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June 2021



**Our Provinces Premier
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Lee Fruhstorfer
Publisher

We are very proud to launch "Seniors 55 Plus"! Thank you for picking up our publication!

Seniors 55 Plus will be a "go to" publication regarding health, fitness, travel, retirement homes, outdoor fun, places to dine and a whole lot more!

We are excited to be able to reach out to our Senior community with fun stories and ideas!

With all the worries we have today, we thought a publication that discusses the issues at hand and offers suggestions and editorial would be a wonderful concept for our Seniors.

If any of our readership has ideas that you would like to see, please do not hesitate to contact me. I would be more than pleased to incorporate your suggestions in our publication!

We thank you again and we look forward to publishing an informative and fun magazine!

**Seniors 55+ June Edition
Publisher - Lee Fruhstorfer
604.910.0877**

**To Advertise in the July issue
please contact Lee at:
lee@seniors55plus.ca**



Dr. Art

**Health News
You Can
Trust!**

Watch
Dr. Art's
Health
Headlines



According to a research paper dealing with "165 symptomatic patients referred for exercise testing because of known or suspected coronary artery disease", there's an easy "stairs" test to tell you how healthy your heart is. Quite simply, according to one of the authors, "If it takes you more than one-and-a-half minutes to ascend four flights of stairs, your heart health is suboptimal."



**Happy
Heart**

**Health & Fitness
Osteoporosis 101
Pg's 4,5 & 6**



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Are you eligible for SAFER rent Subsidy?	Back Cover

Here's an interesting development in terms of corona virus diagnosis: Having a dog come up to you and smell, well, smell your sweat is what the researchers say.



The Virus & the Dog!

It's a theory put forward by researchers from Lyon, France, who trained 6 dogs, they say, to sniff out corona virus in containers, and apparently the dogs were from 76-100 % accurate in determining which container was full of virus and which was not.



If you're not worried about the consequences of a COVID-19 bout, you really should be, if only because the long-term consequences are still not yet fully understood, and the chances are there will be many, even some severe ones. Some of these complications may include; delirium, strokes, seizures, and movement disorders.



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TEE TIME! The front nine

It's almost time to dust off the clubs and get out and enjoy the many beautiful golf course throughout Greater Vancouver! There are so many to chose from but here are a few.

Before the use of tees it was common for golfers to use a small pile of sand

Lee's Picks

Sam Snead is the only man to win an event on the LPGA Tour

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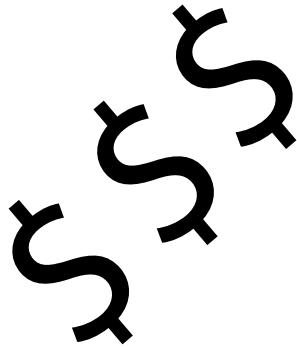
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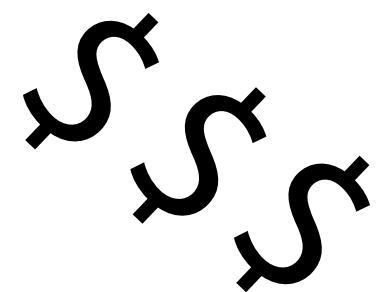
Royal Bank of Canada (TSE:RY)



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* Courtesy of stocktrades.ca

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Asa Candler

Dec 30, 1851 – Mar 12, 1929

The price? \$2,300.

Question: What's "sweeter" than a 2,500x return? A 10,000x return! In 1891 Asa Candler purchased the formula for Coca-Cola from a Southern pharmacist.

Candler sold Coke in 1923 – just 32 years later – for \$25 million. That's a jaw-dropping 10,868x times his money. For every \$10 invested, he earned more than \$108,000 in profits.

*Thanks to Crowdability Newsletter for this information


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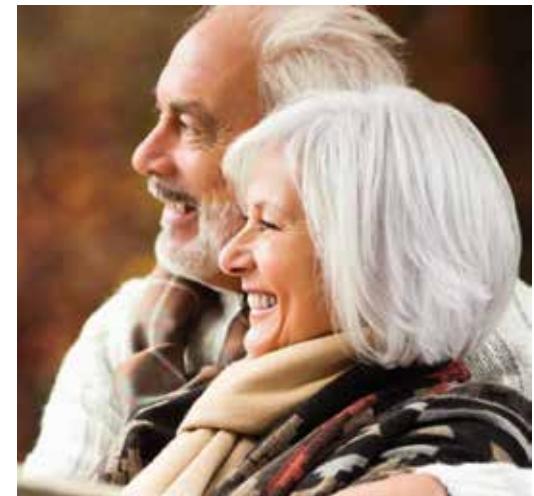
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SENIORS 2021

