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Durham Region Community Publication

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From the Publisher

It's fall again folks, and as sad as I am that summer is over, I always do my best to welcome in the fall season and appreciate it. You can't deny the beauty of the leaves on the trees when they change colour.

I also can't deny that once again, our columnists have some fantastic content for you to read this issue, so let's get started:

Linda Calder in "The Golden Years" demystifies the process of applying for long-term care in Ontario based on her own experience with her mother. If you have an older relative who will soon be in need of long-term care, her article is a must-read for you.

Karl Marshall in "Financial Fitness" demystifies disability insurance and explains the fine print behind it. Reading his article could save you a lot of unnecessary headache and protect you in the event you get injured and can't work. Seriously, take the time to read it!

Got curly hair you can't keep under control? Don't worry; Stephanie Pommells is here to help. In her "Treat Yourself" column she shows you the haircut, products and method for keeping your curly hair looking great! I know all you curly haired folks out there will find this article extremely useful!

If you're planning on experiencing the beauty of the outdoors this fall and going hiking on one of Durham's many trails with your dog, check out Corry Hamilton's "Taking the Lead" where she offers up some tips to make hiking with your pet a safe and fun experience.

Shirley Ouellette in "Tasteful Talk" talks about the benefits of showing your children where their food comes from and getting them involved in cooking at an early age.

Victoria Cozza in "Teens, Tweens & In-Between" talks about following your dreams no matter what! Similarly, Malachi Brown in "The Coach Corner" urges us to be open to new experiences, try new things and explore all the possibilities life is presenting at this moment.

Last but definitely not least, be sure to check out Stephanie Herrera's "At the Box Office" for the latest movies, Sue-Ann Bavlnka's "Ask Sue-Ann" advice column and Julie Antoinette's horoscope predictions for you. Don't forget to visit The Local Biz Magazine website (www.thelocalbizmagazine.ca) and read up on what our bloggers are up to as well. Till next time.

Antoine Elhashem
Publisher



From the Editor

I always find it difficult to write the editor's letter for the fall issue of The Local Biz Magazine because it forces me to deal with the fact that summer will soon be coming to an end and school will be commencing again. I am not in school anymore, but yet, I still get that "back to school" feeling in the pit of my stomach. I can't imagine what it will be like to go through the motions again when my son in a few years starts preschool! I've heard that the first day can be tough for children and parents alike, and thankfully I still have time on my side to deal with it. If you unfortunately don't, and your little ones are starting preschool this fall, then you definitely want to read Leshanne Mori's article "Beyond Their First Day", which talks about how you can work with your child's preschool to ensure a successful transition for your child (and by default you)! She shares some great tips that every parent of a toddler will benefit from.

And speaking of children, I'm sure every parent knows the importance of teaching their children to love, respect and care for themselves. Did you know that children (and adults too) that are able to truly love, respect and care for themselves are much more likely to love, respect and care for others? Ajax author Deborah Fotios knows this all too well when she wrote her bilingual children's book, "Me! I Can Make a Positive Difference!" I had a chance to sit down and chat with Deborah to find out more about her and her book so make sure to check out the article in this issue and support our local authors!

On a more serious note, I'd like to inform you about two important events coming up this fall; September 10th is World Suicide Prevention Day and October 4th – 10th is Mental Illness Awareness Week. In this issue, we decided to talk about the painful topic of suicide and the often stigmatized issue of mental illness. Our very own self-help / mental health blogger Tara Richardson writes an eye-opening article, "Finding Hope in a Suicidal Abyss" that shows you what goes through the mind of someone suffering from mental illness and contemplating suicide. She also reports on the surprising stats of suicide rates in Durham Region, and offers up a wealth of tips and resources for those seeking help. Her article is a must-read for everyone, and especially those suffering in silence.

I hope you enjoy reading our fall issue, and as always, if there are any talented writers and bloggers in Durham Region who would like to join The Local Biz family, please feel free to contact me.

Wendy Chiavalon
Editor-in-Chief

Have Your Say

Did you participate in an activity related to World Suicide Prevention Day on September 10th?

Go online to www.thelocalbizmagazine.ca and share your answer!

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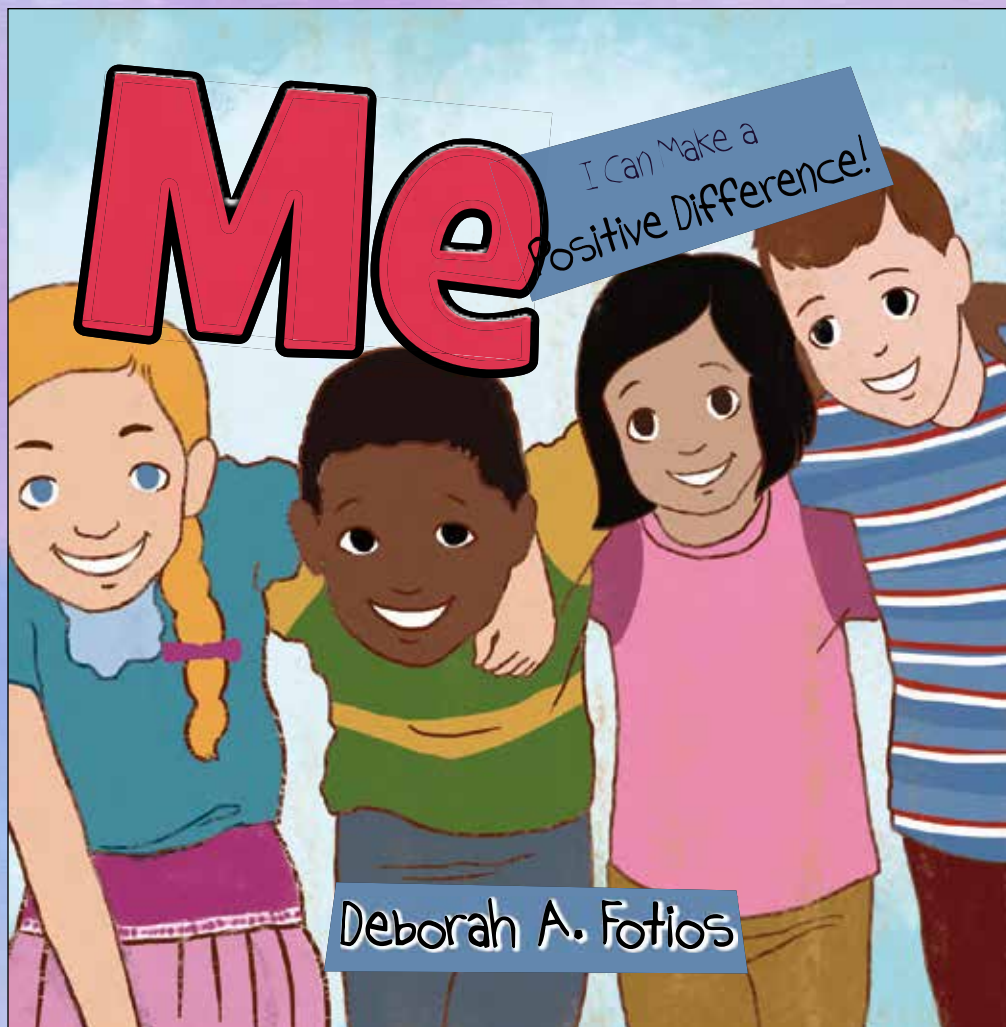
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Interview by Wendy Chiavalon

Every morning when you wake up you should ask yourself, “**What one thing can I do today that would make a positive difference in my life and the lives of those around me?**” . . . And then go out and do it!

I didn’t come up with this suggestion; it’s from an article called, *How To Make A *Positive Difference* Every Single Day*. It’s a great question though, one we ought to ask ourselves because making a positive difference (and positivity in general), is what our world needs more of.

Interestingly, for you to believe that you can make a positive difference in another person’s life requires that you have a positive image of yourself first. Learning to love yourself, respect yourself and care for yourself is instrumental in your ability to truly love, respect, care for and help others. After

all, if you don’t think positively about yourself, then how can you believe that you have anything positive to offer someone else? It’s a powerful, positive cyclical effect.

It’s important to instill this mind-set in children too when they’re young. Teaching children to love, care and respect themselves first, will provide them with the essential qualities they need to feel confident and capable in loving, caring and respecting others. And this will enable them to make a positive difference in the world.

Ajax resident and children’s book author Deborah Fotios knows this all too well when she wrote ***Me! I Can Make a Positive Difference!***, her first bilingual Children’s Inspirational Non-Fiction book. In her book, she describes specific ways that children can make a positive difference wherever they are, in their home, community and environment. I recently had the opportunity to talk with Deborah to find out a little bit more about her and her book.

What motivated you to write this book?

I felt there was a need for children to have an appreciable and robust understanding of their inherent value, personal significance and self-worth so that they can effectively

impact their world, and I wanted to show them how they could start, simply by making small positive changes in their everyday lives.

Why is it important that people (children) make a positive difference in life?

It is vitally important that people, children in particular, make a positive difference in their lifetimes so that they can not only impact their world and their environment in which they live, but also enrich other people's lives through their transformative ethic of care, compassion and personal responsibility.

What do you mean on p.21 when you say, "I am confident, capable, lovable and optimistic. So...I can make a positive difference!" Why is being confident, capable, lovable and optimistic crucial in trying to make a positive difference?

Being confident, capable, lovable and optimistic enables and empowers us to impact our world positively. Without these essential qualities and characteristics, it is difficult to make any kind of meaningful progress and positive influence in our world. A healthy self-acceptance and understanding of who we are and what truly defines us is a powerful catalyst in making a positive difference in our world.

