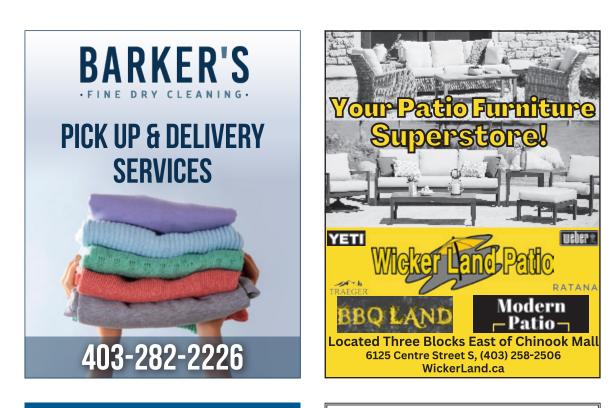


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#### **DOLLARS & SENSE**

# **Spring Cleaning Your Finances**

#### by Danielle Robbertze

Do you have a bunch of documents, statements, receipts, and more lying around? Well, April is the perfect time to sort this all out. April is often the time for spring cleaning. Although this mostly involves general cleaning of your house or donating items you no longer need. This time can also be used to 'spring clean' your finances.

Here are a few tips on how you can spring clean your finances this year:

#### 1. Sort, Sort, and Sort Some More

Sort your financial documents into categories, this way it becomes easier to manage. Categories can include bank statements, bills relating to your home, receipts, contracts, and miscellaneous. Throw away (or shred which is a more secure option) that which is old and no longer relevant. This could be bank statements for an old credit/debit card, bills from a previous residence, or pay slips older than three months.

Create a filing system with labelled folders in a secure area of your house. Once this filing system is set up it becomes easy to file new documents and throw out old ones.

#### 2. Consider Digital

Some documents are best to keep as hard copies such as rental agreements, mortgage statements, and work contracts. However, documents such as bank statements and receipts are available online these days which can be easily filed digitally either through Google Drive or directly on your computer.

#### 3. See Where You Can Start Saving

Once everything is organized it becomes easier to see where your money goes every month. Consider creating an Excel sheet where you can clearly see where you spend your money. Here you can also create categories such as income, savings, bills, subscription fees, groceries, bank accounts, loans, and miscellaneous (spending on clothes, recreational activities, and luxury items).

Indicate in green the money that comes in your account monthly and indicate in red the money that comes out. You can create an easy equation after doing this to see how much money you have left every month.



When all this is done you could possibly see that you no longer use a certain subscription and could save money by unsubscribing, or you have a bank account you no longer use which you can close.

All of this may seem like a bit of a hassle, but once it is done you will not regret spring cleaning your finances. It will only make your life easier moving forward.

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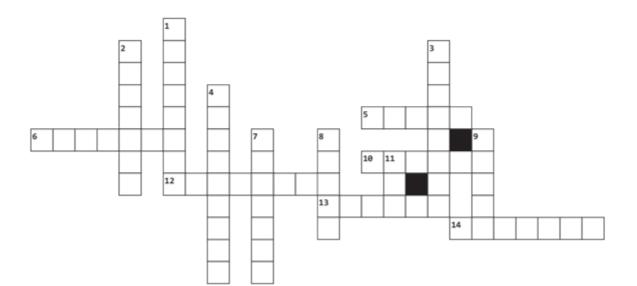
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# **April Crossword**



#### Across

5. The \_\_\_\_\_\_ and the Sweet Pea are April's official birth flowers.

6. This famous Leonardo was born on April 15, 1452.

10. In April of 1970, \_\_\_\_\_ 13 launched and famously ran into difficulties 56 hours later.

12. *Killers of the Flower Moon: The Osage Murders and the Birth of the FBI*, recently made into a feature film directed by Martin\_\_\_\_\_, was originally published on April 18, 2017, and written by David Grann.

