

Rugby players enjoy week at Canada Summer Games

By Steve Goodwin
For The Advocate

Two Pictou County rugby players are home early Monday after a rewarding time at the 2022 Canada Summer Games based in Niagara Falls, Ont.

Brooke Reid and Kate Bethell played for Team Nova Scotia, which ended up fourth last week. The team entered the medal round undefeated before losing semi-final and bronze medal matches.

It was the first time for women's rugby 7s at the Games.

Reid and Bethell learned on July 18 that they had been selected to the team.

The rugby schedule was completed in three days.

Nova Scotia dominated Ontario with a 19-0 win and finished Aug. 8 with a 17-17 draw against Alberta.

The Nova Scotians won both of their games on Aug. 9 by defeating Saskatchewan 15-10 and New Brunswick 31-5 to advance.

Nova Scotia fell short with a semi-final 17-12 loss to Quebec. That led to a rematch against Ontario in the bronze medal game. The battle proved to be a nail biter with Ontario tying it up 15-15 in the last play of regulation, forcing sudden-death

overtime. Ontario scored at the three-minute mark to prevail, 20-15.

Reid and Bethell returned to Nova Scotia to play for the Pictou County Rugby Club's Senior Women's team in play-offs last Sunday in Halifax.

They started playing rugby together in high school with the Northumberland Nighthawks. Since then, both have gone on to compete as Nova Scotia Keltics with Rugby Nova Scotia, as well as Nova Scotia's Canada Games stage.

Reid is heading to Acadia University in three weeks for the Axewomen's training camp.

Bethell has her final season with the Nighthawks as she heads into Grade 12.

Five track and field athletes from Pictou County are competing this week: Keighan DeCoff, Jenna Reid, Allie and Breanna Sandluck, and Cara MacDonald.

Brooke Reid, left, and Kate Bethell arrived at the Halifax International Airport late Sunday following their time to the Canada Summer Games in Ontario.

(Submitted photo)



Up&Atom camp draws more than 40 people

By Steve Goodwin
For The Advocate

It was an enthusiast scene this week at the Up&Atom youth camp.

More than 40 youngsters signed up for the camp that began Monday morning and ends Wednesday at the Ward One Recreation Centre in New Glasgow.

Ignite Atlantic is hosting the camp, which is considered Nova Scotia's first camp to combine sports and science. It is focused on offering a combination of sports and science learning to marginalized young people.

"It's great," said Wes Surret, Ignite's northern regional manager. "We have a full registration and squeezed in a few more."

The camp aligns with Ignite Atlantic's purpose as a rural innovation hub that brings people together to explore how to make change possible in rural communities. The agency aims to establish a culture of innovation by engaging youth, communities, start-ups and industries to find solutions to problems and create more opportunities for them.



Members of the St. Francis Xavier X-Women, their head coach and a member of the X-Men gathered before the start of this week's Up&Atom youth camp in New Glasgow. In front is Evan McLeod, one of the camp's more than 40 participants. In back are X-Women head coach Matt Spencer, from left, with players Katie Upham, Aliyah Fraser, Kyra Atherley and Gutluak James.

(Goodwin photo)

Aliyah Fraser, a summer student with Ignite, organized the camp and recruited three groups to instruct the campers - the Discovery Centre and members of St. Francis Xavier University's men's and women's varsity basketball teams.

The camp's theme is STEM, which stands for science, technology, engineering and math.

"I think it will go well," she said. "I think it will be a challenge. We have a lot of young children, so it's about keeping them engaged."

Monday's agenda began with about half the campers at the outside basketball court learning the game and the other half inside the centre learning the scientific aspects of the sport for the morning. The groups switched activities in the afternoon.

Fraser explained some of the aspects of basketball during the indoor sessions.

"We discuss ball handling, dribbling and the trajectory of the basketball when you're passing and shooting," she said.

Bringing women's basketball players and head coach Matt Spencer was an easy arrangement for Fraser, who plays on the women's team.

Basketball was the subject for Monday and Tuesday, while soccer was introduced on Wednesday.

Members of the Halifax Wanderers club were being brought in Wednesday, thanks to the Ignite connection Doug Jones, who is associated with the club.

There will be a chance to evaluate the camp once it's completed.

Local umpire charting new course for women

By Steve Goodwin
For The Advocate

A local umpire is making history as Pictou County's first female to umpire at a national softball event.

MacKenzie MacDonald left Tuesday for the Softball Canada Under-17 female fast pitch championship that is being played through Sunday in Montreal.

She has been umpiring for six years and has a Level II certification to umpire U-15 boys and U-17 and U-19 girls.

"I was playing ball since I was four," said the 21-year-old. "I was always behind the plate. It wasn't until I was 14 that I started thinking about it"

MacDonald shared a story that somehow led her to become an umpire. She was catching a game while the renowned umpire Jim MacNeil was calling balls and strikes.

"He was umpiring and I was catching," she said. "I fell to the dirt and I blamed it on him. I was sticking my tongue out at him and he stuck his tongue out at me."

MacDonald umpires in various places beyond Scotia Park in Trenton and the Dorrington complex in Stellarton, including Truro, Antigonish and Canso.

"The pay is pretty decent," she said. "It pays for the gas."

MacDonald said she's looking forward to umpiring this week and referred to Highland Region Umpire-in-Chief Sonny Campbell for his leadership.

"He's my mentor," she said. "He taught me a lot - positioning on the field and knowing the strikeout zone. He always encourages me but he got after me for being too quiet."

