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FEBRUARY 2019 | VOLUME 4 ISSUE 2

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Content Due:	Edition Date:
January 1.....	February
February 1.....	March
March 1.....	April
April 1.....	May
May 1.....	June
June 1.....	July
July 1.....	August
August 1.....	September
September 1.....	October
October 1.....	November
November 1.....	December
December 1.....	January

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Hello Neighbours,

Many people consider February the dullest month of them all. After all, it's cold, dark, and has fewer days than the others, giving the impression that February could very possibly be a Gregorian afterthought.

Not to mention those Valentine's Day reservations you need to make in January.

But did you know that there are actually some great reasons to celebrate February? First of all, the 17th is National Pancake Day. February 18th is Eat Ice Cream for Breakfast Day. Plus, all your favourite candy goes on sale on the 15th.

Between pancakes, ice cream, and candy, what's not to love about February? Especially since, as Canadians, we jog during the winter to burn all those extra calories off.

It also gives us perspective to make the most of those all-too fleeting summer months. February might not last long, but it sure seems to come around fast.

Award-winning writer and journalist Richard S. Todd heads up The Editor's Desk. The Editor's Desk connects leading Canadian brands and small businesses to new and existing customers with engaging, search-friendly website copy, compelling blog articles, and high-converting digital content. Visit editorsdesk.net to learn more!

Richard S. Todd, Content Coordinator
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David Anthony Williams has been a professional portrait and wedding photographer for almost 40 years. He is in demand as a photographer, and also as a teacher and trainer to already practicing professional photographers seeking to refine their skills, and as a consultant to some of the top suppliers of professional photographic equipment such as Epson, Fujifilm, & Kodak..

David Williams, Contributing Photographer



Brittany Hoffman is an honours graduate of the graphic design program at Canadore College in North Bay. She has been designing our community magazines since 2015 and enjoys learning about the interesting families and people living within the Leaside/Bennington Heights and Lawrence Park communities.

Brittany Hoffman, Graphic Designer



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CALENDAR OF EVENTS



Don't forget
Valentine's Day
Feb. 14th

FRI. JAN. 25 – THURS. FEB. 7

Winterlicious

@ Various restaurants in Toronto
Explore Toronto's food culture at this year's Winterlicious from Jan. 25 to Feb. 7, 2019. Winterlicious, created by the City of Toronto, features delectable three-course prix fixe menus at nearly 200 participating restaurants.
www.toronto.ca/winterlicious

THROUGH SUN. FEB. 3

Afternoon Tea: A Winterlicious Culinary Event

@ Casa Loma, 1 Austin Terrace
Back by popular demand, experience the elegance of the Edwardian era with a traditional afternoon tea at Toronto's iconic castle, Casa Loma. Sample a selection of teas, scones, mini croissants, pastries, strawberries and cream, crumpets with flavoured butters and tea sandwiches. Live music and a 20-ft (6.1-m) cake tower will add to the majestic ambiance.
Time: 11:00 am – 5:00 pm
Cost: \$40 + HST (includes admission to Casa Loma)
www.casaloma.ca

WED. FEB 13 & THURS. FEB. 14

Barbara Hannigan Sings & Conducts

@ Roy Thomson Hall, 60 Simcoe Street
GRAMMY® Award-winner Barbara Hannigan once again displays her astonishing versatility and skills, in a program that showcases her mastery of both styles and capabilities. She conducts music ranging from a choice example of Haydn's Classical-period symphonic wit to a medley of show tunes by Gershwin, and also sings the sky-high solo part in the Gershwin medley, the concert suite from Alban Berg's opera, *Lulu*, and Sibelius's atmospheric tone poem about the creation of the world.
Time: 8:00 pm
www.tso.ca

FRI. FEB 15 & SAT. FEB. 16

Casablanca: Film with Live Orchestra

@ Roy Thomson Hall, 60 Simcoe Street
Just in time for Valentine's Day, the TSO invites you to experience the classic romantic film *Casablanca* as you never have before! The Orchestra performs Max Steiner's glorious score live to the film, enhancing every beat of the movie's noble heart with luscious live sound. Humphrey Bogart and Ingrid Bergman head the cast of the film that won three Oscars, including best picture.
Time: 7:30 pm
www.roythomson.com

FRI. FEB 15 - SUN. FEB. 24

2019 Canadian International Auto Show

@ Metro Toronto Convention Centre, 222 Bremner Boulevard (South Building) and 225 Front Street West (North Building)
The Canadian International AutoShow exhibits over 1,000 cars, trucks, and SUVs as well as concept cars, exotics, classics, motorcycles, and alternative energy vehicles. The AutoShow also rents booths to over 125 exhibitors promoting contests, products, services and even locally owned vehicles.
www.autoshow.ca

WED. FEB 20 – SUN. FEB 24.