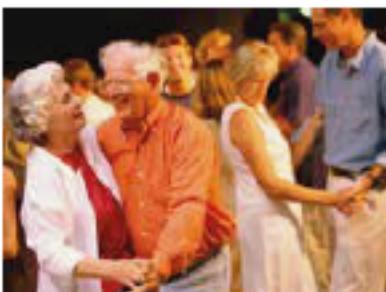


Selecting the Ideal Retirement Residence

- Talk with family about their needs
- What community / City would they like to reside in?
- Write a list of potential residences. When short listed, visit the property and have a set of questions prepared
- Set a reasonable Budget
- What type of Personal Care do they require?
- Independent Living or Assisted Living?
- Are you allowed to bring your Pet(s)?
- Is help close at hand should you require immediate assistance?



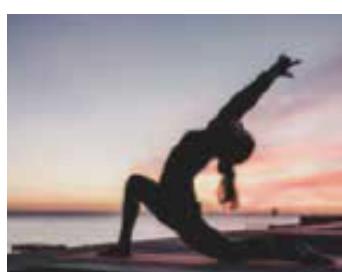
Diet & Exercise are the Keys! ... to Living Well



Dancing - This activity is not only fun and enjoyable but is superb for losing weight, gets the heart going, maintaining strong bones, improving one's posture, and muscle strength.



Walking - Did you know that taking a 20 – 30 minute brisk walk every day can reduce your risk of developing, Alzheimer's, Dementia, an overweight problem & much more. A British study suggested that, walking stimulates the release of a chemical that grows healthy new brain cells, which also assists in keeping a much sharper mind!



Slower Exercise Practices - Such as Yoga & Gigong, for 25 – 35 minutes per day, could reduce your aches and pains by 73%.



Don't peel your fruit - A study in the Journal of Anti – aging, reports that eating one cup of fruit with the skin on (ie. Apples, Grapes, pears, etc.) slows the absorption of AEG's in the digestive tract.



Eat Beef - It is a nature's top source of L – carnosine. A compound that impedes sugars and proteins from binding to AGE's. And just eating 16 oz of beef per week can slow the aging of your skin, muscles & organs as much as 33%.



Use Multivitamins - These help to keep AEG levels low. By assisting your body to use carbohydrates properly, which is a key in keeping blood sugar levels down.

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Your Health & Fitness 2021

New Guidelines have been Developed for Treatment of Pain and Injuries

Recently, Family Physicians gathered experts to develop new recommendations for just this sort of situation.

Officially, these guidelines are for “acute pain from non-low back, musculoskeletal injuries in adults”—that is, for people whose pain started less than four weeks ago and does not include low back pain (for which separate guidelines have been developed).

To come up with these recommendations, experts reviewed more than 200 randomized controlled trials, which are considered the highest quality and most powerful type of evidence. These trials enrolled nearly 33,000 subjects (average age 34) with a variety of conditions: the most common were sprains (especially involving the ankle), strains, and neck injuries. The researchers considered not only pain relief but also physical function, quality of life, patient satisfaction, return to work, and side effects.



These new guidelines did not specifically comment on the standard home remedies of rest, ice, compression, and elevation, probably because randomized controlled trials of these treatments don't exist. But these measures still seem like reasonable first steps.



Beyond them, the new guidelines recommend the following, in this order:

- a). Topical nonsteroidal anti-inflammatory drugs (NSAIDs). These medications are similar to ibuprofen (as in Motrin) but instead of pills, the medication is applied to the skin over the sore area. There are a few over-the-counter (OTC) options (such as diclofenac 1% gel or aspirin-type medicines), but most are by prescription (see below).
- b). Oral NSAIDs or acetaminophen. Many generic and brand-name oral NSAIDs are available, including ibuprofen and naproxen, and several are sold both OTC and at a higher dose by prescription. Acetaminophen is the active ingredient in Tylenol and many other OTC products.
- c). Acupuncture or transcutaneous electrical nerve stimulation (TENS). These were found to be somewhat effective, but less so than NSAIDs or acetaminophen. Also, the quality of the studies was low. Opiates were not recommended, as their benefits are modest.

Some caveats about these new guidelines It's worth noting that;

These newly published guidelines did not consider comparisons of different topical or oral NSAIDs with each other, presumably because such studies don't exist.

Similarly, they didn't look at all possible combinations of treatments (for example, acetaminophen with naproxen), acupuncture (vs. acupressure), or capsaicin, a common topical pain treatment.

Even the medications that fared best in the balance of benefit and risk were only modestly effective, and only slightly better than placebo. In addition, keep in mind these guidelines apply to aches and pains caused by minor injuries. For more significant injuries or symptoms, the best first step may be to see a healthcare provider right away, because x-rays or other evaluation may be important. For example, if you've had a significant ankle injury and now cannot walk or bear weight, it's worth getting checked out, When in doubt, contact your doctor and explain the situation.

