

Your illness journey: Be informed, empowered and prepared



Why more couples should have the money talk



Simple summer bike safety tips



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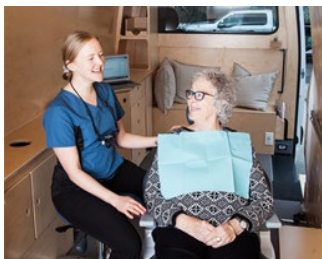
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Seniors: don't leave out this key to better health



(NC) As we age, staying healthy can start to feel like a bit of an uphill battle. One surprising thing that makes a big difference is maintaining good oral health. Brushing up on how you take care of your teeth and gums can benefit your whole body—for instance, did you know that bacteria from your mouth can find their way into your heart or lungs? Here are some tips for keeping those pearly whites shining:

Oral health-care tips for all seniors:

- Regularly visit a dental hygienist to receive preventive care.
- Have a consistent daily oral care routine that includes brushing twice a day with fluoride toothpaste and cleaning between teeth.
- Use an antibacterial mouthrinse to help prevent issues like gum disease, cavities, and tooth loss.
- For people with cognitive or physical challenges, caregivers can assist with these tasks to ensure proper oral hygiene.

Additional things for those with dentures to know:

- Your dentures require just as much care as natural teeth and should be cleaned after each meal.
- Plaque can still build up, which can cause cavities, malodours, sores, and irritation.
- Rinse and brush dentures using a soft-bristled denture brush and mild liquid soap. Then, brush the gums, tongue, and roof of the mouth with a soft-bristled toothbrush.
- It is critical to remove dentures overnight to allow the gums to breathe. Place dentures in a container of water or mild denture-cleansing solution and rinse them well in the morning before putting them back in your mouth.

Good oral health isn't just about keeping your mouth and teeth clean; it also affects overall well-being. Poor oral health can lead to eating difficulties, malnutrition and even serious health conditions. So it's crucial for seniors to prioritize their oral care to maintain their quality of life.

Learn more about ways to protect your oral health at dentalhygienecanada.ca.

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Auto

Road trip 101 for electric car owners



(NC) Taking a road trip can be exciting, but like most trips it requires a bit of preparation, especially if you plan on using an electric vehicle. Here are some tips to consider for a smooth and enjoyable journey this summer.

Before hitting the road, map out your route and familiarize yourself with your car's driving range. Factors like your speed, air conditioning use and even the weather can affect your battery life and how often you have to stop. Locating charging points and their availability in advance means you won't be scrambling to find a charging station or stuck on the road with a dead battery. Whenever possible, choose accommodations that offer charging stations and charge your car overnight so you can start each day with a full battery, reducing the need for frequent stops.

Make sure your car is ready to face any weather conditions or delays that may arise. While electric cars may require less maintenance, consider having a professional look at your tires, brakes and battery to ensure they're in good condition before your trip.

Always stay prepared by having an emergency roadside kit at your disposal. Important items to include in the kit are a flashlight, blankets, matches and candles, bottled water, dry food and a first aid kit.

Take the time to review your car insurance coverage and ensure it fits your road-tripping needs. Many insurers, like Belairdirect, have an app that holds all your insurance documents, including your proof of insurance, at your fingertips, which adds peace of mind to your adventures.

A road trip is also the perfect time to show your insurer just how great you are behind the wheel. Some even reward safe driving with discounts, giving you more incentive to handle those highways like a pro.

By planning ahead and following these tips, you're ready and well equipped to embark on a summer road trip. Find more travel tips at belairdirect.com.

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What counts as distracted driving? Tips to reduce electronic distractions



(NC) Picture this: you're on the road with your seatbelt buckled and phone out of sight because you're a responsible driver. You've safely stopped at a red light when you hear a text message ding on your phone. You check the message and punch out a quick one-word reply. No harm done. Light turns green and off you go.

But did you know that by writing out that one word, you may be breaking the law?

All provinces and territories in Canada have bans on using cellphones or hand-held electronic devices while driving. Penalties can include fines and demerit points.

What can you do legally while driving?

- View the display screens of GPS units
- Use a hands-free wireless communication device if you absolutely have to take a call

Even with these exceptions, it's wise to reduce distractions from your phone or other devices as much as possible. According to CAA, you're 23 times more likely to be involved in a collision if you text while driving and four times more likely if you talk on a phone.

Focused driving helps save lives and maintains your good driving record, but it can also help save you money. For instance, safe, non-distracted driving could lead to insurance savings from providers like TD Insurance. For their customers who haven't been in an at-fault or partially at-fault accident for at least six years and have accident forgiveness in their policy, they could be "forgiven" for the first at-fault or partially at-fault accident. This means their premiums won't increase at renewal as a result of the accident.

"Canadians work hard, and we want to help them secure the best protection while keeping money in their pockets by making them aware of how they can save on their insurance," said Bruno Jauernig, vice president, TD Insurance.

