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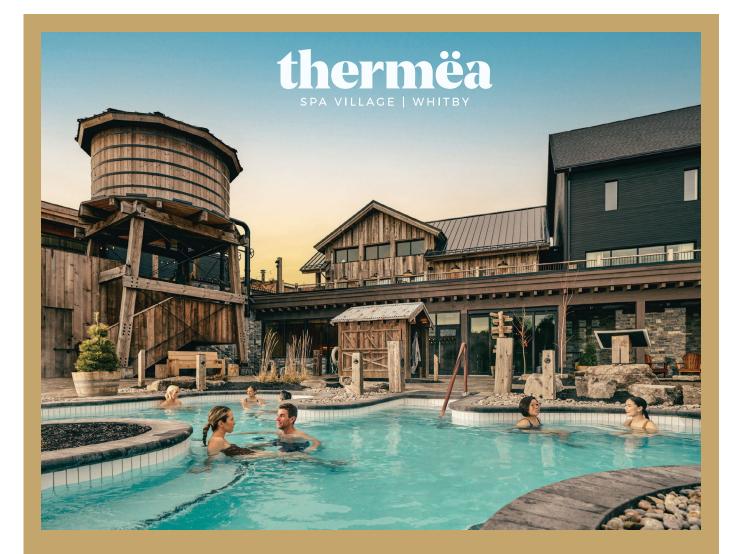
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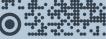
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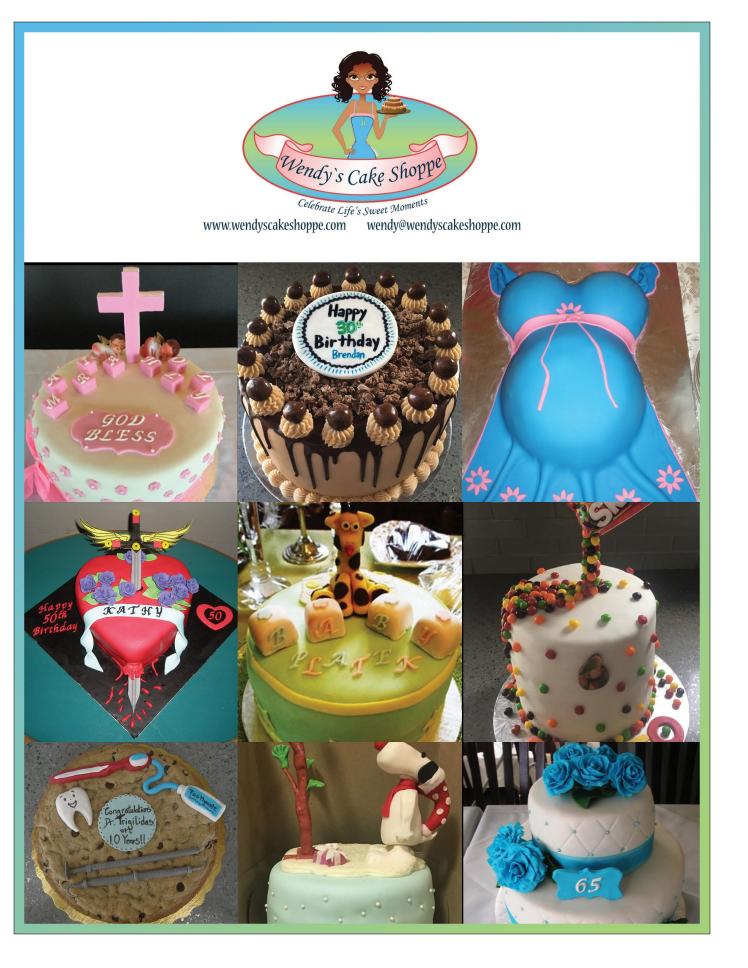
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#### Autumn 2023

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## From the Publisher

Dear Readers, welcome to the Fall 2023 issue! I hope you have had a wonderful and enjoyable summer. This edition marks the start of our year of celebrating 15 years of publishing *The Local Biz Magazine* in our much-loved Durham Region community. We are honoured and appreciative that you have made us one of the longest published magazines in Durham's history. More on all of that in our anniversary issue coming in December.

What do we have in store for you in this issue? Well, in this issue of the magazine, one of our feature articles addresses the topic of an upcoming recession this fall as predicted by economists. In his article, *Preparing for a Possible Recession in Canada*, David Hayek explores the factors contributing to a recession, as well as the measurement methods and indicators used to identify the onset of a recession. He also offers strategies individuals and businesses can take to navigate these challenging economic times. His article is a very informative read and can be found on page 13 of the magazine.

I would also like to take this time to say goodbye to our teen columnist Afeefa Malik. Afeefa has been a wonderful contribution to *The Local Biz Magazine* when she started writing for us as our teen columnist a few years ago. We are sad to see her go, but know that she is off to bigger and brighter things. We wish her all the best in her future endeavours.

At the same time, I'd like to introduce you to our new teen columnist Tanvi Lee. Tani Lee is a grade nine student from Pickering and will be writing her first column for us in this issue. She is a bright student with a passion for art, travel, and social justice issues. We look forward to having her join our family of writers and reading her perspective on issues affecting teens today. You can find her column on page 25.

Our other columnists also have some great content for you. Make sure to check them out. You can find all our columns from page 22 onwards in the magazine.

Finally, don't forget to check out our newly revamped website - <a href="www.thelocalbizmagazine.ca">www.thelocalbizmagazine.ca</a>. As always, I hope you enjoy reading the wonderful content we have for you in this Fall 2023 issue of *The Local Biz Magazine*. Feel free to share your thoughts on it with us. Connect with us through our website and Facebook page.

Antoine Elhashem Publisher



## From the Editor

I cannot believe we are heading into the fall season and the kids are back in school already. In a few short weeks, we will we be celebrating Thanksgiving! In putting together this issue, I learned that the first few Thanksgivings were celebrated because of the safe travels of explorers to the New World. Later, Thanksgiving became a celebration of the blessings of the year and for a plentiful harvest. Nowadays, Thanksgiving is simply a time of thanks, a time to express gratitude for the things in our life that we appreciate. On page 18 of the magazine, you will find Sukanya Samy's article, Celebrating Canadian Thanksgiving: A Time for Gratitude and Togetherness which looks at the origins of Thanksgiving in Canada, traditions of the past, as well as how Thanksgiving is celebrated today. It's a wonderful read, fitting for this time of year.

September 30 is the National Day for Truth and Reconciliation. This is a day when we acknowledge that Residential Schools were a part of Canada's history, and the tragic and painful impact these schools have had, and continue to have on the Indigenous community. Orange Shirt Day which takes places on the same day, promotes the concept of "Every Child Matters" and is a symbol of solidarity with the Indigenous community over the losses experienced by students, families, and communities as a result of residential schools. Megan Suggitt's article, *Uncovering the Truth of Canada's Somber Past* is a must-read. I would encourage everyone to take the time to read this article to better understand the struggle (and resiliency) of the Indigenous community. You can find her article on page 8 of the magazine.

I hope you enjoy reading the Fall 2023 issue. I'd love to hear your feedback on it. As always, if you would like to pitch us a story or write for us, feel free to email me <a href="mailto:editor@thelocalbizmagazine.ca">editor@thelocalbizmagazine.ca</a>.

Wendy Chiavalon

Editor-in-Chief





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Imagine being seven years old and being stripped of your culture, identity, and language. Imagine being four years old and being told you have to say goodbye to your family unknowingly for the last time.

This would have been the fate of some of the 150,000 Indigenous children between the ages of four to sixteen who were forced to attend Indian Residential schools across Canada from 1870 to the last closing school in Saskatchewan in 1996. The main goal behind Indian Residential schools was to forcibly assimilate Indigenous children into Canadian society while "killing the Indian in the child."

Although the Canadian government was financially responsible for Indian Residential schools, the Anglican, Catholic, Methodist, and Presbyterian churches had operated them. Duncan Campbell Scott, the Deputy Minister of Indian Affairs in Canada in 1920 had quoted, "I want to get rid of the Indian problem. I do not think as a matter of fact, that the country ought to continuously protect a class of people who are able to stand alone... Our objective is to continue until there is not a single Indian in Canada that has not been absorbed into the body politic and there is no Indian question, and no Indian Department." During the same year, amendments were made to the Indian Act making it mandatory that every Indian child between the ages of seven and sixteen needed to attend Indian Residential school. In 1933, forcible surrender of legal custody by parents was entrusted upon by Indian Residential schools.

