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Underused Housing Tax
apply to you?



How to navigate food
rules for businesses



Easy ways to honour
Earth Day in April and
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importance of oral
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Top tips to help older adults improve their oral health



(NC) Today's seniors can expect to keep most, if not all, of their natural teeth as they age thanks to healthier lifestyles and advances in oral and medical care. But keeping those teeth healthy can be a challenge.

Restricted mobility, cognitive impairments and medications that cause dry mouth can all contribute to oral problems and complicate treatment. Even more worrisome is the fact that bacteria from the mouth can travel through the body, resulting in serious infections and inflammation that can lead to cardiovascular and respiratory diseases, and stroke.

Dental hygienists encourage older adults to brush their teeth twice a day with fluoride toothpaste and clean in between their teeth at least once a day. They also advise anyone with dentures (full or partial) and their caregivers to clean dentures daily, and brush and massage the gums with either a soft toothbrush or a warm damp cloth. Remember to remove dentures overnight to maintain healthy mouth tissue.

In addition to good daily mouth and denture care, all older adults should schedule regular appointments for professional oral care. With the new Canadian Dental Care Plan and dental hygienists with mobile practices, it's getting easier for many to do so. Many dental hygienists provide professional oral health care where you live, whether you're in your own home or in a long-term care residence.

Find more information at dentalhygienecanada.ca/seniors.

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7 ways to prioritize self-care as you age



(NC) Getting older is inevitable, but with age comes enough wisdom to know that your senior years can be the best of your life. Staying mentally sharp, physically fit and emotionally healthy are all important - and self-care is at the centre of it all.

Here are seven simple ways to prioritize health and well-being in your golden years:

1. Go for a walk

It doesn't matter how fast or how far you go at first; aim for half an hour at least five days a week.

2. Keep your body hydrated

Dry mouth is a common condition in seniors, and one that may be caused by medications or certain medical disorders. Drink plenty of water, sip broths and soups, consider a humidifier for your home and remember that both caffeine and alcohol can be dehydrating.

3. Pay close attention to your nutrition - but enjoy a treat every now and then.

Eat whole foods, make sure you're getting enough protein, reduce the amount of sugar you consume and try to avoid saturated fats.

4. Stay on top of your health-care appointments

See your doctors, dentists and other specialists regularly to help all of you stay on top of your baseline health.

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5. Brush your teeth

Did you know your gums naturally recede over time, exposing areas of the tooth that are not protected by enamel? Consider protecting your gums with a daily toothpaste that fights the bacteria that can cause early gum disease, such as Colgate PerioGardSF, which also helps prevent gum bleeding and inflammation, plaque build-up and even cavities.

6. Be social

Whether it's visiting friends, playing with grandchildren or travelling, connecting with others may help reduce stress and keep your mental health in check.

7. Try something new

Learning new sports or picking up a new hobby could help you slow down cognitive decline.

Learn more about the causes, consequences and risk factors associated with poor gum health at colgate.ca.

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5 things every senior can do to help improve wellness



(NC) Aging gracefully isn't about avoiding grey hair or fighting wrinkles - unless you want it to be. And wellness is about so much more than just good physical health. The goal of old age should be living a rich, curious life, full of laughter, love and longevity. But how do you get there?

Older adults can do these five things to create an ultimate at-home wellness practice:

1. **Find creative outlets.** Book clubs, knitting groups or dance lessons are a great way to get out of the house, meet new people and get those creative juices flowing.
2. **Volunteer.** Maybe it's fostering kittens for your local animal shelter or driving cancer patients to appointments; community ties and a sense of purpose are even more important as you age.
3. **Smile.** Even if you have to fake it sometimes, smiling can trick your brain into feeling happy, and happiness can have powerful immune-boosting benefits. As we age, it's even more important to maintain good oral health, and that includes gum care. Consider brushing with an over-the-counter toothpaste that can fight the bacteria that can cause early gum disease such as Colgate PerioGardSF.
4. **Start a gratitude journal.** Embracing your age and all of the experiences that got you this far can shape a more positive outlook on life and improve mental health. It'll also make a treasured memory for loved ones one day.
5. **Get into nature.** Walk through a park when flowers are in bloom, hike a tree-lined trail or go birdwatching - whatever it takes to go outside and enjoy some fresh air. This can help reduce stress and cortisol levels, which can contribute to a number of health issues.

So many things get better with age. Unfortunately, your teeth and gums aren't usually one of them, so it's vital for seniors to make an oral-health routine a consistent part of their at-home wellness practice. Learn more about the causes, consequences and risk factors associated with gum health at colgate.ca.

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The Canadian Dental Care Plan: Seniors come first



coverage in 2025.

(NC) Oral health care is essential for overall health and well-being. However, many Canadian residents cannot afford to visit an oral health-care professional. A new federal insurance plan will help change that. Beginning in 2024, qualifying Canadian residents without private dental insurance can apply to the Canadian Dental Care Plan for help with those costs.

Coverage under the plan is rolling out in phases. The first group to qualify is seniors. Children under the age of 18 and persons with a disability tax credit certificate can apply as of June. Other Canadian residents between the ages of 18 and 64 will be able to apply for dental

The dental care plan will cover a wide range of oral health care, including preventive services provided by participating dental hygienists across the country. These include scaling (cleaning), polishing, sealants and fluoride. Other services covered under the plan include x-rays, fillings, root canal treatments, dentures, periodontal treatment and extractions.

Seniors are especially at risk for the complications caused by poor oral health. Gum disease increases the risk for heart disease, stroke and diabetes. A sore mouth or loss of teeth can make it difficult to eat, leading to malnutrition. Dry mouth is another concern that often affects seniors and can cause cavities.

Many dental hygienists operate mobile practices and are well-equipped to care for the most vulnerable populations, such as seniors in long-term care or in their own homes, and those with physical or mental impairments and complex medical needs.

With the new Canadian Dental Care Plan and professional oral health care services available from dental hygienists, seniors and all eligible residents in Canada will be able to achieve better overall health. Find more information about the plan and oral health for seniors at dentalhygienecanada.ca.

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Tips for staying healthy as you age



(NC) Embracing the wisdom that comes with age can be a rewarding experience. With age comes the advantage of knowledge and life experiences. You may find yourself better equipped to make important life decisions and, hopefully, have the means to pursue your passions. Here are five tips to make the most of your golden years.

Feed your body

We all know that we need a well-balanced diet. Prioritizing foods rich in fibre and vegetables while minimizing the intake of fatty foods and salt offers benefits for everyone. But as we age, we have more reason to be mindful of what we eat, especially if you have a chronic illness or a family history of illness. Ask your health-care provider for some personalized tips on foods that can help if you're dealing with a specific health issue.

Keep moving

It's important to get regular exercise at any age. It keeps our hearts and minds healthy. Regular movement also helps improve balance and stamina. That doesn't mean you necessarily need to join a gym or suddenly take up running. Twenty to 30 minutes a day of a low-impact activity such as walking or swimming will give you a boost. Other options include yoga or lifting some light weights while seated. Whatever activity you prefer, you can also seek out a community group you can join, and you may even make some new friends.

Keep up with your checkups

Maintaining a regular schedule of appointments with your doctor, dentist, optometrist and any specialists you see is the best way to monitor for changes in your health. You should also report any changes you notice yourself to your doctor, and track side effects from medications you're prescribed.

Get vaccinated

Many of us couldn't wait for there to be a COVID-19 shot. But, after dutifully getting all our boosters, health-care officials are noticing a drop in the number of people getting their flu shots and other vaccines. With steadily declining immune systems, seniors should be up to date on all their shots.

Seek treatment

You may have heard about long wait times at hospitals and may be struggling to find a family doctor. There are now 19 minor illnesses that you can have diagnosed and receive treatment for at your local pharmacy. These include hemorrhoids, heartburn, and sprains and strains. So, if you get sick, you may be able to get diagnosed and treated by a pharmacist.

Learn more at rexall.ca/prescribing.

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What older Canadians should know about RSV



(NC) Many of us think of respiratory syncytial virus, or RSV, as a contagious illness that affects young children this time of year. But RSV can seriously impact the health of seniors.

For older adults, the virus can lead to severe infection, resulting in hospitalization and even death. RSV can also worsen existing lung or heart conditions, such as asthma, COPD or congestive heart failure.

“Unlike flu or COVID, there are no treatment options for older adults who become infected with RSV,” says pharmacist Frédéric Coussa. “And, sadly, most deaths attributed to the virus occur in this age group, so prevention is key. Although RSV circulates more in the fall and winter months, infection can happen at any time of the year and it’s not too late to consider vaccination.”

Getting vaccinated now may offer protection through next season too. If you’re 60 or older, talk to your doctor or pharmacist about ways to protect yourself from RSV.

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Auto

6 tips to save money on car insurance



(NC) With the high cost of, well, everything these days, many of us are looking for ways we can cut back on expenses. After housing, our vehicles are often our biggest expense. If you have a car, you have to have insurance. Here are six ways you can lower the cost of your premium.

Shop around

Worried that you're overpaying for your auto insurance? Contact a few different insurance providers and ask for a quote based on your coverage needs. There are also insurance brokers who will do the legwork for you.

Look for group discounts

Many alumni and professional associations have arranged group discounts on insurance for their members, such as extra savings for combining auto and home policies.

Get educated

Given their lack of experience on the roads, young and new drivers can pay higher insurance rates than those who've been behind the wheel for years. Taking a driver's education course can help earn an insurance discount to save on premiums.

Bundle up

Most insurers offer more than one type of insurance - home, car, cottage and so on. If you have multiple insurance products with one provider, they usually offer you a bundled discount.

Increase your deductible

The deductible is a base amount your insurance does not cover if you need to make a claim. The higher your deductible is, the lower your premium will be. Just be prepared for more out-of-pocket expenses if you do need to make a claim.

Try telematics

Many auto insurers offer their customers discounts if they sign up for telematics. These are apps on your phone that score you on driving behaviour for safety, smoothness and speed. Safe drivers can benefit from lower insurance rates and rewards for driving carefully.

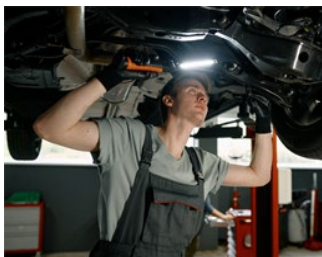
Learn more about telematics at [aviva.ca](https://www.aviva.ca).