Jukebox Hero The Musical

@ Ed Mirvish Theatre, 244 Victoria Street
An original musical by the prolific writing duo, Dick Clement and Ian La Frenais (responsible for the films *The Commitments* and *Across The Universe*, and the TV programme *The Tracey Ullman Show*), *Jukebox Hero* is a coming-of-age saga written to the music of Foreigner. *Jukebox Hero* will feature 16 iconic Top 30 Foreigner hit songs, such as "I Want To Know What Love Is", "Cold As Ice", "Waiting For A Girl Like You", "Hot Blooded", "Jukebox Hero", and "Urgent".
www.mirvish.com

TUES. FEB. 26

Impressionism in the Age of Industry: Monet, Pissarro and More

@ Art Gallery of Ontario, 317 Dundas Street West
French avant-garde artists of the late 19th century were enthralled by the modernity of industry and technology, and they captured their changing world in art. This exhibition is the first to examine their sustained engagement with industry, offering a new and grittier view of this celebrated chapter in art history.
www.ago.net

THROUGH SUNDAY MAR. 3

Toronto Light Festival

@ Toronto Distillery District
Lighting up the long winter nights with distinctive works from local and international light artists, the Toronto Light Festival illuminates the Distillery Historic District from January to March. Visitors are taken on a visual journey as the festival transforms the picturesque historic neighbourhood into a large open-air gallery.
www.torontolightfest.com

WEEKENDS THROUGH SUN. MAR. 31

Free Public Skating

@ Evergreen Brick Works, 550 Bayview Ave
Skating is back at Evergreen Brick Works! Experience the magic of one of the best skating rinks in Toronto. The Brick Works' outdoor skating rink weaves through snow-covered gardens under exposed beams from the roof of the old brick factory.
Time: 10:00 AM - 5:00 PM
www.evergreen.ca

THROUGH SUN. MAR. 31

Wildlife Photographer of the Year

@ Royal Ontario Museum, 100 Queens Park
One hundred all-new photographs from around the world reveal striking wildlife, breathtaking landscapes, and the remarkable beauty of our natural world that will amaze and move viewers.
Cost: Starting at \$18.00, Free for ROM Members
www.rom.on.ca

Friday Match 1st 2019 Laugh Out Loud in Leaside

Laugh Out Loud in Leaside #10 will take place on Friday March 1st 2019 @ 6:30PM.


This popular comedy fundraiser will benefit New Circles. New Circles Community Services is a not-for-profit, grassroots agency that builds strong and caring communities by providing basic necessities to those living in poverty. They provide much needed clothing, social programs, and skill building opportunities to individuals living on a low-income (with a focus on residents of Thorncliffe Park, Flemingdon Park, Victoria Village, Taylor-Massey, and Oakridge). The evening will feature gourmet appetizers, oysters station, live music, live and silent auction, and comedy! Always a fun night which sells out fast.

For tickets and information contact Charlene Kalia at charlene@charlenekalia.com



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Feng Chang and Jennifer Valliere:



Serving Country and Community

BY RICHARD S. TODD | PHOTOS BY DAVID WILLIAMS PHOTOGRAPHY

Even though Leaside's Feng Chang and Jennifer Valliere were born thousands of miles apart, they're living proof that strong family ties and traditions know no borders, and are commonplace to building solid futures no matter where one lives.

From their comfortable North Leaside home, both recall childhoods that were centered around the family unit, and loving, dedicated matriarchal figures in particular.

Feng's family immigrated to Canada from Taiwan, settling down in Markham, Ontario. Although Feng was less than a year old when they arrived, his family made sure he never lost touch with his roots, even when it came to the kind of school lunches his mother packed for him every day.

