

BOOM

DO MORE.

Sparkling Credit Score

How to keep your score great for better interest rates

Traveling Safely

Best tips for preparing for your next trip

Family Entertainment

How to build lasting family traditions and memories

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How to Keep Your Credit Score Sparkling

When it comes to purchasing a home, your credit score plays a significant role in the interest rate you may qualify for. It's important to know it can take some time and patience. To give your credit score a boost, you should consider the following tips.

Monitor your payment history

Your payment history is the most important factor for your credit score. To improve your payment history: make your payments on time, don't skip a payment and pay at least the minimum monthly requirement.

Use credit wisely

Don't go over your credit limit. Try to use less than 35% of your available credit. It's better to have a higher credit limit and use less of it each month.

Increase the length of your credit history

The longer you have a great account open and in use, the better it is for your score. Your credit score may be lower if you have credit accounts that are relatively new (less than 2yr. old). If you do a balance transfer, the new account is considered new credit.

Limit the number of credit applications or credit checks

When lenders ask a credit bureau for your credit report, it's recorded as an inquiry or credit check. Control the number of enquiries by limiting the number of times you apply for credit and get your quotes from different lenders within a two-week period when shopping for a car or mortgage. This way your enquiries will be combined and seen as a single enquiry for your credit score.

Hard hits vs soft hits

Hard hits are credit checks that appear in your credit report and count toward your credit score. Anyone who views your credit report will see these inquiries. These include an application for a credit card, some rental and employment applications.

Soft hits are credit checks that appear in your credit report but only you can see them. Examples include asking for your own credit report and businesses asking so they can update their records on your existing account.

Use different types of credit

Your score may be lower if you only have one type of credit product. It's better to have a mix of different types of credit, such as a credit card, car loan or line of credit.

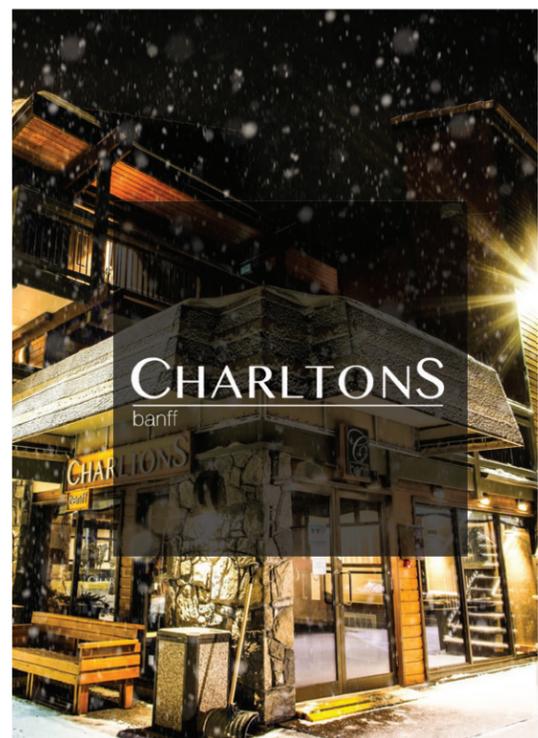
Your credit score can mean the difference between not only being approved for a mortgage, but it can determine your mortgage rate, the type of mortgage available to you, and the mortgage lenders you can choose from.



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LETTER FROM THE PRESIDENT

Welcome to 2022!

The BOOM Team is delighted to be bringing you the newest edition of the BOOM Magazine!

We are very excited about this edition as we have not published since the pandemic began. However, we have been very, very busy communicating to you, our valued Members, in other ways.

So much has changed in the retail landscape. Including how you shop. Members have said they want to have stress free, convenient shopping that provides great value, and this remains our priority.

Behind the scenes, we made multiple enhancements to the web and mobile solutions our Members interact with daily. It started with a focus on mobile first, including a fresh layout and an improved operating system and features. BOOM wanted to ensure that you are always able to access your offers wherever you are and whenever you want.

We also created and shared compelling content, live online events and resources that were both fun and helpful during the changing times.

Here is some data that shows how we continue to deliver on our commitment to you, our Members:

- 800+ Offers/Promotions
- 5,200+ Flash Sales
- 310+ Emails
- 1,400+ Social Media Posts
- 100+ Articles and Live Events
- #BOOM2WIN CONTEST with Thousands of dollars in prizes

The BOOM Team also demonstrated our involvement with the communities we work in by carefully selecting and donating valuable dollars to charities across Canada and using our powerful platform to raise the profiles of the charities to our large audience of Members.