#### What happened at Indian Residential Schools?

The stories shared by survivors of Indian Residential Schools are echoed with grief, heartache, and pain as they recall having to forcibly abandon their language, cultural beliefs, and way of life, and mandated to adopt the European languages of English or French, Christianity and colonial ways. Upon arrival, students received numbers which replaced their names. There were 139 Indian Residential schools identified within the Indian Residential School (IRS) Settlement Agreement.

Outlined below is a list of just some of the forced changes and traumatic experiences documented by former Residential school students:

- Forbidden to speak their Indigenous languages
- Required to speak English or French
- Required to adopt Christianity
- Forced style of prayer consistent with school denomination
- Forced haircut, or shaved head
- Use of toxic chemical to clean children's hair and skin
- Forced to wear uniform as designed by the school
- Forced to shower, no access to bath tubs
- Lack of nutritious diet
- Insufficient quantities of food

- Served spoiled food
- Segregation based on gender (brothers and sisters had no contact)
- Sexual assault
- Forced abortions
- Electrical shock
- · Force-feeding of own vomit when sick
- Exposure to freezing outside temperatures and inadequate warm clothing
- · Withholding of medical attention
- Exposure to illness
- · Forced labour in unsafe work environment
- Cultural traditions were banned
- Use of racist language to address students
- Withholding presents and letters from family

Besides the forced changes students had to adapt to, strict rules were enforced by Indian Residential school staff to ensure children accepted this new lifestyle. Some of the forms of punishment which were documented included needles inserted into tongues for speaking Indigenous language, leather straps, burning and scalding of hands, inflicted beatings, starvation, sexual abuse, locking students in closets cages and basements, and many more.

#### **What Residential Schools Existed in Ontario?**

- Bishop Horden Hall (Moose Fort, Moose Factory) located in Moose Factory Island, operated by the Anglican Church
- Cecilia Jeffrey (Kenora, Shoal Lake) located in Kenora, operated by the Presbyterian Church
- Chapleau (St. Joseph's, St. John's) located in Chapleau, operated by the Anglican Church
- Cristal Lake High School located in Cristal Lake, operated by the Mennonite Church
- Fort Frances (St. Margaret's) located in Fort Frances, operated by the Catholic Church
- Fort William (St. Joseph's) located in Fort William, operated by the Catholic Church
- McIntosh (Kenora) located in McIntosh, operated by the Catholic Church
- Mohawk Institute located in Brantford, operated by the Anglican Church
- Mount Elgin (Muncey, St. Thomas) located in Muncey, operated by the United Church
- Pelican Lake (Pelican Falls) located in Sioux Lookout, operated by the Anglican Church
- Popular Hill located in Popular Hill, operated by the Mennonite Church.5
- St. Anne's (Fort Albany) located in Fort Albany, operated by the Catholic Church

- St. Mary's (Kenora, St. Anthony's) located in Kenora, operated by the Catholic Church
- Shingwauk located in Sault Ste. Marie, operated by the Anglican Church
- Spanish Boys' School (Charles Garnier, St. Joseph's,
  Wikwemikong Industrial) located in Spanish, operated by the
  Catholic Church
- Spanish Girls' School (St. Joseph's, St. Peter's, St. Anne's, Wikwemikong Industrial) located in Spanish, operated by the Catholic Church
- Stirland Lake High School located in Stirland Lake, operated by the Mennonite Church

#### **What Is Truth and Reconciliation Day?**

The National Day for Truth and Reconciliation coincides with Orange Shirt Day, which was first launched by Residential school survivor, Phyllis Webstad on September 30, 2013. Phyllis Webstad, from Stswecem's Xgat'tem First Nation recalled her trauma as she remembered arriving to her first day of school at age six in a bright orange t-shirt her grandmother had given her to only have it stripped away. Symbolically, September 30 was chosen as the date as this was the time of year Indigenous children were taken from their homes to Residential Schools. The day is a direct response to the Truth and Reconciliation Commission's Call to Action 80, which called for a federal statutory day of commemoration to acknowledge those affected by Residential Schools and to educate Canadians. The House of Commons legislated in June 2021 to make September 30 a federally recognized holiday to acknowledge the history and intergenerational trauma caused by the residential school system.

During the same summer of 2021, ground-penetrating radar had horrifically revealed thousands of unmarked graves across former Residential School grounds. This discovery came after years of Indigenous peoples long suspecting mass graves were hidden. To date, there have been more than 2,000 unmarked graves found and counting. More than 6,000 Indigenous children have been estimated to of died in Residential Schools. Wearing an orange shirt on September 30 serves as a symbolic gesture for all Canadians to take a pause and reflect on the Indigenous children who had their culture ripped away from them, to honour Residential School survivors, and to reinforce the message that "Every Child Matters". The annual day opens the door to global conversation and allows Canadians to learn about a dark and hidden chapter of Canadian history; the history classes forgot to teach us. The day is also an opportunity to bridge both Indigenous and non-Indigenous peoples together and create meaningful discussion about the effects and legacy of Residential Schools.

#### **Events taking place in Toronto**

 Indigenous Legacy Gathering September 29 & 30 at Nathan Phillips Square, with a Sunrise ceremony happening daily at 7 am with featured Indigenous artists and performers. For more information visit

https://www.councilfire.ca/legacy-gathering.html

#### **Impacts of Residential Schools Today**

The impacts of Residential Schools have created a detrimental intergenerational effect. Survivors of Residential Schools suffer

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from PTSD and other mental health related impacts. According to the University of British Columbia, "Among First Nations people aged 10 to 44, suicide and self-inflicted injury is the number one cause of death, responsible for almost 40 percent of mortalities. First Nations women attempt suicide eight times more often than other Canadian women, and First Nations men attempt suicide five times more often than other Canadian men. Some communities experience what have been called suicide epidemics." Indigenous children who grew up in Residential Schools lacked nurturing and loving homes, which has led to poor parenting skills and utilizing the tactics of abuse on their children. Nearly fifty percent of the children who attended Residential Schools did not benefit from the education and often lacked basic reading and writing skills leading to lower paying jobs and poverty. In 2021, 11% of Indigenous people in Canada were unemployed, compared to 7% of the rest of the population. This means, 25% of Indigenous people are living in poverty and 4 out of 10 Indigenous children are as well.

Due to the erasure that Residential schools had on Indigenous culture, 60 surviving Indigenous languages recognized in the 2011 census were under "serious threat" with very few fluent speakers. The Truth and Reconciliation Commission (TRC) is working to reverse these trends but still have a long journey to undo the damage caused by Residential Schools. Today, poor nutritional habits among Indigenous peoples were also inherited from the Residential school system. Diabetes now affects 17% of Indigenous peoples, as research has shown that the overconsumption of carbs in Residential Schools was the predisposition to developing the disease. The lack of access to clean drinking water across Indigenous communities is still an ongoing issue, with 28 long-

term drinking water advisories still in place. Indigenous communities are still feeling the impacts of this "cultural genocide," as the TRC called it.

#### **Resiliency of Indigenous Peoples**

Although there is pain associated with the history and legacy of Residential Schools, it's important to also recognize the strength and resiliency of Indigenous peoples instead of viewing them through damage-based narratives. Cyndy Baskin, a Mi'kmaq Nation Indigenous woman acknowledges that storytelling makes room for healing within Indigenous culture. As she further notes, "Since as Indigenous persons, we have decolonizing aims, we acknowledge our history and our current situations on the journey toward self-determination and our future. There is much pain woven into our stories, and the circle, along with its protocols, is designed to welcome and address anger and hurt, should these emotions emerge." Acknowledging and listening to the stories of Residential School survivors can help contribute to reconciliation efforts.

#### **Steps Canadians Can Make Towards Reconciliation**

Below are some of the ways Canadians can contribute to reconciliation. The steps towards reconciliation is a journey which takes ongoing conversation and meaningful effort between Indigenous and non-Indigenous people.

