

## Spring Message from the CHCA

### Join us for another year of events, fun and friendship

Happy Spring! It's been a very long winter, and the snow is falling even as we type this letter, however we're certain the warmer weather is upon us and we're all looking forward to what that will bring.

On May 2 at 10am, we'll host our annual Spring Clean Up. This is a great way to help clean up the neighbourhood and keep Clair Hills beautiful. We'll have supplies, beverages and snacks, as well as a few prizes. If you can't make the time, then just do a clean up on your own time. If you're planning on joining us, please RSVP at [www.clair-hills.ca](http://www.clair-hills.ca) and read more on page 2.

Our new Neighbourhood Rep program has officially started. For a list of neighbourhood reps, visit [www.clair-hills.ca](http://www.clair-hills.ca). Our reps help introduce new neighbours to the CHCA with a welcome package. Reps also act as the liaison between the CHCA and the residents of each street. If you're interested in volunteering, please email [volunteer@clair-hills.ca](mailto:volunteer@clair-hills.ca).

Don't forget, our annual Yard Sale is Saturday June 6 from 8am to 12pm. To register your house, RSVP at [www.clair-hills.ca](http://www.clair-hills.ca).

Finally, the St. Moritz Park multi-surface court is ready for summer play. Grab your tennis racquets and head on over. We'll have other activities throughout the summer too, so be sure to join our mailing list by emailing [connect@clair-hills.ca](mailto:connect@clair-hills.ca) and connect with us on social media too!

Thanks for reading and thank you to all our advertisers!

Sincerely,

The Clair Hills Community Association Board of Directors and Volunteers

## Join us for the CHCA AGM

Each May, the CHCA gathers to reflect on the past year's successes and plan for the following year.

We encourage anyone who wants to volunteer with the CHCA and/or provide feedback to join us. We want to hear from you and would love to meet you in person.

Please RSVP at [www.clair-hills.ca](http://www.clair-hills.ca) or email [connect@clair-hills.ca](mailto:connect@clair-hills.ca). By RSVP'ing, we can ensure there is enough seating for everyone who wishes to attend.

**What:** Annual General Meeting

**When:** Tuesday May 12, 2015

**Time:** 7:00pm

**Where:** Clair Hills Retirement Community. *Important: please walk over if you can as parking is very limited.*



Our first annual Clair Hills Winter Classic was a huge success! Read more about this on page 4.

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## We're very Social

- Connect with us on Twitter, Facebook and BBM Channels





The Spring Clean Up is a great way to help the neighbourhood and make Clair Hills beautiful!

## Spring Clean Up: Saturday May 2

### Help keep Clair Hills beautiful by volunteering to tidy up the neighbourhood

The Clair Hills Community Association annual Spring Clean Up is an opportunity for residents to help tidy up the neighbourhood after the snow has melted. Organized and hosted by the volunteers of the association, the Spring Clean Up provides residents with supplies including garbage bags and disposable gloves. The CHCA also provides free refreshments, snacks and prizes thanks to the generosity of local businesses and community supporters who offer cash donations, prizes, volunteer support and in-kind services.

### Date, Location and Time:

Saturday May 2, 2015, 10am at the entrance to St. Moritz Park on Brandenburg Blvd, and the corner of Columbia Street West and Lucerne Ave. Please come to whichever location is most convenient for you. There will not be an afternoon session.

*Please bring a donation for the FoodBank.*

### What participants can expect this year:

- Free garbage bags and disposable gloves to use to help collect litter
- Free hot chocolate, coffee and snacks, while quantities last
- Guidance from the CHCA volunteers on which areas to clean up
- A prize draw for special gifts

### Benefit to community:

The Spring Clean Up benefits the community by bringing neighbours together to help clean and tidy up the Clair Hills neighbourhood, creating a clean and welcoming area. The event is also an opportunity for neighbours to connect with the CHCA and learn more about its services and volunteers.

## We're Hiring

### Multiple volunteer roles available with the CHCA

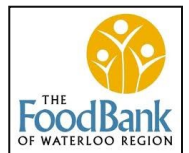
**Fall Fun Fest Volunteers:** Duties include event set-up and/or tear down, and/or support during the event itself which includes a variety of tasks such as managing games for children, helping prepare food, taking photographs, and other tasks as required.

**Fall Fun Fest Event Coordinator:** Duties include planning and organizing the Fall Fun Fest. A great leadership role!

**Communications Coordinator:** Duties include writing and editing content for our newsletters and website, and supporting the Communications Director and Social Media Director.

