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Durham Region Community Publication
..... Winter 2015

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From the Publisher

The Local Biz Magazine is a seasonal magazine published four times a year, and I'm always surprised when the winter issue rolls into production. I just can't believe how fast another year has gone by! A new year will soon be upon us and there are some new changes to tell you about.

I'm sad to report that we will be saying farewell to Stephanie Pommells who was our "Treat Yourself" columnist. Stephanie has shared her salon expertise with us over the last few years and has decided to pursue other interests; we wish her the best in her future endeavours. We've also decided it's time for a change, and in place of her column we're moving forward with a travel column "The Magic of Travel". You may recognize the writer Rhian Torontow from our website and from our summer issue. Rhian is a blogger on The Local Biz Magazine website, she wrote a feature article about taking family vacations together in our summer 2015 issue (check it out online if you missed it!), and she's also written a feature for us in this issue — 10 questions you need to ask yourself before taking your next family holiday. We are extremely happy that Rhian has decided to join The Local Biz Magazine team and we're excited to have her on board!

While I'm on the topic of feature articles, let me tell you about two more features. In this issue, we have an article that gets you and your car ready for winter. It's a good refresher for all drivers out there so make sure to check it out. Also, if you've been contemplating a renovation in your home for some time now but don't know where to start, our editor has got you covered. Last winter she went through a major kitchen and bathroom renovation and she's openly shared her experiences with us so that you can learn from her mistakes and triumphs, and feel confident to get underway with your renovation projects.

Lastly, don't forget to check out the great content from our regular columnists and keep up to date with our bloggers online as well. Happy Holidays and Happy New Year 2016!

Antoine Elhashem
 Publisher

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From the Editor

Do you notice after Thanksgiving is over, stores start stocking their shelves with Christmas items? Halloween may not have past yet, but it's never too late to get started right? I was shopping in mid-October in a store in which one aisle had Halloween decorations, and the next aisle over, Christmas decorations! I remember saying to my son, "Look, it's a vampire!" and then a minute later, "Look, it's Santa!"

As much as I love Christmas, the commercialism of it can be overwhelming. We are bombarded with messages to buy the "perfect gift" for our loved ones. And while it can be exciting to unwrap a present, I think I mainly enjoy the unwrapping part more than the actual present. I already have everything I need, so there's much less of that I want. How much "stuff" do I really need to have? Of course, I realize I am not representative of everyone out there; I can only speak for myself. However, I am sure – 100% positive – that there are more people like me out there.

If you resonate with me, or know someone who does, then you may want to read Sam Lehman's article *The Gift of Time*. She talks about the importance of giving our time to loved ones this Christmas by doing activities together, by sharing experiences together, and she challenges us to think outside the box and come up with creative and meaningful gifts for our loved ones. It's a great idea and something I've already done for birthdays, but I may just start doing it at Christmas time as well!

I hope her article motivates you to think outside the (commercial) box this Christmas too. If it does, I would love to hear about your creative gift ideas this Christmas, so write to us and let us know! You can email us, or connect with us through Facebook or Twitter.

Merry Christmas and Happy New Year Everyone!

Wendy Chiavalon
Editor-in-Chief

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The Gift of Time

by Sam Lehman

It's no secret that Christmastime can be stressful, in fact, all of December can feel like a swirl of chaos interspersed with baking, card making, and shopping, that by the time the 24th rolls around many are too exhausted to properly enjoy their holiday.

What if you could break that cycle of stress, frustration, and fatigue? Believe it or not the solution to this problem lies in the act of giving gifts – namely giving more accessible, practical, and helpful gifts. Instead of buying people more things this year challenge yourself to provide them with an experience. Give your family and friends the gift of your time this Christmas – you will not regret it.

In theory, giving the gift of time may sound like much more work than buying someone a new shirt or a skateboard but in the long run it will certainly pay off. In three weeks, that shirt might have a hole or an irremovable stain,

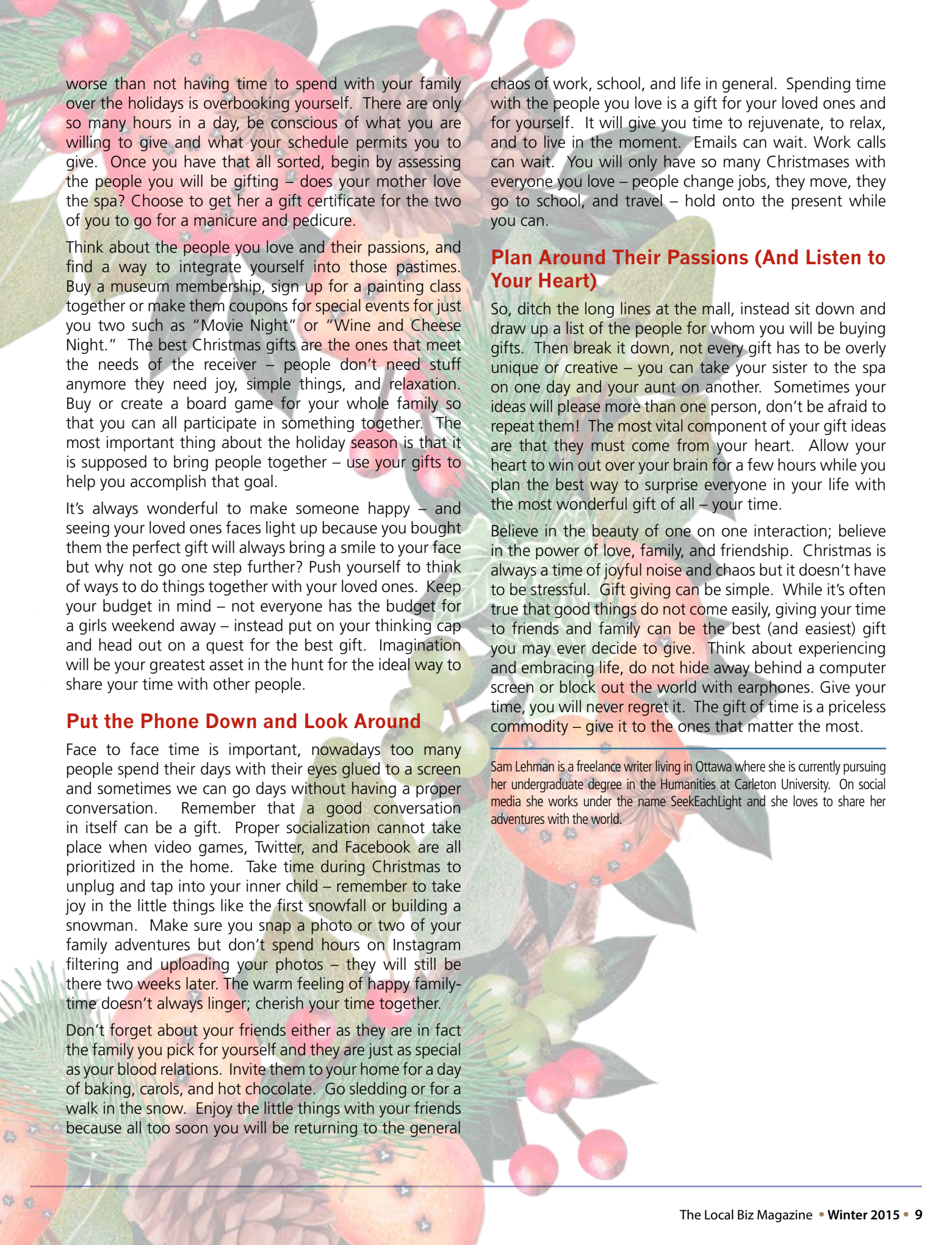
that skateboard won't be usable until the snow melts (no matter how much the receiver says to the contrary). Three years from now that shirt will be forgotten and that skateboard will probably have a permanent home in the garage because driving the car is a more attractive option.

Instead, think about the type of legacy you want your gifts to have – for every other occasion throughout the year there are tips and tricks on how to enrich a holiday – Halloween is regularly used by children's charities as a way to fundraise, Thanksgiving is about being thankful but somehow Christmas is still an overly commercial time of year. There is more emphasis on what you want and what you get than on having meaningful interactions with the people closest to you.

Can You Buy Meaningful Gifts?

Time is actually one of the most valuable commodities that we have access to and yet we try to hoard it instead of making use of it. If our family and friends are as important as we say they are, why are we not using our most valuable resource to create wonderful memories with them?

So, what are your options if you want to go about gifting your time to the special people in your life? Well, for starters make sure you plan out your time – the only thing



worse than not having time to spend with your family over the holidays is overbooking yourself. There are only so many hours in a day, be conscious of what you are willing to give and what your schedule permits you to give. Once you have that all sorted, begin by assessing the people you will be gifting – does your mother love the spa? Choose to get her a gift certificate for the two of you to go for a manicure and pedicure.

Think about the people you love and their passions, and find a way to integrate yourself into those pastimes. Buy a museum membership, sign up for a painting class together or make them coupons for special events for just you two such as “Movie Night” or “Wine and Cheese Night.” The best Christmas gifts are the ones that meet the needs of the receiver – people don’t need stuff anymore they need joy, simple things, and relaxation. Buy or create a board game for your whole family so that you can all participate in something together. The most important thing about the holiday season is that it is supposed to bring people together – use your gifts to help you accomplish that goal.

