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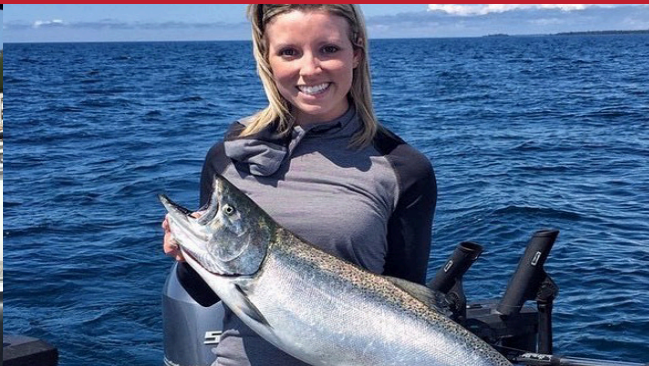
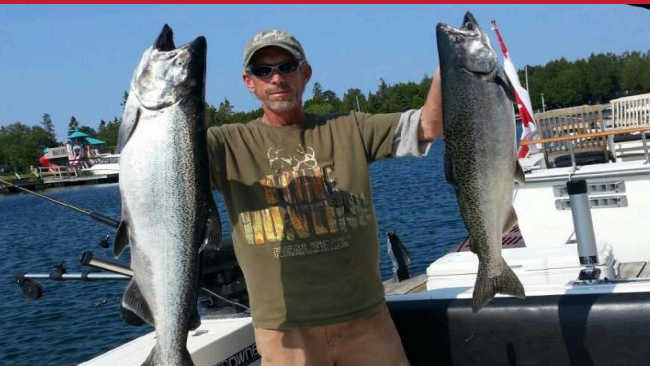
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Helping anti-phragmites campaign made easy

by Michael Erskine

MANITOULIN—Phragmites may be a tough and determined adversary, but this pernicious plant is going to find out that Manitoulin residents are some pretty tough cookies themselves. The folks at the Manitoulin Phragmites Project (MPP) are seeking private landowners as allies in the battle to repel these invaders from our shores—and you can help.

Although the MPP crew will be out in full force scouting for places where phragmites are attempting to establish a Manitoulin beachhead, there is only so much of the shoreline that can be seen from the road. That is where the Island's private landowners can lend a hand—by acting as phrag-spotters.

“A couple of questions to ask yourself when you look out across your shoreline: ‘Do you have grass taller than you on your shorelines?’ ‘Is it spreading quickly?’ If the grass is taller than you are then it is probably phragmites,” explains biologist Judith Jones of Winter Spider Eco-Consulting. Ms. Jones has been spearheading the effort to keep phragmites from the Island's shores and she notes that there are things that everyone can do to help in this battle.

“The Manitoulin Phragmites Project is starting up



The crew cleaning up the phragmites in Michael's Bay.

for the 2018 season,” notes Ms. Jones. “If you have a site that you would like to have assessed for phragmites, send us a message on Facebook or email manitoulinphrag@yahoo.com. We'll be out during June having a look to see what needs to be done this year. The group's Facebook page can be easily found by simply typing @manitoulinphrag into the Facebook search bar.

On the Facebook page if you scroll down to a post on August 7, 2017, you will find a small PDF brochure that will outline what you can do to identify and control these invasive reeds.

If you are wondering ‘why all the fuss about phragmites,’ the brochure can help clear up that mystery.

Phragmites are a jealous plant, they will poison and eliminate surrounding vegetation, pushing out the native species. The plant forms dense patches that serve to prevent water flow in soil and wave action on the beach. You might be tempted to think that is a good thing, but that density alters and destroys fish and wildlife habitat. Further, it spreads to block ditches and drains that can result in flooding and reducing sightlines on roads. If your shoreline is blocked by

phragmites you will quickly lose enjoyment of your shoreline and your property values can plummet.

But getting rid of phragmites isn't all that simple.

It is easily spread because it not only reproduces by the hundreds of thousands of wind-blown tiny seeds that form its head, and even bits of the roots can quickly produce new plants.

Among the things you can do about it is washing down your ATVs and machinery before heading out to work or drive off-road.

If you are tackling the plants in standing water, cut the stems and runners at the very

bottom at the mud or sand. Try to collect any small bits and pieces before they can float away and create new patches.

