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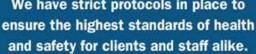
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Vision & Aging: A Guide to Good Eye Health and Vision...

As your golden years approach, it is especially important to make regular eye examinations part of your plan for maintaining good health and vision.

As you age, there are a few common conditions you and your optometrist need to look for. There's nothing uncommon about noticing changes in your vision.

Here is a short list of the most common and troubling conditions:

Presbyopia is very common among this age group. It is the loss of ability to change focus from far to near. It is often the first wake-up call that our eyes "aren't what they used to be". The most common signs or symptoms include the tendency to hold reading materials at arm's length, blurred vision at normal reading distance and eye fatigue when attempting to do close work.

Glaucoma can result when excessive fluid pressures damage the optic nerve. It is one of the leading causes of blindness in Canada. Glaucoma can be effectively treated with prescription eye drops, and in some

cases, surgery may be required. A simple and painless procedure allows your optometrist to measure the internal pressures of your eye. Early detection is the key to success when fighting glaucoma. Most glaucomas offer no pain or symptoms.

Cataracts are another common condition you may encounter. Cataracts occur as the lens becomes cloudy, distorting our vision. Cataracts are most often found in persons over the age of 55, but can occur in younger people as well. This condition often requires a corrective lens change or surgical removal. After surgery, you, along with your Optometrist, can decide on the best type of vision correction for you.

Macular Degeneration is a disease that obscures a person's central field of vision. It is the leading cause of vision loss and blindness for seniors in North America. Early detection is the key to managing the disease—that's why yearly exams with your Optometrist are recommended. The value of prevention... Health, nutrition and prevention are the

keys to quality of life. Maintaining excellent general health can often delay and reduce the effects of aging on our eyes.

Several common health conditions, such as high blood pressure, arthritis and diabetes often require medications – some of which affect the eyes and vision. In their early stages, many conditions associated with aging may not cause symptoms or create problems, and therefore, can go undetected. Regular optometric care is vital.

Your optometrist understands the changes in your eyesight, the importance of early detection in eye disease and the implications of medications you may be taking. Annual eye health assessments are important to identify your individual needs, assist you in understanding your conditions, and allow your eye doctor to make specific recommendations for you.

Be yourself, but be your best self. Be different, but always be happy...



The Tools of Foot Comfort... "Shoes, Stockings and In-Shoe-Devices"

An ingrown toenail, a painful callous, a sore heel or a throbbing knee? When the aggravation persists what can you do? Putting it in perspec-

tive you will often find there is a trail of evidence leading up to one of these incidents or injuries.

A sore nail bed or cuticle may come from a shallow toe box or a short shoe fitting. A callous is an indication of friction or movement inside the shoe. Heel, knee, hip, or back pain may come from poor alignment that can sometimes be seen by distortion or unusual wear in shoes.

Many of these conditions can be diagnosed by your Family Physician or evaluated by a Health Care Professional familiar with body mechanics.

Appropriate footwear is a good starting place. Deep toe box, firm heel counter, cushioned rocker soles and foot friendly seam placement are all features that should be considered. Slip on shoes may be convenient but an adjustable closure is more secure for walking and standing. If you have difficulty lacing due

to back or hand disability Velcro closures might help, although these will tend to loosen with vigorous activity.

Stockings are often overlooked as a comfort solution. Avoid patterned or ribbed knits. Many synthetics have real advantages with fibre blends offering unique properties for cushion and friction reduction. Cotton and wool may be the standard but there is great variation in products. Just because the label says "diabetic sock" does not guarantee quality.

All cotton becomes more abrasive with laundering and knowing when to discard and move to a new pair is critical. Often a synthetic yarn with anti-bacterial treatments will be a better long term buy. There is likely to be more significant difference between a \$5 and \$15 stocking than the price.

In shoe devices such as cushioned foot-beds or custom orthotics are helpful in repositioning the foot and alleviating pressure and friction

that lead to joint and muscle pain.

They can often improve ankle, knee, hip, and back posture improving or eliminating pain symptoms.

Foot orthotics are assessed, designed, and fitted by a certified Health Care Professional familiar with body mechanics and how the bones, joints, ligaments, tendons, and muscles respond to activity. These devices can range from soft through flexible to rigid depending on activity level, weight, occupation, or shoe type so they are truly particular to you and your lifestyle. If you experience pain or disability and this a limiting factor in your activities or enjoyment of them, talk to

your Physician about getting a biomechanical assessment orthopedic footwear or foot orthotics.

by: Terry B. Trask, C Ped(C). For more information call: 506 632-9397 or 1 800 663-3668

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Plan NOW! So you don't miss out...



