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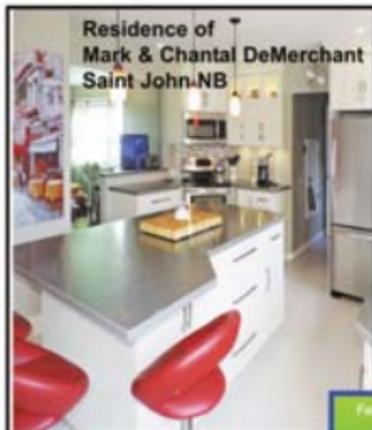
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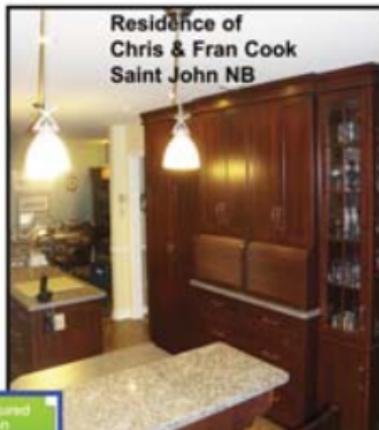
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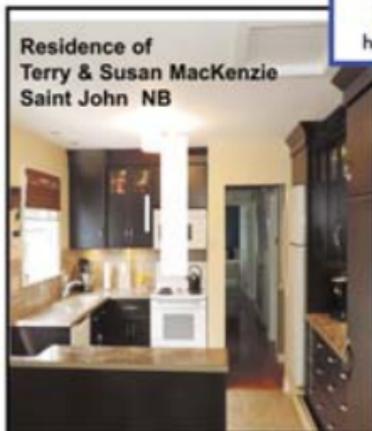
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# HOMES

GREATER SAINT JOHN



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## Make the right choice for your fence project

(NC) Whether you are looking to create your own private oasis, or add more security and safety to your home, a proper fence can make a world of difference. But the type of fence you choose will ultimately stem from how you use your yard.

"The challenge comes in finding something that is both functional and aesthetically pleasing," explains Todlynn MacPherson, who is with Royal LePage Truro Real Estate. MacPherson recommends reviewing these three scenarios to determine your fencing needs:

1. Privacy. If you are looking to create more privacy for your home, solid wood fences are a good option. Most fences built for privacy stand about six feet high. They are available in varieties of wood types, with cedar and spruce being the most popular. Lattice-tops can add aesthetic appeal, and a myriad of building designs are available. Ask your local building centre for wood fence and gate design ideas or research online.

2. Safety. For backyards with pools, a fence with limited horizontal rails is recommended. This will ward off trespassers from using the fence as a ladder to get into the pool area. Having a gate with a spring latch is a bylaw requirement in most municipalities. Black aluminum fencing is typically produced with vertical spindles – often emulating wrought iron design – and provides good sight lines for pool areas.

3. Security. Keeping children or pets safe in the yard is critical for any family. Chain-link fencing is strong, reliable, and affordable. Whether you have a dog that jumps or one that digs, chain-link fences can be built to suit the needs of your pet. Although it is one of the less aesthetically appealing options, chain-link fencing prioritizes safety and won't break your budget.

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## *Why this housing tax break is so important Canadians*

(NC) For the 70 per cent of Canadians who own a home, it is a place to live, raise our family, and it connects us to our community.

Due to Canada's tax system's Principal Residence Exemption, when we sell our homes, any increased value or "capital gains" are not taxed.

This generous tax break matters to Canadian homeowners. Collectively, we have about \$3 trillion in home equity and our homes are often our largest financial asset.

However, starting with our 2016 income tax returns, there are some changes in how homeowners qualify for the Principal Residence Exemption.

Until now, the Canada Revenue Agency has not required Canadians to report on a home sale when during tax season. If you sold your home in 2016 or later, you will need to complete a Schedule 3, Capital Gains of the T1 Income Tax and Benefit Return in order to report your sale.

The good news is that, in terms of taxes, nothing has changed. The same tax benefit is available to anyone who sells their home, provided the property was the principal residence for every year you owned it – even if you use part of your home for business purposes. There is no "new tax" involved – only a requirement that we report the sale details on our tax returns.

So, if there is still no tax to pay, why the extra paperwork?

When it comes to taxes, not everyone plays by the rules. The Principal Residence Exemption is a very generous tax break



and it is occasionally misused by those involved in speculative "house flipping" in order to evade taxes on their profits. In these cases, people were claiming the exemption for homes they owned, but may never have lived in. Reporting these sales allows the government to make sure that only eligible homeowners get the benefit that they are entitled to.

So, if you sold your home in 2016, make sure to report the sale when you file your 2016 tax return. You will still get the same tax break and you will help prevent the misuse of this important homeowner tax benefit.

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## 3 tips to safely spring into renovation season

(NC) With the snow finally melting away in most parts of Canada, it's time to get out of hibernation mode and start those home renovations you've been thinking about all winter. Whether you are just painting the kitchen or building a new backyard deck, updating your home is not an easy task. Planning projects like these can be overwhelming, and even a seasoned pro is prone to making a mistake now and then. Minimize makeover mishaps with these tips:

1. Looking to repaint? Do not buy a colour you have only seen under the store's fluorescent lights. Colours can change according to the light in the room and you may end up with a different look than what you were going for. Take paint samples home and make sure they go with your lights and decor.
2. Ordering materials? Items like kitchen tiles, custom cabinets or countertops could take months to arrive. To avoid delays, make sure to order these well in advance.
3. Need a professional? Do your research and choose a contractor you feel comfortable with. Be sure to define the scope of work and the process that will be followed from the beginning. This will help avoid or resolve any problems down the road. Any contractor you hire should also be insured, so make sure to ask.

