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Late Summer – August/September 2017

life

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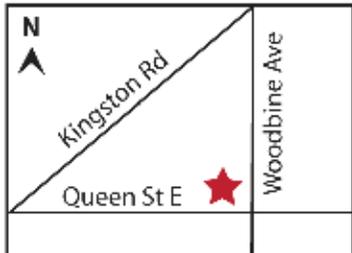
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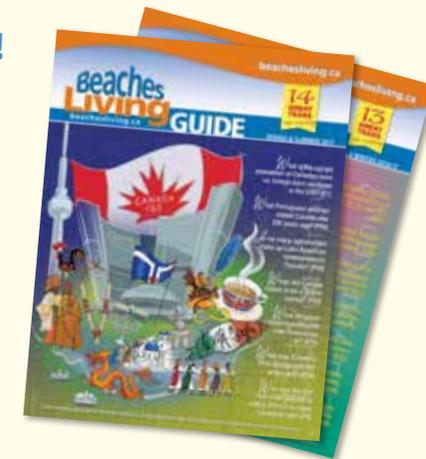


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Your comments and suggestions are welcome.

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One “Lucky” Canadian & One Lucky Canada!



Native Canadian singer/songwriter and three-time Juno Award winner Susan Aglukark refers to herself as “One lucky Canadian who happens to be Inuit.”

Susan has had the opportunity to perform for Prime Ministers Jean Chrétien and Brian Mulroney, President of France, Jacques Chirac, Nelson Mandela, Governor General of Canada Adrienne Clarkson and twice for Queen Elizabeth.

Her masses of fans across Canada, the US and around the world that have been moved and entertained by her music would agree, but they’d add “Canada is one lucky country to have Susan as their ‘ambassador.’”

In so many ways, Susan is as Canadian as you can get – and then some. Her parents, both Inuit, raised her in the Northwest Territories where they lived and worked. When Susan was born, her mother had to be flown by plane to Churchill, Manitoba, to give birth. Susan was given the name “Uliniq”, an Inuit name, as well as “Susan”. She considers the small community on Hudson Bay called Arviat her home, where she grew up with her 5 siblings. (Arviat is now part of Canada’s newest territory, Nunavut.) The family moved around within the Territories, so Susan attended high school at Sir John Franklin High School in Yellowknife.

In her early years, there was no specific music instruction for Susan or any suggestion that she

would become a musician. “No arts camp, no special music programs, I could never read or write notes,” she laughs. But with two parents as preachers, Susan was singing and playing guitar at church throughout childhood and adolescence.

There certainly were early signs of a creative spirit, which she now talks about.

“I knew from an early age that I was a bit different from everyone else, “ she says, “I knew that I saw things that other people didn’t see and I saw things differently than other people. I always was seeking out a quiet spot to be by myself to write, or to be alone in my thoughts.”

“But it wasn’t until I’d actually begun my career as songwriter and singer that this all made sense,” she says, “that is when I really began the process of discovering just how creative I was.”

In the early ‘90s, Susan left her community to work as a linguist for the Department of Indian and Northern Affairs in Ottawa. It was during this time that she had her first opportunity to nurture her creative instincts. She began writing songs about her Inuit community and growing up Inuit. Her earliest recording appeared on a CBC radio compilation of Eastern Arctic artists, and then in 1991 CBC Radio recorded her first compilation of songs, Dreams for You.

continues on page 6.



...continued from page 5

Her first full album followed the next year in 1992. Arctic Rose was independently released, and almost immediately it was a hit with country and aboriginal music fans alike. EMI Music Canada then delivered Susan a worldwide distribution deal in 1993, “From that point on,” says Susan, “my main work has been writing and singing.”

Susan’s music has been described as a blend of traditional Inuk folklore with contemporary pop sounds. Her albums are a combination of Inuktitut and English lyrics, and are praised for uplifting melodies and complex rhythms.

But for Susan, it is always about the story telling aspect of singing, not the performance, that matters most. Her songs highlight the history and heart of Inuit life. They tell stories of struggle, stories about the impact of colonization, and stories of celebration and joy. When Arviat became part of Nunavut, which returned the governing of the land to its native residents, Susan wrote about the exceptional moment in history in her joyful song, “Turn of the Century.”

Although singing and song writing is her main work, Susan spends her spare time in various pursuits such as sewing, beading, painting and writing. “I love anything that’s a creative process,” she says, including a children’s book she’s currently working on.

This summer she begins recording her tenth album. Although Susan welcomes the rigour and learning that comes with every recording session, there is excitement in her voice just thinking about live performances. “I just LOVE a life performance on stage with my band,” she says, “I love the energy and

I love being able to tell my ‘living stories’ from the stage to those in the audience in front of me.”