**Communications Director:** We need a volunteer who can help provide leadership and strategic direction for our communication activities. This position requires a regular time commitment each month and attendance at board meetings and events. Please email [volunteer@clair-hills.ca](mailto:volunteer@clair-hills.ca) if you're interested in volunteering.

**Bring  
FoodBank  
Donations**



### Bring a FoodBank donation to the Spring Clean Up. Here are the most needed items:

- Peanut Butter
- Canned Fish
- Canned Fruit
- Cold Cereal
- Canned Pasta
- Beans in Sauce



## MEET THE CHCA

The Clair Hills Community Association is comprised of a Board of Directors and local volunteers. This group of dedicated residents meet regularly to coordinate events and share important information with the community.

### BOARD OF DIRECTORS:

**President:** Caitlin Smith

**Social Media:** Craig Smith

**Business Affairs:** Scott Dougall

**Government Affairs:** Jerry Walker

**Vacancies:** Treasurer,  
Communications

### VOLUNTEERS:

**Advertising Coordinator:**  
Teresa Martin

**Parents Group Coordinator:**  
Diana Clipsham

**Administrative Coordinator:**  
Lisa Stuart

**Web Administrator:**  
Joe Radman

**Neighbourhood Reps:**  
Anne Paulson, Caitlin & Craig Smith,  
Diana Clipsham, Dori Mueller, Erin  
Michalski, Jaime Harland, Jenny & JP  
Bhavnani, Jerry Walker, Lisa Stuart,  
Lyndsey Heng, Margaret Wilton, Scott &  
Vicki Dougall, and Teresa Martin

**General Volunteers:**  
Rob Wallace, Mike Dwyer, Kevin  
McCarthy, Vicki Dougall, Shelly Reed

**2015 Ice Rink Volunteers:**  
Adam Shortt, Chad Bader, Craig Smith,  
Jeremy Reed, Jerry Walker, Kevin  
McCarthy, Luke Stuart, Mike Davy, Mike  
Dwyer, Mike Sage, Trish Adams, Rob  
Wallace, Robert Nusink, Scott Dougall,  
Shelly Reed and Tyler Tennant

The association would like to extend a very BIG thank you to all its volunteers for their time and commitment. If you would like to volunteer or attend our meetings, please email: [volunteer@clair-hills.ca](mailto:volunteer@clair-hills.ca)



Our dedicated volunteers help with all events including the Fall Fun Fest. From left to right: Scott Dougall, Teresa Martin, Diana Clipsham, Caitlin Smith, Craig Smith and Jerry Walker.

## Join Our Volunteer Community

Clair Hills Community Association is a very dedicated and fun group of residents who care about each other and the neighbourhood they live in.

### Why should I volunteer with the CHCA?

Volunteering is one of the easiest ways to give back to your community and it's a great way to meet your neighbours. Our volunteers have all become friends and you'll find them meeting each other for coffee, hosting UFC parties in their living rooms, and organizing play dates. Volunteering is also a great way to build your resume, gain practical experience, and network. Our volunteers receive a special nametag, a volunteer t-shirt and special recognition throughout the year including a volunteer appreciation dinner.

### How much time does it take?

One to five hours a month. Sometimes it's less and sometimes it's a little more. We meet every month (with a break in the summer) and hold an Annual General Meeting every May.

### What can you help with?

We have lots of opportunities listed on this page as well as page 2. Plus, we have seasonal volunteer opportunities including the Ice Rink volunteer role. For more information, email [volunteer@clair-hills.ca](mailto:volunteer@clair-hills.ca)



The Clair Hills Community Association works in partnership with the City of Waterloo as agreed in the terms of their Affiliation Service Agreement.



# Clair Hills Winter Classic a Huge Success

Hockey tournament, skating, pizza party and ribbon cutting ceremony officially opened the St. Moritz Park Ice Rink and Tennis Court

This year's first annual Clair Hills Winter Classic was a huge success thanks to the hard work of our volunteers and participation from our neighbours and local supporters. A very special thank you to Craig Smith, our Social Media Director and Ice Rink Convenor, who coordinated the event. This year's Winter Classic was funded in part by the City of Waterloo's [Neighbourhood Matching Fund](#).

If you would like to learn more about this year's event, please visit [www.clair-hills.ca](http://www.clair-hills.ca) to see our blog post and photo gallery.

We're already planning next year's Clair Hills Winter Classic, so if you would like to volunteer, register a hockey team or just learn more, email [rink@clair-hills.ca](mailto:rink@clair-hills.ca).



