

Hugh and Cry

Fall
2018 edition



Memories of Jean Blancher

By Margaret Oldfield

The day after Jean died, I asked office staff and several members for their memories of Jean, to add to mine. Here's what they told me.

Linda remembers the Christmas cookies that Jean and her assistants made and brought to the office. They were delicious! Linda recalls never seeing Jean in a bad mood.

Michelle Demeyere echoed Linda's recollection, remarking "Her positivity and the love in her being so present inspired me. She struck me as being very compassionate."

Cathy Callaghan concurred with both, describing Jean as "a lovely personality every time I ran into her. A ray of sunshine." Whenever Jean and I met in the lobby, her face lit up in a wide smile and her eyes crinkled under her cap of thick white hair.

Karen recalls what a loving couple Jean and her late husband Lew were. When she helped Lew and Jean deliver newsletters door to door, Lew would lean over and kiss Jean, often.

(Continued on next page)

ALSO IN THIS ISSUE:

Toronto's Municipal Election

Articles and maps about the upcoming election

Co-op Info

Updates from various Committees
The Office Pages!

In the Community

CYC Summer Performing Arts Camp

Other Articles

Return of Melanoma
Memories of Summer

Also:

Roasted Fall Veggie Bowl Recipe
Jokes to de-stress
Toxins in Beauty Products
A BIG Crossword
... and MORE!

HUGH AND CRY – Fall 2018 NEWSLETTER

Sponsored by Hugh Garner Housing Co-operative Inc.

Newsletter Committee:

Nadine Francis (Chair), Lesley Brewer, Penny Johnston, Lesley Hayward, Ada MacDonald, Catherine McKay

Individual Contributors:

Lesley Brewer, Shadae Davidson, Michelle Demeyere, Jean Dunlop, Penny Johnston, Paul Harris, Karen Hurley, Patricia Lesley, Catherine McKay, Margaret Oldfield

All published articles in the Hugh and Cry are the views of the authors and do not necessarily reflect those of the Hugh and Cry, The Newsletter Committee, or Hugh Garner Housing Co-operative Inc.

The Newsletter Committee adheres to Hugh Garner Committees' Terms of Reference and Newsletter Policy, available to all members within the Member Handbook.

Please send comments and/or suggestions for the newsletter to hughncry@gmail.com

For a printed copy of the newsletter in larger text, please contact the office.

Winter/Holiday 2018 ISSUE

The Newsletter Committee always welcomes story ideas and/or suggestions for future articles.

The next issue of The Hugh and Cry newsletter is also looking for Winter and Holiday-themed photos, drawings, articles, recipes and other related ideas.

Please send your contributions to hughncry@gmail.com no later than **Friday, December 7th.**

Go GREEN

Many of our members already enjoy receiving the newsletter via email. We would like to send the newsletter to as many members as possible, thereby reducing paper use and printing costs. To receive an electronic copy, notify Karen in the office:

karen@hughgarner.com

THANK YOU!

The Hugh and Cry would like to thank those who submitted pieces for this issue. Your contributions give the newsletter many voices and varied content.

The Newsletter Committee

Jean Blancher

(continued from pg. 1)

At the Founder's Tea a few years ago, Jean told me how they came to marry and later live in Hugh Garner. They both lived in a residence near Trinity Bellwoods. Lew asked Jean to marry him. She was hesitant, wondering if she could be a good wife, but later agreed. When our Co-op was designed, it included several wheelchair-accessible units. Jean and Lew applied for one, and they were two of the first members to move in.

I remember their 25th wedding anniversary party, held in our Party Room. At Lew's memorial about 15 years ago, on display was a photo of Jean and Lew cuddling on their living room couch.

Jean was a strong woman, too. When I met her in the lobby wearing a Wendo t-shirt, I recall her telling me she took the women's self-defence course, which had been adapted for wheelchair users. Later, when a man tried to get in our front door without being buzzed in, Jean stopped him by wedging her wheelchair in the door. He wasn't about to climb over her, so he didn't get in.

Last year, Jean and I had a chat on the Green Roof. Jean told me she didn't want to move to a nursing home if she needed more services. She had successfully avoided living in institutions throughout her life and wasn't going to enter one just because she was getting old. I was surprised to learn that she was turning 80 that year. She proudly said she'd outlived everyone's expectations. In fact, when she was born she wasn't expected to live more than a few days. But she did—all the way to 81!

20 Years at Hugh Garner Co-op

By Karen Hurley – Hugh Garner Co-operative Staff



Photo Credit - Steve Kent

It's been a long road to get to 20 years. I started off as a part time receptionist and within 6 months I was the only administrative staff still working. For approx. 6 months I started working full time to fill all the vacant positions and doing what I could. I have learnt so many new skills throughout the years and patience being the most important!

I have seen many staff come and go and also some great members and their families (I still keep in touch with some of them). A member asked me what is my favourite memory of the last 20 years and I have to say watching the kids grow up, become members and starting their own families. They also asked what is worst and at this point I can't think of one specific incident. In the moment it might have been difficult but then a baby smiles or a member gives me a compliment and all of it goes away.

I love working at Hugh Garner Co-op and being part of the family and I am hoping for 20 more years.

Thank you to everyone who made that day so special!

Karen Hurley

Memories of Summer 2018

By Lesley Brewer – Newsletter Committee

There were three significant events from my perspective, the first of which was the celebration party for our ever-efficient administrative assistant, Karen Hurley. On July 20, members came together to mark Karen's 20 years of service to our co-op.

The question buzzing in the lobby as we waited to holler "surprise", was whether or not we managed to keep it a secret. I'm still not sure. And, the observation made by the majority of us was that we believe Karen deserves a medal for all the "stuff" she's had to deal with over the span of those 20 years.

Anyone who has known Karen for any length of time recognizes a number of things about her. She's hard-working and organized, she's knowledgeable, she's patient, she's good with children, she likes to travel and she's incredibly proud of her daughter, Jasmine.

Thank you, Karen, for all that you have done and continue to do for our co-op.

The second event, on August 16, was an incredible performance by the young people who participated in the CYC (Cabbagetown Youth Centre) summer camp. The camp happens every summer and concludes with a talent filled show. Who knew?!

My friend Silvia Marques and I were invited as the guests of a young performer and her family. These kids are awesome and a number of them live in our co-op! They sing, dance and act and the work they put in to making their finale a success is evident. The great part about this program is that it's free except for any trips that might take place.

Silvia and I enjoyed this spectacular event so much that we intend to go back next year. Congrats to all our amazing kids! I look forward to next summer.

