

Connecting Albert County



February
2019

Picture: Parks Canada/Nigel Fearon

Celebrating winter in Albert County!

By Kathryn Hallett

Despite being the shortest month of the year, February is pretty special. And no, I'm not talking about Valentine's Day. February is jam-packed with fun events, celebrations and programs. In Albert County there are tons of fun things on the go whether you are in a relationship or not. Don't forget about grown-up snow days!

It's the off-season in Albert County but a number of tourism-related businesses—B&Bs, artisans and restaurants—are open for the winter. Make sure to call ahead and check with businesses specifically about winter hours. Visit www.fundy-tourism.com for a list of businesses and their contact information.

Winter Carnivals

Winter carnival season is upon us in Albert County! Mark your calendars to make sure you don't miss out on any of the fun.

February 1st-10th

Riverview Winter Carnival

February 2nd

Riverside-Albert Winter Carnival

February 8th-10th

Alma Winter Carnival

February 16th

Albert County Winter Carnival
(Hillsborough)

Check out the Friends of Fundy events on page 5. See our complete community calendar on page 15.

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Connecting Albert County

February 2019. Vol. 5. No. 2
ISSN 2369-1174/1182 (digital)

Our Mission: To connect rural Albert County through online and print communication.

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Distribution sites:

Limited numbers of free copies are available throughout Albert County. Digital copies can be found at connectingalbertcounty.org/newsletter

Statements in our publication and website do not necessarily reflect the views and opinions of Connecting Albert County's volunteers and staff.

We thank Gary Steeves Insurance for the generous gift of printing our publication in full colour.

Next deadline: February 15

Looking for work or for workers?

Looking for workers? Connecting Albert County can help you find employees. Just fill out the form on our job page and a volunteer will post the position for you.

Looking for a job? Several positions are already posted for current and summer jobs.

Check it out at www.connectingalbertcounty.org/jobs.html

Fundy Royal Manor

Fundy Royal Manor, a Level 1 and 2 Special Care Home in Hillsborough, is under new ownership. If you or a loved one are looking for a Special Care Home to live, look no further! Fundy Royal offers spacious bedrooms, 1/2-bath in your room, sitting area if you want to mingle with others, bright dining room, home-cooked meals and desserts, and activities to help fill your days. Call 734-2700 to schedule your appointment to view the facility, and ask for Shannon or Shelly. Fundy Royal Manor offers private and/or government subsidies.



Picture by Gordon Rattray, winner of photo competition in the Albert County Winter Carnival 2018.

Cruisin' the 915 in Winter *Text and images by Paul Gaudet*

I would guess that we are all quite familiar with Route 915 which starts at the Four Corners in Riverside-Albert (intersection of Routes 915 and 114) and ends in Alma. Many explore this route to experience its scenic wonders in spring, summer and autumn, but maybe some people never venture out in the winter to visit these same spots.

I lead, or participate in, quite a few excursions in the winter mostly aboard a set of snowshoes. Many of these take place in Fundy National Park, but quite a few happen along or adjacent to Route 915. I thought I would remind you of a few of these.

When leaving the Four Corners in Riverside-Albert and heading across the Shepody Marsh, we come to Mary's Point Road, that takes us to the famous sanctuary popularized by Mary Majka, as well as by the migration of tens of thousands of shorebirds. We often go along the beach at low tide (no snowshoes required) and then go up into the centre of the peninsula (with snowshoes) then proceed through the forest until we get to a small cove overlooking Shepody Bay, Grindstone Island and Nova Scotia. Several times we have seen many deer on our journey. It always seems somewhat incongruous seeing deer frolicking on the beach



and dodging ice growlers (large chunks of ice). The peninsula takes on a whole new look in the winter in terms of the sharpness and clarity of the light, the ice formations and even the colour of the water.

Just off Mary's Point Road at the end closer to New Horton, there is a trail that goes out onto the dykes that cross the marsh and passes the remnants of an old wharf and possibly breakwater. The trail goes by a dam, and if you are there at the right time (when the tide is going out) a nifty whirlpool can be seen. Continue further and you will emerge at the shoreline and a cove, where you can sit on driftwood and have lunch. The shapes, colours, islets and views of the bay along this trail are impressive and well worth a wintertime visit.



After leaving Mary's Point, the scenery continues to impress as we go up to New Horton that overlooks the Bay of Chignecto. We sometimes go down to Two Rivers and occasionally to Lockhart Lake, two spots that are, if not unique, then certainly unusual in terms of what they have to offer.

Further along, we go to Cape Enrage, sometimes snowshoeing to the beach near Munson's Pond, which on a windy day at high tide

is a powerful spot to observe nature and the sea in one of its angry moods.

Leaving the Cape, we come to one of the best places to go in the winter if you want to doff the snowshoes. The tide usually leaves the beaches at Waterside and Dennis Beach clear of ice and snow, allowing us to walk to our heart's content at low tide. These two beaches—with their rocky redness and ice formations growing from the cliffs and the vast flats that are oh- so- comfortable to walk on—are the perfect antidotes to the winter blahs.

After the beaches we move along to the hamlet of Hebron (the name of a city in Palestine revered by Christians, Muslims and Jews alike for its association with Abraham). The scenery here is amazing as we look back towards West River Mountain, which is a great place to snowshoe as well.

The true treasure in terms of snowshoeing in Hebron is on the properties of “those who wish to remain nameless.” One of several trails explored on snowshoes takes us along the edge of steep cliffs, which feature old-growth forest overlooking the bay, ravines, streams and the odd waterfall. It is not always easy-going because the snow can be quite deep, but it is worth it because of the enormous trees and spectacular outlooks.

That pretty much takes us to Alma and Fundy National Park where there are more exciting snowshoe trails to explore. The beauty on-and-off Route 915 in the winter is just as impressive as it is in the other three seasons. Many of you know this already, but just in case you have forgotten, I thought that I would remind you.