It’s always wonderful to make someone happy – and seeing your loved ones faces light up because you bought them the perfect gift will always bring a smile to your face but why not go one step further? Push yourself to think of ways to do things together with your loved ones. Keep your budget in mind – not everyone has the budget for a girls weekend away – instead put on your thinking cap and head out on a quest for the best gift. Imagination will be your greatest asset in the hunt for the ideal way to share your time with other people.

Put the Phone Down and Look Around

Face to face time is important, nowadays too many people spend their days with their eyes glued to a screen and sometimes we can go days without having a proper conversation. Remember that a good conversation in itself can be a gift. Proper socialization cannot take place when video games, Twitter, and Facebook are all prioritized in the home. Take time during Christmas to unplug and tap into your inner child – remember to take joy in the little things like the first snowfall or building a snowman. Make sure you snap a photo or two of your family adventures but don’t spend hours on Instagram filtering and uploading your photos – they will still be there two weeks later. The warm feeling of happy family-time doesn’t always linger; cherish your time together.

Don’t forget about your friends either as they are in fact the family you pick for yourself and they are just as special as your blood relations. Invite them to your home for a day of baking, carols, and hot chocolate. Go sledding or for a walk in the snow. Enjoy the little things with your friends because all too soon you will be returning to the general

chaos of work, school, and life in general. Spending time with the people you love is a gift for your loved ones and for yourself. It will give you time to rejuvenate, to relax, and to live in the moment. Emails can wait. Work calls can wait. You will only have so many Christmases with everyone you love – people change jobs, they move, they go to school, and travel – hold onto the present while you can.

Plan Around Their Passions (And Listen to Your Heart)

So, ditch the long lines at the mall, instead sit down and draw up a list of the people for whom you will be buying gifts. Then break it down, not every gift has to be overly unique or creative – you can take your sister to the spa on one day and your aunt on another. Sometimes your ideas will please more than one person, don’t be afraid to repeat them! The most vital component of your gift ideas are that they must come from your heart. Allow your heart to win out over your brain for a few hours while you plan the best way to surprise everyone in your life with the most wonderful gift of all – your time.

Believe in the beauty of one on one interaction; believe in the power of love, family, and friendship. Christmas is always a time of joyful noise and chaos but it doesn’t have to be stressful. Gift giving can be simple. While it’s often true that good things do not come easily, giving your time to friends and family can be the best (and easiest) gift you may ever decide to give. Think about experiencing and embracing life, do not hide away behind a computer screen or block out the world with earphones. Give your time, you will never regret it. The gift of time is a priceless commodity – give it to the ones that matter the most.

Sam Lehman is a freelance writer living in Ottawa where she is currently pursuing her undergraduate degree in the Humanities at Carleton University. On social media she works under the name SeekEachLight and she loves to share her adventures with the world.



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Driving in a Winter Wonderland



by Wendy Chiavalon

Cold, ice, snow, sleet, slush, skidding... all sound familiar? Ah... winter driving is back!

Depending on your driving skills and confidence on the road, you may view winter driving with a bit of apprehension. Or, if you're a seasoned driver comfortable driving in any weather, you may view winter driving as just another season on Canadian roads, no different from spring, summer or fall.

So what separates the former from the latter? Why are some drivers apprehensive of driving in the winter time while others are completely calm? (I'm referring to safe drivers, not the over-confident, reckless kind!) I think the difference lies in preparedness. The latter group of drivers – the calm, confident and safe drivers – are ready and prepared for winter. They make sure their vehicles are properly equipped for wintry conditions, *and* they know how to drive in the winter. We want you to be this kind of driver this winter. That's why in this article we're going to cover what you need to do to make sure your vehicle is winter ready, and also refresh you on winter driving tips. Let's get started, shall we?

Tires

Winter tires are recommended in winter because they have a better grip on the road at cold temperatures, typically 7

degrees Celsius and below. If there's snow and ice on the road, winter tires make it less likely you will skid. Keep in mind, less likely doesn't mean that you will not skid at all. Your speed and other factors also come into play.

An incentive to install winter tires – besides the safety advantage – is that drivers with winter tires on their vehicle will (as of January 1, 2016) be entitled to a discount from their insurance provider. How much of a discount you will receive is entirely up to your insurance company though; up until now the standard discount was 5%. The renewal date of your policy also matters, so speak with your insurance company for more information.

Finally, a very important but often overlooked thing you need to do during winter is check your tire pressure. You've probably even seen the overhead signs on the 401 reminding you to do so. As the temperature gets colder, your tire pressure drops and you may end up with a flat tire. It's also a good idea to check the air pressure in your spare tire to make sure it's properly inflated to the correct pressure. Your vehicle will specify the correct tire pressure for your tires.

Brakes

Most new cars today (depending on the make, model and upgrades) are equipped with ABS (anti-lock braking system), stability control and traction control. ABS equipped vehicles allow the wheels to prevent locking up in low traction conditions such as rain, snow and mud when you apply the



brakes. This allows the tire to remain in static contact with the road.

Stability control equipped vehicles allow the vehicle to perform as the driver would want it to behave in low traction conditions by applying selected wheel brakes based on the driver's steering, braking and acceleration.

Traction control equipped vehicles prevents the wheel(s) that are spinning faster (due to over-acceleration) from spinning faster than the rest of the wheels. Wheel speed sensors tell the ABS computer in your vehicle to apply brake(s) on the wheel(s) that are spinning faster than all other wheels, keeping the wheels spinning all at the same rate, thereby maintaining traction on the road while accelerating. On most traction control equipped vehicles, there is a traction control disable switch which allows you to get yourself unstuck in slush/snow condition by rocking the vehicle forward and backward without having the traction control system intervene.

All this may seem very technical to some of you. Don't worry, you don't need to memorize this information! It's included here to give you an understanding of how the braking systems in your vehicle are designed to work.

Some vehicles (usually older models) are only equipped with base brakes. These vehicles put the driver in full control of braking, acceleration and steering so they can control their car as they want to. Knowing how your vehicle responds to the vehicles road conditions is essential in driving a vehicle with base brakes.

Regardless of what kind of braking system your vehicle has, make sure to test its braking (and accelerating) ability on a daily basis and in different weather conditions (e.g. rain, snow, ice, etc.). Do so in a safe manner with no other vehicles, pedestrians or obstacles around. This allows you to know on a day to day basis what the road conditions are like, as well as what your vehicle is capable of performing. When you know what your vehicle is able to do (or not do), you are able to drive it safely. For instance, you'll know how much of a distance you'll need to keep from the vehicle in front of you so that when you brake (or stop) you won't rear end them. If you don't leave enough of a distance, your brakes

might not be able to respond fast enough (given the slippery road conditions) and this may cause an accident.

Visibility

Visibility is crucial in winter especially if the weather is making it that much harder to see what's around. Make sure you have topped up your car with winter windshield washer fluid. Make sure to top it up regularly as the more you use it, the more you will need to refill it. You don't want to be out of windshield washer fluid just when you need it! It's always a good idea to keep a spare jug of windshield washer fluid in your vehicle just in case.

What about if you have fog / moisture on the inside of your windshield? Here's a tip I learned from observing my husband driving one day. When you have fog / moisture on the inside of your windshield, reduce it by turning on the air conditioner! An A/C system reduces heat and humidity, and will remove the fog / moisture from the windshield when it's 1 degree Celsius (33 degrees Fahrenheit) and above outside. Now I know what you're thinking... turn on the A/C in winter?? You have got to be kidding! But you can stay comfortable and defog your windshield by choosing a mid-temperature setting with the A/C on.

However, if the temperature is 0 degrees or below then you're dealing with frost on your windshield. If you need to defrost your windshield, turn the front windshield defrost feature on while your engine is running with the temperature control at the hottest setting. The heat will defrost the windshield from the inside out. But remember this is *only* effective once the engine is up to temperature and the heater is blowing warm / hot air on the windshield. Blasting cold air (because the engine is still cold) on the windshield isn't going to make a difference!

You're also going to use your wipers blades a lot in the winter time. Wiper blades last about a year. The best time to replace your wiper blades is in the winter time, as they are still effective the following spring, but will tend to wear out in the summertime. You may also choose to get winter wiper blades which are made specifically for use in cold, icy, slushy conditions. They give you a better grip on your windshield

compared to all-season wiper blades. Winter wiper blades are not meant to be used in any other season, but you can hold onto them until the following winter providing they are in good condition.

Don't forget about your headlamp lenses. Make sure they are transparent / clear. Today's headlamp lenses are susceptible to hazing due to UV exposure and harsh environmental conditions (salt, sand, road debris, etc.). Headlamp restoration kits help in restoring the clarity of the lenses, and they are less expensive than headlamp replacements.

Battery

Many drivers do not realize how much of a toll the cold weather can take on a vehicle. As the temperature drops, it takes longer for your vehicle to come up to temperature.

The battery also has to work much harder. If you notice, most vehicle batteries tend to fail (not start up) on cold winter days. One way to ensure your battery does not fail is to reduce your electrical demands on your vehicle about 5 minutes before you reach your destination. So turn off the heater, heated seats, heated mirrors, defroster, radio / CD, etc. Use your discretion as to what is necessary to leave on electrically for safety reasons. Doing these little things allows the charging system in the vehicle to devote all its energy to recharging the battery to full capacity, so that next time you start it up you'll have a better chance starting your battery on a cold day.