Bonus tip: Remember that when planning a renovation



you need to inform your insurance company to ensure your policy remains in effect during that time. Renovating can increase your home's value, and extensive renovations may change the classification of your policy. You may also need extra coverage for your own liability. Whether the project is big or small, be sure to get a quote for any new coverage. Companies like [belairdirect](http://belairdirect.com) can help you determine that and can provide a quote in minutes.

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## How to increase your home's value without breaking the bank

(NC) Sometimes, what starts off as a small renovation project can quickly escalate in size and cost. To avoid surprises, it is important to consider where to invest, where to save and how to budget as you embark.

For larger projects, refinancing your home or using secured borrowing accounts can be a good option to help cover costs. Often, interest rates on mortgages are lower than credit cards and loans, and it can be simpler to have one consolidated payment. PC Financial has a wide variety of low-interest mortgage options that allow you to earn PC Points, which can be redeemed for groceries, home products and clothing for your family.

To maximize your budget and ensure your renovation helps build value, here are some helpful tips from HGTV and Cityline design expert Karen Sealy on when to invest:

- **Kitchen:** Investing in modern amenities, while creating an inviting and functional space, will make this important room more enjoyable for you and appealing to future buyers.
- **Flooring:** Do your homework and invest in a high quality, timeless choice. Open concept living spaces are a trending aesthetic that can be enhanced by new floors.
- **Curb appeal:** Make your home more welcoming to visitors and potential buyers by investing in a beautiful garden with well thought-out lighting; redoing your walkways; and adding some simple architectural details.

Alternatively, here are some items Sealy says you can afford to save on:

- **Tile:** Comes in varying thicknesses based on use. Wall tiles can be thin — which is a cost saver — while floor tiles should be thicker. Consider porcelain tile, as it is durable and resists chips and cracks, making it a smart option.
- **Cabinets:** Consider updates to your cabinets instead of buying new ones. Easy changes like adding a bank of drawers or updating hardware could be just the transformation you need.

- **Paint:** New colour is an easy way to instantly makeover your space and achieve a fresh look. The most important step - good preparation and quality paint.

Before tackling your next big project, it is important to have a budget in place and make sure you are able to properly finance your renovation. PC Financial mortgage advisors can help you find a refinancing option that fits your needs and is in your best interest.

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## Get a stress-free start to cottage season

(NC) For cottagers, there is nothing more exciting than the signs of spring and the start of cottage season. However, winter can be unpredictable and spring can bring a lot of rain. There's no telling what could be waiting for you — especially if you haven't been around since last season.

Begin your cottage season the right way by following this quick checklist when you open up:

- 1. Make sure your electricity is turned on.** Before you get out, give the electric company a quick call and ensure everything is in order to prevent you from arriving to no power.
- 2. Check on your insurance status.** Your cottage should be insured, as should any of your summer toys. Insurers such as belairdirect can help you determine the level of coverage you need so you can sit back and relax.
- 3. Check for signs of damage.** This includes physical damage from snow, bad weather and even vandalism or break-ins. Check the power and phone lines, deck, dock, roof, doors and windows. Don't forget to look for water damage — the easiest signs to spot are water stains on the walls and ceilings, as well as around window and door frames.



- 4. Look for critters.** Check your cupboards and countertops for any signs of pests, like mice or ants.
- 5. Check your trees for winter damage.** Trim back branches that are hanging over buildings and take down any hazardous trees. After that, clean your eaves troughs of leaves and other debris before looking for damage.
- 6. Test your smoke and carbon monoxide detectors.** If they are battery-operated, change the batteries. Test your heating and cooling systems to make sure they are functioning properly.

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## 3 tips to green your home for spring

(NC) Creating a more eco-friendly home and lifestyle is a great goal for the change of season, especially with warmer weather encouraging us to spend more time outdoors. Here are some tips in and around your home to help get you started:

**1. In your everyday spaces.** Look for simple changes you can make to reduce your impact on the environment. Shop for eco-friendly products, upcycle old furniture in a DIY project, and donate old clothing or use it for crafts. Make sure to recycle as much as you can, and use energy during off-peak times as much as possible.

**2. In the garden:** Consider compost gardening, which involves composting leftover foods and scraps and then using it to fertilize your own crops and herbs. It's easier than you think and makes a great project and learning experience you can do with the kids. There is tons of advice online, including how to make your own compost garden even if you live in a condo or have limited backyard space.

**3. In the garage:** One of the easiest ways to make an impact on your personal carbon footprint is by looking at your vehicle and driving habits. Consider an electric or hybrid vehicle for increased fuel efficiency and lower greenhouse gas emissions. By driving green, you could save hundreds of dollars at the pump each year and stay on trend. Remember to accelerate gently, maintain a steady speed, anticipate traffic, avoid high speeds and coast to decelerate. Find more information at [www.vehicles.gc.ca](http://www.vehicles.gc.ca).

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## Top tips for hiring a contractor

(NC) As a homeowner, you'll likely find yourself in need of a contractor to complete a home upgrade at some point. When that time comes, you will want to find a reliable professional with the necessary skills to bring your project to fruition. Ask the right questions and you will increase the likelihood of a worthwhile investment in your home.

"Renovations can be a significant expense and hard to reverse once completed, which is why it's always best to do your research to bring in the right people to complete your project," says Norm Jensen from Royal LePage Network Realty in Red Deer, Alberta.

