

North Okanagan Shuswap

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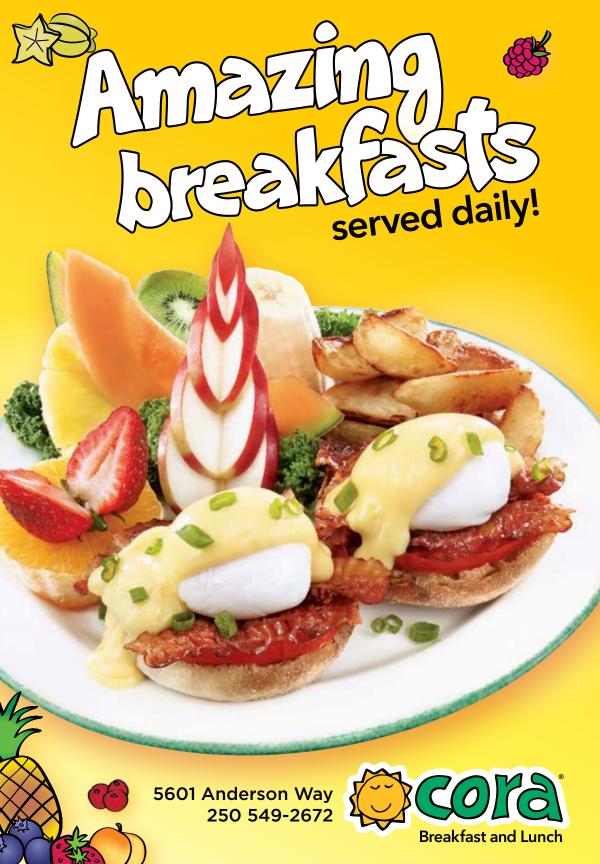


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Greetings from the North Okanagan – Shuswap MP



There are many reasons why people choose to visit and live in the North Okanagan Shuswap. From the lush valleys and pristine lakes to the scenic mountains, there is endless natural splendour to be appreciated.

For millennia, the North Okanagan Shuswap has been a bountiful oasis bearing the necessities for its inhabitants. The region's bounty

supported the Syilx (Okanagan) and Secwepemc (Shuswap) peoples that inhabited the area and harvested from what the streams, fields and forests provided in abundance.

1885 marked the completion of the Canadian Pacific Railway with the driving of the "Last Spike" at Craigellachie in the eastern portion of the Shuswap. With the completion of the railway came waves of settlers, migrants, prospectors, farmers - all seeking a place to call home.

Over the centuries the North Okanagan Shuswap has seen everincreasing cultural diversity. Beginning with Indigenous cultures and connections to the land that span millennia, people from around the world have brought additional cultures and traditions from their homelands. Early settlers built farms, sawmills, and infrastructure for communities to grow and provided jobs. As communities grew, more families were welcomed from across Canada and around the world. All of this has added to the opportunities to explore the features and cultural experience the region has to offer.

The North Okanagan Shuswap continues to be the choice of so many seeking the ideal place to raise a family or retire. Our communities offer activity programs for residents of all ages while countless organizations provide social supports – a hand-up for those who need assistance.

Whether you are new to the area or a long-time resident, my office is available to help if you require assistance with federal government services.

Wishing you the best Experience of 50+!

Sincerely, **Mel Arnold**, Member of Parliament
North Okanagan-Shuswap
www.MelArnold.ca 1-800-665-5040





North Okanagan Shuswap

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Every effort is made to avoid errors, misspellings and omissions. If, however, an error comes to your attention, please accept our sincere apologies and notify us. Thank you!

Front Page photo, Aurora Borealis over Vernon, Coldstream, courtesy of Shinichi Kuroda

WE ARE GREEN!

Experience 50+ Living, Community Guide to Better Living, is printed on recycled paper with vegetable based inks.



Endless Opportunities for Julian, Thanks to War Amps!

What began as an Association to assist war amputee veterans returning from the First World War has expanded its programs over the years to support all amputees, including Julian Telfer Wan, of British Columbia.

Julian was born a left hand amputee

and grew up with The War Amps Child Amputee (CHAMP) Program, which provides financial assistance for artificial limbs and adaptive devices, as well as peer support. He also attended regional CHAMP seminars where "Champs" and their parents learn about the latest in artificial limbs, dealing with teasing and bullying, and parenting an amputee child.



"The War Amps support has meant that I've been fitted with devices so that I can take part in a variety of activities, such as riding my bike, kayaking, weightlifting and playing the trombone," says Julian. "They've also given me encouragement and the confidence to succeed."

The War Amps receives no government grants; its programs are possible through public support of the Key Tag and Address



Leave a lasting gift

Label Service.

with a charitable estate donation in your will. Your support provides essential artificial limbs to amputees of all ages.



The War Amps

estatedonation@waramps.ca waramps.ca • 1 800 465-2677

Wellness Centre Focused on Emotional, Physical, and Spiritual Wellbeing

Shuswap Hospice & Palliative Care Resource Centre provides a variety of programs and services to families throughout the Shuswap Region. We are a Wellness Centre focused on emotional, physical, and spiritual wellbeing.

Why what we do is important...

We provide an environment where we honour and respect personal health care decisions and offer psychological, emotional, and spiritual support for families. Our work also focuses on grief, either anticipatory or for the loss of a loved one. Grief comes in many forms and expressions, and we recognise them all. Our aim is to empower people to continue finding their reason for being, their joie de vivre for life. Through actively listening, hearing their concerns, and helping them navigate this impactful phase of their life we guide them on their journey of reconnection and healing. We help clients discover the necessary tools to have the conversations with their loved ones that are so vitally important while we support loved ones to acknowledge and understand end of life wishes. We lend a hand to achieve living well and dying well with dignity and compassion, humor and laughter and some tears.

Quality - Compassion - Dignity ... What everyone deserves.

We are not just about end of life; we are about quality of life.

Programs offered include Caregiver Support Groups - Bereavement Support – Companion Program – One-on-One Grief Support – Nav-CARE - Advance Care Planning - Walk & Talk Groups - Touch Therapy. New programs include Youth, Grief and Loss, Children's Room providing support for children of all ages and the Wig and Prosthesis Lending Bank where we offer free wigs and breast accessory service, fittings, and support. You will also find an extensive Lending Library for those who may find comfort in reading.

We are a non-profit, volunteer-based organization that depends on donations and support from community. All of our services and programs are offered free of charge.

Community caring for community

To learn more, contact us at:

Shuswap Hospice Society Suite 4 – 781 Marine Park Drive Salmon Arm, B.C. V1E 2W9 • 250-832-7099 www.shuswaphospice.ca

www.shuswaphospice.ca info@shuswaphospice.ca



Kitchen Salvage

Getting a new kitchen? So, what are you are going to do with your old kitchen? The simple and easiest thing to do is consider donating it to the Habitat for Humanity ReStore in Vernon and in return, you will receive a charitable tax receipt for the ReStore resale value. Plus you are keeping good usable items out of our local landfill.

The monies raised through the ReStore supports Habitat for Humanity Okanagan's homebuilding initiatives locally.

Here's all you have to do. Contact us BEFORE taking out your existing kitchen to allow us to evaluate it. If we can salvage your kitchen.



We will schedule a date with you to remove your old kitchen cabinets and take it away. It really is that easy! You can call 778-755-4346 and press extension 213 or you can inquire directly by email: donations@restoreokanagan.ca to learn more about the kitchen salvage program.

Habitat for Humanity ReStores



Habitat for Humanity Okanagan operates four ReStores with locations in Vernon, Kelowna, West Kelowna, and Penticton. The stores sell new and gently used items for your home and garden. From lighting to flooring, furniture to major appliances, one of a kind antiques.

If you need it or want it, you might just find what you are looking for at your local ReStore and at a great price!

Habitat for Humanity Restore operations help keep reusable material out of the landfill and the net profits help support Habitat for Humanity Okanagan's building program right here in the Okanagan.

Our inventory is 100% donated by local and corporate businesses and by individuals like you. Donations are greatly appreciated.

The Vernon ReStore has both a build centre and furniture and home décor store located at units 2707C and 2709C on 43rd Avenue in Vernon.

Any questions? You are welcome to send an email to the ReStore Manager, Tammy Kennedy: vernon.manager@restoreokanagan.ca

Lake Country Build Update

Our Lake Country build is well underway! With the first phase of the project near completion for 5 more families to move in this fall. After these families move in, the final four-plex will break ground shortly after (October 2022). This final building is for the 4 remaining families selected for home ownership.

While we continue to build in Lake Country, we still need your help to raise the approximately 1.7 million dollars that will be needed to complete four-plex.

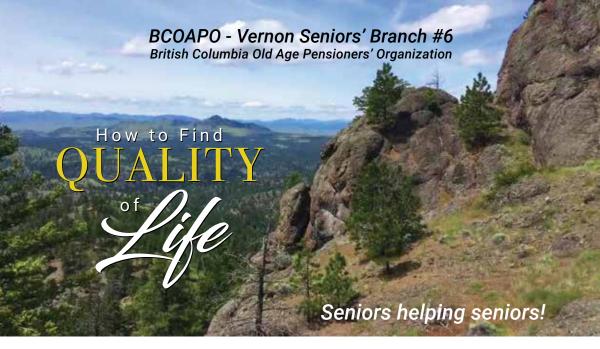
Every donation is a way to help us build strength, stability, and independence through affordable homeownership.

To donate follow web link below: www.habitatforhumanityokanagan.ca/lake-country-build/



For more information about this important project please contact

Danielle Smith Director of Resource Development 778-755-4346 ext. 210 resourcedevelopment@hfhokanagan.ca



Everyone and especially Seniors 55+ deserve to feel heard and respected, with a sense of purpose and overall well-being. Having access to good information can increase our knowledge, empower us and have a positive impact on our Quality of Life.

Many of the problems associated with aging increase due to the lack of meaning in people's lives. In fact, having a positive view of life can help Seniors have more energy, less stress, better appetite, and prevent cognitive decline. So what can we do to help improve quality of life for seniors?

- Create a Sense of Purpose Seniors want to feel valued and encouraged to contribute and share their skills and experience.
- Recognize Signs of Depression this
 is not a natural part of aging, seek out
 information to treat this debilitating
 disorder.
- Stay in Physical and Mental Motion —
 exercise your body and mind to complete
 daily tasks, create pride and increase
 independence. We are never too old to
 learn new things.
- 4. **Make Connections** combat loneliness by connecting with others. Be a role

model, mentor or friend and join a group like BCOAPO Vernon Seniors' Branch #6 to improve the *quality of your life*.

The British Columbia Old Age Pensioners Organization is the oldest Seniors' Organization in Canada, celebrating 90 years in 2022. Vernon Seniors' Branch 6 is a part of this organization and is concerned with all aspects of Seniors' lives, including pensions taxation, finances, health issues, home support, Medicare and Pharmacare housing and rental issues, social safety, senior abuse, neglect, fair treatment and loneliness. Speakers are invited to address these topics of concern.

Members are given a voice locally, provincially and federally by advocating through resolutions which are passed on to the B.C. Government. Seniors have so much to contribute and when they feel appreciated everyone benefits.

We invite all Seniors to attend our meetings which are held on the third Tuesday of each month at 1:30 pm at the Schubert Centre 3505-30th Avenue, Vernon, BC. Phone 250-545-0384

Everyone Welcome!





Here to help you Live Well with:

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Your Will is Powerful

Leaving a charitable gift in your Will can be as simple as adding a one-line direction.

by Community Foundation North Okanagan



during our lifetime. Imagine what could be accomplished with a donation that size!" says Leanne Hammond, executive director of the Community Foundation North Okanagan.

There are many ways to create a positive local impact through a gift from your Will. One is by donating to the annual community granting program where donors pool their funds to maximize the financial impact. This empowers responsive grant making to fund the immediate, emerging, and evolving needs of the North Okanagan region.

Many of us have spent a lifetime contributing to a favorite cause or supporting a few favorite charities. By leaving a charitable gift in your Will, you can make a larger contribution than you ever thought possible, without using any of the money you need during your lifetime, or significantly taking away from your loved ones.

"More of our donors are having open conversations with us about maximizing the giving potential of their Wills. We've recently worked with a donor and their financial planner that is considering leaving a 5% gift from their \$600,000 estate. That small percentage would translate into a \$30,000 donation. This is a far bigger impact than most of us would ever be able to make

Many people leaving a gift in their Will to the Community Foundation also seek to establish a fund, named to honour their legacy or pay tribute to a loved one. This fund will make reliable grants to a cause or to an essential service organization. Some donors may choose to give a larger gift from their Will that targets a specific cause for a specified period of time. This is a suitable option for donors who want to make an immediate impact or a significant difference over a compressed timeline.



Whether your plan is to give now, or to give later, establishing a future giving plan ensures that the legacy you wish to create is realized.

"A future gift can be included in a Will by adding a simple one-line direction. The gift details are then documented at the Foundation and can be adjusted at any time without the effort and expense of revising the Will," explains Hammond. "When we receive an estate gift from a donor, it's very humbling to know they've entrusted us to carry out their legacy."

While leaving a gift in one's Will makes it possible to leave a much larger gift remember that you don't have to be wealthy to create a charitable legacy. You can leave as much or as little as you want - there is no gift too small to make an impact. It only takes a few minutes to leave a gift to charity, but it creates a legacy that lives on for future generations.

To find out more call Leanne Hammond today!

The Power of Many

When you establish a fund or make a donation with the Community Foundation North Okanagan your money is pooled with our \$19 million endowment fund. You become part of a circle of giving, where every dollar granted to a charity, is because many people just like you - cared.

Regardless of your age or the size of your gift, we are here to make your giving experience simple and rewarding.

T: 250-542-8655 E: leanne@cfno.org W: www.cfno.org





In 1894, a young widow with three small stepchildren became Mrs. Clara Cameron, wife to Vernon's first shopkeeper, William Cameron. As Vice-President of the National Council of Women, Clara advocated for the establishment of a hospital in Vernon. Her advocacy finally came to fruition with the first hospital, a small two-storey building, built on top of what is now known as "hospital hill" in 1897. Three years later, Clara lost her battle to cancer, but her legacy lives on.

Clara's story is just one of several that is shared at the Museum & Archives of Vernon (MAV). From Pierre Louis, respected syilx Chief & Elder and celebrated rodeo rider who was honoured by King Edward for his service to his community, to Luc Girouard, the first non-Indigenous resident of Vernon, who sorted mail on the floor of his tiny creek-side cabin, to Thomas Shorts, who operated the first steam engine on Okanagan Lake, MAV is honoured to keep their stories alive.

With a convenient downtown location, the Museum is an ideal place to begin your discovery of Vernon's past and present. Explore local flora and fauna in our Natural History section, before taking a swim or hike in the Okanagan's beautiful outdoors. Learn more about the Indigenous syilx People of Okanagan Nation. Cross the boardwalk and peek into the shops in the meticulously recreated streetscape. Take a tour of Vernon's 28 full-sized murals.

MAV also boasts a comprehensive research facility, where trained archival staff are happy to assist researchers of any age or interest. Peruse our Vernon Daily News collection to access the vital records of a family member, or frame a print of one of over 31,000 historical images to create a unique gift for a friend. In addition to providing education programs and public events, the facility is also available for private function rental, with a special priority placed on providing a safe space for diverse cultural groups and clubs, artists, writers, and historians.

This is your museum.

Steve Fleck, Executive Director 3009 – 32nd Avenue 250-550-3140 • www.vernonmuseum.ca



The Shuswap's most popular heritage attraction opens for the 2023 season!

Real History – Good Food – Hands-On Activities

DINNER THEATRE

R.J. Haney

R.J. Haney Heritage Village & Museum, located at 751-Highway 97B, opens for the 2023 season in May. The Heritage Village offers a unique and authentic experience for visitors who can explore firsthand the rich history of Salmon Arm and the Shuswap. Set on 40 acres of the prettiest farmland in the Shuswap, the

Heritage Village features 24 relocated and replicated buildings, with over 30 exhibits to discover, including the original

1910 Haney House.

The Village and Museum are open Wednesday to Sunday from 10 am - 5 pm. July and August are open seven days a week. Your admission to the Village includes all hands-on

activities, a guided tour of the Haney House and access to the Village, Museum and trails.

There's something shiny and new in the Village! The Children's Museum and Discovery Centre is an exciting place of discovery aimed at little to middle children. Located in the Broadview School House on the main level in the heart of the Village. the Discovery Centre is themed around the natural elements at the Heritage Village, the water of the Shuswap and our early settlers. The hands-on exhibits are designed for children and their grownups to learn and play together.

If you are looking for a unique lunch experience, the Sprig of Heather Restaurant is open Wednesday - Sunday, 10 am – 4 pm. Enjoy indoor or outdoor patio seating for up to 150 people with views of the Village from every table. The menu includes a daily special. Sandwiches are made with in-house baked bread, fresh fillings, and greens served with your choice of our homemade signature soups or garden salad with homemade dressings. There is always a variety of baked goodies

on hand. For more info, visit https://www. salmonarmmuseum.org/sprig-of-heather.htm

A must-see is the very popular Villains and Vittles Dinner Theatre Production. Ticket holders enjoy a home-cooked meal and live theatre with shows every Wednesday.

Friday, and Sunday evening in July and August. Reservations are a must, and seating is limited, so call early. You don't want to miss this highlight of Salmon Arm's summer entertainment!

Visitors also experience the many special events throughout the season. For information on what's happening at R.J. Haney Heritage Village & Museum, including admission cost, hours of operation, daily activities and volunteering opportunities, call 250-832-5243 or visit their website www.salmonarmmuseum.org. A visit to the Village from May – to September is well worth the trip!





Discover the Shuswap's largest heritage attraction! Children's Discovery Centre and Play Area Real History - Good Food - Hands-on Activities Museum - Archives - Special Events - Nature Trails Sprig of Heather Restaurant - Dinner Theatre

www.salmonarmmuseum.org 751 Highway 97 B Salmon Arm 250-832-5243 Check our website for hours of operation & rates

Well worth the trip!





We Love our Volunteers!



Join the Schubert Centre family by volunteering in one of our many service departments.
We always looking for Volunteers, and Drivers for Meals on Wheels.

- Membership and Member Services
- Coffee Shop
- · Book Your Tour to Popular Okanagan Hotspots
- · Kitchen and Nutrition Team
- · Thrift Shop Attendants
- Pancake Breakfasts 2nd Saturday
- Birthday Lunches
- Meals on Wheels -Volunteer Staff and Drivers Catering



Connecting Seniors in Vernon BC



Make Memories at Schubert Centre

We love to create beautiful atmospheres for your weddings, graduations, reunions, conventions, trade shows, business meetings and more!

Contact us today to book your event - world-class service with a family atmosphere.







Schubert Centre
Bus Tours



250 549 4201 schubertcentre.com

Schubert Centre -Join our Community!

Located in the heart of downtown Vernon. Schubert Centre is your one-stop shop for nutritious meals, exciting events, fun activities and good conversation! This iconic Vernon building has been home to over 40 years of seniors' and community memoriesfrom Winter Carnival events to dinner theatres, innumerable weddings, banquets and conventions, reunions and business meetings, Schubert Centre has helped to create meaningful moments to remember in our town.

The most endearing part of visiting Schubert Centre

is the talented volunteers which make it run - whether chatting with the friendly and knowledgeable staff at the front desk, to getting meals at the cafeteria, to our professional servers for banquets and events, our entire facility is operated by seniors, for the community. With a wealth of experience, knowledge and skill, Schubert Centre is a place filled with superlative service with a family touch.

