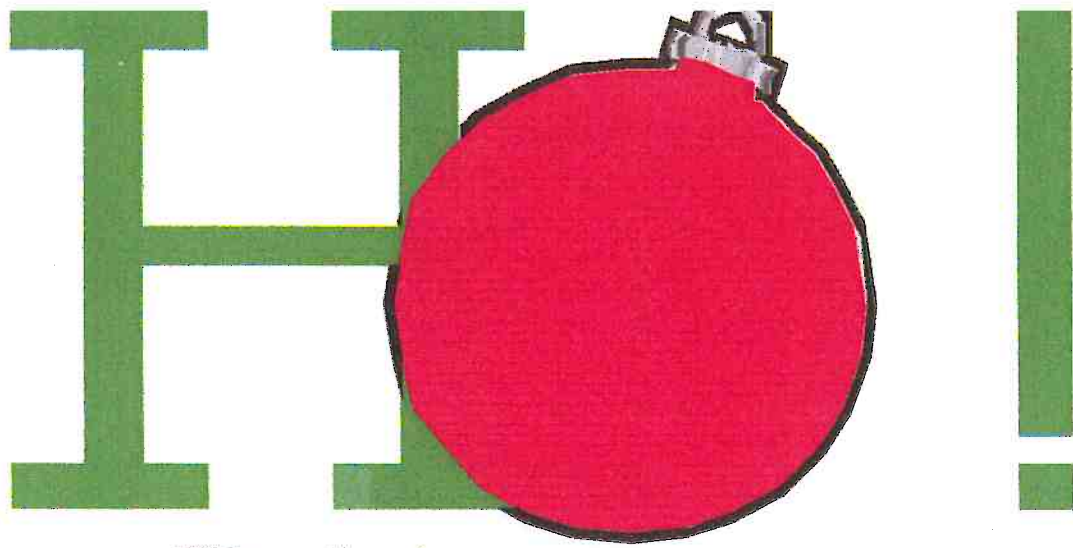
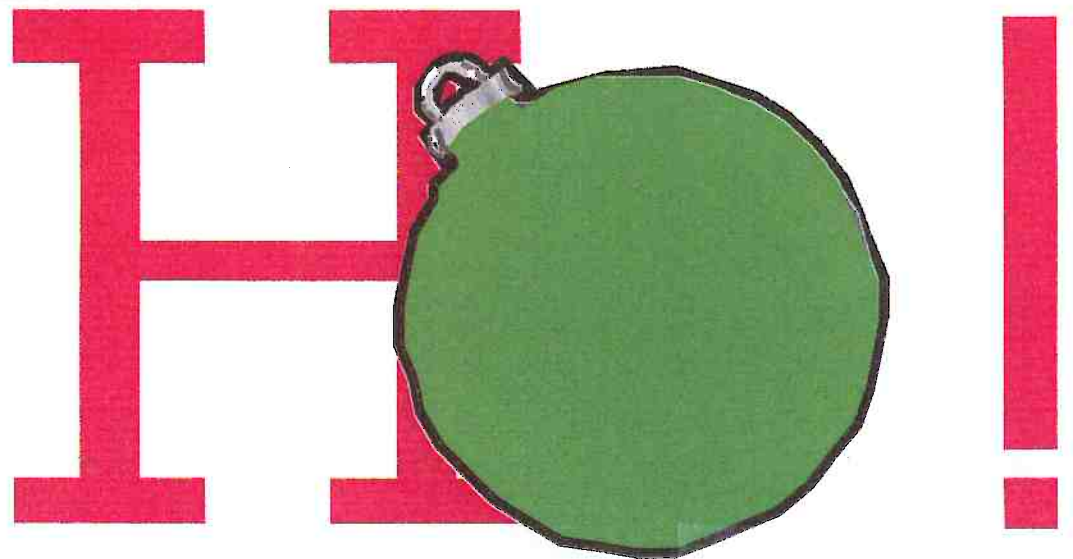
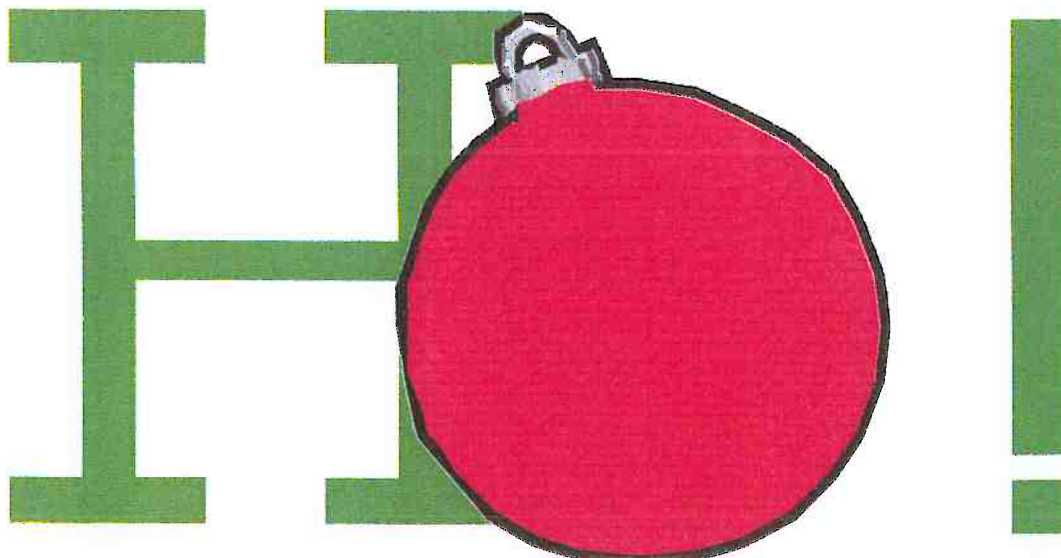


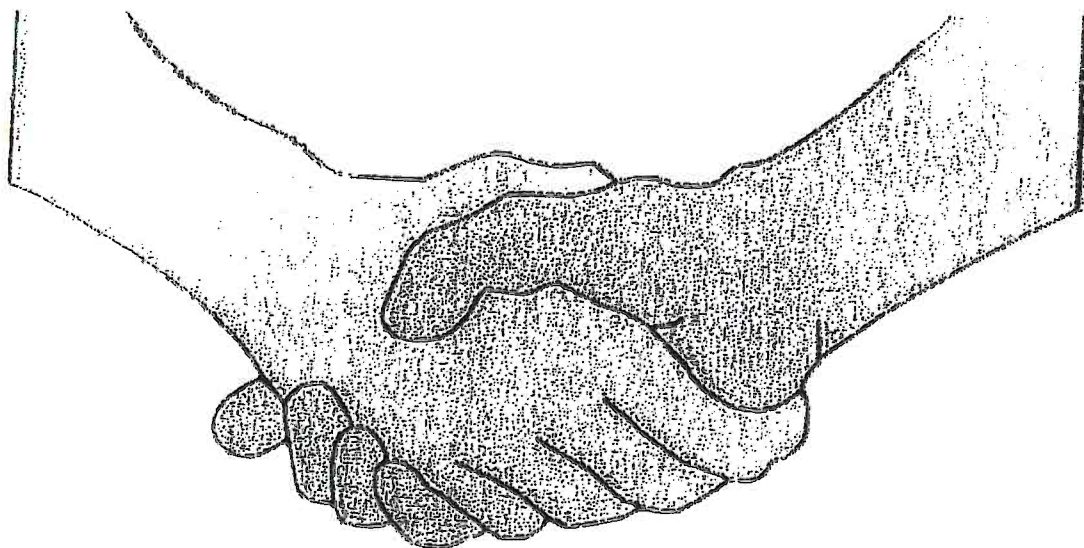


**Thurlestone
NewsMagazine**



December 2009





Mission Statement

To promote Unity and Participation

To inform and Entertain

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Committee Members

Heike Heinze Wilks 1803
Luci Walwich 2206
Elaine Richard 2407
Jewel Stephen 2208

Acknowledgements: Thanks to all those who helped make this issue possible. Special thanks to Alba Salsona for distributing the NewsMagazine.



Notes from the Editor

I am enjoying the mild weather we are having right now with this beautiful sunshine and the bright blue sky. Let's hope for a warm winter.

The leaves are all down. Thanks to everybody that worked on Fall Work Day. Please find in this issue our pictures of that day with hard working co-op members.