How did you come up with the title for your book?

I came up with the title for my book through some of the simple yet extraordinary activities we carry out regularly, such as kind, caring and helpful acts shown to others, good environmental stewardship and responsibility practiced in our homes and in our local communities, as well as many other pro-social behaviours and meaningful activities which ultimately contribute to making a positive difference.

What do you hope kids and parents learn from your book?

I hope that through reading and sharing this inspirational, insightful book, children and parents alike will be greatly inspired and empowered to make a positive difference in their communities as well as in the lives of other people. I firmly believe that individual actions and positive efforts repeated daily and consistently over time can ultimately transform our world.

I notice in the acknowledgement section of your book you mention your faith a lot. How has your faith been instrumental in writing this book?

My faith in God has enabled me to walk through the darkest times and seasons in my life and also provided stability in the most devastating and confusing of circumstances. My faith has also sustained me in particularly difficult times, as have all my wonderful family, friends and mentors mentioned in the acknowledgement section of my book. They, and ultimately, the Lord God Himself, deserve honourable mention, as all have been extremely instrumental in writing this book.

Describe a typical writing day for Deborah Fotios.

A typical writing day for Deborah Fotios begins with research on some interesting writing ideas and topics. I enjoy reading extensively and exploring a wide range of topics that appeal to me as well as to my future readers. I also have quiet, uninterrupted working sessions allotted for silent reading, reflecting and writing as these are essential elements and components in my regular writing processes.

Besides writing books, what other interests do you have?

I enjoy listening to rich, high quality radio news programs and features on the CBC, and watching popular TV shows like The Marilyn Denis Show, reading interesting cultural and inspirational content like the Reader's Digest and the Bible, as well as narrating books --particularly children's books.

What does the future hold for Deborah Fotios?

Very good question! I envision a future simply doing the will of God and making effective use of the writing and communication talents He has given to me, specifically for young readers.

What advice would you give to those looking to write a book and get it published for the first time?

Never give up on your writing goals, ideas and pursuits! Be passionate about your writing, and success will be sure to follow.

Good readers and strong readers make good leaders and strong leaders. Enjoy the reading process. Select books that are of great interest to you and that will enable you to write more effectively. The best kind of reading is pleasure reading and that ultimately generates and leads to helpful insights and further ideas for successful writing.

Author Deborah A. Fotios, BA, B.Ed. was born in multi-cultural Toronto, ON, CAN. She spent her early years reading popular children's fairy tales and fantasy princess books, non-fiction and Ancient Greek/Roman mythology books. She also enjoyed watching popular princess shows and classics in her early childhood. One of her favourite great Canadian books is Anne of Avonlea by Lucy M. Montgomery. Her best and most favourite book is the Bible. She attended York and Brock University, in the French and English Language Arts Studies, Humanities, and Education programs, before making her home in Ajax, ON. Me! I Can Make a Positive Difference! is her first ever bilingual and uniquely Canadian Children's Inspirational Non-Fiction book. Happy Reading! Bonne Lecture!

Wendy Chiavalon is the Editor-in-Chief of The Local Biz Magazine.

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BEYOND THEIR FIRST DAY: HOW TO WORK WITH YOUR CHILD'S PRESCHOOL FOR A GENTLE TRANSITION

by Leshanne Mori

YOU'VE SPENT YOUR SUMMER PREPARING FOR PRESCHOOL AND NOW THAT IT'S FINALLY HERE, THE CHANGE MAY NOT BE AS SMOOTH AS YOU PLANNED FOR IT TO BE. TRANSITIONING IS AN UNPREDICTABLE PROCESS THAT VARIES FOR EVERY CHILD. HERE'S HOW YOU CAN WORK WITH YOUR PRESCHOOL TO EASE YOUR FAMILY INTO THE CHANGE.

Ensuring that your child has a successful transition is on the mind of every parent this time of year. Despite the difficulties that a change in routine creates, many of us persevere for a multitude of reasons, and many of us may not have any other option once maternity leave is over. A common misconception is that transitions are a stage that children master and overcome. In reality, transitioning is a process that can take time and varies with each child. Transitioning behavior will likely reappear as family routines change with new jobs, working hours or the addition of new family members. Understanding how you can work with your preschool during this time can help your family have a smoother transition.

When we think of preparing for preschool, families will apply a similar strategy - frantically throwing together all the bags, shoes, hats, wipes, sunscreen and labels on the checklist provided by your preschool. Ambitious types will ask ahead for the preschool routine and try to follow a similar feeding and naptime schedule. Getting your child to preschool their first day is an accomplishment! What's not often discussed though is how to support your child *beyond* this moment as the transition challenges appear. Maria Teixeira, Supervisor at Little Orchard Brooklin, explains what she's learned from families starting preschool over her 20 years of experience and how preschools can support families during this change.

REALIZE THAT YOU ARE AFFECTED AS MUCH AS YOUR CHILD.

Parents with children entering preschool are just as likely to also experience a transition of their own. They are hit twice as hard with emotions during this time. Parents are adjusting to being without their children every day. They may even feel increased pressure during this time from being so emotionally invested in how their child adjusts during this time. *"Patience is key for all parties involved"*, says Maria Teixeira, Supervisor at Little Orchard Daycare Brooklin. *"Transitions take time and effort. Not only on the child care side, but also for the parents as well"*.

Transitions don't have to be a negative experience for families. A change in routine can be an opportunity for parents to model positive coping strategies. Families can support one another in simple ways - acknowledging each other's feelings, praising positive behavior, involving friends for support or seeking a physical outlet like team sports can all help with stress relief.

Reducing the number of stressful activities in life is also another strategy that will help parents have the energy to support their child during this time. For some families, finding a maid to clean the bathrooms every week is sanity-saving. For others, eating out helps ease the tension when everyone is exhausted after a long day. No matter what the task, find what works for your family to relieve any stress during this period.

OPEN LINES OF COMMUNICATION WITH STAFF.

Child care professionals are among the first to acknowledge the importance of parents developing a relationship with their staff too. While it may be difficult to find time to talk with preschool staff at the end of your day, there are options available. *"A good centre will have daily contact with the parents either at the end or beginning of the day. We encourage parents to even call during nap times to speak to the staff"*, says Maria.



This two way communication is critical during this period. Information about your child's frustrations, sleeping patterns, eating habits or teething pain can help both parents and staff to respond effectively to your child's needs. *"I always make a point of sharing information with staff if I know my son hasn't had a good night's rest. I know that by sharing this with them early in the day, they'll know he needs extra cuddles. Having him cared for like this during the day leaves me feeling confident that he will be in a better place when I pick him up,"* says Esperanza, mother of Mark, who is 2.

BE CONSCIOUS OF YOUR OWN ANXIETIES.

Particularly for parents adjusting to a new preschool after a negative experience, your approach will play a big part in your child's next experience. Being mindful of preconceptions that you bring from a previous experience and communicating these can help to avoid projecting any unfounded associations onto a new centre.

Staff are aware of the trust it takes for parents to leave children in their care. *"We realize how important our work is",* says Maria, *"We understand how difficult it is to leave your children with someone new and we understand how scary this experience can be for children."*

Sharing previous child care experiences with your new preschool can help staff to spot any sensitivities that you and your child may have, and empowers them to work with you and develop a positive experience. You may have provided this information on your preschool application form when your child was enrolled, but for many parents learning about your concerns is a gradual process.

Share your concerns with staff early. *"It's your child, so call or talk as much as you need to feel comfortable. Staff may not always be available to talk at the moment of your call, but they will find time to follow up and speak with you,"* says Maria.

BUILD RELATIONSHIPS WITH OTHER PARENTS.

There are many benefits to knowing another parent at your preschool. They're familiar with preschool rules, opening

hours and may even be able to help out by picking up your child in an emergency. Familiar relationships with another family is not only good for your child, but for you too. *"Parents are able to help share tips for helping children transition",* says Maria. Most are more than willing to share their advice after experiencing similar struggles firsthand.

If your schedule allows, make the time to attend organized preschool events that encourage parent interaction. If scheduled time off is not possible, spend a little extra time at pick up and drop off times to be friendly with other parents. Repeat, positive interaction with another family can help your child to overcome any shyness or discomfort in the new environment.

Be open to invitations for play dates or even organize one yourself. *"If you develop a friendship with another parent, it can help to meet up with their child outside of the classroom to build familiarity with your child,"* says Maria. Opportunities to interact outside the preschool environment can build trust between your child and their classmate, easing transition challenges at preschool.

ENCOURAGE OTHER CHILDREN TO HELP.

Having good relationships is important for adjusting to a new environment and can help an uncomfortable child feel at home. *"A friendly child in the class can make all the difference for a child that's struggling to find their place in a new environment,"* says Maria. Parents can help their child to develop friendships with other children by helping them practice classmate's names and encouraging them to say hello and goodbye to classmates at the end of every day. Developing social skills takes time and practice. Families can help children learn by encouraging interaction outside of preschool in group and sport activities.

BRING SOMETHING FROM HOME.

Bring a familiar blanket or teddy bear to keep at the centre



and keep any anxiety at bay. "These small items can make a big difference," Maria says. "As part of the Emergent Curriculum program, we will display photos of each preschooler's family on our walls. We find that this can help children to feel more comfortable while in our care."

"As parents, we are limited to the number of items we can leave with our child at preschool. Something that worked for my son was applying a little of my perfume on his blanket every Sunday before he went back to preschool. He would be reminded of me during nap times when he'd miss me most," says Esperanza.