This year, Schubert Centre has been proud to re-open its facilities to our core senior membership, providing card games, exercises, Tai Chi and Qi Gong, crafts, floor curling and indoor games. We have re-instituted Schubert Tours – a fabulously affordable way to see the beautiful region around us! Our 22-person bus travels about on Casino and mall trips, kangaroo farms, wine tastings and holiday getaways, even trips to Revelstoke Dam and Kettle Valley Railway. Our Thrift shop provides vintage bargains throughout the week, and our Meals on Wheels program sends out hundreds of meals to the community on a regular basis.



Schubert Centre is committed to community service - during the challenging White Rock Lake Fire of 2021, Schubert Centre proudly hosted BC Emergency Social Services for Okanagan Indian Band, and the Red Cross Evacuation Reception Centre, Again, our dedicated volunteers assisted volunteers and staff to ensure that local residents had access and comforts during the challenging evacuation process.

After a couple of difficult years Schubert Centre has reopened. COVID has had a huge impact on us all and no doubt life has changed. Schubert is welcoming all of our old members and inviting new members to join our group. The coffee shop is open, activities are happening and we have a very successful happy hour Friday afternoons. We have live music by different local artists. So come and dance or just listen and tap your toes. At Schubert Centre, our mission is to ensure that our seniors get the most out of their golden years, and that our community continues to be served by our exemplary volunteers for decades to come.





Halina Activity Centre
is a charitable,
non-profit organization.
We are collecting funds to make
improvements to our centre.
All monetary and useful items
donations are appreciated

Halina Activity Centre has been active for 49 years.

The Halina Activity Centre is in the Vernon Recreation Complex and is operated separately as a charitable non-profit organization.

From the entrance, you'll see the large floor of the "Halina Room" that for years has enticed dancers for our weekly live band dances. The "Halina Pattern Dancers", the Star Country Squares & Rhythm Rounds, willingly travel from as far as Kelowna and Salmon Arm, because they like our floor and the comradeship.

Parallel is our "Halina Room" stage, (from where countless musicians entertain and our Tuesday afternoon Bingo is called) are the markings for Floor curlers so they can socialize, and hone their skills on Monday mornings. Most months this room is filled to capacity on the 4th Saturday for our all you can eat "Pancake Breakfasts".

We have many affiliated renters, including, "Star Country Squares", "Sons of Scotland", "Fish and Game Club" and of course the over 300 members of the "North Okanagan Duplicate Bridge Club". This is BCs' largest Bridge club.

The Halina Canasta and Crib players meet at least twice weekly in our "Club Room" and are always ready to welcome new members. The "Club Room" is also where our "Halina Crafters", "Vernon Fiddlers", "Time Out Stitchers", Dart players, Table Tennis players and many other groups meet.

More activities are being added monthly. Be sure to check our Activity Calendar online or in the Centre

On-Line choices now includes e-commerce Craft Shop, online classes, and Bingo. See 'Bingo' information on Home page of HalinaCentre.com

There are so many affordable social, recreational and educational choices at the Halina Activity Centre. Come, find what you

can enjoy. Bring a friend, make friends, join our Bus Trips. Visit our craft store, try our home cooking in our Centre Cafe, check out our newly renovated "Billiard Room". Or, if you want to consider joining our organization and becoming a volunteer, our volunteers will gladly show you the ropes and explain what the centre means to them.

There is ample parking by our easily accessible centre. We have Wi-Fi and our Halina Room has a hearing loop, donated by Rockwell Audiology. This helps clarify selected sounds for those with hearing aids.

The Centre Cafe is open Monday - Friday 8:30am-2pm offering homemade soups, sandwiches, baking, drinks at the lowest prices in town.

Membership is only \$25/year, enabling reduced activity and cafe rates for all members.

The Centre is open to all persons 50 years of age and over and guests. For more information, please call 250-542-2877, log onto our Facebook page or check out our website www.halinacentre.com

The **Halina Activity Centre** is Vernon's First Seniors Centre. It has been active for more than 49 years.

It is a charitable non-profit society in the Vernon Recreation Centre. 3310 37th Avenue, Vernon, BC V1T 2Y5 250 542 2877 halinaseniors@telus.net www.halinacentre.com

www.facebook.com/halinaseniorscentre/

ind us hidden

in the Vernon

Rec Centre



We offer:

- Rental spaces for meetings, activity groups, and family special events etc.
- Free parking by the centre
- Wi-Fi
- Hearing Loop Technology to clarify speech for those with hearing aids
- · A large sprung dance and exercise floor
- A stage
- A Billiards and Pool room
- Kitchen and Dining areas snacks & hot lunches Monday through Friday



Regular Activities:

Bingo, Bridge, Billiards, Bus Tours, Canasta, Crafts, Carpet Bowling, Crib, Dancing to live music, Darts, Floor Curling, and so much more.



Special Events:

- · Pancake Breakfast on the 4th Saturday of the month
- · Christmas Party early December
- · New Years Eve Dinner Dance
- Winter Carnival in February
- · Spring Breakout in March
- · and much more



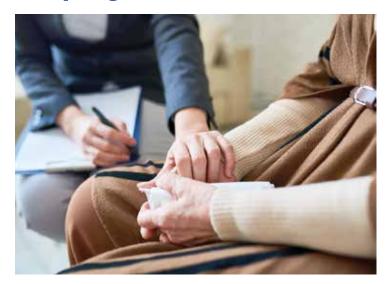
Our very special thanks for the wonderful support...







Helping Seniors Is What We Do



As a community with the percentage of seniors higher than the national average, Vernon is very fortunate to have so many services available for our aging population. One community organization making a big difference in the lives of North Okanagan seniors is NexusBC Community Resource Centre, thanks in a large part to generous donors, funders and the help of many local volunteers.

NexusBC is a non-profit organization serving the North Okanagan. They assist seniors, their families, caregivers and the community to access services which empower seniors to maintain their independence and improve their quality of life. The range of services includes information on housing, transportation, home support, emergency preparedness and more. As well, NexusBC's large resource databank can direct seniors to community organizations for help with legal, tenancy and elder abuse issues. Volunteers and coordinators are available

to help with filling out applications for Shelter Aid For Elderly Renters (SAFER). Canada Pension Plan. Old Age Security, the Guaranteed Income Supplement and more. During tax season, volunteers provide free basic tax returns for low-income seniors thereby preserving their benefits and financial entitlements for yet another year.

For seniors living

in their own home and needing some assistance, the North Okanagan Better At Home Program is a highly valued resource. Services through this program include transportation, grocery shopping, minor home repair, yard work, light housekeeping and telephone social activities. Service fees are assessed on a sliding scale in order to help seniors afford the services.

In order to offer these services, NexusBC relies on the support of more than 40 volunteers. And more volunteers are always needed. If you enjoy the company of seniors and care about their well-being, there are a variety of ways you can help. Volunteers are needed to drive seniors to appointments and for grocery shopping; to help with light yard work and minor maintenance; as well as office work and assisting clients. A free criminal record check is conducted on all volunteers. For more information, please visit www.nexusbc.ca or phone NexusBC at 250.545.0585





Helping older adults live their best lives

Connect Program

- Assistance with CPP, OAS and GIS pension applications
- Assistance with Shelter Aid for Elderly Renters (SAFER) applications
- Information on seniors housing
- Directory of affordable services for seniors including home support and out-of-town rides to medical appointments
- Free income tax returns for lower-income seniors
- Emergency preparedness planning guidance

Better At Home Program

- Transportation to appointments and for grocery shopping
- Light housekeeping
- Minor home repair and light yard work
- Friendly visits and social activities by phone



United Way helping seniors remain independent.

Better at Home is funded by the Government of BC and managed by the United Way.



Phone: **250.545.0585** 102-3201 30th Street, Vernon BC

www.NexusBC.ca

WHAT THE HECK IS HOTCHPOT??

Equalizing Uneven Advances to Kids in Your Will

"Her piece of cake is bigger than mine! It's not fair!!" As a mother of 2 young children, this is something I hear on a regular basis. It drives me a bit crazy, but as parents, when it comes to our kids, we all know how important the concept of "fairness" can be

Many parents fret over how they will equalize their wills where they have made unequal gifts,

advances or loans to their kids over the years. Parents with the financial means sometimes advance money to a "financially dependent" child to help with living expenses or help them buy a car or house, to the exclusion of their other children who are "financially independent". These parents often expect that when they pass away, the money they have advanced to their financially dependent child or children while they were alive will be considered advanced on account of the children's inheritances, NOT separate gifts over and above their inheritances.

Have no fear, the "Hotchpot Clause" is here. The legal and accounting concept known as a hotchpot clause is available to deal with the equalization of the shares of the beneficiaries of a person's estate where one or more of the beneficiaries has already received money from a parent during the parent's lifetime. It prevents a beneficiary (usually a person's child) from double dipping where a parent intended that any money they'd given to that child during their lifetime to be a pre-payment of an inheritance, instead of an advance above and beyond the intended inheritance.

The hotchpot concept is best illustrated by an example:

John and Martha Moneybags have 3 children, David, Suzie, and Barbie. John and Martha have an estate of \$900,000.00. David, their eldest, suffers from an entitlement curse, and has never held a long term job or finished university. However, he can do no wrong in his dad's eyes and over the past few years, John has advanced David \$100,000 to fund his backpacking and skiing lifestyle. Suzie's marriage recently broke up and her husband left her with 3 young children. John and Martha recently advanced



\$200,000 to Suzie to help her purchase a house. Barbie has a successful toy store business, and while not wealthy, she makes a good living.

John and Martha intend to have their \$900,000 estate split equally when they die, but they want the money previously advanced to David and Suzie to be accounted for, such that Barbie gets 1/3

of their estate, including amounts previously advanced to David and Suzie. If John and Martha were to die in a plane crash today, their current wills state that their estate is to be divided equally among their 3 children, so each child would get \$300,000 (1/3) each, which is not their intention.

Had John and Martha met with their lawyer before the plane crash, their lawyer could have updated their wills with a hotchpot clause, such that their estate would be considered to have been \$1,200,000 (\$900,000 + \$100,000 advanced to David + \$200,000 advanced to Suzie). Thus, when the estate was settled, Barbie would receive \$400,000 (\$1,200,000/3), David would receive \$300,000 (\$400,000 - \$100,000) and Suzie would receive \$200,000 (\$400,000 - \$200,000).

A hotchpot clause requires evidence of provable amounts advanced to beneficiaries, so it is very important for parents to keep **good records** of money provided to their children. Bad, or no book-keeping may render a hotchpot clause ineffective.

Where parents intend to split their estate equally amongst their children/beneficiaries, but have made loans, advanced funds for house purchases, or just given money to their children in unequal amounts while alive, their estate planning should include consideration of those gifts and loans, with proper evidence, and their lawyer should draft a hotchpot clause in their wills.

NixonWenger...

Nixon Wenger LLP 301-2706 30th Avenue, Vernon, BC V1T 2B6 www.nixonwenger.com 250.542.5353 | 1.800.243.5353 Research shows that fresh, high-antioxidant Extra Virgin Olive Oil (EVOO) is healthy, but what are those health benefits and how do you choose an oil in the store?



What is EVOO? Unlike pure, light, and extralight olive oils which are refined and use chemicals or heat for extraction. EVOO is made by simply crushing the olives. This first crush is called EVOO— you can think of it as the juice of the olive: the fresher, the better!

What are the health benefits? EVOO made with fresh, early harvest olives is packed with health promoting compounds called phenols that protect the oil. These phenols also protect us! They have antioxidant (fights damage to cells), antimicrobial (prevents harmful invaders), and anti-inflammatory (reduces inflammation) properties. Additional benefits are shown through EVOO's main role in the Mediterranean diet, which has been shown to reduce the risk of cardiovascular diseases. heart attack, cancer, and diabetes along with other chronic diseases.2

How do I find a fresh EVOO year-round? Like wine, many countries produce fantastic olive oil! Since the Northern and Southern hemispheres have opposite growing seasons,

there's a fresh harvest of EVOO every 6 months from countries such as Spain, Portugal, USA, and Greece in the North, and Chile and Australia in the South. Look for the crush date of your olive oil rather than the best-before-date and aim for one that is no more than one vear old.

What happens if my EVOO is old? All un-refined oils will degrade over

time, causing rancidity (smells like 'old lipstick/ crayons') and lowered health benefits. A step you can take to combat this is to look for EVOO in a dark colored bottle and store it in a cool, dark cupboard away from the stove.

Can I cook with EVOO? Yes! You can sauté. fry, roast, and bake with EVOO! Recent research has shown fresh, high-antioxidant EVOO to be the most stable oil when heated compared to other common cooking oils.3 For additional resources, please visit: https://olivewellnessinstitute.org/

Written by Bailey Morin. Bailey earned a BSc. in Food. Nutrition, and Health from UBC and is pursuing her passion for food security, climate-safe agriculture, and women's rights.

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Cheddar Squeakerz

"Cheddar Squeakerz", also known as cheddar cheese curds; is what cheddar cheese tastes and looks like on the very day it is made, before the curds have been put into a cheese mould and the remaining whey has been removed.

What distinguishes cheddar cheese and cheese curds is age and the whey. Where cheese is all about aging and maturation time, cheese curds are meant to be enjoyed as fresh as possible, because over time the curds' texture will become denser and more like cheddar cheese. We call it Cheddar Squeakerz because when the curds are fresh they squeak.

Curds are made the exact same way as our high quality cheddar, but without the aging and the compression (meaning the whey is not pressed out of the curd). When our cheese maker adds salt to the curds, it makes them turn into all sorts of different shapes. The salt also works as a preservative; this enables us to sell fresh Cheddar Squeakerz at room temperature for the first 24 hours after it is made. This is when it is best, but even after being refrigerated; it is still great at room temperature, slightly warm or even melted. The only way to have the squeaky noise back after it's been refrigerated is to warm it up. Make sure you do not warm it for too long or you are going to get a puddle of squeak, which is by the way, still very tasty.



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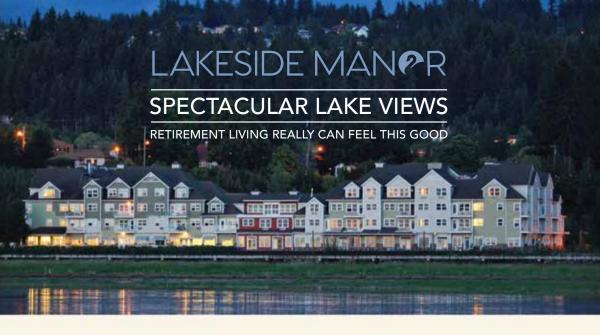
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Vernon Restholm, Vernon's fist seniors home opened its doors on April 1, 1964. It has been home to thousands of area seniors ever since. Restholm is an independent, non-profit association governed by its volunteer board of directors and members. Every resident is a member of the association, giving them a say in how Restholm is managed and operated.

Restholm is a happy, busy place. A visit to Restholm is like taking a trip back to a simpler more friendly time. Our hallways are filled with laughter, conversation, and the smell of home cooking. Restholm is all about companionship, we are small enough for everyone to get to know one another by first name. Restholm is

a place where new friendships develop, and old friendships rekindle.

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Centre. Built on one level, with no elevators or stairs to climb getting around Restholm is very easy. Our grounds are an oasis of calm in the middle of town. Home to a variety of wildlife, with a paved level path and plenty of quiet spots in which to sit, our gardens are the perfect place to commune with nature or visit with friends and family.

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While I am watching out of the window into my garden with the abundance of flowers, birds and insects my mind wanders off to what the future has to offer when I will retire. Do I like to live alone in my home on a four acres property? How long will I be able to maintain my work with the seniors, animals and my gardens? I would love to see my grandchildren more often, have more freedom in my daily events. Visiting the Maritimes, biking, hiking, and skiing are also high on my bucket list. Volunteering in the community and having a purpose keeps me busy, connected, and healthy.

These are thoughts which come into my mind as I reach the third chapter of my life. There is still so much what life has to offer and to explore. I would love to enjoy the golden years and don't worry about the

next chapter in my life. I will have choices to make in order to feel good for the body. mind and spirit.

To start thinking about my future will give me options regarding my financial needs, my life style, and maintaining healthy relationships. I have come to the conclusion that I would like to share my home developing a respectful







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We are social beings and living alone is not healthy for most people. Feeling lonely can lead to depression and giving up on life. It is important to engage with life as long as we can; to have friends and family to laugh with and to cry with, to share stories, and to support each other. Wisdom comes with life experience and as we get older our journey becomes more and more interesting.

There is no reason to fear the aging process. In our

senior years we have still so much to offer to others and the younger generation. As long as we recognize our limitations, be honest with ourselves and others. and accept life on life terms.

For more information or sharing your thoughts: Ria van Zeeland

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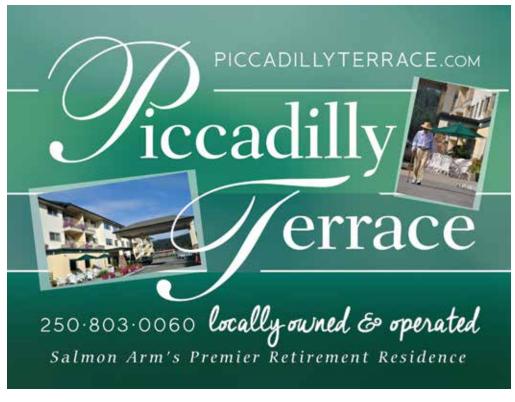
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See our ad and article on page 34



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Housing Related / Home Services

BC Housing

Provincial agency that delivers a range of housing programs including managing and delivering subsidized and supportive housing, financial assistance for home adaptations for people with disabilities, assisting low-income eligible seniors with rent payments in private market. For more info and to see if you may be eligible, visit www.bchousing.org/programfinder

BC Rebate for Accessible Home Adaptations

Get up to \$17,500 in rebates for safety & accessibility adaptations to your home www.bchousing.org/housing-assistance/
BC-RAHA See our ad on page 39

- SAFER Shelter Aid For Elderly Renters
 Program provides cash assistance to
 lower income seniors who pay rent for
 their homes. Call for a SAFER brochure
 or application form available online
 www.bchousing.org/safer
 - **1.800.257.7756** See our ad on page 39
- Licensing & Consumer Services
 Home Owner Protection Act, Public
 Registry of Licensed Builders, New
 Home and Education Registry
 www.bchousing.org/licensing-consumer-services
 - **1.800.407.7757** Mon-Fri 8:30am-4:30pm

BC Senior Living Association

A New Approach to Senior Living. Reshaping the way senior living communities are managed and operated www.bcsla.ca

300-3665 Kingsway, Vancouver 604.689.5949

Canada Mortgage & Housing Corp.

National housing agency providing mortgage loan insurance, mortgage-

backed securities, housing policy & programs, housing research. First Nations programs & assistance

www.cmhc.ca

2000-1111 W. Georgia St., Vancouver 1.800.668.2642 1.800.309.3388 TTY

Condominium Home Owners Association of BC, The

Promotes the understanding of strata property living and the interests of strata property owners

www.choa.bc.ca

26-1873 Spall Road, Kelowna 250.868.1195

1.877.353.2462 ext. 4

 Living in and operating a strata www2.gov.bc.ca > Search for housing+ tenancy+strata

Habitat For Humanity Kamloops

Registered charity, not for profit that builds houses for low-income families, seniors and special needs persons www.habitatkamloops.com

800 Fortune Drive 250.828.7867

Salmon Arm Restore
 1160 Trans-Canada Hwy SW
 778.824.2025 Mon-Sat 9am-5pm

Habitat for Humanity Okanagan

Working towards a world where everyone has a safe and decent place to live – by mobilizing volunteers and community partners to build affordable housing and promoting affordable homeownership as a means to building strength, stability and independence

www.hfhokanagan.ca

778.755.4346

- **ReStore**: Home decor and building supply stores-new & gently used items
 - 1793 Ross Road, West Kelowna
 - 800-2092 Enterprise Way, Kelowna
 - Unit C, 2707 43 Avenue, Vernon 778.755.4346 Mon-Sat 9am-5pm See our ad and article on page 9



Need adaptations to increase safety and accessibility? Get up to \$17,500 in rebates for adaptations to your home. Learn more at bchousing.org/BC-RAHA







Make your rent more affordable



Shelter Aid for **Elderly Renters** The Shelter Aid for Elderly Renters provides eligible seniors with monthly assistance to help with their monthly rent payments.