This focus on you, our valuable Members, has never wavered. We have worked tirelessly through every change and all the uncertainty. I am so very proud of the team for all they have accomplished over the past months.

This edition brings you even more great content and information, right at your fingertips. You will learn great ways to organize your home, expert information on planning your travels, and much more!

We have all learned and accomplished so much over the past months. Moving forward, we will continue working to bring you great offers and content and endless savings! I hope you enjoy this edition of BOOM Magazine.

Wishing you all the best!



Lauren Regan

Lauren Regan
President and CEO

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BOOM

Member Rewards Magazine

2022

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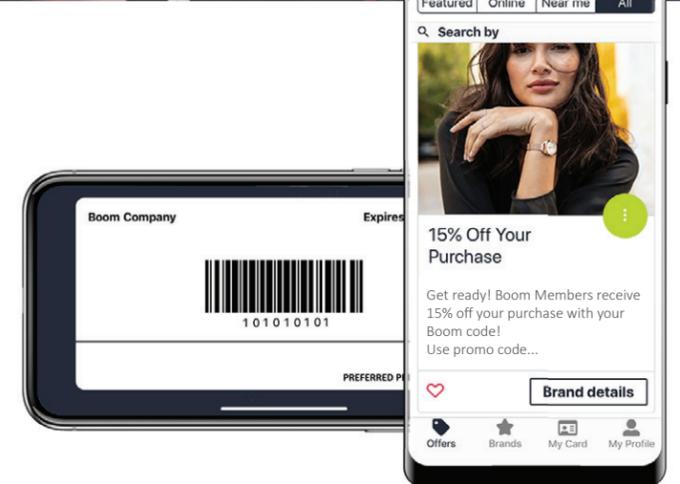
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4. Tap on any offer to view details
5. Find and browse offers for both in-store and online



PREPARING FOR THE UNEXPECTED

After the uncertainty of the past two years, now is the time to look ahead and make sure you are prepared for the future. While not all events can be anticipated, being prepared for life's surprises can bring peace of mind. Everyone should consider a few preparations so that you and your family are ready should anything go awry in life.

Life Insurance

One of the most important preparations you can make for the unexpected is having adequate life insurance. This coverage will ensure that your family will be provided for in the event of an untimely event. While this is certainly a worst-case scenario, purchasing life insurance safeguards your family's future. Make an appointment with a professional to discuss your options and what level of coverage best suits your family's needs and situation.



Financial Planning

Many of life's unexpected events are expensive. Not only should you have an emergency fund set aside that can cover several months' worth of expenses, but it is also good practice to talk to a financial advisor about your money decisions for the future. Like life insurance, smart investing and financial planning can help ease the burden in most unexpected events.

Home Insurance

Sometimes the unexpected comes in the form of flooding, tornadoes, wildfires, and other natural disasters. Having the appropriate level of coverage for your home and belongings is a crucial preparation should anything happen to your home. Speak with professionals about what types of coverage are typical for your area. Consider having your personal property professionally appraised to ensure you are appropriately compensated in the event of a disaster.

Will & Testament, Living Will & Power of Attorney

There are a handful of legal documents every adult should have executed in preparation for the unexpected. A will and testament is intended to document how your property and affairs should be handled upon your death, while a living will and power of attorney are documents that can assist loved ones in making decisions on your behalf in the event of your incapacitation. Every adult, especially those with children, should consult with legal professionals to have these documents drawn up. If you already have these documents, make sure that you update them periodically to reflect any changes in your wishes or circumstances.

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TRAVELING SAFELY

Many are looking to get out of the house and enjoy what the world has to offer. After traveling less frequently over the past few years, getting back out there might feel intimidating or uncomfortable, but traveling post-pandemic need not be an overwhelming process. Below we share some of our best tips for preparing for your next trip. So wipe the dust off your passport, fill up your gas tank, toss the luggage in the trunk, and get started making new memories.

Going Safely

While the world has made great strides in reducing the impact of the COVID-19 pandemic, exercising some caution while traveling is still your safest bet. Wearing personal protective gear while traveling is recommended, particularly if you will be in areas where hundreds or thousands of other travelers are anticipated, like airports or train stations.