Here are Jensen's guidelines for choosing a contractor:

**1. Ask for referrals and consult local resources.** Start by asking friends and family. Other sources include local homebuilder and renovator associations and building supply stores.

**2. Ask questions.** What kind of work do you specialize in? Do you offer a warranty? How do you handle clean up? How do you schedule the work? Do you provide a contract? The answers to questions like these will help you narrow your search.

**3. Consider more than just price.** Pay attention to the level of trust and the quality of work you see from the contractors you have short-listed. Make your decision on a variety of pre-determined factors, asking the same questions to all bidders. Be sure to get references and ask to see photos of the work the contractor has done for past clients.



**4. Proper insurance.** Both the homeowner and contractor need to have appropriate insurance. If the contractor's crew is injured on the job or there are damages to your property or a neighbour's property, your homeowner's insurance policy may not cover you. Be sure your contractor has insurance to avoid liability on your part.

**5. Get it in writing.** The final agreement between you and your contractor should always be in writing. Do not be tempted to accept cash-only jobs. A cash deal may leave you with no legal recourse if something goes wrong.

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## Spring into action: Protect your home

(NC) The flowers are blooming, the birds are singing and our homes have a bad case of the winter blues. "Spring cleaning" is a tradition that serves a very useful purpose - it rids your home and exterior property of build-up left from the winter months.

"The winter season brings a lot more headaches than just bitter cold weather and snow," says Glenn Cooper of Aviva Insurance. "Many side-effects of winter are noticed when spring comes along. It's important to take care of those problems before they lead to serious property damage."

Cooper offers four simple tips to help make exterior spring cleaning a breeze this year:

**1. Inspect your property:** Frozen ground can cause shifts in your landscaping and patios. If left unattended, it can result in costly repairs and injuries. Be sure to inspect your walkways and driveways for cracks.

**2. Remove debris from your gutters:** Ensure that leaves and dirt are removed from your gutters to prevent water blockage. If water accumulate and is not drained properly, it could lead to water damage to your home.



**3. Repair damage to your roof:** Replace any missing or damaged shingles to prevent leaking roofs.

**4. Examine fences around your property and pool:** Ensure fences are still sturdy and secured properly to prevent injury and intruders from entering your yard.

For more information on how to protect your home, talk to your insurance broker or visit [avivacanada.com](http://avivacanada.com).

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## To DIY or not? Know when to call the lawn pros

(NC) Spring brings your lawn out of slumber, but with that comes some much-needed yard maintenance. After being dormant all winter, lawns need a fair bit of tidying up to grow healthily during the warmer months. Many chores you can take care of yourself, however some things are best left to the professionals.

"Once all the snow is gone and your lawn is dry, that's when you should give it a good raking," advises John Ladds, oper-



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ations manager at Weed Man Canada. "This means not only getting rid of dead leaves and branches, but thoroughly raking to improve air circulation as well as soil activity resulting in root growth."

Along with proper mowing, fertilizing and watering techniques, these DIY tasks are all important. When conducted on a regular basis, they are an easy and inexpensive way for you to contribute positively to your lawn's health and sustainability.

For the best chance at a full and lush lawn, a call to the professionals can make all the difference. Depending on your lawn's needs, professional services such as mechanical core aeration, targeted over-seeding, and fertilization can make a tremendous impact over the course of a year. Experts agree that these treatments help improve your lawn's access to oxygen and nutrients, resulting in a healthier, greener lawn for the entire season.

While do-it-yourself methods are great for many aspects of lawn care, many of us lack the knowledge, tools and time required to go the extra mile. Turning to the pros can offer significant value and be well worth the investment in the long run.

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## 6 tips to make your spring cleanup a breeze

(NC) With winter behind you, it's time to start the annual spring cleaning. But there's a lot more to refreshing your space than basic vacuuming and window wiping — spring cleaning is a great opportunity to address a few home maintenance items that will help you prevent costly homeowner's insurance claims down the road.

Check out these spring cleaning tips to ensure you, your family and your property stay safe throughout the warmer months:

**1. Change the batteries in your detectors:** Change the batteries in detectors on every floor of your house to make sure they are all working.

**2. Clean windows and doors:** Inspect caulking and seams around windows and doors. Look for cracks, which can let in damaging moisture.

**3. Clean the dryer lint hose:** Dryer lint is one of the leading causes of house fires. Clean your dryer hose once a year, as particles can get past the lint trap and build up over time. This will also make your dryer more efficient and prevent the need to run a load through more than once. Regular maintenance could save you money and keep you safe.

**4. Clean up yard materials:** Trim trees and remove dead branches and high-risk trees that may damage your property or cause injury to people.

**5. Update your home inventory:** Keeping track of your household items will help you establish a more accurate value of your possessions, which will help you obtain the home insurance coverage you require.

**6. Review your insurance policy:** As you work hard to maintain and spruce up your home, this is also a great time to audit your home insurance policy. Make sure you are on top of your needs by reviewing your past coverage and evaluating if it needs to be extended. If you are starting a large renovation, let your insurance provider know so they can make the necessary changes to ensure you are adequately covered. Companies such as belairdirect can help you determine exactly what you need and provide a quote in minutes.

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## 5 recipes for DIY spring cleaning

(NC) Many of the products we use while spring cleaning our homes are filled with ingredients that have negative long-term effects on our health and environment. For example, ammonia, sodium hydroxide and triclosan are some of the culprits found in products ranging from laundry detergents to glass cleaners. These ingredients can linger on surfaces and are easily absorbed by our skin, exposing us and our children to hazardous chemicals with unhealthy side effects.