Have your vehicle inspected regularly at your local automotive shop to ensure everything is in proper working order. Many shops offer winter multi-point inspections to avoid vehicle break-downs.

Driving Skills

Now that you've got your vehicle all prepped for winter, what's the next step? Well, how about getting a refresher on winter driving do's and don'ts. The Ontario Ministry of Transportation has an excellent resource (*Winter Driving: Be Prepared, Be Safe!*) that will refresh your memory. Also, Canadian Tire *Driver* magazine usually covers winter driving topics in their winter issue and is an excellent resource as well.

One of the BEST things though you can do for yourself is to learn how to actually drive in winter. If you do know someone who is experienced in winter driving, get some pointers from them. Many driving schools also offer winter driving courses, and if it's an area you would like to gain confidence in, then it would be beneficial to take a course.

Stay safe on the roads this winter Local Biz readers and I'll check back in with you once the snow starts to melt in spring!

Wendy Chiavalon is the Editor-in-Chief of The Local Biz Magazine. 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 Dominic Chiavalon, a licensed Automotive Service Technician and Truck & Coach Technician for his input when writing this article.

Essentials To Have in Your Car in Winter

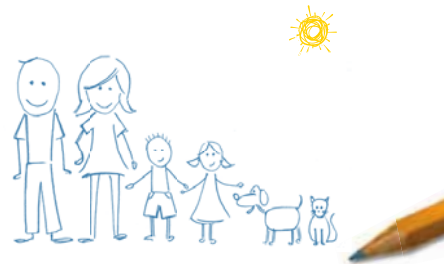
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4. **Extra Gloves / Hats / Scarf / Socks**
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6. **Flashlight**
7. **First Aid Kit**
8. **Compact Tire Inflator (good to have in case your tire goes flat)**
9. **Winter Safety Kit (all-in-one kits that contain winter essentials; sold in stores)**

Winter Driving Tip Sheet

1. **Check weather and road conditions before heading out.**
2. **Reduce your speed in poor weather and road conditions.**
3. **Be cautious when approaching shaded areas, bridges and overpasses as they could be icy.**
4. **Know how your brakes work!**
5. **If skidding, look in the direction of where you want to go and steer in the direction of where you want to go.**
6. **Leave plenty of space between you and the vehicle ahead of you.**
7. **Never ever pass a snow plow!**
8. **Put down your cell phone and stay focused on the road! (Important all year long!)**

For more tips, check out *Winter Driving: Be Prepared, Be Safe!* by the Ontario Ministry of Transportation

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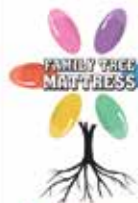


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Winter Events Calendar

December 4, 2015

Pickering's Annual Tree Lighting & Fireworks Event

Bring the family for one of our biggest "Celebrate Winter" events. Outdoor entertainment, rides, games, hot chocolate, fireworks and more! Food donations for St. Paul's Food Bank will be accepted at this event.

Esplanade Park (Pickering)
www.pickering.ca

December 5, 2015

Annual Lamplight Tour

Celebrate a traditional Victorian Christmas with us on Saturday, December 5th from 6 - 8 p.m. We'll have samples of plum pudding, childrens activities in the one room schoolhouse, dress up opportunities and selfie stations and photos with Father Christmas. Admission is \$5 per person and Oshawa Historical Society Members are free.

Oshawa Museum
www.oshawamuseum.org

December 5, 2015 to January 2, 2016

Bakersville : Animated Gingerbread Village

Bakersville is a animated gingerbread village that in its 20th year. A display of gingerbread houses set in a village setting with a train and other animated activities. Scugog Community Memorial Library
bakersvillepp@hotmail.com

December 5, 2015

Port Perry Santa Claus Parade

The Scugog Chamber of Commerce and the Port Perry Lions Club bring together the wonders of Christmas during our evening parade of lights. Parade starts at 5pm. Please see website for para route information. Downtown Port Perry
www.scugogchamber.ca

December 6, 2015

Sunday FUNday - Pen & Ink Letters to Santa

Get into the Christmas spirit by writing a letter to Santa! Pretend you are a Victorian child. What kinds of things would you have asked for instead of video games, skateboards or movies? Learn to write with nib pens and ink. Seal your letter with wax! Admission is donation (\$5 / person suggested) Oshawa Museum
www.oshawamuseum.org

December 8, 2015

Make A Joyful Noise Music Nights

Family Festivities - sing along with our musical host to the songs from your favourite television specials, Disneys holiday classics and Frozen. Create a snowman to take home to decorate your home, or give as a gift. Food donations for St. Paul's Food Bank will be accepted at this event Pickering City Hall
www.pickering.ca

December 17, 2015

Durham Storytelling Gathering

Prior to written history, stories were passed down orally from generation to generation. Today, storytellers uphold this oral tradition and narrate happenings from the past and present, real or imaginary. They breathe life into the old tales, nurture new ones, and take listeners on mind journeys into the wonderment of their imaginations, keeping audiences spellbound. Come Listen. Come Tell. Catch the Magic. Northview Community Centre (Oshawa)
www.durhamfolklorestorytellers.ca

December 27, 2015 to December 31, 2015

Treasure Island

Treasure Island is a swashbuckling Musical. Lots of singing, dancing and laugh-out-loud comedy. Fun for the entire family from 5 yrs - 105 yrs!

The Whitby Centennial Theatre
www.diversifiedtheatre.com

December 31, 2015

Ajax Family New Year's Eve Party

Come and ring in the new year with the whole family at the Ajax Community Centre's New Year's Eve Party. There will be loads of fun for all who attend.

Ajax Community Centre

December 31, 2015

Oshawa Celebrates 2015

Celebrate the new year at a family friendly event. Children's entertainment, free swims, free skates, hot chocolate and crafts. Countdown at 9:00pm
Legends Centre
www.oshawa.ca

January 1, 2016

Mayor's New Year's Day Levee

Join Mayor Ryan and Members of Council to celebrate the New Year! Free event for the whole family, featuring live music, refreshments, children's entertainment, prizes and much more!

Pickering City Hall
www.pickering.ca

January 30, 2016

Ganaraska Region Conservation Authority's Family Cross-country Ski & Snowshoe Day

The Ganaraska Forest is beautiful year-round, but especially in the depth of winter. Come see for yourself during this annual event which ends with a guided ski through the forest. Make a day of it and give free showshoeing a try! Please call 905.885.8173 to pre-register. All participants must be 8 years of age or older. Registration fee includes complimentary equipment use.

Ganaraska Forest Centre
www.grca.on.ca

February 18, 2016

Durham Storytelling Gathering

Prior to written history, stories were passed down orally from generation to generation. Today, storytellers uphold this oral tradition and narrate happenings from the past and present, real or imaginary. Come Listen. Come Tell. Catch the Magic.

Northview Community Centre (Oshawa)
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RENO BASICS 101

by Wendy Chiavalon

It was a typical weeknight at our house. We were in the kitchen preparing dinner. I pulled open the cabinet door to our pantry to get out a few items. The handle of the cabinet door broke in my hand and the door came off its hinge; it was teetering dangerously midair. I sighed. This wasn't the first cabinet door to fall off its hinges; it was the fifth!

I looked across the room and saw our 5 month old baby watching me from his exersaucer. I pulled off the entire cabinet door and leaned it against the wall. "I can't take this anymore!" I said to my husband. "We need to fix this kitchen!"

My husband and I had talked for a while – 3 years – about fixing our kitchen. We had done a lot of other renovations in our house since we bought it, but this was by far going to be the biggest and most expensive. We knew it needed

to be done, but the question was when. I had assumed we would have done it prior to us having a baby, but alas, life got in the way and that never materialized. Now that our son was here though, I knew we had to act fast. The thought of him crawling around our peeling, dingy, ugly 1980's kitchen floor was not something I was about to let happen...

Research, Research, Research!

The first step my husband and I took in this entire renovation process was googling "kitchen renovation ajax" and seeing what companies came up in our search. We inquired with several independent kitchen renovation companies. We also visited big box stores like Home Depot and Lowes and worked with their in-store consultants designing our dream kitchen. We got as many free in-home estimates as we could from companies that offered them. (Big box stores usually don't do in-home estimates until after the initial consultation stage is complete and you put down a deposit with them.)

Some companies we contacted had storefronts and some didn't. Storefronts are nice; there is more security as you know the company won't disappear on you (although they can close shop the next day or file for bankruptcy), but not having one didn't automatically deter us.

We spent a good 2 months doing our research before we settled on our contractor. Although this part of the process was very time consuming, the benefit of all our research paid off. We learned a lot about kitchen renovation and our particular job in the process. Each company we talked to helped us get better informed about what questions to ask the next company we spoke to. We learned what was feasible for our job and what wasn't. We got a sense of which company / person we were able to work with and which one we couldn't. And as a result, we discovered who was best suited to take on our job. The planning and research stage is not to be underestimated. It will most likely cost you nothing except your time, but it can save you a lot of hassle down the road.

Find the Right Match for YOU!

There are many ways to get a job done, and that saying is true for major renovations as well. There are many ways to tackle a renovation project and get it done, but pick the approach that works best for you. For instance we could choose to have our kitchen renovation done by a licensed general contractor who would do everything (flooring, kitchen cabinets, plumbing and electrical) for us, or have just our cabinets done by a kitchen company and then hire a general contractor or individual trades person (e.g. a plumber, an electrician, flooring person etc.) to complete the rest of the job. We preferred to have

one person do the entire job so we hired a contractor.