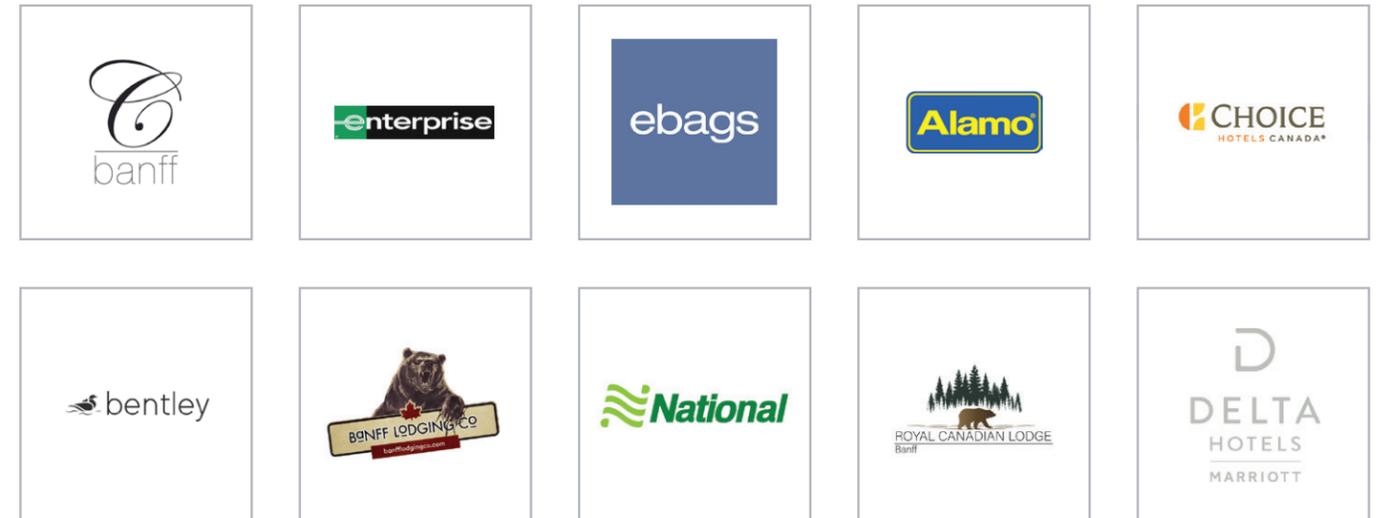
Check National & Local Guidelines

When preparing for your trip, be sure to check all local and national travel guidelines for updates about vaccination requirements and personal protective measures. The most up-to-date information for traveling safely can be found on the Government of Canada's website, travel.gc.ca/travel-covid. If you are traveling abroad, take the time to check all guidelines and traveler requirements, as these can vary significantly between countries and even local jurisdictions.

Update Travel Documents

No travel preparation would be complete without locating and updating all of your travel documents and memberships. Now is the time to make sure your passport and license are up to date and do not require renewal. If you are traveling to the United States in the coming months, consider renewing or applying for the NEXUS program, which provides expedited border crossings.

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Download ArriveCAN

For the foreseeable future, proof of a negative COVID-19 test or vaccination will likely be required for travel. To share this information while traveling, download the ArriveCAN app, or update your travel and passenger information on their website. ArriveCAN expedites the travel process, allowing authorities and health officials to verify your immunization status quickly. It is recommended you upload documents and update your travel information at least 72 hours prior to travel. As previously mentioned, always check national guidelines for updated information regarding testing and immunization, as things frequently change.

Maintenance Time

Preparation for any trip should also include essential vehicle maintenance. If a road trip is on your horizon, consider getting your vehicle tuned up to ensure it will safely make the journey. Now is also an excellent time to make sure your car insurance documents are up to date and that your coverage still matches your needs.

New Gear

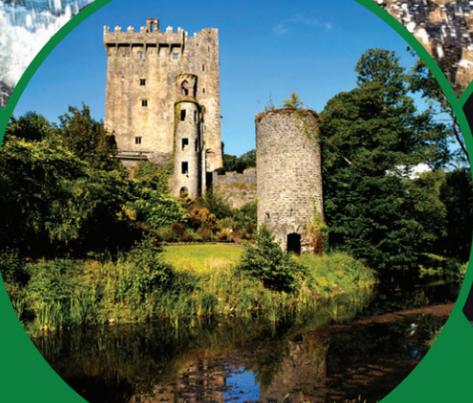
A new adventure is a perfect excuse to spruce up your travel gear. Consider updating your carry-on luggage if you've been toting around the same bag for years, or find a stylish new rolling bag to stand out on any carousel.

