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Essential facts about stroke everyone should know



Midlife career change: where can you take your skills?

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## Career & Education

### *From healthcare to hospitality: How certain jobs increase eczema risk*



(NC) If you work in healthcare, food service or cleaning, where frequent handwashing and exposure to irritants are common, chances are you have a higher risk of a skin condition, like eczema.

Chronic hand eczema (CHE) is characterized by red, itchy and painful skin on the hands. It can be debilitating for professionals like Amy Wright, who's a nurse practitioner, researcher and mother.

“While working as a nurse practitioner in the NICU, I have to carry around special hand soap,” she explains. “I need to have it on me at all times because of how many times I wash my hands in a shift. Thankfully, I can use the alcohol wash my hospital provides without too much of a reaction, but I need to use special soap when my hands become soiled.”

CHE also impacts other professions requiring frequent handwashing or exposure to solvents and chemicals, such as cleaners and hairdressers. These workers often face a vicious cycle of irritation and discomfort, leading to sleepless nights, increased stress and even time off work. In fact, a recent survey reveals a quarter of people with chronic hand eczema have reduced their working hours or missed work due to their condition.

That’s why it’s important for employers and healthcare providers to take proactive measures to support affected workers. Providing access to fragrance-free cleansers, moisturizers and protective gloves can help with symptoms. Offering educational programs on proper hand care can also make a significant difference.

If you think you may have chronic hand eczema, seeking medical advice and adhering to a skincare schedule that works well for you is crucial. Dermatologists can recommend treatments such as topical steroids, emollients and barrier creams to manage the condition.

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### *Midlife career change: where can you take your skills?*



(NC) People are living longer than ever before, and they’re also spending more of that life in the workforce. So is it any wonder that the number of professionals starting a second career is at an all-time high? It can be a great way to take the skills and experience you’ve earned over the years and apply them in a new field or direction. Unsure where to take that earned expertise or where it can make a meaningful impact? Here’s something you might not have considered:

**International development.** There’s a growing movement to try and make the world a better place by addressing issues of poverty, discrimination, and injustice in developing nations that don’t always have the resources or infrastructure to make a large-scale impact on their own.

As part of this movement, Canada is starting to leverage one of its greatest resources—its people. Initiatives like the Technical Assistance Partnership (TAP) project are bringing Canadian experts in a diverse range of fields to partner nations.

**You can apply your earned skills in unexpected places.** After a 35-year career serving in the RCMP, one Canadian financial crime specialist brought his expertise to Paraguay’s Economic Crimes and Anti-Corruption Unit. He’s been providing them with training, as well as spreading education and awareness more broadly in the country. This helps fight back against corruption, money laundering and organized crime.

**Where will your career take you?** You don't have to be an RCMP veteran to make a real difference. From the communications agency fighting cyberbullying in Tunisia to the women strengthening Nigeria's healthcare system, local leaders are bringing their skills and knowledge to partner nations around the world. They're making an impact that benefits us all.

Learn more from the new podcast, Canadian Changemakers, that's bringing stories about the local leaders making waves overseas at [tap-pat.ca/canadian-changemakers](http://tap-pat.ca/canadian-changemakers).

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## ***Caring hands, suffering skin: Chronic hand eczema in nursing***



(NC) Chronic hand eczema (CHE) is a big concern for nurses and other healthcare professionals who wash their hands and use sanitizers. The condition can cause severe discomfort and impact their ability to perform their duties effectively.

“Living with chronic hand eczema is tricky. I have to constantly monitor what I'm touching to avoid triggering flares,” shares Amy Wright, a Canadian nurse living with the condition.

This constant vigilance can be exhausting and adds an extra layer of stress to an already demanding profession. Fortunately, increased awareness, support and appropriate treatment

can help people living with CHE manage their symptoms, ensuring that those who care for others can also care for themselves.

To help healthcare professionals, workplaces can offer alternative soaps and skincare products. This can help reduce the frequency and severity of eczema flares and support the one quarter of sufferers who have to miss work due to their condition.

Finding support and proper treatment is crucial, especially for nurses like Amy.

“You're not alone. Finding a community of support can be helpful in validating your experience and finding potential solutions. That said, it's still important to be seen by a dermatologist to make sure your symptoms aren't related to another health problem, and to get treatment to alleviate your symptoms.”

If you're a nurse or healthcare professional experiencing symptoms of CHE, don't suffer in silence; speak with a qualified health professional to learn more about preventative treatment options and other tools that can help. Proper diagnosis and treatment can significantly improve your quality of life.

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## Community Affairs

### *Know these 3 signs of stroke*



(NC) In healthcare, there's a saying about strokes: "time lost is brain lost." When a stroke happens, every second counts.

Stroke occurs when the blood supply to the brain is cut off. Brain cells die at a rate of 1.9 million per minute after onset, so the sooner blood flow can be restored, the better the chance of survival—with little or no disability.

If you, or someone with you, experiences any of these signs, call 9-1-1 or your local emergency number FAST.

FAST is an easy and memorable way to remember the three major signs of stroke, and action to take:

**F** - face, is it drooping?

**A** - arms, can you raise them?

**S** - speech, is it slurred or jumbled?

**T** - time to call 9-1-1 right away.

Don't drive yourself or the person experiencing signs to the hospital—an ambulance will get you to the closest hospital that provides urgent stroke care. Emergency medical services will be able to determine which hospital in your area can best help.

Treatments can reduce the severity and reverse some of the effects, and it's important they're given as quickly as possible.

