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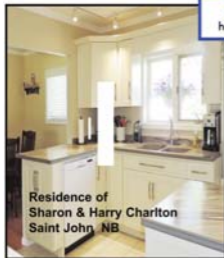
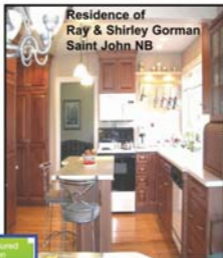
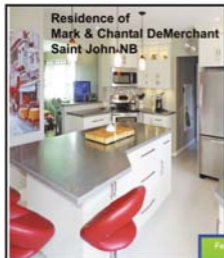
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505 Rothesay Ave. Unit 3,
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David Reid - Editor

Tel: 642-5029

Email: dreid@specialtyads.ca

John Gardner

- Account Executive

Tel: 847-9323 Cell: 646-0993

Email: 2gardner@nb.sympatico.ca

John Allen

- Account Executive

Tel: 672-6144 Cell: 646-5766

Fax: 642-5766

Email: jnallan@rogers.com

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Loyalist City RibFest is on the Move!

June 14th - 17th



Loyalist City RibFest is partnering with Port Saint John to bring RibFest uptown!

The Saint John Y Service Club, hosts and sponsors of the event, anticipate the move to Long Wharf will create "an enhanced experience at the festival and offer a new feel for all attendees".

This year's event will feature a larger tent that is expected to house the stage, bar(s), and a lot of seating. Additional seating will be available outside the tent. The bars will offer a wide selection of beer, wine, ciders and soft drinks. The stage will feature live entertainment all weekend. A call for artists will go out shortly encouraging those wishing to perform at this year's event to submit an application.

The prime focus of the event are the ribs, prepared by award-winning pitmasters such as Crabby's

BBQ Shack, Camp 31, Texas Rangers, and Billy Bones. The pitmasters also offer delicious chicken, brisket, pulled pork, and sides to make your meal complete.

In addition to the champion ribbers, other vendors will be in attendance such as Tater King, Alabama Lemonade, Tiki Tea, Jolly Rancher Slushies, and Blooming Onion to name but a few. There will also be bouncy castles for the younger set. Space is available at Loyalist City RibFest for, additional vendors, both food and non food-related.

Loyalist City RibFest will run Thursday June 14 to Saturday June 16 from 11:00 am to 11:00 pm and Sunday June 17, 11:00 am to 6:00 pm.

Loyalist City RibFest is a major fundraising project of the Saint John Y Service Club, formerly known as the Saint John Y's Men's Club.

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Four tips for investing success

(NC) Successful investing is a slow and steady journey. It requires patience and dedication over the long term. The good news is that the longer you invest, the greater the opportunity to grow your savings.

A sound understanding of your investments will serve you well on your path to long-term financial health.

Here are four tips to help you manage your investments over time:

Choose your investments based on when you expect you will need the money. Different investment funds are designed to meet different timing needs.

Invest your money in a variety of asset types. This could include equity funds, bond funds and money market funds from a variety of sectors, such as financials, healthcare and technology. This investment technique is called "diversification" and can soften the impact of any major changes in the market.

If you need to withdraw money earlier than planned, take it from an investment that does not charge a penalty for early withdrawal.



Review your investments regularly, especially if you experience a major life change. Make adjustments that reflect your changing life goals.

When it comes to investing, it's important to start early and take the steps needed to build your confidence. A financial advisor can help you invest over time, teach you better saving habits and prepare you for retirement. When it comes to your financial future, you don't have to do it alone.

Find more information online at investorcentre.ific.ca/
www.newscanada.com



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2017-2018 Rothesay Common Ice Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY	
10:00AM								10:00AM
10:30AM						Family Pond Hockey 10am-12pm	Family Pond Hockey 10am-12pm	10:30AM
11:00AM								11:00AM
11:30AM								11:30AM
12:00PM		Public Skate 10am-2:30pm		Public Skate 10am-2:30pm				12:00PM
12:30PM						Public Skate 12-2pm	Public Skate 12-2pm	12:30PM
1:00PM								1:00PM
1:30PM						FLOOD	FLOOD	1:30PM
2:00PM								2:00PM
2:30PM								2:30PM
3:00PM	Public Skate 10am-10pm	Under 15 Pond Hockey 2:30-5pm	Public Skate 10am-10pm	Under 15 Pond Hockey 2:30-5pm	Public Skate 10am-10pm			3:00PM
3:30PM		FLOOD		FLOOD		Public Skate 2:30-8pm	Public Skate 2:30-8pm	3:30PM
4:00PM								4:00PM
4:30PM								4:30PM
5:00PM								5:00PM
5:30PM		Public Skate 5:30-8pm		Public Skate 5:30-8pm				5:30PM
6:00PM								6:00PM
6:30PM								6:30PM
7:00PM								7:00PM
7:30PM		FLOOD		FLOOD				7:30PM
8:00PM							FLOOD	8:00PM
8:30PM								8:30PM
9:00PM		Pond Hockey 8:30-10pm		Pond Hockey 8:30-10pm			Pond Hockey 8:30-10pm	9:00PM
9:30PM	FLOOD AS NEEDED	CLOSED	FLOOD AS NEEDED	CLOSED	FLOOD AS NEEDED	CLOSED	CLOSED	9:30PM
10:00PM	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED	10:00PM

*Please check www.rothesay.ca for updates and changes to the schedule

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Deciding who to hire for your renovation

(NC) You've been planning your home renovation for months, attended all the home shows and spent countless hours online looking at inspiration boards and photos. You've also interviewed numerous contractors, checked their references and received written price quotes from those you are interested in hiring. Now it's time to decide who will be doing the job.

Once you have met with the contractors who are bidding on your job, you should review each set of bid documents carefully. Compare every aspect of their bids — the description of the work, specifications (materials and products), price and allowances, deposit and payment milestones, project schedule and any additional recommendations or ideas.

