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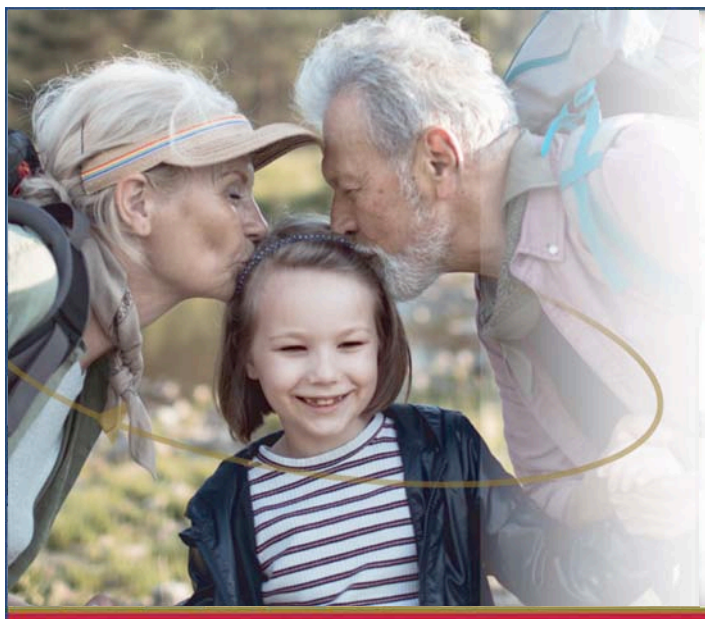
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Mark Your Calendar... Rhoda's Christmas Festival 2026 returns to The Irving Oil Field House... 129 McAllister Drive, Saint John, NB

NOVEMBER 20th, 21st, and 22nd Friday noon-9pm, Saturday 10am-6pm and Sunday 10am-4pm

Come experience the taste, sights, and sounds of Christmas. Enjoy one level shopping , (no stairs-wheelchair and stroller friendly),wide aisles with lots of rest areas and photo ops.

New this year, a free map will be available to guide you. Vendors are joining us from New Brunswick, Nova Scotia, P.E.I and Quebec.

Lots of favourite vendors returning, lots of new ones to discover. Meet friends and family for lunch and get all your shopping done under one roof. Find unique treasures in our Antique section.

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November 20th, 21st & 22nd

WEEKEND PASS
Adults : $8
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kids 12 and under: Free!
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FREE PARKING!

Hourly door prizes!

Friday 12pm-9pm
Saturday 10am-6pm
Sunday 10am-4pm

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Irving Oil Field House
129 McAllister drive, Saint John, NB

Financial advisor or financial planner: what's the difference?

Whether you're investing for retirement or looking for help with an estate plan, [BC2] choosing someone to help with your finances can feel like a big step.

While exploring options, you may come across terms like financial advisor or financial planner. These terms are often used in everyday conversation.

In New Brunswick, however, The Financial and Consumer Services Commission of New Brunswick (Commission) sets rules about who can use these titles under the *Financial Advisors and Financial Planners Title Protection Act*. To use either title, a person must hold a credential from a Commission-approved credentialing body, which ensures standards for knowledge, skills, and competencies.

Financial planners

A financial planner takes a broad view of the financial aspects of your life and focuses on creating a financial plan. They are expected to be skilled in all areas of a financial plan, like:

- Saving for retirement
- Managing taxes
- Planning estates
- Reviewing investments
- Assessing insurance and risk
- Budgeting and day-to-day money management.

Financial advisors

A financial advisor can help with specific financial products and services. They may:

- Explain different investment options
- Recommend financial products and services
- Help you choose products that fit your needs and situation.

Financial advisors should have expertise in at least one investment product, like mutual funds, ETFs or stocks.

article continued on page 4

Conseiller financier ou planificateur financier : quelle est la différence?

Qu'il s'agisse d'investir pour la retraite ou d'établir un plan successoral, choisir la personne qui vous aidera à gérer vos finances peut sembler intimidant.

En faisant des recherches, vous pourriez tomber sur des termes comme « conseiller financier » ou « planificateur financier », qu'on entend souvent dans les discussions de tous les jours.

Toutefois, dans la province, la Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick établit les règles concernant l'utilisation de ces titres en vertu de la *Loi sur la protection des titres de conseiller financier et de planificateur financier.* Pour utiliser l'un des titres protégés, une personne doit détenir un titre de compétence délivré par un organisme d'accréditation approuvé par la Commission, ce qui permet d'assurer le respect des normes en matière de connaissances et de compétences.

Planificateurs financiers

Les planificateurs financiers prennent en considération un ensemble d'aspects financiers liés à votre vie pour créer un plan personnalisé. Ils doivent posséder des compétences liées à tous les aspects d'un plan financier, notamment :

- L'épargne pour la retraite;
- La gestion fiscale;
- La planification successorale;
- La revue des placements;
- L'évaluation des assurances et des risques;
- La budgétisation et la gestion de l'argent au quotidien.

Conseillers financiers

Les conseillers financiers peuvent vous fournir de l'aide par rapport à des produits et services financiers spécifiques. Ils peuvent notamment :

- Expliquer différentes options de placements;
- Recommander des produits et services financiers;

suite de l'article en page 4



Ai-je besoin d'un planificateur financier? Ou d'un conseiller financier?

