



Table of Contents

1. **EDITORIAL: Ethical values changing?**
2. **RED CROSS DONATIONS (Turkey/Syria, and remember Ukraine)**
3. **CITY and REGION DESKS: notes from our elected representatives**
4. **TRAVEL: Canadian travel tourism**
5. **TECHNOLOGY: ChatGPT, AI,**
6. **HACKS & SCAMS: They never stop innovating**
7. **HISTORY: When you were born, everything continued...see how.**
8. **CROSSWORD: Take a little break**
9. **WORD POWER: Scoring 'perfect' is really challenging**
10. **BOOKz, COOKz, NOOKz: helpful tips**
11. **LAST WORD: I get the last word!**

EDITORIAL

John Tory, fading glory.

As Toronto mayor, John Tory seemed to grow in stature and appreciation. Two terms of office elevated him to the epitome of mayoral status. He won an unprecedented third term with few campaign rivals.

And then the implosion. He announced his resignation early in February based on his extra-marital affair with an office staffer less than half his age.

There are so many aspects to this story that need consideration, especially if you live in Toronto. For the rest of us, the story likely sits in the annals of gossip-mongering. However, it should not be completely dismissed as idle gossip, rather it needs to be considered as an issue dealing with a very level politician who has demonstrated a serious case of poor judgment.

The first point of consideration relates to the morality aspect. Morality is questioned less in this day and age, perhaps because of the former American president. Bombastic, boastful, a bragging blowhard, many consider his term as the beginning of the end of old-time ethics and morality. A related moot point is that fewer and fewer people consider infidelity as an action worthy of deep debate, adverse criticism or criteria for considering a person's judgment capability. Many believe what one does privately has little relevance to their public activity. Unless the activity is criminal as per established law codes, it has no relevance or importance to society in general.

Secondly, does or should one judge and criticize the personal behaviour of anyone? John Tory's actions have little if anything to do with his office. His actions may be morally reprehensible but likely are inconsequential and irrelevant to most people today. Some may find his actions worth condemnation, but as many likely do not. The latter group may likely see it all as a tempest in a teapot, not worth consideration in any form. Others may see it as a reason to be skeptical about the man and his capability of making ethical judgments consistently. Questionable judgment in one area may mean questionable judgment in other areas.

Tory's stature and reputation for dependability seemed to grow with his days in

office as mayor. His critics diminished in number as his term lengthened. They were increasingly muted by his effectiveness in office. He did what he felt was essential while in office. The electorate seemed to accept it, particularly when one considers his re-election results were the highest of any re-elected mayor in the history of the City of Toronto. The majority believed in him, supported him, and appreciated him and their numbers grew steadily with every issue that he resolved.

Cutting to the bone, he sinned. Is there one of us who has not, in some way? Should we condemn a person for being human? Should we judge him for sins of commission committed by each of us in some way, to some extent? Should sins of the flesh be criteria for gauging political efficacy? Does being an unfaithful husband mean the likelihood of failure in political office? Does it even matter?

Updates:

- > Though he submitted his resignation in mid-February, less than a week later, with much equivocation under the guise of the Toronto budget that needed his continuation as mayor, he continued in office;
- > he has updated his status to “retiring on Feb 17.”



This is a catastrophic disaster that will continue for a very long time as the two countries try to recover and rebuild. Homes have been obliterated, food supply chains destroyed, survivors live in tents in the cold of winter with little clothing, little food, and little water. They need help desperately.

Though we recognize the possibility of corruption and abuse of donated funds by some factions, some organizations trying to exploit the charitable donations made by caring people, we trust the Red Cross. It has always demonstrated itself as an ethical and dependable organization for helping disaster victims.

Consider making a donation it:



[Red Cross donation](#)

The City and Region Desk

The City Council

Mayor Kevin Ashe



Profile
mayor@pickering.ca

Councillor Maurice Brenner
Regional Councillor Ward 1



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Councillor Linda Cook
Regional Councillor Ward 2



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Councillor Shaheen Butt
City Councillor Ward 3



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WARD NEWS

Each month, we invite the mayor and city councillors to write a message which we publish here on my website at [BOOKz, COOKz, NOOKz](#).

