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It's Christmas time again.

In the spirit of the season, let's give the spirit of Christmas another shot this season and get into the *Spirit of Christmas*.

Have you tried being more forgiving of those....

- Who promise something, but don't deliver;
- Who just pay lip service to principles and values;
- Who fail to acknowledge your messages with a simple reply;
- Who seem to be friends in words, but not so much in actions;
- Who fail to be honest and authentic with you and others.

Endless list

Sadly, the list above seems to be criticisms to which it is too easy to add.

Maybe in the spirit of the season, each of us could try being....

- A little more honest with others;
- A little more respectful of everyone regardless of gender, age, or colour;
- A little more courteous and considerate of others;
- A little more attentive to their side of seeing things;

• A little more willing to compromise;

After all, it is Christmas again. So maybe we all could try getting into the spirit of the season....just for the month? Maybe a week? Well, ok, how about just one day?

CONGRATULATIONS COUNCILLORS

The CITY OF PICKERING celebrated the swearing in of a new council in November.

We congratulate each councillor and wish them great success in the new role.





Mayor



Kevin Ashe

REGIONAL COUNCILLORS



Maurice Brenner Ward 1



Linda Cook Ward 2

CITY COUNCILLORS



Dave Pickles Ward 3



Lisa Robinson Ward 1



Mara Nagy Ward 2



Shaheen Butt Ward 3



Emma Cunningham DDSB

SCHOOL TRUSTEES



Stephen Linton DDSB



James McCafferty DDCSB

Christmas Anthologies Christmas memories from the councillors:



All elected representatives of Pickering were invited to submit their most memorable Christmas memory. The memories they share are warm and joyful and will invoke your own. Remember they may be politicians but they are people with families too. Their memories are presented here:

This year will be very memorable for **Kevin Ashe**, his first Christmas as mayor.



For some, December represents cold, snow, and winter. To others, December means the holiday season. For me, it is definitely the most wonderful time of the year - as the famous Christmas Carol goes. It takes me back to my warmest and most cherished childhood memories of spending quality time with my parents, family, and close friends.

Today, I feel very fortunate to live in Pickering. Our city is enriched with a wealth of varying heritages, cultures and faiths. Our diversity makes our community a truly wondrous place, especially during the holidays. In addition to Christmas, I have had the opportunity and privilege to attend many vibrant cultural and religious celebrations over the years such as Diwali and Hanukkah.

Speaking of celebrations, we invite every one in the community to the City of Pickering Celebrate Winter events series. Last weekend, we kicked off the festivities with the three-night Winter Nights, City Lights event. The Poinsettia Tea will take place on December 4 th and to cap off 2022, the New Year's Eve Family Countdown is guaranteed create more holiday spirit in you and your family.

I'm so excited to host my very first Mayor's New Year's Day Levee on January 1 st where we will celebrate the entry of the New Year with live entertainment, interactive family activities, light refreshments, and cool prize giveaways.

My family celebrates Christmas as a truly special and revered family event. When my children were young, we loved decorating the tree together, singing Christmas carols, and of course opening gifts. Ultimately, it was family bonding at its finest.

Now that I am a grandfather to a lovely granddaughter, I am thrilled to recapture the childhood magic of the holidays. I look forward to seeing the season through her young eyes, and to creating even more magical and cherished Christmas memories.

On behalf of my family, we wish you a merry Christmas and happy holidays. And we extend to you and your family our best wishes for peace, joy, and a happy new year.

Mayor Kevin Ashe

Ottawa MP **Jennifer O'Connell**'s Christmas memories are rooted in her family who lived in Newfoundland. Her Christmases are filled with "down home" memories and recipes:



Christmas memories for me really revolve around my family. Some of my earliest childhood memories of Christmas are of my Nanny and Poppy (grandma and grandpa) who would get to our house at the early hours in the morning and wait in the car waiting to see the lights turn on so they could be there to see us the minute we woke up. My Nanny would spend months gathering and wrapping gifts to make sure my brother and I had the most amazing morning. Christmas was also a time for great food traditions. My family comes from Newfoundland so most of our meal traditions are based on family recipes from my Nanny and her family. I have taken on the task of continuing some of the classic recipes passed on to me and every year when I smell the Newfoundland savory spice it immediately brings back memories of my family and our time together.

