

Is your food safe? What you need to know



5 bucket-list worthy places to visit in Canada



5 questions all first-time home buyers should ask



Sanctuary, self-care and sustainability top outdoor living trends



3 ways health-care teams can support Indigenous



The best oils to cook with if you have arthritis

June 2024

Community Affairs 3

Family & Community 6

Finance - Personal..... 8

Food & Nutrition..... 15

Health & Wellness..... 19

Home - DIY..... 24

Home - Exterior 28

Home Buyer’s Guide 31

Recipes..... 36

Safety - Personal 38

Travel & Destinations..... 40

Community Affairs

DIY investing 101: How to get started



(NC) Self-directed or do-it-yourself (DIY) investing is an approach where you manage your investments yourself, giving you autonomy and control over what you buy and sell, and when.

There are plenty of DIY or self-directed investing platforms on the market, but Canadians may lack the necessary knowledge and support to set, track and achieve their financial goals.

However, DIY investing apps, such as TD Easy Trade, are designed to help investors set financial goals and then build the confidence to achieve them.

Here are some tips to help you get started.

Start investing as soon as you're ready

Smaller investments (less than \$100 per month) are a great way to start. Many types of low-cost investments allow you to invest your money slowly over time, which works especially well if you're working toward long-term goals.

Set investment goals and stick to your plan

Investment goals are unique and specific to you, so they vary from one investor to the next. But every investor should be thinking about the end at the beginning.

A common misconception is that an investment goal needs to be a purchase, like a car or a house. But investing goals can also be monetary goals, such as having a regular stream of money coming in.

There are a few common questions you'll want to ask yourself when goal setting: What is your time horizon? Are your goals short (1-2 years), medium (2-5 years) or long-term (5+ years)? Are your goals fixed or flexible?

How you answer these questions will impact how you invest.

Know what kind of investor you are before you start

Before you start investing, you'll want to determine your risk tolerance, which is how much you can afford to lose without impacting your financial well-being, combined with how comfortable you are with taking risks in general.

Additionally, consider diversifying your investments across different asset classes to help mitigate risk. Diversification is an investment strategy where the investor's portfolio contains various assets that aligns to their risk profile. A diversified portfolio contains a mix of investments (i.e., stocks, commodities, bonds, etc.) that may react differently to the same economic event.

Do your homework

There's a lot of information - and misinformation - out there when it comes to investing. It can be overwhelming for new investors to sift through the noise, so it's important to do your homework first.

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How to make a difference this National Indigenous Peoples Day



(NC) June 21 is National Indigenous Peoples Day, a time when Canadians celebrate the history and culture of Indigenous communities while reflecting on how best to support them. Being an ally involves a commitment to understanding, respecting and supporting the rights, culture and self-determination of Indigenous Peoples. Here are five ways to effectively act as an ally on June 21 and beyond:

Educate yourself: Take the time to learn about the histories, cultures and current issues facing Indigenous Peoples. Read books and articles and seek Indigenous perspectives to gain a deeper understanding of their experiences.

Challenge stereotypes and misconceptions: Refute myths and challenge harmful stereotypes about Indigenous Peoples. Be mindful of language and use respectful and accurate terminology when referring to Indigenous communities.

Engage in meaningful dialogue: Foster open and respectful conversations about issues affecting Indigenous Peoples. Be willing to listen, learn and engage in allyship efforts collaboratively.

Respect cultural practices and traditions: Seek permission before participating in or sharing Indigenous ceremonies, artwork or knowledge and honour Indigenous protocols and customs.

Take action against injustice: Stand up against systemic injustice and discrimination by being an advocate for policy changes, participating in calls to action to amplify Indigenous voices and holding institutions accountable for their actions.

Indigenous communities have endured longstanding discrimination and hardships, ultimately leading to health disparities. Through open dialogue with communities and organizations, Gilead Sciences Canada worked in partnership with CAAN Communities, Alliances & Networks to develop a program that closes the gap in health-care access and shines a light on how best to support Indigenous Peoples in Canada. The program was launched to support Indigenous communities in gaining access to health services, keeping allyship at the centre of its approach. Learn more about this initiative at caan.ca/gnows.

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4 things for everyone to know about investing



(NC) Investing can be an important tool to help you achieve your financial goals, but not everyone knows where to start.

Thinking about investing? Consider these top tips from Royal Bank of Canada.

1. Regardless of why you are investing, it's crucial to have a goal - such as retirement, a new home, a child's education or even a vacation - and then to set up a plan to help you reach that goal. It's also important to check your progress and make adjustments along the way.
2. Invest what you can, as early as you can. One of the most valuable assets available to investors is time. Investing for a longer period of time is widely considered more effective than waiting until you have a large amount of savings or cash flow to invest - this is because of the power of compound interest. Compounding is the snowball effect that occurs when the dollars you earn investing generate even more earnings. The longer you are invested, the more time there is for your returns to compound.
3. Think about how you want to invest. Are you looking to manage the investments yourself? Do you want advice? Would you prefer someone who does it for you? Or do you want a combination of any or all of the above? You can choose to be hands-on, hands-off or somewhere in between.

4. Investing regularly is just as important as starting early. Investing even small amounts of money on an ongoing basis can help smooth out returns over time and reduce overall portfolio volatility.

Find more advice on how to get started on your investing journey at rbc.com/mymoneymatters.

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Family & Community

4 ways to learn more about Indigenous cultures



(NC) For many thousands of years, Indigenous Peoples have lived here on what some call Turtle Island. Here are four ways you can learn more about Indigenous cultures in Canada.

Attend Indigenous events

Every year, on June 21 we recognize National Indigenous Peoples Day. To celebrate, communities across the country host events and activities. But, there are countless opportunities to appreciate Indigenous cultures throughout the year. Depending on where you live - or travel - you can attend a public powwow, an Indigenous film or arts festival, or visit

a cultural centre or heritage park.

Support Indigenous businesses

Shopping at local, independent businesses is always a great way to support your community. Seek out Indigenous-owned operations in your area to sample traditional foods, broaden your wardrobe and decorate your home with unique works of art.

Learn about local Indigenous communities

Across the country, there are numerous non-profit organizations that you can volunteer your time with. Activities can range from helping out at a community kitchen to helping remove invasive plant species from Indigenous lands, working hand-in-hand with locals.

Visit a historic site

Many provincial and national historic sites focus on Indigenous heritage. There, you might see ancient petroglyphs (rock carvings), pictographs (rock paintings), longhouses and historic villages.

At SGang Gwaay World Heritage Site, part of Gwaii Haanas National Park Reserve, for example, you can see intricately carved poles, still standing after more than a century in an area that's been home to the Haida Nation since time immemorial. Or, you can visit the site from afar by listening to an episode of Parks Canada's ReCollections podcast that shares the story of an archaeology partnership that's helping the Haida people connect with their ancestors.

You can find the Gwaii Haanas episode at parks.canada.ca/recollections, or wherever you get your podcasts.

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3 ways your kids can avoid learning loss this summer



(NC) Kids look forward to enjoying a well-deserved break from school in the summertime. But, did you know kids can lose 25 to 50 per cent of school-year learning gains during the summer months? Fortunately, there are a few simple ways you can keep little ones' minds engaged during the summer break. From science experiments to nature walks, here are three ways to help your kids continue learning outside the classroom.

Experiment with science

Composting is a great hands-on science activity for kids. Teach them about the process of recycling garden clippings and food scraps to create rich soil for your garden. Kids' conservation organization Earth Rangers has plenty of free educational activities and trivia on its app to keep kids' minds stimulated all year long.

Plan nature scavenger hunts

Plan a family nature walk and put together a checklist of insects, flowers and trees for kids to spot. When you get home, make sensory bins with items found while playing outside. This is a fun way to spark your child's imagination by engaging their senses with sand, dirt, leaves and more.

Learning with leftovers

Have your kids help in the kitchen by "upcooking" leftovers into a new meal. Do your part to cut down on food waste by making cooking fun and eco-friendly. Maple Leaf Foods' All Taste, No Waste Cookbook, for example, has recipes that can be made using leftover ingredients. Find it at mapleleaffoods.com/cookbook.

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Finance - Personal

5 top criteria to consider when choosing a financial institution



(NC) Finding the right financial institution can get you started on the road to long-term financial well-being. While there are a wide range of options available, here are five key factors to consider before making your choice - along with the pros and cons of each.

1. Range of products and services

Pros: Choosing a financial institution that offers a wide array of products and services can mean maximum convenience and flexibility in managing your finances.

Cons: This convenience might come at a cost: while the largest institutions offer a plethora of services, they might lack the competitive edge or specialized expertise found in smaller organizations.

2. Fees and charges

Pros: Understanding the fees a financial institution charges is crucial to avoid unexpected costs and maximize your savings. Look for institutions that offer transparent fee schedules and minimal charges for basic services.

Cons: Some financial institutions may have higher fees than others, driving up your cost of banking. Hidden fees or complex fee structures can also make it challenging to judge the true cost of banking with a particular institution.

3. Interest rates and returns

Pros: No matter your banking needs, the interest rates a financial institution uses are important to your financial well-being. Choose an institution that offers competitive interest rates on savings accounts, favourable loan terms and attractive returns on investments.

Cons: While high-interest rates can boost your savings and investment returns, they may come with conditions, such as keeping a minimum balance or locking in your money for a period of time. Additionally, some institutions may offer introductory rates that drop after a while, affecting long-term returns.

4. Convenience and accessibility

Pros: From the availability of branches and ATMs to online banking features and customer support options, being able to manage your money where and when you want is key. Opting for a convenient institution ensures easy access to your funds and a seamless banking experience.

Cons: Institutions with large branch networks and advanced online banking services may charge higher fees or offer lower interest rates compared to online-only banks or credit unions. Weigh that against the possibility of losing access to your funds at online-only institutions during an internet outage, for example.

5. Reputation and customer service

Pros: A financial institution's reputation is based on its reliability and commitment to customer satisfaction. Research customer reviews, ratings and industry accolades to gauge an institution's track record before you decide on it.