Lastly and very sadly was learning that Shriner was no longer with us. All our co-op dogs are special, but Shriner was so visible in his yard. The co-op watchdog and greeter with his big paw that would rest on the rung of his fence waiting for me to put my hand on his paw or who would excitedly bring a new bone to the fence is now part of my beautiful memories. Some of our members had privilege of walking him when his people were at work and developed close relationships with him. Shriner will live on in my heart and in the hearts of many. With that I extend my deepest condolences to Rob and Donald. Rest in Peace "Big Puppy".

CYC Performing Arts Camp

By Shadae Davidson

Hi, my name is Shadae Davidson. I am 11½ years of age. This summer, I went to CYC Performing Arts Camp. This year will be my 3rd year participating in this extraordinary program.

This program has taught me to sing, dance and also act while learning listening and concentration skills. We had to wake up really early to get to camp to get prepared for the big show. We had to practice the same choreography and the same skits over and over again and sometimes we would feel bored and frustrated, however, I realized that succeeding does not come over night.

I wanted all the people that came to see me to be proud. When the day of the big show came and I went on stage I saw a lot of people I know from my building and family members I hadn't seen in years; that made me feel happier than before. Sometimes it felt nerve-racking and I would feel butterflies in my stomach, but I knew those feelings were telling me I was doing a good job.

I'm thankful for all the people that came to see me and support me. I highly recommend this program for kids that are ages 7-14.



Return of Melanoma

By Penny Johnston – Newsletter Committee

After surgeons removed melanoma from the left plantar of my left foot, they told me that they had gotten it all. It was only stage one, a depth of 1.5 mm only and that I had dodged a bullet.

I was so happy at the news.

A year and half later, on my upper thigh, an itch developed. The itch got bigger.

I rushed to the doctors, convinced it was a boil or a ganglia in my lymph gland. They measured it 5 x 3 inches and sent me across to Acute Care WC Hospital.

There were 3 choices, a blood clot, a boil, or inflamed ganglia.

An ultra sound revealed a large white mass. To eliminate infection or a boil I was put on antibiotics for a week. The lump didn't go down nor had it looked inflamed.

Next a biopsy confirmed that it was melanoma. That's where I thought we would find it said my surgeon. Surgery was booked to remove the tumour. But a twelfth hour cancellation came because removal would interfere with the function of the upper leg.

Meanwhile because of the tumour drainage in my left leg was difficult and the ankle and leg became swollen. So, I had to wear pressure stockings. At the same time I got a bad case of cellulitis, inflammation of the soft tissue from not wearing a band aid on my foot all the time. Bacteria had gotten into the soft tissue, so I was once again put on antibiotics.

My new doctor, head of research at Princess Margaret, said "you know about Jimmy Carter? Of course, I did. He had melanoma on the brain. He was given radiation and Key Truda and several years later he was cured of cancer; he is still going strong at 94.

I'm being given the same kind of drug, Key Truda. There are side effects: shortness of breath, heart beating faster, skin rash and diarrhea; maybe they won't happen. I live in hope!

The drug is part of immunology. Chemotherapy doesn't work on melanoma. The T cells manufactured in the bone marrow and mature in the thymus, attacks foreign material in the body. It is taken by infusion (IV). I will have three IVs, one per month and then a check to see how things are progressing

All I can do is pray and hope.

Landscaping Update

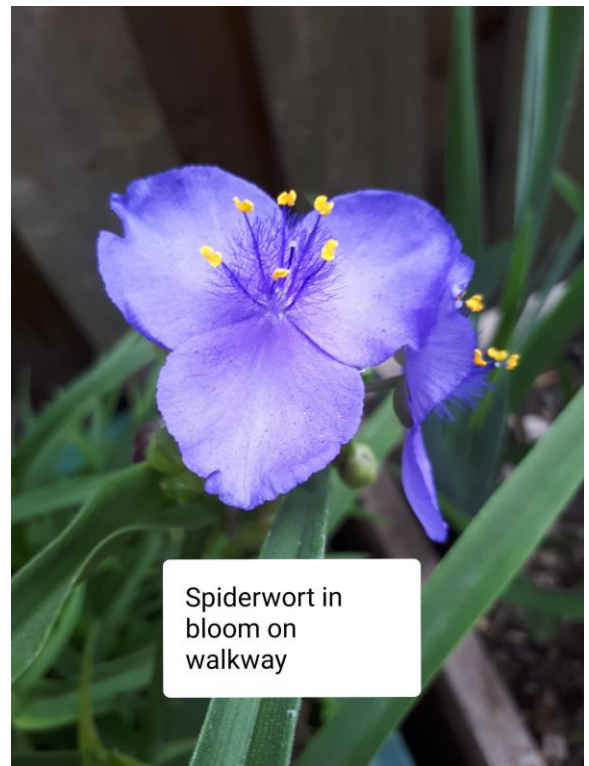
Submitted by The Garden Committee

The Garden Committee is busy planning how to green and beautify our ground-level common areas with biodiversity and sustainability in mind.

Some activities we plan for Fall 2018 (construction permitting):

- ✓ Bulb and seed planting for spring colour
- ✓ Lots of mulching to protect the new topsoil
- ✓ Transplanting some plants we've been nurturing in boxes (before the frost!)
- ✓ Garden planning for spring 2019, including a return to vegetable gardening in the courtyard

Watch for notices of garden work events or contact us by leaving a message with the office



Preparing For Toronto Municipal Election: October 22, 2018

By Catherine McKay – Newsletter Committee

Toronto's municipal election is happening on Monday, October 22. In this election, you will have your say in deciding who will be mayor, councillor and school trustee.

Following the passage of Bill 5 - Better Local Government Act, 2018, and the decision of the Ontario Court of Appeal on September 19, the number of wards in Toronto will be 25 effective December 1, 2018. This is a reduction from the current 43.

Our new Ward 13 (Toronto Centre) has a population of about 103,000, compared to about 76,000 in the soon-to-be-phased-out Ward 28. Some of the candidates for councillor and school trustee have been updated recently in line with the reduced number of wards.

Voter Identification Cards are being mailed out at the end of the week of September 24, so you should have received one by the first week of October. A Voter Identification Card (VIC) confirms that you are on the voters list.

Here are some key facts you need to know about the election:

Monday, October 22, 10 a.m. to 8 p.m. - Election Day

Wednesday, October 10 - Sunday, October 14 from 10 a.m. to 7 p.m. - Advance polls

Advance Polling Places:

-Wellesley Community Centre
(495 Sherbourne Street);

-St. Lawrence Community Centre
(230 The Esplanade).

You may also vote in advance polls at City Hall.

