

**Yasmin Ratansi** 

Member of Parliament DON VALLEY EAST

On the auspicious occasion of Rosh Hashanah, wishing you and your families

# Shanah tovah um'tukah

May the blessings of good health, peace and prosperity be with you in the New Year.

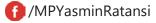
May we all be protected from the calamity of COVSD-19 and stay safe.



### **Constituency Office**

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@Yasmin\_Ratansi

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City Edition

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City Edition

### **INDOOR GARDENING**





# Our garden season is not yet over



Chrysanthemums brighten the balcony.

Our gardens have been a place of refuge for many of us this year. Being restricted to our homes by the presence of a nasty virus, has spawned a whole new group of gardeners who are looking for some diversion from reruns of ten-year-old baseball games. Even on your balconies vou have looked for ways to supplement your food supply. I hope that you have all found your experience with gardening to be as fulfilling and therapeutic as we long time practitioners always have. Because it is September we all need to remind ourselves that the gardening season doesn't disappear with the arrival of Labour Day. Our frost-free date is now closer to the first week of October and that means that the Petunias should keep on blooming and the tomatoes should keep on ripening.

All of this happens a little more slowly as the number of daylight

hours decreases but those tomatoes will ripen and, as you should have discovered, tomatoes that stay on the vine until they are ripe are noticeably better than the ones from the store. As September winds down, however, we need to keep an eye on the weather forecast and pick all the remaining tomatoes or peppers or eggplant and bring them inside if they are predicting a frost.

It always amazes me that those petunias and geraniums that were so frost sensitive as young transplants seem to survive a significant amount of frost as mature plants. We have had those petunias for a long time and they maybe getting straggly or we may be getting bored with them. Put on your masks and make a trip to the garden centre where you will find a few things that will be quite happy in your containers until a really hard frost, probably late October, comes along. Chrysanthemums are for sale everywhere and they do an excellent job of brightening up the balcony planters at this time of year. There is a secret. They dry out quite quickly in the 15cm pots that most of them come in. Take them out of those pots and "gently" loosen up the roots and then plant them into the soil in your containers. Those loosened roots will quickly grow into that fresh soil and then they

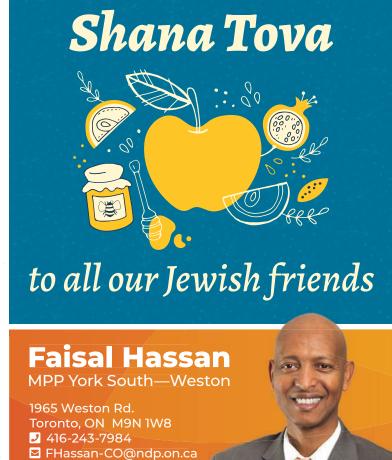


have a much bigger water reserve. There should also be a few asters available to freshen those containers. Beginning gardeners who want to get more serious should look at taking cuttings from their geraniums.

If you rush outside as soon as you have read this and sow some lettuce seeds you should still be able to get a late crop of baby lettuce leaves. Pak Choi could come into this category as well. Some of the big garden centres are starting to have late season vegetable transplants available in the autumn so have a look for them. The gardening season is not over.\*

Ken Brown is a horticulturist with extensive houseplant and container gardening experience. He will gladly answer questions addressed to him c/o Hi Rise. He currently devotes his time to his website www.gardening-enjoyed.com

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# OPINION/SECURITY MATTERS

# Failures, faults and forgiveness

Whenever I see a protest that uses a clenched fist as a symbol I get concerned. A fist symbolizes violence and smashing your opponent. Not compromise, understanding and moving forward together.

It seems that everyone is so unhappy these days. Between large and often violent and destructive demonstrations, calls for defunding police and complaints of police brutality, demands for rights and reparations and protest encampments springing up everywhere, it looks like our society is falling apart. One could easily begin to think that North America is a terrible place to live. While there are serious issues to deal with it is important to keep in mind that we are also blessed with many wonderful things as well.

Canada has the rule of law, independent courts, freely elected governments, universal health care, a social safety net, freedom of speech, freedom of movement, freedom of association and much, much more. Everyone can participate equally in all of this. The police even facilitate protests!

Certainly we can all do better. There are issues to address, and no individual or institution is perfect but is that a reason to tear our society apart? How many other countries strive to improve in every facet of life as much as Canada does? How many other countries would you rather live in?



People of many nations find Canada a good place to live.

In times of high emotion it is easy to get swept up in the moment but it is important to take a step back and take another look. Does police brutality occur? Of course it does. Is there racism in Canada? Yes, there is. Have historical and egregious wrongs occurred. Most certainly. Are these sufficient reasons to "throw out the baby with the bath water?" I don't think so.

In Canada we constantly evaluate these issues in the courts, in the media, in government, in education and in business and we respond with all variety of inquiries, training, policies, laws and education to do better. While change is often too slow, it does happen.

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# HI-RISE COMMUNITY NEWSPAPER

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**BRIAN CLARKE** 

Protest movements often have legitimate concerns but violence and destruction are no way to right past wrongs-they only create new wrongs.

Cancel culture, de-platforming and firing of people that hold views contrary to the social media mob will, one day, backfire on the mob itself because the hatred generated by ideological purity eventually eats its own. Giving in to the mob is, as the old saying goes, like feeding a crocodile hoping it will eat you last.

Modern activism has become a zero sum game. That is, the mob must win and its opponents must lose. There is no compromise, love, acceptance or tolerance of the other. The "other" must be crushed completely. If you do not agree with the mob you must be destroyed. Think communism under Chairman Mao-one of the most nightmarish periods in human history.

As Canadians it is worthwhile contemplating if that is the kind of society we wish to live in. While it is important for us to strive to improve ourselves, our country and our systems it is, in my view, important for us to resist the push to overthrow it. We may not like what we get and it will be next to impossible to return to once it is gone.

There is far more that unites us than divides us. Look past each others failures and faults and be forgiving. We are all human and

we have all made mistakes. We have all said and done things we regret. Reach across the divide, don't widen it. We may be surprised at the humanity we meet on the other side. \*

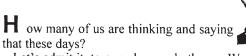
The author Brian Clarke was a police officer for twenty-nine years and he will welcome questions and suggestions for future articles at Qu35t10n54m3@hotmail.com

### Churches re-opening

St Bartholomew's Anglican, Regent Park, 509 Dundas Street East. 647-208-1645 Services starts: Sept. 13 Times: TBA Check our website for updates on reopening plans: https://stbartstoronto.ca/covid-1 9-updates/

Church of the Holy Trinity, Guildwood, 85 Livingston Road Scarborough, Ont. M1E 1K7 416-261-9503 officetrinityguildwood@rogers.com Back to Church Celebration Sun, Sept. 20, 10:30am **EDITORIAL** 

## Why me?



Let's admit it, to ourselves and others. We're tired of the lineups at the stores, the masks, the daily case

count and yes, the virtual this and that.

People are cranky. I notice and hear about that a lot

more than I used to., when we all all had a relaxing summer and looked forward to an active fall season. This year is different, for reasons we can't control Wildfires, hurricanes, floods, rioting, high infection

Wildfires, hurricanes, floods, rioting, high infection rates around the world. Disasters like the horrible explosion in Beirut. I am grateful that I live in a city where there are certainly problems, but nothing like these.

But there is more to this feeling of dissatisfaction than that. More like battle fatigue, and there appears to be no end in sight

People react in different ways. I can't blame those who feel depressed or angry, but when I experience that I know I am making myself miserable and accomplishing nothing. Judging myself harshly because of thee feelings, adds to the problem.

I want something better than simply reacting to the situation.

First, most of us are experiencing mild depression and don't't realize it. Let's acknowledge and accept that. Then, ask yourself, what can I do to help myself feel better?

Whatever first comes to mind, grab it! I may be some small thing. Mine was having a nice coffee, sitting quietly in an easy chair away from the computer. Then, deciding on a project I can do, immediately, to get a feeling of accomplishment.

Accept there are things we can't change right now but there are other things we can.

There's' a lot of talk about how this will come to an end. It will of course but right now we need to live in the present.

I look for little things I can do. Read something inspiring and positive to balance the bad news. Indulge in small pleasures. One of mine is ice cream! Enjoying a nuzzle with my cat. Sharing with an understanding friend.

Two of our writers this month discus the value of journaling. I find that helpful, writing down my thoughts and in my prayer time, writing down all the things tat concern me that day and seek help and wisdom from a higher power, God.

A week later I look back and am amazed how many of these concerns got resolved.

Then I give thanks for all the blessings in my life, and name them. Including people who care.

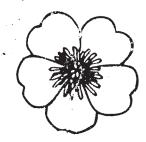
And yes, I feel better. And in a state to be kinder, more patient with others, and help them feel better too.

We all need help, encouragement, and the place to start is with ourselves. Then we can do our part in spreading it around. And surprise. Our world already seems a kinder, nicer place to be.

Valere M. Dunn

Valerie M. Dunn, Editor Publisher

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**Highway Gospel Church,** Scarborough, 416-267-1189.

Integrity Worship Centre Churcvh Don Mills Eglinton, 416-421-1754.

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St. Luke's Anglican Church, East York. 416-421-6878 x 22.

