



DIY pizza sub bar: A quick and easy meal for busy weeknights



Fraud prevention: 8 things your bank would never ask you



Your oral health checklist: Small changes, big impact



Turn your crafting hobby into a business

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# Auto

## *4 ways to protect yourself from car theft*



(NC) Auto theft has been on the rise in Canada and can affect both personal and commercial vehicle owners. Whether you drive a family car or manage a fleet of delivery trucks, taking proactive measures can help stop theft in its tracks and offer you greater peace of mind. Here are some simple tips to protect your vehicle from being stolen:

1. **Take care when you park.** The first step to preventing auto theft is to always lock your doors, close your windows and take your keys with you when parking. Be aware of where you're parking and be sure to park in garages or busy, well-lit areas whenever possible. Parking between other cars also makes you a lower target for theft. If you have a garage at home, be sure to use it.
2. **Install an anti-theft device.** More and more Canadians are turning to GPS-enabled anti-theft devices to help protect their vehicles. Not only do these devices deter thieves, but they also help police locate your vehicle if it does get stolen. There are different options available in different provinces, so speak to your insurer to find out what device they recommend. Installing one will not only improve your vehicle's security, but may also help lower your auto insurance premiums.
3. **Be aware of your belongings and key fobs.** Never leave money or valuables in plain sight. Even items such as expensive equipment, tools or electronics can attract thieves to your vehicle. It's also important to keep your keys or keyless fob away from doors and windows. Thieves can use relay attacks to intercept signals from key fobs and unlock vehicles. There are signal-blocking pouches and metal containers that can prevent this when your fob is not in use.
4. **Use vehicle identification measures.** Consider having your windows and other major car parts marked with your vehicle identification number (VIN). This makes it more difficult for thieves to sell them. If you have a commercial vehicle, consider adding branding to deter theft by making your vehicle easier to track.

Learn more auto theft prevention tips at [cooperators.ca](https://cooperators.ca).

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## Career & Education

### *How to set up a mentorship program at work*



(NC) From small businesses to major corporations, having a mentorship program offers many benefits. Employees get a chance to connect with leaders, develop new skills and receive tangible career advice. Meanwhile, employers get to develop promising talent.

But in 2025, the way mentorship works is changing, with a shift away from structured programs that are mentee-led. The trend towards self-directed mentorship, with employees taking the initiative to seek out a mentor and establish a connection, is growing, and offers mentees more ownership in the process.

“If I went back a decade, as an HR practitioner I probably would have seen far more HR department-organized mentoring programs,” shares Helen Davies, senior vice president of talent at TD. “In the past, the mentor was more of the one determining the relationship or making the match. Now what we’re seeing is a shift to the mentee generating and driving the request.”

This self-directed approach has also led to the rise of mentorship networks within employee resource groups, with a focus on levelling the playing field and creating more equitable development opportunities. Employees are even forming their own mentorship and sponsorship programs.

If you’re interested in creating a mentorship program at your organization, or improving the one currently in place, check out Davies’ tips below.

- 1. Position mentorship as a core responsibility for leaders.**

Communicate to leaders that mentoring others is part of their accountability to employees. Set the tone from the top to reinforce accountable leadership across the organization.

- 2. Build mentorship into company culture.**

Encourage employees to make time in their workday for mentorship conversations, providing dedicated time and access for employees to prioritize these relationships. Reinforce that these conversations are key to their development and growth at work.

- 3. Ensure mentorship opportunities are accessible to all.**

To drive greater equity, organizations should evolve how they structure their mentorship programs to put greater emphasis on tapping into diverse voices.

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### *Turn your crafting hobby into a business*



(NC) If you’re someone who loves to craft and create, you may also have a successful side-hustle at your fingertips. Whether you enjoy making jewelry, knitting or crafting pottery, there is a market out there for your creations. Here are some key steps to help you transform your crafting hobby into a successful business.

**Plan and organize.** Before you start selling, make sure you have a clear plan. Determine what products you want to sell, where you will sell them, who your target customers are and how you will market your items. Create a business plan that outlines your goals, budget and timelines.



**Manage your costs.** One of the challenges of turning a hobby into a business is managing costs. Track your expenses carefully and find ways to reduce costs without compromising on quality. Buying in bulk or directly from manufacturers is a great way to keep the cost of supplies and tools down. Online marketplaces such as Temu offer a wide range of affordable, high-quality supplies that can help you manage costs while fulfilling your creativity.

**Share your brand story.** People love to know the story behind the products they buy. Use social media platforms to share your journey, inspiration and the process behind your creations. Engaging with your audience on a personal level can build a loyal customer base.

**Differentiate your offerings.** To stand out from the competition, think about what makes your creations unique. Offer customizations, use rare materials or develop a signature style. Find inspiration online through places like Temu where there is a diverse selection of unique products from around the world to meet various customer needs. The more you can differentiate your products, the more attractive they will be to potential customers.

**Engage with the community.** Participate in local craft fairs, markets and online craft communities. Not only will this help you gain exposure, but it will also allow you to network with other crafters and potential customers. Building a community around your brand can lead to long-term success.

With dedication and planning, you can turn your crafting hobby into a thriving business.

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## Community Affairs

### *Navigating serious illness: A caregiver's guide*



(NC) Becoming a caregiver for someone living with a serious illness can be challenging. You may find yourself taking on a number of new responsibilities, which can be physically and emotionally demanding. But, being a caregiver can be manageable. Here are five tips to help you get started.

**Understand the illness and what comes next.** Have conversations with the person you are caring for and with their care team. Ask questions to understand the treatment plan, what health and social supports are available and where your help may be needed. Reach out to illness-specific organizations in your community and seek information from credible medical websites. Join support groups to connect with others who are going through a similar experience, gaining insights and advice from those that have been where you are.