Fortunately, you can make your own, natural alternatives with just a few ingredients from your kitchen. And they're just as effective but much safer for you and your family.

Here are some environmentally-friendly recipes for DIY household cleaners you can use on nearly any surface in your home.

**All-purpose cleaner.** Combine one cup each warm water and white vinegar in a spray bottle and shake well. Use on most surfaces. Add 20 to 30 drops of your favourite essential oil if you prefer something scented. For tougher jobs, double up on the vinegar.

**Furnish polish.** Add two tablespoons each of olive oil and white vinegar (or lemon juice) to two cups warm water in a spray bottle. Shake well before spraying on wooden and plastic furniture and wiping clean.

**Laundry detergent.** Dissolve six tablespoons of baking soda and two tablespoons of course salt in 2 litres of hot water, then add six table-



spoons of liquid castile soap. Mix well and add half a cup per full load directly into the washer tub.

**Glass and mirror cleaner.** All you need is equal parts water and white vinegar, mixed gently in a spray bottle. Wipe with an old newspaper for a streak-free finish.

**Stainless steel cleaner.** Gently massage a very thin layer of olive oil onto stainless steel surface, then wipe off with a cloth dampened in white vinegar. Now your appliances are clean and fingerprint resistant.

If you're not into DIY, then stop by your local CHFA member health food store and explore the many natural household cleaning products. Find more information and recipes online at [chfa.ca](http://chfa.ca).  
[www.newscanada.com](http://www.newscanada.com)

## Women's heart health: Simple habits to protect your ticker

(NC) Many Canadians do not consider their heart health until they are older. According to the Heart and Stroke Foundation, two out of three Canadian women have one or more major health factors that elevate their risk for heart disease, like diabetes or menopause. No matter your age, it is always a good time to start managing your heart health.

There are many small changes you can make to improve your heart health. Between regular physical activity and smart meal planning, here are a few ways to keep your heart health on track.

**Good fats vs. bad fats.** A great way to manage your heart health is to consider both the amount and type of fat you eat. Substitute bad saturated and trans fats in your diet with good fats like polyunsaturated and monounsaturated fats, which can help lower cholesterol levels. Polyunsaturated fats are naturally found in vegetable oils, soft margarines and nuts and seeds. Canada's Food Guide recommends including a small amount — 30 to 45 mL or two to three tablespoons — of unsaturated fat each day. This could include soft, non-hydrogenated margarine made from plant-based oils.

**Get up and get moving:** Living an active lifestyle is beneficial to heart health. The Heart and Stroke Foundation suggests getting 150 minutes of moderate to vigorous physical activity per week.



**Getting back into the kitchen:** A great way to ensure you have heart-healthy foods available to you each meal is to prepare them yourself. Some prepared foods can be high in calories, sodium, sugar or bad fats, but by preparing them at home, you can make simple substitutions to feel good about what you are eating. Cooking and baking with a soft, non-hydrogenated margarine, like Becel, is a great place to start. In fact, soft, non-hydrogenated margarine has 80 per cent less saturated fat than butter and can be portioned the same as butter.

Living with heart does not have to mean making drastic life changes — rather, it is about making smaller, more manageable changes, with food choices being one of the easiest.

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## Bring family and friends together in a fresh spring kitchen

(NC) Take advantage of the season's new beginnings to rethink all that excess clutter and spruce things up. The kitchen is the perfect room to start, and it doesn't have to involve a complete re-model. In fact, there are many quick fixes that can give your kitchen an impressive and refreshing facelift. Sharon Grech, Benjamin Moore Colour and Design Expert, shares some tips on bringing new life to your kitchen without an expensive renovation.

**Cabinet craze.** Changing the look of the cabinets will have the biggest impact on your kitchen's overall look and feel. Grech suggests repainting existing cabinets and swapping hardware. "These are relatively affordable fixes that can make a world of difference. I recommend using a splatter resistant and washable paint in the kitchen. One of my favourites is Benjamin Moore ADVANCE – it is ideal for cabinetry and trim and offers the application and performance of traditional oil paint in a waterborne formula, making it easy to clean all those household messes."

**Look on the bright side.** Lighting has a huge impact on the look and feel of a space, helping to open things up while aiding functionality. Fortunately, you don't need huge floor-to-ceiling windows or skylights to achieve a fresh and airy look. "A classic white kitchen can work wonders to create that airy feel we all crave," says Grech. "Try cabinets painted with a neutral white like Wish AF-680, combined with a rich wall colour like my current favourite Wet Concrete 2114-40, which has just the right amount of a purple undertone to add some drama with a good amount of grey to keep it feeling sophisticated. This combination pairs beautifully for both modern and traditional styled kitchens."

**Add a pop of colour.** One of the simplest ways to update your kitchen is to add high-contrast colour with fun accents and accessories. "Dare to be



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bold with a uniquely coloured or patterned backsplash," says Grech. If that seems too much of an investment, then accent with colour in cozy carpets; patterned fabric accents; fresh flowers or fruit; or colourful appliances such as mixers, blenders and toasters.

"The kitchen really is the heart of the home," says Grech. "These days, it's so much more than just a space where we cook – it's a space where we gather to entertain friends and family which is why having a kitchen that you love is essential."

Find more information at [www.benjaminmoore.ca](http://www.benjaminmoore.ca).  
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# A paint that looks great morning, noon and night

(NC) There are many factors to consider when deciding on the right colour for your space. According to Sharon Grech, Benjamin Moore Colour and Design Expert, lighting is one of the most important. Here, she shares tips for finding a colour that will look great at any time of day.