Enjoy Life Outside - Creating Curb Appeal...



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by: Lorna Pond, Certified Landscape Professional

We're all spending more time at home these days, so it's a prime opportunity to give attention to our homes both inside and out. As the temperatures increase and the days get longer, we are drawn to spend more time outdoors, enjoying the fresh air and our outdoor living spaces. Perhaps these living spaces aren't quite what you dreamed they would be, or maybe there's just a few projects you'd like to complete to make your house really feel like home. Whatever the situation, now is the time to have a look around to see what needs improving or updating. Depending on your time, desire, ability or budget, some projects might be DIY whereas some might be better left to the professionals. Have a look at the following check list and see what inspires you to dig in and get your hands dirty and what inspires you to seek a professional's assistance.



Seniors Music in the Park 50+ Friendship Games

Zoomers (Seniors Exercise Program)

Seniors Crafts with Art Mama Lawn Bowling

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- Clean up the lawn and shrub beds. Nothing sets the tone for a good looking property than a thorough cleanup in the Spring of the year. Dethatching, aerating and fertilizing a lawn promotes good health for the coming growing season. Cleaning, edging and mulching shrub beds does wonders for curb appeal and won't break the bank.
- Step back and have a look at the greenery surrounding your home. Determine what shrubs are starting to outgrow their space and need to be removed and what shrubs need a simple "haircut". Maybe



there are some areas that are stark and need a shrub bed installed or some trees planted. Planting can be done throughout the Spring, Summer and Fall and, in most cases, so can shrub pruning so don't stress about having to

accomplish it all right now!

- 3. Overseeding thin or bare lawn areas and repairing damaged lawns will provide the basis for a lush, green lawn during the season and will help reduce the amount of weed activity that can take place. Seeding in the Spring or early Fall will provide the best results for your efforts.
- 4. Check your lawn and your neighbours' lawns for signs of grub activity. This will look like areas that are tilled up as crows and skunks go in search of the grubs in the lawn. If there is activity on your lawn or on a nearby property, call a professional to provide advice and a quote on what options are available to help protect your lawn.
- Make a list of landscape features you'd like to update, change or improve upon such as decks, patios, fences and walkways and prioritize based on needs and wants. Then determine a budget for those items that are at the top of the list. Obtain a quote for those items you cannot (or should not) do yourself and set a schedule for projects you plan to tackle on your own. But remember, don't fret too much about timelines because no matter when these landscape features are completed, they'll be there to enjoy for many years to come.



When you put into action some of the above curb appeal items, you will rediscover how enjoyable it can be to stay home. And we all deserve a beautiful, safe haven to look at and enjoy year after year.

When you sit with a nice girl for two hours, you think that it is only a minute. But, when you sit by a hot stove for a minute, you think it's two hours. That, said Albert Einstein, is relativity...

* * * Nature, day after day, is painting pictures for us of infinite beauty...



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Let's Make Financial Abuse a Thing of the Past!

 F_{inancial} abuse can happen to anyone at any time.

But sadly, perpetrators tend to target those who are more vulnerable, like older adults or those with diminished capacity. People who are alone, lonely or in poor health also tend to be more at risk.

A serious financial loss can be devastating in later years and sometimes victims are unable to financially recover. But financial abuse can cause more than just money problems. It can cause a person to lose trust in others, become socially isolated and show signs of health problems such as depression and anxiety.

While it's hard to quantify the true extent of the problem here in New Brunswick, we know that financial abuse occurs more frequently than people think. Known as the invisible crime of the 21st century, it can be tough to identify and often goes unreported.

The Financial and Consumer Services Commission of New Brunswick offers a free, on-demand e-learning course intended to help older adults and their families and caregivers learn about the factors that increase vulnerability, the signs of abuse, and the financial scams and schemes targeting older adults.

After completing the course, you can expect to have a better understanding of the following topics:

- What is financial exploitation
- How to recognize and identify signs of financial exploitation
- Financial frauds and scams targeting older New Brunswickers and their impact
- How to help prevent instances of financial exploitation from occurring
 - What to do if you suspect financial exploitation
 - How and where to report financial exploitation

The e-learning course is a simple tool all New Brunswickers can use to learn about the impacts of financial exploitation and help protect themselves and those they care for from becoming victims.

Don't let the risk of financial exploitation ruin your peace of mind. Take control of the situation and arm yourself with knowledge. Start learning today by visiting Finances50plus.FCNB.ca/en/learning and make sure that you and those you love are protected.

Faisons de la maltraitance financière une chose du passé!