**Seek outside support.** Don't try to do everything on your own, the patient's care team can connect you to outside supports. A palliative approach to care can help alleviate fatigue you may be feeling. You and the person you are caring for can receive help from community volunteers, social workers and personal support workers who can visit regularly or as needed. It can also help improve quality of life while reducing stress for everyone and can provide valuable resources for caregivers.

**Communicate often.** Be sure to ask the person you are caring for what they want and have open conversations about what is most important to them. Find out if they have an advance care plan or someone to make decisions for them if needed - especially when it comes to treatment, living situations and finances. Make sure they understand your needs and you understand theirs in this new dynamic.

**Find grief support.** Caring for someone living with a serious illness can bring many emotions, including grief. You might feel it as their health changes, as your role in the relationship shifts, or as you think about the future. Grief support can help throughout different stages of caregiving as well as after a loss.

**Take care of yourself.** Caregivers may experience burnout. It is important to take steps to prevent it. Make sure to get a good night's sleep, eat well and take time to do something you enjoy once a day. Staying connected with others is also very important. Getting outside help can make it easier to take time for yourself and recharge.

While you may feel overwhelmed in the beginning, with a little time, patience, and help from others, you can re-learn how to find joy and meaning in life while supporting someone in their journey with serious illness.

Learn more at [canada.ca/palliative-care](https://canada.ca/palliative-care).

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## Finance - Personal

### *Love or money? More Canadians want a prenup*



(NC) With wedding season around the corner, many couples are planning the final details of their upcoming nuptials. And for a growing number of them, that means signing a prenup.

More than half of Gen Z want their partner to sign a prenup if they get married or enter a common-law relationship, according to a recent survey by TD. This is compared to the already-high national average of 31 per cent.

#### **Gen Z most concerned about relationship finances**

Among those surveyed, Gen Z showed the strongest feelings around finances in relationships, with 65 per cent saying their partner's net worth is important to them when starting a relationship. One in four respondents also admitted they likely wouldn't date someone who earns less than them.

"We know that finances can be a big stressor in relationships and are clearly on the minds of many, especially Gen Z," says Nicole Ewing, principal wealth planning office, at TD Wealth. "Working together with your partner to tackle money conversations head on could help bring you both understanding and clarity in your relationship and respective financial futures."

Despite Gen Z taking the most definitive stance, all ages expressed strong concerns about finances in their relationships. The survey uncovered that some of the country's top relationship dealbreakers include being dishonest about finances, never offering to pay for anything and having bad spending habits.

"A key component of financial health as a couple is making sure you agree on your financial goals, so it's wise to have that conversation early on to ensure you're both on the same page," adds Ewing.

#### **Building your financial plan as a young couple**

Whether you're saving for a wedding, a down payment on a home or retirement, developing a shared financial plan alongside a qualified professional can encourage more open and frequent conversations about money with your partner—and help you stay focused on your priorities.

For singles and couples alike, establishing financial goals and developing a clear understanding of your spending preferences is essential. Whether you're looking to build a budget or create a plan with your partner to reach your shared investment goals, it's always a good idea to consider taking advantage of financial advice and available tools.

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### *How to build personal financial resilience*



(NC) Financial resilience is just as much about health as it is about wealth. Studies show that those with a strong financial foundation are better prepared to handle crises, whether they be personal or a large-scale disaster.

Just as we would prepare for a flood or wildfire, financial resilience allows you to weather life's uncertainties with confidence. Here are a few ways to build your personal financial resilience:

**Educate yourself.** Understanding your personal finances is the first step to building resilience. Take time to invest in yourself and seek out resources to learn about budgeting, investing and risk

management. Look into books, workshops or financial literacy programs that are in your area or available online. A financial advisor is also a great source of information and advice. The more informed you are, the better decisions you can make when facing financial uncertainty.

**Build an emergency fund.** A financial safety net can be the difference between reassurance and stress in an emergency. To create an emergency fund, work toward saving enough to cover living expenses for three to six months in an easily accessible account. This can help cover costs such as home repairs or expenses during a job loss.

**Create a realistic budget.** A proper budget is the foundation of financial resilience. A simple way to make a budget is by subtracting the cost of your monthly expenses from your after-tax income. This gives you a balance to contribute to your savings goals each month. You could also consider creating a spreadsheet or finding a budgeting app that ensures you're saving consistently and avoiding unnecessary spending.

**Plan for retirement.** It's important to think about life after you stop earning your regular wage. Contributing to retirement savings and long-term investments ensures you're financially prepared for the years ahead. Consider speaking with a financial advisor who can help create a plan that considers your lifestyle and retirement goals.

**Get insurance protection.** Having the right insurance can prevent a financial crisis in the face of an emergency. Life insurance, for example, is the first line of protection for your loved ones should the unthinkable happen. Review your home, auto and personal insurance policies regularly to ensure you're adequately covered, especially against climate-related risks such as floods and wildfires.

Explore financial solutions and resources that can help build resilience at [cooperators.ca](https://cooperators.ca).

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## Food & Nutrition

### *Mushroom up your plate: Elevate ready-made meals*



(NC) Between their texture, umami flavour and versatility in cooking, mushrooms make a great addition to many meals. They can add that little something 'extra' to pre-made dishes or bring an earthy tone and texture to your usual favourites.

Whether you like to eat them fresh, sautéed, grilled or fried, there are many ways to enhance your meals with mushrooms, even your leftovers or pre-made frozen dinners.