Booking Your Trip

Don't keep waiting for the "future" - take the trip of your dreams this year. Escape the winter blues by flying to an island oasis or take the family on the ski trip you have always discussed. Travel is a great way to build memories and start new traditions. While there are many different ways to book your trip, don't forget that BOOM Group Members have access to many different airline, car rental, and lodging deals that can be found on our website.

Boom Members Save \$250 Per Person!

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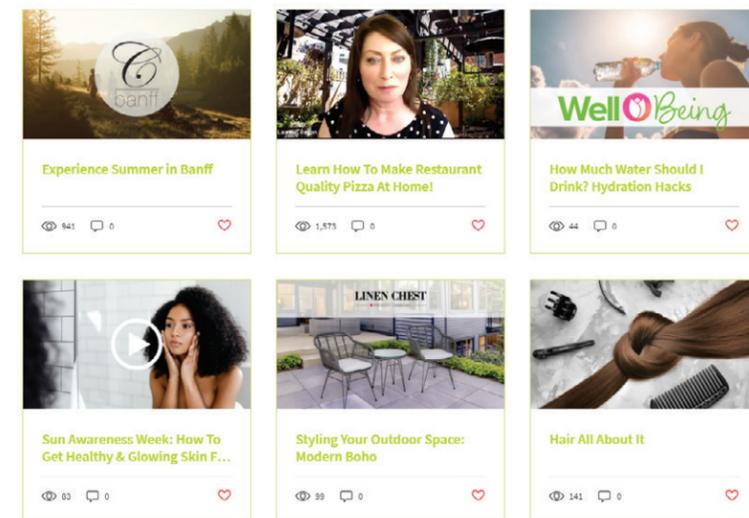
*Restrictions apply. See details. You must speak with an TW Insurance broker on the telephone to be eligible for the \$20 gift card. Valid on quotes for policies expiring in the next 60 days. Maximum of one gift card per household. Promotion details subject to change- visit twinsurance.ca/boom-save for complete details and terms and conditions. The merchants represented are not sponsors of the rewards or otherwise affiliated with this company. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates. Please visit each company's website for additional terms and conditions.

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BOOM works with our brand partners and industry experts on a variety of subjects. From live events & interviews to tips & tricks, our Member Blog has you covered.

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HOME ORGANIZATION

Reorganizing your home can reinvigorate your space. While the old adage suggests you wait for spring, home cleaning and organization can be tackled at any time. Whether you are reorganizing a family home or hoping to be more space-efficient in a studio apartment, the following tips can help you achieve your home organization goals.

Take It Slow

Reorganizing your home can be a daunting task; that is why it is best to start in one place. Think of places in your home where you know reorganization or tidying up would make the most significant difference. These specific areas are great places to get started as they will help you build momentum and sense your accomplishments. Make the task of reorganizing less overwhelming by taking things slowly and working from area to area, room to room. Home organization is a marathon, not a sprint.

Clean as You Go

Start your reorganization process by cleaning the targeted areas. Reorganization is the perfect opportunity to clean your space deeply. Remove all items from closets, cabinets, and shelves. Then give all surfaces some T.L.C, get rid of all the dust and debris, vacuum, and touch up any unsightly areas. While this might feel like more work in the moment, thoroughly cleaning the space will help you better understand how the room is functioning and set you up for success.

Inventory

While cleaning your targeted spaces, take an inventory of what items you store and use in a given area. Not only will this force you to think about your belongings consciously, but this gives you a sense of what items are necessary for the space and what items might be unneeded. This will also help you identify items that might be worth donating, repurposing, or throwing away.

Identify Underutilized Spaces

A key to reorganizing is finding ways to use space more efficiently. Look for wasted and underutilized spaces in your home. Often these spaces offer untapped storage capacity. Closets and cabinets sometimes lack enough shelving to fit the storage needs of a room. It is not uncommon to find many drawers overly full within kitchens while wall space goes unused for storage. Identifying areas in your home where you could use space more efficiently can quickly help you up your organization game.