Christmas is coming. Another highlight of the year for sure for children. I will try to check out one of the Santa Claus parades this year. Its great to watch how much Canadians love their parades!

Have a Merry Christmas and a Happy New Year,

*Your editor
Heike Heinze Wilks*

Did You Know??

History of the Christmas Tree

The tradition of having an evergreen tree become a symbol of Christmas goes back past recorded written history.

The Druids in ancient England & Gaul and the Romans in Europe both used evergreen branches to decorate their homes and public buildings to celebrate the Winter Solstice. Over the years, these traditions were adopted by Christians, who incorporated them as part of their Christmas holiday celebration.

Trees used specifically to celebrate Christmas are mentioned in the early 1600's in Germany and surrounding countries.

Families would set up trees in a prominent location of their home and decorate them with colored paper,

small toys, food, and sometimes candles.

As these people moved or immigrated to other countries, they brought this tradition with them.

Through the years many different things were used to decorate Christmas trees. As the world moved into the 1900's, many trees were decorated with strings of popcorn, homemade cards and pictures,

cotton to look like snow, candy in all shapes and sizes, and occasionally, fancy store made glass balls and hand blown glass figurines. Candles were sometimes used, but often caused devastating fires, and many different types of candle holders were devised to try to prevent tree fires.

Electric tree lights were first used just 3 years after Thomas Edison had his first mass public demonstration of electric lights back in 1879.

Early Christmas tree lights were handmade and quite expensive. Today, Christmas tree ornaments can be found in nearly every size, color, and shape imaginable, and they are used to decorate the millions of Christmas trees used throughout the world.



SEASON'S GREETINGS AROUND THE WORLD

English: Merry Christmas

German: Froehliche Weihnachten

Spanish: Feliz Navidad

French: Joyeux Noël

Italian: Buon Natale

Portuguese: Boas Festas

Swedish: Glaedelig Jul

Dutch: Hartelijke Kerstgroeten

Hungarian: Boldog Karácsonyi Ünnepeket

Slovak: Vesele Vianoce

Hawaiian: Meli Kalikimaka

Eskimo: Quvianaqtuaq Kraisimagvik

Swahili: Salaam Kwa Siku Kuu

Russian: с рождеством (Srohzh dyést vom)

Greek: Καλά Χριστούγεννα (Kalla Christoughenna)

Japanese: メリークリスマス (Me ri Ku ree su ma su)

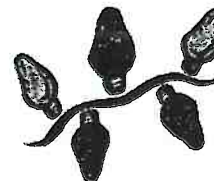
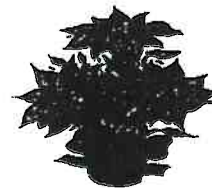
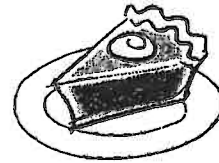
Korean: 메리 크리스마스 (Son tan ul chuka hamnidah)

Chinese: 聖誕快樂 (Sheng Tan Kuai Loh)

聖誕快樂

What Happened in December?

- 1st Scrabble was trademarked today, 1948
- 1st Eat a Red Apple Day
- 2nd National Eat a Pie Day
- 3rd National Fritters Day
- 4th Wear Brown Shoes Day
- 5th International Volunteer Day
- 5th Walt Disney Born
- 6th St. Nicholas Day
- 7th Mitten Tree Day
- 8th Letter Writing Day
- 8th "In Flanders Fields" Poem was published, 1915
- 9th Human Rights Day
- 10th International Children's Day
- 11th Poinsettia Day
- 12th Frank Sinatra born, 1915
- 15th National Lemon Cupcake Day
- 17th National Maple Syrup Day
- 17th Ludwig van Beethoven born, 1770 (Composer)
- 18th Bake Cookies Day
- 19th Go Caroling Day
- 20th Mark Twain received a patent for suspenders, 1871
- 21st Humbug Day
- 21st Winter Solstice
- 22nd Crossword puzzle debuted, 1913
- 23rd The first string of Christmas lights created, 1882
- 24th National Egg Nog Day
- 25th Christmas Day
- 26th Boxing Day
- 27th National Fruitcake Day
- 31st New Year's Eve



Board Minutes – October 13th, 2009

Present – Lucy Walwich, Gillian Smith, Pam Syvret, Lois Logie, Julie Richard, Travis Simmons, Shannon Doyle, Melanie Lyle, and Diane Hogan

Minutes - Melanie

Regrets – Melina Purificato

1. Meeting called to Order – 7:10pm

2. Approval of the Agenda - Gillian Seconded -Lucy

3. Adoption of The Minutes - September 15th 2009

Lucy / Gillian
Carried

4. Farewell to old Board Members, Welcome New Board Members

5. Appointment of New Board Positions

Gillian for President – Julie / Lucy
Carried

Lucy for Vice President – Lois / Gillian
Carried

Pam for Secretary – Shannon / Lucy
Carried

Lois
Julie for Treasurer – Gillian / ~~Lois~~ Julie
Carried

Appointment of Committee Liaisons

Finance – Lois

Membership – Gillian

Health & Safety – Julie

Landscape – Julie

Social – Travis

Children's – Travis

Welcoming - Travis

Newsletter – Lucy

Unit Inspections – Lucy

Staff Evaluations – Julie, Melanie & Lucy

6. Confidential Section – See Confidential Section

7. Administrative Update

7.2 A) Still waiting for the balcony doors for SD to be ready for installation.

7.2 C) Motion to Approve CMS Consulting Fees for Unit #1801 at a cost of \$2,943.50 plus GST from Fishleigh's Capital Replacement Reserves.

Melanie /Shannon
Carried

7.2 D) Motion to Approve Quote for Maverick PD Clark's Plumbing Services for Unit 1801 renovation project at a cost of \$27,512.38 (including taxes) from Fishleigh Capital Replacement Reserves.

Julie / Lois
Carried

8. Committee Reports

a) Formation of New Benevolent/Philanthropy

Motion to withdraw the idea of developing a Philanthropic Committee.

Melanie/ Shannon
Carried

9. New Business

9.B) Volunteer needed to write a Thurlestone Co-op history piece for the website. A request will be made in the next edition of the newsletter.

10. Next Meeting – November 3rd 2009

11. Meeting Adjourned at 10:15 p.m.

Gillian Smith, President

Melanie Lyle, Recording Secretary

Present – Melina Purificato, Lucy Walwich, Lois Logie, Julie Richard & Pamela Syvret, Melanie Lyle, and Diane Hogan

Minutes – Melanie

Regrets - Travis Simmons, Shannon Doyle, Gillian Smith

1. Meeting Called to Order at 7:05pm

2. Approval of the Agenda: To add Approval of 1st Quarter Financial Statements as requested by Diana Hogan

Pam /Lois
Carried

3. Adoption of the Minutes – Deferred as the minutes are unavailable

4. Business Arising – Deferred

5. Confidential Section – See Confidential Section

6.1 Administrative Update

6.1) Motion to send Diane to the Ontario Human Rights Commission Workshop on November 25th 2009 and at cost of \$100

Julie / Lois
Carried

6.2 Maintenance Update

6.2B) Motion to hire CMS & FTD Restoration at a cost of \$231,823.20 to perform Site Pavement Remedial Work , provided all costs are paid in full by the Government of Canada.

Pam/ Lois
Carried

6.2.C) Motion to hire Rentokil for rat baiting at Folcroft at a cost of \$340

Melanie/Lois
Carried

6.2.D) Motion to have Robertson Fire Equipment complete the repairs to the firm alarm equipment that were noted deficient during their Spring 2009 annual alarm inspections at a cost of \$470.00 plus GST for Fishleigh and \$1,464.50 plus GST for Folcroft.

Pam/ Julie
Carried

6.2.E) Motion to hire Frechette Lawncare for 2010 season and to pay in full in the amount of \$1,660.39 so as to take advantage of the 10% pre-payment discount and to avoid any possible 8% HST that could be charged in 2010.

Lucy/ Julie
Carried

Committee Reports

No Committee Reports

New Business

8.A) Request a Volunteer in Newsletter to write the History of Thurlestone Co-op from the 80's, 90's and 2000's

8.B) Send out tips on how to Maintain Your Unit

- It was requested that a letter be sent out to all households requesting that the children stop throwing rocks. It was also suggested that a children's meeting be held.
- Defer the Financial Quarter Statements until the next meeting

Next meeting **November 24th 2009**

Meeting Adjourned: 9:15pm

Luci Walwich, Vice-President

Melanie Lyle, Recording Secretary



Notes from the Co-ordinator's Desk



Signing HST Petition

Please find attached some *Important Information about Ontario's new HST* and its potential impact on the Co-op's Finances taken from a website movement
www.unfairtaxgrab.com.