#### **More signs of stroke**

The FAST signs are the most common and are more likely to be caused by stroke than any other condition. But there are additional signs that some people experience. They include:

- vision changes—blurred or double vision
- sudden severe headache, usually accompanied by some of the other signs
- numbness—usually on one side of the body
- problems with balance

Stroke is a leading cause of death and adult disability in Canada. Almost one million people are living with the effects and more than 108,000 strokes occur each year—that's roughly one every five minutes.

Share the signs—you could save the life of someone you love. Learn more at [heartandstroke.ca/fast](http://heartandstroke.ca/fast).

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## *Local leaders, global impact: Canadians making a difference abroad*



(NC) Canada is known for a few of its exports, like oil, wood and precious metals, but there's a new Canadian resource that's making a significant impact across the world: its people. Local leaders are using their expertise and knowledge to make the world a better place in some amazing ways. Here's just one example:

**Strengthening healthcare in Nigeria.** The west African nation has one of the continent's largest economies, but Nigeria has faced decades of challenges since decolonization in 1960. Nigeria's healthcare system has struggled to overcome a lack of infrastructure and investment, and a "brain drain" of skilled healthcare workers leaving the country to look for opportunities elsewhere.

Healthcare access is uneven across the country, with rural areas often going underserved, especially in access to high-quality maternal and neonatal care. But two Canadians, Seyi Kakanfo and Tracey Foster, have been working to change that for Nigeria's 236 million citizens.

Seyi and Tracey are both participants in Canada's Technical Assistance Partnership (TAP) project. It's an initiative supported by Global Affairs Canada that recruits experts in a variety of industries and takes their experience abroad to partnering nations.

"The objective of the team is to improve the quality of healthcare for women, newborn children, adolescent youths at the rural community level," Seyi said in a recent interview on Canadian Changemakers, a podcast that features many experts and their projects around the globe.

The two women have brought their leadership skills and organizational management knowledge to Nigeria's healthcare system. They're providing training and guidance and helping to build a stronger framework for patient care, especially for the more vulnerable or underserved populations. With their help, the healthcare system is building its capacity and reach.

"There's a real desire to make the most of any opportunity, and that really stays with me to this day," said Tracey.

**Become a local leader.** Nigeria is just one partner country benefitting from Canadian know-how and experience. There are opportunities all around the world in fields including firefighting, education, data management, climate policy and more.

Whether you're looking to start a second career, or you've got a passion for your area of expertise, there's a chance to apply it to making a real difference overseas, and to make the world a better place.

Hear Tracey and Seyi's story, as well as other local leaders making a difference around the world, at [tap-pat.ca/canadian-changemakers](http://tap-pat.ca/canadian-changemakers).

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## *How working abroad helps support your community at home*



(NC) Most of us are used to hearing that "charity begins at home," but it's important to remember that it doesn't also end at home. When people take real action to make a difference to others' lives, that impact ripples out through their community, and spreads positive change far out from the initial point.

Here are just a couple of examples of Canadian expertise making a positive impact on the global scene through the support of Global Affairs Canada:

**Supporting sustainable mining.** An environmental engineer went to work with the Department of Environment and Natural Resources in the Philippines. She's helping to guide mining practices there, especially in climate-vulnerable areas. With her help, the mining sector there is putting measures in place to protect vulnerable communities in the zones where extraction is happening.

**Building climate diplomacy.** Experts in environmental and climate diplomacy, and capacity development went from Canada to build a curriculum for training negotiators in the Maldives. This small island nation in the Indian Ocean is made up of over 1,000 low-lying coral islands—most rising no more than a metre or two above sea level—making it one of the most climate-vulnerable countries in the world. The Maldives needs skilled diplomats and negotiators to have a voice on the world stage and advocate for its very existence.

**Helping others helps Canadians, too.** When Canadians share their skills and expertise abroad, the benefits return here. By supporting sustainability efforts around the globe, local leaders are also making Canada more climate secure. The partnerships that these experts are helping to build lead to greater opportunities for everyone involved to learn, cooperate and work together to make the world a better place.

Learn more about the local leaders making a global impact from a new podcast called Canadian Changemakers at [tapat.ca/canadian-changemakers](https://tapat.ca/canadian-changemakers).

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## ***Essential facts about stroke everyone should know***



(NC) Every year, more than 108,000 strokes happen in Canada—yet many people don't know the risk factors, or how to recognize if someone is having one and what to do.

“When I talk to Canadians, I realize that there's a lot they don't know about stroke,” says Katie White, director of health systems for Heart & Stroke. “During Stroke Month—and really every month—we want people to understand it so they can manage their risk and be prepared to act quickly if it strikes.”

### **How stroke happens, and who's at risk**

A stroke occurs when blood stops flowing to part of the brain, damaging brain cells. While the risk increases as people get older, stroke can happen to anyone at any age. Young adults, babies and even young children can experience one. For children, the risk is greatest in the weeks surrounding their birth, and there are more than 10,000 kids under 19 living with stroke.

Conditions like heart failure, congenital heart disease and atrial fibrillation can increase the risk of stroke, sometimes dramatically, and stroke can increase the risk of heart conditions, including cardiac arrest. This is because the heart and brain are connected by the vascular system—a network of vessels that carry blood and oxygen throughout the body.

A stroke now occurs roughly every five minutes in Canada, with almost a million people living with stroke nationwide. Our aging population is one reason for the rise, along with increases in risk factors like high blood pressure, high cholesterol and diabetes in younger people. Fortunately, more people are surviving thanks to research breakthroughs, awareness and better treatment and care.

### **What to do in an emergency**

Recognizing the signs and acting quickly can mean the difference between life and death, or between a better recovery and a lasting disability. If you suspect someone near you is having a stroke, remember FAST:

- **F** - face, is it drooping?
- **A** - arms, can you raise them?
- **S** - speech, is it slurred or jumbled?