To discover if you are eligible, call 1-800-257-7756 or go to www.bchousing.org/calculator

For eligibility requirements and information on how to apply www.bchousing.org/safer

BC HOUSING

Home Owner Grant

Reduces the amount of property tax you pay for your principal residence: Under 65, Senior, Veteran, Disabled, more. See website for details. If you pay property taxes to a First Nation, contact directly. www.gov.bc.ca/homeownergrant 1.800.663.7867 Mon-Fri 7:30am-5pm

Houzz

The new way to design your home. Decorating and remodeling ideas and inspiration. Kitchen, bathroom, bedroom, outdoor design. Find local pros. www.houzz.com

Independent Living BC

Affordable assisted living apartments for seniors and people with disabilities via the Independent Living BC program www.bchousing.org/housing-assistance/housing-with-support/independent-living-bc-program

1.800.257.7756

Kindale Development Association

Affordable, sustainable housing in the North Okanagan. Call for details www.kindale.net

2725A Patterson Avenue, Armstrong 250.546.3005 Mon-Fri 8:30am-4pm

- Thrift Store Armstrong
 2725 Patterson Avenue
 250.546.3005 ext. 5007
 Tue-Sat 9:30am-4:30pm
- Kindale Thrift Store Vernon
 2814 44 Avenue
 250.309.9097 Tue-Sat 9:30am-4:30pm

LiveSmart BC Partner Incentives

Check web site for current rebates/offers www.fortisbc.com/offers www.bchydro.com/powersmart.html

Okanagan Village Housing Society

Non-profit society working to provide affordable housing in North Okanagan for individuals and families with low to moderate incomes https://okvillage.ca
250.545.6475



Residential Tenancy Branch

Provides landlords and tenants with information regarding their rights and responsibilities. Aid in resolving disputes related to tenancy https://www2.gov.bc - search above title **1.800.665.8779** Mon-Fri 9am-4pm

Tenant Resource & Advisory Centre

TRAC - Promotes the legal protection of residential tenants by providing information, education, support, and research on tenancy matters-including dispute resolution. Offers webinars and in-person workshops to tenants and advocates across BC www.tenants.bc.ca

604.255.3099 ext. **225** request workshop 1.800.665.1185 Infol ine Mon-Tue-Thur-Fri 1pm-5pm, Wed 5:30pm-8:30pm

Retirement Living Guides

Free downloadable eBooks. Sign up for e-newsletter for tips and advice. Discover what life in a retirement community is really like, types of communities available, downsizing tips, financial advice and more. www.comfortlife.ca/ebooks/

Home Improvements

Habitat for Humanity

Okanagan Restore www.hfhokanagan.ca Unit C, 2707 43 Avenue, Vernon **1.888.630.1458** Mon-Sat 9am-5pm See our ad and article on page 9

Habitat for Humanity

Salmon Arm Restore www.habitatkamloops.com 1160 Trans-Canada Hwy SW Salmon Arm 778.824.2025 Mon-Sat 9am-5pm



and also has one bedroom suites available as part of our **Private Assisted Living Program**. For more information about this flexible program,

call **250-542-6101** or visit www.gss.org.

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See our ad on page 75

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2801 44 Avenue, Vernon
250.545.7370
See our ad on page 43

Value Village

See our ad on page 62

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- South Okanagan Similkameen
 - Thompson Nicola





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Blenz on Bernard & Water St 297 Bernard Ave, Kelowna

Blenz in Pandosy Village 2823 Pandosy St, Kelowna

Blenz in Orchard Park Centre 2271 Harvey Ave, Kelowna

Blenz in Innovation Centre 460 Dovle Ave. Kelowna

> Blenz in Penticton 284 Main St. Penticton

Stroke Recovery Association of BC

After Stroke BC offers support at any stage of the recovery journey, from hospital to home and back into your community. We have many different programs to help you in achieving your goals and we are here to help you find the ones that are right for you. Our programs are designed to help you with:

Skill Development: re-learn and practice skills that will help you in your day-to-day life

Peer Support: connect with other individuals how have been impacted by stroke for emotional support, firsthand advice, and the ability to talk through your own experience

Speech and Communication: practice improving speech and communications skills in a safe and welcoming environment led by skilled volunteers

Education: learn practical and important information about stroke

Exercise and Movement: improve your physical function, strength, balance, and energy levels

See our listing under Support Groups in the Resources section

To speak with an After Stroke Coordinator or to register for our programs, please email afterstrokebc@marchofdimes.ca or call us at 1-888-313-3377 ext. 6201



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for future health care treatment. By
planning ahead, you will have a voice
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adult should make an advance care plan.
Download the provincial Advance Care
Planning Guide in English, Punjabi or
Simplified Chinese. Watch video.
www.gov.bc.ca/advancecare

ALS Society of British Columbia

Amyotrophic Lateral Sclerosis
To meet physical and emotional needs of
ALS patients and their caregivers
www.alsbc.ca Donate online
1.800.708.3228 Richmond

Alcohol, Drug Information & Referral Service Certified information and referral specialists respond to enquiries on all aspects of alcohol & drug use & misuse 1.800.663.1441 24/7 Multilingual service

- Mental Health & Substance Use
 - 250.549.5737 Vernon M-F 8am-4:30pm closed noon to 1pm
 - 250.833.4103 Salmon Arm M-F 8am-4:30pm. Closed 11:45am-12:45pm

Alzheimer Society of BC

Provides information, support, education for caregivers, people living with dementia https://alzheimer.ca/bc/en
Alzheimer Resource Centre
307-1664 Richter Street, Kelowna
Serving Armstrong, Coldstream, Enderby, Lake Country, Lumby, Oyama, Salmon

Arm, Sicamous, Sorrento, Vernon. Virtual support only as at 08/2022. M-F 8:30-4:30 **250.860.0305 1.800.634.3399 1.800.936.6033** First Link Dementia Helpline - Monday to Friday 9am-8pm

Arthritis Society

Committed to excellence and leadership in research, care, education and advocacy for persons with arthritis www.arthritis.ca 895 W. 10th Ave., 3rd Floor, Vancouver 1.800.321.1433 Info/Donate M-F 9am-5pm

BC Brain Injury Association

Providing leadership for developing, driving, implementing a provincial strategy to improve the lives of people who live with acquired brain injury www.brainstreams.ca

BC Cancer Agency Sindi Ahluwalia
Hawkins Centre for Southern Interior
Centre of cancer research, education,
prevention, diagnosis and treatment
399 Royal Avenue, Kelowna V1Y 5L3
www.bccancer.bc.ca
250.712.3900
1.888.563.7773

- Screening Mammography Program
 About 1 in 8 women will develop breast cancer. Mammograms can find breast cancer early usually before it has spread Check website for Clinic Locator www.bccancer.bc.ca/screening/breast/
- 102-300 Columbia Street, Kamloops 250.828.4916
- 108-3330 Richter Street, Kelowna 250.861.7560
- 250.549.5451 Vernon Jubilee Hospital
 1.800.663.9203 Book your screening

BC Epilepsy Society

Provides information and referral, support services to people with epilepsy www.bcepilepsy.com

604.875.6704 Vancouver

 Center for Epilepsy & Seizure Education Providing support, education, information for those with epilepsy https://esebc.org

112-32868 Ventura Avenue, Abbotsford 1.866.374.5377 Mon-Thur 10am-4pm

BC Lung Association

Provides comprehensive information on lung diseases. Better Breathers' Club in-person support groups expected to resume autumn 2022.

https://bclung.ca/peer-support Call **1.800.665.5864** for questions about your breathing

BC Lupus Society

Dedicated to conquering one of the most unpredictable, devastating diseases;

giving caring support to those who suffer from its brutal impact. Anyone can get lupus and there is no cure www.bclupus.org

1.866.585.8787 Call for more information

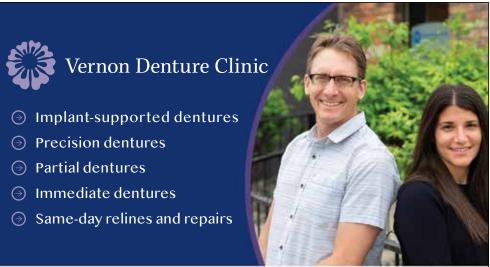
BC Seniors' Guide

Compilation of information & resources to help us all plan for and live healthy lifestyles as we age. You can download/ print, read online, or order a hard copy. For a free copy, contact the Office of the Seniors Advocate. Available in Chinese. English, Farsi, French, Korean, Punjabi and Vietnamese www.gov.bc.ca/seniorsguide 1.877.952.3181 M-F 8:30am-4:30pm

BrainTrust Canada

Community rehabilitation and support for persons with brain injury, as well as a strong focus on education & prevention www.braintrustcanada.com

11-368 Industrial Ave., Kelowna 1.888.762.3233 250.762.3233



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Metatarsalgia - A pain in the foot!



Metatarsalgia is a generalized term used to describe pain that has developed in the ball of the foot. It is essentially an irritation of the metatarsal region. There can be more defined conditions that fall under this general term but causes are often similar or associated to the following contributing factors.

- Foot trauma
- Certain foot types such as high rigid arches
- Foot deformities such as bunions or depressed metatarsal heads.
- Arthritis in the metatarsophalangeal joints
- Fat pad thinning of the protective fat pads that cushion the ball of the foot
- Excessive weight
- Improper fitting footwear

Athletes engaged in sports that require sustained running and jumping may be more susceptible because they load the metatarsals with a high force load. Individuals in professions with many hours of walking can also frequently develop this irritation due to increased forefoot loading.

Foot characteristics such as higher more rigid arches along with collapsed metatarsal arches can increase localized pressure to the metatarsals and increase the incidence of this irritation. Foot shape, length of the individual metatarsal bones in relation to one another can also increase loading and stress to one

of the specific bones or the joint that connects them to the toes.

Common patient descriptions for this forefoot condition are the feeling of a pebble in the front of their shoe, the sensation that their sock has rolled back or bunched up, as well as sharp shooting pain and /or numbness in the ball of the foot sometimes radiating out to the toes.

Treatment for Metatarsalgia often focuses on whether pressure to the metatarsal head or motions of the

metatarsophalangeal joints are the primary cause of discomfort. In some cases, it may be both.

- Change to more comfortable proper fitting footwear (more width, support and some rocker).
- Rocker sole modifications to footwear is stock shoes did not solve the pain.
- Metatarsal pads added to stock insoles to relieve pressure on the ball of the foot.
- When indicated by foot deformity and pain severity, custom orthotics with metatarsal pads to reduce pressure to the effected area are often prescribed.
- Activity modifications to reduce stress to the region.
- Increasing flexibility of the ankle to reduce forefoot stress and reduce early raising of the heel in the walking cycle.

If you are experiencing persistent forefoot pain your first step is to see your family physician for proper diagnosis and screening for other causes of forefoot pain. They may refer you to a Canadian Certified Pedorthist to have further assessment on your foot mechanics and alignment that may be the underling cause of your condition.

Submitted by Okaped Inc.

www.okaped.com



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www.okaped.com highlights our Services, Products and 5 locations in Kelowna, West Kelowna, Vernon and Penticton.

Canadian Cancer Society

Information, resources, support for cancer patients & their families www.cancer.ca

Interior Regional Office
330 Strathcona Avenue, Kelowna
1.800.403.8222
1.888.939.3333 Information Services

Canadian Cancer Society Southern Interior Rotary Lodge

1.866.786.3934 TTY Mon-Fri

A home away from home facility for cancer patients while accessing treatment at the Kelowna Cancer Centre

2251 Abbott Street

250.712.2203

Canadian Celiac Association

For more info about celiac disease, gluten sensitivity, dermatitis herpetiformis, and living gluten free, contact us https://bcceliac.ca

1.877.736.2240 Toll Free in BC

Canadian Institute for Health Information (CIHI)

Better Data. Better Decisions. Healthier Canadians. Subscribe to newsletter www.cihi.ca

250.220.4100 Victoria

Canadian Liver Foundation

Dedicated to liver health and eliminating the over 100 forms of liver disease www.liver.ca

1.800.856.7266 Vancouver **1.800.563.5483** Here to Help

Canadian Mental Health Association

Helps maintain and improve mental health and supports the resilence and recovery for people experiencing mental illness https://cmha.bc.ca

1.800.555.8222 BC Division **310.6789** Crisis Line 24/7

- 433 Hudson Avenue NE, Salmon Arm www.shuswap-revelstoke.cmha.bc.ca 250.832.8477

CNIB Foundation

Addresses important issue that are facing those who are blind or partially sighted - with program and services. Includes families, friends, and caregivers www.cnib.ca

106-460 Doyle Avenue, Kelowna 250.763.1191 1.800.563.2642 1.800.563.2642 Helpline

Cerebral Palsy Association of BC

Committed to making a *Life Without Limits* for people with Cerebral Palsy other disabilities *www.bccerebralpalsy.com* **1.800.663.0004** Vancouver M-F 9am-5pm

Community Dental Access Centre

Non-profit low-cost dental clinic providing basic restorative and hygiene services to low income people in North Okanagan www.communitydentalaccess.ca ...

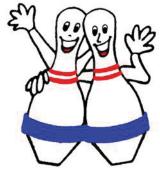
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3107C 31 Avenue, Vernon 778.475.7779 Tue-Fri 8am-4pm

Crohn's & Colitis Canada

Committed to curing Crohn's disease & ulcerative colitis, improving the lives of those affected by these chronic diseases. See listing in Support Groups/Self Help https://crohnsandcolitis.ca

1.800.513.8202

• MyGut is a free, easy-to-use app that enables you to track, understand and manage your journey with Crohn's disease or ulcerative colitis https://crohnsandcolitis.ca/Support-for-You/MyGut

Diabetes Canada

Promotes the health of Canadians thru research, education, services, advocacy. Diabetes Canada is stepping up to rally Canadians together to end diabetes www.diabetes.ca

1.800.226.8464 Information Line See our ad on page 58

Denturist Association of BC

Everything you want to know about dentures, where to find a local denturist www.denturist.bc.ca 604.886.1705

Dietitian Services

Specializes in nutrition information, counselling and advice based on most current scientific sources by registered dietitians, 9 am-5 pm Mon-Fri. Leave a message after hours. Translation services www.healthlinkbc.ca/healthy-eatingphysical-activity

Dial 8-1-1

Dial 7-1-1 TTY

HealthLink BC

See web site for medically-approved info on more than 5,000 health topics, symptoms, medications, and tips for maintaining a healthy lifestyle. Call to speak to a nurse 24/7. Speak to a dietitian about nutrition, healthy eating and/or a qualified exercise professional Mon-Fri 9am-5pm. Pharmacist available 5pm-



9am every <u>night</u> of the year. Translation services in more than 130 languages www.healthlinkbc.ca

Dial 8-1-1

Dial 7-1-1 TTY

Healthy Eating for Seniors Handbook Includes recipes, menu plans, info on good nutrition. Find online or order a free copy by calling HealthLink BC. English, French, Chinese, Punjabi www2.gov.bc.ca - search for above title Dial 8-1-1 Dial 7-1-1 TTY

Heart & Stroke Foundation

Promotes health through research, education, services and advocacy www.heartandstroke.ca
200-885 Dunsmuir Street
Vancouver, BC V6C 1N5
778.372.8000
1.888.473.4636
See our FAST ad on page 25

HealthyFamiliesBC

Health promotion plan to encourage healthier choices. Food & Nutrition, Activity & Lifestyle, Aging Well. Has merged with HealthLinkBC.ca www.HealthyFamiliesBC.ca

Kidney Foundation of Canada BC

Volunteer organization committed to reducing the burden of kidney disease https://kidney.ca

- **1.800.567.8112** Burnaby
- For Support Groups in Kamloops and Vernon, go to: https://kidney.ca/Support/ Kidney-Community/Find-a-Chapter
- Kidney Community Kitchen
 Manage your renal diet info, cookbook
 (meal plans, recipes, FAQs)
 www.kidneycommunitykitchen.ca

Medic Alert Foundation

Emergency medical information services.

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www.medicalert.ca 1.800.668.1507

Medical Services Plan of BC

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British Columbians; online services... www2.gov.bc.ca > click on 'Health' 1.800.663.7100 Mon-Fri 8am-4:30pm

MS Society of Canada

Information, support groups, referral and advocacy services to persons with MS and their families. www.mssociety.ca

- **1.800.268.7582** Peer Support Program
- 604.424.0126 Laurie, Comm. Services Coordinator. Call ahead for appointment

Muscular Dystrophy Canada

Mission to enhance the lives of those affected with neuromuscular disorders by providing ongoing support and resources while relentlessly searching for a cure through well-funded research www.muscle.ca 1.800.567.2873

Osteoporosis Canada

At least 1 in 3 woman and 1 in 5 men will suffer from an osteoporotic fracture during their lifetime. Disease is often undiagnosed www.osteoporosis.ca 1.800.463.6842 Mon-Fri 6am-2pm PT

Pacific Blue Cross

Health, dental, disability, travel insurance www.pac.bluecross.ca
1.800.873.2583 Vancouver

Prostate Cancer Foundation BC

Help individuals, their families understand, cope with prostate cancer, provide up to date medical info. and individual support. www.prostatecancerbc.ca

1.877.840.9173

See Support Groups listing on page 89

Spinal Cord Injury BC

We help people with spinal cord injuries adjust, adapt, and thrive. We are the best information on living well with a spinal cord injury in BC www.sci-bc.ca

1.800.289.6477 BC InfoLine

250.616.1186 Bert Abbott, Peer Program Coordinator

Vernon Cardiac Rehab Clinic

Vernon Jubilee Hospital 250.503.3712 M-F 8am-noon, 1-4pm

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M-F 8:30am - 4:30pm

www.motioncares.ca/safeathome

Vision Loss Rehabilitation Canada

Provides rehabilitation therapy and healthcare services for those with vision loss https://visionlossrehab.ca

190-546 St. Paul Street, Kamloops 1.844.887.8572 M-F 8:30-4:30 by appt.

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Braun Denture Clinic

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See our ad on page 56

Vernon Denture Clinic

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See my article & ad on page 59



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2 Locations

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Lakeside Medical Supplies 1-877-777-2431

www.lakesidemedical.ca

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Do Hearing Aids Damage Hearing?

We know loud sounds or noise can damage hearing. So what about hearing aids? If hearing aids amplify sounds, can they make hearing worse?

Hearing aids do amplify incoming sounds. They help people hear and communicate easier. Hearing aids can also deter further hearing loss by stimulating the auditory centers in the brain the auditory cortex.

Hearing aids are only potentially dangerous to our hearing if they are not prescribed and setup correctly. Any loud noise can potentially damage hearing: loud music, construction equipment, sirens, and numerous other loud sounds, including hearing aids that are not setup properly. As long as hearing aids are selected and fit by a qualified audiologist or hearing instrument practitioner, risk of hearing damage is very rare. Hearing care professionals accurately assess hearing,



identify hearing deficiencies, and select and fit hearing aids to treat hearing loss.