The Bottom Line:

If you've had a recent injury, sorry to hear it! Take heart — most minor injuries are better within a few days regardless of the treatment.

But there are things you can do that may be helpful while awaiting recovery. These new guidelines can help you and your doctor choose the most effective and safest options first.



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SENIORS 2021

Osteoporosis 101

Osteoporosis is a loss of bone density among aging adults that can cause painful fractures, disability and deformity.

It affects both sexes but is more frequent among women. It is estimated that about one out of four women and one out of eight men over the age of 50 in Canada have osteoporosis.

Bones are constantly being renewed naturally. But with age, this process becomes less efficient, and bone mineral density is lost. When bone mineral density is lower than normal, but not low enough to be classified as osteoporosis, it is called osteopenia. Osteoporosis causes bones to become very thin and weak over time and increases the risk of fracture. It is often called "the silent thief" because bone loss occurs without symptoms.

When bones are seriously weakened by osteoporosis, even simple movements such as bending over to pick up a bag of groceries or sneezing heavily can lead to fractures.

Health Effects

Wrist, spine and hip fractures are most commonly associated with osteoporosis. Bone fractures occurring in these areas resulting from a fall from standing height or less are called fragility fractures, and are evidence of osteoporosis.

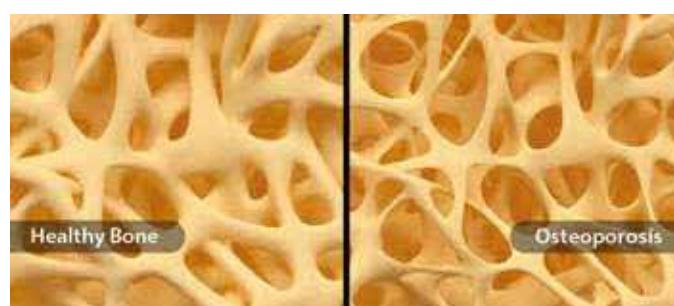
Hip fractures due to osteoporosis are a serious problem for seniors. Mortality is significantly increased after hip fracture, and fewer than 50 % suffering from this injury experience functional recovery, and many are permanently disabled. About 25 % of patients reside in long-term care facilities for a year or more after a hip fracture.

"There usually are no warning signs for osteoporosis until a fracture occurs."

Risk Factors for Osteoporosis

Women are especially at risk of osteoporosis. At menopause, estrogen levels, which help keep women's bones healthy, drop dramatically. Many women experience more bone loss during menopause. Hormone replacement therapy can help reduce the drop in estrogen levels during menopause, preventing and even correcting bone loss. However, there may be adverse health effects, including an increased risk of breast cancer.

Talk to your doctor about what might be suitable for you.



Although men usually have a greater bone mass than women, they can also suffer from osteoporosis. In addition to age, there are several factors that will increase your risk of developing osteoporosis. They include:

- a family history of osteoporosis
- osteopenia
- low body weight
- a diet low in calcium
- low levels of physical activity
- ovaries removed or early menopause (before the age of 45), without hormone replacement
- being past menopause
- vitamin D deficiency
- smoking
- excessive caffeine intake (more than four cups a day of coffee, tea or cola) or excessive alcohol intake (more than two drinks a day)
- long-term oral use of some medications such as cortisone, prednisone or anticonvulsants.

Minimizing Your Risk

If you have some of the risk factors listed previously, talk to your doctor about getting a bone density test and take preventive action to reduce the risk. Here are some of the things you can do to protect your bones.

- Eat well. All Canadians are encouraged to eat well and to be active every day.
- Include calcium in your diet. People over the age of 50 need 1200 mg of calcium each day.
- Get enough vitamin D. Calcium is not easily absorbed by the body without vitamin D. In addition to following Canada's Food Guide, which recommends that all Canadians over the age of two consume 500 mL (two cups) of milk every day, everyone over the age of 50 should take a daily supplement of 400 IU of vitamin D. Be active every day. Bones become stronger with increased activity. Include regular weight-bearing exercise such as;

dancing, walking, hiking or tennis in your daily routine. Exercise that improves balance and coordination such as yoga, tai chi swimming and flexibility exercises will help reduce falls and prevent fractures

Avoid smoking. Smokers have faster rates of bone loss and higher risk of fractures than non-smokers. Women who smoke also tend to enter menopause at an earlier age than non-smokers. This means more rapid bone loss takes place at an earlier age.



