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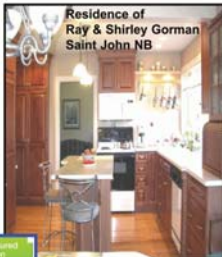
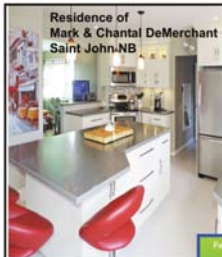
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5 tools to rent for outdoor winter projects

(NC) Whether you've got repairs to do on your own home or you're a professional with clients to serve, there's a good chance you'll find yourself working outdoors at some point this winter.

"When you're working in the cold, you want the right tools to make the job safer, faster and easier," advises Jamal Hamad, who leads the tool rental department at The Home Depot Canada.

Tool rentals are becoming increasingly popular because they let both homeowners and professionals get high quality equipment for the short term, without having to worry about upkeep or storage.

"You get access to well-maintained, top-quality tools and can choose how long to keep them for," says Hamad. He recommends the following equipment:

A log splitter: A roaring fire is beautiful, but manually splitting wood with an ax is a big undertaking. Rent a log splitter and get the job done with more speed and ease.

A chainsaw and wood chipper: Winter storms can spell trouble for trees. While this job can sometimes be left until spring, you don't want to risk a



branch falling and causing damage. Rent a chainsaw to take care of the tree and a wood chipper to turn it into mulch for the garden.

Ladders: Need to inspect the roof after a storm, or fix or take down Christmas lights? It's dangerous to work on a flimsy ladder when there's ice and wind. Rent a durable one that's the right size for your specific job. You can even upgrade to scaffolding if the job requires it.

Vans and pickup trucks: When freezing rain, snow or wind are forecast, you don't want to drive with an open trunk or something tied to the roof. Rent a vehicle to transport your items safely.

Find more information at www.homedepot.ca/toolrental.
www.newscanada.com



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Talk to your kids about online privacy

(NC) Virtual gaming, social networking and online forums are an essential part of a child's life as they surf, post, play and learn. Yet many children don't understand some of the potential privacy pitfalls of these activities.

Rather than imposing strict rules or blocking access, experts advise that parents talk to their children about online privacy. Use these strategies to kick-start the conversation with your kids and help them make smart choices:

Know the programs and services your children use. Make it a habit to talk to your kids about what they're doing online. Try out their favourite games, create a profile on their social networking sites, and download the music they love. You'll get a better understanding of what personal information they're sharing.

Teach your children their personal information is valuable. Kids need to know that many people and companies want their personal information to sell or market products. Talk with your child about the personal information they share to play online games, fill out an online quiz or shop online. Together you can discuss ways to limit the amount of personal information shared by completing only required fields, using pseudonyms and using incomplete information.

Remind your kids to think before they click. It only takes a second to post a comment or photo on the internet, but it's nearly impossible to delete it. Remind your children to think twice about every piece of personal information they post online and ask that they only share items they would be comfortable with the whole world seeing.

Be there for them if they make a mistake. Stay calm if your child makes an online privacy mistake, like posting something they shouldn't have. Help them remove the post, where possible, and talk about how they can avoid a similar situation in the future.

Above all, set a good example. Just as you respect your friends when posting photos or other items that contain their personal information, respect your kids' personal information too. Be a good role model (your kids are looking to you to see what kind of information is okay to post. Find more tips online at priv.gc.ca. www.newscanada.com



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Winter life hacks for a cozy season indoors

(NC) With the holidays over and snow storms and frigid temperatures lurking outside, life's better by the fireplace this time of year. So check out these clever hacks to keep you warm and toasty inside while you wait for spring's arrival.

1. Have an expert do your taxes.

Avoid running around at the last minute collecting slips and paperwork by organizing your documents ahead of time all throughout the year. If you can afford it, skip the hassle altogether by hiring an expert or asking a family member that you can repay with babysitting services or a nice meal. If you feel motivated, you can also do them yourself in the comfort of your own home with tax software.

2. Shop online.

Nowadays, you can get almost anything shipped to your home, including clothes, books, beauty products and cleaning supplies. Plus, many stores offer additional discounts not found in stores along with free shipping for online purchases. You never need to venture out into the streets to buy a gift again.

3. Shovel snow like a pro.

If you can't afford to hire someone to shovel your driveway, do it as efficiently as possible so you can get back to your blanket and cup of hot cocoa. Drink lots of water, stretch often, go out when the snow's still powder-soft, and spray your shovel liberally with cooking oil so the snow doesn't stick.