Susan is very proud of her Inuit heritage and helps others understand how Arctic indigenous people are not the same as the indigenous peoples in the rest of Canada. The history of her ancestors goes back hundreds of years when the ancestors of the modern Inuit moved across the Bering Strait from Asia.

“The language, the background, the traditions, the food of the Inuit are all totally different,” she says. To this day, Susan speaks the Inuktitut daily when communicating with friends and family back home or with those in the Inuit community in Toronto.

Although Susan has faced serious personal challenges and subsequent healing, for the past decade she has feeling at a good place in her life, and truly loves what she is able to do each day. “I finally reached the point where I looked at the life that I’d stumble into as a healed-enough person and realized that I’m just fine – that’s when I began to really live,” she says.

She likens her experience with the larger experience of Indigenous people in Canada. It is only when people see themselves as at least partially healed that they can move on.

“When I perform, if I have one message for my audience, it is this: I want them to know that although I am Inuit, it doesn’t mean I’m a broken person.”

Susan and her husband, a sound engineer, live in Oakville with their 20-year-old son, Joseph.

Along with her three Juno Awards, Susan has been honoured with the Governor Generals Order of Canada, Queen Elizabeth II Diamond Jubilee Medal and the first-ever Aboriginal Achievement Award in Arts & Entertainment.

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TAKE CONTROL OF YOUR LIFE LETTING GO OF WHATEVER IS HOLDING YOU BACK

When things go wrong, it's so easy to blame someone or a particular circumstance. You were late? The traffic was bad. You stopped exercising? The gym was too far away. Your tomatoes didn't grow. There was too much rain, or too little rain, or too many grubs, or the plants were unhealthy when you bought them.

Some suggest we live in a "blame culture". Some make a habit of finding what (or who) is at fault instead of accepting bad luck, a lack of preparation or misunderstanding. Unfortunately, all this really does is take away our positive energy.

SAY GOODBYE TO NEGATIVITY

Finding someone to blame may make you temporarily feel better for solving a problem, but in the end it doesn't make anyone feel good at all. Blaming builds up negative feelings like resentment, cynicism and anger. When you talk negatively about others, the listener is more likely to associate the negativity to you rather than to the person you're describing.

Most of the time, whatever happened, does not deserve all that blame energy. The only one that ends up feeling badly is you.

Consider these situations and how blame can be turned into something positive:

- Someone made a mistake that inconvenienced you, perhaps their dog ran over your flower garden or they had a party and kept you awake all night. Ask yourself, is this really going to affect my life forever? Once I calm down, could I just talk with them to sort things out?
- You've just had some bad luck – a tree fell on your front lawn, your basement flooded or you got the flu. You can blame society or the person you think infected you, or just acknowledge it as unfortunate and move on.
- You've made a mistake that you regret. Stop blaming yourself! Learn from what happened,

apologize and focus on your positive attributes. Forgiving builds relationships.

- A co-worker or employee makes a mistake. Remember, when motivating people, it is much easier to keep others engaged by helping them learn and feel good about themselves instead of focusing on the negative.

TURN TOWARD THE ENERGY AND THE POSITIVE

Getting rid of blame means getting used to saying out loud, "Okay, it happened. Now, what can I focus on that is positive?" Next time you feel that a dark cloud is hanging over your shoulder, ask yourself:

- I've been given this wonderful day to live to the fullest. Is this incident really worth my energy and my time?
- What matters most to me in life, and what am I going to do about it today?
- Is finding blame becoming more important to me than finding ways to put things right?
- How can I make someone else feel good about themselves?
- How can I make myself feel good about myself.

When the chips are down, the above questions help you set blame aside and move forward with positive energy.

"The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them." — George Bernard Shaw



Water Fun!

When the weather is hot, there's nothing quite like spending time in a pool, at the beach or in a fresh water lake. When you are with a group of friends or family, water sports are a great way to have fun as well as exercise.

Many water sports don't require elaborate equipment and are suitable for almost all ages. Just slather on the waterproof sunscreen and jump in!

Note: For all of these games, make sure you "know your water" (how deep, what are the potential hazards), and insist that non swimmers wear life jackets.

water games

MARCO POLO: A CLASSIC – One person (the shark) stands in the water with their eyes closed and says Marco while the others in the water (minnows) respond by saying Polo. When minnows are under the water, they are safe because they can't respond, but when they come up for air, that's when they are called out. To "win" the shark must tag a minnow who then becomes next shark.

WATER RACES – There are several ways to enjoy water races. "Mattress" races on inflated air mattresses are more difficult than they look! Other ideas include: "running through the water up to your arm pits", and "running through the water carrying an egg on a spoon".

For younger kids, start the race a few feet out from shore so they race towards land.