If you are going to tackle the stands on damp ground, get on it before the seed heads form, usually before mid-August. If there are seed heads, bend the stalk and put the head in a paper bag before cutting it off, let it dry out, and then burn the entire bag without opening it up again.

If the ground is dry you can have a licenced professional trained to work in sensitive environments to carefully apply an herbicide.

When it comes to getting rid of your harvested phragmites, be very careful not to drop any pieces as they can sprout new plants. Tightly bundle long stems with twine and bag the smaller pieces. Transport bundles in a tarp

or enclosed trailer. Leave the cut material in a hot, dry place. Once dry, burn the phragmites or bring them to a landfill.

Make sure you inspect and clean your clothes and any machinery used while working around phragmites.

If you think you may have phragmites on your shoreline, contact the MPP at manitoulinphrag@yahoo.com; or message the MPP on Facebook.

“Remember, the MPP will make housecalls,” said Ms. Jones.

Too many people seem to take a fatalistic stance when it comes to phragmites, but grassroots organizations across North America are proving that phragmites can be beaten if faced with a vigilant and determined community that works together to tackle the problem.

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It makes cents to spring clean your finances

by Lori Thompson
MANITOULIN—It may not be as much fun as planting your garden or creating a welcoming outdoor space, but spring cleaning your finances can be rewarding. So after you've decluttered that wardrobe, cleared out your pantry and dusted away those cobwebs, consider organizing your paperwork

and examining your finances. Spring is an excellent time to eliminate financial worries and mend any misguided money management habits.

Below are some actions you can take right now to get your financial house in order. Depending on how diligent you already are, these actions could take an

hour or an afternoon. It's not too difficult and you will feel better afterwards.

Organize, organize, organize

An important first step in financial fitness and deliverance from debt is organization.

Are your financial documents stored neatly in one location or are they piled on

a desk or scattered across various drawers and boxes throughout the house? Gather your documents together (bank statements, credit card statements, tax returns, receipts, household bills, investments, etc.). Create a new dedicated location for storing your files. This can be a filing cabinet, a plastic tote or an electronic file folder. Make it something that works with your space and that is easily accessible. Create folders by category and by frequency (weekly,

monthly, annually).

If you prefer computer storage, you'll need to consider how to digitize your receipts. Taking a photo and emailing it to yourself works. There are many apps available for this.

At the same time, you'll want to purge your files of outdated information. You'll want to shred old bank statements and expired policies. Canada Revenue Agency (CRA) recommends keeping your tax records (returns and supporting documents)

for at least six years, with the six year period beginning at the end of the tax year to which the records relate. The CRA may ask for documents other than official receipts, such as cancelled cheques or bank statements as proof of any deduction or credit that you claimed.

Finally, it's a good habit to file those important papers throughout the year to keep your finances organized in

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How to deal with ground wasps

by Michael Erskine

MANITOULIN—It's early in the gardening season and you are just setting yourself down to start weeding or planting this year's crop of flowers or veggies when you feel a sharp burning sensation, and then another, as you scramble to your feet to flee you realize you have discovered the bane of backyard enthusiasts—a yellow jacket ground wasp nest.

What to do?

Well first off, don't try to tackle the issue in the full heat of a sunny spring day. Wasps are out and about and vigorously defending their turf during that time. You want to approach the problem in the chill early morning hours, or better yet late at night, when the stinging creatures are sluggish and dormant.

A tried and true method of dealing with ground wasps is to try pouring a soap and water solution into the entrance. Most soaps, such as dish and laundry soap, will work.

But if that doesn't work, it might be time to call out the heavy guns by applying an insecticide into the nest opening. But since we are talking gardens here, that should be reserved for a last resort. If you do



During the early morning, while a chill is in the air is the ideal time to tackle your wasp problem.

decide to go the chemical route, make sure you use a product that is registered for use in lawns or soil and preferably call in a professional. After all the wasps have been exterminated, you should then cover the nest entrance and pack it with soil.

Another method that seems to work reasonably well is to place a wasp trap well supplied with a sweet nectar in close proximity to the entrance to the nest. The wasps will enter the trap seeking a free meal and, eventually, the hive will be so weakened as to

be starved out. When no more wasps are making an appearance, go to the soap and water application again, seal up the entrance, and get back to enjoying your summer garden time.



