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for 2024

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Every year, Bobby's Hospice cares for over 200 people who need in-patient palliative care and grief support. Some of these people are your neighbors, friends and perhaps family members. Your donation today will make a difference tomorrow.



## Liven up Winter with Indoor Plants & Spring Bulbs...

Beat the winter ‘blahs’ with indoor plants and flowers, sure to bring an added touch of life and colour to your home this holiday season. As most of us know, the colder months can quickly turn from winter wonderland, to dreary and grey. Adding some indoor plants and flowers to your home is a great way to put a little spring back in your step. Research from indicates that the presence of flowers triggers happy emotions, heightens feelings and affects social behavior in a positive manner – making them a great addition to any home or office.

“Adding a little greenery or some colourful flowers to your home really brings in a feeling of warmth and life” says Dejan Kristan. “Especially during the winter months when all we see are bare trees and snow, indoor plants can really go a long way.” Dejan offers the following suggestions to anyone looking for indoor plant species ideas:

### Poinsettias (Potted)

**Light:** Place in a bright area, but keep out of direct sunlight.

**Moisture:** Water the plant whenever the surface feels dry to the touch. Water until it drains out the bottom, but don’t let the plant sit in water.

**Characteristics:** Poinsettias are known as the typical Christmas plant, and are often just considered red. But the plants also come in white and pink and a wide diversity of forms. When people refer to the poinsettia’s “flowers” what they actually mean are the petal-like leaves known as “bracts.”

### Christmas Cactus (Potted)

**Light:** Indirect natural light during the day, darkness at night.

**Moisture:** Water the plant thoroughly, and then allow the top inch of soil to dry before watering again. Water less when you want the plant to start flowering. **Characteristics:** Christmas Cactus produce beautiful flowers during the winter months. They are epiphytic cacti with tubular flowers and reflexed petals produced singly or in pairs at the end of protruding stems. The flowers come in a wide range of colours, but the most common are orange, red, white and pink.



Photo Credit: Duncan Kelbaugh

### Cut Flower Bouquet (mixed)

Don’t forget that grown cut flower bouquets are available anytime with many local cut flowers available year-round. Cut flower bouquets can include wonderful fresh flowers such as Tulips, Daisies, Cut Chrysanthemums, Snapdragons, Roses and Alstroemeria. They add amazing life and color to brighten up any room, no matter the time of year. It is important to change the water in the vase the flowers sit in every two days to maximize the life and vibrancy of the flowers.

### Amaryllis (Potted)

**Light:** Bright light. **Moisture:** When first planted, water lightly. Once the flowering stem emerges, increase the amount of water though don’t let the pot sit in it’s own water. **Characteristics:**

Potted Amaryllis is grown from a large bulb and produces a cluster of 3 – 8 trumpet-shaped flowers which can grow about 3 inches long. The fragrant, six-petaled blossoms are typically red, but there are variations that can also be

pink, white and a striped. Seasonally Amaryllis are often available around November/December and a great option if you are looking for something different from your typical Poinsettia.

### Spring Bedding Plants:

Winter doesn’t last forever so this time of the year is a great time to start thinking about getting the most out of your garden. Plants such as Begonias, Geraniums, Petunias, Mandevilla Vines, Marigolds and Zinnias all add colour and beauty to any garden and are grown close to home. If space is limited, think about hanging baskets that often have multiple plants in one container. Because there are hundreds of different bedding plants it’s important to find the right locations for light exposure and available moisture. **Photo Credit: Duncan Kelbaugh (Brunswick Nursery).**

**CHINESE PROVERB:** A happy person is never poor,  
an unhappy person is never rich...

# Best Wishes for 2024...



May this Christmas Season  
be filled with Joy and  
the New Year bring you  
Good Health and Happiness



**Hon. Hugh (Ted) Flemming K.C.**  
**MLA for Rothesay**

(506) 848-5440 hugh.flemming@gnb.ca

Our wish is for you to have  
a Happy, Healthy and Safe  
New Year...



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# Walking 30 Minutes Every Day has Health Benefits...

Walking is the simplest form of exercise imaginable. With its natural pleasures and range of benefits, walking occupies a special place in the world of healthy living. Thirty minutes of walking each day can help maintain flexibility, increase mobility and build strength and endurance. Almost anyone can participate at any skill level from seniors to kids. Its easy, convenient and inexpensive all one needs is a good pair of shoes.