WATER POLO OR BASKETBALL – All you need is a floating net and beach ball. If you don't have a net, a floating ring does nicely.

SILLY JUMP – An all time favourite when you are somewhere safe to jump directly into the water. Have your panel of judges give each contestant 3 chances to perfect their silly jump.

WATER FOOTBALL – You can make it as simple as possible by just throwing a football around or as technical as setting up boundaries with teams.

water safety

PREVENTION – Whether it's a pool, bathtub, water park, or beach, always watch children actively around water, even if they can swim. If there's a crowd, assign one adult to each child.

Consider requiring all non-swimmers to wear a lifejacket to assist you while supervising.

Empty portable toddler pools after each use.

SWIMMING IN A LAKE – Get to know where you are swimming before you head into open water, especially if you want to jump in! Every lake and beach is different. Some are shallow, others drop to deep levels quickly.

Never underestimate the power of current. Swimmers or waders can be swept away in an instant.

Diving headfirst into water should be avoided unless the individual is properly trained and you are sure that the water is deep enough.

Be in the know

Swimming skills combined with safety knowledge is what saves lives. Encourage your children (and adults) to take swimming lessons. Swim classes also teach water safety, which is key to preventing an emergency in or on the water.

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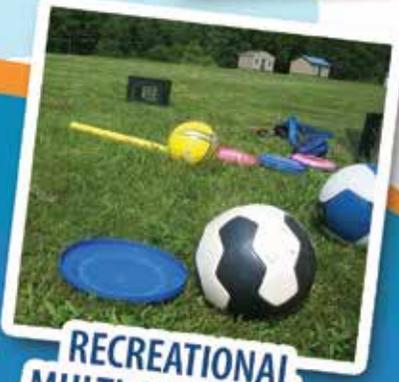
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Foodtalk

Getting Yourself into a Jam

When you taste those wonderful fresh, flavourful fruits in the summer, many of us ask, "How can I have this all year round?" This is the reason why jam making has become so popular once again. At one time, it was how pioneers in this country preserved some of summer's bounty, knowing they couldn't just go to the grocery store and buy jars of jam! But today, there's no comparison between what you buy that is commercially made and the preserves you make yourself.

Two ways to make jam

Fruits contain pectin, a natural thickening agent. Making jam the traditional way involves cooking fresh fruit with sugar and pectin so it makes a thick spread. Lemon juice is often added to keep the colour bright and help in preserving.

Sugar is required in order to preserve the jam (too little sugar and over time, the jam would grow mould!).

Pectin is required in different amounts depending on the fruit or berry. If there is a lot of pectin in the fruit or berries (for example, black currants) you need little or no pectin, but for most jams, you add additional pectin.

Pectin is sold in stores, often next to the cases of canning jars. The best recipes for jam are usually found in the pectin packages because each kind of fruit requires a different amount of pectin to set.

Once the jam has been cooked, it is poured into sterilized jars (bought for the purpose with metal sealing lids). The jars are sealed so they can be kept in a cupboard without refrigeration.

Freezer Jams

An easier method of making jam involves fruit, sugar and pectin, but the preserving is done by freezing. You don't need sealing jars. In fact, you can use plastic freezer bags if you prefer. Because preserving isn't an issue, freezer jams can use less sugar, if preferred. The taste is fresher and the colour bright because the mixture is brought to a boil but not cooked.

Freezer Jam

INGREDIENTS:

- 5 cups crushed peaches (skin and pit removed) or 5 cups strawberries (hulled). Discard any bruised spots
- 1/3 cups fresh lemon juice (from 2 lemons)
- 2½ cups granulated sugar
- 1/3 cup powdered freezer jam pectin

DIRECTIONS:

- Wash, rinse, and dry seven 8-ounce plastic freezer or glass jars with tight-fitting lids. You can also use zip-top freezer bags.
- In a medium pot, combine fruit and lemon juice. Whisk together sugar and pectin; add to fruit and bring mixture to a boil, stirring until sugar mixture dissolves. Boil 1 minute (no more), then remove from heat.
- Transfer to jars or bags, leaving a ½-inch space on top. Seal and let sit at room temperature until jam is set, 2 to 3 hours.



A True Canadian Sport for Over 150 Years!

Lacrosse from French (le jeu de) la crosse (the game of) the hooked stick.

Lacrosse is one of the oldest organized sports in North America. It was first played hundreds of years ago as a field game by First Nations people who played on an area that could be over a kilometre in length. One legend tells us of Chief Pontiac's Rebellion of 1763, where the game was played in order to distract British soldiers and gain entry to their guarded fort.

The early explorers and settlers in Canada certainly were aware of the sport. One of the first written Canadian references to the activity of lacrosse appears in the 1637 journals of Jesuit missionary, Jean de Breb uf. In his journal, Br euf records entire villages playing each other in games of "crosse".