We are now in Ward 13 (Toronto Centre)

A revised list of candidates for mayor, councillor and school trustees may be found at <https://myvote.toronto.ca>

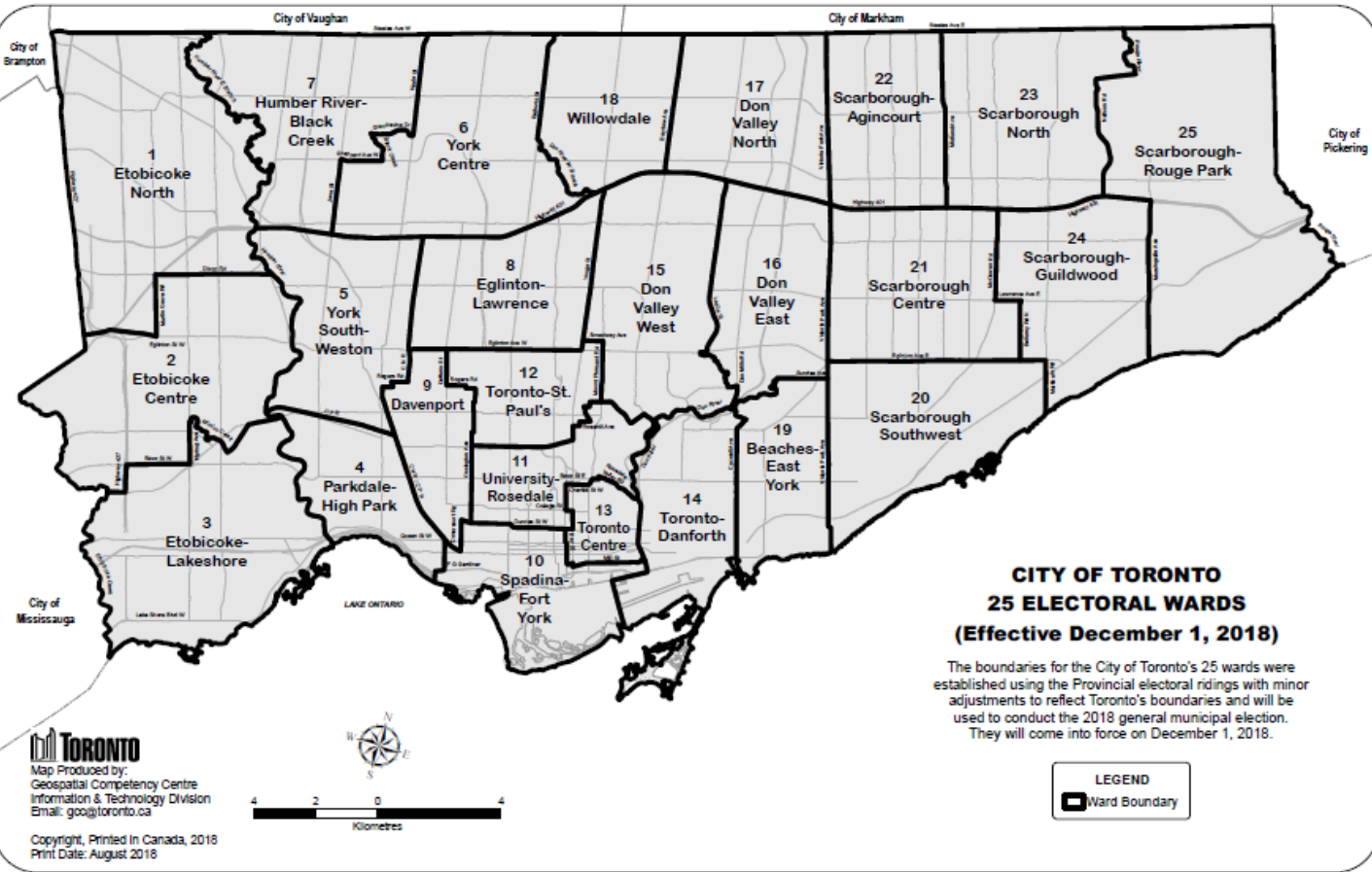
If you have received a Voter Identification Card (VIC), you are on the voters list.

If you have not received a VIC, you can check to see if you are on the voters list at <https://myvote.toronto.ca> or by calling 416-338-1111

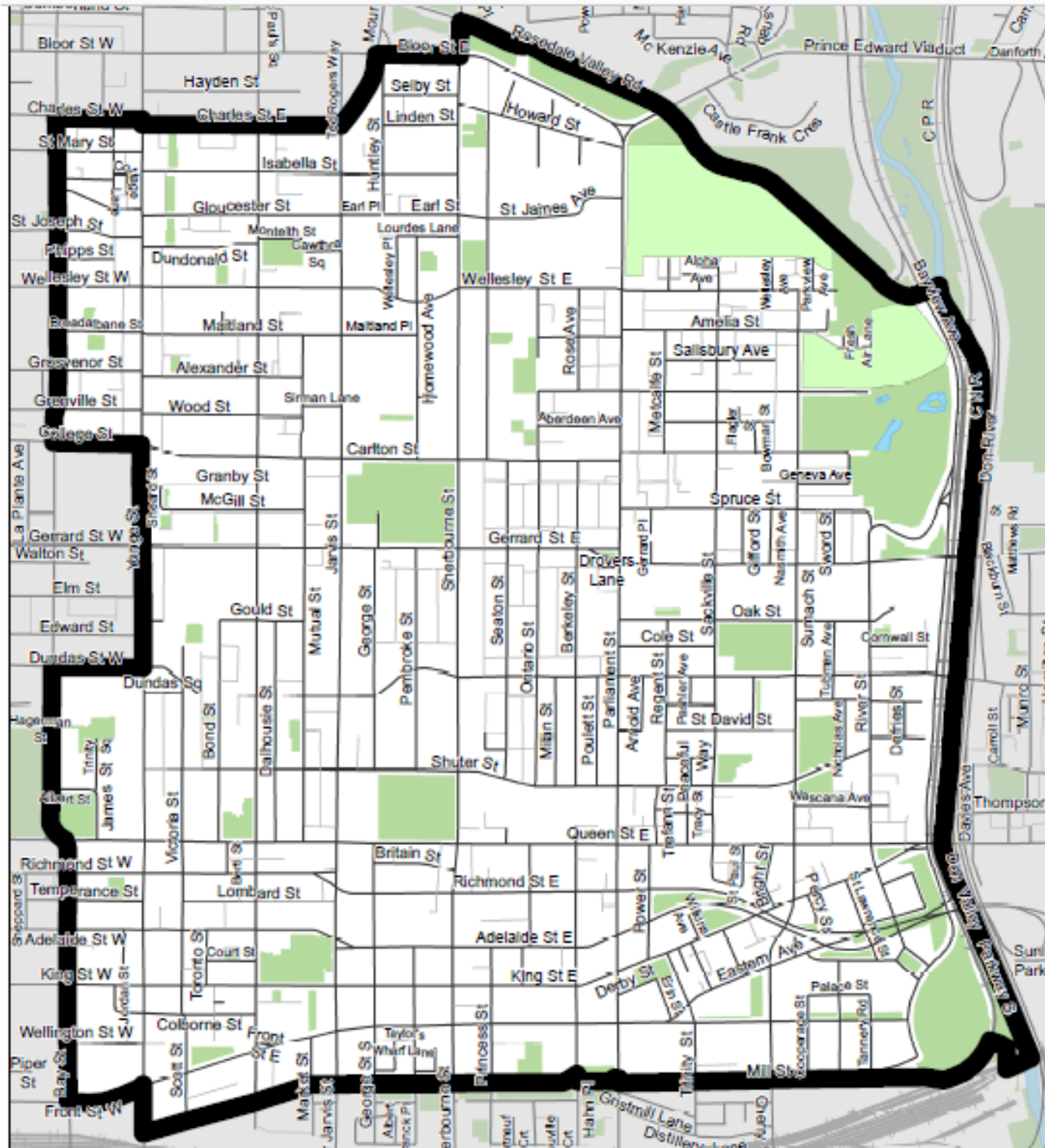
If you are not on the voters' list, you can add or update your information until October 1 at <https://myvote.toronto.ca/home> or by calling 416-338-1111