Canadians of any age and weight can use walking as a great way to keep active and healthy, remarks Yvonne Chan, a physiotherapist and area manager for LifeMark Health in eastern Ontario. Walking can play an important role in keeping you feeling good.

Walking helps with mobility in your joints, stimulates muscles, pumps blood through your heart and lungs, and it can help you to lose body fat by burning off calories. It can be a walk around the neighborhood or as simple as finding a parking spot further away from the door. Start small and grow into it. Its easy to make walking a part of your everyday life.

Canadian physiotherapists suggest, before starting any walking or recreational program, to ease into the activity to avoid undue stress to the muscles and joints. During the first week, walk 10-15 minutes at a slow pace. After week one, maintain the same distance but pick up the pace. Over the next several weeks, build up gradually to a 20- to 30-minute walk, three to four times per week, at a pace that is brisk but comfortable.

The CPA suggests the following five S.M.A.R.T. Walking tips: Stretch, Move, Add it up, Reduce strain, Talk to a physiotherapist.

**STRETCH** Keep muscles flexible, joints mobile, and relieve tension and strain by doing a few gentle stretches before and after your walk. Important areas to stretch are the neck, shoulders, arms, low back and spine, calves and ankles. Stretch until you feel tension but not pain.

**MOVE TODAY FOR TOMORROW**  
The body was designed with balance in mind. With good posture you will be able to breathe easier and avoid back pain. Use the following tips to keep your body in line and add more power to your step.

- Focus on keeping your shoulders square and relaxed;
- Focus on achieving an efficient stride; not too long or too short;
- Find and maintain a consistent, comfortable pace;
- Maintain a tall erect posture, keeping your breathing relaxed;
- Think arm swing, driving arms backwards, not just forwards;
- Pay attention to actively pushing off, rolling from the heel right through and off the end of the toe; and feet straight ahead.

**ADD IT UP, AN HOUR IS POWER**  
Adding up the time spent doing particular activities, along with pacing and rotating them frequently, eases tension to strained muscles. Start slow and build up your walking routine. With proper clothing, you can walk, hike and snowshoe 12 months of the year. Drink plenty of water to ensure proper hydration.

**REDUCE STRAIN** Walking shoes, backpacks, etc., are meant to ease the load. Take measures to fit the gear to you, not you to the gear. Shop around for the right shoe. Your physiotherapist can make suggestions for in a walking shoe that best suits your walking program;

Replace old shoes. The average life of a walking shoe is approximately 400 to 600 miles (620 to 800 km);

Monitor your posture and body mechanics. Make sure your head, shoulders and hips are lined up over your feet; Consider getting orthotics. Custom-made orthotics can correct or reduce improper motions which lead to chronic injuries.

Keep your stride comfortable. Rotate your walking routes from incline to flat, sidewalk to grass, to keep it interesting and avoiding over-use injuries; Drink lots of fluids and be careful of overheating or dehydrating during activity;

Listen to your body and watch for recurring or persisting pain, if concerned, seek early professional attention from a physiotherapist.

## TALK TO A PHYSIOTHERAPIST

Physiotherapists are the mobility experts for both the fit person who requires specific fitness and injury prevention advice, and for the elderly, injured or disabled person who has specific needs and considerations. With their applied knowledge and understanding of the human body in action, physiotherapists are able to help you to increase mobility, relieve pain, build strength and improve balance and cardiovascular function. A physiotherapist will assess your injury and provide appropriate treatment that will promote an earlier return to your walking program as well as advice on how to prevent recurrence of injury.

Visit the Walking Tips page found on the Canadian Physiotherapy web site [www.cpt.ca](http://www.cpt.ca).



We are alleviating strain on our health-care system by reducing non-urgent 911 calls, ER visits, and hospital admissions.

111 special care homes have partnered with the Extra-Mural Program to provide 2,500 special care home residents with enhanced care. This number will only grow.

Between June and September 2023, we saw:

- 61% decrease in non-emergency 911 calls
- 34% decrease in emergency room visits
- 25% decrease in hospital admissions

Find out more by visiting [GNB.ca/NonUrgentCare](http://GNB.ca/NonUrgentCare)





# Power of Attorney – Important for Aging Boomers and their Parents...



## Senior Watch:

by: **Sharon A. O'Brien, RN, PG, BSW, CG,**  
**Vice-President, Policy & Education, Senior Watch Inc.**

A recent study by the Alzheimer Society shows the likelihood of developing dementia doubles every five years once you reach age 60. This also increases the likelihood that someone may need to act on your behalf when making financial decisions.