## 1. Assess lighting.

"Light has the incredible ability to play tricks on us, often changing the way we see a colour and the mood it creates," explains Grech. "This is why it can be so challenging to find the right paint colour for a room. We have to consider lighting on so many levels, from the type of lighting, both natural and artificial, to the direction the sunlight is travelling, to the time of day." She recommends deep, rich colours like Shadow 2117-30, Guacamole 2144-10, Gentleman's Gray 2062-20 and Dinner Party AF-300. "What I love about these bold colours is that their dimension and depth are really brought to life with light."



and enjoying the colour in your space over a few days will allow you to see how the colour evolves and adjusts to lighting throughout the day," says Grech. "Morning light casts blue undertones while evening light is warmer, more red. It is important to look at colours at different times throughout the day as it may have a significant impact on the undertone of your chosen colour."

## 3. Finish with a lasting impression.

Just like choosing paint colours, there are several options when it comes to finishes. Grech says the higher the sheen, the more glare there will be

from the lighting source. This can be a bonus if you want light to reflect around a room and bring a dark colour to life. On the contrary, a flat or matte paint finish will have no reflection and can appear darker. For more sheen on walls, Grech recommends satin or eggshell finishes. For less sheen, look for a flat or matte finish in the Aura line.

**2. Trial run.** The most effective and budget-friendly way to choose your paint is to test out the colour before committing. Go to your local retailer and purchase a sample pot. "Testing

Find more information at [www.benjaminmoore.ca](http://www.benjaminmoore.ca).

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## Bath trends to make a statement

(NC) Bathroom designs have come a long way. From the ice cream-colours and wallpaper border applied in the 1980s to the bold and contemporary choices of the 2000s, styles continue to evolve while incorporating the latest materials.

This year, Todlynn MacPherson, of Royal LePage Truro Real Estate, recommends keeping your design decisions simple. Here are some key trends to watch:

**Tile.** Modern bathrooms commonly feature unique applications of tile, which are popular because they are affordable and versatile. Options include "finger" tiles, which can be applied either vertically or horizontally.

**Colour.** Modern baths use a lot of black, white and gray. These moody neutrals are a style hit and can exude luxury and relaxation.

**Flooring.** You can be original with what you place underfoot in your bathroom space. Ceramics, wood and natural stone are widely used in today's bath designs.

**Lighting.** Rather than one main light source, multiple lighting fixtures that highlight key areas of the bathroom are popular today.

**Natural elements.** Be sure to include green, living plants as part of your bathroom vibe. They add to the ambiance and bring life and oxygen to any space.

Find more information at [www.royallepage.ca](http://www.royallepage.ca).

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## Spring into home maintenance

(NC) Renovating is great for increasing the value of your home, but regular home maintenance is the easiest way to preserve your investment. As the weather warms, it is a perfect time to do a quick inspection of your home and catch up on simple seasonal chores.

With a little effort, you can keep your home looking great and functioning well for years to come. Here's a few tasks you should check off your to-do list:

### Outdoors

- Clean out the gutters and remove any debris.
- Repair siding and peeling paint.
- Inspect your chimney and roof. Replace or repair loose or damaged shingles.
- Trim overgrown shrubs and trees, keeping branches two feet from the house.
- Inspect deck boards for possible deterioration and rot. Replace damaged boards and seal or re-stain, as necessary.
- Turn on the water supply to hose bibs and exterior faucets. Check for leaks.
- Clean windows and window tracks. Replace any damaged screens.
- Check around doors and windows for cracks and gaps. Caulk, as necessary.
- Clean your outdoor spaces (driveway, deck, porch, etc). Fix any damage. Reseal the driveway, if needed.
- Fertilize and aerate the lawn. Seed to fill any patchy areas.

### Indoors

- Inspect the attic for poor ventilation, pests, damaged sheathing, mould or insufficient insulation levels. Top up insulation, as needed, with a mould and moisture-resistant product made of inorganic materials like Roxul Comfortbatt. Aim for a depth of 16 inches and an R-value of 50.
  - Replace the furnace filter. Clean air vents, as needed.
  - Clear out the dryer vent, removing any lint or debris which can pose a fire hazard.
  - Check the washing machine and dishwasher fill hoses to make sure there are no cracks developing.
  - Test ground fault circuit interrupters in the bathroom, kitchen, outside receptacles and on the electrical panel.
  - Inspect and test smoke alarms and carbon monoxide detectors. Change the batteries and replace units more than 10 years old.
- Since your home tends to be your biggest investment, maintenance is time well spent!

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# Budget Conscious Landscapes

We all know that house renovations, whether inside or out, can be rather expensive. But they don't have to be. There are choices available in both interior and exterior renovations to allow updates to fit specific budget limits. Sometimes interior renovations mean demolition and reconstruction, but tighter budgets can create satisfactory updates just with a coat of paint or new throw pillows! Exterior renovations have similar choices available depending on budgets. For the economy minded consumer, brick paver walkways and patios that are looking tired and dishevelled can be lifted and reset for a clean, smooth finish. If budget allows, they can be replaced with more modern larger slab paver designs. Shrub beds can be renovated by simply pruning and mulching to create a well manicured look to add to your home's curb appeal without worrying about overspending. A few key plants added to, or removed from existing beds can make a huge difference in loving or loathing your property. Even simply improving the health of your lawn with professional lawn care programs can boost the overall curb appeal of your home for very few dollars.