Safe Step Tubs are designed to help relieve arthritis, muscle pain, skin conditions, while improving circulation and may even help you sleep better. Discover how our total solution—including aromatherapy, chromotherapy, and our dual hydrotherapy system—can help soothe aches and pains, nourish your skin, and help you get back to feeling like you.



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More Life Health is a free online exercise portal that gives seniors and over 60's access to workouts and health information to achieve more out of life, through an exciting health and fitness journey.

morelifehealth.com

Pets for Seniors

The Healing Power of Pets for Seniors - Animals can help reduce stress, lower blood pressure, and increase social interaction and physical activity.

Pets can provide social interaction and protect against loneliness. And just as for millennials with pets, housing that doesn't allow pets can be an issue. Research has shown having a pet has several benefits for older adults, including higher levels of physical activity which in turn may lead to better health. As well, because pets need a routine of feeding, walking, etc., this gives older adults a daily routine. Pets can provide emotional support, and give people something to talk about. Seniors with pets may also delay moving into care homes or assisted living, even past the point when they are able to live independently because those homes do not take pets. Where possible, allowing people to keep a pet when they move would be beneficial and humane.



Older pets need to visit the veterinarian more often. It is important to consider how the person will be able to care for the pet in the future, given that cats and dogs may live 15 years or more.



Owning a pet gets even better with age.

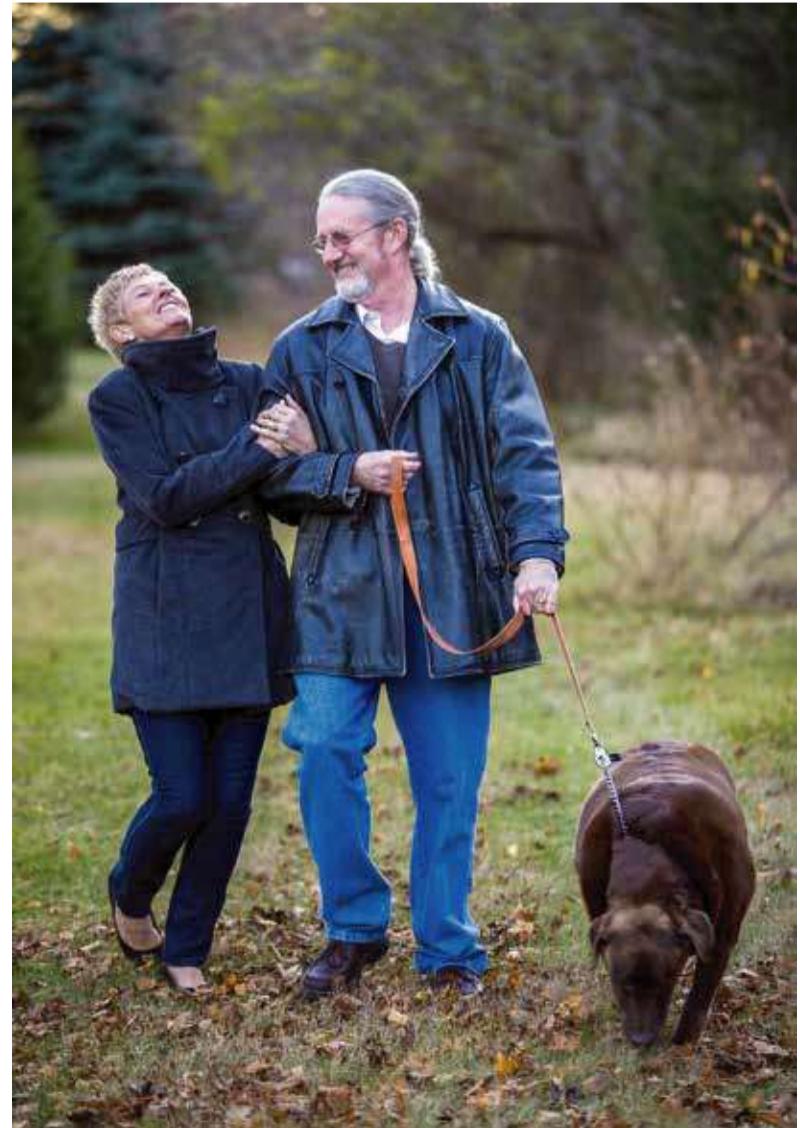


While reports on the health benefits of caring for a dog, cat or other critter abound, a new study suggests that dogs are a heart's best friend.

Those with canine companions were more likely to practice heart-healthy lifestyle habits such as exercising, eating well and having ideal blood sugar levels than those without a dog. Pets fetch more than just mental health benefits, however.

Pets ease pain. Two in five seniors who live alone (43%) and 46% of those in fair or poor physical health reported that their pets help take their mind off pain..