While overall price is important, it is only one factor. Many homeowners who have successfully completed major home renovations speak about the importance of peace of mind and working with a renovator they trust and feel confident in.

If you have a particularly strong sense of confidence in one of the renovators, they are probably your best choice, even if their price is not the lowest. In the end, you should choose the renovator based on your sense of the overall value they can provide.

If any prospective contractors suggest they can offer a better price if you pay them in cash and skip the paperwork, you should eliminate them from further consideration. They are essentially saying they cheat on their taxes and lie to the government, and you shouldn't expect they will treat you any better. You may also be implicated in future audits.

Before you hire a contractor, get informed. The Canadian Home Builder's Association offers free unbiased information on how to hire a contractor the smart and safe way. Find more information at www.getitwriting.ca.

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3 tools that make filing your taxes easier

(NC) If you're getting started on your 2017 taxes soon, take advantage of the online services offered by the Canada Revenue Agency to help make your experience fast, easy and inexpensive. **Tax-filing service.** When you file online, you can use Netfile, a secure tax-filing service that lets you securely send your tax return directly to the CRA. There are many benefits to filing online, including getting your refund faster (in most cases, with direct deposit, in as little as eight business days); no more mailing a paper return; no more sending in receipts, unless the CRA asks for them later; and getting access to helpful online services like autofill my return, online mail, and Express NOA. You can also use the ReFile service to make online changes to this year's and last year's return.

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Find more information online at canada.ca/taxes-get-ready.
www.newscanada.com

Shop smarter — when to stick with brand names

(NC) If you're still dealing with sticker shock after the holidays, one easy way to save is to curb your spending on unnecessary brand names. Here are some ideas for when you might want to switch it up and when it's in your best interest to stick to the tried and true.

Electronics. Before purchasing online or in-store, do some internet research and look up consumer reviews, professional reviews and manufacturer recall notices. You may find more inexpensive or generic options work just as well or even better than the branded competition. However, be careful that anything electrical you buy is CSA-approved.

Household goods. Here, it all depends on the product. If you're buying paper items like tissue and paper towel, it's probably worth it to splurge on the brand for better absorbency and comfort. When it comes to staple pantry foods and cleaning products, the generic or cheaper alternative should do the trick.

Car maintenance. You don't want to skimp when protecting this major investment that is charged with transporting you and your family around safely. Consider guarantees offered on replacement parts and the history and longevity of a brand. For example, Prestone antifreeze/coolant is made with superior rust and corrosion inhibitors that aren't found in other coolants. Guaranteed for all vehicles including any car or light-duty truck, there's no need to buy multiple vehicle-specific formulas for each car in your home.
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Find a Better Balance

Falling isn't something we usually consider unless we have had one or a close call. But, tell me, where do broken hips and ankles come from? There are many reasons why our balance may be "off" to the point that our safety is compromised. First there are the external factors. A wrinkle in the entry mat, transition between carpet and tile or pavement and lawn, a table leg that reaches out and grabs you or an icy step.

You can try to be more aware but if you've had a near miss, the fear of falling can make you more vulnerable because of anxiety or paranoia. Unfortunately, the obvious things may only be the consequence of things we haven't considered as risks. How about a drug reaction that makes you dizzy, or chronic pain that distracts you from watching your step?

Balance can be compromised by any number of factors. Ear or eye infections, poor posture, lack of exercise, muscle imbalance due to osteo arthritis or old injuries, neuropathy, tiredness, weakness or even over confidence. Wow! Maybe I should just sit this one out. Can't do that, life must be lived and being afraid of "possibilities" only increases your risk. The good news is that balance affects every element of life and the rules of the "road" or life are very similar to the Drivers instruction manual or the Canadian building code.

#1 Proper equipment – The right shoes for the conditions. Sturdy, well fitting and well secured footwear reduce the variables.

#2 Pay attention – Concentrate on where you are and the space you take up (spatial orientation), use your peripheral vision to co-ordinate your balance and position (proprioception). Spending too much time watching your foot placement might make you miss something important outside your field of view, such as traffic or other hazards.

#3 Practice – Move and breathe. Regular exercise will put you more in tune with your body and make you more responsive. Challenging your perceived limitations may reveal that they are not what you thought.

#4 Brake and avoid – Don't hurry, it gives you more time to make a course correction (this might apply in your emotional life as well). Shorter stride length, you can pick up the pace as you become more proficient.

Perhaps I've used too many allusions in this piece of advice, but it always amazes me how uncommon common sense can be. You are your own best advocate. It's fine to seek out expert opinions, but you still must choose what works for you and put it into play.

By Terry Trask C. Ped. (C) Canadian Certified Pedorthist

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Should you invest in an RRSP or a TFSA?

(NC) There are two four-letter acronyms in the personal finance world that tend to get mixed up — the Registered Retirement Savings Plan and the Tax-Free Savings Account. In fact, a 2017 survey by H&R Block found that more than one in three Canadians don't understand the difference between them. Both are great tools to help you save for retirement, but they differ in many ways. Here is some information that can help you decide where to put your money.

Saving for the future. Both the TFSA and RRSP are vehicles to help you save for the future — whether that's for education, purchasing your first home or retirement. Contributing a percentage of your income to either can help you to achieve your financial goals.

Contribution limit. Unfortunately, the sky is not the limit when you're contributing money to either type of account. For TFSAs, the limit changes from year to year; in 2018 it's \$5,500. However, your total contribution is cumulative, so you can roll over this contribution room year to year. For RRSPs, your contribution limit is based on 18 per cent of your earned income, to a maximum of \$26,010 for 2017, plus any unused contribution room from previous years. You can determine your limits by looking at last year's Notice of Assessment from the Canadian Revenue Agency.

Withdrawals. You can withdraw funds from your TFSA at any time you like without tax consequences. However, if you withdraw money from your RRSP, it will be included in your taxable income unless you are participating in the Home Buyer's Plan or Lifelong Learning Plan.