Even if you miss this deadline, you can still add your name to the list when you go to vote. Bring your Voter Identification Card with you when you vote, as well as a piece of ID that includes your name and valid Toronto address.

If you do not have a Voter Identification Card, bring a piece of ID that includes your name and valid Toronto address.



The NEW Ward 13 – “Toronto Centre”



October City Election

By Patricia Leslie

Pam McConnell, our councilor for many years, took the time to appear at our 30th and 35th birthday celebrations. Sadly, she left us all too soon last year.

I remember sitting with Joel MacCallum in the Toronto City Hall Chamber listening to the candidates giving speeches on why they should be appointed to sit on Council in place of Pam McConnell. Council had decided not to establish a by-election to replace Pam McConnell but to use an appointment process.

The candidate who had the endorsement of Pam and her family was ignored by the conservative councilors in their vote to appoint Lucy Troisi to fill her place until the next election. All the many candidates that day gave City Council the assurance that they did not intend to, nor would they, run in the upcoming election this fall.

Then, many months later, along came Doug Ford. People in Ontario were angry enough with the Liberal Party to vote PC in a landslide. The anger was such that our own riding, which has gone Liberal both provincially and federally in the past, decided to go with the flow. Our riding is now represented by an NDP member.

Now, Doug Ford has upset Toronto City Council and its October election by changing the rules in mid-stream. Kristyn Wong-Tam has been the councilor for the ward just west of our co-op but she has now been given an enlarged ward to include our Cabbagetown area.

But there is another candidate running against Kristyn! And guess who that might be! Yes, the one person who kept Pam's seat warm on council – Lucy Troisi. Lucy, the one who lied to council that she would not run in the next election. She has an election office on the east side of Parliament Street below Winchester. I recommend every one of us visit this place and ask why she lied. Ask why she took positions on council to align with the conservative councilors when our ward has had a more socially active spirit in the past, so much so that the NDP managed to win.

Kristyn recently canvassed our building. I was able to ask her why council (or our mayor) allowed this travesty. She had no credible answer for me.

ON THE SIDE

Co-op Week

Celebrate Co-op Week at Hugh Garner, which takes place this year October 14-20. Look out for signage in the lobby!

Looking for ways to contribute?

For old and new members alike, if you would like some ideas or recommendations on ways you can contribute to our community, be sure to speak to the office staff during open office hours.

ATTENTION PHOTOGRAPHERS!

Do you love taking photos and need a fun way to contribute to our community? Consider being a regular feature in The Hugh and Cry! We are always looking for photographs, whether to embellish a current article or just because It looks really cool. Experience not necessary.

If you would like to be a photo contributor to the newsletter, whether casual or on a regular basis, let us know with a quick email to hughncry@gmail.com or leave a note for us in the office.

Tell us what you think!!!

We appreciate your feedback. Loving the newsletter? Hate it? Suggestions? Let us know at hughncry@gmail.com. We would love to hear from you!

QUOTABLE QUOTES

"Make it thy business to know thyself, which is the most difficult lesson in the world. Yet from this lesson thou will learn to avoid the frog's foolish ambition of swelling to rival the bigness of the ox."
-Miguel de Cervantes

A special thanks to Paul Harris, who submitted a number of quotes to the Newsletter Committee.

Exercise Classes for Seniors at Hugh Garner Coop

By Jean Dunlop – Aging In Place Committee

Did you know the leading cause of injury for over 65's are falls?

You can improve this statistic by being active.

Join and connect with other seniors from the building at the Seniors Exercise Sessions. Under the supervision of an instructor, perform gentle stretches, resistance band and chair exercises.

Enhance you mobility, improve your flexibility, balance and strength.

Have fun.....stay young and exercise

Hugh Garner Cooperative's Aging In Place Committee offers Seniors Exercise

Monday and Wednesday, 10 am to 11:00 am in the Party Room, 8th floor.

We look forward to seeing you there!

Answer to Crossword (Pg. 20):

1	W	A	I	T		5	O	D	E	S		9	P	I	P	E	D			
14	H	U	S	H		15	C	A	N	E		16	E	N	A	T	E			
17	E	R	S	E		18	E	R	I	E		19	N	A	N	C	Y			
20	R	O	U	N	D	21	A	N	D	R	O	U	N	D						
23	E	R	E		24	O	N	E			25	C	R	E	E	P	Y			
28	S	A	S	S	Y		30	L	O	W	L	Y		33	M	O	E			
					34	L	E	A		36	T	O	O		37	L	I	L	T	
					38	R	O	U	N	D		40	T	H	E	C	L	O	C	K
42	W	A	R	M		43	R	O	E	S		44	K	E	N					
45	A	N	D		46	T	I	E	R	S		48	D	E	I	S	M			
52	S	I	E	R	R	A				54	E	G	G		56	C	I	A		
					57	R	O	U	N	D		59	S	T	H	E	B	E	N	D
61	S	K	I	T	S		63	A	L	T	O		64	R	A	N	D			
65	P	I	N	O	T		66	T	O	E	S		67	A	G	E	E			
68	A	N	G	R	Y		69	A	B	E	T		70	T	E	R	N			

Your Finance Committee Needs You!

By Catherine McKay – Newsletter Committee

How much do we spend on water? Why does city garbage collection cost so much? If you've ever wondered, then perhaps you should consider joining the Finance Committee.

When the call came out at a General Members' Meeting last spring that there was a vacancy on the Finance Committee, I thought about it, but figured someone with more experience would volunteer. As a newer member, I also wanted to get involved in the co-op, so, when the request came again at the next meeting, I decided to go for it. I ended up joining right at the busiest time when the budget was being prepared for the following year. There is nothing like plunging right in.