"From claims-free rewards for safe drivers, to preferred rates for alumni and professionals, policy discounts and savings start to really add up, which could make a huge difference for Canadians, especially in today's economy."

Here are some ways you can reduce electronic distractions:

- Know your route: Map out a route before driving, or use the voice navigation feature on your GPS or map app.
- Set a playlist: Decide before you drive what music to listen to. If you are travelling with others, designate a DJ in charge of setting the vibe.
- Turn off notifications: Put your phone on vibrate to limit incoming distractions. Remember, there's nothing so important it can't wait until after the car ride is over.

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Community Affairs

Navigating serious illness: A caregiver's guide



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

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

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

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

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

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

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

Learn more at canada.ca/palliative-care.

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Don't sweat it—Canadian women speak out about menopause



(NC) Even though menopause is a natural stage of life, the stigma surrounding this health transition can further exacerbate burdensome symptoms. It hushes conversations, hinders care-seeking behaviour and makes light of symptoms—sometimes dismissing them altogether.

According to a recent global survey, 58 per cent of Canadians who have or are currently experiencing menopause report negative psychological feelings, including:

- Anxiety - 33 per cent
- Depression - 30 per cent

- Embarrassment - 21 per cent
- Shame - 9 per cent

These feelings reflect the real, daily challenges faced by approximately two million working women across Canada. Unfortunately, the silence and stigma surrounding menopause leave many feeling unprepared and alone.

The good news? More Canadians are educating themselves about menopause and pushing back against outdated attitudes, but there is still a significant knowledge gap. Many women are surprised to learn that symptoms like hot flashes and night sweats are the result of the body's response to shifting hormone levels, which disrupt the vasomotor system—the network that manages the body's temperature and circulation.

Hot flashes and night sweats, known as vasomotor symptoms (VMS), are more than just bothersome - they can impact sleep, contribute to brain fog, concentration issues and mood changes. For women with moderate to severe VMS, symptoms can be especially disruptive, with some women experiencing up to 20 hot flashes per day, which can significantly affect their overall quality of life.

If you or someone you know is navigating menopause, you're not alone—and there are effective treatment options.

Seek out information, talk to your healthcare provider and don't hesitate to ask questions.

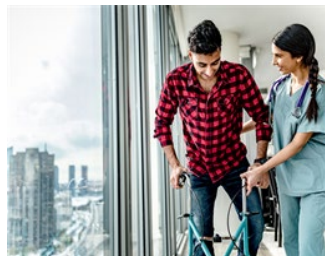
Learn more about VMS and what you can do at overheating.ca.

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What does palliative care really mean?



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

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

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

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

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

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

Myth. Palliative care is only available in a hospital.

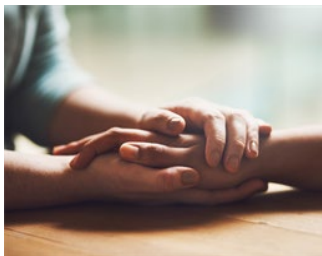
Fact. It can be received in a variety of settings. These include at home, in shelters, hospitals, hospices and long-term care facilities. It can also be offered by care providers like a family doctor, a nurse or other members of your community, which is when you may hear it referred to as a palliative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

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

For more information about palliative care and all it entails, visit canada.ca/palliative-care.

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After diagnosis: Navigating a serious illness



(NC) Receiving a diagnosis of a serious illness can be overwhelming. While digesting the news and learning about how this could affect your daily life, there is the added worry of figuring out care, treatment and next steps. Navigating the health care system, finding resources and communicating your wishes are all important tasks ahead.

Here are three things you should think about when navigating a serious illness.

1. **Understand the illness.** The first step is to get information about your illness, what stage it is in and how it will impact the length and quality of your life. Some of the questions you can ask your care team are whether the illness is curable, what kind of treatment you will need and how that could impact your daily life. With this information, you will be able to better plan for the journey ahead.
2. **Plan with your care team.** Next, ask your care team what milestones and decision points are ahead, and how you can plan for them. Think about what is most important to you while navigating the illness and share this with your care team and those closest to you.
3. **Find support.** Navigating an illness can be tough, consider what other supports you or those closest to you may need, such as physical, social, and spiritual support - and where this care can be received. Your care team can also support you with additional care information and refer you to other providers and specialists should your illness get more complex.

Palliative care can help.

While often only considered to be for those nearing the end of their lives, a palliative approach to care can start at diagnosis and continue throughout a serious illness, even while undergoing treatment that is meant to cure. It is beneficial for those at any age or stage of illness. It can be provided by a variety of health and social service providers and is intended to help you and those closest to you manage and navigate your illness every step along the way.

Learn more about palliative care and navigating a serious illness at canada.ca/palliative-care.