4. Get your groceries delivered.

Many big chains and smaller independent outlets now offer delivery for groceries and other household



essentials. Some offer discounts the more you use the service, while others have the option of letting you drive to the store and wait in a parking spot for your goods to be brought to your car. You can even schedule delivery to make sure you never run out of your favourite treats.

5. Get your payments by direct deposit.

Forget having to brave the cold blistery weather to go outside to the bank and deposit your cheques. Receive your federal payments — including your pension benefits, the Canada Child Benefit and other tax-related payments such as the GST/HST credit — straight into your bank account by signing up for direct deposit. See your financial institution or go to directdeposit.gc.ca for more information.

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Know your rights as a homeowner when disaster strikes

(NC) When a flood or fire happens at home, the situation can be overwhelming. Homeowners often instinctively reach out to their insurance company first, not realizing that this may not be the best solution for their home.

Insurance adjusters typically insist on sending their preferred restoration company. This creates a situation where the restoration company reports to the insurance company, rather than the homeowners. As a result, emergency mitigation services can be delayed, causing further damage to the home and repairs not being completed to the homeowner's standards — leaving them with additional work to do that may not be covered by insurance.

This is why it's important for homeowners to recognize they are free to use a restoration company of their choice and that they are not obliged to use anyone assigned by their insurer. The insurance company will cover the cost of an independent restoration company and the homeowner will have the comfort that their needs and requirements are met.

"The best solution for homeowners is choosing who works in their home — someone who works for the homeowner and not an insurance company is always in their best interest," explains Eric Simtob, president of Restoration 1.

There are many consumer review websites, such as homestars.ca or the Better Business Bureau, available for you to research and source a company that has received high ratings. Making a well-thought out decision will save you time and headaches in the long run.

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5 ways an investment advisor adds value

(NC) According to a recent study, Canadian households who worked with a financial advisor for 15 years or more accumulated nearly four times more assets than those who did not. Here are five ways a financial advisor can support your financial goals:

1. Investment advisors review and understand your financial needs and assess how much risk you are willing to take on.
2. They buy and sell funds at your request based on your risk level.
3. Their firm keeps detailed records of your account and review them regularly with you to make sure they're complete and up-to-date.
4. They help you keep on track to reach your financial goals by encouraging you to stick to your plan.
5. They help you adapt your plan to address changing life circumstances.

Great topics to discuss with your advisor are the new reports investors will receive in 2017. One report will specifically state the fees that you paid to your investment dealer over the previous year, and the other will tell how well your investments performed over the year. This new information helps



you gain a better understanding of whether you are on track to meet your financial goals.

As an investor, make the most of this new information. Ask questions about what services you are receiving in return for the fees you pay. For most investors, the services are not always obvious. Advisors and the dealer firms that they work for have many duties.

If you're unclear about the value of financial advice, use the new reports as an opportunity to have an open dialogue with your current or prospective advisor.

Find more information online at ifc.ca.
www.newscanada.com

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Basketball NB 849-4667

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Canadians find creative ways to thwart unwanted calls

Considering their frustration with unwelcome calls, the survey discovered that Canadians have adopted creative coping mechanisms to handle pesky telemarketers.

For example, 49 per cent of mobile phone users depend on Caller ID so they can ignore unwanted calls or let them go straight to voicemail. Another 52 per cent answer their phone, but hang up as soon as they realize it is an unwanted call. More than a quarter of Canadians admit they are forced to ignore incoming calls during peak telemarketing hours, but check their messages later.

These tactics may prove less effective today than in the past, since experts point out that telemarketers often use "spoofing" technology, by which they mask or falsify the information that appears on a Caller ID service.

Whatever the reason telemarketing calls are sneaking through, Canadians are clearly annoyed, with 95 per cent stating they find the calls disturbing. With a quarter of exasperated consumers reporting that they have considered changing their phone number to eliminate the problem, it is clear that Canadians are grasping at ways to end the barrage



of bothersome calls.

The CRTC has listened, and as of November 2016, has urged all phone providers to develop technical solutions that better protect their customers.

There are tested and proven tools available in Canada today, such as Primus' Telemarketing Guard, that can help eliminate unwanted calls. With this innovative technology within reach, it is now up to consumers to select a phone provider that will help them take control of their calls.

For more information, visit primus.ca/tmg.
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How tax law changes impact your return

(NC) Feeling overwhelmed by the recent tax changes announced? Check out a few of the most important changes that may impact your tax return, decoded by the experts at H&R Block.

More money, more taxes. The lower-middle income tax rate went down from 22 to 20.5 per cent, and a new tax bracket of 33 per cent was created for those earning more than \$200,000 per year. So if you made more than \$216,975 in 2016, you can expect to pay more this year in taxes.