Personne n'est à l'abri de la maltraitance financière.

Malheureusement, les malfaiteurs ciblent souvent les personnes vulnérables, comme les personnes du troisième âge et les personnes à faculté diminuée. Celles qui sont seules, isolées ou en mauvaise santé sont aussi plus à risque.

Une perte financière grave peut être dévastatrice pour les personnes âgées qui peinent à retrouver leur stabilité financière. Et elle n'occasionne pas seulement des problèmes d'argent. La maltraitance financière peut amener la victime à perdre confiance en autrui, à s'isoler socialement et à développer des problèmes de santé, comme la dépression ou l'anxiété.

C'est vrai qu'il est difficile de mesurer l'étendue réelle du problème au Nouveau-Brunswick, mais nous savons que la maltraitance financière se produit plus souvent que l'on pense. Non seulement connue comme le crime invisible du XXIe siècle, la maltraitance financière peut être difficile à reconnaitre et est rarement signalée.

La Commission des services financiers et des services aux consommateurs offre un cours virtuel gratuit et disponible sur demande pour aider les personnes du troisième âge, leur famille et leurs soignants à en apprendre plus sur les facteurs de vulnérabilité, les signes de maltraitance financière et les fraudes ciblant les personnes âgées.

Après avoir terminé le cours, vous serez mieux en mesure de :

- Comprendre ce qu'est l'exploitation financière
- Repérer les signes d'exploitation financière
- Comprendre les fraudes qui ciblent les personnes âgées du Nouveau-Brunswick et leurs répercussions
 - Prévenir l'exploitation financière
 - Agir si vous soupçonnez un cas d'exploitation financière

Ce cours virtuel est un simple outil que tous les gens de la province peuvent utiliser pour mieux connaître les effets de l'exploitation financière ainsi que la façon de se protéger et protéger leurs proches.

Ne laissez pas le risque d'exploitation financière troubler votre tranquillité d'esprit. Contrôlez la situation et outillez-vous avec des connaissances! Commencez votre apprentissage aujourd'hui en visitant finances50plus.fcnb.ca/fr/apprentissage afin d'assurer votre protection et celle de vos proches.



Don't let the risk of financial exploitation ruin your peace of mind.

Learn how to protect yourself and others with FCNB's free e-learning course.

Visit
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> Apprenez à vous protéger et à protéger les autres grâce au cours virtuel gratuit de la FCNB.

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FINANCIAL AND CONSUMER SERVICES COMMISSION



Effortless Ways to Save Energy and Money...

Energy-Saving Way to Prep Your Home for Vacation...

Are you planning a vacation this summer? Give your home an energy holiday while you're away. Whether you're headed off for the weekend or taking a two-week vacation, prepping your home for your time away is an important part of vacation planning.

There are likely some things you already do, like empty the dishwasher and water the plants. Did you know incorporating energy saving habits into your vacation preparations will also help reduce unnecessary energy use while you're away while keeping your home safe?

Follow these easy energy-saving tips to prepare your home for summer holidays, or any time you plan to be away:

- Turn off your cooling system while you're away and your air exchange system. If you're planning for a winter holiday, set your heating system to remain at your nighttime temperature while you're away.
- Turn off lights, including your outside lights.

What you should unplug:

- Gaming consoles, TV boxes, PVRs, and computers all "sip" power when they're not in use. If the devices are connected to a power bar (the ideal), remember to turn off the power switch. Or unplug them individually before you leave.
- Consider using a "smart" power bar to save energy. Look for one with a timer that shuts off power to your devices overnight. Or, one with a main plug for your TV and additional plugs for other devices like DVD players and game consoles. When you switch off the TV, the other devices will turn off too. It's an easy way to save electricity.
- Unplug all charging cords before you go, especially if you have carpeting in your home. Although rare, chargers left plugged in too long, or resting against carpeting, bedding, or drapery, may increase the risk of fire.
- Small kitchen appliances like coffee makers, toasters, and air fryers, may use standby energy even when not turned on. Unplug them while away to save energy waste.

Make Use of Timer Settings

If you prefer to have lights on at home for security reasons, use timers or smart plugs to schedule lights to be on certain times of the day when you're away. For example, schedule one lamp facing a window to remain on

through the evening, so it looks like someone is home. As you organize your home for your time away, consider these energy-saving ideas. Create a list of the suggestions and incorporate them into to your holiday preparations for savings and peace of mind. For more energy-saving ideas, and rebate programs for efficiency upgrades, visit SaveEnergyNB.ca/Choices.