- **Pasta dishes:** Combine sautéed mushrooms with pre-made pasta sauce or add them directly to the cooked pasta.
- **Stews and soups:** Stir in mushrooms during the last few minutes of cooking to allow them to absorb the flavours of the dish.
- **Sandwiches and wraps:** Add fresh mushrooms as a filling or sautéed ones as a topping.
- **Pizza:** Add sliced mushrooms on top of ready-made or homemade pizzas before cooking

Not only will mushrooms enhance the flavour of your dish, but they'll also give it a nutritional boost. Mushrooms are low in calories, carbohydrates and sodium but rich in B vitamins such as riboflavin, niacin and pantothenic acid.

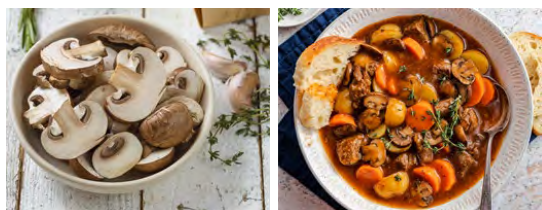
They can also turn sunlight into vitamin D. When exposed to sunlight, mushrooms can convert ergosterol into vitamin D, making them one of the few plant-based sources of this essential vitamin. In order to receive this benefit, leave your mushrooms exposed to the sun for up to 15 minutes before eating.

Learn more about the nutritional benefits of mushrooms and how to incorporate them into your meals at [mushrooms.ca](https://mushrooms.ca).

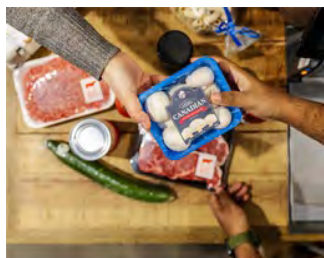
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### *5 reasons to include more mushrooms in your diet*



(NC) Mushrooms are more than just a tasty ingredient to add to your meals; they're also an environmentally sustainable food source and nutritional powerhouse. Here are five reasons to add more to your plate.

**More for less.** Since mushrooms do not contain cholesterol, fat or gluten and are low in calories and carbohydrates with very low sodium content, you can eat and enjoy them as often as you'd like.

**They're rich in nutrients.** Mushrooms are packed with essential vitamins and minerals. Some

key nutrients include:

- **B Vitamins:** They're rich in B vitamins like riboflavin, niacin and pantothenic acid which help in energy production and maintaining brain health.
- **Antioxidants:** They contain antioxidants such as selenium and glutathione which help combat oxidative stress and reduce the risk of chronic diseases.

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- **Potassium:** Mushrooms are a good source of potassium, a nutrient that maintains fluid and electrolyte balance which helps control blood pressure.

**A versatile ingredient.** Mushrooms pair well with a variety of foods including eggs, pastas, stir-fries, stews and more. Coupled with their ability to replicate a meaty texture, they pair well with beef and other meats and can be used as a vegetarian substitute. Whether you prefer white, crimini, portabella, shiitake, oyster or king oyster, mushrooms can be consumed raw or cooked in a myriad of ways.

**Water conscious.** Compared to other foods that we eat, mushrooms take a lot less water to grow. Consider this; it takes approximately 6.8 litres (1.8 gallons) to grow 0.5 kg (1 lb) of mushrooms compared to other common vegetables which require an average of 17.6 litres (4.65 gallons) of water per pound.

**Grown in Canada.** Mushrooms don't need to travel far to get to your local grocery store or market. They're grown year-round by Canadian producers from coast to coast. This ensures they're always fresh while reducing the carbon footprint needed to get them from farm to table.

Learn more about the nutritional and environmental impact of mushrooms and find dozens of recipes at [mushrooms.ca](http://mushrooms.ca).

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## Health care

### *Your illness journey: Be informed, empowered and prepared*



(NC) Being diagnosed with a serious illness can come with a range of emotions that can make it difficult to talk about the diagnosis and what it will mean. However, these conversations are important and will play a vital role in the journey ahead.

With a diagnosis comes a lot of information. It's normal to not be able to absorb it all at one time. Whether it is at a current appointment or future ones, it's good to ask questions - even more than once. Here are three ways to help open the discussion:

**Understand how the illness will impact your life.** Some serious illnesses can be cured, others can be managed over a lifetime, and some can shorten a person's life. Understanding the nature of an illness will help prepare for future decisions. Some key questions to ask at diagnosis are:

- Can the illness be cured? Can it be managed through treatment?
- How will this illness affect my day-to-day life?
- Will it get worse over time? Will it shorten my life?

**Ask what can be expected moving forward.** Clarify whether you are in the beginning, middle or later stage of the illness. Ask about key milestones and decision points and how to plan for them. From there, work to understand what the general pattern of the illness looks like and any symptoms that you might expect. Explore what different options exist for treatment and any possible side-effects of that treatment.

**Explore available care and decision-making.** Care planning is extremely important to ensure you have everything in place when it's needed. Think about what is most important to you and those closest to you and share this with your care team. Ask your care providers about which options are available to best support you. Palliative care, for example, is a type of care that can help manage your illness and offers physical, emotional, social and spiritual support. It can also connect you, and those closest to you, to local grief support services. Start asking questions in your illness journey as early as possible to ensure you know about all resources that are available.

Learn more at [canada.ca/palliative-care](https://canada.ca/palliative-care).

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### *Your oral health checklist: Small changes, big impact*



(NC) Taking care of our health can sometimes feel like a big chore that's tough to manage on top of work, family and everything else we have going on. Fortunately, when it comes to your oral health, simple routine habits can make a big difference. Here are a few to keep in mind:

- **Eat a balanced diet.** Help your body get the nutrients it needs for good overall health by choosing nutrient-rich produce, healthy fats and lean proteins.
- **Snack smarter.** Sugary, starchy and sticky snacks can produce more plaque and increase the risk of cavities. Instead, opt for cheese, fruit or plain yogurt.
- **Indulge sensibly.** That said, if you really want a sugary treat, save it for the end of a meal or before a tooth-brushing session, rather than for some time throughout the day.
- **Floss daily.** Plaque can harden into tartar in just 24 hours, so floss every day to remove it from between your teeth and under your gumline.