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Career & Education

The impact of menopause stigma in the workplace



(NC) Menopause is a natural stage of a woman's life. Yet, for many, it arrives with symptoms that can be disruptive and, at times, overwhelming. Hot flashes and night sweats—known as vasomotor symptoms (VMS)—aren't just punchlines or passing discomforts. They are real physiological responses to hormonal changes that affect the body's ability to regulate temperature and blood flow. These symptoms can lead to challenges like sleep disruption, forgetfulness, anxiety and mood shifts.

Menopause in the workplace

With an estimated two million women currently navigating menopause in the workplace, the ripple effects of burdensome symptoms are hard to ignore. Symptoms such as VMS, fatigue, difficulty concentrating and brain fog not only affect day-to-day comfort but can also influence job satisfaction and long-term career trajectories.

A report from the Menopause Foundation of Canada estimates that unmanaged menopause costs our economy about \$3.5 billion every year. Much of that loss comes from reduced income and increased absenteeism among women experiencing symptoms like hot flashes and night sweats.

Despite how common these experiences are, nearly 40 per cent of working women say there's still a stigma around talking about menopause at work. As a result, many feel compelled to "just deal with it," even as symptoms disrupt their sleep, focus, productivity and well-being.

Bringing menopause into the open

Menopause is as natural as puberty or pregnancy, and there should be no reason for shame or embarrassment. By talking about menopause more openly and frequently, we can create more inclusive personal and professional environments where women feel empowered to seek supports that help them perform at their best, no matter their stage of life.

Curious to learn more about VMS? Explore overheating.ca.

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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:

1. 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.

2. 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.

3. 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.

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Finance - Personal

Why more couples should have the money talk



(NC) Would you break up with your partner if you found out they had a secret bank account? What about if they had debt they were hiding from you? What if they were just cheap?

If you answered “yes” to any of the above, you’re not alone. According to a 2025 TD survey, the way one partner manages their finances can have a major impact on how the other person views the relationship:

Money can make or break a relationship. 71 per cent of Canadians polled would consider breaking up with their partner if they discovered that they were being dishonest about their finances, and a majority would contemplate calling it quits if their other half never offered to pay for anything.

Money can also matter right from the start of a relationship, especially for Gen Z Canadians, who report that their partner’s net worth is important to them when first getting together. That net worth itself can be a dealbreaker from the get-go, with some young Canadians admitting that they likely wouldn’t date someone who earns less money than them.

Talking about money is hard, but worth it. Many people have financial dealbreakers when it comes to relationships, which is why talking about them is so important. Money might not be the most romantic topic, but it can be a crucial one, explains Nicole Ewing, principal, wealth planning office, TD Wealth.

“Because circumstances can change, having regular conversations with your partner about your saving, investing, and retirement goals can be very important,” she says.

Most Canadians agree that financial transparency and responsibility are crucial factors in a relationship, and that money conversations should ideally happen between partners at least once a month.

But even though the same survey found that seven out of 10 Canadians surveyed value financial transparency in their relationships, only 41 per cent of couples had the “money talk” with their partner after they had moved in together, or around the time they got married or became common-law.

The best time to start the conversation about finances is now. Ewing said that starting talks early on can help couples get on the same page. Conversations about how your partner likes to save, invest, or spend will allow you to better understand their habits and whether they align with yours.

“Couples don’t have to navigate financial conversations alone. Professionals, can help couples understand where the other is coming from and reach something that works for both of them.”

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Budgeting for a summer vacation: Save smart and stay covered



(NC) Relaxation, exploration, creating memories—the allure of a summer vacation is hard to resist. But the financial and logistical challenges of travel can add stress to the planning process. With a little foresight and smart financial planning, you can enjoy your dream getaway without worrying about your wallet.

Here are some simple steps to help you budget wisely and protect what matters most while you travel: your finances, your peace of mind and your home.

Start your planning by setting a clear and realistic travel budget. Consider your current financial obligations and set a maximum budget that won't impact your everyday needs. Break it down into categories like:

- Transportation
- Accommodations
- Food and dining
- Activities and entertainment
- An emergency fund

Tracking your spending during the trip can help you stay on target and avoid post-vacation financial regret.

Don't overlook travel insurance. While it might be tempting to skip travel insurance to save money, it's one of the most important investments you can make for your trip. From flight cancellations to medical emergencies, travel insurance provides coverage that can save you thousands of dollars in unexpected costs.

Protect your home while you're away. Your home deserves just as much attention as your travel plans. Before you leave, make sure your home insurance policy is up to date and covers potential risks like break-ins, water damage or power outages.

Some insurance providers, such as Belairdirect, offer personalized insurance and will work with you to ensure you have the coverage you need to feel protected while away from home.

By planning your budget carefully and protecting both your travel and home, you can embark on your summer adventure with confidence.

Ready to plan your perfect vacation? Find more travel tips at belairdirect.com.

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Does coupling up have to mean sharing a bank account?



(NC) Getting married or committing to a long-term partner can mean combining possessions, traditions and sometimes-but not always-bank accounts.