St. Timothy's Anglican Church, Agincourt, Scarborough 416-293-5711 x 1.

### MOVIE **REVIEWS**

## Danger and intrigue





War drama 91 min Profanity: minimal Cast: Tom Hanks Stephen Graham Rob Morgan Elisabeth Shue Director: Aaron Schneider Streaming on: Apple TV+

Although GREYHOUND was initially scheduled for viewing in cinemas in June, its release was subsequently suspended due to the Covid-19 pandemic and its distribution rights sold to Apple TV+ which then released it digitally on July 10.

Based on the suspenseful war novel "The Good Shepard" by C.S. Forester, GREYHOUND is set in early 1942 after U.S. Navy Captain Ernest Krause (Hanks, who also wrote the screenplay) is assigned his first war-time command on one of four battleship Destroyers consigned with protectively escorting a convoy of 37 merchant ships transporting thousands of soldiers and supplies across the Atlantic Ocean to Allied forces stationed in Great Britain.

Although the ships are initially provided with air-cover by American fighter planes during the early distance stages of their

trans-oceanic passage, they eventually have to continue on without that support for some 50+ hours across an expanse of the Atlantic known as the "Black Pit" where preying German submarines called "Wolf Packs" await the chance to discharge their many salvos of destructive torpedoes.

Sure enough, soon after the air cover is gone. Krause is informed that GREYHOUND is being shadowed by a German submarine. As can be expected, tense moments ensue as the sub closes in for an attack, and although Krause and his men are ultimately able to destroy it, the Greyhound immediately gets a distress call from the other three destroyers that six more enemy subs have been detected.

What subsequently unfolds are several progressively intense scenarios of split-second decisions that Krause makes in hopes of protecting the ships from being torpedoed and likely losing many hundreds of lives. And while many of his decisions prove strategically successful, at other times they don't.

Although the action scenes may feel repeatedly repetitious, the movie's pace is intensely thrilling, the special effects are impressively exciting, and the ensemble acting is acceptably good. In short, if you enjoy war action movies, GREYHOUND is a viably worthwhile viewing choice.

### THE TESLA FILES ★★½ PG Documentary mini-series

Filve 43 min episodes Profanity: minimal Cast: Matt Gaetz Thomas Massie Ken Buck Ro Khanna Katie Hill Directors: Daniel DiMauro and Morgan Pehme Streaming on: Amazon Prime Video and History Channel

Originally broadcast in 2018 on the History Channel The Tesla Files is a five episode dramatized documentary series based on the life and mysteries surrounding the work of the futuristically inventive genius Nikola Tesla, a Serbian-American electrical and mechanical engineer who's historically known for his contributions to the design of the modern AC (Alternating Current) electricity supply system.

Shortly before his death in 1943, Tesla had purportedly claimed to have 80 trunks that were filled with extensively detailed documentation about his work; but as they were not all immediately located after he died leaving many to believe they'd been confiscated by the U.S. government - a number of technologically important questions were duly raised, such as whether they contained his plans for free worldwide electricity and/or possibly designs for a death ray? Also - if indeed it was an official governmental cover-up - was it implemented to suppress public knowledge about a possible patent that dealt with the



THE TESLA FILES

development of one of the U.S. Air Force's most advanced

When a diverse team of professional investigators (comprised of an astrophysicist, an investigative journalist, and a Tesla biographer) are given access to newly declassified documents from the CIA about Tesla, they set out to meaningfully unravel as many of mysterious circumstances around his life, death and inventions as they can.

As they then progressively proceed to replicate several of his experiments and uncover evidence about many of his creative inventions that have duly benefitted mankind (along with others not previously known about), I found myself becoming overwhelmed as to how Tesla was intellectually capable of knowing all that he did about future technological possibilities that remained unknown to so many others for so many years.

All things considered, watching this series unfold is indeed an interesting viewing experience.★

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### ABC - One two three

We turn a corner from the milestone of summertime walk through Labour Day weekend and cross the bridge of return. There is a new pulse and rhythm that takes us down a different path. For some it is back to work, for millions it is back to school and for others it is stay at home. There are many choices, stay home, go to school or hybrid of the two. It is the return, the newer normal.

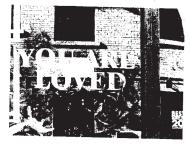


Photo Credit John Joseph Mastandrea (taken at the Corner of Manor Road and Mount Pleasant).

The return is learning the ABC's. I recall from my youth the Saturday morning Cartoons, the Jackson Five, especially Michael Jackson singing "ABC one two three you and me...". ABC the first three letters of the alphabet inherited from the Phoencians, and the Greeks. ABC represent the first steps of beginning, reading and exploring the mystery and the wonder of book learning and life exploring.

September, once the 7th month, is now the 9th Month after the Romans included July and August. ABC our first steps in these early months of a pandemic world. ABC on line, in person, social distance, physical distance, apart but not alone. We open the door. Our newer normal, takes place when drawn from the deep well of the familiar narrative, to walk on the hidden roads.

In the summer months we received word of three new homeless shelters in the Yonge and Eglinton neighbourhood. The call to action was immediate, help, SOS, May Day, May Day, May Day, Help to heal, help to mend, help to restore. Help came in grocery cards, in hygiene products in people of the hood saying "What can we do?" "what

is our call to our action now? It is also education, more than providing food, but taking a step further into the new beginning. The ABC is social enterprise teaching people to cook and prepare meals that's economic, healthy and on target within the traditions and cultures of the people. The key words are "Plant the seeds and watch them grow.":

**REV. JOHN** 

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ABC begins literacy and understanding. In my personal corner literacy was a personal challenge for me. In grade one I was in a reading readiness class, in grade two we were divided into six, reading at an incremental increasing skill level. At the beginning of September, I was in reading group 1, the basic level, with the help of teacher and parents I leapt forward to reading group 6 by November. It takes a community to offer the tools of literacy. Literacy begins with ABC the learning and comprehension skills that open pathways. Literacy continues with the ABC's of every corner of life. In the Davisville neighbourhood ABC is the call to action to make a difference and transform the life of people on the edge.

In every neighbourhood of the City of Toronto the GTA we hear the call to action to make a difference.

ABC – is the call to reach out in this season of return to find, to discover the how, why and when of NEVER ALONE, always together today.

This past summer the greatest gift of my August birthday was taking four bags of hygiene products (donated by the people of Manor Road United Church,) and deliver a grocery card for people on the edge. ABC begins again as we look inside ourselves and see the world for the first time; to discover the meaning of the word "YES" in this landscape of the newer normal, the newer literacy, Open hearts, open minds, open doors.\*

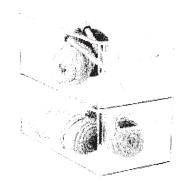
The Rev. John Joseph Mastandrea serves at the Manor Road United Church, Toronto

# Contain yourself - storage containers and you

You may have used the time of isolation during COVID-19 to declutter and organize your clothing. Now that stores are re-opening, you may be looking for containers to store those selected pieces. Keep in mind the cost of the bins, the space that you have and how easily you can access stored items.

Part of tidying up, is organizing everything after sorting and decluttering. It is really important to control your inner organizer and wait to buy containers until you know what you need to contain. When you tackle decluttering, don't just re-arrange things, make sure you keep only what is useful and needed. Clothes should be easy to access and put back. The cost of storage containers should be appropriate to the value of what you are storing. Cardboard boxes are useful for planning, they are free and recyclable.

There are so many different types of storage containers out there. I have a preference for clear containers with lids. The clear containers allow you to easily see what is inside and the



Clear plastic bins allow you to see what is inside

lids allow the boxes to be stacked. Shoes stored in clear boxes, stay clean and together. (There are too many stories of people going to work wearing mismatched shoes). Clothing that is out of season can be washed and stored in containers that fit on a closet shelf or under the bed. Long, low bins with wheels allow you to use the space under beds and quickly access what you need.

Boxstores sell shelf dividers, a bit like book ends, that slide onto the solid top shelf in your closet and can hold purses and bags in place. They can also be used for spare pillows or linens. It allows you to make better use of the top shelf.

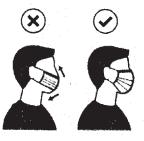
If you have space on your closet's hanging rod, you can purchase a hanging closet organizer, that provides cubbies or slots where you can organize small items; no tools required. I find this really useful for hats, gloves and scarves in the winter and towels year round. There are different brands on the market.

Containers need to fit your belongings and your space. Control the impulse to buy too many bins. You are not out to finance manufacturers of plastic containers, the goal is easy access to your shoes and clothing. Make a plan and buy only what you need.\*

Jeanne McKay is a long-time Guildwood resident. She has a background in Office Management and Customer Service. She is now combining that experience to assist people in organizing and downsizing homes and small offices. For more information about the service please contact her by phone at 647-972-7222 or by e-mail, jeanne.kathy.downsizing@gmail.com

### **ASK MICHELLE**

## Why smell the food?



Dear Michelle:

Lately I have noticed people wearing their masks but exposing their noses. I think this is ridiculous behaviour during a pandemic and I would like to say something to them. My wife says that it isn't my place to do that. I just can't help staring at them and I am becoming fixated about finding people wearing their face masks incorrectly. What should I do?