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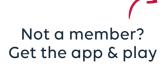


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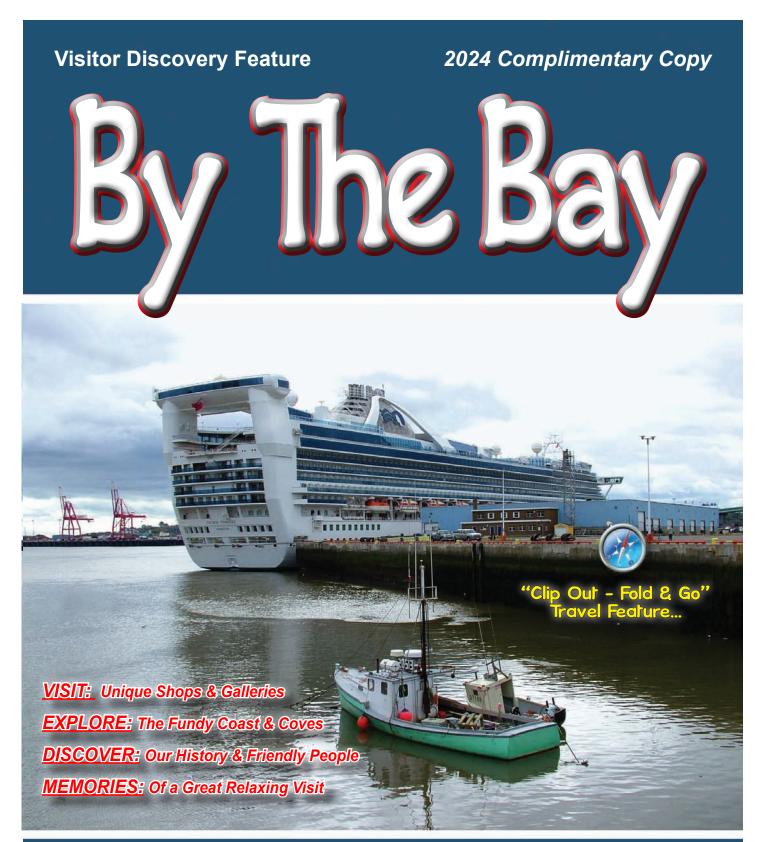






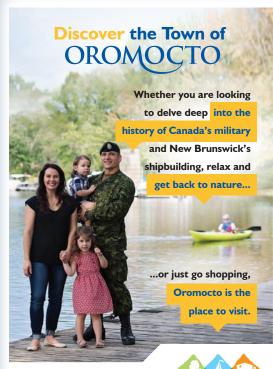




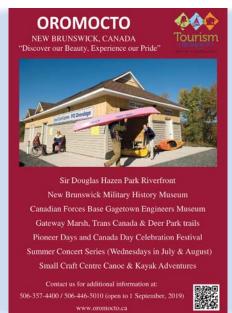


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"Interesting Ways to Increase your Brain Power..."

If you can't remember where you left your keys or the name of a new colleague, it's probably not stupidity or dementia. More likely, your brain has gotten caught in ruts and information overload. But you can help your brain learn and remember. Create new connections—big or small—and your brain becomes more active and flexible. Here are a few ways to create neural pathways and to help your brain stay plastic:

Laugh. It's good for your brain! Humor works in the whole brain, and quickly. Less than a half-second after you hear or see something funny, an electrical wave moves through the higher brain functions of the cerebral cortex: the left hemisphere analyzes the joke's words and structure; the right hemisphere interprets the meaning. Meanwhile, the visual sensory area of the occipital lobe creates images; the limbic (emotional system) makes you happier; and the motor sections make you smile or laugh. In short, laughter improves creativity, and memory.

Exercise. Movement helps you think. The brain's cognitive and movement functions work side by side, sharing the same automatic process. When you solve a problem, you imagine moving through the steps. Exercise also stimulates the production of brain chemicals, which encourages growth of new nerve connections.

If you already exercise, great – keep going. If you don't exercise, then it's time to begin. Park two blocks from the store or the office, and walk. Take the stairs rather than the elevator. Schedule a walk with a friend, join a gym, and mark out your exercise time on a calendar.

Balance light and darkness. Changes in light can affect the brain, even if you're not aware of it. The lack of sufficient brightness in the wintertime can lead to seasonal affective disorder, otherwise known as the blues. When we move the clocks back and forth (from Daylight Savings to Standard Time), there are more accidents on the road. We need light.

The brain uses it to enhance alertness. We also need darkness to synchronize our body clock. Indoor lights, computers, street lamps, and television sets can create too much brightness at night.