Paul Gaudet is the Interpretive Services Manager at the Hopewell Rocks and Vice-Chairman of the UNESCO Fundy Biosphere Reserve.

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Friends of Fundy *by Kathryn Hallett*

The Friends of Fundy, incorporated as the Fundy Guild, is a non-profit, charitable organization that works to increase public awareness and enjoyment of the natural and cultural heritage of Fundy National Park and its surrounding communities. We work closely with Fundy National Park and other partners, such as the UNESCO-designated Fundy Biosphere Reserve, on events such as the Rising Tide Festival, Fundy Salmon Recovery, and the Fundy All Nations Pow-wow. We operate two gift-shop locations within the park, Outpost East and Outpost West; all proceeds are reinvested into park and community-identified goals.

You may have heard of the Fundy Circuit ULTRA presented by Outdoor Elements. Produced by the Friends of Fundy/Fundy Guild, it's the largest trail-running event in Atlantic Canada! The event brings hundreds of runners—along with their families and supporters—into the Fundy region every September. In 2018, the Community Trail Micro Grant was created from the Fundy Circuit ULTRA registration fees. The micro-grant encourages and supports sustainable trail development and use throughout the Fundy region. Communities who welcome and host trail users can benefit from a vibrant trail economy and the social and health benefits that accompany it. The Elgin Eco Association received the 2018 micro-grant.

Feb. 16: Tramp & Tap The Friends of Fundy/Fundy Guild Inc. are hosting the first “Tramp & Tap” at Fundy National Park. Picture “Pedal and Pint” but with snowshoes instead of bikes! Meet at the Chignecto Pavilion at 6pm for a 1- to 1.5-hr tramp on the winter trails. Then join Friends of Fundy at Holy Whale Brewing in Alma for beer. A limited number of snowshoes are available for rent.



Fat biking at Fundy. Parks Canada/Nigel Fearon

Feb. 18: Family Day Fun in Fundy National Park For many, Family Day is the highlight of February. What's not to love about a day off of work or school to spend time with your friends and family? For the second year in a row, the Friends of Fundy/Fundy Guild, Parks Canada, the Hopewell Rocks and Cape Enrage are partnering to create a hub of family fun at Fundy National Park. There'll be coffee, hot chocolate and cookies served at the Salt & Fir Centre, and fun outdoor activities, like tobogganing and fat bike demos with Outdoor Elements. Stay tuned for additional, unique experiences, such as demonstrations from Para NB. Follow www.facebook.com/FundyGuild.

Kat Hallett is the Community Engagement Coordinator at the Friends of Fundy/Fundy Guild Inc. She worked in Communications for Parks Canada for two seasons before finding her way to the Friends of Fundy.

The Friends of Fundy work to increase public awareness and enjoyment of the natural and cultural heritage of Fundy National Park and surrounding communities. A huge part of this is a collaboration with the Albert County Chamber of Commerce and the Albert County Tourism Association. The groups work closely to promote community engagement and, ultimately, to achieve sustainable economic development goals in the region.

Become a member of the Friends of Fundy/Fundy Guild! The annual \$25 fee includes:

- 10% discount on all purchases at Outpost East and Outpost West Gift Shops.
- One free day pass to Fundy National Park; invite a friend to experience this beautiful place!
- Invitation to the annual Friends of Fundy hike and BBQ
- Your choice of one locally designed, cotton tote-bag featuring Friends of Fundy partnerships.

The Shore-Line: a trail plan *by Marc Leger*



When New Brunswick's Trail Action Plan was announced in 2018, many trail advocates in Southeast New Brunswick were disappointed to learn that the region would not have a signature trail product. This reality catalyzed a desire to identify and develop a hiking/cycling trail project that would showcase the diversity of scenery, history and culture in the Southeast. After consideration and consultation, it was noted that two previously identified conceptual trail projects could be combined into one long distance trail. This trail, the "Shore-Line" will connect two coastlines.

The Shore-Line will be approximately 150 km in length, stretching from Alma to Shediac. This route will connect the three biggest tourist attractions in the province: Fundy National Park, Hopewell Rocks and Parlee Beach. It will also complement and

add value to the Fundy Trail Parkway, Cape Enrage, Mary's Point and pass directly through the Tri-Community of Dieppe, Moncton and Riverview. The Shore-Line will also create small business opportunities in many adjacent rural communities. The trail will be within accessible cycling distance or a short drive for roughly 130,000 residents.

The Shore-Line could be almost entirely off-road and will utilize abandoned rail corridors, dykes, undeveloped Department of Transportation and Infrastructure corridors, and Crown Land wherever possible. Every possible effort will be made to locate a route that will follow coastline and waterways because trails users generally prefer trails to be close to water.

To appeal to the broadest possible range of users, the trail will be between two and three metres wide with a consistent

tread surfaced with aggregate materials. Since the intent of the route is to stay as close as possible to the coastline and rivers' edge, there will be minimal elevation gain and loss along the route—making it attractive to a wide range of age groups and individual fitness levels.

There are a multitude of route options between Alma and Shediac. The ideal route will find a balance between connecting as many natural, historical and cultural assets as possible. This route will aim to connect to existing trail infrastructure, communities, businesses and neighbourhoods.

One challenge in trail development is ensuring the landscape around the trail is protected in a way that maintains the viewshed in perpetuity. For this reason, Shore-Line proponents are working with a diverse group of stakeholders to explore opportunities for collaboration in order to access desirable land. One promising opportunity is Pathways to Target 1, a federal initiative aiming to increase land and freshwater protection over the next two years. Conservation initiatives play an important role in trail initiatives globally. Most world-class trail destinations have conservation measures which protect the surrounding landscape and viewshed.