Please also see a letter that was sent to the members of Bridle Manor Co-op advising them of action that they could take to stop the 8% HST that will affect their housing charges.

There is also a list of items that will have the extra 8% tax added, if passed and implemented next July 2010.

Because this new tax will clearly have an adverse affect on the Co-op's finances, and your housing charges, the members of Thurlestone Co-op can voice their opposition too.

To have an opportunity to voice your opposition to the new HST, you may sign the Petition Stop the DST (sample attached) that will be posted on the outside of the Office bulletin board until Friday, December 4th, 2009. Please do not remove this petition, as we hope to have as many members as possible sign the petition. It will also be brought to the November 30th, 2009 General Members Meeting in order to provide an opportunity for anyone wishing to sign it there as well. If you miss your chance of signing the Co-op Petition, you can always sign the attached sample and fax this back yourselves, as per the instructions on the Petition form.

REGULAR OFFICE HOURS

The Co-op Office is open regularly from:

Monday to Friday,
1:00 pm and 4:00 pm

The Office is closed weekday mornings - Monday to Friday. To reach the Co-ordinator during weekday mornings, please call 416-261-1110 and leave a message. Weekday mornings and evening appointments are available upon request.

EMERGENCIES:

If you have a maintenance emergency during an evening,

weekend, or holiday, please call the **ON-CALL PAGER OR** contact your nearest **BOARD REPRESENTATIVE** for assistance. If you have a maintenance emergency during a weekday and have left a message at the Co-op Office but have not received a prompt response, please proceed to contact either the On-Call Pager or a Board Representative for assistance. If you don't know who your Board members are, please ask a neighbour, or contact the Co-op Office.

On-Call Pager

416-441-8360

Numeric messages only may be left on the On-Call Pager. There is no voice mail capability. If you leave a numeric message, the On-Call Person will respond if they receive your page. If no response is received within a short period, please proceed to your nearest Board representative for assistance.

Thank you for your co-operation in this matter.

Diana Hogan
Co-ordinator

Email:
thurlestonecoop@roges.com

Website:
www.thurlestonecoop.com

Phone: 416-261-111

Diana Hogan

From:
Sent: November-20-09 1:30 PM
To: Diana Thurlstone Coop
Subject: FW: Important Information about Ontario's new HST. Please sign the petition!

Next summer (2010) the Ontario Government is set to put into force its new harmonized GST/PST sales tax which will apply a 13% sales tax to everything we purchase.

Things That Were Not Subject To The Current 8% PST Will Be Now Taxed. As a result, things that were not previously taxed under the current Ontario Provincial Sales Tax (PST) will be taxed at 8%.

The new 13% tax will therefore apply to things like your electric bill, your gas bill, your water bill, condominium fees, insurance premiums, and every other good and service you purchase. There are almost no exemptions.

The current Ontario PST tax does not apply to services, nor does it apply to the purchase of certain goods. The new 13% tax will therefore extend the old 8% PST tax rate to the purchase of all goods and all services.

The New 13% Tax Will Apply To The Purchase of All New Homes The new harmonized GST/PST will also apply to all purchases of all new homes. If a person were to purchase a new \$1 million dollar home in Toronto, they would have to pay roughly \$200,000 in taxes as a result of the Ontario land transfer tax, the new city of Toronto land transfer tax, and the new harmonized 13% GST/PST.

Think about that and what that would do to real estate values in Toronto ..

It will cause property values to fall and kill the new home construction industry and the jobs it creates.

And it won't be long before you'll hear our elected representatives telling us that, because of the harm that has been inflicted to the new home construction industry by the new 13% tax, it would be "fair" to extend the new 13% tax to sales of existing homes.

The New 13% Tax Is An Assault On Your Primary Residence Canadians have had two things that they have always been able to count on as being tax free - things that they could use to save money and accumulate wealth. They are your: (a) primary home; and (b) RRSP. That's it.

The extension of the new 13% GST/PST to homes is simply a tax assault by the government on your primary home. They want to tax your primary home and you will suffer because of it.

Why? Because if a purchaser has to pay almost \$200,000 in taxes to buy your \$1 million dollar home, the purchaser is going to pay less to you for your home. The purchaser will reduce the amount he or she is willing to pay to you in order to pay all the taxes.

The New 13% Tax Will Effectively Raise Your Income Taxes Currently, the combined Federal/Ontario income tax rates are roughly 25% on the first \$20,000 of taxable income, 42% on the next \$40,000 of taxable income, and 46.5% on each dollar of taxable income over \$60,000. On top of that you have to add the "Fair Share Health Tax" of up to \$1,000 each of us has to pay.

If the Ontario Government gets away with implementing their new harmonized GST/PST sales tax of 13%, the top effective income tax rates in Ontario will be as follows (since you can't spend any of your tax paid dollars without paying the new harmonized 13% GST/PST tax):

38% on the first \$20,000
53% on the next \$40,000
59.5% on every dollar over \$60,000

On top of that, you have to pay your Ontario Fair Share Health Tax, your city realty taxes, your city garbage fees, your city water fees, your city street parking permit fees, your annual Ontario and new city of Toronto vehicle license plate fees, your Ontario land transfer tax, your new city of Toronto land transfer tax, your gasoline taxes, your liquor taxes, your air departure taxes, your entertainment taxes, and so on.

OF ALL THE MONEY YOU WORKED HARD TO EARN, WHAT PERCENTAGE ARE YOU REALLY KEEPING FOR YOUR OWN USE? 25%? 20%? 10%?

ENOUGH IS ENOUGH - FIGHT BACK THIS HAS GOT TO STOP HERE OR WE WILL ALL SOON BE WORKING FULL TIME FOR THE VARIOUS LEVELS OF GOVERNMENT IN ONTARIO .

YOU CAN ALREADY SEE HOW ARE LIFESTYLES ARE DECLINING BECAUSE OF THE ENORMOUS TAX LOAD WE BEAR.

AS A RESULT, I URGE YOU TO TAKE THIS ISSUE SERIOUSLY AND TO FILL AND SIGN THE PETITION AT www.unfairtaxgrab.com AGAINST THE NEW HARMONIZED GST/PST TAX SET OUT BELOW.

I WOULD ALSO ASK YOU TO SEND THIS E-MAIL ON TO OTHERS THAT YOU KNOW AND ASK THEM TO DO THE SAME.

IF WE DON'T WORK TOGETHER ON THIS ISSUE THE NEW HARMONIZED 13% SALES TAX WILL BECOME A REALITY NEXT SUMMER.

THANK YOU.

PS - Urge your friends, family and other concerned citizens to sign the petition at www.unfairtaxgrab.com

Sign the petition.....

Windows Live: Make it easier for your friends to see what you're up to on Facebook.

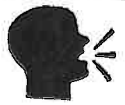
Remember, this December, that love weighs more than gold.

Josephine D. Bacon

SUDOKU

			8	9	5	4		
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			3			9	6	7
	1	3					4	6
2				7				5
5	4					7	8	
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	5		6	1				4
		1	9	5	8			

Answers on page 29



A CRUCIAL ALERT TO BRIDLE MANOR CO-OP MEMBERS

THE FOLLOWING INFORMATION WILL ADVERSELY AFFECT OUR CO-OP MEMBERS' HOUSING CHARGE

(Submitted by Bette Harvey)

Get prepared for what could be a huge housing charge increase with the implementation of Premier McGuinty's tax harmonization. Please read the following:

On July 1, 2010, Premier McGuinty intends to combine our 8% PST with our 5% GST, resulting in all Ontarians paying 13% on almost everything we purchase and, here's the problem, **we will be paying a new 8% on items we never had to pay the 8% tax on before.** Please read on.

At our recent Annual General Meeting, John Godfrey brought to our attention examples of what the new, additional 8% tax would mean to our co-op members, and members across Ontario, as follows:

► RENOVATIONS:

All our unit renovations and apartment underground parking repairs are now only subject to the GST of 5%. When the harmonization comes into effect, the additional 8% will add thousands of dollars to our co-op's renovation costs, e.g.:

Let's say we're doing a major repair and it is going to cost in the area of \$694,000 - with the addition of the 8%, it will cost our co-op an additional \$56,000! **It would take a 3% housing charge increase just to cover that,** not to mention inflation and boosting the capital reserves.