Learn. Learning new skills strengthens the whole brain. Start by simply trying new things: visit a new place, learn a song—they all stimulate your neurons. Or do normal things in odd ways, such as brushing your teeth with your left (non-dominant) hand, taking a new route home. At first you might feel a little awkward or silly, but then you will begin to enjoy the challenge.

Learn something new like quilting or bridge, or take a community class in engine repair or gourmet cooking. As a reward, you'll come away with new skills and possibly give your brain a better chance against Alzheimer's.

Create. For years, scientists believed the right side of the brain was responsible for creativity. However, recent functional brain scans show that the whole brain engages in creative thinking. You can also build time for creative experience: try a new craft, or make a date to

spend a half hour each week writing, painting, knitting, or building something. Pump the creative well, and you'll inspire yourself while building new neural connections.

By reducing stimulation and making little changes, you'll appreciate your wonderful brain. Start big or small, and you'll find your brain coming back to life.

Sondra Kornblatt is the author of "A Better Brain at Any Age:



"Because Families DO Want a Place to Remember..."

It amazes me how many people visit our Cemeteries. Twelve months a year there is a steady flow of Family members, and when summer holidays come it is outstanding.

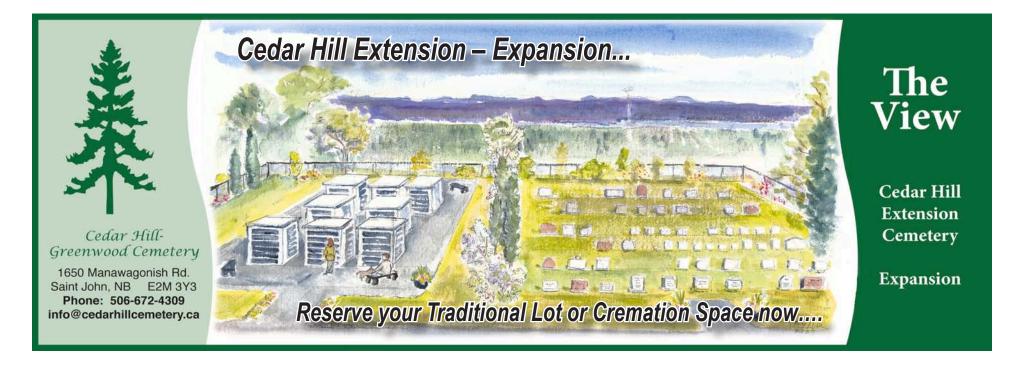
Yes, some of the people are into Genealogy but the majority come to visit the grave of their loved one. They want a place to acknowledge the importance of them in their lives. Summer in particular we find when people come home on their vacations they make a point to drop in, rain or shine.

Spreading of ashes has become popular, however this does not leave a permanently marked location for the family to visit and remem-

ber. One option could be to spread some of the ashes and retain some for burial purposes.

Some individuals choose to keep the urn at home - on the mantle or in the bedroom as a way of staying close to their loved one; while others feel more comfortable in going to a cemetery where everyone can visit on their own time and in their own way. There is no right or wrong way for handling our loved one's remains.

As seen through my eyes on a daily basis. "Because Families Do Want a Place to Remember"..... **Donna Gray,** Executive Director Cedar Hill-Greenwood Cemetery



Looking Back to 1957 and the Edsel...

The new model could be neither a Ford or a Mercury. The name chosen was Edsel, son of the founder of the Ford Motor Company.

In the mid fifties, the American car industry could sell every car they could make. The standard of living was high and whenever possible, owners turned their cheaper cars in for a more expensive model. Someone who drove a GM model might switch from a Chev to an Oldsmobile and a Chrysler enthusiast would migrate from a Plymouth to a Dodge. Such a step was difficult with Ford because the gap between Ford's basic range and Mercury was too large.

In 1955, a full 45 per cent of the American car market consisted of these midrange cars but Ford could not profit from this fast moving change in public buying.

A new model was therefore essential and it could be neither a Ford or a Mercury. The name chosen was Edsel, son of the founder, and also the father of Henry Ford II, who now ran the company.

The inexpensive Edsel Rangers and Pacers were to be slightly more expensive than the dearest Ford while the Edsel Corsair and Citation would be slightly more expensive than the Mercury.

Ford's promotional campaign was tremendous. For two years long, the trade press continually wrote about the subject. Finally the cars were launched on September 4th, 1957 and over three million curious people looked at the long awaited Edsels, Ford wrote in it's press releases. What they did not say was "They looked, but did not buy."

