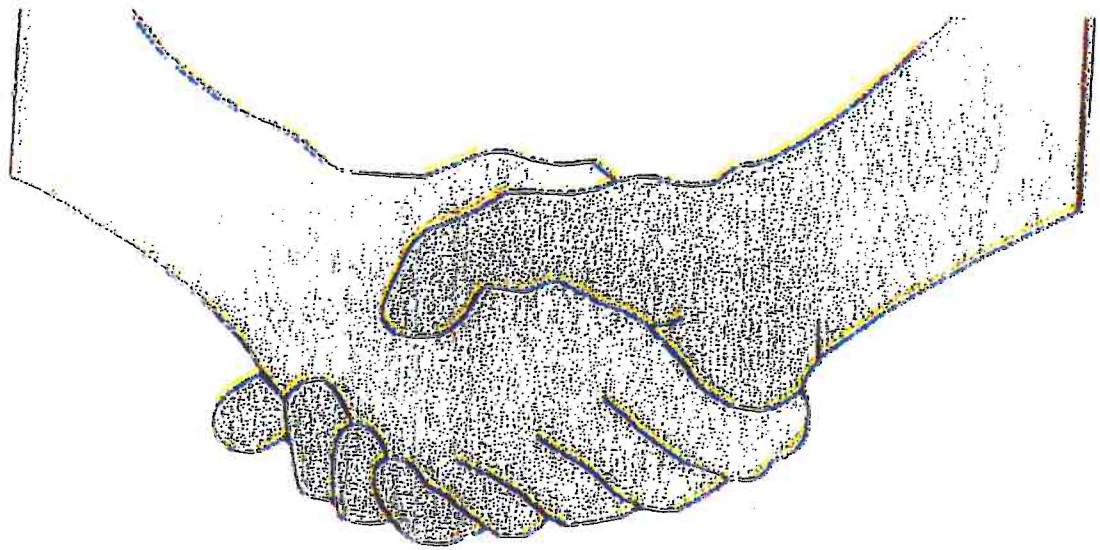




Thurlestone NewsMagazine

September 2009



Mission Statement

To promote Unity and Participation

To inform and Entertain

Inside this Issue

Mission Statement	2
Notes from the Editor	3
Did You Know?	4
At Home	5
Calendar	8
Ask the Nutritionist	9
For the Health of	16
The Quiz	17
Humour Me	19
Handy Hints	19
In Our Community	20
Kid's Korner	22
Feed Back	27
Sudoku	6

Committee Members

Heike Heinze Wilks 1803
Luci Walwich 2206

Acknowledgements: Thanks to all those who helped make this issue possible, especially Shari Kiewel for the Humor Me, and Kay Witcher for her advice about the Smoke Detectors and Alba Salsona for distributing the NewsMagazine.



Notes from the Editor

What a wet summer! Hopefully everybody still tried to have a nice break . I bet many parents are glad that the schools will start soon. Certainly everybody is grateful that the strike of the city workers is over. The Fishleigh Drive construction is done too and our neighborhood went back to peace. We live in such a beautiful area with the lake so close and the parks.

I tried to start a drop-off location of a "Good Food Box" at our co-op. But just a few people were interested in the delivery. For those of you who still want to give it a try and have a car: The Birchmount Community Centre has a Good Food Box drop-off.

Please find in this issue my article about "locavore eating".

Let's hope for a good September.

*Your editor
Heike Heinze Wilks*

What Happened in September?

- 1st Jacques Cartier, French Explorer, died in 1557
- 2nd J.R.R. Tolkien, British Author (Lord of the Rings) died in 1973
- 3rd World's 1st cannery opens in England, 1912
- 3rd TV's first Soap Opera "Search for Tomorrow" Debuts, 1951
- 4th Henry Ford II born, 1917
- 4th Ford Motor Co. introduces the Edsel, 1957
- 5th Mother Teresa died at age 87, 1997
- 5th Be Late for Something Day
- 8th Patsy Cline's Birthday, 1933
- 9th Teddy Bear Day
- 10th Sewing Machine is patented by Elias Howe, 1846
- 12th John F. Kennedy marries Jacqueline Lee Bouvier, 1953
- 14th The "Lone Ranger" premiers, 1949
- 16th Hank William's Birthday, 1923
- 18th Talk Like a Pirate Day
- 19th Mary Tyler Moore Show premiered, 1970
- 21st International Day of Peace
- 21st J.R.R. Tolkien publishes the book "Hobbit", 1937
- 22nd Autumn Equinox
- 22nd Irving Berlin died, 1988 at the age of 101
- 23rd Checkers Day
- 24th 1st baseball team is organized, 1845
- 24th "60 Minutes: premiered on TV, 1968
- 26th TV series "Beverly Hillbillies" premiered on TV, 1962
- 27th Jane Meadow's Birthday, 1920
- 28th Miles Davis, Jazz Trumpeter, died at age 65, 1991
- 29th Gene Autry's Birthday, 1907
- 29th Bing Crosby married Dixie Lee, 1930
- 30th The World Series of Baseball is televised for the first time, 1947



Cosmetic Changes to Your Unit

Please be reminded that in accordance with the Maintenance Policy of the Co-op (M-2 Cosmetic Changes) and with the Co-op's Occupancy Bylaw, Article 4 – Maintenance and Repair, co-op members may not make cosmetic changes to their units or common areas without prior approval from either the Board or the Co-op Office, as these changes can adversely result in unbudgeted increased maintenance costs affecting both current and future members.

Such changes will include but are not limited to modifications to flooring (i.e. changing floor tiles), to the removal or reconfiguration of any interior walls, or to painting the wooden Fishleigh kitchen cabinets or pressboard Folcroft cabinets. Kitchen cabinets are a long-term asset of the Co-op and must not be painted or modified at any time unless the member has express written permission from the Co-op Office or Board of Directors. Fishleigh cabinets may be sanded/re-varnished rather than painted and only with prior permission and instructions from the Co-op Office and Folcroft cabinets cannot be refinished but only repaired, cleaned and/or maintained. If you are unsure if your decorating constitutes a cosmetic change requiring approval, as understood within the bylaws and policies, please contact the Co-op Office before proceeding.

Thank you for keeping these policies and bylaws in mind at all times, as they are necessary policies in order to maintain current and future maintenance costs of these items. Please be reminded that any cosmetic changes made without the permission of the Board or Co-op Office will result in the member household assuming any costs for the restoration of the item(s) back to acceptable Co-op standards.