Cons: Although a good reputation and exceptional customer service are important qualities, they might not mean you get the best financial offers. Certain well-known institutions could charge more or offer less attractive fees when compared to less well-known options.

While these five considerations top the list when looking for a financial institution, there may be other factors that are important to you. Beginning with the basics, however, can help get you started on the right track for your needs.

Learn more at canada.ca/money.

6 hacks to save you money



(NC) If your costs seem to be growing but your wallet isn't, check out these tips and tricks from Royal Bank of Canada to hack your budget and help keep more money in your pocket.

Audit your bills: While it may sound tedious, it's important to scrutinize your expenses. Take the time to review phone bills, subscriptions and receipts to spot areas where you could be saving.

Reward yourself: Leverage rewards cards and programs for your everyday purchases and expenses, and take advantage of retailers offering extra points when you shop.

Consolidate debts: When paying off your credit card isn't an option, look for opportunities to consolidate your debt to a lower-interest option, like a line of credit.

Reduce impulse buys: Add a delay-switch to your online shopping. After adding items to your cart, let them stay there for 24 hours before completing the checkout. This will give you time to review the purchase and reduce impulse buys.

Make sure sales really are sales: Even if something is labelled as a sale, make sure you do your research and shop around for the best price.

Talk about it: There is value in talking about your finances with others. Even if you don't have a banker on speed dial, you likely have financially savvy people in your network. Pick their brains.

Find more money-saving tips at [rbc.com/mymoneymatters](https://www.rbc.com/mymoneymatters).

5 ways "loud budgeting" could save you money



(NC) There's a social media movement gaining traction right now that's helping people to normalize talking about money. It's called "loud budgeting" - a financial strategy that puts your money aspirations at the forefront for others to see. The trend encourages people to be more honest about their finances and say no to purchases or events they can't afford, or don't wish to put their money towards. For example, telling a friend that you can't go out to a concert because you're saving money to pay off your car loan.

Here are five tips on how you can make loud budgeting work for you.

Get started with a budget

When it comes to budgeting, it's important to be aware of the amount you bring home after taxes, the amount you spend on fixed expenses and how much you put into savings and investments.

A more accurate picture of your financial situation can be obtained by keeping a monthly record of your earnings, expenses and investments. There are online tools, including the TD Personal Cash Flow Calculator and the TD Financial Health Assessment Tool, that can be helpful when it comes to crunching those numbers.

Set clear financial goals and priorities

Ensure your financial objectives align with the kind of life you've envisioned for yourself. For example, if you're saving for a down payment on a new house, consider putting a photo of your dream home where you can see it every day to stay motivated and achieve your long-term priorities.

Track your spending

Take time to examine your most recent bank statements or use a budgeting app to find out where your money is going each month. What's the difference between what you're earning and what you're spending? Do you have enough cash in your savings account to act as a safety net?

Avoid impulse purchases

To avoid spontaneous or impulsive spending, give yourself a 24-hour block of time to consider whether you should make the purchase. Is it a need or a want? The 24-hour rule can help you to keep the focus on your long-term financial objectives, ensuring greater success in the long run.

Communicate clearly

Make time and space to discuss your financial needs, values and aspirations with friends and family. By sharing your financial plans with others, you're not only keeping yourself accountable, but you may also inspire others to do the same.

Loud budgeting removes the stigma of talking about money and can help you stay on track and reach your financial goals sooner.

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How to manage debt without sacrificing your financial goals



(NC) We all want to pay off debt and save for the future, but it can be easier said than done. While how and when we achieve this will look different for everyone, there are some steps that can help, according to Royal Bank of Canada.

1. Set your priorities

When trying to save and pay down debt, it's important to understand your priorities. This is where it helps to take a personal inventory of what matters most. Everyone's list may look different depending on your financial goals and debt, but the exercise will get you thinking about what you want to focus on first, second, third and so on.

2. Fine-tune your budget

When you have competing goals, your budget and spending habits can hold the key to your success. The more money you can free up in your budget, the easier it can be to chip away at your debts or funnel money into a savings or retirement account.

Here's a simple process for reviewing your budget:

- Separate essential expenses, such as housing, utilities and food, from non-essential expenses.
- Go through your non-essential spending line by line and ask yourself if each item is really something you need. If not, cut it out.
- Do a second review to see if there is anything else you can do without.
- Revisit your essential expenses to look for any opportunities to save.

3. Choose a debt-management approach

There's more than one way to pay down debt. One option focuses on limiting how much interest you owe by paying off your highest-interest debt first. You can also consider consolidating all your debt into one lower-interest option. Another option is to put as much money as you can towards your smallest balance first, while

making minimum payments on everything else. Once you pay off the first debt, you roll the payment over to the next debt until they're all paid off.

Learn more at [rbc.com/mymoneymatters](https://www.rbc.com/mymoneymatters).

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Some tips for succession planning for a small family business



(NC) The transfer of a small business's ownership between family members can be a tricky and emotional process if you're not prepared for it. To help ease the transition, it's important to start the conversation early and develop a succession plan well before the decision is made that it's time for some other family member to take over the business.

What is succession planning?

A succession plan gives a clear outline of what should happen when you are ready to exit your business and transition it to be led by a new family member. By having a succession plan in place, it can help make the transition smoother for yourself, your family members and your employees.

Some tips for succession planning

Start planning early: These are complex processes which can take years to bring to fruition. All too often, business owners don't start planning until late in the game. This can lead to confusion and headaches down the road. Start succession planning at least three to five years before your planned departure.

Seek professional advice: Many professionals are trained in different areas of business succession planning - including lawyers, accountants, business brokers, family business consultants and investment advisors - some or all of whom could be of help at different stages of your succession plan.

Think about the impact on your lifestyle: Family business owners can sometimes get caught up in the financial aspects of succession planning and may not think about what this change could mean for them personally. For example, you'll need to answer questions like: Will you be involved in helping transition the business? What will you do with your time after your exit? How should you consider structuring your business so that it will be best for your family, employees and the business itself?

Succession planning in advance can make a difference

Many small business owners find it difficult to plan on how to hand their business over to a family member. But putting a plan in place can go a long way towards helping to minimize the stress for both the small business owner and the family members involved. Find more tips on successful succession planning at td.com/businessbanking.

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How to find the right bank for your needs



(NC) In today's financial landscape, you've got a lot of options. But landing on the right bank can be a big boost to your financial well-being. Here's how to find the bank that works best for you.

1. Understand your needs

Make a list of the services you will need from a financial institution, such as mortgages, smaller loans, lines of credit, low-cost or no-cost bank accounts, and investment opportunities, and then identify banks that offer these services.

2. Assess fees and interest rates

Check how much the banks on your short-list charge for monthly account fees, automated teller machine (ATM) withdrawals and other common transactions. Some banks offer competitive fees, and you may qualify for a low-cost or no-cost bank account - be sure to check.

3. Prioritize convenience and accessibility

Choose a bank that offers seamless access to your money via ATMs, branches and online or mobile banking for on-the-go transactions. Don't overlook features such as remote cheque deposit and 24/7 customer service.

4. Research reputation and customer service

Ensure your best banking experience by checking ratings, seeking recommendations and reading reviews before you commit to an institution. Look for what others say about its professionalism, attentiveness and problem-solving efficiency to gauge the quality of customer service.

5. Ensure financial stability and security

Opt for banks with a solid financial track record by doing your own research online. Look for strong security measures like deposit insurance, fraud detection and encryption to safeguard your finances and personal data.

These steps can help you make an informed decision that aligns with your financial goals and preferences, and help you achieve financial success and security.

Find more information about choosing a bank at canada.ca/money.

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3 rising fraud trends



(NC) According to research from Royal Bank of Canada, 75 per cent of Canadians say they are more concerned about fraud than ever before, and it suggests they have good reason. With the use of new technology and an increase in fraudsters coaching their victims, criminals are employing a new level of sophistication to their scams.

As awareness is the first step in reducing your risk, here are three fraud trends to look out for this year.

1. Impersonation scams: Criminals often pretend to be trusted sources, like government officials, bank staff, law enforcement or even a family member to trick you into providing money or confidential information. Now fraudsters are using voice cloning and computer-manipulated images or videos, making impersonation scams even harder to detect. As this type of scam continues to evolve, it's important to keep your guard up. Some experts recommend using a short and generic voicemail to deter robo-callers from capturing your name or voice and having a personal password to use with loved ones to verify you're speaking to the right person.

2. **Social engineering scams:** These scams usually increase during times of economic challenge when people may be more vulnerable and fall for promises of easy money. They happen when fraudsters use details they may already know about you to manipulate your emotions and get you to share confidential information. That's why it's important to be cautious about what you share online, and never feel pressured to respond. If you receive an unsolicited call, email or text asking for money or your information, hang up or delete it.
3. **Victim involvement in scams:** In the past, third parties stole your information, made purchases or took your money. This type of fraud was easier to detect. As banks and other institutions have increased security and detection measures, criminals are using additional fraud tactics. They now coach their victims to participate in scams. After gaining their trust, fraudsters pressure, threaten or trick people into lying to loved ones or financial advisors or persuade victims to get involved in a money scheme, investment or contest. Victims unknowingly become part of scams when they authorize the transaction or activity, making these scams tougher to spot. That's why it's important to stay vigilant. Pause, ask questions and resist the temptation to act in the moment.

Learn more about how to spot the signs of common scams and find tips to keep your money and information safe at [rbc.com/cyber](https://www.rbc.com/cyber).

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Financial wellbeing - What it is and why you should care



(NC) We all deserve to have a healthy relationship with money and a sense of financial wellbeing, but for many of us, it can be hard to know where to start.

According to Neil McLaughlin, group head of personal and commercial banking at Royal Bank of Canada, achieving financial wellbeing begins with understanding what it means and then building on our knowledge to help us make more informed financial decisions.

To get us started on our own financial wellbeing journeys, McLaughlin answers three questions.

1. What does financial wellbeing really mean?

"Financial wellbeing is about your personal relationship with money and how it impacts your life. It isn't just about having wealth. It includes everything that affects how you manage your finances, such as your income, cash flow and debts. It means making choices that allow you to have enough money to meet your needs today and to reach your goals in the future."