Home sweet home. Did you sell your house last year? Previously, if you sold your home you weren't required to report the sale on your tax return. However, starting in 2016 you must report the sale if you want to claim the principal residence exemption.

Kids and taxes. As of July 2016, the Canada Child Tax Benefit and The Universal Child Care Benefit were replaced by the new Canada Child Benefit. But don't worry, the new plan is more generous than before and has higher family income thresholds, meaning bigger monthly payments for most families.

No more income splitting. You can no longer apply for the Family Tax Cut for 2016. This income splitting used to allow parents with children under age 18 to transfer some of the higher earner's taxable income to the lower earner, saving families up to \$2,000 on their taxes.

Teachers deserve credit. If you're a teacher, you can apply for a new 15 per cent refundable tax credit if you spend up to \$1,000 of your own money on school supplies. This means you can get \$150 whether you owe any taxes or not, so start buying those new rulers and save your receipts.

Accessible home. If you made your main residence more accessible to seniors or dependents with disabilities, you may be eligible for a new non-refundable tax credit. Taxpayers can claim expenses up to \$10,000 as a result of those renovations or alterations.

Speak with a tax expert if you have any questions, or file online with H&R Block's free online software.

www.newscanada.com

Get through tax time stress free

(NC) Tax time can be a hectic part of the year. Fortunately, there's plenty you can do to get ready. Check out these tips to get through the season without breaking a sweat.

1. Get ready. Everything you need to know to do your taxes, including important due dates, is available at cra.gc.ca/getready.

2. Do your taxes on time — and online. If you owe taxes, file your return and pay on time to avoid late-filing penalties and interest. If you don't owe taxes, you should still do your taxes on time to receive your Canada child benefit and GST/HST credit payments without delay. If you're expecting a refund, it can be in your bank account in as little as eight days if you file online and sign up for direct deposit.

You can prepare your return yourself using the "auto-fill my return" service to fill in parts of your return, available in some NETFILE-certified tax preparation software programs when you are registered in the Canada Revenue Agency's My Account. Check out the CRA website to see certified products — you may also be eligible for free software.

3. Claim your deductions, benefits and credits. Learn about the deductions, benefits and credits you may be eligible for on the CRA website. These include child and family benefits, credits for medical expenses and charitable donations, the disability tax credit, and more.

4. Get help. If you have a modest income and simple tax situation and need help completing your return, many community organizations host free tax preparation clinics that can help. The Community Volunteer Income Tax Program is a great resource that helps thousands for free every year.

5. Ask for a payment plan. Some taxpayers may not be able to pay all their taxes by the due date. If you owe taxes but can't pay, you may be able to set up a payment arrangement to pay in smaller amounts over time.

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10:30AM								10:30AM
11:00AM								11:00AM
11:30AM								11:30AM
12:00PM								12:00PM
12:30PM	Public Skate 10am-5pm	Public Skate 10am-2:30pm	Public Skate 10am-5pm	Public Skate 10am-2:30pm	Public Skate 10am-5pm			12:30PM
1:00PM						Public Skate 12-3pm	Public Skate 12-3pm	1:00PM
1:30PM								1:30PM
2:00PM								2:00PM
2:30PM								2:30PM
3:00PM								3:00PM
3:30PM		Under 15 Pond Hockey 2:30-5pm		Under 15 Pond Hockey 2:30-5pm		FLOOD	FLOOD	3:30PM
4:00PM								4:00PM
4:30PM								4:30PM
5:00PM	FLOOD	FLOOD	FLOOD	FLOOD	FLOOD	Public Skate 3:30-8pm	Public Skate 3:30-8pm	5:00PM
5:30PM								5:30PM
6:00PM	Public Skate 5:30-8pm	Public Skate 5:30-8pm	Public Skate 5:30-8pm	Public Skate 5:30-8pm	Public Skate 5:30-8pm			6:00PM
6:30PM								6:30PM
7:00PM								7:00PM
7:30PM								7:30PM
8:00PM	FLOOD	FLOOD	FLOOD	FLOOD	FLOOD	FLOOD	FLOOD	8:00PM
8:30PM								8:30PM
9:00PM	Public Skate 8:30-10pm	Pond Hockey 8:30-10pm	Public Skate 8:30-10pm	Pond Hockey 8:30-10pm	Public Skate 8:30-10pm	Public Skate 8:30-10pm	Pond Hockey 8:30-10pm	9:00PM
9:30PM								9:30PM
10:00PM	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	10:00PM

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Payday loan sticker shock

— do the math before you borrow

(NC) Easy-to-access payday lenders are popping up in neighbourhoods and online. But are they the right option, even for cash-strapped Canadians?