Thank you for your careful consideration and co-operation with the above policies when decorating and redecorating your units. Should you have any questions or would like clarification on the above, please do not hesitate to contact the Co-op Office.

Diana Hogan, Co-ordinator
Thurlestone Co-op Inc.
4 August 2009

Diana Hogan

From: Kay L. Witcher
Sent: July-10-09 9:59 AM
To: thurlestonecoop@rogers.com
Subject: Info. re chirping smoke alarm

Hi Diana,

My smoke alarm began chirping after my shower this morning. To try to solve the problem, I took the following steps:

Increased ventilation (fans in kitchen & bedroom), opened bathroom window. Still chirping.

I pushed & held the test and hush buttons repeatedly. Still chirping.

I installed a brand new battery. Still chirping.

I vacuumed the smoke alarm surfaces. Still chirping.

I put back the battery that was in it (since I assume it was recent and I want to keep my own new 9V).

This all took place over about 40 minutes.

Was still chirping as I began this email to put in a work request. It seems to have stopped chirping now!

Wonder if my little story has now become an item for the newsletter - **"What do when your smoke alarm chirps" - try a few simple things, and be patient! Don't dismantle it immediately!** (Endure the annoyance for a little while and don't let it drive you crazy in the meantime.)

Kay

SUDOKU

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

Answers on
page 7

Signs of the Economic Times

Japanese banks have been hit almost as hard as North American banks during this economic crisis: The Origami Bank has folded, and we hear the Sumo Bank has gone belly up, too. The Bonsai Bank plans to cut some of its branches. The Karaoke Bank is for sale and is going for a song. Meanwhile, staff at the Karate Bank got the chop and analysts report there is something fishy going on at the Sushi Bank, where workers fear they may get a raw deal.

Welcome to New Members

Pamela Syvret and Jamie McDonald
5D

Adam Shannon and Anita Rocha
1607

Michael Kinchsular
2409

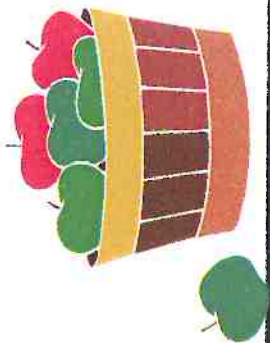


A new little sweetheart
to love and to cherish--
a baby girl born on July 10th
8 lbs 10 oz

Proud mother:
Jessica Belanger 2401

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

Supern



September 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5 Membership 9:15 am
6	7 Labour Day	8 First Day of School Board Meeting 7:00	9 Finance 7:00	10	11	12
13 Grandparent's Day	14	15	16	17 NewsMagazine 7:30	18	19 Rosh Hashanah
20	21 Ramadan Ends	22 First Day of Autumn	23 General Members Meeting 7:30	24 NewsMagazine 7:30	25	26
27	28 Yom Kippur	29	30			

Locavore Eating

On the first day of spring, 2005, Alisa Smith and James MacKinnon began a one-year experiment in local eating. For one year, they would buy or gather their food and drink from within 100 miles of their apartment in Vancouver, British Columbia. Their **100-Mile**



Diet inspired thousands of individuals to change the way they eat. Localism or locavore eating is the hottest craze, the idea is to eat food produced within miles of your home.

Why buy and eat local food?

- **Local food protects the environment:** Food travels an average of 2500 kms to get to your plate. All this shipping uses large amounts of natural resources (especially fossil fuels) and contributes greatly to pollution. Food at the farmers' market is transported shorter distances.
- **Local food supports local farm families:** Small family farmers are becoming increasingly rare as large agribusiness farms steadily take over food production in Canada. These farmers have a hard time competing in the food marketplace. Buying directly from them gives them a better return for their produce.
- **Local food is fresher and tastes better:** Fruits are allowed to ripen in the field and brought directly to you. No long-distance shipping, no gassing to simulate the ripening process, no sitting for weeks in storage.
- **Local food is healthier:** Much food found in grocery stores is highly processed. The fresh produce you do find is often grown using pesticides, hormones, antibiotics, and genetic modification. In many cases it has been irradiated, waxed or gassed in transit. All of these practices have potentially damaging effects on your health. In contrast, most food found at the farmers' market is minimally processed and many of our farmers go to great lengths to grow the most nutritious produce possible.

→ **Local food is safer:** Local food connects you with farmers and with food production. You know where your food comes from. Meeting and talking to farmers is a great opportunity to learn more about how food is grown, where it is grown, when it is grown and why!

→ **Local food builds community:** Going to Farmers' Market makes shopping a pleasure rather than a chore. The Farmers' Market is a community gathering place.

Where can you buy local food?

You can buy local food on farm visits, at farmers' markets, in stores, like bakeries, butcheries, wineries and in restaurants. There are some home deliveries with local food as well.

Another way to buy local food is Community Shared Agriculture (CSA). You purchase a small share of a local farm and, once the growing season begins, you will receive/pick-up a weekly box of food. By purchasing CSA, you will be investing in a local farm, and sharing in the risk of the growing season. CSA producers vary with different pick-up locations, prices and availability.

Unfortunately there is a growing number of resellers who continued to infiltrated the farmers' markets in the GTA with food terminal sell-offs. That means you have to make sure that you buy from a real farmer by talking to the sellers at farmers' markets. You can also look for farmers' markets with the "MyMarket - Certified Local Farmers' Market" logo. Farmers at these certified markets can only sell what they produce.

By Heike

Source: www.localfoodplus.ca, www.greenbeltfresh.ca, www.farmersmarketsontario.com/, www.gtalocalfood.ca, 100milediet.org, toronto.foodontario.com/, www.toronto.slowfood.ca

STORES WITH LOCAL FOODS IN TORONTO

Fresh from the Farm

350 Donlands Ave, Toronto, ON

Store+Organic+Online orders

Karma Food Co-op

739 Palmerston Avenue, Toronto, ON

Store+Organic

The Big Carrot Natural Food Market

348 Danforth Avenue, Toronto, ON

Store+Organic

Pantry

974 College St W, Toronto, ON

Store

Rowe Farms

912 Queen Street East, Toronto, ON

Farm+Store+Organic

Urban Harvest

360 Dufferin St, Toronto, ON

Store+Online orders+Delivery is available

Cumbræ's (Bayview Ave)