While many people can easily identify family or friends that they would trust with their personal wellbeing establishing a POA requires a much more involved evaluation of the relationship and what this role will entail.

Investors Group tax and financial planning is available to discuss the obligations and responsibilities involved in this role and what Canadians need to consider when selecting or assigning a POA.

Dementia and disorders like Alzheimer's involve loss of memory and cognitive abilities limiting one's ability to make decisions for themselves that can impact their financial wellbeing.

A power of attorney, a legal document authorizing someone to act on another's behalf, is an important part of a comprehensive, personal financial plan.

While most people recognize that granting someone power of attorney over your affairs carries responsibility for decisions regarding medical care and living arrangements, many do not realize it also includes responsibility for managing all assets (including investments) as well as decisions that can impact retirement planning and saving.

"A power of attorney is a critical document that completes any financial plan," says Investors Group tax and financial planning expert Christine Van Cauwenberghe. "Without one, if you become incapacitated even for a short time, your assets may be managed by someone you haven't chosen, or in a manner you don't approve of."

While many people can easily identify family or friends that they would trust with their wellbeing, establishing a POA requires a much more involved evaluation of the relationship and what this role will entail. Christine recommends that Canadians investigate what is

entailed and select someone that will best manage what's involved.

"It's also imperative that the party selected fully understands their roles and obligations to best serve your interests," says Ms. Van Cauwenberghe. She offers the following tips when formalizing your power of attorney:

- Consider the scope of the powers granted
- Determine at what point the power comes into effect
- Make parameters that require the person assuming the POA to seek expert advice when it comes to financial decisions
- Make this decision sooner rather than later, since you will not be able to once you lose mental capacity
- Talk to your parents if this isn't factored into their financial plan.

### Information for the 50-Plus Generation

## Choices After 50

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*Carol Maher – Editor*

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*Some people may try to turn back "life's" odometer.  
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That I have travelled a long way and many of the  
roads weren't paved... – A Famous Actor*



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# Are You Missing Money?

Have you heard of New Brunswick’s new Unclaimed Property Program? Operated by the Financial and Consumer Services Commission of New Brunswick (FCNB), the program works with businesses, government entities and other institutions to return unclaimed property to its rightful owner.

In its inaugural year, more than \$30 million was reported to the program. New Brunswickers can now search for free at FundsFinderNB.ca to see if any of that money belongs to them.

### What is unclaimed property?

Unclaimed property is money and other monetary property held by businesses, government organizations and other institutions (holders) that has been forgotten by its owners. In some cases, the rightful owners cannot be found, or they aren’t aware that the property exists.

As a few examples, you may have unclaimed monetary property if:

- You left a job, but never returned to receive your last paycheque.
- You had a relative who passed on, leaving an estate, but the heirs were never located.
- You opened and deposited money in credit union accounts and forgot about it.
- You received a cheque you did not cash.

### How to keep your money from becoming unclaimed.

Often property becomes lost due to lack of communication between companies and property owners. A good habit to make is to contact institutions that hold your money every year, especially if you changed address or marital status.

Here are some tips on how to prevent your money from becoming unclaimed:

- Keep accurate financial records, and record all insurance policies, investment accounts as well as rent and utility deposits.
- Maintain a checklist of service providers to be notified when you change your name or address. This could include a broker, credit card issuer, insurance provider, mortgage lender, lawyer, accountant, investment manager or safe deposit box holder.
- Respond to legitimate companies who request confirmation that you want to keep your account active.
- Cash all cheques promptly upon receipt, no matter how small.
- Leave a forwarding address with your employer before leaving a job and check in with them six months later to ensure you have received all your paycheques.
- Have a well-prepared will.

For more information about the program, how property becomes unclaimed or to find out if you have unclaimed property, visit FundsFinderNB.ca today.

# Avez-vous de l’argent oublié dans un compte quelque part?

Connaissez-vous le nouveau Programme des biens non réclamés du Nouveau-Brunswick? Le Programme est administré par la Commission des services financiers et des services aux consommateurs (FCNB). Nous travaillons avec les entreprises et les organismes gouvernementaux pour restituer les biens non réclamés à leurs propriétaires légitimes.