At budget time, there is a lot of work, but the committee members are knowledgeable and meetings are, believe it or not, fun. I was made welcome right away.

The Finance Committee needs members again. The committee includes five members. Two positions are up for election this fall.

You don't need to be an accountant or a math whiz. You do need the desire to get involved in keeping your co-op the great place it is, and a commitment of time.

Generally, the committee meets once a month and meetings are usually only one hour, but sometimes two. At budget time, meetings are more frequent and often longer: usually once a week for two hours. Some work at home is also required to review documents, to prepare Questions and Answers for the Community Consultation and for the Annual Budget Meeting, where members will have had the chance to review the budget paper, to ask questions, and to vote on approving the budget.

The Finance Committee is a great way to gain a better understanding of how your co-op's finances are run, and to understand how much some things cost and why.

Please be sure to attend the General Members' Meeting on Thursday, October 25 and do consider running for election to the Finance Committee!

Household Hazardous Waste

Submitted by the Green Committee



The Green Committee's lobby set-up in September to inform and remind members about the importance of safe waste disposal.

A very big thank you to everyone who brought their Hazardous Household Waste (HHW) items to the lobby on our HHW collection days and asked questions about how to best dispose of this waste.

Thank you for your wonderfully coloured array of nail polish, fluorescent lights, bits of paint, old personal care products, lights, medications, hairspray, batteries of all kinds, etc. Please continue to bring your HHW to the office, during open hours, in sealed containers, with information about the hazardous substance and your name. This is to help staff if they have questions. We ask that you DO NOT leave hazardous waste anywhere else in the co-op.

This is a gentle reminder that hazardous waste can be extremely harmful to humans, animals and the environment if it is put in the garbage, or is flushed down drains. Toxins damage our plumbing, enter into our food chain and contaminate our soil and water for generations.

With gratitude for your help in keeping the Co-op green,
The Green Committee

What is “hazardous waste?”

- Any container labeled Corrosive, Flammable, Explosive or Poisonous
 - Aerosol cans (full or partially full)
 - Air fresheners
 - Alcohol-based lotions (aftershave, perfume, etc.)
 - Batteries (all types)
 - Bleach
 - Cleaners
 - Compact fluorescent lamps (CFLs)
 - Cooking oil
 - Fluorescent light tubes
 - Moth balls
 - Paint (close the lid tightly)
 - Personal care items like aftershave, hair dye, lotions, make-up, nail polish, nail polish remover, perfume, etc. *(If the bottle is empty, put it in recycling)*
 - Medication, syringes, needles, sharps
- (Please drop off at the drug store)*

This is a partial list. For a complete list search “hazardous waste” on the City of Toronto website, or search the City’s Waste Wizard database <http://www.toronto.ca/wastewizard>

Stress Busters

Submitted by Paul Harris

What did baby corn say to mama corn?
....“Where’s pop corn?”

What did big chimney say to little chimney?
...“You’re too young to smoke.”

Have you heard about corduroy pillows?
....They’re making headlines.

Which months have 28 days?
...All of them.

I had a neck brace fitted years ago. I haven’t looked back since.

Research shows 6 out of 7 dwarfs aren’t happy.

I have kleptomania, when it gets bad I take something for it.

How do you make antifreeze?
...Steal her blanket.

Why was the horse so happy?
...He lived in a stable environment.

What do computers snack on?
...Microchips.

The Office Pages

Reminders, tips and MORE!

Submitted by Hugh Garner Co-op Staff: Pg's 16-19

Committee Elections Coming Up!

October is the month we kick off our annual elections for the Membership Committee, The Finance Committee and the Member Relations Committee. We also post for the following positions: Members' Meeting Chairs, Members' Meeting Minute Takers, and the CHFT/CHF Delegate and Alternate. Please come and join us at our Annual General Meeting on Thursday October 25th at 7:15pm. If you would like more information about any of our Committees, please see Karen in the office.

A notice of the Annual Members Meeting will go out in a few weeks. In the meantime, consider if you can give some time to your co-op by putting your name forward for one of the positions. Another reminder, that the Co-op will pay for child care to attend meetings.



Just a Gentle Reminder of the Open Office Hours:

Members are encouraged to adhere to office hours as posted to ensure that staff can complete their necessary work.

- Monday 9am – Noon & 5pm – 7pm
- Tuesday 9am – Noon
- Wednesday 2pm – 7pm
- Thursday 9am – Noon & 2 – 5pm
- Friday 9am – Noon

THANK YOU
FOR YOUR CO-OPERATION!



REMINDER:
Annual General Meeting
Thursday October 25th
at 7:15pm

The Office Pages

Did You Know?

- ✓ That the Co-op will pay for your babysitter so that you can attend General Members Meetings and or join a Committee? Please see the office if you would like to inquire about this.
- ✓ That food and drinks are not permitted in the Play Room OR Garden Room
- ✓ Did you know that if you have smoke in your unit from cooking and open your front door to air out your apartment and the fire alarm in the hallways goes off...you could be charged up to \$1400 from the Fire Department! The Co-op suggests that you open your solarium door, and windows, and turn on your exhaust fans in the bathrooms and kitchen instead.
- ✓ The Co-op will purchase bedbug mattress protection covers and will allow you to set up a payment arrangement with the office. Please see the office if you are interested.
- ✓ That units with rangehoods in their kitchen must change the filters regularly depending on usage. You may purchase these filters at cost through the office.
- ✓ That you are supposed to keep your bathroom fan on for 45 minutes after you shower to help with the humidity? This will help avoid issues with mold.
- ✓ That cleaning you bathroom fan and vent from dust is imperative in order for it to work properly....this can be done by removing the vent cover and soaking it in soap and water while unplugging and wiping down the inside fan...Don't forget to plug it back in!
- ✓ That if you leave water on your kitchen counters that it can damage your countertop. It is very important that Members wipe up any excess water left.
- ✓ That there is now Microsoft Office on the Playroom computers

(more of "The Office Pages" on next page)

The Office Pages

Continued from Page 17

What is Renter's/Content Insurance?

-Article From TD Bank

According to Statistics Canada, less than half of renters in Canada have renter's insurance¹ (also known as tenant or contents insurance).

We often think of home insurance as protecting the big stuff—like pipes, appliances, and the physical structure of the home or building. If you are renting, your landlord may have his or her own insurance policy to cover these kinds of items. But their insurance will not cover your personal belongings, such as furniture, jewellery, or entertainment equipment. Your landlord's insurance will also not protect you if someone is injured on your property.

That's where renter's insurance comes in. Renter's insurance could protect you from liability if guests injure themselves in your home. Renter's insurance could also help replace your possessions in the event of a loss or damage due to a covered risk.

Accidents happen and sometimes those accidents can be quite costly.