While there's no right or wrong way for partners to merge finances, it's important to find something that works for both. Choosing the best financial arrangement starts with conversations about goals and values, says Meranda Hamilton, a product group senior manager at TD.

"Knowing what you're working toward-whether it's a car, home or children-is the best starting point," she said. Once those goals are established, it can be easier for couples to make decisions about how to handle everyday banking, credit cards, saving and investing.

Sharing bank accounts can carry benefits. With a joint account, each account holder has the right to deposit cheques, make withdrawals, set up recurring deposits or payments to and from the account.

If a couple thinks a joint bank account is right for them, they'll benefit from being able to track the money that goes in or out. Some banks, like TD, let account holders customize when they get transaction alerts, letting partners set the level of purchase tracking that works for them.

Some couples use both joint and individual accounts. Having a joint account as the only option can feel like a loss of privacy and autonomy in some relationships. Each spouse might have individual accounts to receive direct deposits, like paycheques, and then transfer money to a joint account.

Some might never open a joint account, instead choosing to own specific household bills.

Sharing a credit card can get complicated. A shared credit card could be an option for couples who want to view every transaction and the card's balance, but it's perhaps not as straightforward as it sounds.

It's usually possible to add your spouse as an additional cardholder. But the account remains in the name of the primary cardholder who opened it, and that person is ultimately responsible for paying the balance. Also, don't forget: Only the primary cardholder builds a credit history.

It's important to account for life changes. Chances are that the parent staying home with a child will likely have a lower income. If they stay home permanently, they might not have any income. That's why Hamilton recommends couples re-evaluate their approach to finances often.

"It may feel excessive, but I would say revisit it monthly. It could help you to anticipate big upcoming expenses that could throw you off your budget," she says.

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Health care

Your illness journey: Be informed, empowered and prepared



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

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

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

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

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

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

Learn more at canada.ca/palliative-care.

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3 things you didn't know about menopause



(NC) For any woman that lives long enough, menopause will become part of their story. It's a natural part of life, but surprisingly, many women don't fully understand how it affects them. In fact, a recent global survey conducted by Astellas Pharma found that even among women who have personal experience with menopause, only 26 per cent are aware of the symptoms that come with this stage of life.

The first step to navigating this natural but complex stage of life is learning more about it. Did you know:

1. **Menopause affects the vasomotor system.** Hot flashes and night sweats—the symptoms most commonly associated with menopause—are more than just uncomfortable moments. They're called vasomotor symptoms (VMS). These symptoms happen when hormonal changes disrupt the body's vasomotor system—the network that controls the body's temperature and circulation. On average, women report experiencing four to five hot flashes per day, while others have reported experiencing as many as 20 per day.

2. **Menopause has a real economic impact.** Beyond the physical discomfort, it can disrupt women's productivity at work, creating a ripple effect across Canada's workforce. According to the Menopause Foundation of Canada, unmanaged symptoms of menopause cost the Canadian economy up to \$3.5 billion annually. Many working women bear the brunt of this cost through lost income and reduced productivity, with approximately 10 per cent leaving the workforce entirely due to unmanaged symptoms.
3. **Effective treatment options are available.** Despite the burdensome nature of symptoms for many women, many don't seek medical advice. Often this is due to stigma and a lack of familiarity with available treatments. The good news is that effective options for symptom management exist, and innovation in women's health has led to even more treatment options, including non-hormonal therapies. Today, women have a variety of ways to manage their menopause journey with greater ease and confidence.

If you're experiencing hot flashes or night sweats, you don't have to suffer in silence. Speak with your healthcare provider to learn more about your options or visit overheating.ca.

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What's really causing your night sweats?



(NC) Waking up in the middle of the night covered in sweat feels like something that follows a bad dream, but for many women experiencing menopause, it's a reality of this stage of life.

All women—if they live long enough—will go through menopause: a moment defined as 12 months after the body stops its cycle of ovulation and periods. During this health transition, one in four women will experience hot flashes and night sweats, also known as vasomotor symptoms (VMS), averaging four to five episodes each day. For many women, VMS can be moderate to severe, with up to 20 hot flashes per day, significantly affecting both their personal and professional lives.

Despite how common they are, vasomotor symptoms are not widely understood. According to a global survey conducted by Astellas Pharma, only one in four women who have experienced, or are currently experiencing, menopause are knowledgeable about VMS.

Why do hot flashes and night sweats happen?

During menopause, hormonal changes affect how the body regulates temperature and blood pressure, leading to hot flashes and night sweats.

When a hot flash is triggered, an uncomfortable, sometimes intense, sensation of heat is experienced that can last up to 10 minutes, or even longer.

When hot flashes happen during sleep, they can cause intense, sheet-soaking night sweats.

Do women have to just “tough it out?”

While menopause-related hot flashes and night sweats are caused by a natural health transition, they're real symptoms that can negatively impact a woman's health and vitality. In fact, night sweats often disrupt sleep, having a ripple effect on mood, concentration and overall well-being.