1636 Bayview Avenue, Toronto, ON

Store

Green Earth Organics

3 - 70 Wade Ave, Toronto, ON

Store+Organic+Online orders+Delivery is available

Cumbræ's (Church St)

481 Church Street, Toronto, ON

Store

Butcher by Nature

520 Annette Street, Toronto, ON

Store+Organic

Culinarium

705 Mount Pleasant Road, Toronto, ON

Store+Organic

The Village Butcher

2914 Lake Shore Blvd. West, Toronto, ON

Store+Organic

The Healthy Butcher

565 Queen St. West, Toronto, ON

Store+Organic+Online orders

The Steak Master

3882 bloor st. west, Etobicoke, ON

Store+Organic

Tony's On the Block

430 Eglinton Ave West, Toronto, ON

Store

Front Door Organics

9 - 415 Horner Ave, Toronto, ON

Store+Organic+Online orders+Delivery is available

Fiesta Farms

200 Christie Street, Toronto, ON

Store+Organic

Source: www.localeating.ca

LOCAL FARMERS' MARKETS

BirchCliff Village Indoor Market

1668 Kingston Road, Toronto, ON

This market is open November to mid-May:

Thurs from Fri noon to 7pm; Sat from 10 to 5pm; Sun from 11 to 5pm.

BirchCliff Village Farmers' Market

1512 Kingston Road, Toronto, ON

This market is open mid-June to mid-October on Fridays from 3pm to 7pm

Guildwood Village Farmers' Market

201 Guildwood Parkway, Toronto, ON

This market is open mid-June to mid-October on Thursdays from 2 pm to 6 pm

Withrow Park Farmers' Market

725 Logan Ave., Toronto, ON

This market is open from May to October on Saturdays from 9:00 am to 1:00 pm

Brick Works Farmers' Market

544 Bayview Ave, Toronto, ON

This market is open Spring, Summer, Fall on Saturdays from 8am to 1pm

Riverdale Farm Farmers' Market

201 Winchester Street, Toronto, ON

This market is open from May to October, on Tuesdays from 3pm to 7pm

St. Lawrence Farmer's Market (North)

92 Front Street East, Toronto, ON

This market is open year round on Saturdays at 5 am

My Market-East Lynn Park

70 Virginia Ave (Danforth Avenue 1st lights west of Woodbine Ave)

Toronto, Ontario

This market is open from June 4, to October 29, Thursdays from 3pm to 7pm

Source: www.localeating.ca, www.evergreen.ca, www.localeating.ca, www.eastlynnfarmersmarket.com
www.marketsbythebluffs.com/

RESTAURANTS WITH LOCAL FOOD IN TORONTO

Alice's Restaurant, 856 College Street, Toronto
Big Mamma's Boy, 554 Parliament Street, Toronto
Cava, 1560 Yonge Street, Toronto
Chez Victor (at Le Germain), 30 Mercer Street | Toronto, Ontario
Cowbell, 1564 Queen Street West, Toronto
Czechoski, 678 Queen Street West, Toronto
The Drake, 1150 Queen Street West, Toronto
George 111C, Queen Street East, Toronto
EPIC at The Fairmont Royal York, 100 Front Street West, Toronto
Globe Bistro, 124 Danforth Ave, Toronto
Guerrilla Gourmet, 43 Nassau St., Toronto
The Harbord Room, 89 Harbord Street, Toronto
IL FORNELLO, 1560 Yonge St, Toronto
Joy Bistro, 884 Queen Street East, Toronto
Pangaea, 1221 Bay Street (at Bloor), Toronto
Reds Bistro, 77 Adelaide Street West, First Canadian Place, Toronto
Sequel 3362 Yonge St, Toronto
Stonegrill, 51B Winchester Street, Toronto
The Silver Spoon, 390 Roncesvalles Ave, Toronto
TRUE Restaurant, 69 Yorkville Avenue, Toronto
Yasi's Place, 299 Wallace Ave, Toronto
Zucca Restaurant, 2150 Yonge Street, Toronto

Source: www.greenbeltfresh.ca, www.localeating.ca, www.foodkm.com

EAST TORONTO

Barry's Best Berries 905-473-1249 / 905-640-1345 Zephyr
Call for hours and information

Brooks Farm 905-473-3920 Mount Albert
Squash, berries, pumpkins, produce, group functions and activities welcome
Call for hours and information

Cedarlane Farm 905-640-1380 Stouffville
Maple syrup, produce
Call for hours and information

Forsythe Family Farms 905-887-1087 Uxbridge
Berries, fruit and vegetables
Call for hours and information

Lake Ridge Orchards 905-852-5673 Uxbridge
Apples
Call for hours and information

Mike's Pick Your Own Vegetables 905-640-7853 Toronto
Produce, tomatoes, beans, corn
Call for hours and information

Moore Orchards 905-372-3911 Cobourg
Fruit, strawberries, raspberries, apples, etc
Call for hours and information

Perennial Petals Flower Farm 905-726-3356/905-887-5151 Stouffville
Call for hours and information

Pistritto's Farm 905-683-8252 Pickering
Corn, bedding plants
Call for hours and information

Reesor Farm Market 905-640-4568 Markham
Corn, tomatoes, pumpkins, berries
Call for hours and information

Spring View Farms 905-852-2795 Uxbridge
Chemical-free strawberries, raspberries
Call for hours and information

Siloam Orchards 905-852-9418 Uxbridge
Apples
Call for hours and information

Strawberry Creek Farm 905-656-7127 Newmarket
Corn, vegetables, strawberries
Call for hours and information

Talisman Farm 905-659-2101 Uxbridge
Berries
Call for hours and information

Watson Farms Ltd 905-623-7252 Bowmanville
Strawberries, raspberries, vegetables, apples & pumpkins, Group functions welcome
Call for hours and information

Whittamores Berry Farm, Market & Winery 905-294-3275 Markham
All produce in season, group functions and activities welcome
Call for hours and information

Twinkle Berry Farm Market 905-852-9498 Uxbridge
Fruits, vegetables, squash, pumpkins
Call for hours and information

CSA Toronto

BeetStreet CSA

www.beetstreetcsa.ca

Rachel Climenhaga

Brampton, Ontario (416) 487-1251

Important Announcement: We will NOT be having a CSA for the 2009 season! Please check again in 2010.

Description: BeetStreet CSA is a small CSA farm serving the Toronto area with fresh, local, organic produce in season. Shares are delivered door to door once a week. Contact us for more information.