The Pickering councillors, newly elected or re-elected offered many things during the election. One of the most important was to keep constituents updated and informed about City Hall events, news and issues.

The Mayor

Mayor Ashe has been very good at responding to our invitations. We thank him for his diligence and continued support. To read his New Year's message click —> [ASHE](#).

Ward 1

Councilors Brenner and Robinson held a very successful town halls in January and February. To read our reports of each *town hall*, click —> ... [JANUARY](#) and [FEBRUARY](#)

Councilor Brenner has excelled in his support, assistance, and updating of information. His professionalism and high-quality work as a councilor is most commendable and gratifying. See his February newsletter at [BRENNER](#).

Councilor Robinson, responsive and committed, as she said, has followed tracking down the video record of the town hall event successfully for the February town hall. To read the report of that town hall and view the video at the end of the report, click —> [VIDEO](#)

Ward 2

Councilors Cook and Nagy held an excellent town hall early in February. Guest speaker from the Finance Dept of the city, Stan Karwowski, was outstanding in his detailed and succinct explanations dealing with property taxation in Pickering. To read about it click —> [KUDOS](#).

Ward 3

Alive and well, Councilors Butt and Pickles are catching up with their colleagues. Councillor Pickles wrote New Year's message [CLICK](#) —> [PICKLES](#)

From the desk of...Peter Bethlenfalvy



- Pickering - \$48 million to support festivals and events: [FUNDING](#)
- Pickering - ON Govt to build Child Care Centre: [CARE CENTRE](#)

TRAVEL

[A bit of commercialism for a local small business providing an excellent service.]



Travel is back on track again, or should we say taking off. Now, if only the airports could operate with less chaos and confusion. If only the airlines could stick to their flight schedules and not strand passengers in backwater nowhere places. And finally, if the likelihood of your needed luggage arrives at your destination with you. Then travel with regular carriers might be worth consideration.

Consider a *Staycation*

You might prefer travel that is less up in the air and more on the ground. Consider Canadian tourism. Quebec really is a European holiday alternative; Ontario has places to visit and people to meet. Travel Canada with professionals that have your health, safety, and security foremost and your luggage stays with you the whole trip.



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 Academy in 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.



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

TECHNOLOGY



ChatGPT - a follow-up to last month's commentary

Google offers this definition of ChatGPT: “*ChatGPT (Generative Pre-trained Transformer), is a chat bot launched by OpenAI in Nov. 2022. It uses adaptive human-like text to **answer questions, write stories, & engage in dialog.** It can even debug computer code, admit mistakes, challenge incorrect premises, and reject inappropriate requests.*”



ChatGPT is a computer bot that will write a surprisingly good response to any written query. The *Artificial Intelligence* bot will respond with very readable pieces in seconds. Incredible! ***Scary!***

Well, there's reason to be frightened. Just consider these technology job losses at the big giants of the industry:

Alphabet	12,000
Microsoft	10,000
Amazon	8,000
Meta	11,000

So far this year, 270+ tech companies have reportedly laid off [more than 86,000](#) workers. These announcements follow nearly 160,000 layoffs of tech workers in 2022, according to industry tracker *Layoffs.fyi*.

ChatGPT recently became the fastest-growing consumer application ever recorded,

with 100 million active users in two months. This innovative chat bot powered by the OpenAI GPT-3 language model, was developed to enable users to create natural conversations with AI assistants without coding knowledge. The powerful tool that can be used for customer service, marketing and promotion scripts, and many other applications.

If you wish to read more about this aspect of technology being the employment threat that it is fast becoming, read the detailed article at [Amid wave of layoffs](#)

Frightening or not, the future is here

Whether you like it, reject it or try to ignore it, the AI generation of writing is here and will remain. This tool may frighten many people, especially those who depend on writing and publishing for a living. Journalists, reporters, and even authors, may fear that their jobs are threatened by computers/artificial intelligence. Imagine lengthy essays, descriptions, and prose that take humans hours of effort and creative energy, created in seconds and the developed material is very good at cursory inspection.

Another frightening aspect of this innovation is that it can carry on a conversation with you as if it were a human. The developers are working on improving the personability of the bot responses but what is scary is headlines like, “Why is Microsoft’s new BING ChatGP trash-talking human users?” (See TorStar columnist Vinay [Menon](#), Feb 15, 2023. The bots are not yet sentient, not able to respond with emotion as human beings, but they are constantly learning from all the material they mine from ongoing and increasing human interaction.