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Why your auto insurance premium is so high



(NC) An increase in the cost of auto insurance can be frustrating, especially if you haven't had any accidents. There are a number of factors that impact how much premium you pay, according to Aviva Canada. Some are external marketplace pressures that customers don't control and others are customers' unique circumstances.

Cost of a new car

New car prices have soared since the pandemic, partly because advanced technologies have also made vehicles more expensive to replace. Insurance premiums reflect the value of your car.

Cost of repairing a car

The cost and time to repair a car has increased. Global supply chain issues continue, making it difficult to get parts. Inflation has also driven up the cost of parts and labour to repair. All these have an impact on your insurance premium.

Auto theft

A car is stolen every five minutes. Rampant vehicle thefts by organized crime drive up premium costs for all Canadians.

Adding drivers or another vehicle to your policy

Adding other drivers, a new driver, or drivers under 25 years of age to your existing insurance policy may also cause your insurance premium to increase.

If you add a car onto your policy or replace an existing car with a newer one that costs more to replace or repair, your insurance premium may go up.

Poor driving record

If you have multiple driving infractions such as speeding or stunt driving, your insurance rates will go up as you're perceived to be at a greater risk for collisions. If you get into an at-fault accident, you'll lose the accident-free discount most insurers offer. And your rates will rise the more at-fault accidents you're involved in.

Missed discounts

If you have multiple insurance products with one provider, they usually offer you a bundled discount. They might also offer a lower rate if you opt for a higher deductible for example. Look into what discounts you might qualify for.

Not taking advantage of telematics

Many auto insurers offer their customers discounts if they sign up for telematics. These are apps on your phone that score you on driving behaviour. Safe drivers can benefit from lower insurance rates and rewards for driving carefully.

Learn more about insurance costs and coverage, and how to save, at aviva.ca.

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Did the legalization of cannabis lead to more car accidents?



(NC) It has been more than five years since the Government of Canada legalized cannabis. What impact has it had on our streets?

Driving after using cannabis is illegal. Public Safety Canada reminds us that drugs increase the chance of a crash. This is because cannabis use makes it harder to concentrate, reduces your attention span, causes your reaction time to slow down and alters your perception of time and distance.

But has legalization resulted in more crashes overall?

As risk assessment professionals, actuaries dove into this question. A report from the Canadian Institute of Actuaries and the Casualty Actuarial Society looked at car accident reports and insurance claim data. They compared how frequent, how bad and how costly accidents have been after cannabis decriminalization or legalization in Canada and the United States.

Their data modelling and analysis found no statistically significant changes in the average cost and frequency of insurance claims or in the number of fatalities. In other words, the act of decriminalizing or legalizing cannabis has not been shown to result in more accidents.

Other factors were found to be far more likely to predict an increase in accidents than the legal status of cannabis. These include cycles in human behaviour and changes in weather - things like Monday morning or Friday afternoon commutes, the first snowfall of winter and changing the clocks for Daylight Saving Time.

Cannabis use certainly affects how people drive, but the research is showing that legalization itself has not led to an increase in accidents or fatalities.

You can learn more about Canada's actuaries and the work they do at cia-ica.ca.

The latest threat to your vehicle - and what you can do about it



(NC) Vehicle theft rates are increasing year over year. Thieves often ship stolen vehicles overseas for resale or strip and dismantle them for valuable parts and materials. But the latest fate for stolen vehicles is something called “re-vinning.”

A recent poll from insurance provider Aviva Canada found that although cases are on the rise, less than half of Canadians are aware of this new frontier of crime. Here’s why it’s causing grief for those in the market for a used vehicle.

What is re-vinning?

Every vehicle sold in North America since 1981 comes with a unique vehicle identification number. This VIN is marked in various places on the car, including on the driver’s side dash and the ownership permit.

Re-vinning is when criminals change the VIN to a fictitious one to make the vehicle appear legitimate and hide the fact it was stolen. They do this to help them re-sell the car within Canada.

How can re-vinning affect you?

As criminals get more sophisticated, making it difficult to identify when a car might be stolen property, more and more Canadians are at risk when purchasing a used vehicle. If you have a car with a fake or incorrect VIN, it can cause major problems when you try to register the vehicle, renew your licence plate permit or make an insurance claim. It could even void your auto coverage.

It can also cause major maintenance issues since mechanics use the VIN to identify parts to order and diagnose problems.

And, of course, being stolen property, the police could seize the vehicle at any time, leaving you without a car and out of pocket.

How can you spot a re-vinned vehicle?

To avoid accidentally buying a car that’s been re-vinned, here are six tips.

1. If you’re buying from an individual, make sure to get details like their name and phone number, and check their identification when you meet up.
2. Trust your gut. Is the price too good to be true? Does the seller want to meet somewhere odd? Will they only accept cash? These are all red flags.
3. Check that the VINs match on the car and the paperwork that comes with it. You can take the vehicle to a trusted mechanic to inspect and validate the vehicle.
4. Consider ordering an auto history report, (which is like a credit history check for your car,) and checking that the details are consistent.
5. If your province offers a used vehicle information package be sure to obtain it. In Ontario, for example, sellers are legally required to provide the package to buyers, but buyers can also purchase one as well.
6. If you’re buying from a dealership, run their details through your provincial dealer regulatory website to make sure they are licensed and check for any offences.

Find out more about re-vinning and how to protect yourself at [aviva.ca](https://www.aviva.ca).

Community Affairs

April highlights the importance of oral health for total health



(NC) April is Oral Health Month in Canada. It's a perfect time to set new oral care goals for yourself, with support from your dental hygienist, who sees first-hand how good oral hygiene benefits both physical and mental well-being.

Dental hygienists work in a variety of settings, including independent practice, with people of all ages, helping everyone develop good daily oral-care routines. They offer treatment recommendations and disease prevention strategies to promote oral health for better overall health.

This April, particularly during National Dental Hygienists Week (April 4-10), you can recommit to better oral health by taking just six small steps:

1. Brush your teeth at least twice a day with fluoride toothpaste.
2. Clean between your teeth daily with floss or other interdental devices.
3. Use an antibacterial mouth rinse once a day.
4. Make healthy food and beverage choices.
5. Eliminate tobacco use.
6. See an oral health professional at least every six months.

Find more information on oral health at dentalhygienecanada.ca.

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Let's talk about gums, it's Oral Health Month



(NC) It might not be as tasty as National Noodle Month or as quirky as Mad for Plaid Month, but April is Oral Health Month and that means it's time to think about your teeth - and gums. After all, gum health can also affect your overall health.

These four things can keep your gums in tip-top shape and help prevent gum disease from starting in the first place:

1. **Focus on a balanced diet and lifestyle.** The nutrients you consume (or don't) can significantly affect your oral health. Getting the right mix of macronutrients - fat, carbs and protein with lots of whole fruits and vegetables - will fuel your body; exercise, good sleep habits and emotional health will fuel your mind.
2. **Reduce stress.** It affects your oral health. Deep breathing is one of the best ways to lower stress and you can also try some gentle stretching or an herbal tea alongside a good book.
3. **Take care of your mouth.** Since the earliest stages of gum disease can be reversible, it's important to spot it early on. A professional cleaning every six months allows your dentist to identify any warning signs. Floss daily and brush twice a day with a toothpaste clinically proven for healthier gums. One easy, over-the-counter option combines Colgate PerioGardSF Gum Care toothpaste and Gum Protection soft toothbrush.
4. **Quit smoking.** Diseases such as lung cancer and emphysema aren't the only reasons to kick the habit; smoking can affect nearly every organ in your body, so it's not surprising that your oral health can take a hit, too. Smoking also interferes with your immune system, making it difficult for your body to fight off conditions like gum

infections. Worse still, smoking can cause oral cancer. Need another reason? Periodontal treatment may not even have the same successful outcome for a smoker, because smoking makes it harder for your gums to heal.

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Environment & Nature

Easy ways to honour Earth Day in April and all year



By Kate Moore, Senior Editor, News Canada

(NC) Every April 22nd Canadians across the country take action for the environment, whether it's school children participating in a community clean up or families committing to new green goals, like washing their clothes in cold water and hanging them to dry. Here are six ways you can do something to fight climate change - on Earth Day and all year.

Learn how your food can be grown sustainably

There are many farmers working to ensure the quality and sustainability of our food supply for generations to come. For example, they protect the soil's health by taking steps like planting cover crops, reducing tilling and rotating which fields animals graze in. We eat food every day, but many of us know little about how it can be sustainably produced. As spring produce ripens, this is a good time to learn a little more about what your local producers are doing for the environment.



canada.ca/taste-the-commitment

Watch your waste and save money

Food waste is a real contributor to climate change. Reducing the food you toss can help cut back on methane released by foods decomposing in landfills, make the most of the resources used to grow your food and even save you money. There are lots of simple ways to do this, from buying only what you need to storing food effectively, getting creative with leftovers and composting. Agriculture and Agri-food Canada has some more tips and tricks you can try.



canada.ca/eating-for-the-future

Green your wheels

Many of us must rely on a car or truck day-to-day. If that's you, consider learning about electric vehicles (EVs). EVs significantly reduce emissions, and they can save you money on gas and tune-ups. Plus, there are government incentives to help with the cost of purchasing or leasing. One of these incentive programs is specifically tailored for businesses and organizations investing in electric medium- and heavy-duty commercial vehicles, which can help the planet.



canada.ca/mediumheavyzeroemissionvehicles

Spring clean sustainably

This is a time of year many of us set out to refresh our homes. And, according to a recent survey by Maple Leaf Foods, 95 per cent of Canadians care about protecting the environment. So, think about how you can make your cleaning process more sustainable. You could reorganize your fridge to help food last longer, or shop your own closet for fresh looks instead of re-stocking with fast fashion.

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mapleleaffoods.com/our-commitments

Grow your own garden

Earth Day can be a good inspiration to get back in touch with the natural world. Try a do-it-yourself project that keeps on giving such as a simple planter box for your yard or balcony. Then you can grow your own herbs, produce or flowers for your family to enjoy. Your local hardware store like Home Depot may even have step-by-step how-to guides online. You can also ask in-store experts for help and advice.



homedepot.ca

Choose local

Buying things produced close to home is another way to help the environment. Shopping locally reduces the carbon emissions compared to transporting items long distances. When it comes to food, Ontario is one of the top places for greenhouse vegetable growing, according to the Ontario Fruit and Vegetable Growers Association, meaning you can munch on locally grown veggies like cucumbers, tomatoes and peppers all year long, without the added environmental costs.



ofvga.org

Attention editors: The Ontario Fruit and Vegetable Growers Association content is for distribution in Ontario only.