- T - time to call 9-1-1 right away.

Find tips and more to help you take charge of your health at [heartandstroke.ca/healthy-living](http://heartandstroke.ca/healthy-living).

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## Environment & Nature

### *3 unexpected ways you can take action on climate change*



(NC) As the effects of climate change continue to sink in, more people are shifting their product and service choices to take their environmental impact into account. But there are also more direct steps you can take that really do make a difference, some of which may surprise you:

- **Reinvest in your home.** Most of your home's footprint comes from the energy used to heat and cool it. Proper insulation can cut that energy use significantly. It keeps the temperature from dissipating into the air outside your home, which means your furnace or AC don't have to stay running.

The insulation itself is only half the battle. You'll also want to make sure your home is properly sealed, so that air can't move in or out of it. This means caulking around your windows, inside and out, and using flashing around any potential gaps in your roofing, such as around vents cut into it.

- **Rethink your ground (transport) game.** Gas-powered cars have a deserved reputation for being environmentally unfriendly, and many Canadians are switching to electric vehicles (EVs) instead. EVs don't emit gasoline or diesel exhaust into the air as they run, but they still have a carbon footprint that mostly comes from the production of their batteries. Over the long run, an EV will put out fewer emissions than a gas car, but if you're switching to a new vehicle every few years, it can wipe out those carbon savings.

Consider making more use of public transport available in your area. Like with home insulation, the real gain is in efficiency—with a bus or train, it only takes one engine to move dozens or even hundreds of people.

- **Take climate action overseas.** When it comes to climate action, local effort has a global impact. That's why more Canadians are participating in international development programs, supported by Global Affairs Canada, in partner countries that take our experience and knowledge abroad. There are fulfilling job opportunities waiting for experts in a diverse range of fields, from sustainable mining policies to climate diplomacy. You can hear the stories of the people exporting Canadian experience and know-how for global benefit in a new podcast, *Canadian Changemakers*.

Find inspiration from local leaders making waves around the world at [tap-pat.ca/canadian-changemakers](https://tap-pat.ca/canadian-changemakers).

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## Finance - Personal

### 4 ideas for what to do if you get a tax refund



(NC) Getting an income tax refund may feel like getting a bonus at work. But that's not really the case. If you receive a refund, it means you overpaid your income taxes throughout the year. Once that money is back in your hands, you have several options depending on how much you get back, such as using it to pay down debt, starting an emergency fund or contributing to other financial goals.

Here are four options to consider:

1. **Pay down high-interest debt.** If you're carrying a balance on your credit card or line of credit, or have student or car loans, using your tax refund to help pay down the balance on one or more of them could help you eliminate these debts faster.

Even if your refund isn't enough to pay off everything, you can still shrink the amount you owe, which can help reduce the total interest paid over the life of those debts.

2. **Make a lump-sum mortgage payment.** If your mortgage contract allows it, using your tax refund to make an extra payment can shorten your journey to becoming mortgage-free. Using your refund to make a prepayment could help cut down your amortization period and result in paying less interest on your mortgage amount every month.

First, it's important to find out whether you have a mortgage that's open to prepayments or closed to them.

Open-to-prepayment mortgages allow homeowners to pay any amount of their outstanding balance at any time without prepayment charges—though you may still have to pay some administration fees.

Even closed-to-prepayment mortgages may still give you the option of making lump-sum payments, with a limit on how much you can pay. For example, at TD, that number can be up to 15 per cent of the original principal amount each calendar year. If you want to prepay more, a fee may apply.

3. **Build your savings.** Whether your refund is \$100 or \$1,000, using the money to start a savings account or add to existing savings can help you build up a rainy day fund. You could also use it to save for long-term goals like retirement or a down payment, or shorter-term goals such as a wedding, new car, travel or home renovations.

4. **Invest for the future.** It could be time to consider contributing to a Tax-Free Savings Account (TFSA) or a Registered Retirement Savings Plan (RRSP). All interest and earnings in a TFSA grow tax-free, and you aren't charged tax when you make withdrawals.

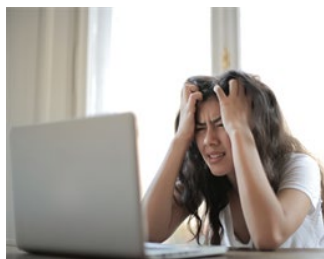
Contributing to an RRSP helps you to save for retirement while also reducing your taxable income. With an RRSP there are additional rules as to when withdrawals must be made.

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## *Are you struggling with your money? Talk to your bank*



(NC) If you're struggling with day-to-day expenses, your bank may be able to help you. Contact them early to learn what options are available. Here are some ways you that could get help:

**Mortgage relief:** If you have a mortgage on your home and are struggling with payments, talk to your financial institution as soon as possible. Your lender may be able to offer mortgage relief options such as delaying your mortgage payments for a period of time, and extending your amortization period. Keep in mind that changing your mortgage contract may cost you more in fees and interest in the long run.

**Payment holidays on your credit card:** Your credit card issuer may offer you a payment holiday. This means they let you skip a payment, but keep in mind that you'll still have to pay the interest.

**Lowered credit card interest rate:** Your credit card issuer may be able to temporarily reduce the interest rate on your credit card. Contact the card issuer to see if this option is available to you.

Learn more at [canada.ca/money](https://canada.ca/money).

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## *Caregiving? How to keep your financial goals on track*



(NC) Women in the “sandwich generation” are used to putting others first. Whether it's helping their parents navigate retirement or supporting their children through university, they often find their own financial goals taking a backseat.