Wishing everyone a Merry Christmas and Happy Healthy New Year, Jennifer O'Connell Deputy Mayor **Maurice Brenner** remembers his first ever "full Movember," where he not only grew a mustache but also his first beard.



December has always been a festive time to celebrate with my family and my friends. A time of joy and giving.

While Christmas is special every year, I easily flash back to a very memorable one ten years ago. It was the Christmas I grew my first beard.

A local pet store was holding a fund raiser to support Pickering Animal Services. An opportunity for families to get their pictures taken with their dogs on Christmas Eve and it is here that this story begins.

It was the night before Christmas, but something was missing, No Santa could be found.

My phone rang and when I answered I could hear everyone was in panic. All I heard was we can't find Santa and kids are lined up with their pets to meet him.

Then came the strangest request I have ever had. "How about you being Santa, your old, with a big belly, and a white beard"

I glanced at my little buddy, Grady, who looked up at me and if he could speak would have said- "Do it" and take me with you. Grady loved kids and loved the limelight so I accepted. As Santa, I must have seen close to 100 kids and their pets. And for that brief period of time, as I saw the sparkle in their eyes, I became Santa.

Now 10 years later, at Christmas time while opening gifts with my family Christmas morning, I will momentarily drift back to that memorable Christmas, long ago.

I wish everyone a very Merry Christmas and a Healthy Happy New Year.

Maurice Brenner

Tabletop hockey games played with parents, (Maple Leafs, New York Rangers), his own young children awed by Christmas decorations. Many people will relate to the memories shared by

Councillor **Dave Pickles**.



I have the great fortune of having many wonderful Christmases. For most memorable Christmas I have two generational ones I remember fondly, first I must have been around 6 years old and my brother 4 and we received a table top hockey game we set it up in the living room and using the included original six NHL team stickers with the Toronto maple leafs and the New York Rangers (my DAd's favourite team) and we and our mom and dad had many Stanley cup games. As well we had hot wheel cars (mine were a mustang and a Mini Cooper) with the orange track loop and all, time well spent. Secondly, my wife Brenda and I, and our two daughters about 3 and 1 years old, the oldest Amanda mesmerized by the decorations and presents helping the youngest Alison open gifts. This year plans to be special as well with Amanda and her fiancé Stephen joining in virtually from Vancouver; and Alison and her husband and our first Grandchild a beautiful boy with us in person.

I wish everyone special memories and making new memories this year.

Dave Pickles Regional Councilor, Ward 3

Trustee **Emma Cunningham** celebrates a "multi-cultural/ multi-denominational Seasonal Holiday:



We celebrate both Christmas and Chanukah in our home. When the holidays overlap, like they do this year, we love the glow of the lights of the menorah beside the glow of the lights from our Christmas tree. And love the fun of Maoz Tzur in the midst of our Christmas carols!





No matter which holiday you celebrate, I hope you enjoy the beautiful lights ever present at this time of year.

Emma Cunningham

Invitations were sent to all elected representatives connected with the Pickering region. Some were very busy.



THE BEST CHRISTMAS MOVIES



It's a Wonderful Life (1946) *FILM*

This 1946 fantasy drama is the father of all holiday flicks, and one of the bona fide classics of Hollywood's Golden Age (despite being <u>snubbed for Best</u> <u>Picture</u>). America's most decent person, George Bailey (James Stewart, in his greatest role) is about to commit suicide on Christmas Eve, but is saved by angel Clarence Odbody, who shows him how life would've turned out for the people around him if he hadn't been born. *It's the ultimate feel-good story of family and redemption.*

A Christmas Carol (1951) FILM

Released in the United Kingdom under the title <u>Scrooge</u>, director Brian Desmond Hurst's adaptation of the classic Dickens novella is one of the most cherished Christmas movies ever made. Played to cold-hearted perfection by the inimitable Alastair Sim, the miserly Ebenezer Scrooge is visited by the spirits of Christmas Past, Present and Yet to Come and given one last chance at redemption.

Watch the oldest version you can find in B&W, to be really immersed in how 'real' films were once made.







Die Hard (1988) FILM

Before you say this shouldn't be on a list of Christmas movies, stop and think about it: **Die Hard** is about an office Christmas party hijacked by some very naughty terrorists. Then, from the rooftop there arose machine gun clatter, and down comes Bruce Willis to dish out carnage and splatter. He makes a naughty or nice list, then checks off each one, and proceeds to hand out Christmas presents to ruin the terrorists' fun. If that's not a compelling enough argument, Die Hard's status as an alltime great action-thriller should be enough of a reason for you to give this classic a spin.