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Sustainable innovation extends local strawberry season



(NC) The beginning of strawberry season is one of the most anticipated times of the year for local food lovers in Ontario. It used to be a crop limited to spring and early summer - but thanks to modern technology and sustainable production practices, we can enjoy the sweet, juicy, locally grown fruit right into late fall.

Berry growing in North America began changing in the late 1990s with the breeding of “day neutral” strawberries. Traditional strawberries set their flower buds the fall before as days get shorter, develop fruit as the days get longer in the spring, with berries ready for picking

in June. The amount of daylight doesn't matter to the new day neutral varieties, however, so they continue to make buds throughout summer and fall, dramatically extending berry season.

Strawberries are delicate fruits, vulnerable to weather damage and too much rain, which can cause pest and disease problems. To reduce food waste and create more sustainable, consistent production, an increasing number of farmers are now growing strawberries on tabletops inside open ended plastic tunnels.

Although the plants aren't physically producing more fruit, this system, widely used Europe, leads to less loss and waste. It protects the delicate fruit from weather-related damage and by raising the plants off the ground, will make it easier for farmers to use automated harvesting technologies in the future.

It also makes it easier to care for the plants. Tunnel-grown berries are on a drip irrigation system for water and fertilizer, which delivers the right amount of water and nutrients directly to the plants' roots. This makes for healthier plants and reduces fertilizer runoff into surrounding soil and water.

Some Ontario farmers are also using new indoor production methods to grow strawberries under glass in greenhouses all year long.

Packed with vitamins, fibre and particularly high levels of antioxidants known as polyphenols, locally grown strawberries are a sodium-free, fat-free, cholesterol-free, low-calorie food.

Here's what to look for when you're shopping for local strawberries:

- Berries that are completely red with no white or green spots and have a sweet smell.
- Avoid crushed berries and be wary of berries packed in juice-stained containers.
- Size doesn't matter - all strawberries, large and small, are equally sweet and juicy.

Find more information about sustainable food production at ofvga.org.

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How Ontario's greenhouse growers produce sustainable food year-round



(NC) Every year, Earth Day is a good time for a reminder of the need for greater sustainability in the way people live, work and eat.

Being able to adapt to the changing climate directly impacts the availability of food for Canadians and the global population, so for farmers who work closely with nature every day, sustainability is always top of mind.

That's true in Ontario's fruit and vegetable industry, where reducing energy, pesticide and fertilizer use or managing water more responsibly, has long been a part of doing business.

"Sustainability is part of our DNA as farmers, and we're always looking for new ways to be more efficient, reduce what we use and produce more with less," says Jan VanderHout, a Hamilton-area greenhouse grower.

Greenhouse production is one segment of Canada's fruit and vegetable sector that helps make the country's food supply more resilient - it enables the growth of fresh vegetables like cucumbers, tomatoes, peppers, lettuce and, increasingly, fruit like strawberries, indoors all year long.

In fact, industry statistics show that Ontario is home to the biggest greenhouse cluster in North America, producing more than 521 million kilograms of fresh produce every year.

Local, indoor production means a smaller carbon footprint from farm to consumer, and less risk of crops being damaged by temperature extremes, drought or flooding. That sustainability also extends to how produce is grown in greenhouses.

Re-using water

In many greenhouses, a fertilizer solution called nutrient feedwater is used. Any liquid the plants don't need is re-circulated through the greenhouse and re-used. This limits the amount of water each greenhouse needs and keeps unused fertilizer from going into nearby soil and water sources.

Adding extra light

To grow vegetables year-round, greenhouse growers use additional lighting in the winter months to give natural sunshine a boost, so plants receive enough light to grow efficiently.

Capturing heat

A special boiler system helps growers capture and filter the carbon dioxide (CO₂) from their heating systems instead of releasing it into the outside environment. They can then feed the CO₂ directly back into the greenhouse as a natural fertilizer to help feed the plants.

As well, screens conserve the heat inside, reducing the energy needed to heat the greenhouse, while letting sunlight through to the crops and keeping cold air out.

Protecting crops naturally

Particularly exciting for VanderHout is using biological options instead of chemicals to control pests and diseases in the greenhouse, tools his family's business first started using 30 years ago. That means managing certain insect pests, for example, with other insect species.

According to VanderHout, it's important to note that sustainability for fruit and vegetable growers isn't just about the environment. It's also important that their businesses stay economically sustainable - and so buying locally-grown greenhouse produce on Earth Day, and all year long really does make a difference.

Find more information about sustainable food production in Ontario at ofvga.org.

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Family & Community

Feel-good campaigns that are easy to take part in



(NC) Many of us want to do our part for the community. But this year in particular, worries about the cost of donating to charities might be holding us back. Here are six easy, low-cost or free ways you can give back.

Share on social media

You don't have to be an influencer with millions of followers to have an impact online. If there's a cause you care about, post a message about how you're contributing and encourage your contacts to take part as well.

Donate unwanted items

After major natural disasters and other humanitarian crises, there are often campaigns to collect clothing, furnishing and other essentials for those impacted. Women's shelters and other aid organizations need donations throughout the year.

Join a fun run

You don't need to be a fitness buff to participate in a charity run. There are events held across the country that cover different lengths. There are also walking, biking, rowing events and more that you can participate in. However you join, you get a bit of exercise and might meet some new like-minded friends.

Give money that multiplies

Many well-known charities have partnerships with corporations or government agencies that provide matching funds for public donations. In some cases, the funds are donated in multiples. So, for every dollar you donate, several more go to the charity.

Volunteer your time

Many charities rely on volunteers to fulfil their goals. While some require a regular commitment, many others welcome one-time, once-a-week or once-a-month participants. Other options, such as tutoring or mentoring, can be done online from the convenience of your home.

Repurpose with purpose

If you have clothing that you no longer want or need, considering giving it to an organization that can give it a second life. Throughout the year, Canadian company la Vie en Rose collects used bras under the Be Your Own Breast Friend program. The bras are repurposed or recycled. For the month of May, the company donates \$1 to a variety of breast-cancer-related charities across Canada for every bra dropped off at one of their stores.

Learn more about the program at lavieenrose.com/en/be-your-own-breast-friend.

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5 ways for busy parents to tackle stress



(NC) Whether you're expecting your first little one, have rambunctious toddlers running around or you're smack-dab in the middle of those tough teenage years, parenting is full of memorable milestones, fun celebrations - and plenty of stress. Since stress wreaks havoc on the mind and body, it's important to develop habits that help you and your growing family thrive.

Here are five healthy habits you can start working towards :

1. Make appointments for self-care

You're probably managing a busy family calendar, full of well-baby checkups, hockey games, dance recitals and Sunday dinners with grandparents. Focus on your own needs by scheduling them like you would any other appointment - even if it's simply showering alone with the bathroom door closed.

2. Unwind in your own way

Go for a walk, do some yoga, meditate, take an Epsom salt bath, try some deep breathing, dance it out, watch reality TV - you name it. Do something every day to help you unwind. According to a recent survey, nearly half of Canadians didn't realize stress can affect their gum health. If you're experiencing gum bleeding and inflammation, take a gum health quiz at colgate.ca and consider adding a daily toothpaste such as Colgate PerioGardSF to your shopping list; it's a daily toothpaste that fights bacteria that can cause early gum disease.

3. Prioritize sleep

When is the last time you took a good look at your sleep hygiene? Create a sleep goal, design a relaxing routine, ditch the blue light and be consistent.

4. Eat meals together

You won't feel like a short-order cook and there's more space for real connection when you get past the standard "What did you do at school today?" conversation.

5. Create a chore chart

Even if your kids are still young, they can help out at home. From dusting and learning to fold laundry to making their beds and loading a dishwasher, you're not only lightening your load a little but you're also teaching them valuable life skills.

Balancing personal wellness with the responsibilities of parenting isn't always easy, but showing your kids what a mentally and physically healthy parent looks like is just as important for their own development. So, if you can't do it just for you, do it for them, too.

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How your family can get the most out of springtime



(NC) For many of us, spring is a wonderful time of the year. The days are getting longer, the weather is nicer, and there are more opportunities to socialize outdoors with friends and neighbours than there are in the coldest months of winter.

Dress for success

As much as kids might be eager to shed their coats, hats and mitts, you want to make sure they are dressed appropriately for the weather. At this time of year, that means lightweight layers that can be shed as the day warms up. Swap out the toques for summer hats to keep

the sun off their heads. And liberally apply sunblock to exposed skin.

Plan ahead

As exciting as spontaneity can be, it can also lead to disappointment if events are sold out or the destination you are headed to hasn't yet opened for the season. Call or check online for popular locations to see if you need to book in advance. Scan your community newspaper and localized social media feeds for upcoming family-friendly events in the area.

Get vaccinated

After the pandemic, we're probably all feeling a little bit of vaccine fatigue. But vaccines are proven health-care tools that save countless people from getting seriously ill each year. They're even more important for young children whose immune systems aren't fully developed. Keeping your kids up to date with the provincial vaccine schedule is an important step in protecting them.

Don't defer treatment

While the kids are out enjoying the springtime weather, they may pick up some bumps, bruises and other injuries. There are now 19 minor illnesses you can have diagnosed and treated at your local pharmacy. These include pink eye, allergies, tick bites, and sprains and strains. So, if your child - or anyone in the family - gets sick, you can get help from your pharmacist.

Learn more about what minor illnesses you can get treatment for at pharmacies at rexall.ca/prescribing.

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Finance - Business

3 tips to keep your home-based business safe and secure



(NC) Your home is your sanctuary. But if you run a home-based business, it could also be your office, showroom, storage locker and more. Therefore, it is doubly important to protect it and its contents. Here are three ways to protect your home and business.

Protect your vehicle

Whether you need it for deliveries, to source supplies or to get to client meetings, your vehicle could be essential for you to run your business. To reduce the risk of theft, park it in a locked garage if possible. If not, steering wheel locks can act as a deterrent. And always

double-check that you've locked the doors when you leave the vehicle.

An after-market anti-theft tracking device can help police quickly recover your vehicle if it gets stolen. It also helps if the keys to your vehicle are kept away from the main entrance to your home.