Tax deductions. Contributions to TFSAs have no impact on your tax situation, but RRSPs are tax deductible, reducing your income tax payable. If you contributed to your RRSP before the March 1 deadline of this year, you can claim a deduction on your upcoming tax return.

If you are deciding between the two investment strategies, it's important to factor in a number of considerations like your income, savings goals, short-term and longer-term plans, and your current life circumstances. If you have questions about which savings vehicle makes sense for you, speak with one of H&R Block's local tax experts.

www.newscanada.com

Tips to handle winter roadside emergencies

(NC) Staying safe on the road during our harsh Canadian winters means knowing what to do if your car breaks down. Check out these tips so you can have a plan in place.

Prevention is the best medicine. One of the leading causes of breakdowns is overheating due to coolant system failure, so be sure to repair coolant leaks right away. Use Prestone Triple Seal Protection, which targets the specific area of the leak and makes a permanent seal. Keep up-to-date with regular maintenance to help stay out of trouble.

Prepare your vehicle. An emergency kit is a year-round essential that needs to be updated for the season. Pack it with water, blankets, non-perishable foods, shovels, flares and spare boots and clothes.

Understand warning lights. Your car will often try to let you know early on if there's a problem waiting to happen, so you can deal with it before it sidelines you. Get well-acquainted with your owner's manual to know what red flags each warning light could be pointing out.

Stay in your car. If you get stranded in a deserted area, your safest bet for avoiding hypothermia is to stay in your car where it's warm. Experts recommend running your engine for five minutes every half hour to keep warm while conserving

gas. Call for help or put out flares or other signals to let people travelling the route know you need assistance.
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Olive oil 101 – How to pick the best EVOO for the money

(NC) Though it's called "liquid gold," not all olive oils are worth your hard-earned dollar. Lauded with health benefits such as anti-inflammatory, antioxidant, anti-bacterial and weight management properties, extra virgin olive oil is one of the healthiest oils out there. But don't be fooled, they are not all created equal.

As one of the most counterfeited products on the market, olive oils greatly differ in quality and in taste. Aimen Ziouiouch, Canadian quality control manager for Oleiva, one of the leading exporters of EVOO in the Mediterranean, shares these tips to help you understand labels and navigate the grocery aisle so you can invest in the real stuff.

Ignore words like "light" and "natural." These unregulated terms don't carry meaning. While all olive oils are essentially natural, there is no such thing as "light" EVOO. Bottles featuring this title simply contain olive oil that was diluted with a lighter oil (most often sunflower oil) to lower its fat content.

"Made in" vs. "bottled in." It is reported that 80 per cent of the Italian olive oil flooding the market is neither virgin nor Italian. Though you might think you're buying EVOO made in Italy, if the label says "bottled in," the olive oil most likely originates from Tunisia or elsewhere in the Mediterranean. As the leading producer of EVOO in the world, Tunisia has been exporting in bulk to Italy, Spain and Greece for years where their oils are blended with others and resold under well-known brand names. Unlike in the U.S., Canadian laws do not require brands to specify where the olive oil originates from.

Extra virgin vs. regular or "pure" olive oil: The major difference between olive oils is in the way the oil is extracted. Regular (or pure) olive oil is often refined with additives and chemicals — a process that destroys much of the taste and nutrients — while EVOO is cold-pressed. This means that no heat is used in the extraction process, allowing the dietary elixir to retain the taste, aroma and nutritional properties of the fruit as well as its natural green hue. Visit your favourite brand's website to learn their oil-making technique. "As a benchmark, we pick olives by hand to select the most aromatic fruit and cold-press them on-site within 24 hours of harvest to maintain the integrity and quality of our products," explains Ziouiouch.



Never pay less than \$7 a bottle: The global price of olive oil currently trades at around \$4630 USD per 1,000 litres, making the price of one single litre a little over \$6 Canadian for the raw goods alone. If the oil you're purchasing is lower than the price of oil in bulk, it's not authentic and probably cut with cheaper products.

Don't focus on colour: Though colour is not an accurate indicator of quality, EVOO in its purest form retains a golden to green hue depending on the variety of olives used to produce it. Much like wine, the taste of olive oil is also influenced by the olive varieties as well as the ripeness at which the olives are harvested; green olives give a bitter, spicier flavour whereas ripe olives impart a sweetness.

Want to learn more about olive oil? Visit oleiva.ca for more facts, tips and recipes.
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How to travel on a shoestring budget

(NC) Don't let limited funds dampen your curiosity or dreams of learning more about a new place and culture this year. Check out these smart and frugal travel tips for exciting international experiences.

Be flexible with transportation. If you're willing to take a red eye flight on a weeknight, you can probably score cheaper flights. When getting around in the city you're visiting, consider alternative options like public transit, biking and walking over cabs and renting a car.

Look for free activities. You can find many free events and attractions if you know where to look. Do your research beforehand and you'll be surprised at the number of free public museums, markets and festivals you can find all over the world.

Try a working holiday or internship. Exploring a new place becomes much more budget-friendly when you can work in your host country. Although getting the right visas and permits can seem daunting, you can make the process easier and cost less with International Experience Canada (IEC). This government program allows youth ages 18 to 35 to obtain work permits to travel and work abroad for up to two years in one of more than 30 partner countries and territories. It's a great way to fund your holiday. Work permits under IEC are generally less expensive, more flexible and processed



more quickly!

Eat local. Restaurants that cater to tourists often demand big bucks, so avoid having meals near tourist hotspots. Do some wandering and see where the locals eat, and don't be afraid to shop at the grocery store for no-cook ingredients to grab for on-the-go snacks or meals you can enjoy in a local park.

Set priorities. Do you want to get tickets to a must-see show? Or maybe you need a premium seat with more legroom on the plane? Decide on the one travel element that you consider most valuable to enjoying your trip, and spend your money on that while opting for less expensive options for everything else.