Dealers who had ordered too many Edsels in anticipation of early sales had financial problems. The cars were eventually sold but at a loss and the dealers either went out of business or moved over to a different brand of cars. Masses of people were fired at Ford in Detroit and when a minor slump hit America so that people preferred to buy a cheap Volkswagen, things looked even bleaker for the Edsel.

Accountants advised Ford that they needed to build 650 Edsels per day to break even, yet in the first ten days after the launch, the vast army of Ford dealers failed to sell even 400 units a day. This quickly dropped to fewer than 300, so that by the end of 1959, Ford had sold

100,000 Edsels below it's break-even level. The entire management of the new marque was fired and for the remainder of 1959 even fewer cars were sold to complete the disaster.

Ford decided to pull the plug on Edsel, although a new model was in the wings, and existing parts were available to build thousands of cars. Ford had lost almost \$300 million in the space of a few years, equivalent to billions in today's money. The Edsel was certainly not a poorly made car and if it had been launched two years earlier or even two years later, the outcome might have been entirely different. The cheaper Ranger and Pacer were based on the 118" chassis of the Ford Fairlane but a special new chassis was developed for the 124" wheel-

base of the Corsair and Citation. The cheaper and more expensive models were virtually identical in appearance, the difference lay under the hood. The two cheaper cars had a 307 bhp V-8, except for export models which had a 235bhp V-8. The more expensive models were equipped with a 284 or 350 bhp V-8, but also the more expensive models disappeared in 1959, leaving only the Ranger and Corsair.

The Corsair had the most powerful engine and was also available as a station

wagon known as the Villager. The Villager and the Ranger could also be bought with a six cylinder engine.

The new 1960 models were introduced on October 15th, 1959 and to everyone's surprise, the Edsels had been given a new look, but also looking very similar to other Ford's of that year, and there were now only two models, the Ranger and Villager. These had six cylinder engines as standard with a V-8 as optional.

But even with the changes to bodies, these two new models remained just as un-sellable as previous Edsels and lost even more money for Ford. The new smaller Falcon saved the day and also ushered in a new direction which Ford saw as the future. With this new smaller model, and the first American automobile with monnocoque body, Ford at last had a car which the public really wanted to the tune of over 400,000 units the first year.

The 60's brought Ford more "hits" like the Mustang which was to outsell the Falcon in it's first year, and started the lucrative "pony" car market. Ford was happy to move forward, leave behind the fifty's and with it, the Edsel.

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Welcome to the home of Brandon and Jessica Kelly, Woodstock NB.

When the Kelly family purchased their new home, it came ready with a vintage Avondale Kitchen, approximately twenty-five years old. At that time, open concept living was a fairly new idea, and most homeowners were looking for separation between rooms.

In recent years, the popularity of open concept living has been on the rise. An easy way to make a space feel larger, is to remove walls and combine multiple rooms to create a flex space. Not only does it feel larger, but many young families enjoy the connectivity of the space; one family member can be working in the kitchen, while keeping an eye on the little ones in the living room, and feeling included in the happenings of the household.

Although the vintage Avondale cabinets no longer served for maximum efficiency for the new homeowner, they were easily removed and passed on to another happy family looking for a "new to them" set of quality cabinets.

Renovation portion by Simply Renovated

Custom cabinetry designed, built and installed by Avondale Kitchens.







The 41st Annual Sussex Flea Market is set for August 2024

The Giant Flea Market in Sussex, will have it all, and will be the NB Antique Auto Club's biggest and most popular event for the year. Attracting hundreds of vendors and thousands of buyers.

I he calendar may say Spring, but many are already thinking ahead to August, when thousands of people will be enjoying one of the biggest flea markets around held in Sussex NB.

The 41st Annual Sussex Flea Market starting on August 16th., 2024. With up to 900 vendors, this annual 3 day event draws thousands of visitors and is one of the most popular events of the summer.

The New Brunswick Antique Auto Club sponsors the Sussex Flea Market which is the biggest and most popular flea market in New Brunswick, but first, here is a little bit of history.