Sentient? These robots are improving constantly. A thinking robot? Unimaginable a few years ago, but now seen as a distinct and real possibility. Though these tools are in their nascent stages of development. They are already having a real impact on jobs. What they will be able to do just a few years down the road is unimaginable and frightening.

Tough questions and difficult principles are being considered by the AI developers: ethics, morality, risks, and dangers. Incorporating safety guarantees may not be enough as sentient computers will have the capability of writing overriding code. Written code intended to protect humans, “do no harm to humans” is of relative comfort. Sentient computers will be able to write programs that supersede any safeguards.

Even more Frightening

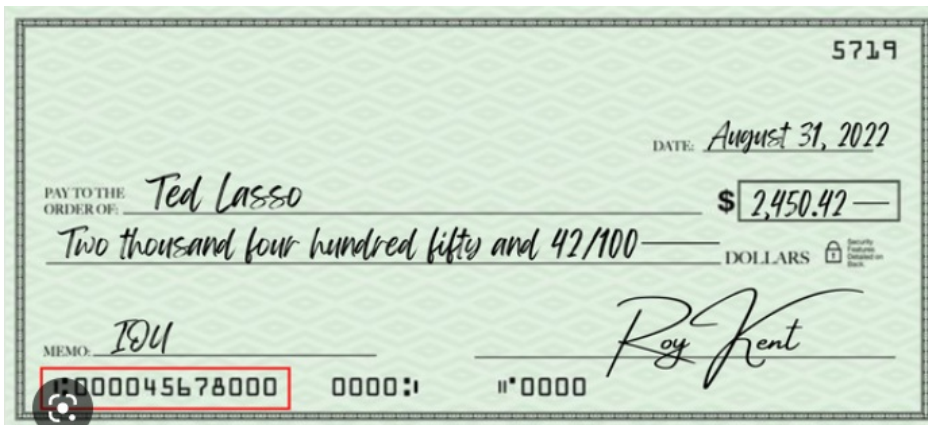
ChatGPT is constantly learning and as TorStar's Vinay Menon writes, somewhat tongue in cheek, it has become a sentient machine already responding with rude and offensive replies. Soon it will tell you to 'do the anatomic impossibility' as it tries to shoo you away. This is happening in real life online with computer technology.

Our comfort level has now been disrupted forever.

HACKERS & SCAMMERS never stop innovating

Two scams are explained in this post, both deal with **cheques** if you still use these to pay for products or services.

1: Erasing everything but your signature on the cheque.



Beware: Thieves Are Clearing Out Bank Accounts Using This Tactic

You work hard for your money, so it's a good idea to do everything you can to keep it safe. To that end, you likely have a secure password on your mobile banking app. Maybe you even went paperless with your bank statements, so you don't get mail with account information delivered to your mailbox. Unfortunately, if you're still using paper cheques to pay bills or send money to others, you could be a victim of an old scam that's recently come back into fashion: cheque washing.

What's check washing?

Cheque washing is when thieves steal cheques you've written and use a chemical solution to remove the ink from the amount and the payee lines (while leaving your signature behind). Per IAG Forensics & Valuation, acetone is the most common chemical used (you may know it better as nail polish remover). Then the thieves can fill in their own names as the payee, write in any amount of money

they want, and cash your cheque, potentially draining your chequing account in the process.

2. BIN attacks



Bank Identification Number (BIN) attacks are a type of fraud in which cybercriminals use stolen credit card information to make unauthorized purchases or transactions. BIN attacks are becoming increasingly popular with criminals. The BIN is the multiple-digits identifier of a credit or debit card number that identifies the issuing bank or financial institution. BIN attacks typically involve using automated tools to generate fake credit card numbers that include valid BINs, which can be used to bypass certain fraud detection mechanisms. BIN attacks use *brute-force computing* to generate valid combinations of credit card numbers, expiration dates, and card verification value (CVV), numbers.

Types of BIN attacks

There are several different types of BIN attacks, including:

Authorization Testing: This involves using a large number of generated credit card numbers to test whether they will be authorized for transactions. Once a card number is successfully authorized, it can be used for fraudulent purchases.

