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Inside This Issue

ACCORDION TO DAN
by Dan Propp 3
A PANTOMIME, A COLLIE AND…
By Ursula Maxwell-Lewis 4
CIRQUE du SOLEIL LUZIA DAZZLES!
by Lenora A. Hayman 5
FINANCIAL NEWS
by Rick C. Singh.....6
STRAIGHT FROM THE HORSE'S MOUTH
by Mel Kositsky.....8
WRITE AS I PLEASE
by Mel Kositsky.....14
THE NEXT CHAPTER
by Mike McCardell.....15
A YUCATECAN DAYTRIP
By Chris Millikan 16
WORD FIND PUZZLE.....17
TODAY'S SENIOR BUSINESS
AND SERVICE DIRECTORY.....19

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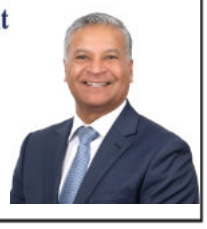
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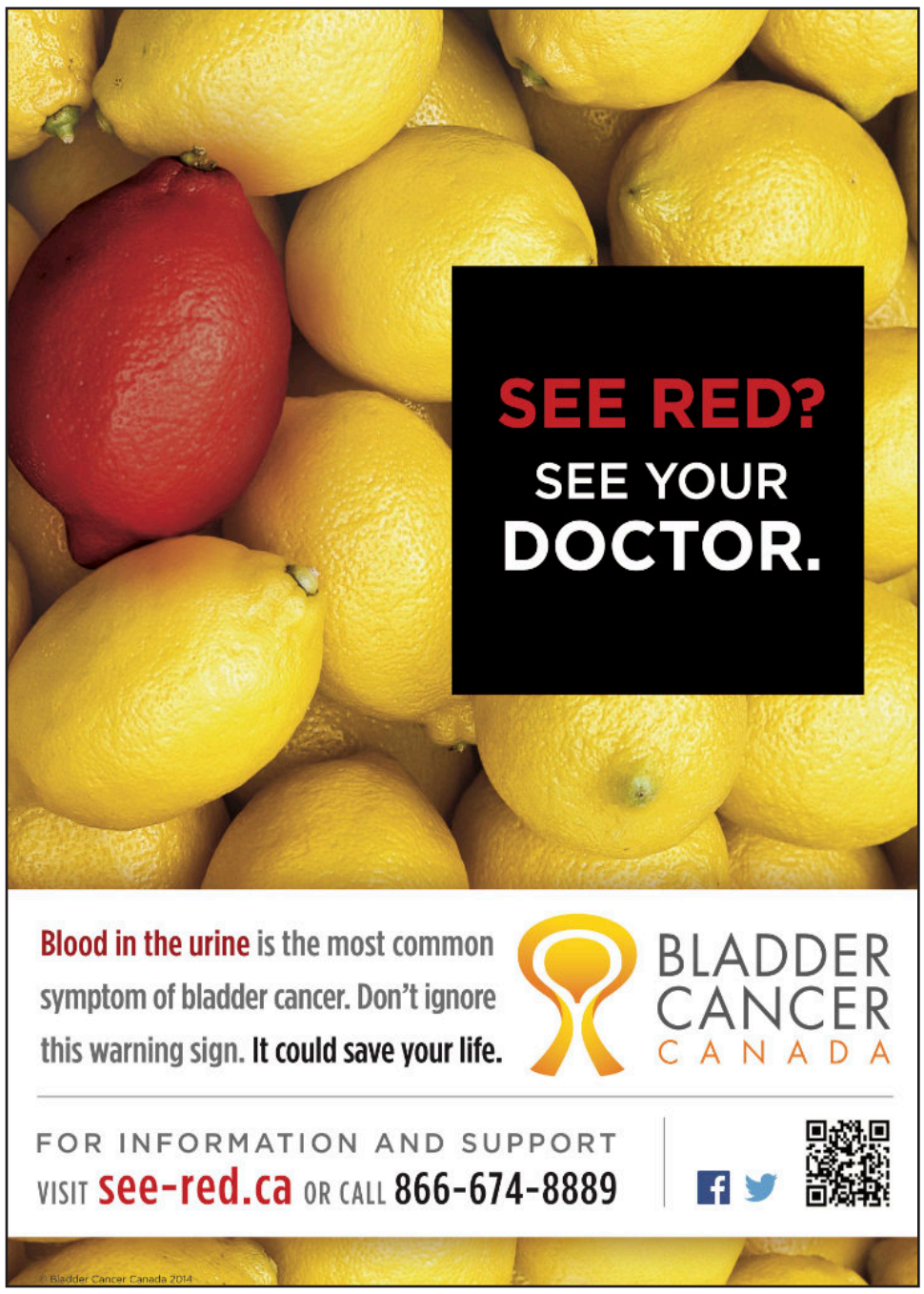
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ACCORDION TO DAN

At this time of year many memories unfold for seniors. Wow have the years gone Fast! Two thousand twenty-seven is hiding just around the corner. Can you believe it? There are all kinds of reflections in one's mind--like in a mirror- from those yesterdays close to home and far away often return. The following bit of nostalgia and rhyme may replenish a thought or two.

LOCALLY, DO YOU STILL RECALL

Harry Belafonte performing live at the Queen Elizabeth Theatre and Irwin Hoffman who served as music director and conductor at the VSO on Vancouver's theatre row. Remember the Orpheum theatre? Where did those years go? How about Robert Goulet starring in a Theatre Under the Star's musical in Stanley Park. Such special thoughts and experiences for many of us in reflection never end. A way of BC life and entertainment we once used to know and enjoyed.

In Vancouver do you still recall Kelly's Records, Duthie's Books, how about The Krak-A-Joke shop. Wilson Stationary, The Old Vancouver Sun building, Eatons, Woodwards, and of course The Bay. Thinking back to those days, for goodness sake those memories never seem to stop. Like The Devonshire Hotel, the Alcazar, the baked custard pudding at the White Lunch for 25 cents, so many experiences that deep down never seem to go away.

How about Dunne and Rundle cameras, the main library then on Burrard, the Card Shop situated on the corner of Robson Street, and the historic radio station CJOR had its studio in the basement of the Grosvenor Hotel. What a difference compared to how today things are. So much has practically faded away. Many of those vehicles like Dodge, Pontiacs, Vauxhalls, Ramblers, etc. Do you still remember your parent's favourite car when you were a kid? When it comes to entertainment local and worldwide how about The Rhythm Pals (Mike, Mark and Jack), Wayne and Schuster, Canadian singer Juliette who was nicknamed "Our Pet", and Dal Richards and his orchestra. Of course, we can not forget Frank Sinatra, Dean Martin, Ella Fitzgrald, Johnny Cash, Elvis, and Louis Armstrong. So many special yesterdays now long gone and yet still what a great time to reminisce.

A BIT MORE HISTORY TO RECALL

"Oh Henry, Oh Henry, the King of Candyland", do you remember that commercial jingle for a chocolate bar broadcast on vacuum tube radios in the nineteen fifties. How about "Use Ajax, (boom boom), the foaming cleanser" and Honest Nat's Department Store formerly at 48th and Fraser Street in Vancouver was also famous for its catchy local radio jingle. For some of us forever youngsters, those lyrics and melodies trigger all kinds of reflections of the past. They help unfold all those special years. Like "Brylcreem — A Little Dab'll Do Ya! the nineteen fifties and sixties commercial jingles help to restore. Oh, my what some words and melodies can with magic bring calmer waters surely restore back to shore.



For three jawbreakers at a Ma and Pa store were still a penny and Babe Ruth bars also about a nickel. Ice cream bars about a dime. Wow, six pennies for a yummy root beer popsicle! Today. reflecting in the last month of 2026 on all those changes since we were young!

As movie star Gary Cooper would often say, "Yup, things sure have changed". We will soon wave goodbye to 2026 as we listen to Guy Lombardo and his Royal Canadians once again broadcasting the nostalgic lyrics and sound of "Auld Lang Syne".

Thus in closing.

A FEW MEMORIES AND CHANGES TO PONDER

Take me away with the latest breaking news. Make us happy and content reading a good book. Nibbling about, fishing around for whatever juicy bait hiding on the hook. As some of us seniors today recall watching shows on that first amazing black and white television and then the beginning of colour TVs. Plus all those soaps and comedy radio programs former generations became hooked on while listening on those amazing five vacuum tube radios. Us Seniors pondering once as kids what perhaps the future will be. In contrast to today where our grandchildren down the road their future will go. Far removed from those days, playing with marbles, twiddle winks, pick-up sticks, checkers and sometimes chess was the norm. Hoola hoops, hide and seek, spin the bottle at birthday parties and listening to records on the old gramophone. More important today, than before, is developing a necessary sense of humour.

To all the readers of Today's Senior, best wishes for the holidays and a happy new year.

Please visit www.Nostalgicroads.Weebly.com

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Photo: Going fishing for memories over the years. Remembering Smitty's Boat Rentals in Gibson's Landing. Renting a row boat was 25 cents an hour. (Photo: Dan Propp).

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A Pantomime, a Collie and a Lovely Bunch of Coconuts

Story and Photos: Ursula Maxwell-Lewis

"If you don't tell me what you want for Christmas, I'm going to buy you a … a blender!" My youngest daughter's frustration had reached its limit. In her 10-year-old world, blenders and insults were on a par.