- a. For example, a candle in your apartment could cause a fire. If that candle affects other units, you may be deemed responsible to pay for damages to your rental unit.
- b. Or, if someone trips and falls in your apartment, you could be held financially responsible for the cost of medical expenses and lost wages.

Liability insurance could protect you in the event of a lawsuit, and help you cover the cost of any damages.

Insurance terms:

- ✓ **All-Risk** insures your building and contents for losses due to the widest range of perils (or risks), unless specifically excluded from your policy like intentional damage
- ✓ **Personal Liability insurance** protects you for unintentionally injuring someone or damaging their property and have to pay damages (example: someone has a slip and fall on your walkway, breaks his/her leg and now cannot work for a period of time)
- ✓ **Contents Insurance** covers your belongings (including when you travel) for losses resulting from the most common types of perils (or risks) up to a specified amount
- ✓ **Replacement Cost Coverage** means that the contents of your home are insured for the amount it costs to replace them without depreciation
- ✓ **Additional Living Expenses Coverage** will help you pay for reasonable and necessary expenses (like hotel and food costs) in the situation you are forced to leave your home following an insured peril (or risk) for a period of time

Here are a list of just a few insurance companies that will help with your research:

- The Co-operators - Get a free quote 1-855-714-2667
- <https://www.squareoneinsurance.com/contents> 1-855-331-6933
- RBC Tenant Insurance - <https://www.rbcinsurance.com/home-insurance/tenant-insurance.html> 1-877-749-7224
- <https://www.statefarm.ca/insurance/home-and-property/renters/cost-factors> State Farm 1-877-659-1570
- <https://www.aviva.ca/en/find-insurance/home/tenant-insurance/#conhelp-1> 1-800-387-4518

MAINTENANCE TIPS:

All About Grease and Your Drains

Lifehacker.com has some great suggestions for Grease Disposal:

Is it really that bad to pour grease down the drain? Does it depend on the type? How do I toss my used cooking oil?

- Never pour grease or oil down the drain. Over time this will clog the sewer pipes with fat, this can cause flooding with sewage as a result.
- For fats that solidify, let them do so, pour them in an empty jar or jar and let them solidify and then pitch them in your regular garbage. Chill grease in the fridge if you need to get it to harden up. For ones that don't solidify, pour them into a sealable (hopefully non-recyclable) bottle, and throw the whole container away with your regular garbage.

Did you know that once a month, kitchen drain cleaning will help prevent clogs and back-ups?

We suggest: Using Baking Soda and Vinegar.

According to the David Suzuki Foundation: Acetic acid (a.k.a. white vinegar) is a great disinfectant. It also acts as a deodorizer and cuts grease. You can tackle salmonella, E. coli and other "gram-negative" bacteria with vinegar.

How Does It Work?

White vinegar found on most store shelves is a five per cent concentration of acetic acid. It kills about 80 per cent of germs. Look for stronger concentrations at eco-friendly stores that have refill stations.

Mixing an acid (e.g., vinegar) with a base (e.g., castile soap) creates a (not dangerous) acid-base neutralization reaction. So adding vinegar to castile soap takes back its original oils. Looks like white curdling! It's a common mistake. After using the all-purpose spray or scour that contain castile soap, spray surfaces — counters, tubs, tile and sinks — with vinegar. Use full strength for tough cleaning jobs or dilute 50:50 with water.

Three Ways To Clean With Vinegar:

1. Soak rusty tools in a pail of white vinegar and brush to clean.
2. To deodorize your toilet, pour 125 ml of white vinegar into the bowl. Let sit 15 minutes. Flush.
3. To remove hard water deposits on your tub, heat 250 ml of white vinegar in a pot. Spray onto surface. Let sit 15 minutes and wipe clean.

Follow these tips and strategies to save money and prevent bathtub clogs before they happen:

1. Use a Drain Cover

Hair is one of the main causes of clogged bathtub drains. Hair clogs can easily be prevented with a hair trap or drain cover. Human hair and pet hair are prone to forming matted clogs and becoming entangled around the internal chain that operates the drain stopper. Shower drain covers are a practical, affordable solution that can prevent costly plumbing repairs and limit the frequency and severity of bathtub clogs. Simple shower drain covers will also prevent foreign objects from falling down the drain pipe where they cause major problems. Shower drain covers are available in many styles, including domed models that fit around existing drain stoppers. There are plastic hair traps as well as metal drain covers.

2. Avoid Drain-Clogging Activities

Corrosion, narrowing pipes, foreign objects and existing clogs make bathtub drains sensitive to fine debris and particles. Older buildings are prone to clogged drains. If this is the case, homeowners need to be especially careful when emptying mop buckets, carpet shampooer waste water and other liquids that are laden with dust, dirt, lint, and pet hair that clog sensitive drain pipes. Washing pets can also clog sensitive drains. To prevent clogs from forming in these circumstances, try emptying mop buckets outside or in the toilet. Use a shower hair trap with a fine mesh screen that will trap debris when shampooing pets. Please also note that coconut oil which some use in the shower is a culprit for causing back-ups.

Crossword

© 2013 freedailycrosswords.com

ACROSS

- | | |
|--|------------------------------------|
| 1) "Don't go yet!" | 42) Not too hot? |
| 5) Poems with "To" in their titles | 43) Beluga spawn, e.g. |
| 9) Lowered one's voice (with "down") | 44) Author Kesey |
| 14) "Quiet, you!" | 45) Common conjunction |
| 15) Walking aid | 46) Ballpark levels |
| 16) A maternal relation | 48) Faith of many a Founder |
| 17) Emerald Isle language | 52) Mountain range |
| 18) Pennsylvania port | 54) Omelet ingredient |
| 19) Reagan or Wilson | 56) Undercover org. |
| 20) This puzzle's theme, as you will see | 57) Comes into view, in a way |
| 23) Before, poetically | 61) "Saturday Night Live" segments |
| 24) "First off ..." | 63) A certain chorister |
| 25) Willies-inducing | 64) 100 cents, in Cape Town |
| 28) Smart-alecky, in a way | 65) Napa Valley wine variety |
| 30) Humble | 66) Pirouette pivots |
| 33) Velvet Underground drummer Tucker | 67) Tommie of the Miracle Mets |
| 34) Meadow | 68) Mad as a wet hen |
| 36) "___ many cooks spoil the broth" | 69) "That's ___!" (You're on!) |
| 37) Music on a carnival ride | 70) Bird with a forked tail |
| 38) How or when to rock? | |