This additional 8% will also affect labour and purchasing costs when installing sinks, toilets, taps, and repairing plumbing, not to mention bathroom tiles, new bathtubs, floor tiles, laminate floors, painting/plastering, as well as new kitchen cupboards, counter tops - and did I mention any electrical work that needs to be done!

► HYDRO:

Our co-op hydro will be subject to an additional 8% which will be thousands more of our hard earned dollars. Members in the co-op townhouses will also face an 8% increase in their hydro bills. All this is above and beyond the normal annual increase in rates charged by Toronto Hydro!

► WATER:

Our co-op apartment water bills will be hit by the new 13% additional tax amounting, for our co-op (and having to come out of our pockets), in thousands of additional dollars (and our co-op townhouses will face the same increase).

► **Our co-op presently receives an 18% rebate on all GST paid.** We are not sure if we will lose this but, if we do, the loss will amount to thousands of dollars which would normally benefit our co-op.

This additional 8% will have a considerable adverse affect on the financial position of our co-op and all co-ops across Ontario!

ACTION:

What Every Bridle Manor Co-Op Member Must Do Is To:

Email/write Premier McGuinty, with a copy to our Member of Parliament at Queen's Park, stating your outrage of this new, additional 8% tax increase. Make it very clear to Premier McGuinty that he must not add the 8% PST to items not now being charged this tax. If he chooses to go ahead with it, you will definitely remember this in 2011, when he comes up for re-election!

PREMIER MCGUINTY'S EMAIL ADDRESS FOLLOWS, AS WELL AS GERRY PHILLIPS' (BRIDLE MANOR'S MPP AT QUEEN'S PARK):

dalton.mcguinty@premier.gov.on.ca

gphillips.mpp@liberal.ola.org

If your email to Premier McGuinty is rejected/returned (because his box is "Full", please don't be discouraged, simply copy your message and paste it in his website located at:

<http://www.premier.gov.on.ca/feedback/feedback.asp>

BRIDLE MANOR MEMBERS, PULLING TOGETHER, CAN BE A POWERFUL FORCE TO STOP THIS ADDITIONAL 8% TAX HARMONIZATION. REMEMBER, IT WILL NEGATIVELY AFFECT YOUR HOUSING CHARGE!

AND REMEMBER

IF YOU DON'T TAKE ACTION, FOR SURE NOTHING WILL CHANGE, AND WHEN IT'S DONE, IT'S TOO LATE TO DO ANYTHING ABOUT IT, BUT IF YOU DO TAKE ACTION, SOMETHING POSITIVE FOR OUR CO-OP COULD HAPPEN (LIKE KEEPING OUR HOUSING CHARGE DOWN)!

SHARE THIS INFORMATION WITH ANY FRIENDS YOU HAVE IN OTHER CO-OPS.

ATTACHED IS AN EMAIL DETAILING HOW THE TAX HARMONIZATION WILL ALSO AFFECT EVERY ONTARIAN – PLEASE READ IT!

PREMIER McGUINTY'S PROPOSED HST FOR JULY 1, 2010
THE 8% LIST
AN EXTRA 8% TAX ON:

- gasoline
- diesel
- propane
- home heating fuel
- home electricity
- natural gas
- home TV service
- home internet service
- home phone service
- cell phone charges
- hair cuts
- lawyers' fees
- accountants' fees
- mechanics' fees
- ballet lessons
- rink rental fees
- tailoring
- magazine subscriptions
- mutual fund fees
- massage
- chiropractic
- audiology
- train fares
- plane fares
- taxi fares
- commercial bus fares
- vitamins
- dry-cleaning
- grass cutting
- snow removal
- camping fees
- firewood
- meals under \$4
- new homes over \$500,000
- gym fees
- home renovation labour
- real Christmas trees

and, for those who currently qualify, the four yearly GST refund cheques will disappear.

PETITION



TO THE LEGISLATIVE ASSEMBLY OF ONTARIO: Whereas

Dalton McGuinty's plan to blend the PST with the GST into one **13% Harmonized Sales Tax (HST)** represents one of the largest tax hikes in Ontario history, at a time when families and businesses can least afford it;

This new tax, which we are calling the **DST (Dalton Sales Tax)**, will raise the cost of a long list of goods and services not previously subject to the provincial sales tax, including:

- Electricity, home heating oil and gas at the pump
- Haircuts, newspapers and magazines, internet and cable
- Home renovations, heating & air conditioning repairs
- Accounting, legal & real estate fees
- Condo fees and new home sales; rents will also go up
- Minor hockey registration fees will increase; green fees and gym fees will also be taxed;

We, the undersigned, petition the Legislative Assembly of Ontario as follows:

That the McGuinty government not impose this new tax on Ontario's hard-working families and businesses.

Name (print clearly):	Address:
Signature:	Town/City:
E-mail Address:	Postal Code:

Name (print clearly):	Address:
Signature:	Town/City:
E-mail Address:	Postal Code:

Name (print clearly):	Address:
Signature:	Town/City:
E-mail Address:	Postal Code:

Name (print clearly):	Address:
Signature:	Town/City:
E-mail Address:	Postal Code:

Name (print clearly):	Address:
Signature:	Town/City:
E-mail Address:	Postal Code:

Name (print clearly):	Address:
Signature:	Town/City:
E-mail Address:	Postal Code:

Please return original pages to **Tim Hudak, MPP, Leader of the Official Opposition**, for presentation in the Ontario Legislature.
Room 381, Legislative Building, Queen's Park, TORONTO, Ontario, M7A 1A8

Petitions can also be faxed to 416-325-0491 but please **- 18 -** that only originals can be presented in the Legislature.

(please see over)

FALL WORK DAY



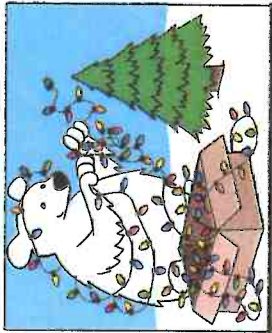








December 2009



Sun	Mon	Tue	Wed	Thu	Fri	Sat
6	7	8 Finance 7:00	9	10	11	12 Hanukkah Begins
13	14	15 Board 7:00	16	17	18 Muharram	19 Hanukkah Ends
20	21 First Day of Winter	22	23 NewsMagazine 7:30	24	25 Christmas Office	26 Boxing Day Closed
27	28 Office	29	30 NewsMagazine 7:30	31 New Year's Eve		

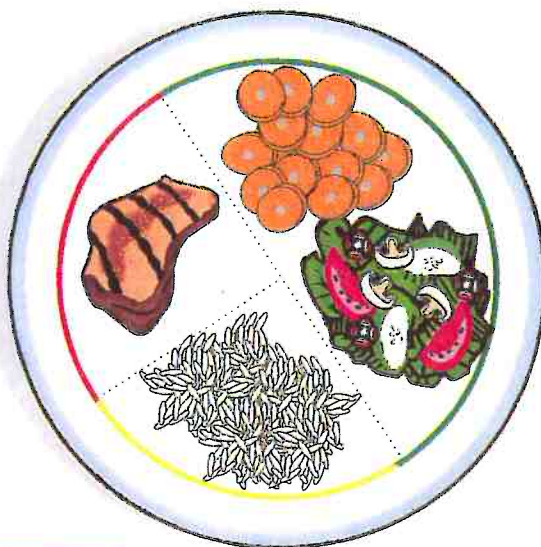
Colour Your Plate with a Rainbow

This plate shows how to put together a healthy meal using Canada's Food Guide to Healthy Eating.

Meat & Alternatives 1/4 Plate

Choose your favourite:

- fish
- legumes (dried beans & peas, lentils)
- eggs
- lean ground beef
- turkey slices
- tofu



Vegetables 1/2 Plate

Choose your favourite:

- green leafy salad
- sliced carrots
- sweet potato
- other colourful vegetables

Grain Products 1/4 Plate

Choose your favourite:

- pasta, rice & other whole grains
- whole grain bagel
- whole grain bread, roll, or cereal
- rice noodles

Milk Products

Choose your favourite to complete this meal:

- glass of milk
- yogurt
- milk-based pudding



Dessert: Fruit salad, angel food cake with fresh/frozen fruit, slices of melon, yogurt with granola topping, trail mix, oatmeal cookies, fruit kabobs

Tips to improve your meal

- aim for 4 food groups at each meal to get the nutrients you need.
- use Canada's Food Guide to Healthy Eating serving sizes to help you choose a healthy diet that is right for you.
- enjoy a wide variety of foods from each food group - be adventurous and try something new.



