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VOLUME 15 ISSUE 02 – February 8, 2025 – March 8, 2025
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Winter wellness: 7 tips for staying healthy

(NC) Is prioritizing your health a goal this winter? Follow these tips for a healthier, happier season:

Make your home a haven

Transform your home into a cozy retreat from the cold. Adding fuzzy blankets, fleece pillows, scented candles and family photographs to your living space can help create a warm, welcoming environment to soothe your soul.

Try your hand at winter sports

Exercise is great for your mind and body, and can strengthen your muscles and immune system. Winter sports like skiing, ice-skating or even snowboarding can be a fun and invigorating challenge.

Be mindful of your mental health

With low sunlight and cold weather, it's easy for the winter blues to set in. A light therapy lamp can help supplement natural light, but remember to speak to a mental health therapist or physician if you

need extra support.

Practice good sleep hygiene

Sleeping well is key to staying healthy. Try to keep good habits, like going to bed and waking up at the same time every day, even on weekends. It may sound obvious, but avoiding screens before bed can help you get to and stay asleep. If you have trouble staying offline, use an app or timed lockbox to make sure you unplug.

Get on top of your healthcare

Check in with your healthcare provider to make sure your tests and vaccines are all up to date. If you have a cough or feel the winter blues, speak to someone sooner than later to feel better faster. To see a doctor or nurse practitioner quickly and conveniently, try a virtual care platform like Maple. Connecting with a provider from home can help you stay on top of your health and tackle problems when they arise.

Plan healthy meals

Fruits and veggies packed with nutrients, antioxidants and fibre can boost your energy and keep you feeling your best. Try new recipes featuring seasonal produce like sweet potatoes, winter squash, beets and apples.

Fight back against germs

Help prevent colds and flus by

washing your hands regularly, coughing into your sleeve and carrying hand sanitizer with you when you're on the go. Clean and disinfect high-touch surfaces in your home, like doorknobs and light switches.

Find more tips for staying healthy this winter at getmaple.ca.

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Supporting Children Through the Grief of Losing a Loved One



Vault Mental Health

Dealing with the loss of a loved one is incredibly challenging, especially for young children who may struggle to understand and process their grief. Here are five essential strategies to support your child during this difficult time:

- 1. Be Honest and Age-Appropriate:** Use clear, simple language to explain the loss. Avoid euphemisms and provide explanations that match your child's age and understanding. For example, say someone "died" rather than "went to sleep."
- 2. Encourage Emotional Expression:** Let your child know it's okay to feel a range of emotions, such as sadness or confusion. Encourage them to express their feelings through words, drawings, or play, and validate their emotions.
- 3. Maintain Routines:** Keep daily routines as consistent as possible. Stability helps provide a sense of security and normalcy for children during times of grief.
- 4. Offer Reassurance and Support:** Reassure your child that they are safe and loved. Address any fears they might have and be available to answer their questions with empathy and understanding.
- 5. Seek Professional Help if Needed:** If your child's grief is affecting their daily life or they seem to be struggling significantly, consider seeking support from a child therapist who specializes in grief. Professional guidance can provide additional tools and support.

At Vault Mental Health, we offer compassionate support for children and families navigating grief. With over 15 experienced therapists, we provide a welcoming environment for emotional healing. We offer both in-person and virtual appointments to fit your needs.

Book an appointment in Whitby or online at www.vaultmentalhealth.com. For more information, call 1-855-503-9699 or email info@vaultmentalhealth.com. We're here to support your family's journey through grief and healing.

Discover More or Book Online:
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About the Author
Jessica O'Connor, Director, Registered Social Worker, Psychotherapist and Clinic Owner.

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Beryl Hansen
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Can I count on the Canada Pension Plan when I retire?

(NC) The Canada Pension Plan (CPP) has been in place for almost six decades, but there's a persistent – and unfounded – concern among some Canadians that it will not be there for them when they retire.