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- **Practice targeted oral care.** Consider using products formulated to fight bacteria, like the Colgate Total Active Prevention system, which fights the root cause of common oral health issues such as gingivitis, plaque and tartar when the toothpaste, mouthwash and toothbrush are used together twice daily.
- **Visit your dentist.** Regular professional cleanings and checkups can prevent problems, and help you tackle oral health challenges you may face, like gingivitis or sensitivity.

Learn more tips to care for your oral health at [colgate.ca](https://colgate.ca).

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## *Improve your oral health in two simple steps*



(NC) We all know on some level how important our oral health is to our overall well-being. But the truth is, most of us are also balancing so much that it's easy to let things slide. Maintaining an oral hygiene routine within a busy lifestyle can be challenging, so start off simple with these two crucial habits:

### **Stay hydrated.**

Your saliva does more to keep you healthy than you might think. It helps wash your teeth and gums through the day and can even neutralize the acids that bacteria produce. It also contains minerals that help keep your teeth healthy, like calcium and fluoride.

But when you're dehydrated, your saliva production drops, and you lose all those benefits. Dry mouth can even lead to worse things than bad breath: it increases your risk of mouth infections, sores and tooth decay. Make sure to drink plenty of water throughout the day; your mouth and your whole body, will thank you for it.

### **Stay proactive.**

Remember, an ounce of prevention is worth a pound of cure. Regular cleanings and checkups can head off small problems before they become real threats. Plan a dentist visit every six months and make it easier for yourself by booking your next visit on your way out of the dentist's office.

Prevention makes a difference at the bathroom sink, too. Consider using a toothbrush, toothpaste and mouthwash combo that's formulated to fight bacteria, like Colgate Total Active Prevention System. When used together twice daily, the system fights the root cause of common oral health issues such as gingivitis, plaque and tartar. Remember to floss once a day to get a more effective clean and further disrupt harmful germs.

Learn more tips to care for your oral health at [colgate.ca](https://colgate.ca).

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## *What does palliative care really mean?*



(NC) The term palliative care is often misunderstood as being only for those nearing the end of their lives. In actuality, it is a term used for a holistic approach to caring for those living with a serious illness. It can involve a range of care providers to support physical, emotional, psychological, social and spiritual needs.

The purpose of palliative care is to improve quality of life. Understanding how it can support your health is important, as myths and misconceptions can prevent patients and their loved ones from seeking this type of care and experiencing its many benefits. Consider these facts when making decisions about care for your serious illness.

**Myth.** Palliative care is only for the last days or weeks of life.

**Fact.** Palliative care is for all ages and stages of illness. It can begin at diagnosis and continue throughout the duration of an illness. It is for more than just pain management, and includes emotional, psychological, social, spiritual and grief support for the person with the illness as well as those closest to them.

**Myth.** Palliative care means you and your care team are giving up.

**Fact.** Palliative care focuses on helping you live life as fully as possible. It is active care that can even be received alongside treatments meant to cure an illness.

**Myth.** Palliative care is only available in a hospital.

**Fact.** It can be received in a variety of settings. These include at home, in shelters, hospitals, hospices and long-term care facilities. It can also be offered by care providers like a family doctor, a nurse or other members of your community, which is when you may hear it referred to as a palliative approach to care.

Palliative care can be beneficial to patients who still have many more years to live - it is not just for end-of-life.

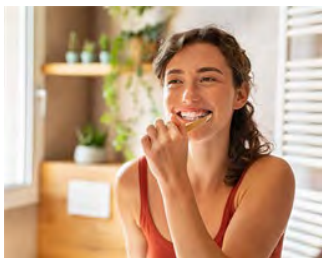
For more information about palliative care and all it entails, visit [canada.ca/palliative-care](http://canada.ca/palliative-care).

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## *This Oral Health Month, here's how to protect your smile*



(NC) April is Oral Health Month, so it's a good time to remember that your oral health is part of your entire well-being. Protect your smile, along with the rest of you, by making sure you have these three things:

**Proper nutrition.** You've probably heard a lot about what you're not supposed to have if you want a healthy smile—sweets, coffee, red wine, to name a few. But it's just as important to focus on things you should be eating for good oral health, because some of them are surprising.

For example, did you know that crunchy fruits like apples and pears are great for your teeth? Raw veggies like celery are excellent, too, for the same reasons. The texture helps clean tooth surfaces, while all the chewing required to enjoy them stimulates extra saliva production. Your saliva is a natural mouthwash, and even contains important minerals for healthy teeth, like fluoride.

**Expert advice.** Canadians trust their healthcare professionals, and with good reason. Regular cleaning by your dentist or hygienist will do your teeth and gums good. It also will help them monitor your mouth and spot early warning signs of cavities or infections, or even more serious issues such as oral and even throat cancer. Be sure to let them know about any new sensitivity or pain you might be feeling, because the earlier an issue is caught, the easier it is to fix.

Most experts recommend scheduling regular dentist visits every six months. Make routine-building easier for yourself by booking your next checkup on your way out of the dentist's office, and ask for email or text reminders closer to the date.



**Targeted care.** Take a preventative approach to your daily oral care by using tools that fight the root cause of common dental issues: bacteria. Many factors affect oral health, not just cavities, so choose products clinically proven to help achieve healthier gums, like those in the Colgate Total Active Prevention System.