2. Why does it matter?

"The importance of financial wellbeing extends beyond the numbers in your bank account. It influences your mental health, your relationships and your ability to make choices that align with your personal values and life goals. People who experience financial wellness are less stressed about money, which can lead to better sleep, more energy and stronger overall mental and emotional health."

3. What should I do next?

"Do your research and look for tools and resources from a trusted financial institution. Whether you are just getting started, want to build a positive money mindset or need information to help you achieve a specific financial goal like managing debt, buying a home or saving for the future, having the resources that break down complex financial concepts into digestible, actionable steps can help."

Everyone has their own personal journey with money, but by taking steps towards financial wellbeing, you can help lower your stress, build confidence and develop a healthy relationship with money.

Learn more at [rbc.com/mymoneymatters](https://www.rbc.com/mymoneymatters).

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6 tips for navigating financial stress



(NC) Feeling anxious about money is normal, but it doesn't have to be all-consuming. There are simple steps you can take to reduce stress and build more confidence in managing your finances.

Here are six steps to help lower your financial stress, according to Royal Bank of Canada.

1. **Understand your spending habits:** Knowing how your money is spent is an important part of making more informed financial decisions. It can help you determine what's really worth spending money on and where you could cut back.
2. **Create a budget:** Start by organizing your spending into key categories, such as housing, bills and entertainment, then set a realistic spending limit that aligns with your monthly earnings. Revisit and revise your budget as income or expenses change.
3. **Build an emergency fund:** Having money set aside for an emergency, such as home repairs, medical bills or unexpected travel, can make a big difference in easing financial stress. While the size of your emergency fund will depend on your income and ability to contribute, it's important to consistently set money aside for emergencies and unexpected expenses.
4. **Chip away at debt:** Consolidating your debt may be a smart move that saves you time and money. For example, if you have balances on multiple credit cards or loans, you could save on interest costs by consolidating your debt to a line of credit with a lower interest rate.
5. **Talk about your finances and create a plan:** Simply talking about your finances and creating a financial plan can also help you feel more in control of your money. Consider speaking with a financial advisor who can provide guidance, answer questions and help you build a plan that works for you.
6. **Maintain your physical and mental wellbeing:** Depression and anxiety are common side effects of financial stress, so it's important to maintain your physical and mental health. Simple things like going for a walk, seeing friends and family, and eating a healthy meal can help lift your spirits and make you feel more able to take control of your money.

Find more tips to help you navigate financial stress at [rbc.com/mymoneymatters](https://www.rbc.com/mymoneymatters).

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Food & Nutrition

The best oils to cook with if you have arthritis



(NC) Oils and fats often have a bad reputation, but removing them from your diet can be detrimental to your overall health. In fact, for people living with arthritis, incorporating mono- and poly-unsaturated fats like avocados, nuts, seeds and omega-3 fats into your meals is proven to support immune system function and reduce overall inflammation.

Discover the healthiest oils for arthritis, ranked in three categories:

1. Everyday essentials: These oils are multi-purpose powerhouses with valuable fats and nutrients.

Classic olive oil: A mix of extra-virgin and refined olive oil that is high in mono-unsaturated fats. It has a high smoke point, so it can withstand higher temperatures before producing smoke and free radicals (unstable molecules) that can be harmful to the body. It's great for grilling, sautéing, roasting, baking and pan frying.

Avocado oil: High in mono-unsaturated fats and antioxidants and with a higher smoke point, avocado oil is a great alternative to olive oil for high-heat cooking and baking.

Extra-virgin olive oil: Also known as "EVOO," it has high anti-inflammatory antioxidants and is an excellent source of unsaturated fats. Try it for low-heat sautéing.

2. Occasional indulgences: These oils have great health benefits but fewer than the essentials.

Peanut oil: Contains heart-healthy, natural compounds found in plants and is great for stir-frying because of its medium-high smoke point.

Grapeseed oil: A good all-purpose oil for cooking, baking and stir-frying that is high in omega-6 fats, which can increase inflammation when consumed in excess, so use occasionally.

Flaxseed oil: The best oil source of omega-3 fats. It helps to reduce inflammation, lower "bad" cholesterol, prevent blood clotting and benefit overall health. It should not be heated, so use it in salad dressings, dips and marinades instead.

Hemp oil: Contains omega-3 fats and is high in polyunsaturated fats. Its medium smoke point makes it great for cooking over medium heat.

Canola oil: Extremely versatile. It contains omega-3 fats and has a medium-high smoke point, so it works well for higher temperatures.

Sunflower oil: Naturally high in polyunsaturated fats and omega-6s. Great for browning, searing and deep frying due to its high smoke point.

3. Use sparingly: These oils are high in saturated fats and contain fewer health benefits.

Coconut oil: Despite the hype over other plant oils, both refined and unrefined coconut oil are high in cholesterol-raising saturated fats. Enjoy it but use it sparingly.

Ghee: Also known as clarified butter, it is made by slowly melting butter while allowing the water to evaporate. Ghee has been promoted to reduce inflammation based on animal studies, but more research is needed.

Palm oil: High in saturated fats and has a high smoke point. Consider using red palm oil as it's less processed than regular palm oil and has antioxidants and other beneficial plant chemicals.

Find more nutrition tips from Arthritis Society Canada at arthritis.ca/living-well.

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Going beyond organic: The latest in forward-thinking food production



(NC) Food production impacts the planet. We all know there's no Planet B, and it's easy to become concerned about climate change. One way to ease eco-anxiety is to learn more about innovations in forward-thinking food production that are helping to protect the planet.

1. Regenerative agriculture: Regenerative agriculture is the practice of restoring nutrients and carbon in soil to create more sustainable and resilient land for farmers. Eco-conscious companies like Maple Leaf Foods are investing in regenerative agriculture practices within their supply chain and participating in programs that provide end-to-end support for growers

and drive sustainability.

- 2. Anaerobic digestion:** Anaerobic digestion is the process of bacteria breaking down organic matter (like food waste) and converting that waste into energy. This helps to reduce the amount of greenhouse gases that release into the atmosphere. Composting at home, for example, is a great way to turn food waste into soil, while reducing emissions created from landfills. On a larger scale, many farms are taking animal waste and turning it into a renewable fuel that can replace natural-gas consumption.
- 3. Pioneering packaging:** The impact of food production goes far beyond the field. How food is packaged can reduce its environmental impact. Halopack is an eco-friendly solution that uses a 90 per cent recycled paperboard and 83 per cent less plastic when compared to traditional high-impact polystyrene trays.
- 4. Carbon neutral:** Although a balancing act, there are leading-edge companies that have strived for carbon neutrality, and others like Maple Leaf Foods have even achieved carbon-neutral status. This means they're reducing their emissions as much as they can and investing in environmental projects that balance out any remaining emissions.

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5 simple steps to help kids understand sustainable food



(NC) Food is essential to keeping us happy, healthy and well nourished. One way we can help protect the planet is by explaining the farm-to-table process to help kids grow an appreciation for where their food comes from. It can be entertaining and interactive, too, when you follow these five steps:

Understand what "going green" really means

Almost half of all Canadians are confused by environmental terminology, but learning together can be fun. Use an online tool such as Maple Leaf Foods' Green Glossary to see simple definitions of terms like "carbon footprint" and learn about how the food we choose can help protect the planet.

Farmers' market fun

Now that you know some fantastic environmental terms, take the kids to a local farmer's market and put sustainable shopping into practice. Introduce them to the people who dedicate their lives to growing healthy, nutritious food and ask them about the farm-to-table process - from planting seeds and harvesting crops to raising animals and transporting produce.

Cook with the kids

Select some seasonal produce and pick a recipe you can cook with your kids' help. Be creative to reduce food waste. Asparagus is a great example of a spring vegetable rich in vitamins and minerals that works with eggs for breakfast, in soup or salad for lunch and as a fresh side at dinnertime.

Create your own compost

Food can have an environmental impact, even when dinner is finished. Start a family compost bin to produce rich soil for your garden while putting leftover food to good use. Make a DIY compost bin using an old tote. Add some dirt to the bottom and throw in peelings and food scraps leftover from meals.

Plant an herb garden

Put your new, nutritious soil to the test. Plant an herb garden and see seedlings sprout, providing a full circle moment for kids and introducing them to growing their own food.

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Is your food safe? What you need to know



(NC) Many of us enjoy a variety of foods and have come to expect our go-to choices to be available in stores whenever we want. For grocers to keep shelves stocked with our favourite items, they source a variety of imported products, from fruits and vegetables to spices and cereals.

It's thanks to food importers that Canadians enjoy such a wide variety of foods year-round. Every day, thousands of metric tonnes of food and beverage arrive in Canada by sea, land and air.

But how do we know these products are safe? What is the process for importing food into Canada? Here's a quick look at the Canadian import process.

All food sold in Canada, whether it is domestic or imported, must meet Canadian Food Inspection Agency regulations and be safe to eat. The regulations cover everything from production and processing to labelling and packaging and they're designed to ensure that imported foods meet Canada's safety standards before they even hit the shelves.

At each step of the import process, food importers are required to have measures and procedures in place to minimize potential health risks. While it's not possible to eliminate every possible risk, these measures help minimize food-related illness.

Importers require a food safety licence to import food into Canada. Without a valid licence, shipments will be denied entry. They are also required to have written preventive control plans and a recall and complaint process in place as well as maintain detailed records so that unsafe food can be traced through the supply chain and quickly removed from the market.

These rules keep our food supply safe. But what can you do as a savvy shopper to make sure the foods you're buying are safe to eat? Look for a few key things:

1. **Food labels:** You can use labels to make more informed choices about the food you purchase. Don't rely on general product and health claims. Learn how to understand and read food labels by looking for key elements such as the Nutrition Facts Table, list of ingredients and allergen statements.
2. **Packaging:** Just like with any food, ensure the packaging is in good condition and intact. If something looks off or seems tampered with, don't hesitate to skip it and opt for another.
3. **Proper storage and handling:** Ensure the food you buy is stored and handled properly. For instance, perishable items should be refrigerated or stored at the recommended temperature.