Home Alone (1990) FILM

The John Hughes-written <u>Home Alone</u> remains a holiday classic for multiple reasons: Macaulay Culkin is cute as heck, and his bone-crunching boobytraps speak to the inner sadist in all of us; <u>Angels With Filthy Souls</u> is the most entertaining movie-within-a-movie ever; not to mention the hilarious performances by Canadian SCTV-alums Catherine O'Hara and John Candy. If you didn't get any of those references, stop what you're doing and watch Home Alone right now, it's a classic!

Holiday Inn vs White Christmas (1942m 1954) FILM White Christmas cashed in on the



- BING CROSBY · DANNY KAYE Rosemary Clooney · Vera-Ellen

popularity of its predecessor, *Holiday Inn*.

Both films are pure seasonal sugar candy, the kind of movies people enjoyed at the time. Irving Berlin composed the musical numbers for the singers in both movies. Both movies starred America's sweethearts and best bachelor of their day: Doris Day, Rosemary Clooney, Bing Crosby, Fred Astaire and Danny Kaye. Thin on plot but big on singing and dancing a la Bill Bixby, Hollywood's all time choreographer.

It's schmaltz, it's syrupy but you won't have a single uncomfortable moment in watching it with the grandkids...though they will have other movie preferences, for sure.

Honorable mentions:

The Nightmare Before Christmas (1993) A Charlie Brown Christmas (1965) How the Grinch Stole Christmas Hybrid (2000)

Later and Recei Renter: Depi by Rate: Ette Notes in to some by Recei Reste, Recei Pares of Robe in A PARAMOUNT PICTURE

Rudolph the Red Nose Reindeer (1964) A Christmas Story Hybrid (1983) I prefer film to animations just I prefer real stunts to computer generated graphics. But the public demands more and more, in theatrics, in sensationalism and in extremes. These honorable mentions are animations but given the preceding, notable movies worth consideriing.

Source inspiration: **QUORA DIGEST**

TRAVEL & TOURISM

Done any traveling in the last 2 years? Pandemic period, COVID times?

Travel with precautions: masks, social distancing, or travel with professionals who follow medical safety protocols.

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Specializing in small group tours

They are highly acclaimed because they...

- Immerse you in the culture of the tour location;
- Make your tours unforgettable and enjoyable
- Concentrate on small groups (22 persons max) to ensure personal attention;
- Design tours for the young-at-heart catering to heart and soul;
- Visit the must-see attractions and the hidden gems of each destination;

Currently scheduling: Tours to Newfoundland, the Maritimes; · Host local seasonal tours (day trips)



Director and Tour Guide master Cathy Massey-Spracklin, a retired educator became passionate about travel and touring. This led to training and professional education in the field of travel at the International Guide Academyin Denver, Colorado from which she earned her certification as an International Tour Director and Tour Guide. After graduating with honours, she decided to launch her own tour company when she saw the need for specialized escorted tours for small groups. She has traveled and researched travel destinations all over North America, including Mexico and Hawaii as well.

Newfoundland Discovery Tour (July, 2023)

Cathy is particularly enthusiastic about tours of Newfoundland, having led many tours to the Maritimes in general. Newfoundland is her passion and this tour is an outstanding one.





Tuesday, Dec 13, 7 pm Cathy will be hosting a special presentation about this Newfoundland presentation there. To receive ZOOM credential for accessing the meeting, contact her at: <u>cathy@canxplore.com</u> tour explaining the many attractions and travel experiences to be had







Visit the website for more information and current updates to their tours: ww.canxplore.com

ON THE ROAD ... YOU AND YOUR CAR

Print the card below and

keep it in your car to use if/when you are involved in an accident.



In the event of a Collision A quick-reference guide from CAA Magazine — Craig Moy Follow these tips to help make the post-crash process a little less stressful:

	AT THE SCENE (9 things to do)
1	Stop your vehicle
2	Call 911: anyone injured or if damage to appears to be more than \$2,000 You should also call emergency services, especially <i>if you suspect</i> <i>the other driver is impaired.</i>
3	Record the collision details, including your speed, the location and road conditions.
4	<i>Take photos</i> and <i>video</i> of the scene if it's safe to do so.
5	Move your vehicle to the roadside when safely possible,
6	Turn on your hazard lights.
7	Exchange driver information:
	 drivers' licence details phone numbers insurance information.
8	Get the contact details of any witnesses if possible
9	Answer police questions honestly, <i>but don't admit fault</i> . Your insurance company will determine that.