When used together twice daily, the toothpaste, mouthwash and toothbrush provide 12-hour antibacterial protection against germs that cause plaque and gingivitis. It means that brushing your teeth is more than ticking a box, and you can rest easy knowing you've got protection that lasts.

Learn more tips to care for your oral health at [colgate.ca](http://colgate.ca).

*Attention editors: Here is an alternative evergreen headline:*

### **3 secrets to a brighter, healthier smile**

(NC) Did you know that your oral health is a window into your overall health? Beyond an unattractive smile, research shows poor oral health can be linked to heart disease, stroke and dementia. Help protect your smile by making sure you have these three things:

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## Home - DIY

### *DIY deck resurfacing in 8 easy steps*



(NC) Did you know that for the same amount of time and energy required to strip, sand and stain a wooden deck, you can replace the boards with high-performance, low-maintenance composite decking?

Resurfacing a deck is a doable DIY project that can be completed in just a weekend or two. Here are the main steps:

1. **Remove old deck boards.** Start by removing any railing and prying up the existing deck boards. Leave the substructure and framing in place.
2. **Clean the frame.** Ensure that all fasteners and hardware have been removed from the top of the deck frame. If nails can't be removed, bend the tips over so they lie flat on the wood for safety. Remove any debris from the bays between joists to allow air to flow beneath the frame.
3. **Inspect the substructure.** Check the beams and joists of the framing to ensure these foundational components are free of rot and decay. Use a flathead screwdriver to probe for soft spots. Repair or replace any decayed or rotting framing before continuing.
4. **Protect joists and beams.** To extend the life of your deck, apply waterproof flashing tape, such as Trex Protect, to the joists and beams of the substructure. This self-adhesive tape helps to safeguard wood and metal fasteners from moisture that can lead to rot, rust and decay.
5. **Install new deck boards.** Lay out the new composite deck boards starting with the board farthest away from the home. Be sure to follow the manufacturer's instructions for spacing to ensure proper ventilation.
6. **Shuffle the deck.** Composite decking is designed with random variation in hue from board to board. For a more natural look, shuffle the order of the boards and do a visual preview before installing.
7. **Frame and finish.** Once the deck boards are in place, use a circular saw to trim any overhang for clean edges. Then reattach railing components or add new railing, paying close attention to the manufacturer's installation guide and local building codes.
8. **Decorate and enjoy.** Finish things off with furnishings and decorative elements. Then, step back and admire your work.

Learn more tips for DIY backyard projects at [trexprotect.com](https://www.trexprotect.com).

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### *DIY bride: Creating the wedding of your dreams on a budget*



(NC) The question has been popped, the date set, the planning commenced. But with the average wedding costing upwards of \$30,000, many brides are looking for creative ideas to help them scale back the expense. The good news is that it's possible to have the wedding of your dreams without breaking the bank. With creativity and resourcefulness, brides are DIY-ing parts of their wedding to help lower costs. Here are some ideas to get started.

**Homemade invitations.** Designing and printing your own invitations can save money while adding a personal touch. There are numerous free or low-cost templates and kits available online that you can customize to match your wedding theme.

**DIY centerpieces and décor.** Creating your own decorations can significantly reduce costs. Utilize your crafting skills to make centerpieces, table settings, photo collages and other decor items. Thrift stores, dollar stores and online marketplaces such as Temu are excellent sources for affordable materials including faux flowers, candles, crafting supplies and bulk items. Enlist the help of friends and family to make the process even more enjoyable and efficient.

**Set up a photo booth.** Set up a fun and engaging photo booth using props and backdrops. You can create a space for guests to take photos and share memories without hiring an expensive photo booth service.

**Make your own favours.** Instead of purchasing ready-made gifts that can be quite costly, opt to make your own. Taking the time to make your own customized soaps, candy jars or small potted plants will give your guests a thoughtful favour to commemorate your special day. Supplies and inspiration can be found on marketplaces like Temu to help keep you on budget.

A little extra planning and research will go a long way in helping you achieve a stunning, personalized wedding that fits within budget.

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## Home - Exterior & Gardening

### *5 ways to embrace the space beneath your deck*



(NC) Many of us don't realize that the space under our backyard decks can offer tremendous potential. With a little creativity and the simple addition of an under-deck drainage system, the area can be used for anything from additional living space to waterproof storage.

Here are five different ways to embrace the space beneath your home's deck:

1. **Dine al fresco.** An al fresco dining area takes any meal from ordinary to extraordinary. Think beyond the traditional grill and patio furnishings to create an elegant, open-air gathering spot below the deck, complete with a large dining table and cozy area for post-meal stargazing. Incorporate soffit lights into the ceiling to enhance ambiance and extend the usability of the space.
2. **Grill in the great outdoors.** From block parties to birthday barbecues, there's no need to miss a moment of fun with a fully equipped outdoor kitchen. With an under-deck drainage system like Trex RainEscape, which uniquely installs above the joists of the deck, gas lines and electrical wiring can be run safely and discreetly between the surface and a soffit ceiling to accommodate whatever may be on the menu.
3. **Weatherproof watching.** Outdoor fun is no longer at the will of the weather forecast. Whether you're looking to catch a big game or catch up on the latest bingeable show, nothing beats an open-air entertainment area outfitted with all the comforts of home, just steps away from refreshment refills and bio-break facilities.
4. **Store with style.** When properly shielded from the elements, the space beneath a deck is ideal for year-round storage. Seasonal items such as pool equipment, patio furniture and yard games can be safely tucked away—protected from animals, insects and moisture. Depending on size, this area can even be used to house grills, lawnmowers, bicycles and recreational vehicles.
5. **Year-round retreat.** With a deck drainage system in place, you can outfit this outdoor space just like you would any interior room. Add walls, windows, a ceiling fan and comfortable upholstered furnishings to create a stunning all-seasons room where you can watch Mother Nature's ever-changing beauty year-round.