Additionally, choosing the *right person* for your job is just as important. Do you like the personality of your contractor? It may seem silly to consider, but if you can't get along with someone or communicate clearly with them, you definitely don't want them working for you. We were debating between two contractors and our ability to work with one guy over another made a huge difference in who we ultimately went with for the job. Both were skilled and knowledgeable - we had no doubt - but we were unsure if one of them would listen enough to our needs to do the job as we liked. Guess what? We didn't pick this guy. It didn't matter to us if our parents or best friend would pick him, at the end of the day, he's working in our house not theirs.

Supply & Installation

My husband and I were very specific about how we envisioned our kitchen. We wanted a specific type of faucet, sink, countertop, backsplash etc. Our contractor presented us with options from his suppliers, but sometimes we didn't like these options. So we decided to go elsewhere and purchase the materials ourselves. We went to a tile place and purchased porcelain tiles for the kitchen floor, as well as backsplash. We went to a countertop top place and purchased a quartz countertop. (Note: Because kitchen countertops are extremely heavy





and long, whomever you buy your countertop from will send their own installers to install the countertop for you.) We went to Home Depot and purchased our faucets. We went to a sink manufacturer and purchased a 10 inch deep kitchen sink (which I thought was too big at the time I saw it, but I now LOVE it)! Given this, we made sure that it was clear on the contract which items we were supplying for our contractor to install, and which items he would be *both* supplying and installing.

Obviously, this will affect your overall cost. The materials are either factored into your overall cost with the contractor, or they are removed as you will be absorbing that cost separately. Remember, contractors often have their own suppliers they deal with, so they may be able to get a better deal on an item than if you were to purchase it on your own. If you're not sure, ask for a breakdown of the costs for specific items. Keep in mind though that the cost you are told may be the same, or even higher than what you would pay if you went to manufacturer of that product directly. There's always a little markup after all.

One important thing to keep in mind – which we learned the hard way – is that when companies offer bundle deals (for instance, buy a countertop and get a free sink), they often quote you on the basic, standard model, in this case a standard sink. When we were shopping around for sinks we didn't know that there were "standard size" sinks and "custom made" sinks. In our understanding, everyone comes in with different measurements for their sinks so in a sense a sink is always custom made. However, we were wrong. When we were quoted a price for a sink to be included in our countertop purchase, we were quoted on the basic, mass produced model. Apparently the sink we actually wanted had slightly different dimensions and put us in the "custom made" category. This confusion – which caused me unnecessary grief at the time – cost us a little bit more, but we got exactly what we wanted. Unfortunately for this company, given how the matter was handled, they lost our business for other products we needed to buy for our renovation.

If you are not particular about what specific items (for example, a sink or faucet) will be put in your kitchen, then it is easier to have the materials supplied for you. If on the other hand you are particular, ask for samples of what is

being offered; if you like it, great, if not, look elsewhere and supply the materials yourself.

Pay in Installments

Different companies have different payment policies, so ask. Whatever you do though, do NOT pay for an entire job up front. A down payment before the job starts is often standard, but never the full cost of the job. We put down 40% and then paid for the remainder of the job in installments. The last payment was due when our job was complete.

Verbal vs. Written Agreements

Before we had told our contractor that we had given him the job, we had many discussions with him about our project. We wanted certain things done, weren't sure if other things could be done and so on. A lot was verbally expressed during these meetings and we wanted to make sure we were on the same page. We went over the contract he wrote with a fine eye to make sure everything was CLEARLY stated in writing. Many revisions were made until we were satisfied. And only once we were satisfied did we sign it.

The importance of getting things down in writing is crucial. I cannot stress this point enough. People's memories aren't that great and this could lead to a (costly) misunderstanding down the road. You don't want to end up in a "he said, she said" scenario. We also learned this the hard way. We thought the interior of our cabinets would be made of plywood as we asked, but instead they gave us particle board cabinets. When we told our contractor the mistake, he told us he didn't recall us asking for plywood, and looking back at our contract, we realized this part wasn't as clear as it could be stated. Bottom line, if we wanted our cabinets to be redone it would cost us. So save yourself headache later, get everything down in writing. Contracts are binding and protect you and your contractor from confusion and extra costs down the road. If they are not honored, you can at least fight it in court.

During our renovation process, we referred to our contract

numerous times because we forget little things and so did our contractor. The contract served as a reminder of the little details that could have gotten overlooked. If there was a miscommunication and a possible extra charge of doing something, out came the contract to verify the matter.

The Reno Finally Begins!

So you've sorted out all the details, signed the contract and put down a down payment. Now what? I remember when our renovation date had finally rolled around, I was excited but nervous. Excited because we were finally getting our new kitchen, but nervous because I was going to be out of a kitchen for the next few months, in the middle of winter, with a baby...

Since I am a stay-at-home mom, I was at home during the entire renovation process. Although I didn't really want to be there while the work was being done, in the end I am glad I was and I would advise the same. Unless you've worked with someone before and are 100% familiar with their work ethic, it's best to be there while they are working away in your house. This doesn't mean you are watching every move they make, but that you are there in case they need you (for example, to ask where the water valve shut off is) or to verify things are done as you like. If you're not there, a decision might be made for you, or they will wait for your decision which means the renovation will stall as a result.

Remember too, it's your house, go with what you want. Your contractor has different ideas and preferences from you. If you don't like what they are doing, speak up and say so. Don't let them tell you how things should be. At the same time, ask for input. An experienced contractor will be able to properly guide and advise you in areas where there are multiple ways of doing things. Ask their opinion and see what they think. At the end of the day, the choice is yours, but it's always best to make an informed choice.

There's A LOT more I can say about our renovation, but I don't have the space to cover it all. I hope I've given you enough information though to point you in the right direction when tackling your own renovation project.

Our kitchen renovation started in November 2014 and ended in February 2015. Our bathroom renovation (also by the same contractor) started in January 2015 and took 2 weeks. Looking back, I am not sure how we underwent two major renovations with a baby... I guess all those years camping helped prepare us! But I'm glad we did it because I now have a kitchen (and bathrooms) which I love! Oh, and the baby learned to crawl, just in time to test out the new, porcelain, 'mama approved' floors!

Wendy Chiavalon is the Editor-in-Chief of The Local Biz Magazine. In her spare time, she also doubles as a cake decorator, baking and decorating cakes and other treats at Wendy's Cake Shoppe.

Things I learned during our renovation...

1. Take lots of pictures of your current space. You'll want to have "before" and "after" pictures so you can wow others with the transformation.
2. Measure, measure, measure! A ¼ inch gap may not seem like much, but it can be unsightly and huge after the fact (think gap between the cabinet and stove or fridge).
3. Your house will get dusty. While sectioning off the work area will help a tad, it will NOT keep the rest of your house from getting dusty. Warning: don't leave a cup of coffee uncovered!
4. Although the renovators should / will clean up their mess after they're done, you will still have to clean things as there will be fine dust everywhere. Even if you don't see the dust, it's there, so vacuum and wipe down everything! See earlier warning about coffee!
5. If you are married, play to your spouse's strengths. Work as a team but let them deal with aspects of the renovation where their strengths lie. If they are the handy type, let them discuss the technical aspects of the renovation; if they are the negotiator, let them deal with the financial aspect. It'll be less stressful on your relationship.
6. Deadlines... are meant to be broken. Not meant to, but most likely they will end up being broken. There are always delays that pop up due to mistakes, things taking longer than anticipated, unforeseen challenges, ice storms and power outages (think December 2013!) etc., so even though your renovation is supposed to be done by a certain date, expect that it will go past it. Don't plan a, "let's see our renovated kitchen" party until your renovation is over and you have cleaned up (see point #4).

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10 QUESTIONS TO ASK YOURSELF BEFORE YOUR NEXT FAMILY HOLIDAY

by Rhian Torontow

QUITE OFTEN WHEN YOU DECIDE TO TAKE A FAMILY HOLIDAY, THE FIRST QUESTIONS THAT COME TO MIND ARE: "WHEN ARE WE GOING?" "WHO IS GOING?" "HOW LONG WILL WE GO FOR?" "WHAT IS OUR BUDGET?" SOMETIMES THE QUESTION, "WHERE DO WE WANT TO GO?" MANAGES TO SQUEEZE IN. THESE ARE ALL GREAT QUESTIONS AND NEED ANSWERING BUT IF YOU WANT TO HAVE A MEMORABLE FAMILY HOLIDAY THEN SCHEDULE A FAMILY MEETING AND ANSWER THESE FOLLOWING QUESTIONS.

1. WHY ARE WE GOING ON HOLIDAY?

This is the most important question to ask and sometimes people don't even take the time to ask it! This question should come first, even before you decide on when you want to go. By starting with this question you can keep going back to your answer when making your plans to ensure you're on target.

There are a number of answers to this question. You may want to take a family holiday because you notice your children bicker all the time and in between ferrying your kids to all of their activities, you realize that you don't actually have much time for meaningful moments with them. The reason for your family holiday may be to connect with each other.

Another "why" for your holiday could be to simply discover the world. Perhaps you have travelled extensively and there are still some places left you want to explore. Figuring out

this as your 'why' will help with planning because you can make sure you fit in enough activities that will allow you to explore your destination as opposed to seeing the airport and the hotel.