According to a recent survey, almost 30 per cent of respondents fear CPP benefits will not be available to them in retirement and another 25 per cent are not sure. The survey did not delve into the reasons why, but the concerns expressed by those surveyed could go back to the mid-1990s, when it was estimated that the Canada Pension Plan would not be able to cover benefits by the mid-2010s; or, perhaps it's the influence of the United States, where social security is forecast to be insolvent by the mid-2030s.

CPP Fund's financial stability

The fact of the matter is, the fund is on a firm financial footing thanks to actions taken more than 25 years ago by the federal government

and the provinces that participate in the pension plan. They raised contribution levels and created CPP Investments, a professional investment management organization that is overseen by an experienced board of directors and is accountable to Parliament and the federal and provincial finance ministers.

CPP Investments manages excess funds that are not currently needed to pay pension benefits in the best interest of more than 22 million contributors and beneficiaries. As of September 30, 2024, the CPP Fund stands at \$675 billion. And it's worth noting that pension contributions that come off your pay can only be used to pay CPP benefits; and cannot be used by any governments for any other purpose.

Checks and balances for financial sustainability

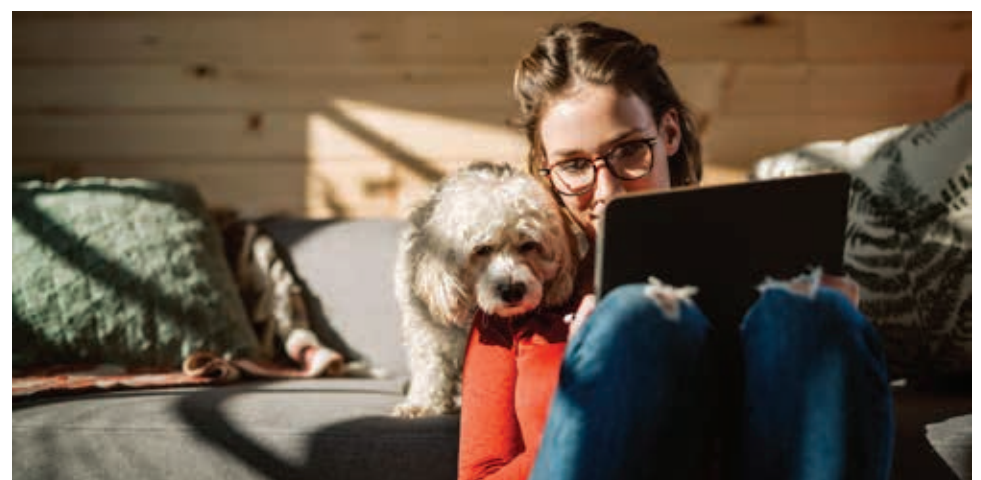
There are strong checks and

balances in place to ensure the financial sustainability of the system. Every six years, CPP Investments undergoes a special examination of its systems and practices by an independent examiner. In addition, the Office of the Chief Actuary (OCA), an independent federal body, reviews the future costs and financial stability of the CPP every three years. The OCA's most recent report reconfirmed that the Canada Pension Plan is financially

sustainable under legislated contribution rates for at least the next 75 years – the longest period actuarial forecasts can look out.

These factors – a professional investment manager combined with strong oversight – means you can have confidence that your benefits will be there for you for as long as you live – for generations to come.

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Cost-saving tips for the new year

(NC) Last year’s inflation and high interest rates forced many Canadians to look for ways to cut back on their spending so they could pay their bills. Even if things do settle down this year, it’s always a good idea to find ways to cut back. Here are four ways to stay on top of your expenses this year.

Build a budget

The only way to truly know your financial situation is to create a detailed budget. There are a number of free budgeting tools available online. Tally up all your income in one column and all of your expenses in another. If the expenses exceed your earnings, try to identify areas you could cut back on.

The more details you include, such as having separate line items for groceries, takeout meals, convenience store purchases and sit-down restaurant receipts, the easier it will be to spot areas where you can cut back.