Find more outdoor inspiration at [trexrainscape.com](http://trexrainscape.com).

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### *Outdoor living trends in 2025*



(NC) Many of us today are redefining how we use and enjoy our backyards, blending cutting-edge design with personalized touches. According to the experts at Trex, the world's leading brand of decking and railing, here are four trends that are shaping outdoor living this season:

1. **Seamless segues from inside out.** Look for the lines between indoors and outside to continue blurring. Innovative ways to create seamless transitions that dissolve the boundaries between indoor comfort and outdoor enjoyment are essential.

2. **Climate-friendly features.** As climate resilience becomes a top priority, outdoor areas are being designed to withstand every season and adapt to a wide range of conditions. A solution that offers a balance of comfort, durability, ease and style is key to keeping these spaces practical and inviting. For example, a recent development in composite decking is heat-mitigating technology, which helps keep surfaces cooler than standard composite boards of a similar colour.

3. **Cozy and curated.** Embrace the charm of smaller, purposefully designed outdoor spaces that cater to specific activities like dining, socializing or unwinding. Level changes, pergolas and privacy screens are clever ways to incorporate definition and architectural interest.

Deck railings also play a pivotal role by providing the frame to a backyard masterpiece. Sleek black-on-black railings continue to be a favourite choice for a modern, minimalist aesthetic, while cable railing and glass panels are ideal for optimizing views.

4. **Merging comfort with convenience.** Technology is revolutionizing everything at home, and the backyard is no exception. With smart features designed for both ease and entertainment, today's outdoor retreats rival the sophistication of any indoor living area.

High-tech products like app-controlled lighting, weatherproof audio components and smart security systems enhance comfort and safety, while features like built-in USB ports, wireless charging stations and outdoor Wi-Fi hotspots ensure your backyard stays connected. Once considered indulgences, these additions are now more accessible than ever.

Start planning your dream outdoor oasis at [trex.com](https://www.trex.com).

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## *Create a decked-out dock with composite decking*



(NC) If you own a home by the water, you understand that a dock is much more than a base for your boat. It's a sundeck, a diving platform, a fishing perch and a year-round spot for stargazing and enjoying sunsets.

Choosing the right materials can make all the difference in your dock's appearance, comfort and longevity. Here are five things to consider:

**Water resistance.** Docks are constantly exposed to water, UV rays and fluctuating weather conditions. That's why a material that resists rotting, warping, fading and insect damage is crucial. Marine-grade composite decking is designed to be 100 per cent submersible, making it an ideal choice for salt and freshwater environments.

**Heat mitigation.** On sunny days, the surface can become uncomfortably hot underfoot—no matter what material is used. For optimal comfort, look for something made with IR reflective properties, like Trex decking, which is engineered to keep cooler than traditional composites even in peak summer heat.

**Colour.** Whether you want your dock to stand out or blend in seamlessly with the natural surroundings, there's a composite decking shade for every preference and setting. Compared to wood and PVC, composite decking offers a variety of colour options for incredible design flexibility.

**Railing.** Enhance stability and style with a railing. Layer on convenience by installing multi-functional drink railing. This clever design uses a deck board for the top rail, creating a handy surface for holding snacks and beverages while you're taking in the sunset or welcoming the crew back from a day on the water.

**Easy maintenance.** To maximize leisure time, opt for durable products that withstand the elements with minimal upkeep. Aluminum and composite are particularly well-suited for water applications. These hassle-free materials won't splinter or rot and never need to be sanded, stained or refinished—just a simple soap-and-water cleaning is all it takes to keep them looking like new.

Learn more tips for building a decked-out dock at [trex.com/docks](https://www.trex.com/docks).

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# Mental Health & Well-being

## 6 ways to start and stick to a fitness routine



(NC) Starting and sticking to realistic fitness goals can transform your health and well-being. The key is to begin with clear, achievable goals and create a plan that fits into your lifestyle. Here's how to do it:

**Set specific goals.** Large and vague goals can quickly become daunting. Instead, set clear objectives and break them down into manageable milestones. For example, steer clear of aims such as 'be healthier' and 'get fit' and instead set specific targets such as running 5 kilometers without stopping or being able to do 50 push-ups in a row.

**Make it convenient and enjoyable.** When it comes to sticking to a fitness routine, convenience and enjoyability are important. Creating an at-home workout space will help keep you on target and allow you to incorporate fitness into your day without a commute and with minimal costs. Invest in equipment that is conducive to your goals and that you find enjoyable to use. This doesn't need to be costly - online marketplaces such as Temu offer a variety of budget-friendly workout equipment, from weights, to skipping ropes, workout mats and more.

**Create a schedule.** As with anything, consistency is key. Set aside specific times for your workouts, block them out on your calendar and treat them as non-negotiable appointments.

**Track your progress.** Keep a journal or use a fitness planner to track your workouts and progress. This not only keeps you accountable but also motivates you by showing how far you've come.

**Make it social and fun.** Working out doesn't have to be limited to the gym. Diversify your fitness routine by signing up for recreational sports or grab some friends and gear and try out a new one. You don't have to break the bank on equipment though, you can find affordable gear such as frisbees, pickleball rackets or portable badminton sets online at places like Temu.

**Stay flexible.** Life can be unpredictable. If you miss a workout, don't give up. Adjust your plan as needed and keep going.