13. This popular holiday, typically in April, is thought to be named after the goddess "Eastre".

14. Noah \_\_\_\_\_\_ copyrighted this eponymous, well-known dictionary used by many on April 14, 1828.





Visit bit.ly/mycalgaryanswers or scan the QR code for the answers

#### Down

1. After a 1,500-year break, this international multi-sport event was reintroduced in Athens on April 6, 1896.

2. Famously nicknamed "The Unsinkable", this ship went down on April 14, 1912, in the North Atlantic Ocean.

3. This year, the World Ski and Snowboard Festival will be held the second week of April in \_\_\_\_\_\_, BC.

4. This cultural hub of Canada was incorporated into the country as a city on April 6, 1886.

7. Ford released the first version of this beloved muscle car on April 17, 1964.

8. "I Want to Break Free" by \_\_\_\_\_ was released in April of 1984, with a controversial yet playful music video.

9. Vancouver-born \_\_\_\_\_\_ Smulders, who famously plays Robin Scherbatsky in *How I Met Your Mother*, celebrates her birthday on April 3.

11. On April 11, National \_\_\_\_\_ Day is celebrated and advocates against animal violence and cruelty.

# **Bicycle Helmet Safety**

#### by Alberta Health Services EMS

Head injuries are the leading cause of serious injury and death to kids on wheels\*. Most injuries occur when a cyclist suffers a fall, strikes a stationary object, or collides with another cyclist/pedestrian. Remember – it's the law in Alberta that cyclists under the age of 18 must wear a helmet (and highly recommended for all ages). Helmets should be CSA approved and worn during recreational activities such as skateboarding, in-line skating, and cycling.

#### **Getting Informed**

- •Wearing a helmet while cycling can prevent a serious injury, or even save a life
- Brain injuries can cause permanent disability or death
- Reduce your risk by always wearing your helmet
- Replace any helmet that has been involved in a crash, even if it appears undamaged

#### **Getting Started**

- Allow children to assist when buying their helmet. Cyclists who choose their own helmet are more likely to wear them
- Start the habit early. Young children learning to ride tricycles need to wear helmets
- Parents must lead by example always wear a helmet when cycling

#### **Getting the Right Fit**

- Take the time to properly fit and adjust your helmet to ensure maximum protection in case of a crash
- •When worn properly, helmets should fit level, not tilted up, or down over the forehead



- Helmets should feel snug, but not too tight. To test the fit, the helmet should not fall off when you shake your head from side-to-side while the straps are unfastened
- $\bullet$  Adjust the chin straps to form a "Y" below and slightly forward from the ears
- Only one finger should be able to fit under the chin strap when it is fastened
- Do not forget to use the sizing pads included with the helmet. They will help improve the overall fit, comfort, and safety.
- \* Parachute Canada: http://www.parachutecanada.org/ injury-topics/item/wheeled-activities1.





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# **Do I Need to Be Happy?**

by Michelle Poon, Registered Psychologist



Happiness is defined as an emotional state characterized by feelings of pleasure, contentment, and a sense of satisfaction. During a state of happiness, we may feel energized, enjoy healthy relationships, and feel like we are living with a sense of purpose. Alternatively, during a state of unhappiness, we may feel disappointed, think more pessimistically, and experience fatigue and changes in weight or appetite.

However, life is a balance of a variety of emotions, both comfortable and uncomfortable, and it's healthy to experience a wide range of emotions. Anxiety, sadness, guilt, and anger are all normal emotions, and they can help us grow and become more resilient. Life satisfaction does not come from feeling happy all the time, but instead stems from evolving factors such as mindfulness, living by your values, and responding more effectively to unhelpful thoughts.

The following are ways to both increase life satisfaction, and cultivate more moments of happiness:

- Have more mindful moments be in the here and now, practice gratitude, perform random acts of kindness, and pay more attention to the small things around you.
- Live by your values identify what you want to stand for in life and incorporate these values into activities such as volunteering and/or other community involvement.
- Reframe and respond more effectively to unhelpful thoughts consider alternative perspectives, focus on the bigger picture, and let go of thoughts that aren't enhancing your life.

Keep in mind that the above strategies take committed action and time. It's always okay to ask for help and to try out different strategies to find the one that works best for you.

*"Even if happiness forgets you a little bit, never completely forget about it." - Jaques Prevert* 



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