Routine maintenance is always less expensive in the end than renovating, but sometimes the situation is dire and requires a complete overhaul. In those cases, seek out the help of a professional landscaping company. The years of experience and technical knowledge a certified landscape professional brings to your project can save you thousands of dollars since they know how to do it right the first time. What seems to be a bargain at first by someone who has given a low-ball estimate usually ends up too good to be true. Time and again, the bargain project has not lived up to expectations or has created new problems that need to be fixed

by a company who knows what they are doing. Do yourself a favour and research which companies appear to be professional and knowledgeable. Invite them to review your project with you. Ask questions as to how the company would approach your project and why. You will quickly learn who you should be spending your money with!

In the end, don't assume you can't afford to renovate your landscape. How much you spend is completely your choice. Determine how extensive the changes in your landscape need to be to accommodate the vision you are trying to achieve. Enlist the help of horticultural landscape professionals to provide you with suitable options and estimates. The most important thing to keep in mind is to plan ahead so every dollar counts towards the desired outcome.

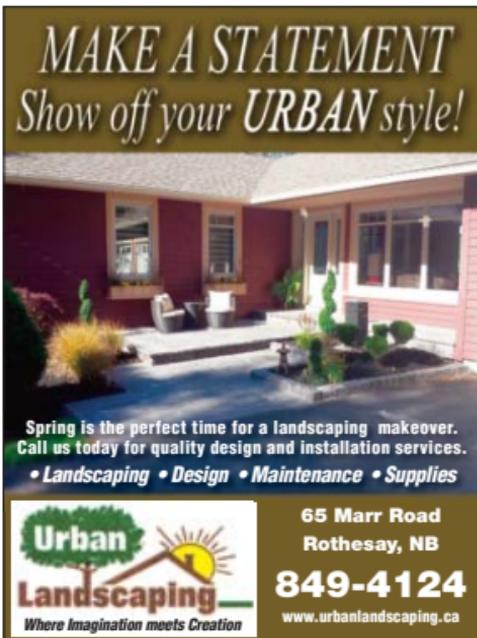
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# How to create the perfect playroom

(NC) Children are full of surprises. From your heart to your home, they sure do make an impact. If there's room to spare, it's great for kids to have their own space—a place to play, make noise, jump around and unleash their creativity. But how does one create this super room that has to be fun, safe, multi-functional and inspiring? It's more than possible, and it just might save your sanity. Follow these top tips to create the perfect playroom.

**Soundproof:** Kids are noisy. You might be thinking there's no way around this one, but soundproofing insulation has you covered. If you don't enjoy the noise of boisterous play permeating to other areas of the house, than this is the perfect solution. Experts often recommend a product called Roxul Safe 'n' Sound, because its high-density composition and non-directional fibre structure do an amazing job of turning your indoor playground into a quiet zone. It is also made with natural and recycled materials and is Greenguard certified for indoor air quality.

**Storage:** Whether it's toys, board games, books, tiny collections or craft supplies, it's sometimes surprising how much stuff there is to tuck away. Keep things looking tidy and organized with clever storage pieces. Look for items that pull double duty—great from a design perspective, but with easy-access, pull-out drawers or shelving. Neatly labeled clear plastic containers are



also a favourite, as are built-in benches with toss cushions. Be sure to keep plenty of open floor space, because kids love to and need to move.

**Safety:** It's important to tailor safety measures to your child's age and stage of development. A good rule of thumb is to ensure that all large furnishings are secured to the wall to prevent toppling. Soft storage drawers or lightweight bins are better than heavy plastic tubs or large toy boxes. Outlet covers can help reduce risk for younger children. Consider green building materials and low VOC paints. Install parental controls on any computers, tablets or electronic devices.

**Special features:** Kids love to unleash their imaginations. If you have the space, consider a small, elevated stage for performances. A painted chalkboard wall is always a hit, along with a designated gallery for their creative masterpieces. A play table is ideal for colouring, painting and crafts, while cushioned benches or bean bag chairs can provide a relaxing place to kick back and read a book. Don't forget bookshelves—active readers have active imaginations, and that's sure to inspire even more amazing ways to play.

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## Money management tools to get your finances in order today

(NC) Do you have a household budget? Do you know how much you'll need to save to maintain your lifestyle in retirement? Do you know how to get your credit report?

If you answered no to any of these questions, not to worry — many Canadians are just like you. Nearly two-thirds rate their own financial knowledge as poor, based on results from the 2014 Canadian Financial Capability Survey (CFCS).

The CFCS tests the financial literacy of Canadian adults as well as their day-to-day money management and long-term financial planning behaviours. The survey found that fewer than half of Canadians take that first step in personal financial management — making a household budget.

While almost 70 per cent said they have no problem keeping up with their bills, three in 10 struggle to make their regular payments, and six in 10 don't know how much they'll need for retirement.



"Canadian households are dealing with record levels of debt and chronically low savings rates, but the Financial Consumer Agency of Canada has the information to help build your knowledge and skills, which can help you feel in control of your finances," says Jane Rooney, Canada's Financial Literacy Leader.

The Financial Consumer Agency of Canada's website has tools to help, including a quiz to test your financial knowledge. It points you to the resources that can increase your knowledge in the areas where you need a boost. On the site, you will also find the Canadian Financial Literacy Database, which includes more than 1,300 resources and events to help you budget, manage debt, and save for retirement.