Spring clean the exterior

No one wants to deal with flooding in their home. But a flood can be especially problematic if you have a basement home office or supply room in your house. Make sure your eavestroughs are cleaned each spring and fall. Also, check that the downspouts extend at least four feet from the foundation, and the yard should be graded to slope away from the building. If you have any window wells, keep them clear of leaves and other debris as well.

Get proper business insurance

If your business is based out of your home, know that while some home insurance policies may cover certain activities for your business, a standard home insurance policy may not be enough for a home-based business.

There are a variety of policies and add-ons available for small businesses. Business interruption insurance, for example, covers expenses or loss of income during a temporary closure of the business due to something covered by the insurance policy.

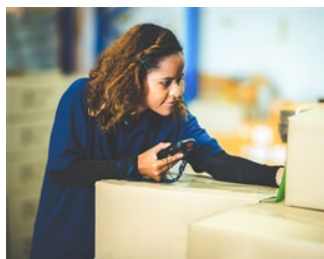
A provider, like TD Insurance, can customize your insurance plan with different coverage options based on your needs. Learn more about coverage options at tdinsurance.com.

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How to navigate food rules for businesses



(NC) When running a business, rules, regulations and guidelines seem to come with the package. Learning to navigate everything can be a challenge, but these requirements play an important part in ensuring the Canadian marketplace is safe, consistent and fair to everyone.

The Canadian Food Inspection Agency's Safe Food for Canadians Regulations are a set of federal food safety rules that apply to many types of food businesses. These include licensing, preventive controls and plans, and traceability.

For food businesses, following these rules helps to keep the food system safe. Here are some of the ways to do that:

1. Start by confirming which rules apply

In general, these regulations apply to all businesses that import or prepare food for export or interprovincial trade. They apply to all foods, including manufactured foods such as snacks, coffee, cereals, beverages and pastas.

Requirements vary, but they typically include having a valid food safety licence, having preventive controls in place and keeping traceability records.

2. Have a valid food safety licence

Your licence application must include the activities you conduct, the location where they will occur, the types of food involved and a declaration that you have preventive controls in place for food safety.

Businesses importing food or beverages into Canada must have a valid food safety licence. Without a valid licence, shipments may be denied entry into the country.

3. Create a preventive control plan

You may also need to have a preventive control plan written down. It outlines the measures you need to put in place to prevent contaminated food from entering the market. Most businesses are required to document how they identify and control food safety risks for the foods they handle. While some small businesses may not need a written plan, they must still have preventive controls in place.

4. Create a traceability plan, if applicable

In case of a food safety incident or recall, businesses must be able to trace the movement of a food product. As the food system has many steps, and a product may be processed and packaged in different places, keeping track of where it's been and where it's going is essential to quickly protect consumers if a problem occurs.

Preventive controls and traceability records are usually required even for food businesses that do not need a licence. For example, retailers need to keep records of receiving the food (tracing back where it came from), but do not need to trace the food forward to the consumer.

Depending on your product(s), where you are selling them and where you are located, your business may need to comply with various other federal, provincial and municipal requirements.

Find more information on these steps at inspection.canada.ca/safefood.

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Rules for importing food to Canada



(NC) More food than ever before is being traded across borders. Many of the foods we eat and ingredients we use are imported - from spices, nuts and snack foods to coffee, tea and other beverages.

While all this can bring adventure to our taste buds, more trade can add potential risks to foods.

This is why it is so important for businesses to stay up to date with new requirements from the Canadian Food Inspection Agency, including the Safe Food for Canadians Regulations.

These regulations apply to all food that's imported, exported or traded between provinces. Any business importing food or beverages into Canada needs a valid food safety licence.

As of February 2024, food safety licences will be automatically verified for imports of manufactured foods. Without a valid licence, shipments may be denied entry into Canada.

It is each food business owner's responsibility to ensure their licence is valid and they are proactive about meeting all rules and regulations when importing food products.

Learn more about food import requirements at inspection.canada.ca/foodrules.

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Finance - Personal

Is pet insurance worth it?



(NC) Pets are great. Not only do they provide companionship, but they can also improve our health and well-being. It's well documented that they keep us active and can help improve mood, reduce stress and even lower our blood pressure.

No wonder people treat them like family. Should we invest in the same sort of insurance coverage for them as well? Is pet insurance worth it?

As risk assessment professionals who often advise on insurance, many actuaries have strong knowledge on the subject. Here's what their analysis suggests.

Most Canadians have some form of insurance through public, group or individual health plans to help cover their own medical costs.

Pet insurance generally offers the same basic coverage for the cost of accidents or sudden illness. For some, this sort of coverage can be really valuable. If you have had a pet for any length of time, there's a good chance you have received a large and unexpected vet bill at some point.

As a relatively new product, what pet insurance can cover is changing. In the same way you can get coverage for dental and vision care, pet insurance can now also cover things like vaccinations, flea treatments and dental cleanings.

So, how much does it cost?

Like for our own insurance, a number of factors come into play:

- The type of animal - only dogs and cats can be covered so far
- Your pet's breed, age and gender
- Where you are located - because vet costs vary from place to place
- The amount of coverage you want
- The deductible required
- The percentage of the total cost paid out for claims

A Forbes Advisor Canada analysis found the average cost is about \$76 per month, based on \$5,000 annual coverage, a \$100 deductible and 80 per cent reimbursement of costs.

Is pet insurance worth it? It can provide peace of mind but, like coverage for your family members, it will depend on your individual situation.

You can learn more about Canada's actuaries and their assessments at cia-ica.ca.

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4 tips to make the most of your health benefits



(NC) Many of us rely on health benefits or insurance to get ourselves feeling our best, whether you use them to pay for physio, a massage, orthotic shoe insoles or mental health support.

These benefits can be especially helpful after a car accident, since most, though not all, provinces include accident benefits in mandatory car insurance requirements.

But just like you want to get your money's worth from things you purchase with your own funds, it's also important to do your due diligence when insurance covers your treatment.

In health-care settings, you might not always be aware of the details being submitted to your insurance company. According to insurer Aviva, it's uncommon, but some health-care providers do submit details that don't match your situation in order to collect extra money.

This is improper and it drives up insurance premiums for everyone. So, here are a few tips to help protect yourself while getting the care you need.

1. Check that the treatment provider is qualified to diagnose or provide the treatment required. If you're not sure, your insurer can help clarify.
2. Ask to review your medical reports with the health-care provider to ensure the information is accurate.
3. Talk to your health-care provider about other options if your current treatment plan isn't helping you get better. It can be a warning sign if they won't take your concerns seriously or won't explain your treatment when asked.
4. Once you've received treatment, your insurance company will periodically send you a letter that confirms what payments have been made. If anything does not add up contact your insurer.

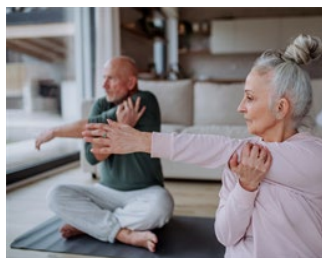
Find more information about how to protect yourself at [aviva.ca](https://www.aviva.ca).

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Why Canadians are living longer - and what that means for retirement



(NC) Life expectancy in Canada is currently about 83 years. Fifty years ago, it was about 73 years. Can we expect that trend to continue? Can Canadians a half-century from now really expect to live another 10 extra years?

According to UN population data, mortality rates have steadily declined for the past century in Canada and across the developed world. This corresponds with improvements in our diet, public infrastructure such as sanitation and waste treatment, safety standards, and the availability and quality of public health institutions such as hospitals and childhood

immunization programs.

Can the life expectancy boost from these changes be sustained, or will these gains naturally trail off? And what new factors do we have to consider?

Actuaries are risk assessment professionals who advise on things like government policy on pensions and insurance. Some of them spend a lot of time considering life expectancy and the factors that affect it.

In looking for answers, they find that many of these advancements are a double-edged sword. Destruction of natural habitat threatens the world's biodiversity. Pollution impacts our access to clean air and water. And microplastics can be found everywhere in the food chain.

Abundance has also contributed to an overall more sedentary lifestyle that can lead to health risks like an increase in Type 2 diabetes. And there are other strains on the health-care system, too, ranging from a shortage of primary care physicians to overuse of antibiotics and the long-term impacts of COVID-19.

How will all of these things impact life expectancy? The answer is unclear, but so is the path to longer lives for Canadians in the future. For their part, the UN projects our life expectancy will reach 89 years in 2074. Stay tuned to find out.

You can learn more about Canada's actuaries and the work they do at cia-ica.ca.

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4 unique ways to support causes you care about



(NC) Many of us have different causes that are near and dear to us. We might support organizations seeking social justice, championing environmental causes, tackling health-care issues that have affected a loved one, or all of the above. Here are four ways you can support your favourite charities this year.

Volunteer your time

There is an almost endless array of options for volunteering your time. Food banks and soup kitchens can always use an extra set of hands for sorting food or dishing it out. Environmental organizations regularly hold events to clean up local parks and waterways or to remove destructive invasive species. For a more informal approach, you could offer to shovel an elderly neighbour's sidewalk or organize a meal train for a family going through a traumatic experience.

Look for matching donations

Many charitable organizations have partnerships with corporations or government agencies that provide matching funds, sometimes multiple times. So, for every dollar you donate, the charity will receive several times that amount. Don't forget to ask for a charitable donation receipt. You'll get a bit of a break on your taxes, meaning you'll have more money available to give next time.

Shop with a cause in mind

There really is power to the phrase, putting your money where your mouth is. Where you choose to shop - or not - sends a message to retailers. You can choose to purchase from retailers that actively support the same causes you do, follow sustainability practices or are run by under-represented groups.

There are also opportunities at the cash register. Most grocery stores, for example, give customers the option of adding a small donation to their purchase to support children or families who don't have enough to eat. Note, however, that you don't get a tax break for this kind of donation.

Repurpose with purpose

There are many options to repurpose articles of clothing that you no longer want or need. Throughout the year, Canadian company la Vie en Rose collects used bras under the Be Your Own Breast Friend program. The bras are given a second life and, for any that can't be reused, the materials are recycled. Throughout the month of May, the company donates \$1 to a variety of breast-cancer-related charities for every bra dropped off at one of their stores.

Learn more about the program at lavieenrose.coin/en/be-your-own-breast-friend.