Curtis

Dear Curtis:

First, I don't think you are fixated. I think you are worried and with good reason. However, I have to agree with your wife. You cannot go around telling people that they are wearing their masks incorrectly, that is not your responsibility. However, if someone is standing too close to you and is not wearing their mask properly you are well within your right to kindly ask them to step back. These are tough times for

everyone, and it would be best not to get into arguments with strangers. Hope this helps. Michelle

Dear Michelle,

My husband and I are at our wits end. Our 18 year old daughter is doing absolutely nothing with her life, she was enrolled in college and dropped out. She told us she wasn't sure what she wanted to do and needed "time to think about it". This was last year. Since then she says she has been applying for jobs but has used the pandemic as an excuse as to why she isn't getting any interviews. Recently she stole my credit card and used it to go into the city and hang around with friends we don't even know. The charges were minimal on the card but that is beside the point. The last straw for her father and I is this past weekend she admitted into breaking into her 10 year old sister's piggy bank and taking her money. We are so upset that she did this to her sister. We've had it! What can we do? Anastasia

Dear Anastasia,

Your family is going through an incredibly traumatic time right now and I am so sorry to hear this. My advice is to contact your

family doctor to see if he/she can recommend a therapist for your eldest daughter. It may also be beneficial for the entire family to seek some type of counselling to be able to strategize ways to work together as a family for the betterment of everyone.

All the best Michelle

Dear Michelle:

I got married almost a year ago, and since that time there is something that my husband does that really upsets me. Regardless of what I cook, he smells the food before he eats it. I find this behaviour hurtful, especially when I never see him do this if we are eating out or at someone else's home. It just seems to be what I cook. How do I explain to him that he is hurting my feelings?

J.B.

Dear J.B.

This is a difficult question to answer and I can certainly understand why you find his behaviour hurtful. However, try looking at it from a different perspective. It is quite possible that he is excited to eat and using the sense of smell is simply activating his eating sense. In addition, it may just be curiosity and he feels comfortable doing that with your cooking. My advice would be to simply ask him why he smells the food you cook before eating it. It is quite possible that there isn't a bad reason to it at all.

Good Luck. Michelle

Do you have a question for Michelle? Please email her at: askmichelle3@ gmail.com

### SPECIAL DAYS



# Rosh Hashanah

To help each of us understand what our neighbours may be observing or celebrating, we begin a series of articles focusing on special cultural or religious observances. This month it is the Jewish observance of Rosh Hashana. Suggestions for this series are welcome. You can e-mail the editor: Valerie dunn @bell.net

### Rosh Hashanah:

Rosh Hashanah (literally, "Head of the Year") is the Jewish New Year, a time of prayer, selfreflection, and t'shuvah. We in the Jewish community review our actions during the past year, and we look for ways to improve ourselves, our communities, and our world in the year to come. The holiday marks the beginning of a 10-day period, known as the Yamim Nora-im ("Days of Awe" or "High Holidays"), ushered in by Rosh Hashanah and culminating with Yom Kippur (the "Day of Atonement"). Rosh Hashanah is widely observed by Jews throughout the world, often with prayer and reflection in a synagogue. There also are several holiday rituals observed at home.

Rosh Hashanah is celebrated on the first day of the Hebrew month of Tishrei, this year Septembr 18 to 20. Customs associated with the holiday include sounding the shofar, eating a round challah, and tasting apples and honey to represent a sweet New Year. Thanksgiving Issue
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# Writing away her fears

**ELLEN GARDNER** 



Career transitions are tough at any age, but what happens when they're forced on us by COVID-19? Being laid off was just the "spiritual kick in the pants" Dee Cavalier says she needed to shift from fashion to social work. While she admits she's still a work in progress, by writing her fears down and always looking for a resolution, Dee knows she's found her purpose in life.

The last few months have been filled with stories about the difficult, heartbreaking and devastating impacts from COVID-19. It has wreaked havoc, often in tragic ways, on so many. When Denise "Dee" Cavalier got the news in March that she was being laid off from her high-flying and glamourous job in the fashion industry, initial worry quickly dissolved into a new thought – possibility.

Maybe, just maybe, after a couple of years of wondering if she was in the right place, she could explore a long cherished dream of getting into the helping profession.

Even if you only see her on a small computer screen, as I have, the screen can barely contain Dee's dazzling smile and vivacious personality. She is confident of her own voice but revels in building strong connections with other people. It's no surprise that she went full force into the fashion world and it welcomed her.

### Living the dream:

As a young 20-something, graduating in business and fashion merchandising from Seneca College, Dee stepped into an environment that many young women only dream of. Through a professor, Dee got a job as a wholesale rep for Tommy Hilfiger and while the job was demanding, the perks more than made up for it. "Clothing allowance, car allowance, going to industry parties, meeting cool people, attending fashion shows," she says. "I was living the dream."

That didn't mean success came easily. "I was the only black girl in a predominantly white office; all my clients were white. There were moments when I felt I wasn't good enough," she remembers. For Dee that just meant working harder to build trust. "Being able to prove my worth and build relationships really helped with my self-esteem."

At a certain point, about a year ago, the glamour started to fade. "I felt like I was hitting a glass ceiling and couldn't go any further," she says. "I was in my late 40s and it wasn't about the money or the perks anymore." Dee started to question her career — what's my purpose, where do I fit in?

### All there – in her journal:

"A personality test in my job confirmed that I'm an altruistic, empathic person," she says. A lifelong diarist, Dee was shocked to read an early journal entry that spoke to what was then a wild idea. "I wrote about creating an organization for women, where we would collaborate and grow and mentor each other — I had written it all out years ago and completely forgot about it!" Her first thought on reading it was, how cool would it be to be able to do something like that?

Still, there was the fear of stepping away from a career that had been painstakingly built and wondering if she could still be relevant in a new field at 48. "I

### TENANTS

Q. I saw your article last month regarding the health and safety measures Toronto apartment buildings must now adopt to help prevent the spread of COVID-19. Absent from these measures was a requirement to wear a face mask. This struck me as odd because I know the City is now requiring businesses to enforce the wearing of face masks within their establishments. Is there no similar requirement for apartment buildings?

A. The City of Toronto recently amended their By-Law requiring the wearing of masks or face coverings within enclosed public spaces to now include the enclosed common areas within apartment buildings and condominium buildings.

More specifically, the By-Law requires the owner of an apartment building or condominium corporation to adopt a policy that ensures' anyone permitted entry to, or otherwise remaining within, any enclosed common area within their

## Mask required

building is wearing a mask or face covering. However, the policy adopted by the owner must include an exemption from the requirement to wear a mask or face covering for specified individuals, including but not limited to the following:

- 1. children under two years of age;
- 2. persons with an underlying medical condition that inhibits their ability to wear a mask or face covering; and
- 3. persons who are unable to place or remove a mask or face covering without assistance.

"Mask or face covering" is defined in the By-Law as meaning a mask, balaclava, bandana, scarf, cloth or other similar item that covers the nose, mouth and chin without gapping. "Apartment building" is defined as a purpose-built rental building with three or more storeys and ten or more rental units, but does not include a long-term care

### BHAVIN BILIMORIA

home, a licensed retirement home or a housing co-operative.

The "owner of an apartment building" is defined broadly to include the superintendent or property manager, and the "enclosed common area" is also broadly defined as including the lobby, elevator, laundry room, meeting rooms or other common use facilities (e.g. gym, yoga studio, party room, etc.).

Unless this By-Law is extended by City Council, it is presently scheduled to be revoked and therefore no longer in effect at 12:01 a.m. on the first day after the first City Council meeting after the summer recess (currently scheduled for September 30 and October 1, 2020).★

If you have any further questions, you can contact your local community legal clinic or the Federation of Metro Tenants Associations.

By Bhavin Bilimoria, Staff Lawyer, and Steven Badger, Student-at-Law, Don Valley Community Legal Services. Direct: (416) 441-1764 ext. 27.

didn't want to let go of something that was a constant to me. As long as the money was coming in, I was ok!"

For a while going to yoga, joining a Caribbean choir and building a strong social circle kept the doubts at bay, but the moment of truth came unexpectedly with COVID-19. "Being laid off was the trigger – it was almost like a spiritual kick in the pants! Time to get off my behind and pursue what I was put on this earth to do."

### Living a new dream:

She started researching schools and selected the Community Service Worker program at the Canadian Business College. Four months into the 12-month program, Dee is living a new dream and it feels completely right. "I have no fear, I'm super stoked, because I know the shoe fits. It's the right fit for me." What about that old "living without a paycheque" fear? Oh, yeah, it's

still there, she laughs. But, journaling is her comfort and salvation. "I write all the time and I even have a section in my journal called Resolution to my Issues," she says. "I write it out and come to a conclusion — 'This is what you're going to do Denise.' Once I have a resolution, I am ok."

Dee says her formula for managing anxiety might sound crazy, but it really works. "Reading back what you've written helps you see that you're over-reacting and everything is going to be fine." More than fine. Dee makes no effort to tamp down the enthusiasm that bubbles up when she thinks about the tagline for her new life – "My goal is to serve. What a bonus to get paid for doing that!"

# Here are Dee's suggestions for making a big leap in your life:

1 - Write it down. Write down your plan, where you see yourself, what makes you happy.