Adapted from The Shore-Line: Connecting Communities in Southeastern New Brunswick.

Five tips for financial literacy *By ABC Life Literacy Canada*

The New Year is a time for new beginnings and resolutions, and one of the best resolutions you can make for yourself and your family is to improve your financial literacy.

What is financial literacy?

Financial literacy is having the skills and confidence to set financial goals and achieve them using the tools and resources that are available to you.

That said, if you're worried about your finances, you're not alone. A recent survey conducted by Forum Research Inc. found that only one-quarter of Canadians have an emergency fund, while the Financial Planning Standards Council reports that finances are a daily concern for four in ten Canadians.

The good news is that increasing financial literacy and confidence can have a real and far-reaching impact on financial outcomes. While less than half (46%) of Canadians have a budget, 93% of those who do always or almost always stay within it, according to the Financial Consumer Agency of Canada. Re-

search has also found that people with greater financial knowledge and confidence engage in more financial planning for their future, including investing in retirement savings plans and managing their debt better.

Sounds great but don't know where to start? Begin with small steps, as they will soon add up. ABC Life Literacy Canada (abclifeliteracy.ca), a non-profit organization that inspires Canadians to increase their literacy and essential skills, recommends these tips to help you stick to your New Year's resolution!

1. Keep a spending journal: Record all your spending for a week or a month to see where your money goes. Being aware of your spending habits and obligations is an important first step in building a budget that works for you. Use your spending journal to find areas where you can cut costs—a daily cup of coffee can add up to more than \$100 a month!
2. Create a budget and stick to it: Your budget should take into account your earnings after tax,

your financial obligations, like rent or monthly bills, and the financial goals you would like to achieve. Use a spreadsheet, app or notepad to ensure you stick to your budget every month.

3. Pay yourself first: Put some money in a separate savings account from each paycheque you receive and watch your money grow. Many banks will help you set up automatic contributions, so you never forget!
4. Build your credit: If you don't have credit history in Canada, renting an apartment or taking out a loan can be more difficult. Getting a credit card (with a low maximum-spending limit) is a good place to start. But be careful—don't spend money that you can't pay off at the end of the month; the interest can add up and not making payments will lower your credit score.
5. Learn tips for saving and spending. Visit Money Matters Online at www.Online.ABCMoneyMatters.ca and learn more about banking, saving, and spending plans.

Continued next page.




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Fundy Curling Club *by Alan Demaline*



The Fundy Curling Club (FCC), established in 1961, looks to be headed towards one of the best curling seasons in recent memory! Exciting things have been happening to help promote this great activity at the only curling club in Albert County.

In January, we hosted a free, one-day curling open house. Members were on hand to offer instruction to folks new to curling or who had not curled in a while. The event was very well-attended and made for a fun-filled afternoon. A few people, two who had never curled before, enjoyed themselves so much that they joined the club. They are improving with every game.

We're happy to report that our new afternoon Monday league is a hit with members who want to curl during the day. The action heats up in the evenings with ten teams in our Tuesday mixed league, five in our competitive Thursday league and eight in our Friday league! Chase the Ace continues

each Friday night with a great meal available from Chef Steve.

Our annual mixed bonspiel is set for February 1st and 2nd. This is our biggest event of the season with close to 50 curlers expected to compete on 12 teams all with eyes on becoming the 2019 FCC mixed curling champions! This fun-filled event is not to be missed whether you are curling or would like to watch the action on the ice. The club will be open to all; please drop in, chat with friends and cheer your favourite team to victory!

Outside of the club, the FCC took the step this year of partnering with Curl New Brunswick and Curl Canada. This partnership offers many benefits to our members and the community including greater exposure for our club across the province, increased advertising of our events, as well as training opportunities for adults and youth. Several members attended a fantastic one-day curling roadshow by Curl NB in Moncton in January. Our members came away with great information and look forward to further promoting curling within our community with this new partnership. Watch for details on new programs we may be able to offer in future issues of Connecting Albert County and be sure to continue to follow us on Facebook. Thanks for all your continued support and see you on the ice!

Image by Kevin Snair, www.creativeimagery.ca

"Financial Literacy" cont. from last page

Start the financial literacy conversation in your community by discussing it with family, friends, even peers and colleagues! Getting the conversation started can make the topic of money less scary. Once you've spoken about it, it's that much easier to make sound financial decisions.

Money Matters is a discussion-based program and a great way to get a dialogue going in your community. This free introductory financial literacy program helps learners take control of their finances. It was developed by ABC Life Literacy Canada with the support of found-

ing sponsor TD Bank Group. To learn about how you can offer the free program to your community, contact Erica, Programs Coordinator for Quebec and Atlantic Canada, eruthkelly@abclifeliteracy.ca, 1-800-303-1004 X 131, ABCMoneyMatters.ca.

The Hillsborough Public Library is pleased to have partnered with ABC Life Literacy Canada in December to offer Money Matters. Keep up to date on the library's partnerships and programs by checking out the Connecting Albert County Community Calendar or by following the library Facebook page.

Tele-Drive: Affordable Transportation for Albert County

By Kim Beers

Tele-Drive's mission is to provide affordable access to transportation for residents of Albert County, NB, that is dependable, courteous, safe, efficient, inclusive, and sensitive to the needs of all individuals, and respectful of the privacy of all concerned.

What is Tele-Drive?

The registered charity is a volunteer-based transportation system providing mobility to people in our area. People who use the service pay a fee per ride. The service is designed to improve the quality of life for people with little or no access to affordable transportation.

Everyone is eligible to join, including seniors; non-drivers; college/university students; persons with mobility issues; non-car owners; persons looking to eliminate their second car; residents with low or fixed incomes,

senior groups, clubs and societies; the environmentally concerned; and people temporarily without a vehicle.