Produce: We grow a wide variety of vegetables, from leafy greens, tomatoes, eggplants, peppers, cucumbers, zucchini, beets, carrots, broccoli, cauliflower, beans, peas, and more.

Chick-a-Biddy Acres CSA

www.chickabiddyacres.com

Sherry Patterson

5009 County Road 2, RR3 Hastings, Ontario (705) 696-3506

Description: Chick-a-biddy Acres CSA is an 85 share CSA in operation since 2000. We are located 1/2 hr. E of Peterborough. Our CSA shares can be picked up Fridays at the farm gate, Saturdays at the Peterborough Farmer's Market, and in Toronto on Tuesdays at two drop off locations. We also offer to our members farm raised chicken, duck, pork, beef and eggs. Honey from our hives and maple syrup from the neighbour are available seasonally.

Culinarium

www.culinarium.ca

Kathleen

705 Mount Pleasant Rd, Toronto, Ontario (647) 430-7004

Description: Every Tuesday from June to October Culinarium hosts the Triple Cord Mennonite Farm CSA - 22 organic Mennonite farm families are pooling their harvest to provide you delicious, fresh, sustainably grown produce all season long. Food that is good for you, good for the farm and good for the earth.

Area of Coverage: Toronto

Kawartha Ecological Growers

www.kawarthaecologicalgrowers.com

Mark Trealout

475 Farms Road, RR2, Woodville, Ontario (705) 439 3372

Produce: A large variety of seasonal fruits and vegetables, heritage, ethically raised meats, plus more - maple syrup, honey, flour, herbs, flowers...

Delivery to These Areas: 3 Locations in Toronto, plus Oshawa, Lindsay and Woodville

Area of Coverage: Toronto, Oshawa, GTA, Whitby, Ajax, Bowmanville, Kawartha Lakes, Lindsay, Woodville, Cannington, Kirkfield, Fenelon Falls, Bobcaygeon, Beaverton, Little Britain, Janetville, Port Perry, Uxbridge, Omeme

Plan B Organic Farm

www.planborganicfarms.ca

Rodrigo and Alvaro Venturelli and Melanie Golba

1377 5th Concession West Branchton, Ontario (905) 659-2572

In the Hamilton - Flamborough area

Description: Plan B Organic Farm operates 30 acres of certified organic mixed vegetables for sale at 5 farmer's markets and a 1000 member Multi-Farm CSA serving Hamilton, Halton and central Toronto. Growing delicious, high quality vegetables, herbs and fruits using organic farming methods that are in harmony with our surrounding environments.

CSA Pick-up Locations: Beamsville - Burlington - Dundas - Grimsby - Hamilton - Mississauga - Oakville - Stoney Creek - Waterdown - Westdale - Dufferin Grove Park - Toronto - Galley Street, Pacific Ave, Indian Rd, Westlynn Ave, Bathurst BICC

Stoddart Family Farm

Kelly Lettner

1315 Zion Road, RR2 Little Britain, Ontario (705) 878-5695

Description: OUR ANIMALS DON'T DO DRUGS. JUST GRASS!

Produce: Pasture-raised Meat CSA. Organic certified grains, seasonal vegetables

Delivery to These Areas: GTA, Guelph

Area of Coverage: GTA, Guelph

Wheelbarrow Farm

Tony Neale

535 Durham Road 13, RR#1 Sunderland, Ontario, (705) 357-3611

Description: We grow mixed organic vegetables and raise heritage breeds of pigs on pasture. Our mission is to build an environmentally sustainable farm that participates in the struggle for a more just and equitable society. We utilize ecological growing practices including mulch, cover crops, hand tools, compost, and animal tractors.

In the 2009 season we are offering three types of CSA:

Toronto CSA

Each share is roughly 10 seasonal items every other Thursday from the beginning of June to the end of October. There will be 10 deliveries in total. Baskets will be delivered Thursdays to drop-off locations in the Annex and Leslieville. Each basket is worth \$30 making the entire season's share \$300.

Farm Pick-up CSA

Each share is roughly 8 seasonal items every week from the beginning of June to the end of October. There will be 20 pick-ups in total. Baskets are ready for pick-up from the farm from 10am-7pm on Fridays. Each basket is worth \$25 making the entire season's share \$500. Half shares are \$250 (pick-up every other week) During farm visits members are welcome to visit and feed the animals or tour through the garden.

Area of Coverage: Sunderland, Toronto

Delivery to These Areas: In the Annex and Leslieville in Toronto

Source: www.csafarms.ca

If we can **disbar lawyers and **defrock** clergy, why can't we:**

delight electricians,
depose models,
debark tree surgeons, or
depress dry cleaners?

Stupid Labels for Stupid People

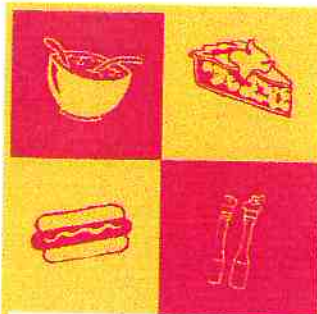
On iron-on T-shirt transfer:

"Do not iron while wearing shirt."

On Manual letter opener:

"Caution: Safety goggles recommended."

Warning: "The Vanishing Fabric Marker should not be used as a writing instrument for signing cheques or any legal documents."



For the Health Of It

Hand Washing

We all know of the importance of washing our hands. Think of all the times that you touch a door handle, light switch, toilet handles or even your change every day. Each time you do, your hands become a home for viruses and germs. The most common way to catch a cold is to rub your eyes or nose with contaminated hands.

Some germs can live for up to 48 hours on a non-porous surface such as door knob or a railing. Think of how many people in a day have also touched this same door knob or railing.

The good news is that you only need 30 seconds to disinfect your hands. Here's how—

1. Wet your hands and lather with soap for at least 15 seconds. That's about the time it takes to sing Happy Birthday or the Alphabet Song.
2. Scrub the ends of your fingers well as they do most of the work for you. Get under your fingernails and scrub to above your wrist.
3. Rinse for at least 15 seconds.
4. Dry with a clean towel or a paper towel.

5. In public places, turn off the tap with a paper towel. You just washed your hands, why touch the tap that everyone else has used?

When a group of you are washing up, don't use the same cloth for cleaning or drying as you will



Anti-bacterial Soaps

Sorry to burst your bubble but anti-bacterial soap is not all you thought it was. In fact it is harmful.