4. Buy from reputable sources: Purchase food from reputable retailers or vendors. Stores and brands must adhere to strict safety standards.

Find out more at inspection.canada.ca.

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Health & Wellness

5 tips to beat arthritis fatigue this summer



(NC) We only get a few months of warm weather in Canada. So, as temperatures rise, you may want to get outside and enjoy every moment. But when you have a chronic condition such as arthritis, extreme fatigue - the feeling of needing to rest even before you start an activity - can quickly cast a shadow on a bright summer day.

Here are five tips to overcome arthritis fatigue so you can make the most of the summer.

Feed your energy

Skipping a meal is common when experiencing pain or fatigue. But this only worsens the issue by causing hormone fluctuations, which increase stress and exhaustion. To help you stay energized and nourished, prep meals when you have energy, and keep fruits, vegetables and ready-to-eat meals on hand to prevent spikes and crashes in blood sugar.

Bust a move

It's normal to feel unmotivated to exercise when our energy is low, but when you boost cardiovascular activity, your organs receive oxygen and nutrients, triggering endorphins, which will help raise your energy levels and reduce fatigue. If you struggle with arthritis, stick to moderate, low-impact exercises, such as walking, swimming or cycling.

Get enough sleep

Catching enough Zs is vital in preventing arthritis-related fatigue. If pain due to arthritis flare-ups is coming between you and a good night's rest, try taking a hot bath, using a heating pad, doing a gentle yoga sequence or following a guided meditation to relax into sleep and soothe your muscles and joints.

Stay hydrated

Many people overestimate how much water they drink and wait until they are thirsty. Keeping a reusable water bottle handy, tracking your daily water intake and setting a hydration goal can make you more aware of your water consumption and prevent fatigue and dehydration, which can be especially dangerous during the summer months.

Take care of your mental health

Our thoughts and emotions impact our physical health and vice versa, so it's no wonder that people with arthritis are twice as likely to report mood disorders like anxiety and depression. Engaging in activities that support your mental well-being can reduce fatigue and boost overall health.

Find more wellness tips from Arthritis Society Canada at arthritis.ca/living-well.

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Canada's health: What you might not know about HIV in Canadian communities



(NC) Despite significant steps in awareness, prevention and treatment, HIV and viral hepatitis remain prevalent in Canada's public health landscape. According to Statistics Canada, almost 63,000 Canadians are currently living with HIV/AIDS.

Strides have been made to reduce transmission rates and improve access to life-saving medications; yet challenges like stigma, discrimination and unequal health-care access continue. According to data from Public Health Agency of Canada, one in eight people with HIV are unaware of their infection, which highlights the ongoing challenge of HIV detection

and prevention.

The early stages of an HIV infection can appear as flu-like symptoms such as fatigue, fever, headache, sore throat and muscle and joint pain, along with painful, swollen lymph nodes and a skin rash. However, symptoms can vary, and some might not experience any during this phase. This is why the need for regular testing and ongoing public education is needed to prevent HIV transmission and help people get diagnosed and access treatment sooner.

Gaps in HIV prevalence and health-care access exist among different populations, including Indigenous Peoples. While Indigenous communities represent just five per cent of Canada's total population, they make up 18.2 per cent of all new HIV cases and are two to five times more likely to contract hepatitis C than non-Indigenous groups.

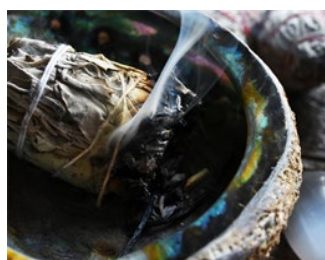
Earlier this year, Gilead Sciences Canada worked in partnership with CAAN Communities, Alliances & Networks to develop programs that address the health needs and services of Indigenous communities. This program is one example of a support option that is working to foster collaboration between government agencies, health-care providers, community organizations and affected individuals toward the goal of ending the HIV epidemic in Canada. Learn more about this initiative at caan.ca/glows.

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3 ways health-care teams can support Indigenous communities



(NC) How to support Indigenous communities is not one-size-fits-all. It requires a nuanced understanding of historical contexts, cultural sensitivities and systemic challenges.

Indigenous Peoples face disparities in health-care access, quality and outcomes, which are rooted in centuries of colonization, marginalization and unequal access to resources.

When considering ways to support Indigenous communities with health access to help pave the way for change in health-care delivery and outcomes, here are three things to consider:

- **Education and listening:** An important first step is acquainting yourself with the past, present and ongoing challenges encountered by Indigenous Peoples by delving into their histories, cultures and contemporary issues. Source and review literature and articles, and seek out Indigenous perspectives to truly listen to and comprehend the depth of their experiences and challenges.
- **Collaboration:** Rather than imposing solutions, true collaboration is partnering with Indigenous communities to develop initiatives that address their unique needs and priorities. Externally imposed programs undermine Indigenous communities' autonomy and perpetuate historical patterns. Working in partnership with the community helps foster trust and cultural relevance and promotes long-lasting outcomes.
- **Cultural considerations:** Effective partnerships require active listening, genuine dialogue and a willingness to incorporate Indigenous perspectives, knowledge and traditions. This acknowledges the expertise and agency of Indigenous Peoples in shaping their own futures.

Collaboration is key. For example, earlier this year CAAN Communities, Alliances & Networks and Gilead Sciences Canada partnered with Indigenous communities to develop local programs to fund health access initiatives. It's one example of how organizations can work in partnership with Indigenous Peoples to help create a more equitable and inclusive society for all by embracing collaboration and respecting Indigenous sovereignty. Learn more about this initiative at caan.ca/glows.

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3 ways people living with HIV can access support



(NC) When faced with a life-changing diagnosis, such as HIV, you may experience unique challenges, from physical health concerns to psychological and social ones. Yet, among these challenges, you may find support systems that provide guidance and empowerment. If you or someone you love is looking for HIV support options, here are three places to start.

1. Community-based organizations: There are many local organizations that specialize in services tailored to individuals living with HIV. These include resources like support groups, counselling services, educational workshops and advocacy initiatives.

By connecting with local HIV/AIDS organizations or using online directories, you can receive emotional and practical support available in your own community. A grant program developed in partnership by Gilead Sciences Canada and CAAN Communities, Alliances & Networks, for example, funds Indigenous community-based support initiatives for HIV and viral hepatitis.

2. Health-care providers: Those on the front lines of health care play a pivotal role in facilitating HIV support. In addition to medical treatment, health-care providers offer services such as mental health counselling, medication support and referrals to specialized care facilities. Building a strong rapport with your care team helps ensure ongoing support and guidance.

3. Online support platforms: Turning to online support platforms designed for individuals affected by HIV is a great way to build a community with others facing similar experiences. Websites, forums and social media support groups offer opportunities to share information on HIV treatment, research advancements and community events, seek guidance and build solidarity, while providing a sense of belonging.

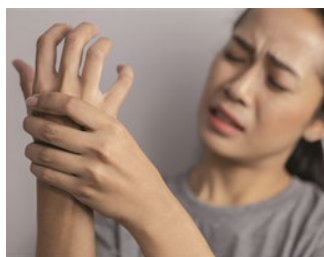
By seeking out community programs, care providers and online platforms, individuals with HIV can take back some control of their health and may find hope for the future. Learn more about local Indigenous community support services at caan.ca/gloss.

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How to tell if you have arthritis in your hands and fingers



(NC) If you're feeling aches and pains in your hands, it might not just be fatigue. Different kinds of arthritis affect the hands and fingers differently. In all cases, the pain can burn, ache or feel sharp and restrict your range of motion, making daily tasks more difficult. Your hands and fingers may also feel stiff, especially in the morning. Discover the telltale signs of arthritis and how to tackle it head-on.

Signs of arthritis in the hands and fingers

- **Osteoarthritis:** swelling and twisting of joints at the bottom of the thumb, the middle knuckles and the knuckles closest to the fingertips
- **Rheumatoid arthritis:** pain, swelling and inflammation in the knuckles closest to the palm of the hand as well as the wrist
- **Psoriatic arthritis:** swelling in the entire finger or across multiple fingers

If you're experiencing signs or symptoms of arthritis, speak with your health-care provider and get diagnosed promptly. Your health-care provider may perform a variety of tests and exams to assess your symptoms and rule out other forms of hand or finger pain, such as carpal tunnel syndrome.

How to protect your joints:

- Take breaks to avoid holding your hands in the same position for long periods of time
- Spread out fine-motor tasks over several days instead of one
- Use both hands to perform tasks and lessen pressure on a single hand
- Slide objects across a counter or table instead of gripping or lifting them
- Use assistive devices and kitchen tools that are easy to grip
- Opt for large handles on toothbrushes, writing utensils and other household items
- Replace doorknobs and taps with lever-style handles
- Prop up a book or tablet to read rather than holding it

It's also possible to strengthen your hands and fingers by doing "range of motion" exercises, which can be found online through Arthritis Society Canada. Try applying mineral oil to your hands, putting on a large pair of rubber dish gloves and immersing your hands in a pan of hot water while you go through the exercises for five minutes or so.

If self-care strategies aren't enough to deal with pain from arthritis in your hands and fingers, talk to your health-care provider about other options, such as prescription medications, therapies or surgical options.

Check your symptoms and learn how you can manage joint pain at arthritis.ca/symptomchecker.

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6 tips to improve your sleep



(NC) Sleep is more than just rest - it's your body's ultimate repair session, boosting immunity and revitalizing you from head to toe. And for people living with arthritis and chronic pain, there is a vicious cycle in which pain causes stress, prevents good sleep and leads to more discomfort.

Fortunately, there are steps that you can take to reclaim peaceful nights and set yourself up for sleep success. Here are six tips to help you catch more Zs:

Limit screen time

Exposure to blue light from electronic devices tricks our brains into thinking it's daytime and delays the production of melatonin, a hormone that induces sleep. Unplug at least one hour before bed to reclaim your natural sleep rhythm.

Improve your environment

With age comes an increased sensitivity to noise, light and movements, causing disruptions in your sleep cycle. Invest in a supportive mattress and pillows, try ear plugs or eye masks, and avoid sleeping with pets to create your optimal sleep sanctuary.