But when you're sandwiched between two generations, it's crucial not to lose sight of your own financial future, says Louise Fry, a senior investment advisor at TD Wealth.

### **Caregiving still typically falls to women**

According to Statistics Canada, 8.4 million women in the country are providing care to children or dependent adults, including 23 per cent who provide unpaid care to adults with long-term conditions and disabilities.

On top of that, children are staying home until they're older and parents are living longer, so the length of time and the care required by these two groups continues to increase. The best way to handle the stress that can accompany these years is to plan for them, says Fry.

“I think planning discussions are pretty much the foundation of what we do,” she explains. “I would encourage clients to not shy away from taking a deep dive into their financial picture. And, to the extent that older parents are willing to share, get a clear picture of their circumstances because so many things are coming down the pipeline.”

### **Talk it through, then act on that plan**

Once you've had those initial conversations, it's time to move into the concrete planning stage, which can involve accountants, lawyers and other professionals. Tax-efficient wealth transfers, proper estate planning and insurance needs are just some of the topics that are often top of the list in these planning discussions.

To get the most out of any planning discussions, it's helpful to come in with questions, which can come from all areas of life. Some common ones are: If my parents need sudden medical support, how will that impact my savings plan? Should I

consider transferring ownership of certain assets now to minimize future tax burdens? What strategies can I use to financially support my children without jeopardizing my own security?

It is also important to keep your own financial goals, like retirement, in mind. Make sure to schedule these discussions with your financial advisor annually to stay on track.

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## ***How to manage your money in changing times***



(NC) Changes in the economy do more than create dramatic headlines—they have a real impact on your personal finances. Any number of factors can affect your ability to meet expenses, from rising costs of living and interest rates or changes to your employment, to changes in your family or health. But remember, you always have options. Here are some things you can do that make a difference:

### **Create a budget**

Making a budget will help you manage your money. It will let you identify your income and expenses, separate things you need from those you want and prepare you for unexpected situations. Don't know where to start? Try the Financial Consumer Agency of Canada's budget planner, a free and unbiased tool that helps you to create a personalized budget. It gives you tips and guidelines and helps you figure out your next steps with suggestions.

### **Make a plan to pay off your debt**

Making a list of all your debts and the amounts you owe is the first step to lowering your debt. Then, set a reasonable, affordable payment timeframe for each debt. Paying off the highest-interest debts first helps reduce your monthly expenses, which you can put towards the others to help you be debt-free sooner.

### **Avoid taking on more debt**

During difficult times, having debt can add even more stress. Before borrowing more money, consider all your options. If borrowing is necessary, make sure you understand the costs before making your decision. Some credit products are more expensive than others because of their high interest rates and fees. The best way to avoid taking on more debt is by talking to your bank about other options.

### **Seek advice**

If you're struggling to keep up with your payments, talk to your creditors or bank to find solutions. They could decide to lower the interest rate on your debt, extend your payments over a longer period or reduce your minimum monthly payment. They could also offer to consolidate your debts into one loan.

If you feel like you're under water and there's no way for you to ever get on top of your debts, there are still options; for instance, a Licensed Insolvency Trustee can help you get back on track. Have questions? The Office of the Superintendent of Bankruptcy has resources and information you can trust.

Learn more at [canada.ca/money](http://canada.ca/money).

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## Food & Nutrition

### *5 tips to shop smart without breaking the bank*



(NC) With the rising cost of fresh produce and protein, grocery shopping can feel discouraging these days. Eating healthy may seem out of reach, especially if you're living with arthritis.

But a diet rich in fruits, veggies, whole grains and healthy fats can be key in reducing inflammation and managing your symptoms. Fortunately, with a little planning and some savvy choices, you can load up on anti-inflammatory foods without breaking the bank.

Here are five easy, affordable tips to help you eat well and feel great:

1. **Shop in bulk.** Stock up on anti-inflammatory staples like lentils, legumes, quinoa, oats, flaxseeds and nuts. These non-perishable items cost less when bought in larger quantities. Plus, you can freeze some of those nuts to prevent them from becoming stale.
2. **Buy frozen foods.** Choosing frozen fruits and veggies is a great way to cut costs while getting all the nutrients your body needs. They're picked at peak ripeness, frozen quickly to preserve their nutrients and flavours, and are often more affordable than fresh, while having the added benefit of a longer shelf life. Keep in mind that prices can vary depending on where you live.
3. **Cook at home.** Preparing meals from scratch allows you to control costs and ingredients, ensuring they're healthy and affordable. Plan your meals ahead of time, make large batches of anti-inflammatory dishes and freeze leftovers. This will save you time and money, and reduce food waste.
4. **Focus on affordable proteins.** Incorporate affordable protein-rich foods such as eggs, lentils, chickpeas and black beans into your meal plan. If fresh fish is outside your budget, canned salmon and tuna are affordable sources of omega-3-rich protein that can help reduce inflammation.
5. **Keep it simple.** Simplicity is the key to both budget and health. Choose recipes focusing on just five to 10 ingredients, like turkey burgers, lentil soup or veggie stir-fry. Less fuss, less cost—and still delicious.

Find more arthritis-friendly tips from Arthritis Society Canada at [arthritis.ca/living-well](http://arthritis.ca/living-well).

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### *Indulge in these guilt-free, arthritis-friendly brownies*



(NC) Looking for a dessert that's as nourishing as it is indulgent? Say hello to these sweet potato brownies—they're moist, chewy and packed with surprising nutritious benefits that can help manage arthritis symptoms.

Bright-coloured vegetables like sweet potatoes are bursting with antioxidants that help fight inflammation and keep your gut bacteria happy. Cocoa, another rich source of antioxidants, brings a deliciously deep flavour and flavanols that could help reduce blood pressure and aid in blood flow. Who knew a brownie could double as a mini health boost?