"My mother prepared traditional Chinese meals for me to take to school," Feng says. "I'd have rice, vegetables, and a protein such as pork, chicken, or beef. All my friends would tease me because they had 'normal' lunches with sandwiches and Passion Flakies. I eventually stopped eating my mom's lunches, but never stopped appreciating how loving my mother was by making such delicious, homemade food for me each day."

Jennifer, who is of Japanese/French Canadian descent, grew up in nearby Thornhill. She also reflects on the commitment that

parents need to prepare their children for future success.

"Mom quit her full time job to become a homemaker," Jennifer says. "She dedicated herself to her family, driving me to school when I missed the bus, bringing me pizza lunches every week, and doing thousands of other things I took for granted when I was younger. When my friends and family started having children, and I came into contact with other families through my work, I really began to appreciate the sacrifices all parents make so their children can thrive."

Jennifer and Feng met through an online dating website. At the time, Jennifer was immersed in her law career in Toronto, and Feng was based in Petawawa with the Canadian military. Their first date went so well that it went longer than any date either had been on in the past, consisting of a trip to the Toronto Zoo, going for all-you-can-eat sushi for dinner, and finally seeing a movie.

"Feng's car was in the shop during our first date," Jennifer says. "So I did all the driving. This worked out well, for had he discovered my backseat driving on our first date, there might not have been a second date!"

The long-distance nature of their relationship seemed to matter little, as the couple's love blossomed while Feng continued in



PHOTOS PROVIDED BY FENG CHANG



the military, just as his father had before Feng was born.

"My father completed his compulsory military service in Taiwan," he says. "As a result, I've always had a familiarity with the army, and knew that my very strict upbringing would transition well during my own enlistment. I also didn't have a set career path laid out and wanted to seek adventure outside of my comfort zone. I joined the Canadian Infantry in July 2008, and starting serving with the 1st Battalion of The Royal Canadian Regiment."

Between May and November 2010, Feng was stationed in Afghanistan with the Task Force 1-10 Battlegroup for Operation Athena, which was the Canadian Force's mission to improve the country's security and governance. During his time abroad, Feng took the opportunity to help the indigenous personnel serving alongside him when the need arose.

"During my deployment," Feng says. "My section commander, Master Corporal Reid, and I befriended the three interpreters stationed with our company. They confided to us that the rations we provided them didn't meet their dietary and religious needs, so we gave them \$200 USD from our own pockets to get whatever supplies and ingredients they needed. This boosted their morale because the money was more than enough to sustain them for the entire 7-month tour. They even invited us to eat their home cooked meals a few times, and all three interpreters proudly helped our company for the remainder of the tour."

Feng's 6-year stint in the military successfully ended in August 2014. He now has a new daily "tour", working as a letter carrier for Canada Post, while Jennifer continues to build her law career.

She received her Bachelor of Arts with Honours from York University in 2008, and then went on to earn her law degree at the University of Ottawa in 2011. In June 2012, she was called to the bar, and has worked as a family law lawyer at Kronis Rotszain Margles Cappel (KRMC) LLP since 2014.

"My law teacher in high school encouraged me to pursue a law degree," she says. "I've always enjoyed learning, and knew that I wanted to pursue a professional degree. In university, I took many philosophy courses, including logic and critical reasoning, and became fascinated with how, through the art of effective writing and speaking, a person can influence others."

Jennifer and Feng moved to North Leaside in May 2015, quickly finding and closing on the perfect home almost by chance.

"We discovered our home quite randomly while perusing houses online one night," Jennifer says. "After seeing the listing, we went out right away to have a look. We returned the next day as the offers were coming in, made our own offer, and moved in less than a month later!"

Originally, they recognized Leaside as a great location for its easy access to Jennifer's work, family, and the downtown core. However, after having moved here they quickly realized what a unique gem our community is.

"Leaside is like a small-town bubble within a big city," Jennifer says. "We were welcomed with open arms by our neighbours, and felt truly at home in no time."

The giving nature of the Leaside community inspired Jennifer to give back by joining the Toronto-Leaside Rotary Club, an organization dedicated to making positive changes within our area and around the world. Two years after joining, she now serves as the club's president.

After Thanksgiving 2015, "Cheeky" the cockatiel joined the family. When first adopted, Cheeky wasn't completely socialized and was terrified of Jennifer and Feng. After 2 years, and hours

BEAUTIFULLY MADE PORTRAITS

david@davidanthonywillams.com

of patient encouragement from her “parents”, Cheeky’s become more open and friendly. When out of her cage, Cheeky perches herself on Jennifer’s shoulders, snuggles with Jennifer in bed, and tries to steal morsels of Jennifer’s food.

