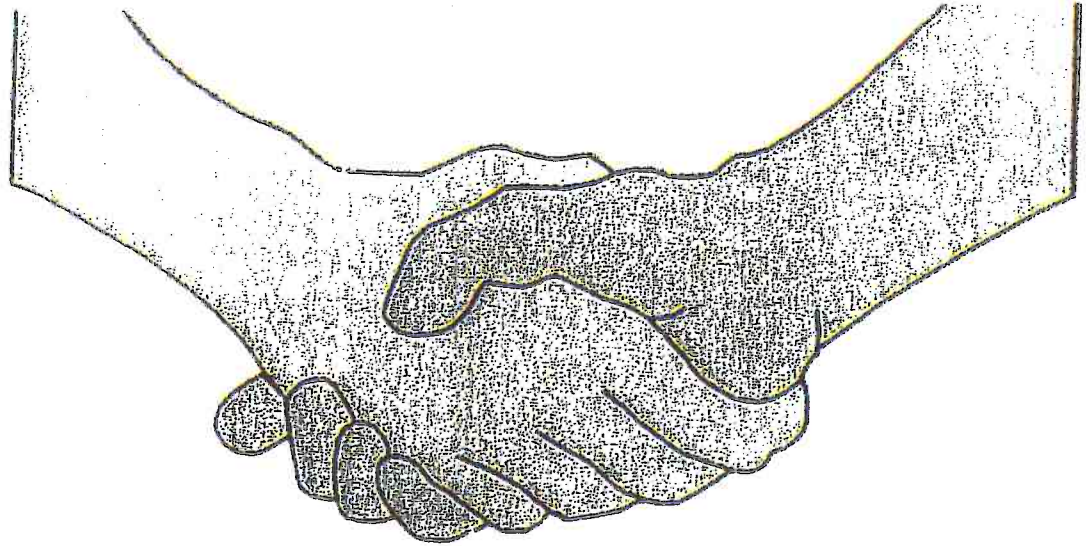


Thurlestone NewsMagazine

July 2010





Mission Statement

To promote Unity and Participation

To inform and Entertain



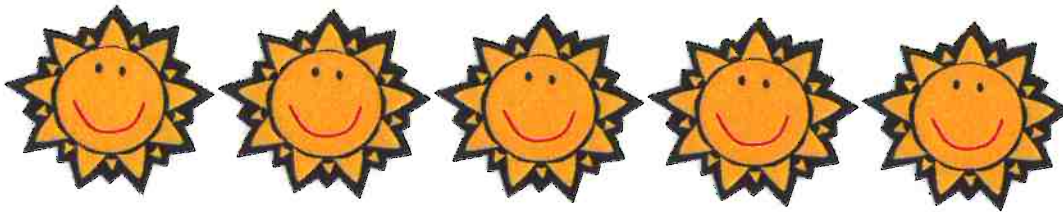
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Committee Members

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

Acknowledgements: Thanks to all those who helped make this issue possible. Thanks you to Kay Witcher for "A Frugal Life". A very special thanks to Alba Salsona who delivers the NewsMagazine each month.



Notes from the Editor

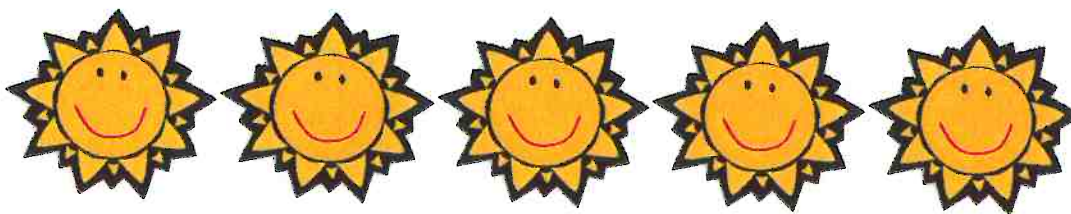
Hurray it's summer! I hope you are enjoying the green trees, the flowers and the warm sun too.

I am sure the children are enjoying their school break. This is the time of barbeques and fun activities like canoeing, fishing or swimming. Many people are going to their cottages to be with their family and friends.

I am sorry, that this is Lucy's and my last newsletter issue. We are both moving. I know, we will miss our neighbours, the park and the lake.

Take care of each other!