#### Sweet Potato Brownies

Prep time: 5 minutes

Cook time: 30-40 minutes

Serves: 8

**Ingredients:**

- 1 cup (250 ml) sweet potato puree (about 3 to 4 small sweet potatoes)
- ½ cup (125 ml) natural peanut butter
- 1/3 cup (125 mL) maple syrup
- 2 eggs
- 1 tsp (5 ml) vanilla
- 1/3 cup (160 ml) whole wheat flour
- ½ cup (125 ml) cocoa powder
- 1 tsp (5 ml) baking powder
- ¼ tsp (1 ml) salt
- 1/3 cup (160 ml) semi-sweet chocolate chips

**Directions:**

1. Preheat the oven to 350° F. Line an 8x8-inch baking dish with parchment paper.
2. Pierce sweet potatoes several times with a knife and microwave for 7 to 10 minutes on high until soft. Set aside and let them cool down to room temperature. Slice them in half and scoop out the flesh. Blend in a food processor or blender until smooth.
3. In a medium bowl, mix sweet potato puree, peanut butter, maple syrup, eggs and vanilla until smooth.
4. In a separate bowl, combine flour, cocoa powder, baking powder and salt.
5. Add dry ingredients to wet ingredients and mix until combined.
6. Fold in the chocolate chips.
7. Spoon the batter into your lined baking dish and spread it out evenly with a spatula.
8. Bake for 20 to 25 minutes at 350° F until a toothpick inserted in the centre comes out clean. Once cool, slice and serve.

**Tips for the ultimate brownie experience:**

- Short on time? Swap the sweet potato for 1 cup of canned 100 per cent pure pumpkin puree.
- Want more crunch? Add ½ cup of chopped nuts for additional protein, fibre and healthy fats.
- Need to boost your fibre? Add a few tablespoons of chia seeds to the batter for additional soluble fibre.
- Peanut allergy? Substitute peanut butter with almond butter, soy butter or sunflower butter.

Find more arthritis-friendly recipes from Arthritis Society Canada at [arthritis.ca/living-well](http://arthritis.ca/living-well).

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## Health care

### *It's never too early to take your brain health to heart*



(NC) With stroke on the rise in Canada, it's more important than ever to take charge of your brain health.

Our aging population is a big reason for the increase, but more young people are also having strokes because of a general rise in risk factors like high blood pressure, high cholesterol and diabetes. In fact, about one in 20 cases in the country occurs in people under 45, and there is emerging evidence that young women are at higher risk than young men.

“We know that healthy habits are important throughout our lives, but many things can get in the way,” says Katie White, director of health systems for Heart & Stroke. “Work, chores, looking after children or caring for elderly relatives and other commitments—people are busy and it can be stressful.”

Taking steps to manage stress, eating a healthy balanced diet, being smoke free and staying active are ways to reduce your risk.

“This is harder for some people than others because of factors like their financial situation, time constraints, where they live and other inequities,” notes White.

Women also face unique risk factors that change throughout their life, including during pregnancy, menopause and as they age. Factors like birth control, hormone treatments and gender-affirming therapies can also raise their risk.

While stroke risk increases as people get older, it can happen to anyone. Understanding your risks early on, talking to your healthcare provider and taking steps to reduce or manage your risks can make a big difference.

“I'd also encourage everyone to learn the signs. You could save the life of someone you love,” says White.

Learn more about risk factors and signs of stroke at [heartandstroke.ca/stroke](http://heartandstroke.ca/stroke).

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### *Dry hands? 4 tips for managing eczema*



(NC) Do you have dry, itchy, painful hands? Living with chronic hand eczema (CHE) isn't just physically taxing—the constant symptoms can take a significant toll on your self-esteem and overall mental health.

In fact, a recent survey reveals that more than half of Canadians living with the condition say it has negatively impacted them mentally and emotionally. For many, the condition disrupts daily activities and professional responsibilities, creating feelings of frustration and helplessness. Individuals often feel self-conscious about the appearance of their hands, leading to social withdrawal and isolation.

“CHE is frustrating because the simplest tasks—washing dishes, typing, playing with my kids—can be painful. The discomfort is a constant reminder that the things that you enjoy are difficult for you to do,” shares Liam Downey, a Canadian living with CHE.

Fortunately, there are things you can do to help manage the condition and its psychological impacts. Here are some tips to try:

1. Consult a qualified health professional. Dermatologists and healthcare providers can offer personalized treatment plans and advice on managing CHE effectively.
2. Identify triggers and develop a skincare routine. Recognizing what exacerbates your symptoms and establishing a routine with regular moisturizing and topical therapies can help manage symptoms and prevent flare-ups.
3. Practice stress-relief techniques. Activities such as meditation, yoga and deep-breathing exercises can help reduce stress levels, which may, in turn, alleviate some symptoms.
4. Seek professional mental health support. Consulting with a therapist or counsellor can also provide valuable emotional support and coping strategies tailored to your individual needs.

If you or someone you know is struggling with the mental health challenges of chronic hand eczema, don't hesitate to seek help. There are many resources and support systems available to assist in managing both the physical and emotional aspects of this condition.

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## *These 5 things could help you prevent a stroke*



(NC) Did you know a stroke occurs roughly every five minutes in Canada? Nearly all of us have at least one risk factor for stroke or heart disease. Arming yourself with knowledge is an important way to help protect yourself.