Although Cockatiels are known for their singing, talking, and repeating of sounds, Cheeky doesn’t demonstrate any of these traits, but instead has a knack for home security.

“Cheeky is our home alarm,” Jennifer says. “When she hears the front door, she squawks until she’s let out of her cage!”

The couple enjoys travelling, having visited Jamaica, the Caymen Islands, and Mexico where, during their most recent visit, Feng proposed to Jennifer. They were married on September 2, 2018, and spent their honeymoon in British Columbia, hiking the local trails and snorkeling off Nanaimo, near Snake Island, where Feng had the opportunity to interact with a baby seal in the wild.

“This year,” Jennifer says. “We’re hoping to travel to Asia to revisit our cultural roots. Feng hasn’t been back to Taiwan since he immigrated to Canada as a baby, so this trip should be thrilling for both of us.”

Although rediscovering their respective roots will bring their cultural and adoptive traditions full circle, Feng and Jennifer will always consider Leaside, and the wonderful people they’ve met here, home.



Do you know a neighbour who has a story to share? Nominate your neighbour to be featured in one of our upcoming issues! **Contact us at ceby@bestversionmedia.com**

Neighbourhood Watch and Community Police Liaison Update and Tips

By Deirdre Cameron, 53 Division

As a community police liaison for 53 Division, one of my goals is to help people protect themselves and their property.

This is an update of the primary criminal stats that covers the dates of December 1 to 30, 2018, as compared to the same period in 2017:

- #1. Break and Enters increased by 96% (26 more) – 53 for the study period in 2018 vs. 27 in 2017;
- #2. Robberies have increased by 43% (3 more) – 10 for the study period in 2018 vs. 7 in 2017;
- #3. Auto Theft has increased by 142% (17 more) – 29 for the study period in 2018 vs. 12 in 2017; and
- #4. Thefts from Automobiles increased by 31% (8 more) – 34 for the study period in 2018 vs. 26 in 2017.

There is a significant increase in vehicle theft reported to police; Detective Sgt. Daniel Sabadics states “stolen vehicles are becoming all too common in the city: there has been a 29 per cent increase in Toronto since last year.”

Thieves use technology like RELAY - THEFT, using the key fob signal from your keys, which are inside your residence, to steal vehicles.

They simply put a device, likely hidden in a duffle bag, near your front door. The device finds the signal being transmitted by your key fob, then relays it to a tablet or laptop being held nearby by the thief. The signal being relayed mimics your own key fob, opens your vehicle, allowing the thief to drive it away.

To fight this common type of theft, try to keep your keys in a location near the rear of your residence, in a metal box, in your bedroom or even in the microwave, to prevent thieves from transmitting a signal.



Recommendations from Toronto Police to prevent your vehicle from being stolen:

“In addition to not leaving your keys in the vehicle and parking in a well-lit space, use a steering wheel club that takes effort to be bypassed; a wheel boot chock to prevent it from being driven; an Onboard Diagnostic systems (OBD) port lock that will prevent thieves from reprogramming a key; a fuel cell kill switch that shuts off the ignition and bypasses the key; a radio frequency interrupter; or an aftermarket alarm system to prevent thieves from being able to turn off the vehicle (consequently, they will run away from it). Park in the garage where possible, and don’t leave your vehicle running when you step out to run a quick errand at a store.”

Just as an example, electronic override thefts have increased by 240 per cent!

While there are now sophisticated tools at a thief’s disposal and there is a growing trend in the various ways in which vehicles are stolen, often these are thefts by opportunity, which means we are making things easy for would-be thieves. These suggestions from police can certainly help in the fight against auto theft.

Be safe, be aware and communicate.



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PROTECT YOUR CAR FROM THEFT



15th Annual Leaside Toy Drive and Guys Night Out Our Best Ever!

By Daryn Everett



We are thrilled to announce that we have exceeded our target of \$25,000 and have delivered gifts to over 4,000 students in Flemingdon Park and Thorncliffe Park. The response from Mikki Hymus, Principal at Grenoble Public School says it all, "This is so exciting! Thank you so much again. Looking forward to tomorrow, and to the wonder and joy on our children's faces!"