Comprendre cette différence peut vous aider à trouver le type de soutien qui répond à vos besoins.

Pour en savoir plus :

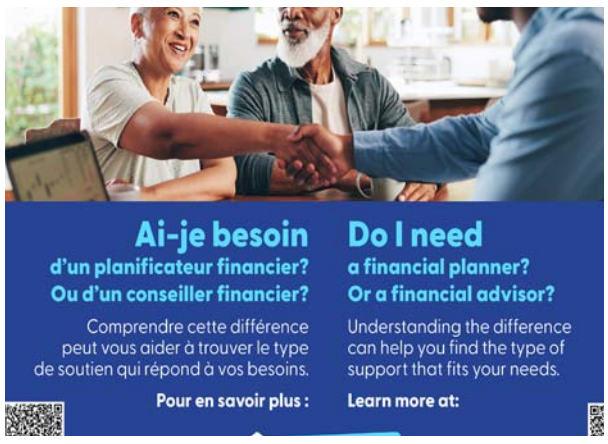
Do I need a financial planner? Or a financial advisor?

Understanding the difference can help you find the type of support that fits your needs.

Learn more at:

Finfo.ca

continued: Financial advisor or financial planner: what's the difference?



Questions to ask

When working with any financial professional, it's important to take your time and ask questions, such as:

- What title[BC3] do you use, and what does it mean for the services you offer?
- What kind of training or education do you have?
- What can you help me with—and what is outside your role?
- Are you registered to sell products or give investment advice?

Titles don't tell you everything about the services someone offers. But, knowing that someone using the title "financial advisor" or "financial planner" in New Brunswick must meet certain requirements can make it easier to ask questions, compare options, and feel more confident when choosing who to work with.

To learn more, visit Finfo.ca.

suite: Conseiller financier ou planificateur financier : quelle est la différence?

- Vous aider à choisir des produits qui vous conviennent.

Les conseillers financiers doivent posséder une expertise concernant au moins un produit de placement, comme les fonds communs de placement, les fonds négociés en bourse (FNB) ou les actions.

Questions à poser

Lorsque vous faites affaire avec un professionnel des finances, prenez le temps de poser des questions. Par exemple :

- Quel titre utilisez-vous, et qu'est-ce que cela implique pour les services que vous proposez?
- Quelles formations ou études avez-vous suivies?
- Quels types d'aide pouvez-vous m'apporter? Quels aspects dépassent vos compétences?
- Êtes-vous inscrit pour offrir des produits ou des conseils en matière de placements?

Les titres ne vous disent pas tout sur les services qu'une personne propose. Cependant, en sachant qu'une personne doit satisfaire à des exigences particulières pour utiliser le titre de conseiller financier ou de planificateur financier au Nouveau-Brunswick, vous pouvez être plus à l'aise de poser des questions, de comparer des options et de choisir la personne avec qui vous ferez affaire en toute confiance.

Pour en savoir plus, consultez Finfo.ca.

A word of encouragement during failure is worth more that a book of praises after success...

SAINTJOHN.CA

Get More Out of Every Season

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Take Charge of Your Energy Use this Holiday Season...

Enjoy all the sparkle of the season while saving on your energy use.

December festivities can easily increase household energy consumption. Extra guests, more cooking and baking, and holiday entertaining, all contribute to higher energy use. (Not to mention strings of festive lights.) Understanding how your household uses energy during this busy time can help you manage consumption.

Following these tips will help you conserve energy during the holidays. And you won't compromise the sparkle and warmth of your celebrations.

Smart holiday lighting and decorations

Switch to LED holiday lights for significant energy savings. LED lights use up to 90% less electricity than traditional incandescent bulbs. They also emit minimal heat, making them safer for your Christmas tree. Are you still using older incandescent lights? Upgrading to LEDs is worth the investment. LEDs come in various styles so you can still create the festive atmosphere you love.

For added savings, use timers to turn off outdoor lights and decorations during sleeping hours.

Energy-efficient holiday cooking and entertaining

Adjust your thermostat before guests arrive to account for the extra body heat in your home. It's more efficient than opening windows during the gathering. Remember, busy kitchens naturally generate additional warmth too.

Maximize oven efficiency by preparing multiple dishes simultaneously. Consider using slow cookers, pressure cookers, and microwaves, which consume less energy than conventional ovens. Keep lids on pots to trap heat and reduce cooking time. Avoid opening the oven door frequently. Each peek drops the temperature 25-30°F, requiring extra energy to reheat.

Efficient clean-up and water use

Hot water consumption can account for up to 17% of household energy use. With extra guests at home, this can add up. Optimize dishwashing by running only full loads in your dishwasher and scraping dishes instead of pre-rinsing. When hand washing items, you don't always need a full sink of hot water. Often a half-filled sink is sufficient.

To further reduce your use, install water-efficient showerheads and faucet aerators. Encourage five-minute showers over baths and wash clothes in cold water whenever possible. Holiday sparkle doesn't require excessive energy consumption. By implementing these simple strategies, you can maintain the magic of your celebrations while keeping energy use under control. Small changes in lighting, cooking, and water usage add up to significant energy reductions throughout the season.