Find more information online at [itpaystoknow.gc.ca](http://itpaystoknow.gc.ca).  
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# How to spend less on heating your home

(NC) Does your house cost a fortune to heat and cool? Should you switch energy sources? Get a new furnace? While all these questions are valid, they are not the most important ones. The main issue is something more basic — how fast does your house lose energy?

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Many Canadian homes are under-insulated. Even homes built as recently as 2011 would not meet current building codes in some parts of Canada. If there is not at least 22 inches of insulation in your attic, it could pay off to add more. Canada has many programs to help pay for energy upgrades.

To get full value from your home improvement dollar, always work with professional contractors who back their work up with a written warranty. The Canadian Home Builder's Association is this country's best free and independent source for finding reputable insulation contractors.

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## Key changes to your tax information

(NC) You may have noticed your tax correspondence has a new look. That's because the Canada Revenue Agency has been taking steps to improve the way it communicates with taxpayers by making its correspondence easier to read. In February 2016, the CRA revealed its new Notice of Assessment and Notice of Reassessment for individuals, as part of its Simplified Correspondence project. The project was launched in 2015 to improve the readability, design and accessibility of more than 130 million pieces of correspondence sent out to Canadians each year. As a result, notices are easier to read and understand, with all key information clearly stated on one page.

Starting in February 2017, you can expect additional changes to your tax correspondence, including your NOA. Individuals will receive enhanced notices that now hide social insurance numbers to protect personal information. The enhanced notices will also have a column with information explaining how you were assessed, and what that means for your tax obligations. These improvements will make it easier for you to spend less time reading your notice and more time on things that matter to you.

Ongoing improvements to correspondence like the NOA and NOR are just one of the ways the Government of Canada is delivering on its commitment to improving the way the CRA communicates with Canadians. Your correspondence is changing line by line, so keep an eye out for more changes in the next few months.

Learn more at [www.cra.gc.ca/noticesandletters](http://www.cra.gc.ca/noticesandletters).

[www.newscanada.com](http://www.newscanada.com)



# Kitchen Talk" BY Jim Lawrence

## Kitchen Reno with no layout changes? Most unlikely !

As a professional kitchen designer I often hear from the homeowners that the layout has to stay the same, because they may think that is the only way it will work, or other designers has told them that, or maybe they think it cost too much to move the layout around. May I respectfully add, that all of the above being most likely is not true.

It is possible that the layout has to stay the same. I would have to say no changes would be the extreme exception , for example I have designed and installed not 100s but 1000s of kitchens, I can only think of one or two, that we did not make any changes to the layouts and those were rental units.

As a professional designer, when I look at the old kitchen, and should main layout have to stay the same, then I and the homeowner start looking at and exploring, the small changes to enhance the make over. A few small changes can add up to big impacts.

Take small changes then add Avondale's special seamless sinks and counters, these will give you the granite look and quality of granite for Formica prices, you will have a whole new kitchen with the WOW-Factor.

Do you have designers block, on your kitchen makeover? Or have you had a design done and it just does not excite you? Check out [www.AvondaleKitchens.com](http://www.AvondaleKitchens.com), we have professional designers in your area every week. You may be pleasantly surprised with what they can come up with.

This article was written by Jim Lawrence  
[www.AvondaleKitchens.com](http://www.AvondaleKitchens.com)  
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Contact them directly at 800-561-4112  
or book them through your favorite decorator or contractor.



**Before**

**Residence of  
Alex MacLellan & Trish Kiley  
Rothesay NB**



**After**

## 5 simple tips for loving your laundry room

(NC) Considering how many hours you dedicate to washing load after load of clothes, it's a surprise that more time and effort is not spent on the design and decor of your laundry room. Looking to update your space? Try these five simple tips:

**1. Unique Flooring.** Flooring does not have to be dull or boring. Use your laundry room floors to make a statement with fun pattern tiles or — for a quick-fix — use a chic area rug to give the space added warmth.

**2. Consider colour.** Do not be afraid to bring colour into your laundry space with a fresh coat of paint, fun accessories, or even the appliances themselves. GE Appliances recently launched their GE Designer Line laundry pair in diamond grey — a beautiful dark grey finish that can bring classic sophistication to any laundry space.

**3. All in the details.** Bring items that you love and cherish throughout your home into your laundry space for an added personal touch. Try elegant decanters filled with laundry detergent or vintage laundry baskets as decor items.

**4. Beautiful storage.** Incorporate design-friendly storage throughout your laundry room that delivers on both style and function. Try adding a sophisticated armoire with interior shelving, or install a built-in ironing board that can easily be tucked away.

**5. Think sink.** If you are renovating your laundry room, now is the time to think about plumbing. Consider installing a beautiful utility sink alongside your washer, for easy access. In addition to being functional, a beautiful sink can become a laundry room showpiece.

Find more information online at [geappliances.ca](http://geappliances.ca).  
[www.newscanada.com](http://www.newscanada.com)

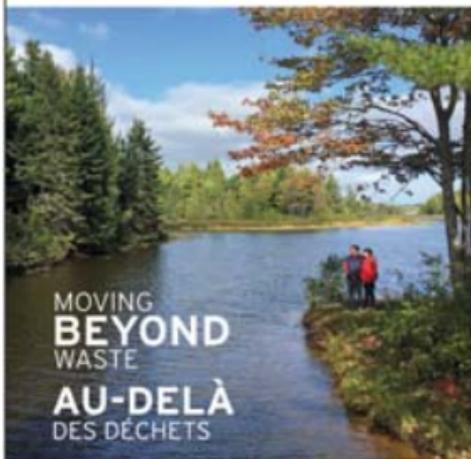


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# Make your basement the ultimate comfort zone

By Scott McGillivray

(NC) When it comes to basement renovations, there are some must-haves to create a cozy, relaxing retreat. Remember that the most important elements start at the heart of your renovation, rather than in the finishes. Ensure your basement lives up to its potential by following these five tips:

**1. Start with a dry space.** Address any signs of moisture and select materials that work well below grade, where humidity and moisture levels can pose challenges.