Purchasing hearing aids is not just about finding the best device for your hearing loss. A proper hearing aid fitting is essential in order to optimally benefit from hearing aids. Purchasing hearing aids is an investment - both in

the devices themselves and in the hearing care professional who properly fits them to your specific needs to maximize your benefit. Purchasing hearing aids online without professional assessment or hearing aid setup can result in limited or no benefit, or worse, permanently damaging your hearing.

Talk to your hearing care professional and make educated, informed, decisions about your hearing health!

Tosha R. Hodgson, BA, MCISc, Aud(C), RAUD, RHIP Reg. Audiologist & Hearing Instrument Practitioner Rockwell Audiology • www.rockwellaudiology.com



Home Care Services

Interior HomeCare Solutions

Our health care team offers compassionate home care, you can trust www.interiorhomecare.ca 103-1315 Summit Drive, Kamloops 250.851.2911 3907 27 Street, Vernon 250.542.9717 See our ad on page 49

Hearing Clinics

NexGen Hearing

Helping people with their hearing health www.nexgenhearing.com
7-3495 Pleasant Valley Rd., Armstrong
778.442.2000
201-5100 Anderson Way, Vernon

778.475.4007See our article and ad on page 55

Rockwell Audiology

Get to know your Audiologist www.rockwellaudiology.ca 204-3334 30 Avenue, Vernon 250.545.2226

See our article and ad on page 53

Medical Supplies

Lakeside Medical Supplies

Serving the North Okanagan Shuswap www.lakesidemedical.ca 245 5 Street SW, Salmon Arm 110-4416 27 Street, Vernon 1.877.777.2431

See our ad on page 52

Motion Vernon

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Medical & Mobility Equipment

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Health Equipment Loan Program: short term mobility equipment & bath aids to assist at home recovery from surgery illness & injury. By donation. Health care Professional referral required. Check website for area HELP Centres in North Okanagan Shuswap www.redcross.ca/help Okanagan Service Area Office

124 Adams Rd., Kelowna, BC V1X 7R2

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250.260.1868
See our article on pg. 46, ad on pg. 47

Pharmacies

Askew's Pharmacy & Wellness Centre www.askewsfoods.com/uptown-sa 2701 11 Avenue NE, Salmon Arm 250.832.7655 Pharmacy 250.832.7622 ext 316 Wellness Centre See our ad on page 5

I've been diagnosed with hearing loss. Now what?

You have hearing loss and need hearing aids. What now?

It's common to struggle with accepting the diagnosis. It might be scary, upsetting or even seem expensive. However, treatment can improve your quality of life and can be a positive experience.

Getting your first hearing aids

Technology has advanced dramatically and hearing aids are more effective than ever.

To recommend a specific model, your hearing health professional will conduct an assessment to address lifestyle needs outside of your hearing abilities such as social life. hobbies, budget and more.

Once selected, you're booked in for a fitting. This will introduce you to your new devices, ensure comfort and program them to your prescription.

There are several follow-up appointments to educate you on important hearing aid care and fine-tune the program(s) based on your feedback. For best results, the hearing aids must be worn regularly.

It can be overwhelming for patients as they adjust. To make the transition comfortable, the process can move as slowly or quickly as you need.

Once you are happy, you can get back to life with support from your hearing clinic.

The next steps

The best part about completing the fitting and programming stage is integrating your new hearing aids into your day-to-day life.

Hearing aids become a tool for success to improve your quality of life and confidence.



www.nexgenhearing.com



Pharmacies

continued

Hogarth's Clinic Pharmacy

Still The Biggest Little Drug Store in Town www.hogarths.ca

3310 32 Avenue, Vernon 250.545.3660

See our ad on page 57

Pharmasave

Visit our LiveWell Pharmacists for all your health and wellness needs. Salmon Arm and Vernon locations www.pharmasave.com See our ad on page 11

Health Facilities

Interior Health Authority www.interiorhealth.ca

- Interior Health Crisis Line 1.888.353.2273 24/7
- Interior Crisis Chat http://www.interiorcrisisline.com/crisischat
- Interior Health Vulnerable & Incapable Adults Reporting Line Investigates reports of abuse, neglect, and self-neglect of vulnerable adults
 1.844.870.4754 report or call for info
- Patient Care Quality Office

We welcome your comments. If we have not met your expectations, we are committed to working with you to find a reasonable solution. Your feedback is our chance to

improve the care or services we provide. 505 Doyle Avenue, Kelowna, 5th Floor patient.concerns@interiorhealth.ca 1.877.442.2001 Mon-Fri 8:30am-4:30pm

Chase Primary Health Care Clinic 825 Thompson Avenue 250.679.1400

Enderby Community Health Centre 707 3 Avenue, Enderby 250.838.2450

Home Health Services & Home Support Vernon, Armstrong, Enderby, Lumby 4505 25 Street, Vernon 250.541.2200

Lumby Health Centre

Lab services Tue 7:30-11:30am by appointment, X-ray services, Foot Care Clinics Lumby, Cherryville 2135 Norris Ave., Lumby 250.547.9741

Concept Physiotherapy & Massage
 250.260.1550 book appointment

Pleasant Valley Health Centre Home Health Services, Lab, Health Unit 3800 Patten Drive, Armstrong 250.546.4700

Shuswap Home & Community Care B-2770 10 Avenue NE, Salmon Arm Breathe Well Program

250.832.6643 Mon-Fri 8am-4pm

• Harmony Haven Adult Day Program Respite for CareGivers, social, physical,



- Complete Dentures
- Partial Dentures
- Immediate Dentures
- Relines Repairs

250.549.4745

114-3400 Coldstream Avenue, Vernon

emotional wellness for clients 2770 10 Avenue NE, Salmon Arm 250.803.4525 Entrance, Parking at rear

North Shuswap Health Centre 2-3874 Squilax Anglemont Road Scotch Creek

Check Online Calendar, Call For Appt. Foot Care, Public Health, Bi-Weekly Lab Services - Blood, ECG's https://www.nshealthcentre.ca 250.955.0660 Mon-Thur 9am-4pm. Fri 9am-2pm.

Vernon Health Unit 1440 14 Avenue **250.549.5700** Mon-Fri 8am-4:30 pm 250.549.5721 Public Health Nursing

Vernon Urgent & Primary Care

Provides non-emergency health concerns - same day care for minor injuries, sprains, strains, infections, high fever, asthma attacks, cuts, wounds, skin conditions Urgent, same day care.

Requires an appointment - call ahead... 3105 28 Avenue, Vernon 250.541.1097 Mon-Sun 9:30am-8:30pm

Hospitals

 Shuswap Lake General Hospital 601 10 Street NE Salmon Arm 250.833.3600

 Vernon Jubilee Hospital 2101 32 Street Vernon 250.545.2211

Walk In Clinics

Hours correct as of August 2022. For wait time and information for clinics on the Medimap system, go to www.medimap.ca

Enderby

 Enderby Community Health Centre Monday to Friday 8:30am to 4:30pm 707 3rd Avenue 250.838.2450

Lake Country

 Turtle Bay Medical Clinic Mon-Fri- 8am-4pm. Closed Sat & Sun http://www.evolvealliedhealth.ca 802-11850 Oceola Rd., Lake Country 778.480.6890

Salmon Arm

- Mount Ida Medical Centre Monday to Friday 9am-5pm 200 Trans-Canada Highway SW 250.833.1990
- Salmon Arm Medical Clinic M-F 9:30am-4pm, 5-7:30pm, Sat 9-1:30 581 Hudson Avenue NE 250.832.6094

Walk-In Clinics continued...



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102-3310 - 32ND AVENUE, VERNON

Check website for hours and days of operation

Medication Review Services • New Blister Cards Expanded FREE Prescription Delivery Service

Check Hogarths.ca to find out when Hogarth's is coming to your neighborhood

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Fill your prescription & request delivery online Download The App - Go to hogarths.ca





Walk In Clinics continued...

 Shuswap Providence Clinic Family, Maternity, Urgent Care Mon to Fri 9am-5pm. Closed 12-1pm 2991 10 Avenue SW, Salmon Arm (Walmart) 250.832.3377 call to book an appt.

VERNON

- Primacy-North Okanagan Medical Clinic Monday-Sunday - 9am-5pm (every day) *hours can vary - call ahead www.primacy.ca/locations/nomc/ 5001 Anderson Way Superstore 2nd Flr. 250.545.8338
- Sterling Centre Clinic Monday to Friday Noon-7pm Saturday, Sunday, Holidays 9am-1pm www.sterlingclinic.ca 101-3210 25 Avenue 778.475.8311

Health Guides

BC HealthGuide Handbook

No longer available in English, in the meantime, you are encouraged to seach the Healthlink website for medically-approved information on more than 5,000 health topics. Access to our services by phone. You can speak to health service navigator who can connect you with a registered nurse, registered dietitian or pharmacist, or help you a health resource in your community

Dial 8-1-1 Dial 7-1-1 TTY www.healthlinkbc.ca/more/resources/bc-

healthquide-handbook

BC First Nations Health Handbook

An online companion document to the BC Health Guide, provides information on unique health care services available to First Nations and how to access. See website - right hand side of page

Dial 8-1-1

Dial 7-1-1 TTY

www.healthlinkbc.ca/more/resources/bchealthquide-handbook



diabetes.ca/donate

Cannabis for Seniors

With legalization sweeping the world, seniors are exploring medical cannabis more than ever before. Several of the conditions seniors suffer from are also conditions for which cannabis is known to be effective: arthritis, neurodegenerative diseases, pain, depression, cancer & the side effects of chemotherapy/radiation. insomnia, low appetite, glaucoma, menopause, anxiety, fear, brittle bones, end-of-life care and more. However. there is still much stigmatization against this plant and it's important to access proper education to avoid unwanted side effects and receive the most effective benefits

THC and CBD are the two most popular cannabinoids found in the cannabis plant, though there are many, many more that are currently being researched and have many beneficial effects on the body.

CBD supports the immune system, promotes bone growth and is an antioxidant, antipsychotic and anticonvulsant. CBD does not impair cognitive abilities, it may even enhance them by increasing energy, focus and memory. THC improves sleep with its sedating effects, relieves stress and improves appetite. THC can impair cognitive abilities and at higher doses can cause a high, stoned or euphoric effect. Many seniors do NOT want this intoxicating effect and in fact, may experience anxiety just thinking about it. Low doses of THC, especially when accompanied with CBD, greatly reduces the occurrence of impairment. CBD and THC have many benefits in common, including analgesic properties, anxiety reduction, antidepressant, anti-inflammatory, and musclerelaxing properties. The synergistic effects of these two cannabinoids are enhanced when they are combined.

There are some situations where avoiding THC may be warranted; for example, if you are taking a pharmaceutical that may interact with THC, if you are subjected to regular drug testing or if you have a family history of psychosis, schizophrenia, or bipolar disorder. Otherwise,

therapeutic use of both THC and CBD can be done safely and effectively.

While cannabis does have side effects, most dissipate over time or can be remediated through dose adjustment. THC side effects include: paranoia and anxiety, dry mouth, dry eyes, hunger, sleepiness, short-term memory loss, racing heart, blood pressure may decrease due to vasodilation. CBD is found to be quite safe with very few side effects including: diarrhea, dizziness, sleepiness, reduced appetite.

Be aware of any interactions with any pharmaceuticals that you may be taking, talk to your doctor, pharmacist or cannabis coach.

When you begin working with cannabis, remember the motto to "Start Low and Go Slow". Begin with EXTREMELY small doses of THC (1-2mg) and CBD (2.5-5mg) slowly add more until you feel relief.



Terese Bowors, Certified Cannabis Wellness Coach www.terese.ca | info@terese.ca | 250-551-6395

The information shared is for educational purposes and should not be seen as medical, nursing, nutrition or legal advice and is in no way meant to take the place of your health professionals.

Canadian Wildlife Museum An amazing educational experience that the entire family can enjoy

The Canadian Wildlife Museum is located just minutes north of

the city of Vernon B.C., just off Highway 97. The vision for the Canadian Wildlife Museum started in October 1993. Master Taxidermist Ken Schultz worked on this project for 28 years. Some of the scenes in the museum took as much as six months full time labor to create and complete, for just one scene alone. Most of the larger mammal scenes took from one to two months labor to complete. The amazing artwork is not just in the mounted animals but also in the natural, detailed bases that the scenes are situated on. The setting is a rustic cedar wood atmosphere with natural bird and nature environmental background sounds. The excellence in taxidermy workmanship shows itself in the hundreds of outstanding wildlife displays that you will view in the museum. The museum is two floors of wildlife displays. There are over 350 mounted specimens including over 120 birds of prey and over 115 different species of Canadian wildlife. There are 45 viewing stations and

160 written descriptions for the over 220 different scenes

of wildlife. There is also a large butterfly and moth collection. Nowhere in Canada will you find a more outstanding selection of mounted Canadian birds and animals. The Canadian Wildlife Museum offers an outstanding arrangement of Wildlife Displays, most of which, the average person would never see in the wild. There is also a Gift Shop which is well stocked with many very unique wildlife and nature related novelties, souvenirs, clothing, rocks, jewelry, gifts, and much more. The Canadian Wildlife Museum has been a lifelong passion to build and create. 28 years of hard work, dedicated enthusiasm, patience, and finally a place where nature scenes come alive, to be shared with all who have an interest in the beauty of wildlife and nature. The scenes in the museum are designed to teach visitors about wildlife and allow a close up encounter with Canadian birds and animals that few people would be able to approach in the wild.





Consumer

Better Business Bureau

Promotes marketplace fairness, honesty www.bbb.org

500-1190 Melville St., Vancouver V6E 3W1 604.682.2711 Mon-Fri 9am-4pm

Canadian Anti-Fraud Centre

Are you a target? Frauds use telephone. mail, internet to reach countless potential victims. See website for details, how to report spam

www.antifraudcentre.ca

1.888.495.8501 Mon-Fri 7am-1:45pm PT

Consumer Protection Authority

Promotes a fair marketplace for BC consumers, businesses; investigates complaints, seeks redress for those treated improperly by business www.consumerprotectionbc.ca **1.888.564.9963** Mon-Fri 8:30am-4:30pm

National Do Not Call List

Gives consumers a choice to reduce the number of telemarketing calls by registering your residential, wireless, fax or VoIP telephone number. M-F 8:30am-4:30 www.Innte-dncl.gc.ca

1.866.580.3625 1.888.362.5889 TTY

Scams & Fraud

For information on common scams, go to the RCMP web site, and click on 'Scams and fraud' (Quick Links) www.rcmp-grc.gc.ca

Financial

BC Assessment Authority

Produces independent, uniform and efficient property assessments on an annual basis for all BC property owners www.bcassessment.ca

- 300-1631 Dickson Avenue, Kelowna
- 805 Renfrew Avenue, Kamloops
- 1.866.825.8322 Mon-Fri 8:30am-4:30pm

BC Securities Commission Investor Education Useful information to be an informed investor: know yourself, your advisor, your investment, and the warning signs of investment fraud. Subscription service, seminars, and more. Language support for Mandarin, Cantonese, Punjabi, Hindi www.investright.org

1.800.373.6393 Mon-Fri 8am-5pm

Credit Counselling Society

Free credit counselling, solve debt problems, manage money better, use credit responsibly www.nomoredebts.org 375-1855 Kirschner Road, Kelowna 1.888.527.8999 250.860.3000

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250.832.8011 SASCU Credit Union Salmon Arm, Sicamous, Sorrento

SASCU Insurance

- 250.833.4450 Salmon Arm
- 250.838.7707 Enderby 250.833.4466 SASCU Wealth See our ad on page 65

Insurance

ICBC Seniors Insurance

Discount available for ICBC basic insurance for 65+ registered owners and operators, pleasure only. Also Experienced Driver savings, Disability and Antitheft device discounts. New to BC? Your good driving record could pay with savings on Autoplan insurance. See web or visit an AutoPlan broker for details www.icbc.com/insurance/costs/pages/discounts-and-savings.aspx

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250.838.7333 Enderby 250.832.8103 Salmon Arm 250.545.5311 Vernon See our ad on page 63

Legal

Access Pro Bono Society of BC

To advance access to justice by developing, facilitating opportunities for the effective provision of high-quality pro bono legal services to people and non-profit organizations of limited means www.accessprobono.ca

1.877.762.6664

Canadian Bar Association, The

Dedicated to protecting the rule of law, the independence of the judiciary and the Bar, improving law, the justice system, and access to justice. Equality, diversity and inclusiveness, committed to reconciliation with Indigenous People of Canada www.cbabc.org 1.888.687.3404

Clicklaw

Provides legal information, education and help. Solve problems - understand your rights; common legal questions. Learn about laws and the legal system www.clicklaw.bc.ca

Community Legal Assistance Society

For benefit of those who are physically, mentally, socially, economically or otherwise disadvantaged, or whose human rights need protection www.clasbc.net
1.888.685.6222 Vancouver

Dial-a-Law

A library of scripts prepared by lawyers. Offers general information on a variety of topics on BC law but not legal advice. Free service available in English, Chinese and Punjabi via the Internet and by phone https://dialalaw.peopleslawschool.ca
1.800.565.5297 Recorded Information

Lawyer Referral Service

Access Pro Bono enable members of the public to consult with a lawyer for 30 minutes at no charge www.lrsbc.org
1.800.663.1919 Mon-Fri 8:30am-5pm

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Legal Services Society

If you have a legal problem and can't afford a lawyer, we are here to help www.legalaid.bc.ca Arthur Channer, Alan Gaudette Barristers & Solicitors

- Salmon Arm Provincial Court 550 2nd Avenue NE, Salmon Arm **250.545.3666** Tuesday 8:30-11:30 am
- Suite E, 3105 31 Avenue, Vernon 250.545.3666 Mon & Wed 8:30am-3pm, Thurs 12:00-3pm
- 3001 27 Street (Vernon Courthouse) Thur & Friday 8:30am-11:30am
- Family LawLINE

LawLINE lawyers give brief 'next stop' advice about family law issues such as custody, access, guardianship, child support, spousal support, property division, family agreements, adoption and court procedures. Mon-Tue-Thur-Fri 9 am to 3 pm, Wed 9 am to 2:30 pm https://familylaw.lss.bc.ca/call/family-lawline 1.866.577.252

 My Law BC Action plan to your legal issue. Choose a pathway, answer questions, and get your action plan. https://mvlawbc.com

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301-2706 30 Avenue, Vernon 250.542.5353 1.800.243.5353

See our ad on Outside Back Cover See our article on 'Hotchpot' on page 22

People's Law School

604.331.5400 Vancouver

Provides public legal education and information. Work out your everyday legal problem on a good number of topics. Frequently asked questions on website www.peopleslawschool.ca

 Wikibooks Law School booklets available: Being an Executor, Writing your Will, Power of Attorney and others

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1345 St. Paul Street, Kelowna **250.712.7576** Mon-Fri 8:30am-4:30pm Interior - North Regional Office

Seniors First BC

Are you dealing with a crisis? Call to talk about an abusive situation you feel is happening. We listen to concerns about financial, legal, physical and emotional abuse. Advocate for legal & social justice for those 55+. SAIL is a safe place for older adults, those who care about them www.seniorsfirstbc.ca

1.866.437.1940 (SAIL) Seniors Abuse & Info Line. M-F 8am-8pm, Wkends 10-5:30 Language interpretation avail. M-F 9-4 1.855.306.1443 TTY

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www.jmins.com

250-545-5311 Toll Free 1-888-755-8553 Salmon Arm 250-832-8103 Toll Free 1-888-288-2141 **Enderby** 250-838-7333 Toll Free 1-888-838-7302

Visit our website for a location near you!