Check with your preschool about what you can bring from home as there are rules that affect licensing.

START SUPPORT IN THE HOME.

It can be frustrating for prepared parents to examine their own techniques at home, but there are ways to support children through the change. Transitions are temporary, so being open and flexible is key. "Children can find it hard to readjust to a preschool routine after weekends, or if a child is attending part time, after any break from their preschool routine," says Maria. Incorporating a similar meal and nap routine in the home can help ease the transition from weekend to weekday.

Be observant and take clues from what you find in the preschool. Sometimes it can be as easy as incorporating similar learning materials or furniture in your home, or as Esperanza experienced, incorporating similar rules. "After every meal, my son was taught to scrape the food off his plate before leaving the table. I hadn't realized this at home and was frustrated with him for dirtying his high chair. How frustrating this must have been for him to learn one way at preschool and another at home. After talking this over with staff, I learned that this was part of their routine and have now incorporated it into our mealtime routine. That's one less struggle to worry about for me and one less frustration for my son."

THROW AWAY ANY TIMELINES.

While transitions are often temporary, it's best to avoid holding any expectations for how and when your child will adapt. Maria says, "Depending on the age of the child, needs, and their resiliency, it really does vary. Some children adapt within the first couple of days to the routines, others could take up to a month. A child's nature plays a huge part in how they adapt."

There are likely to be days that feel harder than most for both parties, but it's important to know that good preschools are patient with children adjusting to the change. "We give each child space to work it out," says Maria.

PRIORITIZE QUALITY TIME TO RECONNECT.

Many parents will experience a strong emotional reaction from their child even when all food and sleep requirements are met. While it can be confusing, often what a child is craving is quality time with their family. In the early days at preschool, time spent apart from parents can feel long.

Books are a great tool that parents can easily incorporate in bedtime routines to help children understand their experience of going to preschool for the first time. Maria Teixeira, Supervisor at Little Orchard Daycare Brooklin, ranks these stories among the best for families starting preschool or kindergarten:

- The Kissing Hand by Audrey Penn
- Llama Llama Misses Mama by Anna Dewdney
- Mommy, Don't Go by Elizabeth Crary
- I Love You All Day Long by Francesca Rusackas
- First Day Jitters by Julie Danneburg

Connecting with them through quality time at the start and end of every day is an effective strategy for easing your child into their day. "What I hadn't realized going back to work was just how much my son wanted to reconnect with me after a long day at preschool," says Esperanza. "I spent so much time having meals and bedtimes organized that I missed what my son really needed, which was the one-on-one time together that we had before our routines changed."

Talking to your child about how they felt during their day can help them to understand their emotions and help you to guide their coping strategies. This becomes even more important if you notice that your child is upset or afraid. Maria says, "If a child is upset being at preschool, a parent should acknowledge that feeling and talk about what upsets them, empathize and tell them that they understand they are feeling scared." Talking through emotions can help bring sense to what a child is feeling and may even uncover the source of their anxieties.

TRUST YOUR INSTINCTS.

Children are more resilient than we give them credit for and the majority adjust in their own time. If you begin to suspect something else may be interfering with your child's adjustment to their new routine, talk it over with your preschool supervisor. Many are able to refer you to outside resources in the community that can support your family and answer questions beyond a preschool's expertise.

Leshanne Mori writes for The Motherhood Scene, a website dedicated to moms on maternity leave in Durham. Her articles cover all aspects of life as a new mother including useful community resources, family activities and daycare reviews.

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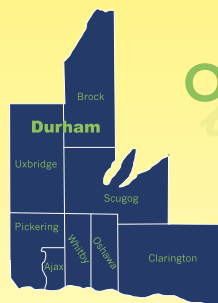
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Pickering, Ontario

Autumn Events Calendar

September 13, 2015

Parkinson SuperWalk

Parkinson Society Central & Northern Ontario will be holding its 25th annual SuperWalk to raise money for those affected by Parkinson's. Walks will be held at 33 locations throughout the central and northern Ontario region on September 12 and 13.

Location: Rotary Park
Website: www.parkinsonsuperwalk.ca

September 19, 2015

Harwood Pet Hospital's fundraiser for "The Farley Foundation"

A fundraising event to raise money for the Farley Foundation – a charitable organization that assists seniors, disabled persons, women at risk of abuse, pets in care facilities for seniors and participants of Ontario works with the necessary medical treatment of pets that mean the world to them. Join them for a BBQ, clown, face painting, balloon twister and much more. Bring your pets, family, friends, and kids!

Location: Harwood Pet Hospital
Website: www.farleyfoundation.org

September 26, 2015

Orono Chili Cook Off

Hot stuff is cooking in Orono on September 26th. Do you think you have what it takes to be named Orono's Best Chili Chef? Come on down and register your very own recipe.

Location: Downtown Orono
Website: www.visitorono.com

September 26, 2015

Doors Open Oshawa 2015

Doors Open Oshawa gives the public a chance to explore the historic architecture and fascinating sites found throughout the City of Oshawa. As a proud bronze host of the TORONTO 2015 Pan Am Games, sports heritage will be highlighted in our Doors Open Oshawa 2015 program. Spend a day discovering local history first-hand and celebrate our community heritage during the 12th year of this event.

Location: City of Oshawa
Website: www.oshawa.ca/doorsopen

October 3, 2015

Fall Art Festival

Oshawa Art Assoc. show & sale - 76 members - 3 day event
Location: Camp Samac
Website: www.oshawaartassociation.com

October 17, 2015

Pumpkinville

Pumpkinville is back in Ajax! Bring out the little ones for a full day packed with fun, pumpkin style. We look forward to seeing you there.

Location: Greenwood Conservation Area

October 17, 2015

Bowmanville Apple Festival & Craft Sale

Celebrates all things apple! Four city blocks become a showcase for our many local apple growers who proudly offer up a wide variety of fresh picked apples, apple cider, apple fritters homemade apple pies and crisps, candy and caramel apples, cider donuts, and so much more. Unique handmade, high quality crafts and food products can be found in several large marquee tents and booths lining the street. Enjoy performances by local musicians and appearances by our friends from the Bowmanville Zoo. There are plenty of things for the children to see and do, including carnival rides, jumping castles, pony rides, and more. FREE admission and FREE parking.
Location: Downtown Bowmanville
Website: www.bowmanville.com

October 23, 2015

Ganaraska Region Conservation Authority's Hallowe'en Howl

Hallowe'en is just around the corner! Why not get into the Hallowe'en spirit early during this spooky night in the Ganaraska Forest? Carve pumpkins and paint other fun gourds to take home, and then enjoy an interactive and fun campfire before testing your fears on a guided night hike through the forest. Pre-registration and payment are required for this event by calling 905.885.8173

Location: Ganaraska Forest Centre
Website: www.ganaraskaforestcentre.ca

November 10 to 15, 2015

2015 NATIONAL - Grand Slam of Curling

The Pinty's Grand Slam of Curling series is pleased to announce that the National will expand with the addition of a women's division championship. The event joins the Masters, Canadian Open and Players' Championship as majors on tour that will feature both men's and women's competitions in the 2015-16 Pinty's Grand Slam of Curling season. The 2015 National will run from November 10-15 at the General Motors Centre in Oshawa, ON and will feature the top 15 men's and top 15 women's rinks from around the world vying for a \$300,000 purse. *Tickets subject to applicable fees Full event passes are \$240. Weekend Packages, flex-packs and single draw tickets will also be available closer to the event.

Location: General Motors Centre
Website: www.generalmotorscentre.com

November 14, 2015

Station Gallery's Holiday House Tour

A one-day self-guided tour, the 26th annual Holiday House Tour gives ticket holders the opportunity to peek through the doors of select homes in Durham Region, all decked out for the holidays, and be inspired by design, decor and seasonal decorating ideas. Ticket sale proceeds support Station Gallery's efforts to offer accessible, inclusive and free community programming.
Location: Whitby, Brooklin, Oshawa
Website: www.whitbystationgallery.com

November 15, 2015

Complimentary Carriage Rides

Complimentary Carriage Rides Start November 15 in Downtown Port Perry - Friday 5:00pm to 8:00pm and Sundays 12 noon to 4pm
Location: Downtown Port Perry
Email: info@discoverportperry.ca

November 17, 2015

Barenaked Ladies with Special Guest Alan Doyle

Barenaked Ladies have announced a major 20 date cross-Canada tour in support of their upcoming album SILVERBALL available June 2. The tour includes special guest Alan Doyle, former lead singer of

Canadian rock band Great Big Sea, and will be stopping in Oshawa on November 17, 2015 for 1 show at the General Motors Centre. *Tickets subject to applicable fees. Tickets start at \$45.00 and are available at the General Motors Centre Box Office
Location: General Motors Centre
Website: www.generalmotorscentre.com/events/detail/barenaked-ladies-2015

November 20, 2015

Tree Lighting - Port Perry

Enjoy a candlelit procession down Queen Street starting from Palmer Park to up Queen Street ending back in Palmer Park. Candles will be sold in the Park starting at 6:30 pm. Roasting marshmallows and hot chocolate & cookies at the end of the walk!
Location: Downtown Port Perry
Website: www.discoverportperry.ca

November 20, 2015

Oshawa Tree Lighting Ceremony

The annual lighting of the Christmas tree in Memorial Park includes Christmas tree lighting, live music by The Oshawa Civic Band, a live show by Interactive Entertainment, Traditional carols performed by O'Neill Senior Chamber Choir, and a visit from a very special guest dressed in red and his elves. Remember to bring your own mug for free hot chocolate, a non-perishable food item, an unwrapped toy, your Santa letters to drop in Santa's mailbox, and your Christmas spirit. Tree Lighting After Party Oshawa Public Library - McLaughlin Branch 6:00 p.m. to 9:00 p.m.
Location: Memorial Park
Website: www.oshawa.ca/treelighting

November 29, 2015

Christmas Cup of Tea

Celebrate the Festive Season just like the Victorians - "Christmas Cup of Tea" - Festive & Seasonal with 3-Course Afternoon Tea. Start time is 1:00pm. \$25 per person - No walk-ins. Registration only.
Location: Newtonville, Clarington
Website: www.teagrannysandfriends.com

For events that may have been added after the publication date and other ideas to plan your perfect day in Durham Region, visit www.durhantourism.ca.