Wine, books and chocolate suit me just fine (round-the-world airline tickets are also welcome). The golf clubs my father-in-law once surprised me with have to be the gift that keeps on giving: my game never improves, but my mood after nine holes and lunch with friends invariably does.

Even my mother questioned my lack of enthusiasm for gifts when I was nine. "You unnatural child!" she exclaimed one snowy Ontario Christmas morning, finding me in bed with a book while Susie, the family collie, snoozed illegally beside me.

Santa had left a new Trixie Belden mystery and an orange in the stocking slung over my bedpost. Trixie and I were already off chasing clues. Susie, one eye on Mother, pretended to be invisible.



But there is one gift I'm always delighted to unwrap: theatre tickets. I have my parents to thank for that. Dad, a marine engineer with Imperial Oil, was about to head back to sea, and before he left, my parents took me to my first Christmas pantomime, Mother Goose, at Toronto's Royal Alexandra Theatre.

We had stage-right box seats. I can still picture the finale, with the cast bellowing "I've Got a Lovely Bunch of Coconuts" while lobbing dozens of tennis balls into the audience. I was pop-eyed with delight. Afterwards, in a cozy Little Italy restaurant, I couldn't have been happier. I was about 10 years old. The memories, and my love of Italian cuisine, linger undiminished.

Remembering my first taste of live theatre, I decided to introduce my three children to its magic. We went to see A Christmas Carol, produced by The Church of the Latter-day Saints at the Surrey Arts Centre. The tickets, purchased from a parishioner who had advertised the production in a local paper, were $5 apiece. My kind of price. How bad could it be, I thought?

Our seats turned out to be on the left, about six rows from the stage. Too close, I fretted.

Apparently not. Delighted by their close-up view of scene changes, costumes and make-up, my three neophyte theatre critics were mesmerized.



The following Christmas Eve, we braved the snow for a trip to see the White Rock Players' pantomime, The Dancing Princess.

"What's a pantomime?" they asked. "What is this thing called?" my sports-mad son muttered suspiciously. I fudged on that one. His reaction to the marquee when we arrived was memorable, but so was his whole-hearted participation as the panto progressed.

From then on, live theatre became a beloved Christmas tradition, one my youngest daughter has continued with her own daughter.

So, this holiday season, ditch the TVs, phones and computers. Consider tickets to live music, plays and pantomimes as gifts for your nearest and dearest. Here's to wine, books, chocolate, theatre tickets and absolutely NO blenders!

Have a happy, healthy and wonderful Chanukah, Christmas, New Year or whatever you celebrate in December and January.

Ursula Maxwell-Lewis is a Surrey, BC, writer and photographer. Contact her at UrsulaMaxwell@gmail.com

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As you get older, there are some things that become even more important for your health, like maintaining your independence, staying active and continuing to do the things you enjoy.

The impact of respiratory infections also becomes greater with age. Recovering from a serious illness may take longer, and the effects can linger well beyond the infection itself, making it harder to return to previous levels of health, activity and independence.

"As we age, our immune systems naturally change, making older adults more likely to experience serious complications from respiratory viruses such as COVID-19, influenza and respiratory syncytial virus (RSV)," said Dr. Allison McGeer, an infectious disease physician in Toronto. "Planning ahead by asking your local healthcare provider about recommended vaccines is one of the simplest ways older adults can help protect themselves."

Stay informed

Recommendations for respiratory vaccines can vary based on your age, health conditions and other factors. Speaking with your family doctor, nurse practitioner or pharmacist can help you understand which vaccines are recommended for you.

Keep doing what you love

Staying physically active, eating well, getting enough sleep and maintaining social connections all contribute to healthy aging. Protecting your overall well-being can help you better safeguard your respiratory health and continue enjoying the activities and relationships that matter most.

Make a seasonal health plan

Take a few minutes to think ahead before each fall and winter season. You can book routine healthcare appointments, refill any regular prescriptions and talk with your healthcare provider about steps you can take to stay healthy throughout the season.

A little planning can go a long way toward helping you feel confident and prepared for the months ahead.

www.newscanada.com



CIRQUE DU SOLEIL LUZIA DAZZLES!

Article & photos by Lenora A. Hayman

Luzia means guided by light ('Luz' in Spanish and 'iluvia' means rain). The Cirque du Soleil Luzia from Nov.4, 2026 –Jan 10, 2027 in Vancouver is a wonderful Mexican themed presentation including water cascading onto the acrobats, a first for a Cirque du Soleil touring production.

Don't miss the enormous puppet horse and jaguar gallivanting amongst a beautiful human monarch butterfly. Acrobats criss-crossed each other in the air while flying from one table to another and a juggler twirled 7 large clubs.

There are 2500 seats under the Big Top, 55 artists and 137 of all staff and performers.

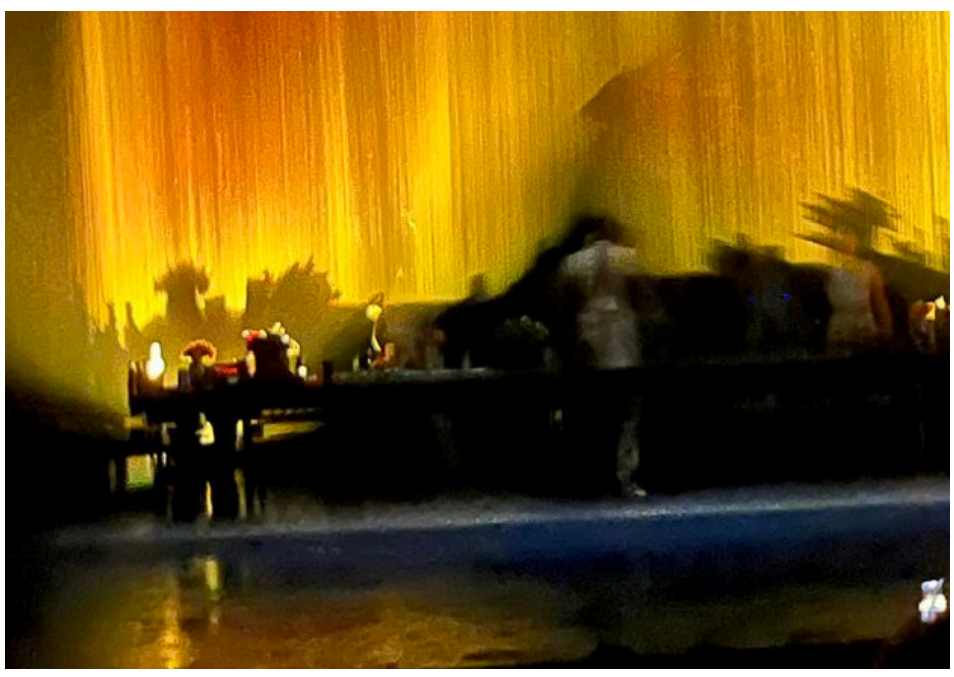
Tickets www.cirquedusoleil.com

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Photos by Lenora A. Hayman
Top: Human monarch butterfly and large puppet horse.
Left: Humming bird acrobats.
Right: Welcoming us to Luzia.
Bottom: Huge cascading waterfall in Luzia.









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FINANCIAL NEWS

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

Seven Year-End Tax Tips Every Canadian Should Consider Before December 31

A few simple financial planning steps now could help reduce your tax bill and put you in a stronger financial position for 2027.

It seems that as we get older, each year passes a little more quickly. Before we know it, another year is coming to an end and we're preparing to welcome a New Year.

As 2026 draws to a close, it is a good time to take a few moments to review your financial affairs. There are several important tax-planning opportunities that Canadians should consider before December 31. Taking action now could help reduce your tax bill, maximize government incentives and ensure your financial plan remains on track.

1. Review your investment expenses

If you hold investments outside registered accounts, certain investment-related expenses may be tax-deductible. These can include interest paid on money borrowed to earn investment income, investment counselling fees for non-registered accounts and certain accounting fees associated with business or rental income.

Generally, eligible expenses must be paid by December 31 to be claimed for the 2026 tax year. Keep in mind that fees associated with RRSPs, TFSAs, FHSAs and RRIFs are generally not deductible.

2. Turning 71? Don't overlook your final RRSP contribution

For Canadians turning 71 in 2026, December 31 is an important deadline. Your RRSP must be converted into a Registered Retirement Income Fund (RRIF), an eligible annuity or otherwise withdrawn by the end of the year.

It is also your last opportunity to contribute to your own RRSP. If you have unused contribution room, making a final contribution before converting your RRSP may be worth considering. You can carry forward an unused RRSP deduction indefinitely and claim it in a future year when it may be more beneficial. This can be particularly useful during retirement, when managing taxable income and minimizing the potential clawback of income-tested government benefits such as Old Age Security (OAS) becomes increasingly important.

If your spouse or common-law partner is younger than 71, you may also be able to continue contributing to a spousal RRSP, provided you have available contribution room.

3. Top up your Tax-Free Savings Account

The Tax-Free Savings Account (TFSA) remains one of the most valuable savings tools available to Canadians. The 2026 annual contribution limit is $7,000, in addition to any unused contribution room carried forward from previous years.

For someone who was eligible to contribute every year since the TFSA was introduced in 2009 and has never contributed, the cumulative contribution room could be as much as $109,000. A couple can each take advantage of their individual contribution limits. Investment income and withdrawals from a TFSA are tax-free.