Policing

City of Vernon Community Safety Office Flagship operation of Protective Services-Community Safety Unit. See web for info on over 50 crime reduction/prevention programs and initiatives. Broad spectrum of information around community based programs, projects, and initiatives. Restorative Justice/CMHA office https://www.vernon.ca/homes-building/community-safety/community-safety-office 3010 31 Avenue, Vernon 250.550.7840 Mon-Fri 8am-4pm

Crime Stoppers North Okanagan/Shuswap Receives tips from anonymous callers, passes information on to police to help solve cases. See web site to submit an anonymous tip. Reward of up to \$2,000 based on the extent of information received and the results obtained. http://nokscrimestoppers.com
1.800.222.8477 Tips Line

Royal Canadian Mounted Police www.rcmp-grc.gc.ca

Emergency only: dial 9-1-1

RCMP Detachments:

- 3710 Pleasant Valley, Armstrong 250.546.3028
- 226 Shuswap Avenue, Chase 250.679.3221
- 602 Granville Street, Enderby 250.838.6818
- 5678 Connaught Road, Falkland 250.379.2311
- 2208 Shuswap Avenue, Lumby 250.547.2151
- 1980 11 Avenue NE, Salmon Arm 250.832.6044
- 1125 Paradise Avenue, Sicamous 250.836.2878
- 3402 30 Street, Vernon 250.545.7171

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Phone: 250-832-6630

Hours: Mon-Sat 8:30am-5:00pm

Police Based Victim Services

For adult victims of crime including family members and witnesses.

 Vernon, Armstrong, Enderby, Lumby, Falkland 250.547.1616

RCMP Victim Services

- Salmon Arm. Sicamous 250.832.4453
- Chase & District Victim Services 250.679.8638

Salmon Arm Citizens Patrol

City-wide vehicle, foot and bike patrols from 1 pm to early morning hours members choose their shifts. Also radarbased Speed Watch, Lock-out Auto Crime activities in public parking lots and community events. New members welcome. Find us on Facebook www.salmonarmcitizenspatrol.ca c/o RCMP Detachment

1980 11 Street NE. Salmon Arm 250.832.5046 Paula Weir, Past President

Seniors Guidebook to Safety & Security

Goal is to raise awareness of seniors' safety issues to improve quality of life. Help to recognize a potential crime situation and show how to reduce or remove risk

https://www.rcmp-grc.gc.ca/en/seniorsquidebook-safety-and-security

Victim Assistance

- Community-Based Victim Assistance Program For Women, Children and Men Vernon Courthouse, 3rd Level 3001 27 Avenue, Vernon 250.542.3322 M-F 8-noon, 1-4:30pm 250.542.1122 Archway Society for Domestic Peace. See article on page 66
- Community-Based Victim Assistance Shuswap Area Family Emergency (SAFE) Society www.safesociety.ca 250.832.0005 Salmon Arm
 - · Salmon Arm Women's Shelter 250.832.9616 Crisis Line 24/7

SASCU



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Extensive Programs for Women in Transition How We Can Support You

Vernon Women's Transition House

provides 25 beds to women and children who are seeking safety from relationship violence. The program is permanently staffed 24 hours a day. There is supportive counselling available and advocacy and accompaniment to appointments where necessary and possible. Women can stay for up to 30 days and sometimes longer if necessary.

The Homelessness Prevention Outreach

Program works with women who are at risk of violence and risk of homelessness. The Coordinator assesses client safety and housing needs and works with the clients to address issues, access and maintain stable housing. The program follows-up with clients and provides referrals for supports that will assist with maintaining stable housing. 250-558-0171

230-330-0171

778-212-3265 (program cell)

Volunteer Coordinator Volunteers act as society representatives at special events such as our annual Little Black Dress fundraiser and other community events. Volunteers also help with cooking, driving, landscaping and other areas that utilize their own personal skills and abilities. Involvement is based on their personal schedules.

250-542-1122 ext # 122

provides mobile service to women and their dependent children who have experienced violence, abuse or threats from their intimate

Outreach Support Services Program

partner. Services include emotional support, information and referrals, accompaniment to appointments and advocacy. These services are provided to women who are housed outside the Transition House and who are isolated or lived rurally.

778-212-3259 (program cell)

The Stopping the Violence Women's Counselling Service is offered to provide medium-term counselling to women who have experienced domestic violence, sexual assault or criminal harassment. Groups and individual counselling are offered. Vernon Counsellor: 250-558-0334

Armstrong, Enderby Counsellor: 250-540-0127 (program cell)

The Equine Therapy Program is an experiential therapeutic form of therapy where horses participate as co-counsellors for children and adults who have experienced or witnessed violence. The model applied at The Equine Connection uses a combination of the concepts of natural horsemanship, play therapy, story-telling, and problem-solving exercises.

250-309-0351 (Wendy)

Our support/ services are free of charge.

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To learn more call 250-558-3850 archwaysociety.ca







Arts & Culture

Canadian Wildlife Museum

4,000 sq ft of outstanding displays, 350 mounted wildlife specimens including 120 Canadian birds of prey, 115 different Canadian species. Check website for summer hours, special tours available. Master Taxidermist Ken Schultz. Follow us on Facebook and Instagram https://canadianwildlifemuseum 7774 Pleasant Valley Road, Vernon

250.545.9740

See our article and ad on page 60

Caravan Farm Theatre

Professional outdoor theatre company on an 80 acre farm 11 km. NW of Armstrong www.caravanfarmtheatre.com

4886 Salmon River Road, Armstrong 1.866.546.8533

Chase & District Museum & Archives

Gift shop and art gallery www.chasemuseum.com

1042 Shuswap Avenue 250.679.8847

Friends of Fintry Provincial Park Society

Research, restoration of buildings and grounds, building archives, fund raising. Large campground, boat launch www.fintry.ca 250.542.4031

Historic O'Keefe Ranch

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www.okeeferanch.ca 9380 Highway 97 North, Vernon 250.542.7868

Lake Country Museum and Archives

Presenting our Past. Illuminating our Future www.lakecountrymuseum.com

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Mackie Lake House Foundation

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7804 Kidston Road, Coldstream 250.545.1019

Museum and Archives of Vernon

Connect with the culture & heritage of the North Okanagan through a variety of exhibits, engaging programs, eclectic events. Experience the past through re-created streetscape, learn more about Indigenous Sylix People, explore downtown Vernon on a mural tour, or delve the extentive archives. For more info. visit... www.vernonmuseum.ca

3009 32 Avenue, Vernon 250.550.3140 See our article and ad on page 14

North Okanagan Community Concert Assn. Home of classical music in the North Okanagan. Full concert 2022-2023 series at Performing Arts Centre. Tickets at \$150 for all 5 concerts, or \$40 for single tickets See website for performances and dates www.nocca.ca

Okanagan Symphony Orchestra

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Powerhouse Theatre

Fall, Winter and Spring productions on website. Check for pricing packages www.powerhousetheatre.net 2901 35 Avenue, Vernon 250.542.6194 250.549.7469 Vernon Ticket Seller

R.J. Haney Heritage Village & Museum

Where people, young and old, can see, touch, feel and smell Salmon Arm history www.salmonarmmuseum.org

751 Highway 97B NE, Salmon Arm 250.832.5243

See our ad and article on page 15

Salmon Arm Arts Centre

A place to enjoy, experience, exhibit the arts, a record of our shared experience www.salmonarmartscentre.ca
70 Hudson Avenue NE, Salmon Arm
250.832.1170 Tue-Sat 11am-4pm

Shuswap Theatre

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Vernon & District Performing Arts Centre

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 Ticket Sales & Inquiries (Box Office) www.ticketseller.ca > Theatres/Venues 3800 33 Street 250.549.SHOW (7469)

Vernon Community Arts Centre

Operated by the Arts Council of the North Okanagan. Offers a wide array of

visual, dimensional and performing arts in classes, workshops and drop-ins www.vernonarts.ca

2704A Highway 6 - in Polson Park **250.542.6243**

Arts Council of the North Okanagan
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 www.acno.ca

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3228 31 Avenue 250.545.3173

Western Canada Theatre

Kamloops' own, producing high-quality, professional theatre www.wctlive.ca 1025 Lorne Street, Kamloops 250.374.5483 Kamloops Live Box Office 1.866.374.5483

Leisure

Allan Brooks Nature Centre

Provides a first hand opportunity to see and learn about the Okanagan's unique, diverse natural heritage www.abnc.ca

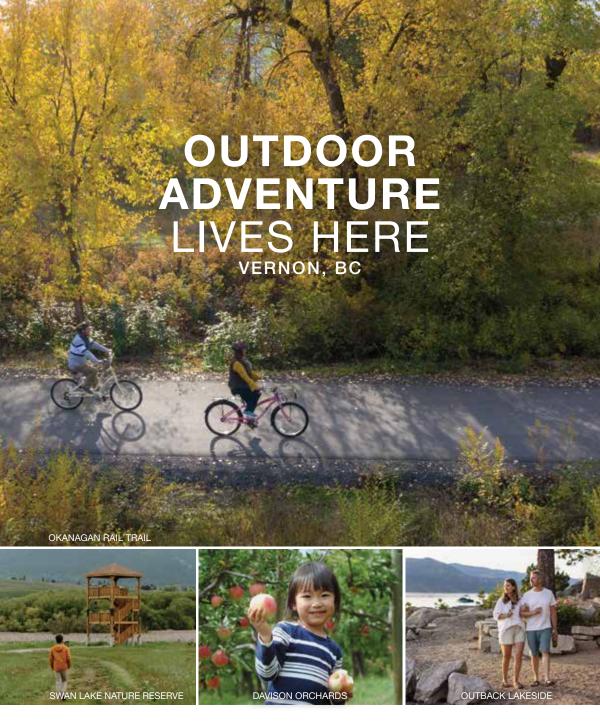
250 Allan Brooks Way, Vernon 250.260.4227 Tue-Sat 9-3:30 April-Oct

BC Fishing Licences

Basic annual licence for 65+ \$5
Basic annual licence for disabled \$1
https://www2.gov.bc.ca - search for
Freshwater Fishing. See licensed vendors

BC Parks

Individual campsite reservations through Discover Camping Campground Reservation service from April to Sept/Oct. 50% discount for BC residents 65+ from day after Labour Day to June 14 of ...



Contact our mobile Visitor Services team for information on Vernon's events, attractions and hidden gems.

info@tourismvernon.com 1.800.665.0795 | tourismvernon.com #ExploreVernon **f y ©**



following year for frontcountry campsites https://camping.bcparks.ca http://bcparks.ca

- 1.800.689.9025 Call Centre
- Campsite Fees for Seniors http://bcparks.ca/fees/senior.html

BC Seniors Games Society 55+ BC Games are one way to help those 55+ enrich their lives, get active, keep fit. Although competition is an important aspect, active participation in sport, recreation and culture is the goal. See website for Zone 5 & 8 contacts. Games in Abbotsford, **Aug. 22-26, 2023 www.55plusbcgames.org 778.426.2940**

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250,549,3266

Farmers' Markets (BC Association of) www.bcfarmersmarket.org

All Organic Farmers' Market

Wednesday 2:00-5 pm May to October. Check web site for Winter Market dates from November-April

Uptown Askew's, Salmon Arm www.wildflightfarm.ca **250.838.7447** Wild Flight Farm

Armstrong Farmers' Market

Fresh local produce, local meats, cheeses, honey, preserves, handcrafts, baked goods, bedding plants, organics, Saturdays 8am-12:30pm, late April-Oct. IPE Grounds, **3375 Pleasant Valley Road** *www.armstrongfarmersmarket.ca*

Celista Hall Farmer's Market

Wed 9am-1pm June 29-Sept 14. North Shuswap Community Hall grounds. Produce, crafts, baking, live music, ready-to-eat food

www.Facebook.com/CelistaHallFarmersMarket **250.955.6483** Diane

Chase Farm & Craft Market

Fridays 10am-2pm May to October 7 **200 Shuswap Avenue** - next to RCMP
Facebook.com/chasefarmandcraftmarket
778.689.4876 Joe

Enderby Farmers Market

Fridays - 8am-noon, until October 21

Cliff Avenue downtown

Outdoor Winter Market 10am-noon

November 4, 18, December 2, 16

www.Facebook.com/EnderbyFarmersMarket

250.306.6582 Gabriele

DeMille's Farm Market

Fresh fruit & produce from the Okanagan & Shuswap. Fresh baked bread & home baked goods. Open all year, 7 days/ week, 8 am to sunset. Farm animals. Beer, Wine & Spirits www.demillesfarmmarket.com 3710 10 Avenue SW, Salmon Arm 250.832.7550 See our ad on Inside Back Cover

Lake Country Farmers' Market

Friday 3-7pm Swalwell Park June-Sept Fresh local produce & foods, handcrafts www.lakecountryfarmersmarket.webs.com **250.826.7100** Shayne

Lumby Public Market - Every Sat May to Oct 8th. 9am-1pm, Oval Park, Glencaird www.LumbyandDistrictPublicMarket.com 250.549.0744 or 250.547.7942

Salmon Arm Community Market

Fresh produce, local crafts. Mothers Day to Thanksgiving, Fridays 8 am-1pm **4940 Canoe Beach Drive, Canoe** Facebook:salmonarmcommunitymarket/ www.samarketwithheart.ca **250.803.1735** Susan

Salmon Arm Downtown Farmers' Market

Local food, artisans, entertainment Saturdays 9am-1pm, until October 22nd **Hudson Ave** between Ross & Alexander https://shuswapfood.ca/farmersmarket

Scotch Creek Farm & Craft Market

Sundays - late June to Labour Day 9:30am-1:30pm. Local produce/crafts...

The Hub field 4113 Squilax-Anglemont Road 250.679.2166 Connie

Sorrento Village Farmers' Market

Mothers Day to Thanksgiving weekend Sat. 8am-noon. Sorrento Shoppers Plaza www.sorrentofarmersmarket.ca 250.515.1265 Tanesa or Quinne

Vernon Farmers' Market

April thru Oct., Mon & Thur 8am-1pm Kal Tire Place parking lot 3445 43 Avenue www.vernonfarmersmarket.ca 250.351.5188 Ingrid

Kal Tire Place, Kal Tire Place North

Check web site for Walking schedule (4 laps = 1 km). Also Events & Drop In Skating & Shinny Hockey schedules. Public skating discount for those 65+ www.kaltireplace.ca

3445 43 Avenue, Vernon 250.550.3257 Mon-Fri 8am-4pm

Kingfisher Interpretive Centre

Volunteer driven community based salmon hatchery & environmental education centre www.kingfishercentre.org 2550 Mabel Lake Road, Enderby

250.838.0004

North Okanagan Shuswap Barn Quilt Trail Explore BC's first! Painted quilt block squares on local businesses, homes Armstrong Spallumcheen Chamber of Commerce. See map on website www.aschamber.com 250.546.8155

Okanagan Science Centre

We want to make science fun for everyone 55+ discount. Open everyday 10am-4pm www.okscience.ca

2704 Highway 6, Vernon 250.545.3644

Old Time Dance Club

First Fri. of month Oct to May-except Jan. Fun & great physical & mental exercise. All ages. Enderby Drill Hall. Admission \$5 no charge children, includes light lunch 250.546.6186 Estelle 250.515.1176 Jim



10% **Seniors** Discount on Wednesday

- Individual Bakeable Meals
- Made from Scratch
- Nutritious and Affordable
- DELIVERY AVAILABLE

Kelowna:

107-1912 Enterprise Way 778-478-0343

www.homefordinner.info • www.facebook.com/homefordinner

Planet Bee

Honey Farm & Meadery, Tours 'n Tasting www.planetbee.com

5011 Bella Vista Road, Vernon 250.542.8088

RV Owners Lifestyle Seminar

An annual event at Okanagan College Kelowna Campus, 1000 KLO Road Opportunity for new, or seasoned wannabe RV owners to gain valuable knowledge on RV operations, safety and maintenance. Also travel tips, health on the road, destinations, full-time RV living, more. 2023 Seminar dates are June 23-26 www.rvda.bc.ca/rv-owners-lifestyle-seminars 778.490.0013 Joan - RVDA

Salmon Arm Curling Centre

Curling supplies, lounge, leagues Adult Learn to Curl program www.salmonarmcurlingclub.com 691 28 Street NE 250.832.8700

Salmon Arm Silverbacks

Junior 'A' Hockey, senior pricing www.sasilverbacks.com Shaw Centre (south entrance) 2600 10 Avenue NE

Shuswap Storytellers

250.832.3856

Gathers at Piccadilly Mall Board Room, Salmon Arm. 7 pm, 1st Tue of month Oct. to June Everyone welcome whether you like to tell stories or just listen. Call for info 250.546.6186 Estelle

Silver Star Mountain Resort

Skiing, world class bike park, hiking trails www.skisilverstar.com

1.800.663.4431

Sovereign Lake Nordic Centre

World class cross-country skiing www.sovereignlake.com 250.558.3036 1.877.768.5253 250.260.5335 Snow Phone

Star Country Squares

Join us for Fun, Fitness & Friendship. For singles, couples. Thurs 7-9 pm. See us on Facebook. Discover Social Square Dancing. No experience necessary Vernon Rec. Centre (Halina Activity Room) 250.540.9877 call or text Roxy

Tourism Vernon

See & Do, Stay, Eat & Drink, Vacation & Events, Discover. Tuesday to Saturday 8:30am-4:30pm by phone or email info@tourismvernon.com
https://www.tourismvernon.com
250.542.1415
1.800.665.0795
See our ad on page 69

Vernon Curling Club

Pro Shop, Lounge, Senior Leagues

https://vernoncurling.ca

3400 39 Avenue 250.542.6713

Vernon Lawn Bowling Club

Summer and winter activities www.vernonlawnbowlingclub.com Polson Park, Vernon

250.549.4100

Vernon Outdoors Club

Enjoying outdoor activities in the North Okanagan. Hiking, paddling or Mountain Bike excursions, snowshoeing, trail clearing by volunteers www.vernonoutdoorsclub.org

Vernon Vipers

Junior 'A' Hockey Club www.vipers.bc.ca 3445 43 Avenue Kal Tire Place 250.542.6022

Travel

BC Ferries

BC seniors 65+ travel free on most BC Ferries Mon-Thur except holidays. Passenger fares only - with valid I.D. www.bcferries.com

1.888.223.3779 Reservations

1.888.223.3779 Reservations
Mon-Fri 7am-10pm, Sat/Sun 7am-7pm

Friendship Force International

Provides opportunities to explore new countries and cultures through home hospitality, local hosts, Experience different views. Discover common ground www.thefriendshipforce.org

Kelowna International Airport (YLW)

Contact airlines directly for flight reservations and questions.

Airport services information is available at vlw.kelowna.ca

250.807.4300 Airport Administration **778.753.3735** Valet Parking (suspended)

National Geographic Expeditions

World wide travel - with boundless chances to be surrounded by natural wonders and exotic wildlife. Trips that match your interest - whether you are a foodie, hiker, birder or archaeology buff. www.nationalgeographic.com/expeditions 1.888.966.8687

Road Scholar

Not-for-profit world's largest, most innovative creator of experiential learning opportunities. Unsurpassed offerings www.roadscholar.org

1.800.454.5768 M-F 6am-3:30pm PT

Super, Natural British Columbia

Experience the BC Effect - explore new sights, and new sides of yourself. All about BC, places to go, things to do, trip ideas, accommodation, transportation, maps. travel deals. Need to Know - key travel information, accessibility, more... www.hellobc.com

Traveller Information System

Road and weather conditions, webcams, plan your route, mobile traveller info, prepare for driving, more... www.drivebc.ca

1.800.550.4997 BC Highways Conditions





A scam has a certain art to it, a social science that is deeply rooted in people that they don't even realize is there. I'll take you through some of the science used by scammers

1. Fear/Confusion

This is the most common exploit. Once they have you scared or confused the chances increase significantly that you will make a mistake. It's one instinct that they know they can use every single time. Confusion with technology is beyond common, and not just the older population; I have seen people of all ages and walks of life get scammed.