- 2 Start talking to people who are in the industry you want to be a part of. It if means volunteering, do that.
- 3 Do your research where is this career shift going to take me? Can I do this in my 60s and my 70s? Can I invest the 2nd part of my life in doing this?

"The key is meaning," she says.
"It's your life. If there is a feeling in the pit of your stomach – what am I doing, why am I doing this – it's time for you to make a change."★

Have you made a big career shift in your life? Let me know about it! Ellen Gardner is a career counsellor in Toronto who assists young people and people in mid-life with career search strategies. She can be reached at ellenm.gardner@gmail.com or 416.893.2552.

### LIFE'S JOURNEY

### KATARINA VON KOENIG ILIC

# Journaling: A self care practice

recently had a chance to sit down, via email, with Lindsey Kaba, a woman who has been journaling for over 30 years and who has a YouTube channel that is both popular and inspiring.

I was surfing the Youtube site looking at writing, planning and organizing channels when I came across a two-part video about preparing your journal pages.

It opened a whole new world of journaling for me.

I spent the entire day going back and watching her previous videos. It was a few days later I found myself in Chapters picking up a Leuchttrum 1917 B5 military green notebook.

I watched a couple more videos from Lindsey's playlist to get inspired and I got to work. I started decorating pages and two hours later I flipped through my half decorated journal and I was inspired to write. I wrote about what had been happening for the last 10 months of my life and my feelings about it. I wrote for and was struck by how much better I felt.

It would be a couple years that I would write to Lindsey and tell her what an impact she and her video's made. When I started reflecting on the self-care, of which journaling is just one aspect, I had the idea of interviewing Lindsey about her journey and how it's become a part of her self-care routine. She agreed! After having a total fan girl moment I set to writing the questions. I hope that you, dear readers, find this two-part interview as inspiring and uplifting as I did!

Journals, and Rainbow, Magic: Part 1: Interview with Lindsey Kaba

Kat: What got you started on your journaling journey?

Lindsey: Once I learned how to write in school, my Mom and I would write notes back and fourth with each other. She actually suggested that I start a diary and keep our notes in it, as well. My mom knew I loved

writing stories, letters, and that I loved to draw. She would save the JC Penney catalogues for me so I could cut out the pictures and glue them in my journal; I loved creating my dream home from the cut outs and writing stories about them. I would even cut out the models in the catalogues; men, women and children, pretending they were my future family and writing about them.



Lindsey Kaba shares insights about journaling on YouTube.

Kat: How long have you been journaling?

Lindsey: My poor mom knew she was in for it when I was about four years old; I completely covered my bedroom walls in drawings of rainbows, and houses, and puppies...I wanted to share my thoughts and feelings, and did so all over my bedroom walls. Art has always been a part of me. But actual journaling began in the first grade, when I

purchased my very first diary from the elementary school's book fair. That was 32-33 years ago!

Kat: What are some of the challenges you've had with journaling?

Lindsey: Time can be a huge challenge with journaling; a lot of us mothers, wives, employees don't have the extra time to sit down and write. That's exactly why I carved out an entire hour before work everyday; I know that I NEED this for myself. We deserve this time to ourselves, to express how we're feeling and what we're going through. I often get asked "what do you write about every single day? I don't have that much going on in my life". If I ever run out of things to write about, I tend to reminisce about a childhood memory, or I'll even look for journaling prompts on Pinterest or Google. There is always something to write about!

Kat: Are there times that you have to force yourself to journal?

Lindsey: The only time I really have to force myself, is if it's something I don't want to revisit. For example, a death. I really have to hype myself up to relive

it again because I know it will upset me, but I know I need to get it off my chest. When my sweet dog died last year, it took me days to write about it, because I knew I would cry the entire

Kat: Do you ever get "journaling burn out"?

Lindsey: Every once in awhile I will, but it only hangs around for a day or two. There are just some days when I don't feel like writing.★

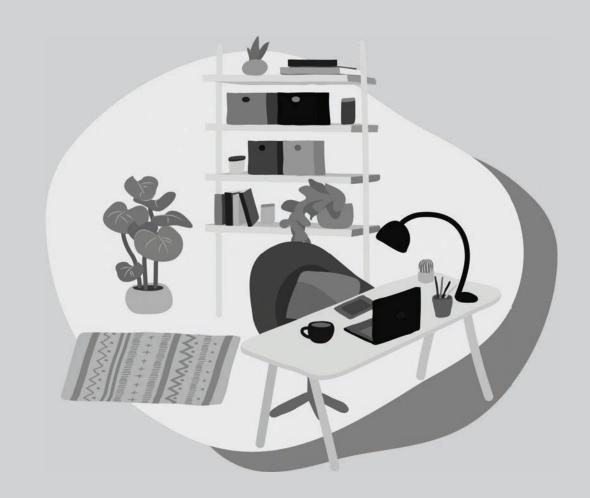
Katarina graduated from UofT with a major in political science and classics and a minor in philosophy. She continue her post graduate studies in journalism and adult learning and education and holds certification in media relations. She is passionate about writing and can be reached at: von\_koenig2003@ yahoo ca

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## Virtual Town Hall Workshop for Tenants

Tues. Sept. 15, from 7 to 8:30 pm as Don Valley Community Legal Services in collaboration with Councillor Paula Fletcher and M.P.P. Peter Tabuns host a. Our Workshop will provide Tips and Suggestions for Tenants as the new Bill 184 interacts with the Residential Tenancy Act.

The 5 main themes will include
1) Rent Arrears and Repayment
Plans; 2) Tenant Issues
(Maintenance and Repairs) in
Eviction Hearings for Non
Payment of Rent; 3) Rent
Increases; 4) Changes to Landlord
Applications for Compensation
after a Tenant moves out; and Bad
Faith Evictions for Demolitions,
Renovictions and Landlord's Own
Use applications.

Please register at https://tinyurl.com/y4xKfffbh

For More Information about Tenants' Rights, Don Valley Community Legal Services offer advice by telephone. Please contact us at 416-441-1764, ext. 36

Our website is donvalleylegal.ca



On Sep. 19 & 20 the Toronto Botanical Garden will be hosting its first Online Plant Auction which will include several unique plants and shrubs in addition to the naming rights to Paul Gellatly's 2020 Daylily Registration... YOU CAN BID ON THE RIGHTS TO NAME IT! Along with the naming rights, you will receive one plant for your home garden; one will be planted at the Toronto Botanical Garden; and Paul will keep one plant. (Additional plants may be purchased if available). Lawrence Avenue East,

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TALK OF THE TOWN

DON COLEMAN



## Kensington market

Actor Al Waxman certainly was the King of Kensington on the hit TV show. His character Larry King, a convenience store owner in Toronto's Kensington Market, was known for helping friends and neighbours solve problems. Let's discover about this unique and vibrant neighbourhood and shopping district located in downtown Toronto.

Kensington Market is a distinct tive neighbourhood in Downtown Toronto. The history

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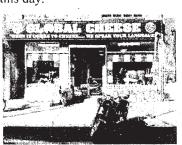
of this urban community began in 1815 when George Taylor Denison built his Bellevue Estate on a 100-acre piece of land that sat just west of Spadina Avenue. He eventually divided the property into plots that were sold to British and Irish immigrants in the 1850s and 1860s.

After serving in the Canadian militia during the War of 1812, he purchased an area of land in 1815 from Queen Street West to Bloor Street, roughly between

★Ads in print edition also appear online at no extra charge.
E-mail:Valerie.dunn@bell.net 416-424-1393

where Augusta and Lippincott Streets are located now known as Bellevue Square Park. He used this plot of land as a parade ground for his volunteer cavalry troop, which he commanded during the Upper Canada Rebellion, and later became the Governor General's Horse Guards. The site contains a plaque given to Kensington Market in 2006 officially recognizing it as a national historic site. Bellevue Square Park hosts many concerts and festivals throughout late spring and summer.

An influx of immigrants continued to flood to this area, and in response, workers built small cottages along the small laneways, developing the area into a middle-class Anglo-Saxon neighbourhood with street names like Kensington Avenue and Oxford Street. In the early 1900s, the area began to see a change in its cultural landscape as Jewish immigrants, mostly from Eastern Europe, settled in Kensington Market. Jewish families began to build outdoor stalls in front of their homes, selling goods to their neighbours and turning Kensington into an "old world marketplace." Other residents followed suit, building upwards and outwards to compete for business and make more room for stores and shops. By the late 1960s, Kensington became an incredibly diverse area, hosting immigrants from all over the world with ethnicities, races and religions. Kensington Market still boasts a continually evolving cultural landscape, which can be seen to this day.



The area is filled with a mix of food stores selling an immense variety of meats, fish and produce. There are also several bakeries, spice and dry goods stores, and cheese shops. Stores sell a wide variety of new and used clothing, and there are discount and surplus stores. It is also home to many restaurants covering a wide variety of styles and ethnicities. Some notable

landmarks include the Number 8 Fire Station, Tom's Place, Bellevue Square Park with a statue of actor Al Waxman, and St. Stephen's Community House. Percy Faith, the 1950s composer and band leader, lived as a child at 171 Baldwin Street, which is located in the heart of Kensington Market.