*Your editor
Heike Heinze Wilks*



The Canadian Alphabet

- A is for Acadians, the French-Speaking settlers of Nova Scotia and New Brunswick.
- B is for Bobbys; Hull, Orr and Clarke. All were hockey legends.
- C is for John Cabot, the Italian sailor who first sighted the coast of Canada in 1497.
- D is for the Dionne Quintuplets. Annette, Emilie, Yvonne, Cecile and Marie were born in 1934.
- E is for Timothy Eaton, the Irish born merchant who founded the Eaton's Department Store.
- F is for Sir Sandford Fleming, who was a driving force in establishing standard time.
- G is for Glenn Gould, pianist extraordinaire known world wide.
- H is for Ned Hanlan, the great sculler and Canada's first world Champion.
- I is for Ice. Rinks, glacier, bergs, and Artic packs, ice is part of the Canadian World.
- J is for A. Y. Jackson, painter and writer who was a leading member of the Group of Seven.
- K is for Klondike, site of the Yukon Gold Rush in 1896.
- L is for Sir Wilfrid Laurier, Prime Minister from 1896 to 1911. He was the longest serving MP ever (45 years).
- M is for Angus McAskill, the Cape Breton Giant. By adulthood he stood 7' 9" and weighed 425 pounds.
- N is for the Noorduyn Norseman, the first Canada-designed bush plane.
- O is for Oak Island, a small island off the coast of Nova Scotia which holds one of the most enduring mysteries in Canadian History...
- P is for Poutine, a uniquely Canadian concoction of french fries , gravy and cheese curds.
- Q is for the Queen's Plate, the oldest, uninterrupted horse race in North America.
- R is for Railway. The first rails were laid in the 1830's and it was completed in 1885.
- S is for HMCS St. Croix, a WWII destroyer of the Royal Canadian Navy. Sunk in September 1943.
- T is for Toboggan, a simple native-designed sled originally used for hauling light loads through the snow.
- U is for United Empire Loyalists, American Colonists who settled in what is now Ontario.
- V is for Captain George Vancouver, who explored the West Coast in 1792.
- W is for Wayne and Shuster, who entertained troops in WWII.
- X is for Xanten, a German Town where Canadian soldiers fought in WWII.
- Y is for York boat, a workhorse of the Hudson Bay Co. used from 1700-the early 1900's.
- Z is for Janusz Zurakowski, a Polish born test pilot for the Avro Aircraft, in 1952.



Cool Canadian Facts

Here are some items Canada is famous for;

- Tim Hortons
- Maple Syrup Pie
- Nanaimo bars (We invented them)
- Pablum (We invented that, too)
- Red Rose Tea (only available in Canada)
- Poutine
- Lacrosse
- Hockey
- Basketball (We invented it)
- Canadian Football
- Canadian Beer
- Largest Flag ever at the Olympic games (twice)
- We burnt the White House in the war of 1812
- The Hudson Bay Company once owned 1/11th of the World's surface.
- The word "eh"
- Canadian Tire Money
- Superman was created by a Canadian
- Canadian inventions include; duct tape, insulin, walkie-talkies, roller skates, air-conditioned vehicles, snowmobiles, jet skis, zippers and many more.

What Happened in July?

- 1st Canada Day
- 1st First Canadian Coins Minted, 1858
- 2nd Writer, Ernest Hemingway, commits suicide at age 61
- 2nd The First Lawrence Welk Show aired today
- 3rd Stay out of the Sun Day
- 4th Jazz Musician, Louis "Satchmo" Armstrong born, 1900
- 6th National Fried Chicken Day
- 7th Ringo Starr's Birthday
- 7th Chocolate Introduced, 1550
- 10th Don't Step on a Bee Day
- 10th Teddy Bear Picnic Day
- 11th Author (Charlotte's Web) E. B. White born, 1899
- 12th Pecan Pie Day
- 13th Barbershop Music Appreciation Day
- 13th Peter Gzowski, Radio Personality, born 1934
- 14th Washing Machine Invented, 1857
- 15th Cow Appreciation Day
- 16th Ginger Rogers Birthday
- 17th National Ice Cream Day
- 18th Chrysanthemum Day
- 20th Man's First Lunar Landing
- 23rd Ice Cream Cone invented, 1904
- 24th Pioneer Day
- 25th The First Bikini is shown in Paris at a Fashion Show, 1946
- 28th Anniversary of the Singing Telegram
- 28th Beatrix Potter's Birthday
- 28th Terry Fox, Cancer Activist, born, 1958
- 29th Prince Charles of England weds Lady Diane Spencer, 1981
- 30th Henry Ford born, 1863

What Happened in August?