Work can be extremely stressful and often you can be thinking about your work when you're not even in the office. Wanting to relax and disconnect from the day-to-day stress can be an excellent reason for a family holiday. Should this be your main reason then it will be helpful to drill down to because it could be that you look for a guided tour where you are not in charge of all the activities or the itinerary – someone does the thinking for you! Relying on the expertise of a travel professional to handle all of the details is another option if a guided tour does not appeal to you.

During this time of year you may want to take your family away to warm up! Knowing that this is the reason for your family holiday will ensure that you pick the right destination and do the correct research to make sure that the destination has the weather you are expecting. I speak from experience when I was in Florida a couple of years ago and had my jacket and gloves on in January.

Remember, you can have a combination of reasons as well! Maybe you are having difficulties coming up with why you are taking a family holiday and can only come up with that you want to get away. Check out the bonus question at the end and that will help you come up with your why.

2. CAN WE INCORPORATE THE CHILDREN'S SYLLABUS?

You can get inspiration for places to visit by looking at your children's curriculum. Not only will you be able to come up with fun and interesting places to visit, you will also reinforce what your children are learning at school.

I remember learning about sedimentary rock in school and I had just visited the Grand Canyon. The Grand Canyon is a



great classroom for sedimentary rock!

As we look forward to 2016, the USA has released an Every Kid in a Park pass for 4th graders where they can visit a US National Park for free. While this is only available to American 4th graders, one of our travel partners has been inspired by this idea and your 4th grader will go free on any of their tours that visit a national park when there are 4 guests in one room, even Canadian 4th graders.

3. ARE WE ALLOWED/WILLING TO TAKE THE KIDS OUT OF SCHOOL?

We don't always have a choice as to whether we can avoid school holidays for our family holiday but sometimes we do and we can be rewarded with better value. On their travels, children can learn far more than what they learn in the classroom. Expanding their studies beyond the classroom will really enhance their education. I strongly believe that travel is the greatest gift a parent can give their child.

If you do take your children out of school, make sure you are adding value to your trip, such as visiting an extra city or hiring a private guide, and not just getting it less expensively. There are a number of benefits of taking your family holiday when school is in session. Firstly, the crowds are fewer and that means less time spent in line for the destination's sights and attractions and more time experiencing them instead. You are also extending the travel season for the locals of the destination you are visiting so that you can keep their economy going. In addition, if the destination you are visiting has the same school year as here, you have the opportunity to see what some schools in the destination are like. Beaches resorts offer a reading road trip where you go into a local school to read to the local students. This trip is not possible if the school is on summer vacation!

We used to leave just before the semester would end. This allowed my family to experience some savings and also add on a couple of days all while not missing too much at school, as it was the end of the semester.

4. IS THERE ANOTHER FAMILY OR EXTENDED FAMILY WE CAN GO WITH?

Perhaps you have another family whose children are around the same age as yours and you love getting together to do fun activities. Why not consider taking a holiday with them? What about taking grandparents or your brothers or sisters

with their children? Taking a holiday with another family or extended family will mean you then have a small group and can experience benefits such as a family member going for free, or all the benefits of a group tour trip but only your family are on the tour resulting in a private tour for your family.

5. HOW MUCH DOES THIS FAMILY HOLIDAY MEAN TO US?

This question is actually two fold. If it means a lot to you, which to be honest most family holidays do, then you may consider employing a professional to help with all of the planning and share their expertise. You don't know what you don't know!

You can also answer this question by thinking about how upset you would be if you had to cancel or if you missed the start of your holiday. Make sure you purchase insurance especially when travelling during this time of year although travel insurance is a necessity for any time of year. Travel insurance can be seen as just an extra expense... until you need it. When picking up a cruise, travel down at least the day before or add a couple of days on to the beginning of your cruise to explore the port where you are joining your ship so that you don't miss the start of your cruise due to any travel delays. If you do miss your cruise ship, most travel insurance policies will help you get to the next port.

6. WHAT DO OUR KIDS WANT TO DO?

By skipping over this question, your family holiday could end up being a flop. Involve your children early on in the planning process. They will start to get excited and if they know they will soon be visiting a place that they're learning about in school, they will be more likely to retain the information during their lessons. Your children will also be more engaged in the destination during your family holiday. As a family, you will come up with some great ideas of what to do and where to go and you can be sure that the whole family will enjoy your holiday when everyone is involved in deciding what you will be doing.

7. WILL THE CHILDREN BE EXPOSED TO SOMETHING NEW AND DIFFERENT?

This is a big question that needs to be answered if one of your reasons for your family holiday is discovery. It's still an important question even if exploration isn't the top of the



list of “whys” because exposing your children to something new will broaden their horizons. Often parents want their children to become well rounded, accepting young adults. To accomplish this, children need to be exposed to new and different ways of life.

You’ll be surprised by what they’re willing to do and try. Children are very resilient and extremely accepting. Exposing your kids to other cultures and customs will help them in their adult life when they are faced with something new and different.

8. SHALL WE USE A TRAVEL PROFESSIONAL?

When answering these questions, you will be able to get a feel for how much work will be involved in planning your next family holiday. If you want to visit a destination that you have never been to before then using a travel professional who has expert knowledge in that destination will save you hours and hours of research and you will be able to experience activities that you didn’t even know to look for. The nominal fee you pay for the expertise of a travel professional is returned ten-fold in the value you receive.

Perhaps you struggled to find the time to all sit together as a family and answer these 10 questions, using a travel professional will save you time. Travelling as a small group may sound like a great idea in which case I would definitely recommend you work with a professional. They will know the best suppliers to work with for your group size that are still family-friendly. There will undoubtedly be questions within your group and so instead of having to nominate one family member to be in charge of organizing the trip, the responsibility will fall on a qualified expert instead.

9. WHAT TYPE OF HOLIDAY SHALL WE GO ON?

There are all different types of family holidays you can go on and if you read my article in the summer 2015 edition (Don’t Let Another Summer Slip Away Without a Family Vacation!) you are familiar with a number of them. The best place to start with is to look at the ages of your children. If you have teenagers then maybe a group tour would be ideal, or if your children are in middle school then a holiday full of activities. On the other hand, if your children are young, take a look at a beach holiday.

Then, go back to your why. Should you be going on holiday

to connect as a family, perhaps you need to avoid the cruise with the fantastic kid’s club, as you won’t see your children at all. After deciding that you will use a travel professional, I recommend that you utilize their knowledge and experience to the fullest by sharing your answers to all of these questions and let them work their magic.

10. WHAT NEEDS/ISSUES OF MY FAMILY DO WE NEED TO TAKE INTO CONSIDERATION?

Are there any dietary needs for example or any mobility issues that will affect where you can take your family holiday? Addressing these issues before you start looking will avoid any disappointment of finding a great holiday and then realizing that it will not accommodate your family’s needs.

BONUS: WHAT WAS OUR FAVOURITE HOLIDAY AND WHY?

Ask yourself what your favourite holiday was but don’t stop there, ask yourself WHY was it your favourite holiday? Perhaps your favourite holiday was a beach vacation but the reason it was your favourite holiday was because you were able to totally disconnect from the digital world and connect with each other and there were no distractions. You can then take this information and look for another holiday that will let you disconnect such as a trip to a beautiful lodge in Alaska where there are loads of activities and no cell service and you can get all the benefits. Figuring out the why is so important because clearly the beach vacation and the Alaska vacation do not look the same and yet they both serve the same fulfilling purpose. By discovering the why, you can take different and interesting vacations and broaden your horizons while still getting the benefits that you are after.

As you can see, deciding on a holiday is not as simple as throwing a dart at a map. Each of these components is a key piece of the puzzle that will reward your family with memories to last a lifetime. Take the time to answer these questions and propel your family holiday from ordinary to extraordinary.

Rhian Torontow has been travelling since she was 6 months old and has developed a passion for travel. Along with her mother, Carol, Rhian owns the travel consultancy business, Magical Family Adventures. As a Family Travel Consultant, Rhian creates travel experiences that foster connections in your family that will last a lifetime and transform your children into open-minded, flexible, well-travelled people.

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AT THE BOX OFFICE

by Stephanie Herrera

This holiday season has a great line-up of movies for the whole family, so let's get started!

Dramas

Based on Michael Lewis' best-seller, **The Big Short** follows a variety of people who were involved in creating the "credit bubble". This look into the dark world of modern banking has a star power cast including Christian Bale, Ryan Gosling, Steve Carell, and Brad Pitt. Opening on December 23rd.

Another film based on a novel is **The 5th Wave**, a movie of survival in a world devastated by alien invasion where the aliens disguised themselves as humans. A teen drama that hits theatres January 15th.

Remember is a film with Academy Award winners Christopher Plummer and Martin Landau playing two friends who make a pact to seek revenge on the Nazi commander who is responsible for killing their families during the war. A powerful movie of two men fighting their past of imprisonment and their current prisons of Alzheimers and age. Opening January 15th.

Comedies

Zoolander 2 promises to follow along the same lines of the first instalment on February 12th with a star studded cast including Owen Wilson, Ben Stiller, Will Ferrell, Penelope Cruz, and Billy Zane. We revisit the male models, now 10 years later, with a whole set of new problems they set out to concur, while still being really, really good looking.

Amy Poehler and Tina Fey are back in action as two distant sisters who are brought back together because of their parents' decision to sell their family home. Their task: to clean out their childhood bedroom, their goal: to re-live their youth in one final house party. **Sisters** opens December 18th.