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Is it time to retire our concept of retirement?



(NC) With high inflation and cost of living increases taking a bite out of personal savings, many Canadians are reconsidering what their retirement may look like.

The traditional retirement age was established in the 1960s when post-retirement life expectancy was much shorter than it is today. As a result, we need to make our retirement income and savings stretch further and last longer. Many wonder if we can still afford to retire, and, if so, when.

There is a lot of data to help us answer this question, and there are people whose job it is to analyze it. That includes actuaries, risk-assessment professionals who typically advise on things like government policy on pensions and insurance. Here is what they have found.

From 1966 to 2016, the average life expectancy for Canadians at age 65 increased by around six years. As a result, more people are working longer to compensate. Since 2000, the percentage of men aged 65 to 69 still working has more than doubled, and it has more than tripled for women. Countries like the Netherlands, England, the United States and Japan have even begun to extend the normal retirement age past 65 - but Canada has not. At least not yet.

Changes to the eligibility age for programs like the Canada Pension Plan, Old Age Security and RRSPs could be made to encourage Canadians to stay in the workforce longer.

Many workers, for their part, are willing to consider it. According to a recent Statistics Canada survey, more than half of Canadian workers aged 55 and older would put off retiring if they could reduce their hours or the physical and mental demands of their work.

Employers have not typically embraced the idea so far. In general, employers have preferred to attract and retain younger workers who they consider less likely to leave. But if workforce challenges continue, they may have to rethink their concept of retirement, too.

It's a complex issue that is unlikely to go away soon.

You can learn more at cia-ica.ca.

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5 ways to give your things a new lease on life



(NC) Whether you're trying to be more eco-friendly in your day-to-day life, or some of your possessions are looking a bit tired, finding ways to make items useful again can be good for your wallet and your spirit. Here are five ways to give new life to some of your possessions.

Embrace visible mending

Whether it's an inconvenient rip in your comfiest jeans or a hole in your favourite sweater, there are plenty of simple techniques to repair clothes and other fabric items around the house. A garment that looks like new may not be beginner-level. But there's a growing

popularity of visible mending, where your darning is noticeable on the garment. Methods like Japanese Sashiko stitching are known for adding a beautiful touch to your repairs. Check out your local library, craft shop or YouTube for tutorials.

Visit a cobbler

Believe it or not, cobblers are still in business. When your shoes and boots are wearing through, get one of these footwear experts to replace the sole. You'll get another few years out them and save on a new pair as well as waste. It's not just

the soles you can get fixed either; broken zippers, buckles or ripped linings may also be repairable. Some will also repair leather goods like wallets and purses.

Use your network

There are plenty of buy-and-sell groups, buy-nothing communities and auction sites online. Before throwing something away, from a baby stroller to an old lamp, post it in one of these groups and see who bites. You never know when your junk will be someone else's treasure. To get the best results be clear and upfront about terms of the deal (e.g., Do you expect them to pick it up? Are you willing to negotiate on price?) and prioritize your safety - don't meet anyone alone after dark and choose a public place if possible.

Start a book nook

Home overflowing with books you don't want or need anymore? Consider setting up a book station in your front yard or lobby, at your office or at your kids' school for passersby to take and return as they please. Fill it up as you feed your reading addiction and encourage your neighbours or community members to add to it as well.

Give others a lift

Donating clothing that's in good shape allows someone else the chance to enjoy it. When it comes to used bras, you can drop them off at a la Vie en Rose store anywhere in the country. The bras are given a second life through the Canadian retailer's Be Your Own Breast Friend program, and the materials are recycled. Throughout the month of May the company donates a dollar to various breast-cancer-related charities for every bra dropped off at their stores.

Find out more about the program at lavieenrose.com/en/be-your-own-breast-friend.

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Are Canadians saving enough for retirement?



(NC) It's a question on a lot of people's minds: "How much do I need to retire?"

The answer is, of course, "it depends." How long will you live? How comfortable do you expect to be? And what kind of care will you require?

The Canadian Institute of Actuaries conducted a survey in partnership with Ipsos to get a clearer picture of how we answer these questions. Here is some of what they discovered.

How much do you need to retire?

The amount is different for everyone, but as a starting point for discussion, actuaries calculated that someone retiring at age 65 would need approximately \$900,000 in savings to earn \$50,000 in annual retirement income. That's assuming 2 per cent inflation and a 3.5 per cent post-retirement rate of return for 20 years.

So, how much are we actually saving?

The survey found that more than one in four Canadian retirees have \$50,000 or less in savings and investments. About the same number report having saved between \$250,000 and \$1 million, with only a small fraction having saved more than that.

How long will your savings need to last?

Canadians are living longer than ever. Most Canadians are taking steps to manage their health. This, along with advances in modern medicine, is likely contributing to even longer life expectancy. While this is generally a good thing, it also makes it more likely you will outlive your income in retirement, so you may need to adjust your savings.

What kind of care will you require?

Only a small fraction of us feel like we are likely to need access to a long-term care facility or nursing home in our lifetime. In reality, three-quarters of those who live beyond age 85 will need access to these facilities.

Having a plan is important. For a variety of reasons, the majority of Canadians do not have a financial plan for their retirement. If you are in this group, consider giving it some thought and speaking to a financial planner. Your future self may thank you.

You can learn more about Canada's actuaries and their areas of expertise at cia-ica.ca.

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Finance - Tax time

Quick facts about the new Underused Housing Tax



(NC) You may or may not have heard that there's an Underused Housing Tax (UHT) in Canada. Is it what you think it is? Does it apply to you? Here are few quick facts you should know.

1. It's not the vacancy tax you've heard about

You may have heard of vacancy taxes in some provinces and municipalities, but those taxes are not the same as the UHT, which is a federal tax that took effect in January 2022. Someone who must pay a regional vacancy tax may or may not be affected by the UHT and vice versa. If you are exempt from one tax, you may still be required to file a return and pay

the other tax.

2. If you own residential property, you could be affected

The UHT usually affects foreign nationals, meaning those who are not Canadian citizens or permanent residents, who own residential property here in Canada, or foreign corporations. But, in some situations, this tax also applies to Canadian individuals and corporations.

3. If you're affected, you have to file - maybe multiple returns - even if you're exempt

If you're an affected owner, you may be exempt from paying the tax for a year depending on things like the location of the property and the type of occupant; however, you're still required to file a return to claim your exemption. If you own more than one residential property, you must file a separate return for each property. If you're one of several affected owners of a property, each owner must file a separate return.

4. It's due at the same time as income taxes but it's not the same return

The Canada Revenue Agency must receive 2022 and 2023 UHT returns and any payments owed by April 30, 2024, to avoid penalties and interest. Note that even though this is the same date the income tax and benefit return is due for most people, the UHT is a separate return.

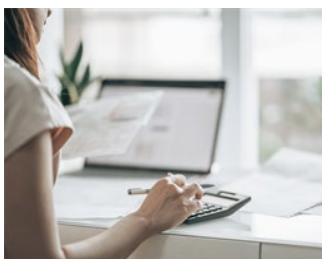
To find out if you're affected for the 2022 tax year, you can use the CRA's online self-assessment tool at canada.ca/cra-uhf. The 2023 tax year rules may be different.

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Does the new Underused Housing Tax apply to you?



(NC) Taxes are a fact of life, but it's understandable to have questions about any new tax you hear about. The Underused Housing Tax (UHT) is an annual federal one per cent tax which took effect in January 2022. The key question on most minds when you hear of a new tax is - will I have to pay it?

Well, it depends.

Unlike some municipal or provincial vacancy taxes, the UHT usually applies to foreign nationals, meaning non-Canadian citizens or non-permanent residents, who own vacant or underused residential property in Canada. The majority of Canadians who own residential property are excluded owners, which means they do not have to file a UHT return or pay the tax.

But overall, it's usually a good idea to double check.

While Canadian owners are typically excluded, there are situations in which you could still be an affected owner, such as if you own residential property as a partner of a partnership or trustee of a trust.

It's up to an individual to confirm if they are an affected or excluded owner. If you are excluded, you do not have to file a return.

If you are an affected owner, you may not have to actually pay the tax if you are eligible for an exemption, but you still have to file a UHT return by April 30, 2024 to avoid penalties and interest. Ultimately, it's a good idea to check.

Note, even though the familiar annual income tax and benefit return is due on April 30th for most people, the UHT return is a separate return.

Find more information about this new tax and whether you're affected at canada.ca/cra-ugt.

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Food & Nutrition

Local asparagus provides the first fresh taste of spring



(NC) After a long, cold winter, many of us look forward to spring with anticipation - including that first taste of fresh, local fruits and veggies. Typically, asparagus is the first to appear in Ontario grocery stores, markets and restaurants every year, in season from mid-May to early July.

That first taste is not only a sign of spring and summer to come, it also helps support sustainable food production. Most Ontario growers harvest their fields every day to ensure maximum freshness - and, of course, a shorter distance from field to fork lowers greenhouse gas emissions and reduces asparagus' carbon footprint.

There are other ways growers ensure your local asparagus is sustainable:

1. Cover crops - plants that grow in between the asparagus rows - keep weeds under control, prevent topsoil from blowing away and make it easier for the soil to absorb moisture. This reduces the need for irrigation.
2. Growers are also taking steps to reduce the carbon footprint of harvesting, such as transitioning to electric versions of the specialized carts workers sit in as they harvest asparagus by hand.
3. Once harvested, asparagus is quickly cooled to keep its fresh taste and give it a longer shelf life, which reduces food waste.

Tips to keep your asparagus fresh and delicious:

- Although best eaten fresh, asparagus can be refrigerated for five to seven days to maintain freshness.
- To store, wrap stem ends in a damp cloth, then cover the entire bunch with plastic wrap. You can also place spears in water like cut flowers and top with a plastic bag. Store in the fridge.

Find more information about sustainable food production at ofvga.org.

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Growing our summer fruit favourites - sustainably



(NC) As summer approaches, we look forward to enjoying favourite fruits like peaches, nectarines, cherries, apricots and plums.

Farmers in southern Ontario, where many of these fruits are grown in Canada, have been adapting their orchards to respond to the changing climate and consumer desire for more sustainable choices.

"The new generation of farmers is using technology, continuing education and their mobile devices to constantly learn and be better growers," says fruit grower Brian Rideout, who farms on the shores of Lake Erie. "It's a whole-system approach to air-, soil- and water-quality that will keep our farms sustainable."