The New Brunswick Antique Auto Club is a nonprofit organization where friends meet and talk about their September 18, 1966. In 2016, the club celebrated their 50th Anniversary. It is a provincial club made up of 7 regions: Fundy – Saint John; Lower Valley – Fredericton, Northeast-Campbellton, Bathurst, Miramichi; Northwest-Edmundston, Grand Falls, Perth Andover; Passamaquoddy-St.Stephen; Southeast-Sackville, Moncton, Sussex; Upper Valley-

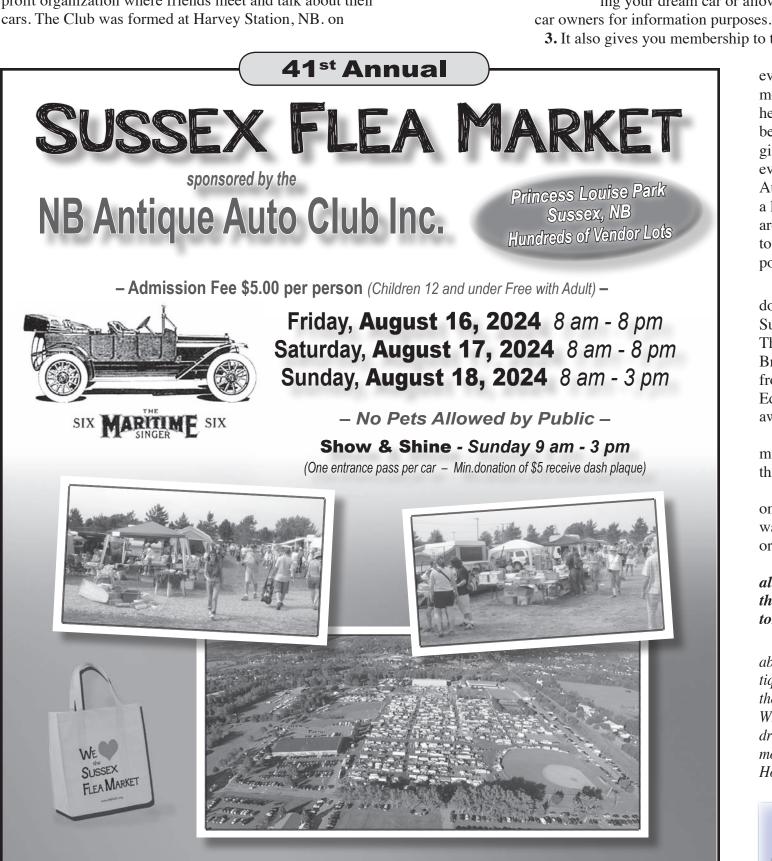
> Woodstock. The NBAAC has a representative for the National Association of Automobile Clubs of Canada. (NAACC).

> > The club acts as a watchdog, keeping abreast with laws, which could affect antique car hobbyists. The NBAAC was also inducted into the Maritime Sports Hall of Fame in Pedicodiac, N.B. The Club accepts all car enthusiasts regardless if you are an owner or not. The Club has approximately 400 members and growing.

Yearly Membership of \$30.00 will entitle you to the following:

- **1.** A publication of Wheeltracks which review past activities and upcoming events.
- 2. A publication of the Roster's yearly listing all club members. This publication will assist you in finding your dream car or allow you to get in contact with

3. It also gives you membership to the NAACC.



41st Sussex Flea Market

Buying or Selling

You'll Be Glad You Came!

See you there...

Visit our website: www.nbaac.org

The Club's biggest annual event of the year is the Automotive & General Flea Market held in Sussex. This year will be the clubs 41st year. The giant flea market takes place every year in the month of August. As you can imagine, a large number of volunteers are working months in advance to prepare for this huge and popular event.

There are up to 900 vendors at Princess Louise Park in Sussex for this exciting event. They come from all over New Brunswick, they also come from Nova Scotia, and Prince Edward Island, and some as far away as Ontario.

At this giant 3 day flea market, there really is something for everybody!

There is a Show & Shine on Sunday for anyone who wants to bring in their antique or custom made car.

Please note: Vendors are allowed pets at their sites, these pets must be tied. Visitors are not allowed pets.

For see more information about the New Brunswick Antique Auto Club, please visit their web site at www.nbaac.org. When you visit the Flea Market, drop by the NBAAC's booth for more information about the club. *Hope to see you there!*

You get the best out of others when you give the best of yourself...

* * *

The best way to get rid of an enemy is to make then into a friend...

Power of Attorney – Important for Aging Boomers and their Parents...

A recent study by the Alzheimer Society shows the likelihood of developing dementia doubles every five years once you reach age 60. This also increases the likelihood that someone may need to act on your behalf when making financial decisions.

While many people can easily identify family or friends that they would trust with their personal wellbeing establishing a POA requires a much more involved evaluation of the relationship and what this role will entail.

Investors Group tax and financial planning is available to discuss the obligations and responsibilities involved in this role and what Canadians need to consider when selecting or assigning a POA.

Dementia and disorders like Alzheimer's involve loss of memory and cognitive abilities limiting one's ability to make decisions for themself that can impact their financial wellbeing.