Action and Adventure

Inspired by the 90's film starring Patrick Swayze and Keanu Reeves, **Point Break** is making a daring return on December 25th. Not veering from the original plot of undercover agent Johnny Utah, and his acceptance into a gang of thrill seeking athletes who are believed to be bank robbers, this version has renowned extreme athletes performing the stunts, promising a thrill ride not to be missed.

One of the most anticipated movies has to be **Star Wars: The Force Awakens** on December 18th. Taking place 30 years after the original Lucas Trilogy, we will be introduced to the next generation of Jedi, as well as catch up with our beloved characters.

For the kid in us all

Alvin and the Chipmunks: The Road Chip has the three famous chipmunks on a mission to stop Dave (Jason Lee) from proposing to his girlfriend. They have three days to stop Dave from leaving them forever and to prevent gaining the worst step brother ever. Alvin, Simon, and Theodore start their crazy road trip on December 23rd.

Jack Black is taking on the voice of Po once again in **Kung Fu Panda 3**, on January 29th. Po is reunited with his long lost father and together they travel to a panda paradise. When danger is eminent, they ban together to turn a village of fluffy, bumbling, sweet pandas, into Kung Fu masters in a DreamWorks production focusing on family and team work.

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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The Magic Of Travel

by Rhian Torontow

I love this time of year. There are so many opportunities to spend time together as a family and we also get to start anew when we ring in the New Year. Speaking of new beginnings, I shall be your new travel columnist. Stay tuned, as I will be sharing my best tips and some travel inspiration to get you exploring our magnificent world.

A little background about me. I am part of a very close family and this stems from all of the holidays we took together. Travel had such an important role in my childhood because my dad was constantly working away.

Whenever my dad returned home after weeks of working away, our family dynamic would change. My brother and I were so used to our hectic schedules but my dad found it difficult to keep up and more importantly, to reconnect with us. To have my dad slot into our busy lives was quite a challenge. Instead of falling into a dangerous pattern of my dad returning home after being away for weeks and getting annoyed and angry that he didn't know what day our music lessons or sports practices were, my mum decided to make time for us to reconnect. The easiest way for us to do that was to plan time where we would all be present and not distracted. We chose to travel every chance we got and always had a family holiday together to look forward to.

Our family meetings would consist of, "Do we want to get new carpets or do we want to visit Asia this summer?" Every time travel won and I am glad it did! I can't even remember what our carpet used to look like when we lived in England but I do remember when we boarded a Tuk-Tuk in Bangkok for the first time and I remember the sense of achievement I felt after climbing the Sydney Harbour Bridge. Every trip we took reconnected us as a family as we experienced new activities together.

Instead of our family drifting apart, we kept reconnecting through our travel experiences. It could have been extremely easy for me to look back at my childhood and just remember all the times my dad wasn't there. Instead I look back at my childhood and remember all of our family holidays where my dad was completely present and a huge part of our family. Our family is very close, so close in fact that we still travel as a family, however, we now have added my husband and my brother's wife to our family!

During this time of year, I am so grateful for my family and the opportunities to spend time together. It is also this time of year, as we celebrate the New Year, where we sit down for a family meeting and plan out our holidays for the upcoming year. If you intend to do the same, check out my article in this issue all about questions to ask yourself before your next family holiday! Happy Holidays everyone, and I'll see you in the New Year!

Along with her mother, Carol, Rhian owns the travel consultancy business, Magical Family Adventures. As a Family Travel Consultant, Rhian creates travel experiences that foster connections in your family that will last a lifetime and transform your children into open-minded, flexible, well-travelled people.

FINANCIAL Fitness

by Karl Marshall

Probate and Your Financial Fitness

When someone passes away, their estate is subject to a process known as "probate". You may have heard the phrase, "**The will has to go through Probate**" before the assets in someone's estate can be distributed to beneficiaries.

What is probate? Probate is a legal process that confirms an executor's authority to distribute assets of a deceased person's estate. An estate is in simple terms, whatever the person owned including real estate, bank accounts and personal effects.

There are some assets that are excluded from probate including Canada Pension Plan (CPP) death benefits, jointly owned assets with a right of survivorship, RRSPs, RRIIs, TFSA's with a named beneficiary other than the Estate, and insurance proceeds paid to a named beneficiary.

The Government of Ontario charges a probate fee which is a percentage of the entire estate, which means that probate is one of the factors that will reduce the amount of money that beneficiaries receive (taxes payable upon death will also reduce the net value of the estate to be distributed to beneficiaries).

What does it mean for you and I? It means that we should be arranging our affairs in such a manner that will allow us to legally minimize probate fees and taxes upon death so that our intended bequests to our loved ones actually end up in their hands. Insurance products by their very nature are designed to allow the owner to name a beneficiary and pass the proceeds directly to a named beneficiary, bypassing probate and taxes. GICs, non-registered investments and mutual funds that you, your parents or grandparents have in banks will become part of the estate and subject to probate fees.

GICs, and other investments sold by insurance companies are creditor protected, pass to a named beneficiary tax free and bypass probate. GICs and non-registered investments/accounts offered by chartered banks typically do not provide any creditor protection, and will become part of your estate when you pass away. This means that these funds will form part of your total estate upon death, and be subject to probate, and the probate fees are based on the total value of your estate, and not just the value of the money you have sitting in an account at the time of death.

If you could legally pay less taxes and fees and put more money in the hands of your loved ones, why wouldn't you? The difference between families that transfer wealth in a tax efficient manner and those who don't often lies in the quality of the estate planning. Unfortunately, banks won't advise you to hold some of your money in an insurance investment because they will lose business; however I have friends who are bankers who hold some of their investments in insurance products because they understand the effects probate fees can have on their families.

Act today and mitigate the effects that probate can have on your family's financial fitness.

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

***"Isn't it funny how day by day nothing changes, but
when you look back everything is different."***

- Unknown

Hello Readers! We are officially back in the most wonderful time of the year! For me at least. Whether you wished for it or not, winter is here to stay... at least for a little while. Regardless of your feelings towards this season, it's a great time to look back at the year we had and realize things we may not have before. As this year comes to a close, I found that I really learned a lot about myself, my thoughts, and my life.

This season can be a really hectic one, especially with the holidays and New Year coming and going. I find that a lot of people get wrapped up in the commercial aspect of things that they forget to slow down and really take time to reflect on the year they've had. So this winter I want to advise you to step back from the craziness and try to have a calm and simple holiday season.

This past semester, my English teacher brought up a really good point that resonated with me. He told us he wanted us to slow down, to write with a purpose and not just for the sake of putting words on paper. He then asked us if we'd ever sat in silence. No music, no distractions, just us and silence. At first I didn't understand why he'd asked us that question. As I look back now, I realize it's in those moments that you truly see who you are. In those silent moments when you let your brain wander, you see what really lies beneath the surface of who you are. That is what I want you to do this winter. Pause and just think. You'll be surprised at where your thoughts go.

I wanted to share that with you because so many people think this time of year has to be this big extravagant celebration. People go out to buy gifts no one will use in a month's time. We make big meals that end up half eaten. Think about the people who would kill for the joyous holiday we take for granted! I want you all to step back and truly ask yourself if it's worth it. Think back to holidays before the commercial aspect got out of hand; remember the memories you made with your family and friends. Go back to it. Be simple and just enjoy the company of the people you love and who love you because that's all that matters. Not the decorations, or the gifts, or the parties. In the end, it all comes down to you and what you want to remember; the irreplaceable memories or a material item that'll be meaningless to you in five years.

On that note, Happy Holidays and Happy New Year! Remember to slow down, enjoy every second with those who matter, and don't get too caught up in all the lights and glamour of things. Lots of Love, Victoria ;)

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




As we approach the holiday season once more, we all know it is going to make our lives very busy, not only juggling the day to day tasks but also finding time to buy gifts and attend family gatherings and parties. I love the article about giving time as a gift. We once did that ourselves, by making cards that specified a time commitment; lunch or dinner out, a spa day for the girls and hiking up north.

We love to get together with family and friends for dinner at home, taking turns to cook interesting meals, sometimes with a theme and finding the perfect wine to go with it. Spending evenings cooking and eating together at home is not only fun, we also teach each other tips on how to cook certain things and share tried and trusted recipes. Passing on knowledge directly in this way is becoming a thing of the past, as we all rely on the internet to access the information we need, believing that if it is on the net it must be right.


Native Americans shared important tribal information by telling stories passed down from generation to generation. By employing the art of storytelling, they engaged their children's attention and passed on the information about their ancestors, spiritual understanding and the world they lived in. This sharing of tribal knowledge ensured each individual nation did not forget their roots or lose sight of what was needed to stay in harmony with their surroundings. They also taught their children critical skills like hunting, farming, building shelters and using natural remedies to cure illness. Both parents and grandparents had a role in the raising of children. Because of the commitment of time by the elders, children respected their wisdom and were able to directly observe how to behave and live true to their selves.