DOWN

- 1) "___ the beef?" (old Wendy's slogan)
- 2) First light of day
- 3) Debate subjects
- 4) In that case
- 5) Pacific or Atlantic
- 6) Rye grass
- 7) "National Velvet" writer Bagnold
- 8) Reader of the future
- 9) Extreme poverty
- 10) Completely silly
- 11) Prevalent all over
- 12) "I could go on, but won't"
- 13) "The Partridge Family" actress Susan
- 21) Senior member
- 22) Time-teller's contraction
- 26) President between Tyler and Taylor
- 27) "The best is ___ to come!"
- 29) Not the best part of town
- 31) Which cheek to turn?
- 32) "___ is me!" ("Alas")
- 35) Mrs. Rocky Balboa
- 37) Kind of ranger or wolf
- 38) Eastern royalty
- 39) Restaurant activity
- 40) Small digit?
- 41) Building shelf
- 42) "As I ___ saying ..."
- 46) Like a good companion
- 47) Small couch
- 49) Cold snap to the max?
- 50) One with a confession to make
- 51) Drive bonkers
- 53) Helicopter blade
- 55) Casper, for one
- 58) Table material
- 59) Messy one
- 60) Babysitter's handful
- 61) It's an escape from the rat race
- 62) Relative

1	2	3	4		5	6	7	8		9	10	11	12	13
14					15					16				
17					18					19				
20				21					22					
23				24					25				26	27
28			29			30	31	32				33		
			34		35		36				37			
	38	39				40				41				
42					43				44					
45				46				47		48		49	50	51
52			53					54	55			56		
		57				58	59				60			
61	62					63					64			
65						66					67			
68						69					70			

Not so Pretty: Toxins in Beauty Products and Healthier Alternatives

By Michelle Demeyere – Green Committee

Some ingredients in beauty products are not that pretty.

I came to this realization on a research assignment for a TV series about various organic industries. The question was, what does 'organic' mean? My job was to find out why there are alternative products on the market from everything such as organic wine, fish, veggies, meat, toys, furniture, fashion and beauty products.

My favorite – and most eye-opening learnings - were about the bottles in my bathroom cupboard.

According to and US research reports, there are roughly 82,000 ingredients used in personal care products. One in eight of those ingredients, are industrial chemicals.

For example, there are **plasticizers** (chemicals that make concrete soft) used in personal care products to make them creamy, soft and smooth, **degreasers** (gets grime off auto parts) used for cleansers, and **surfactants** (industrially used to reduce surface tension such as in paints and inks), used as foaming agents in personal care products.

Some of these ingredients are cancer causing, disrupt hormonal balance and proper immune, respiratory and reproductive functions, not to mention affect water purity, our wildlife and our food chain. (source: David Suzuki Foundation, EWG Skin Deep)

How is this so? The personal care product industry is highly unregulated in Canada and the US. Our government regulation system relies mostly on corporations to test their products. It is understandably an enormous challenge for any researcher or company to test all the possible effects of their products, in and of themselves, not to mention how they interact with other products. For example, sometimes, one ingredient, such as a fragrance can have over 2000 chemicals. As one researcher at University of Toronto, Dr. Diamond, told me, "There are simply not enough scientific boots on the ground to keep up with new ingredients and products put on shelves." The combo of a self-interested or profit driven industry, too few independent scientists and the turnover of federal governments all makes for a minimal pre-product approval process before beauty products hit the market, enter your home... and your bloodstream.

Here's a list to watch out for, and some healthier alternatives. Sources: [Environmental Working Group](#), [The David Suzuki Foundation](#)

FRAGRANCE : The term ‘fragrance’ is a tricky umbrella term. It was created to protect a company’s “secret formula.” As the consumer you could be using a product that contains thousands of chemicals, some of which hazardous to your health. According to the Environmental Working Group (EWG) Skin Deep Database, fragrance mixes have been associated with allergies, dermatitis, respiratory distress and potential effects on the reproductive system.

Found in: scented products such as soaps, washes, perfume, cologne, conditioner, shampoo, moisturizer

Healthier alternative: Plant based essential oils or herbs, such as lavender or peppermint. There are many choices for scent and some have natural anti-bacterial qualities as well as healing benefits.

PARABENS: are preservatives that prevent the growth of bacteria, mold and yeast in cosmetic products. Some products contain several types of parabens at once. These ingredients have been found in breast tissue, mimic estrogen in the body, and may lead to impaired fertility.

Found in: water-based products such as, shampoo, body wash, sunscreen, and skin care.

On labels as: alkyl parahydroxybenzoate, butylparaben, methylparaben, ethylparaben, propylparaben.

Healthier alternatives: Vitamin E, certain essential oils (tea tree and grapefruit), grapefruit seed extract, and antioxidants are all healthier natural preservative options

SYNTHETIC COLOURS: are derived from petroleum or coal tar sources. Some are suspected to be a human carcinogen, a skin irritant and are linked to ADHD in children. The EU has banned some of them.

Found in: Shampoo, facial and body cleansers, skincare, baby products, hair care, makeup, food

On labels as: FD&C or D&C followed by a name and number (FD&C RED NO. 40).

Healthier alternatives: Mineral pigments and plant-derived dyes give beautiful color and are natural. Always check a manufacturers packaging as to the source of color ingredients.

SLS (Sodium lauryl sulfate) / SLES (Sodium laureth sulfates): these are a foaming agent and can be found in more than 90 percent of personal care and cleaning products. SLS’s are penetration enhancers, allowing other chemicals to more easily enter the system. They are known to be skin, lung, and eye irritants. A concern is its potential to interact with other chemicals to form carcinogens, impair kidneys.

Found in: Shampoo, facial cleansers, body wash, acne care, mascara, bubble bath, toothpaste.

On labels as: sodium laureth sulfate, sodium lauryl sulfate, sodium lauryl ether sulfate, anhydrous sodium lauryl sulfate, and irium.

Healthier alternatives: Castile soap and soapwort, and decyl and coco glucoside are safer ingredients

PHthalates: are a plasticizer or chemicals used to increase the flexibility and softness of plastics.

They are widely used to make a substance more flexible and adhere to a surface, as in nail polish and hair spray. They are also used as carriers for synthetic fragrance to get products like perfume, to stick to skin. The ingredients are shown to be endocrine disruptors, and can affect fertility and fetal health.

Found in: Hair spray, lipstick, perfume, and nail polish

On labels as: benzylbutyl phthalate (BzBP), di-n-butyl phthalate or dibutyl phthalate (DBP), diethyl phthalate (DEP), DEHP, and sometimes “fragrance”.

Healthier alternatives: If a product ingredient listing includes the term “fragrance”, check if the fragrance is listed as “from essential oils”.

Not So Pretty

(continued from Page 23)

TRICLOSAN: a widely used antimicrobial chemical that was intended for use in hospital settings. Today it can be found in everything from hand soap to toothpaste. But triclosan is potentially contaminated with chloroform and dioxins, and has links to thyroid and reproductive hormone disruption, organ toxicity, allergic reaction, skin, eye, and lung irritation, and bioaccumulation.