Celebrate your savings this holiday season. Our rebates and tips can help keep your gatherings warm, bright and energy efficient. Visit **saveenergynb.ca/choices** to get started.

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Health News from the Net

A recent survey found that seniors are less likely to make dietary changes that would lower cancer risk and are more likely to turn to dietary supplements. This is disturbing in light of the evidence that a diet rich in a variety of fruits, vegetables, whole grains, can significantly lower the risk for cancer.

In contrast, there is no evidence that the same is true for dietary supplements. Although hundreds of vitamins, minerals, and herbal compounds are available in supplement form, food scientists estimate that fruits, vegetables, whole grains, and beans could contain thousands of yet-to-be-identified substances that may play a crucial role in cancer prevention.

Multivitamins are useful for people who have difficulty meeting their daily requirements for necessary vitamins. However, for cancer prevention, you must alter your diet, increasing your intake of fruits, vegetables, and grains.

Talk to these Professionals...

Fall is a great Time to Call...

People & Pet Cemetery

Eternal Resting Place
at Greenwood Cemetery
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Pets are family members too!

Cedar Hill-Greenwood Cemetery recognizes this and is responding to the many requests for pets to be buried with their owners.

To that end, we have prepared a dedicated area in Greenwood Cemetery.

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Saint John, NB E2M 3Y3
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Fall Activities: "Tips for Pain-Free Leaf Raking..."

Fall is here, and leaves begin to fall. Raking leaves can be one of the more pleasurable chores of the season if you know how to use a rake without straining your back. To ensure a pain-free and enjoyable season, the Canadian Physiotherapy Association recommends using the following tips when the annual raking of leaves begins:



Warm Up – Warm up with some simple stretches to loosen your muscles and help circulation. Hold all stretches for approximately 20 seconds and repeat 2-3 times each side. Never stretch into a painful position. Stretch the muscles on the back of your thigh (hamstring) by propping your heel on a step and slowly leaning forward, feeling the stretch; Next, stretch the muscles in the front of your thighs (quadriceps) by standing, balancing yourself against a wall, or even a tree, and then bending your knee with your hand holding your ankle to pull your heel towards your buttocks; For your upper body, hold your hands together over your head, fingers entwined and palms facing outward and lean to each side.

Raking Leaves – Use a rake with a bent or side handle, or build up the handle with plastic tubing. This will help keep your wrist in a neutral position and decrease the need for a tight grip during use; Place one hand at the top of the handle and the other hand down the handle far enough so that your elbow bends just slightly. Stand up as straight as possible and only use your arms and legs to rake; Step to the side as you rake. In addition, don't reach so far away with the rake that it forces you to bend and twist your back;

Start raking with one foot forward and the other back, then switch foot positions every few minutes so you're using your muscles differently; Reverse hand positions regularly while raking. Take small rest breaks and briefly bend backward placing your hands on the small of your back.

Bagging Leaves – When bagging leaves, remember to use good body mechanics. Kneeling down onto one knee can be helpful in reducing stress on the lower back.

The best way to lift a heavy bag of leaves is to do a pelvic tilt, pulling the tummy in and tightening the buttocks with your knees slightly bent. Then squat, keeping the back straight, and letting your legs, not your back do the work when you lift.

Keep the bag very close to your body when lifting or carrying to reduce the load through your spine.

Keep your back straight as you lift the bag; Keep the leaf piles small so you don't strain your back picking them up, and don't overstuff the bags, especially wet ones, so that they're easy to carry comfortably.



Final thoughts – Spread the work out and if the job is too challenging, enlist help from family or even neighbourhood teenagers; If you do experience some pain that lasts more than a few days, consult a physiotherapist.

For more raking and outdoor tips, visit the Canadian Physiotherapy Assoc. web site at www.physiotherapy.ca.

Take "Control of Your Health...

The most important single principle of health optimization is that you don't have to be perfect. You don't have to become a vegetarian, marathon-runner or teatotaller, nor should you try. Huge, abrupt lifestyle changes are rarely sustainable and can even cause health problems of their own. Health is in the way you live every day.



Keep at it – Start small, try different things. Know that you, and only you, can make your life better and more joyful and with a little luck, longer. Optimizing your lifestyle can cost almost nothing – the price of some workout cloths and a few dietary supplements. Or it may require financial sacrifice and involve hard choices later if your health continues to go down hill.

Living Right – When you live right, you simply don't know which bullets you're dodging. It could be the diabetes that runs in the family, the Alzheimer's disease that tragically incapacitated an uncle, or the osteoporosis that crippled your aged neighbour. Happily, you'll never know what you missed, but you will know that you've done what you could for yourself, and for the people who love you.

Mom was right – The basics of a healthy lifestyle are so simple as to be almost disappointing (that's It?!), and yet it is impossible to overstate their importance. Ironically, your mother's rules for good health cover about 90 percent of what you need to stay alive, be happy, useful, and out of the hospital. Research is making the old wisdom look better all the time. Here is Mom's recipe for health.

1. Go outside and play – Use it or lose it. Your body was built to move, and nothing good comes of a sedentary way of life. You know that exercise is good for you, but do you know how it benefits you? . Exercise prevents or slows heart disease by improving the ability of the blood vessels to readily and easily open and close as more or less blood flow is needed.