Get moving

Exercise is a key component of good sleep, boosting adenosine activity in the brain which supports your sleep drive, and releasing endorphins which boosts your mood. Exercising for 20 to 30 minutes four times a week can help you sleep well at night and feel good all day.

Watch what you drink

Avoid caffeinated beverages or snacks after 4 p.m., as caffeine can keep you stimulated and awake past your bedtime. And while alcohol is a depressant that technically relaxes you, consuming it will disrupt and reduce the quality of your

sleep. If you're thirsty towards bedtime, limit yourself to light sips of water to avoid multiple visits to the washroom throughout the night.

Plan your routine

Establishing a structured bedtime routine with a checklist of to-do's can help you get into bed on time. However, if you end up going to bed late, try to wake up at the same time in the morning. It's better to feel tired for one day than to alter your regular sleep schedule.

Mind the meds

Some medications used to treat arthritis pain are stimulants, so it's preferable to take them in the morning rather than before bed. Follow your pharmacist's recommendations on when to take prescribed drugs for best results.

Find more wellness tips from Arthritis Society Canada at arthritis.ca/living-well.

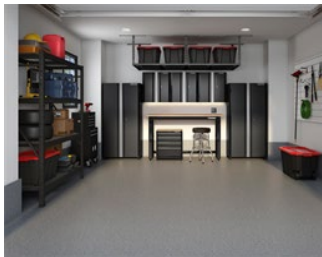
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Home - DIY

Top tips for organizing your garage



(NC) Whether your garage is a workshop, storage area or simply a place for your car or truck, having the right systems in place can keep it organized all year long. Here are some tips to make your garage work best for your needs.

Start with a clean slate

It's always easier to start organizing your garage when it's clean. Set aside a full day or weekend to give your garage a good cleaning, including sorting your items into "keep," "throw away" and "donate" piles. Once you've identified the items you'd like to keep, sort them into categories based on usage. For example, group all your holiday décor together in one space, and your tools in another. This will declutter your garage and make some room to start adding storage and organization elements.

Buy the right storage

Open shelves are an inexpensive way to store things that you often use, such as circular saws, garden tools and watering cans. You can find these easily at your local hardware store like The Home Depot. A storage cabinet with doors that lock is perfect for storing hazardous items like paint and chemicals. Many even come with adjustable shelves inside so you can customize them for differently sized items.

Give everything a place

Store items that you won't be regularly using in clear totes or bins that fit on your shelving system, and make sure to label them so you can easily identify the contents. Waterproof containers help to give peace of mind that your items are safe and sound in the event of flooding or if the roof springs a leak. Avoid storing things in cardboard boxes since they can be vulnerable to pests or mould.

Use your walls as storage space

One of the best ways to store tools in a work area is on a pegboard. You can customize the spacing of the hangers to fit your tools and organize them any way you want. You can even install hooks around the garage to hang bigger items like bikes, to keep them off the ground and, out of the way, allowing a clean and accessible area to set up a workspace or store a vehicle.

Create a workstation

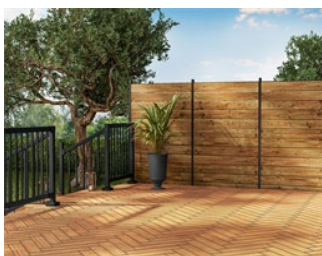
Another valuable addition to your garage space is a tool cabinet or toolbox. These cabinets often come with multiple drawers in different sizes that allow you to store your tools and other items for immediate access during your projects. Some of these cabinets come with a wood top, making them convenient rolling workbenches that also carry all of your tools.

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How to stain your deck



(NC) Your deck is the perfect place to enjoy your time as the weather gets warmer. If it's starting to look a little worn out, staining your wooden deck can help you breathe new life into your outdoor space. Here's a step-by-step guide to help you get started.

Choose the right time

Sprinkle a small amount of water onto the deck. If it absorbs in less than 10 minutes, your deck needs urgent care. Choose a time of the year when the temperature is in the 10- to 30-degree Celsius range, and when no rain is in the forecast. It's also best to avoid applying stain in direct sunlight if possible, working in sections as the sun moves across your deck.

Prepare the deck

Inspect your deck for damage. Sand any splintered areas with 80-grit sandpaper or a belt sander and replace any missing fasteners. You can also tighten any screws or hammer down nails that are sticking up. Sweep away dirt, dust and debris with a broom, and rinse your deck with water. You can also use a pressure washer on a light setting.

Next, use a deck cleaner product and a brush to deep clean the wood, and allow your deck to dry for two to three days before applying stain.

Pick the best stain

Choosing the best deck stain for your project depends on a variety of factors unique to your deck. Look for a stain at your local hardware store, like The Home Depot, that's made for your deck's wood and matches your decking material. To keep your deck in great shape for longer, pick one that is designed to repel water and protect against UV rays.

You'll get the best results by using an oil-based stain over a deck previously finished with oil-based stains and water-based stain over a deck previously finished with a water-based ones.

Start with the railings

Sweep your deck again to remove any debris that may have accumulated after deep-cleaning. Make sure to sweep the railings with a broom as well to remove any dust. Protect your siding, door trim and any other parts of the home with painter's tape. Stir the stain thoroughly and transfer it to a paint tray to make things easier.

Begin staining your deck, working your way down from the highest points like posts and balusters. Use long, even strokes with your brush to ensure a consistent coating on your railings and try not to drip on the deck.

Stain the deck boards

Apply the stain to your deck using a brush about the width of your deck boards. Choose your starting and stopping points, like by your deck stairs or a back door to your home so you don't block yourself into a corner, and work in one direction. Apply your stain in long, even strokes along the length of the deck boards.

Use a smaller paintbrush to apply stain in cracks and hard to reach corners. You can also touch up areas between boards this way. One coat is generally enough when staining your deck boards.

Allow the stain to dry

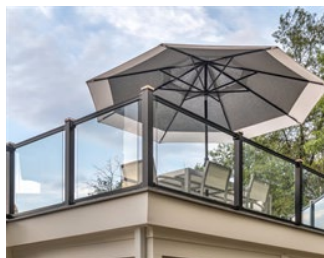
Let your stain dry for 24 to 48 hours before walking on your deck. Wait an extra day or two before putting heavy furniture back in to place.

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The great frame-up: Tips for choosing the right deck railing



(NC) Railings are having a moment in backyards across the country. In addition to providing safety and support, the right railing can also enhance a deck's visual appeal. Here are some tips from the decking experts at Trex for selecting the right railing for your outdoor oasis:

Consider views and privacy

If you are lucky enough to have a view you want to optimize, look for railings that you can easily see through such as cable or glass. Railing with thin balusters in black are also a good choice as they blend into the environment putting more visual emphasis on the natural surroundings. Conversely, if you have a view you'd rather mask or neighbours who live close enough to see onto your deck, consider railings with thicker posts or more tightly spaced balusters to enhance privacy.

Research materials

Railings come in a wide array of materials, including wood, aluminum, composite, iron, glass and more. Although a classic option, wood requires frequent sanding, staining and sealing and is prone to rot and decay. Aluminum and composite railing options are more durable and easy to maintain.

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Decide on colour and style

This is the fun part, but it can also be overwhelming considering the variety of railing options available. To simplify things, use one of the following approaches to achieve a surefire decking and railing pairing:

- **Coordinate** - You can never go wrong by selecting railing material in the same shade as your decking. This creates a well-coordinated look.
- **Contrast** - If you have trouble finding a perfect match for the decking, consider a contrasting railing colour. Classic white looks crisp against deep brown deck boards. Alternately, a contrast for lighter decking can be achieved by selecting darker railing.
- **Change it Up** - For a truly distinctive look, don't be afraid to mix colours and materials, such as combining dark aluminum railing with white composite posts.

Light it up

To extend the amount of time you're able to spend enjoying your outdoor space, integrate deck lighting into your railing. Look for energy-efficient, easy-to-install LED lighting options that are specifically designed for use on railing post caps and post rails. There are even solar-powered caps that harness energy from the sun to deliver enhanced ambiance without any electrical wiring.

Find more information on railing options at [trex.com](https://www.trex.com).

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Deck tech: Tools for designing your dream deck



(NC) Virtually everything in life can now be achieved with just a few clicks or swipes, including planning a new deck. If you're looking to update your outdoor space, expert assistance is available at your fingertips via a computer or mobile device. Thanks to advancements in rendering technology and user-friendly interfaces, there are lots of great tools and resources online to help guide you through the deck design and planning process from inspiration to installation.

Visualize the possibilities. Every great outdoor space starts with a vision. Apps such as the Trex AR Deck Visualiser allow homeowners to explore design possibilities by experimenting with decking shapes, colours and railing combinations against the backdrop of their own homes. Users can also order decking samples right from the app, which is available for free via the Apple Store and Google Play.

Design from your desktop. Once you've envisioned your new deck, bring it to life using an online deck design tool - no engineering or architecture degree required. Desktop programs offer the ability to create multi-level decks and non-traditional layouts customized to your home's dimensions and populated with specific decking and railing products. Some programs also automatically generate material lists along with cost estimates and printable renderings to share with your contractors.

Calculate costs. To ensure your deck dreams remain within reach, make use of online material and cost calculators. These tools provide valuable guidance in the early planning stages to help you manage expectations and make informed decisions. Rough cost-estimates for materials can be determined based on deck size, substructure needs, and the decking and railing products being considered to give planners a solid starting point for budgeting.

Find more deck-planning tips and tools at [trex.com](https://www.trex.com).

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5 quick warm-weather fixes for your home



(NC) As the weather gets warmer, small updates can help get your home in great shape for you to enjoy the outdoors all season. Here's a checklist of easy weekend projects to help get you get from do to done.

Fix damaged screens

A torn or damaged window screen is unsightly, unsafe and allows insects and other pests into your home. This beginner-level project requires a roll of replacement screen, screen spline (the rubber that holds the screen into the frame), spline roller, a screwdriver and a utility

knife. You can find tutorials on how to do it properly online.