Find more information on work and travel abroad at Canada.ca/IEC.

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Smart tips to reach your retirement goals this year

(NC) Canadians are living longer, and company pension plans are getting smaller or disappearing altogether. While this can make saving for retirement even more stressful, there are some simple ways you can save more money every day and work towards a comfortable nest egg.

Pay yourself first. Set up automatic contributions to retirement accounts. If you never have the money, can you really miss it? Start young. When you're saving for retirement, compound interest is your best friend. For example, if your investments average a return of six per cent a year, your money will double every 12 years. Getting an early start can make a big difference.

Make a budget. If you're often left wondering where your money went at the end of the month, try tracking your spending. Bring your lunch to work. Buying lunch every day can get expensive fast. If you spend \$7 a day, that adds up to more than \$1,800 a year. Are leftovers really that bad?

Don't forget about your CPP. If you're like most people working in Canada, you contribute to Canada Pension Plan through automatic deductions to your paycheque, and matching contributions from your employer. Canada Pension Plan Investment Board is tasked with ensuring your CPP retirement benefits are there when you need them.

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CPPIB into a diverse portfolio of assets like stocks, bonds, real estate and toll roads in order to ensure that the fund is sustainable for generations to come. In fact, according to the Chief Actuary of Canada, as of right now your CPP is sustainable at current contribution rates for the next 75 years and beyond.

When you combine your CPP with your defined benefit plan at work, personal Registered Retirement Savings Plans or Registered Retirement Income Funds, and personal budgeting and savings strategy, you may be closer to a secure retirement than you think.

Find more information at www.cppib.com.
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5 questions to ask your doctor before any test or treatment

(NC) The cold winter months usually see us spending more time in doctors' offices. Whether you're getting a flu shot or checking on a lingering cough, the more information you have the better decisions you can make about your healthcare. Here are five questions you should ask your healthcare practitioner before any test or treatment.

1. Do I actually need this test or treatment? Tests are used as diagnostic tools to help you doctor determine the best course of treatment, but in many cases they can use less invasive criteria to make a recommendation.

Similarly, certain treatments are elective, so it's good to know if something is necessary or optional.

2. Have physiological differences been taken into account? Diseases, treatments and chemicals affect men and women differently, with most drug trials and medical research focusing only on the male body while not considering the differences that are unique to women and their health. This is why you likely need to remind your doctor to account for gender differences when prescribing a test or treatment.

"Many healthcare practitioners are not aware of the gender bias in clinical studies and the implications for women's

health," explains Karen Jensen, a naturopathic doctor whose new book, *Women's Health Matters: The Influence of Gender on Disease*, explores this issue in detail. "As a result, it becomes a bottom-up situation, requiring the public, and women in particular to educate themselves."

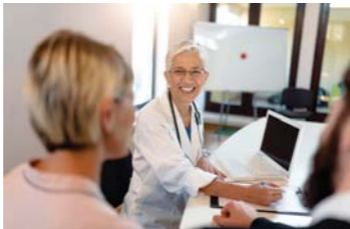
3. What are the risks and potential side effects? Understanding the risks of a specific test or treatment can give you a clearer picture of possible advantages and drawbacks, while knowing the side effects lets you know what's normal, what's to be expected and what requires reaching out to your doctor.

4. Are there alternatives? This gives you a chance to learn about newer test or treatment options that may offer comparable results, as well as find out if lifestyle changes or alternative therapies can help.

5. What are the costs? It's important to know if your doctor's recommendations are covered by your provincial healthcare plan, and if not, what percentage you can expect your insurance to reimburse. You also need to know what time and emotional costs may apply; for example, if a test requires taking a whole day off work.

Find more information online at wvmagonline.com.

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Winter is the perfect time to test your home for radon

(NC) Your home is where your family lives, works and plays, so you want to keep it safe, healthy and free from hidden dangers. One potential hazard Health Canada is warning Canadians about this winter is radon — an invisible, radioactive gas that comes from the ground and can get into your home undetected. Radon is dangerous because it's the second leading cause of lung cancer after smoking.

Despite this serious risk, many of us still aren't taking action to reduce radon levels in our homes. In fact, a recent study found that more than 70 per cent of Canadians with high radon had done nothing to reduce their levels. Only 29 per cent of the survey participants had reduced the radon level in their home.

The first step to taking action against radon is testing to know your home's radon level, an easy and inexpensive process. If the levels are below the Canadian guideline level, then you can enjoy peace of mind knowing your home is an environment that's safe from radon.

If the level is above the guideline, then you need to take action to reduce it. Lowering the radon level in your home is easy and affordable.

A radon mitigation system can be installed in less than a day and in most homes, will reduce the radon level by more than 80 per cent for about the same cost as other common home



repairs such as replacing the furnace or air conditioner. To reduce high radon levels, look for a service provider that has been certified through the Canadian National Radon Proficiency Program.

Find more information at www.canada.ca/radon
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The Lily Lake Pavilion, in Rockwood Park, has been a local tradition as a gathering place in Saint John for over a century.

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

Lily Lake Pavilion is also home to the Frank & Ella Hatheway Labour Exhibit Centre and Day of Mourning Monument. Inside Out Nature Centre offers customized day adventures and Pangea Wellness Spa provides relaxation spa experiences.

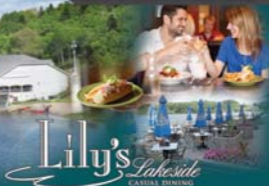
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5 ways to support your local food bank

(NC) Spring is an important time for food banks. While donations typically peak around the winter holiday, they are often lowest during the late spring and summer.

www.foodbankscanada.ca/utility-pages/find-a-food-bank.aspx
www.newscanada.com

Chris Hatch, CEO of Food Banks Canada, shares his tips for collecting donations so your local food bank can stay stocked for months to come.