Au cours de sa première année d’existence, le Programme a reçu plus de 30 millions de dollars. Les Néo-Brunswickois peuvent maintenant chercher gratuitement sur le site MesFondsNB.ca pour voir si une partie de cet argent leur appartient.

### Qu’est-ce qu’un bien non réclamé?

C’est de l’argent ou un bien financier détenu par une entreprise, un organisme gouvernemental ou un autre type d’établissement (le détenteur) qui a été oublié par son propriétaire. Dans certains cas, le propriétaire légitime ne peut être retrouvé ou ne connaît pas l’existence de ce bien.

Il est possible que vous ayez des biens non réclamés si :

- Vous avez quitté un emploi, mais n’avez jamais perçu votre dernier chèque de paie.
- Vous avez un parent qui est décédé et qui a légué des biens en héritage, mais les héritiers n’ont jamais été retrouvés.
- Vous avez ouvert un compte dans une caisse populaire et oublié que vous y aviez déposé de l’argent.
- Vous avez reçu un chèque que vous n’avez jamais encaissé.

### Comment éviter de perdre son argent de vue.

Bien souvent, les biens sont oubliés en raison d’un manque de communication entre les entreprises et les propriétaires. Une fois l’an, vous devriez communiquer avec les organismes qui détiennent votre argent, surtout si vous avez déménagé ou votre état matrimonial a changé.

Voici quelques conseils pour éviter d’oublier de l’argent dans un compte quelque part :

- Tenez vos dossiers financiers à jour et conservez toutes les polices d’assurance, les comptes de placement ainsi que les dépôts de loyer et de services publics.
- Maintenez une liste des fournisseurs de services qui nécessitent l’envoi d’un avis en cas de changement de nom ou d’adresse. Par exemple, faites-le savoir à votre courtier, société de carte de crédit, compagnie d’assurance, prêteur hypothécaire, avocat, comptable, conseiller en placements, à l’établissement où se trouve votre coffre bancaire.
- Répondez aux entreprises légitimes qui vous demandent de confirmer que vous voulez garder votre compte actif.

– Article continued on Page 9

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# How to Stay Warm this Winter, for less...

New Brunswick winters are cold and damp. Staying warm at home means turning up the heat and that can be stressful, especially when you're trying to manage your energy costs.

Heating our homes in winter can account for more than 60% of our annual energy costs. To manage this expense, Natural Resources Canada recommends we program our thermostats for 17°C when sleeping or not home, and 20°C when we are awake and at home.

How do you resist the urge to turn the thermostat past 20 when you're sitting at home and have a chill?

Here are 5 ways you can stay warm at home, for less

1. Keep your feet warm: Wearing wool socks and indoor shoes or slippers around the house can help you stay warm, especially if you're sitting for long periods. Just Google "reading socks" and you'll see you're not the only one whose feet get cold while reading.
2. Use a blanket: Placing a lap quilt or folded blanket on your lap will help you feel cozy while watching TV or reading. Draping it around your shoulders is another option.
3. Dress in layers: It doesn't need to feel like t-shirt weather in your home. Dress in layers when you're at home, especially when you're sitting for long periods. If you get too warm you can always remove a layer.
4. Get moving: If you can't shake a chill when you're at home, get moving. Do a little housework, walk up and down stairs or simply walk around your home. Even gentle exercise can turn up your internal furnace, which will help you feel warmer, and for a longer period of time.
5. Sit in a sunny spot: There's a reason why cats like to find a sunny patch in the house to lounge. Sun streaming through windows contributes passive solar heat to your home. Soak it up by sitting in a sunny spot to read or work.

Relying on more than just the heating to stay comfortable through the coldest months of the year can save on heating.

Sealing drafts and installing energy efficient heat pumps can help you stay warm for less, too. Visit [SaveEnergyNB.ca/home](https://SaveEnergyNB.ca/home) to

learn more about our rebates and no-cost program options that can help make your home more comfortable, and efficient, for less.



## Savings to cheer about

Whether you own, rent or are planning to build, SaveEnergyNB programs, delivered by NB Power, can help all New Brunswickers be more comfortable at home and enjoy the game.

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## Des économies à célébrer

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**Did You Know:** During the Alaskan “Gold Rush,” potatoes were worth their weight in gold...