Look for grocery deals

Groceries are essential, but they’re also becoming increasingly expensive. So, when you go shopping, watch for sales and stock up on staples you regularly use. Also, keep your eyes open for discounts on surplus items or products approaching their best-before date.

Canadian apps like FoodHero make it easier to find discounted proteins, bakery items, fresh and frozen produce, and more from grocers in your area. You’ll not only save money, but also help reduce the estimated 50 million tonnes of food that goes to waste in Canada every year.

Sell your unwanted items

As you’re working on having a fresh start this year, go through your wardrobe, bookshelf and other household items to look for things you no longer want or need, but someone else might value. There are many online platforms where you can sell these items and gather

together some spending money.

Seek out free or low-cost activities

Your local library is not only a great resource for free access to books, music and movies, many also offer free passes to local attractions. Museums often host a day or night where they offer free (or steeply discounted) admission.

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3 tech tips to help any small business get ahead

(NC) There are plenty of tech tools small- and medium-sized businesses use to help them stay afloat and even thrive – whether they’re used for marketing, operations, customer service or productivity. But while many of these technologies help small businesses find an edge, adopting technologies without a few important precautions comes with a big risk.

Here are three tips any business should employ to help ensure they really are using technology to their advantage – and are not headed for regret.

Identify risk

Risk is part of owning a business, that’s for sure, but some risks are more devastating if things go wrong. As we adopt more online apps and internet-connected devices to stay organized and streamline our workflows, that can open the door to cybersecurity risks such as ransomware attacks.

This is when someone clicks

on a link or downloads a file that gives cyber criminals control of their network or data, who then demand money to release it. By taking a moment to assess the risks that your technology poses to your business, you might discover cracks that you didn’t realize were there.

Establish safeguards

Once you understand where your weak points are, be it staff knowledge, password protection or out-of-date software, you can set up some safeguards to protect your business from an attack. It doesn’t matter how big or small your business, cyber criminals are trying to get in everywhere they can.

Safeguards can include anti-virus software, hardware updates, policies and procedures. There may be grants that can help you fund or finance these updates, and you may find professional advice and effective policy templates online.

Plan and respond

Not only should you employ

safeguards, but businesses should also prepare for the possibility that an attack could occur, and plan for what to do if it does. This could look like backing up your data regularly, limiting access to sensitive information and training staff on safe practices online.

If you do become victim of a ransomware attack, don’t pay up. Instead, implement your plan. It should include isolating your devices from your network, wiping them and resetting them as well as

any online networks and accounts. It’s also important to report the crime to your local police, the Canadian Anti-Fraud Centre and the Canadian Centre for Cyber Security.

While technology can bring risks, these steps help ensure your investment in your future is well protected. Learn more at getcybersafe.ca/ransomware.

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THE WORLD'S LARGEST INDOOR TRAMPOLINE **FUN** PARKS

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60, 90, 120 Minute Jump Time, and
60, 90, 120 Minute Toddler Times
DISCOUNT CODE:
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Disclaimer: Sale is valid until February 28, 2025. Eligible Offer Items: The sale applies to the following items: Non Date Specific 60, 90, 120 Jump Times, and Non Date Specific 60, 90, 120 Toddler Jump Times. Online Purchase Requirement: To avail of this offer, all purchases must be made exclusively online through our official website. Restrictions: Please note that this offer cannot be combined with any other coupons, discounts, or promotions. Not valid on Gift Cards or Birthday Party Packages. Only one offer can be applied to each transaction. By participating in this sale, you acknowledge and accept these terms and conditions. We reserve the right to modify or terminate this offer at any time without prior notice. For any inquiries or concerns, please contact our customer support team. Jump passes expire 365 after purchase date. Must Present Coupon to redeem.



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Eligibility:

- Youth aged 15-30
- Legally entitled to work in Canada
- Unemployed
- Not enrolled in school full-time



Contact Us!
 416-297-9373 ext. 221
 YouthInfo@rncces.ca



Program Offered in Toronto, York and Peel Region.

Funded in part by the Government of Canada under the Youth Employment and Skills Strategy