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## 3 ways to maintain a healthy smile and body



(NC) Most of us try to stay healthy by being active, whether it's spending time in the gym, swimming pool or with a personal trainer. But while moving your body is great, don't forget about your oral health, which is part of your overall well-being. So, here are some ways to keep your smile and body happy:

1. **Dial in your nutrition.** The old saying, "you can't outrun a bad diet" remains truer than ever. If you eat a lot of sugary foods, you may find it harder to stick to a healthy weight. Sugars are also harmful for dental health. That's because naturally occurring bacteria in your mouth consume sugars and produce acid that can cause cavities, plaque and tartar to form on your teeth.

Instead, try eating more whole foods including proteins, complex carbohydrates for energy, and dietary fibre to help with digestion. Raw vegetables can also help scrape away sugars from your teeth, which will make brushing and flossing more effective.

2. **Practice a good oral care routine.** Many factors impact oral health, in addition to proper hygiene. For example, that morning cup of coffee and afternoon sports drink you consume for energy can be acidic, creating harmful effects on your tooth enamel.

Fortunately, simple habits like flossing daily and brushing your teeth twice a day can help prevent this damage. You can also choose products that are backed by science, like the Colgate Total Active Prevention System. It fights the root cause of common oral health issues such as gingivitis, plaque and tartar when the toothpaste, mouthwash and toothbrush are used together twice daily.

3. **Consult the experts.** Correct brushing and flossing will go a long way towards improving your dental health, but professional care and cleaning are also necessary. Just like you schedule regular checkups with your family doctor, try to book visits with your dentist every six months.

Besides cleaning your teeth, your dentist can offer advice for dealing with common issues like sensitivity. Thorough cleanings by a dentist or hygienist will also remove most external staining caused by food.

Learn more tips to care for your oral health at [colgate.ca](http://colgate.ca).

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# Recipes

## *DIY pizza sub bar: A quick and easy meal for busy weeknights*



(NC) Make a fun and healthy dinner in no time, while the kids help put it all together. This simple idea brings together two favourite dishes - pizza and subs - for a personalized meal. Choose your favourite toppings and add as much or as little as you'd like. Here are two classics to get you started.

### DIY Pizza Sub Bar

Prep time: 20 minutes

Cook time: 10 minutes

Makes: 4 servings

### *Ingredients:*

- 2 (12-inch) whole grain buns, cut in half

### *Canadian Classic*

- White mushrooms, sliced
- Bacon, cooked
- Pre-cooked pepperoni slices
- Fresh mozzarella cheese, sliced or shredded
- Pizza or garlic alfredo sauce

### *Deluxe*

- Green peppers, sliced into rings
- White mushrooms, sliced
- Crimini mushrooms, sliced
- Red/purple onions, sliced
- Mozzarella cheese, shredded
- Cheddar cheese, shredded
- Pre-cooked pepperoni slices
- Pizza or garlic alfredo sauce

### *Directions:*

1. Prep listed ingredients into desired shapes and sizes and place into individual bowls.
2. Open a couple jars of your favourite pizza sauces including pizza/marinara sauce and a creamy garlic alfredo sauce and place a spoon in each jar.
3. Pre-slice whole grain submarine buns.
4. Starting with your chosen sauce, assemble individual pizza buns with desired toppings then place onto a lined baking tray.
5. Bake at 300°F (150°F) for a few minutes or until buns have crisped and cheese melts.
6. Remove from oven and enjoy.

Find more quick and easy meal ideas at [msurooms.ca](https://msurooms.ca).

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## Sweet and savoury veggie-packed stir-fry in under 30 minutes



(NC) Loaded with fresh veggies and bursting with flavour, this stir-fry will become a go-to meal when you need something quick and nutritious. This dish pairs well with a side of rice or on top of lo mein noodles to make it a complete entrée.

**Prep time:** 10 minutes

**Cook time:** 15 minutes

**Makes:** 6 servings

### *Ingredients:*

- 1 tbsp (15 ml) oil
- 1 package (227 g) sliced crimini mushrooms
- 1 large red bell pepper, sliced
- 1 small zucchini, quartered
- 1 small red onion, sliced
- 2 cups (500 ml) broccoli florets
- 1 cup (250 ml) sugar snap peas
- 1 cup (250 ml) carrots, sliced
- 1 cup (250 ml) baby corn
- 1/2 cup (125 ml) chicken (or vegetable) broth
- 1/4 cup (60 ml) reduced-sodium soy sauce
- 3 cloves garlic, minced
- 3 tbsp (60 ml) brown sugar
- 1 tbsp (15 ml) cornstarch
- 1 tsp (5 ml) minced ginger
- 1 tsp (5 ml) sesame oil
- *Optional garnish:* Chopped green onions, sesame seeds

### *Directions:*

1. Heat oil in a large nonstick wok or skillet over medium-high heat. Add mushrooms, bell pepper, zucchini, onion, broccoli, peas, carrot and baby corn. Sauté 6-8 minutes until vegetables are almost tender.
2. In a medium bowl, whisk together chicken broth, soy sauce, garlic, brown sugar, cornstarch, ginger and sesame oil.
3. Pour over sauteed vegetables and cook until sauce has thickened; about 2-3 minutes. Garnish with green onions and sesame seeds, if desired.

### *Tips:*

- To ensure the vegetables cook at the same rate, cut them into similar sized pieces.
- Canned baby corn can be found in the international aisles of most grocery stores.

Find more recipes at [mushrooms.ca](http://mushrooms.ca).