## Aging with Pets...

As people age, their nutritional, physical and emotional needs change and it is no different for their pets. Pet provide companionship and promote physical and mental agility, so it's important for owners to address their pets' age changes along with their own. Hill's Science Diet has teamed up with *Animal Fair* editor-in-chief Wendy Diamond to provide tips to help people and their senior pets live longer, healthier and happier lives:

**Modify your diet:** As you age, you need to pay more attention to the types of nutrients your body needs. The same is true for pets. Don't assume the foods they ate when they were younger will deliver the nutrition their body now requires! Choosing a food specially formulated for their age range, will help them digest the nutrients more easily and make them more agile and engaged.

**Stay active:** To fight weight gain and keep your joints mobile, make sure you and your pet get plenty of exercise. Simple activities such as walking a dog, grooming or playing with toys will provide the exercise you need.

**Emotional Benefits:** People and pets share a special connection that reaps countless emotional benefits. Studies have shown that pets provide a sense of self, help you overcome depression, decrease loneliness and boost self esteem.

They also help with you remaining active. The unconditional love between people and pets encourages long, healthy lives.







# Warm Wishes for 2024...

*Our wish is for you to have a Happy, Healthy and Safe New Year...*

Jul  
Yule  
Bon Natali  
سَمِىرَك

**MERRY CHRISTMAS**

Jul  
Yule  
سَمِىرَك  
Heortna Koonpa  
圣诞快乐  
शुभ क्रिसमस  
Joulu  
Feliz Natal  
Crisan Fendi  
Glædelig Jul  
Félicité Kristnaskon  
Nedeleg Laoen  
Frohe Weihnachten  
メリークリスマス  
Juullimi Ukiortaassamili Piliuait  
**Sretan Božić**  
Hyvää Joulua  
Vesele Vianoce  
Blithe Yule  
Selamat Natal  
**Bon Natali**  
Wesołych Świąt  
UKhisimusi omuhle  
Христос се роди  
С рождеством  
**Meri Kirihimete**  
**Buon Natale**  
Mutlu Noeller

On behalf of Saint John  
Common Council and staff,  
we wish everyone a happy  
and safe holiday season and a  
prosperous New Year. May joy  
and wonder fill our City, our  
hearts, and our homes.

Au nom du Conseil municipal,  
et les employés de la Ville de  
Saint John, nous vous souhai-  
tons de très heureuses Fêtes  
en toute sécurité ainsi qu’une  
nouvelle année prospère. Que  
la joie et l’émerveillement rem-  
plissent notre ville, nos coeurs  
et nos maisons.

Mayor Donna Reardon, mairesse



**SAINT JOHN**



*From my family to yours, I would like to wish everyone a very happy holiday season and a new year full of happiness, health and prosperity! Happy Holidays and Happy New Year to all!*

**The Hon./L'hon.**  
**GINETTE PETITPAS TAYLOR, P.C., M.P./c.p., députée**  
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*Best Wishes for 2024 from*



**THERA-PED**  
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**HAPPY HOLIDAYS!**



**Wayne Long, MP**  
Saint John - Rothesay  
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[Wayne.Long@parl.gc.ca](mailto:Wayne.Long@parl.gc.ca)



# Best Wishes for 2024...



## Let's keep New Brunswick Clean & Green

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May this Holiday Season  
be filled with Joy and  
the New Year bring you  
Good Health and Happiness



**Glen Savoie**

MLA for Saint John East

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## Holiday Greetings

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Merry Christmas!  
Best wishes for a  
wonderful holiday season,  
and a New Year full of hope, good  
health and happiness.



**Dorothy Shephard**

MLA for Saint John Lancaster

640 Manawagonish Rd. 506 643-2900 [dorothy.shephard@gnb.ca](mailto:dorothy.shephard@gnb.ca)

## Winter in the Country

The sound of distant  
sleigh bells heard,  
Sparkling snow  
upon the ground,  
Oh, it's Wintertime!  
That very word  
Has a pleasant, cozy sound.  
Youngsters on toboggans,  
Woollen caps upon  
their heads,  
Laughter ringing,  
through the air,  
true friendship found.

- unknown

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# Collectors are not just Limited to Antiques

Practicality and craftsmanship account for the great variety of nutcrackers available to interested collectors. Since the most basic function of the nutcracker is to remove a nut's hard outer shell, the most primitive nutcracker design of a mallet and a hard surface is usually the most effective; unfortunately, this style offers few opportunities for artisans to display their craftsmanship.