A power of attorney, a legal document authorizing someone to act on another's behalf, is an important part of a comprehensive, personal financial plan.

While most people recognize that granting someone power of attorney over your affairs carries responsibility for decisions regarding medical care and living arrangements, many do not realize it also includes responsibility for managing all assets (including investments) as well as decisions that can impact retirement planning and saving.

"A power of attorney is a critical document that completes any financial plan," says Investors Group tax and financial planning expert Christine Van Cauwenberghe. "Without one, if you become incapacitated even for a short time, your assets may be managed by someone you haven't chosen, or in a manner you don't approve of."

While many people can easily identify family or friends that they would trust with their wellbeing, establishing a POA requires a

Relish Your Retirement: Illuminating new book sparkles with ideas for women to feel good and delight in retirement's new found freedom...

Florance Philips' Relish Your Retirement: 501 Fun, Insightful, Simple and Enjoyable Ideas and Things to Do in Your Retirement Without Spending Too Much is not just for women who are retiring from the workforce, but homemakers with empty nests and about to embark on a new phase in their lives. Sharing the five stages of retirement, along with the benefits of a good plan, proper implementation and passion, this book is all about making retirement a happy and productive part of life

much more involved evaluation of the relationship and what this role will entail. Christine recommends that Canadians investigate what is entailed and select someone that will best manage what's involved.

"It's also imperative that the party selected fully understands their roles and obligations to best serve your interests," says Ms. Van Cauwenberghe. She offers the following tips when formalizing your power of attorney:

- Consider the scope of the powers granted
- Determine at what point the power comes into effect
- Make parameters that require the person assuming the POA to seek expert advise when it comes to financial decisions
- Make this decision sooner rather than later, since you will not be able to once you lose mental capacity
 - Talk to your parents if this isn't factored into their financial plan.
 Article provided by Senior Watch

Arthritis and Knee Replacement

Did you know? As Canadians age and develop arthritis, more people are requiring knee and hip replacements. Between 1993 and 1999, when the study was done, the rate of total knee replacements increased by a staggering 52% and these rates are continuing to rise.

Get ready for knee replacement surgery every 15 years. One knee replacement seems reasonable as we get older, but two or three? That's the warning from researchers at the Toronto Western Research Institute, who say Canadians will likely outlive their artificial knees, which last about 15 years. Dr. Aileen Davis and colleagues are examining whether that second or third artificial knee works as well as the first or if we should expect less mobility with each new knee.

Information for the 50-Plus Generation



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Carol Maber – Editor

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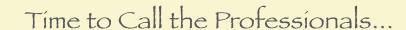














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"Purposeful Retirement"

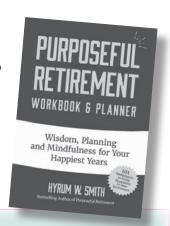
Retirement is a new season, a new opportunity, to live purposefully. It's not an end. You may have said goodbye to a job, but you still have an exciting, meaningful life ahead of you.

Now is the time to choose exactly what YOU want to do because now you actually have the time. Let's take that bucket list and get started!

The author of the bestselling Purposeful Retirement, Smith's new book lays out a guide to making sure we all take full advantage of the decades we get to enjoy after full-time work. Smith sheds light on what he calls the "gifts of retirement," the opportunity to reclaim your time and spend it exactly the way you want to.

This practical handbook covers: Retirement financial planning, Health management and exercise advice The importance of clubs, volunteering and social groups in maintaining friendships, relationships, and a social life once you stop going to work every day. And much more!

Smith's one-of-a-kind expertise and wise counsel in The Purposeful Retirement Workbook will take you from apprehension to living life and loving it!"This book is packed with wise advice for anyone staring down the barrel of retirement. I agree wholeheartedly with Hyrum Smith: you may be retired, but you can still live with meaning, purpose and energy."



One problem about getting old is that it happens to us when we are so young...

We are changed by what we do, not what we read about or think about, but what we actually do...

2024 ***** 41**st ANNUAL

Sussex Flea Market

sponsored by the

NB Antique Auto Club Inc.



Princess Louise Park Sussex, NB Hundreds of Vendor Lots

- Admission Fee \$5.00 per person (Children 12 and under Free with Adult) -

Friday, August 16, 2024 8 am - 8 pm Saturday, August 17, 2024 8 am - 8 pm Sunday, August 18, 2024 8 am - 3 pm

No Pets Allowed by Public

✓ Car Corral - Friday & Saturday
✓ Show & Shine - Sunday 9 am - 3 pm
(One entrance pass per car – Min.donation of \$5 receive dash plaque)







Visit our website: www.nbaac.org