One important reminder: if you withdraw money from your TFSA during 2026, that amount is not added back to your contribution room until January 1, 2027. Replacing the money too soon could result in an over-contribution penalty of 1% per month on the excess amount.

4. Helping the next generation buy their first home

With housing affordability continuing to challenge younger Canadians, the federal government offers two valuable programs to help eligible first-time home buyers save for a down payment: the First Home Savings Account (FHSA) and the RRSP Home Buyers' Plan (HBP).

The FHSA combines some of the best features of an RRSP and a TFSA. Eligible Canadians can contribute up to $8,000 annually, to a lifetime maximum of $40,000. Contributions are generally tax-deductible, and qualifying withdrawals to purchase a first home are completely tax-free.

Another option is the Home Buyers' Plan, which allows eligible first-time home buyers to withdraw up to $60,000 from their RRSP without paying income tax at the time of withdrawal, provided the program requirements are met. The amount must generally be repaid over a maximum of 15 years.

For first withdrawals made between 2022 and 2028, the repayment period begins in the fifth year following the year of withdrawal. Eligible couples may each withdraw up to $60,000, potentially accessing $120,000 combined. The HBP can also be combined with the FHSA when purchasing the same qualifying home.

For parents and grandparents, these programs are worth discussing with younger family members who may be saving for their first home. Helping the next generation understand these opportunities could make a significant difference in achieving home ownership.

5. Give your children's or grandchildren's education savings a boost

A Registered Education Savings Plan (RESP) is another excellent way to help children and grandchildren prepare for post-secondary education.

The federal government generally contributes a Canada Education Savings Grant (CESG) equal to 20% of the first $2,500 contributed annually for an eligible child. That represents up to $500 in government grants each year.

If you have unused grant room from previous years, you may be able to catch up by contributing up to $5,000 in one year and receiving up to $1,000 in grants, depending on eligibility and available grant room. There are special rules for beneficiaries aged 16 and 17, so it is important to review eligibility before making a contribution. CESG eligibility ends after the calendar year in which the beneficiary turns 17.

6. Make charitable donations before year-end

If you are planning to support a favourite charity, December 31 is generally the deadline for making an eligible donation and receiving a tax receipt for 2026.

One strategy that many investors overlook is donating publicly traded securities, including stocks and mutual funds, that have increased in value. By donating qualifying investments directly to a registered charity or private foundation, you may receive a charitable donation receipt for their fair market value while generally eliminating the capital gains tax that would otherwise apply to the accrued gain.

This can be an effective way to support a worthwhile cause while also managing your tax liability.

7. Consider tax-loss selling

If you hold investments in non-registered accounts that have declined in value, year-end may be an opportunity to realize capital losses and use them to offset capital gains.

Net capital losses can generally be carried back three years or forward indefinitely to offset taxable capital gains. Canada now operates under a T+1 securities settlement system, meaning most securities transactions settle one business day after the trade date. To have a sale settle in 2026, the trade should generally be completed no later than Wednesday, December 30, 2026. Check with your investment firm, as its operational deadline may be earlier.

Investors should also be aware of the CRA's superficial loss rules, which can prevent a loss from being claimed if the same or identical investment is repurchased within the applicable 30-day period and remains owned at the end of that period.

Tax-loss selling should always be considered as part of your overall investment strategy, rather than simply selling an investment for tax purposes.

Make time for your financial checkup

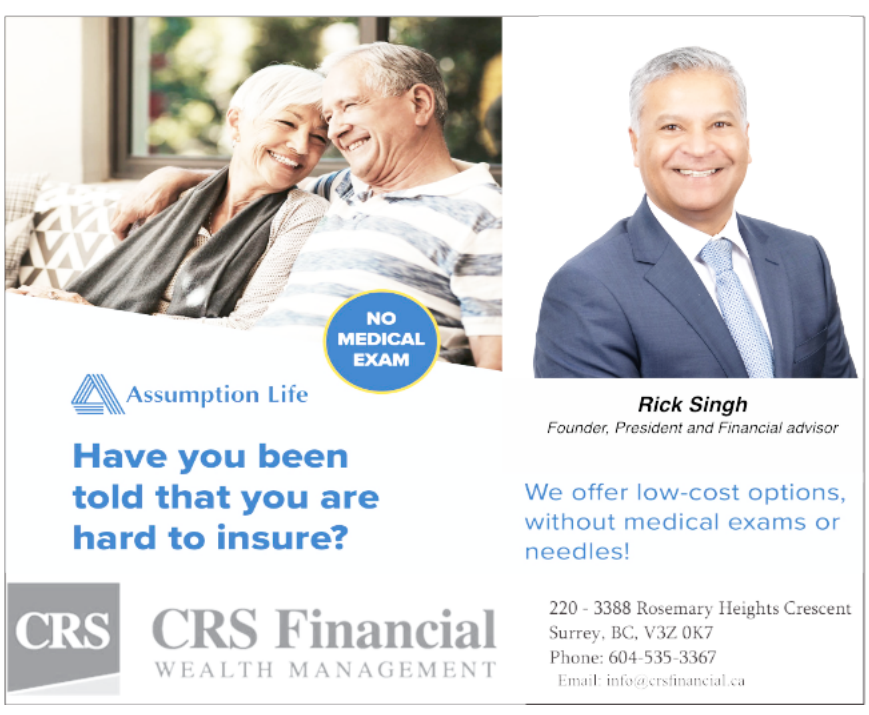
Year-end is about more than holiday celebrations and preparing for a new calendar year. It is also an opportunity to make sure your financial affairs are in order.

Whether you are approaching retirement, managing investments, helping children or grandchildren save for their future, or simply looking for ways to reduce your tax bill, a conversation with your financial advisor can help identify opportunities you may otherwise overlook.

A little planning before December 31 can go a long way toward starting 2027 on the right financial footing.

Rick Singh is with CRS Financial Wealth Management. For more information or to arrange a financial review, contact Rick at 604-787-3359 or rick@crsfinancial.ca.

This article is intended for general information purposes only and does not constitute tax, legal or investment advice. Individual circumstances and eligibility requirements vary. Consult your financial advisor or tax professional before implementing any of these strategies.





THE PHARMACIST REVIEW

By Lyle Sunada

Beauty From Within: Thoughtful Christmas Gifts for the Women in Your Life

Looking for something a little different this Christmas for your wife, girlfriend, mother, daughter or another special woman in your life? Instead of the usual chocolates, perfume or skincare products, why not consider a gift that supports beauty from within?

Several nutritional supplements have promising research suggesting they may help improve skin hydration, reduce fine lines, strengthen hair and support healthy aging.

CanPrev Collagen Beauty contains **VERISOL®**, a patented form of collagen peptides specifically studied for skin health. Collagen is the structural protein that helps keep skin firm and elastic, but our natural production declines with age. Clinical studies suggest that taking 2.5 grams of VERISOL daily may improve skin elasticity and reduce the appearance of wrinkles, with some improvements observed within four weeks. Available in powder or liquid form, it makes an easy addition to a daily beauty routine.

CanPrev Beautiful Skin takes a different approach. It contains **Ceramosides®**, a wheat-derived source of plant ceramides (gluten-free) that help support the skin's protective moisture barrier. Think of ceramides as the mortar holding skin cells together, preventing moisture from escaping. Studies suggest oral ceramides can improve hydration, smoothness and elasticity while reducing the appearance of fine lines. This may be particularly appealing during our cold, dry winter months.

CanPrev Healthy Hair contains a specialized millet and wheat extract called Keranat®, along with zinc, biotin and vitamin B6. Unlike conventional hair supplements, Keranat has been clinically studied for its potential to reduce excessive hair shedding. This could be particularly interesting for women noticing increased hair loss or thinning.

CanPrev Silicon + Biotin offers another option for supporting healthy hair, skin and nails. Silicon may help support collagen formation and connective tissue strength, while biotin is an essential vitamin involved in maintaining normal hair and skin health.

Purica Hyaluronic Acid+ is another intriguing choice. Hyaluronic acid is naturally found in our skin, where it attracts and retains moisture. Unfortunately, levels decline with age. Studies suggest oral hyaluronic acid may improve skin hydration, elasticity and fine wrinkles. Purica combines 150 mg of hyaluronic acid with antioxidant-rich red orange extract for additional skin support.

Interestingly, hyaluronic acid isn't just beneficial for facial skin. It is also found in vaginal tissues, where it contributes to moisture and comfort.

Replete Feel Amazing, a hormone-free vaginal moisturizer containing hyaluronic acid and vitamin E, may be a thoughtful additional option for women experiencing menopausal vaginal dryness. Clinical studies comparing vaginal hyaluronic acid with vaginal estrogen have demonstrated similar improvements in symptoms. Preliminary research also suggests oral hyaluronic acid may support vaginal health.

These products offer some thoughtful alternatives to traditional beauty gifts and could be packaged together depending on their health concerns. This Christmas, consider giving something that supports both beauty and well-being—from the inside out!

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









Straight from the Horse's Mouth

By Mel Kositsky

Live harness racing in British Columbia continues this month at Desert Park in Osoyoos, with the inaugural meet ending there on Monday, December 14.