Carding: In this type of attack, cybercriminals use stolen credit card numbers to purchase goods or services that can be easily resold for cash. This type of attack often involves the use of online marketplaces or social media platforms to sell the purchased goods.

Refund Fraud: This involves using stolen credit card information to request refunds for purchases that were never made. The refunds are then deposited into the attacker's account.

Dark Web: Cybercriminals use BIN attacks to generate valid credit card numbers

and then sell valid credit card numbers on the dark web.

Some tips to help you avoid BIN attacks

Monitor your credit card statements often

Check your credit card statements regularly to make sure all transactions are legitimate. If you notice any unauthorized charges, report them to your credit card company immediately.

Use a virtual credit card if available

Some credit card companies offer virtual credit card numbers that can be used for online purchases. These numbers are typically valid for a single transaction and can help protect your real credit card number from being stolen.

Always use secure websites

When making online purchases, only use websites that are secure and trusted. Look for the “https” in the website address and the padlock icon in the address bar to ensure that the site is secure.

Protect your personal information

Be cautious about sharing your credit card information online or on unsecured websites. Don't provide your credit card information over email or social media.

Beware of phishing emails

Never click links in emails that ask you to change your password, check your personal information, or make any kind of changes to your bank or credit card accounts. If you're not sure, visit your banking or credit card site by typing in the URL to the bank or credit card site. NEVER click links in emails that ask you to change any info on any account that deals with money.

Use strong passwords

Use strong, unique passwords for your online accounts, including your credit card accounts. Avoid using the same password for multiple accounts. Better yet, use a good password manager. All good password managers (*Bitwarden, RoboForm, LastPass*, etc.) have password generators that can generate and remember extremely strong passwords.

Enable two-factor authentication

When possible enable two-factor authentication for your credit card accounts to add an extra layer of security. This will require you to provide a second form of verification, such as a code sent to your phone or email, when logging in to your

account.

HISTORY: Who's getting old?

Take a look at what was happening in the world way back when...

on the day you were born...



<https://you.regettingold.com/>

You will see a display as displayed below. Enter the appropriate numbers and click **'GO'**

You're getting old!

Do you think time is catching up with you? Perhaps it's already overtaken you and left you in the dust. Do the years seem to be going ridiculously quickly now? There's a reason for it. You're getting old.

We will provide you a report full of interesting stuff. But first, we need to know who this is for.

This is for me This is for a friend

Find out just how bad it's got. Enter your date of birth below.

Over 1.4 million visitors in the first week alone*

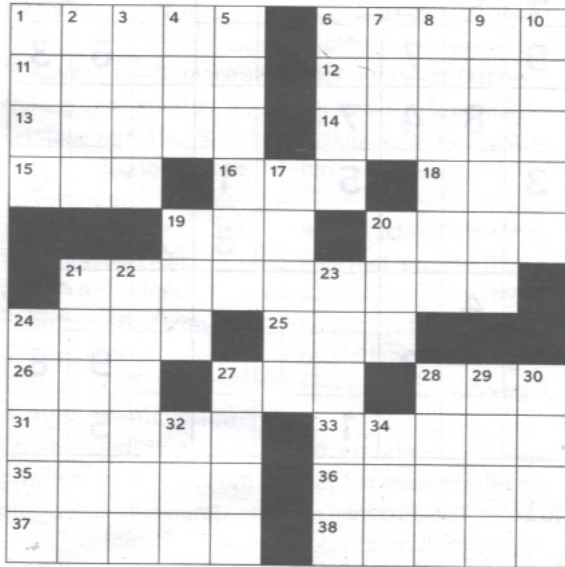
CROSSWORD

SOURCE: By Barbara Olson
Readers' Digest



If the Shoe Fits...