A payday loan is a small loan of up to \$1,500 that customers agree to pay back out of their next paycheck. To get the loan, you must agree that the lender can withdraw the amount owed from your bank account in two weeks.

Depending on the regulations in your province, payday lenders charge fees that range from \$15 to \$25 for every \$100 that you borrow.

Let's say your local payday lender charges a fee of \$18 for each \$100 borrowed. Too many consumers incorrectly think this equals 18 per cent interest annually—roughly the same as borrowing on a typical credit card.

However, that \$18 fee for the \$100 payday loan is for the first two weeks only. Compare this with credit cards, which charge an annual percentage rate. That's the interest rate for a whole year on the balance you owe when you don't pay in full. If you expand the payday loan's two-week fee over a year, it would add up to 468 per cent interest.

If, like many payday borrowers, you don't have sufficient funds in your bank account to pay off the payday loan at the end of two weeks, you will be charged a fee for non-sufficient funds by both the payday lender (around \$40) and your bank (usually around \$50).

Add the original \$18 loan fee to those NSF fees, and failing to pay your \$100 loan on time—which happens to many payday borrowers—can cost you \$108. Meanwhile, you must still find \$100 to repay the principal amount borrowed.

"If you have a payday loan, do all you can to pay it off on time rather than seeking out a second payday loan to pay off the first, because rolling loans over that way is extremely expensive," recommends Lucie Tedesco, Commissioner of the Financial Consumer Agency of Canada.

"Before you sign up for a payday loan, speak to your bank or credit union about other options, such as consolidating your loans. Maybe your employer will give you a salary advance or you can borrow from family members. And if possible, create an emergency savings fund so you can pay cash for ur-



gent expenses. Putting aside just \$10 per week will add up to \$520 over a year. Since the average payday loan is under \$500, you could avoid them altogether if you have emergency savings."

Find more information online at itpaystoknow.gc.ca.
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Plan a successful retirement

(NC) Whether your retirement is just around the corner or down the road, you're probably already thinking about it — and maybe worrying, too. That's why it's important to plan for retirement, to eliminate as many unknowns as possible and to chart the course that is right for you.

Here are some considerations to get you started:

Financial health isn't most important. Having money definitely increases your choices, but you can enjoy a fulfilling retirement without having a lot of it. Volunteering, part-time work, and appropriate lifestyle choices that fit your income are all ways of experiencing a rewarding retirement without extravagant savings.

Your health is key. Poor physical or mental health removes choices, whether you have money or not. Your plan should include maintaining and improving your health and knowing how health issues can be handled before they happen.

Diversify your retirement income. Poor investment returns early in retirement can have an impact, but avoiding the stock market by investing in low-return vehicles such as guaranteed investment certificates may not be the answer. Equity investments, unlike GICs, can provide opportunities for growth that can offset the effects of inflation. Your plan should include strategies for accessing market growth while protecting your income from the impact of a short-term market downturn.

Expect to be busy. Experienced retirees will tell you they have little spare time. Life tends to expand to fill up time, so ensure you schedule in the things that are meaningful to you.

Explore work opportunities. Some people work in retirement for financial reasons, but many seek part-time, occasional or flexible work that provides social interaction and a sense of accomplishment. Plan to talk to working retirees about why they work and how they fit their retirement around it.

Contact an advisor for specific advice about your circumstances. More information is available from an Investors Group consultant.
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Canada's collaborative approach to disaster risk reduction

(NC) Recent disaster events in Canada, like the devastating Fort McMurray wildfire in Spring 2015 and the Thanksgiving 2016 floods in Nova Scotia are only two examples of the trend of more frequent and severe weather-related emergencies. Our country has experienced disasters that have forced the evacuation of over 225,000 people from their communities since 2000. In addition, federal disaster recovery costs are expected to cost nearly \$2 billion over the next five years.

Clearly, this magnitude is too much for any one government, organization or industry to address alone. That's why the Government of Canada continues to work collaboratively with provincial, territorial, municipal and foreign governments; Indigenous leaders; non-governmental organizations; academics; and individuals to build a whole-of-society resilience, both at home and abroad.

Canada has endorsed the United Nations Sendai Framework for Disaster Risk Reduction. This means that Canada is working with domestic partners such as provinces, territories and non-governmental organizations to develop a national action plan to substantially reduce losses in lives, livelihoods and health due to disasters over the next 15 years.

