



The Cover Letter

YOUR ONE STOP PROPERTY SERVICES SHOP

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Service of the Month

PAINTING WINDOW CLEANING

10% OFF

GUTTER CLEANING

PRESSURE WASHING

Call today!

HOLA AMIGOS!

September is here and what a Summer the team has had! The crews have left countless windows, gutters, and patios sparkling clean, and many a home have received our love in the form of a fresh coat of paint. Thank you everyone for your continued business; it is an honour and privilege to serve you.

August was a blast with many things to be thankful for: did a number of hikes with Tracy and friends, ran the epicly fun lululemon Seawheeze with a personal best for the race, received confirmation that I passed all requirements for my CMA which makes me a CPA-CMA come November when we walk the stage, and lastly (and by far the best) I started commuting to/from work by bicycle. I can't believe I waited this long to cycle to work, it's a great workout, I listen to audiobooks, and I have no stresses as I whizz past the cars. Also, compared to driving, it is only 10 minutes slower for me to cycle in the morning and in the afternoon, it's the same time commute!



Tracy and I are currently taking a much needed break in Portugal before Christmas Light installations start in October. We've been enjoying the sights and sounds of the old city of Lisbon (an absolutely gorgeous city I might add), surfing in Baleal, a small surfing village with big surf that is way beyond our skill level, but we endured, and on to Porto, the birthplace of Port Wine. We will finish off our stay bicycle touring and hiking the Algarve, Portugal's southern coast and Europe's most south point. If you're thinking of a great place to travel, I can highly recommend Portugal - the sights, sounds, food, wine, people, etc... are all fantastic. Such a friendly and welcoming culture. Oh and Tracy made a great itinerary - email me if you would like it.

I leave you with a quote that has stuck with me since reading Vagabonding, by Rolf Potts.

"That is the charm of a map. It represents the other side of the horizon where everything is possible" - Rosita Forbes, *From Red Sea to Blue Nile*

As always, thank you for taking time out of your busy schedule to spend some time under the Umbrella.

With love,

RYAN

Customer Care Whizz

EXCEPTIONALLY BORING TAX TIPS

You may not have heard of us yet, but Clearline Chartered Accountants is taking a fresh approach to a necessary part of life for corporations, business owners and individuals: accounting and tax. In fact, our full-service individually tailored services let you worry about you while we take care of the numbers.

We get it, we're business owners too. Time is limited. We can't give you more than 24 hours in a day, but we can at least look after the complicated world of the Canada Revenue Agency. With a significant portion of your money going to taxes, having a professional accountant you know and trust is important.

We can help you plan, execute and analyze. With offices located in downtown Vancouver, North Vancouver and White Rock, we can help. And our clients recommend us.



Let's grab a cup of coffee and see how we can help www.clearlineca.ca

Besides, professional accountants can help you solve a problem you didn't know you had in a way you don't understand... In fact, according to an article in the Globe and Mail*, here are a few tax deductions actually claimed by a taxpayer. They were of course denied, so if this was you, call us:

- » REJECTED: Trip to Vegas. Even if your doctor recommends trips to warmer climates will help treat a skin condition, the cost of trips to Las Vegas and Arizona cannot be claimed as a medical expense.
- » REJECTED: Haircuts. Even if your job requires you to be well-groomed, the cost of the cut is not deductible.
- » REJECTED: Seized marijuana. Believe it or not, if you're running an illegal grow op and the police seize your plants, it cannot be treated as a "loss of inventory" and deducted against your income.
- » REJECTED: Income Tax Act incomprehensible. Arguing that the Income Tax Act is difficult to understand is not a valid defense. All the more reason to seek a professional.

*The Globe and Mail "You want to claim what? Zany tax deductions, like haircuts and pot" April 14, 2014

LERMY LIFE HACKS: *Tips for Healthy, Creative Lunches*

It is that time of year again and if you are like most moms, making all those lunches can be a little daunting to say the least. Planning ahead goes a long ways towards making this a pleasant task while providing your child with a fun yet healthy lunch every day of the week. Make sure to have all the food items you will be using for the week on hand and have a sturdy lunch box or a supply of paper bags ready to go.