Found in: Hand soaps, hand sanitizers, makeup, deodorant, shaving gel, after shave, facial cleanser, facial wipes, body wash, and toothpaste.

Healthier alternatives: Unless you are in a hospital or food service workplace, washing hands with warm soapy water is totally effective in removing dirt and germs.

FORMALDEHYDE: preservatives used in many cosmetic products to help prevent bacteria growth. This chemical was deemed as a human carcinogen by The International Agency for Research on Carcinogens (IARC) and has been linked to nasal cancers and effects on the immune system.

Products used in: Hair straightening products, hair dye, nail polish, deodorant, body washes, conditioners, shampoos, cleansers, eye shadows

On labels as: formalin, urea, diazolidinyl urea, imidazolidinyl urea, DMDM hydantoin, quaternium-15, 2-bromo-2-nitropropane-1,3-diol, and sodium hydroxymethylglycinate, formaldehyde

Healthier alternatives: Vitamin E, certain essential oils (thyme, tea tree), are natural anti-bacterials

“PEG” and PETRO-INGREDIENTS - “PEG” ingredients are used to thicken, soften, and help products to retain moisture. These ingredients are also penetration enhancers, allowing other chemicals to more readily absorb through the skin and into the body. They can cause skin irritation and system toxicity, especially when used on damaged or broken skin.

Found in: Skincare, hair care, body care, makeup, baby care products, contact lens cleaner.

On labels as: PEG-(followed by a number), polyethylene glycol, PPG, polypropylene glycol. Propylene glycol is a related ingredient and another penetration enhancer. Also watch out for petroleum related ingredients such as toluene, petrolatum, petroleum jelly, mineral oil, paraffin wax.

Healthier alternatives: Cocoa, shea, and mango butters. Aloe Vera, honey, and hyaluronic acid.

SUNSCREENS: Most sunscreens have chemicals to absorb ultraviolet light. They have been shown to mimic estrogen in the body, potentially causing hormonal disruption, as well as skin irritations and allergic reactions. These chemicals are believed to be easily absorbed into the body.

On labels as: benzophenone, PABA, avobenzene, homosalate and ethoxycinnamate, oxybenzone, octinoxate, homosalate, octisalate, octocrylene, avobenzene, (4-MBC), oxybenzone benzophenone-3, octyl-methoyl-cinnamates (OMC), OD-PABA or HMS.

Healthier alternatives: Zinc oxide is your best bet for safe and effective sun protection. Check our [Sunscreen Guide 2017](#) for the best mineral sun protection.

DEA, TEA, MEA - Diethanolamine (DEA), monoethanolamine (MEA), and triethanolamine (TEA) are ammonia compounds used as foaming agents in cosmetics. Studies show links between these chemicals 'ethanolamines' and cancer in lab animals, organ and neural system toxicity

Found in: makeup and shampoo, to sunscreen and hair dye.

On labels as: DEA or diethanolimine, TEA or triethanolamine, MEA or monoethanolamine cocamide DEA or cocamide diethanolimine, lauramide DEA or lauramide diethanolimine, DEA lauryl sulphate or diethanolimine sulfate, linoleaide DEA or linoleaide Diethanolimine, or oleamide DEA

Healthy ingredient alternatives: Some natural emulsifiers are beeswax, vegetable wax, and lecithin from plant sources. Castile soap and soapwort are natural surfactants, decyl and coco glucoside is safer.

HEAVY METALS

Used as sweat blockers, colorants, whiteners, and lightening agents, common heavy metals (lead, aluminum, arsenic, mercury, zinc, chromium, and iron) are linked to hormonal disruption. Heavy metals accumulate in the body and take longer to flush out, which means longer exposure to these toxins. High levels may cause an increased risk in cancer, reproductive issues, immune issues and allergies.

Found in: Lip products, whitening toothpaste, eyeliner, nail color, foundations, sunscreens, eye shadows, blush, concealer, moisturizers, eye drops.

On labels as: Aluminum, aluminum flake, aluminum, LB Pigment 5; Pigment metal 1; A 00; A 95; A 995; A 999; AA 1099; AA1199, lead acetate or flake, chromium, thimerosal, hydrogenated oil.

Note that heavy metal contaminants will not appear on cosmetic ingredient listings.

Healthy ingredient alternatives: To avoid heavy metals purchase color cosmetics from trustworthy natural brands, and make sure sunscreens are made with titanium dioxide are non-nano.

Such a long and encompassing list! It was discouraging at first to recognize many of these ingredients on bottles in my bathroom and kitchens cupboards. But, over time, I realized I can also take steps to limit the amount of toxins that enter my body and my environment. I began buying more certified organic products. Next, to save money and have fun making my own products, I learned I could make everything from deodorant, moisturizers, toothpaste and body washes with a few ingredients I already had in my kitchen (most are made with baking soda, salt, oils, honey, beeswax and herbs). I have one question from a natural beauty product maker that keeps echoing in me and inspires me to experiment like a mad scientist in my kitchen, "If I can't put it in my mouth, why would I put it on my skin?"

To check the toxicity of up to 60,000 personal care products or ingredients in a product, you can refer to a fantastic database called the EWG's Skin Deep Database that lists all ingredients and their toxicity.

<https://www.ewg.org/skindeep>

Roasted Fall Veggie Bowl with Green Tahini Sauce

Submitted by Lesley Brewer

INGREDIENTS:

- 1 1/2 c. semi-pearled farro
- 2 c. butternut squash, cubed
- 2 c. baby bello mushrooms, quartered
- 2 c. Brussels sprouts, quartered or halved
- 6 tbsp. extra-virgin olive oil, divided
- kosher salt
- Freshly ground black pepper
- juice of 1 1/2 lemons
- 1 small clove garlic, minced
- 2 tbsp. tahini
- 1/4 c. fresh parsley leaves

YIELDS: 4

PREP TIME: 15 MINS

TOTAL TIME: 40 MINS

DIRECTIONS:

Preheat oven to 425° and cover two baking sheets with aluminum foil.

Place farro in a large saucepan and cover with cold water. Let soak 15 minutes, then drain, return to pan, and cover again with water. Bring to a boil and let simmer 15 minutes.

Drain and spread out on a paper towel-lined baking sheet to let cool.

Arrange vegetables on prepared baking sheets and drizzle with 3 tablespoons olive oil. Season with salt and pepper and toss to coat. Roast until golden and tender, 18 minutes.

Remove from oven and let cool slightly.

Make dressing: Meanwhile, in a mini food processor or blender, combine lemon juice, garlic, tahini, parsley, and remaining olive oil. Add 3 tablespoons water to achieve thinner consistency and season with salt and pepper.

In a large bowl, toss together farro and roasted vegetables. Divide into serving bowls and drizzle with dressing.