Use this Mix-and-Match Chart to plan your meals to ensure you are eating from all Four Food Groups – It's as easy as 2, 3, 4!

Enjoying foods from the four Food Groups is important for a healthy and balanced diet. When it comes to breakfast, lunch, dinner and snacks, variety is the key. Post this Mix-and-Match table in the kitchen.

- 2 = 2 Food Groups at snack
3 = 3 Food Groups at breakfast
4 = 4 Food Groups at lunch and dinner

Remember the
2, 3, 4 rule!

Food Groups	Grain Products Look for whole grain	Meat and Alternatives Select leaner meats and meat alternatives more often	Vegetables and Fruit Choose orange and dark green vegetables and fruit	Milk and Alternatives Choose lower-fat milk or yogurt (2% M.F. or less)	Oils and Fats Aim for small amounts of unsaturated oils or soft non-hydrogenated margarine
Meals					
Breakfast Pick from 3-4 Food Groups	cereal bread pancakes English muffin, crumpet or bagel	egg peanut butter	fresh fruit such as orange, banana frozen fruit such as blueberries 100% fruit juice dried fruit such as raisins	cheese (20% M.F. or less) yogurt milk or fortified soy beverage cottage cheese	soft margarine
Lunch Pick from 4 Food Groups	pita bread tortilla bagel or bun naan bread English muffin pasta rice crackers muffins	tuna egg salmon sliced meat chili baked beans lentil soup hummus	vegetables such as baby carrots, broccoli, red pepper, grape tomatoes fresh fruit such as kiwi, apple, grapes, melon dried fruit salad applesauce fruit cup 100% fruit juice vegetable cocktail	milk or fortified soy beverage yogurt - container, tube or drink cheese (20% M.F. or less) cottage cheese	salad dressing as a dip soft margarine
Dinner Pick from 4 Food Groups	brown rice quinoa pasta bun soft tortilla toast rice noodles naan bread	salmon chicken breast (skinless) tofu burger (turkey, chicken, beef or tofu) beans egg seafood pork	green salad, 100% fruit juice, green vegetables, such as broccoli, green beans, bok choy orange vegetables, such as squash, carrots, peppers cut up raw vegetables vegetable cocktail vegetable soup cut up fruit green salad	milk or fortified soy beverage yogurt smoothie cheese (20% M.F. or less) grated cheese (20% M.F. or less) milk or fortified soy beverage chocolate milk milk pudding	salad dressing soft margarine oil for cooking mayonnaise
Snacks Pick from 2 Food Groups	crackers pita bread sticks cereal	nuts hummus dry roasted soy beans	fruit juice pops cut-up vegetables fresh fruit dried fruit and dried fruit snacks	yogurt - container, tube or drink milk or fortified soy beverage cheese (20% M.F. or less)	soft margarine

Make sure you drink plenty of water each day!

www.healthcheck.org

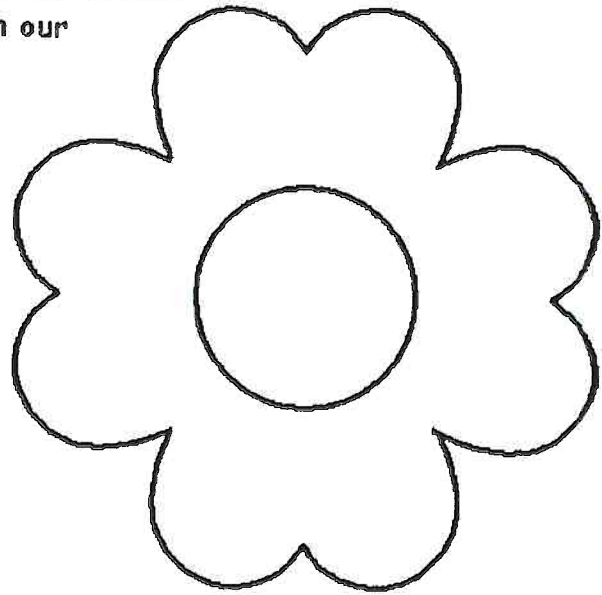
Submit your answers to the NewsMagazine box at the Office or to one of the Newsletter members to win a lucky 649 Ticket. The most correct answers wins but in case of a tie, the winners' names will be put in a hat and one will be drawn. Winner will be announced in the next issue of the Newsletter. Entries must be submitted by Dec. 19th. Good luck.

Unscramble the letters to find the words in our

Remembrance Day Anagram

Hidden Word
(solve the circled letters):

remembrance



a r w

war

a b e r r v y

bravery

a c g e r o u

courage

d e e f m o r

freedom

a c e e p

peace

p p p e i o s

poppies

m a r y

army

b e e m n r v o

November

a e e n v r t

veteran

d e i r o l s

soldier

a e h r t w

wreath

Name _____ Unit _____

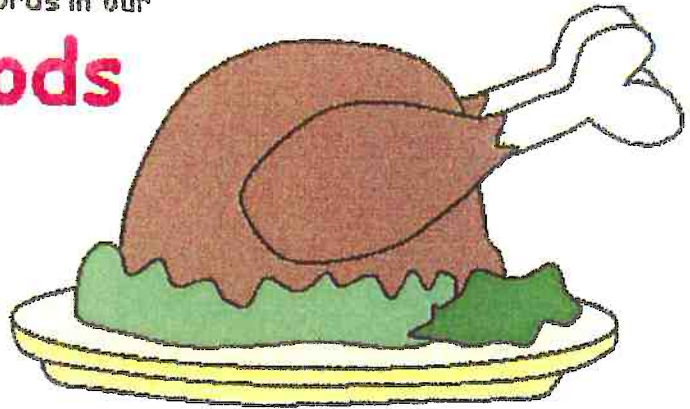
December Quiz

Submit your answers to the NewsMagazine box at the Office or to one of the Newsletter members to win a lucky 649 Ticket. The most correct answers wins but in case of a tie, the winners' names will be put in a hat and one will be drawn. Winner will be announced in the next issue of the Newsletter. Entries must be submitted by Dec. 19th. Good luck.

Unscramble the letters to find the words in our

Christmas Foods Anagram

Hidden Word (circled letters):



a b c e e i n r r r s

a c c e h l o o t

a g r v y

a l n s t u w

a m s y

c e i k o o s

d d g i n p u

e k r t u y

f f g i n s t u

i m n s t

Humour Me

The Four Stages of Life:

- You believe in Santa Claus
- You don't believe in Santa Claus
- You are Santa Claus
- You look like Santa Claus

SUCCESS

At age 4---not piddling in your pants

At age 12---having friends

At age 17---having a driver's license

At age 35---having money

At age 50---having money

At age 70---having a drivers license

At age 75---having friends

At age 80---not piddling in your pants.



REMEMBER THIS AT CHRISTMAS TIME:

According to the Alaska Department of Fish and Game, while both male and female reindeer grow antlers in the summer each year, male reindeer drop their antlers at the beginning of winter, usually late November to mid-December.

Female reindeer retain their antlers till after they give birth in the spring. Therefore, according to EVERY historical rendition depicting Santa's reindeer, EVERY single one of them, from Rudolph to Blitzen, had to be a girl.

We should've known... ONLY women would be able to drag a fat man in a red velvet suit all around the world in one night and not get lost.

DIET TIPS

Trying to lose a few pounds after the festive season? Here's a few easy-to follow tips :

1. If you eat something and no one sees you eat it, it has no calories.
2. If you drink a diet soda with a candy bar, the calories in the candy bar are cancelled out by the diet soda.
3. When you eat with someone else, calories don't count if you both eat the same amount.
4. Foods used for medicinal purpose NEVER count, such as hot chocolate, brandy, toast, and Sarah Lee Cheesecake.
5. If you fatten up everyone else around you, then you'll look thinner.
6. Movie-related foods such as O'Henry bars, Buttered popcorn, Peppermints, Ice cream, and Caramels do not count as additional calories because they are part of the entertainment package and not part of one's personal fuel.
7. Cookie pieces contain NO calories. The process of breakage causes caloric leakage.
8. Things licked from knives and spoons have no calories if you are in the process of preparing something. Examples: Peanut butter on a knife when you're making a sandwich, and ice cream on a spoon when making a sundae.
9. Foods that have the same color have the same number of calories. Examples are spinach and pistachio ice cream, and mushrooms and white chocolate. NOTE: Chocolate is a universal color and may be substituted for any other food color.
10. Every diet advises that you drink lots of liquids. Therefore ALL liquids contain zero calories. Beer, wine and liquor are liquids.