Visibility & Accessibility

Finally, remember the power of visibility and accessibility. When reorganizing your home, consider how often you will be using an item when considering where to store it. Items that are used daily should be kept in accessible areas where they can easily be seen. Conversely, things that are used infrequently can be stored in areas that are less accessible. Items that you see more often are more likely to be used, and areas where things are more visible tend to be areas of our homes where we can most benefit from organization.

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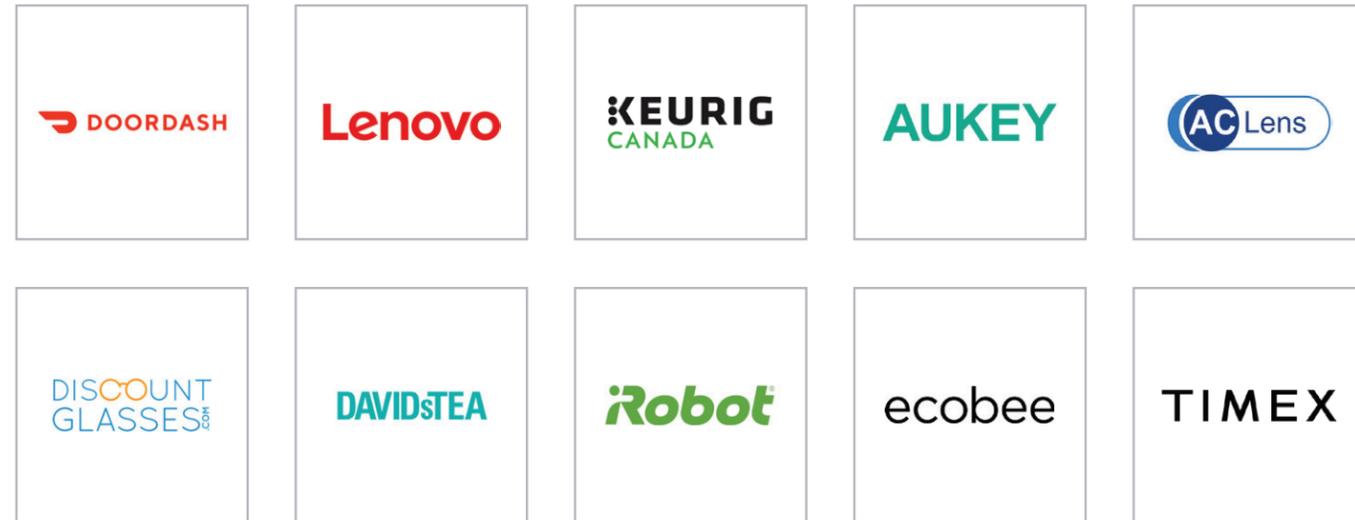
UPGRADE EVERY DAY

The past two years have dramatically changed the way many of us view our homes. Many of us spent long stretches at home during lockdowns, and still, many of us now continue to spend most of our time in our houses as we have begun working from home. This transition to spending most of our time indoors has highlighted the importance of having a comfortable living space. In light of these changes, it is time to update items around your home to make every day run more smoothly and feel a bit more special.

Take Tech to the Next Level

We rely on technology to get us through the day now. Upgrading the technology we use every day can have an immediate impact on our daily lives. Introducing or updating new smart technology to your home can help the day run more smoothly. Use smart speakers throughout your home to set reminders or listen to podcasts or music while you work. Upgrade your headset or noise-canceling headphones to enhance your listening experience.

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Switch Up Your Routine

An easy way to make any day feel a bit more special is to elevate your routine. If you need coffee to get you going in the morning, a device that allows you to try out new flavors each morning quickly might be just the switch-up you need. If tea is more your speed, consider getting an automatic kettle or try a tea subscription service to explore more flavors.

Change Up Your Cuisine

As they say, variety is the spice of life. It is easy to get stuck in a food rut, cooking the same meals and grabbing the same items while we are on the go. Changing up your cuisine is a fun way to make any day feel more special. Support a local restaurant by trying out new dishes or get carry-out from a new place. If you enjoy cooking, try a meal delivery service so you can experiment with new recipes.

These small, convenient changes can upgrade every day by giving you more time to focus on what really matters.