Host an event with friends: Board-game nights, house parties and barbecues are amazing ways to collect donations for your local food bank. When you're planning your next social event, why not make food or funds the ticket to entry? You'll help spread awareness of hunger in your community and guests will feel good knowing they're supporting a worthy cause.

Get competitive: Make teams or challenge friends or co-workers to make the biggest donation. Put together a chart to show who is winning. Awarding a prize for the winner is another smart way to get people interested and raise a lot more food or money.

Cram a cruiser: If you don't have time to make your own food drive, donate to your local cram-a-cruiser event. Real Canadian Superstore locations and Independent stores often partner with local emergency services to fill police cars or ambulances with food donations during their spring food drive which runs from March 18 to 31. While you're there, snap some pics for your Instagram account to get more people involved.

Settle a score: Get friends or coworkers to cast votes for a jury cause using money or non-perishables. Whoever has the most votes gets a pie in the face, shaves their head or wears a costume to work.

Volunteer: Donating your time is another great way to lend your support. Food banks have a range of volunteer opportunities for people of all ages. School and corporate groups are encouraged to help with food sorts, but many food banks also rely on volunteers for creating hampers, answering phones and helping with events.

To find a food bank near you, visit



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Host the ultimate movie night

(NC) Movie nights are a great way to bring family and friends together. After all the holiday spending, they're also a fun, low-cost option for entertaining. Here are few ideas to host the ultimate movie night, without breaking the bank.

Let guests pick the flick. Curate a selection of movies you have at home or narrow down a list of films on your subscription-based streaming service and let your guests vote. Consider choosing a theme for the evening. For family movie night, offer a list of animated movies to choose from, or for girls' night in, a selection of rom coms.

Pick the perfect snack. What's a movie night without popcorn? Popping a few bags of microwaveable popcorn for the audience to share takes minimal time, so you can focus on tidying up and sitting back to relax. Orville Redenbacher has a new recipe for its microwaveable popcorn with no artificial colours, flavours and preservatives in most flavours, so you can share a snack that your entire family will love.

Read your audience. The movie doesn't always have to end for a conversation to spark up. If your family and friends have news to share or there are a lot of heavy eyelids in the crowd, let the mood of your

guests dictate the course of the evening. After all, the most important part is spending time together.

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New income tax changes for your 2017 returns

(NC) With the income tax deadline approaching, there are some significant changes that have rolled out this year that will affect many Canadians. Here are some that can help make filing quicker and easier.

Public transit reimbursement. Early last year, the government announced the elimination of the public transit reimbursement, citing the credit wasn't effective enough in encouraging the use of public transportation and reducing greenhouse gas emissions.

Instead of the individual tax credit, the federal government has announced that it will invest \$20 billion over the next 11 years to improve transit across the country. "Though the credit ended mid-year, you can still claim a 15 per cent non-refundable tax credit for transit passes purchased between January 1 and June 30 on your 2017 income tax and benefit return," says Lisa Gittens, senior tax professional at H&R Block.

Children's activities. The Children's Arts and Fitness tax credits, including the special supplement for disabled children, will no longer be available. In previous years, parents and guardians were able to receive credits for such activities as art classes, piano lessons, hockey and soccer.

Small business. Good news for small business owners – the government is moving forward with a plan to lower small business taxes from the current 10.5 per cent to 9 per cent.

Military credit. In recognition of the commitment and sacrifice members of the Canadian Armed Forces make, it was announced that military salaries of all deployed personnel would be exempt from federal income taxes.

Education. Back in 2016, the federal government eliminated the federal education and textbook tax credits, to come into effect January 1, 2017. This means 2016 was the last year students were able to make these claims.

"The silver lining here is that the carry-forward rules apply, so any unused education tax credits that arose prior to 2017 are still available to be claimed either this year or subsequent



years moving forward," explains Gittens. Depending on where you live, you may also still be able to claim a provincial credit.

If you have questions about changes to tax laws, contact a local tax expert like those at H&R Block to ensure you're getting the greatest return possible.

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Cheque cashing fees: Is the convenience worth the price?

(NC) Cashing a cheque at a payday loan centre may seem quick and easy, but the fees you'll be charged for these services can add up.

Let's say you are receiving a monthly cheque for \$500 for one year. If you cash your cheques at your bank, you get the full \$6,000 over the 12-month period.

However, a cheque-cashing service will charge you an item fee, as well as a percentage of the cheque's value. Continuing with the monthly \$500 cheque example, if you have an item fee of \$2.40 per cheque and owe a percentage rate of 3.6, altogether you would be paying \$243.72 a year to access your funds — quite a dent in your wallet.

Item fees and percentages differ slightly between services, but the averages used here are based on the rates charged by five of Canada's largest cheque-cashing/payday loans businesses.

Get ready for International Women's Day

(NC) March 8th is a global day celebrating the social, economic, cultural and political achievements of women. The day also marks a call to action for accelerating gender equality. Here are a few ways you can recognize and celebrate International Women's Day this year:

1. Learn about feminist heroes. Learn the history of this special date and the movement towards gender parity. Read up on women throughout the world and throughout history who have made a difference. Have a movie night with your friends and watch films about women, especially women from other countries or cultures.

2. Get involved. There are many ways you can get involved in your community. Join a board of a charity or organization or volunteer and actively participate in the work that they do. See if there is a local walk or marathon in your area. Marching, running or walking with other women can help raise awareness for the struggles of women around the world.

3. Donate to a charity. Consider donating to one of the many organizations such as Amnesty International that work on women's issues, locally and internationally. Donating to organizations working on women's rights can help in the fight against gender-based discrimination, ensure women can access sexual and reproductive health services, and make sure that women who are human rights defenders can safely and freely carry out their work.

4. Celebrate courageous women in your life. Take a moment to think of the significance of the women in your life and be sure to celebrate, appreciate and thank them.

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When you cash your cheque with a teller at your bank, you have a right to access the first \$100 immediately, without paying any fees. Any remaining funds will be released after a maximum of four business days. If you are able plan ahead for this, you can avoid spending your money on cheque-cashing services.

