

Indoor Egg Hunts for Rainy Easters

Easter marks the beginning of spring in most places, but unfortunately the weather doesn't always cooperate. If rain is in the forecast for Easter, there's no reason to cancel the egg hunt. You can do an indoor egg hunt for your kids that is just as much fun as an outdoor one—perhaps even more!

Plenty of Hiding Places

The benefit of an indoor egg hunt is that it offers a large number of hiding places for eggs. You can spread the egg hunt through various rooms and use the furniture, window sills, and cabinets as hiding places.

Make It Part of the Morning

An indoor egg hunt can be set up in the evening after the kids are in bed, creating a fun Easter morning surprise. Since you don't have to worry about leaving candy out in the yard overnight, you can use the night before to prepare the hiding places.

An indoor egg hunt can be a lot of fun for all ages. Simply pay attention to the potential risks, and enjoy a fun Easter no matter what the weather looks like outside.



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Why this housing tax break is so important to Canadians



For the 70 per cent of Canadians who own a home, it is a place to live, raise our family, and it connects us to our community.

Due to Canada's tax system's Principal Residence Exemption, when we sell our homes, any increased value or “capital gains” are not taxed.

This generous tax break matters to Canadian homeowners. Collectively, we have about \$3 trillion in home equity and our homes are often our largest financial asset.

However, starting with our 2016 income tax returns, there are some changes in how homeowners qualify for the Principal Residence Exemption.

Until now, the Canada Revenue Agency has not required Canadians to report on a home sale when during tax season. If you sold your home in 2016 or later, you will need to complete a Schedule 3, Capital Gains of the T1 Income Tax and Benefit Return in order to report your sale.

The good news is that, in terms of taxes, nothing has changed. The same tax benefit is available to anyone who sells their home, provided the property was the principal residence for every year you owned it – even if you use part of your home for business purposes. There is no “new tax” involved – only a requirement that we report the sale details on our tax returns.

So, if there is still no tax to pay, why the extra paperwork? When it comes to taxes, not everyone plays by the rules. The Principal Residence Exemption is a very generous tax break and it is occasionally misused by those involved in speculative “house flipping” in order to evade taxes on their profits. In these cases, people were claiming the exemption for homes they owned, but may never have lived in. Reporting these sales allows the government to make sure that only eligible homeowners get the benefit that they are entitled to.

So, if you sold your home in 2016, make sure to report the sale when you file your 2016 tax return. You will still get the same tax break and you will help prevent the misuse of this important homeowner tax benefit.

Hanging Pictures 101

A home is a place where we create precious memories with those that we love, which is why photos are a big part of what makes a house into a home. If you are hanging pictures in your home, make sure that you keep in mind a few simple tips to keep your images picture perfect.

Keep It Together

Group similar photos together for a customized collage look. When you put photos with the same theme or pattern together, you give the appearance of a framed print collection.

The Significance of Support

When hanging photos, the hooks that you use should be able to hold a minimum of four times the weight of the frame. This will help ensure that the hook is strong enough to hold up over time, plus you won't have to worry about the accidental breakage of your glass frames.

Nail Knowhow

If you don't want to put holes in your walls, which is an unavoidable result of nails, consider a popular alternative to hanging your photos traditionally. With the creation of peel 'n stick hooks that are designed to simply stick onto your walls, you will not have to place a nail everywhere you want to display a photo.

3 tips to green your home for spring



Creating a more eco-friendly home and lifestyle is a great goal for the change of season, especially with warmer weather encouraging us to spend more time outdoors. Here are some tips in and around your home to help get you started:

- 1. In your everyday spaces:** Look for simple changes you can make to reduce your impact on the environment. Shop for eco-friendly products, upcycle old furniture in a DIY project, and donate old clothing or use it for crafts. Make sure to recycle as much as you can, and use energy during off-peak times as much as possible.
- 2. In the garden:** Consider compost gardening, which involves composting leftover foods and scraps and then using it to fertilize your own crops and herbs. It's easier than you think and makes a great project and learning experience you can do with the kids. There is tons of advice online, including how to make your own compost garden even if you live in a condo or have limited backyard space.
- 3. In the garage:** One of the easiest ways to make an impact on your personal carbon footprint is by looking at your vehicle and driving habits. Consider an electric or hybrid vehicle for increased fuel efficiency and lower greenhouse gas emissions. By driving green, you could save hundreds of dollars at the pump each year and stay on trend. Remember to accelerate gently, maintain a steady speed, anticipate traffic, avoid high speeds and coast to decelerate.

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