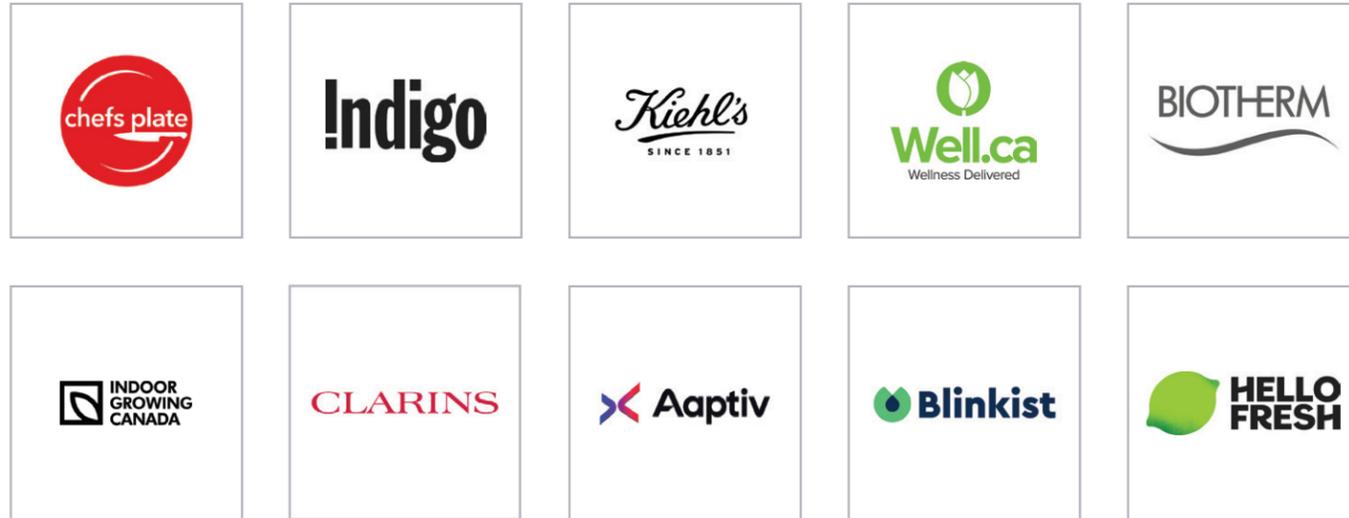
HEALTH & WELLNESS

Taking care of yourself should not be limited to a New Year's resolution but rather a year-long commitment to self-care. Throughout this year, make time to focus on yourself. Start a new wellness journey, learn a new skill, or take on new challenges. After a few challenging years of uncertainty during the pandemic, making time for yourself is a necessity. Below are a few easy ways to commit to self-care this year.

Personalized Paths

Building new habits is hard work. The commitment necessary to build habits requires dedication and, often, quite a bit of time outside our comfort zones. Tackling these new commitments alone can feel daunting, and trying to make change without a plan can feel overwhelming. This year, consider consulting professionals to help you become your best self. Consult with professional coaching services to help you develop an action plan towards your goals. If personal growth is your goal, consider taking leadership or public speaking courses. These confidence-building classes can help make the process of leaving your comfort zone as simple as baby steps. If you need help getting back into shape this year, fitness apps (like Aaptiv) also help you build an exercise routine by offering guided workouts and training plans.

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Learn & Grow

One of the simplest ways we can improve ourselves is through learning. Being open to new thoughts and experiences helps us better understand ourselves and the world around us. Consider reading books from a variety of perspectives or indulge in the beautiful diversity of music and film. If time constraints are a worry, perhaps seek out Podcasts or try out a service like Blinkist, which boils down famous books into easily digested 15-minute listening sessions. Let this be the year you learn something new about history or finally read (or listen) to those literary classics.

Try New Things

Commit to getting uncomfortable this year. Take a vacation to a city or country you have never visited before. Expand your culinary horizons by trying new restaurants and cuisines, or get adventurous at home by trying new recipes. Give new hobbies a whirl, like painting, rock climbing, or gardening. You never know when you might find your new passion.

Pamper Yourself

Not all self-care involves activity - sometimes, a little pampering is all you need to feel like a new person. Remember to relax when you need it and make time in your week to focus on yourself and your own needs. Unwind by relaxing in a hot bath or pamper yourself a little every day with an upgraded skincare routine. No self-care or wellness routine is complete without these moments of recharge and relaxation.