Life has certainly changed over the past few hundred years and so has the way we pass on wisdom and knowledge to our children, preferring to allow teachers and the internet to be their primary source of information. We are led to believe that kids who have been brought up in this computer age are smarter than ever before. Some children still in grade school are able to write their own computer code, but challenge them to boil an egg or peel vegetables and you might as well have asked them to go to the moon. Basic cooking skills are on the endangered list and it's a disturbing trend that's only getting worse. With large grocery store chains carrying fully prepared offerings from marinated and stuffed meats to mixed vegetables for stir fry and mashed potatoes in a bag, it is all too easy to lose touch with where real food comes from and how to prepare it. As parents and grandparents it is our duty as the elders to teach the younger generation how to look after themselves. Buy fresh local produce, cook together and teach your children how to vote at the cash register Durameers!


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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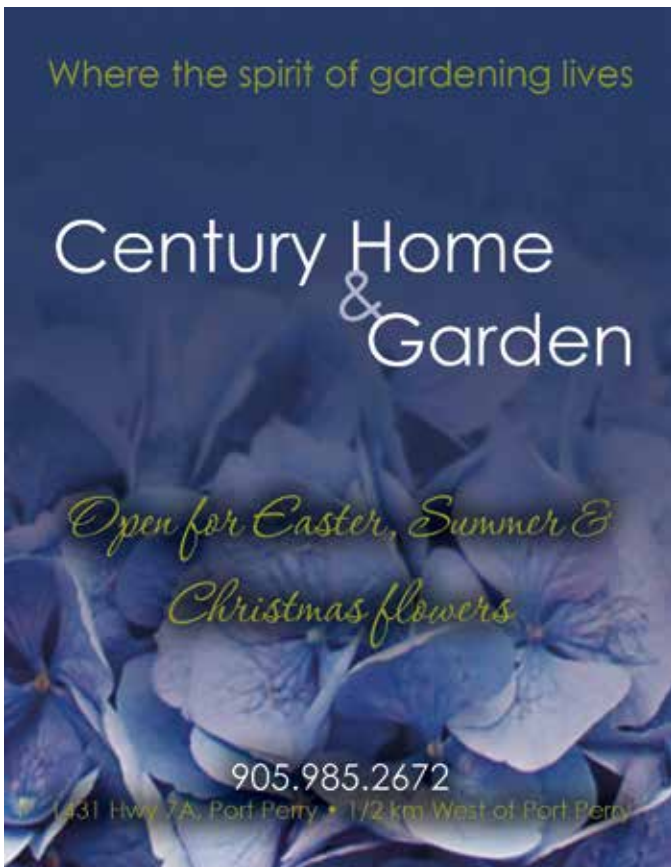


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Tasteful Recipes

by Shirley Ouellette

Squash Pilaf

Serves 4 as a main dish or 8 for a side dish

Getting away from the regular carbs like potatoes, pasta and rice can be a challenge, but there are so many ancient grains readily available now in most stores you have to try them. Also at this time of year, the colourful parade of squash is never ending and not only cost effective but very nutritious.



You will need...

- 1 Cup of Pearl Barley
- 1 Cup of Farro
- 1 Small Winter Squash (butternut, acorn, pumpkin etc.)
- 1 Sweet Onion, peeled and finely chopped
- 2 Cloves of Garlic, peeled and finely chopped
- 1 Cup of Turkey or Chicken Stock (substitute vegetable stock)
- Fresh Mixed Earthy Herbs (thyme, sage, savory), chopped

How it's done...

A lot of people think the only way to cook squash is by roasting, but steaming is a great alternative, and is also quicker. Peel the squash with a vegetable peeler, this will ensure minimum waste. Cut in half and scoop out the seeds. Chop the squash into approximately one inch cubes and place in a steamer until tender, about 20-30 minutes.

Meanwhile, rinse the farro and barley under running water in a sieve. Place in a saucepan with enough water to cover and a sprinkle of salt. Bring to the boil then turn down, cover and simmer for 20 minutes. Once cooked, strain off any remaining water.

In a large skillet or wok, sauté the onion and garlic on low to medium heat in a little olive oil until tender but not brown. Add the grains, squash and stock, bring to a simmer then take off the heat and add the fresh herbs. Add salt and pepper to taste before serving.

Did you know...

Winter squash is an excellent source of immune-supportive vitamin A and free radical-scavenging vitamin C. It is also a very good source of dietary fiber, vitamin B6, manganese, and copper as well as a good source of potassium, vitamin B2, folate and vitamin K. Wow, what else do you need? And it is available from local sources all winter!

Wine Pick

Fielding Estates Viognier 2013 has a floral note, with apricot, peach and mineral tones. The palate is luscious and ripe, like having a perfectly ripe apricot sitting on your tongue. It does come in at \$21.25 a bottle, but it's holiday time people, Salut!

Taking THE Lead

by Corry Hamilton



It's winter, Christmas time, and you're looking to find something to do with your pet that gives back to the community and leaves you feeling warm and fuzzy.

Have you ever wondered if your dog would make a great therapy dog? First off, there are three types of therapy dogs: therapeutic visitation, animal assisted and facility therapy animals.

1. Therapeutic visitation is the most common of therapy animals and is often the family pet and its owner who are looking at sharing the joy of animal companionship with people who can't have pets. They visit nursing/retirement homes, hospitals and schools. Even universities are implementing these programs during exams to relieve stress.
2. Animal assisted therapy animals work with occupational and physical therapists to help patients work on fine motor skills and a range of motion and balance.
3. Facility therapy animals live at nursing or retirement homes and provide companionship.

There are several qualities that are needed if your pet is to become a certified therapy animal. They must be:

1. Friendly and even tempered
2. Gentle, love people and other animals
3. Comfortable meeting new people and being touched
4. Good on the leash and respond to commands such as sit, stay and off/leave it
5. Reliable in unusual situations and environments
6. Able to stay focused on a task and ignore loud noises and food on the floor
7. Well-groomed including having short nails so they won't scratch anyone
8. Have no environmental sensitivities
9. Able to walk on slick or difficult surfaces
10. Tolerate being dressed up in costumes in order to brighten peoples spirits

In order to become a therapy animal you must be tested and certified. In Canada, St John's ambulance is the go-to organization for testing and certification. Some organizations also require that your dog receives a Canine Good Neighbour certification from the Canadian Kennel Club. This certification lets organizations know that your dog has good manners and has obtained basic obedience levels. Be sure to check with the organization you are looking at volunteering with, as they may have additional requirements that both you and your pet must meet in order to be certified.

Therapeutic animal visitation programs offer many benefits. Some of these include: stress relief, more social engagement/ participating in social activities, comfort and calming and improved self-confidence and esteem. The newest program involving animals is the "Paws 4 Stories", which helps children learn to read and is offered in Durham Region.

So if your pet adores people, loves connecting and only wants to bring comfort, happiness and love; consider becoming a therapy team. Your community needs you, and it'll be a great way to bring a smile to peoples' faces this Christmas season!

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.

An advertisement for Sweet Maple. The top features the logo "Sweet MAPLE" with "BREAKFAST & LUNCH" underneath. Below the logo, it says "Open 6 am to 3 pm every day", "905-982-0662", "22 Water Street, Port Perry, Ontario", and "sweetmaplebreakfast@gmail.com". The main image is a stack of pancakes topped with syrup and blueberries.

An advertisement for TOWNE CLEANERS. The top features the logo "TOWNE CLEANERS" with "Brooklin Location" underneath. Below the logo, it says "15% OFF DRY CLEANING & ALTERATIONS". To the right, it lists services: "We offer: • Shoe Repair • On site alterations • Wedding dress cleaning & preservation". At the bottom, it says "31 Baldwin Street North Brooklin, Ontario • 905.655.6116 •". The main image is a portrait of a smiling woman with short blonde hair and glasses.

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Ask Sue-Ann



by Sue-Ann Bavlnka

Dear Sue-Ann

I am a 45 year old woman. I have been doing the same career for the last 20 years. I like my career but I have been doing it a long time. I have begun to wonder if I want more or do I want change, should I go take courses. Can you help?

Signed: A.J. from Ajax

A. At some point or another during our careers we all feel how you are feeling. Thoughtful consideration at this point is paramount and it is simple really, ask yourself why. The true reason why exists within. Let's review your thinking. You admitted yourself that you liked your career. It is more the length of time that was causing the question. In the end it may not be about changing your career but expanding it. Taking a course right now is a very good option for you. Expanding your knowledge may just give you the intellectual lift that you need. Taking a course means meeting new people and that could expand your world just enough at this moment. Remember that you do not have to take something that applies to work either. There is an expansive course curriculum out there that pertains to anything that you can conceive of. There is an old saying to consider and it is, if it ain't broke don't fix it. In the end maybe it has nothing to do with your job and everything to do with you and needing to learn something new.

Dear Sue-Ann:

My Mother passed away a month ago. Since her passing I have found that I have a heightened sense for energy. I am reacting to every noise in my house. I have dreamt about her but I am not sure if it was real. I feel like I am watching for signs from her. Is this normal? Is she trying to reach out to me from the grave?

Signed: B.W.

A. First of all, I am so sorry for your loss. Yes, what you are experiencing is very normal. Loved ones will reach out from the other side but not always. I personally deliver proof on a daily basis that loved ones are around. There is always the worry that loved ones are at peace when they pass on. It has always been my experience that this is the case, peace exists in the afterlife. If your Mother was the type of person that would give you a sign, you can bet that she will. There is no pre-set time as to when that will happen but have faith that it will. Trust your dreams. Quite often they will use dreams to express love for you and to say they are okay.