Delivering the toys directly to the participating schools is very rewarding and it also ensures that the children receive the gifts prior to the holidays. The school administrators also share in the fun by arranging assemblies and dressing-up in holiday attire to give out the presents to the children. This year to accommodate all of the skids of toys in one load, we upgraded to a 26-foot-long U-Haul truck, which was also donated.

Lisa Lefebvre, one of our organizers arranged a donation of 500 Meccano and Hatchimals toys from Spin Master, which is outstanding and so appreciated!

With the help of extraordinary volunteers like Paul Brookes at Metropolis Media, we developed both a website (leasidetoydrive.ca) to help share the details of the event and an on-line auction to generate more funds by reaching a broader audience.

The community support was outstanding, and it was a sell-out crowd at the event held at The Leaside Pub. It was wonderful to see so many friends and neighbours gather to have fun and contribute to a great cause. Everyone enjoyed participating in the various activities that included: pool and darts contests, boat races, raffle and a live and silent auction. Michael Zivot, our local auctioneer not only entertained the crowd with his quick wit, but he also encouraged the guys to dig deep into their pockets and raised over \$12,000. Well done!

On behalf of Santa's helpers: Jeff Hohner, Lisa Lefebvre, David Skelly, Edward Wong, Michael Zivot, I would like to extend a heart-felt thank you to all the generous donors, participants and special volunteers, who helped make so many children's Christmas a little brighter.

Visit Leasidetoydrive.ca to see a list of all the generous donors.

1. The Committee (From L to R) David Skelly, Lisa Lefebvre, Daryn Everett, Edward Wong, Jeff Hohner and Michael Zivot
2. The Committee at Gateway Public School
3. Toy Delivery - Broken Box
4. Michael Zivot
5. The Committee - Thorncliffe Park Public School



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The Moose Were on the Loose Again This Year in Bennington Heights!

By Cailey Heaps Estrin



Inglewood may be Kringlewood, but Bennington Heights has moose on the loose! Once again, this year the neighbourhood got into the holiday and community spirit by showcasing giant inflatable holiday themed moose in their front yards.

The fun initiative sprang - as so many good ideas do - from the minds of children. The children of Bennington Heights wanted to show their community spirit by picking a decoration everyone could share. Add Facebook, community camaraderie, a Canadian cultural icon, and next thing you know there were well over 80 moose dressed in holiday finery spread throughout the neighbourhood.

The moose kicked up the holiday spirit and that led to a neighbourhood holiday party with music, street hockey, a fire pit, and a true connection among friends and neighbours. The second annual street party is planned for January. The magic of the holiday season captured in a great Canadian symbol.

Bennington Heights - Moose on the Loose, a special initiative for a special place.

Caroling in the Pines A Northlea United Tradition

By Marnie Phoenix

The 10th annual "Carolling in the Pines" on Sunday, December 9th at Northlea United Church was a huge success. Every year the crowd gets larger, this year about 240 people of all ages and dogs joined together to sing Christmas carols and songs under the towering red pines outside the church. Accompanied by the Metropolitan Silver Band, Don Valley West MP Rob Oliphant brought greetings and joined in a duet of "I'm Dreaming of a White Christmas" with song leader Steve Jarvis. A free will offering collected funds for "Youth Without Shelter", a key outreach project of the church. For some, the highlight was the arrival of Santa Claus and an opportunity to sit on his knee, and for others it was the lighting of the candles and singing with friends and family.



Berry Breakfast Smoothie By Emma Riehl



Breakfast is the perfect time to incorporate as many vitamins and minerals as possible in order to jumpstart your day. If you skip breakfast, you'll be more susceptible to the temptation of fast food or equally unhealthy choices come lunchtime. Giving your body plenty of fiber, vitamins, and protein before you leave your house in the morning is a sure way to offset cravings later in the day. Time, however, is always an issue when it comes to this crucial meal. Between busy kids' schedules, early meetings, and a beloved sleep cycle, finding the time to prepare and consume a healthy breakfast is easier said than done. Enter the smoothie: a quick, nutritious way to start your day. The recipe below contains ample protein, fiber, omega-3 fatty acids, omega-6 fatty acids, and various other nutrients. Simply plug in your blender, compile the ingredients, and voila! Nutrition in a cup.