If access to transportation causes you hardship for any reason, Tele-Drive can help.

How does it work?

Give us a call and we will gladly come and visit with you; we will supply you with the registration form and answer your questions. After that, when you need a ride, call our dispatcher 48 hours in advance. The dispatcher will arrange for a volunteer driver to come to your door, drive you to your destination and take you back home. Tele-Drive travels within Albert County and goes to the Moncton area, as well as the Sussex Hospital and Saint John Regional Hospital. Contact Tele-Drive for special ride requests.

Supporters provide additional funding to help ensure Tele-Drive can serve Albert County well. They are entitled to vote at the annual meeting and receive a tax-deductible receipt. The contribution rates are: Friend: \$25-49/yr, Bronze: \$50-199/yr, Silver: \$200-499/yr, Gold: \$500-999/yr and Platinum: \$1000+/yr.

Tele-Drive is looking for volunteer drivers, particularly around Hillsborough.

Even if you can provide just one or two rides a month, Tele-Drive would be delighted to have you join! Drivers volunteer their time but are reimbursed \$0.35/km to help with the cost of gas; this begins the minute you leave your driveway.

For information on the service or volunteering, call 875-1190, email teledriveac@gmail.com or visit the Tele-Drive Albert County Facebook page.

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Growing in an Albert County Climate *Text & images by Angela MacDougall*

Albert County spans an interesting area, with diverse landscapes from coastal areas to rocky hill-tops and winding valleys. No matter where you reside in this up-and-down county, there is one thing we all share: the unpredictable weather. Though the weatherman claims one thing on the radio, we can look out our windows and see the exact opposite. Growing in an area close to a body of water can be tricky. For us, it's the tide that's tricky. It can bring weather in and take weather out quite quickly. It leaves areas covered in thick fog where the sun can't get through, and many times it brings wind. So, the question remains...what do we grow in our gardens that will reap a good harvest and not succumb to the drastic temperament of Mother Nature?

Let's hear from some local growers to see what grows best for them in their areas.

At Farmers Brown's Greenhouse back in Osborne Corner, Lisa says brassicas (cole crops such as cabbage, rutabagas, turnips) are not their specialty, but plants like potatoes, beets, carrots, beans, and onions do really well.



*Left:
cold frame;*

*Above:
hoops for
row covers;*

*Right:
securing row
covers*



Rainbow Seeds, who are known for their strawberry plants and strawberries, are in Riverside-Albert. They would normally say that strawberries grow great for them, but in 2018, due to the late spring frost, most of the blossoms were damaged, leading to a large crop failure. But hope is not lost, as cucumbers, peas, beans, and lettuces seem to really enjoy the soil in their location.

Close to the Bay in New Horton, where the temperatures don't get too high, Janet says she can easily grow great vegetables like potatoes, squash, Swiss chard and garlic. Cool-loving salad greens, kale and peas, particularly like the micro-climate.





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So, as you can see, vegetables can certainly adapt to their surroundings, but only to an extent. Don't let yourself get stressed and disappointed from trying to grow things that don't like to grow where you are. Find the things that do well for you and look for different varieties of that crop to keep it interesting—you will be more satisfied in the end. Also, don't be afraid to move things around. You might find a little microclimate in your yard where you can grow something you usually can't, like a sunny corner that is protected from the wind.

Season extension solutions

Row cover (a lightweight fabric) can be a great solution for pest control and keeping the frost from touching crops. Depending on its thickness, row cover can keep the air under the cover around 3°C warmer than the air outside. A low tunnel made from pieces of PVC pipe anchored to the ground at each end, forming small hoops, can easily be used as frame for a cloth cover.

Cold frames are another easy and inexpensive way to keep frost off your plants and extend your growing season. They can be made from re-purposed items like old windows, doors or leftover pieces of plastic sheets. You can set windows upon a wooden box, hay bales or even cinder blocks that encompass a garden plot. Crops like lettuce, spinach, Swiss chard, kale, and cabbage are much less sensitive to cold temperatures. When planted in a cold frame, they will not grow all winter, but will stay in a dormant state that can still be harvested throughout the winter months.

Angela MacDougall and Ryan Smith run Black Sheep Maples and Fundy Farms: Local Harvest in Edgett's Landing.



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Once a year, we produce a special issue and mail it to every household in rural Albert County—that's more than 2300 homes from Stoney Creek to Alma, Parkindale and Elgin. We also share stories on our Facebook page and our website, www.ConnectingAlbertCounty.org.

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Feds Support Seniors in the Kitchen

Press Release Jan. 17, 2019 Employment and Social Development Canada

One challenge MP Lockhart has heard from seniors in Fundy Royal is preparing healthy meals for themselves, especially for single seniors.

Chipoudy Communities Revitalization Committee (CCRC) saw the same problem for seniors in Albert County. They began their Lifelong Learning Program to help seniors gain valuable skills in the kitchen. Thanks to their hard work, seniors are engaging with community members, while learning how to prepare healthy meals for themselves: skills that will enable them to stay in their homes longer.

The CCRC received financial support to continue the growth of their seniors' programming, announced Alaina Lockhart, Member of Parliament for Fundy Royal, on behalf of the Honourable Filomena Tassi, Minister of Seniors.

The CCRC is receiving \$9,000 for their project funded through the New Horizons for Seniors Program (NHSP). The project will help many seniors in Albert County. The CCRC is using the funding for their lifelong learning programming to have seniors more involved in the community through cooking classes and their new project of connecting seniors with the younger generation through the creation of interviews with digital technology.

The NHSP promotes positive aging by supporting seniors' volunteerism and encouraging seniors to play an active role in their communities. This innovative program enhances seniors' social well-being and enables them to maintain social ties and share their knowledge, skills and experience with others.