The fall meet, which began in late September, saw two-days of racing each week on Sunday and Monday afternoons. The 2027 racing schedule has not yet been released.

The 2026 B.C Bred Stakes will conclude the Osoyoos race meet. The B.C. Breeders' Classic Stakes for two-year-olds includes legs for colts and fillies on Nov. 22 and Nov. 29 and the three-year-old legs are scheduled for Nov. 29 and Dec. 6. The $100,000 finals will be held on Dec. 13.

Racing fans can follow all the action live on YouTube and those wishing to wager on the races can do so on various betting platforms, but the main one in Canada is HPIbet.com.

The racing operations are managed by the Western Canada Horse Racing Association (WCHRA), a newly formed not-for-profit society created solely for the purpose of holding live racing at the southern B.C. track. Driven by horsemen and fully supported by Harness Racing BC (HRBC), the WCHRA ensures a vibrant future for the standardbred industry in B.C., according to its July news release.

This entire racing program is completely self-funded through horse racing operations within British Columbia.

Located in Osoyoos, 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.

As a result of local government and provincial elections in October, there has been campaign discussions about bringing harness racing back to the Cloverdale fairgrounds by the new administrations in Surrey and new MLAs. There will have to be very high-level discussions by multiple interests early in the new year for that to happen – as it gets very complicated!

The biggest issue to overcome is the shortage of racehorses on the west coast. And it is just not here – it is all over parts of North America.

The good news is that people are talking about horse racing again. And things are happening in the industry, especially in Western Canada.

Highfield Investment Group Inc. announced on November 12 the launch of Chinook Downs Racetrack in Calgary and Northern Mile Racetrack in Edmonton, alongside the introduction of Spire Casino at both destinations.

The new brands (replacing Century Downs and Century Mile) mark a new chapter for Alberta racing and gaming entertainment. A news release said: "Chinook Downs and Northern Mile will bring live horse racing, dining, entertainment and social experiences together in destinations designed to offer more than a day at the track. Spire Casino will complement each property with a refined, welcoming casino experience defined by thoughtful service, comfortable sophistication and memorable details."

"Chinook Downs, Northern Mile and Spire Casino reflect our long-term belief in these properties and in Alberta's racing and entertainment sector," said Adrian Munro, President of Highfield Investment Group. "Our goal is to honour the heritage of horse racing while creating modern destinations, giving guests compelling reasons to gather and celebrate."

"Live racing remains the heart of these destinations, and the casino experience is an important part of making each property a complete entertainment offering," said Paul Ryneveld, Vice President of Racing Entertainment Centres. "We are creating places where guests can enjoy the energy of the track and the excitement of gaming all in one setting."

"Together, Chinook Downs, Northern Mile and Spire Casino represent a renewed vision for racing and gaming entertainment: bold and social at the track, refined and welcoming in the casino, and built around experiences guests will want to share."

Highfield Investment Group Inc. is a diversified Alberta-based investment and development company focused on creating long-term value across real estate, hotel and hospitality, agriculture, property management and energy services.

Titled Masters of Our Destiny, Budget 2026 emphasizes the importance of economic sovereignty, competitiveness and securing Canada's economic future. Yet, by leaving Section 31 untouched, the government has maintained an outdated tax provision that discourages investment in Canadian horse racing and places domestic owners, breeders and racing operations at a growing competitive disadvantage.

"At a time when Canada is focused on strengthening our economy and keeping investment at home, we should be removing barriers that make it harder for Canadian industries to compete," said John Hayes, Independent Chair of Ontario Racing. "Unfortunately, this budget misses an opportunity to do exactly that. We cannot be masters of our own economic destiny while maintaining tax policies that encourage investment in Canadian horse racing to move south of the border."

Section 31 of the Income Tax Act restricts the ability of legitimate farming businesses to deduct business losses against other sources of income, capping eligible annual deductions at $17,500. Originally introduced in the 1950s to prevent the misuse of hobby-farm tax deductions, the provision no longer reflects the realities of modern horse racing and breeding operations, which require significant upfront investment and often rely on diversified income streams to remain viable.

The consequences are felt throughout Ontario's horse racing industry. From horse owners and breeders to trainers, stable operators, veterinarians, feed suppliers and transportation providers, thousands of individuals and businesses depend on a healthy and competitive racing sector.

By discouraging investment and limiting the ability of legitimate businesses to manage losses, Section 31 places additional pressure on an industry that supports employment and economic activity in communities across the province.

The need for reform has become increasingly urgent as recent U.S. tax changes have made investment in American horse racing and breeding operations significantly more attractive. New provisions allowing immediate deductions of 100 per cent of the cost of qualifying racehorses have widened the competitive gap, creating an additional incentive for owners and investors to direct their capital south of the border.

"Ontario's horse racing industry competes directly with jurisdictions in the United States for horses, owners, investment and talent," said Gordon Thain, executive director of Ontario Racing. "Every dollar invested outside Canada represents a missed opportunity to support Canadian breeders, racing operations and the thousands of people whose livelihoods depend on this industry. Repealing Section 31 would help level the playing field without requiring a new government spending program or subsidy."

While Budget 2026 did not address Section 31, Ontario Racing and its Board, which represents all facets of the industry in the province, welcomes the government's commitment in Section 6.1 to modernizing Canada's tax system, including reviewing outdated provisions that no longer serve their intended purpose. With additional tax reforms planned for the Spring Economic Update 2027, the organization sees an important opportunity to address the competitive disadvantages facing Canada's horse racing industry.

"Building a stronger, more self-reliant Canadian economy means giving our domestic industries the tools they need to succeed," said Hayes. "We welcome the government's recognition that outdated tax rules need to be addressed, and we are committed to working with federal officials to ensure that Section 31 is part of the next phase of tax reform. Ontario's horse racing industry deserves a level playing field and a fair opportunity to compete."

For more information on the campaign to repeal Section 31 and restore tax fairness for Canadian farmers, visit www.fairnessforfarmers.ca.

Beau Jangles, the 2025 Horse of the Year in both Canada and the U.S., fetched the highest price ever for a Standardbred at public auction after selling on Nov. 6 in the 2026 Standardbred Horse Sale at the Pennsylvania State Farm Show Complex in Harrisburg, Pennsylvania.

Bidding started at $500,000 USD, with the hammer falling at $5,138,889 ($3.7 million USD). Bloodstock agent John Curtin of New Zealand is listed as the buyer.

Beau Jangles sports a career record of 18-1-3 in 27 starts with $2,264,597 in earnings and a mark of 1:47.2 taken at The Red Mile. A son of Cattlewash-Mrs Major Hill, he was reported to be the first current Horse of the Year to be offered at public auction. He was owned by Graham Grace Stables LLC of Clifton, Va., Kiwi Stables LLC of La Plata, Md., Bolton Stables of Clermont, Fl. and driver James MacDonald. The horse was sold as part of a partnership dispersal.

"I feel very sorry for the horse," said Beau Jangles' trainer Dr. Ian Moore, indicating his opinion that a horse of Beau Jangles' stature transcends a public sale of this nature. "He's been an emotional attachment for all of us the last two years. It's been a great ride with him and, no matter what anybody says, he was one of the best — if not the best — two-year-olds ever."

Amazing Catch was the previous sale record holder. The Canadian Trotting Classic winner sold for $2.56 million ($1.85 million USD) during the 2024 Standardbred Horse Sale.

"Everyone has called but I'm not sure where he's going to go yet," said Curtin, who bid remotely by phone. "He'll stand in America or Canada this coming season and then he'll stand Down Under. He'll be shuttled down the first few seasons anyhow. People have to see the horse to appreciate him. You'll never see a better looker.

"I'm 75 years old and I've seen three great horses that were great gaited and had high, high speed. One was Niatross, Somebeachsomewhere was the next one and Beau Jangles is the next one. He's got such a great gait, such great manners and he's got high, high speed. And he wears nothing, no gear. He's just a beautiful pacer, as good as you'll ever get, and that's what we need. We want to breed great-gaited pacers with high speed.

"I really believe in the horse. I believe this horse can help to change the breed."

Belmont Park has been selected to host the 2027 Breeders' Cup World Championships, which will mark the first edition of the Breeders' Cup to be held in New York State since 2005.

Belmont Park, which had a three-year reconstruction project, was last renovated in 1968. The new Belmont Park, which was designed by renowned architectural firm Populous in conjunction with NYRA, is centered around a roughly 300,000 sq.ft., five-storey building featuring the modern amenities and hospitality offerings sports fans now expect from world-class sports and entertainment venues.

In addition to the new grandstand, NYRA has renovated the existing main dirt track and two turf courses and added a new, all-weather synthetic surface. As a result, the new Belmont Park features the safest and most modernized racing surfaces in the sport.