2. The "helpful" voice on the line

This is the next step, making you believe that they truly want to help you. They'll do everything for you if you just trust them. Trust should be earned, not given freely. Would you let a random person on the street dig through your purse or wallet? Of course not! Treat your computer with the same level of security.

3. The "if you don't help me, I'll get into trouble" scam

This is truly classic and preys on something most people don't realize is so deeply rooted in our subconscious that

it's actually very easy to exploit. We want to help people. Our parents teach us this since we're born. This is especially true of people in positions of authority, we want to help them. Again, it goes back to trust, a title does not make someone trustworthy. Many will even throw out that it's their first day or week working and they don't want to get fired.

These are just a few of the tricks used in a scam, if you wrap then up into a single call with the right person they are the ultimate combination of deception. Most scammers will ask you for gift cards. I've had to deal with the CRA and I can promise you they do not take Google gift cards. Microsoft or a subcontractor will never, ever call you out of the blue. Check out canada.ca/be-scamsmart for more tips. If you do get scammed, talk to the police as soon as possible. Talk to your friends and family, I know it's embarrassing, but scammers thrive on silence. If it can happen to you, it can happen to anyone. Share your story with anyone who will listen. Finally get a tech professional into your home to make sure no backdoors have been put into your systems. Trust is fine, but always balance it with skepticism. It never hurts, and if it sounds too good to be true then it probably is.

Jeffrey Reade Owner/Operator
That Tech Guy IT Services
Kamloops
https://bctechguy.ca/
250-318-7977



Worldwide Quest

Experiential travel since 1970 Expert-led small group tours in nature, culture and the arts www.worldwideauest.com **1.800.387.1483** M-F 6am-2:30pm PT

Activity Centres

Armstrong Seniors Activity Centre

Activities for 50+ include dance, carpet bowling, snooker/pool, cribbage, stick curling. Income Tax & Volunteer Driver programs

www.facebook.com/Patterson Avenue/ 2520 Patterson Street 250.546.1118

Canoe Senior Citizens Association

9am coffee - Mon and Fri., Bingo Mon noon, Crib Tue night, Yoga, Pancake breakfast 3rd Sat of the month 7330 49 Street NE, Canoe 250.832.8215

Chase Creekside Seniors

Canasta, Bingo, Carpet Bowling, Guys & Gals Exercise, Crib, Snooker, Wood Carving, Bells & Bows. WiFi Chase Seniors Centre

542 Shuswap Avenue 250.679.8522

Enderby & District Senior Citizens

Bingo, crib, Tai Chi, Fun 'n Fitness, pool, Srs. Luncheon Buffet Wed noon-Sep-June 1101 George Street, Enderby 250.838.7541 Seniors Centre 250.838.6755 Sue

Falkland Seniors Branch 95

Social activities, monthly lunches, bake sales. Hall rental with kitchen \$50 5706 Highway 97, Falkland 250.308.2562 Janice, President

Fifth Avenue Seniors Activity Centre

Cards, crib, billiards, keep-fit, table tennis, darts, line dancing, sing-a-long. Hot lunch specials wkdays, pancake breakfasts, Birthday Lunches Sept-June TBA. Tai Chi. Texas Hold'em, Chair Yoga, Mah Jong, www.5thaveseniors.org

170 5 Avenue SE, Salmon Arm 250.832.1065 Mon-Fri 9am-4pm Summer Hours Tue, Wed, Thur 10am-2pm

Halina Activity Centre

An evolving 50+ activity centre, offering an ever-growing list of activities - Bingo (on site & on-line), Bridge, Billiards, Bus Tours, Canasta, Crafts, Crib, Carpet Bowling, Dancing to live music, Pattern Dancing, Darts, Floor Curling, Lunch & Learn, Square Dancing. Cafe Centre, Hall Rentals www.halinacentre.com www.facebook.com/halinaactivitvcentre 3310 37 Avenue, Vernon 250.542.2877 See our ad & article on pages 18, 19

Lake Country Seniors' Activity Centre Wood shop, cribbage, sewing, Tai Chi, Power Yoga, Songster & Artists groups, Drop-in games, bridge, quilting. Prime Time Entertainment - 1st & 3rd Mon, Tue Seniors Lunch \$7, Frozen meals avail \$5

https://www.lakecountry.bc.ca/en/living-inour-community/seniors.aspx cont'd...





Located on the southern edge of British Columbia's beautiful Okanagan Valley is an extraordinary habitat popularly referred to as Canada's pocket desert. This semi-arid, antelopebrush ecosystem is one of Canada's most rare, fragile and endangered ecosystems. It is also home to one of

the highest concentrations of rare and at-risk species in Canada.

Over the past century, 70% of this habitat has been destroyed and today it is estimated that less than 9% remains undisturbed. In the early 1990s a group of concerned citizens eager to protect this invaluable natural treasure formed the Osoyoos Desert Society. In 1998, the Society opened the Osoyoos Desert Centre, a 67-acre nature interpretive facility where visitors learn about desert ecology, habitat restoration and conservation of endangered plants and animals in the South Okanagan.



By Jayme Friedt,Managing Director, Osoyoos Desert Centre

One of the Centre's most special feature is a 1.5 km boardwalk that meanders through the antelope-brush habitat offering an elevated view of the plant and animal life that exists there including Spadefoots, Behr's Hairstreak butterflies, Nuttall's Cottontail, Western Bluebirds and of course, antelope-

brush, several species of sage and the prickly pear cactus to name a few. The Centre also has an interpretive building with many educational displays and a native plant demonstration garden. Visitors can also browse through our Gift Shop, enjoy a snack in the outdoor picnic area, or relax at one of the kiosks and take in the spectacular views.

Osoyoos Desert Centre is located 3 km north of Osoyoos at 14580 146th Avenue. Hours vary throughout the spring, summer and fall. Please check the website at *www.desert.org* or call 250-495-2470 for more information.



9830 Bottom Wood Lake Road 250.766.4220 or 250.766.5437 Anne

Lakeview Community Centre Society

Welcoming place for the North Shuswap community to relax, meet others, learn new skills and participate in recreational activities. See website for scheduled activities. Emergency Preparation Centre www.lakeviewcommunitycentresociety.com 7703 Squilax-Anglemont Rd., Anglemont **250.682.6235** Jim **778.765.1506** Tony

SASCU Recreation Society

Aquatic centre, fitness room, badminton, gym/auditorium, meeting rooms, Squash, Pickleball, racquetball courts, table tennis. See web for seasonal Fun Guide www.salmonarmrecreation.ca

2600 10 Avenue NE, Salmon Arm 250.832.4044

Shaw Centre

Public skating/adult shinny/learn to skate. Arena walking loop. See website for details programs, adult skating. Hucul Pond 2600 10 Avenue NE 250.832.4044

Schubert Centre

Vernon's Hot Spot Community Centre Health & Wellness Drop-In, Scrabble, whist, crib, bridge, canasta, 500, floor curling, dancing, crafts, Tai Chi. Hall rental, Bus Tours, Catering, Coffee Shop, Thrift Store. Meals on Wheels www.schubertcentre.com

3505-30 Avenue, Vernon 250,549,4201 See our ad & article on pages 16, 17

Sicamous & District Activity Centre

Activities and opportunities to have fun and socialize - with nutritious meals! Open to all ages. Activities include drop-in chair aerobics. Wii bowling or golf, darts, table tennis. Hall rental available (seating for up to 150), handicap accessible seniorctr@cablelan.net

1091 Shuswap Avenue 250.836.2446

Sorrento Drop-In Society

Goal is to support friendship and well being through activity and information. A place to socialize and become part of the community. See website for Upcoming Events & Events Calendar. Sunday Church 1148 Passchendaele Road

www.sdis.ca

250.675.5358

Vernon Parks & Recreation

See website for information on program registration, access seasonal Active Living Guide, Pool & Skating Schedule & Rates https://www.vernon.ca/parks-recreation

3310 37 Avenue

250.545.6035 General Inquiries 250.545.4896 Pool & Arena Schedule

Whitevalley Community Resource Centre

Seniors Drop-In Centre (Lumby) Dogwood Lounge, Saddle Mountain Place Mon-Wed-Fri 9am-1:30pm, Activities include knitting, agility, bingo, cribbage, crafts, intergenerational programs, wellness presentations, discussions on health & healthy eating. Nutritious, affordable hot meals available www.whitevalley.ca/seniors/

1751 Glencaird, Lumby 250.547.8866, 250.547.8821

VERNON'S WATER STORE

180-4400 32nd St Vernon BC 250-558-3595 vernonwater@telus.net

Your Water Store with a Twist

Drop-in and check out all of our different products

- Mother Nature's own Alkaline Water
- Reverse Osmosis Water
- The best Ice in town made from our RO Water
- Eco-Spray Kitchen Cleaner & Car Wax
- Ebesse Zozo Hot Sauces
- Armstrong Apiaries Local Wildflower Honey
- Fresh Free Range Eggs
- Ghostriders Smokehouse Sauces

You can drop in and have your water bottles filled or we offer Home and Office Deliveries





Charities, Foundations

Before You Give...

Canada Revenue Agency (CRA) has a useful resource called 'Giving to Charity: Information for Donors'. Facts about tax savings, donation receipts, charities regulations, how to be an informed donor. https://www.canada.ca/en - Search for 'Giving to Charity' Mon-Fri 9am-5pm 1.800.267.2384 1.800.665.0354 TTY

BC Cancer Foundation

Make a gift in memory to honour the life of a loved one, friend, family member www.bccancerfoundation.com

399 Royal Avenue, Kelowna V1Y 5L3 250.712.3921 1.866.230.9988

BC SPCA

Registered charity dedicated to protecting and enhancing the quality of life for domestic, farm & wild animals www.spca.bc.ca

www.foreverguardian.ca - for estate gifts **1.855.622.7722** Call to make a donation See our ad on page 79

1.855.622.7722 Animal Cruelty Hotline

- Vernon & District Branch
 4800 Haney Road, Vernon V1H 1P6
 250.549.7297 Tue-Sat Noon-4pm
- Shuswap Branch
 5850 Auto Road SE, Sal. Arm V1E 2X2
 250.832.7376 Tue-Sun Noon-4pm

Canadian Cancer Society

Make a One-time Gift, Monthly Gift, Honour Gift, Memorial Gift

www.cancer.ca click on 'donate'330 Strathcona AvenueKelowna V1Y 5K7 1.800.403.8222

Canadian Red Cross

Donate online, by mail, by phone, monthly giving, gifts of stock, planned giving - legacy, RRSPs www.redcross.ca
124 Adams Road, Kelowna V1X 7R2
250.491.8443
1.800.418.1111

Chase & District Health Services Foundation

Further the improvement of patient services in the Chase catchment area Facebook: Chase-and-District-Health-Services-Foundation

PO Box 1099, Chase, BC V0E 1M0

Community Foundation of the North Okanagan

Dedicated to improving quality of life in the region by distributing earnings www.cfno.org

304-3402 27 Avenue, Vernon V1T 1S1 250.542.8655

See our article and ad on pages 12, 13

Fresh Outlook Foundation

Inspiring community conversations for sustainable change. Hosts HEADS UP! Community Mental Health Podcasts and Virtual Summits

www.freshoutlookfoundation.org 1101 21 Avenue, Vernon VIT 1G4 250.300.8797

Heart & Stroke Foundation

In Memoriam, In Honour, general donations www.heartandstroke.ca 200-885 Dunsmuir St., Vancouver V6C1N5 778.372.8000 1.888.473.4636 See our ad on page 25

North Okanagan Hospice Society

Respect, comfort and compassion in life's final journey www.nohs.ca 3506 27 Avenue, Vernon V1T 1S4 250.503.1800

Shuswap Hospice Society

Palliative/end-of-life care for patients quality of life, also their family and friends www.shuswaphospice.ca Suite 4-781 Marine Park Drive Salmon Arm V1E 2W7 250.832.7099 Mon-Fri 9am-4pm

Shuswap Community Foundation Connecting people who care with...

See our ad and article on page 8

causes that matter http://shuswapfoundation.ca 102-160 Harbourfront Dr. NE V1E 4N7 250.832.5428 Salmon Arm

Shuswap Hospital Foundation

Accept, manage, disburse funds for the benefit of Shuswap Health Services www.shuswaphospitalfoundation.org Main Hospital Entrance

PO Box 265, Salmon Arm V1E 4N3 250.803.4546 Mon-Fri 9am-5pm

Terry Fox Foundation, The

Working together to outrun cancer www.terryfox.org 160-8960 University High Street

Burnaby, BC V5A 4Y6 1.888.836.9786

United Way Southern Interior BC

Local giving. Local results. Serving the Okanagan, Columbia, Shuswap and Similkameen continued...



about how you can leave a gift in your will.

Charitable Number: 11881 9036 RR0001

1.855.622.7722 ext. 6059

foreverguardian.ca

https://unitedwaysibc.com
Interior Savings & Credit Union building
200-4301 32 Street, Vernon V1T 9G8
250.549.1346 Call for appointment
1.866.GIVE7UW

Variety-the Children's Charity

Enriching the lives of BC children with special needs and their familes www.variety.bc.ca

4300 Still Creek Drive, Burnaby V5C 6C6 Toll Free: 310.KIDS (5437)

Vernon Jubilee Hospital Foundation

Support North Okanagan health care needs with your tax deductible donation www.vjhfoundation.org
2101 32 Street, Vernon V1T 5L2

The War Amps

250 558 1362

Committed to Improving the Quality of Life for Canadian Amputees, including children via the Child Amputee (CHAMP) program www.waramps.ca

2827 Riverside Drive
Ottawa, ON K1V 0C4 1.800.250.3030
See our ad and article on page 7

Education

CAA Road Safety Program

Seniors Driving: How aging can affect driving, assess & maintain your driving skills, adjusting driving habits, renewing your driver's license, good vision, driving at night, medications and driving, fitness & driving, signs that driving habits should change - declining skills, alternatives to driving, online videos, tools, and more https://www.caa.ca/driving-safely/senior-drivers/

Justice Institute of BC (JIBC)

Educating and training those who make communities safer, Canada's leader in justice and public safety education www.iibc.ca

825 Walrod Street, Kelowna 250.469.6020 1.888.865.7764

Literacy Alliance of the Shuswap Society

Focus on literacy awareness, education www.shuswapliteracy.ca

358 Alexander Street NE, Salmon Arm 250.463.4555

Literacy Society of the North Okanagan

Helps people with their literacy needs. Volunteers always welcome for the Reading Together program. Read with children to help build their confidence. Find out more on our website, or call www.literacysociety.ca

4705A 29 Street, Vernon 250.275.3117 See our ad on page 81

Simon Fraser University

Liberal Arts and 55+ Program
Opportunity to learn for the joy of learning, enhance your creativity, sharpen your critical thinking skills. See website for programs and details

www.sfu.ca/liberal-arts
1.844.782.8877

St. John Ambulance

First aid training, volunteer community services. Course descriptions on website https://bc.sjatraining.ca

- Vernon/North Okanagan Shuswap branch
 1905 47 Avenue, Vernon
 250.545.4200
- 627 Victoria Street, Kamloops 250.372.3853

Thompson Rivers University

Liberal Arts and 55+ Program. Tuition discount for those 55+. Open Learning offers distance learning You can complete online & distance courses and programs anytime, anywhere https://www.tru.ca/distance

1.800.663.9711

Vernon & District Immigrant and Community Services Society

Services: Settlement, English Classes, Employment, Community Connections, Temporary Foreign Workers, Childminding www.facebook.com/vernoniss

100-3003 30 Street 250.542.4177

Library Services

Okanagan Regional Library

Books, music, movies & more www.orl.bc.ca/hours-locations 250.860.4033 Admin. Office Kelowna

Thompson-Nicola Regional District **Library System**

www.tnrl.ca/using-the-library/ 100-465 Victoria Street, Kamloops 250.372.5145

Meal & Food Programs

Cherryville Food & Resource Society Monthly food hampers that support lowincome families, singles, seniors, those with disabilities. Weekly drop-in service. Organic community gardens. See website www.cherryvillefoodandresources.ca 158 North Fork Road, Cherryville **778.212.8900** Thursdays 10am-3pm

Community Garden Network

Greater Vernon model is a partnership between Regional District, Food Action Society, volunteer garden committees http://foodaction.ca/community-gardens

- Community Gardens (Central Okanagan) Gardens Grow Healthy Communities www.centralokanagancommunitygardens.com
- Winfield Community Garden 11187 Bottom Wood Lake Road

Community Kitchens Vernon

Learn how to cook healthy, affordable meals. Groups in various locations in North Okanagan Shuswap. See website for details

http://communitykitchens.webs.com 250.275.8814

Enderby & District Seniors Lunch Buffet Wed noon, Sept to June, full course meal at Senior Citizens Hall, \$10.