University of Alberta offers a free, online, Indigenous Canada course that, from a historical and critical perspective, explores the complex experiences Indigenous Peoples face today.



www.ualberta.ca/admissions-programs/online-courses/indigenous-canada/index.html

- The National Centre for Truth and Reconciliation has a trove of records, mini-docs, maps and resources intended for learning and dialogue about the truths of residential school survivors.
   www.nctr.ca
- Read the 94 Calls to Action in the Truth and Reconciliation Report. <a href="https://nctr.ca/records/reports/#trc-reports">https://nctr.ca/records/reports/#trc-reports</a>
- Research the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls, which contains testimony from more than 2,380 family members, survivors, and experts of violence against Indigenous women.
   www.mmiwg-ffada.ca/final-report/
- Use Shop First Nations to find Indigenous goods and services to bolster First Nations, Inuit, and Métis businesses.
   www.shopfirstnations.com
- Visit Destination Indigenous if you are looking for an immersive experience of traditional Indigenous culture through storytelling and culinary experiences on Indigenous territories. <a href="https://www.destinationindigenous.ca">www.destinationindigenous.ca</a>
- Support and visit Black River Wilderness Park, an Indigenousowned campground. https://www.blackriverwildernesspark.ca/
- Click <u>www.buyauthentic.ca</u> for a hub that helps consumers find and purchase Indigenous merchandise, showcasing craftsmanship that has been passed along for generations

- Watch the film, Indian Horse
- Watch the film, The Grizzlies
- Visit <u>www.native-land.ca</u> to see whose traditional land you live on, and learn the names and geographical areas of other territories.
- Read the book, My Name Is Seepeetza by Sterling Shirley
- Read the book, Five Little Indians by Michelle Good
- Read the book, Seven Fallen Feathers by Tanya Talaga

Sources Used In Writing this Article:

www.anishinabek.ca/wp-content/uploads/2016/07/An-Overview-of-the-IRS-System-Booklet.pdf and www.orangeshirtday.org

Megan Suggitt is a passionate writer and disability advocate. She's had a love for writing since she was 6 years old, and enjoys writing stories that pertain to social justice that speak from the heart. In her spare time, she enjoys reading and exploring nature.



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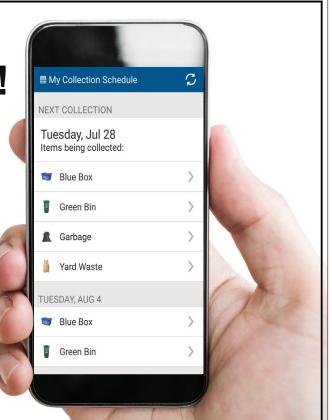


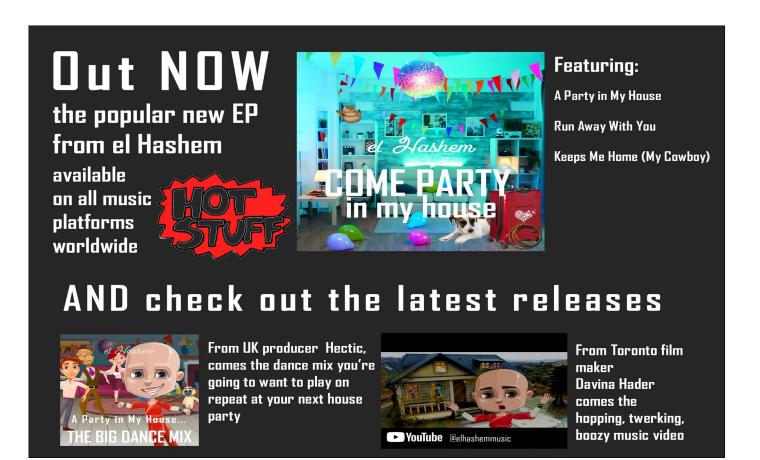
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Economic conditions are cyclical in their nature, and it is important to carefully consider the possibility of a recession this fall in Canada, as predicted by economists. Understanding the causes, measurement, and potential impacts are crucial.

This article explores the factors contributing to a recession, measurement methods, indicators, and strategies for individuals and businesses to navigate challenging economic times in Canada.

#### **Recessions in Canadian History**

Canada has experienced several recessions throughout its history, shaping the country's economic landscape. Examining these past recessions and their causes provides insights into the potential challenges and vulnerabilities of the Canadian economy, which are often linked to global economic factors.

#### Great Depression (1929-1939)

The U.S. stock market crash of 1929, known as "Black Thursday," had a profound impact worldwide, including Canada. Global trade collapsed, commodity prices declined, and manufacturing contracted, leading to mass unemployment and a severe economic downturn in Canada.

#### Oil Crisis (1973-1975)

The oil crisis of 1973-1975 caused by an Arab oil embargo resulted in a sharp increase in oil prices and disruptions in supply chains. Canada's heavy reliance on oil exports led to a recession characterized by high inflation rates, increased unemployment, and declining consumer spending.

#### Early 1980s Recession

The early 1980s recession was marked by high interest rates, soaring inflation, and a significant drop in global commodity prices. The manufacturing and energy sectors experienced substantial job losses and overall economic contraction.

#### Global Financial Crisis (2008-2009)

The collapse of the U.S. housing market triggered the global financial crisis, impacting Canadian, U.S., and European economies. Reduced global demand, financial market turmoil, and restricted credit access caused a recession in Canada, leading to a slowdown in the housing market and job losses.

#### COVID-19 Pandemic (2020-2021)

The COVID-19 pandemic unleashed an unprecedented global economic crisis, including in Canada. Lockdowns, travel restrictions, and supply chain disruptions severely impacted various sectors and rattled financial markets. Stock markets experienced extreme volatility, and businesses faced increased loan defaults and liquidity concerns.

#### Measuring and Identifying a Recession

Economists and policymakers use various measures to determine if an economy has entered a recession, with Gross Domestic Product (GDP) being the most used indicator. A sustained decline in GDP growth for consecutive quarters signals a contraction in economic activity. Other indicators, such as employment rates, consumer confidence, and business activity, provide additional insights. Some experts argue however, that relying solely on GDP as a measure of recession may not capture the full complexity of economic well-being.

Identifying the onset of a recession can be challenging, but specific indicators signal an economy experiencing a downturn. Negative GDP growth sustained over multiple quarters, increasing unemployment rates, a decline in business activity, and contraction in consumer spending are crucial markers. Being aware of these indicators empowers individuals and businesses to make informed decisions and take necessary actions.

#### **Surviving a Recession**

Preparing for, and navigating through a recession requires careful planning and adaptation. There are practical strategies that individuals and businesses can adopt to navigate and thrive during challenging economic times.

#### **Individuals**

Here are some key actions that individuals can take to prepare for a recession:

- 1. Build an Emergency Fund: Establish a financial safety net by saving three to six months' worth of living expenses. This fund can provide a cushion during job loss or financial difficulties. Tax-Free Savings Accounts (TFSAs) are regarded as one of the most advantageous tools available to Canadians. Currently, you can contribute up to \$6,500 annually to your TFSA. The remarkable aspect of TFSAs is that any growth on your investments within the account remains tax-free, and when you withdraw funds, you won't incur any tax liability. It is highly recommended that you aim to maximize your TFSA contribution room. By doing so, you can optimize the potential benefits and capitalize on the tax advantages offered by this valuable financial vehicle.
- 2. Reduce Debt: Minimize high-interest debt and focus on paying down existing loans and credit card balances. Consider debt consolidation options to simplify payments and potentially lower interest rates. If your credit card debt is becoming unmanageable, one effective solution is to consolidate your debts. For example, you can utilize your Line of Credit to pay off your credit card debt. The interest rate associated with a Line of Credit is significantly lower than that of credit cards. By consolidating your debt, you can simplify your payments and potentially save money on interest charges. It is a prudent strategy to consider when seeking to regain control over your finances and reduce the burden of high-interest debt.
- 3. Review Expenses: Analyze and reduce discretionary spending, prioritize essential expenses, and consider cost-saving measures such as negotiating bills or switching to more affordable alternatives. For example, you can save money on food costs by planning your meals and cooking at home; which is obviously more affordable than eating out. This also allows

you to buy ingredients in bulk (for cheaper) and prepare meals in advance. Additionally, consider shopping at discount grocery stores, using coupons, and taking advantage of loyalty programs to save on groceries.