Ingredients

- 1 cup mixed berries (fresh or frozen blueberries, raspberries, and strawberries)
- 1 whole banana (frozen is preferred)
- 1 teaspoon of chia seeds
- 1 scoop of soy or whey protein powder
- ¾ cup milk (dairy, soy, or almond)
- 1 small bunch of fresh spinach or kale

Between the protein powder and chia seeds, this smoothie contains roughly 30 grams of protein, meaning it can easily pass as a meal. The berries and banana offer an ample serving of antioxidants to begin your day, along with the kale or spinach. Chia seeds contain a whopping 11 grams of fiber, which is approximately 40% of your daily value. Fiber keeps you fuller longer, so by the time lunch comes around, you'll be able to make smart choices without the interruption of hunger or cravings. If you use a fresh banana along with fresh berries, add some ice to the mix in order to thicken and cool it.

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Standing TALL - Thanks to Pilates

By Marlene Kadin, Owner, Nucleo Fitness



I grew fast. By the time I was 13 years old, I was almost at my full height - 5'8". I was not very athletic, not very strong, and I was very self-conscious - there was a lot of slouching! My father would always poke at me and say, "shoulders back", or "stand tall." It was annoying!

More than a few decades later, here I am, striving daily to stand as tall as I possibly can. Our posture is so integral to our ability to move and function.

Posture is the structural framework of your body. Proper postural design is associated with health and optimal human function. Slouched posture is associated with weakness, poor physical conditions, decreased confidence, and deficits of neurologic function*. One of the most common forms of postural distortion is head protrusion, or our tendency to carry our head and neck forward, relative to the position of the rest of our body. This causes neck pain, headaches, and tension in the shoulders, but most importantly it causes imbalance, which erodes our performance in sports, our day-to-day movement, and our stability.

As we age, balance becomes so important to mitigating the risk of falls and other injuries. Good balance requires a mindful awareness of the position of our body in space, and it requires a focus on lateral strength and stability.

In the practice of Pilates, we focus on building just that. The practice of Pilates was originally created by Joseph Pilates, who worked as a nurse stationed in an internment camp during WW1. He came up with the idea to rig springs above hospital beds so that patients could rehabilitate their injuries and exercise while lying on their backs. He developed a series of exercises designed to build abdominal strength and overall body control.

This initial setup of springs over a bed later became the basis for numerous pieces of equipment designed by Pilates including the Cadillac and the Tower, which then led to the Reformer, Wunda Chair, Ladder Barrel, and many others.

In addition to the equipment, Joseph Pilates built a whole movement regime to improve overall health that he originally called "Contrology". In his book *Return to Life*, he stated, "Contrology develops the body uniformly, corrects wrong postures, restores physical vitality, invigorates the mind, and elevates the spirit."

Today, many studios and Pilates practitioners put their own colour on the series of exercise that make up the Pilates regimen, but they are still based on the eight principles that Joseph developed including Control, Breath, Flowing Movement, Precision, Centering, Stability, Range of Motion, and Opposition. Movements are built or sequenced together to lengthen and strengthen. When practiced routinely, even after a few weeks, you will start to notice that you stand taller, walk with more purpose and vigour, that your balance is improved, and that your breathing is energized. Additionally, qualified instructors are trained to adapt movements to various conditions including age, injury, cognitive and physical limitations, etc., making Pilates suitable for everyone.

So, many decades later, no longer being reminded to "stand up straight" by my father, I truly believe that in fact I stand taller and stronger now than I ever have, and I attribute that entirely to my Pilates practice. Do you think I'd now be learning how to slalom ski on a single water ski if I didn't? I don't think so!

I encourage you to strive for improved postural alignment and find your balance with Pilates - your future you will thank you!!

Marlene Kadin is the Founder of Nucleo Fitness, and can be reached at office@nucleofitness.ca

* American Posture Institute



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PET OF THE MONTH

Rory, King of the Road

By Chloë Arnouldr

Rory, King of the Road, (AKA Tiddlywink and Nugget!) is the 6-pound Pomeranian down the street. He was born on a Christmas Tree farm, where he shared a home with about 14 other Pomeranians of varying ages, three very large cats and a woman who passionately cared for them all.