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Is your home or cottage safe from crimes of opportunity?

by Alicia McCutcheon
MANITOULIN—The Howland Seniors' Hall recently played host to an Ontario Provincial Police (OPP) SafeGuard Ontario Program designed to make the public aware of how they can avoid becoming victims of crimes of opportunity.

The session was led by former Little Current resident Brian Boyd, an auxiliary constable with the North Bay detachment of the OPP and son of well-known retired OPP constable Al Boyd.

Mr. Boyd explained that the SafeGuard Ontario Program has two portions: a presentation and a scheduled home visit where an officer or auxiliary constable spends time at your property and points out what needs to be done to safeguard it.

Mr. Boyd had read about the recent spate of break-ins and thefts in Sheguiandah and reached out to the Manitoulin OPP, offering to give the presentation format of the program.

Mr. Boyd's day job is as a communications operator for the OPP dispatch in North Bay. "I do 911 and dispatch for the Northeast region," he notes.

The easiest thing a person can do to in safeguarding their home or property is to lock it up. "It seems like common sense, but it's Manitoulin and people just don't do it," Mr. Boyd said.

Thefts are often "crimes of opportunity. People don't want to take the time to break windows or bust in doors—things that will draw attention from the neighbours."

Mr. Boyd also advised vacationers to save their social media posts of feet in the sand and cocktails by the pool until after they return home. Would-be criminals will troll Facebook to see who's away.

If you're away for an extended period of time, Mr. Boyd recommends having a neighbour collect your mail, cut your grass or keep the driveway clear of snow to give the appearance that someone is indeed home.

"If you have big trees or bushes covering windows or entranceways, it allows people to hide and not be seen," Mr. Boyd adds. You may want to re-think your greenery.

Lighting is also key. Motion activated lights are always a good idea, especially of the LED variety. Ensure that the lights are shining out from the house, Mr. Boyd shares.

"You want to make sure you have a secure lockset," the auxiliary constable continues, "with a deadbolt that is at least one inch long

when thrown. Be sure to ask that the lockset is pick resistant, drill resistant, saw resistant and twist resistant and that the strike plate contains four screws that are 2.5 inches long."

And always lock your vehicles, even when in a garage. And even though it's something we all want to do, don't keep your car keys near the entrance of your home and in plain view.

Sliding windows and doors are a breeze for someone who desperately wants in your home or cottage. Mr. Boyd recommends putting a piece of doweling or a sawed-off hockey stick as a 'stop' in the track of the patio door or window, helping to ensure that someone on the other side can't get in. Hardware stores also offer pin locks that prevent doors and windows from being lifted off the track.

"Make sure the property is free and clear of tools of opportunity like ladders and tool boxes," Mr. Boyd continued.

When it comes to cottages, Mr. Boyd suggests buying a trail cam and having friends or neighbours check on the property regularly.

"Don't leave things of big value there, like boat motors or generators, if you can help it." If you must leave things behind, think about chaining them up. "It doesn't make it 100 percent, but it certainly makes them work for it."

For a full property safeguards checklist, visit www.mscs.jus.gov.on.ca/english/police_serv/HomeSecurityAuditGuide/home_security.html

Mr. Boyd joined the OPP auxiliary almost three years ago. He explained that joining the auxiliary means a week of intense training in Orillia including instruction in firearms use, police vehicle training, search and rescue and so much more. "We're kind of in the background, helping out," he added.

He joked that growing up in an OPP home, while he admired the work his father and his fellow officers did, he had no intention of going anywhere near policing as a career and then a job opportunity arose at the dispatch centre and before he knew it, he was drawn to law enforcement, or at least the community services portion of it.

"Education is the best way to prevent crimes and the main role of an auxiliary constable is education," Mr. Boyd said. "It allows me to give back and bridge the gap."



Auxiliary Constable Brian Boyd shows Ron and Myrna Ferguson an example of a secure lockset.



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Manitoulin Nature Club welcomes Nature Conservancy's Vince Deschamps

by Betty Bardswich
 MINDEMOYA—The Manitoulin Nature Club (MNC) was pleased to welcome guest speaker Vince Deschamps at the May meeting held at the Anglican Church in Mindemoya. Mr. Deschamps is the Midwestern Ontario program director of the Nature Conservancy Canada (NCC).