Further, in March 2017, Canada will host the United Nations Fifth Regional Platform for Disaster Risk Reduction in the Americas (www.eird.org/rp17/), bringing together more than 1,000 delegates from over 50 countries and territories in the Americas to build a regional plan to meet these commitments.

To feed into the regional work on meeting the Sendai commitments, the Government of Canada is informed by Canada's Platform for Disaster Risk

Reduction, a network of experts and interested individuals from all different sectors across the country including governments, communities, the private sector and individuals. Canada's Platform for Disaster Risk Reduction focuses on developing new and innovative ways to reduce the risks and impacts of disasters in Canada.


This collaborative approach is crucial to disaster risk reduction. The Government of Canada is also consulting with partners to develop a renewed federal, provincial and territorial Framework for Emergency Management, as well as a plan to better predict, prepare for, and respond to weather-related emergencies and natural disasters.

An important element of this work is engaging across all sectors and identifying how global priorities like addressing climate change and promoting sustainable development are related to disaster risk reduction. By pursuing a collaborative approach that identifies action for individuals, governments and other partners, Canada is contributing to global efforts to reduce the global impact of disasters.

Follow the discussion on Twitter by using #SendaiAmericas.

Additional information is available online that can help all of us take action before disaster strikes and make our communities safer and more resilient. Learn how to make an emergency plan and kit (<https://www.get-prepared.gc.ca/cnt/srscs/pblctns/yprrdnssgd/index-en.aspx>) and how to be flood ready (<https://www.canada.ca/en/campaign/flood-ready.html>).

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Simple steps to reduce your risk of identity theft

(NC) The consequences of identity theft can be serious (cloaked in your stolen identity, a fraudster can cash your cheques, raid your bank accounts, bill your credit card company, and even load a big mortgage on your house. Undoing the damage can take years.

March is Fraud Prevention Month, meaning it's a great time to think about how to safeguard your identity and protect yourself from swindlers.

"There are many things you can do to reduce the chances of your personal information falling into the wrong hands," says Daniel Therrien, privacy commissioner of Canada. His office offers these 10 tips to better protect yourself against identity theft:

- 1. Secure electronic devices.** Make sure your operating system, software, browsers, anti-virus, and firewalls are installed, updated and properly configured.
- 2. Lock it down.** If you use a computer, laptop or mobile device, your privacy and security depend on the use of strong passwords and encryption.
- 3. Protect your mail.** Secure your mailbox, pick up sensitive documents in person and follow-up on statements or bills that don't arrive.



4. Take care with credit. Be cautious when providing credit card information. Shred your statements after reviewing and cut up unused or expired cards

5. Don't dump data. Shred personal documents that are no longer needed and delete personal information before discarding or selling a digital device. A factory reset is a good way to wipe your device.

6. Shop securely. When shopping online, look for the padlock icon in your browser's address bar to make sure the site is secure. When shopping in person, use chip and pin devices for credit card transactions.

7. Consider what you carry. Remove cards or documents that you don't use regularly from your wallet, especially your social insurance number and birth certificate.

8. Spot the scam. Do not reply to email messages, click links or open attachments from companies or others asking for your personal information.

9. Be firm on the phone. Don't give personal information to anyone who calls unless you can confirm they are from a legitimate company.

10. Be cautious and curious. If asked for your personal information, confirm how it will be used, why it's needed, and how it will be protected. When in doubt, don't give it out.

Find more information online at priv.gc.ca/fraud.
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Stranded in your car — do you stay or go for help?

(NC) What do you do if your car breaks down this winter on an isolated road or maybe slippery roads cause you to slide into a ditch? What do you do if your car won't drive and you don't have any cell phone reception? Should you stay with the car or go for help?

According to Dr. Gordon Giesbrecht, professor of thermophysiology at the University of Manitoba and one of the world's foremost authorities on the body's response to cold, the answer is clear. The hypothermia expert says you should stay with the car.

"Leaving the car and potentially getting lost and stranded without shelter puts you at risk for frostbite or hypothermia," explains Giesbrecht. "Given certain conditions, such as wind chill and wetness from rain or snow, you can begin to suffer from hypothermia, even in temperatures above freezing. This can quickly become life-threatening."

Giesbrecht adds that survival in this situation comes down to the 3 P's: preparation, prevention and performance.

Preparation. Prepare for a reasonable worst-case scenario, like being stranded overnight in the cold. Keep a bag in your trunk with items for insulation, such as a sleeping bag or blanket, an old parka, snow pants and spare mitts and boots. Other important items include a wide-based candle and lighter or matches, and non-perishable snacks.