That's particularly important to Rideout, whose children are the fifth generation on the family's farm in Chatham-Kent where peaches, nectarines and pears are among their major crops.

His farm is one of many Ontario orchards that uses a system called Integrated Pest Management. It's based on friendly predators and natural products like pheromones to control pests, with less environmental impact and fewer emissions by using tractors and sprayers less often.

Newer equipment uses imaging systems to precisely target and apply sprays only where needed, reducing both product use and waste. New fruit varieties are more disease-resistant, so they don't need treatment as often to be protected.

Fruit growers are also using vision systems to scan their trees during the season and analyze images to help predict how much fruit will be ready for harvest at what time, which helps reduce food waste.

Soil maps, cover crops and trees planted closer together mean the same amount of land can sustainably produce more fruit. That's because they naturally help control weeds, provide pollinator habitats and reduce the amount of fertilizer and water that trees need.

"As growers, we're constantly trying new technologies and figuring out how we can best use them to do a better job of growing food both now and in the future," says Rideout.

Find more information about sustainable food production at ofvga.org.

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Healthy eating for a healthy smile



(NC) Food and beverage choices have an impact on a person's oral and overall health. We know that a sugar-rich diet increases health risks like Type 2 diabetes and heart disease, but did you know that foods high in sugar or acid can also lead to a weakening of tooth enamel and contribute to tooth decay?

Keeping your teeth and mouth healthy requires more than just daily brushing, flossing and rinsing. Dental hygienists remind us to maintain a balanced and nutritious diet so that teeth and gums receive the nutrients that are essential to resisting oral diseases.

- Read the labels. When shopping, avoid ingredients ending in "-ose" (such as fructose and dextrose) as they are typically high in sugar.
- Cut back on added sugar by limiting sugary cereals, granola bars, sodas, energy drinks and fruit punches from your diet.
- Choose nutritious snacks like apples, cheese and plain yogurt, following Canada's Food Guide recommendations.
- Set a daily limit on treats for children.
- Make water your family's beverage of choice.
- Plan and pack snacks in advance to help prevent temptation.
- Consider products flavoured with the natural sugar substitute xylitol.

Remember: the average diet can include some sugar, but moderation is key. By reducing your daily sugar intake and maintaining good oral hygiene habits (brushing twice a day for two minutes each time, cleaning between the teeth and rinsing daily), you can reduce your risk of tooth decay and other diseases.

For personalized advice on healthy food and beverage choices, talk to your dental hygienist during your next appointment. Together, you can work towards maintaining healthy smiles for a lifetime. Learn more at dentalhygienecanada.ca/sugar.

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Celebrating cultural traditions through food



(NC) In Canada, our rich background of various cultures creates a vibrant culinary landscape that extends beyond borders. From aromatic spices to exotic flavours, the love for ethnic and imported foods has woven its way into the hearts - and stomachs - of many Canadians.

Canadians embrace diverse flavours not just for gastronomic delight, but as a way of sharing cultures and traditions through food. This is especially true during holidays and events where communities gather to share customs and cuisines from Diwali to Lunar New Year, Ramadan to Hanukkah, and beyond.

During festive seasons, specialty stores, bustling markets and online retailers witness a surge in demand for imported spices, unique ingredients and traditional foods from around the globe. You, or someone you know, might even import your community's favourite festive ingredients and dishes.

Regardless of whether your food products are coming from around the corner or across the world, all food sold in Canada has to meet all necessary Canadian Food Inspection Agency regulations and be safe to eat.

These requirements apply to all businesses that import or prepare food for export or interprovincial trade. They keep our food system safe by focusing on prevention and allowing for the fast removal of unsafe food from the marketplace.

As importers need to meet the same food safety standards required of domestic manufacturers, consumers can safely share cultural traditions and explore delicious new cuisines.

Learn more at inspection.canada.ca.

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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:

- **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.
- **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.
- **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.
- **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.

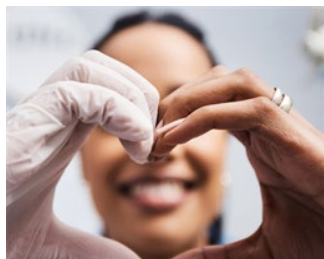
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Health & Wellness

The heart-mouth connection: What you should know



(NC) Your oral health routine isn't just about pearly whites - it's a critical aspect of your heart health too. Neglecting oral hygiene allows harmful bacteria to flourish, leading to issues such as bad breath, cavities and gingivitis (gum disease), which left untreated can progress to periodontal disease. These bacteria can also travel through your bloodstream, increasing the chances of infections such as endocarditis and contributing to clogged arteries that may lead to heart attacks or strokes.

Recognizing signs of poor oral health is key. Keep an eye out for red, swollen gums, bleeding during brushing or flossing, receding gums, bad breath and signs of infection or decay. Individuals with advanced gingivitis or periodontitis, diagnosed heart disease, high blood-pressure, high cholesterol, obesity or those who smoke are particularly at risk.

Taking proactive steps, such as saying no to cigarettes, adopting a vitamin-rich diet and prioritizing regular exercise, makes an important difference. And to prevent gum issues, oral health professionals recommend that you maintain a daily oral care routine, brush for two minutes twice a day with fluoride toothpaste, clean between your teeth with floss or interdental tools, and rinse with an antibacterial solution.

Even if the direct link between gum and heart disease isn't fully understood, studies show a higher risk for heart problems in those with poor oral health. A consistent oral care routine and regular appointments with your dental hygienist are crucial. Remember to tell them about your health conditions and any medications you are taking.

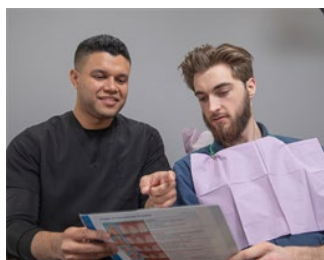
To learn more about the connection between your heart and oral health visit dentalhygienecanada.ca.

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Gingivitis: A red flag you can't ignore



(NC) Gingivitis, a common form of gum disease, silently affects seven in 10 Canadians during their lifetime. Caused by harmful bacteria in dental plaque, this mild infection lurks below the gum line, leading to red, swollen gums, tenderness, bleeding and bad breath. Often painless, gingivitis can go unnoticed until a dental hygienist steps in to address the issue.

Detecting gingivitis early is important, as untreated cases may progress to periodontitis, a more severe gum disease that can result in tooth loss and complications such as high blood-sugar levels in those with diabetes. This is particularly critical for seniors, as complications from dental issues can worsen other existing health conditions associated with aging.

Various factors contribute to gingivitis. Hormonal shifts during puberty, menstruation, pregnancy and menopause can heighten vulnerability to bacterial infections in the mouth. Chronic diseases and stress weaken the immune system, while poor nutrition and specific medications further compromise the body's ability to fend off infections. Smoking, vaping and tobacco use increase the risk of gingivitis by causing dryness in the mouth, accelerating plaque buildup, and hindering gum healing.

Preventing and treating gingivitis involves adopting good oral hygiene practices. Dental hygienists recommend brushing for two minutes, twice a day, with a soft-bristled toothbrush along the gumline, cleaning between teeth with floss or interdental tools and using an antibacterial mouth rinse. A healthy diet rich in proteins, fruits and vegetables supports overall oral health. Quitting smoking and tobacco use makes an important difference, as does scheduling regular appointments with a dental hygienist.

Your dental hygienist can help you maintain firm, pink gums that form a tight collar around each tooth. Embracing these habits and regular oral health appointments can safeguard gums and contribute to a lifetime of healthy smiles.

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Dry mouth: When drinking more water isn't enough



(NC) A sticky, dry mouth is more than an uncomfortable feeling. Occasional dry mouth from nervousness or dehydration goes away with a glass of water. But if your mouth is often dry, your tongue is sticking to the roof of your mouth, and it is difficult to chew, swallow and talk, you may have persistent dry mouth, known as xerostomia.

Dry mouth affects your overall health and well-being. Difficulty chewing and swallowing makes it a challenge to eat well. Difficulty talking can be socially embarrassing. Dry mouth can also cause bad breath, sores in your mouth and on your lips, cavities and other oral

health problems.

Many things can cause dry mouth. Some medications, especially cold medicines and medications for high blood-pressure, depression and anxiety, will leave your mouth feeling dry. Treatments for cancer and some diseases and chronic conditions are associated with dry mouth. So are some lifestyle choices, such as smoking.

If you notice that your mouth often feels dry and swallowing is difficult, ask your oral health-care professional for advice. Scheduling routine visits with your dental hygienist will help monitor your health condition and provide regular scaling (cleaning and polishing).

For daily comfort, try the following tips:

- Clean your teeth and your mouth twice daily.
- Use an alcohol-free mouth rinse.
- Sip water regularly and drink water with every meal.
- Chew sugar-free gum or suck on sugar-free candies.
- Use lip lubricants or balm to prevent dry lips and sores.
- Avoid foods and drinks that are known to dry your mouth, such as caffeine, alcohol, cinnamon-flavoured items, and spicy and acidic foods.
- Reduce or quit smoking.

Find more information about dry mouth at dentalhygienecanada.ca.

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Diabetes and your oral health: A vital connection



(NC) Did you know that your oral health can affect your diabetes, and vice versa? In Canada, one in three people has diabetes or prediabetes, making it critical to understand this mouth-body connection.

Diabetes is a disease that prevents the body from effectively using or producing insulin, a hormone that regulates blood sugar. When we talk about diabetes and oral health, there are concerns about all four types: prediabetes, Type 1 (usually found in childhood), Type 2 (common in adults) and gestational (during pregnancy). The signs and symptoms of diabetes

include increased thirst, frequent urination, hunger, unexplained weight loss, fatigue, slow-healing sores and frequent infections.

For those with diabetes, regular appointments with your dental hygienist are vital. Poorly controlled diabetes raises your risk of gum disease, dry mouth, oral thrush and a burning sensation in the mouth or on the tongue. Gum disease can also make diabetes harder to manage. At home, be sure to monitor and control your blood glucose, brush twice daily, follow a healthy diet, quit smoking and use sugar-free gum or mints.

Tips for your dental hygiene appointments:

- Inform your dental hygienist about your diabetes.
- Schedule appointments when glucose levels are highest.
- Know your glycated hemoglobin level (HbA1c).
- Bring a list of medications and mention the timing of insulin or meals.
- Report any changes in denture fit, gum pain or sores.