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Meet Mark Ingram • Next Chapter was created by Mark, co-founder of the Ingram Mortgage Team. For more than 40 years, Mark has helped families in BC with their home financing strategies. The team still handles all types of home financing but Mark has pivoted to focus on Older Canadians either approaching retirement or already there. His goal - **Make Retirement Affordable!**



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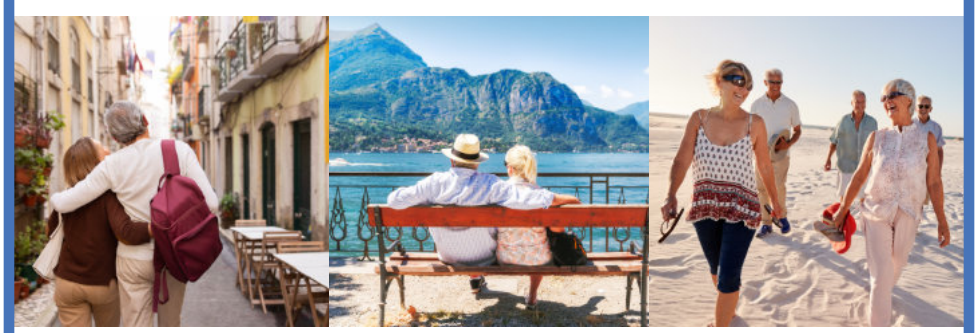
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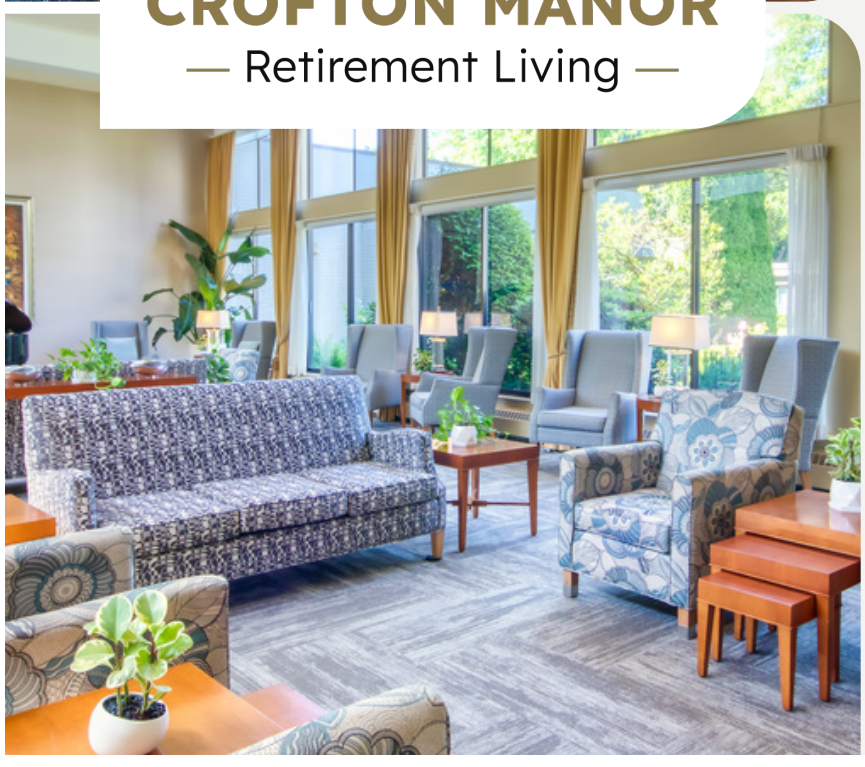
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Stay safe at home this holiday season



The holiday season is full of celebrations, family gatherings and festive decorations. While it's a busy and exciting time of year, it's also a good time to think about home safety. A few simple precautions can help reduce your risk and let you focus on enjoying the season. Here are some ways to stay safe from the prevention experts at Co-operators Insurance:

Decorate with care

Holiday lights can add warmth and cheer to your home, but damaged cords and overloaded outlets can create safety hazards. Before decorating, inspect all your light strings and extension cords for signs of wear and replace any that are frayed or damaged. Consider switching to LED energy-efficient holiday lights, which help reduce energy consumption while still providing the same festive feel.

Be sure outdoor lights are rated for outdoor use and plugged into grounded, weather-protected outlets. And when you're hanging outdoor decorations, use a sturdy ladder and avoid rushing the job. Remember: snow, ice and wet surfaces can increase the risk of slips and falls.

Keep fire safety top of mind

With holiday lights, candles, fireplaces and extra cooking, winter can bring added fire risks. Test all of your smoke alarms once a month by pressing the "test" button and waiting for the beep; replace older units when needed. If you use a wood-burning fireplace or stove, have your chimney inspected and cleaned before heating season.

When entertaining, never leave cooking unattended and keep flammable items away from heat sources.

Think ahead if you're travelling

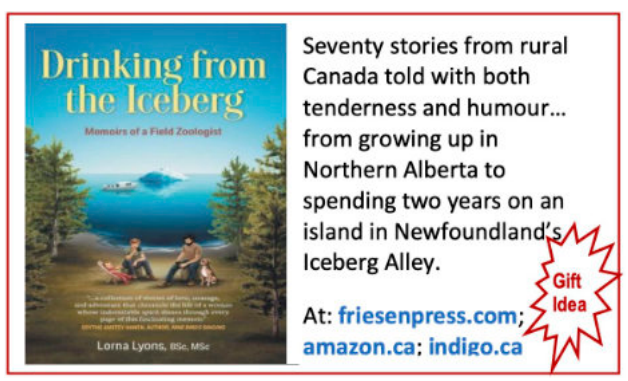
Heading away over the holidays? You can make your home appear occupied using light timers and asking someone you trust to check on your property and collect your mail. If you'll be away during cold weather, consider shutting off the water supply and draining all the pipes to help prevent them from freezing, which can lead to costly water damage.

Make safety part of hosting

If you're welcoming guests, keep your walkways clear of snow and ice and ensure entrances are well-lit. If you're serving alcohol, offer food and non-alcoholic beverages and help guests get home safely when needed.

A little preparation can go a long way toward helping everyone enjoy a safe and memorable holiday season. Find more seasonal home safety tips at cooperators.ca.

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WHERE ARE YOU AT RISK OF IDENTITY THEFT?

Unfortunately, identity theft is on the rise, and so is the damage that criminals can do with that information if it's compromised. Here are some of their favourite places to get access to sensitive information, and where you can consider shoring up your defences:

1 Public or unsecured Wi-Fi networks. Hackers can intercept sensitive information as it moves to and from the cloud—avoid logging into financial accounts or accounts with personally identifiable information on these networks.

2 Your tax return. Many people don't think of their taxes as a security risk, but the forms contain a great deal of personal information. With most people now filing online, tax forms are a prime target for phishing attacks and other scams designed to get you to hand over personal information to fraudsters. Using a virtual private network (VPN) can help. Services like Telus Online Security's secure VPN create a private, encrypted connection so you can file your taxes online without hackers interfering.

3 Your recycling bin. Scammers don't just use high-tech methods. They can also gain personal information by going through discarded documents. Always destroy anything sensitive before discarding it.

4 Unsafe links. One of fraudsters' favourite ways to get your identifying information is by getting you to give it to them. They can make fake login pages for banks, tax services and other sensitive accounts. When you log in, the fraudster gets your username and password. Always be skeptical of unexpected communications that have links to click.

When it comes to identity theft, prevention is the best cure. It's important to stay vigilant and treat any unexpected communication with caution. If you're ever unsure, you can verify the communication by reaching out to your bank via its main login page.

The threats to your identity are real, but you have options to stay protected. Learn how you can better protect your identity and finances during tax season and beyond at telus.com/onlinesecurity.

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To Our Readers



It is with a profound sadness that I reach out to you, our readers. For many years, Shell Busey has been a well-loved, devoted, integral part of Todays' Senior Newsmagazine and sadly, he has unfortunately passed. His much-loved Home Improvement column will be, no more. Shell has been a good friend to me and this newspaper always reaching out with his upbeat & positive ideas and any help that he could give towards this paper. He was a visionary and he was always sharing his wonderful ideas. I am going to miss his thoughtful phone calls and brainstorming ideas with him and hearing his wonderful voice. November 25th would have been his 84th birthday. The November 2022 Issue we celebrated his 80th birthday. I'm eternally grateful for his constant, thoughtful support towards this newspaper. I'm really going to miss him.

My heart and thoughts are with his family, his wife Frankie; his two daughters and his grand children for which he was so very proud. My deepest condolences to the whole Busey Family.

- Sharon

Zoom in on saturated fat, sugars and sodium in packaged foods

When you're buying food, it can be tough to know what to look out for. But there are three nutrients to pay close attention to: saturated fat, sugars and sodium are nutrients of public health concern when consumed in excess.

Saturated fats. These are types of fat that are generally solid at room temperature. Consuming too much saturated fat increases the risk of heart disease. Frozen dinners, appetizers, baked goods, snacks and desserts are often high in saturated fat.

Sugars. They can occur naturally or be added to food. Excess consumption of added sugars and sugary drinks is associated with increased risk of cavities, weight gain, obesity and Type 2 diabetes. Sugary drinks, breakfast cereals, baked goods, snacks and desserts are often high in sugars.

Sodium. Sodium is a component of salt, which we add during cooking or at the table to season our foods. However, most of the sodium we consume comes from processed foods, like bread, frozen entrées, soups and processed meats. Too much sodium can lead to high blood pressure, which is a major risk factor for heart disease and stroke.

Many packaged foods contain more saturated fat, sugars or sodium than you think. This is why it's important to read food labels.