ALAINA LOCKHART YOUR MEMBER OF PARLIAMENT FOR FUNDY ROYAL

Supporting Families in Fundy Royal

Megan is a mother of three, and she says that as a middle-class family with very active kids, including a promising dancer, a budding hockey player and an all-round athlete, the Canada Child Benefit has helped her and her husband support their children's goals and dreams while being able to contribute regularly to their children's RESPs.

Our government has invested more than \$55 million dollars in Fundy Royal families through the CCB in order to better support middle class families, and those working hard to join it.

If you have any question about the CCB or any other federal benefit, please contact the Hampton Constituency Office.

 (506) 832-4200  fundyroyal.ca

 alaina.lockhart@parl.gc.ca



RRSP Season *By Trisha Leaver*

The first 60 days of the year in the financial world are referred to as RRSP 'season.' So what is RRSP season exactly? Certainly not as full of the enjoyment and spirit of the holiday season we just experienced, but important none the less. RRSP (Registered Retirement Savings Plan) season is the first 60 days of the year during which you can make RRSP contributions and claim a deduction for the previous tax year. This season, you will be able to claim a deduction for all eligible RRSP contributions made by March 1, 2019, from your 2018 income when you file your tax return.

Many people want to meet the RRSP season deadline because every dollar contributed to an RRSP is deducted from income for taxation purposes. For example, if you earned \$45,000 in 2018 and contributed \$3000 to an RRSP, you will be

taxed as if you made \$42,000. Depending on other variables, that could mean a tax refund instead of tax owed.

Instead of finding the means to make a lump-sum investment each RRSP season, a better strategy is to contribute to your RRSP regularly through a monthly plan. You'll get the benefit of compound interest and still be able to take advantage of tax deductions for the applicable tax year. Compounding will help your savings grow over time, so the sooner it's invested, the more time for it to grow.

Many Canadians believe that it is better to invest in a TFSA than in an RRSP, assuming that TFSAs are better tax-saving vehicles because they are completely tax-free.

A TFSA (Tax-Free Savings Account) is ideal for short- to medium-term savings for major purchase or events like a new car or special vacation. It is true that a TFSA may be a better choice than an RRSP in some cases, such as if you expect to be in a higher tax bracket when it comes time to draw upon your savings. Other factors that can affect the choice is if someone is a lifetime lower income earner. In a lower-income environment during retirement, your eligibility for government supplements will not be affected by TFSA withdrawals.

Money deposited to a Tax-Free Savings Account (TFSA) is not tax-deductible but your contributions inside of it grow tax free. Money invested in a TFSA remains tax-free throughout the life of the depositor, and interest earned is not taxed, even when money is withdrawn. The new 2019 Tax-Free Savings Account (TFSA) contribution room limit is a great incentive for those who have the funds or are working on saving. The Canadian government has raised the annual contribution limit for Tax-Free Savings Accounts (TFSAs) to \$6000 in 2019, up from \$5500 last year. The accumulative contribution limit for TFSAs since they became available in 2009 is \$63,500. That is a lot of tax-free savings potential.



Visit our

Pop-up branch.

Hillsborough Visitor Information Centre

beginning Feb 5
Tuesdays 9am-4pm
Ph: 878-5421
www.OMISTA.com
Hillsborough@OMISTA.com

 **CREDIT UNION**
OMISTA



Generally, an RRSP is the better choice for retirement savings.

Although you pay tax on RRSP savings at the time of withdrawal, remember that you received a tax deduction when they were contributed. Your tax rate is likely to be lower in the year of withdrawal during retirement than it was when you invested during income-earning years. This equates to an even better after-tax rate of return on your RRSP investment.

RRSPs are designed to be used as savings vehicles for retirement, but they offer some added benefits. Through the Homebuyers Plan and the Lifelong Learning Plan, RRSP funds can be used toward buying a first home or paying for post-secondary education.

So what's the 'right' amount? That depends upon your age, investment risk, and desired retirement income but simply making affordable contributions on a regular basis can truly add up. Even as little as \$25 each month when you start out can accumulate over time and mean a better retirement income. The key is just to start.

At OMISTA Credit Union, our customers are our shareholders and that means your best interest is in our best interest. You will always be treated with honesty, fairness, and trust.

We can help get you on track for the kind of retirement you really want. Or get you closer to your savings goal faster than you thought possible. We're here to take a look at the big picture and help you save for what really matters. No obligation, no strings—just sound advice.

Would you like to learn more about the differences and benefits of RRSPs and TFSAs, or how to start saving? Contact us today and start putting more away for your future.

Trisha Leaver, OMISTA's Senior Marketing Manager, has a passion for sharing the credit union difference and empowering New Brunswickers to choose a better way to bank

Nominations open for Second Annual ACCofC Business Excellence Awards

The Albert County Chamber of Commerce (ACCofC) is back with the second annual ACCofC Business Excellence Awards Gala—save the date for Saturday, April 6th!

Our county is rich in culture, natural wonders and community pride, and is home to a plethora of businesses thriving in the top of their field. Tourism, hospitality, arts, culture, information, technology, environment and production make up some of the sectors represented in the county. The goal of the gala is to highlight the achievements of these local businesses and celebrate their successes.

The awards to be presented at this year's Gala are Business of the Year; Non-profit of the Year; Emerging Business of the Year; Tourism Excellence Award; Accommodations Excellence Award; Food & Drink Services Award of Excellence; Community Service; Albert County Ambassador; Environmental Stewardship; Arts and Culture Award; Global Reach Award; and People's Choice. To see specific criteria for each individual award, go to the Albert County Chamber of Commerce website.

Nominations are now open for the 2019 ACCofC Business Excellence Awards Gala. To nominate a business or self-nominate your own business, go to www.albertcountychamber.com. Nominations must be submitted by February 20th 2019.