Source: CAA Magazine, Winter 2022 Driving after dark has its dangers. Keep these five safety tips in mind to reduce risk for all road users. Doug Wallace

Night Driving . . .

more challenging with age. Objects are less visible, less clear, difficult to see.

KEEP YOUR LIGHTS ON

People driving with their lights off is a huge problem according to Sean Shapiro, a police constable with Toronto Traffic Safety. "In our reliance on technology, there's the assumption that your car will automatically activate the headlights," he says, "but the lights may not be on—making you what I call a ghost car."

SLOW DOWN

Often the lower volume of traffic on the road at night creates a false sense of security, making drivers feel like they can be less attentive. "People tend to go a little faster because it can appear like you have the open road," Shapiro says. "But the faster you're going, the less response time you have. Damage, injury, and the chance of death increase with that speed." Notably, the rate of fatalities reported to Toronto Police Services during nighttime hours is 142 percent higher than during the day.

EXPECT THE UNEXPECTED

Use extra caution at night. Be on the lookout for reckless or impaired drivers, stalled cars, pedestrians in dark clothing, and wildlife on the road. "Very often at night, drivers are tired and not paying attention.", Shapiro says. "So you're not

anticipating that kid playing ball on the street or the pedestrian crossing in front of you."

DRIVE CAUTIOUSLY

You won't be able to see as far ahead at night. "In very dark areas, you can't see what you're driving into," Shapiro says. "This is an obvious recipe for a collision."

CLEAR LINE OF VISION

A clean windshield and headlights will help you see better. Make sure your headlights are aligned properly to the road and use your high beams only when necessary. Keep interior lights low so the dash is visible but not distracting when you look at it. Avoid staring into oncoming headlights and, if possible, don't drive on two-lane highways, which are known for nighttime glare.

Remain alert and drive safely when out at night.

HEALTH AND WELLBEING



Igor Klibanov is a bestselling author, a fitness guru and CEO of the only *personal training company specializing in physical well-being of people over 60.*

Klibanov offers older adults many plans to help them improve their personal fitness, health and well-being.

If you are giving your health and physical well-being serious thoughts nowadays, explore and examine what *Klibanov* has to offer at <u>www.szpin.ca/category/fitness/</u>

On another note... "Long COVID" symptoms and suggestions:

I have been dealing with "long COVID" symptoms for many weeks now. My doctor confirms the diagnosis and states it can last from 3 weeks to 3 months. Repeated COVID tests are negative but 'don't come near me!'

The symptoms

Fatigue that worsens as the day progresses; lack of drive or energy (see above); coughing which can be managed with simple cough drops.

The Suggestions

Drink lots of hot liquids such as tea, cider, and lemon water with honey;

Honey alleviates cough symptoms;

Avoid dairy products as they aggravate cough symptoms;

Get plenty of bed rest, 8 hours minimum, more if you can will yourself to do so;

Self-isolate if you can, otherwise mask and social distance from others.



Sleep Is Critical for Good Health: Here's What We Should Do — and Should Not — to Get Better at It

Study after study, research continues to reinforce the importance of sleep. Not getting enough or getting poor-quality sleep has been associated with many health issues, from dementia and depression to impaired immune response and sexual dysfunction.

Recently, the American Heart Association added healthy sleep — *seven to nine hours* a night for adults — to its <u>list of eight essential lifestyle factors</u> for "optimal cardiovascular health," with AHA president Donald M. Lloyd-Jones saying, "sleep impacts overall health, and people who have healthier sleep patterns manage health factors such as weight, blood pressure or risk for Type 2 diabetes more effectively."

So the stakes are high when it comes to getting a good night's rest.

But what if — like almost half of Canadians, according to <u>a 2017 Statistics Canada</u> <u>report</u> — you have trouble falling or staying asleep at least some of the time? And what if it's more than some of the time? (A third of us also reported getting less than seven hours of shut-eye a night.)

For advice, we asked neuropsychologist Dr. Maude Bouchard, a lecturer at the Université de Montréal who has been researching sleep for more than a decade and, in 2015, became the clinical lead of a virtual clinic to treat insomnia and poor sleep called <u>HALEO</u>.