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The Roller Coaster of Investor Emotions

By Peter Tsafatinos, MBA, CIM, Investment Advisor & Portfolio Manager

Globally, we have just finished a very turbulent and emotional year. The new congress in the U.S. has been sworn in so the political gong show will continue for at least another couple of years. It's hard to ignore the various narratives coming out of the U.S. because a lot of what happens there in some way affects us all personally and/or professionally.

From an investment perspective, the U.S./China trade dispute, the strength of the U.S. dollar, the price of oil, inflation, and rising interest rates and the state of the European economy are just some of the narratives that dominate our thinking and affect our emotional state. Unfortunately, these serious issues are unlikely to be resolved any time soon.

Generally speaking as investors, when things are great, we feel nothing can stop us. And when things go bad, we look to take drastic action. Because emotions can be such a threat to an

investor's financial health, it is important to be aware of them. This awareness can then protect you from the negative consequences of impulsive and irrational reactions to these emotions.

As investors we all start with optimism. We commonly expect things to go our way, or we tend to expect a return for the risk of investing. The top of the cycle is when investors experience euphoria - we are now past that.

When the market and the economy stop meeting our lofty expectations, which they did for a lot of us last fall, we begin to anxiously watch for any signs of direction. This anxiety creates fear as financial markets decline. We become more defensive and more risk averse.

As the realities of a bear market/recession eventually come to the fore, a lot of investors are pushed to the max on the fear gauge. What are the consequences of this emotional roller-coaster? Emotions turn rational investors into irrational investors. So it is important to remember that markets move and investments will always go in and out of favour.

Developed, diversified long-term financial plans are often placed in jeopardy when investors are confronted by extraordinary events because we are all guided by our emotions. Try to avoid the emotional roller coaster by being aware of what you're experiencing. Get a handle on your emotions, and despite what you may be feeling at this point in time, if you have a plan make sure to review it and stick to it.

If you don't have a plan, it's never too late to start one. To help you get started keep in mind that we all share the same basic needs when it comes to investing. We need to preserve what we have, grow it based on our own risk profile and we need to minimize tax.

As always, I am here to help!

Peter Tsafatinos, MBA CIM, Investment Advisor & Portfolio Manager at National Bank Financial – The Filipiuk Group, can be reached at 416-869-8814 or Peter.Tsafatinos@nbc.ca.



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Toronto Real Estate The New Normal

By Charlene Kalia, Sales Representative, Chestnut Park Real Estate Ltd.

To say that the last two years in the Toronto and area real estate market have been tumultuous would be an extreme understatement. Having said that it would appear that we have finally arrived at a new normal.

It is hard to believe that it was only 24 months ago that the Toronto resale market was literally out of control. Through the first 4 months of 2017 average sale prices were, on a year-over-year basis, increasing by 30 percent, an inconceivable number today. The average sale in April had reached an eye-popping \$944,000, and that included condominium apartment sales. The average sale price for detached properties, which is primarily housing from Leaside, was almost \$2,500,000.

What caused this frenzy? The easy answer is easy and cheap money. Interest rates were historically low. A five-year mortgage could be had for an interest rate of less than 2.5 percent annually. In addition, foreign buyers, primarily Asian, were flocking to Toronto after British Columbia imposed a foreign buyer's tax in 2016. It all combined to create a tulip mania, only in this case it wasn't tulips, but real estate that was causing buyers and sellers to behave irrationally.

It all changed in April. At the end of the month the then Liberal provincial government introduced our own 15 percent foreign buyer's tax. Although it didn't impact a large segment of the buying public, it did act as a wakeup call. Overnight buyers became more tentative and suddenly the market slowed. It probably would have returned to its earlier accelerated pace, but the foreign buyer's tax was followed by a series of mortgage interest rate hikes. By the end of the year the average sale price had tumbled to \$735,000.

As we progressed through 2018, further interest rate hikes also came into effect. More impactful however, was the implementation of mortgage stress testing. The new rules require all federally regulated financial institutions to vet borrowers' applications using a minimum qualifying rate equal to the greater of the Bank of Canada's five-year benchmark rate or the buyer's calculated rate plus two percentage points. That was a game changer.

As 2018 came to an end, it was becoming clear the new normal



will be a market place devoid of irrational exuberance.