Repair and seal your driveway

Potholes in your asphalt driveway can cause unnecessary damage to your vehicle's tires and suspension, and they're a tripping hazard. Sealing an asphalt driveway can help it last longer and increase the curb appeal of your home. It's best to start this project on a day that's above 10 degrees Celsius with no rain in the forecast. Check your local hardware store, like Home Depot, for advice on the best materials to use for your driveway.

Adjust your ceiling fan

A ceiling fan doesn't change the temperature of your room because it doesn't cool or heat air like a traditional air conditioner or heater. It can, however, create a cooling or warming effect by moving air around your room. In the summer, it should spin counterclockwise to create a cooling breeze. In winter, spinning the blades clockwise helps circulate the warm air throughout a room without creating a breeze. By helping you stay cooler or warmer, your ceiling fan can augment your existing HVAC system, allowing it to work less and, in turn, lower your energy bills.

Clean your windows

Clean windows help your home look sharp, both inside and out, and, most importantly, give you a crystal-clear view of the outdoors. For this project, you'll need glass cleaner, a pail, some cleaning cloths or sponges and a squeegee. Diluting a small amount of ammonia with some rubbing alcohol or vinegar in water makes an effective grease-cleaning solution, and warm water and cornstarch or dish soap also create a great general window cleaner.

Give your outdoor tools a tune-up

To tune up your lawn mower, start by changing the oil, air filter and spark plug. Next, clean the top and undercarriage, removing dirt and grass clippings. Be sure to detach the spark-plug wire before working around the cutting blade. Sharpen the mower blade and replace it if it has large nicks or gouges. It's a good idea to keep an extra blade on hand so you always cut with a sharp edge. A sharp-edged blade, along with a well cared-for engine, will keep your mower humming with ease. Lastly, fill the fuel tank. Note, a cold mower can be hard to start in early spring. Warm it up by placing it in the sun for an hour or two before turning it on.

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Home - Exterior

3 questions to ask yourself when designing an outdoor space



(NC) With so many options and factors to consider, planning a dream deck may seem daunting. To make the process more manageable, here are three important questions to help you design the perfect deck for your lifestyle and needs:

5. How do I plan to use my outdoor space?

How you anticipate using your space will help determine the best deck design. Do you want a peaceful, outdoor oasis where you can relax and connect with nature? Do you want a deck that feels like an extension of your living room? Are you an entertainer looking for an al

fresco dining area with a custom outdoor kitchen? Asking yourself these questions will help you determine the size, shape and layout that work best for your home and vision.

6. What's my style?

When designing your deck, you'll want to infuse it with your own personal style. Are you modern or traditional? Is your vibe coastal or contemporary? A great place to assess your design tastes is in your closet. What you choose to wear is a great indicator of what makes you feel comfortable and confident. Take note of the colours, materials and styles in your wardrobe and bring those to your deck planning process. Consider using online tools to explore various decking and railing options to get a sense for what fits your style.

7. What materials are best for my needs?

Building a deck is a major investment, so it's important to think long-term when selecting materials. Today's homeowners are increasingly choosing composite decking due to its durability and low-maintenance benefits. Trex decking, for instance, never needs to be sanded, stained or painted. It also resists fading, staining and scratching, and won't rot, crack or splinter over the years, so you can spend more time enjoying your outdoor space rather than maintaining it.

Find more deck design tips and tools at [trex.com](https://www.trex.com).

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Sanctuary, self-care and sustainability top outdoor living trends



(NC) Over the past several years, our backyards have become much more than spaces for weekend barbecues. They're where we go to decompress from our increasingly hectic lives and gather with family and friends to celebrate life's special moments. With self-care an increasing priority, it's no surprise that creating a sense of sanctuary tops the list of trends influencing exterior design this year. According to the outdoor living experts at Trex, these four top trends are shaping the way we live, unwind and entertain in the great outdoors.

Restorative retreats

Connecting with nature is critical for humans and a backyard area can play a major role in promoting mental and physical well-being. Creating a restorative outdoor retreat can be as simple as turning a cosy corner into a reading nook by adding plush cushions and pillows. Or, with a little more budget, products like fencing, privacy screens and lattice can enhance a sense of sanctuary. And don't forget the space beneath the deck, especially if it's elevated. Adding an under-deck drainage system keeps the space below the deck dry, allowing homeowners to enjoy bonus outdoor space with the same function and finishes as a room inside the home.

Natural and neutral

Homeowners are embracing the elegance of a minimalist palette, opting for cleaner lines and materials inspired by nature that create a harmonious outdoor ambiance. Demand for light, neutral deck boards is up. Homeowners are increasingly

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choosing low-maintenance, natural-looking composite decking, such as Trex's Signature line, to provide the perfect backdrop for a neutral outdoor palette.

Sustainable selections

People are more conscious than ever of their environmental footprint and want to create outdoor spaces that last without leaving a damaging impact. Native plants, pollinator gardens and xeriscaping (using plants that require minimal watering) are all gaining popularity. Likewise, eco-friendly materials are on the rise. Made from mostly recycled and reclaimed materials, composite decking offers an ideal choice for today's increasingly eco-conscious homeowners.

Destination spaces

We all want to live like we're vacationing at a five-star resort, even if our backyard is the size of a postage stamp. Inspired by travel and the luxurious lifestyles featured on TV and in magazines, today's homeowners have become increasingly fluent in creating destination-style outdoor spaces furnished with resort-inspired décor, such as cabana chairs in nautical stripes and daybeds with room enough for two (or more). Bring the look home with a stylish pergola, a fire table and lots of tropical plants to create the look and feel of a glamorous getaway.

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How to choose the perfect barbecue for you



(NC) Barbecue season is here, and there are many options to consider when choosing the perfect grill for your next meal. Here's a guide to help you choose the best grill for your space.

Multi-functional

"A surprising trend is that people now have more than one barbecue in their yard, just like how they have multiple appliances in their indoor kitchen," says Janna Millious, barbecue merchant at The Home Depot Canada. "For smaller backyards, we're seeing increased

interest in modular grills with a pizza oven, storage, foldable side tables and a griddle top for entertaining, which is great for a group teppanyaki night or for a fun breakfast."

Natural gas

One of the most widely used grills; the natural gas grill connects to the gas line on the exterior of your home, eliminating the need for propane tanks. While natural gas doesn't burn as hot as propane, it can be more cost-effective and it offers a constant flow without the need to refill your tank.

Propane

Propane tanks can be refilled and are portable, allowing more freedom in where you place the barbecue in your yard.

Charcoal

Charcoal grills are heated using briquettes. When burned, they turn into embers, giving you an even, hot grilling surface that produces a smokier flavour. Charcoal grills are often portable as well and they can be used in a variety of scenarios - from your backyard to a picnic in the park.

Wood pellet

Wood pellet grills are some of the most versatile barbecues on the market because they can be heated to a variety of temperatures, making them an ideal grill, barbeque or smoker. They're often cylindrical in shape and burn food-safe wood pellets to create heat.

Electric

Electric grills are small in size and run completely on electricity, making them the ultimate portable grilling surface if there's somewhere to plug it in. You won't get the full, smoky, barbecue flavour that you would from a traditional fire grill, but they can be used almost anywhere.

Home Buyer's Guide

3 professionals who can help you with your new home purchase



(NC) If you've decided to buy a new-build home, there's certainly a lot you'll need to figure out between the moment you start shopping until the day you move in. From which development is right for you, to what might go wrong and how you can protect yourself.

Thankfully, there are experts you can enlist for help. Here are three individuals you can count on for guidance and support at different stages in your new-home buying adventure.

Real estate agent

Many people associate real estate agents with buying resale homes, but they can also help you buy a brand-new home. Agents who deal in new construction can save you a lot of time in finding the perfect home that meets your wants, needs and budget. They can also help you navigate the ins and outs - and mountains of paperwork - of the purchase process and beyond.

If you're thinking of hiring a real estate professional, be sure to choose one who operates independently from a developer to help make sure they'll look out for your best interests.

Real estate lawyer

When you've found the new home you want and are ready to make the deal, make it a point to have your purchase agreement reviewed by a real estate lawyer. Your purchase agreement is a legally binding contract between you and your builder, so it's not something to be taken lightly.

A lawyer will be able to explain the various parts of your agreement - such as the addendum, which contains key information about your closing date - and may even offer suggestions for changes that will better protect you.

If you're buying a new condo, remember that you have a 10-day cooling-off period during which you can cancel your agreement without penalty. This is a good time to get into the details with a lawyer so you understand exactly what you're signing up for.

Home inspector

Before you get the keys to your home, you'll go through a pre-delivery inspection, sometimes called a PDI, with your builder to check the condition of your new home and note anything that is damaged, missing, unfinished or not working properly. Many new-home buyers who feel they don't have enough construction knowledge to do a PDI effectively decide to hire a qualified home inspector to assist them. It's perfectly normal, and it can go a long way to reducing some of the anxiety you might have as you look forward to this important step.

If you decide to hire a home inspector for your PDI, try to find one with experience in new-home construction and knowledge of the new-home warranty.

Find more information about buying a new home at tarion.com.

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Renewing your mortgage? Shop around



(NC) Is the term on your mortgage ending? If you still have a balance to pay, it is time to renew. Your bank will remind you by sending a mortgage renewal statement. They are required to do so at least 21 days before your term ends. This statement includes all the important details about your mortgage, including its new interest rate. The rate will probably be higher than it used to be. Here are some tips to minimize the impact of this hike in your costs:

Explore your options

You don't have to stick with the same lender. Do your research and compare rates with different ones. There may be better deals out there, but keep in mind that there could be charges or you may need to pay off other debts when switching lenders if, for instance, you have a home equity line of credit tied to the mortgage. Also be aware of potential new insurance premiums when switching lenders.

Use your knowledge to your advantage

Use the insights you gained by shopping around to negotiate with your current lender for a potentially lower interest rate. By talking to your lender, you may learn that you qualify for a lower rate. In any case, you will want to take some action because doing nothing leads to an automatic renewal as outlined in the renewal statement.

Take stock of where you are

The time before a mortgage renewal is a good occasion to assess your financial situation and mortgage requirements. Does your budget allow for increased payments? Can you increase the payment frequency? This will allow you to pay your mortgage off sooner.