Help is just a phone call away.

Distress Centre Durham helps those in distress to cope by providing emotional support, crisis / suicide management and community education.

Since 1970, Distress Centre Durham has been part of the community "safety net" of the Region, by providing the only free, confidential, 24 hour telephone helpline service. The 24 hour telephone helpline service is available to anyone regardless of the problem or issue they are experiencing.

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FINDING HOPE IN A SUICIDAL ABYSS

by Tara Richardson

Hope

Definition: A feeling of expectation and desire for a certain thing to happen.

We all have hopes and dreams in our lives. After all, this is what propels us forward, drives us to do, to create, to be.

Our hopes may be similar but our belief in them and our journey toward them is so inherently different among us all.

We spend a significant amount of time wishing on stars; hoping that today was the lucky star in the sky for us. And if it wasn't, then the hope that maybe it will be tomorrow. We have underlying faith in our hopes that they're not too unreachable, faith that we will attain our dreams one day simply because we believe in them so much.

Hopeless

Definition: feeling or causing despair about something

But somehow, we lose hope. And not just hope — but all hope.

Our expectations that seem too high, our desires that seem too distant, and our obstacles that seem insurmountable contribute to a loss of hope in our worlds. Hopelessness breeds negative expectations of our futures. We fall deep into the abyss of nothingness. As I once described in my journal: I feel like I am at the bottom of the gorge and I can see the people standing there, waving to me, wanting to help me and I am screaming at them, begging them to help me but my screams only echo around me... How did I fall this far anyway?

Suicidal

Definition: deeply unhappy or depressed and likely to kill yourself because you do not want to continue living

The abyss of nothingness destroys our identity over time. We are but a mere shadow of who we used to be. The suicidal thoughts creep into our souls and we become them, our minds racing with ideas on how to escape our lost and broken worlds. We wish for terminal illness, our minds even more so guilty for daring to think this. We become jealous of those who are dying, wishing so desperately it could be us, thinking we can get out of this hell — out of our crazy minds with an excuse. We read the obituaries curious to know what ours might say. We push all of the lovely people in our lives away because it is just a reminder of how terrible we are for even thinking of leaving them. We feel so void, so empty, and the numbness creates a sense of urgency to completely escape this. Our world has no expectations, no desires, just hopelessness. Hopelessness resonates in our empty being and we believe the world is too big for our tiny meaningless existence.

Hope. . . Again

Finding hope is like finding a treasure at the end of the rainbow; you know logically that it's out there somewhere but when you're stuck in the downpour it's difficult to imagine finding it. But hope CAN and WILL return sooner than you think. I certainly felt down and like the world had no future designed for me, but I am in the process of designing my future, just in case the world forgot.

Hope can sneak up on us where suddenly the word “hope” becomes a common word in our vocabulary. For me, I hope the sun shines today, I hope to be an aunt, I hope to find that special someone who will meet me at the end of the aisle alongside my dad. The words “I hope” mean that we are putting trust back into the world

– our world – letting ourselves build new expectations and desires. We are building ourselves up even though we could fall down again. And we may fall – after all it is human nature to fall – but it is also human nature to get back up. It is in every one of us to be resilient, to persevere, to not only hope but to create our futures so that we develop new hope.

Recovery

Definition: a return to a normal state of health, mind, or strength.

Recovery from mental illness is an individualized, ongoing journey. I can attest to it being continual hard work, probably the hardest work we as humans will ever encounter. However, I can also attest to it being worth it – the interests, passion, feelings, and experiences that we live and breathe make it worth the battle and let us become the unique individual every one of us is entitled to be.

When are we labelled “recovered”? What if we slip, lapse, or whatever? Are we suddenly “unrecovered”? Are those of us with mental illness always going to be “in recovery”? I don’t mind this label but the world won’t accept us wholly for being less than recovered. There is a stigma associated with mental illness. As in, those who have not experienced it may not understand it and may not give acceptance for this perceived imperfection.

- It is okay to not know much about mental illness. It is NOT okay to pretend mental illness does not exist.



- It is okay to be naïve. It is NOT okay to be ignorant.

- It is okay to ask questions. It is NOT okay to make assumptions.

We need to remind ourselves that mental illness does not define us as a person until we let it define us. The world is quick to judge but we are also quick to judge ourselves and

self-stigmatize. We need to realize that we did not choose to have our neurotransmitters malfunction just the same way people with cancer did not choose to have their cells malfunction. The blame and shame of having mental illness needs to stop.

Well-Being

Definition: the state of being comfortable, healthy, or happy.

Well-being is the ultimate outcome of recovery from mental illness, and likewise the ultimate outcome of any human in general.

Our comfort, health and happiness is contingent on us being satisfied with our lives, with us moving beyond our mental health concerns to experience the same potential in life as anyone without mental illness. I say “potential” because there are opportunities around every corner we turn in life, and the way in which we respond to these opportunities provides us with this potential.

Having potential in life means allowing hopes to resurface and believing in these hopes. Believing that we can reach the dreams that were previously unattainable, located on a precarious shelf above us. Now we bring with us a sturdy chair to support us as we climb fearlessly to reach the shelf in which our dreams sit just waiting to be discovered.

Recovery is a subjective, unique process so we cannot expect well-being to be the same for everyone, but it is generally a recollection of hope and striving freely toward our hopes. Well-being is creating meaning in our lives, feeling optimistic like



we can conquer life's daily challenges, and most importantly, feeling like we are on the path to where we're meant to be, doing what we set out to do and being who we want to be.

World Suicide Prevention Day

September 10th is World Suicide Prevention Day in which all across the world we come together to recognize the dire importance of not only understanding suicidal behaviours but also preventing more suicide related deaths. The title (WSPD) is very appropriate because suicide can definitely be prevented. We can all help to halt the heart-wrenching suicides that become our devastating statistics.

WSPD has been recognized in over 70 countries since its evolution in 2003. It is important because it brings with it an enormous opportunity for us to learn, to teach, to dispel myths, and to come together with one united goal of preventing any more suicides.

There are lots of activities that can help support WSPD such as, organizing walks and memorial services to remember those who have died by suicide; hosting and/or attending conferences and seminars that talk about suicide and suicide prevention; writing articles for newspapers, blogs and magazines about suicide awareness; participating in the World Suicide Prevention Day - Cycle Around the Globe (<http://goo.gl/csdyyvG>), and lighting a candle near a window at 8 PM. (You can find "Light a Candle Near a Window at 8 PM" postcards in various languages at: <https://goo.gl/9lc1en>)

Each year WSPD also has a theme. This year's theme is "Reaching Out and Saving Lives". What can we do as both individuals and community to reach out and save lives of those contemplating suicide?

A lot!

Here are some tips to keep in mind:

- It is okay to ask someone if they are thinking of suicide. By asking we are not giving anyone ideas they haven't thought of, we're giving them the opportunity to let us know that they are hurting.
- It is okay to not know what to say or do. This is tricky because we all respond differently during crises. Sometimes it might be okay to reassure someone that this too shall pass while other times it might



just be sitting in silence being with the person so they're not alone.

- It is NOT okay to do nothing. Go with the person to get help immediately. Whether this means calling a support person for them and staying until the support person gets there or going with them to the Emergency Room – someone needs to be with them

until the person sees a mental health professional.

Suicide rates in Durham Region

Durham Region Health Department conducts several studies on mental health and suicide in Durham Region. These studies are useful as they not only reveal what's going on within the Durham population, but they also allow for comparisons to be made between Durham residents and Ontario residents.

In the "Report on Suicide" researchers found that the highest suicide mortality rates were among:

- Durham residents aged 45-64
- Durham males
- Residents living in Oshawa

The highest hospitalization rates for suicide attempts were among:

- Durham residents aged 10-24
- Durham females
- Clarington residents, followed by Oshawa residents

The highest emergency department visits for suicide attempts were among:

- Durham residents aged 10-24
- Durham females
- Oshawa residents

The rates for Durham residents are generally lower than those of Ontario residents in the same category however the pattern of findings is the same. For instance, the suicide mortality rate is higher among males than females and those aged 45 – 64 in *both* Durham Region and Ontario.

In the "Mortality at a Glance" report, researchers found that total deaths by suicide in Durham Region have increased. Here's a look at some of the figures over the years: 2000 = 33 deaths; 2003 = 45 deaths; 2007 = 39

deaths; 2008 = 50 deaths; 2010 = 45 deaths; 2011= 50 deaths.

Mental Illness Awareness Week

Mental illness is defined as a wide range of mental health conditions or disorders that affect your mood, thinking and behavior. People who suffer from major mental disorders are more likely to have suicidal thoughts and suicidal behaviour. In contrast, mental health is defined as a state of well-being in which a person realizes their potential, copes with the normal stresses of life, is productive and is able to make a contribution to her or his community. Good mental health is important because it helps a person get the most out of life.