Since 2004, residents and businesses have organized a series of Pedestrian Sunday events. Live music, dancing, street theatre and games are among the special events on the closed streets. Typically taking place on the last Sunday of every month, this type of event has been organized on half a dozen weekends a year.

Kensington Market is a wonderful area in Toronto to visit and explore. A tradition for many Torontonians. Shop, dine and enjoy all that this unique neighbourhood has to offer.★

Don Coleman is a writer, songwriter, vocalist, public speaker, entertainer and humanitarian who is endorsed by Gordon Lightfoot, acknowledged by the Jeff Healey estate, President Bill Clinton, HRH Prince William and recognized by the iconic musical group known as AC/DC. Contact/Story Ideas: donvalleydon@rogers.com

# Working for a greener September



Rachel Carson's 1962 book *Silentt Spring* led to the ban on pesticides and helped launch the modern environmental movement.

This summer has been one of the hottest on record. July was the hottest month in Ontario since we started recording temperatures in the 1860s. In July, we had a record numbers of days over 30oC. One of the last major ice shelves in the Canadian arctic collapsed last month. Arctic temperatures keep rising, and arctic ice is at its lowest levels ever recorded. Climate change is no longer just a "Chinese Hoax" or something important only to academic debate. It is hitting home, and we need to pay attention.

September brings many opportunities to "green" our lives. For young people, Ontario Nature and Trent University have organized a "Virtual Youth Summit for Mother Earth". It runs from August 22 to September 19, 2020. Youth leaders organized the sessions for the Ontario Nature project and Youth Circle for Mother earth. There are four Saturday workshops and speakers will be live streamed and participants can join many live. For further information, see the links below.

Car Free Day has been a worldwide event since 1995. This year it shares September 22 with "Annual Bike to Work" Day. It is an opportunity to see how much not using a car for one day can impact our environment. Organizers promote using public transit, bicycles or even walking, whatever reduces pollution. Toronto has announced no formal plans at this date, so look for more information.

September 27 is a day to remember one of the most influential women in the environmental movement. Rachel Carson's book "Silent Spring" was published on that day in 1962. In it, she warned about the misuse of chemical pesticides. Everyone regarded one pesticide, DDT, as a miracle. People sprayed themselves and their homes to eliminate lice, fleas and many household insects. In Toronto back then the city sprayed DDT to stop the insects causing Dutch Elm Disease. One side effect, the population of song birds, especially robins, plummeted. It took years to achieve a ban on that pesticide, and scientists still find trace residues in wildlife and soil samples.

The Ontario government in 2019 weakened the role of the Environmental Commissioner of Ontario. The bill transferred many duties, including the most important, monitoring the Environmental Bill of Rights, to the provincial auditor general. It also eliminated three provincial watchdog offices. The Environmental Bill of Rights was especially important because it allowed citizens to sue companies for breaches of environmental regulations and the province for failure to enforce these. It is time to consider writing to your provincial government to reintroduce these regulations and monitors.

Yet this summer, the Ford Government introduced and passed COVID-19 Economic Recovery Act, 2020. It included sections to reduce or eliminate environmental assessment requirements for new projects. This legislation is under review by the Auditor General for potential violation of the Environmental Bill of Rights. At least one First Nations group is suing the government for lack of proper public consultation.

There are many environmental issues facing us today. We all need to be aware. We can all do a little to help. Remember "Reduce, Reuse, Recycle". It is not just a slogan.\*

Youth Workshops: christinea@ontarionature.org or jackieh@ontarionature.org



### **SCAM ALERT:**

Scammers continue to take advantage of people buying goods online. They vary from the old favourite, the puppy breeder who never delivers, to venders who accept payment but never send the goods.

Cupids Rack cost one GTA purchaser \$60 for items ordered and paid for but never sent. The purchaser repeatedly contacted them via telephone and email, but received no response. Interestingly, their website is registered in Toronto, but the company operates out of California.

Max Novelty seems to run a similar scam. Bored by Covid-19 self-quarantine, someone ordered a paint-by-number set from them. They demanded direct cash transfers and of course the goods never arrived. *Ibeemart.com* operated a similar scam, but their

website no longer exists. Global-Express Logistics still sells online, but never ships goods. They demand payment via Western Union. Then they demand extra shipping fees. Others operating under the name Jodie Quinn and Fleur Alpha work the same way: advertise goods which either never arrive or are shoddy and useless.

Several people reported receiving a text message from the 407 ETR payment office. The client was supposedly overcharged and told to go to a link for a refund. According to *Whois*, that link is actually an American website host, not the 407 ETR.

A puppy mill in the USA took one person for \$3000 in August. The scam followed the usual pattern: a sale for one amount, an additional fee for transportation, and then another fee for special insurance and vaccinations because of Covid-19. Only the bill arrived. A company called The Blue Kennel offered Great Dane puppies, but the purchaser became suspicious and pulled out. The company demanded payment by prepaid gift cards, always a deal breaker.

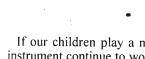
A new wrinkle on the fake invoice, fake delivery scam is to order expensive item in your name. The scammers bought your address and credit card information on the dark web. They then show up at your house, claiming the parcel was sent in error. Since you never ordered it, you are happy to return it, expecting a refund. The scammers get the goods, and you get the bill. The best advice: if such a delivery happens, accept the item. Contact the merchant, and your credit card company immediately to arrange for a refund and return. Do not return it to the courier. You might also consider asking for a new credit card with a different account number.

Continuing scams: the employment offer requiring you to pay a fee or cash a cheque from the potential employer. The SIN scam continues. The scammers call, claiming to be from the government. They tell people their SIN has been compromised and blocked. They then milk the victim of as much financial information as they can, for further fraud, including identity theft.

If you have questions or comments, email me at livegreen@bell.net ©2020 Achim Krull

### **PARENTING**

# Children and change



Since March children (and their parents and caregivers) have gone through so much change. They dealt with online learning (as did their teachers), being indoors a great deal, not being

indoors a great deal, not being able to mingle with their friends, not even being able to play in the park in the usual way. All of this has been difficult.

More changes face children as they return to school this month: keeping distance perhaps, wearing a mask likely, even whether books are allowed. So many questions.

We can tell our children to go one day at a time. No matter what we have to deal with it will hopefully not last. All of us have to endure the same situation.

It's best to try and learn as much as possible. Whatever the circumstances it's important to work hard on any schoolwork and homework. It's important to take time to read for at least half an hour a day.

If our children play a musical instrument continue to work at it and enjoy the music. If they want to take exams they can do so via computer with the Royal Conservatory.

Many children have been using a lot of technology during this period. It's good to set limits. Schoolwork and reading are important too.



During the summer some children have used workbooks of math and English at their grade level. They are good supplements during the school year too.

It is important to talk with friends – on the phone or online.

It will be so good to see our school friends in the fall, hopefully.

**MARY DOWNEY** 

What this has shown is that we can never predict what is coming, or expect life to always remain the same.

We have all been through a lot of change. But it's shown we are strong. We can bend. We can adapt. Life goes on.

It's important to be grateful for all we have. Some have much less. If a parent has lost a job life is more difficult. In some countries many people who are poor live close together and sickness is more easily spread.

We are thankful for all we have. We are grateful for our families and friends. They give us support and love.★

The author, a Mississauga resident, has three adult children. She is an experienced tutor and youth group leader. Questions may be addressed to her c/o Hi-Rise

### **CRAFT OF THE MONTH**

# Rock painting

Take a round stone – large or small. Use regular washable paint for children. (If you use acrylic it will endure but does not come off clothes easily.) Think of how you want to paint your stone. You may want to do the sky and the earth and a rainbow. You'll need different colours of paint and different brushes: some small, some larger. First paint the whole stone with a colour; maybe the earth and the sky. Keep it simple. The background paint has to dry before applying the rainbow

colours.



You may want to paint the background like the night sky – deep blue or violet. When it is dry spatter paint with white paint for stars. To spatter paint practise on paper. Dip brush in white

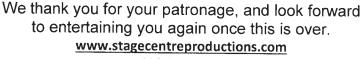
then squeeze paint out and then flick brush with fingers to get little dots.

You may want to paint a background and then let it dry and carefully paint a word or two on it.

You may want to paint a stone for Mum or Dad with a short message on it.

Have fun. Paint whatever you like. A stone makes a great doorstop or paperweight.★

The author, a Mississauga resident, has three adult children. She is an experienced tutor and youth group leader. Questions may be addressed to her c/o Hi-Rise



tage(entreProductions

With on-going developments of the COVID-19 pandemic, we have suspended our current season.

We will mount our production of "Enchanted April"

as soon as we are able, followed by "Cole" as

circumstances allow.

We will contact our subscribers and ticket holders

to rebook their seats as the situation becomes

clearer.

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### PLANNING FOR RETIREMENT

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CREATIVE IDEAS IN FINANCIAL PLANNING

### **MORTGAGES**

### Mortgages as an investment!

Let's change gears this month - instead of being borrowers, we will look at opportunities in Mortgage Lending. Our discussion will focus mostly on SMIs & MICs (Syndicated Mortgage Investments & Mortgage Investment Corporations).