This body is the country's leading land conservation association and, with aid from individuals, non-governmental organizations, corporations and the government, have conserved 2.8 million acres of ecologically significant land throughout Canada since 1962. Initiatives of the NCC in Midwestern Ontario are islands, escarpments and clear running streams.

MNC secretary Suzanne Robson introduced Mr. Deschamps and noted that he is a senior environmental planner and ecologist and has worked in Canada and abroad, including Indonesia and Barbados, conducting environmental assessments, resource economics, conservation planning and biological inventories. Mr. Deschamps has also worked with CUSO, Bird Studies Canada (BSC), and the World Wildlife Fund (WWF). His work

with NCC is in the Bruce Peninsula and Manitoulin areas, examining habitats and wildlife.

Mr. Deschamps began by outlining the three areas for his talk, including the Lower Maitland River, the Saugeen Bruce Peninsula and Manitoulin and Cockburn Islands.

The Lower Maitland stretches from the central shores of Lake Huron, across the North shore of Lake Ontario and follows along the St. Lawrence into Quebec. As Mr. Deschamps explained, this area identifies as a critical conservation area due to loss of habitat, fragmentation, and pollution.

The biggest threats are to rare snakes, turtles, and fish. He specifically mentioned the queen snake which is threatened nationally and the hognose snake. The NCC has protected 778 acres in this area in the past 20 years, and stewardship activities include species management, communications work with schools and nature groups, species counts, surveys of the queen snake and wood turtle, and land procurement. Other issues in this area are with horses, all-terrain vehicles and garlic mustard. This plant came to North America from Europe in the 1800s



Nature Conservancy Canada Midwestern Ontario Program Director Vince Deschamps checking out a species on Manitoulin that he shares a name. He is looking at Tufted Hair Grass (*Deschampsia cespitosa*).

and is very good tasting and healthy with vitamins A and C. Unfortunately, it is a very invasive herb that produces thousands of seeds that are spread by wildlife, humans, winds and water. As a New York Times Nature headline read, 'Garlic Mustard: Evil, Invasive and Delicious.'

Other actions by NCC members and volunteers in this area include the restoring of old fields with the planting of native grasses and the retirement of some old trails.

Mr. Deschamps then turned

to talk of the Saugeen Bruce Peninsula. He informed his audience that this area, stretching from southern Ontario to Manitoulin was originally a First Nation habitat. The name Saugeen is Ojibway, meaning river mouth. This area has two National Parks, six First Nations, the Bruce Peninsula Bird Observatory and is part of the Niagara Escarpment World Biosphere Reserve.

"It is an orchid hotspot," Mr. Deschamps said, and indeed, there are 44 varieties

...continued on page 10

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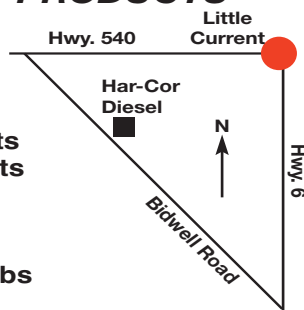
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How to host a successful yard sale

MANITOULIN—Instead of giving away unwanted items that have gathered dust around the house, many people turn to garage and yard sales to transform their clutter into some extra money. Yard sales may not be a “get rich quick” scheme, but they present an environmentally friendly way to clean up a home. What’s more, they can be an ideal way to connect with neighbours and meet new people. Any money earned is an added bonus.

Yard sales may seem straightforward, but there are a few strategies to ensure such sales go boom rather than bust.

Choose the right date and time

Plan when to hold the sale by looking at the calendar and choosing an open weekend. Many people host their yard sales on Friday, Saturday or Sunday mornings, theorizing that this is when the most people will be free to browse their wares.

Begin early in the morning so that shoppers will not need to disrupt their schedules much to visit neighbourhood sales. A 7 am start time will attract the early birds and free up most of the day.

Advertise the sale

To reach the maximum number of shoppers, advertise your sale in various ways. Signage around the neighbourhood announcing the sale is one method. Signs should be bold, simple and easily readable for passing motorists.