4	3	1	9	5	8	6	7	2
9	5	2	6	1	7	8	3	4
6	8	7	2	3	4	5	1	9
5	4	9	1	2	6	7	8	3
2	6	8	4	7	3	1	9	5
7	1	3	5	8	9	2	4	6
8	2	5	3	4	1	9	6	7
1	9	4	7	6	2	3	5	8
3	7	6	8	9	5	4	2	1

Handy Hints



1. **Create a checklist or calendar and prioritize items in a way that will give you the most time with family and friends.**
2. **Limit your intake of caffeine, sugar and alcohol to improve your physical response to stress, anxiety, and restlessness.**
3. **Keep your immune system strong by taking supplements with ginseng, royal jelly and Echinacea in the weeks before the holidays.**
4. **Learn to say NO to extra responsibilities. The added stress will make you feel pulled in different directions.**
5. **Try to fit in extra sleep and short naps when possible. Sometimes even 15 minutes will keep your energy flowing.**
6. **Express your gratitude in little ways like personalizing greeting cards gives you time to think about those you care for most, and to be thankful for both the good and bad experiences that have made life interesting this past year.**
7. **For 5 minutes each day, practice deep belly breathing to calm your nervous system and keep you focused throughout the day. If possible, try this with soft music and light candles for better ambiance.**
8. **To help work off stress, go for a brisk walk for at least 30 minutes. Other stress busters are yoga, swimming, dancing and sports.**
9. **On a calendar, list all your party invitations with your todo list to get a better idea of which parties you will be able to attend or which items on the todo list could be moved to another day.**
10. **Relax with a facial, bubble bath, pedicure or manicure and reward yourself for all the work you have done.**



Christmas is not a time nor season, but a state of mind. To cherish peace and good will, to be plenteous in mercy, is to have the real spirit of Christmas.

Calvin Coolidge



Co-operative Housing Federation of Toronto Inc.

Memo to: All members
From: Tom Clement
Date: November 10, 2009
Subject: CHFT Diversity Scholarship Information Sessions

We have organized 4 CHFT Diversity Scholarship Information Sessions. These sessions will give interested students, their parents and guardians the opportunity to have their questions answered about the scholarship program and the application process.

The sessions will be held on

Wednesday, December 2, at 7:00 p.m.

Windmill Line Co-operative Homes
125 Scadding Avenue, 10th Floor meeting room
Toronto, Ontario M5A 4H8

Tuesday, December 8, 2009 at 7:00 p.m.

Barsa Kelly/Cari-Can Co-operative Homes in the meeting room
1 Coin Street
Toronto, Ontario M8V 3Y9

Monday, December 14, 2009 at 7:00 p.m.

Campden Green Co-operative Homes in the meeting room
70 Alford Crescent, #1
Scarborough, Ontario M1B 3L7

Tuesday, December 15, 2009 at 7:00 p.m.

William Lyon Mackenzie Housing Co-operative in the meeting room
299 Mullen Drive, #92 ½
Thornhill, Ontario L4J 3W3

Please contact Angela Calderone at angela@coophousing.com with any questions.



Co-operative Housing Federation of Toronto Inc.

Education Event

Date change

We've had to move our Education Event from November to January. Please hold the new date.

Date: Saturday, January 30, 2010

Time: 9:30 a.m. to 4:30 p.m.

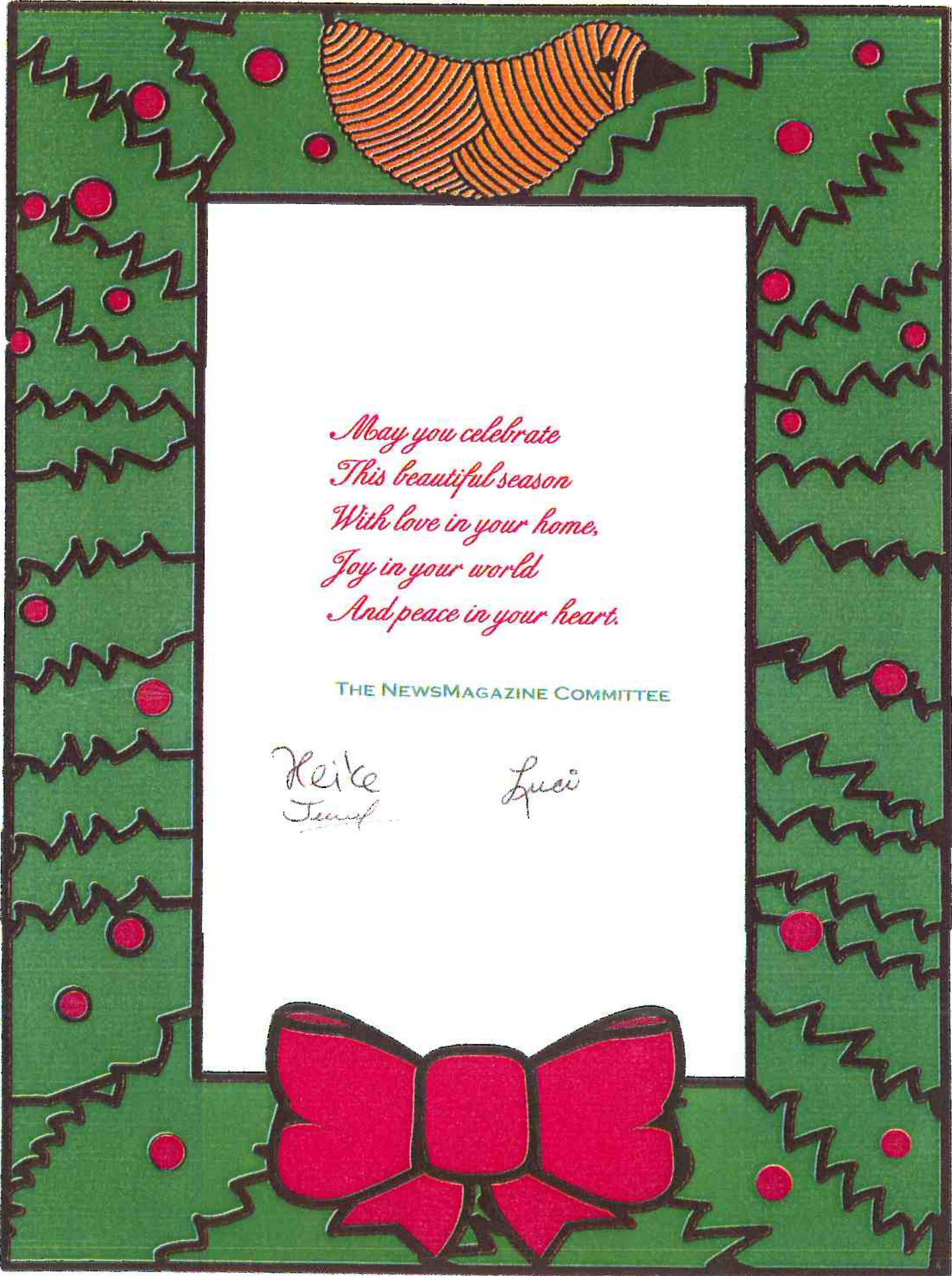
Place: Metro Hall

55 John Street, Toronto

Join us for an exciting day of workshops and discussions with co-op members from across Toronto and York Region

There will be three workshops to choose from in the morning and three workshops to choose from in the afternoon. Your registration fee will include lunch.

Information will be coming to your co-op in the coming weeks about the exciting workshops that we will be offering.