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# Parents of Clair Hills

- Do you have little ones aged 0-6 years?
- Are you interested in meeting other parents in your neighbourhood?
- Do you want your kids to make new friends?
- Are you looking to get out with other parents for some adult conversation?
- Do you want to learn more about kid friendly events in your community?



## Join the Parents of Clair Hills

We are parents with kids ages 0-6 years looking to meet other parents and kids in our neighbourhood, plan play dates, share advice and learn about family-friendly events in the community. We also have a [CHCA Child Care Registry](#) that lists babysitters and daycare providers in our neighbourhood, if you are looking for child care.

If interested, please email [parents@clair-hills.ca](mailto:parents@clair-hills.ca) to be added to the distribution list and learn about upcoming events!

# Carbon Monoxide Alarms Now Required By Law

It's now the law in Ontario to install carbon monoxide (CO) alarms in your home if you have a fuel-burning appliance or an attached garage.

Single-family homeowners and owners of residential buildings that contain no more than six suites have until April 15, 2015 to comply with the law. Owners of residential buildings with more than six suites have until October 15, 2015 to comply.

The law will be enforced by Waterloo Fire Rescue. Failure to comply with the CO alarm requirements could result in a Part I Provincial Offenses Act ticket or a Part 3 charge in a court of law.

## Yes You Can!



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# Understanding the Importance of Mortgage Insurance

*Submitted by: Lindsay McComb, CIP, Associate Insurance Advisor at Alpna Chopra's office*

For those of you that have obtained your mortgage insurance as a value added service from your banker, you may want to have another look at your options. You may have thought that you purchased peace of mind, however, there are some things you should know about the insurance you bought at the bank. The coverage that you have been approved for isn't necessarily guaranteed. The bank's policy is not underwritten until the time of the claim. This means you potentially could be denied the funds later on when you actually need them. If you truly want to protect your investment, you need to purchase a private term life insurance policy to cover the outstanding balance of your mortgage. This can only be purchased from an insurance company.

**If you truly want to protect your investment, you need to purchase a private term life insurance policy.**

An insurance company underwrites the policy when you apply, so you know if you qualify up front. There will not be any surprises when you make a claim later on. The policy will pay the full amount it was taken out for at time of application to the beneficiary that you chose. The bank's policy only covers the remaining balance of your mortgage, not the amount you selected at the policy start date (and paid premiums towards). The bank also only pays to the bank; there is no beneficiary option.

Let's say you took insurance in the amount of \$200,000 to cover the balance of the mortgage. Fifteen years later, you owe only \$100,000 on the mortgage. A bank's policy would pay only the \$100,000 to the bank and clear your debt with them, assuming your claim is not denied for any underwriting reason. A private term life policy would honor the entire \$200,000 and pay to your beneficiary who could then use part of the funds to pay off the mortgage and the rest for other expenses such as funeral costs and clearing up other debts. The difference speaks for itself.

The Co-operators has an excellent mortgage insurance product that will protect you and your loved ones in your time of need. Please call your local Financial Advisor, Alpna Chopra, at 519-746-3150 or visit her new office near the Boardwalk. She is located in the Canadian Tire plaza on Erb St W at Ira Needles and she will keep your best interest in mind when looking at protection options for you. See you soon!



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# Hanging Wall Art Fabulously

Submitted by Sandy Cucci. Sandy is the owner of Your Beautiful Home, and a Certified Interior Decorator. She loves to help her clients hang their artwork.  
www.yourbeautifulhome.ca

## Keep it Simple

When it comes to mats and frames, the easiest way to go is with white mats and black frames. Have all of your art framed the same way. Or, if your space is neutral, and you feel adventurous, the frames could be a variety of colours in a coordinated palette, to liven up the space.

## Hanging Levels

Average eye level is considered 58 inches high. The centre of the artwork, not the top of the piece, should be at that height. Hanging art a bit lower in kids' rooms is a great idea because their eye level is lower. If a room is mostly used for sitting, then you can hang the artwork lower to keep it at eye level.

## Grid Patterns

Symmetrical grid pattern. Keep about 2 to 3 inches between frames. Use a level, a ruler, and some large newspaper as a template.

Salon style is loose, informal and artsy. Centre the largest piece of art in the middle or just off the middle, and then place the rest of the art around it in an interesting pattern. Cut out the shape of each piece of art in brown craft paper and tape it to the wall to test out placement options.

Plain, bare frames with no art also look wonderful hung salon style. Buy frames at a thrift shop, remove the glass, mat and cardboard and paint all of them one colour. Voila. An inexpensive custom art installation.



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