Prevention. Do what you can to avoid being stranded in the first place. For example, make sure your car is working properly and your tires are in-



flated and in good shape. Ensure you have a full tank of gas and avoid travelling in poor weather conditions. If you must travel, share your plans. Ensure a friend or relative knows of your route and estimated arrival time.

Performance. Know what to do if you do get stranded. Stay with your car. If you're stuck but the motor still works, make sure that your tailpipe is free of any snow or ice so that you can run the car intermittently for heat. Staying with the car also gives search and rescue teams a larger object to spot. Statistics show that 95 per cent of searches are successful within 24 hours.

Find more information about risks, prevention strategies and treatment for hypothermia and cold injuries at www.ownthecold.ca.

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5 ways to make your mornings more productive

(NC) When it comes to mornings, we're often so busy that we forget the small steps we can take to keep our health on track for the full day ahead. While we all know breakfast is the most important meal of the day, new research shows that 37 per cent of Canadians who do eat breakfast don't always do so at home. The good news is that they're finding ways to grab a bite to eat even if they are on-the-go — 10 per cent eat in the car, on public transit or while walking.

Incorporating small steps into your morning routine can keep you on track toward reaching your health goals. Finding time for breakfast every morning is just one step you can take in the direction of your new year's resolution. Here are five others:

1. **Manage your energy, not your time:** Exercising early in the day not only boosts brain activity and mood throughout the day — it also means you don't have to worry about missing your workout or procrastinating later.
2. **Get your daily intake:** Some things go together, like breakfast and coffee. Why not make it a trio and add a multivitamin?
3. **Make breakfast at night:** Prepping a healthy breakfast the night before will save time and ensure you get a nutritious meal in the morning, whether you're eating at home or at your desk.



4. **Stick to your routine:** No matter if your routine consists of stretching, meditating or checking Facebook, repeating the same ritual each morning tells your brain that it's time to wake up and get moving.
5. **Start on a positive note:** Research shows that songs with positive lyrics and a strong beat can improve your mood and motivation, so trade in your alarm clock for your favourite upbeat playlist to set the right tone.

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The Lily Lake Pavilion, in Rockwood Park, has been a local tradition as a gathering place in Saint John for over a century.

For 10 years, the Hatheway Pavilion at Lily Lake, known as the Lily Lake Pavilion and Lily's Lakeside Casual Dining have been operated by Lily Lake Pavilion Inc. a registered charity. What makes the Pavilion truly unique is that all funds generated, not only keep the public building open, but are given back to the community through community programs in Rockwood Park.

Lily's Lakeside Casual Dining has a reputation for fantastic local food prepared fresh by Chefs who have a passion for what they do. The talented Pastry Chef's handmade desserts are always made from scratch and can be taken "to go". Due to interest and demand, Lily Lake Pavilion has just launched a new off-site catering menu.

Lily Lake Pavilion is also home to the Frank & Ella Hatheway Labour Exhibit Centre and Day of Mourning Monument. A new tenant, Inside Out Nature Centre will offer customized Day Adventures and Relaxation Spa Experiences.

For more information on Lily Lake Pavilion, Lily's Lakeside Casual Dining and the community programs visit www.lilylake.ca



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Start planning the summer of a lifetime

(NC) If you're a post-secondary student, here are four clever tips to help you design a summer holiday full of experiences and adventure.

1. Make the most of your summer job or internship. Start by writing some realistic goals for what you want to accomplish with this position, like learning new marketable skills or finding a new mentor. When you're inevitably stuck doing a task you don't love, remind yourself of these goals. Always be on time, dress professionally, and remain pleasant. Be someone others want to work with, and don't be afraid to ask for new ways you can learn and lend a hand.

2. Travel anywhere. No matter if your budget allows for travel overseas or simply across the province, travelling is a great way to make the most of your summer. Take the opportunity to visit Canada's National Parks and National Historic Sites, where you can learn something new and have an interesting story to tell when prospective employers ask what you did with your summers. Get creative about funding — look to see if your school or a non-profit has opportunities for students abroad.

3. Reflect and reevaluate. Use this time away from reading and exams to make sure you're on the right track career-wise. Is your major still the right choice? Do your part-time job, volunteer work and extra-curricular activities put you on the right path to landing your dream job after graduation?



Remember that everything counts on your CV, so make adjustments to your activities if something's no longer right.

4. Sign up for direct deposit. No matter where you end up working, travelling or studying, direct deposit is the most convenient way to get your government payments. Even if you didn't earn any money, if you're 19 years of age or older you may still be entitled to a GST/HST credit or any number of linked provincial credits. Make sure to complete your tax return and sign up for direct deposit so your payments go straight into your bank account. It's the fastest, safest and greenest way to get your payments.