2849 Main St Unit 1 Hillsborough NB E4H 2X7
www.villageofhillsborough.ca

Village of Hillsborough

Tel: (506) 734-3735

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Email:

hillsboroughnb@rogers.com

Community Calendar ~ February 2019

Thursday January 31

*Friends of the Hillsborough Arena-Chase the Ace

Pop-Up Restaurant. Dinner and Music with Ian the Piper 6-8:30pm. Curryville Community Center. An evening of delicious food and relaxing music from Ian the Piper. Make a date with your spouse, friends or family. Reservations for 1? No problem! Sit at our community table where no one is a stranger. 3-course meal: Appetizer, Chicken with Mushroom Ragu or Pork Tenderloin with Maple Glaze, Apple Torte, and tea/coffee (other beverages not included). Vegetarian options available. \$22/person. To reserve, call 588-0808.

*Country & Gospel Music

Friday February 1

Riverview Winter Carnival February 1st-10th. www.townofriverview.ca/events/winter-carnival

Annual Mixed Bonspiel. Feb 1-2. Fundy Curling Club. The club's biggest event of the season with close to 50 curlers expected to compete on 12 teams. This fun-filled event is one not to be missed whether you are curling or would like to come out and watch some of the action. The club will be open to all. Drop in, chat with friends and cheer your favourite team to victory!

*Chase the Ace-Riverside-Albert

*Alma - Weekly Card Games

* *See recurring events page 19*

Saturday February 2

Curling Club Bonspiel See Feb 1

Riverside-Albert Winter Carnival 10am-4 pm with a community potluck 5pm. A fun-filled day with the family. Face painting, crafts, puppet show, games, obstacle course, hot dogs, hot beverages, cake walk, snowshoeing, sliding, and skating. Fun for all ages! All welcome!

Monday February 4

*Microsoft Word and Excel

*Pickleball

Tuesday February 5

OMISTA Credit Union Pop-Up Branch 9-4pm. Hillsborough Visitor Information Centre

Wednesday February 6

*North of 55 Seniors Group
Cancelled

*Shepody Food Bank

*Hillsborough Kiwanis Bingo

Thursday February 7

Cooking for One - How about Hamburger? 12:30-4:00pm **Pre-registration required**, call 882-2573/875-8172. Riverside Consolidated School. Chipoudy Communities Revitalization Committee hosts: *Cooking & Communicating, Laughing & Licking the Spoon!* Hate cooking a meal for one? Let's do something with hamburger that has you saying Yum! instead of Yawn... We'll work together and each take home containers of meals for the fridge /freezer. Containers & ingredi-

www.ConnectingAlbertCounty.org

ents supplied. Free! Men & women ages 19+ welcome.

*Friends of the Hillsborough Arena - Chase the Ace

*Country & Gospel Music

Friday February 8

Alma Winter Carnival (Feb. 8-10) For details, see the Alma Recreation Council on Facebook.

*Chase the Ace-Riverside-Albert

*Alma - Weekly Card Games

Saturday February 9

Alma Winter Carnival See Feb 8

Make & Take Session: Beeswax Reusable Food Wraps. Hosted by Elgin Eats. 10am-12pm First Elgin United Baptist Church. Want to eliminate waste in your kitchen? Find out just how easy it is to create your own eco-friendly alternative to plastic wrap! All ages welcome! \$5/person donation recommended. Confirm your spot on Elgin Eats Facebook page/elgineats@gmail.com

Sunday February 10

Alma Winter Carnival See Feb 8

Curryville Clothes Swap. 1pm. Curryville Community Outreach Center. Bring unwanted clothes and pick up new-to-you ones.

Monday February 11

*Microsoft Word and Excel

*Pickleball

Tuesday February 12

OMISTA Credit Union Pop-Up 9-4pm. Hills. Visitor Info. Centre

Wednesday February 13

- *Shepody Food Bank
- *Hillsborough Kiwanis Bingo

Thursday February 14

- *Friends of the Hillsborough Arena - Chase the Ace
- *Country & Gospel Music

Friday February 15

- *Chase the Ace-Riverside-Albert
- *Alma - Weekly Card Games

Saturday February 16

Albert County Winter Carnival
Hillsborough (see below)

Tramp & Tap See page 5.

Monday February 18

Family Day Fun in Fundy National Park See page 5.

- *Pickleball

Tuesday February 19

OMISTA Credit Union Pop-Up Branch See Feb. 5

Wednesday February 20

- *North of 55 Seniors Group
Cancelled

Mobile Eco-Depot Hillsborough Noon-8pm Feb. 20 & 21. Salem Train Parking Lot, Steeves Street, Hillsborough. Doing a bit of cleaning this winter? Take glass bottle for recycling, old batteries and paint, broken glass, old computers and more to Eco 360. Visit eco360.ca for the list of items they accept.

Albert County Winter Carnival



Image from the 2018 Albert County Winter Carnival by J.Wallace

The Albert County Winter Carnival returns Saturday, Feb. 16th in Hillsborough. The one-day, sponsor-driven, community event provides free admission, free activities and free hot chocolate/coffee/water to attendees. The carnival features free maple taffy treats, free horse-drawn wagon rides and free live entertainment featuring Rik Reese & Gypsy Ron. The event is a cornucopia of indoor and outdoor activities that the organizers have dubbed "Pure Winter Magic!"

The Kiwanis Club and the Visitor Information Centre will have warm-up zones, public washrooms and activities. An outdoor shinny hockey game, an ice-golf-putting competition, balloon twisting and bouncy castle are part of the festivities. A children's drop-in craft session will be held at the Hillsborough Public Library.

There will be family skating on the natural ice surface behind the Visitor Information Centre, along with a bonfire and marshmallow-roasting zone. There is also a Chili Cook-Off competition offering free samples to event attendees, who will vote for the winners.