Support and effective treatments are available, including new non-hormonal options. If you're experiencing VMS, talk to your healthcare professional to get the help you deserve.

Learn more about VMS at overheating.ca.

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What's your sweet tooth costing you?



(NC) If you're looking to stay healthy, one of the best places to look make changes might surprise you—your mouth. In fact, your oral health impacts your overall health in more ways than you think. Some simple choices can help steer you in the right direction:

1. Choose healthy foods.

To help protect bones, teeth and gums, choose foods like fruits, vegetables and dairy products. These foods that are rich in vitamins and minerals improve resistance to decay and disease.

2. Limit sugary foods and beverages.

In contrast, consuming too many sugar-rich foods like candies, breads and pastries can leave harmful bacteria in the mouth. These bacteria produce an acid that can put people at greater risk of tooth decay, sensitivity and cavities. Likewise, sugary beverages can also cause tooth erosion due to their high acid content. Opt for sugar-free snacks, beverages or chewing gum to help maintain a healthy smile.

3. Drink water.

Drinking water can stimulate saliva production and help keep your teeth clean. Saliva naturally washes away food particles and bacteria, so increasing water intake helps with your oral health as well as your overall health. Additionally, incorporating fruits and vegetables that are fibrous or high in water content like berries and celery sticks into your diet can also help keep your teeth clean.

Dental hygienists recommend making these mindful dietary choices to reduce your risk of oral problems and enjoy better overall health. Remember, a balanced diet is not just good for your body but also for your teeth and gums. Learn more at dentalhygienecanada.ca.

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Home - DIY

5 tips to spruce up your home this summer



(NC) Summer is a perfect time to enjoy the warm weather with family and friends, and it's also an ideal season for home improvements. Whether you're looking to increase your home's value, make eco-friendly upgrades or simply enhance your living experience, here are a few handy renovation tips to consider.

1. **Seal the gaps.** Summer heat can drive up energy costs, so focus on making your home more energy efficient to keep it cool and reduce air conditioning costs. Have a maintenance professional inspect all walls for any cracks that need to be sealed to keep water out and avoid major damage. Upgrade insulation and seal any drafts to prevent cool air from escaping and replace any shingles on your roof that are broken or loose to avoid water leaks.
2. **Upgrade your living space.** If your budget allows, consider updating your kitchen, bathroom or living spaces. These are high-traffic areas that significantly impact your home's value. Even small changes like new cabinet hardware, recessed lighting or a stylish new backsplash can transform a space.
3. **Get outdoors.** Take advantage of the warm weather by enhancing your outdoor spaces. Start by power-washing your deck or patio to remove dirt and grime. Consider staining or sealing the wood to protect it from the elements and give it a fresh appearance. Adding some comfortable outdoor furniture, colourful cushions and a few potted plants can transform your backyard into a cozy retreat.
4. **Install energy-efficient fixtures.** Replace old incandescent light bulbs with LED bulbs, which use less energy and have a longer lifespan. Consider installing a programmable thermostat to better manage your cooling system and help save on energy bills. Ceiling fans are also a great addition to keep air circulating and reduce the need for air conditioning. These simple upgrades can lead to significant savings and increased home comfort.
5. **Improve indoor air quality.** Start by changing the air filters in your HVAC system to ensure better airflow and air quality in your home. Consider adding houseplants, which naturally purify the air and add a touch of greenery to your decor. Plants like spider plants, peace lilies and snake plants are especially good at removing toxins from the air. Don't forget to turn on the exhaust fan in your kitchen and bathrooms to reduce humidity and prevent mould growth.

If you're thinking of starting some bigger projects this summer, it's important to let your insurance provider know to ensure your policy remains in effect.

There may be additional insurance implications if certain work, like electrical or plumbing, isn't done by licensed professionals.

Additionally, renovations that increase your home's value may also affect your insurance. Whether the project is big or small, be sure to get a quote for any new coverage.

Companies like Belairdirect can provide a quote in minutes and help you along every step of the way.

Learn more at belairdirect.com.

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Homebuyers' Guide

Renters: This is why you need tenant insurance



(NC) Renting a house or an apartment comes with plenty of perks—flexibility, fewer maintenance worries and often lower upfront costs compared to owning. One thing that many renters overlook is the importance of protecting what’s inside their space. That’s where tenant insurance comes in.

Here’s what you need to know, plus essential advice for smart, stress-free renting.

What is tenant insurance and what does it cover? Tenant insurance protects your personal property in case of fire, theft, vandalism, water damage and more. It also covers liability, meaning if someone is injured in your rental unit or you accidentally damage someone else’s property (for example, a leak in your apartment spreads to a neighbour’s ceiling), your insurance may help cover some of the costs.

Evaluate your needs. To make the most of your tenant insurance, start by assessing the value of your belongings and determine the amount of coverage you need. When you’re making your calculations, consider not only the replacement cost but also the potential costs of additional living expenses and liability.