However, prior to getting into that discussion – as you may have heard by now the good news:

The Stress Test Rate fell for the 3rd time this year to 4.79 per cent, after decreasing to 4.94 per cent in May and to 5.04 per cent in March. This is a boon for those borrowers who were borderline, enabling them to now qualify.

With the interest rates on deposits being so low - 0.01% (Aug 18, 2020, BMO, Premium rate Savings) investors are looking for higher sources of income. Actually, if you take into account the inflation rate investors are losing money on their savings!

To offset this, some revert to the Stock Market - but that is a story for others to address - I am not qualified to go into that - all I know is that you have to have the stomach for it.

Others look at real estate investments - perhaps on their own, or in partnerships or through REITS (Real Estate Investment Trusts).

Our focus today is on Mortgages as an Investment.

With the high prices of real estate, the government regulations, etc., some home buyers are finding that they are not able to get all their financing from a primary lender like a bank, credit union, etc. They have to look for secondary financing.

Herein is the opportunity for lenders. By providing this additional financing, albeit in a 2nd or 3rd position, their interest return is higher – of course, so is their risk.

Some investors look at SMIs as an investment vehicle. To put it very simply, an SMI is a real estate backed loan financed by multiple lenders. When rightly structured and investigated it has the potential for steady revenue with security in real estate. This form of investment has been around for decades. Investors can range from two to hundreds of investors pooling their money for lending on a particular project. Returns on investments can range widely – as an example from 8 to 15%. However, unfortunately because of certain recent debacles in SMIs it has earned a very bad name. As usual a few bad apples have given this whole investment vehicle a bad name in the industry. In fact, as you are reading this article, stake holders in the industry are working on disclosures, rules and regulations for this investment.

### MEHBOOB -SHERIFF



Have you wondered who are the borrowers from an SMI? Surprisingly, the borrowers range from a one-off builder to major developers. Yes, major developers! Do you see those large condo buildings around town? Chances are they have borrowed from an SMI! Why? Well the primary lenders will only lend construction money when a certain portion of the project is sold! That is why we have the pre-construction sales. The builders have to finance the land, the soft costs and the hard costs and that's why they need this particular type of financing. Currently, I feel this type of investment should be left to sophisticated investors!

Mortgage Investment Corporations (MICs) have mushroomed recently and they can yield on the average 7 to 10% per annum. A MIC basically raises money from individual investors and then makes mortgage loans to a number of borrowers. Investors in a MIC are essentially that - Investors! The investor is not a lender - he/she is a stock/share holder or a unit holder. The MIC is the lender!

To qualify as a MIC there are certain criteria that it must meet, perhaps not suitable for in-depth discussion here. Do feel free to call the writer if you like to discuss it further.

A MIC can be a private corporation or a public one - i.e. listed on the stock exchange.

Before you invest in a MIC you should know a few things about it. And always ask before you invest. Questions like: What are the property types the MIC invests in (condos, freehold, commercial)? What is the property use (owner occupied or rental)? What are the remaining terms of the mortgage portfolio percentagewise (0 to 3 months, 3-6, 6-9 or 9 to 12 months)? What is the mortgage security (what percentage of the portfolio are 1st, 2nd or 3rd mortgages)? What is the average credit rating of the borrowers? What is the average Loan to Value (LTV)? What has the MIC paid out to its investors since inception? What percentage of Mortgages are in arrears, If any?

TFSA and RRSP are eligible for investment for most MICs! So if your money is not generating the income in your TFSA or RRSP – perhaps this could be a vehicle for a portion of your holdings.

The returns are there if you fully understand the concepts and do your due diligence.★

The author Mehboob Sheriff is a Registered Real Estate Broker with Homelife/Vision Realty Inc., Brokerage. He is also a Registered Mortgage Broker Lic # M08010601 with Verico C.O.D. Financial Services Inc. Brokerage, Lic # 10311. He has owned two Century 21 offices and has been General Manager and part owner of a ReMax Franchise office. He has over 45 years of experience in Real Estate and Mortgages and can be reached at 647-703-6786 or sheriff@trebnet.com.

### MONEY

## Is this the new normal?





As I write this column on the 18th of August, I am still somewhat bewildered by what our world looks like compared to the first 75 years of my life. In my old normal, I would be looking forward to the opening of the CNE - that is not going to happen this year. When my children were of school age, I would be getting them ready to return to the classroom. Now those children are concerned about their children, our grandchildren, returning to overcrowded classes where social distancing would be impossible and the risk of contracting Covid could be greater than they are willing to take the chance. In that old normal, I would be getting up at 7 am to try to get tickets to the Toronto Film Festival. Whatever they are doing this year, they will do without me as we will not risk being in any crowds where we do not know where the people have come from or whether they have followed the rules of avoidance

and distancing. For us, perhaps one of our greatest losses are the live theatres we love so much and of which we have been such avid fans. Since its opening in 1953, I have gone to probably 60 or more of the past 66 seasons of the Stratford Shakespearean night stay there this August to see three or four plays and their other nightly attractions. Their 67th season was cancelled, along with National Ballet. Our subscrip-



will be able to play again. While I bemoan not being able to go to all of these performances, my heart breaks for the hundreds of performers and theatre workers who have lost their livelihood to this crazy time in our lives. The economic impact on them is very personal and they are suffering.

We do need to look at the economic impact on so many people out of work and so many small businesses whose doors will remain closed because they have lost more in the last six months than they would ever be able to recover. As much as I try to not let politics come into my columns. I do have to praise our three levels of government, who I do not always agree with, but who have really done an amazing job of helping the citizens of our city, our province and our country through this unprecedented crisis. Yes, our deficits are soaring and will likely take decades to return to "normal" levels but that is not a completely bad thing. When the largest Festival. We had booked a five debtor in the country is the government, which has much to do with how the interest rates are set, we can be pretty certain that interest rates will remain the Mirvish season, the extremely low for a long time. Soulpepper season and the Further evidence of low rates for a long time is the current yield on tion to the Toronto Symphony is a ten year government bond, on hold, not knowing when they which in Canada is below 3/4s of

1% Yet those bonds are being sold and the institutional investors, whose mandate is to have such instruments in their portfolios, are buying them. What does that mean to those of us who want or need returns of ten times those yields or the 6-8% range? It means that equity investments are the only asset class that can provide such yields. For proof of that analysis we need to look no further than what those investments have done for the past year and a half.

In my case, as a mutual fund dealer, we have had spectacular results. 2019 saw yields averaging over 20% and so far this year, most of our clients are up a further 10%. The stock markets

around the globe seem to have factored in the risk of a resurgence of Covid in the fall and the U.S. election and continue to climb steadily. Our fund managers consistently outperform those markets and our clients reap the rewards. From my own analysis, I believe this will continue for at least another couple of years, and by then the new normal will hopefully look more like the old normal and we will be able to sit in theatres with friends and families and enjoy our favourite entertainments. Let's all hope so and maybe say a prayer – it couldn't hurt.★

Sonny Goldstein, a Certified Financial Planner, is the President of Goldstein Financial Consultants and "Creative Ideas in Financial Planning" For more information, any questions, or a free consultation, call (416) 221-0060, or in writing at #1850-5160 Yonge St., Toronto, ON M2N 6L9.

### LIVING FREE

he concept of happiness has long been and still is being debated by scholars and philosophers. It is deeply etched into the fabric of our society. Notwithstanding, most people hold that happiness is fleeting and impermanent due to its abstract and ambiguous nature. So let's say it is an emotional response to achieving one's desired goal. That said, society still hangs on to the pursuit of happiness although it is a complete waste of time and produces more anxiety and anarchy than any other single feat since ancient history.

According to Plato, happiness begins with a "just" society established on the wellbeing and excellence of its citizens. Virgil. on the other hand, believed happiness is determined by piety, brotherhood and justice. They are both right. In this article, I will focus on the just society—Plato's

In a just society, the highest aim is dependent on ethics and excellence. But, what exactly is a just society? According to Plato, it is a state of utopia governed by guardians (or trustees). Guardians who have mastered the four cardinal virtues: wisdom, courage, self-discipline and justice. These, I will call the four ingredients for happiness.

Wisdom speaks to the mind—our intellect—our ability to rationalize our thoughts and reason effectively. It is the power behind the other three virtues. It lends to the disposition of being innately wise—a person exercising good judgment, under-

# What happiness?



standing and special knowledge.

The next ingredient for happiness is courage—the ability to defend and campaign for the state while knowing what to fear. This has much to do with one's emotional stability. Therefore, the only state worth fighting for is our state of mind. If we cannot stand up for what we believe or speak our truth without fear or intimidation, what then is happiness? Happiness, then, is manufactured in the mind, not in society. Happiness is a choice—a choice to live boldly and by one's own convictions. It is also interesting to note that the word courage, or instances of it, is mentioned in the Christian Bible over 120 times.

The third ingredient for happiness is self-discipline. This speaks to one's desire, feelings and appetites. Suffice it to say, this is a noble virtue indeed. There can be no happiness without the capacity to be disciplined and orderly. The absence of self-control is the presence of anarchy. It does not matter how educated or courageous we are if we cannot regulate our thoughts, our words,

### **ANDRENE GREGORY**



our appetite, and our actions there will be no peace, no happiness. Self-discipline builds a better moral society, which naturally leads to greater happiness quotient in individuals.