EXPAND YOUR PERSONAL HEALTHCARE TEAM WITH A PRESCRIBING PHARMACIST

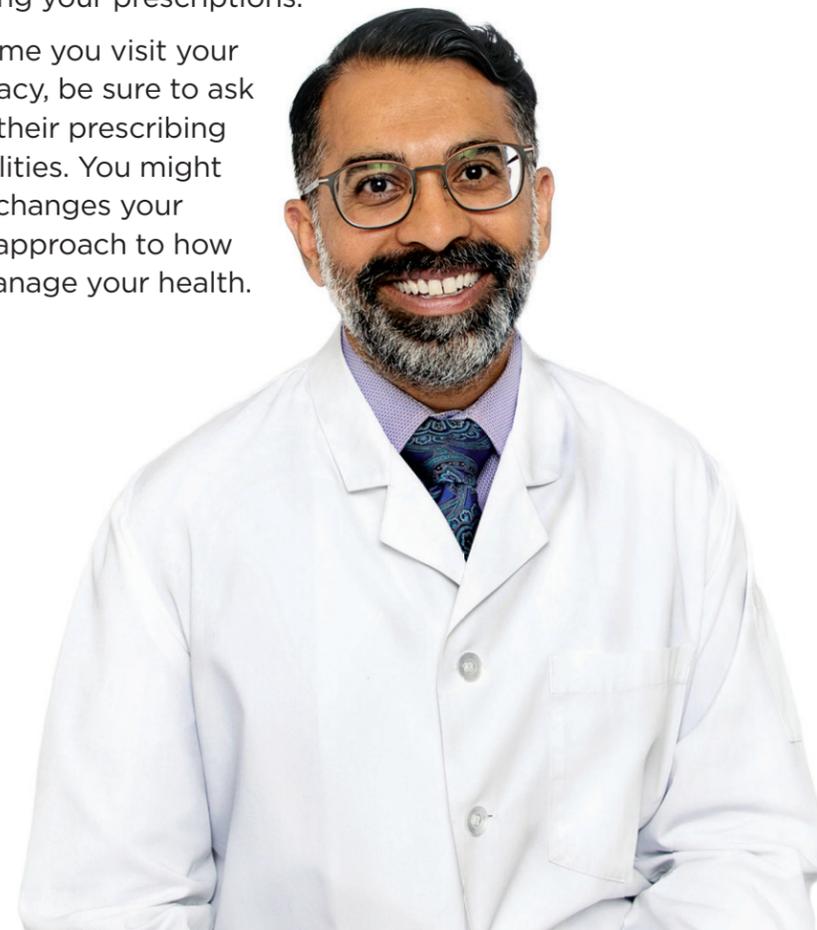
It's always important to visit your doctor when a new health concern arises, but there are often times when making a formal appointment just seems like more trouble than it's worth. Sometimes you just need a prescription renewal, or advice for managing a mild condition. In situations like these, it's often quicker and easier to visit a prescribing pharmacist instead, saving you time and energy as you manage your healthcare needs.

Prescribing pharmacists, such as the ones at ARTARx, are specially licenced by the Alberta College of Pharmacy and have both the skills and the legal authority to assess patients and prescribe medication. This means they can help you manage minor ailments and provide renewals on medications for long-term, pre-existing conditions. What's more, prescribing pharmacists can administer vaccines: both routine vaccines, like those that protect you from the flu, and travel vaccines for wherever your next vacation takes you.

Visiting a prescribing pharmacist isn't meant to be a substitute for seeing your doctor. Rather, you can think of your doctor and your pharmacist as two important

members of your healthcare team — both have a role to play. Your doctor is there for the big moments, like diagnosing new health conditions and setting you on a treatment plan. Your pharmacist, on the other hand, is there to help you with the day-to-day, which involves understanding and managing your health needs — including your prescriptions.

Next time you visit your pharmacy, be sure to ask about their prescribing capabilities. You might find it changes your entire approach to how you manage your health.



ARTARx is a new kind of pharmacy, one owned collectively by the members of the ARTA Health Benefit Plans. But you don't need to be an ARTA member to access the incredible services that ARTARx provides. If you're an Alberta resident, ARTARx is here for you.

Based in Edmonton, ARTARx can be accessed —in person or online —to fill prescriptions, schedule travel vaccinations, consult with prescribing pharmacists about medications, and so much more, all in one convenient place.

WHY CHOOSE ARTARx?



Accessible anywhere. Anyone in Alberta can access the pharmacy services remotely, including free medication delivery and digital consultations with pharmacists.