Place ads in local newspapers, online and on grocery store bulletin boards, and

use social media to spread the word of the sale even further. Be sure to give ample notice of the sale so that shoppers can mark their calendars.

Make for easy browsing

Arrange goods for sale into categories and pay attention to presentation. You may generate more sales if items are easy to see and browsing is made

easy. Put items you expect to draw the most attention popular near the end of the driveway to entice passers-by.

A neat and inviting appearance also may convey that you’ve taken care of your home and your belongings. Play some music and offer light refreshments to create a convivial atmosphere.

Price things reasonably

It’s tempting to overprice items, but a good rule of thumb is to mark things for one-half to one-third of the original value. Be open to negotiation, but try to haggle with a “buy one get one” approach, rather than marking down the price considerably. After all, the goal is to get rid of as many items as possible,

with financial gain a distant second.

Yard sales are popular ways to make money and clear homes of unwanted items. Hosts can make their sales even more successful by employing a few simple strategies.

<p>wanted</p> <p>Donate your old car or truck... 77th</p>	<p>rentals</p> <p>Available June 1 Seniors Housing in Mindemoya Bright and spacious 2 bdrm townhouse with attached garage, 5 appliances, patio. Non-smoking. \$1100/month includes water and sewer, and yard maintenance. Hawberry Holdings Ltd. 706-377-4258</p>	<p>rentals</p> <p>Large studio apartment on... 44th</p> <p>2-bedroom apartment for rent in heart of downtown... 706-869-8240</p>	<p>Yard Sales</p> <p>Garage yard sale... 52c</p> <p>3-family yard sale... 52c</p> <p>Multi-family yard sale... 52c</p> <p>Tool and yard sale... 52c</p> <p>Garage Sale, rain or shine... 52c</p> <p>Yard sale with large... 52c</p> <p>Yard Sale, May 19, 9 am to 3 pm... 52c</p> <p>Yard Sale, Saturday, May 19... 52c</p> <p>Garage sale, Saturday, May 19... 52c</p> <p>Yard sale, Saturday, May 19... 52c</p> <p>Manitoulin Central Family Health Unit YARD SALE Saturday, May 19 9 am to 1 pm 6175 King Street, Mindemoya Rain or Shine Proceeds to MCHU</p>
<p>Legion Events</p> <p>Royal Canadian Legion... 50th</p>	<p>Boardwalk Shops 8 x 12 KIOSKS IN DOWNTOWN KAGAWONG For 2018 Tourist Season June-Oct Non-refundable deposit required Submit your detailed proposal by May 25, 2018 at Noon Kathy McDonald, CAO/Clerk Billings Township, P.O. Box 34 Kagawong ON P0P 1J0 clerk@treasurebillings.ca Inquiries contact 705-282-2811 ext.223</p>	<p>coming events</p> <p>NEMO FARMERS' MARKET will be opening Saturday May 19th 9 am - Noon Come early, folks, to our market to get the best selection of products on offer. New growers & producers are welcome. It's been a long winter. Come and get reacquainted. You will enjoy your time there. Private classified word... 52c</p>	<p>coming events</p> <p>AUCTION SALE</p>

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...Manitoulin Nature Club welcomes Nature Conservancy's Vince Deschamps

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ies including the rams-head lady's slipper and the nodding ladies tresses. The federal government list for this area shows 37 listed species while the provincial list tracks 77 varieties and there are 20 globally rare types. The area holds an abundance of wildlife including the northern flying squirrel, fox, the Massasauga rattlesnake, red-shouldered hawk, scarlet tanager, yellow-spotted sal-

amander, hermit thrush and many more. The peninsula is situated on a northern migration route and is where bald eagles winter.

The NCC has been working to conserve land in this area and have acquired almost 14,600 acres. The latest purchase has been 150 acres of wetlands and habitat for many species at risk. The 99 acre Cape Hurd Fens and Forests are part of this preserve that contains significant wetlands and is a

stop-over site for migrating wildfowl.

Mr. Deschamps emphasized the collaboration for conservancy on the Sauguen Bruce Peninsula and mentioned the MNRF, First Nations, the University of Winnipeg, the Conservation Authority, Ontario Parks, Bruce County and the Owen Sound Field Naturalists.