1101 George Street, Enderby 250.838.6755 Sue



FED-Feed Enderby & District-Food Bank Distribution 2nd & 3rd Tues of the month. Call for appointment www.enderbyfoodbank.ca 102-907 Belvedere Street Enderby 250.938.3114 Mon-Fri 10am-2pm

Food Action Society of North Okanagan Non-profiit charitable organization, mission to improve food security by cultivating a healthy, sustainable, regional food system through education and community action www.foodaction.ca 250.275.8814

Good Food Box North Okanagan Monthly box of quality fresh fruits and veggies. See web site for details www.goodfoodbox.net 250.306.7800 Diane

Good Food Box Shuswap

Food buying cooperative for those finding it difficult to stretch their food dollars

- The Shuswap Family Centre
 www.familyresource.bc.ca/services/good food-box/ See website for details

 681 Marine Drive NE, Salmon Arm
 250.832.2170 Mon-Thur 9-5, Fri 9-1
- Seniors' Resource Centre
 www.seniorsresourcecentre.org
 320A 2 Avenue NE, Salmon Arm
 250.832.7000

Lake Country Food Bank

Food assistance to low income families. Hampers Tue-Wed 9:30-11:30am; 1pm-2:30pm. New intakes- call for appointment or complete online application. Donations can be made Tue-Thur 9am-3pm www.lakecountryfoodbank.org

9830C Bottom Wood Lake Road

Lake Country 250.766.0125

Lake Country Seniors Buffet

Every Tues. noon, hot meal for seniors at the Seniors Activity Centre, Bottom Wood Lake Road. \$7. Freezer meals available 250.766.4220 250.766.3227 Marg - arrange pick-up

Meals on Wheels

Vernon: Pleasing variety of safe, flavourful, nutritious meals by Schubert Centre. Available to anyone who has difficulty purchasing and/or preparing meals. Delivery in Vernon area at noon Mon., Wed., Fri. DVA meals available https://schubertcentre.com/meals-on-wheels/To subscribe or volunteer, call 250.549.4201 Schubert Centre See our ad on page 16

Salvation Army Food Bank

Mon & Fri 9-12, Tue & Thur 9am-11:30, 12:30-2:30pm.Food Hampers-call for appt. https://tsasalmonarm.faithlifesites.com 1-441 3 Street SW, Salmon Arm 250.832.9194

Salvation Army Food Bank

Only authorized Food Bank in Vernon. Mon-Fri 9:30am-noon, 1:30-4pm https://vernonhouseofhope.com 3303 32 Avenue, Vernon 250.549.4111 need help? call or visit

Shuswap Second Harvest (Food Bank)
Wed 4:30-6 pm, Friday 1:30-3pm
Volunteer information - see website
www.shuswapsecondharvest.ca
360 Alexander Street NE (rear)
Salmon Arm
250.833.4011
Send donations to:
Box 1062, Salmon Arm, BC V1E 4P2

Sorrento Food Bank

Open Wednesdays 9am-3pm www.sorrentofoodbank.ca 2804 Arnheim Road 250.253.3663

Wheels to Meals

- Armstrong: Wednesday noon full course meal at the Legion, \$10, pre-registration 250.546.8455 Legion, ask for Marilyn
- Sicamous: Tues. and Thur. noon, full course meal at Eagle Valley Haven, \$7 www.facebook.com/wheelstomeals/ 250.836.2437 Phoebe, Reservations, Meal delivery - \$8

Programs & Groups

Better At Home

United Way managed program helping seniors remain independent in their homes, connected to their communities www.betterathome.ca

- Shuswap Better at Home See our ad on page 85 for service area www.shuswapbetterathome.ca 250.253.2749 Central Intake
- NexusBC Community Resource Centre Vernon, Armstrong, Lumby, Cherryville https://nexusbc.ca/programs/better-at-home 102-3201 30 Street, Vernon 250.545.0585

See our ad and article on pages 20, 21

Churches Thrift Shop

Monday 11am-5pm, Tuesday to Friday 10am-5pm, Saturdays 10am-4:30pm https://churchesthriftshop.org

461 Beatty Avenue NW, Salmon Arm 250.832.8234

Crisis Intervention & Suicide **Prevention Centre of BC**

Help is available. We are here to listen, here to help 24/7. Call number below or vour local crisis centre.

www.crisiscentre.bc.ca

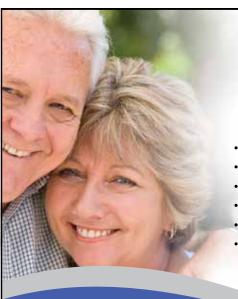
1.800.SUICIDE (1.800.784.2433)

Day-Break Adult Day Services, Vernon Socializing and Care-Giver respite. Community Care referral needed Gateby Care Centre, 3000 Gateby Place 250.545.4456 ext. 35244

Emergency Management BC

Advisories of active emergencies, disaster readiness and recovery, fire safety and death investigation www2.gov.bc.ca/gov/content/safety/ emergency-preparedness-response-recovery 1.800.663.3456 report disaster/emergency

Harmony Haven Adult Day Program Community Care Health Service. Respite for CareGivers, opportunity social interaction





- Blue Bottle Program
- Caregivers Support Group
- Foot Care Clinics
- Friendly Check-in
- Housing Info
- Community Volunteer Income Tax Program
- Meal Programs
- Rides to Medical Appointments
- Shopping Programs
- Day Away Program
- Senior Advisors -(help with government forms, etc.)

320A 2nd Avenue NE Salmon Arm V1E 1H1

250.832.7000 www.seniorsresourcecentre.ora

Monday to Friday 9 am to 3 pm

2-2770 10 Avenue NE, Salmon Arm 250.803.4525

HOPE Outreach

Night time Outreach for Women in Vernon & Kelowna by trained & caring volunteers www.hopeokanagan.com
Facebook.com/hopeoutreachokanagan
250.864.0399

Men's Shed Vernon

Drop in, chat with the guys, have a coffee. Meets Mon-Sun 8:30am-1:30pm www.mensshedvernon.ca
7158 Meadowlark Road. Vernon

Neighbourlink Shuswap

Together Creating Practical Ways of Serving anyone with hardship. Services include Re-Purpose Furniture program, Networking community resources, free legal referral, Second Harvest Food program. Mon-Wed-Fri noon to 3:30 pm Facebook.com/NeighbourLink-Shuswap 250.832.3272 Salmon Arm

North Okanagan Friendship Center

Indigenous non-profit society. We provide culturally appropriate health and social programs and services

• Seniors Outreach - info and access for those 60+ for social recreation, housing, health and safety - Maggie, ext. 111 www.vernonfirstnationsfriendshipcentre.com

2905 29 Avenue, Vernon 250.542.1247

North Okanagan Shuswap Brain Injury

Comprehensive range of programs and services tailored to the needs of survivors of acquired brain injury and their families **NB.** Salmon Arm office permanently closed. Delivery of services has been transferred to March of Dimes Canada. jnayda@marchofdimes.ca

250.515.0845

Probus Clubs

Purpose of a Probus (Professional Business) is to bring together retired, semiretired persons who have backgrounds of responsibility and to foster fellowship. See web for info Blind Bay, Copper Island, Kamloops Desert Hills, Salmon Arm, Shuswap and Vernon clubs www.probus.org

United Empire Loyalists

Organization promoting Canadian history. Everyone welcome https://uelac-thompsonokanagan.com 250.469.8348 call for info - Marie 250.838.9652 President Sandra Farynuk

VictimLink BC

Confidential multilingual 24/7 telephone help line for victims of family and sexual violence, all other crimes. See website for details of services offered email: VictimLinkBC@bc211.ca www.victimlinkbc.ca

1.800.563.0808 24/7 Call or text



Resource Centres

Cherryville Food & Resource Society Supporting those in our community with senior, youth & family programs. Info & referral, one-on-one support and more www.cherryvillefoodandresources.ca 158 North Fork Road, Cherryville 250.547.0089 Monday 9-2, Tuesday 8-12, Wednesday and Friday 8am-2pm

Copper Island Seniors Resource Centre Providing info, coordination of services for seniors of South Shuswap. Foot Care, Medical Clinic, Dental Hygienist, Income tax preparation, Psychologist, Mobile Lab, Better at Home http://sshss.ca 10-2417 Golf Course Drive, Blind Bay

Elderby and District Community Resource Centre

250.675.3661

and More

Working for a Healthier Community www.edcrc.ca

1110 Belvedere Street **250.838.9446** Mon-Thur 10am-4pm **Eagle Valley Community Support** Society (Sicamous & Malakwa) Large variety of support services information, resources, referrals, literacy & computer support services, Photocopying, faxing, use of phone, computers. evcrc@telus.net Facebook 1214 Shuswap Avenue, Sicamous 250.836.3440 See our ad on page 84

Family Resource Centre Counselling and Family Service

Senior Support Volunteer Program trained volunteers provide support for senior clients experiencing various age-related issues - social isolation. depression, dementia. Clients must be referred through IHA Seniors Mental Health team - call 250.549.5737. New volunteers welcomed.

www.vernonfrc.ca

201-3402 27 Avenue, Vernon 250.545.3390 Mon-Thur 9am-4:30pm closed noon hour



www.shuswapbetterathome.ca

John Rudy Health Resource Centre

Dealing with a health issue can be stressful, navigating the health care field can be confusing. We can help! Free, no referral needed. Resource library, one-to-one support. Assistance with health related forms. Free workshops & seminars on various topics listed on website and Facebook. See website for hours www.johnrudyhealth.ca www.facebook.com/johnrudyhealth.ca 250.938.8092 Call for more information

NexusBC Community Resource Centre

Providing a one-stop-shop to connect people to local resources - serving all populations

• Seniors Services: Assistance with government applications, Better at Home program - see listing on page 87. Community Services Directory, affordable housing, referrals to agencies for senior abuse and/or legal issues, Income tax program www.nexusbc.ca 102-3201 30 Street, Vernon

250.545.0585 Mon-Fri 8am-4pm See our article on pg. 20, ad on pg. 21

Seniors' Resource Centre

Meal services: Better Meals, grocery shopping. Programs: Caregiver Support Group, Day Away, Foot Care, Community Volunteer Income Tax, Friendly Check-In, Senior Advisor, Good Food Box www.seniorsresourcecentre.org
320A 2 Avenue NE

Salmon Arm 250.832.7000 See our ad on page 83

The Shuswap Family Centre

Lending Library, Good Food Box, Sustainable Food programs, Grandparents Raising Grandchildren, Community Kitchens, Support Counselling. See web site for info on all Programs/Services www.familyresource.bc.ca

681 Marine Drive NE Salmon Arm 250.832.2170 Mon-Thur 9am-5pm

Shuswap Hospice Society

Hospice & Palliative Care Resource Centre. Community Caring for Community www.shuswaphospice.ca Suite 4-781 Marine Park Drive

Suite 4-781 Marine Park Drive Salmon Arm V1E 2W7

250.832.7099 Mon-Fri 9am-4pm See our ad and article on page 8

Whitevalley Community Resource Centre

Seniors services, Counselling & Support in Lumby & Cherryville. Family Support program, Mental Health Support program, Addictions Counselling, Information & Prevention, 0-6 & After School program, Good Food Box, Volunteer opportunities www.whitevalley.ca

2114 Shuswap Avenue, Lumby 250.547.8866

Service Organizations

Army, Navy and Air Force Veterans
Non-members welcome!
http://anafvetsunit5.ca/
2500 46 Avenue, Vernon 250.542.3277

Archway Society for Domestic Peace

We are leaders in empowering women, children and families to live with dignity and respect, free from domestic and sexual violence https://archwaysociety.ca 2400 46 Avenue, Vernon 250.558.3850 Administration Office 250.542.1122 Transition House. Help is available 24/7 including holidays See our ad and article on page 66

BC OAPO - Vernon Seniors' Branch 6

We support Seniors interests and work towards improving their every day lives socially as well as in matters pertaining to their welfare.

www.bcoapo.org

- Monashee 50+ Club, Lumby OAPO #117
- Vernon Seniors' Branch #6
 Meets 3rd Tuesday (except July and
 August) at Schubert Centre 1:30 pm
 Facebook.com/vernonseniorsbranch6/
 250.545.0384 Margaret Coughlan
 See our ad and article on page 10

BC Partners for Mental Health and Addictions Information

Mental health and substance use information you can trust www.heretohelp.bc.ca 310.6789 BC Mental Health Support Line Free & available 24/7. Call for information or if you just need someone to talk to 1.800.784.2433 Call 24/7 if you are in distress or worried about someone else www.heretohelp.bc.ca/connect/ community-resources

1.800.661.2121 - order publications

Big Brothers Big Sisters

Mission to support & enhance the wellbeing of young people through positive mentoring relationships. See website for what and how to donate www.bigs.bc.ca

1.800.404.4483 Kamloops/Kelowna

CARP

A New Vision of Aging. Canada's largest advocacy association promoting equitable access to health care, financial security, freedom from ageism www.carp.ca

1.888.363.2279

Canadian Blood Services

Provides lifesaving products & services in transfusion & transplantation, safeguard life essentials in blood, plasma, stem cells, and organ tissues. Click on 'Book Now' to find a location near you

www.blood.ca

1.888.236.6283

Council of Senior Citizens' Organizations of BC (COSCO)

Purpose is to advance the social and physical welfare of all BC elder citizens www.coscobc.org

604.630.4201 Leslie Gaudet. President

· Health & Wellness Workshops 45-60 minute workshops available free of charge to any seniors group 10 or more https://seniorshelpingseniors.ca

Independent Living Vernon

Works for societal change, remove barriers so that people with disabilities have the opportunity to realize their full potential; Parking Placards program entitling people with mobility disabilities to utilize accessible parking spaces www.ilvernon.ca

107-3402 27 Avenue, Vernon

250.545.9292 250.542.2193 TTY 1.877.288.1088

Kindale Developmental Association

Non-profit society providing wide range of services to people with diverse abilities in the North Okanagan Shuswap www.kindale.net

2725A Patterson Avenue, Armstrong 250.546.3005 Mon-Fri 9am-4pm

Mothers Against Drunk Driving

No alcohol. No drugs. No victims. www.madd.ca

- 1.800.665.6233 Call for support
- Western Region Chapter Services Manager 1.877.676.6233 Tracy Crawford
- MADD Central Okanagan Chapter ...



www.maddchapters.ca/centralokanagan www.facebook.com/maddokanagan **250.317.9877** Jenn

 MADD Kamloops Community Leader https://maddchapters.ca/kamloops
 250.819.7812 Roxanne

Royal Canadian Legion

The Legion's 145 branches in BC/Yukon Command provides various support services to veterans
To find a NOS branch, go to...
https://legionbcyukon.ca/find-a-legion-branch
1.888.261.2211 BC/Yukon Command

Salvation Army House of Hope

Worship services Sundays 10:30 am www.vernonhouseofhope.com

3303 32 Ave., Vernon 250.549.4111

• Thrift Store Mon-Fri 10am-6pm 5400 24 Street 250.549.4454

Support Groups / Self Help

Al-Anon Family Groups

A fellowship for people whose lives have been affected by someone else's drinking. See website for meeting information www.bcyukon-al-anon.org
604.688.1716 Mon-Wed-Fri 10am-1pm
To Find an Al-Anon meeting near you visit https://afghelp.org/find-a-meeting

Alcoholics Anonymous

or call...1.888.425.2666

Assistance, information and fellowship for those with alcohol related problems. Check website for local meeting info www.bcyukonaa.org

- 250.545.4933 Armstrong, Cherryville, Falkland, Lumby, Vernon
- 1.855.339.9631 Enderby, Revelstoke, Salmon Arm, Sicamous, Sorrento, Skwlax

BC Lung Foundation

Expect that in-person Better Breathers' meetings will resume autumn 2022 https://bclung.ca/peer-support 1.800.665.5864

BC Responsible & Problem Gambling

When gambling isn't fun anymore, help is available all day, every day. See website for free, confidential, individual, and/or group counselling for problem gamblers, their families. www.bcresponsiblegambling.ca

1.888.795.6111 24 hour Helpline

BrainTrust Canada

Direct services for persons with acquired brain injury, as well as a strong focus on education, support and prevention www.braintrustcanada.com

11-368 Industrial Avenue, Kelowna 250.762.3233 1.888.762.3233

Compassionate Friends of Canada

Support group for families who have experienced the death of a child, any age, any cause. For meeting info call 250.374.6030 Kamloops 250.718.7039 Kelowna 250.675.3793 Salmon Arm 250.558.5026 Vernon, Armstrong, Enderby, Salmon Arm, Sorrento www.tcfcanada.net

Crohn's & Colitis Canada

Check website for events in Kamloops, Kelowna, Vernon www.crohnsandcolitis.ca 1.800.513.8202 BC Office

FASD Okanagan Valley Assessment and Support Society

FASD Assessment and Diagnosis for ages 15+, and adults. Support groups, resources, education and training across the interior of BC www.fasdokanagan.ca 104-3402 27 Ave., Vernon (People Place) 250.938.5022

Gamblers Anonymous

www.gabc.ca

- 1.855.222.5542 24/7 Hotline
- Kelowna open meetings every Thurs 6-7pm, Kalano Club, 2108 Vasile Road 250.801.9943
- Kamloops, Mon. 7-8pm, Desert Gardens
 554 Seymour Street far right door

Learning Disability Association of BC

Here to advance education, social development, employment, legal rights, general well-being of people with learning disabilities. Vernon chapter. Office hours Tuesdays 10am-Noon at People Place www.ldabc.ca

250.542.5033 Nadiene 102-3402 27 Avenue, Vernon

Mental Illness Family Support Centre

Support, education, advocacy to families with mental illness and/or addiction or substance misuse issues.

https://cmhavernon.ca/family-supportservices

300-3402 27 Avenue, Vernon 250.260.3233

Mesothelioma.net

Cancer support group dedicated to providing all the latest in research and aid. Has compiled fact-checked and physician approved information regarding this disease, how it affects the body, and how it can be treated www.mesothelioma.net 1.800.692.8608

Mood Disorders Association of BC

Treatment, support, education, hope of recovery for people living with a mood disorder. Peer Support Groups www.mdabc.net 250.832.3733 Salmon Arm

250.558.6900 Vernon

Narcotics Anonymous

Vision that very addict has the chance to experience our message in his/her own language & culture, find the opportunity for a new way of life. See website for Thompson Okanagan meeting information www.bcrna.ca

1.866.778.4772 North Okanagan area 1.855.349.2722 Kamloops area 1.877.604.7613 Central Okanagan

Parkinson Society British Columbia

See web site for support group information in the Thompson Okanagan continued... www.parkinson.bc.ca/resources-services/ support-groups/

1.800.668.3330 ext. 228 Provincial Office

Prostate Cancer Foundation BC

https://prostatecancerbc.ca/home/support-groups

- Kamloops Support Group **250.376.4011** Larry Reynolds
- Kelowna Support Group 250.762.0607 Bren Witt www.kelownaprostate.com
- Vernon Support Group rpiasta@gmail.com Ray Piasta

Quit Now

Free, quit smoking program delivered by the BC Lung Association to help you to guit smoking or reduce tobacco and e-cigarette use. QuitNow has all the support services you need www.quitnow.ca

1.877.455.2233 Get Help Now

Self-Management BC

Programs give people the knowledge, skills, confidence needed to successfully manage chronic health conditions. Check website for a program near you. www.selfmanagementbc.ca **1.866.902.3767** Mon-Fri 8:30am-4:30pm

Stroke Recovery Association of BC

After Stroke BC is here to support you and your family. We will work to understand your needs and goals, and connect you to people, resources, services in your community. Our weekly virtual Stroke Recovery Program runs Fridays 11am-12:30pm. To speak to an After Stroke Coordinator, or to register for our programs, please email or call... afterstrokebc@marchofdimes.ca 1.888.313.3377 ext. 6201 See our ad/article on page 43



Transportation

BC Bus Pass Program

Affordable transportation on all BC transit systems (except HandyDART) for low-income seniors and persons with disabilities. See web site for eligibility, cost, and contact options www2.gov.bc.ca Search: Bus Pass Program 1.866.866.0800 Mon-Fri 9am-4pm. Press option 2, then 2, then 1

Disability Parking Permits SPARC BC Parking permits for those with disabilities Apply/renew online www.sparc.bc.ca 1.888.718.7794 Mon-Fri 9am-4:30pm

Ebus

Daily passenger service between Kamloops, Kelowna, Vancouver, Vernon, Salmon Arm. Seat belts, Free WiFi, Wheel chair accessible. Priority seating for seniors and disabled persons. Book online or call www.myebus.ca 1.877.769.3287

Vernon Regional Transit Systems

Visit website for schedules, maps, fares www.bctransit.com/vernon/home

250.545.7221

 HandyDART Service hours M-F 8-4:30, Sat 10-5 Office hours M-F 8:30am-4:30pm 250.549.1366

Shuswap Regional Transit System

Visit website for schedules, maps, fares www.bctransit.com/shuswap/home 250.832.0191

 HandyDART Service hours Mon-Fri 8am-4pm Office hours M-F 8:30-3:30, Closed 12-1 250.832.0191

Travel Assistance Program

Assists with travel costs when medical care is not available locally. TAP forms are only available from your family physician at the time the referral is made. See web site for eligibility continued...

www2.gov.bc.ca/gov/content/health/ accessing-health-care/tap-bc 1.800.661.2668 Automated service 24/7 1.800.663.7100 Health Insurance BC

VIA Rail Canada

Travellers 60+ save 10%, save another 10% with your CAA card www.viarail.ca

1.888.842.7245 1.800.268.9503 TTY

Volunteer Drivers

• Armstrong Volunteer Driver Program
Serving citizens of Armstrong &
Spallumcheen only. Transportation
for medical & dental appointments
in Armstrong, Enderby, Kamloops,
Kelowna, Salmon Arm, Vernon.
Sponsored by the Armstrong Seniors
Activity Centre. Leave message: voice
mail will be checked
250.546.0999 10am-Noon Mon-Friday

 Freemason Volunteer Drivers provide transportation to Kelowna Cancer Centre Transportation from Kelowna airport, pick ups in Enderby, Vernon, Armstrong, Lake Country. Mon-Fri 24 hour notice required https://freemasonry.bcy.ca/textfiles/

1.800.299.0188 Freemasons

cancer.html

Gizeh Shriners of BC & Yukon
 For BC children requiring specialized procedures, accommodation, transportation, associated medical treatment. See website for details www.bcshriners.com

 1.800.661.KIDS Mon-Fri 9:30am-2pm

South Shuswap Rides

Volunteer drivers take people, who no longer drive, to appointments in Salmon Arm, Kamloops, Vernon and Kelowna. Donations welcome to cover costs. Electric car. Volunteer drivers needed Call **250.463.4341** Mon-Fri 9am-5pm https://southshuswaprides.ca

Web Resources

BC Transplant

With compassion, collaboration and innovation, we will save lives and offer hope through organ donation, transplant and research. Online registration. Kidney & Liver programs. Register your decision one organ donor can save up to eight lives www.transplant.bc.ca

1.800.663.6189 for more information

bc211

Specializes in providing information and referral regarding community, gov't. & social services in BC. Online chat -8am-11pm. Mon-Sun. Info on addiction services, problem gambling, VictimLink BC, Emergency & Crisis, Counselling, Health Care, Mental Health, more... www.bc211.ca

Dial 2-1-1 information and referral 604.875.6431 604.875.0885 TTY

Canadian Institute of Stress

Science of Stress, Change and Productive http://stresscanada.org Wellbeing.