- 1st Civic Holiday
- 1st International Joke Day
- 1st Friendship Day
- 2nd First Telegraph Message from Newfoundland to England, 1834
- 3rd Henry Hudson Discovered Hudson Bay, 1610
- 4th Maurice "Rocket" Richard (Hockey Player) Born, 1921
- 4th Queen Mother, Born, 1900
- 6th Pamper Yourself Day
- 6th Lucille Ball Born, 1911
- 6th Rootbeer Float Day
- 7th Ottawa selected as Capital, 1858
- 10th Lazy Day
- 12th Sewing Machine Patented by Isaac Singer in 1851
- 13th International Left Handers Day
- 14th Japan surrendered, ending World War II, 1945
- 15th The first Top Hat worn, 1797
- 16th Elvis Presley died this day in 1977
- 17th Flush toilet patented in 1861 by Mr. Thomas Crapper (Honest!)
- 18th Wizard of Oz Premiered, 1939
- 19th The Yukon Territory is discovered in 1896
- 20th Lemonade was invented in Paris, 1630
- 21st Next total solar eclipse visible from North America, 2017
- 22nd First experimental television broadcast, 1932
- 23rd Oscar Hammerstein II, Broadway librettist, dies at 65, 1960
- 25th Amelia Earhart completes transcontinental flight, 1932.
- 26th Chinese invent Toilet Paper, 0580
- 27th Mother Teresa Born, 1910
- 27th "Guinness Book of World Records" 1st published, 1955
- 29th Walt Disney's "Mary Poppins" released, 1964

**BOARD OF DIRECTORS MEETING
THURLESTONE CO-OPERATIVE INC.
22 Fishleigh Drive, Unit 3
Scarborough, Ontario, M1N 1K8**

April 20th, 2010

**Present: Pam Syvret, Shannon Doyle, Elaine Richard, Lois Logie, Melanie Lyle and Diana Hogan
(Bridget Maloney Arrived at 7:30 p.m. and left at 8:25 p.m.)**

Regrets: Luci Walwich and Kelly Herrmann, Mike O'Donnell

Absent:

Recording Secretary: Pam Syvret

Acting Chairperson: Melanie Lyle

1. Call to Order

Meeting was called to order at 7:15 p.m.

2. Approval of the Agenda

MOTION TO APPROVE THE AGENDA AS AMENDED

MOVED by Lois.

SECONDED by Shannon.

CARRIED.

3. Adoption of the Minutes

MOTION TO ACCEPT the minutes from March 30th, 2010

MOVED by Elaine.

SECONDED by Melanie.

CARRIED.

4. Business Arising from the minutes of March 30th, 2010

Emergency Review deferred to next meeting

5. Confidential Section – See Confidential Section

6. Co-ordinator's Report- See Attached

6.1 Administrative Update :

- a) **MOTION TO APPROVE the Proposed Office Schedule: To close Office 1 day each week in May 2010 to use up 4 holidays (possibly each Friday on May 7th, 14th, 21st and 28th, 2010 – dates to be confirmed)**

MOVED by Melanie.

SECONDED by Pam.

CARRIED.

- b) **Letter from CHMC – They have reviewed our Financial Statements for fiscal years from June 1st, 2004 through to May 31st, 2009 and find that there is no outstanding subsidy amounts for 2 Folcroft under the section 95 program.**

- c) **CHFT is giving our co-op a 35th Anniversary plaque on May 10th, 2010. Is there anyone wishing to attend to collect this plaque?**

6.2 Maintenance Update :

- a) **MOTION TO APPROVE Line Painting at Fishleigh Parking Lot. The Parking Lot Co-ordinator would like us to have the numbers repainted, as they can barely see them. Mary Anne Byrne is willing to do the number painting, as long as we provide the materials. The paint and number stencils would be \$200.00 to \$250.00. To have a company come in and do this work it would be about \$500.00. The parking lot is one of the items requested in the 2nd round of renovation and retrofit of existing social housing initiative from the Federal Government.**

MOVED by Melanie.