Entries for the Albert County Winter Photo contest and winter-themed Scrapbook Page contest can be submitted for judging by emailing hannashubon@rogers.com or dropping them off at the village office by Feb 15th.

At the Mayor's Cake Cutting Ceremony, talented local bagpiper, Ian Duncan, will perform in traditional Scottish dress and there will be free cake.

A spectacular vintage Snowmobile Show & Shine will display a collection of antique sleds provided by Golden Oldies Snowmobile Club. Master craftsman Rob Milner of Eternity Chainsaw Carvings will demonstrate the art of chainsaw carving throughout the day. Tickets for raffle baskets will be available on the day of the event at the Kiwanis Club; this a fundraiser for the Breakfast Club for the Hillsborough Elementary School.

Visit the Albert County Winter Carnival Facebook page to find a complete schedule of events.

For further information, contact Hanna at the Hillsborough Village Office from Monday to Friday during regular business hours at 734-3733.

*Shepody Food Bank

*Hillsborough Kiwanis Bingo

Thursday February 21

Mobile Eco-Depot Hillsborough See Feb. 20

*Friends of the Hillsborough Arena - Chase the Ace

*Country & Gospel Music

Friday February 22

*Chase the Ace-Riverside-Albert

*Alma - Weekly Card Games

Monday February 25

*Pickleball

Tuesday February 26

OMISTA Credit Union Pop-Up Branch See Feb. 5

Wednesday February 27

*Shepody Food Bank

*Hillsborough Kiwanis Bingo

Thursday February 28

*Friends of the Hillsborough Arena - Chase the Ace

*Country & Gospel Music

Networking Techniques for Job Success. 6:30pm. Hillsborough Public Library. Roughly 80% of vacant jobs aren't advertised. So, how can you access the hidden job market? Learn helpful strategies in this workshop led by expert Jennifer Henry from Opportunities NB. Everyone is welcome to attend this free workshop. Register by calling the library at 734-3722.

* **See recurring events page 19**

Library events are on page 18.

Don't miss Foods of the Fundy Valley's 2nd Annual Seedy Saturday and Garden Expo!

***Saturday, March 9th, 11am-4pm
Hillsborough Farmers Market.***

Seedy Saturdays are held across the country. They are a chance for the community to get together in a social way in depths of the long Canadian winter to start preparations for growing season. These are comfortable settings where people can exchange ideas, share garden plans and experiences, purchase seeds and obtain new information.

There will be guest speakers, such as Bob Osborne from Cornhill Nursery, activities and local vendors of seeds, plants and all things gardening!

Foods of the Fundy Valley's famous Soup Bar will be available for lunch for \$5.

Don't forget to bring some seeds for the Seed Swap table! A Seed Swap allows gardeners of all levels to swap seeds with each other for free. It is a chance to find unusual seeds or learn about something you have never grown before.

There will be free catalogues and information. Admission is free and don't forget your reusable bag! Come and spend the afternoon, it's sure to be a fun day!




Your Fundy Adventure Starts Here
Hiking Trail, Full Service Campground, Sunday Brunch
Accommodations, Restaurant, Outdoor Adventures
(506) 882-2349 Hopewell Hill, NB
www.broadleafbranch.ca

*Text by Angela MacDougall.
Pictures of saving seeds from squash (top) and tomatoes (below). Images by Janet Wallace*

Hillsborough Public Library ~ February Events *By Rebekah Wheaton*

Toddler Time (Tuesdays & Wednesdays, 10-11:30am). Up to ages 4. Fun play and socialization.

Build with us! (Tuesdays, 2:15-4:30pm). Ages 5+. Drop by the library and try out one of our many different building materials to make your best creation! Choose from Mega Blocks, Duplo, Lego, K'nex, Tinker Toys, and Straws & Connectors.

After-school Chess Club (Feb. 6 & 20, 3:30-4:30pm). Ages 7+. Drop by the library after school to compete in a friendly chess tournament! All skill levels are welcome!

French Conversation Circle (Feb. 14 & 28, 3-4pm). Join us in practicing French in a no-pressure environment. This is not a class. **All ages and ability levels** are welcome!

Babies in the Library (Two sessions: Thursdays at 1:30pm or Fridays at 10:30am). **Registration is required as space is limited.** Children from 0-18 months and their guardians. A four-week program encouraging development through interactive stories, songs, and action rhymes!

Arts & Crafts (Feb. 8 & 22, 3:30-4:30pm). Ages 5+. Show off your creative side with fun crafts!

Special Programs:

Story Time (Feb. 1, 3:30-4:30pm). Up to age 7. Children and their guardians are invited to join us in celebrating Read Aloud Day with an interactive story time.

Teen Craft (Feb. 9, 2-3pm). Ages 13 & up. Show off your creative side with DIY snow globes.

Valentine Crafts (Feb. 13th, 3-5pm). All ages welcome. Join us in creating cards and decorations for Valentine's Day!

Let's Get Crafty (Feb. 16th, 2-4pm). Ages 5+. Show off your creative side with a fun craft/game!

Adult Craft (Feb. 23, 2-3:30pm). Ages 19 & up. Show off your creative side with a Winter DIY. Watch for more information in the coming weeks!

Networking Techniques for Job Success.

Feb. 28th. 6:30pm. Hillsborough Public Library. Roughly 80% of vacant jobs aren't advertised. So, how can you access the hidden job market? Learn helpful strategies in this workshop led by expert Jennifer Henry from Opportunities NB. Everyone is welcome to attend this free workshop. Register by calling the library at 734-3722.

All activities are free. Activities vary weekly. Check out our schedule on Facebook or contact the library for more information!