Utilizing budgeting apps is often a beneficial approach. These apps can help you effectively track your expenses and manage your financial resources. They offer convenient tools to monitor your spending, set financial goals, and maintain a clear overview of your financial health. There are various budgeting apps for Canadians. Some examples include:

- Mint: Free app to track spending, create budgets, and receive personalized insights. It syncs with bank accounts and provides an overview of finances.
- YNAB: Focuses on giving every dollar a job, helps create budgets, set goals, and track progress. Offers real-time syncing and educational resources.
- PocketSmith: Comprehensive app for financial planning, with features like forecasting, spending tracking, and goal setting. Supports bank feeds from Canadian institutions.
- 4. Explore Investment Options: Explore different investment options such as a Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings Accounts (TFSAs). These investment vehicles provide potential growth opportunities for your savings while offering tax advantages. While the TFSA and RRSP are both popular, each have distinct advantages:
  - Tax Treatment: RRSP contributions are tax-deductible, while TFSA contributions are not. TFSA withdrawals are tax-free, unlike taxable RRSP withdrawals.
  - Contribution Limits: RRSP limits are based on earned income and carry forward if unused. TFSA limits are set by the government (not based on income), but also carry forward.
  - Age Restrictions: RRSP contributions can be made until December 31 of the year turning 71, requiring conversion to RRIF or annuity. TFSA contributions have no age restrictions for Canadian residents.
- or side gigs to supplement primary sources of income. This diversification can provide stability and enhance financial resilience. The internet is a treasure trove of potential side hustle ideas waiting to be explored. From freelancing and remote work to e-commerce and digital entrepreneurship, online platforms offer a wide range of opportunities to supplement your income. Online marketplaces, communities, and social media groups dedicated to side hustles provide valuable resources and connections. Engage with like-minded individuals, find mentors, and tap into the collective knowledge of online communities. Embrace the online landscape, follow your passions, and turn your skills into profitable ventures.
- 6. Enhance Skills and Education: Invest in personal and professional development to remain competitive in the job market. Acquiring new skills or certifications can increase job security and present new opportunities during economic downturns. It also looks great on your resume!

#### **Businesses**

Here are some key actions that businesses can take to prepare for a recession:

- 7. Strengthen Financial Resilience: Maintaining healthy cash reserves is essential during uncertain times. Businesses should regularly review their financial projections, identify areas of potential risk, and develop contingency plans to mitigate the impact of a recession. By closely monitoring cash flow, controlling costs, and optimizing working capital, businesses can better withstand economic downturns.
- 8. Diversify Customer Base: Over-reliance on a single customer or sector can expose businesses to significant risk during a recession. To mitigate this vulnerability, businesses should actively seek to diversify their customer base. Expanding customer reach and exploring new markets can help reduce dependence on any one segment, ensuring a more stable revenue stream even in challenging times. For instance, during past recessions, Apple Inc. diversified its customer base to mitigate risks by exploring new markets. In the 1990s, Apple struggled financially with Macintosh sales. Under Steve Jobs, they introduced the iPod, revolutionizing music. In the global financial crisis, they expanded with the iPhone, sustaining growth. Diversifying products reduced reliance, aiding resilience.
- **Innovate and Adapt:** Embracing innovation and adapting to changing consumer needs and preferences are essential survival strategies during a recession. Businesses should continuously assess their offerings and explore new business models, products, or services that align with evolving market demands. Adapting to technological advancements and leveraging digital platforms can also present new opportunities for growth and resilience. A notable example of a popular business that adapted and thrived in response to changing economic conditions is Amazon. Originally an online bookstore, Amazon expanded its offerings to become a one-stop-shop for a wide range of products. They embraced the shift towards e-commerce and continuously innovated by introducing services like Amazon Prime, which offers fast shipping and access to a vast library of digital content. Amazon's ability to adapt to changing consumer preferences and leverage technology has made it a dominant player in the retail industry.
- 10. Maintain Strong Relationships: Building and nurturing relationships with suppliers, clients, and customers is crucial during times of economic uncertainty. Strong partnerships can help businesses navigate challenges collectively, find mutually beneficial solutions, and explore collaboration opportunities. By fostering open lines of communication and demonstrating reliability and flexibility, businesses can strengthen their support networks and weather the storm together.
- 11. Seek Professional Guidance: Engaging with financial advisors or business consultants can provide valuable insights and guidance tailored to a business's specific industry and circumstances. These professionals can offer expertise in financial planning, risk management, and strategic decision-making. Their objective viewpoint and experience can help businesses identify potential blind spots, develop customized strategies, and make informed choices during uncertain times.

Furthermore, businesses should also consider the following aspects:



- 12. Employee Engagement and Retention: During a recession, employee morale and retention become critical. Open communication, transparent leadership, and employee engagement initiatives can help maintain a motivated workforce. Retaining talented employees ensures business continuity and strengthens the organization's ability to navigate challenges.
- 13. Continuous Improvement and Operational Efficiency:
  Analyzing internal processes and identifying areas for improvement can enhance operational efficiency and cost-effectiveness. Streamlining workflows, implementing automation technologies, and optimizing resource allocation can contribute to long-term sustainability and resilience.
- 14. Market Research and Competitive Analysis: Keeping a finger on the pulse of the market is essential during uncertain times. Businesses should conduct thorough market research and competitive analysis to identify emerging trends, anticipate changes in consumer behaviour, and adjust their strategies accordingly. Staying agile and responsive to market dynamics can give businesses a competitive edge and enable them to capture new opportunities.

In conclusion, businesses and individuals can take proactive steps to navigate and thrive during challenging economic times in Canada. Strengthening financial resilience, diversification, embracing innovation, maintaining strong relationships, and seeking professional guidance are key actions to consider. By implementing these strategies and remaining adaptable, both individuals and businesses can increase their chances of weathering economic downturns and emerge stronger on the other side.

Finally, remember that economic conditions are cyclical in nature. This recession will not last forever, and it won't be long before the economy is on the upswing again.

David Hayek is a Financial Advisor at The Roche Financial Group. He loves writing and soccer. Currently, he lives in Bowmanville with his wife and 3 children.

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Thanksgiving is a cherished holiday celebrated in many countries around the world. In Canada, Thanksgiving holds a special place in the hearts of its citizens, as it signifies a time to express gratitude for the bountiful harvest and blessings of the year. But how many of us know how Thanksgiving started or how Canadian Thanksgiving differs from American?

#### **Origins of Canadian Thanksgiving**

The origins of Canadian Thanksgiving can be traced back to the 1578 voyage of English explorer Martin Frobisher. He had been attempting to find a northern passage to the Pacific Ocean but was forced to turn around due to harsh weather conditions. In gratitude for his safe return, Frobisher and his crew held a formal ceremony in present-day Newfoundland, where they gave thanks for their deliverance. This event is considered one of the earliest recorded North American Thanksgiving celebrations.

Over time, the Canadian Thanksgiving evolved to express gratitude for a bountiful harvest. Early settlers and Indigenous communities celebrated with feasts featuring locally sourced foods such as wild game, fish, berries, and corn. The celebration featuring the uniquely North American turkey, squash and pumpkin was introduced to Nova Scotia in the 1750s and became standard across Canada by the 1870s.

But the next historic celebration didn't occur till 1872 when the holiday was reinstated to celebrate the Prince of Wales's recovery from a severe illness.

In its early years, Thanksgiving in Canada was celebrated sporadically and at different times of the year. It wasn't until 1879 that Thanksgiving was officially declared a national holiday on November 6.

Beginning in 1921, Thanksgiving and Armistice Day (introduced in 1919) were celebrated on the same day — the first Monday in the week of November 11, which was then set solely as Remembrance Day in 1931 to give more recognition to veterans.

Later, in 1957, the Canadian Parliament made the holiday official with the proclamation: A Day of General Thanksgiving to Almighty God for the bountiful harvest with which Canada has been blessed – to be observed on the 2nd Monday in October.