Exercise lowers the amount of adrenaline circulating in the body, reducing the damaging effects of stress.

Exercise increases lean body mass. Greater muscle mass increases metabolism and improves the ratio of "good" to "bad" cholesterol in the blood.

Exercise improves vagus nerve tone. This nerve slows the heartbeat, and its tone is so important for heart health that doctors prescribe beta-blockers to improve tone for heart attack patients. Exercise relieves stress. Besides lowering adrenaline, the physical release relaxes the whole body and gives the mind a rest. Exercise pumps up immunity. Exercise promotes good sleep.

Regular exercise, by itself; cures many cases of insomnia.

2. Get to bed on time – Our need for adequate sleep is as non-negotiable as our need for exercise. Human beings can adjust to many things, but we cannot adapt to lack of either exercise or sleep. Sleep nourishes, renews body, mind, and spirit. Lack of sleep can produce a variety of serious consequences, including depression, difficulty in weight regulation (due to both depressed mood and increased insulin resistance), and overproduction of stress hormones. In short, lack of sleep tends to make you depressed and jittery. Now get some rest.

3. Eat your vegetables – While diet is certainly an important part of good health, our bodies are more forgiving about diet than exercise or sleep. Eat eight to 10 servings of fruits and vegetables a day: these are the foods with the greatest power to prevent disease. Eat fish or another source of omega-3 fatty acids several times a week. Eat large quantities of dark green leafy vegetables and legumes. Choose foods rich in dietary fibre and limit intake of refined carbohydrates.

4. Be chronically happy – Chronic, unmanaged stress is bad for you surely you know that already. But did you know that it's so common that the word is currently evolving into an intransitive, active verb? Phrases like "She's totally stressing" express the feel of contemporary life. Chronic, uncontrolled stress reactions do real physical damage, but that's not the whole story. Life without stress is unimaginable. Without stress we'd never get much done, and we certainly wouldn't have sports to watch on television. There's plenty of evidence, however that contemporary life keeps many of us running on stress and that's not good.

Try to follow these "4 basic tips" for good health.

Information for the 50-Plus Generation

Choices After 50

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Carol Maber – Editor

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Resting in Style: How Personal Columbariums are Changing Modern Memorials



Over the past several decades, cremation has become an increasingly common choice for families across Canada. Today, the national cremation rate has reached approximately 77%, reflecting a major shift in how Canadians approach end-of-life planning and memorialization. As more families choose cremation, cemeteries are seeing a growing demand for columbariums.

At Smet Monuments, we've worked with our industry partners to create a wide range of options for both personal and public columbariums to fit any space. While cremation changes how remains can be interred, it does not change the importance of having a meaningful and permanent place of remembrance.

A columbarium provides a dignified, above-ground resting place for cremated remains. These structures may be public memorials that serve many families or private family columbariums designed to hold several urns together. Either option offers a lasting memorial that allows loved ones to visit, reflect, and remember in a peaceful setting. One reason columbariums are becoming increasingly popular is their flexibility for families over time.

Unlike traditional in-ground burial, many columbarium niches can be reopened if needed. This allows families to place additional urns in companion niches or to add meaningful items such as notes, small mementos, or keepsakes that commemorate the life being honored. Another practical advantage is year-round accessibility. In many parts of Canada, winter weather can make ground burials difficult or temporarily impossible. Columbariums, however, can typically be opened regardless of the season, allowing families to proceed with interment when it is most meaningful to them rather than waiting for the ground to thaw.

Columbariums also provide a space-efficient and beautifully designed memorial option. Because niches occupy far less space than traditional burial plots, cemeteries are able to create thoughtfully landscaped memorial gardens that remain accessible and easy to visit, while also optimizing their space available to serve many families in a smaller footprint.

For families, this combination of permanence, accessibility, and personalization offers an appealing alternative to traditional burial. A columbarium niche still provides the essential elements many people value in a cemetery memorial: a dedicated place to visit, a visible marker honoring a life, and the opportunity for future generations to connect with family history.