Hillsborough Public Library

734-3722 Hillsborough.PublicLibrary@gnb.ca

2849 Main St, Hillsborough, NB

Open Tuesday, Wednesday, Friday, & Saturday from 9am-12pm, 1pm-5pm

Thursday 1pm-5pm, 6pm-8pm



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Recurring events

Microsoft Word and Excel: 6:30-8pm Mondays Feb. 4, 11. **Pre-registration is required**, call 882-2573 or 875-8172. There are 2 weeks left of this free 6-week course at Riverside Consolidated School. It is designed for those who have some knowledge of Excel and Word, and want to expand on that base: 3 evenings are devoted to Excel and 3 to Word. It is best if you can bring your own laptop; if not possible, you can use a computer in the school lab. Presented by Bob & Lynn Greenblatt.

Pickleball: 6:30-8:30pm Every Monday. Riverside-Albert Recreation Centre. Sport for all ages. \$2/night-First night is free!

Shepody Food Bank: 1-3pm Every Wednesday. Albert County Community Health Centre. Clients must bring Medicare #'s for every household member. Closed when schools are shut due to bad weather (in this case, it will be open Thurs. 1-3pm).

Hillsborough Kiwanis Bingo: 5:30-8:30pm Every Wednesday. Hillsborough Kiwanis Club. Doors open at 5:30pm, games begin at 6:30pm.

North of 55 Seniors Group: 10-11:30am Every 2nd Wednesday. Cancelled for February. Family Room at Hillsborough Baptist Church. Bring a friend and/or neighbour to enjoy snacks, games, stories and much more every two weeks. For details, contact Nettie Steeves at 380-2901.

Friends of the Hillsborough Arena - Chase the Ace: 4:30-7:30pm Every Thurs. Hillsborough Golf Course. Raffle tickets 3 for \$5. No need to be present to win but

you must leave 2 phone numbers where you can be reached if your ticket is drawn. You can buy tickets outside the restaurant during the week or from committee members (Bev White, Chad & Katrina McLean, Jason Holmden, Jason Pugh, Tracey & Peter Bryant, David Simpson, Josh & Natasha Collier). Proceeds for upgrades and improvements to the Hillsborough Arena. Lottery license: 105710456 003. Doors open 5:30pm, games start 6:30pm.

Country & Gospel Music Evening: 7-9pm Every Thursday. \$7 Hillsborough Kiwanis Club. Featuring the Rocky Cape Band with Jerry Richard, Darrell MacAulay, Willis McKinley, Charles O'Hara, Hazel Bulman, Tom Gould, David Smith & Ken Eagles+ guests. Open mic: join us with your singing voice and/or instrument.

Chase the Ace - Riverside-Albert: 6-7:30pm Every Friday. Fundy Curling Club. Joint effort of CCRC & Fundy Curling Club to raise money for curling club upgrades & lifelong learning center at Riverside Consolidated School. 3 tickets/\$5. Info: 882-2573, 882-2052, 882-2626.

Alma Weekly Card Games: 6:30-8:30pm Every Friday. Alma Leisure Centre. All ages welcome. Playing Auction 45. Refreshments served.

Check out our online calendar & add events at www.ConnectingAlbertCounty.org/calendar

Addresses

Albert County Community Health Centre 8 Forestdale Rd, Riverside-Albert

Alma Leisure Centre, 8564 Main St., Alma

Broadleaf Guest Ranch Restaurant, 5526 Route 114, Hopewell Hill
Curryville Community Center, 786 Albert Mines Rd, Curryville.

Farmer Browns Greenhouse 371 Osborne Corner Rd., Dawson Settlement

First Elgin Baptist Church, 21 River Rd, Elgin

Fundy Curling Club, 16 Mill St, Riverside-Albert

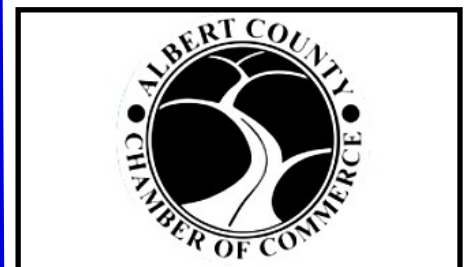
Hillsborough Baptist Church, 26 Braam Crescent, Hillsborough

Hillsborough Golf Course, 443 Golf Club Rd, Hillsborough

Hillsborough Kiwanis Club, 47 Legion St, Hillsborough

Hillsborough Public Library, 2849 Main St, Hillsborough

Riverside-Albert Recreation Centre, 9 Bicentennial Rd, Riverside-Albert



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Contact us today to find out the full range of benefits & services we have to offer you & your business.

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Connecting Albert County would like to thank the following supporters. With their help, we can spread the news of rural Albert County. To spread the word about your business or organization's work in rural Albert County, see connectingalbertcounty.org/advertising. We also welcome donations.

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Albert County Chamber of Commerce www.albertcountychamber.com

Broadleaf Guest Ranch www.broadleafranch.ca

Crooked Creek Convenience www.facebook.com/crookedcreekconvenience

East Coast Kids Child Care & Learning Centre www.eastcoastkids.ca

Farmer Brown's Greenhouse www.farmerbrowns.ca

Foods of the Fundy Valley foodsofthefundyvalley.ca

Fundy Highlands Motel and Chalets www.fundyhighlandchalets.com

OMISTA Credit Union www.OMISTA.com

Village of Hillsborough villageofhillsborough.ca

Village of Riverside-Albert www.riverside-albert.ca

Albert County Museum albertcountymuseum.com

Chipoudy Communities Revitalization Committee www.chipoudycrc.org

Forest Dale Home www.forestdalehome.ca

Jeff MacDougall, SouthEastern Mutual Insurance jeff.macdougall@semutual.nb.ca

Village of Alma villageofalma.ca

Catherine Black, Liberal Party—Albert Candidate www.facebook.com/CatherineBlackAlbert

Moranda van Geest, Green Party—Albert Candidate facebook.com/green.moranda.vangeest

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