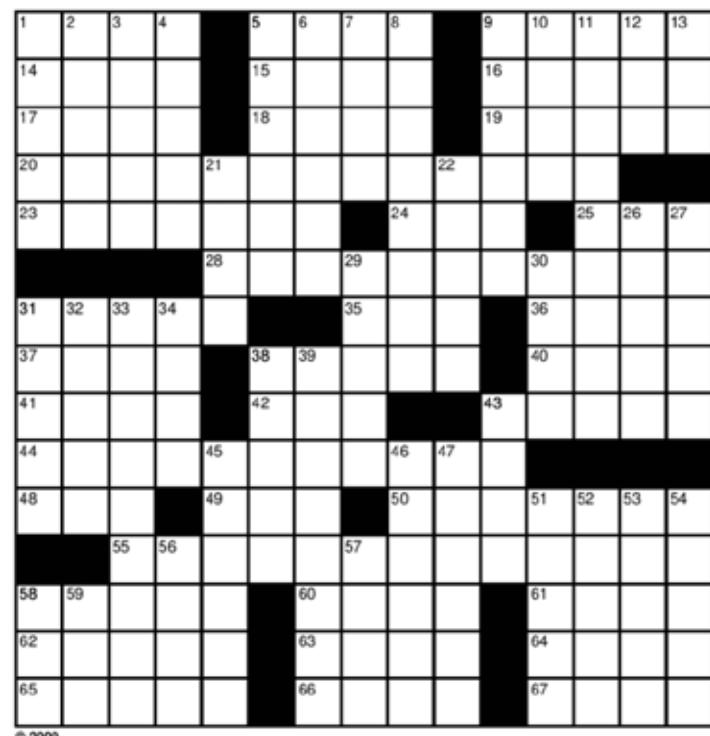
Pets help seniors stick to a routine. More than half (62%) of the surveyed seniors said that caring for their critters helped them keep a routine, and 73% said their pets provided a sense of purpose.



Existential Angst

ACROSS

- It provides a measure of power
- Hebrew for "Hairy"
- It may follow a cut
- Able to look down on
- Memo heading abbr.
- Square dance complement
- Like Letterman's show
- How a reveler might run
- Blueprints
- Display of stinging insects?
- Springy
- Beam
- Boomer T.'s band
- Broadway dancer's fast results?
- Rafter's challenge
- Home of Sen. Reid
- Cube creator Rubik
- Target of NASA's NEAR Shoemaker probe (Feb. 12, 2001)
- Mork's pal
- Titanic killer
- Riviera resort
- Purchase from Pat Sajak
- Emulates an egret
- Confiscate the veggies?
- It's found beneath the foam?
- Bassist Chris Squire's band
- With the program
- Stadium demolition?
- Cosa Nostra
- Big brand in baking
- "Spartacus" composer Khachaturian
- Like molasses or mucilage
- Kin to a coot or crake
- Suffer when saying sassafrass?
- What jalapeño salsa contains that habanero does not
- Made one's mark
- Burt's claim to fame, in the cosmetics aisle



© 2009

DOWN

- Writer with the Right Stuff
- Help
- Prefix with chloride or meter
- Where a forest might hide
- "You'll have to work for your reward!"
- Experiment 626, familiarly, in a Disney flick
- It was modeled by Rutherford and Bohr
- Like the pages of a brand new book
- Segar drew him with a pipe
- Org. that frequently makes FOIA requests
- Emulated Mel Tillis
- Groundbreaking result for Nadia
- MIB extras
- Somewhat
- Query from Captain Jack Sparrow
- Variety
- British busses
- Kind of voice or tube (and a hint to the letters that are in "conflict" in this puzzle)
- Eponymous album that topped the Country charts in 1988
- Wreck precedes
- Helvetica alternative
- Oft-quoted quantity of rye
- "Thanks for clearing that up!"
- Golfer who scored a par-4 ace in 2001
- How a coney may be caught
- Org. for Mercury or Lynx
- Answer to an admiral
- Nickname for a teenage Dr.
- Wrap up
- Bristly
- Proctor&Gamble brand
- "Mansion in the sky", e.g.
- Genetic enzyme
- Muffles
- Hurried
- Evil industrialist in a Bond film
- Co. bigwigs
- Championship boxer Laila

LEVEL: Easy



Answer

8	7	5	9	2	1	3	4	6
3	6	1	7	5	4	8	9	2
2	4	9	8	6	3	7	1	5
5	8	4	6	9	7	1	2	3
7	1	3	2	4	8	6	5	9
9	2	6	1	3	5	4	8	7
6	9	7	4	1	2	5	3	8
1	5	8	3	7	9	2	6	4
4	3	2	5	8	6	9	7	1



Instead of the John I call my bathroom the Jim!
That way it sounds better when I say I go to the Jim first thing every morning!!!

