup, milk, tea and hydrating fruit also help. By getting protein at each meal, fibre throughout the day and hydrated before you feel thirsty, you can support your body as you age. The trick is being able to do that consistently, but you don't have to do it alone. Learn more about finding meal support at hearthomemeals.ca.

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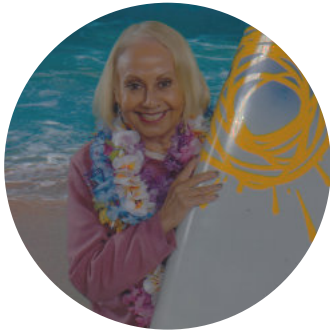


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THE ROAD TO BARD-A GREAT SUMMER READ.

Article & photo by Lenora A. Hayman.

What a thrill to read Christopher Gaze's memoir *THE ROAD TO BARD: A legacy of Shakespeare on Canada's West Coast*.

Christopher Gaze was born May 12, 1952 in Guilford, England to parents supportive of his love of the theatre. In his easy-going writing style we travel with him to Stratford, Ontario, Minneapolis

in the States and fortunately for us, Vancouver BC to establish Bard on the Beach.

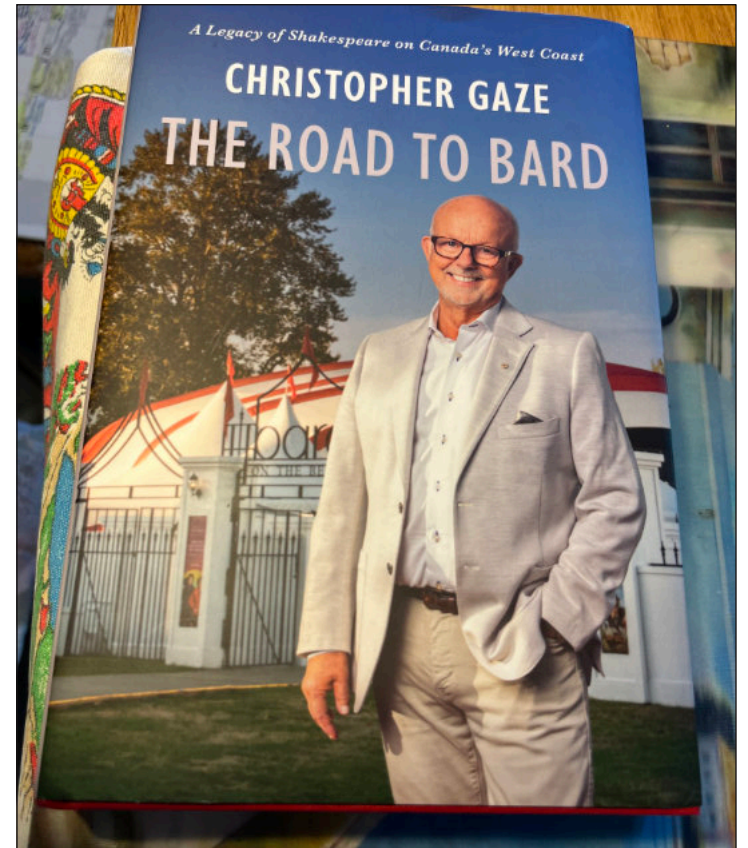
He introduces us to superb directors, cast and creative members, managers, staff, donors and those wonderful volunteers who donate their time and expertise!

Christopher Gaze had received many well-deserved awards, Canada's Meritorious Service Medal, the Order of BC, King Charles 111 Coronation Medal, honorary doctorates from SFU and UBC and from King Charles 111 Member of the Order of the British Empire (MBE) for services to British Arts and Culture in Canada.

Keep us laughing with that bawdy bard Christopher Gaze!

photo by Lenora A. Hayman

THE ROAD TO BARD by Christopher Gaze.



FINANCE COMMITTEE CALLS FOR EXPANDED HOME SUPPORT — B.C. MUST NOW REMOVE THE FINANCIAL BARRIERS

VANCOUVER, B.C. — August 17, 2026 — The Health Care Needs Home Care campaign welcomes the Select Standing Committee on Finance and Government Services' recommendation that B.C. "invest strategically to support seniors to age at home safely" by expanding publicly subsidized home support and advancing a cross-ministry home health model.

The recommendation is an important recognition that supporting seniors at home is both what people want and what the health system needs.

But expanding home support is only meaningful if seniors can afford to use it.

The Health Care Needs Home Care campaign is calling on the provincial government to take the next step in Budget 2027: eliminate co-payments for publicly subsidized home support.

"We are encouraged that the Finance Committee has recognized the importance of expanding home support," said Leslie Gaudette, President of the Council of Seniors Organizations of BC (COSCO). "But access is not real if seniors cannot afford the care they have been assessed as needing. A tax credit for privately purchased care does not remove the financial barrier within the public system."

Home support is essential health care

For many older British Columbians, home support is not optional. Assistance with bathing, dressing, mobility, meal preparation and other daily activities can be what makes it possible to remain safely and independently at home. Yet under the current system, many seniors receiving publicly subsidized home support must pay income-based co-payments.

For seniors on fixed or modest incomes, even these costs can force impossible choices between rent, food, medication and care.

Health care needs home care — and home care must be affordable and accessible to all BC seniors. Expanding publicly subsidized home support should not mean offering seniors care they cannot afford to accept.

A tax credit is not a substitute for accessible public care

The Committee recommends a tax credit for seniors who purchase private home support. Most BC Seniors live on under \$35,000 per year in income. Many pay no tax at all. A tax credit won't help those that need home support the most.

The campaign supports measures that help seniors access care, but tax credits are not a substitute for removing financial barriers in the publicly funded system.

A tax credit:

- does not eliminate co-payments for publicly subsidized home support;
- does not help people who cannot afford to pay for care upfront;
- may provide little or no meaningful benefit to seniors with very modest incomes; and
- shifts responsibility for essential care onto individuals and families.

The core issue is simple: if a senior is assessed as needing publicly funded home support, cost should not prevent them from receiving it.

Home health must include affordability

The Committee's call for a cross-ministry home health model is a significant and welcome direction.

A strong home health system must connect health care, home support, rehabilitation, equipment, community services and caregiver supports. It must also recognize that affordability is a fundamental part of access.

"Expanding home health is the right direction, and one we have been fighting for," said Jeff Moss, Executive Director of the Jewish Seniors Alliance of British Columbia. "But we cannot build a system that supports aging at home while maintaining financial barriers that force seniors to go without needed care."

The Health Care Needs Home Care campaign also supports the Committee's recommendations on workforce training and equipment, which are essential for safe and effective home care. These investments must be matched with action on affordability.

Budget 2027: The opportunity to make home support accessible

As demand for health and continuing care grows, supporting seniors at home can improve quality of life, strengthen family caregiving and reduce pressure on hospitals and long-term care.

The Finance Committee has identified expanded home support and a cross-ministry home health model as strategic priorities.

The Health Care Needs Home Care campaign and its partners and affiliates are urging government to build on this momentum with one clear policy change in Budget 2027: Eliminate co-payments for publicly subsidized home support.

Health care needs home care. And home care must be accessible to the people who need it.

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