Humphreys' FUNERAL HOME



Andre LeClair M.B.B.A.
Owner / Funeral Director
humphreysfh@humphreysfh.com



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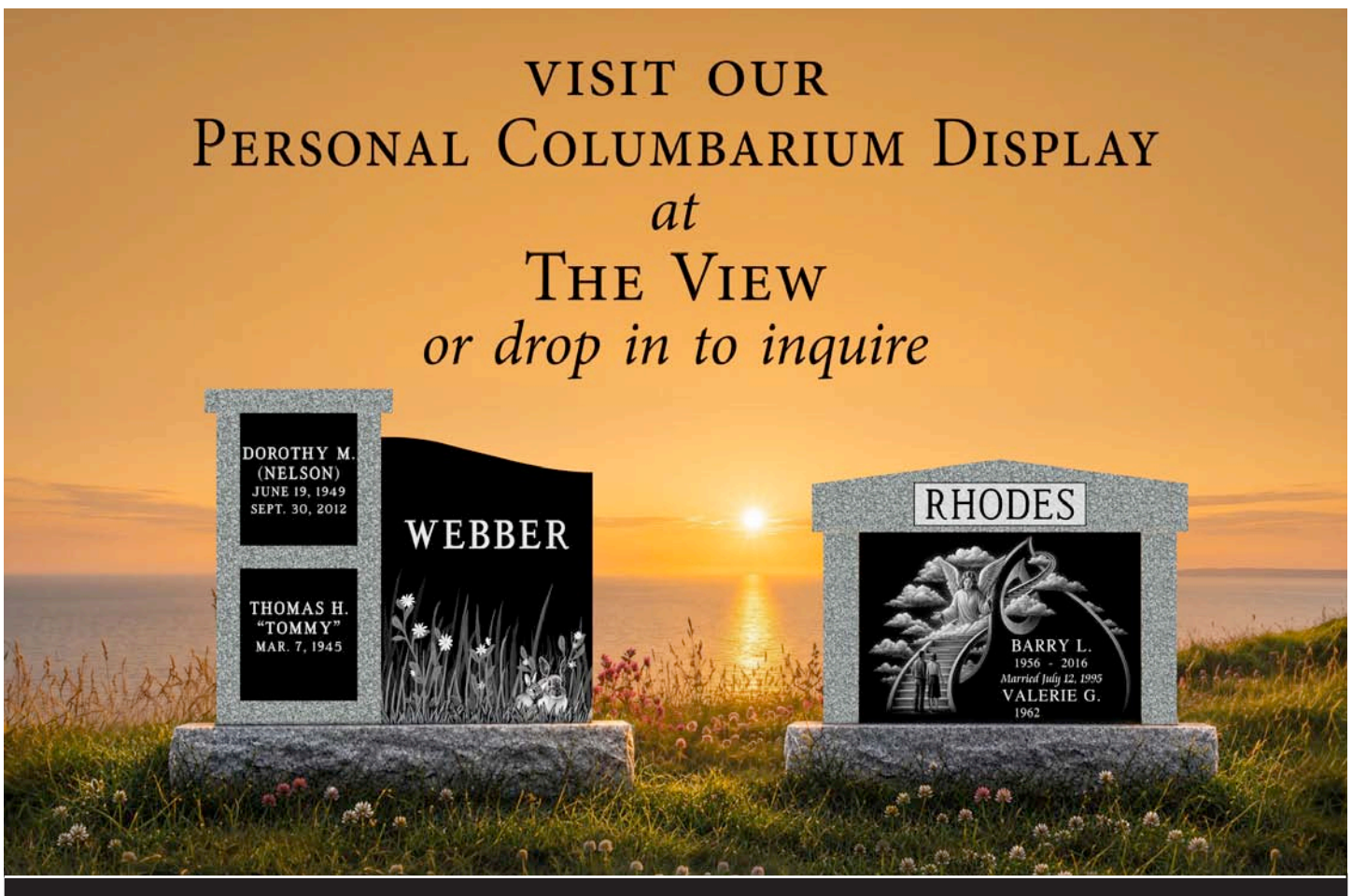
The decision to preplan your funeral is a very personal one. Those who ultimately take the important step of documenting their wishes regarding their funeral and ultimately sharing these decisions with loved ones usually express a great sense of comfort and relief. Humphreys' Funeral Home offers FREE no obligation pre-arranged funeral arrangements, call us today to make an appointment. We will discuss your wishes and go over a variety of guaranteed funding options.

20 Marks Street, St. Stephen - (506) 466-3110

As cremation continues to grow in popularity, cemeteries and memorial providers are adapting to meet the evolving needs of families. Columbariums—both public and private—are becoming an increasingly important part of cemetery landscapes, offering dignified and flexible options for memorialization.

At Smet Monuments, we understand that every family's wishes are unique. Whether through traditional memorials, cremation monuments, or custom columbarium designs, our goal is to help create lasting tributes that honour loved ones for generations to come.

by: Dale Young,
Sales Manager,
Smet Monuments



Cedar Hill - Greenwood Cemetery
1650 Manawagonish Rd. Saint John, NB
Phone: (506) 672-4309
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Agents for Smet MONUMENTS
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People who achieve true success rarely worry about being successful...
* * *
If you can't find the time to do it right the first time, when are you going to find the time to do it over?

Celebrating 20 Years of Community, Connection and the Arts...

For 20 years, the Riverview Arts Centre has brought audiences, artists and students together through the performing arts. Today, the centre is a busy cultural venue with full-time staff, technicians, contractors and dedicated volunteers.

That vision began with Peter Brzezicki, who imagined a theatre where local performers could share the stage with artists from across Canada and beyond, while students learned theatre firsthand.

Peter brought his idea to Ivan and Vivian Hicks, whose Super Fiddle Show was already a fixture at the Riverview High School theatre. Ivan became the centre's first president.

Since becoming Executive Director in 2017, Julie Hopkins has played an instrumental role in the centre's growth and development. Her vision and leadership have helped expand the centre's reach while maintaining its dedication to inspiring a passion for the arts and enriching the cultural life of the community.



Volunteers are at the heart of the centre's success, playing an essential role in every show. They contribute approximately 3,000 hours each year through parking, seating, box office, canteen and behind-the-scenes support, representing an estimated 60,000 hours over two decades.

With hundreds of shows in its history, the centre welcomes touring artists, local performers, dance groups and students. Its programming also brings visitors into Riverview, supporting restaurants and other local businesses.