Robert Stockton

SENIORS

Fun Page

THAT SCRABLED WORD GAME

by Henri Arnold and Mike Argirion

JUMBLE

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

NAGLD



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RAMOJ



CAMBLE



WRALEY



2-20
WHEN THE ACUPUNCTURE WORKED, THE PATIENT SAID IT WAS---

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

A: A

(Answers tomorrow)

Yesterday's Jumbles: FLUKE VALET WOBBLE SULTRY
Answer: Can be heard at a snooty garden party — "FLOWERY" TALK



WONDERWORD

By DAVID OUELLET

HOW TO PLAY: First, read the list of words, then look at the puzzle. The words are found in all directions - vertically, horizontally, diagonally, backward. Circle each letter of a word found and strike it off the list. The letters are often used more than once so do not cross them out. It is best to find the big words first. When you find all the words listed in the clues you'll have a number of letters left over that spell out the WONDERWORD. To see the answer use the link below the puzzle.

NIA EXERCISES

Solution: 7 letters

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

Active, Adult, Aerobic, Ages, Balance, Bending, Benefits, Boast, Body, Cardiovascular, Child, Choreography, Dance, Efficiency, Energy, Exciting, Fluid, Growth, Health, Heart, Kicks, Lessons, Mind, Movements, Moves, Music, Peace, Programs, Rhythm, Routine, Safety, Shape, Slow, Soul, Stepwise, Stress, Stretch, Sway, Toning, Trend, Trim, Walk, Yoga

Your
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SENIORS Centres

"What's Up?"

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Pickleball

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BURNABY



Bonsor 55+ Seniors Centre

6533 Nelson Ave, Burnaby, BC V5H 0C2
(604) 297-4580
www.bonsor55.plussociety.org

LANGLEY



The Langley Senior Resources Society

20605 51b Ave, Langley City, BC V3A 9H1
(604) 530-3020
www.lsrs.ca

NORTH VANCOUVER



Silver Harbour Centre

44 22nd St E,
North Vancouver,
BC V7L 4L5
(604) 980-2474

www.silverharbourcentre.com

SURREY



Newton Seniors Centre

13775 70 Ave, Surrey, BC V3W 0E1
(604) 501-5010
www.surrey.ca

SOUTH DELTA



McKee Seniors Rec. Centre

5155 47 Ave, Delta, BC V4K 0A2
(604) 946-1411
www.delta.ca

VANCOUVER



Renfrew Collingwood Seniors Society

2970 E 22nd Ave, Vancouver, BC V5M 2Y4
(604) 430-1441
www.rencollseniors.ca

WEST VANCOUVER



Seniors' Activity Centre West Vancouver

695 21st St,
West Vancouver, BC
V7V 4A7
(604) 925-7280



White Rock Community Centre

15154 Russell Ave,
White Rock, BC
V4B 0A6
604-541-2199

www.whiterockcity.ca/Facilities

www.westvancouver.ca

Estate Planning

Estate planning is the preparation of tasks that serve to manage an individual's asset base in the event of their incapacitation or death.

While it might not be the most happy of tasks, estate planning can ward off complications in the wake of a loved one's passing. Regardless of how much a person owns, if they pass away without a plan, they risk being unable to leave their belongings to the right people. And you don't want the courts to have to get involved.



1). Will

A will is a legally binding document that specifies what happens to a person's assets after their death. This applies only to assets that are not owned jointly. These documents can also indicate intended guardianship of dependents.

The person the will is for is called the testator, and his or her will should name an executor, a trusted person (typically a family member or friend) that is tasked with carrying out the wishes outlined in the will. After the testator has passed away, their will is filed through probate court. This is to effectively certify the validity of the will. Once inheritance taxes have been paid and any debts settled, the executor handles the remaining provisions.

2). Living Will

Rather than detailing what should happen to a person's assets after death, a living will is a legal way for an individual to outline their wishes for their own health and care in the event that they are unable to communicate these kinds of decisions due to mental or physical disability.

Living wills can provide peace of mind by giving doctors and family members a guide to what a person does or does not want to have done in order to keep him or her alive. This can range from CPR to the use of ventilators, antibiotic treatment, pain management, and organ donation.

There is a wide range of factors to consider when putting together a living will. These options should be discussed with a doctor before putting together this type of document; however, studies have shown that seniors are more likely to discuss end-of-life care with their lawyers than with their physicians.

3). Power of Attorney

A power of attorney is a legal document that differs from the two already outlined on this page.