So many of us report having trouble falling or staying asleep at least some of the time. How do we know if it's insomnia?

You mentioned it, insomnia is defined as having difficulty falling asleep, staying asleep or waking up too early in the morning, which affects your daily functioning. But for it to be considered chronic, it needs to happen at least three times per week for at least three months.

Screening for sleep disorders is particularly important since some people might think they suffer from insomnia, but in reality, they may have a phase delay, i.e., they have problems falling asleep, not because of insomnia, but because they are *trying to sleep at a circadian timing that is not optimal for them* (for example, too early when they are night owls). A telehealth clinic, like HALEO, can help distinguish between the different sleep problems and their causes in order to treat them.

Aging is considered a risk factor for insomnia. Why is that?

Sleep is a dynamic process that keeps changing as we age. When we are getting older, we spend less time in deeper sleep stages, more time in lighter sleep stages and we tend to wake up more often during the night. This doesn't mean that we will all have insomnia when we become older. It mostly means that our sleep will become more fragile to disruptions.

Moreover, *different life events* can impact sleep as we age, such as changes in our level of daily activity, retirement, health problems, pain, medication, grief, mental health problems, etc.

Is there a frequency of waking up at night at which we should be concerned?

It is very normal to wake up during the night for short periods of time. It is, however, less normal to always need a long time (30-plus minutes) to fall back asleep. I would say that the number doesn't matter that much, except if the awakenings are linked with something else, like sleep apnea (to stop breathing for a few seconds many times during the night).

One good question you can ask yourself regarding your night awakenings is: *Am I feeling drowsy/sleepy during the day?* If the answer is yes, that could mean that you need more sleep or maybe better quality sleep or even that there is an underlying sleep disorder that prevents you from sleeping well.

Among other poor health outcomes, too little — and too much — and poorquality sleep has been linked to brain diseases, including Alzheimer's. Why is sleep so important for brain health?

This is such a good question. *Many physiological processes crucial to our physical and mental well-being happen during sleep.*

For instance, it is now known that during sleep there are processes that help get rid of waste accumulating in between neurons that are produced by our normal brain activations during the day. This specific process can help *clean the brain* and is therefore really important for our cognitive health. In order for it to happen, we need to sleep!

What's a common behaviour that negatively impacts our sleep? And what's one that can help us sleep better?

One thing that we don't talk about a lot is how people tend to compensate for their bad nights of sleep. For example, someone might decide to sleep in, take a longer nap or go to bed earlier the day after a bad night of sleep. Unfortunately, while this can help them get more sleep on a shorter term, all these behaviours can exacerbate an insomnia problem and make it actually more difficult to fall sleep at night.

INFLATION and COST OF LIVING

I received a notification from Enbridge Gas about their price increase proposal to the government. Am I supposed to be happy with the company sending me this informational message?

Enbridge Gas Inc. has applied to change its natural gas rates and other charges.

Learn more. Have your say.

Enbridge Gas Inc. has applied to the Ontario Energy Board to change its natural gas distribution, transportation and storage rates beginning Is natural gas distribution, ransportation and storage rates beginning January 1, 2024. If the application is approved as filed, a typical residential customer and a typical commercial customer of Enbridge Gas Inc. would see the following change in their annual natural gas bills:

	Annual Bill Impacts			
Rate Zones	Residential Customer	Commercial Customer		
EGD (former customers of Enbridge Gas Distribution Inc.)	\$28 increase	\$88 increase		
Union South (former customers of Union Gas Limited)	\$91 increase	\$1,320 increase		
Union North West (former customers of Union Gas Limited)	\$65 decrease	\$1,222 decrease		
Union North East (former customers of Union Gas Limited)	\$193 decrease	\$5,947 decrease		

Other customers, including businesses, may also be affected. Incentive Rate-setting Mechanism

Enbridge Gas Inc. has also applied for approval of an Incentive Rate-Enbridge Gas Inc. has also applied for approval of an incentive Rate-setting Mechanism to set natural gas distribution, transportation and storage rates in each of the years from 2025 to 2028. The Incentive Rate-setting Mechanism consists of a formula which is tied to inflation and other factors intended to promote efficiency and is used to set rates for the years 2025 to 2028.