This holiday season, enjoy music, dance and theatre from November 26 to December 18, including Lennie Gallant's The Innkeeper's Christmas on December 18. Bring a friend and celebrate the season through the arts.



Explore upcoming performances, book tickets or learn about volunteering at ***riverviewartscentre.ca.***





Remembering our Veterans



War movies have a way of making things look exciting. Made so that a soldier, without too much effort, wins the day by saving injured men or a town from destruction, often both. If only past World Wars were like the movies, but we know that true war is brutal, and many of the stories buried with the heroes that were there day after day, fighting in horrific conditions are best left untold. Families back home could image the conditions, the sacrifices, the courage needed to fight on, but letters home assured the family that "things were OK", a faint effort so they would not worry. Seldom were the true stories sent home, they were kept with the soldier's who lived them. These soldiers are now our Veterans and their stories need telling, and telling often, so that we can know war for what it truly is, and what it can do to a country. Our special tribute: "A Salute To Veterans" is our way of saying "Thank You" to these brave men and women. Your many sacrifices are not hidden to us.

Canada Enters The War: *Britain was at war in 1914. Prime Minister Robert Borden offered Canadian assistance to Great Britain. The offer was accepted and from Halifax to Vancouver, thousands hastened to recruiting offices and within two months, the first contingent, Canadian Expeditionary Force was on its way to England. Canada ended the war with a superb fighting force. For a nation of eight million, Canada's war effort was remarkable.*

Our special feature "A Salute to Veterans 2026" is our way of saying: "Thank You... We Will Remember All Your Sacrifices."

Looking back – Remenbering: Canada & The Second World War: *The Second World War lasted six years. It was truly a war encircling the globe from the Atlantic to the Pacific and touching the far reaches of the Artic. More than one million Canadians and NewFoundlanders served in WWII. Of these more than 45,000 gave their lives and another 55,000 were wounded. Countless others shared the suffering and hardships of war. Canada as a nation matured through WWII and was ready for responsibilities as a member of the world community.*

Canadians in Korea: *World leaders met in 1943, promising Korea would become free and independent. The Soviet Union occupy North Korea, while the US held control of South Korea. On June 25, 1950, the forces of North Korea crossed the 38th parallel and Canadians went back to war. The Canadian Forces had been reduced to peacetime levels, but the call was answered by many men and women willing to give their lives for freedom.*

"WAR IS OVER" *- Soldiers Coming home: Home to an anxious nation waiting to say "Thank You." Men and women who gave us so much, and who asked us for nothing in return, except that we would remember what they fought for, remember the ones' fallen in battle, remember, so that War could never happen again. Years have passed since the guns fell silent on the morning of November 11, 1918, And the images of war slowly fade from memory.*



- Salute to Veterans 2026 -

Never Forget their Actions and Courage...



"I wish to salute all Veterans! You are a living reminder of the freedom we are privileged to enjoy as Canadians"

Glen Savoie
MLA for Saint John East
506 658-6333 Glen.Savoie@legnb.ca



On this Remembrance Day, we honour those who served with courage and accepted sacrifices that protect the freedoms we enjoy today. As we pause and reflect, may we be mindful of the cost of service and the legacy we've been entrusted to carry.

Sherry Wilson
MLA for Albert-Riverview
1037 Route 114
Lower Coverdale, NB E1J 1A1
506 382-6567 Sherry.Wilson@legnb.ca

In Honour of those who served
and died for us so that we may enjoy
the freedom we have today... "Thank You"

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Remembrance Day

A day to reflect on the brave men & women, including our family members & yours, who served & continue to fight for our freedom, to thank our Veterans for their sacrifices and to remember...

WE MUST NEVER FORGET!

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LOCATIONS:
Saint John - 634-7136
Moncton - 857-3223
Miramichi - 778-1119
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SAINT JOHN

In honour and remembrance



On November 11, we join our community in remembering and honouring all those who have served Canada.

We are forever grateful for the sacrifices they made and the freedoms we enjoy because of their service.

Lest We Forget.

"We Salute all Veterans

Thank You..."

- Salute to Veterans 2026 -

Never Forget their Actions and Courage...



On Remembrance Day, we honour the courage and sacrifice of those who served, those who returned, and those who never came home. The freedoms we cherish were won at a tremendous cost. May the poppy remind us of our enduring debt of gratitude, and our solemn responsibility to always remember.

Hon. Aaron Kennedy
MLA for Quispamsis
506-721-9504 aaron.kennedy@gnb.ca
202 Hampton Rd, Quispamsis NB, E2E 4L9





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Remembrance Day is a time for reflection. We will never forget the brave people who fought for freedom and left a legacy that inspires pride in all Canadians. Thank you for your service.

Le jour du Souvenir est un moment de réflexion. Nous n'oublierons jamais les personnes courageuses qui ont combattu pour la liberté et qui ont laissé un héritage qui inspire la fierté à tous les Canadiens. Nous vous remercions de votre service.

Andrew J. LeBlanc, Mayor/Maire

Riverview

We Salute All Veterans... Thank You



Lest we forget. / Nous n'oublierons jamais.

The Hon./L'hon.
GINETTE PETITPAS TAYLOR, *P.C., M.P./c.p., députée*
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We Salute All Veterans...