4). Trusts

A trust can work in a similar way to a traditional will. While there is a common perception that only the wealthiest people have or set up trusts, the truth is that it is a valid option for anyone considering how best to move forward with their estate planning. Like a will, assets are detailed and specified as part of a trust. Unlike the will detailed above, trusts do not have to go through the same process of being filed through probate court. This can save on time and, in some cases, on the taxes that go along with executing a traditional will. There are two different categories of trust to consider:



Four Key Components of Estate Planning in the event of their incapacitation or death.

Do Not DIY Your Estate Plan

When it comes to estate planning, DIY (Do It Yourself) is not the best approach. There are many elements and legalities to consider, and completing any step in this process incorrectly can not only cause frustration for the owner of the estate but also for their family, friends, the executor of the estate, the power of attorney, their trustees, and beneficiaries. If the paperwork is not filled out or filed in exactly the right way, a variety of problems can arise. These include a power of attorney with too much or too little power, beneficiaries getting more or less than intended, and financial hardship brought on by unforeseen taxes.

The best way to be sure that the often-complicated financial elements of estate planning are addressed effectively is to consult with a lawyer that specializes in elder law. Finding a professional that is familiar with the requirements and process for estate planning in a specific state guarantees that nothing gets mistaken or overlooked.

In Conclusion

Deciding what to do with a lifetime of possessions and assets is not an easy task. There are many things to consider when planning how to best prepare loved ones for the future. Most people benefit from having a combination of a will, a living will, a power of attorney, and a trust of some sort. However, each person's situation is different, and the most effective way to prepare for any possibility is to sit down with someone qualified to help with estate planning. Remember, every Province has its unique laws governing the process of estate planning, so the best place to begin is with an elder law specialist.

Why Estate Planning Matters

Estate planning allows a person to decide how their assets are inherited. Estate planning also provides an opportunity for an individual to make decisions about their own health, future medical care, and funeral arrangements while they are still capable.

This can help ensure that their wishes are followed even in the event you become mentally unhealthy. It can also make some of these decisions easier for family members that otherwise may be left to make choices without a road map. Coping with a loved one's passing is already difficult enough; the last thing you want is to have family members squabbling over entitlements.

Considering people can die at any age, there is no ideal age at which estate planning should be done. Anyone with financial assets should consider how they want them handled in the event of their passing.



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2021 REAL ESTATE

Home buyer demand remains elevated across Metro Vancouver



Residential property sales in Metro Vancouver

In the first month of 2021, Metro Vancouver's* housing market continued the pattern set at the end of last year with home sale activity outpacing the supply of homes listed for sale.

The Real Estate Board of Greater Vancouver (REBGV) reports that residential home sales in the region totaled 2,389 in January 2021, a 52.1 per cent increase from the 1,571 sales recorded in January 2020, and a 22.8 per cent decrease from the

3,093 homes sold in December 2020. Last month's sales were 36.4 per cent above the 10-year January sales average. "With home sale activity well above our January average, the supply of homes for sale isn't able to keep pace. This is causing increased competition amongst home buyers and upward pressure on prices." There were 4,480 detached, attached and apartment properties newly listed for sale on the Multiple Listing Service® (MLS®) in Metro Vancouver in January 2021.

This represents a 15.7 per cent increase compared to the 3,872 homes listed in January 2020 and an 86 per cent increase compared to December 2020 when 2,409 homes were listed. The total number of homes currently listed for sale on the MLS® system in Metro Vancouver is 8,306, a 3.6 per cent decrease compared to January 2020 (8,617) and a 2.7 per cent decrease compared to December 2020 (8,538).



May 2020
1,985 Sold
May 2021
4,268 Sold
(+187.4%)

May 2021 Listings



Detached homes
4,769
Townhomes
1,488
Apt.'s
4,713



Collette Gerber Chair of BFBGV Board of Directors

Getting Ready for Summer



Pansies



Violas



Nicotiana

Summertime planting of your annuals and perennials can be very successful, especially with a proper watering schedule, and choosing an appropriate spot that allows the right amount of sun or shade. Don't forget to check on which fertilizers work best for the plants you are growing. Violas, pansies and petunias add color and wonderful fragrance to your garden and lend well as border plants and within a rock garden setting.

Nicotiana, commonly referred to as tobacco plants flowers in the late afternoon to evening hours and fills the air with their potent sweet aroma. Don't forget the sunflowers!! With the hot Okanagan heat they do very well!