Rate Harmonization

Enbridge Gas Inc. has filed a plan to harmonize its four rate zones (EGD, Union South, Union North West and Union North East) into a single rate zone and establish new harmonized rate classes and a common suite of services across the harmonized rate zone. Enbridge Gas Inc. suite of services across the harmonized rate zone. Enbridge Gas Inc. is proposing to phase in the implementation of harmonized services and rates between 2024 and 2026 to allow time to implement system changes, inform customers and mitigate bill impacts. If Enbridge Gas Inc.'s harmonization plan is approved as filed, the approximate annual bill change for a typical residential and commercial customer ranges from 0% to an increase of 1% effective April 1, 2025. The annual bill impact for other customer classes ranges from a decrease of -3% to an Increase of 5% effective April 1, 2026. The impact of rate harmonization on customer bills excludes any other changes to rates resulting from the Incentive Rate-setting Mechanism and other applications that Enbridge Gas Inc. may file.

Performance Scorecard

Enbridge Gas Inc. has also filed proposals with respect to its performance scorecard, including service quality requirements, in its application.

Additional Filing

Enbridge Gas Inc. states that it will file the remaining sections of its application by November 30, 2022 and that it will include additional information on its rate harmonization proposal, how it proposes to alportation on its rate harmonization proposal, how it proposes to allocate costs across the rate classes and rate design.



The application contains other proposals including requests to ize many of Enbridge Gas Inc.'s rate-setting m . thodologies, deferral and variance accounts and other policies. It is important to review the application carefully to determine whether you may be affected by the changes proposed in the application. THE ONTARIO ENERGY BOARD WILL HOLD A PUBLIC HEARING

The Ontario Energy Board (OEB) will hold a public hearing to consider Enbridge Gas's application. During this hearing, which could be an oral, written or electronic hearing, we will question Enbridge Gas on its request for rate changes. We will also hear questions and arguments from stakeholders that have registered to participate (called intervenors) in the OEB's hearing. At the end of this hearing, the OEB will decide what, if any, rate changes will be allowed.

If Enbridge Gas's request for an Incentive Rate-setting Mechanism is accepted by the OEB, the OEB's review in 2025 through 2028 may be limited to ensuring the annual rate adjustments are made in accordance with the approved Incentive Rate-setting Mechanism, and as a result you may not get notice of future rate changes made bet 2025 and 2028 by applying the OEB-approved Incentive Rate-setting Mechanism.

The OEB is an independent and impartial public agency. We make decisions that serve the public interest. Our goal is to promote a financially viable and efficient energy sector that provides you with reliable energy services at a reasonable cost.

BE INFORMED AND HAVE YOUR SAY

You have the right to information regarding this application and to be involved in the process.

- You can review Enbridge Gas's application on the OEB's website now You can file a letter with your comments, which will be considered
- during the hearing You can apply to become an intervenor. As an intervenor, you can ask questions about Enbridge Gas's application and make arguments on whether the OEB should approve Enbridge Gas's request. Apply by December 2, 2022 or the hearing will go ahead without you and you will not receive any further notice of
- the proceeding · At the end of the process, you can review the OEB's decision and its reasons on our website

LEARN MORE

Our file number for this case is **EB-2022-0200.** To learn more about this hearing, find instructions on how to file a letter with your comments or become an intervenor, or to access any document related to this case, please select the file number **EB-2022-0200** from the list on the OEB website: **www.eb.ca/notice**. You can also phone our Public Information Centre at 1-877-632-2727 with any questions.

FORMAT OF HEARING

There are three types of OEB hearings – oral, electronic and written. Enbridge Gas has applied for an oral hearing. The OEB is considering this request. If you have a preference with respect to the format of the hearing, you can write to the OEB to explain why by **December 2, 2022.**

PRIVACY

If you write a letter of comment, your name and the content of your letter will be put on the public record and the OEB website. However, your personal telephone number, home address and email address will be removed. If you are a business, all your ation will remain public. If you apply to become an intervenor, all information will be public.

This rate hearing will be held under section 36 of the Ontario Energy Board Act, 1998, S.O. 1998, c.15, Schedule B.



Dealing with inflation and the increases in the cost of living is like dealing with snowflakes; you shovel, they keep falling.

Solutions to deal with inflation?

Unfortunately, the only way the average person can deal with inflation is to *"cut back"* and what you cut back on is subjective depending on your economic situation/status.