#### **Modern Celebrations**

Today, Canadian Thanksgiving is a time for families to come together, share a festive meal, and give thanks for the abundance of the harvest season. Families and friends gather to celebrate their blessings and spend quality time together. The long weekend allows people to relax, reconnect, and appreciate the beauty of nature during the vibrant autumn season.

Many Canadians take advantage of the extended weekend to travel and enjoy the stunning fall foliage in various regions nationwide. Participating in outdoor activities such as hiking, apple picking, or visiting pumpkin patches is common. For those who prefer a more laid-back celebration, cozy family dinners with delicious food and heartfelt conversations take center stage.

#### **Significance and Meaning**

Thanksgiving holds different meanings for different individuals. For some, it is a time to express gratitude for the abundance in their lives, including family, health, and personal achievements. Others see it as an opportunity to reflect on the importance of community and reach out to those in need, volunteering at food banks or participating in charitable activities.

Thanksgiving fosters a sense of appreciation and strengthens the bonds between loved ones. It serves as a reminder to slow down, count blessings, and acknowledge the positive aspects of life, fostering a spirit of gratitude and contentment.

Fall is a special time in Canada, and the Thanksgiving weekend is the perfect time to participate in autumn activities. People drive into the country to view the spectacular trees changing colors, attend a local fall fair, visit a pumpkin patch, and attend many events

Thanksgiving dinner in Canada typically features a variety of traditional dishes. Roast turkey takes center stage, accompanied by savory stuffing, creamy mashed potatoes, cranberry sauce, and a medley of roasted autumn vegetables. Pumpkin pie, apple pie, and other seasonal desserts add a sweet finale to the feast.

It is also celebrated in different ways in different provinces.

In Newfoundland, families savor the delectable Jigg's Dinner as part of their Thanksgiving tradition. This boiled meat dish is accompanied by a split-pea pudding, reminiscent of the original meal shared by early explorers.

In Ontario, families indulge in sweet butter tarts or syrup-filled pastry shells, adding a delightful touch to their Thanksgiving feast. Canadians top off their meal throughout the country with a scrumptious pumpkin pie, generously spiced with cloves, ginger, and cinnamon.

Thanksgiving is called "Action de Grâce" in Quebec, but many Quebecers don't celebrate at all, given the holiday's Protestant origins and Anglo-nationalist associations. Thanksgiving is not a statutory holiday in Prince Edward Island, New Brunswick, and Nova Scotia.

Like their American counterparts, Canadians embrace the spirit of sports on Thanksgiving.

The Canadian Football League presents its own football doubleheader, aptly named the Thanksgiving Day Classic, which captivates fans nationwide. Additionally, Thanksgiving Day parades offer delightful entertainment for families and children. Among them, the Kitchener-Waterloo Oktoberfest Thanksgiving Day Parade steals the spotlight, showcasing over 120 floats and captivating audiences as it airs on Thanksgiving Day.



#### The Distinctive Canadian Thanksgiving

While both Canada and the United States celebrate Thanksgiving, there are some notable differences between the two traditions. The most obvious distinction lies in the timing of the celebrations. Canadian Thanksgiving takes place on the second Monday in October, while American Thanksgiving is observed on the fourth Thursday in November.

Another significant difference is the historical context. Canadian Thanksgiving has its roots in early exploration and gratitude for survival, while American Thanksgiving traces its origins to the Pilgrims' arrival in Plymouth, Massachusetts, in the 1600s, and their first successful harvest in the New World.

Additionally, Canadian Thanksgiving focuses on the harvest and fall season, whereas American Thanksgiving often highlights the historical events surrounding the Pilgrims and Native Americans.

#### **Fun Fact**

Did you know, at Thanksgiving 2021, 2.7 million whole turkeys were purchased by Canadians, equal to 45% of all whole turkeys that were sold over the year? Why has Turkey become an unofficial symbol of Thanksgiving? Here is a quick history.

Turkey was fresh, affordable, and generously portioned to satisfy a gathering. Americans and Canadians traditionally favored large

poultry for festive occasions, which allowed for slaughtering without significant economic strain. Unlike cows, which were more valuable alive than dead, and with commercial beef only becoming widely accessible in the late 19th century, chickens held a higher status. However, the meat of roosters tended to be tough, while hens remained valuable for their egg-laying capabilities. For those willing to embark on a hunting adventure, venison was an alternative, particularly during the 17th and 18th centuries. Alternatively, ham or brined pork was readily available but wasn't deemed appropriate for special festivities.

The choice of turkey for Thanksgiving meals also aligned with British holiday customs imported to the New World.

Among the big birds, turkey was ideal for a fall feast. Turkeys born in the spring would spend about seven months eating insects and worms on the farm, growing to about 10 pounds by Thanksgiving. They were cheaper than geese, which were more challenging to raise, and more affordable by the pound than chickens.

Sukanya Samy is a professional marketer but a writer at heart. She loves to write movie and book reviews, short stories, and poems about topics close to her heart. She lives in Oshawa with her husband and spirited five-year-old son.



#### September 8 & 9

#### **Downtown Whitby Beer Festival 2023**

Experience some of the best breweries and distilleries from Durham Region and beyond at the Fifth-Annual Downtown Whitby Beer Fest! Join the Downtown Whitby BIA at Celebration Square for a fun-packed weekend with amazing craft beer, delicious food, live music, and great company! 905-431-3271

www.downtownwhitbybeerfest.ca/

#### September 10

#### **Port Perry Pedals**

Port Perry Pedals is a charitable cycling event founded in 2021 in partnership with the Rotary Club of Port Perry. Port Perry Pedals strives to celebrate and develop the growing popularity of cycling in the area. Enjoy unique circuits along the shores of Lake Scugog, through the Oak Ridges Moraine, and Ontario's Greenbelt Route. This year funds are being raised for stateof-the-art imaging equipment as part of Lakeridge Health Foundation's "Our Cancer" campaign. Scugog

www.portperrypedals.ca/

#### September 15 - 17

#### **Durham Blues Festival**

The Durham Blues Festival is FREE to the public, and will take place outdoors on the Victoria St Parkette, adjacent to the Regent Theatre in Oshawa, Ontario. Multiple bands and entertainers will be performing on the outdoor stage, along with food and craft vendors. Entertainers and guests will be comfortably hosted under a large tent, so the event is guaranteed to proceed rain or shine.

905-721-3399 www.durhambluesfestival.ca.

#### September 17

#### **Uxbridge Art on the Fringe**

Visit the Uxbridge Art Festival with more than 30 exhibitors featuring paintings, ceramics, jewelry, sculpture, texttiles and more. Food and live music. Beautiful setting high on a hill overlooking the Uxbridge Valley. Admission free

www.artistsofuxbridge.com/art-on-the-fringe/

#### September 29 & 30

#### Indigenous Legacy Gathering

Sunrise ceremony happening daily at 7 am with featured Indigenous artists and performers

www.councilfire.ca/legacy-gathering.html

#### October 1-7

#### Harvest Fest at Pingle's Farm

Enjoy corn mazes, wagon rides, playland, PYO apples, pumpkins, strawberries, corn & tomatoes, live music and more. Weekday (Tues – Thurs) Tickets Include: entry to the pick-yourown areas, playland & animal area, & corn maze. Weekend (Fri – Sun) Tickets Include: Entry to the pick-your-own areas (subject to availability), playland & animal area, corn maze, wagon rides, access to our exclusive Harvest Festival food & drink area, live music & picnic table seating.

www.pinglesfarmmarket.com/pingles-harvest-festival-2/

#### October 5 & 12, November 2 & 9

#### Teen After School Studio

Come hang out in an art studio! Guided by a Youth and Family Programming Assistant, teens will be encouraged to explore new techniques, work with a variety of materials, and express their unique personality through art. Each week's activity is influenced by the artistic trends of youth in the local community to provide a positive outlet in a safe and inclusive environment. Play around with printmaking, sculpting, painting, and more! Materials will be provided at no cost to participants. Oshawa