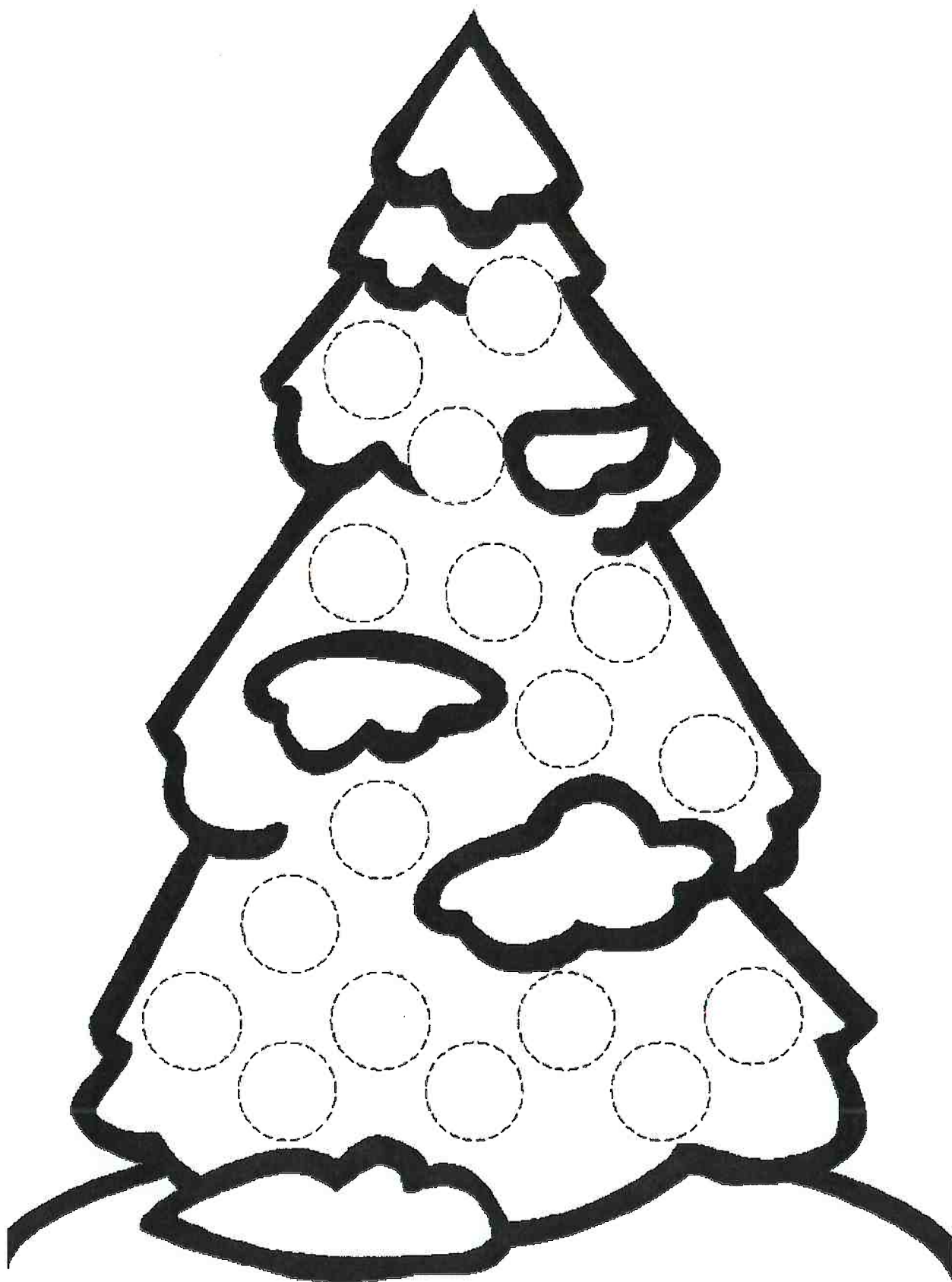


*May you celebrate
This beautiful season
With love in your home,
Joy in your world
And peace in your heart.*

THE NEWSMAGAZINE COMMITTEE

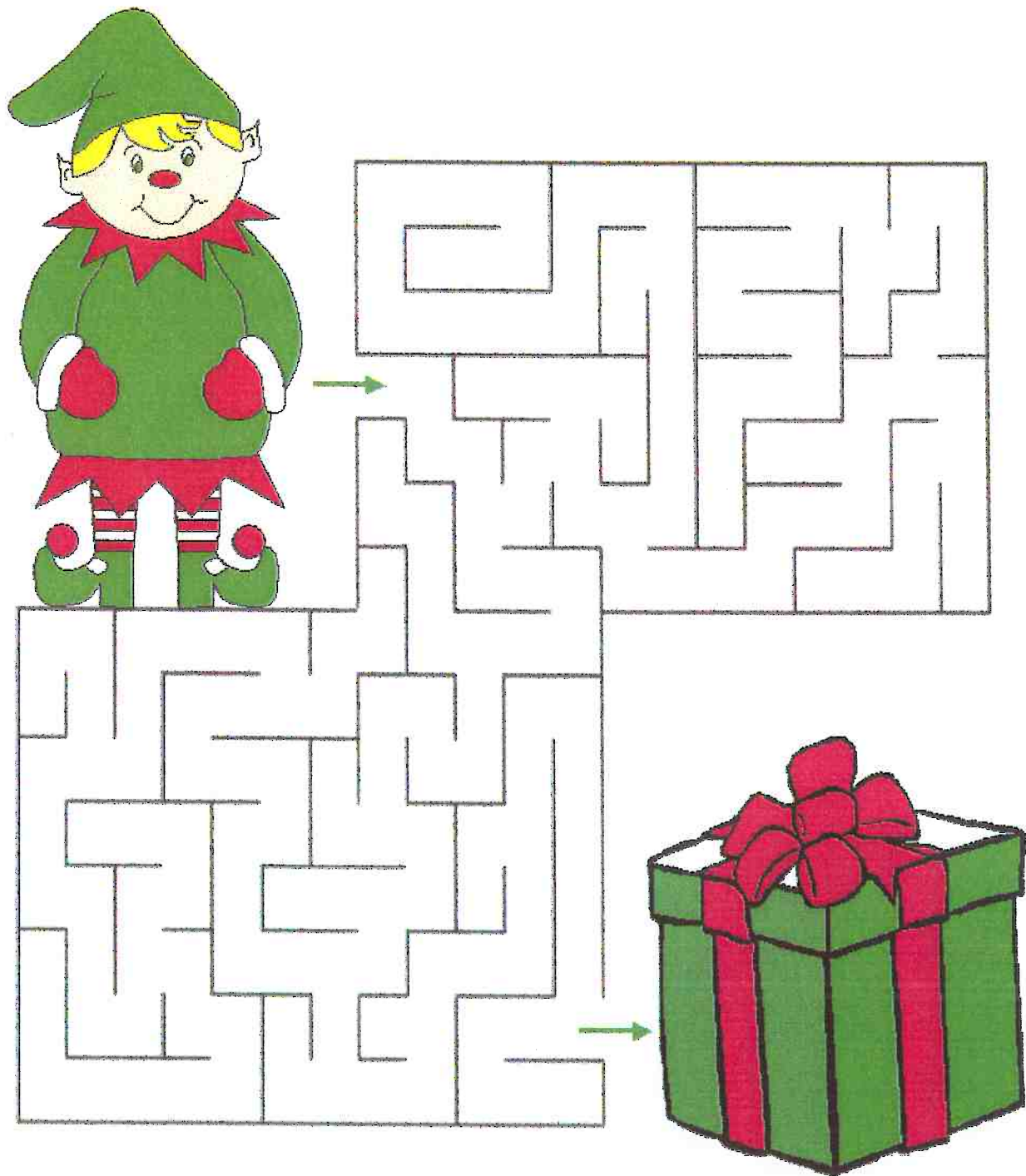
*Heike
Jensen*

Luci



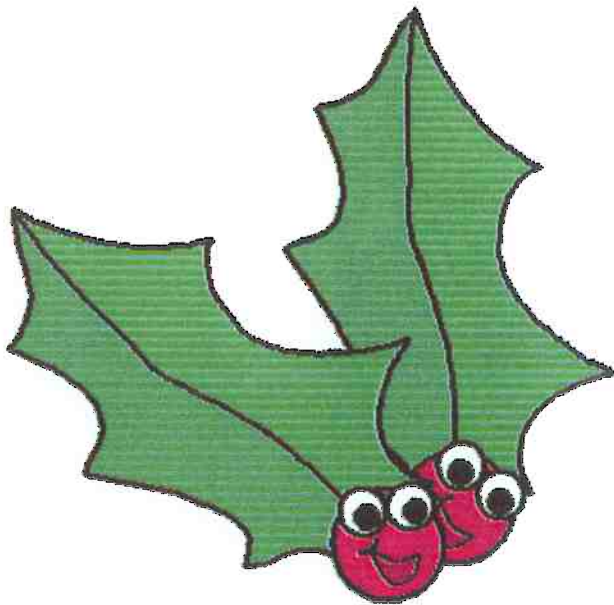
Christmas Maze

Help Jo Jo the elf find the missing Christmas present!