A second type uses a screw to press the nut into a flat, hard surface. This style is often used for hand held nutcrackers and offers more occasions for stylish designs. Figural nutcrackers – those shaped like a person and using a lever to crack the nut between the figure's jaws-combine the functional purpose of a nutcracker with fine craftsmanship and an artist's imagination to produce popular collectibles.

Nutcrackers date back several hundred years. Early screw and lever varieties were forged from metal or carved from boxwood, an extremely hard wood able to endure cracking shells. These early lever models were shaped like various figures, but the early screw varieties were relatively undecorated. Most of the decorating on the screw top nutcrackers occurred on those forged from metal.

The popularity of nutcrackers surged in the late nineteenth century due to Tchaikovsky's famous ballet, *The Nutcracker*, which endeared the figural nutcracker to millions and firmly established its association with Christmas.

Like the wooden nutcracker who is transformed into the ballet's handsome hero, nutcrackers became treasured elements in holiday displays. As these figural nutcrackers increased in popularity, so did their production. Skilled wood, carvers in Switzerland, Austria, and, most notably, Germany produced great quantities during the end of the nineteenth and beginning of the twentieth centuries.

Carvers usually used walnut or fruitwood, not the more durable boxwood; consequently, finding undamaged nutcrackers from this period is difficult. During this time, metal casting companies in the United States, England, and Germany produced brass and iron nutcrackers in a wide variety of shapes and figures.

Prices for these antiques range from fifty to two hundred and fifty dollars; but factors such as unusual shapes, original paint, and condition can affect the price. The wooden figural nutcrackers produced during this period now sell for one to two hundred dollars, but prices again vary depending on the figure's condition and any extra materials, such as jeweled eyes or miniature accessories.



*Wishing Everyone a Merry Christmas  
and Best Wishes for 2024*

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that may have been added to complete the figure's authenticity.

Nutcracker collectors, however, are not limited to purchasing antiques. Companies today, led by Steinbach in Germany, are using both machines and hand carving to produce endearing wooden figures as artistic as those made over one hundred years ago. These colorfully painted, detailed figures, however, are unlikely to be used for their original purpose; most collectors choose to display their nutcrackers on shelves to preserve their condition. Steinbach's nutcrackers detail figures from both everyday life and world history.

The Chopin nutcracker sits composing at a miniature piano, and the Christopher Columbus nutcracker stands with an anchor in hand over a globe of the world.

These miniature details also appear in the figures from everyday life. The hunter stands proudly with his rifle slung over his shoulder and his binoculars hanging around his neck, and the chimney sweep, traditionally a German symbol of good luck, wears his black suit and top hat while he carries a ladder to climb to the rooftops.

The variety of Steinbach nutcrackers is great, ranging from figures representing common occupations, such as farmers, millers, pharmacists, and cobblers, to cowboys, Santa Claus, and Uncle Sam.

The trademark bared teeth and grin of a Steinbach nutcracker is said to ward off evil

and bring good fortune to its owner. Although it is difficult to measure how much good fortune these figures create, the happiness they bring can be measured by collectors' smiles, which are as wide as the grins of the figures they proudly display.

– Continued from Page 5

- Encaissez rapidement tous les chèques dès leur réception, quel que soit le montant.

- Donnez une adresse de réexpédition à l'employeur avant de quitter un emploi et vérifiez auprès de votre ancien employeur dans les six mois suivant votre départ pour vous assurer que vous avez bien reçu tous vos chèques de paie.

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*Hope is not pretending troubles don't exist, it is the trust that they will not last forever.*

\*\*\*

*If you can't do great things, do small things in a great way...*







# Funeral & Estate Planning...

## Benefits of Pre-Planning Your Memorial...

Do you know the burial wishes of those closest to you? Do they know yours? As we get older, we often start thinking about how our death will affect those around us, especially our loved ones.

Losing someone close to you is always traumatic, but we can help our loved ones during that difficult time by being prepared and preplanning as much as possible. This relieves them of the stress of last-minute scrambling or trying to guess how you would like your life memorialized.

Preplanning puts you in charge. It guarantees, before you die, that you will have the memorial that you want. Think of it in the same manner as you did when you planned your wedding, your vacations, and your children.

It is a major life event for you and your loved ones. And, if done properly, it can be one of the most meaningful gestures you make for those left behind. What better way to give the gift of love and to give you peace of mind at the same time.