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Hard to believe that it's been 41 years since Duncan Kelbaugh started Brunswick Nurseries upon graduating Forestry at UNB in 1976. He has been planting trees and creating gardens ever since. Duncan loves to talk gardening whether one-on-one with his landscape clients, to a group at the Garden Center, or in his weekly gardening column in the

Telegraph Journal. The business has grown to employ over 30 folks in the busy spring season, from summer students to seasoned gardeners who come back year after year for the joy of working with plants. After 41 years of business, many Brunswick Nurseries customers were first brought there as kids with their parents to visit the animals at the Corral. This popular petting farm and nature trail as well as kid-friendly events such as egg hunts, wagon rides, and barbecues make Brunswick Nurseries a popular family destination. Duncan's great joy is planting and maintaining residential gardens, and he has proudly dubbed his landscaping crews The Bed Makers. Visit this successful Landscaping and Garden Center business on line at www.brunswicknurseries.com



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Police and Public Partnerships

- Crime Stoppers
- Autism Registry Program.
- Domestic Violence Action Group
- Seniors Police Academy
- Alternative Measures Committee
- DARE (Drug Abuse Resistance Education)
- Canadian Blood Services Partners For Life
- National Alzheimers Wandering Registry
- MADD (Mothers Against Drunk Driving)
- TADD (Teenagers Against Drunk Driving)
- Police Auxiliary Program
- Teen Empowerment Camp
- Internet Safety Cyberbullying
- CAP (Community Advancement Program)

Fundraisers

- *Annual Bicycle Auction
- *Weekly Community BBQ's
- *Fill The Truck Event

For information on any of these projects contact:

CPL Eugene Belliveau
Community Relations Officer
Kennebecasis Regional Police Force
847-6300

Upcoming Events:

- Annual Bicycle/Property Auction: The auction will be held end of May, 2017 (TBA) at the Kennebecasis Regional Police Force station. Viewing begins at 10 am with the auction at 11 am. There is a large selection of bicycles and other property available for auction. A complete list of items is available the week of the auction.
- Community BBQ's: Every Friday, beginning in mid-June, officers host a BBQ in the front of the police station from 11 am-1 pm. Proceeds go to the Community Advancement Program.
- Fill the Truck event: Summer 2016 (TBA)

Programs

Crime Stoppers Tips: contact Sgt. Craig MacDougall at 847-6300 or 1-800-222-8477 (TIPS).

CAP (Community Advancement Program) is always accepting financial donations. This fund is used to assist families in our community, fund crime prevention programs, and promote educational programs such as drug awareness. Contact CPL Eugene Belliveau for more information.

Police Auxiliary Program: contact Sgt. Peter Breen for more information.

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Visit our website at: www.kennebecasisregionalpolice.com

VEHICLE SAFETY TIPS

- PARK SAFELY – Park in a garage and shut and lock the door. If you do not have a garage, be sure to park in a well-lit area. If parking in a parking lot or parking garage, park near street lights and cameras.
- REMOVE ITEMS - NEVER leave anything on display when you leave your vehicle. Items such as loose change, GPS, cell phones, cameras, and laptops should be removed and brought inside
- LOCK IT AND POCKET – Lock your car and take your keys with you

HOME SAFETY TIPS

- Trim hedges and trees in front of your windows. Criminals use these as cover so they do not get detected trying to break in.
- Delay newspaper and flyer delivery for time you are away
- Have someone mow your lawn or plow your driveway.
- Put timers on lights.
- Don't advertise on social media when you will be away; even if it just a short period of time.
- If you notice something "off" in your neighbourhood contact police. We will check it out.

Kennebecasis Regional Police Force

**Kennebecasis Regional Police Force
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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, 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
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5 tips to win against workplace stress

(NC) Stressed at work? You're not alone. A survey conducted by the Canadian Health Food Association found that 67 per cent of Canadians agree that their work causes them stress, and that this stress negatively impacts their lives.

Beat stress by incorporating these five tips to bring balance back into your life.

1. Punch up productivity. Omega-3s, found in foods such as fish and nuts, have been shown to improve our learning and memory. Research also shows that omega-3s can help protect us from mood decline, allowing us to stay positive through the day's most difficult tasks.

2. Stay calm. Did you know that not all bacteria are bad for you? Our gut is home to billions of bacteria that play a role in our intestinal and mental health. Supplementing with probiotics has been shown to help reduce anxiety and stress. Consider adding a supplement into your daily routine or eating more probiotic-rich foods, such as kimchi, kefir and sauerkraut.