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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The COACH Corner

by Malachi Brown

Renovate your Life

Oh the ebb and flow of life. As you recalled from my last article, I was enjoying my new car experience. My wife and I had driven to Atlanta and were enjoying our time there. In the middle of all this, we received a call that our basement had flooded; our hot water tank had sprung a leak. Fortunately, this was discovered two days after it started. We refused to let it dampen the good time we were having. We would deal with it when we got back.

On our return, what a mess! Soggy carpets, damaged walls and contents. Where to begin! Walls had to be ripped out, damaged items had to be disposed of, the drying out process had to take place.

Nothing new could be done until all the old damage was taken care of. This meant having our house and our lives turned upside down. Was it inconvenient? Yes.

In the middle of this basement redo, I had the bright idea that since the house was already upside down and messy, why not do some renovations on the main floor? Double the mess, double the inconvenience. Lots of rearranging, rescheduling.

As we got closer and closer to completion however, we were really starting to love how the project was coming together. On completion we were very happy, it felt like a new house, new walls, paint colours, flooring, a whole new look and feel.

So what does this have to do with renovating your life?

Why does it seem like the lows ebbs seem to come in the middle of us enjoying our lives? Yes, I know it's hard when you are in it. It can be overwhelming, feels like no way out. However if you maintain the right attitude you will get out. Like my renovations, call in the people who will help you towards a better outcome – the experts.

When we are going through a difficult season, it might be the perfect time to get rid of the old soggy things that no longer serve us.

We have to allow the time and the solutions to separate us from the old things. As we start the rebuilding process it can be messy, it might go longer than you want it to. You will have to give up some old conditioned ideas and thinking. Allow for new ideas; think outside the box.

As you work your way towards this new space of thinking and being, you are going to love the changes. All the initial anger and inconvenience will start to disappear and be replaced by feelings of self-satisfaction and growth.

Not everyone will be happy with your changes. You will come to realize, the people who are reluctant to make positive changes in their own lives are the ones most likely to be unhappy with your changes. As long as the people who matter to you are happy with your changes, you have won.



So go ahead, don't allow what seems like negative things stop you from moving towards a better life. It's time to renovate your life; you will be happy you did.

Malachi Brown, life coach, applies his passion in helping others unlock their full potential, enabling them to live the abundant lives they were created to have.

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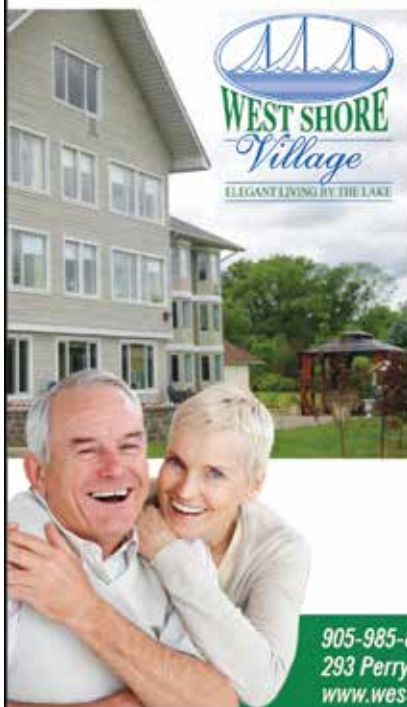
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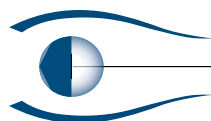
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The Golden Years

by Linda Calder

Christmas is a wonderful time of year. We think about Christmas dinner, who will be hosting, who will be attending and what we will be serving. Decorating the house is often high on our list. A Christmas tree whether big or small, real or artificial is the focal point of the room. And of course, we spend a lot of time thinking about that perfect gift for family and friends.

Christmas is also a time of giving. We can think of giving in the typical sense – monetary donations or material items, or, we can think of giving our time to others or to a worthy cause. Don't misunderstand, money and material items are good and much needed at this time of year, but if you can't afford to do that, then at least consider volunteering your time to others.

There are many organizations that help those less fortunate during the holiday season, and they are always looking for volunteers. I volunteered at St. Vincent's Kitchen soon after I retired. Many of the volunteers I worked with were also retirees. St. Vincent's Kitchen cooks dinner all year for those who need it, and on Christmas Day they cook a turkey dinner with all the trimmings. Volunteers cook and serve the meal and then gifts are given to the guests. If you have time, I encourage you to volunteer at places like St. Vincent's Kitchen, The Salvation Army or any other like-minded organization during this time of year. Your gift of time is priceless not only to the organization you are helping, but also to the people it helps.

What about volunteering at a nursing or retirement home and giving your company and time to an older person? There are some older folks that don't have any family visit them during the holidays so it's uplifting for them to have (any) visitors. If you are musically inclined, consider also showcasing your talents while there. Choirs and musicians visit nursing homes to entertain the residents during Christmas, but there is often a piano sitting idle in the lounge that is just waiting to be played! Don't forget that you can visit and share your talents all year long not just at Christmas!

Finally, what about giving your time for your family? Sometimes the best 'volunteer work' that us grandparents can do is watch our grandkids and give their busy parents a chance to do their Christmas shopping, gift wrapping or perhaps even a date night!

So in the spirit of giving, I encourage you this Christmas to give your time to others. Sign up to do volunteer work with organizations like St. Vincent's Kitchen and The Salvation Army; volunteer at a nursing home, or offer your time to family and friends who could use a much needed break during this hectic time. Your time is precious and everyone knows that. But the memories and experiences you gain from volunteering are priceless, and so worth it in the end. Merry Christmas and A Happy New Year.

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

(December 2015 to February 2016)
by Julie Antoinette

Aries (March 21st – April 20th)

The winter season ushers in a feeling of newness and freshness in your job sector, Aries. You may consider taking courses to expand your knowledge because you think that knowledge is power. Fear not Aries. You have gathered ample knowledge - and then some. You have the tools, the passion and the funds. Don't be afraid to follow your bliss.

Taurus (April 21st – May 21st)

The faeries of organization are with you this season, dear Taurus. So much so that others have been benefitting from your super-efficient skills! Aren't you exhausted? You're allowed to prioritize yourself, you know. Permission is hereby granted. This is your time and your energy. You get to be the boss.

Gemini (May 22nd – June 21st)

Gemini, you are the very hybrid child of the social butterfly and the busy bee. Buzzing to and fro, hither and yon. Fluttering from social engagement to social engagement, always on the go! But do you notice in those moments when your head hits the pillow and all is quiet, the longing for home, family and security? You'll always be a social animal but joy and comfort can always be found at home too.

Cancer (June 22nd – July 22nd)

Don't you love winter, Cancer? It's the perfect time to cozy up by a fire, under a warm blanket with a hot tea in hand. If anyone loves the feeling of cocooning, it's you. This season challenges you to discover gems hiding just outside your comfort zone. I know it's cold outside, but you won't be disappointed if you venture out!

Leo (July 23rd – August 22nd)

The winter season is asking you to reign over your imagined limitations and boundaries, Leo. Too much from the past has held you back for too long. Release and let go! You'll feel the relief and freedom of your new mindset immediately. You want to expand and grow and think new thoughts. You want to travel and see the world. And why not? It's your oyster!

Virgo (August 23rd – September 23rd)

Have you got all your winter to-do lists in order Virgo? You are the very mark of practicality, efficiency and groundedness. You have quite enough to keep you busy this season. Be careful not to neglect your inner world. That still small voice is not as demanding, but deserves your attention. Make it a priority.

Libra (September 24th – October 23rd)

Your longing for peace and harmony has left you quite reticent for too long Libra. This is not the only way to achieve peace and harmony. You've held your cards close to your chest long enough. It's time to express yourself! Expression does not necessarily equal confrontation or conflict. Communication with loved ones this season will be challenging but extremely rewarding once you come out of your shell. Share yourself a little.

Scorpio (October 24th – November 22nd)

Great news Scorpio! The burdensome grind is over! You've worked so hard and diligently, trudging uphill through slush and sleet and hail all year it seems. This season, the stars ask you to relax, enjoy the fruits of your labour. Enjoy time with family, travel, go with the flow. What good is all the work if no enjoyment or reward is to be had?

Sagittarius (November 23rd – December 21st)

Ready to gear up Sagittarius? You are being challenged to step up to the plate and take on more responsibility. Whether it be at home, at work or in a personal project, the planets fully support you in your quest to secure a comfortable nest. You will achieve a sense of security in the most delightful and enjoyable way – doing what you love. Get cracking!

Capricorn (December 22nd – January 19th)

Time for self-doubt is over Capricorn! You've indulged and wallowed enough. You are on the verge of making a name for yourself. Whatever this area is, you are garnering the respect of many. Put your passions into your projects and put them out there for all the world to see. You can't lose!

Aquarius (January 20th – February 19th)

Aquarius, you are known for being open-minded, ultra-modern and expansive in your thinking. New ideas and experiences lure you away into new realms this season. And just in time! You've been longing for a new headspace. The trick is, what avenue to venture down in order to gain this fresh perspective? Travel? Classes? Will you write a book?

Pisces (February 20th – March 20th)

It's time to scrap your idea of 'karma' Pisces. Life isn't about punishing you at every turn for every ant you've mistakenly stepped on. Yes, you reap what you sow, however, it's not all drudgery. It's time for a paradigm shift! You have the right to reap what's best for you, but you have to sow it first! So... What will you sow? This season is asking you to plant new seeds in the form of new deeds that specifically meet your own needs.

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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