Lower prices. ARTARx is collectively owned by the members of the ARTA benefit plans, and places service and reliability over profits, meaning prices are kept low.



Medication Pouching & Synchronization. By organizing your prescriptions for you, ARTARx can make it easier to manage your medications and cut down on the number of trips you need to take to the pharmacy.



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Find out how you can fill your prescriptions and have them delivered, all from the comfort of home. Contact:

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Toll Free in Canada: 1-844-822-3784

contact@artarx.net

Monday to Friday

9:00 a.m. to 5:00 p.m.

FAMILY ENTERTAINMENT

We all want to build lasting family traditions and create lifelong memories with our families. The children in our lives are young for such a fleeting amount of time, making every moment precious. Helping children hold on to the memory of every trip, birthday, surprise, and celebration is a difficult task, but there are science-backed ways to help kids hold onto those moments.

Make it a Story

Talk about your travel plans or why an event is important with your child. Do this before the event, during the event, and afterward. Let this narrative be something you often revisit with them, allowing them the opportunity to retell it to you in their own words. This repetition helps them cement the memory and gives them the language to share that memory moving forward.

Connect Entertainment to Their Interests

There is nothing quite like a child's excitement when they get what they want or experience something aligned with their interests. Finding ways to weave in your child's interests on any vacation or event can help them better engage, increasing the likelihood they will remember the trip.

Engage Every Sense

Studies suggest we are more apt to remember things when all of our senses are being engaged. This connection between sense and memory is why we might recall a family meal when we smell certain spices or think of a beloved toy when we touch certain fabrics. Use this connection between our senses and memories to your child's benefit by engaging as many senses as possible when building memories.

Let Them Pick Out a Souvenir

While it is not always feasible to have a souvenir for every trip or event, having an item associated with a memory can help a child recall that memory at a later date. Once you are back in your routine, ask your child to remember the story behind specific souvenirs and toys, as this can solidify those memories.

Drawing on the Past

Drawing images of events can help children remember and recall memories. Prompting young children to depict events helps them process the information and can help strengthen their memory. This creative process also presents an opportunity for them to create a lasting memento to commemorate the event. Later, show the child the drawing (or better yet, point it out on the fridge) and ask them to tell you the story behind the picture. The repetition of recalling the event and associating it with the drawing will only further help cement the memory.

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ENJOY THE GREAT OUTDOORS

Canada has some of the most striking landscapes in the world - it's time to get out there and enjoy it. Below are a few tips to help you plan your next outdoor adventure.

Finding the Perfect Trail

There is an art to finding the perfect trail for your needs and ability. Use tools like AllTrails to help you plan your next day hike or backpacking trail. Not only will AllTrails help you filter suggestions based on length, elevation gain, and difficulty, it will also help you identify trails with the sort of scenery you prefer, like rivers, waterfalls, or sweeping vistas. AllTrails is also an excellent resource for judging how heavily trafficked a trail might be on a given day and if it is alright to bring Fido along.

Passes & Permits

Most adventures require a bit of red tape. When planning your next outdoor adventure, make sure you check the Parks Canada website to find out if any passes (like the Discovery Pass) or permits are required for your destination. Parks Canada is an excellent resource for purchasing passes and permits, identifying camping and lodging locations, and for updates on camping and hiking advisories.

Safety First

Preparation is key to having a fun and safe adventure, regardless if you are doing a quick two-mile out and back day hike or tackling a week-long backpacking journey. Always check for fire, animal, and weather advisories before undertaking any outdoor excursion. It is also good practice to always pack the following items, even if you are going on a quick day hike: a compass and printed map, sun protection, layers of clothing appropriate for all possible weather scenarios, a flashlight or headlamp (with extra batteries), a small first aid kit (including first aid items for any pets), tools for making fire (flint and knife or waterproof matches), extra food and water (ideally enough to meet your needs for twice your anticipated trip length), and an emergency shelter.

Be Responsible

To ensure that future generations will be able to enjoy Canada's beautiful landscapes, we all must enjoy nature responsibly. Always pack out any items you brought with you on the trail, including food waste, trash, and pet excrement. It is also crucial that you always remain on marked trails and only camp in designated areas; this is not only for your safety but also helps to preserve the natural landscape. Finally, obey all signage regarding safety measures, including fire restrictions, animal sightings, and water availability.



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