Plain old hand soap is the best choice for washing your hands. Along with a little scrubbing, it is every bit as effective as

anti-bacterial soaps. Anti-bacterial soaps kill off good germs as well as the bad germs. Good germs are those we need to help fight off flu and other ailments. Also too much use could lead to our bodies building a resistance to anti-

bacterial soaps.

Anti-bacterial soaps are also poor for the environment. Going down the drain and into our lakes, the chemicals in these soaps are already having a bad effect on fish and aquatic life.

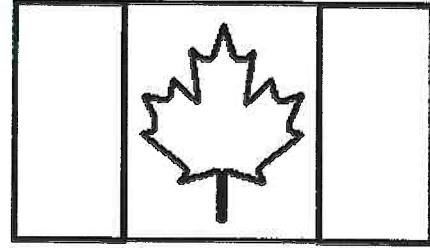
Unscramble the letters to find the words in our

Canada Anagram

Hidden Word

(solve the circled letters): North America

Word List: mountie, fishing, rcmp, canoe, snow, hockey, beaver, loonie, zamboni, moose, ottawa, maple



v**r**e e a b

beaver

t t o w a a

ottawa

g i r **h** f s i

fishing

t **e** i o n m u

mountie

s o e o **m**

moose

m c **r** p

rcmp

n c a e **o**

canoe

o n o l e **i**

loonie

n o w s

snow

b z m **a** n i o

zamboni

o k **c** h y e

hockey

l p e **a** m

maple

September Quiz

Now that the supermarkets are filled with delicious fruits and vegetables, let's test your knowledge. See if you can match the fruit or vegetable with its description. Submit your answers to the Newsletter 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 September 19th. Good luck.

- | | |
|---------------------------|---|
| 1. <u> E </u> eggplant | A. a sour yellow fruit |
| 2. <u> </u> pear | B. a large fruit with a hard rind and orange or green flesh |
| 3. <u> </u> grape | C. a fruit from the tropics with a yellow peel |
| 4. <u> </u> broccoli | D. a tall plant that produces kernels on a husk |
| 5. <u> </u> orange | E. edible, large and purple fruit of a plant related to the potato |
| 6. <u> </u> banana | F. a long, green vegetable used in salads |
| 7. <u> </u> cucumber | G. an open branching cauliflower whose young flowering shoots are used as a vegetable |
| 8. <u> </u> spinach | H. the red, green or yellow fruit of a tree |
| 9. <u> </u> pea | I. a plant with dark green leaves that are edible |
| 10. <u> </u> corn | J. a small round fruit that grows on a vine used in jams and wines |
| 11. <u> </u> apple | K. a light-orange, peach-like fruit that grows on a tree |
| 12. <u> </u> carrot | L. a small round juicy citrus fruit used in marmalade |
| 13. <u> </u> lemon | M. an orange root vegetable |
| 14. <u> </u> melon | N. a small green vegetable seed in a pod |
| 15. <u> </u> apricot | O. a large yellow or green dessert fruit from a tree |

Name _____ Unit _____

Humour Me

Points to Ponder

- Is Atheism a non-prophet organization?
- The main reason that Santa is so jolly is because he knows where all the bad girls live.
- If a deaf child signs swear words, does his mother wash his hands with soap?
- Where do forest rangers go to "get away from it all?"
- If a parsley farmer is sued, can they garnish his wages?
- Why do they lock petrol station bathrooms? Are they afraid someone will clean them?
- If a turtle doesn't have a shell, is he homeless or naked?
- If the police arrest a mime, do they tell him he has the right to remain silent?
- Why do they put Braille on the drive-through bank machines?
- How do they get deer to cross the road only at those yellow road signs?
- What was the best thing before sliced bread?
- One nice thing about egotists: they don't talk about other people.
- Do infants enjoy infancy as much as adults enjoy adultery?
- Why is it called tourist season if we can't shoot at them?
- What do you do when you see an endangered animal eating an endangered plant?

Handy Hints

Green tips: putting your garden to bed

1. Hill your roses by putting a cone of soil around the base of each rose bush about eight to ten inches up the stem structure.
2. Burlap rhododendrons and azaleas by making a frame out of stakes and weaving burlap around the stakes. Then loosely fill in the space with leaves. The leaves will act as insulation for the shrub.
3. Burlap new evergreen plantings. This will insulate the evergreens and help prevent salt damage from traffic spray.
4. Plant bulbs with the pointy end up!
5. Plant daffodils and smaller bulbs in September so the root systems have a chance to start growing. Daffodils should be planted eight to ten inches below the soil level and small bulbs should be planted up to four inches below the soil level. Be sure to firmly press the soil on top of the bulbs to make soil contact.
6. Tulips can be planted any time before the ground freezes. Tulips should be planted eight to ten inches below soil level. Note: Squirrels only dig down about six inches, so planting deeper

than that is good protection against squirrels digging them up for food. Planting them too deep, however, may prevent the bulbs from growing as expected. If squirrels are persistent, use chicken wire over the bulbs before covering with soil.



7. Don't leave clay pots sitting outside in the winter as freezing temperatures could cause them to chip and crack. Instead, clean them with a stiff brush to get rid of any clinging soil and store them in the garage, garden shed or some other spot out of the elements.
8. Make sure you weed your garden one last time in late October so they have a lesser chance of coming back in the spring.
9. Cut the lawn for the last time in the third or fourth week of October. If the grass has a chance to grow a bit longer before the winter, it will be more winter resistant.
10. You don't have to completely cut all your perennials back to the ground.

JUL 20 2009

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the newsletter of Prentice Yates & Clark

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CHARTERED
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July 2009

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Know the Tax Rules

Keeping up to date with amendments to the Canadian Income Tax Act and its accompanying regulations can be a daunting task even for tax lawyers and accountants.

NEVERTHELESS, IT IS ALWAYS WORTHWHILE to make the effort to understand as much as possible of our ever-evolving tax laws. Here are a few items you should be aware of.

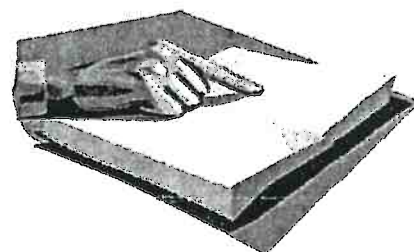
INCREASED TAX INSTALMENTS

If the amount of taxes owed in 2008 based on the 2007 taxation year exceeded \$2,000, the taxpayer was required to pay in quarterly federal instalments. For 2009, the threshold has been increased to \$3,000. If the taxes owed this year based on 2008 taxable income exceed \$3,000, the taxpayer will be required to make quarterly instalments. Failure to make adequate instalment payments will result in interest charges when filing tax returns for 2009.