Once you have a clear idea of your coverage needs, shop around and compare policies from different insurers. Some insurance providers, like Belairdirect, offer flexible and affordable tenant insurance, while making it simple to choose coverage that fits your lifestyle.

Understand deductibles. This is a crucial aspect of choosing tenant insurance. Deductibles are the amounts you’ll need to pay out of pocket before the insurance starts to cover a claim. Higher deductibles can lower your premium, but make sure you can afford them in the event of a claim.

Regularly review and update your policy. Life changes, and so do your possessions. It’s important to assess your personal belongings and their value every now and then to ensure your insurance adequately covers your current situation.

Tenant insurance is more than just another bill—it’s a smart investment in your peace of mind. By carefully evaluating your needs, comparing policies, understanding deductibles, considering bundling options and keeping your policy up to date, you can ensure you’re well protected in your rental property.

Learn more at belairdirect.com.

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Summer moves: Tips for buying a new home this season



(NC) There’s something about summer that makes it feel like the perfect time for a fresh start—and for some, that means buying a new home. The longer days, warmer weather and flexible schedules make it easier to explore neighbourhoods, schedule viewings and manage the logistics of a move.

But before you fall in love with that front porch or start dreaming about backyard barbecues, it’s important to have a plan. Here’s how to make the most of your summer home search and how you can protect your investment from day one.

- **Start with a clear budget.** Before you browse listings or tour open houses, get pre-approved for a mortgage and understand your full financial picture. Remember to factor in additional costs like closing fees, property taxes and moving expenses.

- **Know what you're looking for.** Make a list of your must-haves and nice-to-haves. Think about location, layout, commute time and even how much yard work you're willing to take on. Summer is a busy time for the real estate market, so having a clear idea of what you want helps you move quickly when the right property comes along.
- **Inspect with a summer eye.** In the summer, it's easier to spot issues like poor air conditioning, pests or drainage problems after a rainstorm. Take advantage of the season to carefully inspect outdoor features like roofing, siding, decks and landscaping.
- **Plan your move strategically.** Summer is a peak time for moving companies, so book your movers early and try to avoid weekends and the end of the month if you can. If you're handling things yourself, rent your truck well in advance and stock up on supplies.
- **Protect what matters.** Your new home is more than just four walls— it's your sanctuary, your investment and your future. Home insurance from providers like Belairdirect help protect your physical property as well as your belongings.

From fire and weather damage to theft or liability coverage, having the right policy in place means you're prepared for the unexpected. And if you bundle your home and auto insurance, you may even qualify for extra savings—something every new homeowner can appreciate.

Buying a new home is exciting, but it also comes with plenty of moving parts. By starting with a clear plan and making smart choices along the way, you'll set yourself up for a smooth summer move.

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Mental Health & Well-being

3 ways your mouth could affect your health



(NC) Keeping up with your brushing and flossing affects a lot more than just your smile. It turns out that your oral health actually has significant impact on the rest of your body. For example, research has found a surprising link between oral health and rheumatoid arthritis. Here are three more mouth-body connections you should know about:

1. Heart disease.

One of the most well-documented mouth-body connections is between periodontal (gum) disease and heart disease. Studies suggest that the inflammation caused by harmful bacteria on the teeth and below the gumline can contribute to the development of cardiovascular problems, including heart attacks and strokes. Bacteria from the mouth can enter the bloodstream, leading to inflammation in other parts of the body.

2. Diabetes.

This is another condition closely linked to oral health. People with diabetes are more susceptible to infections, including gum disease, which can make it harder to control blood sugar levels. Conversely, treating gum disease can help improve blood sugar control, demonstrating the relationship between these two conditions.

3. Respiratory diseases.

These can also be influenced by oral health. Inhaling bacteria from the mouth into the lungs can lead to infections, such as pneumonia, particularly in individuals with weakened immune systems or seniors. Maintaining good oral hygiene can reduce the risk of these respiratory issues.

Understanding the connection between oral health and overall health is critical, as are regular appointments with an oral health professional and a consistent oral hygiene routine at home. By taking care of your mouth, you're also taking care of your body.

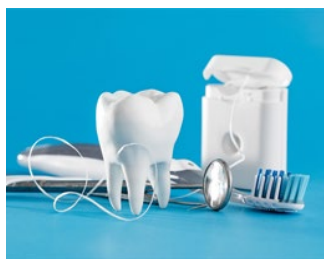
To learn more, ask your dental hygienist about how oral health impacts your overall health at your next appointment or visit dentalhygienecanada.ca.

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6 simple steps for a healthier you



(NC) We all want to feel healthier, but it can be difficult to know where to start. There's one area that most people don't think of as essential for their overall health, but they couldn't be more wrong.: Your mouth has a bigger impact on the rest of your body than you realize. For instance, did you know that bacteria from your mouth can travel throughout your body? Falling behind on your oral hygiene can lead to lung and even heart problems.