Thank You



Remembering Our Veterans with Honour and Pride

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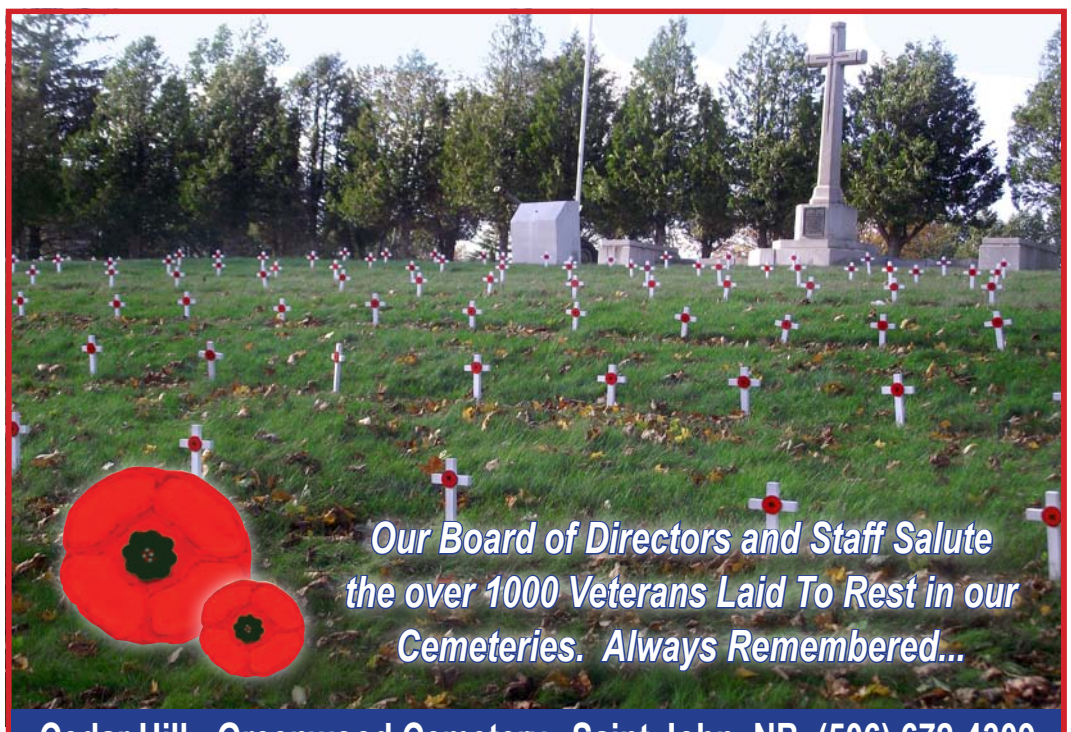


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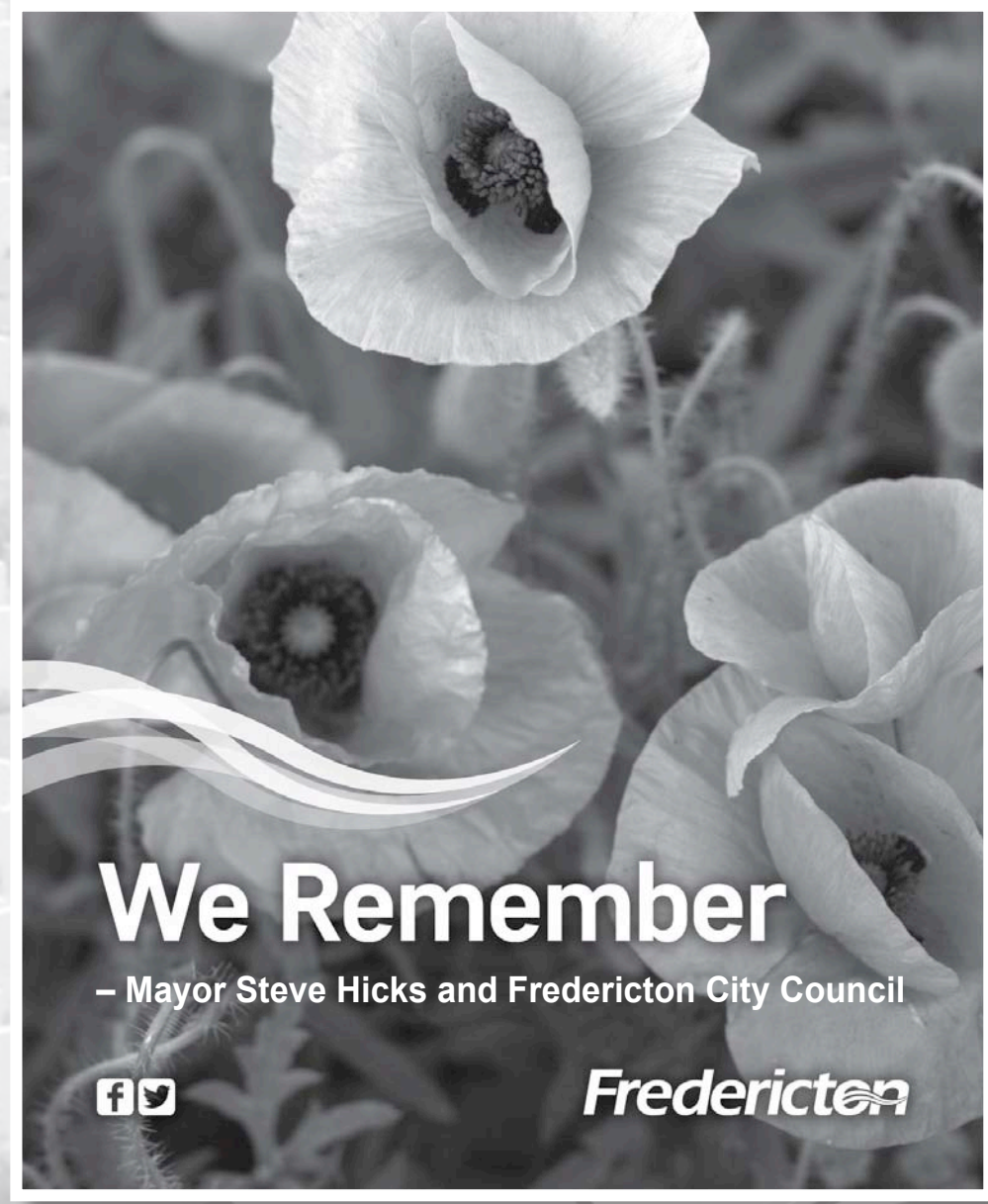
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- Salute to Veterans 2026 -