Mental Illness Awareness Week which takes place from Oct 4th- 10th 2015 is a Canadian-based recognition week established in 1992 by the Canadian Psychiatric Association to devote time and energy in making sure people are aware of mental illness and how and where to get help. It calls for nominations to be "A Face of Mental Illness" with the intention of recruiting Canadians who have mental illnesses to step out of the shadows and into the limelight to share their story of surviving and thriving. Various events are held by different organizations during this week. Check with the respective organizations for more information.

Understanding mental illness is crucial to overcoming the hardships and stigma associated with it every day of the year. We need to create a new sense of urgency, one that prevails over the suicidal sense of urgency to escape. We need to improve our knowledge of mental health concerns and our practice of being mentally healthy *all year long*. We need to be aware of the protective factors as well as risk factors of mental health and get help if we or someone we know is at risk *before* they contemplate suicide. This sense of urgency is not false; it is desperately necessary in order for us as a society to progress forward collectively and scream at the top of our lungs ***mental health matters!!!***

Tara Richardson is an avid writer whose own personal journey through mental illness has led her to be a passionate and dedicated advocate for mental health recovery. Tara works as a Peer Support Specialist at Ontario Shores Centre for Mental Health Sciences and also plans to publish her memoir in the upcoming year. Additionally, she is a blogger on The Local Biz Magazine website. Check out and follow her blog: A Journey Towards Well-Being.

The Durham Region Health Department provides a wealth of information and resources on mental health, mental illness and suicide. For more information visit www.durham.ca/health

8 Things You Can Do To Improve Your Mental Health

1. Eat a healthy, balanced, nutritious diet
2. Be active
3. Get plenty of sleep
4. Help Others
5. Get involved in your community
6. Determine what matters to you in life
7. Manage work stress
8. Build and enjoy healthy relationships

Tips from "Mental Health is for Everyone" (durham.ca)

Resources for Mental Health

If you or someone you know is suffering from mental illness, there are lots of organizations that can help:

- CMHA Durham
- COPE Mental Health Services
- Distress Centre Durham Crisis Line
- Durham Mental Health Services
- Lakeridge Health
- Ontario Mental Health Helpline
- Ontario Shores Centre for Mental Health Sciences
- Rouge Valley Health System

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6 STEPS FOR A HEALTHIER LAWN

Have you ever looked at one of your neighbours' lawns in the spring time and wondered how the heck their lawn turned out to be so good looking from the very start? How did they get their grass to be so green, lush and healthy this early in the season? Perhaps your neighbour was just blessed with a great lawn while you are doomed to struggle with your lot. Or, perhaps they did some crucial things a few months ago to get their lawn looking so great.

WHY FALL?

It may seem odd to see a gardening article in a fall issue of a magazine, but did you know the biggest "secret" – if you want to call it that – to having a great looking lawn in the spring and summer begins with a little TLC in the fall time? Doing certain key things to your lawn in late September, early October

can be very beneficial the following growing season.

But why is fall the best time of year to work on your lawn? After all, on a surface level your grass is beginning to turn brown and will soon become dormant as the winter season approaches. While this is true, beneath the surface your grass is quite busy; beneath the surface a *lot* is happening.

In fall, your grass is getting prepped for winter by developing and growing its roots. A strong root system is the foundation for having healthy, strong grass. The key word here is **ROOTS**! If you want to have a great lawn, you need to start at the root level, and since fall is the time when your grass is focusing on its roots anyways, why not help it along?

WHAT TO DO

A quick Google search of "what to do in fall time for your lawn" will yield many results. You'll find lots of garden websites and blogs outlining in great detail what you should do. But let's face it, for the garden novice and average homeowner this can be overwhelming. Information overload, right? But it doesn't have to be.

In this article, I am going to talk about all the things that garden experts suggest you do; however, from my personal experience, I haven't done all these things and I still have a great lawn. (Self-proclaimed statement, I know. But my neighbours have also commented on how great the lawn looks.) Doing a few things mentioned, in particular, picking the *obvious* things that need to be done (for example, mowing and raking) as well as what *your* particular lawn needs most, is still beneficial compared to doing nothing at all. So **here** are the suggestions in no particular order:

1) RAKE

Rake the fallen tree leaves from your lawn and do so regularly so you don't end up with a massive pile to rake all at once. Besides it being a lot more work for you, it's also not good for your lawn. PopularMechanics.com explains it well: "Don't wait until all the leaves have fallen from the trees to start raking. If you do, the leaves will become wet from rain and morning dew, stick together, and form an impenetrable mat that if left unmoved will suffocate the grass and breed fungal diseases."

You can rake leaves the old fashioned way using a hand held rake, or use a lawnmower fitted with a compost or vacuum. Raked leaves can be put in a yard waste bag and placed on your curb for yard waste pickup. Alternatively, if you compost, put the raked leaves in your compost bin as they are a beneficial carbon nutrient.

2) MOW

Continue to mow your grass as needed. Leave grass clippings on your lawn as they help recycle nutrients back into the soil. Remember, whatever good stuff you feed your grass is what's in your grass clippings.

Towards the end of the season, adjust your mower blade down a notch. Your last cut in fall should be cut as short as you can without scalping the grass. This will help your lawn survive the cold weather and snow.

3) AERATE

Lawns that are constantly stepped on can get compacted and hard overtime. An aerator is a machine that punches holes into your lawn pulling out little rolls of soil thereby allowing your lawn to "breathe". Aeration allows water, fertilizer, grass seed and other nutrients added to your lawn to easily reach the roots allowing it to grow more deeply resulting in a healthier lawn. You can aerate in spring or fall, but since your lawn is naturally focusing on root growth in fall, aeration is ideal at this time.

You can buy an aerator or rent one for a day from your local garden centre or garden supplier. If you choose to rent, you may want to consider splitting the rental cost with a few of your neighbours if they are interested in aerating their lawns as well. If you're unsure about using an aerator, you could also hire a lawn service company to do it for you. In my neighborhood, there are many teenagers who work for lawn care companies going door to door to see if anyone would like their lawn aerated. (Extra tip: Spread triple mix - triple mix is an equal combination of top soil, compost and peat moss

- on your lawn after aeration. Triple mix contains important nutrients your lawn needs, and spreading it after aeration means these nutrients will easily reach your lawn roots.)

4) FERTILIZE

Fertilizer provides grass with much needed nutrients and is important for overall grass health. Think of it as essential food for your lawn, or in this case, a last snack before winter hits!

It's best to apply fertilizer three times a year (spring, summer and fall) to your lawn. However, if you decide to only apply it once a year, then fall is the best time to do so. Again, this has to do with root growth. Because your grass is focusing on root growth in the fall, a fall fertilizer applied at fall time goes towards developing strong, deep roots. Fertilizing in the fall also encourages grass roots to feed and store food for the next season, so come springtime your grass emerges looking healthy!

Make sure to use the right fertilizer though as there are different types. According to Vandermeer Nursery in Ajax, a fall fertilizer should have a lower Nitrogen (N) count and a higher Phosphorous (P) and Potassium (K) count.

Fertilizer can be applied using a walk-behind drop spreader that allows for an even, consistent distribution. A drop spreader also prevents too much fertilizer falling in one spot which can cause your grass to burn. Yes, fertilizer burns! I know this because once when I applied fertilizer, too much fell in a low spot on my grass and burnt it!

5) RESEED & OVER-SEED

Cooler temperatures in fall help grass seeds germinate faster, so spreading grass seed in fall is a good idea. Reseeding is adding grass to weak or bare spots on your lawn. Over-seeding is adding grass seed to your existing lawn to make it thicker. And guess what? Thicker grass helps crowd out weeds!

Make sure to choose the right grass seed for your lawn as there are different types of grass seed depending on where you live, and what location (sun or shade, high traffic or low traffic area) you need the grass seed for. An expert at your local garden centre will be able to help you determine which grass seed is right for you if you are unsure. Grass seed can be spread using a hand held or walk-behind spreader.

6) DE-THATCH

Thatch is a tough layer of dead and dying organic

matter between the soil surface and the grass. While it is beneficial for your lawn, too much thatch is not good. A layer of thatch should be *no thicker* than half inch as any thicker prevents water and fertilizer from getting into the soil and breeds pests and diseases.

According to Vandermeer Nursery, in a healthy lawn, thatch is naturally broken down by worms, beneficial fungi and other microorganisms in the soil. In an unhealthy lawn, this natural process won't occur so dethatching is recommended. De-thatching is removing the extra thatch with a thatch rake, hard rake or specialized dethatching equipment found at your local garden supplier. You can dethatch your lawn yourself or hire a lawn care company to do it for you.

So there you go. Rake, mow, aerate, fertilize, seed and de-thatch! Six things you can do this fall to have a healthier lawn come spring and summer. Who knows; overtime your efforts will pay off and you will be that neighbour with the lawn everyone admires!

Wendy Chiavalon is the Editor-in-Chief of The Local Biz Magazine. She loves to garden and can be spotted picking weeds off her lawn, tending to her flower bed, or scouring her local nursery for unique plants to plant in her garden. In her spare time, she also doubles as a cake decorator, baking and decorating cakes and other treats at Wendy's Cake Shoppe.

Many thanks to Lynette Kirton who took the time to look over this article and offer her expert opinion. Lynette is a horticulturalist at Vandermeer Nursery in Ajax.