Pre-purchasing saves your loved ones from being forced into making fast decisions and spending thousands of dollars without the normal, coherent thought process a person typically makes when spending that amount of money.

Your family will be under stress and in a state of shock. They may not even be fully aware of what is being discussed while making your funeral and cemetery arrangements. Pre-purchasing allows you to pay today's price, and by doing this you are avoiding inflation for the years to come. You can select what you are financially comfortable with at today's budget without financially burdening

your family when you are gone. Allow the Preplanning experts at Smet Monuments guide you through this process!

You may also want to consider having your monument or memorial installed while you are still able to enjoy it. It can stand as a tribute to you and your family – your ancestors, your descendants, your loved ones.



### Will They Know?

A funeral should be just what you want it to be; a thoughtful memorial; a reflection of faith; celebration of a good life; a time of comfort and support for your family; a simple acknowledgement of loss and change.... or perhaps a little of each. A preplanned funeral means knowing that, when the time comes, they will know just what you wanted it to be.



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## Have I Thought of Everything – Important Planning Issues...

### Have you pre-planned your funeral?

– Did you make arrangements for your burial?

### Have you reviewed your Family burial lot?

– Is there defined space for each person?

### Who has the say-so for the lot?

– Is your contract information current?

### What arrangements can you make now?

– What can you pay for in advance?

### Benefits of Pre-Paying Opening/Closing Costs?

– Lock in price at current rate.

### Does the Funeral Home have to be involved?

### What about a Family Grave Side Service?

### Purchasing Lots

**Choices** – Traditional vs Cremation? – How many burials per lot?  
– Columbarium vs Cremation Space? – Is financing available?

**Monuments** – Do you have a monument? – Can I pre-pay my final date?

### Cedar Hill-Greenwood Cemetery

1650 Manawagonish Rd., Saint John, NB E2M 3Y3

Phone: 506-672-4309

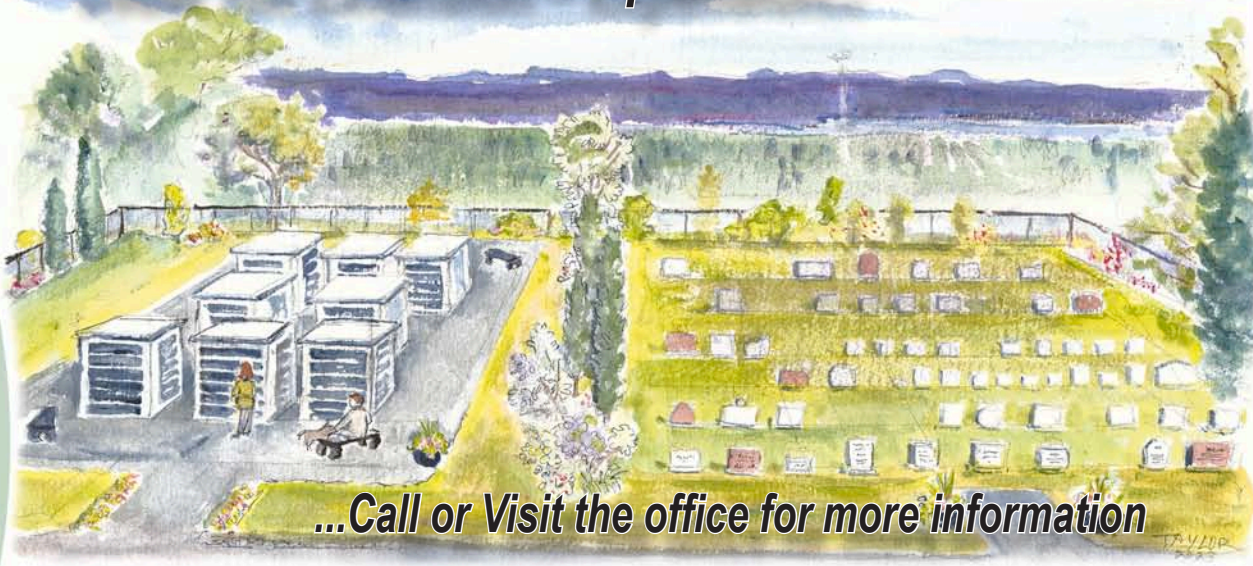
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...Call or Visit the office for more information

# The View

Cedar Hill  
Extension  
Cemetery

Expansion





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