What can food labels tell you about these nutrients? Most packaged foods in Canada have three labelling tools to help you identify what's in your food and make more informed decisions:

- The new nutrition symbol with the magnifying glass. Located on the front of packages, this symbol shows if food is high in one or more of saturated fat, sugars, sodium or any combination of these nutrients.
- The nutrition facts table. Located on the back or side of packages, it shows key nutrients, including saturated fat, sodium and sugars, and how much of each the stated serving of the food contains. The nutrient amounts are shown in grams or milligrams, as well as in per cent daily values. Five per cent or less is a little, 15 per cent or more is a lot.
- The list of ingredients. Located on the back or side of packages, it tells you what the food is made of, in decreasing order by weight of the ingredient. The added sugars in a food are grouped together after the word "Sugars." This grouping helps you see if sugars were added and what their source is.

These labelling tools give you important information on saturated fats, sugars and sodium content of your foods. This way, you can easily compare foods to help you make more informed decisions about what you buy and eat. Learn more about nutritional information at canada.ca/nutrition-labelling.

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A simple way to support your immune system this season

As the weather turns colder, keeping yourself healthy and resilient against the common cold and flu becomes a top priority. While you stock up on warm layers, it's easy to forget the importance of a healthy gut as you prepare for the season ahead. What's frequently missing from this approach is an understanding of how these bodily systems work together.

Gut health is foundational

A recent survey shows that while 80 per cent of Canadians are interested in the connection between gut health and immunity, only 24 per cent actively use probiotics for this purpose. According to the survey, many Canadians only focus on getting enough vitamin C and vitamin D, and often don't consider foods and probiotics that support gut health. While all vitamins are important, we often miss how closely they rely on our digestive system.

The digestive system is essential for properly absorbing the vitamins and nutrients we rely on to support immune function. Rather than viewing digestive wellness and immune support as separate categories, it's much more helpful to see them as collaborative partners.

Probiotics are also important contributors to gut health. These are live micro-organisms that, when consumed in adequate amounts, can help support your health. Nutrient-dense dairy foods, such as yogurt, are excellent delivery vehicles because they help naturally buffer these beneficial bacteria against your stomach's acidity, helping them reach your intestines alive.

"The bacteria that make up our gut microbiome play important roles in our immune system. And we know that looking after our microbiome can be simple," says Janna Boloten, dietitian and director of nutrition and scientific affairs at Danone Canada. "The key is finding ways to nourish the gut microbiome consistently that work for you, day after day, so that you can easily integrate them into your usual eating pattern."

You don't have to make huge changes to have an impact

Small daily choices make a significant difference over time. One example of turning a science-based practice into an everyday habit is adding a probiotic yogurt to your morning routine.

Immune system support doesn't require a dramatic lifestyle overhaul or restrictive diets. By prioritizing simple, consistent habits that nurture your digestive system every day, Canadians can more easily support their gut health and overall well-being.

You can empower your wellness journey with science-backed nutrition, and by consulting a registered dietitian for individualized nutrition advice. Find more expert advice and learn about the science of the microbiome at danone.ca.

www.newscanada.com





WRITE AS I PLEASE

By Mel Kositsky

As we wind up another eventful year, it is time to reflect on what has happened and how we can look forward to a better future.

There are three words which immediately come to mind and could be considered for the "Word of the Year".

They are "Grateful", "Fatigue" and "Affordability".

Feeling grateful.

The word of the year should be "grateful". You now hear many people using it more often. And we should be feeling that way despite all the ills of life which we are facing.

This is the season of giving, peace on earth and goodwill to all. We all need to lighten up and try to enjoy life – and maybe show a little more kindness to others. We should be grateful that we live in Canada – and especially in British Columbia.

It seems we have survived Black Friday the 13th in November. That was the day the world was predicted to end many years ago, according to some news report. Obviously, it didn't happen.

But there were some strange happenings around that date. First, it was the widespread Microsoft outage of its email service Outlook and some other computer services. That was followed by the grounding of almost all flights in North America due to another computer glitch. (Don't you just love modern technology?)

And, let's not get into another discussion about the "time change" at the beginning of November – or dare I say – the non-time change. That seems to have upset a lot of people. But maybe they should just be singing the lyrics to that old song – "Does anyone really know what time it is?"

Many people now want us to become even more dependent on technology. Some want us to move to a completely digital economy and go "cashless" -- just trust your phone banking system and ATM services. Why bother a teller at a "bricks and mortar" facility?

Banks can make even more record profits by cutting down on employees but still raising fees -- while selling off prime real estate. And, of course, major Canadian banks are very active in U.S. markets now, but you don't hear a lot about that on major news networks. How many Americans really know what RBC, BMO, TD or CIBC stand for?

Most people would agree that 2026 was a year of political "fatigue".

Thankfully, B.C. will be an election-free zone for at least four years, after having experiencing two major elections in the month of October – on the 17th (local governments) and the 24th (provincial) for the first time in modern history. And most people are getting really tired of listening to Canadian media outlets go on and on about the U.S. mid-terms.

But voter fatigue is not over yet for some Canadians as there are six byelections in progress with the final voting day on Monday, December 7. Three new MPs will be elected in Quebec, two in Ontario and one in Saskatchewan.

The results will have a major effect on Canadian politics but we hear little about them. It is probably the first time we have ever had six byelections on one day!

The federal Liberal government is hoping to win three or four of them due to the current media popularity of the Prime Minister to secure a stronger majority government. That would end speculation that PM Mark Carney was going to call a "snap" spring election to secure a bigger a majority and govern for four or five more years.

And should the opposition parties retain those seats, the results will be shrugged off by political pundits as "predictable". And the Liberal dominance will continue in Ottawa.

Either way, the "affordability" crisis will continue to dominate conversations as it was duly recognized by the federal finance minister in his November budget. And it remains the number one issue in all polls.

The price of gas, the cost of groceries and the housing crisis head the list of issues all governments must face head on in the new year – and there are no easy solutions. And seniors, especially, are facing not only these challenges but also health care issues and long-term care.

According to B.C.'s Seniors Advocate Dan Levitt in a recent news release:

"Many seniors across the country are providing vital supports for their communities, families and neighbours, yet struggling to have their own basic needs met as their living costs soar. More and more older adults, many living on fixed incomes, are unable to find affordable housing and pay for medical devices and other services that support healthy ageing.

"The Canada Health Act does not cover necessities such as medications, eyeglasses, hearing aids, physiotherapy and occupational therapy, ambulance services, home care services (medical and non-medical), transportation or mobility equipment. Some seniors have coverage through extended health benefits, but many do not.

"In provinces where coverage is available, it is often inadequate. Federal income benefits aim to keep pace with inflation, but seniors often spend a greater portion of their income on essentials such as rent, food and health-related expenses, whose costs have risen faster than overall inflation. Income benefits are indexed to the Consumer Price Index rather than a measure specific to seniors' spending patterns and cost pressures."

"People are living longer today than ever before, which is well worth celebrating. Increased longevity creates more opportunities for participation, contribution and connection. However, we want longer lives to be accompanied by a good quality of life, and that's only possible when people have access to affordable housing, adequate income and extended medical care as they age.

"Canada's senior population will grow rapidly over the next decade and beyond. Today, a senior's ability to age well depends heavily on their location, income, health needs, family support, and whether they can afford services outside the publicly-funded system. Despite differences in provincial programs and service delivery models, seniors across Canada report many of the same barriers to healthy ageing.

"We must do better to ensure all seniors have the supports they need to live long, healthy lives with dignity and independence, not only for today's older adults, but for tomorrow's as well."

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The Next Chapter

By Mike McCardell

A Christmas Wish

It will probably rain. The tea kettle will be whistling and your eyes will be stinging because you went to bed at 5 a.m. The clock now says 6. You were up wrapping presents and writing tags that give credit to someone else, someone who wasn't really there but you wanted to prove he was, right here in this house.

And then seemingly only a minute after you closed your eyes you heard a stammering voice by your pillow.

"Mommy, Mommy, Santa came, just like you said! "Mommy wake up."

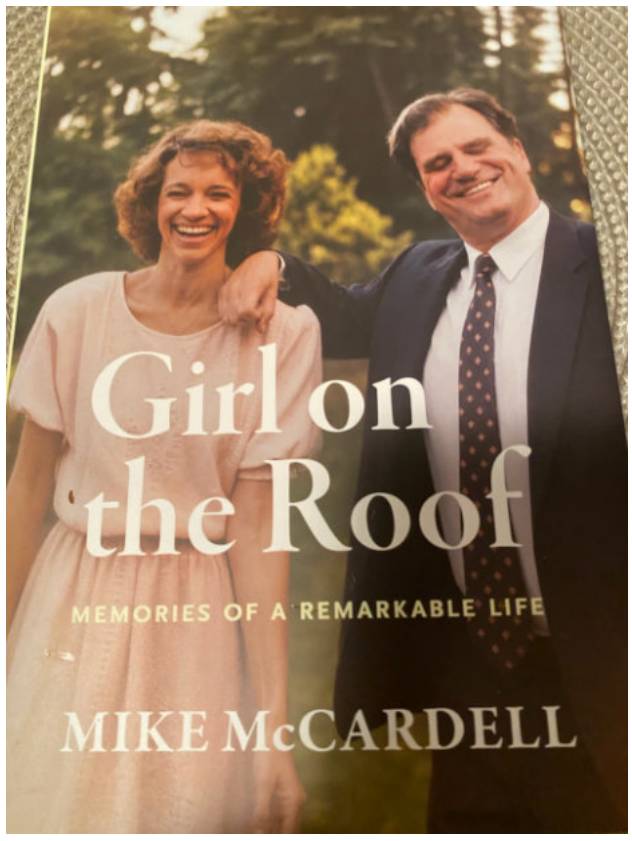
The dew-eyed little one whispered to you after going into the living room and discovering against all odds that Santa had really come. Small feet ran back to your bedroom because this news was the greatest thing that had ever happened in the history of the world, and it was true, really true.