But surprisingly, seven in 10 Canadians don't understand their risk factors, according to a poll by Heart & Stroke. The same poll revealed that people mistakenly think that family history and genetics are the biggest risk factors, when in fact up to 80 per cent of premature stroke and heart disease can be prevented by embracing healthy lifestyle habits.

Here are five things that can help keep your brain and your heart healthy:

1. **Eat well.** What you eat plays a huge role in your health. Eating a healthy, balanced diet can help lower your risk of stroke and heart disease by lowering cholesterol, reducing blood pressure and keeping your blood sugar in check.
2. **Move more.** Staying active is one of the most important things you can do for your health—and it doesn't have to be complicated. Find simple ways to move more every day, like taking a short walk or choosing the stairs instead of the elevator.
3. **Manage your stress.** Stress can take a toll on the body, causing your heart to work harder and increase blood pressure, which can increase your risk. That's why it's important to recognize what causes you stress and find ways to manage it, like identifying what you can change or practicing deep breathing.
4. **Be smoke free.** Smoking, or tobacco use, increases your risk of developing stroke and heart disease. By becoming smoke free, you're taking a huge step, not only towards a healthier and longer life for yourself, but for the people around you, too. Talk to your healthcare provider—there's help available when you're ready.
5. **Keep an eye on your blood pressure.** Regular blood pressure checks are important in maintaining your health. In fact, high blood pressure is the number one risk factor for stroke. If your doctor has prescribed medication for high blood pressure, make sure you take it as directed.

But remember: Some risk factors, such as age and family history can't be changed by lifestyle, and making changes can be much harder for some people because of inequities like their financial situation or where they live.

In need of inspiration and support? Find heart-healthy recipes, tips and more to help you take charge of your health at [heartandstroke.ca/healthy-living](http://heartandstroke.ca/healthy-living).

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# Homebuyers' Guide

## *Pros and cons of a home equity line of credit*



(NC) With the warm weather finally here, maybe you're considering installing a pool or doing those home renovations you've been dreaming about. Perhaps you want to get away and an RV or a cottage are at the top of your wish list.

A home equity line of credit (HELOC) is a quick and easy way to pay for such big expenses. But the long-term risks of HELOCs can outweigh their up-front benefits if you don't manage the loan well.

### **How do HELOCs work?**

HELOCs are secured by your home as a guarantee that you'll pay back the money you borrow. With a HELOC you can borrow money, pay it back and borrow it again up to a maximum credit limit. They use a variable interest rate, which means your payment amounts will change as the lender's prime interest rate goes up or down.

### **Advantages of HELOCs:**

- They offer easy access to credit.
- They have lower interest rates than other types of credit, especially unsecured loans and credit cards.
- You can pay back the money you borrow at any time without a penalty.
- You can borrow as much as you want, up to your available credit limit.

### **Disadvantages of HELOCs:**

- It takes discipline to pay off a HELOC because you're usually only required to pay the monthly interest charges.
- Large amounts of available credit can make it easier to over-spend and carry debt for a long time.
- You will have to pay off your entire HELOC if you sell your home or want to switch your mortgage to another lender.
- The amount you owe on your HELOC reduces the equity in your home.
- Your bank could take possession of your home if you miss payments.

Before you take out a HELOC, make sure you consider the risks and have a repayment plan. If your lender is a federally regulated bank, they must offer and sell you products and services that are appropriate for you, based on your circumstances and financial needs. They must also tell you if they assess that a product or service isn't appropriate for you. Don't hesitate to ask questions and make sure you understand the product offered to you.

Find more information at [canada.ca/money](http://canada.ca/money).

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## *Steps you can take to start preparing for home ownership*



(NC) Even in the face of rising real estate prices and a rocky economic environment, many Canadians are unwavering in their desire—and goal—to buy a home, according to a recent survey by TD.

It revealed that nearly three quarters of respondents are hopeful they'll be able to purchase a home within five years. But half also said a challenging market means it will take them at least two years to be financially ready to buy.

Two years might feel like a long wait for home ownership. But 24 months can be enough time to make a solid financial plan, fill your knowledge gaps, get familiar with the mortgage and home buying process and manage any feelings of anxiety or stress by seeking advice from a mortgage professional. Here are some tips on how you can help prepare your finances:

### **Make a personalized financial plan**

How much income does your household bring in? How much are you saving? How do your monthly expenses stack up against your income? What about investing?

One of the best ways to help answer these questions is to create a personal or household budget. Use it to evaluate your spending, make changes to your habits and create a financial plan that includes saving for a home.

The first step when buying a home is knowing how much you can afford to spend. In addition to how much mortgage you're comfortable with, you'll also want to consider your expenses, plus the new ones that come with home ownership. By looking at your budget, you'll get a better idea of what's possible and achievable for you.

By regularly revisiting your budget to factor in any changes to your circumstances, like a new job, a vehicle loan or the birth of a child, you can better determine if you will need more or less time to reach your goal. Tools like the TD mortgage affordability calculator can help with planning.

### **Seek guidance about your options**

Part of getting ready to purchase a home should include getting more information about your financing options. If you're a prospective buyer with concerns about mortgage rates and the home buying process, you're not the only one.

To feel better equipped to keep up with the housing market, seek advice from a professional. Working with a mortgage specialist can help you better understand your unique financial situation and home financing options.

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## Home - Safety

### *Preparing your home for extreme weather*



(NC) Forty years ago, Canada experienced 19 natural disasters per decade, on average. That number has now increased to 133. From extreme heat to wildfires and flooding, incidences of extreme weather are on the rise. While we can't change the weather, there are things that can be done to prepare for major events and lessen their impact on our homes.