Campbell said umpiring at the nationals is an opportunity of a lifetime for MacDonald or



MacKenzie MacDonald sports an umpire uniform she will be wearing for a national fast pitch softball championship this week.

(Goodwin photo)

any local umpire.

"She's gone through a lot of training," he said. "She's put her nose to the grindstone. She wants to learn. She has a great opportunity to go to more nationals. She will pick up a lot of pointers."

MacDonald shared her pre-game preparation, how music is part of it and how she observes the teams she will be umpiring.

"I go to the field early," she said. "I stay in my car and listen to music and get in my head space. Then I get out and get a feel for the teams."

She also described how she treats team members.

"I try to let them know I'm human," she said. "It's hard to lay the law down. It's mostly coaches. If they keep going, they're gone, but we have to give them a chance to back down after they made their point."

Campbell considers MacDonald a pioneer, like he was years ago when he was the first Pictou County umpire to officiate at a national event.

"Way back, I was the first guy, but this is wonderful for her," he said. "It opens up the way for other female umpires."



Mortgage vocabulary explained

Getting a mortgage is an essential part of buying a property. Here's a short glossary to familiarize you with the most important terms.

- **Mortgage loan.** A type of loan typically obtained from a financial institution to purchase a home or other real estate property. The property itself serves as collateral to secure the loan. Moreover, the lender reserves the right to seize the property if the payments aren't made.
- **Down payment.** An upfront payment you make to purchase a property. The amount paid is usually a percentage of the purchase price and can range from as little as five per cent to as much as 20 per cent.
- **Mortgage loan insurance.** If your down payment is less than 20 per cent of the price of the property, you must buy mortgage loan insurance. The insurance can be paid upfront or added to your monthly payments.
- **Interest rate.** A fixed or variable percentage is added to the amount of your mortgage loan. In short, it's the price you pay to the financial institution for taking on your loan.
- **Amortization period.** This refers to the length of time it takes to pay off your mortgage.
- **Mortgage term.** The length of your current mortgage contract is referred to as the term. After the mortgage term expires, the remaining balance must be renewed, refinanced or paid in full.
- **Pre-approval.** When you get pre-approved for a mortgage, the lender estimates how much you might be able to borrow based on your income, credit history, assets, debt and down payment.

Contact a mortgage broker in your region for more information about mortgages or support to buy a home.



2021 Featured Top Agent
TOP AGENT MAGAZINE
Blinkhorn
REAL ESTATE LTD.

REPUTATION FOR RESULTS!
Call Sherry Blinkhorn
902.759.2557
Personally She Cares!
Professionally She Serves!

MLLS Not intended to solicit clients under contract.

MANAGING YOUR MONEY

Preparing for layoffs



ALLAN
Slaunwhite, CFP
allan.slaunwhite@ig.ca

You're very good at your job and yet, you're about to be laid off. That's the unfortunate reality of job security - or the lack of it - in today's up and down economy. Fortunately, a layoff doesn't have to be total doom and gloom - if you're ready for it. Here are five effective ways to prepare yourself emotionally and financially for a layoff.

1. Get your finances in order Your layoff may be short or long but it's prudent to plan for the long haul by determining the minimum amount of money you need each month to cover basic costs for food, housing, debt payments and so on. Identify and cut out, at least trim, nonessential costs.

Find out how much you could receive in Employment Insurance (EI) benefits and other government programs such as those that provide funding for retraining programs.

Figure out how much you'll need to withdraw from your savings or other sources to fund any remaining expenses. Then set a realistic budget and, when the time comes, stick to it.

2. Save in an emergency fund Whether you've been working for a year or a decade, you should build an emergency fund that will cover at least six months of your essential expenses should you be laid off.

3. Stay the course with your investments If you have a well-conceived financial plan that may include RRSPs, TFSA, mutual funds and other investments, stay with it. Do not go chasing the latest investment craze by cashing in your investments and speculating on big returns from the latest "hot" stock. You're much more likely to lose your money than to hit a wildly speculative jackpot.

4. Know your employee benefits Find out about any company unemployment benefits you may be entitled to and if your employer-sponsored health/medical coverage and/or life insurance will end or continue for a period after your layoff. Consider converting these to individual coverage. Find out what your pension plan options are.

You may also be owed for unused vacation time, project completion bonuses, or other accrued financial benefits - so check. If you are offered a severance package, don't be shy about negotiating for a better one. If you aren't offered a severance package, try for one, you may have an entitlement under provincial employment standards legislation.

5. Update your resume You're happy and fulfilled by your job but because you never know ... keep your resume up to date and stay on the lookout for new opportunities. Networking is also important whether you're employed or laid off - opportunities can come from anyone or anywhere.

Getting laid off is stressful but by taking the right steps you'll ease your mind and your transition. In fact, being laid off may give you the time you need to take stock of your life and aim for something new and exciting.

You can ease your financial stress during a layoff (and afterward) by talking to your professional advisor about the best financial plan for your situation as it is today and as it will be tomorrow - no matter what tomorrow may bring.

This column, written and published by Investors Group Financial Services Inc. (in Québec - a Financial Services Firm), and Investors Group Securities Inc. (in Québec, a firm in Financial Planning) presents general information only and is not a solicitation to buy or sell any investments. Contact your own advisor for specific advice about your circumstances. For more information on this topic please contact your Investors Group Consultant.



MIKE
MacKean, CFP
michael.mackean@ig.ca



JOHN
McLean
john.mclean@ig.ca



GERRY
Mercer
gerry.mercer@ig.ca

IG WEALTH MANAGEMENT

P: 902-752-2390
F: 902-752-2370
535 East River Road, New Glasgow