"Wake up, Mommy, Daddy, wake up. Santa came.,"

This was something you had to show to your mother. It could not wait until 7 or 8 a.m. Those were times for the rest of the year. But not today. Today was the day you had waited for, and waited more and worried that it would never get here. And now while it was still dark outside and in the dimness of a small night light on the other side of the room you could see it was true, this was the day and Santa had come and, "Mommy he left presents just like you said."

With a small hand wrapped around one of your fingers you are led to this discovery. You step into the room with the tree and see something amazing. There are gifts that were not there the night before.

"You are right!" you say to someone who cannot let go of your finger. "Santa did come. Check the hot chocolate and see if he drank it."



Watch news coverage of Mike on CTV News youtube channel with this links: https://youtu.be/zWbGD8a4m1A

The little eyes look into the cup left on a table.

"Mommy, he drank it. And he ate the cookies, and look, the carrots we left for the reindeer are gone. Mommy. He came."

It is a moment of total, pure joy. Santa came.

It may never happen again, at least not like this. But for kids lucky enough, it happens at least once.

This moment is better than the presents. You know that. The discovery that Santa really did come, just like you said he would, gives the gift of belief that will be remembered by both the giver and receiver for the rest of time.

"Santa came, just like you said, Mommy."

Tragedies will come, as they always do. Presents will be forgotten. Toys will break. Lives will break, although we pray they have a chance to bloom before they end.

But for one moment in almost every child's life they will shake you from your dream, and whisper in your ear, "Mommy, Mommy, Santa came! Mommy, just like you said. Santa really came. Come and look."

Add religion? With or without it, the gift is the reality that the unbelievable can happen, which is the basis of all religions. Santa came.

Merry Christmas.

mccardell@shaw.ca

Why your tire tread matters more than you think

When it comes to road safety in Canada, most of us think of icy roads and winter whiteout conditions. But summer driving can be just as dangerous, especially during heavy rain—one of the most underestimated seasonal hazards. The culprit? Hydroplaning.

"As our technicians often point out, hydroplaning can happen even when drivers feel in control," says Brian Mielko, the CEO of OK Tire. "It occurs when water builds up faster than your tires can push it away. Your vehicle can ride on a thin layer of water, reducing steering, braking, and overall control. That's why proper tread depth is so critical, especially in heavy rain."

Tire treads are engineered for safety.

The grooves and channels in your tires are specifically created to move water away from the tire's "contact patch"—the part that grips the road. The deeper the grooves, the more effectively they disperse water.

Driving wears the tread down over time, and those channels become shallower. That makes them less able to clear water quickly, which increases your risk of hydroplaning.

Try the quarter test at home.

Here's a 10-second safety check from the experts at OK Tire that you can do today: Insert a Canadian quarter into a tread groove with the caribou's nose facing downward. If you can see the top of the head, your tread is worn to roughly 4/32 of an inch, and it's time to start thinking about replacement.

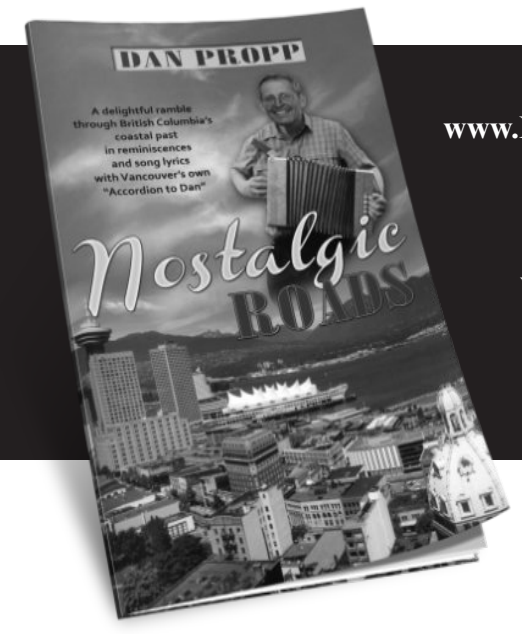
The legal minimum tread depth in many provinces is around 2/32 of an inch, but safety experts recommend replacing tires closer to 4/32 for wet conditions. That small difference in depth can significantly improve stopping distance and water evacuation on rain-slicked roads.

Take care of your tires and they'll take care of you.

Tread depth isn't the only factor to watch out for. Uneven tread wear—more worn on one side, in the centre or in patches—can be a symptom of alignment, suspension or inflation issues. If any of these problems go unaddressed, they can shorten the life of your tires and compromise your stability and handling in an emergency.

That's why it's important to maintain your tire pressure, book seasonal inspections and rotate your tires when you change them. Heavy rain makes for a riskier drive than many people expect, but by keeping on top of your tire maintenance you'll be prepared when the rubber hits the road.

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SEAFARING VENTURES ACQUIRING A WORLDLY EDUCATION

by Rick Millikan

My first cruise provides bargain transport from Rio de Janeiro to Montevideo, Uruguay. This stylish Italian vessel furnishes a buddy and me sumptuous meals, gala entertainment...and two of eight hammocks in a second-class cabin.

Disembarking at Sao Paulo, we swim at a popular beach. Returning to the quay, we sight our ship offshore! Our cabbie alerts the port agent, who arranges a water-taxi interception. Climbing a rope ladder, we enter the ship's cargo door. Escorted to the wheelhouse, the captain reports the consequences of our poor timing!

Lessons continue decades later when my wife and I cruise from Venice. On Crete, a taxi-driver takes us to Heraklion's Palace of Knossis. After exploring this ancient marvel, he suggests another site. Parking near a Greek Orthodox Church, he leads us up to a wooden cross marking the gravesite of Nikos Kazantzakis, beloved Greek writer. "Considering his novels like The Last Temptation of Christ blasphemous, Bishops excommunicated him," our driver explains. "So, authorities interred him here atop city walls."

That Mediterranean adventure inspires ship-trips around the Caribbean and Gulf of Mexico. And a three-week family odyssey from Athens to several notable Greek islands, as well as Israeli, Turkish and Black Sea destinations...

The captain's daily broadcasts begin with Kaliméra, wishing everyone good morning. Likewise, I greet shipmates with Calamári, meaning squid! Grinning, they appreciate my unintended humour. This comfortable, revamped hospital ship helps us explore World Heritage Delos Island, Ephesus, Jerusalem, Troy and Istanbul, greatly expanding our understanding of ancient civilizations.

Nearing Russia, lounge shows highlight a young Romanian hammering melodies on his piano-shaped dulcimer...and Nikita Khrushchev's son Sergei recounting Cold War tales. In Yalta, we visit Stalin's home; in Odessa, attend a Kyiv ballet.

As retirees and newbie travel writers, our cruising escapades broaden to further investigate Caribbean cultures and Mayan ruins. On Grand Cayman, I dab my chest with squid juice to attract stingless stingrays. One cutie's cuddle remains unforgettable!



As more experienced travellers, we choose smaller ships. Fewer passengers expedite disembarkations. Docking near city-centres facilitates explorations. Arriving days earlier at departure ports helps jetlag recoveries...and provides time to appreciate local attractions. In Europe, we now thoroughly investigate Athens's ancient sites and new museum, Barcelona's Gaudi architecture and Copenhagen's public sculptures, twice honouring Hans Christian Anderson.

From there, a Danish ship takes us past North Sea wind turbines and out into the Baltic. Shore visits begin with an overview of oldtown Riga, Latvia's capital. Finnish Jopo bikes introduce us to Helsinki's colourful waterfront. And in Stockholm, we uncover Sweden's Nordic past. Two days in St. Petersburg features Empress Catherine's opulent Palace, onion-domed Savior-on-the-Spilled-Blood Church and world-renowned Hermitage Art Museum.

From New York, another ship showcases comedians, break-dancers and musical revues. Port-stops provide extraordinary walks: a Boston excursion highlights the American Revolution. Portland, Maine presents insights into Longfellow's life. Halifax, Nova Scotia reveals our Canadian past.

Most recently, we join three shiploads of Alaska-bound passengers. Winding slowly around Canada Place, we inch toward customs. Four-hours later, onboard buffets revive us all!

After plying B.C.'s peaceful inland passage, our ship encounters two days of stormy open waters eliminating our Kodiak Island stop. In Anchorage, a sunny excursion introduces its frontier lifestyle, bush-plane culture...and iconic urban moose. Norovirus strikes while ambling about Valdez, Alaska's infamous oil shipment and fishing port. Following two quarantined days of in-room movies and room-service, we're 'freed' to view gobsmacking Glacier Bay, hike Sitka's nature trails, survey mighty totems at Ketchikan's Saxman indigenous village, tour B.C.'s bustling port of Prince Rupert...and stroll Victoria's glorious Beacon Hill Park.

Learning to manage challenges, we're set for future cruises and further worldly education.