If you find yourself in a difficult situation, know that you are not alone and that there are some mortgage relief options available to you. Talk to your bank and consider these options before you turn to an alternative lender who may not be federally regulated and may charge higher interest rates.

Learn more about mortgage renewal at canada.ca/housing.

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5 questions all first-time home buyers should ask



(NC) Buying your first home can be both exciting and overwhelming, but doing your research and asking the right questions can help you reduce stress and make your purchase with confidence.

Here are five questions every first-time homebuyer should ask themselves, according to Royal Bank of Canada.

1. What shape are your finances in?

Your finances need to be in good shape to qualify for a mortgage and a good interest rate.

Lenders will look at your credit report to determine your credit risk. If your credit history isn't the best, now is the time to work on your credit score.

2. How much will a home cost?

Most first-time buyers are surprised at the hidden costs that go into buying a home. Beyond the mortgage, down payment and closing costs, there are insurance fees if your down payment is less than 20 per cent of the value of the home. Other expenses include setting up utilities, legal fees, insurance, maintenance costs and property tax. Collectively, they can add a lot more to what you originally expected to pay.

3. How will you save for your down payment?

Saving for a down payment can be one of the most challenging steps for first-time home buyers, but there are savings tools that can help. For example, the First-Home Savings Account is a registered account that can help you save for your first home, without paying tax on the money you earn or take out. You can contribute up to \$8,000 a year tax-free to this account, up to a lifetime limit of \$40,000.

4. What are your non-negotiables and trade-offs?

It's important to think about whether you have any "deal-breakers" you aren't willing to compromise on and if there are any trade-offs you are open to making when buying a home. Would you be willing to embrace a smaller living space or a different location to buy a home sooner? Are you willing to wait for a home that checks more boxes, or do you want to get into home ownership as soon as the price is right? Your answers to these questions are likely to influence when and what you buy.

5. How will you deal with bumps in the road?

The surest way to learn if you can afford a home is to test-drive your monthly payments. Start by estimating your monthly mortgage and home-maintenance costs. Then, look at your current monthly costs, including rent and what you are putting into savings. Would you have enough to cover the cost of owning a home or would you need to find a way to cover any financial gaps?

Knowing how well you handle the payments before you buy can help determine the size of the mortgage that you are most comfortable with.

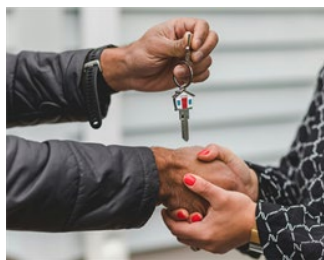
More advice on buying your first home is available at [rbc.com/mymoneymatters](https://www.rbc.com/mymoneymatters).

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Hunting for a new home? 4 things to consider



By Allan Britnell, Editor-in-Chief, News Canada

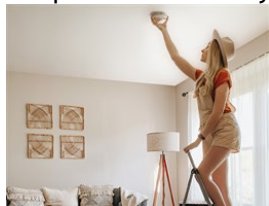
(NC) Whether you're a first-time buyer or a seasoned reseller, the process of buying a home is equal parts excitement and exhaustion. If you're in the market this spring, here are four factors to consider.

Check and update essential equipment

Congratulations, you found your dream home. While you'll already have a long to-do list for moving day, you should add testing the smoke and carbon monoxide detectors to your list.

Replace the backup batteries and make sure none of the units have passed their expiry date.

If the home has an old-style thermostat, consider swapping it for a smart thermostat that allows you to adjust your home temperature from anywhere and set different temperature schedules for various times of the day.



firstalert.ca

Shared condo costs

If you're budgeting for a condo, remember that shared elements, from pools to parking garages, need ongoing investments to ensure the safety, comfort and resale value of your property. While major updates can raise fees, risk assessment professionals typically say these updates are important to avoid larger problems. They suggest prospective owners engage with the board and learn about managing the unique shared risks associated with condos. Find more information through the Canadian Institute of Actuaries.

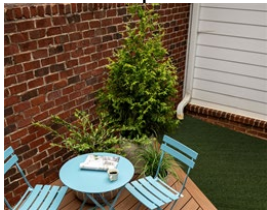
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cia-ica.ca

Refresh the yard

Have you found the home of your dreams, but feel the yard is a little lacking? Don't worry, it doesn't have to be a dealbreaker. Landscaping and projects like adding a new deck are relatively affordable ways to spruce up any outdoor space, particularly if you do some or all of the work yourself. Free digital tools, like the AR Visualizer offered by composite decking manufacturer Trex, can help you explore design possibilities by offering a virtual view of how the yard would look post-reno.



trex.com

Map out your home-buying journey

Before you go house-hunting, make sure you know your full financial picture. Talk to an advisor from your financial institution to map out your pathway to home ownership. If the numbers don't quite work, put a pause on buying and see which steps you can take to get you closer to that future move-in day. If you haven't already, consider opening a registered First Home Savings Account. You can make tax-deductible contributions of up to \$8,000 a year (up to a lifetime total of \$40,000) and withdraw the money tax-free when you're ready to buy a qualifying home.



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Renting? Top things to consider before you sign the lease



(NC) For those of us who rent, the time to renew your lease may be coming up. You may also be looking at renting for the first time. Here are some things you should know before signing on the dotted line.

Consider the total costs

Aside from paying the rent, you could be responsible for paying utilities (heat, water and electricity) depending on the place you're renting. And if this is your first place, think about the other costs you may have to pay, such as parking, laundry, transportation and major one-time costs like hiring movers or having to buy new furniture.

Typically, you don't want to spend more than 35 per cent of your gross income on housing costs. To make this easier to calculate, use a budget calculator like the Financial Consumer Agency of Canada's Budget Planner.

Know what you're signing

The rental agreement, also called a lease, is a contract between you and your landlord. It includes the terms, conditions and duration of the agreement. If you ever have a dispute with your landlord, you'll need to refer to the lease, so it's important to understand everything that's in it. It's also important to know that laws governing landlord and tenant relationships vary by province. Do your research to understand what terms a landlord is allowed or not allowed to include.

Security deposits

Among other requirements, many landlords require some type of security deposit. There are different rules on this in different provinces. It's usually not more than one month's rent and may also be referred to as "last month's rent." It's an amount of money set aside in case damage occurs to the rental unit. At the end of your lease, if you leave your unit in the same condition as when you moved in, that money is usually used to pay rent for your last month there.

Credit checks and guarantors

Some landlords may require checking your credit report to make sure you'll be able to pay rent consistently. If you don't have a credit history, or you've had credit trouble, a landlord may require a guarantor, which is a person who agrees to pay your rent if you can't.

Beware of rental scams

While on the hunt for a rental unit, be wary of what is offered. Some signs that could point to fraud or scams include:

- Offering very cheap rent compared to what is on the market.
- Asking for a deposit without a formal agreement in place.
- Ads that show pictures of the outside of the unit only, or pictures that don't match the actual property.

Get more tips about renting a home at canada.ca/housing.

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Recipes

Celebrate summer with these easy and planet-friendly hot dog toppings



(NC) With summer barbecue season here, hot dogs are a must at every cookout. And, while ketchup and mustard are typically crowd-pleasers, you can keep your meals feeling fresh by getting creative with what you already have in the fridge and “upcooking” your ingredients. If you have leftover veggies from earlier meals, reduce waste by using them as fun, new toppings. Try these tasty, planet-friendly topping ideas at your next barbecue bash:

Homemade Hot Dog Toppings

Prep Time (per topping): 10-20 minutes

Serves: 6 hot dogs

1. Summer Fresh Tomato Cucumber Salsa

Ingredients:

- 1 package of Maple Leaf Top Dogs
- 1/3 cup (80 ml) finely diced cherry tomatoes
- 3 tbsp (45 ml) finely diced cucumber
- 1 tbsp (15 ml) finely diced red onion
- 1 tsp (5 ml) flat-leaf parsley, minced

2. Hawaiian Pineapple Topper

Ingredients:

- 1 cup (237 ml) diced small pineapple
- 2 tsp (10 ml) finely chopped green onion
- 6 slices Maple Leaf Ready Crisp Bacon, prepared per package direction and chopped
- Lime, optional

3. Grilled Corn Relish

Ingredients:

- 1 cup (235 ml) grilled corn
- 2 tbsp (30 ml) finely diced red pepper
- 1 tbsp (15 ml) finely diced green pepper
- 1 tbsp (15 ml) honey mustard
- Salt and pepper, to taste

Directions for each:

1. Mix ingredients in a small bowl and refrigerate until ready to use.
2. Preheat grill to medium-high heat.
3. Grill hot dogs per package directions.
4. Place each hot dog onto a bun and add your favourite topping.

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Host an eco-friendly summer soiree with this planet-friendly summer salad



(NC) One of the most delicious things about summer is a seasonal salad that you can feel good about eating. Bonus points if it helps the planet. You can do that with this recipe by choosing local blueberries, or foraging for them, and adding bacon from a carbon-neutral food company. Cheers to a mouthwatering meal, perfect for an eco-friendly summer soiree.

Bacon, Broccoli and Blueberry Salad

Prep time: 5 to 15 minutes

Makes: 4 to 6 servings

Ingredients:

- 375 g Maple Leaf Lazy Maple Natural Bacon, chopped into ¾-inch pieces
- 200 g broccoli florets, blanched and cooled
- 1 pint (0.6 L) of blueberries
- 1/3 cup (80 ml) feta, crumbled
- 2 tbsp (30 ml) slivered almonds, toasted

Dressing:

- ¼ cup (60 ml) extra virgin olive oil
- 2 tbsp (30 ml) honey
- 3 tbsp (45 ml) apple cider vinegar
- ½ tbsp (7.5 ml) bacon grease
- Salt and pepper, to taste

Directions:

1. Heat skillet over medium-high heat. Cook bacon, stirring frequently until just crisp, about 4 to 6 minutes. Move onto paper towel-lined platter. Reserve ½ tbsp (15mL) of bacon grease.
2. In a small bowl, combine all the ingredients for the dressing and whisk well.
3. Add broccoli, blueberries, feta and half the bacon to a large bowl and drizzle dressing over top. Toss well to coat.
4. Garnish with remaining bacon, almonds and extra feta if desired.