Dental hygienists can identify signs of diabetes and will work with you to help you achieve and maintain optimal oral health. By managing both diabetes and oral care, you can enhance your overall health and well-being.

Find more information at dentalhygienecanada.ca/diabetes.

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5 tips for managing allergies this season



(NC) Many of us dread the uncomfortable itching and sneezing of seasonal allergies. Roughly one in every five Canadians deals with allergic rhinitis - what we typically call hay fever - according to the Canadian Allergy, Asthma and Immunology Foundation. Here are five tips to help you avoid them.

Follow the forecast

Your weather forecast will likely include reports on how much pollen is circulating in your area, like the familiar updates on humidity and air quality. Since hay fever is an allergy to pollens from plants, staying up to date on this information can help you avoid exposure to your allergen and reactions to it. Consider staying inside on days when the pollen count is high, or conditions are particularly dry or windy.

Block it out

As nice as the fresh air might feel - allowing you to crack open your windows - it can also bring lots of pollen into your home. The same goes for your vehicle when you're on the road. Also, turn on the air-recirculating setting on your ventilation system to avoid bringing pollen-saturated air inside.

Get covered

When you do need to go outside on bad pollen days, it might help to wear a hat and sunglasses. They can act as a barrier to keep pollen from blowing into your face and triggering allergy symptoms like watery eyes or a scratchy throat. They can also help prevent pollen from settling in your hair and getting onto your pillow and then face while you sleep.

Clean up

You should regularly wash your bedsheets, but did you know this can also help with allergies? Dust mites, flakes of dead skin, pet hair and pollen that hitched a ride on your hair or skin can accumulate on your pillows and sheets and repeatedly trigger your allergy symptoms. It's not a bad idea to change into fresh clothes after you arrive home from outdoor activities either.

Take action

If you're suffering from seasonal allergies like hay fever, or you're not sure that's what it is, you can get some advice from your pharmacist. Pharmacists in Ontario, including those at Rexall, are licensed to diagnose and treat 19 minor issues and illnesses, including allergic rhinitis and the uncomfortable watery, itchy eyes, nose and throat that often come along with it.

Find more information at rexall.ca/prescribing.

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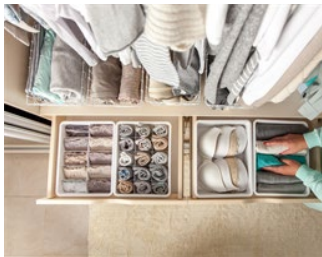
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Home - DIY

4 tips to spring clean your closet



(NC) A new season finds many of us hunting through our closets, feeling at a loss about what to wear. But few of us have the funds to reset our wardrobe every year. So, here are some tips to refresh your options and clean up your closet this season.

Get sorted

You might be tempted to start your closet clear-out by trying on everything to see what fits. But before you fall down that rabbit hole, do a quick cull. Don't waste time squeezing into things you'll never keep. Haven't worn it years? It doesn't spark any interest in you? Put it in

one big pile to get out of your home. Do not offer it to friends and family unless they are in need - most of us have too much in our closets to begin with.

Shop your closet

Whether you plan tomorrow's outfit before you go to bed or scramble to choose an option right before you have to leave, you can speed up the process of getting dressed by stocking concrete outfit ideas in your back pocket. Try carving out some time for a try-on session of the clothes, shoes and accessories you plan to keep. Experiment and get creative with how you combine every piece. Keep an open mind and you might be excited by the great go-to looks you uncover. Make note of your favourite combinations with photos on your phone.

Embrace pre-loved

Even when you're trying to save money, something new is nice to have sometimes, and it can breathe new life into a tired ensemble. But be sure to fill any glaring gaps in your wardrobe, such as a good belt or all-purpose jacket, before buying something surplus. Look for quality that will last if you can. For a cost-effective solution to buying full-price things, take the time to scour vintage shops, thrift stores and buy-nothing or buy-and-sell groups online - these last are often your best bet for a good deal.

Put unwanted items to work

After sorting, it's time to get anything you're not keeping out of your home. Donate items that are in good shape or sell them through an online marketplace to make a few extra bucks. You might also be able to consign or sell high-end items at a local vintage shop or thrift store.

Anything that's not in great shape should be recycled. While curbside pickup won't typically take fabric, a few chain stores have textile recycling programs in-store. When it comes to used, well-worn bras, you can drop them off at la Vie en Rose. The Canadian retailer gives them a second life and recycles the materials. Throughout the month of May the company donates a dollar to various breast-cancer-related charities for every bra dropped off at their stores.

Learn more at lavieenrose.com/en/be-your-own-breast-friend.

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Give your kitchen cabinets a facelift in 6 easy steps



(NC) New kitchen or fresh paint? With some simple preparation, a little paint and a free weekend, you can transform the look and feel of your kitchen in just a couple of days. Here's a step-by-step guide to get you started.

Prep the area

Empty your cabinets and remove the doors by unscrewing the hinges and pulling the doors away from the units. Wipe the surfaces clean with a damp cloth.

Clean and sand

If your cabinets have a glossy finish, you'll need to sand that away before you start painting. Take a sanding sponge or high-grit sandpaper (100- to 150-grit), and sand until you have a matte finish. Once you've sanded, wipe the dust away with a damp cloth and allow the cabinets to completely dry.

Pick the right paint

An on-trend gloss or semi-gloss paint is recommended for cabinets because it provides a harder, and therefore more durable, finish. If you choose latex paint, make sure it's completely acrylic. Oil-free paints called alkyds are great for durability as well. When choosing your colours, you can't go wrong picking from a designer-endorsed palette like Behr's colours of the year, which is only available at The Home Depot.

Prime the cabinets

If you're going lighter than the current colour or your cabinets are new, you will need to prime them. Apply your primer by painting the edges with a brush first, then rolling the middle for the fastest coverage. Allow them to dry completely.

Paint doors and drawers

Once your frames are painted, you can let them dry and move on to the doors. Put boards on the ground and then lay your cabinet doors flat on top of them. This keeps them off the ground while painting. Start painting from the middle of the door and work your way out towards the edges. Let them dry completely. If you want a more vibrant colour, consider adding a second coat. Don't be worried if there are brush marks, they'll even out as the paint dries.

Reassemble

Once your paint is dry, reassemble your cabinets by putting the hardware back on the doors if you removed it and then reattaching the doors to the cabinets. Once everything is assembled, you can stand back and take in your brand-new kitchen look.

Find more weekend do-it-yourself projects at homedepot.ca.

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6 reasons why you should consider blinds or shades for your home



(NC) After months of trying to keep the house warm, we transition to keeping it cool. While curtains are great at blocking sunlight, blinds or shading in your home are more durable and long-lasting options. They block unwanted sunlight from coming through your windows, keep cooling costs down, and are easier to clean and maintain. Here are six reasons to consider them this season.

Comfort and light filtration

Light-control blinds are a stylish and functional solution that let you customize the amount of light you allow through, giving you improved energy efficiency and helping to protect furniture and carpets from UV rays.

Privacy control and room darkening

For complete privacy and added style, blackout cellular shades, roller shades or shutters can be installed. Vertical or horizontal blinds can be tilted for greater customization.

Energy savings

You can reduce energy costs and optimize the amount of solar heat entering your home with cellular shades or vertical slats to filter out harmful UV rays and improve your comfort in winter or summer temperatures. Cordless cellular shade options work through their double-layered “honeycomb” construction to prevent heat loss in your home.

UV protection

Solar, cellular or zebra shades reduce the amount of UV rays that enter your home, which can help prevent fading of furniture and fabrics. Cellular shades are a perfect blend of soft style and easy functionality. With their striped, semi-transparent pattern, zebra blinds give a room a combination of soft light control and excellent privacy.

Convenience

Motorized blinds offer a convenient way to change how much light enters your home. Simply push a button and you can effortlessly open, close, raise or lower them to customize your lighting. If you’re looking to do a custom design or fitting, many local building supply centres, including The Home Depot, offer free in-home consultations.

Cleaning and maintenance

If you’re a frequent host for your family and friends, you may want to consider premium faux wood blinds, vinyl blinds (PVC) and anti-static polyester fabric blinds or shades that require minimal maintenance.

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Home - Exterior

How to have the best lawn on the block this spring



(NC) Winter weather plus Canadian lawns, equals a spring refresh. Proper care as the warmer weather approaches will bring your green space back to life. Here are some simple tips to ensure your lawn is the best on the block this spring.

Clean up

Out with the old, in with the new. Gather and discard all the old, dead foliage and debris that appeared in your yard over winter so there's fresh space to grow.

Aerate the soil

Aerating means puncturing holes in your lawn so water, air and nutrients can reach the roots. It's best to aerate when your grass is in its peak growing season so it can recover quickly - think early spring. If you have high-traffic areas or heavy clay soil, you will want to aerate every year. If you have sandy soil or your lawn is growing well, you can aerate every two to three years. Check your local hardware store, such as The Home Depot, for tool rental options.

De-thatch

Thatch is a layer of living and dead grass, stems and roots that form between the green grass and the soil surface. Some thatch is helpful - it conserves ground moisture, cushions turf and insulates the soil from extreme temperatures. But too much thatch can repel water, dry up roots and provide cover for unwanted insects. If your thatch layer is more than two centimetres (three-quarters of an inch) thick, it's time to de-thatch your lawn so air, water, nutrients and fertilizer can reach the soil better, and it can drain more effectively.

Overseed

Extra seeding can repair bare patches and create a thick lawn that crowds out weeds, insects and disease. The best time to overseed your lawn is mid-April to mid-May. Purchase grass seed appropriate for the conditions you're growing in, such as an all-purpose blend for a lawn that receives an average amount of sun. Lightly rake the soil to create seed-soil contact, but don't cover the grass seed or it won't sprout.

Water frequently

Lastly, grass seeds need direct sunlight and regular moisture to begin to sprout, which can take up to three weeks. Be vigilant and water the seed daily, ensuring it stays moist but not wet. Once you start to see the grass seed begin to sprout you should begin to cut back on watering. Water new and established lawns early in the morning to avoid losing any moisture to evaporation. Also, avoid watering at night - your lawn will likely stay wet, providing an ideal environment for disease. Once your lawn is established, water deeply (unless it has rained) with at least two to three centimetres (one inch) of water per week to encourage healthy roots.