905-576-3000

www.rmg.on.ca/events/teen-afterschool-studio/

#### October 12, November 9 & December 14

#### PROBUS Club of Durham West

PROBUS clubs provide opportunities to meet with others with similar interests. Meeting new people, making new friends, discovering new interests are just some of the advantages of being a PROBUS member. Members are retired business and professional persons residing in Durham Region. Monthly meetings feature informative and entertaining speakers. They usually consist of a business portion of about a half hour, a thirty minute socializing and coffee followed by a stimulating 45 minute presentation by a guest speaker. Meetings end at noon. Along with monthly social events and 21 activity groups who meet regularly, it's a great way to meet new people.

www.durhamwestprobus.org/

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

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### Autumn Horoscope

**SEPTEMBER 2023 to NOVEMBER 2023** 

Aries (March 21 – April 20)
If avoidance, numbing and distancing have not worked managing that unpleasant feeling, take a new approach. Why not a bit of curiosity wrapped in loving compassion? Pause, get curious, implore a little. W5H is a good place to start. Who? What? Why? When? Where? How? Rather than a wall. build a bridge so you can access the other

You can't figure out a pattern of selfsabotage in one area of your life. Are you afraid of your own power? Not so much the unbridled force of it, but rather, the vast burden of responsibility that being fully in charge entails. You've heard that responsibility is merely the ability to respond. We respond with our voice and in this area of your life, here lies your power. Do not abdicate

A decision weighing heavily on you keeps you up at night. You play out various scenarios in your mind and weigh outcomes against one another. Come out of your head and into your heart. Here in this space, you may abandon the rigors of logic and rest in the sureness of truth. Your decision will he obvious.

#### Cancer (June 22 – July 22)

A recent public shaming event was constructed from design to entrap you. Your attitude now will determine your recovery moving forward. Transparency, personal resnonsibility and ownership of what is yours will dispel any notion of incrimination and might even provoke a positive public response. When you own your own dirt, no one can sling it at you.

#### Leo (July 23 - August 22)

It's not that you're discontented, but you're not fully content with your lot right now. What's missing in your life makes you thirsty. That missing piece comes with a price tag, but have no doubts, all will be worth it. The very pursuit will build your character and that is what's priceless.

You are on a quest to truly discover and embody confidence. Your life requires it of you. Let's revert to the original Latin for some insight: The prefix, "con" means "with" and the root "fide" means, "neither specious nor counterfeit: genuine." With trueness. Seek to embody truth and trust and you will achieve your quest. "This above all-to thine own self be true, and it must follow, as night follows day, thou canst not then be false to any man." ~ Shakespeare

#### Libra (September 24 – October 23)

Lately you wonder, are you truly a free thinker? Which of your thoughts are yours versus influenced and absorbed externally? One is not superior to the other but you must scrutinize those thoughts you adopt and incorporate into your belief systems. A belief is a thought you keep thinking. You are the curator of your creed.

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#### Your ambition is unparalleled. Yet, how

by Julie Antoinette

rewarding can it be to always be living in a future mental state? Take your time and acquaint yourself with the feeling of presence. Enjoy more moments with your presence now, because you won't get them back. The future can wait for its own moments of presence.

Get out of your comfort zone - your lovely insular palace where you abide stagnantly undisturbed. It is time to stir things up! Allow yourself to experience "the unwanted as it brings you awareness of the "wanted." Knowing what you don't want gives rise to the desire of what you do want. So, get uncomfortable and expand!

What conversations occur in your head when no one's around? Self-talk - it's a thing! Oftentimes, our "inner voice" is not so nice. What does your self-talk sound like? Is it cruel or criticizing? Imagine speaking that way to a child or to your best friend? If these words you speak to yourself wouldn't dare be addressed to a friend or a child, there's a problem. As the Brits say, "Have a word with vourself.

You've developed a habit of "productive worrving" that needs examining more closely. Does it give you a sense of control somehow? A sense of preparedness while mentally troubleshooting? Ask yourself some challenging questions. You may just uncover your justification mechanism for housing this harmful and useless internal energetic parasite. Then, you can release it and stop worrying. Worrying is a form of praying for what you don't want. Relax. Nothing is under

Your heart breaks from a recent lover's betraval. While the pain of a fresh wound cries loudest right now, know that in time you'll look back with immense relief. The quiet certainty that you recognized every red flag, and the knowingness that your love could never have filled that void cavern, much less be loved in return. "Rejection is God's re-direction." Operation Bullet Dodged Successful

Written by Julie Antoinette. In this horoscope, she relays intuitive messages of guidance from the collective astrological archetypes. As above, so below.

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There are so many important topics we learn in school, but as a mental health professional I am aware that there are also critical life skills pertaining to building

positive mental health that we are often not taught in school, that perhaps we should be. For example, learning empathy. We all learn from a young age to be kind to others, but what about learning to be kind to ourselves? This practice of extending empathy to oneself during times of perceived inadequacy or failure is known as self-compassion and is an asset for adults (and

by Tara Richardson

According to self-compassion researchers, there are three components that comprise self-compassion. The first component is having self-kindness. Refrain from negative judgments over perceived failures and instead treat yourself like you would a good friend. The second component is recognizing our common humanity. As human beings, we all suffer in some shape or form. We may feel alone in our suffering, but we are not alone. Recognize that suffering is a part of life and connect to your fellow humans who also experience painful emotions. The final component to help you exercise self-compassion is practicing mindfulness. Mindfulness in this context means simply observing your thoughts and feelings from a place of curiosity and nonjudgment.

As a recovering perfectionist, I am all too familiar with the difficulty in practicing self-compassion. When you have 30+ years of treating yourself harshly after making even minor mistakes, self-compassion can feel both daunting and alien. But no one is too old (or too young!) to start learning how to be more compassionate towards themselves. We may have a lot of rewiring to do in the brain, revamping old thinking patterns, but with continual practice, self-compassion becomes easier to access, especially during the most needed times of stress and overwhelm.

There are various resources available that teach you how to cultivate more self-compassion. YouTube has a plethora of self-compassion meditations and Kristin Neff, a leading researcher in self-compassion, has an excellent collection of guided meditations and written exercises available on her website www.self-compassion.org. There are also many books, workbooks, TED talks and social media posts waiting to be explored. I recommend sources especially from the work of Kristin Neff, Christopher Germer, and Paul Gilbert, but as mentioned there are many other authors and researchers whose focus is selfcompassion.

As complicated human beings, we all feel pain in varying degrees and at different stages of life. Kristin Neff states that, "We cannot ignore our pain and feel compassion for it at the same time."When addressing our perceived flaws and failures, accepting that we are experiencing pain and then extending self-compassion towards ourselves is a monumental step towards healing our relationship with ourselves.

Tara Richardson is a wellness blogger, whose personal experience with mental illness has inspired her to dedicate her life to helping others heal and live a full, flourishing life.

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#### Get Fit: Inside & Out



#### HIIT Workouts – Work Out Less, Burn More!

I love working out and feeling strong and healthy. But the truth is, I'm not always motivated to do it—especially when I'm pressed for time. Afterall, who has time for an hour-long run or cycle with hectic Back-To-School deadlines or 'fourth quarter' pressures? That's why, if you haven't tried a HIIT Workout, it's the perfect time to start. Because a HIIT Workout will not only save you time, you'll actually burn more calories and reap the many other benefits as well.

First, what is a HIIT Workout? HIIT stands for High Intensity Interval Training. It's a type of workout that includes short bursts of intense activity with minimal rest / recovery in between. And if you have heard of HIIT, there are a few reasons these workouts have become so popular. In just 10-30 minutes, you can increase your metabolic rate for hours after you finish the exercise. That's because compared to endurance running or cycling, HIIT burns 25%-30% more calories. (According to a 2015 study done in men by the Journal of Strength & Conditioning Research.)

Now, you may think you need to be super fit to even attempt a HIIT Workout. But that's the beauty of this kind of workout! It's all about the exertion as opposed to the type, which means practically any form of exercise could qualify—even walking. Short bursts of fast walking mixed with a minimal recovery time is just one example of how HIIT can work for any age.

Studies have shown that HIIT improves cardiovascular fitness and combats muscle loss which is especially important as we age and muscle mass declines. But there's one really important aspect to HIIT that should make you want to try it or incorporate it into your workout regime: it's fun and a great way to combat same-old, tired routines! Afterall, you're more likely to be motivated to workout when you have something new to look forward to, a challenge to overcome, and when you can track your progress.