Tip: Make it ahead. Double the recipe for the dressing and keep in an airtight container for up to a week. Find more summer recipes at mapleleaf.ca/recipes.

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Safety - Personal

3 tips to make sure your packages arrive safely



(NC) As much as we love to gather with friends and family for holidays and other big life events, sometimes distance makes in-person meetings impossible. If you are sending packages out of town or out of the country, here are three ways to make sure they arrive as expected.

1. Pack carefully

Your local post office or stationary store has all the supplies you need to pack your gifts properly, from padded envelopes to packing pellets. If you're shipping anything that contains liquids or gels, make sure they're packed in a sealed bag - maybe double-up for extra security.

If you're planning to send a fragile or valuable item, consider shipping with a specialty courier that can give it extra consideration and care.

2. Pay for tracking

If the item you're sending has significant monetary value, consider paying for shipping that includes a tracking number. That way, you can see how it's progressing step-by-step. You can also arrange to get a notification when the package has been delivered. These services usually include insurance based on the declared value of the item in case something does go missing.

3. Label dangerous goods correctly

In addition to the shipping and return addresses, and correct postage, there's one more important piece of information you might need. Under federal government regulations, anything classed as a dangerous good, which includes aerosol sprays, perfumes, cleaning supplies and products with a lithium battery, must be clearly and properly labelled on the outside of the package.

Learn more about labelling requirements at tc.canada.ca/en/dangerous-goods.

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4 ways students can reduce their risk of fraud



(NC) Like all Canadians, post-secondary students are facing increasing fraud attempts. According to a recent survey from Royal Bank of Canada, almost half of students polled say they have been met with more fraud attempts since starting their post-secondary studies. Still, many students may not be doing enough to keep their money and information safe. Almost 60 per cent of post-secondary students admit they are not as vigilant as they should be when it comes to reducing their risk of fraud.

"With new, sophisticated scams on the rise, and many students managing their finances for the first time, being aware of the risks, knowing how to spot scams and taking steps to protect personal and financial information are key," says Kevin Purkiss, the bank's vice president of fraud management.

Purkiss offers four steps students, and all Canadians, can take to reduce their risk of fraud and stay ahead of scammers.

- **Think twice about who you trust:** Got a message out of the blue asking for your information or money? Do your research and give the company a call through their official number. Remember fraudsters often impersonate government officials, bank staff, law enforcement, retailers and other brands to gain your trust.
- **Protect yourself:** Turn on banking alerts, monitor account activity and check your bank and credit card statements regularly. Use multi-factor authentication whenever possible. Change your passwords regularly,

making them tough to guess, and use different passwords for different sites. Consider using a passphrase which consists of a sequence of different words.

- **Stay safe online:** Never enter login information or credit card details unless you're sure a website is legitimate. Red flags include spelling errors, a URL that doesn't match the company's verified site or no security lock symbol in the address bar.
- **Pause before sharing...or acting:** Never share your debit card, credit card or banking passwords, and limit sharing personal information on social media. Avoid clicking on links or opening attachments from unknown senders. Watch for anything asking you to respond immediately. If an offer is too good to be true, it usually is.

Learn more at [rbc.com/cyber](https://www.rbc.com/cyber).

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The secret to shipping packages and returns safely



(NC) So you've found the perfect gift for someone, but they live far away. How do you make sure it gets to your family member or friend without breaking, leaking or being otherwise damaged?

While you'll need to pay the right amount of postage and choose effective packaging, you might not know about the requirement to display proper shipping labels. If you're shipping something that's considered a "dangerous good," it must have the proper shipping label and safety mark visible on the outside of the package, in accordance with federal regulations.

Are you shipping a dangerous good?

Many things that we use and give as gifts can be dangerous when transported. For example, the lithium batteries that power our cellphones, laptops and many power tools can cause chemical burns or explosions if involved in a road accident or overheated.

Other examples of dangerous goods include aerosol spray cans that contain things like hair care products, perfume and cleaning supplies. Chemicals in beauty products or cleaning supplies may also make the product a dangerous good and require certain packaging and labelling standards be met.

The importance of proper shipping labels

Including a clear and proper dangerous goods shipping label on the package informs and reminds postal workers, delivery drivers, warehouse staff, retailers, emergency responders and anyone else encountering the package to take proper care. They need to know if there's something dangerous inside each package so they can store and transport it safely, know the dangers of an accident and act appropriately if there is a spill or collision on the road.

As an individual, you are exempt from certain regulatory requirements on the dangerous goods you plan to ship because you're sending a very small quantity. However, the responsibility of labelling packages clearly and properly remains on the person shipping, not the courier, postal service or anyone else along the shipping chain. Be sure to verify whether you meet the limited quantity exemption in the federal regulations before you ship any dangerous goods.

For anyone running a business that ships items frequently, make sure you and those working with you are trained on the proper shipping practices to ensure everyone's safety.

Find more information at tc.canada.ca/en/dangerous-goods.

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Travel & Destinations

5 bucket-list worthy places to visit in Canada



(NC) While many of us jump at the chance to travel outside our borders, Canada remains a spectacular place to explore, with a diverse and far-reaching history. Here are five must-see destinations to add to your bucket list. How many have you visited?

1. L'Anse aux Meadows

Visit this breathtaking World Heritage Site, which rests at the tip of Newfoundland's Great Northern Peninsula, to tour the archeological remains and experience a reconstruction of a thousand-year-old Norse encampment dating back to the Viking Age. You'll be walking in a

place immortalized in the Icelandic sagas five hundred years before the next Europeans arrived on this continent, all set against a rugged backdrop of icebergs, whales and moose. Enjoy archeological artifacts, expert tours, geocaching and even an escape room.

2. Gwaii Haanas

Immerse yourself in Indigenous culture, surrounded by rich rainforests, and an ocean teeming with life in Gwaii Haanas on the beautiful islands of Haida Gwaii, the homeland of the Haida Nation. After you've made a reservation and obtained a trip permit, embrace your sense of wonder at the national park reserve and heritage site. The remote chain of islands is roughly 170 kilometres off the coast of northern British Columbia or 700 km north of Vancouver.

Get an intimate view of nature and wildlife from the seat of a kayak or take a guided tour to witness the power of ancient Haida village sites. Spot the carved poles lining the beach at SGang Gwaay and notice the remains of multi-tiered longhouses at T'aanuu and other historic communities. The Haida have called the 150-island archipelago home since time immemorial.

3. Grosse Ile

For over a century, Grosse Ile was the gateway for millions of European immigrants on their way to new lives in North America. Walk in their footsteps at this historic quarantine island, just fifty kilometres downstream from Quebec City, where incoming ships - and people - were inspected in an effort to prevent the spread of diseases. Tour the island by bike or trolley, check out the medical quarantine station from the late 19th and early 20th centuries, and pay your respects at the memorial for the thousands of Irish immigrants who died there.

4. Louisbourg

Prepare to be wowed at the expansive 18th-century French fortress on the coast of Nova Scotia's Cape Breton Island. Painstakingly reconstructed between the 1960s and the 1980s, the bustling town is brought raucously to life every summer by costumed Parks Canada interpreters who play music, bake fresh bread and showcase what life would have been like for many of the residents. While you're sampling an 18th-century meal or exploring the town, you can also learn about the Mi'kmaq traditional territory it sits on. Recent research has revealed the lives of enslaved people who lived at the fortress, such as Guinea-born Marie Marguerite Rose, the first known Black businesswoman in Canada.

5. Dawson City

Once called "the Paris of the North," this unique Yukon town was the heart of the Klondike Gold Rush in the late 1890s. Today, it's home to five national historic sites. Hike the Discovery Trail, explore local engineering feats and admire historic buildings, including one that used to be a brothel. You'll get to know the cultural and economic fabric of the time - and just have fun. With a vibrant arts and culture scene, lively tours of the town and plenty of nature adventures, there's something here for everyone. In the summer you'll bask in the midnight sun, and in winter, you might just catch a glimpse of the Northern Lights.

You can learn more about these one-in-a-million destinations or prepare for your trip through Parks Canada's history and archaeology podcast, ReCollections. You'll find episodes with stories from each of these locations at parks.canada.ca/reollections, or wherever you get your podcasts.



4 budget-friendly ideas to explore the world without leaving home



(NC) Travelling can be a thrilling adventure, but you don't always need to leave your home to explore the world around you. If you can't make it to your dream destination this year, here are four ideas to experience new destinations from the comfort of your own home.

Cook it up

One of the best ways to get to know a place is through its food. So, for a creative way to expand your horizons, choose a recipe from your dream locale. You may have to buy some new ingredients, but there are endless amounts of free recipes online. There's sure to be one

you can enjoy, no matter your cooking skills. Your library may also have some fresh cookbooks for you to try out.

Fuel the fantasy

Once you've enjoyed your meal, maybe get cozy on the couch with a movie or television series set in another place, from a Canadian independent film to a hit series from overseas. Embracing entertainment with a serious sense of place can be transporting. Audiobooks, podcasts and local music let you experience places in an intimate way. And books offer that power too, so pore through your library's collection for your favourite genre set in a new-to-you place.

Learn online

Whether it's a history lecture, a language lesson or an art workshop, take a virtual course for a deep dive on just about any place. Massive open online courses, known as MOOCs, are free and wide-ranging, so see what you can find. Many museums and historic sites, including many across Canada, also offer immersive virtual guided tours on their websites or through Google Arts and Culture exhibits if you can't make it in person.

Get historical

History provides some context for why things are the way they are today and helps you understand a place better, even if you haven't been there (yet). And it doesn't have to be boring or expensive. For example, you can immerse yourself in a creative non-fiction option like Parks Canada's ReCollections podcast with episodes on some of the most significant historic sites in Canada from coast to coast, such as the Fortress of Louisbourg in Nova Scotia or Dawson City, Yukon. You can find it wherever you get podcasts or at parks.canada.ca/recollections.