Lacrosse Interest Spreads

By the mid-1800s, non-indigenous people had also become very interested in playing Lacrosse. By the time Canada was formed as a country in 1867, organizers created the National Lacrosse Association of Canada. Lacrosse continued to enjoy sustained growth, spreading from coast to coast, and even taken up by teams in Great Britain. By 1900, many considered it Canada's favourite sport.

At the 1908 London Olympics, Canada's lacrosse team were gold medallists defeating Great Britain. (Note: Lacrosse is no longer an Olympic Sport).



1908 Canada's gold medal winning, lacrosse team
Lacrosse today

Although Lacrosse has been played in Canada long before confederation, it wasn't until 1994 that the sport was confirmed by parliament as Canada's official summer sport (and hockey named as our official winter sport).

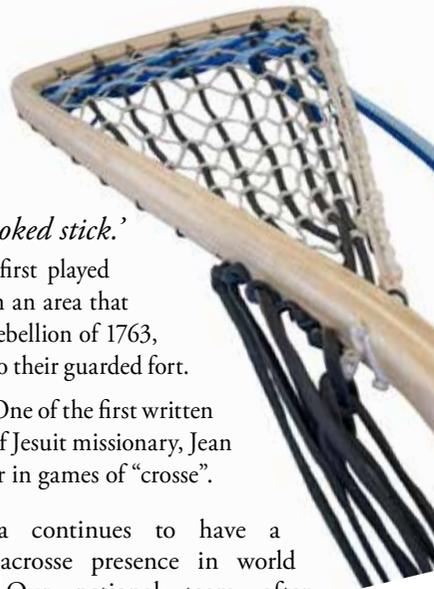
Today Canada continues to have a very strong Lacrosse presence in world competitions. Our national team often competes against two other very strong teams, the US team and an indigenous team. The Iroquois Nationals represent the Haudenosaunee (commonly referred to as Iroquois or Six Nations) on both sides of the Canada-US border. The Nationals are the only indigenous team that has been sanctioned to compete in international sporting competitions.

In 2014, Canada won the men's world championship, defeating the United States, while the Iroquois Nationals finished third. Two years later, the Canadian team finished second at the men's under-19 championship, with the Nationals coming third.

Playing Lacrosse

Lacrosse is a team sport in which players pass, catch, and carry a rubber ball, using sticks with a netted pouch at one end. The object is to accumulate points by shooting the ball into the opposing team's goal. The game has evolved over the years. In Canada today, there are now four distinct games: men's field lacrosse, women's field lacrosse, box lacrosse, and inter-crosse. Our national lacrosse teams (men and women) rank highly in the world standings, both in field and box lacrosse.

Special mention: our very own Toronto Beaches Lacrosse Club (TBLC) celebrates their 50th anniversary in 2017.



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Health talk

Rehydrate don't Dehydrate!

Water for life – Nutrients don't only come in the form of food, water is the most important and often most forgotten nutrient. Our body depends on water to survive. You can last for some time without food, but only days without water. It is essential for good health – every cell, tissue and organ needs water to work properly. The body uses water to maintain its temperature, remove waste, and lubricate your joints.

Different tissues and organs in the body contain different amounts of water. For example, body fat contains approximately 10 percent water, while muscle is approximately 75 percent water. Our brains and our lungs also have a high percentage of water!

How you lose water? – Aside from the obvious, your body loses water through sweat, and even when you breathe.

- When the weather is hot or if you are physically active, you lose water even faster.
- Serious dehydration can occur when you are sick to your stomach.
- Drinking alcohol causes dehydration.
- Salty foods increase fluid loss in your body because water is needed to eliminate all the extra sodium naturally present in salt.
- Sugary drinks can seem refreshing, however, they create an acidic environment that can decrease your body's water storage capacity.

So what happens if you don't stay hydrated?

Being slightly dehydrated may lead to fatigue, thirst, dry mouth, headache, and/or light-headedness. These are body's warning signs that there isn't enough water in our system. Unfortunately, by the time we have a headache or feel fatigued, our body is already slightly dehydrated.

More serious signs of dehydration include darker colour (or no) urine, confusion and no tears when crying.

As summer temperatures hit, here are some important tips to stay hydrated. Don't wait until the symptoms occur. By then, your cells are already asking for help!

- Water is the easy answer. Six to eight 8-ounce glasses of water each day.