At the end of the day, keeping healthy comes down to building good habits. By sticking to an oral hygiene routine, you're setting yourself up for success and a healthier you in just a few

minutes a day.

Here are six simple steps you can put into practice for better oral health:

1. Brush your teeth at least twice a day with fluoride toothpaste.
2. Clean between your teeth daily with an interdental device or floss.
3. Use an antibacterial mouthrinse.
4. Make healthy food and beverage choices.

5. Eliminate tobacco use.
6. Visit an oral health professional regularly.

These practices help prevent common oral concerns like cavities and gum disease, contributing to better overall health.

Learn more about the importance of oral health and how to maintain it effectively at dentalhygienecanada.ca.

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Recipes

Enjoy summer flavours all year long with these simple tricks



(NC) There's nothing quite like the taste of fresh fruits and veggies, but there are easy ways to enjoy those flavours all year long. Take this easy strawberry sauce recipe from Foodland Ontario: Make it in less than an hour, freeze it and enjoy local strawberries for months to come.

Strawberry Sauce

Prep time: 10 minutes

Cook time: 30 minutes

Makes: 2 cups

Ingredients:

- 3 cups (750 mL) sliced strawberries
- 1 tbsp (15 mL) granulated sugar (or to taste)
- 2 tbsp (30 mL) orange-flavoured liqueur (optional)

Directions:

1. (In a medium bowl, combine strawberries, sugar and liqueur (if using).
2. (Transfer half to blender or food processor; purée until smooth.
3. (Add the remaining berries; mix to blend. Let stand at room temperature for 20 minutes.

Freezing

Freezing is one of the easiest and most convenient ways to preserve fruits and veggies. You can freeze just about any produce, from spinach to berries.

Tip: Label your freezer bags with the date you froze them so you know which items to use first.

Making jam, jelly or chutney

Making a spread is a delicious way to extend the life of seasonal fruits. The sugar used in these preserves helps keep their freshness.

- For a sweet spread, try using berries and peaches to make a jam or jelly.
- For something savoury, go for a chutney, which often uses tomatoes, peaches or plums and pairs wonderfully with cheese or charcuterie.

Tip: Once sealed, store jars in a cool, dark place to keep them fresh.

Canning

Canning involves placing produce in jars and sealing them with a vacuum so no air or bacteria can spoil the food. It can be a little tricky if you've never done it before, so make sure to research proper techniques. But stick with it because it's well worth the effort. You'll be able to enjoy the fresh flavours of local produce even when it's not in season.

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Try a fun sweet twist on butter tarts this summer



(NC) Whether you're hosting a backyard party this summer or just looking for a sweet local treat, don't miss these unique butter tarts from Foodland Ontario, complete with fresh Ontario strawberries.

Strawberry Butter Tart Squares

Prep time: 20 minutes

Cook time: 1 hour

Makes: 12 squares

Ingredients:

Crust:

- 1 cup + 2 tbsp (265 mL) all-purpose flour, divided
- 1/4 cup (60 mL) granulated sugar
- 1/2 cup (125 mL) cold butter, cubed
- 2 eggs
- 1 cup (250 mL) packed brown sugar
- 2 tbsp (15 mL) butter, melted
- 1/2 tsp (2 mL) baking powder
- 1 cup (250 mL) chopped strawberries

Directions:

1. (To prepare the crust, combine 1 cup (250 mL) flour, granulated sugar and cubed butter in a food processor. Process until crumbly.
2. (Press mixture into 9-inch (23 centimetre) square metal baking pan. Bake in 350°F (180°C) oven for 15 minutes or until edges are just starting to brown. Cool on wire rack for 10 minutes. To make the filling, whisk eggs, brown sugar and butter in medium bowl. Add 2 tbsp (15 mL) flour and baking powder, whisking until smooth. Fold in strawberries.
3. (Spread filling evenly over cooled crust. Bake until set and golden brown, 25 to 30 minutes. Let cool in pan on wire rack before cutting into squares.

Tip: Crust can also be prepared without a food processor. In medium bowl, combine flour and sugar. Using pastry blender or a pair of knives, cut in butter until crumbly.

Try picking your own strawberries this summer

There's nothing like the experience of choosing your own fresh, ripe strawberries right from the farm. You get a basket of delicious berries to enjoy on their own or in the butter tarts above, and a date or family outing you'll remember for years to come.

Did you know that there are many local pick-your-own strawberry farms across Ontario? Some great options include Austin's Pick-Your-Own in Norfolk County, Heemans in Middlesex County, Strawberry Creek Farms in Newmarket and Barrie Hill Farms in Springwater.

Before you go, be sure to check if they're open—sometimes weather conditions can affect whether the pick-your-own section is available. With more farms growing “day neutral” strawberries, which produce fruit well into the fall, you'll have plenty of chances to grab local strawberries at the store if you miss.