**2. Choose an insulation that can stand up to moisture.** One made of inorganic materials that can dry out if exposed to moisture is best. I prefer stone wool over fiberglass just for that reason. To reduce heating bills, prevent thermal bridging and increase energy efficiency, I recommend installing a product called Roxul Comfortboard 80 against the exterior walls. Build your studs against the Comfortboard 80, preferably with treated lumber, and fill the studs with R14 Comfortbatt to achieve a basement wall with an R-value of 20. Finish with a smart membrane vapour control layer, tuck tape and moisture-resistant drywall. Insulate basement headers for maximum efficiency.

**3. Bring in the professionals.** Things like electrical, plumbing, and HVAC needs to be done properly and to code for safety reasons. Ensure tradespeople are



licensed and insured. Ask for references. When wiring the electrical, plan for sufficient lighting to prevent a cavernous feel. For instant ambiance, recessed lights on a dimmer switch are a great option.

**4. Shut out the sound.** Before you close in the walls, consider adding soundproofing for peace and quiet. Look for an insulation product called Safe 'n' Sound. I like it because it's easy to install and adds important fire resistance. One layer should suffice. Simply press into place between the studs or joists. Use resilient channels before adding dry wall. This will separate the floor joists from the drywall, minimizing impact noise transferring from room to room.

**5. Finish up with flooring.** A good subfloor and moisture-resistant flooring such as vinyl, laminate or tile will finish the job. For increased warmth, consider in-floor radiant heating, a gas or electric fireplace or area rugs. Paint with warm or soft colours for a bright, airy tone. Select cozy furniture, but avoid oversized pieces that can overwhelm the space.

Finally, reassess your new space every six months. Does it fulfill its purpose as a relaxing retreat? If not, purge items that cause clutter or that you simply don't love. Reinvigorate the space by adding interesting accessories. After all, isn't life too short for an uninspired home?

Scott McGillivray is host of the hit TV series *Income Property* and *Moving the McGillivrays* on HGTV Canada, a real estate investor, contractor, author, and educator. Follow Scott on Twitter @smcgillivray.

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## 4 simple home improvements to consider pre-sale

(NC) The Canadian Real Estate Association reports that the national average price for homes sold in November 2016 rose 7.3 per cent year-over-year, making it a desirable time for homeowners to consider selling. If you're thinking of getting on the bandwagon, consider these smart pre-sale renovation tips to boost your home's value and attract the right potential buyers.

**1. Change up the paint colours.** One of the quickest and easiest ways to spruce up a room is to paint the walls. Avoid bright colours and stick to a neutral palette, which is less distracting to potential buyers. Whites, off-whites, grays and beiges are best and work with almost any furniture and décor.

**2. Clear out clutter.** A messy home is a deterrent. Consider renting a storage unit, donating what you no longer need, or selling the items online. Remove personal touches like photos and portraits and décor that may not be appealing to everyone. A neutral style lets buyers envision making the space their own.

**3. Upgrade the kitchen.** We spend a lot of time in the kitchen, so it's important that it's both functional and beautiful. Upgrading your kitchen (including replacing leaky faucets, outdated cabinet hardware and old light fixtures) with more modern styles will help increase your home's worth. If you have the means, consider replacing appliances with energy-efficient models.

**4. Add a bathroom.** According to Renova, a web-based tool that helps homeowners calculate the potential rate of return on the top 25 most common renovation projects, bathroom renos boast an expected ROI of 75 to 100 per cent. The product range of above-the-floor toilets from Saniflo are cost-effective, energy-efficient solutions for installing a full bath, half-bath or powder room quickly. For a small space, consider the Sanicompact, an all-in-one toilet and pump unit that can be easily installed in one day.

Find more information online at [saniflo.ca](http://saniflo.ca).  
[www.newscanada.com](http://www.newscanada.com)



## How to stop window condensation

(NC) If beads of water run down the inside of your windows during cold weather, it's not necessarily a sign you've got bad windows. In fact, your windows are probably doing just what they're supposed to do (keeping outdoor air outside).

Yet windows can simply be an indication of two different but related problems. Indoor humidity levels in your house may be too high, or the quality of air inside your home probably isn't what it should be.

The solution to both these issues is increased ventilation. Experiment by running exhaust fans and range hoods longer and more often than usual, while also opening a couple of windows an inch or two. As stale, humid air is forced outside, fresh, low-moisture air is drawn indoors.

With sufficient ventilation, indoor humidity levels will drop, your windows will dry out, and the quality of air you breathe will improve. The only trouble is heat loss (you'll be losing precious heated air to the outdoors).

Want to have fresh air without raising your heating costs? A ventilation appliance called a heat recovery ventilator is the solution. It draws fresh outdoor air into your home while recovering most of the heat from stale, humid indoor air that it expels outside. A properly installed and operated HRV will solve wintertime window condensation and boost indoor air quality.

If you install an HRV, make sure you hire someone who's properly qualified to do this type of specialized work. The Canadian Home Builder's Association can help you connect with a heating and ventilation pro who can solve your condensation problems and boost indoor air quality. Find more information at [www.getitwriting.ca](http://www.getitwriting.ca).

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