There are ways to get hydrated that may feel easier than just drinking plain water:

- Non-caffeinated beverages such as herbal teas, milk and juice
- Fruits and vegetables. Those with the highest water content (over 90%) include: cucumber, celery, radishes, zucchini, watermelon, cabbage, strawberries, grapefruit, cantaloupe, tomatoes and lettuce
- Soup, especially broth

Ways to Enjoy the Glass of Water – Don't wait until you notice symptoms of dehydration to take action. Actively prevent dehydration by drinking plenty of water.

Drink extra water when you've eaten foods such as soy sauce, popcorn, sausages and fried foods – these have a high content of salt.

If you have trouble remembering to drink water, drink on a schedule: when you wake up, at breakfast, lunch, and dinner, and when you go to bed. Or drink a small glass of water at the beginning of each hour.

Also, when drinking alcohol, drink at least one glass of water for each drink consumed – your body (and head) will thank you.

Your Place to Flourish

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Creating Lasting Memories this Summer

So What is on Your Summer Bucket List That is Going to Create a Lasting Memory?

For some, it means doing something, or going somewhere, you've never experienced before. This could be a heart pounding activity like doing the CN Tower Edge Walk, or visiting a part of the province where you've never been before. It could be learning a new skill, reuniting with someone, or doing a DIY building project with your kids.

So think for a moment, could you build a great summer memory with one of these activities?

Try Camping: Overnight in the woods is definitely an experience to remember! Many larger parks offer a first time camping package where you can learn what camping is all about with a camp ranger (and most equipment included).

Get Creative: Some colleges, such as the Haliburton School for the Arts, offer week-long and weekend workshops for learning skills such as woodworking, painting, sculpting.

Do-it-Yourself: Today's home improvement stores offer various easy do-it-yourself projects you can build with your kids such as a sandbox, club house, picnic table, etc. These are sold as kits or available as downloadable plans. The memories you'll make while putting it together will be the best thing you build.

Home Preserving: Gather friends or family together, bring in bushels of fresh tomatoes, and have a "home" preserving day, making sauce and freezing it for the winter months.

Organize an Event: Summer is a great time for a family or friend reunion at one of the many great parks in and around the city. Reserve a picnic space ahead of time, send out a notice, and invite everyone to bring their own picnic but share desserts.

Learn a Sport: It's never too late to at least learn the basics of a sport, even though you might not ever excel at it.

Preserving the Memories:

- A few souvenirs are reminders of special moments on a vacation. Souvenirs don't have to be expensive or even bought. A menu, train ticket stub, program from a concert, CD by a local artist, local food or beverage product – all make great reminders of the good times you've had.
- There are great apps that convert photos of your summer activities into fun albums, with captions and text. Consider getting one of these albums printed so you can look through it all winter.
- Large jars with lids make great memory containers: Fill with shells from the beach, stones from a hike, a mixture of photos and physical reminders of an occasion that brought you joy.
- Scrapbooks can be assembled with a combination of drawings, photos, and souvenirs that you've found along the way.
- Enlarge your favourite photo and mount in your home for a year round reminder of those moments to remember.

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12:30-4 pm/5-8 pm (M-F)

Greenwood Park Outdoor Pool

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Kiwanis Outdoor Pool

375 Cedarvale Ave, 416-396-2847
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Monarch Park Outdoor Pool

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For a full listing of leisure swim and swim lessons, visit toronto.ca/swim.

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• NAV/Unit (as of June 30, 2017): \$6.5205

• Monthly Distribution/Unit: \$0.039

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Beaches|life Patio Talk featured in the June/July edition got you, our patio goers, talking! Overwhelming responses and entries to the contest shows you know where to go for summer patios. We encourage you to also try some new places – you won't be disappointed because our patio goers had great things to say about all the featured patios.

Congratulations to our Lucky Patio Goers:

1st Prize: \$100 gift certificate – Jim Hossack

2nd Prize: \$40 gift certificate – Natalie Yiu

3rd, 4th, 5th Prize: \$20 gift certificate –

Rick Hirtle, Jennifer, Monique Shuell

The winners will be contacted to receive their

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WINTER LEAGUE



Movies at the Amusement Park

Summer is here and with the kids out of school and the grown-ups with some well-deserved vacation time why not hit the amusement parks? Well, with the long line-ups, rainy days and high-priced junk food, let's just do the parks at your home! Alright, it's not the same as being there, but here are 10 movies – some futuristic, some scary, some hilarious but all for your amusement – park.