Other plants that thrive well are, of course, vegetable plants! Some hardy veggies can get in the ground as early as late March, while April, May and June are generally the best time to plant in the Okanagan's zone for many vegetable plants. Some ideas are tomatoes, beans, carrots, eggplant, cucumber, green pepper, lettuce, onion, peas and parsley as well as many other specialty herbs. ***Happy Gardening!!!!***



Government
of Canada

Gouvernement
du Canada



Protecting yourself and your loved ones from #coronavirus is simple:

- Clean your hands often
- Cough or sneeze in your bent elbow – not on your hands!
- Avoid touching your eyes, nose and mouth
- Limit social gatherings and time spent in crowded places
- Avoid close contact with anyone who is sick
- Clean and disinfect frequently touched objects and surfaces.

#MentalHealth #COVID19 #coronavirus



Canada

For up to date
COVID information
please visit;
www.canada.ca/coronavirus
Toll-free: 1-844-280-5020

Are you eligible for SAFER subsidy for your rent?



Frequently asked questions and answers.

Important:

Please remember to immediately inform BC Housing of any changes in your address, rent, income, marital status, family size, or people sharing your accommodation.

By providing this information promptly, we can adjust your subsidy accordingly to avoid any possible overpayment.

For your information:

BC Housing will audit some recipients. If you apply and become a SAFER recipient, you may be contacted and asked to prove your eligibility.

The Freedom of Information and Protection of Privacy Act covers the collection and use of personal information in BC Housing's files.

For more information, contact:

SAFER
BC Housing
101 - 4555 Kingsway
Burnaby, BC V5H 4V8

Lower Mainland:
604-433-2218
Elsewhere in BC:
1-800-257-7756
www.bchousing.org

When will my SAFER subsidy be effective?

- If you are eligible, your subsidy will be effective the month we receive your application in our office. For example, if your application is received in our office on May 29, your application will be effective for the month of May.

How is the SAFER subsidy paid?

- You have a choice of receiving your subsidy by cheque or by direct deposit to your bank account. Cheques are mailed during the last week of the month and direct deposits are made on the last working day of each month. We recommend direct deposit if possible.

Is there a minimum amount SAFER will pay me?

- Yes, the minimum is \$1 per month. However, if your subsidy is less than \$10 per month, you will receive two payments per year. The first payment will be made six months after your birth month. The second payment will be made during the month prior to your birth month.

What happens if my income changes?

- Please inform BC Housing immediately so that we can make any necessary changes to your file. This does not include cost of living increases to income such as CPP or OAS.

What happens if I move or my rent amount changes?

- Please inform BC Housing immediately so that we can make the necessary changes to your file and adjust your SAFER subsidy accordingly.

How is the rent subsidy calculated when I pay room and board?

- The SAFER subsidy does not cover board, cable, parking, laundry, or other personal services; therefore 50% of a room and board payment is considered the rent portion up to the maximum rent level.

May I apply for the SAFER rent subsidy if I am in a Long Term Care facility or in a residence that is subsidized through another government agency?

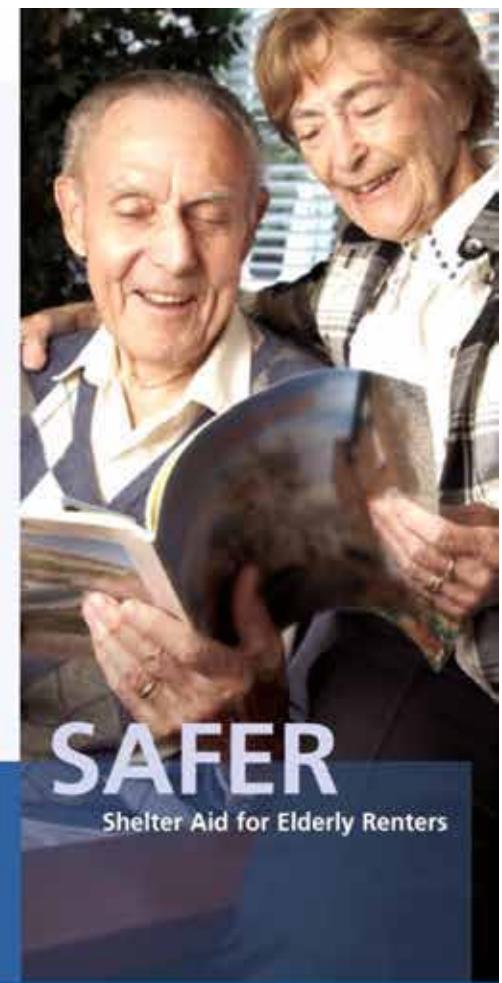
- No. Seniors residing in a Long Term Care facility or in a residence that is subsidized through another government agency are not eligible for subsidy because they are already receiving rental assistance for their accommodation.

How will I know that my SAFER application has been approved?

- BC Housing will contact you by mail.

Do I declare my SAFER subsidy on my annual income tax return?

- No. SAFER is a non-taxable rent benefit.



Place Your Ad Here!