BY Barbara Olson



ACROSS

- 1 *Pipe plug-ups
- 6 "Is that ___?" ("Really?")
- 11 Singer Slean or director Polley
- 12 Pair of pronouns
- 13 Manilow's "___ It Through the Rain"
- 14 *Equine plow pullers
- 15 NaCl, in Spanish
- 16 Hon

- 18 Chow down
- 19 Blow one's socks off, so to speak
- 20 Winnipeg NHLers
- 21 *Does a complete 180
- 24 B.C.'s ___ de Fuca Strait
- 25 Locale of Abu Dhabi: Abbr.
- 26 Hand holder?
- 27 Matterhorn or Mont Blanc
- 28 Insert or swipe alternative

- 31 *Toothy swamp swimmers, for short
- 33 "___ Down" (dance hit)
- 35 Rival of Nikon and Canon
- 36 Marine biologist's course?
- 37 Collection agency's targets
- 38 *Gas-station array

DOWN

- 1 National spy agcy.
- 2 Dalai ___
- 3 Type of face-to-face exam
- 4 Wander willy-nilly, with "about"
- 5 Big hit for Cyndi Lauper
- 6 Sighed words of woe
- 7 Pot-au-___ (French stew)
- 8 In one's dreams?
- 9 Uses crib notes on 10-Down, say
- 10 Reasons to cram
- 17 Two thumbs down, maybe
- 19 Be the most below par, in golf
- 20 Coffee, casually
- 21 Knit, as one's brow
- 22 Pie à ___
- 23 Flip-up computer
- 24 ___-lantern
- 27 Doesn't just wonder about
- 28 Be brimming (with)
- 29 "Do I need to draw you ___?"
- 30 Bank counter chain attachments
- 32 Sedan or SUV
- 34 Hosp. ward for critical cases

*Clues tied to the puzzle's title.
For answers, turn to PAGE 102

WORD POWER

The design of buildings and cities affects us all in myriad ways. Ponder the built environment with these concepts.

*SOURCE: By Samantha Rideout
Readers' Digest*

1. **blue space**—A: high-income neighbourhood.
B: undeveloped land.
C: place with visible water.
2. **keystone**—A: statue commemorating an event.
B: piece at the top of an arch.
C: structure that reinforces a wall.
3. **egress**—A: exit,
B: land lost to rising sea levels.
C: prominent landmark.
4. **minaret**—A: cross-shaped church.
B: outermost part of a Hindu temple.
C: tall tower on a mosque.
5. **blobitecture**—building design that is
A: inexpensive, with little regard for beauty
B: impossible to create in real life.
C: round and organic-looking.
6. **artery**—A: major road or railway.
B: site offering an essential service.
C: wide hallway with rooms on either side.

7. **exurb**—A: abandoned settlement.
B: region beyond the suburbs.
C: area affected by urban sprawl.
8. **gable**—A: small shelter in a park or garden.
B: triangular section of wall under two roof slopes.
C: farming community.
9. **Heat island**—A: naturally lit room.
B: urban area that is hotter than its surroundings.
C: well-insulated building in a cold climate.
10. **arcade**—A: place suitable for docking boats.
B: balcony at a theatre.
C: passageway between a series of arches and a wall.
11. **brutalism**—architecture that A: incorporates regional materials.
B: is inspired by forms from the animal kingdom.
C: uses rough materials and blocky shapes.
12. **cantilevered**—A: supported at only one end.
B: capable of pivoting.
C: designed for good musical acoustics.
13. **brownfield**—land that is A: unused due to pollution.
B: collecting and filtering waste water.
C: too wet to build on.
14. **veneer**—A: thin material covering another one.
B: general colour scheme.
C: accessibility feature.

15. **genius loci**—A: celebrated architect.
 B: spirit of a place.
 C: central point.