The next topic for the club members was Manitoulin, and Mr. Deschamps expressed his admiration for

this part of the world. He began his talk by outlining the conservancy lands on the Island. The Kip Fleming tract, situated near Gore Bay, was obtained in 2005 and 2010 and is comprised of 423 acres. The habitat is savannah and the area supports rare alvar and Bur oak.

Another section of land secured by NCC is the Evansville Alvar which was obtained in 2016 and has 400 acres. The area is a dolostone plateau with mixed forest. Dolostone is used in the construction industry as a road base material, as a feed additive for livestock, and as an ingredient in the production of glass, bricks and ceramics. This expanse is home to specialized plants.

NCC obtained the Tasker Wilderness Shore tract of land in the Lorne Lake area from Dr. Ron Tasker, a naturalist, who has owned the property since the 1960s. There are many habitats here including sand dunes, wetlands, forests, alvars and beaches. The 1,200 acres is home to the globally rare Hill's thistle.

The Kenewallynn Nature Preserve, situated near Murphy's Point, is an NCC 36 acre tract donated by sisters Elspeth Newall and Katrine Howe in memory of their parents. This area has a cobble beach habitat, limestone pavement, shrub wetland

and open sand ridges. It is home to the globally rare lakeside daisy.

The attributes of Cockburn Island was another area that Mr. Deschamps shared with his audience. "This is a unique conservation opportunity," he said. "This is world class, and NCC manages 60 percent of the Island. It is an extension of the Niagara Escarpment. There are poplar trees there that I couldn't put my arms around. This land was inhabited 10,000 years ago by First Nations. There are seasonal residents there today and two permanent residents, Darren Rogers and his dog Max."

Mr. Deschamps outlined the habitats of Cockburn including very mature forests, wetlands, Great Lakes beaches, sand dunes, and lakes, and streams and noted that this area is "very, very healthy." He went on to say that Cockburn has significant populations of globally rare plant species and communities and mentioned the hills and dune thistles. The types of wildlife include the wood thrush, chestnut-sided warbler, bear, deer, coyote and timber wolf.

The threats outlined to this island began with the name of Ontario's most invasive species - phragmites, a perennial grass that is reed like and spreads very quickly. It releases a toxin that kills oth-

er vegetation, is a fire hazard, and can interfere with boating, swimming, and fishing. Other jeopardies include cottage development, road and trail expansion, ATVs, logging and wood harvesting. Mr. Deschamps explained, though, that large-scale aggregate development and logging have been mitigated by NCC actions. He also noted that NCC lands on Cockburn represent the largest protected intact hardwood forest ecosystem in Southern Ontario. Activities of the organization include wildlife surveys, site inspections, and removal of old cabins. In response to questions from the club members, Mr. Deschamps said that Strawberry Island was transferred to Ontario Parks and that we are winning the battle against the invasive purple loosestrife which was introduced in the first place from Asia. As one member noted, it was also a horticultural plant.

Mr. Deschamps was also questioned about taxes being paid by the NCC. As he explained, the organization does pay taxes on the land, but they can receive incentives. "But you can too," he added, "If you have, say, wetlands on your property, then you too can claim incentives. If we want to be neighbours here, we have to be paying our share."




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...It makes cents to spring clean your finances

...continued from page 4
all seasons.

Clean it up

Once you've got all your papers organized and in one place, it's time to review and streamline accounts.

Are there discrepancies or suspicious charges on your bank statements? Have your services fees increased or are you paying for services you are no longer using? It's a good time to compare fees for service packages. Consider going paperless and signing up for e-statements.

Create a checklist for your household bills, credit card and other payments. List amounts owing and due dates. Set up payment alerts using your smartphone calendar or other app, or use a wall calendar.

Another way to streamline bill payments and ensure that you never miss a payment is to set up automatic payments. Plan your payments around your paydays and space them out to ensure you have enough money in between paydays. You don't want to be using your credit cards to tide you over until the next paycheque.

Consider setting up automatic withdrawals for saving as well. It's the simplest way to save. Even \$50 monthly adds up over time.

Another way to save money is to shop around for better rates. Are you getting the best deal on your car insurance, cable or cellphone plan? Can your credit card company offer you lower interest rates? It's a good idea to review your payments once a year to ensure you are not overpaying.