<p>Westworld (1973) Dir. Michael Crichton; Yul Brynner, Richard Benjamin, James Brolin</p>	<p>Zombieland (2009) Dir. Ruben Fleischer; Jesse Eisenberg, Emma Stone, Woody Harrelson</p>
<p>National Lampoon's Vacation (1983) Dir. Harold Ramis; Chevy Chase, Beverly D'Angelo, Imogene Coca</p>	<p>Saving Mr. Banks (2013) Dir. John Lee Hancock; Emma Thompson, Tom Hanks, Annie Rose Buckley</p>
<p>SOMETHING WICKED THIS WAY COMES (1983) Dir. Jack Clayton; Jason Robards, Jonathan Pryce, Diane Ladd</p>	<p>The Way Way Back (2013) Dir. Nat Faxon, Jim Rash; Steve Carell, Toni Collette, Allison Janney</p>
<p>Edge of Seventeen (1998) Dir. David Moreton; Chris Stafford, Tina Holmes, Andersen Gabrych</p>	<p>Jurassic World (2015) Dir. Colin Trevorrow; Chris Pratt, Bryce Dallas Howard, Ty Simpkins</p>
<p>Adventureland (2009) Dir. Greg Mottola; Jesse Eisenberg, Kristen Stewart, Ryan Reynolds</p>	<p>Tomorrowland (2015) Dir. Brad Bird; George Clooney, Britt Robertson, Hugh Laurie</p>

Preparing for the School Year



What to Do in August

You may not want to think of school yet, but a few activities during August go a long way to setting a student up for a successful year. Imagine how good you'll feel knowing that you've had a head start, or that you've already learned something that you thought might be more difficult.

There are many ways that help you get a jump on fall. Most are fun and interesting. What might you do?

Book Lists: Some schools provide reading lists for summer so you know what you'll be studying in the fall. Reading at least 2 books ahead will free up extra time in the fall making it easier to stay on top of assignments.

Math Skills: There are various online sites that build math skills sharp, or introduce you to math skills you know you are going to have to master in the fall semester.

Online Seminars & Tutorials: The Internet is a rich resource for learning and review. Need to polish up your computer skills or review a specific historical period? Just 30 minutes a day can give you a huge jump on these subjects.

Writing: The best way to become faster and better at writing essays is to practice writing. Make a journal entry every day, recording what you did. You will improve your writing by leaps and bounds!

Vocabulary: Check out the various apps for improving your vocabulary. Learn a new word each day for 5 weeks!

What to Do in September

The best way to start school is to feel prepared with a few strategies for setting yourself up for success. What works for someone else might not work best for you. Be honest about what makes you most productive and stick to your plan.

Night In/Night Out: Weekends are great but pick one night to be out and one night to get ahead on your studying.

Study Area: Establish a study area and stick to it. Research shows that a consistent place to work keeps you focused.

Post a Remember List: Post an "always remember" list on your room door so you see it every day before you leave for school. These are the items you must have with you every day: backpack, phone, spiral notebook, gym shorts, water bottle, lunch, etc.

Homework Schedule: Set yourself a schedule for doing homework and don't let other activities get in the way – it is the best way to get things done.

Make Yourself a Homework Contract:

- I will complete projects a day ahead so I'm not staying up all night!
- As soon as I don't understand a subject topic, I will make an appointment to talk with my teacher so I don't fall behind.
- My set study time will be Monday to Thursday. My weekend study time will be....
- I will be okay saying to my friends, "I can't go. That is my study time."

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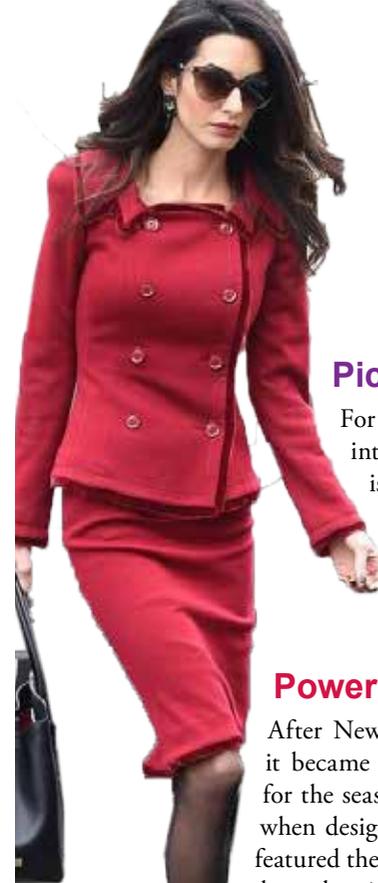
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What Colour is your Fall?

Pick your fall colours now!

For fashion as well as for decorating, each season Pantone and The Color Institute introduce its line-up of seasonal colours. Pantone's universal language of colour is used by 100 million design professionals worldwide to access colour trends, communicate colour choices and control consistency of colour across every imaginable surface, texture, material and finish.

The following are the "bold stars" for fall 2017. Pick your favourites as neutrals or to accessorize in style.

Power red

After New York Fashion Week, it became clear that a big color for the season was red, especially when designer Victoria Beckham featured the colour. Power red also showed up in Milan Fashion week, making it official!! Bright, bold, scarlet red.