Tracking progress could mean anything from counting how many squats you can do in a minute, how far you can sprint in 10 seconds, to how long it takes you to complete 20 fast push-ups. HIIT is designed to keep you challenged, motivated, and deliver great results.

And the best part? HIIT can be done alone or in a group setting. So, get some friends together, design your own HIIT workout, or hire a personal trainer to put one together for you. On your mark, get set, go!

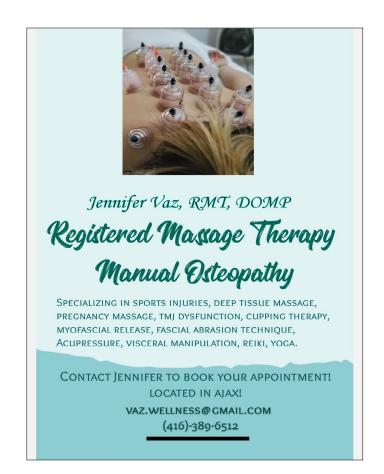
Bianca Schaefer is a Health and Wellness Coach who inspires a global community to take charge of their health through nourishing their body, mind and soul with delicious foods, an active lifestyle and a mindset that believes anything is possible. Check out Bianca on her personal website, Bianca Schaefer or @biancaschaefer1.













#### Tweens, Teens & In-Between

by Tanvi Lee

Hi readers! I want to introduce myself to you. My name is Tanvi Lee, and I will be your new teen columnist! I'm so excited to be writing for *The Local Biz Magazine*, and I hope you enjoy reading my first

I'm sure most of you have heard about Orange Shirt Day and Truth and the National Day for Truth and Reconciliation which takes place on September 30. Orange Shirt Day is a national day honouring Indigenous children who suffered in residential schools. Many Indigenous children were forced to go to Residential Schools. This was done with the intention of erasing indigenous culture and conforming children to European standards. It is evident today that this was wrong and unethical on countless levels.

Canada as a nation deeply regrets and apologizes for its unethical past actions. As a result of these Residential Schools, generational impacts have been created. A term called, "cultural genocide," is often used to describe it. This essentially means that a lot of Indigenous culture was lost in one wave, as an entire generation's history was wiped away. As time passed, and residential schools have been eradicated, their long lasting effects still remain.

It is scary to think that many kids were our age when they were going through the painful circumstances of residential schools. This day is a great way to emphasize the importance of human rights and treating each other as equals. Remembering our past and doing our best to understand its wrongs is a small step forward towards a better future.

The government has slowly started to create new initiatives for a harmonious future (and there's still a long way to go), but us youth can do our part as well. By wearing an orange shirt, you are showing your support and spreading the message of "Every Child Matters."

Supporting Indigenous small businesses is one of my favourite ways to support. If you are financially able to, supporting Indigenous owned businesses helps promote economic opportunities for the Indigenous community and shows your public support. Buying an orange shirt from an Indigenous owned business for example, is a great start!

Finally, donating or raising money for Indigenous charities - "Canadian Root Exchange," "I Love First Peoples," and "Niagara Chapter, Native Women's Inc." - are all great ways to support Indigenous non-profit causes.

No matter how you show your support, it is important to remember that you are making a difference. Every action has an impact, no matter how small. Though we cannot change the past, it is up to us youth to change the future.

Tanvi Lee is a Grade 9 student at Pickering High School. She loves to do art, travel, and is passionate about social justice issues.

## Family Matters



Canada is generally known as a leader in multiculturalism and for its cultural heritage.

Our history is not just a collection of facts and dates, but provides a rich source of lessons. In particular, the lesson of reconciliation with Indigenous peoples. With the introduction of the National Day for Truth and Reconciliation, many families are deepening their understanding of the legacy of residential schools and acknowledging the trauma and injustice Indigenous peoples endured. Every day survivors and their descendants live with this past, and we have a chance to stand by them and celebrate their contributions to our country.

Parents are in a unique and powerful position to help mold the ideologies, attitudes and behaviours that influence their children's cognitive, emotional, and social development. Aside from being a caregiver, parents are teachers, role models and social agents for their children. Take a moment to test your own attitudes and assumptions and reflect on how they may be influencing your family's acceptance and respect towards people who are different from you; people with lineage to the property you live on, long before it was your home.

Your children are becoming increasingly aware of the world around them. You are shaping and guiding them every day in how you respond to their questions. Encourage them to think critically and acknowledge their feelings and emotional responses. It is important that as parents we reinforce the facts and use age-appropriate language to explain our history, provide context as part of a larger picture and normalize our kids feelings to what they learn, be it fear, anger, or confusion. It can be helpful to highlight the positive aspects of history as well. Indigenous families are resilient and courageous, and have passed many traditions such as the use of herbal medicine and storytelling.

As we move forward, parents have many opportunities to show solidarity and celebrate this day with their families. Attending local events or organizing one is a popular choice. By showing up and standing by the reconciliation between Indigenous and non-Indigenous peoples, you will role model to your children that having a voice can help create a better future. Engage in respectful dialogue about the challenges that affect the Indigenous peoples today. Learn together. Listen to their stories, watch documentaries, or read books inspired or written by Indigenous peoples. Knowledge is a powerful tool to help us all grow to be more inclusive and accepting.

The National Day for Truth and Reconciliation is a day to ask ourselves how we can be allies in creating a more positive history for generations to come. A country with a legacy of respect, tolerance, and inclusivity. By demonstrating these behaviours at home, you are doing your part to help shape our future generations.

Monica Fox is an HR professional who understands the demands of being a working mom. When not spending time with her family, she loves to pursue her many hobbies which include art, photography, writing and athletics.

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A Forkful o Healthy



Spaghetti squash is a type of edible gourd or winter squash. It has a long yellow shape. It is beneficial for those trying to reduce their carbohydrates since it is high in fiber, very filling and has fewer calories (if prepared with less fat). When scraped, spaghetti squash has noodle like strands. It is also great for people who follow a gluten free or vegetarian diet.



by Kubra Mir

#### **Ingredients**

1 spaghetti squash (about 2lbs)

1 tsp salt

1 tbsp olive oil plus some for the baking sheet

2 tbsp butter

1 bulb garlic minced

½ cup chopped red bell pepper

1 tsp salt

1 tsp white pepper

2 tbsp freshly chopped basil

½ cup crumbled feta cheese

Fresh basil leaves for garnish

#### Directions

- 1. Preheat oven to 400-degree F.
- . Wash and dry the spaghetti squash. Cut into half. Use a spoon to scoop out the seeds and discard any fiber. Sprinkle with salt and olive oil.
- Drizzle some olive oil onto a baking sheet and place each half face down onto the baking sheet.
- Cook the squash for 30 minutes or longer, until the flesh is tender when pierced with a fork. The inside will be a light brown when it is cooked.
- When cooked, remove from heat and cool. Turn the cut side up and use a spoon to scrape the flesh until only a shell remains. Put the strands into a bowl.
- In a wok, melt the butter and fry the minced garlic. Add the chopped red pepper and cook for few minutes. Remove ¼ of this mixture and keep aside.
- 7. Stir in the spaghetti squash with the garlic, and red pepper. Season with salt and white pepper.
- 8. Add the basil and half of the feta cheese.
- Plate the squash and top with the reserved red pepper, feta cheese and whole basil leaves.
- 10. Serve warm with a green salad for a delicious meal.

Durham resident, Kubra Mir loves to cook and share her recipes. She enjoys gardening, traveling, and volunteering in the local community.

#### by Nicole Forrester

## FINANCE & REAL ESTATE INSIGHTS



#### Fall Renovations... that make sense!

To renovate or not to renovate in the fall...? Fall often is a time of getting your home ready for the winter months. The question then becomes, is it a good time to renovate, and what are the best things to renovate going into winter?

**Windows** – Moving into the winter months, you will save on your heating bill with newer windows. If you've got basement windows that have seen better days, it is to your benefit to change those out before the ground freezes or you will face the spring thaw!

**Garage Door** – If your garage door needs a change, it's much better to do it in the fall, especially if you use your garage as a workshop through the winter. The greater insulation from the new door will keep you warmer over those winter months and it will save you money. You'd be surprised at how much heat you lose through poor insulation through the garage.