LOG THOSE KILOMETRES

The CRA in conjunction with the Office of the Secretary of State (Small Business and Tourism) is trying to simplify the record-keeping now required for motor vehicle expense claims and a revised administrative policy is expected for tax year 2009. At present, self-employed as well as salaried and commission employees who use a vehicle for business purposes must keep a log for each vehicle used. The log must record the total kilometres driven plus a record of each individual business trip, its date, destination, purpose and number of kilometres driven. Part of the record must be the odometer readings at the beginning and end of the fiscal year.

Under the new proposals, it is expected the CRA will require a logbook for a sample period only. A record showing the details of a period considered by the employer as representative of how the vehicle was used during the year will be considered sufficient to support a motor vehicle expense claim. This will certainly be helpful for those who make scheduled rounds of clients. Naturally, prudence would suggest the taxpayer choose a truly representative period rather than one that, because of the business cycle or other factors, demands excess travel distances. It would also be wise, as a minimum, to maintain a record of the monthly opening and closing odometer readings as support for the representative detail in the event of an audit by CRA. Check with your accountant about this matter before filing your 2009 taxes.



SOME BUT NOT ALL

The deterioration of retirement investment income has changed retirement plans for most of the over-65 group. Many will determine they wish to continue in their existing occupations or find renewed employment. Those who are over 65 are entitled to receive Old Age Security to a maximum approximating \$6,100. Taxpayers should be aware that once total income (line 150 on personal tax returns) exceeds \$64,718, CRA will reduce the amount of OAS entitlement. This "clawback" is designed to provide assistance on a "needs" basis and reduces the amount of OAS entitlement to zero when total income reaches \$105,266. For tax planning purposes, a review of the items aggregating total income should determine whether specific income sources may be reduced to maintain an amount under \$64,618.

If as a result of employment conditions you are (or will be) entitled to Employment Insurance benefits and earn in excess of \$51,375, some employment benefits will have to be repaid. EI amounts may have to be totally repaid depending upon the amount received. Naturally, this will have an impact on the anticipated refund or taxes payable.

RETIREMENT

Although there have been no changes to the tax consequences provided for "retiring allowances" (a term that includes severance pay), individuals who are receiving such allowances should determine whether the allowances are eligible to be transferred to an RRSP or RPP.

It is extremely important from a tax viewpoint to ensure that existing retirement vehicles within your company are transferred directly to another RRSP. Should you as an individual redeem the funds, the amount received will be added to your income. Just

In This Issue

Know the Tax Rules	1
What Did You Say?	2
10 Technologies for Your Business	3
PYC Briefs	3
PYC Contact Information	4

.....continued on back cover ▶

as a point of interest, retiring allowances cannot be transferred to a spousal RRSP.

Long-term employees may receive severance payments if they worked prior to 1995. For the period from 1989 to 1995, those employees are able to make additional contributions to RRSPs following the same procedures allowed for retiring allowances. The amount per year or part year is capped at \$2,000 per annum; for those employed prior to 1989 the cap is increased by \$1,500, unless the employer vested the contributions.

TAX-FREE SAVINGS ACCOUNTS

As an alternative to the RRSP, wherein a tax advantage is received at the time of contribution, the TFSA allows the individual to accumulate \$5,000 each year a tax return is filed. The contribution to a TFSA is not tax deductible, but all increases to the fund, whether capital or income, accrue without tax consequences. Furthermore, funds removed from the plan are not taxed. TFSAs can be used as collateral on loans advanced by financial institutions whereas RRSPs can not.

When a taxpayer dies, the TFSA is considered ended. The amount accumulated to the date of death, including unrealized capital appreciation, is tax-free. Any amount earned in the TFSA after death is taxable, unless the account is transferred to a surviving spouse or common-law partner. Such transfers do not reduce the contribution limit of the transferee.

It should be noted that, commencing in 2009, fees for services under the TFSA are not deductible and losses incurred on the transfer of securities to the plan are not recognized for tax purposes.

Other provisions within the legislation should be reviewed with your advisor to ensure a complete understanding of the financial impact of investing, divesting, or dying while holding a TFSA.

ON THE ROAD AGAIN

Long-haul road warriors will see the deductibility of meals rise by 5% of the total expenditure to 65% for 2008.

GIVE ME A HOME

If neither you nor your spouse or common-law partner has resided in a home owned by you or your spouse or common-law partner during the four calendar years prior to the year of withdrawal and up to 30 days prior to withdrawal, you are eligible to borrow funds from your RRSP without being taxed on withdrawal. The borrowing limit has been raised from \$20,000 to \$25,000 after January 27, 2009. Each spouse or common-law partner can borrow \$25,000 from their own RRSP.

For those who own a home and have contracted for renovations, the new Home Renovation Tax (HRT) credit will apply for work performed after January 27, 2009. A 15% federal tax credit is available if the contracted work falls between \$1,000 and \$10,000. The goods must be purchased and the work completed between January 27, 2009 and February 1, 2010 for the federal tax credit of \$1,350 (15% of \$9,000) to be accepted. There are a number of areas, however, in which the tax credit will not apply. It is advisable to review the CRA website to determine the conditions that may affect you.

Understanding tax issues requires a specific interpretation of the tax laws. Often the layperson's understanding of tax issues, based on their own interpretation of the wording, may be subjective. It is always beneficial to seek the guidance of your chartered accountant to maximize the benefits available from interpreting income tax laws and regulations to avoid the costly process of a reassessment. II

In areas where the noise level is high, ear plugs and earmuffs may be worn together.

WEAR THEM ON THE JOB...ALWAYS

Hearing protection, whether plugs or muffs must be worn at all times to avoid hearing deterioration over the long term. Studies have shown that during an eight-hour shift if an individual removes hearing protection for 40 minutes, rather than receiving the equivalent of protection equal to 30 decibels, the protection equivalent drops to 10 decibels.