Tawny Port

Deep reddish/burgundy, tawny port is a great colour for making an elegant, sophisticated and tasteful statement.

Butter Rum

Perfect for fall, this snug, warming and toasty shade of golden/yellow is evocative of drinking a glass of Butter rum by a roaring fire on a cool fall evening.

Navy Peony

This beautiful shade of deep navy blue is welcomed by all those who look for a replacement for black. Warm, rich and classic. Goes perfectly with the popular ballet pink colour also featured this fall.

More information is available at pantone.com.

Golden Lime

A yellow-green shade that reminds us of the "avocado" shades of the 1970s. Earthy tones with a twist, the golden undertones of Golden Lime makes this yellow-green shade a refreshing complement to fall classics.

Marina

A pure, cool blue, reminiscent of an August sky. Fresh and bright, beautiful with Navy Peony.

Autumn Maple

A quintessential autumn color, this tawny and russet shade is warm, cozy, and makes for a perfect fall neutral.





PROTECT YOUR IDENTITY It's the only one you have



What is identity theft?

Identity theft doesn't just happen in movies. It's when someone is using some of your personal information, including their name, bank information, credit rating, or even your reputation for criminal purposes. According to Canada's Anti-Fraud Centre, there are over 12,000 Canadian victims of identity theft each year. Check out our helpful tips to make sure you do what you can to protect yourself and your business.

Why does identify theft happen?

Unlike in the past when our personal information was printed in documents and kept safely at home, today, all our information is stored and used online making it easier to access.

What information is valuable to thieves?

Thieves are looking for any combination of the following:

- full name and address
- date of birth
- Social Insurance Number
- mother's maiden name
- user names and passwords
- driver's license number
- personal identification numbers (PIN)
- credit card information (numbers, expiry dates and the three digits printed on the back)
- bank account numbers
- signature
- passport number

How do they by your passwords?

Information can be stolen without using a password, or by getting inside your technology devices through spywear, which bypasses password protection.

In almost all instances, thieves get your numbers by pretending to be someone they aren't:

- a phone call pretending to be a bank, credit card company, etc. to "verify" your information
- an email that tells you money is due and you need to "verify" some information
- a technology warning that says you must call a specific number because your computer or device has been hacked
- a virus that infects your computer from an attachment and plants spywear on your device

Don't be afraid!

There are many easy things you can do to protect yourself:

- never give out any personal information listed above, over the phone or over the Internet
- don't carry all your documents (especially your S.I.N. card) with you
- shred documents with personal information before you put them in the recycling
- if you receive a notice that your computer has been hacked, don't call the number. Take your device to a technology store

How can you find out if your identity was stolen

Monitor your financial accounts frequently and check your credit report regularly for any unusual activities. If you receive calls from collection agencies about unfamiliar accounts, or if you applied for credit and were unexpectedly turned down, investigate further.

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Making the Local Bank a Friendly Place

Many may remember the movie *Mary Poppins* when the children, Jane and Michael Banks, visit a bank with Mary Poppins and their father in downtown London, England in order to see where their father works. With its tall columns, cold stone architecture, and the collection of older gentlemen inside, the bank was a very scary place for them!

These days, banks definitely are not scary places, according to Jay Tenorio, Financial, Investment and Retirement Planner for the Royal Bank of Canada (RBC). Jay works at three branches in the Beaches area, and welcomes clients of all ages and financial means. "Today," he says, "banks are places where anyone can go with a question or choice to make related to financial matters, and someone like myself can help them by providing ideas and options."

Born in the Philippines, Jay came to Canada when he was 6-years old. He figured he was destined for a career in banking at a young age. He liked math and always was known to be logical—two good skills for financial planning in particular. "I've found the right fit for me," he says, "it's a great way to make a living and I get so much out of helping others." He loves the variety in his work – no two weeks are the same, and there are always different challenges.

Today, Jay, his wife and two children, ages 3 and 6 are living in the Beaches. Although they started out downtown, they moved to the Beaches a few years ago because it is clearly a great place for raising a family. "It's a real community here," he says, "I meet clients when I'm out walking, which is so good. That's the way it should be."

Jay started at the Royal Bank of Canada while at university, where he worked as a teller. After he graduated, his mentor at the branch recommended that he gain experience in the financial world at various institutions outside of a bank. After getting his Certified Financial Planner certification, he then returned to RBC 6 years ago in the role of Financial Planner.

"We offer financial planning for the masses," explains Jay, "It doesn't matter if you are rich or not so rich, everyone needs to do financial planning."

One wonders if banks are quiet places these days, with most people banking online on their computer or mobile device. But times are changing, and so are the banks, says Jay. The idea that the ATM would replace all banking services is no longer the case.