Great Senior Living

Living Options, Health & Wellness. numerous articles on abundance of topics. Making fitness a part of your daily routine. Beneficial exercise and activities exist for every age group and health & fitness level https://www.greatseniorliving.com/healthwellness/senior-exercise

Seniors BC

A website for all older adults in the province to find resources for planning and living a healthy and active life as they age. Senior's families and caregivers will find great information here also. Healthy Aging, Financial & Legal matters, Elder Abuse Prevention, Fall Prevention. Health & Safety, Housing, Seniors' Guide, Transportation, Advance Care Planning, Home and Community Care www.seniorsbc.ca

Seniors Canada

Stay Active, Engaged, Informed. Find info for seniors, their families, their caregivers & supporting service organizations on federal, provincial, and some municipal government benefits and services. https://www.canada.ca search for Programs and Services for Seniors

Before you criticize someone, you should walk a mile in their shoes. That way when you criticize them, you are a mile away from them and you have their shoes.

Jack Handey



OLD AGE SECURITY & CANADA PENSION CHEQUE DATES

- Sep. 28, 2022
- Oct. 27, 2022
- Nov. 28, 2022

- Dec. 21, 2022
- Jan. 27, 2023
- Feb. 23, 2023

- Mar. 29, 2023
- Apr. 26, 2023
- May 29, 2023

- Jun. 28, 2023
- Jul. 27, 2023
- Aug. 29, 2023

INFORMATION ON PAYMENTS

Old Age Security & Canada Pension Plan payments are automatically deposited in Canada on the above dates.

If you have not requested payment by automatic deposit, your payment will arrive at your home address by mail during the last three business days of each month.



Municipal, Regional

Armstrong, City of

www.cityofarmstrong.bc.ca

- City Hall, 3570 Bridge Street
 250.546.3023 Mon-Fri 8:30am-4:30pm
- Armstrong Spallumcheen Museum & Art Gallery http://ArmstrongSpallMuseumArt.com
 3415 Pleasant Valley Road
 250.546.8318
- Armstrong Spallumcheen Chamber of Commerce www.aschamber.com
 3550 Bridge Street 250.546.8155
- Armstrong-Spallumcheen Parks & Rec. https://rec.canlansports.com/armstrong/ 3351 Park Drive 250.546.9456
- Armstrong Spallumcheen Fire Dept. www.asfd.ca
 250.546.6708 Non-emergency

Chase, Village of

A Shuswap Experience http://chasebc.ca

- Village Office, 826 Okanagan Avenue 250.679.3238 Mon-Fri 9am-4pm
- Chase & District Chamber of Commerce and Visitor Information Centre https://chasechamber.com
 400 Shuswap Avenue
 250.679.8432

Cherryville (unincorporated)

In the foothills of the Monashee Mountains For attractions, community services, business directory, events & more, go to... www.cherryville.net

Enderby, City of

Where the Shuswap meets the Okanagan www.cityofenderby.com

- City Hall, 619 Cliff Avenue 250.838.7230 M-F 8:30am-4:30pm
- Enderby & District Chamber of Commerce https://www.enderbychamber.com
 702 Railway Street
 250.838.6727
- Enderby & District Volunteer Fire Dept 407 George Street
- Enderby & District Museum & Archives www.enderbymuseum.ca
 901 George Street (City Hall complex)
 250.838.7170 Tue-Sat 10am-3pm

Falkland, Town of

Home to one of Canada's largest flags (Gyp Mountain) and one of the oldest rodeos in Canada https://falkland-bc.ca

Falkland Museum & Heritage Park
 Open daily early June to mid-September
 https://falklandmuseum.webs.com
 5657 Highway 97
 250.379.2535

<u>Lumby</u>, <u>Village</u> of

www.lumby.ca

1775 Glencaird Street 250.547.2171

- Lumby & District Chamber of Commerce www.monasheetourism.com
 - 1882 Vernon Street 250.547.2300

250.547.9516 Non-emergency

 Lumby & District Volunteer Fire Dept. www.lumbyfire.ca
 1769 Shuswap Avenue

92 | Experience Group.ca

- White Valley Parks, Recreation, Culture Pat Duke Arena, Lumby Curling Club Oval Park, Royals Park
- White Valley Community Centre 2250 Shields Avenue, Lumby **250.547.6404** M-F 8am-4:30pm

Salmon Arm, City of

www.salmonarm.ca

- City Hall, 500 2nd Avenue NE **250.803.4000** Mon-Fri 8:30am-4pm
- Fire Department Administration 141 Ross Street NE 250.803.4060
- Shuswap Recreation Society www.salmonarmrecreation.ca

2550 10 Avenue NE 250.832.4044

Shaw Centre

3 NHL ice surfaces, elevated walkway, meeting rooms, restaurant, exhibition space https://www.salmonarmrecreation.ca/arena-info

2600 10 Avenue NE

250.832.4044

 Salmon Arm Chamber of Commerce www.sachamber.bc.ca 101-160 Harbourfront Drive NE 250.832.6247

Sorrento (unincorporated)

The Heart of the Shuswap. See website for attractions, tours, events, activities www.sorrentocentre.ca 1.866.694.2409 1159 Passchendaele Road

Vernon, City of

www.vernon.ca

- City Hall, 3400 30 Street 250.545.1361 Mon-Fri 8:30am-4:30pm
- Tourism Vernon (Mobile Visitor Team) www.tourismvernon.com 250.542.1415 Tue-Sat 8:30am-4:30 pm **1.800.665.0795** See our ad on page 69
- Downtown Vernon Association www.downtownvernon.com **101-3334 30 Avenue** (Sun Valley Mall) 250.542.5851
- Vernon Fire Rescue Services 3401 30 Street **250.542.5361** Mon-Fri 8am-5pm
- Greater Vernon Chamber of Commerce www.vernonchamber.ca 204-3002 32 Avenue 250.545.0771

- Greater Vernon Recreation Services www.vernon.ca/parks-recreation
- Recreation Centre 3310 37 Avenue, Vernon 250.545.6035
- Kal Tire Place 3445 43 Avenue 250.550.3257 Mon-Fri 8am-4pm

Coldstream, District of

www.coldstream.ca

 Municipal Hall 9901 Kalamalka Road, Coldstream 250.545.5304 Mon-Fri 8am-4:30pm

Columbia Shuswap Regional District

Building inspection, Agricultural Land Reserve, Zoning & Land Use Bylaws, Environmental Services, Solid Waste & Recycling, Parks & Recreation, Emergency Management, Utilities - see website for all services and details www.csrd.bc.ca

555 Harbourfront Dr. NE, Salmon Arm 250.832.8194 Mon-Fri 9am-4pm 1.888.248.2773

Lake Country, District of

Oyama, Winfield, Carr's Landing, Okanagan Centre www.lakecountry.bc.ca

10150 Bottom Wood Lake Road 250.766.5650 Mon-Fri 8:30am-4:30pm

- Sports & Recreation 250.766.5650 Activity Guide
- Winfield Memorial Hall www.winfieldmemorialhall.com 10130 Bottom Wood Lake Road 250.766.4131
- Winfield Arena/Recreation Centre 9830 Bottom Wood Lake Road 250.766.3030
- Creekside Theatre www.creeksidetheatre.com 10241 Bottom Wood Lake Road **250.766.5669 250.766.9309** Box Office

North Okanagan, Regional District of

Building, fire inspection services, regional parks, ambulance service-jaws of life, animal control, transit services, fire

protection, invasive plants/pest control, solid waste disposal/recycling, water supply, land use planning - visit website for all programs/services and details www.rdno.ca

9848 Aberdeen Road, Coldstream 250.550.3700 Mon-Fri 8am-4:30pm 1.855.650.3700

Sicamous, District of

Houseboat Capital of Canada www.sicamous.ca www.sicamous.ca/live-here/recreation/parks 446 Main Street, Sicamous

250.836.2477 Mon-Fri 8:30am-4:30pm

 Sicamous Chamber of Commerce www.sicamouschamber.bc.ca
 446 Main Street
 250.836.0002 Visitors Centre

Spallumcheen, Township of

Recreation, Recycling & Garbage Collection, Building Inspection, Animal Control - see web for all services, details www.spallumcheentwp.bc.ca 4144 Spallumcheen Way 250.546.3013 Mon-Fri 8:30am-4:30pm 1.866.546.3013

First Nations

Adams Lake Indian Band
www.adamslakeband.org
6453 Hillcrest Road, Chase
250.679.8841 M-F 8am-noon, 1-4:30pm
1.877.679.8841

Little Shuswap Lake Indian Band

Known as Skwlax to the Little Shuswap

www.lslb.ca http://quaaoutlodge.com

1886 Little Shuswap Lake Road

Chase, BC 250.679.3203

Neskonlith Indian Band

Member of the Secwepemc Nation www.Facebook.com/NeskonlithIndianBand 743 Chief Neskonlith Drive, Chase, BC 250.679.3295 Mon-Fri 8:30am-4:30pm

Okanagan Indian Band

Ensuring the future through cultural, social and economic development www.okib.ca

12420 Westside Road, Vernon 250.542.4328 1.866.542.4328

Splatsin Indian Band

Working together toward independence www.splatsin.ca 5775 Old Vernon Road, Enderby 250.838.6496

Okanagan Nation Alliance

Alliance of eight Okanagan bands Grand Chief Clarence Louie www.syilx.org

101-3535 Old Okanagan Hwy.,Westbank 250.707.0095 1.866.662.9609

Provincial

Address Change

If you are moving within BC, you can use this electronic service to update your personal and/or business records with provincial & local gov't. organizations https://www.addresschange.gov.bc.ca
1.800.663.7867 Service BC

BC Air Quality

Air quality advisories & current data, Air Quality Health & Ventilation Indexes, more www2.gov.bc.ca/gov/content/environment/air-land-water/air/latest-news-and updates 1.887.952.7277 RAPP 24/7 Hotline - Report all Polluters and Poachers

Forest Fire Reporting

Nearly one-third of all BC wildfires are reported by the public resulting in immeasurable savings: property, forests www.facebook.com/BCForestFireInfo
1.800.663.5555 Report a wildfire
*5555 toll free on a cell

Climate Change

Climate change is being felt across BC. Timely action is critical to protect our communities, health and the environment. Learn how CleanBC puts BC on a path to a cleaner, better future www2.gov.bc/gov/content/environment/ climate-change 1.800.663.7867 Service BC

Members of Legislative Assembly

- Greg Kyllo, MLA Shuswap greg.kyllo.MLA@leg.bc.ca 202A-371 Alexander Street NE PO Box 607, Salmon Arm V1E 4N7 250.833.7414 1.877.771.7557
- Harwinder Sandu **MLA Vernon-Monashee** harwinder.sandu.MLA@leg.bc.ca B-2920 28 Avenue, Vernon V1T 1V9 250.503.3600 1.866.870.4189

Office of the Seniors Advocate

Has scope to examine & advocate for seniors on issues related to health care. personal care, transportation, housing, income supports, and make recommendations. Latest reports on web. Information/referral specialists available to help find seniors' programs and services. Sign up for newsletter www.seniorsadvocatebc.ca/reports/ **1.877.952.3181** M-F 8:30am-4:30pm

Ombudsperson, The Office of the

BC's Independent Voice of Fairness Receives enquiries & complaints about the practices & services of public agencies within its jurisdiction www.bcombudsperson.ca **1.800.567.3247** Mon-Fri 8:30am-4:30pm

Service BC

Your source for frontline government services and information. Check web for available services at each location...





It is my honour to represent the people of the Shuswap in Victoria. Please call my office if you are in need of any assistance.



Member of the Legislative Assembly

Greg Kyllo

202A-371 Alexander St. NE, PO Box 607, Salmon Arm, BC V1E 4N7 250-833-7414 • greg.kyllo.mla@leg.bc.ca • www.gregkyllomla.ca www.servicebc.gov.bc.ca 1.800.663.7867 Mon-Fri 7:30am-5pm 7-1-1 TTY

- 250-455 Columbia Street, Kamloops 250.828.4540 Mon-Fri 9am-4:30pm
- 850A 16 Street NE, Salmon Arm 250.832.1611 Mon-Fri 9am-4:30pm
- 3201 30 Street, Vernon 250.549.5511 Mon-Fri 9am-430pm
- Vital Statistics Agency
 Birth Registration/Certificate, Adoption,
 Death, Marriage license, Legal changes of
 Name, wills, registry information.
 www2.gov.bc.ca/gov/content/life-events
 305-478 Bernard Avenue, Kelowna
 250.861.7500 Mon-Fri 9am-4:30pm
 1.888.876.1633

Federal

BC Climate Action Tax Credit

Tax-free quarterly payment that helps low income individuals and families with the carbon taxes they pay www.canada.ca/en/revenue-agency/ services/child-family-benefits.html

Canada Border Services Agency

General border services information; for in-depth information, speak to an agent Mon-Fri 4am-5pm PT www.cbsa-asfc.gc.ca > current wait times

1.800.461.9999 1.866.335.3237 TTY

Canadian Heritage

We work with national cultural institutions to promote culture, the arts, heritage, official languages, citizenship and participation, as well as Aboriginal, youth and sport initiatives. Agents available to answer questions M-F 8:30am-5pm PT www.canada.ca/en/canadian-heritage.html 1.866.811.0055 1.888.997.3123 TTY

Health Canada

Responsible for helping Canadians maintain, improve health while respecting individual choices, circumstances www.canada.ca/en/health-canada.html 1.866.225.0709 1.800.465.7735 TTY Service Canada

Immigration & Citizenship

Apply to visit, study, work or immigrate to Canada, apply for citizenship, a permanent resident card or refugee protection, check application status www.canada.ca/en/services.html

1.888.242.2100 call centre agents M-F 8-4

Income Security Programs

Canada Pension Plan, Old Age Security, Guaranteed Income Supplement www2.gov.bc.ca > Click on 'Family & Social Supports', then 'Seniors', then 'Financial & Legal Matters', then 'Income & Securities Programs'

1.800.277.9914

1.800.255.4786 TTY

Indigenous & Northen Affairs Services

- Indigenous Services
- Crown Indigenous Relations & Northern Affairs

Arts, Culture, Heritage. Acts, Agreements, Treaties/Land Claims, Benefits & Rights, Education, Employment, Social programs, Infrastructure and Housing, and more... https://www.canada.ca/en/indigenous-northern-affairs.html

1.800.567.9604 Mon-Fri 7am-3pm **1.866.553.0554** TTY

Parks Canada

National parks protect representative natural areas of Canadian significance for public understanding, appreciation and enjoyment. Pet friendly places to stay, etc. www.pc.gc.ca

1.888.773.8888 Information Services **1.877.737.3783** Reservation service https://reservation.pc.gc.ca/ParksCanada

Members of Parliament

Mel Arnold, MP North Okanagan-Shuswap Mel.Arnold.C1@parl.gc.ca www.melarnold.ca 1-3105 29 Street, Vernon V1T 5A8

250.260.5020 1.800.665.5040 See my 'Greeting' on page 6

Passport Canada 106-471 Queensway, Kelowna

Mon-Fri 8:30am-4pm https://www.canada.ca/passport **1.800.567.6868** M-F 7:30am-8pm ET 1.866.255.7655 TTY

Service Canada

Full service centres offering a mix of information and transactional services

- 191 Shuswap St. NW, Salmon Arm
- 101-3301 30 Avenue, Vernon Information on gov't services, programs www.servicecanada.gc.ca

1.800.926.9105 TTY 1.800.622.6232

Travel & Tourism

Information on how to have a safe and enjoyable journey in Canada or abroad. Web site evolving to offer an ever growing wealth of information on destinations. travel documents, travel health, returning to Canada, much more. See web for links to a wide range of travel topics https://travel.gc.ca

Veterans' Affairs Canada

If you are a current or former member of the CAF or RCMP, or a family member, we have targeted services and benefits to improve your well-being. Check our website for find a list of benefits and services tailored for you www.veterans.gc.ca

313-471 Queensway Avenue, Kelowna 1.866.522.2122 Mon-Fri 8:30-4:30

 VAC Assistance Service provides free and confidential psychological support

that is available 24/7, 365 days a year. Service is for all Veterans, former RCMP members, their families, and caregivers Reach a mental health professional 24/7 1.800.268.7708 1.800.567.5803 TTY

 Bureau of Pensions Advocate - free legal aid help for people who are not satisfied with decision for their claims for disability benefits 1.877.228.2250

Weather Information

Environment Canada Weather Service Weather, Alerts, Marine, Air Quality, Analyses and Modelling, Past Weather, About Weather, Canadian Centre for Climate Services www.weather.gc.ca

 Consultations services are available 1.844.505.2525 for Marine Weather 1.844.508.2626 for Climate Weather

Weather Information - One-on-One Telephone consultation service with an Environment Canada professional. Weekdays 5am-9pm, Weekends and

Holidays 6am-6pm 1.888.292.2222

Weather Information - Plan Your Trip www.hellobc.com/plan-your-trip/climateweather

Hello Weather Weather Information Local conditions, forecast, air quality

- 1.833.794.3556 Enter Code 08051 for Salmon Arm weather information
- 1.833.794.3556 Enter Code 08027 for Vernon weather information

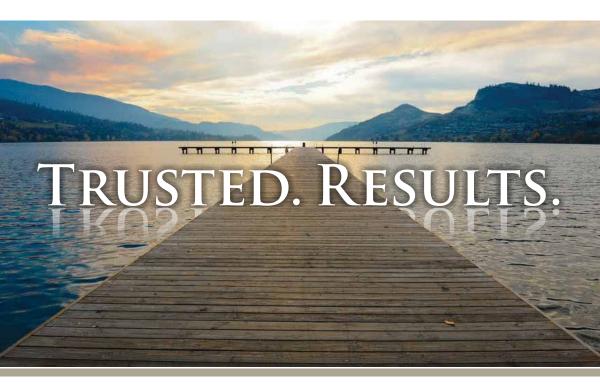


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