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How to choose the perfect patio furniture



(NC) Whether you're enjoying a morning cup of coffee, dinner with family or entertaining guests, furniture adds functionality to your outdoor space. With the right pieces, you can greatly enhance the usability, comfort and overall appeal of your patio or deck.

Consider your wants and needs

Choose from a wide variety of materials, colours and styles that best suit your personality or the theme you've envisioned for your backyard oasis. If you only use your patio occasionally, a few basic items will suffice. But, if you entertain frequently or spend a considerable amount of time outdoors, shop for multipurpose items that can stand up to wear and tear.

Think about the material

Look for patio cushions with polyester fibres that allow water to run off and air to filter through, keeping them fresh. Cushions that have patterns on both sides allow you to flip them periodically, helping them maintain their appearance and shape. If portability is important, choose lightweight frame materials for furniture, like plastic and aluminum. If you don't plan to move them often, or if they'll be exposed to wind, go with heavier materials like wood and wrought iron.

Choose the type of patio set

Is your backyard oasis for hosting or relaxing? The answer to this question will determine what type of patio set you will want to choose. Outdoor dining sets allow you to host sit-down meals for up to ten people. Bistro sets are the perfect size for small patios or balconies. Conversation sets mimic the look of an indoor family room with a coffee table and various types of seating like loveseats, benches and chairs. Some models include gel-fuel fire pits built right into the table. Lastly, sectional sets would suit a more relaxing environment as they typically come in two or four combinations. Head to your local building supply store, such as The Home Depot, to check out the wide variety of patio collections available.

Furniture as final touches

Add an umbrella to shade seating areas and create a more comfortable environment. Choose mesh materials to filter sun while still allowing air to flow in and out. Move your cushions to a cool, dry location when they aren't in use for prolonged periods of time (always clean them first). If you have limited space, use outdoor storage bins or deck boxes. Enjoy your patio when the weather cools with accessories like patio heaters and portable fire pits. Keep your furniture in top form with covers that help prevent mildew and weather damage.

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Home Buyer's Guide

The hidden costs of condos and how to manage them



(NC) Condo ownership has surged in recent decades. For a growing number of Canadians, owning a condo is one of the most significant investments of their lives.

Condos can be an attractive option based on cost, convenience, amenities and location. One advantage is that you share risk and the burden of maintenance and repair with the owners of other units. You even have a say in how the condo is run.

As they age, buildings and infrastructure will deteriorate and require attention. This is normal. Condo fees generally go toward an operating fund to cover ongoing expenses and maintenance, and a reserve fund to cover major expenses in the future. Having a solid reserve fund is critical.

While monthly fees are predictable - usually - some risks can lead to unexpected costs.

As risk assessment professionals who often advise on things like government policy on insurance, actuaries can identify and quantify potential risks, which can help condo communities invest enough in reserve funds to be ready.

Some risks are economic, including financial mismanagement by condo boards, rising interest rates and inflation. Others are even more unpredictable, like climate change. Not all condos were built to withstand the increasingly extreme conditions that are driving rising insurance and repair costs.

So, what can you do about it?

Actuaries advise owners to:

- Be proactive in learning about the financial health of your condo association
- Get to know your condo community and engage with your condo board
- Ask questions - it's your right
- Use your vote to ensure board leadership members understand finances and will put condo owners' interests first
- Where possible, support repairing, renewing and replacing shared things like roofs, pools, elevators and parking lots in a timely fashion, before they become emergencies

Also, encourage the board to seek expert advice to help them make decisions. Maintenance experts can help prevent unexpected costs by recommending the right preventative measures ahead of time. Financial experts can help ensure proper planning so there is enough money set aside to cover these ongoing costs, as well as any unforeseen maintenance costs that come up. They can also recommend specific actions to help ensure the condo's reserve fund is sufficient and stable.

You can learn more about Canada's actuaries and how they address risk at cia-ica.ca.

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3 things to know about investment properties in Canada



(NC) Buying a property in Canada has long been seen as a savvy investment. If you're thinking of buying a property to make some money, whether from renovating and reselling it or renting it out, there are a lot of things to consider. Here are three tax implications you should know about before you plan to profit.

Capital gains tax

You may have a capital gain when you sell your property and generally, you'll have to pay tax on 50 per cent of the capital gain unless your property qualifies as your principal residence.

In that case, an exemption may be available to reduce or eliminate any capital gain.

Or, you may have a capital loss when you sell your property. However, your ability to use 50 per cent of this loss to reduce current year or other years' taxable capital gains will depend on the type of property you sold. Depending on your situation, the gains you make when you sell your property might be business income.

If you're planning to move away from Canada but intend to keep your property, there may be other income tax implications that need to be considered.

Property tax

Owning any land or building comes with carrying costs, from regular maintenance, to utilities like heating and cooling, to insurance. Property taxes are another inevitable expense for owners in Canada, whether you live at the property or not. They vary by municipality but are typically based on the property's market value - which is not necessarily what you paid for the property. You should check with your municipality to better understand how taxes work in your area.

Local governments use these taxes to pay for services like schools and roads. You may be able to add your property taxes onto monthly mortgage payments or pay your municipality directly. If you're buying a property, have your real estate agent or lawyer confirm that the sellers are properly paid up on property taxes. If they've prepaid, you may have to reimburse them.

Underused housing tax

In addition to these typical costs, the Government of Canada introduced the Underused Housing Tax (UHT) in January 2022. It's an annual one per cent federal tax on the ownership of vacant or underused housing in Canada. This is different than vacancy taxes that some provinces and municipalities have implemented in recent years. So, even if you are exempt from those you might still have to file a return for the UHT.

This tax usually applies to owners of residential property in Canada who are not Canadian citizens or permanent residents and foreign corporations, but in some situations, it can also apply to Canadian individuals and corporations. If you're one of these affected owners, you still have to file a UHT tax return for your property, even though you may be exempt from paying the tax.

If you're required to file a return, make sure the Canada Revenue Agency receives your return(s) and payment(s) by April 30th, 2024 to avoid penalties and interest. It's also important to note that these returns are separate from the regular personal income tax and benefit return due the same day.

Find information to help understand if you're affected by this tax at canada.ca/cra-ugt.

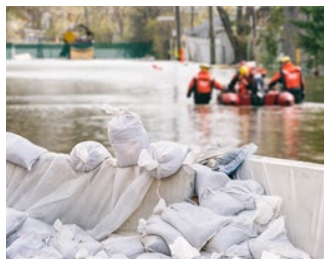
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Safety - Personal

How to protect yourself from the growing risk of floods



(NC) Fuelled by climate change, population growth and urban development, flooding is a growing issue in Canada.

Severe weather events can lead to floods, which, according to the overwhelming scientific evidence, are likely to become more frequent or more intense with climate change.

According to Statistics Canada, about one in six Canadians live along coastlines. And many cities - the fastest growing areas in the country - are built on or close to floodplains. As our population and urban centres grow, so do the number of people exposed to the risk of floods.

Actuaries are risk assessment professionals who are knowledgeable about events and trends that may pose a threat to people and property. Actuaries who studied flooding calculated the average losses at \$1.4 billion per year, but it can be higher. There is about a one per cent chance of losses reaching \$13 billion in any given year.

To protect yourself and your property from the risk of flooding, you can:

- Be aware. The vast majority of people living in flood-prone areas are not aware of their risk. Try to find information on the risks where you live.
- You can choose to avoid building or living in these areas.
- You can protect your property by checking your sump pump and drains, ensuring proper grading and drainage, installing a backwater valve for plumbing and sewer connections, and elevating or installing flood barriers around furnaces and appliances.
- Purchase or add on flood insurance. Actuaries note that you shouldn't assume your existing home insurance policy will cover you. Flood coverage may not be included or it may be inadequate for your needs. For those in high-risk areas, flood insurance may be unavailable or expensive. Check your policy or speak with an insurance agent to be sure.

You can learn more about Canada's actuaries and how they address risk at cia-ica.ca.

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Top 5 safety tips for outdoor activities



(NC) Whether it's hiking, cycling or playing sports with your pals, many of us flock outside when the weather permits. While nature offers plenty of opportunities to get active, it's not without some health and safety risks. These five core safety tips will help you enjoy all nature has to offer throughout the season.

Make a plan - and share it

Even if you're the spontaneous type, stick with a schedule or game plan for your outdoor activities. Do your research so you know what you're getting into and avoid walking into potentially dangerous situations unawares. You don't want to discover a key road on your bike route is washed out when you're halfway through the ride or forget to account for hiking back down the trail after you reach the lookout.

Always share your itinerary with a close friend or family member who's not participating in the activity. That way they know to sound the alarm promptly if you're not back according to schedule and can direct responders to your approximate location.

Dress for success

Crucial for a good day outdoors is to wear appropriate clothing. Lightweight, breathable layers are typically your best bet, allowing you to cool off as you work up a sweat and layer back up to avoid a chill.

Check the weather forecast before you head out and don't compromise on appropriate footwear either. Not only will your feet be aching without unsupportive shoes, but you'll also be at greater risk for slips, trips and falls.

Inspect your gear

If it's an activity you do a lot, you might want to make a plan, grab your gear - be it your bike, climbing harness or hiking boots - and go. But taking a minute to give your equipment a thorough once-over can prevent any unforeseen accidents or injuries - allowing you to focus on having fun.

Respect your limits

When you're passionate about your hobby, it can be tempting to push yourself beyond what's safe. Don't be too proud to change your plans if continuing would risk your health and safety. Stay hydrated, stop for breaks and regularly check in on how you and anyone with you are doing.

Watch out for ticks

Lyme disease is a potentially serious illness you can get from the bite of an infected black-legged tick. These little bugs in the spider family can be found across Ontario, and they can be hard to spot. Ontario Public Health recommends wearing long sleeves, closed-toed shoes and long pants tucked into your socks. They also suggest you check your body for ticks after returning home too, including your underarms and behind your knees.

If you do discover you've been bitten by a tick, you can visit your local pharmacy, like your nearest Rexall, for treatment. In Ontario, pharmacists can diagnose and treat 19 minor illnesses, including tick bites. They can also provide post-exposure treatment to help prevent Lyme disease.

Ultimately, a few simple steps can help you continue to enjoy your time in the great outdoors this spring.

Find more information about getting treatment from a pharmacist at [rexall.ca/prescribing](https://www.rexall.ca/prescribing).

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