3. Get creative. "Deskercise" is using your own body weight to add more exercise to your day. Find a few minutes each day to do a few squats or desk dips, and add more movement throughout the day by getting up and going for a walk. Instead of sitting, encourage everyone to stand in your next meeting or swap out your chair for an exercise ball.



4. Practice mindfulness. Mindfulness helps increase your general awareness while decreasing stress — and all it takes is a few moments of peace. Set an alarm on your phone to remind yourself to stop and take three deep breaths every hour. When you get home, end the day by writing down three things you're grateful for.

5. Eating for energy. Put down the junk food. Snack on smart carbs instead, like beans and legumes that are high in fibre. Eating more complex carbs can reduce stress hormones, improve mental performance and enhance your mood. They also slow and stabilize glucose absorption, reducing your risk of blood sugar spikes and crashes.

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#IShouldntHaveClicked — Be smart and stay safe on social media

(NC) Many of us love sharing on social networks — whether that's pictures of our family, information about an upcoming vacation, or updates on a new fitness trend we're trying out. But with so much personal information out there, it's easy for scammers to get hold of your money or steal your identity.

With the growing popularity of Facebook, Twitter, Instagram, Snapchat and other social media sites, it's important to be careful about how much information we share, where, and with whom. Canadians lose millions of dollars every year from these kinds of vicious attacks, so be on the lookout at all times.

Protect yourself by being mindful when using social media:

- 1. Be password savvy.** Create strong passwords and ensure that they're unique and challenging so scammers won't be able to guess them. A good password is one that's easy to remember but hard to guess. Make it a habit to change your passwords regularly and use different ones for different sites. Don't save them to your browser — a password management tool is much safer and can help you keep track of them all.
- 2. Explore your privacy settings.** Managing your settings wisely can help avoid any unwanted attention to your social media pages. Adjust your settings to select who can access your personal information, photos and posts.
- 3. Avoid oversharing.** While social media encourages the

sharing of personal information, avoid revealing too many personal details. Scammers can use this to track down information that allows them to steal your identity. Remember, just because you post something in a private group or with advanced privacy settings doesn't mean that someone won't take a screen shot and share it.



- 4. Be careful where you click.** There are many attention-grabbing links, photos and articles that pop-up, but don't click on just anything. While these sites may look legitimate, they can contain programs that attempt to take your contact information and share it.
- 5. Stay alert and cautious.** Be vigilant about who you communicate with online and how you verify their identity. Be extra cautious when people online ask you to do something. Never click on suspicious links, and never share personal or financial information unless you can absolutely trust the person on the other end and verify that they are who they say they are.

Find more information at www.competitionbureau.gc.ca/fraud.

www.newscanada.com

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.

- Lorna Pond, CLP
Urban Landscaping Ltd.

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Bikes + Beans

PLEASE SHARE THE ROAD

Year round we must be aware that not only vehicles use the road – there are many other users out there and it is important that we all be respectful of one another and use the roads with caution.

People may choose to use an alternate form of travel for whatever reason – perhaps they choose to bicycle, walk or run to work for fitness, or to help the environment, perhaps they have one vehicle and their significant other requires it, perhaps their vehicle is in the shop, and of course, perhaps it is a young kid just having fun and enjoying the freedom their first bike bestows (I am sure we all recall our first bike and the adventures we had with them).

If some people choose to commute using an alternative to their vehicle then that means that much less traffic for those who do use their vehicle, thus making our roadways more efficient. Most people that own a bicycle also own a vehicle and contribute their fair share in taxes so they have as much right to use the road as anyone else provided they obey the stated regulations.

Just as a vehicle passing a slow moving vehicle, such as a farm tractor on our back roads, would hopefully wait until there is a safe opportunity to pass before doing so, the same courtesy should be extended to those on a bicycle.

There has been a great push to establish a “1 metre rule” in the transportation code. This means that when a vehicle approaches behind a cyclist they must ensure they have 1 metre of clearance before proceeding to pass.

Some people may wonder why such a law would need to be created – well the same reason why laws governing cell phones and such have been established.

Several provinces in Canada have already adopted this law, and it is very common in many European countries.

The first criticism that may be made may be that “well cyclists do not obey the rules of the road because one time I saw a cyclist do such”. Well that is true, but as mentioned above, most cyclists also own vehicles and when have all motorists not taken a little liberty with the rules – how many drive the posted speed limit? How many times do you do a rolling stop? How many times do you drink coffee or eat while driving (that is distracted driving, it does not become legal just because your vehicle has six cup holders within arms reach of the driver). Basically, we are all the same so we all just need to be a little more patient with each other.

So, the next time you come across a cyclist, please be patient and wait until it is safe to pass.

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