“With more people impacted by extreme weather, preparation matters,” says Carla Smith, Chief Climate Officer at Intact. “Small measures taken today can save time, money, and stress down the road. There are simple maintenance steps you can take to reduce the risk of flooding and wildfire to your home and they can typically be completed in less than a day.”

**Wildfires.** If you live near forests and grasslands, keeping combustible ground cover such as mulch and plants at least 1.5 metres, about one and a half baseball bats, from the house perimeter is a must. Keep the lawn mowed to less than 10 centimetres, or about the height of a pop can, and plant low-growing, well-spaced shrubs and other fire-resistant plants. Adding a non-combustible three-millimetre screen to all external vents, except for the dryer vent, along with fencing made of cement fiber boards, metal, chain link or stone within 1.5 metres of the house can all help prevent wildfires from spreading.

**Reduce the risk of flooding.** The simplest way to help reduce the risk of flooding is with regular maintenance of your home, both inside and outside, twice a year. This includes removing debris from storm drains and cleaning out eavestroughs, checking for leaks in plumbing fixtures and appliances, testing your sump pump and cleaning out the backwater valve. Be sure to also keep obstructions well away from floor drains.

**Beat the heat.** There are many simple and cost-effective home upgrades available to help moderate temperature. Consider planting shade trees, growing vines over your brick walls, deck or balcony, as well as using fans for air circulation and installing heat-resistant glazing on windows. During periods of extreme heat, these steps will help lower the temperature of your home without solely relying on an air conditioning unit.

The reality of climate change is that Canadians are experiencing more wildfires, homes are being flooded from torrential rain events, and more people are being impacted by extreme heat.

Learn more about helping prepare your home for extreme weather events at [intact.ca/protection](https://intact.ca/protection).

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### *How to help protect your home from wildfire*



(NC) An estimated 50 to 90 per cent of homes destroyed by wildfires are ignited by embers landing on the roof. If you live near forests or grasslands which are at risk of wildfires, there are things you can do to help protect your home.

“Reducing ignition from wildfire embers requires both nature-based and built solutions,” says Dr. Anabela Bonada, Managing Director, Climate Science at the Intact Centre on Climate Adaptation at the University of Waterloo. “For example, limiting fuel sources near the home by clearing natural debris such as dead leaves, as well as installing built solutions such as non-combustible screens and fencing, can help reduce risk.”

During wildfire season, yard maintenance is extremely important. It is recommended that lawns be mowed to less than 10 centimetres in height, about the height of a pop can, and combustible ground cover such as mulch be kept at least 1.5

metres, or the length of one and a half baseball bats, from the house perimeter. If you'd like to have plants closer to the home, opt for low-growing plants or well-spaced shrubs.

Around the outside of your home, add non-combustible, three-millimetre screens to all external vents, with the exception of the dryer vent. This will help keep embers and small flames from entering the home. For the perimeter, instead of a wood fence, consider installing a fence made of cement fibre boards, metal, chain link or stone to create a non-combustible barrier.

More significant home upgrades can further reduce the risk of ignition from wildfire embers, including installing fire-resistant roofing, non-combustible siding, multi-pane or tempered glass windows and retrofitting all deck components to be fire-rated.

By updating both building and landscaping materials, Canadians living in forested and grassland areas can reduce their home's wildfire risk by up to 75 per cent.

Learn more ways to keep your home safe during wildfires at [intact.ca/protection](https://intact.ca/protection).

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### ***3 cost effective ways to help protect your home from floods***



(NC) Flooding is Canada's most common natural disaster, affecting hundreds of thousands across the country. With the increase of frequent and severe rainfalls, the government of Canada cautions that flooding can happen anywhere, at any time—and the results can be costly.

Research from the Intact Centre on Climate Adaptation at the University of Waterloo shows the average price to repair a flooded basement is \$53,000. There are preventative maintenance steps you can take to reduce the risk of flooding in your home, and many can usually be completed in less than a day. The centre offers many tips to help protect your home from flooding.

**Regular maintenance.** The first place to start is with simple maintenance. At least twice a year, remove debris from around storm drains and culverts and clean out your eavestroughs. This keeps the way clear for water to flow freely. Inside your home, test your sump pump, clean out the backwater valve and remove obstructions from around floor drains.

**Simple upgrades.** Outside of the house, simple changes will help direct water away from your home. Start by disconnecting downspouts and capping the foundation drains. Then, extend the downspouts and sump discharge pipes to direct water at least two metres away from the foundation, about the length of a standard dining table. Next, consider installing window wells that sit 10 to 15 centimetres above ground, about the height of a smartphone, along with window well covers where fire escape requirements allow.

For inside your home, store valuables and hazardous materials that are kept in the basement in water-tight containers. These items should be kept at least 30 centimetres off the floor, or the height of a standard ruler. A flood alarm is another low-cost item that can be installed to notify you quickly of any issues that could be missed while at work or on vacation.

**Home projects.** Whether it's planting a rain garden to collecting stormwater or converting paved areas into vegetation to absorb more water, investing a little extra time and money in flood protection can help save you more in the long run. Check with your local municipality to find out if they offer subsidies and rebates for flood protection measures.

Learn more ways to reduce your home's risk at [intact.ca/protection](https://intact.ca/protection).

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# Mental Health & Well-being

## 5 arthritis-friendly activities to keep you moving



(NC) Warmer weather is here, and that means it's time to enjoy the sunshine while staying active. Whether you're looking to strengthen muscles, improve flexibility or simply enjoy the fresh air, incorporating daily movement can help improve overall health, especially when managing arthritis.