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Recreation & Leisure

Simple summer bike safety tips



(NC) For many of us, summer is the perfect season to dust off our bikes and get back on the road. Biking is a great way to stay active, reduce your carbon footprint and enjoy the outdoors. But it's important to stay aware of the risks while you're out on the road or path. Here are a few tips to keep bike safety top of mind:

Wear proper gear. Having a helmet that's fitted properly is essential to protecting your head and is one of the most important steps you can take to minimize the risk of injuries. Avoid wearing flip flops and open-toe shoes that could get caught on your pedals or spokes—opt for footwear that offers more support and coverage. Bike shops will help fit you correctly.

Get a proper bike fit. Having a bike set up to fit your body will make riding much easier and more efficient and can help prevent pain and soreness.

Perform a pre-ride check. Before heading out, perform a quick bike check. Make sure tires are properly inflated, brakes are functioning, chains are lubricated and gears shift smoothly. This can prevent mechanical issues that could lead to accidents.

Know the rules. Ride with traffic and obey all road signs. Closely watch all cars in front of you so you can anticipate what they're going to do and use appropriate hand signals for turns when sharing the road with cars.

Stay visible. Wear bright or reflective clothing, especially for rides in the early morning or late evening. Equip your bike with front and rear lights, as well as reflectors on the pedals and wheels.

Hydrate properly. Riding in the summer heat can quickly lead to dehydration. Carry a water bottle and take regular breaks to hydrate when you need to. Consider adding electrolytes to your water to replace the salts lost through sweat.

Keep your bike protected. Bike safety needs to stay top of mind even when your bike isn't on the road. When keeping your bike locked away for winter or day-to-day storage, it is important to keep it protected in the event it's stolen or damaged.

Did you know that your bicycle could be covered by home or tenant insurance? Insurance companies like Belairdirect may offer to cover replacement costs up to a set limit if your bicycle is stolen and found with damage, or if it's lost.

Learn more about your options for protecting your bicycle at belairdirect.com.

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Making the most of your next staycation



(NC) You don't have to leave home to have a great vacation. With its vast landscapes, vibrant cities and diverse cultural heritage, Canada offers an array of opportunities for unforgettable staycations. Whether you're exploring local attractions, transforming your backyard into a private oasis or hitting the road, here are some tips to help you plan the ultimate staycation.

Set the scene at home. Transform your home into a retreat. Think cozy movie nights, spa vibes in the bathroom or outdoor dining under string lights. Consider what helps you unwind and bring that into your space. Before you unplug, make sure your home is protected. Review your home insurance policy to ensure you're covered for things like water damage, theft or unexpected incidents.

Plan local adventures. Act like a tourist in your own city by visiting museums, hiking trails, beaches or even that new restaurant you've been eyeing. Planning a few off-the-beaten-path adventures can make your staycation feel fresh and exciting. If you're using your car for day trips, make sure your auto insurance is up to date. Insurance providers like Belairdirect offer features like 24/7 roadside assistance and accident forgiveness, so you're covered even when you're close to home.

Create a flexible budget. Even though you're staying close to home, expenses can still add up if you're not careful. Set a budget to keep things in check, but make sure to leave some wiggle room for spontaneous fun.

A great staycation is all about balance, relaxation, adventure and peace of mind. With the right plans in place, you can fully unwind and have fewer things to worry about while you're in staycation mode.

Find more tips at belairdirect.com.

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Seasonal Content and Guides

3 simple ingredients for an unforgettable Father's Day barbeque



(NC) Father's Day is all about meaningful quality time. Getting the grill going is a chance to catch up and renew that unique bond you have with the father figure in your life. This Father's Day, get back to the basics with our guide for an afternoon he won't soon forget.



Help keep Dad's yard beautiful

Celebrate this Father's Day by giving your Dad something that will last after the day, with a yard and garden spruce-up. Pull out any wilted, damaged or insect-ravaged plants to give healthy ones a better chance. You may need to use a pesticide to protect them. Pesticides available for you in stores have been approved by Health Canada for residential use. Be sure to follow the instructions on the packaging closely, and only use as much as you need.

croplife.ca/protectyourlawn



Up your grilling game with an easy Ontario treat

Elevate classic Father's Day BBQ fare with a little help from Ontario fruits and vegetables. For example, as soon as the burgers are off the grill, give them a delicious side that pairs perfectly: Toss some fresh asparagus in a bowl with olive oil, balsamic vinegar, salt and pepper. Throw the asparagus right onto the grill, and roll them after about a minute to let the other side cook. Pull off and serve immediately.

ofvga.org



For a refreshing option, grab some local beverages

Whether you're sitting down to enjoy the great food and company in the sun or shade, your choice of beverages helps complete the experience. It might surprise you how much they support the community—most Canadian non-alcoholic beverages are produced locally, and support local jobs in a variety of fields. Top off your Father's Day barbeque with a can, carton or bottle of something that'll taste great, and that you and Dad can feel good about.

canadianbeverage.ca/beyondthebeverage

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