Senior management, Human Resources and line managers should work together to reduce the long-term impact of noise on employees' hearing. Management should contact the agency responsible for occupational health and safety within their province to ensure workplace standards are up to date and get educational literature to provide to employees. II

July 2009

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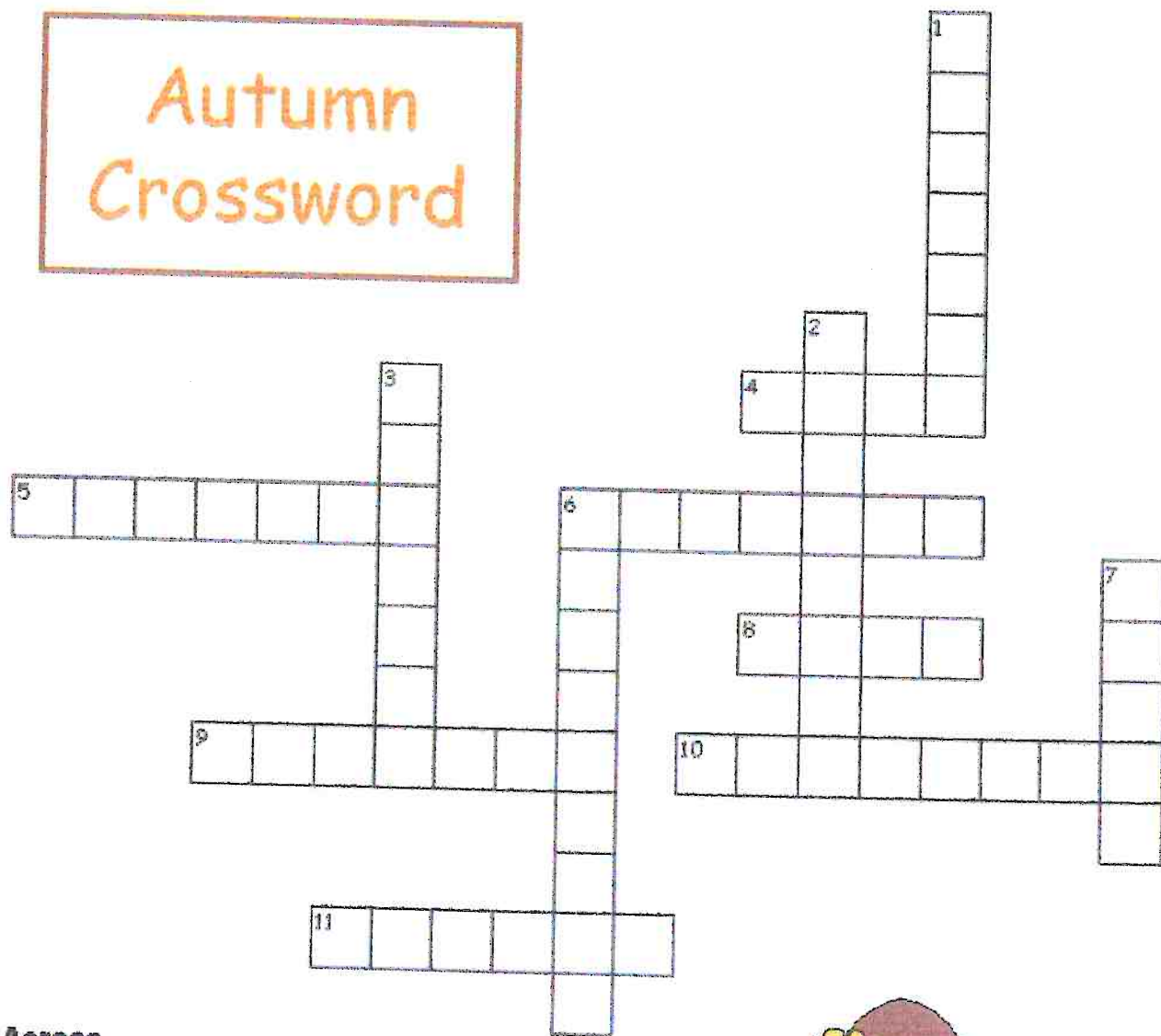
www.pyc.net

We hope that you find info@pyc.net a useful source of information. If you should ever have any specific questions or concerns regarding your own business or personal finances, please call us. We will gladly help in any way that we can.

If you would like to contact us by e-mail, we can be reached at info@pyc.net. Some of the articles appearing in this issue of info@pyc.net were prepared by the Canadian Institute of Chartered Accountants for the clients of its members.



Autumn Crossword



Across

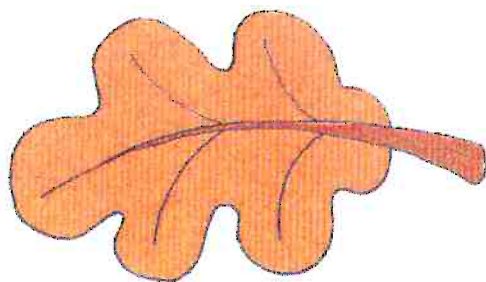
4. A tasty yellow vegetable with kernels.
5. Another word for gathering crops before winter.
6. Something people wear during autumn.
8. Another word for autumn.
9. Many animals do this in the autumn.
10. The way trees look during autumn.
11. One of the colors leaves turn in autumn.

Down

1. A large orange squash that people carve faces into.
2. A sport that starts in autumn.
3. The middle month of autumn.
6. Used to scare birds away from the corn.
7. A crisp, red fruit.



Autumn Word Ladder



Make your way from TREE to FALL by changing just one letter on each step to make a new word! There are 6 steps in this word ladder.

T R E E

Forest plant.

--	--	--	--

Costs nothing.

--	--	--	--

To worry.

--	--	--	--

Something to walk on.

--	--	--	--

Craft material made of matted fibers.