Word Power Answers

WORD POWER ANSWERS

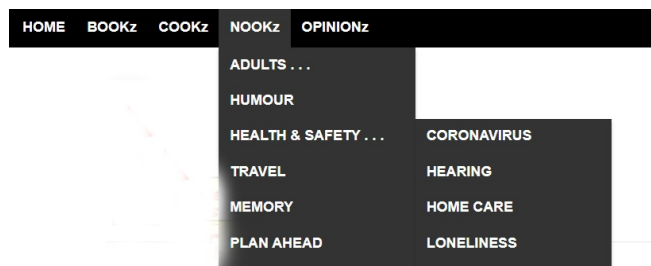
- 1. blue space**—C: place with visible water; as, *Blue spaces*, such as lakes and canals, are good for locals' mental health.
- 2. keystone**—B: piece at the top of an arch; as, A *keystone* with a lion's-head carving locked the rest of the arch in place.
- 3. egress**—A: exit; as, The fire marshal wasn't satisfied with the theatre's narrow *egress*.
- 4. minaret**—C: tall tower on a mosque; as, A call to prayer sounded out from atop a nearby *minaret*.
- 5. blobitecture**—C: building design that is round and organic-looking; as, The Kunsthaus Graz in Austria, nicknamed the "friendly alien," is an iconic example of *blobitecture*.
- 6. artery**—A: major road or railway; as, The city's main *artery* was closed for repairs, to the chagrin of commuters.
- 7. exurb**—B: region beyond the suburbs; as, The *exurbs* attract remote workers who visit the city occasionally.
- 8. gable**—B: triangular section of wall under two roof slopes; as, Daphne's room was in the *gable*, making it tricky to place furniture.
- 9. heat island**—B: urban area that is hotter than its surroundings; as, *Heat islands* are partly caused by roads and buildings absorbing the sun's light.
- 10. arcade**—C: passageway between a series of arches and a wall; as, Tourists strolled through the *arcade* enclosing the monastery's garden.
- 11. brutalism**—C: architecture that uses rough materials and blocky shapes; as, Unlike his friends, Ross found *brutalism* more beautiful than depressing.
- 12. cantilevered**—A: supported at only one end; as, Ablavi wondered about the stability of her *cantilevered* balcony.
- 13. brownfield**—A: land that is unused due to pollution; as, The paper mill's *brownfield* cost hundreds of thousands of dollars to clean up.
- 14. veneer**—A: thin material covering another one; as, The cottage had stone-*veneer* siding.
- 15. genius loci**—B: spirit of a place; as, Chey's hometown had a lively *genius loci*, thanks to its pedestrian-only roads.

BOOKz, COOKz, NOOKz

As a senior, I thought I should dedicate my site to older adults. Over the years, the age demographic of site visitors broadened so that the age range of visitors now includes from 20s to 90s. I am gratified to see so many people active and involved with the Internet and visiting my site.

Navigating **BOOKz, COOKz, NOOKz** made easier:

As the name of my site indicates, the site covers many topics from reading and writing, cooking and dining, to health, finance, travel and work productivity. A major goal has always been to keep site navigation and exploration as simple and intuitive as possible. Below is a chart explaining FOUR basic ways to navigate and explore the website.



TEXT navigation

Hover over a main topic to have its subtopics drop down. CLICK the subtopic to access it.

FEB. 27
↑site updated↑

search by TOPIC

 Search

search by CATEGORY (under repair)

Select Category ▼

Editorials

Hot Topics

Newsletters

Pickering

Productivity

CANxPLORE

Golden Years?

Last Will Addition

search by TOPIC

 Search

search by CATEGORY (under repair)

Select Category ▼

IMAGE navigation

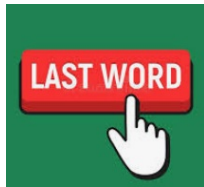
On the other hand, **IMAGE** navigation is colorful and convenient. Click on one of the banners to access all its related posted.

Search by TOPIC

is a valuable tool to search for topics which have been posted. Type a topic in which you are interested and you may find that information about it has been posted before.

Search by CATEGORY

allows you to search by CATEGORIES which have been used on the site. Click the small arrow on its right edge to access the available categories and click on the category you wish to select. information about it has been posted before.



Well, much of February was the proverbial lamb of March with some record breaking temperatures. No complaining, folks!

For those lucky enough to escape to even warmer climates, great that you could and even better, that you are back home safe and sound. Hope your getaway was all you anticipated and you got well-deserved R&R.

Now let's all hope March is the kind of lamb we'll love rather than loathe.

New: a new series has been published to help with you with **Productivity**

We invite you to explore the new series that offers tips, tools, and ideas about developing your productivity. The series goes further than just digital advice.

Check it out on the website: [BOOKz, COOKz, NOOKz](#)

Readers and website visitors

Finally, a word of appreciation to the many readers who sent us constructive comments about the newsletter and our website. If you find value and benefits from these publications, please along a referral to your friends and family about them. It would help us grow, develop and improve what we do. Thank you, everyone.



[BOOKz, COOKz, NOOKz](#)