Here are five low-impact, arthritis-friendly outdoor activities that are gentle on your joints and full of fun:

### 1. Walk it off: Take it one step at a time

Walking is a fantastic way to re-immersify yourself in the outdoors. If you've been less active lately, begin with short strolls and gradually increase your time each week. This gradual buildup will enhance your strength and endurance over time. If you're concerned about balance, consider using walking poles. They provide extra stability, making walks on uneven paths more manageable and enjoyable.

### 2. Dive in: Cool off with aquatic activities

Low- or no-impact activities like swimming and water therapy are fantastic if you're experiencing joint pain or stiffness. The buoyancy of the water takes the pressure off your joints while still allowing you to build strength and improve your cardiovascular health.

### 3. Meditate and move: Embrace low-impact exercises

Outdoor low-impact exercises like cycling, yoga and Tai Chi are great for your body and are often described as meditative. These activities help keep you physically fit and promote mental well-being, helping you feel rejuvenated and centred.

### 4. Forest therapy: Connect and heal with nature

Forest therapy, also known as "forest bathing," is a beautiful way to experience the healing power of nature. Immerse yourself in the serene environment of parks, woods or forests and mindfully soak in nature's calming sights and sounds. It's a peaceful, restorative activity for both the body and mind.

### 5. Gardening: Find wellness in your own backyard

Gardening is a fun and rewarding way to stay active while enjoying the outdoors. Whether you're planting flowers or growing veggies, it's a great way to get some gentle exercise and soak up the sunshine.

Find more wellness tips from Arthritis Society Canada at [arthritis.ca/living-well](https://arthritis.ca/living-well).

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## Could your dry hands be a sign of something more serious?



(NC) Many of us experience dry hands throughout the year, whether it's during the cooler months or when we spend more time washing and cleaning. But if you've been having symptoms that aren't going away, it could be a sign of eczema.

While chronic hand eczema (CHE) and atopic dermatitis (AD) are both forms of eczema, they have distinct characteristics, symptoms, triggers and treatment options. Understanding these differences is crucial for proper diagnosis and specialized care.

### Commonly affected areas

- **CHE:** Primarily affects the hands, causing significant discomfort and impacting daily activities.
- **AD:** Commonly affects the face, neck, the insides of elbows and knees, but can appear anywhere on the body.

### Symptoms

- **CHE:** Symptoms include severe dryness, redness, itching and painful cracks or blisters on the hands.
- **AD:** Symptoms include dry, inflamed and itchy skin, often accompanied by oozing or crusting.

### Triggers

- **CHE:** Common triggers include frequent handwashing, exposure to irritants (such as soaps and detergents) and contact with allergens.
- **AD:** Triggers can include allergens (such as pollen, dust mites and pet dander), stress and changes in weather or humidity.

A recent Leger survey revealed that only 18 per cent of Canadians are aware that chronic hand eczema differs from other forms of eczema. This lack of awareness can lead to misdiagnosis and inadequate treatment.

By understanding the differences between different forms of eczema, sufferers can seek appropriate treatment and improve their quality of life. If you're experiencing symptoms, speak with a qualified health professional to learn more about your options.

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## *How to boost healthy gut bacteria for a happier you*



(NC) Did you know that your gut is home to an entire ecosystem? That's why maintaining a balance between the "good" and "bad" bacteria in your gut is essential—your body relies on them to power your digestion and keep you healthy.

In fact, studies suggest that an imbalance in your gut bacteria can contribute to inflammation, allergies, heart disease, diabetes and even depression. Researchers are also looking into how the trillions of microbes—including bacteria, viruses, fungi and yeast—living in your stomach might play a role in arthritis, and how taking care of your gut could help you

feel better.

Research supported by Arthritis Society Canada has identified a protein naturally present in the gut that can act on microbiota and make symptoms of chronic inflammatory diseases like arthritis worse. Studies are underway to discover ways to prevent this protein from breaking down, with the hope of staving off inflammation.

There's still so much to learn about the relationship between your gut microbiota and arthritis, but the research is promising. With scientists making exciting discoveries, we're one step closer to understanding how to prevent and treat arthritis more effectively.

For now, with a little attention to your diet and lifestyle, you can help keep your gut and body feeling awesome. To get started, try these three easy tips:

1. **Load up on plant-based goodies.** Vegetables, fruits, nuts and legumes are packed with fibre, which is like a spa day for your gut. It helps keep everything running smoothly and supports healthy bacteria.
2. **Eat the rainbow.** Bright-coloured foods—think berries, peppers and leafy greens—are gorgeous on your plate and full of antioxidants. These foods help support your gut microbiota and keep your body feeling great. Try starting your day with a fruit smoothie for a burst of colour and nutrition.

3. **Cook at home.** Preparing home-cooked meals is a great way to control what goes into your body, and often means eating less processed junk. By cooking your meals from scratch, you can avoid those ultra-processed ingredients that don't do your gut any favours.

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## Travel & Destinations

### *Budget for your summer vacations*



(NC) For many, summer is an ideal time to take a vacation. But before you start planning, make sure you have a plan to stay on budget.

To make sure you don't overspend, prepare a budget for the activities you would like. This way you can set limits on your spending, identify ways to reduce costs, ensure you spend within your means, feel in control and, most importantly, reduce your stress.

The same principle applies to a vacation budget as to your regular spending. Make a list of your planned expenses and divide them into needs and wants. Consider required expenses such as accommodation, food and gas. Wants might include things like guided tours, boat rides and eating at the best restaurants. When considering the fun stuff, think about what's important to you and what you can live without. Also, include a cushion for the unexpected. All this will allow you to better estimate how much money you'll need so that you can plan ahead to put that amount aside.

The Financial Consumer Agency of Canada has a free, easy-to-use online budget planner that can help you prepare. Learn more at [canada.ca/money](http://canada.ca/money).

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