Never Forget their Actions and Courage...



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On Behalf of the Citizens of Sussex

We Salute All Veterans...
Thank You

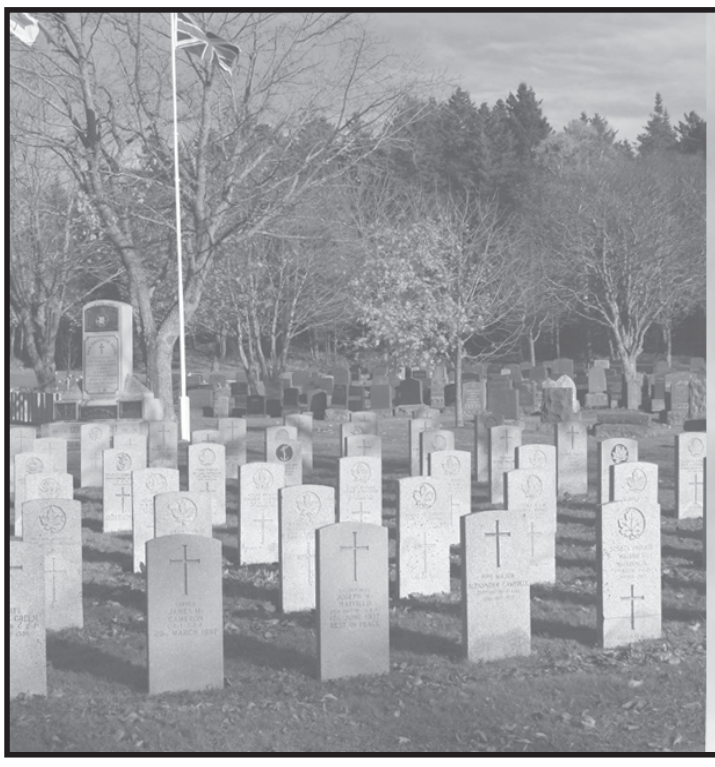


Remembering Our Veterans with Honour and Pride



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CHAMP Program helps young amputee stay active...

For 12-year-old Maddux Kerr, being a part of The War Amps Child Amputee (CHAMP) Program has meant having the support and resources he needs to live an active, fulfilling life.

Born a double leg amputee, Maddux was enrolled in the CHAMP Program when he was just seven months old. As a "Champ," Maddux is eligible for financial assistance for artificial limbs and adaptive devices, as well as peer support through the program.

"At CHAMP seminars, we've had the chance to see that our family is not alone on this journey," say Jessica and Allan Kerr, Maddux's parents. "We are reassured knowing that Maddux has amputee friends he can go to for advice when he needs someone who can relate to his situation better than us."

In addition to giving Maddux support and connection through War Amps events like CHAMP seminars, which are opportunities for families to share experiences and learn about the resources available to them, his parents say CHAMP has also provided life-changing funding for his artificial limbs.



Maddux is benefiting from his War Amps-funded water legs. These limbs are waterproof and specially designed to make bathing and swimming easier.

Maddux's War Amps-funded water legs help him live a full, active life. Unlike standard artificial legs, which can rust when exposed to moisture, these waterproof limbs have drain holes for swimming and bathing. His water legs also have added ankle support, so he wears them when playing hockey too.

"Thank you to everyone who donates to The War Amps. You have changed our lives, as well as our son's life by helping him to enjoy being a kid," say Jessica and Allan. "He knows no limitations because of your support."

The War Amps receives no government grants; its programs are made possible through the public's support of the Key Tag Service. For more information, or to order key tags, visit waramps.ca or call 1 800 250-3030.

Be a part of the legacy

with a charitable estate donation in your will. Since 1918, The War Amps has fought for the rights and interests of our veterans, especially those who are seriously disabled. Your gift will carry on this mission and help support their needs.

The War Amps

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waramps.ca
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A Salute to our Veterans

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