Learn more about your rights and responsibilities around cheque hold policies and access to funds at www.canada.ca/it-pays-to-know.

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5 things to do immediately after your identity is stolen

(NC) If you keep up-to-date with popular movies and newspaper headlines, then you probably are aware of extreme versions of identity theft. But if this were to happen to you in real life, would you know what to do?

Identity theft is when scammers acquire and collect your personal information for criminal purposes. Identity thieves are eager to steal your credit card information, bank account details, full name, date of birth, social insurance number, full address, mother's maiden name, online usernames and passwords, driver's license number, signature and passport number.

If you fall victim to this sneaky scam, here are the steps you should take:

1. Confirm. The best way to find out if your identity has been stolen is to monitor your financial accounts and your credit card statements frequently. If you're getting calls from collection agencies about unfamiliar accounts or your credit applications are turned down unexpectedly, investigate further.

2. Contact your financial institution. If you think someone has gained access to your personal financial information, call your financial institution immediately so they can suspend your accounts and limit the amount of money you lose. Credit card companies may also be able to reverse a transaction if they believe your card was billed fraudulently.

3. Use the right contact info. Never use the contact details of financial institutions that appear in emails or websites you are suspicious of — they will probably be fake and lead you to a scammer. You can find legitimate contact details in the phone book, on your account statement or on the back of your card.

4. Report it. By reporting the scam to authorities, they may be able to warn other people and minimize the chances of it spreading further. The best places to report this are the Canadian Anti-Fraud Centre and the Competition Bureau.

5. Protect yourself. Take steps to keep this unfortunate scam from happening. Be wary of unsolicited attempts to extract personal or financial information, shred documents before recycling them, shield your PIN when using your credit or debit cards, and notify the post office and your financial institutions when you change your address. Familiarize yourself with the billing cycles of your credit and debit cards, double checking all statements for irregularities.

Find more information at
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3 ways to create a hands-free home

(NC) Remember the days when you struggled at your front door, juggling bags of groceries and your keys? Homes have now become smarter, more energy efficient and even intuitive, making hands-free a reality.

Automatic environment monitoring, access to lights and appliances from anywhere in the world and voice-controlled gadgets are just some of the ways home life is evolving. Our homes are an extension of our lifestyles, with increased capabilities to seamlessly connect 24/7 at the touch of a wireless button. Here are a few examples of smart home advancements bringing us one step closer to a connected and hands-free space: In the kitchen. Technology has brought hands-free faucets, helping families avoid unnecessary accidents, making cleaning easier and reducing the spread of germs and messes. Companies such as Canaroma are also finding ways to integrate this new touchless technology into stunning design, making it beautiful to look at.

Call home. Long gone are the days where you physically dial a phone. For example, new home systems now offer the ability to call mom simply by saying "call mom." Products such as Amazon's Echo and Alexa and Google Home are making connecting hands-free simple. Using VoIP — voice over internet protocol — you can now call your contacts and you don't even have to wait for them to get the technology or a Google account to answer.

Clean-up time. You're not alone when it comes to despising cleaning. Fortunately, hands-free options can provide a tidy home without lifting a finger. From air purifiers that automatically scan your environment for airborne allergens and pollutants, to high-tech robotic vacuums that trap dust and dirt and spontaneously move away from objects in their path, coming home after a long workday to a spick-and-span environment can be your reality.

We're moving towards to a truly intuitive lifestyle. Companies such as TA Appliances, Teletime and Appliance Canada are taking us one step closer to a hands-free world. The next generation of smart home products will continue to expand our ability to connect to contacts, appliances and other smart-home devices anywhere in the world and on vocal demand.

Find out how you can integrate technology into the design of your space and live hands-free at the National Home Show, presented by Re/Max on March 9 to 18 at the Enercare Centre, Exhibition Place. Find more information at www.national-homeshow.com.

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Savings slide as Canadians focus on paying down debt

(NC) If your new year's resolution is to get a handle on your debt, you're not alone.

With mounting household debt and interest rates on the rise, an annual CIBC poll found that paying down debt is again Canadians' top financial priority.

Yet, with inflation outpacing earnings and outliving our assets a growing concern, it's more important than ever to save.

"While getting a handle on any high-interest debt is vital, don't let your debt get in the way of saving. Both are critical to your overall financial health," says David Nicholson, vice president at CIBC.

Nicholson offers these tips to ease the debt burden while building savings:

Pay high-interest debt. Store credit cards can have interest rates as high as 30 per cent, making it critical to pay down this debt first.

Commit to saving something each month. Look at your income and expenses to determine how much you can afford to cut back each month. Set that amount aside in a dedicated high-interest savings account and challenge yourself to save a little more each month.

Make your savings plan automatic. Pay yourself first by enrolling in an employer-sponsored savings plan or setting up an automated transfer into a high interest or tax-free savings account on the day your paycheque is deposited to prioritize saving and limit your spending to only what's left over.

Speak to a financial expert. They can help you convert your new savings and debt repayment into a larger financial plan that helps you manage everyday expenses and gets you on track towards longer term goals like a dream vacation or retirement. Create an investment plan to make the most of your money and take advantage of any tax savings.

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"Kitchen Talk" BY Jim Lawrence

Kitchen Reno with no layout changes? Most unlikely !

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

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

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

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

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

This article was written by Jim Lawrence
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I love helping people with their weedy, overgrown or tired-looking beds and creating beautiful new gardens. And we have plenty of plants at the Garden Center that deer don't like. So lets get at it!!



3 success tips for the newbie midlife entrepreneur

(NC) Starting a new chapter by starting a new business? It can seem intimidating, but you have what it takes to succeed. Meet the challenges of your new venture more confidently by following these simple tips:

Keep your skills up-to-date. Never underestimate the value of a one-year college program, or even a continuing education credit. You don't need to go back to school for four years just to start a business, but even a small amount of time spent honing old skills or learning new ones can pay dividends. You already invest into your other business assets, so make sure you invest in yourself as well.