There's a lot of terminology in the gardening world. Here's a quick reference guide of some of the most popular terms:

Top Soil

Top layer of soil removed from the surface of the earth. Can be anywhere from 5 to 12 inches deep.

Fertilizer

Plant food that contains NPK in varying ratios. N = Nitrogen; P = Phosphorous; K = Potassium (also known as Kalium in other languages).

Peat Moss

Dead fibrous material that forms when mosses and other living material decompose in peat bogs. Has an acid pH.

Triple Mix

A combination of top soil, compost and peat moss.

Compost

Decayed organic material (such as grass clippings, leaves, vegetable and fruit waste etc). Adds beneficial nutrients to the soil.



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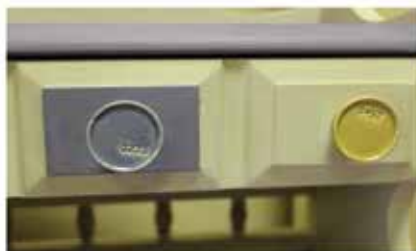
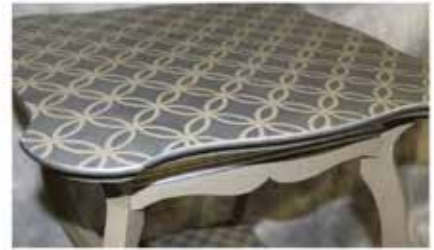
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AT THE BOX OFFICE

by Stephanie Herrera

Back to the fall box office for movies that will "school" you in love, life, and everything!

ACTION

The Transporter Refuelled is the next instalment of the Transporter movies, this time with a new character. Frank Martin (played by newcomer Ed Skrein) is a retired special-ops mercenary who thinks his new career will be less riddled with danger... until now. An adrenaline rush involving fast driving, vengeful and beautiful women, and a Russian mobster in the south of France. Opening September 4th. Vin Diesel is joined by Elijah Wood and Michael Caine in **The Last Witch Hunter** which falls under Fantasy, Action, and Thriller! In this seemingly modern world, we are introduced to supernatural creatures that hold the desire to destroy the human race and only one man who can stop them in an epic battle, starting just in time for Halloween on October 23rd.

COMEDY

Love the Coopers has an all star cast including: Alan Arkin, John Goodman, Ed Helms, Diane Keaton and Marisa Tomei playing four generations gathered for their annual Christmas Eve celebration. We are witness to unexpected guests and unlikely events that not only turn the night upside down but strengthens the bonds of this unique family to get us in the mood for the holidays starting on November 13th. **Masterminds** hits theatres October 9th with another strong comedy cast: Owen Wilson, Zach Galifianakis and Kristen Wiig. The story is based on true events about armoured vehicle driver (Galifianakis) who is lured into a heist by his crush (Wiig) and is sent spiralling into a world on the run from the police, as well as from a hilarious hit man and his fight to figure out how to turn the tables on the heist that didn't go according to plan.

FOR THE KID IN US ALL

September 25th will be ushering in **Transylvania 2** which will include iconic comedy voices like Adam Sandler, Mel Brooks, Andy Samberg, Steve Buscemi and Kevin James bringing to life the equally iconic characters of vampires, werewolves and mummies all trying to enjoy their stay at this now famous hotel while learning the importance of forgiveness and family. November 6th is the long awaited date for a movie that is nostalgic to the parents and will usher in a whole new audience: **The Peanuts Movie!** A huge update on the classic cartoon, we find all our favourites: Snoopy, Charlie Brown, Linus, Lucy and the whole gang now in vibrant 3D CGI animation! The movie is coinciding with the 50th anniversary of the classic "A Charlie Brown Christmas" and will for sure become a classic in its own right.

DRAMA

The Official Selection of Cannes and Toronto film festivals, **Coming Home** is a sweeping cinematic piece of film that tells a story of a man, released from a labor camp as a political prisoner during the Cultural Revolution in China, only to find his wife with amnesia. His only goal: to awaken her to remember their love. This epic romance is a must-see opening September 9th.

Stephanie Herrera is an Entertainment Specialist, speaking, teaching, and writing about Improv, Comedy and Life through her company, Durham Improv & Acting Studio. She is an award winning actor and singer performing regularly on screen and stage.



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Treat Yourself

by Stephanie Pommells

The Curly Dilemma

If you are a curly hair girl you may sometimes feel like your hair has its own agenda. You have different struggles like humidity, bad haircuts, and dry hair. Texture and body are really trending right now, so stop fighting what you were born with. Put down that flat iron and embrace how fantastic your hair is.

1. **The haircut** – You really want to consider how you wear your hair most of the time. You can get great cuts that can be worn both curly and straight, but if you cut short straight bangs when you wear your hair curly 90% of the time you might really regret it. Be careful of over layering as well. This can really thin your ends and give you a bit of a palm tree look straight. Generally, I cut curly hair wet (not always), then touch up when the hair is dry.
2. **The products** – Gone are the days of crispy curls or dripping coils. Products have come a long way. Your curls will really decide this one. Think about what your needs are; do you want to enhance your curl? Then you may need a gel or mousse. Do you need to control frizz? Then you may need a balm. And if it's to tame your curl? Then a control cream is your product. I also find that sometimes you may need to layer products in to cover all your hair needs. If your hair is already dry but a bit frizzy, try a texture product like dry wax to scrunch the frizz away. Treat your hair to a mask once a week.
3. **The method** – If you have more a wave to curly texture, you may be able to get away with washing at night and sleeping on your curl with a bit of sea salt spray... lucky you. For the rest of us try this method; shampoo, condition and comb in shower. Towel dry but leave hair fairly wet (don't rake your fingers through or ruffle the hair too much at this point). Apply product with head flipped over (be sure to use enough) scrunch until you can see your curl bundling together. Use a diffuser to dry your hair; the blow dryer settings should be medium heat low air flow.

The fall months are a perfect time for curls if you can control the frizz and hydrate the hair enough. It might take a bit to figure your mane out, but once you do, you will really enjoy your super trendy wash and go style.

Stephanie Pommells is a hair dresser and salon owner of Stevie P's Hair Salon. With her artistic sense and impeccable attention to detail she enjoys working with clients to give them what they need. She also enjoys writing and researching the latest techniques in order to expand her expertise.

FINANCIAL Fitness

by Karl Marshall

Don't let a disability disable your finances

Do you know anyone who has sustained an injury or sickness, are off work on long term disability, and at some point (usually 2 years later) say, "My insurance company cut me off disability payments and I still can't go back to work."

This usually occurs when the definition of disability changes from "regular" occupation to "any" occupation. The "Regular" occupation definition means that as long as you are unable to perform the duties of your regular occupation, your insurer will continue to pay you. The key is to lock in the "Regular" occupation definition for the entire benefit period. "Any" occupation definition means that if you can perform any type of work, then the insurer will stop paying you after a certain period of time, even if you cannot perform the duties of your regular occupation.

The best definition of disability is "Own" occupation which means that as long as you are unable to perform the tasks of your own occupation, your insurer will continue to pay, even if you are well enough to do something else because the definition of disability NEVER changes. It is important to note that the length of time your insurer will pay disability income benefits depends on the benefit period you selected, which can be 2 years, 5 years or up to age 65.

Imagine you are a nurse, construction worker, tradesman or owner of any type of small business; you sustained an injury or illness, are unable to work, and after 2 years your insurer says, "Hey, you can't do your regular job but you can work at a coffee shop so we are going to stop payments to you altogether." (Nothing wrong with pouring coffee by the way.) If your disability income contract has an "any" occupation definition, you have agreed that after 2 or 3 years of being disabled, your insurance company can cut you off, whether you are well enough to go back to work or not. This is very dangerous and a clause you should avoid at all costs.

Disability doesn't have to equal debt. Take the time and review your coverage and understand what the definitions of disability mean and the impact they will have on your income in the event the unexpected happens. If you have no coverage or think nothing will happen to you, I suggest you look at securing disability income replacement with the right definition that won't disable your paycheck. (Note: WSIB won't pay if you get injured off the job. In fact, many disability claims are reported on Monday mornings, and tend to be result from some fun activity gone wrong over the weekend.)

Your income is the source of everything you have including the dreams and aspirations of the ones you love. Make sure a disability doesn't disable your finances.

Karl Marshall is President of Marmac Financial Services Limited, an independent insurance and investment brokerage. He lives in Durham Region. You can read his blog, "The Elephant in the Room" online on The Local Biz Magazine website.



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Teens, Tweens & In-Between

by Victoria Cozza

"Here's to the crazy ones, the misfits, the rebels, the troublemakers, the round pegs in the square holes. The ones who see things differently. They're not fond of rules, and they have no respect for the status-quo. You can quote them, disagree with them, glorify or vilify them, but the only thing you can't do is ignore them because they change things. They push the human race forward, and while some may see them as the crazy ones, we see genius, because the ones who are crazy enough to think that they can change the world, are the ones who do."

— Steve Jobs

Hello readers! It is fall once again meaning the 2015/2016 school year is in full swing. I hope you all had an incredible break full of memories, adventures, and new found confidence in yourself. Since this is an important year for me at school, I thought this article should be about my fears and dreams for my future and hopefully give you advice on reaching yours.

Just before writing this article I had a conversation with some family members about our world and what it takes to be successful in today's day and age. I found the discussion quite interesting and it sparked the idea for my article. I started thinking about my future, dreams, and expectations for what's to come, and I realized just how scary the future can be.