SECONDED by Pam.

CARRIED.

- b) **Flooding at Unit 3C occurred this past weekend and again about two or three weeks ago. We cleared the first flood by snaking the floor drain after which the flooding drained from the floor. The member cleaned up any residual water with a shop vacuum provided by the co-op. Everything seemed fine until this past Sunday when it flooded once again, only this time the amount of water was far more significant and flooded two units below. Co-op shop vacuums were provided to the two most flooded units – 3c and 1C and the members in these units cleaned up all water from the floor surfaces. Dehumidifiers were turned on in units 1C, 2C and 3C and any fans were also turned on so as to dry up and extract any residual moisture in the floors or walls etc. The 2nd flooding was remedied by Maverick who snaked out the sanitary drain accessed by taking off the toilet at unit 3C and going into the drain and main stack this way. A blockage was found but pushed through and so exactly what the item was we cannot determine. It could be anything from a hard object such as a hairbrush, toothbrush, razor, toy etc., or it could be due to softer large items such as tampons, kitty litter, etc. By Monday, we continue to monitor the situation to make sure that the problem was remedied and 3C reported a slow draining bathroom sink. We called Rooterman this time and they came and snaked down the sanitary drain to a depth of 45 feet – well below the building and it was all clear. They cleared 3C's**

**BOARD OF DIRECTORS MEETING
THURLESTONE CO-OPERATIVE INC.
22 Fishleigh Drive, Unit 3
Scarborough, Ontario, M1N 1K8**

May 11th, 2010

Present: Pam Syvret, Shannon Doyle, Elaine Richard, Lois Logie, Luci Walwich, Mike O'Donnell and Diana Hogan (Mike O'Donnell arrived at 7:17 p.m.) (Shannon left at 8:45 p.m.)

Regrets: Kelly Herrmann, Bridget Maloney and Melanie Lyle

Absent:

Recording Secretary: Pam Syvret

President: Luci Walwich

1. Call to Order

Meeting was called to order at 7:15 p.m.

2. Approval of the Agenda

MOTION TO APPROVE THE AGENDA AS AMENDED

MOVED by Lois.

SECONDED by Shannon.

CARRIED.

3. Adoption of the Minutes

**MOTION TO ACCEPT the minutes from April 20th, 2010
DEFERRED**

**4. Business Arising from the minutes of April 20th, 2010
DEFERRED**

5. Confidential Section -- See Confidential Section

6. Co-ordinator's Report- See Attached

6.1 Administrative Updates:

- a) Proposed Changes to May 2010 Office Schedule: To cancel the balance of any holidays in May 2010 (except May 24th, 2010 – Victoria Day) so that fiscal year end items can be addressed on time.**
- b) Letters from CHMC – They have reviewed our request for funding under the Retrofit of Existing Social Housing initiative for both Fishleigh and Folcroft – Round Two. They are saying “No” for Folcroft due to already receiving funding in round One and are saying “Tentative Maybe” for Fishleigh, subject to further physical inspection expected shortly.**
- c) CHFC eAlert attached for your review Re: Model Bylaws that are offered to co-ops, is giving our co-op a 35th Anniversary plaque on May 10th, 2010. Is there anyone wishing to attend to collect this plaque? Lois Logie collected the plaque on behalf of Thurlestone Co-op.**
- d) TCH Letter offering opportunity to submit Request for Expressions of Interest (RFEOI) – EOI 01/10 by no later than May 25th, 2010. See attached.**
- e) Parking Charges: Shari Kiewel – Fishleigh Parking Lot Co-ordinator is concerned about the loss of parking revenue in the lot and attributes this loss to the parking charge that she believes is too high for members. May 2010 we are renting 26 spots @ \$25/spot = \$650.00 revenue, May 2009 we rented 28 spots @ \$25/spot = \$700.00 revenue, May 2008 we rented 33 spots @ \$20/spot = \$660.00 revenue, May 2007 we rented 33 spots @ \$20/spot = \$660.00 revenue.**