**AC and Pool liners** – Although air conditioners and pool liners are seasonally out during the fall, it's worth your while checking on any specials that may be running at the end of season as these are high ticket items. Often, companies looking to getting rid of last year's stock will offer big deals on off-season sales.

**Cleaning the Eavestroughs** – Once the leaves are down, it is the perfect time to clean the eavestroughs before the snow comes down, melts, and tries to run off in leaf clogged eavestroughs! These types of clogs cause all sorts of icy problems in the winter months if not cleaned.

**Pruning your trees** – The fall is the perfect time to cut back those overgrown trees in your front and back yards. Even though this can be an expensive and daunting task depending on the size of the tree, it's always best to prune back trees that are close to power lines, the roof, windows, or your neighbours' home before the ice and snow cause any trouble.

Change your filters, smoke alarm batteries, and carbon monoxide detectors – It's good to change your furnace filter before turning on the heat in the winter. It's also best practice to change the smoke alarm batteries with seasonal changes especially because more home fires tend to occur in the winter months. Did you know carbon monoxide detectors have expiry dates? Always best to give it a check before sealing up your home for winter!

Nicole Forrester is a local Durham & GTA Real Estate Broker with over 17+ years of experience in the financial industry. Trained on Bay Street as an Investment Executive & Professional Financial Planner for one of Canada's largest financial institutions, she has extensive experience negotiating large financial transactions. Nicole's goal is to be a blessing to every person she meets and recognizes that every trade in Real Estate is not just a house... it's a Home. For more information, search Nicole Forrester Real Estate Broker on Social Media.





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#### Dear Sheila,

As I'm sure you are aware, these last few years have been very precarious all around the world. Many changes have occurred in both my personal life and in my business life that are unlike anything I've experienced before. The increase in food prices has created several barriers for me and I am concerned about the fleeting emotions when it comes to paying bills and buying groceries. While I realize much of this current reality is beyond my control, I am noticing sensations of increased anxiety which is beginning to worry me. Can energy healing help someone like me?

Signed: Anxious Anna

#### Dear Anna,

First and foremost, it is highly recommended that you speak to a professional about your fleeting emotions and increased anxiety. While energy healing is often effective with relieving symptoms of anxiety, it is always important to seek professional help from a doctor.

It sounds like you have been experiencing a series of events that have occurred beyond your control. And, as you've mentioned, you recognize this is worldwide. So many of us around the world have suffered insurmountable and unexpected changes and, like you, people all over the world were faced to witness so many businesses fail which had incredible impact on the personal life of the business owner. Energetic vibratory patterns of fear and loss were created.

Energy healing encompasses various alternative healing modalities based on the concept that energy plays a vital role in the well-being of an individual. Imbalances in the body's energy system can lead to physical, emotional, or spiritual ailments. The aim of energy healing is to restore harmony and balance by manipulating energy within the body.

Energy healing techniques can also be helpful for managing anxiety and promoting overall well-being. While it's important to note that energy healing is considered complementary to traditional medical care (and not a substitute for it), many people find the practices beneficial. Techniques include Reiki, Acupuncture, Meditation, Breathwork, Crystal Healing, Sound Therapy and Emotional Freedom Tapping (EFT). It is essential to consult with practitioners experienced in energy healing techniques to ensure proper guidance and support throughout your healing journey.

#### Affirmation: I go forward with ease

Sheila Marina resides in Bowmanville and is a compassionate Healer. Her business Planet of Peace Energy Healing Hypnotherapy and Reiki serves people world-wide.

## The COACH Corner

# by Malachi Brown

#### It Costs How Much???

I was shocked by the cost of two outings recently. I took a friend for lunch to a burger restaurant and ordered nothing out of the ordinary. Lunch and conversation were going great... until I got the burger is a small conversation were going great...

Lunch and conversation were going great... until I got the bill. Not too long ago at this same establishment, the bill would have been less than half of the current bill. My second outing was to a movie with my son. Two tickets, two popcorn and two drinks; the total was what it would have cost not too long ago for four people!

Can we sustain paying these incredibly high prices for food and services?

How do people with young families, fixed incomes, and large families afford to keep doing this? Interest rates are high, mortgage costs are unaffordable. The cost of servicing credit card debt is also at an all-time high. Gas prices! Thinking of taking a holiday to get away from the stress? Good luck!

Will we ever get back to affordability? In the meantime, what can we do?

A few thoughts... The first and most obvious is to live within your means as best as possible. I realize this is challenging because everything is more expensive and salaries are not moving up at the same pace. Resist the urge to keep up with others. We rarely know how much financial burden someone is under, even though they look like they have everything under control.

Change your lifestyle. Dinner out twice a week might now have to be once a month. Look into areas where you are spending money without thinking. How much are those everyday indulgencies costing you? They can really add up. Keep track and you will be surprised. For most people, it's a lot more than they think they are spending.

Cut back on some of those memberships. Be mindful of the, "it's on sale, it's a great price" mentality. It's never a great price if you don't need it or can't afford it. My daughter taught me a great shopping saying, "Do I like this, or do I love this?" If it's a like or a maybe, it doesn't matter how great the savings seem, don't buy it.

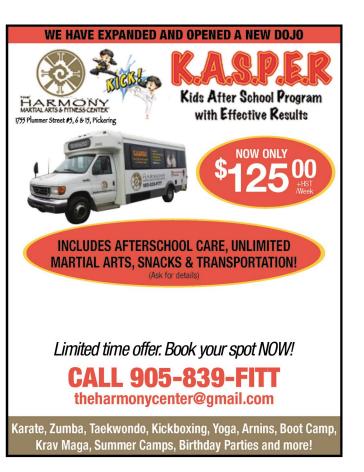
Look for free options. Borrow books, movies, and video games from the library. Look for events you can attend that are free. You'd be surprised at how much free stuff is available if you just do the research and ask around.

Finally, I've left this recommendation for last because most people do not like the idea. Have a budget, monitor your spending, and track your expenses. Work towards having a surplus each month rather than a deficit.

Take responsibility for your financial affairs, which is far better than having it dictated to you.Be a leader, not a follower. You will have a richer and freer life.

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.













Many years ago, people had to grow their own food. When the first settlers

arrived, the land was covered in forests. They had to clear the forest to get land for farming. Once the land was ready, they planted their seeds and watched them grow. Then they spent the summers into the fall gathering their crops and storing them for the winter.

They didn't have freezers, so they had to find other ways to preserve their food. Many developed root cellars. Hardy vegetables such as potatoes, carrots, cabbage, and turnip fared well in root cellars and lasted until the next year. Drying or dehydrating was another method of preserving food. Food was laid out in the sun for the day and taken in at night. Sometimes it was hung up by a fire to dry out. (It wasn't until 1823 that there was a store in the area - the Warren General Store. It was at Hamar's Corners in Whitby Township. At that time, it was the only store between Port Hope and York.)

When the spring of 1816 dawned, it probably seemed like every other spring. Fields were dug, ready to plant seeds. At first, things seemed fine. Then, early in June there was snow and very cold temperatures. The crops that had started to grow were killed by the cold and frost. When the weather seemed to warm up, seeds were again planted. But the cold once again killed everything. As the summer wore on, it became apparent that the was no chance to grow food during the summer of 1816.

Why was the summer of 1816 so unusual in Europe and North America? In April of 1815, a volcano, Mount Tambora, in Indonesia erupted. It was the most explosive in the last millennium. The eruption injected huge amounts of ash and aerosol into the atmosphere creating a cloud so big that it blocked the sun. Without the sun being able to reach the earth, average temperatures fell by 3 degrees Celsius. At the time, no one knew what had happened; it was seventy years later when an explanation was reached.

Back then climate change wasn't part of the vocabulary. All people knew was that in autumn of 1816, there were no crops to harvest for the winter. Food shortages caused food prices to soar. Many went without food and many died. It was literally the summer, "the bright sun was extinguished." (Lord Byron from the poem Darkness).

This fall, as we celebrate Thanksgiving with our family and friends, let's be thankful for the food we have on our table. Let's be thankful that we had a summer that was a "normal summer." And let's not forget about the impact of climate change. How one little event halfway across the world can have a ripple effect throughout the rest of the world.

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 scrap booking.



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