3 simple ways seniors can eat better at home

Many older Canadians want to age in their homes for as long as they can. Eating well is an essential part of supporting that and maintaining independence. The prospect of coming up with tasty and nutritious meals several times a day can seem daunting at first thought. But there are tricks you can use to make the process easier and more enjoyable. Here are three tips for eating well at home:

1 Freezing can lock in nutrition. Frozen veggies are underrated; did you know that flash-frozen vegetables still contain almost all the nutritional value they had when they were picked? Depending on the season, that means frozen broccoli, for example, can be better for you than the fresh stuff. If the veggies aren't local, they can lose some of their nutrients during the long shipping process.

Frozen meals are a way to keep something nutritious and easy to prepare on hand. There are options specifically for seniors, such as Heart to Home Meals, which delivers prepared frozen meals right to older Canadians' doors.

2 Embrace batch cooking. It's easier than many people expect to cover multiple meals with one trip to the kitchen. You can set aside one afternoon or evening a week to make a "big pot" meal, whether that's chilli, soup, stew or a pasta sauce. By investing just a couple of hours that one day, you can be set for lunches or dinners for the week. Having four or five favourites on a regular weekly rotation is an easy way to get variety while keeping things as simple as possible. You can also batch-cook smaller meals by hard-boiling a dozen eggs at once or pre-cooking a container of grains and just having them ready in the fridge. Having good, pre-cooked food handy means it's easy to throw something together for lunch—you can also mix and match your batch-cooked items, or remix leftovers. For example, adding some diced tomatoes to a leftover beef stew can make it feel like a whole new dish.

3 Make some smart ingredient swaps. There are healthier versions of just about everything in the average fridge or pantry. For instance, you can swap your regular yogurt for Greek yogurt to get extra protein, or switch to whole-grain bread and whole-wheat pasta to up your fibre intake. Dried ingredients, such as lentils and beans, are convenient to work with and don't have the extra sodium that can often come along with canned goods.

When cooking and eating get easier, a lot more also falls into place: you don't have to make as many trips to the grocery store, and you can also clear up some of the mental load that goes into planning individual meals. You can learn more about eating better while aging in place at hearthomemeals.ca.

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

3 SUSTAINABLE CANADIAN MATERIALS FOR YOUR NEXT HOME PROJECT

Many of us are becoming more conscious of our choices' environmental impact. One place you can seek out sustainable options is at home—even when you're making changes to it.

Buy Canadian. Canada's forest products are produced sustainably, with scientific research driving harvesting and forest regeneration. They aren't just in demand here. Sustainably harvested lumber and mass timber—made of smaller wood pieces glued and pressed together for strength—are finding new markets in Europe and Asia. They're providing low-carbon, high-durability material for projects there, with the demand for higher-grade lumber continuing to rise.

Materials produced here also don't have to travel as far or use as much fuel to reach you. Here are some sustainable materials from Canadian forest products you can consider for your next home project:

- Lumber. Canada has a number of different tree species that provide high-quality lumber. Softwood, like pine and cedar, works well for projects like drywalling or framing. Hardwood, like oak and maple, is well-suited for elements that will get a lot of wear, such as flooring or cabinets.
- Wood fibre insulation. Made from steam-treated woodchips, wood fibre insulation is sustainable, efficient and, thanks to borate treatment, fire-resistant. Any water that gets into the insulation naturally spreads out to dry evenly, making it a good choice for moisture control.
- Builder's paper. When you're doing any home project, it's important to think about how you're going to protect your existing elements. Builder's paper, made from recycled material, can be a cost-effective and eco-friendly way to protect floors and walls from dust, paint and scratches.

Forest sustainability is making a world of difference. A more diverse group of trade partners means more customers for Canadian forest products. That helps support the industry and communities across the country with good jobs. The revenue from international trade also helps fund essential services and programs, including pensions, schools, roads and healthcare.

Whether it's in a highrise across the world or the deck in your backyard, wood from Canada's forests is a sustainable choice that helps support projects, workers and communities. You can learn more about this country's forest products and how market diversification is bringing them to the world at canada.ca/whattheworldwants.

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When are seniors most at risk of identity theft?



There are many reasons why fraudsters target seniors: a belief that they have accumulated savings, an assumption that they aren't familiar with the technology scammers use or taking advantage of the fact that many seniors are socially isolated and may not have support to help them spot a scam or push back. Identity theft is a priority for many fraudsters, since they can use that information to enrich themselves in a variety of ways. Here are a couple of the biggest threats to watch out for:

Someone can pose as your bank to get your information. This is a technique called "phishing," and it's one of fraudsters' favourite tactics. It works by sending a communication that seems like it's from your bank or another institution you trust—this could be a phone call, email or text.

They'll claim there's some issue you need to resolve quickly, like a missed payment. They may even accuse you of fraud or ask for help with a fraud investigation. The strategy is to create a sense of urgency or even panic so that you follow the included link to log in or give your information over the phone. When you do, it provides that information to the fraudster, who can use it to compromise your account to get money or even more of your identity.

Tax return scams are more popular than ever. Posing as the Canada Revenue Agency (CRA) is a popular tactic of fraudsters for two reasons:

- People take their taxes seriously. Telling someone, especially a senior, who may be on a fixed income, that there's an issue with their tax return or benefits is an effective way to create panic.
- Tax information is valuable. If a fraudster can get you to give them access to your CRA account or your tax forms, they can use that information to steal your identity. To a scammer, your tax forms are a one-stop shop.

How can seniors protect themselves? There are digital security services that can help, at tax time and throughout the year. Using a tool like Telus Online Security can help protect your identity. It uses built-in device security that acts as a first line of defence against phishing attacks and scams, and can help you determine which messages are legitimate and which aren't. In the event that your identity is stolen, the service offers 24/7 access to support and identity theft specialists who can walk you through the recovery process.

It's important to be vigilant and trust your instincts. Scammers count on you not questioning what you're told, so question it. Ask yourself if any communication you receive makes sense. If all the emails you got from them in the past told you to log into your account directly, why does this one have a link to click?

The threat of identity theft has never been higher, but by protecting yourself and exercising caution and judgment, you can keep yourself safer. Learn how you can better protect your identity and finances during tax season and beyond at telus.com/onlinesecurity.

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Car problems you might not see until it's too late



As we get back out for another road trip season, many of us have hidden damage to our vehicles and don't know it. The aftermath of a long winter season of slush, sleet and salt often doesn't show up until long after the weather improves.

"Our technicians are often seeing vehicles that feel fine after winter, but have underlying issues," says Brian Mielko, the CEO of OK Tire. "Many of these issues show up later, which is why catching them early before they become bigger, more expensive problems is so important."

Here are some common kinds of lingering seasonal damage to watch out for:

Rust

Road salt makes winter driving safer, but speeds up corrosion in your brake components, suspension system, exhaust pipe and undercarriage. Rust can develop gradually, and the issues it causes tend to compound over time and become more complex. Left untreated, corrosion can lead to expensive repairs and reduce your vehicle's safety and lifespan.

Tip: Listen for grinding or squealing noises when braking. These may be a sign that the rotors or callipers in your brakes are rusting or even seizing up.

Wheel alignment and tire damage

Potholes hidden beneath snow, slush or puddles can knock wheels out of alignment or weaken a tire's internal structure without causing an immediate flat. That damage may not appear until weeks later, showing up as sidewall bulges, uneven wear or even tread separation.

Early season tip: As temperatures consistently stay at 7 C and above for over a week, it may be time to switch to all-season tires. When the weather stabilizes at this range, tires can wear more quickly, making this the right moment to transition for optimal performance.

Cold damage

Cold temperatures are hard on a couple of vehicle components:

- Batteries: After months of winter strain, your battery may be weakened even if it hasn't failed yet. That damage doesn't go away, which makes issues more likely well after temperatures rise. Watch out for: slow engine starts, dim headlights or dashboard warning lights.
- Windshield wipers: Hardened rubber blades can become brittle and streaky, reducing visibility during rain.

Warning signs drivers shouldn't ignore

- Steering wheel vibrations
- Pulling to one side
- New dashboard warning lights
- Unusual braking noises
- Rough or delayed starts

Winter damage can pose a danger through the summer if left untreated. A seasonal inspection with professionals like the experts at OK Tire can help identify hidden issues early and your vehicle is ready for the road ahead.

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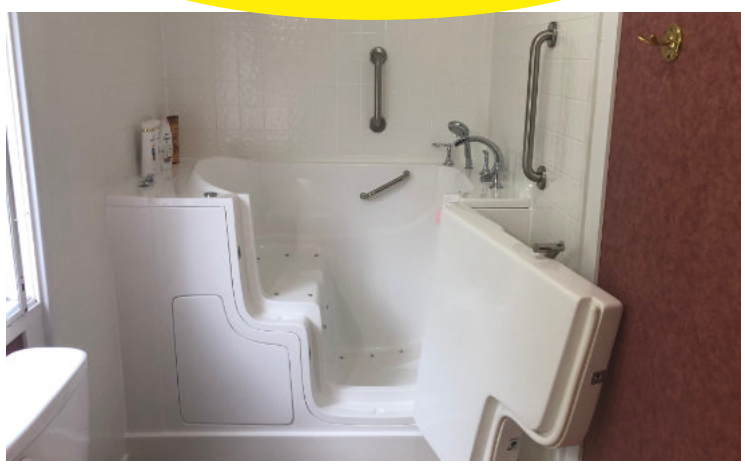
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