--	--	--	--

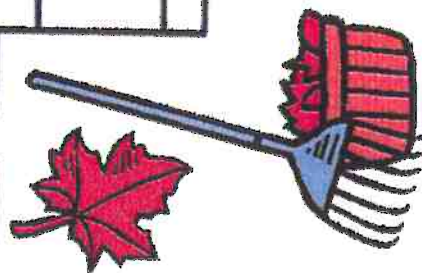
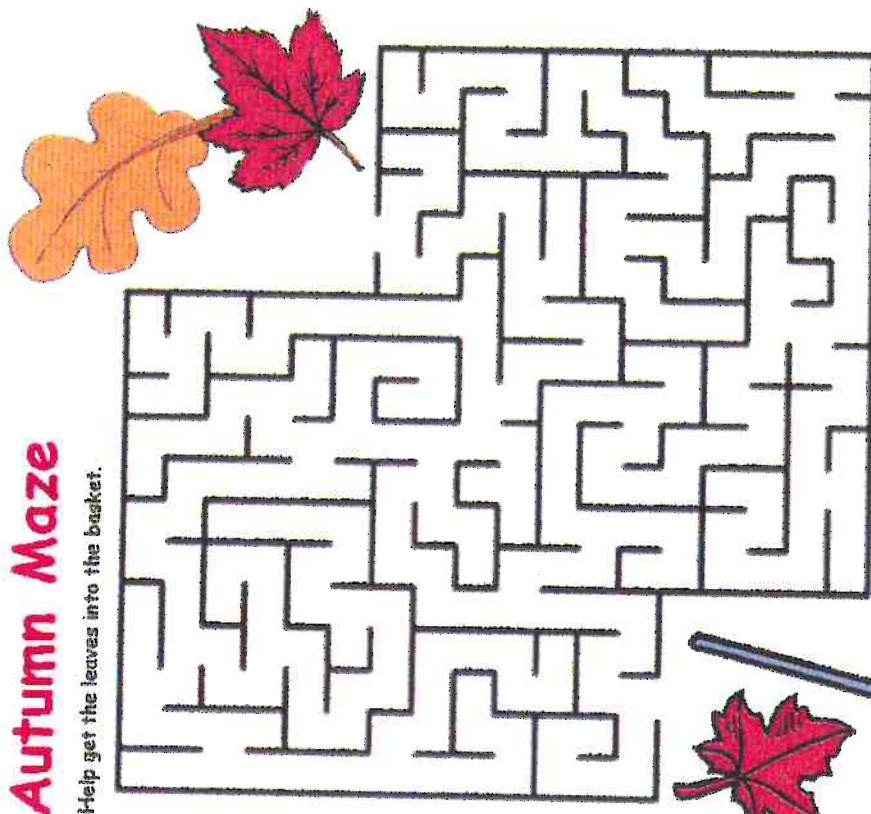
Knocked down.

F A L L

Another word for autumn.

Autumn Maze

Help get the leaves into the basket.



AUTUMN 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
1	23	22	9	24	10	8	5	4	2	7	6	14	3	25	21	12	13	17	11	16	20	26	18	15	19

11 5 24 6 24 1 20 24 17 1 13 24 22 5 1 3 8 4 3 8

26 4 11 5 11 5 24 11 4 14 24 25 10 15 24 1 13

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. Fil the letters that correspond to the numbers below the blanks to solve the phrase.

Hey Kids,

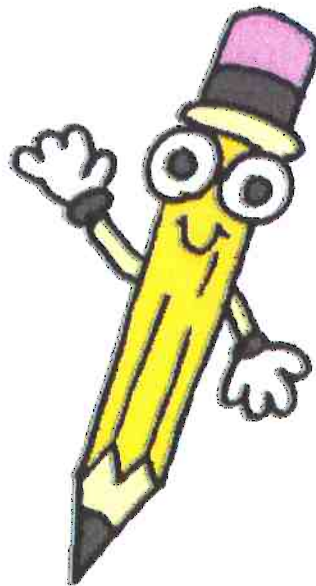
The first one to call me and tell me the answer to the cryptogram will win a prize. Make sure to leave your name, unit number and your age as well as the cryptogram message. Good luck.

Luci 416-265-1649

School Word Search

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

arithmetic
books
computers
education
graduation
gymnasium
history
languages



learning
library
reading
school
science
student
teacher
writing

Feedback

Congratulations go to Peterson Stephen (2208) for winning the June Quiz and Jesse Parsons, age 10, for winning the Children's Quiz. This month's quiz answers must be submitted by **September 19th**. Submit your entries to one of the NewsMagazine Committee (listed at the front of the NewsMagazine) or in the black box by the Office door.

Well, we're back at work at the NewsMagazine Committee. You will notice that the committee is slowly disappearing. We need help!! New people, new ideas would be of benefit. Anyone interested please call me, or Heike, or Diana and leave your name and number with her to forward on to the committee.

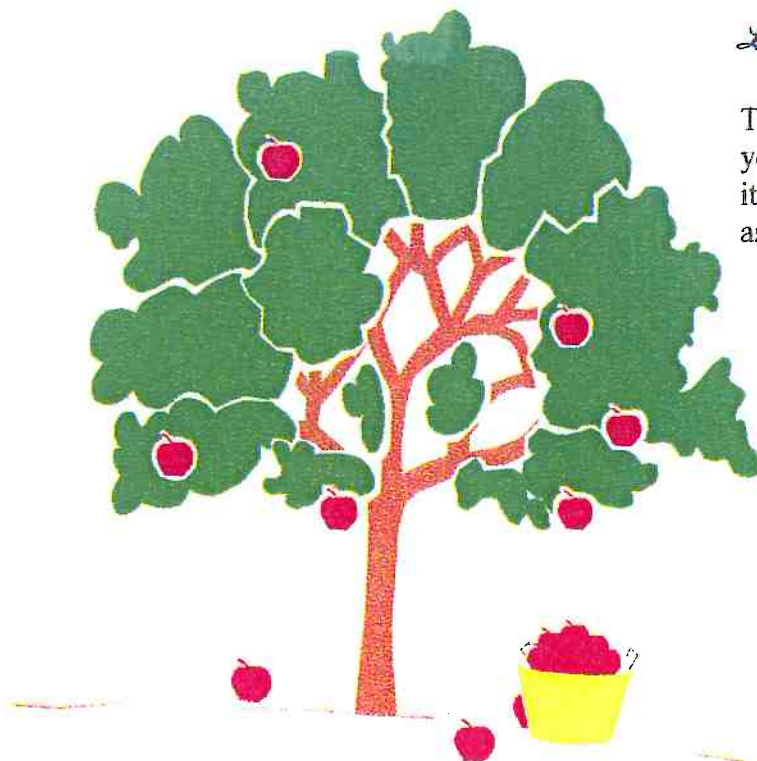
We have a lot of move-outs and move-ins over the past few months. It is sad to say farewell to old friends but hopefully new friendships will be formed with the new members.

It has been a crummy summer with all the cold weather and so much rain. Hopefully the fall will be better. (Could it be any worse?)

See you all at the GMM on September 23rd.

Luci

The last sheet is a colouring page. Have your child decorate the pumpkin and submit it to the NewsMagazine. It may be chosen as the cover for the October issue.





Name _____ Age _____ Unit _____