Once you're set up with the best deals and lowest rates, consider whether you need that cable package, streaming music service or magazine subscription. Compare wants versus needs. You don't have to eliminate everything fun, but if your finances are an uphill battle, try kicking one or two of these habits to eliminate unnecessary expenses.

Make tax time less painful

The key thing to making tax time a little less stressful is organization. Set up files for tax filings and assessments by year, and current files for earnings, receipts, investment statements, registered retirement savings plan (RRSP) contributions and charitable donations.

Take a look at previous returns. Have you been hit with large tax bills? Consider setting up additional withholding amounts through your employer, or increasing RRSP contributions. Keep in mind, any amounts contributed to an RRSP are ultimately to your benefit.

Saving for a rainy day

It's helpful to review your retirement savings goals on an annual basis. When do you plan to retire and what income level do you aspire

to? How much risk are you comfortable with at this time? Talk to your bank or a financial planner with expertise in retirement planning to help you meet your goals.

Occasionally things go wrong – job loss, illness, accidents, home repairs – and when they do, it's beneficial to have something to fall back on. Starting with as little as \$10 per paycheque can help ensure you won't need to resort to credit or additional debt during unexpected hard times. Setting up an automated transfer to a tax-free savings account (TFSA) makes it easier to save. With a TFSA you will earn interest tax-free and your savings are accessible if needed.

Having savings goals can be a good motivator. Do you want to travel? You might want to save for a new home or a new car. Maybe it's a new purse or power tool. The goal should be specific and something you want, such as \$1,000 for a trip to Cuba in December.

Be sure to insure

When was the last time you reviewed your insurance coverages? Pull out your home, auto, life and other insurance policies and review for adequate coverage and updated beneficiary information. Significant earnings increases or additional children may require policy changes.

Check to see if your policies cover electronics or other upgrades and add if required. If you don't have an inventory of your possessions, you can start by taking photos of most of the items in your home, especially those big-ticket items. Do you have receipts for any major purchases? Keep your receipts in the insurance file in case of future claims.

Are you a homeowner? You may want to upgrade your homeowners' policy to ensure you could rebuild in the case of total loss. Renters? A tenant insurance policy can provide coverage for damage or liability in case of injury.

It is also a good time to rate shop for better premiums.

Downgrade your debt

Many people start the new year with a resolution to reduce or eliminate debt but find their motivation wanes as the year unfurls. Spring is an excellent time to reassess what you owe and renew your commitment to tackling that debt, whether it's a mountain or a molehill.

Start by determining the extent of what you owe. Are you at your maximum credit limits and only making minimum payments? Is it hard to pay for basic living expenses due to the cost of debt servicing? If the answer is yes, it's time to take action.

List your lenders, outstanding balances and interest rates in a spreadsheet or in a dedicated notebook. List

your minimum payment on each and determine how much you can afford to pay toward debt each month. Organize by category (mortgage, credit cards, loans) and commit to paying off high-interest debt first. Paying off high-interest debt rather than smaller balances first will save you money in the long run.

Create a plan based on the information you've compiled. This could mean making larger payments on high-interest debts and minimum payments on others for the short term. Track your payments and balances in the notebook. You'll feel great as you see yourself regain control of your finances.

If you feel overwhelmed by your debt, consider contacting an accredited non-profit credit counselling agency for advice and assistance. Visit the Canadian Association of Credit Counselling Services at www.caccs.ca.

While you're successfully downgrading your debt, you'll want to stop unnecessary spending and say no if your bank offers to increase

your credit limit. Learn to comparison shop, negotiate for better prices, host potluck dinners and take pride in homemade gifts.

Stick to a budget

A crucial step is learning how to budget. Set a budget and stick with it. You already know your payment obligations, so write down your monthly expenses including discretionary (optional) spending and all of your income sources. Cut back spending to equal income. Consider taking on a part-time job to increase earnings, or selling items you rarely or no longer use.

There are many online tools to help track your spending and set limits. Tracking your spending is a helpful way to see what you are actually spending. Keep all of your receipts and record everything. It only takes a few minutes a day and helps to keep spending on target.

That's it. Now that your finances are cleaned up, it's time to tackle those other springtime chores.

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