Your time is valuable—spend it well. Your business will always take more time than you expect it to, and that's ok. But you need to make careful decisions about what merits your time and what doesn't. Set your priorities and strategically tackle them in order of importance, outsourcing or delegating what you can to employees, freelancers or specialized companies. Do your research the smart way. No company ever got ahead without knowing their market, and you will be no exception. But finding useful information about your area and your potential customers can prove surprisingly difficult if you don't know where to look. Census data can provide a wealth of information on where your customer base lives and their median income and average monthly shelter costs, which can potentially give you a sense of how much they can spend on your service. Statistics Canada offers the data for free, so why not use it? Take advantage of this great resource to learn more about your target market, and maybe even find whole new market segments you've never considered.

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6 tips to improve your financial health in 2018

(NC) It's the time of year when we make promises to do better, eat healthier or exercise. Yet, research shows a clear link between the state of our finances and our mental, emotional and physical health. So even if you do nothing else, tuning up your finances may be the ticket to a better year ahead. "The start of the year is the perfect time to take a look at our budget and monthly cash flow to see where we can do better to meet our financial goals," says David Nicholson, vice president at CIBC. "Make the most of that new year optimism by putting a clear action plan in place to keep you on track throughout the year."

Here are six tips to improve your financial health this year:

1. Know your money. Take a look at your income and expenses and write them down. Having a clear picture of your financial situation can reveal some surprises and get you in the right frame of mind.
2. Get a handle on high-interest debt. Stop carrying a balance on your credit card. Some store credit cards can charge up to 30 per cent interest, so make it a priority to pay off any high-interest debt and/or consolidate your debts into one loan at a lower interest rate.
3. Think twice about spending. Don't spend money on things you don't need; rather picture the things you really want and save a little more for them instead. Delaying purchases is another way to reduce spending on non-essentials.
4. Automate your savings. The most effective way to save is to "pay yourself first" by setting up an automated transfer on the day your paycheque is deposited. For an added boost, direct those funds into a TFSA, RESP or RRSP to take advantage of any government grants and tax savings.
5. Start investing now. Whether you have a few thousand saved or you can only afford to sock away your lunch money each week, every dollar you invest can increase your wealth and give you more flexibility in the future. How to invest comes down to your risk tolerance and time horizon. Just re-

member, the earlier you start, the more you have to gain thanks to the power of compound interest.

6. Get an expert opinion. Most banks offer free financial planning to help you map out your short- and long term goals, project what your desired retirement lifestyle will cost you, and build a plan that's unique to your financial situation. If you find it tough to stick to your plan or if something changes, be sure to modify your plan and keep yourself on track.
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KENNEBECASIS REGIONAL POLICE FORCE

The Kennebecasis Regional Police Force and the Kennebecasis Regional Joint Board of Police Commissioners are proud to be serving the Towns of Quispamsis and Rothesay. Formerly the Rothesay Regional Police Force, members and staff of the KRPF have been dedicated to ensuring your neighborhoods remain safe and our citizens enjoy an outstanding quality of life. Since 1951 members have taken great pride in contributing and giving back to the community; thus our motto, "Our Community, Our Commitment."

Police and Public Partnership Programs & Fundraisers

- Fill the truck for KV Food Bank - Fall 2018
- Youth Leadership Camp - Feb 18 A/Insp Becker, Cpl Belliveau, Cst K. McIntyre
- Clergy Police Academy - April 17 Cpl Belliveau, Chaplain P. Gillies
- Bowling for Kids - April 28, Cst. McAllister
- KRPF Bike Rodeo - May 12 - Cst. Lee, Cst. McLeod
- Police Auxiliary Program - Cpl. Saunders or A/Insp Becker
- Dare Program (Grade 5) March - June. Cpl. Belliveau, Cst. Daily, Cst. Carr, Cst McAllister
- Wits (Anti Bully) Elementary Schools Feb - June Cst K. McIntyre, Cpl Belliveau, Cst Carr
- Tanya Shand Memorial Run September - Cst K. McIntyre, Cst Toner
- Love is respect (intimate partner violence outreach) Cst K. McIntyre, A/Insp Henderson
- ATV Safety Session - Late Spring Cpl Belliveau, Cst McAllister

- Seniors Police Academy Late Fall Cpl Belliveau, Cst McAllister
- Coffee with a Cop - Fridays at Java Moose Cst McAllister, Cpl Belliveau
- Second Annual KRPF hot Pursuit BBQ Challenge (Meenan Cove June 8-9) Cpl Belliveau, Cst M. Marsh
- KRPF Bike Auction - KRPF Office May Cpl Belliveau, Sgt Dickson
- CAP (Community Advancement Program) Cpl Belliveau
- Wandering (Alzheimers) and Autism Registry Cpl Belliveau, Cst McAllister, Cst Carr, A/Insp Henderson
- Community Friday BBQ June KRPF Office June to August Cpl Daley, Aux Cst Breaux, Cpl Belliveau
- Traffic issues (TADD, MADD) Sgt Scott, Cpl White
- Crime Stoppers Sgt McDougall 1-800-222-8477
- PARTNER - KRPF Mascot Cpl Belliveau, Aux Cst G. McCabe, Cst Carr, Cst Lee
- Law Enforcement Special Olympics Cst D. Palmer, Cpl Belliveau, Cst Howell, A/Insp Henderson / Becker

Crime Prevention Through Environmental Design (CPTED, pronounced sep-ted) helps to create healthy, safe communities through well planned environmental design. CPTED enhances safety by influencing the physical design of our environment and encouraging positive social interaction. The CPTED principals reduce opportunities for criminal acts to take place and help to feel safer. By doing so, it improves our quality of life.