Christmas Word Search

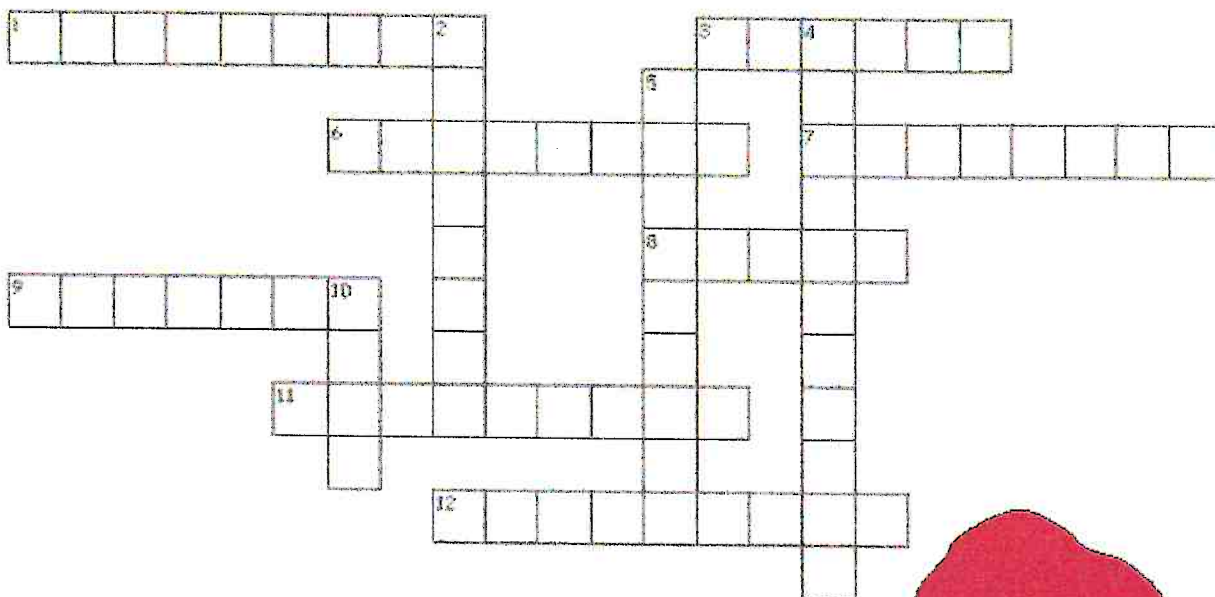
O B E A Y H A R E E S P G L R T
F R Q N G L E T O B A R N R V I
C W N I A I I T N Y M E I U S N
M O E A N C E M E A T S F D T S
Y L O D M L Y N A U S E F O H E
S L E K T E M D R F I N U L G L
O E L S I I N K N U R T T P I C
R U I O H E E T T A H S S H L A
F M H C H Y S S T O C K I N G S
S E I R R E B N A R C S E V L E



candycane
chimney
Christmas
cookies
cranberries
elves
family
holly
lights
mistletoe

ornament
presents
reindeer
Rudolph
Santa
sleigh
stockings
stuffing
tinsel
turkey

Christmas Crossword



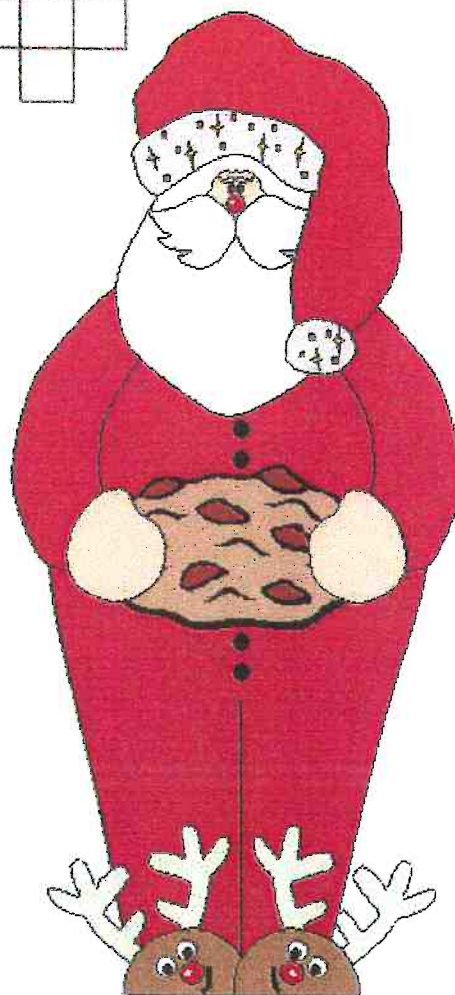
Word List: angels, candycane, Christmas, comet, cookies, gingerbread, Nicholas, ornaments, presents, shepherd, star, stockings

Across

1. Pretty baubles to hang on the Christmas tree.
3. Guardians who announce the good news.
6. Wrapped with love.
7. Jolly old Saint _____.
8. Dasher, dancer, prancer, vixen, _____, cupid, donner, blitzen
9. Warm snacks for Santa.
11. Sweet and red and white.
12. We wish you a merry _____.

Down

2. Keeper of the flocks.
4. House made of sweet treats.
5. The _____ were hung by the chimney with care.
10. Bright light marks the way.



Name _____ Date _____

Find the Christmas Object

CHRISTMAS



Can you find these things in the picture: fireplace, tree, decorations, gifts, stockings, toys, Santa Claus, wreath, candle, mistletoe, cards, candy canes, poinsettia?

CHRISTMAS CRYPTOGRAM

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
10	9	15	17	11	19	20	5	16	14	12	23	6	4	18	21	3	25	1	8	26	13	7	22	2	24

5 10 13 11 10 5 18 23 23 2 14 18 23 23 2

15 5 25 16 1 8 6 10 1 16 8 1 8 5 11 9 11 1 8

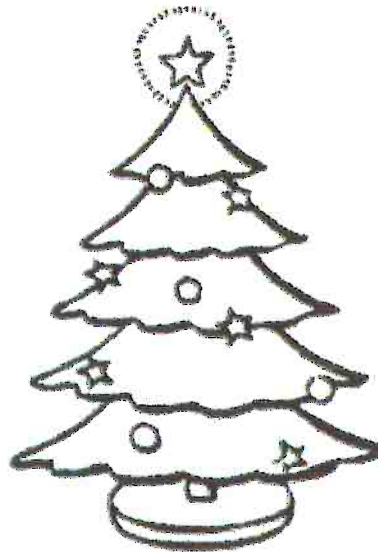
8 16 6 11 18 19 8 5 11 2 11 10 25

Directions:

This puzzle is called a Cryptogram. I've always loved doing them! At the top there is a KEY th lists all the letters from A thru Z with a box below. Each of the letters has a corresponding number.

The bottom part contains a secret phrase. Each of the blanks has a number underneath it. Fill the letters that correspond to the numbers below the blanks to solve the phrase.

Hey Kids,
Call me if you solve
the Cryptogram.
Luci- 416-265-1649
Leave your name, age
and unit number.



Feedback

Congratulations to Melinda Brewster (4E) for winning the November Quiz. (Sorry Me Me, your sheet came in too late!) Cian Cullen, (2C, age 7), and Charles Bloxam III, (4E, age 7) both won the Children's quiz. Do I sense a little competition between the children here? Even MeMe had competition this month. It's nice that someone is taking an interest in the quizzes. Please submit this month's quiz answers to a member of the Committee, or deliver it to the black box by the Office door by December 19th.

Work day was the 15th of November. There were few people out for Work Day, but the few did a great job as you could tell by the number of bags of leaves left at the curb. Great job guys! And a big thank you to all who came out. Thanks to Alba Salsona and Deanna Stuckless for the great chili, Amedeo (without whom there wouldn't have been enough food to eat) and Jasmine (the official taster who approved the meal).

T'is the holiday season. No matter which holiday you celebrate, I wish you peace and joy now, and throughout the coming year.

Luci

The way you spend Christmas is far more important than how much you spend.

Henry David Thoreau

