

MARKETPLACE

Cryptocurrencies: How much can you afford to lose?

(NC) These days, ads encouraging people to invest in cryptocurrencies seem to be everywhere. If you're considering getting into crypto assets, it's important to understand the risks and benefits of the various types.

Crypto is not the same as cash

Cryptocurrencies, such as Bitcoin and Ether, are a form of digital asset.

You should think of them as an investment. Unlike cash, they are not issued by a central bank, and their value can fluctuate wildly.

To try and limit these fluctuations, another type of crypto asset was created: stablecoins. They are meant to maintain a stable value. Stablecoins may be tied to the value of a currency, such as the U.S. dollar. They can also be backed by other crypto assets or use algorithms that trigger purchases and sales to stabilize their value.

However, the value of stablecoins can also go up and down abruptly, just like other crypto assets.

Risks of using crypto assets

In general, people use crypto assets as an investment, but this comes with many risks that you should be aware of.

- You may become a victim of hacking, fraud and scams. Someone may hack into the technology or platforms used for crypto assets, stealing your keys and gaining access to your wallets and your crypto assets.
- Crypto assets are unstable and high-risk. Their value may rise and fall suddenly and significantly, including stablecoins.
- Your deposit is not protected. If the crypto trading platform or wallet provider goes out of business or

bankrupt, you may lose your money.

- You may have a hard time using your crypto assets. Most businesses don't accept crypto assets as payment.

- You may completely lose access to your crypto assets if you lose your private key.

- Transactions are not reversible. You may not be able to stop or cancel a payment.

How to protect yourself

If you decide to use crypto assets, here are ways to protect yourself.

- Check the platform's registration. Anyone who sells or provides advice in securities must register with their provincial or territorial securities regulator. Find out if the company has faced any disciplinary action.

- Protect your wallets. Keep your wallets and any backups in a safe place. Don't share your private key with anyone. Use a strong password.

- Know the merchant's refund, return and dispute policies. Before you make a purchase using crypto assets, find out what the exchange rate will be, if refunds are available and how they work.

- Wait for confirmation of your transaction.

Confirmation happens when users on the network verify a crypto asset transaction. It may take 10 minutes or more.

- Understand the costs and find out what fees apply.

These may include fees to exchange crypto assets for cash and trading platform fees.

Before you buy crypto assets, consider the impact it could have on your finances. Given that the value of crypto assets can fluctuate significantly, you should not invest money you cannot afford to lose.



How safe are your cosmetics?

(NC) Although all cosmetics sold in Canada must meet safety and clean manufacturing requirements, keeping them safe after you buy them means following some important steps.

To prevent the growth of germs in your cosmetics, Health Canada recommends that you:

- Wash your hands with soap and warm water for at least 20 seconds before putting on your makeup.

- Do not share your makeup or use anyone else's.

- Do not add water or saliva to your makeup to dilute it.

- Store your cosmetics in a dry place, away from direct heat and sunlight.

- Stop using makeup if it changes in smell, colour or feel.

- Check the label of your makeup for safety information. Always read and follow directions carefully, misuse of a product can lead to problems like rashes, burns or eye damage.

- Do not spray cosmetics near a flame or source of heat, which can cause fires or explosions.

Find more information at canada.ca/en/health-canada/services/cosmetics.

ENERGIZE WITH CAUTION

New cautionary labels on caffeinated energy drinks

(NC) How do you power through your late-night work or study sessions? Do you rely on caffeinated energy drinks, coffee or chocolate? These foods all contain caffeine, which you may want to limit.

Health Canada recommends a daily intake of no more than 400 mg of caffeine for adults over 18. For reference, energy drinks can contain up to 180 mg of caffeine per can.

Other examples of supplemented foods include snack bars and fruit drinks. They're regulated by Health Canada and require labels to help you know what ingredients have been added to them. Some of these products carry cautions about consuming supplements and supplemented foods together.

As of January 1st, 2026, all supplemented foods will be required to have new labels that will show a supplemented food facts table instead of a nutrition facts table. There will be a

"Supplemented with" section listing the type and amount of each supplemental ingredient, like caffeine.

Some of these foods will also carry a caution

identifier, which includes an exclamation mark and the words "Supplemented" and "Health Canada" on the front, alerting you to read cautions written on the back or side of the product.

An example of a caution is: "Do not drink more than 1 serving per day."

Find more info for yourself or family members at canada.ca/supplemented-foods.

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