Houses - Use walkways and landscaping to direct visitors to the main entrance and away from private areas. Keep shrubs and trees trimmed from windows and doors to improve visibility. Use lighting over entrances. Use thorny plants along fences lines and around vulnerable windows. Know your neighbours.

Apartments - Ensure hallways and parking areas are well lit. Install good quality deadbolts and peepholes on unit doors. Provide common space in central locations to encourage tenant interaction. Know your neighbours.

Businesses - Place checkout counters near front of the store, clearly visible from outside. Window signs should not cover any more than 15 per cent of windows to provide clear visibility into and out of the store. Use shelving and displays no higher than five feet to help see who is in the store. Avoid creating outdoor spaces that encourage loitering and provide increased security. Install lighting in parking lots.

Neighbourhoods - Locate open spaces and recreational areas so they are visible from nearby homes and streets. avoid landscaping that might create blind spots and hiding places. Make sure there is appropriate lighting. Design streets to discourage cut through or high speed traffic calming measures.

The KRPF relies on the ongoing support of its corporate partners and the community members who proactively assist with education and crime prevention strategies. The KRPF CAP program is maintained by the KRPF members and volunteers. The goal is to assist our citizens who are in need, thus our motto

"Our Community Our Commitment".

Kennebecasis Regional Police Force

Chief Wayne Gallant and the Kennebecasis Regional Police Force and The Kennebecasis Regional Joint Board of Police Commissioners wish to thank the citizens of the Kennebecasis Valley who pro-actively assist the Police Force with crime prevention in our neighbourhoods, enhancing the quality of life in our community.



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Soft skills to rule future jobs

(NC) Over the next decade, the job market is going to change dramatically. Old jobs will disappear because of the rise of automation and new ones will arise from new technologies. This change has already begun in Canada, with experts pointing to the “quiet crisis” currently affecting our young people that makes it increasingly difficult for them to find meaningful work.

According to RBC Economics, these changes have led to a growing importance of what were once known as “soft skills.”

Soft skills are the things we don't learn in school but are invaluable in the real world, including communication, collaboration, leadership and problem solving. According to RBC, employers should value these skills as a way of predicting how a potential hire will react to the new realities of the transformed workplace. They should be considered foundational skills instead of a nice bonus.



This thinking is part of the company's recently announced 10-year focus on youth employment, in which they've challenged Canadian businesses to make fundamental changes to their hiring practices.

But just as organizations have a lot of work to do, we should also be preparing our young people for the future of work. So how can our youth build their foundational skills early and prepare themselves for the coming changes?

The major way is to get out into a work environment. Volunteering at charitable organizations, for example, doesn't just look good on a resume. These experiences also bring people from different backgrounds to work together in situations that are constantly changing. That makes them the perfect place to develop these foundational skills.

The WE Schools program is also a great educational resource to learn foundational skills, offering students the chance to pick up the abilities they need to excel in the workplace.

Based on the realities of the future job market, these skills don't just make up the foundation for a good hire. They can also make up the foundation for a lifelong career.
www.newscanada.com

Simple Tips to protect yourself from data breaches

(NC) With businesses from credit score reporting companies to popular ride-sharing services reporting data breaches in 2017, many consumers are worried their personal information isn't safe. If you're concerned about the safety of your financial information, take some time to learn more about data breaches and how to protect yourself.

When criminals hack into a database owned by a financial institution, company or service you deal with, it could be possible for them to get a hold of your personal and financial information. If that happens, they might use this info to access your accounts and steal your money. They might even try to borrow money in your name.

If a financial institution, company or service you deal with has recently been hacked, you may be at risk and should take the following steps immediately: change your passwords, review your bank and credit card statements for unauthorized transactions and report any you find.

Order and review your credit report from both of Canada's credit bureaus —Equifax and TransUnion. If your report includes accounts you don't recognize, it could mean that someone has applied for a credit card, line of credit, mortgage or other loan under your name.

If you think you have been a victim of fraud as a result of a data breach, here is what you should do:

Contact your financial institution and any other companies where your account has been compromised.

Contact Equifax and TransUnion and ask them to place a fraud alert on your credit report to instruct lenders to contact you and confirm your identity before they approve any applications for credit.

File a report with your local police.

Notify the Canadian Anti-Fraud Centre.

Find more information online at canada.ca/money.

www.newscanada.com



Put heart health first for a longer life

(NC) Everyone should take steps at all life stages to protect against heart attack and stroke. This is especially important for people who have diabetes. In fact, approximately one in two people with type 2 diabetes die from heart disease, making it the most common cause of death?

People living with diabetes are up to three times more likely to be hospitalized for heart health problems, and may develop heart disease 10 to 15 years earlier than those without the condition.

Award-winning singer and songwriter Jann Arden understands the impact diabetes can have on a loved one.

"My dad had diabetes, and many other health problems, including heart disease. I was surprised to learn the two conditions were so strongly linked. It's important to know your risk and take action to protect your heart health when you have diabetes."

Symptoms associated with heart problems can be silent. Risk factors — including uncontrolled or high blood pressure, poor diet, lack of exercise and smoking — can put a person at increased risk of developing heart disease.



Fortunately, understanding the connection between diabetes and heart disease can better position you to take preventative steps to help reduce your risk. Listening to your body is important too. For example, signs like leg cramps when walking or chest pain are worth mentioning to your doctor.

According to Diabetes Canada, there are several ways you can help reduce your risk of heart disease, like controlling blood pressure and cholesterol, managing weight, avoiding smoking, and taking medications to protect your heart.

Speak to your doctor about what you can do to lower your risk and take a risk assessment at www.myheartmatters.ca.

www.newscanada.com



Bikes + Beans

PLEASE SHARE THE ROAD

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

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

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

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

2017 saw the introduction of a "1 metre rule" in the New Brunswick transportation code. This means that when a vehicle approaches behind a cyclist they must ensure they have a minimum of 1 metre of clearance before proceeding to pass.

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

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

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

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



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