Finally, the last ingredient for happiness is justice. This is the epitome of Plato's just society. This type of justice carries the moral meaning of "doing right," rather than the legal implication of "right actions," done mostly out of the fear of punishment. Justice, here, speaks to our moral character, our moral code of ethics, and our moral sense of right and wrong against humanity. Plato further defines justice as minding one's own business and keeping what is properly one's. But, we are our brothers and sisters' keepers, despite our race or skin colour; and if we are each other's keepers, then minding our business is minding each other as well. To not do so, would be a grave miscarriage of justice, bringing the greatest harm to the state. This is considered to be the greatest evil.

In the end, when we mix the four ingredients: wisdom, courage, selfdecipline and justice together we get happiness—a state of utopia. Happiness is not our education or money—we are human beings created for the greater good of society. This brings me back to Virgil's idea of happiness: piety, brotherhood and justice—the ultimate state of happiness.★

ANDRENE Gregory is a life coach who helps adults live a healthy balanced life. She maybe reached at: coach@aggie strongulc.com

# High school memories and Covid

IDA FEDOR-BAAN





Ida performing Csardas Hungarian dance at Overlea Secondary High School International Night.

Congratulations to 2020 graduates!! Good luck in future studies and employment! How will today's graduates remember the isolated, FUN (for some) computerized studies at home due to Covid?

No crisis marred my studies when I was a student from 1978 to 1981, at Overlea Secondary High School in Thorncliffe Park It is now called Marc Garneau Collegiate Institute; re-named in honour of Canada's first astronaut.

HI-RISE, OCTOBER ISSUE DEADLINES News/Classfieds, September 21, 2020

Display ads, September 23

Overlea was a friendly, intelligent, multi-cultural melting pot of students - celebrated annually with *International Night*. Students and teachers, attired in beautiful, ethnic costumes, performed their cultural songs and dances. I presented the Hungarian Csardas. All shared wonderful International foods and arts. Imagine today: Marc Garneau Collegiate COVID Ethnic Fashion Show! It would be a marvellous fund-raiser and sight for the world to see on the Web!

Overlea's open-concept design worked well. Students of varying grades shared space. Except, the cancer corner. Smoking was allowed there only. It was avoided by most students. Considered unsafe and illegal today.

Students were streamed (placed in levels) called Basic, General and Advanced; School Board practice then. Streaming was dropped just this year. Basic students were geared towards low-level jobs; General students directed towards a trade via

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Community College and Advanced students University-bound. General/Advanced courses led me to Centennial College's three-year Creative Advertising program and joining Hi-Rise Community Newspaper after graduation.

Due to Covid, technology now allows students to juggle studies with home-based chores. Similarly, Hi-Rise staff worked primarily at home, or their own offices. With editor Valerie, I worked on other publications too, such as The Business and Professional Woman Magazine, The Presbyterian Record and local newsletters. Leaving in 2000 to look after elderly, ill family members, I returned to Hi-Rise three years ago, retiring as Toronto Police Service School Crossing Guard after 16-1/2 years service. Hi-Rise feels as if I had never left, bless Valerie and staff! Covid has, thankfully, avoided our ranks.

Covid crisis has created many educational opportunities. Empty office buildings have a future.

Landlords wringing their hands with angst over empty buildings may be able to retrofit them into educational facilities and/or housing. High school is preparation for the working/adult world – perhaps today's graduates will be among those creative, talented designers and craftspeople developing retrofits.

High school was joyous: Building on the foundation of family artistic/sewing talent and encouragement, thriving on the spirit and support of wonderful teachers and classmates, Overlea Secondary School was part of, what I feel is a blessed life. Certainly not one comprised of wealth but knowledge: — of subjects — of people. During Covid, I hope the current student body experiences the same!

Thank you, Overlea Secondary High School!★

The author, was employed with Hi-Rise in its earlier years. Ida is a magazine/newsletter writer and production artist, as well as a dressmaker. Ida can be reached at 647-765-6063. Portfolio and references.

IN GOOD HEALTH

FEMI DOYLE-MARSHALL



CONDOS

### MARILYN LINCOLN

# Being on the board of directors

Q. The board has approached me and asked me if I would like to be nominated as a board member. I am not too sure I want this responsibility if voted into office. Nobody seems to want the job but depending on what is involved I may be interested. What should I be aware of before I accept this nomination?

A. The success of any condo community highly depends on the expertise and knowledge of the board members. Ask yourself if you have the extra time to commit to this position? Do you have the stamina it takes to help oversee the management of your condo community? If your good neighbour is breaking a condo rule, would you have a problem enforcing the rule? These are only a few questions you must ask yourself.

To qualify as a responsible board member there is absolutely no room for negligence or selective enforcement. Directors must be continuously aware of any problems within the property that could bring harm to an owner or the corporation.

Directors must exercise the care, diligence and skill that any prudent person would be expected to exercise in comparable circumstances. They must act honestly and in good faith. Over the last several years, I have learned that a volunteer director must acquire a certain type of temperament that will allow them to work with a variety of personalities. Remember, directors work under both impossible and ideal conditions, with rules that may change frequently. They must be very confident in their ability to make critical decisions on behalf of all the owners they represent.

Should you be considering the job, but not quite sure you are up to the challenge, my best advice



Research will help a prospective director know if taking the job is a good idea.

is to research, research and more research. You could search the internet for information, libraries or contact the Canadian Condominium Institute who offers great director courses and lots of books on the subject. Your homework will confirm whether or not being a director suits your lifestyle or not. There is a lot to consider before signing up. However, keep in mind, the number one advantage is being in the front lines regarding any decisions that are being made regarding your valuable investment. Good

Marilyn Lincoln is a condo owner, director and author of The Condominium Self Management Guide 2nd ed. Email marilyncondoguide@hotmail.com with questions

# How patterns produce "mini wins" for better results

Patterns produce powerful results.

As a coach I've seen what changes businesses along with individuals. It isn't a magic pill. It isn't some magical moment, it is understanding and using the power of patterns. I'll explain this point further.

Often when we talk about achieving a goal in health, life or business we have the end in mind

We have this lofty mission which is attainable yet we can get led off course by simply not recognizing what needs to be achieved first.

By realizing first a series of steps is required to obtain a goal success can help any individual achieve results more rapidly. This ties back into the power of patterns.

**POWER POINT:** To get to any specific goal or outcome one must first understand the sequence of steps required to produce it.

### **Setting Up Success**

Now let's begin with the foundation. If a client is looking to drop a certain amount of fat or gain a specific amount of muscle the routines used daily will add to creating the success habits. Counting calories, completing workouts, managing stress are all building blocks from the foundational patterns required for success.

You first need to do one thing well consistently before you are able to layer on several other

patterns and make what you want stick. This applies to business and life also.

By taking enough time to realize what you need to do and why it's important to you in the beginning you end up recognizing your wins along the way.



### Take Your Time

In conclusion here is my point. When you are driven to achieve your goals, first establish a strong success base. Build better patterns that align to the results you want to see. It may take more time yet the "stickiness" of the patterns will lead you to your outcomes more rapidly.

"It takes much longer to build a skyscraper than a chicken coop." - Earl Nightingale

Take the time you need to define and refine your vision. Once that's established the patterns required to produce the results and breakthroughs in your mind will evidently happen.★

Femi Doyle-Marshall is a Toronto native entrepreneur, author, and success coach. He's also the founder of health and fitness lifestyle brand New Persona and brand consulting firm FDM MEDIA & Marketing. To learn more: www.FEMIDOYLEMARSHALL.com

# Green space gems

GOYAL



There's never been a better time to explore your own backyard. If your summer plans underwent some serious setbacks this year, don't worry. With so much gorgeous green space in the GTA you might never run out of places to explore.

Located just outside of Toronto in Markham, Ont. Milne Dam Conservation Park is our first gem that maybe added to your outdoor to-do list. This little gem has winding boardwalks and bridges that will make you want to wander forever. You will find plenty of grassy areas by the water that are perfect for picnic dates with your bestie and parts of the forest almost look enchanted.

There's also an actual dam here which is a damn pretty sight to soak in, as well. Admission to the park is free during the week, but there will be a \$4.50 fee on weekends and stat holidays. The fee can be paid by debit or credit, but cash is not accepted.

Reviewers rave about the peaceful and well-kept atmosphere here, particularly the pond area. So if you really just need to break free from the hustle and bustle of the city, this is the spot to do it. And you don't even have to leave the GTA.

Second on our list this month are the Guild Park and Gardens. Formerly known as Guildwood Park, the Guild Park and Garden is located along the Scarborough Bluffs, about a 30-minute drive from downtown Toronto. There are 50 acres of gardens, wooded trails and soaring views of Lake Ontario to enjoy.

But the history of this property is what makes this green space so unique. Since 1914, the property has been a private residence, an estate and sanctuary for artists and artisans, a training base for the Women's Royal Naval Service and military hospital for victims of shellshock during WWII, and again as an arts society.

As you wander the grounds, you'll see dozens of sculptures and architectural remnants of buildings from the late 19th and early 20th centuries dotted throughout, including the large-scale Greek Theatre built from a Bank of Toronto building. Today, visitors can walk the trails, admire the sculptures and architectural pieces, and take in theatrical plays at the Greek Theatre.