For as long as I can remember, my dream was to become a doctor. I'd always been fascinated by the human body and I wanted to help people more than anything. Just like any other little kid with big dreams, I thought it would magically happen when I got older and that I'd be successful and famous for discovering a cure to an incurable disease. Basically, I wanted to change the world! As I got older, I realized that becoming a doctor and changing the world isn't as easy as I'd originally thought. I started comparing myself to people around me and realized that these days everyone is striving to be that perfect person; the one with perfect grades, a perfect job, and a perfect future. For a while I got caught up in the need to be perfect like everyone else and I thought nothing would go as planned if I wasn't perfect.

In the midst of all my doubts, I came across the quote at the start of this article and I realized, trying to be perfect won't get me anywhere because no matter how far I go in life I'll never be satisfied with what I accomplish. In order for me to be happy, I need to be that optimistic kid that believes nothing can stop her from getting what she wants. I finally saw that being different is okay and that we need to accept who we are. Perfect people aren't the ones who go far in life, it's the crazy ones. As Steve Jobs says, it's those who think they're crazy enough to change things that do. So be the crazy one. Be determined and get what you want from life. Follow your dreams and don't let anyone stop you.

Victoria Cozza is a 16 year old grade 11 student in Ajax. She loves singing, playing piano and reading. She also has a passion for music and writing. She loves spending her free time with her family and friends.

Tasteful Talk

by Shirley Ouellette



September can bring a little stress to the home with children who are just starting school, going into a new grade, or making that transition into high school, college or university. Many parents have busy lives running children around to different schools and various extra-curricular activities and find it hard to make time to shop and cook nutritious meals. Keeping everyone happy can seem like a daunting task but if you get your kids involved at an early age, not only will they help in the shopping and preparation of the food they eat, they will also feel involved and empowered to make good choices when they get older. We need to teach our children that meat is not grown at the grocery store in a conveniently wrapped Styrofoam package; it began on a farm, tended by a farmer long before it found its way into your local store.

Where I grew up in England, we were surrounded by local farms and my father often took me along when he went to collect meat to stock up the freezer. I could wander around and see the animals and chickens, then help load the bags of cut meat into the car and so, could make the connection from live animal to meat on the table. This gave me a huge respect for food and that wasting anything was somewhat of an insult to both the animal and the farmer who had taken the time to grow it. I have always taken the time to show my own children where their food comes from and had them involved in preparation and cooking from an early age. Subsequently, they both eat a huge variety of foods and are never afraid to try something new. They are also good cooks!

I know it is tempting to leave children out of the grocery shopping experience to get it over with as quickly as possible, but this is a great opportunity for education. Take them to farmers' markets and encourage them to identify fruits and vegetables and have them describe what they taste like. Allow extra time and get them involved in the decision making, discussing what you are buying and what you will make with it so that when the meal is on the table they will be able to make the connection to the raw produce. Write down the names of the farms you buy produce from and if they have websites, look them up online to find out more information. Bring up their location on Google maps and show the proximity to your own home.

Don't be afraid to let your children help you prepare food. Obviously you should not be giving them sharp knives too soon, but washing and peeling vegetables is something they can do early on. Have them progress to weighing food and understanding what a healthy portion looks like; this will help them control their weight later in life too. Whatever you do, getting your children involved in their own well-being will ultimately have a huge impact on their lives. Teach your children to vote at the cash register Durhameers and buy local!

Shirley Ouellette grew up in the far south west of England. Since living in Canada, she has been actively involved in promoting the Local Food Movement. Sustainability concepts on a broad spectrum are close to her heart and she encourages everyone she comes into contact with to consciously practice sustainable living habits.

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Tasteful Recipes

by Shirley Ouellette

Pizza Night

Getting children involved in the decision making and preparation of meals might seem a daunting task, but it can be done. Read my article for some tips and try having a family homemade pizza night instead of ordering in. This is also a great entertainer if your kids are having a party or sleep over.

You will need...

- Bread (we use either baguette or flat bread; you can also buy a pizza base)
- Sweet Onion, sliced
- Assorted Bell Peppers, sliced
- Bacon, chopped
- Chicken Breast
- Pork Sausage, crumbled out of the skins
- Mushrooms, sliced
- Sundried Tomato Pesto
- Mozzarella Cheese, grated
- Mixed Green Salad



How it's done...

The amount of ingredients you will need depends on the number of mouths you are trying to feed. If you are using a baguette it will serve three to four, depending on their ages. Individual flat breads like pitta and naan are also good for a pizza base. You can do all the prep ahead of time and just put all the ingredients into bowls when you are ready to assemble the pizzas.

Sweat off the onion until soft, approximately 10 minutes. Stir fry peppers and mushrooms until they have a little colour, about 5 minutes. Cook off the bacon until most of the fat has rendered; buy a good quality bacon from the butcher, some sell bacon bits at a slightly reduced price which works well. Either oven roast or pan fry the chicken breast and cut into bit size pieces.

If you are using a baguette, slice the appropriate sizes and split down the middle. Pick out some of the bread from the centre so you have an indent to place the toppings (freeze this to use as breadcrumbs at a later date). Put all your toppings in separate bowls on the table or counter and let your kids create their own master pieces. We use sundried tomato pesto spread thinly on the base as it is less messy than tomato sauce.

Once all the pizzas are assembled, place on trays in a preheated oven at 400 F for 15 minutes. Don't put too much cheese on or it will run down the sides and burn. Make sure you encourage kids to eat a green salad with their pizza, or make coleslaw. Also offer fresh fruit for dessert to balance their carb intake.

Did you know...

Research shows that families who share four or five meals together each week have kids who eat more fruits and vegetables, have healthier eating habits in general, and are at less risk for obesity.

Beverage Suggestion

Break away from pop; it is nothing more than sugary water and known to be a major cause of childhood obesity. Instead, get an assortment of fresh juices and sparkling water and let them make their own drinks. Or, whiz up some skimmed milk or almond milk in the blender with real cocoa or fresh fruit; stay away from the sugary syrups. Be creative and have fun with your family!

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Taking THE Lead

by Corry Hamilton



Hiking 101 — You and Your Dog

There is crispness in the air and the leaves are falling; it's the perfect time to get out and explore the trails in Durham. You want to make sure that both you and your dog hikes safely and responsibly. Ask yourself these questions before starting out.

1. Is your dog ready to hike? Your dogs age and fitness level will determine if they can hike and what kind of trail to choose. If you have a young puppy, they may find the hike too strenuous on their joints and bones as they are still growing and an older dog may not have the stamina needed for a longer, rigorous hike.
2. Is your dog socialized and non-reactive? You will likely meet other people, dogs, cyclists and even horses on your hike. On narrow trails, this can make it a challenge to pass if your dog is fearful or aggressive. You may want to consider quieter trails and have strategies in place for meeting other people/animals on your hike.
3. Is your dog licensed and micro-chipped? This is crucial in the case of your dog losing his/her collar and getting lost in the forest. You want to ensure that they find their way back to you.

Now that you've determined whether hiking is a good fit for you and your dog, make sure to follow these rules:

1. Keep your dog under control and leashed unless in a designated leash free area. By keeping them on a leash you can prevent a number of problems including charging other hikers, encountering dangerous wildlife or running through poison ivy/oak.
2. Be considerate of other hikers. Not everyone likes dogs or they may be afraid of them. Give them the right of way. This will lessen the chance of a complaint and dogs being banned from a particular trail.
3. Do not allow your dog to drink from standing water. Standing water can harbour bacteria and parasites. Make sure to bring plenty of fresh water for you and your dog.
4. Take plenty of breaks. Be sure to hydrate every 30 minutes or so. If they are panting heavily, rest and find shade. Also bring snacks for you and your dog.
5. Make sure to take all your trash with you and clean up after your dog. There is nothing worse than stepping in someone else's dog poop.

Now you are ready to head out with your dog. Be sure to check out websites including www.durhamtourism.ca for trails in Durham Region. Have fun and be safe!

We loved the name of Corry's business so much, that we decided to name her column Taking the Lead. Corry's furry family is full of special needs animals, and when she isn't planning her next great international adventure, you can find her curled up with a book, snapping pictures or taking a nap with her cats.

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Ask Sue-Ann

by Sue-Ann Bavlnka



Dear Sue-Ann:

I need your help. I have met a man that I have fallen in love with. We are both over 38 years of age. We have been seeing each other for more than 6 months. I meet him at his house for our dates and he never takes me anywhere. In the beginning of the relationship he told me that he did not want commitment. We really enjoy each other, and he agrees, but the relationship still does not move forward. He has had more than one long term committed relationship in the past that did not work out. I need to know Sue-Ann, is he the one for me? Will he change his mind? I have deep feelings and believe he should be with me. My dream is that we will live happily ever after....will we?

Signed: In Love

A. All the signs of what was to come with this relationship were there in the beginning. There is no chance of this relationship evolving beyond what it already is. He is not going to change his mind and you will not be able to sway him in any way. This does not mean that you are not worthy. You are perfect just the way you are. He stated he did not want commitment and he meant it. You have a decision to make...either continue to do the relationship the way that it is or leave and begin to look for someone who will treat you the way you deserve to be treated. He is not a bad guy because he told you from the start what his needs and expectations were. There has been no deception here. Your work is to understand what it was within you that allowed the relationship to continue when you knew that he was not offering what you were looking for. When you find the answer to that you will be able to welcome what you are looking for into your life easily.


Dear Sue-Ann:

I love watching your show on Rogers TV Durham. I have lived in my house for many years. I have had one question for the last three weeks; I feel someone watching me when I am sleeping. When I open my eyes I have seen a woman standing there. She is not someone that I recognize and she is not there every time. What is happening in my house or am I going crazy?