What we will experience in 2019 is a real estate market in which buyers are much more deliberate, extremely conscious of their borrowing costs. In this environment, there will be no great price fluctuations. We can anticipate that both in terms of sales volumes and average sale prices, increases will be moderate, somewhere around 2 to 4 percent. At the higher end of the market, properties valued at \$3 million or more, we may even see some price modification. Higher end property prices accelerated to levels of unsustainability during this early mania of 2017.

So what is an astute buyer and seller to do in this extraordinary real estate environment? I believe the answer is to simply secure your position with timely information, in-depth knowledge, and an experienced professional. And choose an agent with a brokerage behind them that understands the importance of service excellence.

For more information, contact Charlene Kalia, Sales Representative at Chestnut Park Real Estate Ltd. at 416-925-9191 or charlene@charlenekalia.com.

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8 Cameron Crescent	\$1,960,000	3+1	3
72 Hanna Road	\$2,080,000	3+1	3
875 Millwood Road	\$2,300,000	6	6
87 Hanna Road	\$2,490,000	4+1	4
102 Leacrest Road	\$2,700,000	4	4
262 Bessborough Drive	\$3,700,000	4+1	4
29 Killdeer Crescent	\$4,190,000	4+1	6

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Shining Stars



Hair Today, Gone Tomorrow

By Melissa Lidsky and Ellen Schwartz, Project Give Back

Spoiler Alert: These angel wings come in the form of curls!

While a haircut may be temporary, the gift of kindness is everlasting. Even at a young age, this lesson can be easy to learn. And remarkably, we have had the pleasure to watch as many of our students have taken it upon themselves to participate in such a selfless act by donating their hair to a worthy cause.

Noa and Erynn have been donating their hair to Locks of Love multiple times since they were four years old. Noa said, "I feel great because I'm helping other people feel better about themselves." Erynn said, "A lot of people don't like standing out and being different. By giving my hair to someone else I can help them feel comfortable with who they are."

Miley decided to cut her hair for cancer because she knew someone needed it more than herself. "I wanted to cut my hair short and I heard that I could donate it for a good cause. It made me feel happy because I was doing something helpful. I felt so proud that I did it, I decided to grow it again and donate it twice

more. It made me feel so happy that there was a more personal way to give back than giving money. When I get the letter thanking me, I feel like I did something really important." She sure did!

Dylan has been growing his hair to donate to kids with alopecia. He has been growing it for over 3 years! It just goes to show you that no matter what the cause, these children have shown that they can make a bold impact and truly help others in need.

By donating your own hair, you are literally giving a piece of yourself. There are a variety of charities that accept hair to help cancer patients by providing wigs. Pantene partners with the Canadian Cancer Society, while Locks of Love provide wigs specifically for sick children. Which charity one chooses is ultimately a personal choice.

It also becomes a wonderful way to introduce a young person to the gift of giving. It just may be the best possible gift to both give and receive. And like a boomerang, it comes right back - only this time it's stronger, healthier and glowing!

Make a Valentine's Day Love Bug Stick Puppet

Provided by Carrie Laureola, Visual Arts Teacher at CGS

Gather materials:

- Wooden dowels
- Wooden bead
- Assorted paper
- Pipe cleaners
- Googly eyes
- Popsicle sticks
- Pompoms
- Scissors
- Glue gun
- Sparkle glue (optional)

1. Glue bead to wooden dowel.
2. Glue popsicle stick for bugs body. Add googly eyes and pompom for nose.
3. Cut pipe cleaners in half and wind around body of bug for legs. Stick pipe cleaner into bead hole for antennae.
4. Cut paper into assorted heart sizes.
5. Glue hearts onto feet and tops of antennae.
6. Glue large hearts for wings.
7. Decorate wings with glitter glue (optional). Have fun playing with your new love bug stick puppet!



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Mary's Lentil Salsa

By Mary Muir

Ingredients:

- 1 can lentils, drained and rinsed
- 1/2 cup currants
- 1 whole red pepper, finely chopped
- 4 whole green onions
- Pinch of sugar

Dressing

- 1/2 cup vegetable or canola oil
- 1/4 cup red wine vinegar
- 1/2 tsp. lemon juice
- 1/2 tsp. cinnamon
- 1/2 tsp. cumin
- 1/2 tsp. curry powder
- Pinch of ground cloves

Mix together all ingredients and you have a tasty and healthy salsa alternative!

Serve with corn chips, toasted naan or flat bread.