Here are some quick and creative ideas to try:

- » For the younger child, use cookie cutters to make sandwiches into interesting shapes.
- » Sneak vegetables like lettuce, cucumber or zucchini slices into sandwiches.
- » Buy baked chips and low-fat crackers or pretzels. Avoid items with trans fats in them such as packaged cookies, snack cakes and regular chips.
- » Choose 1% or fat-free milk or 100% fruit juices.
- » Make fruit fun to eat by cutting it into slices and putting it on a skewer or include small containers of applesauce or pineapple packed in its own juice.
- » For the younger child, write a surprise message or draw a funny picture and put it in her lunch.
- » Get older children to help pack their lunches. You may need to arrange the morning routine (or evening routine if you do this the night before) so that you don't do this chore by yourself.

Prolonged Sitting is Killing You



Do you sit in an office chair or on your couch for more than six hours a day? If so, here are some disturbing facts: Your risk of heart disease has increased by up to 64 percent. You're shaving off seven years of quality life. You're also more at risk for certain types of cancer. Simply put, sitting is killing you. That's the bad news. The good news is it's easy to counteract.

Simply integrate these two things into your day to counter the effects of sitting all day:

1. Remember to stand once an hour.
2. Get about 30 minutes of activity per day.

Standing once each hour for one to two minutes can reduce the negative effects of sitting all day. You will benefit even if you don't move. But you can maximize these breaks by doing a few stretches such as bending down to touch your toes.

If you cannot find a 30 minute stretch in your day for activity, you can break this up into three 10 minute segments and still benefit. A good way to start is by getting yourself a pedometer and tracking how many steps you take in a 30 minute walk. You can also track how many steps you take on a given day. This will give you a good idea of your improvements as you work towards increasing your activity.

The remedy then is two-fold: stand up once an hour and get at least 30 minutes of activity in a day. That's it. Unless you're overweight, you don't have to start exercising or going to the gym to counteract the negative effects of sitting. You just have to make sure you're moving throughout the day.

Blueberry-Basil Smoothie

Now that you've made the kids their lunches, don't forget about your nutrition! Thanks to Vega, a fantastic Vancouver company, for this yummy breakfast smoothie recipe.

INGREDIENTS

- 2 Tbsp hemp seeds
- 1 cup water
- ½ cup frozen blueberries
- 1 pear
- Juice from ¼ fresh lime
- 3-5 fresh basil leaves
- Optional: 1 serving of Vega Protein Smoothie Natural, or Vega One Natural



Word Search & Sudoku Fun!

Fill in the puzzles, take a picture, post to our Facebook or Twitter, or email the office and we'll send you a \$10 gift card to Starbucks.

J L I P X S U P P L I E S Z Z
 W F L A R I T H M E T I C S L
 Y K A I F P A J M M J B A U Y
 O Z S N I L A N D S C A P E I
 I S J T T L C D F S A U X E H
 O P J I Y H W L B M L P A I K
 K W D N E Q O V A C P E W B Z
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 H X U E Q W U A E W B R C L S
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 A N R B W Z D R J C I R H O P
 L N L M B I T P C G A O K Q M
 F X F B N I U J T C O S X F R
 A E A G M M Q Z G L A M K C A

- BACKPACK
- SCHOOL
- LANDSCAPE
- HOMEWORK
- READING
- ARITHMETIC
- CLASSROOM
- PAINTING
- SUPPLIES

Sudoku

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|---|---|---|---|---|---|---|
| 6 | | 9 | | 8 | 5 | |
| | | | 7 | 6 | | |
| | | 2 | | | | 4 |
| | | 2 | | 3 | 5 | |
| 8 | 1 | | 3 | | 6 | 7 |
| 3 | 5 | | 6 | | | |
| 5 | | | 2 | | | |
| | | 9 | 5 | | | |
| | 6 | 7 | | 1 | | 3 |

Funnies



September Events

- VANCOUVER FRINGE FESTIVAL - Sept. 4 - 14 - Granville Island
- COHO FESTIVAL - September 7 - Ambleside Park, West Vancouver
- TERRY FOX ANNUAL RUN - September 14 - Ceperly Park near Second Beach
- FIRST DAY OF FALL - September 22
- INTERIOR DESIGN SHOW WEST - Sept. 25 - 28 - Vancouver Convention Centre West
- VANCOUVER INTERNATIONAL FILM FESTIVAL - Sept. 25 - Oct. 10 - Various locations

Testimonials

"Umbrella Property Services provided us with everything that I could have asked for from a home care service provider: the quote was done within two days of making initial contact, the job commenced on the day promised, was completed before the day estimated, kept their work areas neat and tidy, and most importantly the final product was fantastic. I would highly recommend this young team of professionals. Great work, great value. Thanks for a job well done!"

Jim T., Richmond

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