Also worth a mention is the "Pumpkin after dark" event which returns to Milton for its second year. It's a 2.5 km guided audio drive thru trail with dozens of exhibits, over 150 pumpkins and Jack O Lantern and sculptures which you can admire from the comfort of your car. Tickets must be purchased in advance and a few dates are already sold out.\*

Sam Goyal is a Toronto Tourism registered City Greeter based in Toronto. He is a Travel Blogger, Travel Writer, and Trip Planner. He hosts walking and sightseeing private and bus tours in English, Hindi, and Punjabi. For a guided Toronto city tour or for questions on Toronto, follow him on Instagram at tattooedtravellersam









### Wishing you a safe and productive year at school

Going Back to School Is Different This Year. Public schools are critical part of our democracy and the fabric our Canadian Society. I wish all students, educators and support staff a safe and happy return to their school in September.

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# THE ART OF FINDING WORK

### NICK KOSSOVAN Your resume: choose each word with care

There are 3 responses to a resume: No, Yes and WOW! WOW is what you aim for.

Ask yourself:

•Is my resume providing the results I want?

•Is my resume a compelling document, highlighting my skillset and accomplishments?

•Is my resume setting me apart from my competition?

Your resume has one purpose: to sell your viability as a candidate, for the job you've applied for, in such a way the reader says to herself, I must meet this person! You need to be strategic and selective when it comes to choosing words to include in your resume.

Applicant Tracking System

will start with the dreaded ATS. In response to the overwhelming volume of resumes, they receive recruiters and companies are using ATS software to screen incoming resumes. When applying to a job online, especially to a large company, assume your resume will be screened by an ATS.

ATS has been around for a while, yet most job seekers are unaware of how it works. Basically, ATS software allows the user to program keywords and phrases, which are then used by the ATS to select suitable candidates.

You can make your resume "ATS friendly" by wrapping your head around Skills = Keywords.

To identify the skills that are in demand for your line of work, study relevant job postings. Sprinkle these skills (keywords), the ones you have, of course, throughout your resume.

Match your skillset as closely as possible to the job posting requirements. Mirror the words you find in the posting. ATS software doesn't make assumptions; your resume needs to duplicate, as close as possible,

the skills mentioned in the job posting.

Jobseekers would benefit greatly from taking the time to learn how ATS works and how to navigate.

### Words that highlight your accomplishments (show results)

Every employer is looking for the same thing: Someone who can hit the ground running and get the job done. Employers consider a person's past performance to be a reliable indicator of their future performance. Emphasize your past accomplishments with words that bring to light the positive results you've achieved. Quantify your achievements with numbers (percentage increase, revenue increase, percentage of inventory shrinkage decrease).

Start your resume statements with words such as Decreased, Doubled, Exceeded, Expanded, Implemented, Increased, Maximized, Minimized, Reduced, Saved and Tripled, then follow these accomplishments words with a numerical qualifier.

- Installed 15 Novell servers and 200 workstations, for Widget Inc. Canada.
- Implemented a cash conversion for 6 branches and 10 ATMs, saving \$24,000 a year in expenses.
- · Increased territory sales from less than \$4 million to \$8.2 million within 2 years.

### Words that show initiative (you get the job done)

Keep top of mind: Employers don't hire opinions; they hire

Modesty has no place in a . resume. Mention the innovative solutions you came up with to problems, how you handled unforeseen issues or motivated difficult team members. Words that describe initiative include Developed, Drove, Eliminated, Implemented, Launched, Turned Around, Managed, Produced and Spearheaded.

- · Introduced new oil filter line into the Canadian market, using a targeted social media campaign.
- · Developed and launched a loss-prevention program in my store, which proved so successful in deterring theft it was rolled out nationwide.
- Helped the company attain its highest customer service ratings (as determined by external auditors), earning an evaluation of 100% in all categories, including communication skills and problem resolution.

### Words to lose:

Vague claims such as attitude, work ethic and personality are just your opinions. As mentioned, employers don't hire opinions; they hire results. Keep your resume focused on your hard skills (the ones specific to your line of work), your actions and the results you've achieved. Eliminate, words such as Responsible, Detail-oriented, Hard Worker, Team Player, Self-motivated, Go-to Person,

The phrase "Reference available upon request." is redundant, using up valuable resume real estate space. It is assumed you'll

provide references.
Your resume is equivalent to a sales brochure. Arm it with words evangelizing your strengths; eliminate words that serve no meaningful purpose. Your resume should present you as the valuable and accomplished person you are and lead the reader to say to himslf, I must meet this person!.★

Nick Kossovan, a well-seasoned veteran of the corporate landscape, offers monthly advice on searching for a job. You can send him your questions at artoffindingwork@gmail.com.





**WASTE REDUCTION** 

**SAYAN SIVANESAN** AND ELIZABETH THEO

# Reusable masks: protect others, and protect the environment



Face masks are now a part of our daily lives as we all follow guidelines to wear masks to keep each other safe from COVID-19. For those of us that live in multi-residential buildings - more than half of Toronto households we're wearing masks even more "at home" in common areas of our buildings. Residents now wear masks for daily tasks like running the recycling downstairs, picking up the mail and waiting for the elevator.

All of these masks start to add up - and add to the plastic pollution problem. By using a reusable cloth mask, you'll be protecting yourself and others while reducing the amount of disposable masks that end up in our landfills or environment.

### Disposable masks and plastic pollution

Unfortunately, disposable masks and gloves are showing up everywhere - parks and streets, sidewalks and parking lots. Building maintenance staff at a number of high-rise buildings in Toronto Environmental Alliance's high-rise project have reported finding disposable masks and gloves littering the property, or improperly placed in the recycling or organics bins.

Researchers are also finding that masks and disposable personal protective equipment (PPE) are contributing to pollution in our waterways and oceans. On the way there, they also end up clogging drains, sewers and other essential infrastructure.

This pollution concern is made worse by the fact that most disposable PPE is made of plastic. Although many disposable masks may look like they're made of paper or natural fibres, they are actually made of synthetic polymers that will remain in our environment and take centuries to break-down.

### Reusable masks protect people and the environment

Reusable masks are an alternative that offers protection to us and others from COVID-19, and also protect the environment. Reusable masks can be washed and reused many times. Toronto Public Health explains that reusable or homemade nonmedical masks can help reduce the spread of respiratory droplets

and help prevent the spread of COVID-19, especially in indoor spaces.\*

You can buy cloth masks made by local artisans or designers, at major stores, or you can even make your own. Having multiple reusable masks means you'll always have a clean one while the others are in the wash.

### Toronto Public Health Guidelines for buying or making cloth masks

- It should have at least two layers of tightly woven cotton or
- Make sure the mask covers your nose, mouth and chin, and is breathable.
- · It should fit securely around your head with ties or ear loops.
- Make sure the mask maintains its shape after being washed and
- · Try to avoid non-breathable materials, such as plastic.

There are a number of simple guides and patterns for homemade masks online - including fast and no-sewing options suggested by public health agencies. To see the latest Toronto Public Health guidelines, including resources on how to choose and make a mask, visit www.toronto.ca/covid.

\*This information was accurate at the time of writing. Toronto Public Health information is updated as new information comes available.

Connect to TEA's Zero Waste High Rise project. If you want to join us in letting your elected reps know that you want them to act on problem plastics, sign up for email updates from TEA, or follow us on social media and we'll help you take action.

TEA is a non-profit that campaigns locally to find solutions to Toronto's urban environmental problems.

Sayan is the Project Coordinator for TEA's Zero Waste High Rise Project. He works with high-rise buildings across Toronto to measure their waste output, as well as develop and implement custom waste reduction

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# Central Eglinton Community Centre

...where new friends meet!

## **Older Adult Program** For People Aged 50+



Find out what programs and services are available in your own community

### **Fitness:**

- \* Back Care Pilates
- \* Chair Exercise
- \* Osteo Exercise & Osteo Pilates

### **Educational:**

- \* Book Club
- \* Seminars
- \* Healthy Brain Programs
- \* Computer Classes
- \* Current Events Discussion Group

### **Recreation:**

**Outings:** 

- \* Movie Matinees
- \* Special Events & Parties
- \* Cindy's Knitting Circle
- \* Crafts & Beading Workshops

\* Luncheons (Restaurant Tours)

\* Day Trips & Toronto Outings

\* Coffee Café (Café Tours)

### **Services:** \* Computer Lab Drop-in

Visit us at:

### 160 Eglinton Avenue East

Phone: 416-392-0511, ext. 228

E-mail: olderadults@centraleglinton.com Website: www.centraleglinton.com



**In Toronto** 

### CAT OF THE MONTH

This month, we'd like to introduce you to Penny, a lovely two year old female. Penny was removed from a hoarding situation, living with someone who was unable to take care of them due to substance abuse problems. She arrived deadly sick but with time and vet care, she recovered. Once she was well enough, she was spayed, de-wormed and vaccinated.





Today, Penny is a very playful energetic young lady. She is a very affectionate, gentle girl and comes when you call her name. Penny would be fine on her own or she would be a great companion to another young, playful cat. Please note that an adoption fee applies. For further information, please contact Katherine, on behalf of the Scarborough Bluffs Cat Relief at 647-476-4797 during business



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