"RBC realizes that there's always a need for a human element. There are many times when it is necessary to talk to someone in real life, especially when dealing with a major life issue like buying a house, or settling an estate."

Most of Jay's clients are mid-life or older adults who are planning for retirement or downsizing and wanting to ensure they have enough money to support them. But Jay emphasizes that his clients cover all age groups, "I'm a big believer in financial literacy," he says. "and this can start at any age."

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The Beach House Bar & Grill – 1953 Queen St. E.

Thank You and Best Wishes:

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Peppery Cat – 1953 Queen St. E.

On the Move (new location):

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The Sweetest Things – 959 Kingston Rd.

If you are opening a new business in the Beaches, moving, closing, or re-opening,
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34 **Beaches** | life Late Summer – August/September 2017



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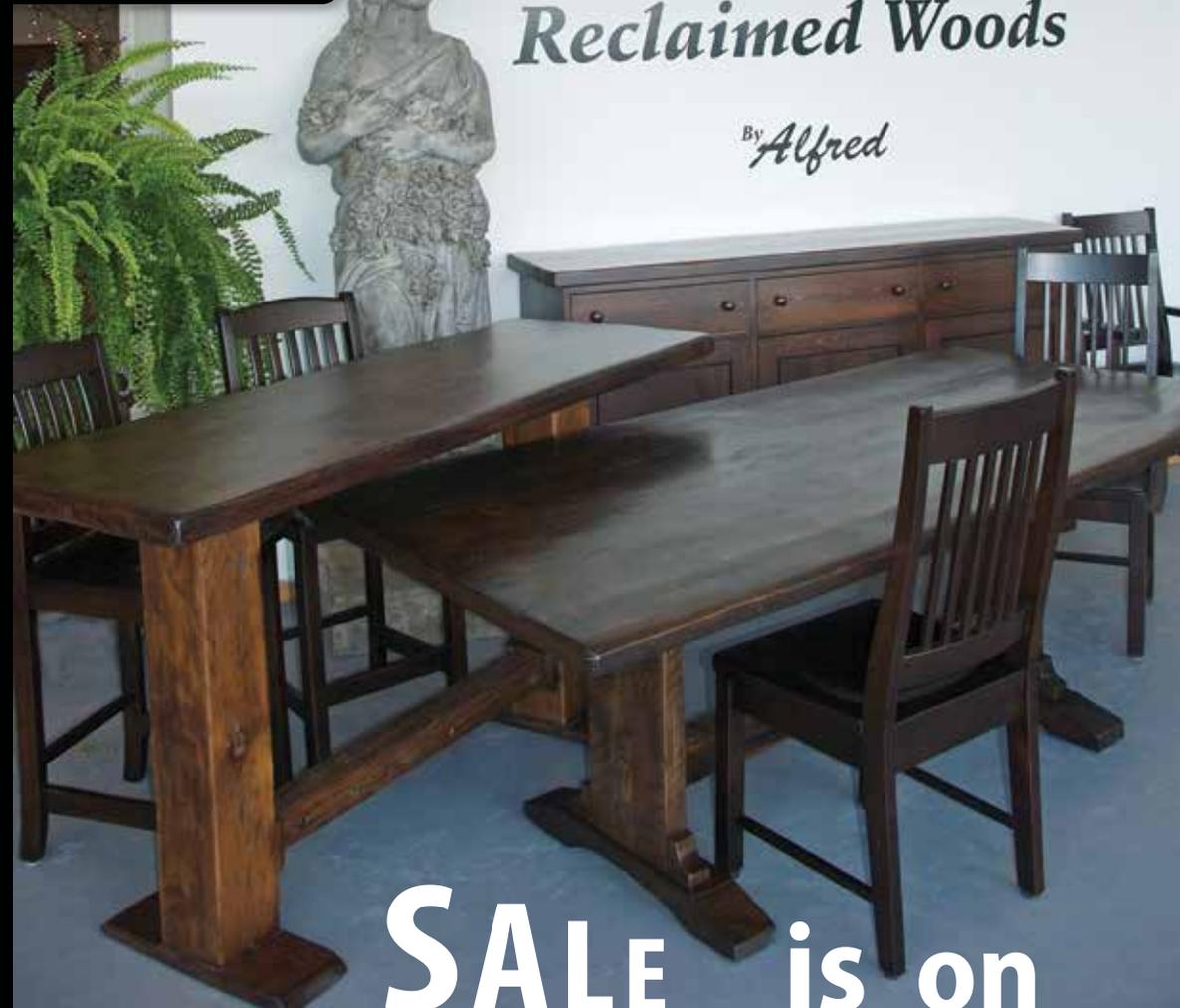
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