Signed: Ghost in Bowmanville

A. First of all, you are not going crazy. The ghost was not there in the past and suddenly has shown up. Although it could be unnerving, do not be concerned. Spirits that are earth bound travel about and this woman has found her way into your house. I would bet for as quickly as it started it will stop without a reoccurrence.

Sue-Ann is a mother of 3 and resides in the Oshawa area. She chooses to utilize her undeniable psychic ability to assist you in resolving all of life's issues. Host and Community Producer of Divine Lane on Rogers Cable 10, Tuesdays at 9 pm. You can find out more and forward your submissions to Sue-Ann at www.divinelane.com



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COACH

Corner

The old one was better... Really

We love the things we are comfortable with. We often forget this now old comfortable place, or thing, was new at one time. Oh how we love to resist change, the very thing that has to happen in order for us to grow and experience our full potential, to experience new adventures, places, friends and to get the most out of our lives.

After owning a particular brand of car that I have come to enjoy and be comfortable with over the years, I started experiencing some problems with the current model I have been driving. I love this particular brand of car, its style, performance, and prestige. It was comfortable. Trying to resolve the current mechanical problem was taking longer and more frustrating than initially anticipated.

What to do? Go with the familiar, the comfortable, or try something new? As I agonized over my next step, I knew the non-car enthusiasts were saying what's the big deal, it's only a car, get over it. Oh, but it's not just a car. Car lovers you know of what I speak! Sometimes we just don't understand each other. Non-dog lovers don't get dog lovers etc.

However after much debate and researching, I settled on a particular brand of car I thought I might like. It didn't offer some of the things my previous brand offered.

My biggest mistake? Consistently comparing this new model to what I was used to. It was the process I was missing; all the great features of this new car.

How often do we miss out on great new experiences because we are stuck with the old, the familiar?

Well, I made the plunge and bought this new model. For the first week or so I was still doing the comparison. When I finally came to my senses and asked myself what would I recommend to my coaching clients, the answer was obvious – enjoy the new experience! Once I had settled this in my mind, it was time to enjoy.

Shortly after picking up my new car I had a business trip that would take me to Atlanta, Georgia. The usual method of getting there would be to fly. I thought however, why not drive? Driving almost three thousand kilometers round trip would definitely be a love it or hate it experience.

But it was a great experience! I got to travel on my own schedule; no airport hassles. I got to see places I never saw before, eat in some really neat restaurants and was able to take in so many more of the wonderful attractions in Atlanta. This new car also used far less gas than my previous car, so not only did I save on the cost of flying but also on gas as well.

Be open to new experiences and try new things. In time they will become comfortable, and then when the next new situation presents itself you will remember how great your last experience was when you were willing to let go of the comfortable and try something different.



Feel free to explore all the possibilities your life is presenting you. Summer is on the way out and it's a great time to try something new! Why not start today?

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The Golden Years by Linda Calder

In 2008, my sister and I had to make the painful decision to move Mam (our mother) from her home of over forty years to a long-term care facility.

The process didn't begin the day Mam had to move in; it actually started a few years earlier. We contacted Community Care Access Centre (CCAC) about home care for Mam. A CCAC Care Co-ordinator visited Mam in her home along with my sister and I. She discussed her medical needs, did some basic memory tests and talked to us about any concerns we had.

In Ontario, although nursing homes can be owned by private companies, non-profit organizations or the government, they are all licensed and regulated by the Ministry of Health and Long-Term Care. The Ministry covers the cost of care, but you have to pay for room and board. The fees for room and board are set by the ministry so it is the same regardless of who owns the nursing home.

In order to apply to stay in a nursing home, you need to first contact your local CCAC who will help you with the application process and determine if you are eligible for a long-term care placement. To be eligible to enter a long term care home you must be:

- 18 years of age or older
- Have a valid Ontario Health Card
- Have health-care needs that cannot be met in the home or community
- Have health-care needs that can be met in a long-term care home

Since Mam was eligible for placement in a nursing home, we were allowed to select three homes. (Now, you can select up to five.) Mam's name was put on their lists. The waiting lists were around three years. In the meantime, it was decided that Mam could have in-home care for six hours a week. Personal Support Workers went into her home for three hours, twice a week. They helped her have a bath, prepare lunch and exercise.

When the time came for Mam to go into a long term care facility, we were notified that there was a spot for her at Fairview Lodge. We had 24 hours to accept. Although Fairview was not Mam's top choice it was still one of the homes on her list, so if we turned it down we would have to wait six months before she could reapply for another placement. We accepted.

When you go into a long term care home that is not your first choice, you have the option to move if a bed becomes available at your preferred home which was the case with Mam. For Mam though, Fairview was a great place. All the staff was wonderful to her and we always felt comfortable when we visited. She received the care she needed that we wouldn't have been able to give her.

The day you take a parent to a home you are torn. You know it's the right thing to do. After all, they wouldn't be able to get in if it wasn't needed, but that doesn't take away the horrible feeling you have as you sign them in. It's a tough decision but after a while you know it's for the best.

For more information about long-term care placement, contact the CCAC at 1-800-263-3877, or visit the CCAC website at www.healthcareathome.ca

Linda Calder is a retired teacher. She likes to write and enjoys spending time with her family. She also enjoys going on cruises, taking pictures and scrapbooking.

Horoscope

(September 2015 to November 2015)
by Julie Antoinette

Aries (March 21st - April 20th)

It's time for reassessment and reevaluation of some of your past decisions. Take it easy. Don't rush into anything without a plan. You may see some significant changes in your personal life as emotions run high but you must manage these emotions. Challenges come from clashing the business with personal. Be careful not to burn bridges. Remember: Rome wasn't built in a day. But you can burn it down in a day... Destruction happens instantly. Creation takes time.

Taurus (April 21st - May 21st)

You are feeling prosperous, blissful and harmonious on the work front. New business and jobs keep you occupied and fortune smiles upon you. However, with all of this on your plate, career-related challenges may increase demands on your time and could have a negative effect on your personal relationships. Be cautious, as career may take priority over family. Remember: Work to live, don't live to work.

Gemini (May 22nd - June 21st)

Obstacles are present in your career, but your love life will be free and clear. This season is a time for growth and exploration as you consider travel and foreign connections to fuel your adventurous spirit. Wisdom from Jim Morrison: "There's only four ways to get unraveled. One is to sleep and the other is travel."

Cancer (June 22nd - July 22nd)

You are making some long-term decisions about your family life. You will feel the pull to make a commitment. It's time to start realizing some of your personal and professional dreams. Challenges appearing, particularly concerning your career will help you to illuminate these dreams. Remember: Home is where the heart is. Especially for you, dear Cancer, keeper of the home and heart.

Leo (July 23rd - August 22nd)

Are you confused regarding upcoming decisions personally and professionally? No worries, by Thanksgiving, all should be on track. Career is the focus so take care to balance your professional and personal life. Neglecting your personal life will cause a disruption of the delicate balance of support that you so keenly rely on. Review your "Relationship Owner's Manual" and Handle With Care.

Virgo (August 23rd - September 23rd)

You may feel instability in career, finance and family. Not to worry, things will improve. The challenges you've faced in 2015 will start to ease up as you settle into a nice routine as Autumn winds down. Careful though, your emotions will be tested. Remember: Cooler heads prevail.

Libra (September 24th - October 23rd)

It has been a great year for you so far Libra. So much so, that you could be feeling the side-effects of your over-indulgence. It's time to wind down a little bit and get back to basics. This will be particularly important as you may be given a heavier work-load, which could also lead to bouts of insomnia. Remember to take care of yourself. Take heed: Everything in moderation. You are, after all, the Keeper of the Scales.

Scorpio (October 24th - November 22nd)

In romance, the dust seems to have settled. Relationships that weren't working have been ended. If a new romance was on your horizon, it has likely already started. Existing relationships have entered a new stage of romance and understanding. From this point on, you should be facing calm waters, romantically-speaking. A new cycle begins this season. Correct your mistakes and start afresh. Love is in the air and all things are new.

Sagittarius (November 23rd - December 21st)

You'll want to start being cautious about money as finances will be a little tight. Relationships, as a result, may be volatile. Seek spiritual awareness to navigate these practical and personal waters. Once you make it through this challenging phase, your finances should be on an upswing and you should end the year feeling optimistic about your financial future. Just in time for Christmas!

Capricorn (December 22nd - January 19th)

This season will herald changes in career. Family will be supportive as finances improve. Be careful to effectively manage conflicting personalities in the workplace. If you need to be controlling, try it on yourself first. Accept that you can't change the world around you but you can change yourself. Advice from Gandhi: Be the change you wish to see in the world.

Aquarius (January 20th - February 19th)

Opportunities to improve your ability to communicate present themselves in your career. You will be in high spirits as you make headway in your interpersonal challenges. The benefits spill into your personal life and your relationships could become more intimate as a result of your newly finessed communication skills. As you push through problems, your health will improve. Onwards and upwards!

Pisces (February 20th - March 20th)

It's time to focus on yourself, dear Pisces. Be mindful to not ignore your career. Your partner will bring you a lot of strength and pleasure as you accept this self-loving undertaking. Your joint focus on building a life together will create a successful and prosperous foundation. Two heads are better than one! (As are two hearts...)

Written by Julie Antoinette. Julie is a Sociology and Psychology graduate, a Psychotherapy Intern and a lifelong student of the psyche. In her free time, she is a crochet adventurer and musical muse. In this horoscope, she seeks to relay intuitive messages of guidance from the collective astrological archetypes. As above, so below.



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