Higher-income brackets

"Cut back" considerations for the well-to-do:

- Skip the 3rd trip to Bali this year;
- Sell the jet; fly commercial airlines, business class;
- Pass on caviar in this week's shopping;
- Switch cello-wrapped T-Bones for strip sirloin;
- Skip one dining-out venture each week;
- Switch Nordstrom for Holt Renfrew shopping;
- Let the chauffeur go;
- Downgrade the Rolls for a Bentley Bentayga;

People in my income bracket

People in my income bracket can cut back too but our selection differs from the above list, a little:

- Drive to Oshawa for a tour of the Christmas lights at the Oshawa Mall
- Take the bus to the next food shopping trip; bring a pull-cart;
- Buy canned tuna in water instead of in oil;
- Strip sirloin...what's that?

- Skip McDonald's this week
- Launder the hoodie and sweats, again
- What's a chauffeur?
- Last 'rolls' I had were a honeymoon breakfast in Niagara Falls: "rolls with honey!"

SCAMS again



I just cannot say this often enough....the scammers are working full time, 24/7 to get into your wallet. They never stop.

Take a page from Nancy Reagan, President Ronald Reagan's wife when she wrote about the drug problem in the USA.....Just say

"NO."

Here is the latest one they tried to run on me...I made the mistake of phoning them but the conversation went like this:

Me: "Hi....I am calling because I need a name and address for my

lawyer."

Reply: "mumble mumble" in heavy Indian or Pakistani accent .

Me: "Spell that for me so my lawyer gets it correctly."

Reply: "mumble mumble"

Me: "OK...you are difficult to understand. Are you in India? Pakistan?"

Reply: "Afghanistan"

Me: "Oh... got it. Now your address please."

Reply: "I am a terrorist."

Me: "Thank you...I don't need that service right now. Call me back anytime so I can record the call accurately for my lawyer." Was spoken as he hung up.____

*No call back yet...*and I will admit to playing a very, very risky game by phoning the number given me. **Don't do it.**

Record your online transactions, keep a log of things you do online. There are numerous apps and programs that make this easy. If you need help with such, talk to a son or daughter, grandson or granddaughter....even though they will be very short on patience. But you will learn important tools that will safeguard you as you surf the Internet.

Word Power

WORD POWER ANSWERS

1. snowbird—B: one who goes to a warmer region for winter; as, Carrie was a snowbird, with condos in Toronto and Tampa Bay.

2. psychrophilic— A: thriving in low tem-

peratures; as, The psychrophilic bacteria grew quickly once refrigerated.

3. hoarfrost—A: ice crystals formed on the ground at temperatures below freezing; as, Mallika loved walking through the hoarfrost on the lawn.

4. crampons—B: metal spikes attached to boots for traction on ice; as, Whitney fastened crampons to her boots before trekking up the mountain trail.

5. balaclava-

A: close-fitting garment for the head and neck; as, Wearing a *balaclava* and goggles, Corbyn was almost unrecognizable. 6. apricity—B: warmth of the sun in winter; as, The apricity made the January hike more tolerable for the kids.

7. chilblains—B: swelling caused by exposure to cold; as, The chilblains on Tabby's hands made it difficult for him to hold a fork.

8. sitzmark—C: depression in the snow formed by a skier falling backwards; as, Perry laughed at the sitzmark left behind by his tumble.

9. névé—C: granular snow at the top of a glacier; as, The climbers trudged across the névé at the east end of the glacier.

10. luge—A: small sled ridden in the supine position; as, Manu rode the *luge* down the winding course.

11. whiteout—A: blizzard that severely reduces visibility; as, When the storm became a *whiteout*, vehicles pulled off to the side of the road. **12. galosh—B:** overshoe for winter weather; as, Roger donned a pair of *galoshes* before heading out in the snow.

13. brumation—C: reptilian state of sluggishness in winter; as, Professor Elanik explained that the stationary snakes showed signs of brumation.

14. frigorific—C: causing cold; as, The chemicals formed a *frigorific* mixture, a quicker alternative to mechanical refrigeration.

15. frore—A: frosty; as, While the couple walked home, the familiar terrain took on a *frore* beauty.

1. B, 2.A, 3.A. 4.B, 5.A, 6.B, 7.B, 8.C, 9.C, 10.A, 11.A, 12.B, 13.C, 14.C, 15.A

CROSSWORD PUZZLE



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May your Christmas or seasonal celebration be filled with love, joy and much happiness.