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## Safety - Personal

### *Protect yourself and have fun: Tips for your next outdoor adventure*



(NC) With the days growing longer and summer around the corner, many of us are gearing up for another season of outdoor adventure. Whether you're hitting the open road in a camper, cruising the highway on a motorcycle or off-roading in an ATV, here are some helpful tips to protect yourself and have fun this summer:

**Pack the essentials.** Packing the right gear can make all the difference in an emergency. Be sure to bring extra fuel, water, snacks, clothing and a first-aid kit. If you're planning on exploring a remote location or unfamiliar terrain, it's important to bring navigation tools like a GPS or map, especially in areas where cell service may be unreliable.

**Perform a pre-trip safety check.** Before revving up your motorcycle, ATV or camper, it's important to give your vehicle a thorough inspection to ensure it is in top working condition. Check tire pressure, brakes, lights and fluid levels, and ensure you're wearing a helmet or protective gear to avoid injury.

**Know your route.** Whether you're exploring the rugged trails of Newfoundland or Ontario's scenic cottage country, it's important to know your route and familiarize yourself with the terrain. Check maps, road conditions and trail accessibility to avoid unnecessary surprises during your ride.

**Protect yourself with the right insurance.** Before embarking on your next adventure, make sure your rec vehicles are covered by insurance for added peace of mind. Accidents happen, and having the right insurance can cover damages, liability or medical costs if something goes wrong.

**Follow provincial regulations and safety guidelines.** From trail permits to protective gear laws, every region has a specific set of rules for recreational vehicles. Ensure you're familiar with the local regulations in your area before heading out and always pack your identification and any necessary permits.

**Be alert to changing weather conditions.** Canadian weather can be unpredictable, with sudden storms, high winds or extreme heat all in the realm of possibility. Check the forecast before heading out and be prepared to adjust your plans if necessary. Dress in layers, pack waterproof clothing and seek shelter or shade in case of unanticipated weather events.

Find more tips on how to protect yourself and have fun this summer at [cooperators.ca](http://cooperators.ca).

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## Safety - Seasonal & Weather

### *Spring home care: Protecting your home from floods and wildfires*



(NC) While we all look forward to the arrival of spring, it also brings a higher risk of extreme weather that could impact your home. As snow melts and temperatures rise, it's important to stay aware of potential flooding and wildfire risks. Here are a few proactive steps you can take to protect your home and family this season:

**Assess your flood risk.** When it comes to potential water damage, there are many factors to consider, including where you live, the weather and the type of property you own. Co-operators offers a water damage risk assessment that offers a helpful view into how high your risk of flood damage could be.

**Keep water away from your home.** Spring is the perfect time to clear your gutters and downspouts, which play an important role in directing water away from your foundation. Make sure your gutters are free of debris and extend at least six feet from your home to prevent water pooling. You may also want to consider installing a sump pump with a backup battery to protect your basement from flooding, especially during heavy spring rains.

**Reduce fire hazards around property.** Wildfires are becoming more common, especially in dry regions. Spring is a great opportunity to do yard work to ensure your property is protected from this risk. Keep your landscaping well-maintained by trimming your lawn, pruning trees and using rock or gravel mulch. Make sure to remove flammable debris like dry leaves and dead branches from your property.

**Use fire-resistant materials.** If you're in the process of building or renovating, consider using fire-resistant roofing and siding to reduce fire risk. Triple-paned windows and fire-rated exterior doors can also help prevent fire from entering your home through vulnerable areas.

**Stay prepared for emergencies.** If something does happen, you should always have an emergency bag prepared with essentials. Some key items to pack include cash, passports, insurance information, important documents, medicine, non-perishable food, water, a flashlight and a first-aid kit.

Find more flood and wildfire safety tips at [cooperators.ca](https://cooperators.ca).

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## Technology & Cybersecurity

### *Fraud prevention: 8 things your bank would never ask you*



(NC) Financial scams and fraud come in many different forms. Sometimes they arrive in the form of a text message, email or phone call, and often are designed to look like they're coming from your bank.

According to the Canadian Anti-Fraud Centre, a common type of financial fraud involves scammers posing as bank employees in order to trick their victims into disclosing their banking or personal information.

Countless Canadians have seen these fraudulent messages. Sometimes they're as simple as a text or email that says the potential victim's bank account has been frozen, with a link to a fake website where the user is encouraged to enter personal information to "unlock" their account. Other times these scams involve the fraudster phoning a potential victim and pretending to be a bank employee who needs their help as part of a fraud investigation.

Ultimately, the goal of many of these scams is to steal the victim's personal or banking information to gain access to their accounts, or to get the victim to wire money or purchase gift cards and send the funds to the fraudster.

#### Strict rules around legitimate banking communications

While your bank does require you to disclose certain personal information to confirm your identity and provide you with services, there are strict rules governing what they can ask you to disclose, and how they're allowed to do it.

One of the best ways to protect yourself is to learn what your bank would never do or ask you to do. Your bank would never:

1. Call you to ask for personal information.
2. Ask you to keep a secret or be dishonest.
3. Threaten to cancel your services or ask to remote into your device.
4. Try to rush you into doing something.
5. Ask you to help with an investigation.
6. Ask you to purchase gift cards or cryptocurrency.
7. Ask you to transfer money as part of an investigation.
8. Request access to your computer.

#### How to help protect yourself from scams

Here are some other tips to help you stay safe from fraudsters:

- **Get educated.** Understand your responsibilities as an accountholder or cardholder. This information is provided by your bank. The Canadian Anti-Fraud Centre can also help you learn more about common fraud scams.
- **Enable two-factor authentication.** Investigate the security settings of your email provider, social media platforms and banking apps, and enable two-factor authentication wherever available. This offers a higher level of security for your online profiles.
- **Stay informed.** Take advantage of bank services that can help warn you of problems. For example, if you're a TD customer, their fraud alerts service can send you text messages notifying you if suspicious activity is detected on your credit card or access card, as long as a current mobile phone number is on file.

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