6.2 Maintenance Update:

- a) Line painting at Fishleigh’s Parking Lot. Propose to hold off on this as this would become part of the renovation and retrofit project, if approved. – No painting will be done at this time.**
- b) Flooding at Unit 5D occurred this past weekend due to southern driven rains at the floor level in front of the new patio doors that were recently installed. The member is sealing up some outside holes in the stucco wall with silicone provided by the Co-op and they will continue to monitor during rain storms to see if any further flooding occurs. The new doors were water tested today by CMS engineer and were found to be operating perfectly and so it appears that these doors can be ruled out as the cause of this flooding. If further flooding does occur, we will investigate further for other possible leak sources including from the roof.**
- c) Request from building 24 members to have a privacy fence installed at the north east corner at the retaining wall in order to prevent debris from falling onto the lawn area beside building 24 and to improve privacy.**
- d) CMS Outstanding and Deficiency List for 2 Folcroft Concrete and Patio Project (attached). The items on this list have all now been addressed.**

7. Committee Reports

- a) **Membership Committee – Re: Charging Application Fees
DEFERRED (until Bridget can be present)**
- b) **Delegate Report CHFC – AGM & Resolutions**
 - 1) **Lois checking on date**
 - 2) **Can the co-op justify the cost to go (yes)**

8. New Business :

- a) **Approval of 3rd Quarter Financial Statements June 1st, 2009 to February 28th, 2010
DEFERRED**
- b) **Review of Emergency Procedures for New Board Members – DEFERRED**
- c) **Participation – sheets (good job go for it)**
- d) **Would the co-op be able to donate any monies to the Cliffside Morning Meal Program?**

9. Date of Next Board Meeting – June 1st, 2010

10. Adjournment at 9:45 p.m.

President

Secretary

WELCOME

To new members

Janice Hardacre 1804

Richmon Oppong ar.₁₂ Christiani Labi 1603



Notes from the Co-ordinator's Desk



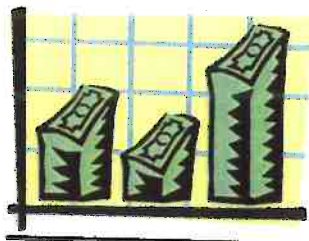
A/C Platforms

If you do not have an Air Conditioner platform made for the Fishleigh Drive new windows, then please contact the Co-op Office to arrange to get one. Extra platforms can be purchased for A/C units at a cost of \$23/platform.

When the new windows were installed at the Fishleigh Buildings, each unit was equipped with an A/C Platform with which to set A/C units upon so as to prevent damage to the new windows. Please be reminded that there can be no holes drilled, nailed, or screwed into the vinyl windows or their casings or frames. Please do not void our window warranties by placing any holes in any of the vinyl surfaces or materials. Anyone damaging the windows

could be held responsible for their repair/replacement.

Please be reminded that these A/C platforms are hollow underneath and once set on the window ledge, they can provide a cozy spot for bird nesting. One solution to this bird nesting problem is to block up the platform at each end so as to eliminate the opening for animals. This can be easily accomplished by simply cutting out the appropriately sized squares for each end of the platform from rigid Styrofoam and then placing these ends inside each end of the platform that sits on the outside window ledge. This quick and easy solution has been tried and tested successfully as a solution to the animal nesting problem.



REMINDER NEW HOUSING CHARGES JUNE 1ST, 2010

Please be reminded that as of June 1st, 2010 the housing charge rates increased as follows:

Fishleigh:

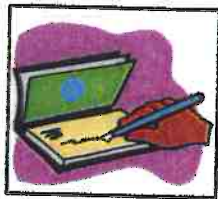
1 bedroom	\$748.00
2 bedroom	\$843.00

Folcroft:

1 bedroom	\$1005.00
2 bedroom	\$1080.00
3 bedroom	\$1169.00

These housing charges were approved by the members at the General Members' Meeting that was held in March 2010 and took effect starting June 1st, 2010.

Parking Charges:
\$25.00/spot/month



Payment Options

Now that the new fiscal year has begun and assuming you have already paid your Last Month's Housing Charge deposit increase on June 1st, 2010, you may be ready to consider your payment method for the balance of this new fiscal year. There are a number of easy payment options for you to choose from as follows:

Pre-Authorized Payment: At the back of this Newsletter you will find a page entitled "Pre-authorized Debit Agreement". We would recommend that you consider paying your monthly housing charges by this payment method, as it is the most convenient and worry free payment method for both you and the Co-op. Simply fill out the form, attach a void cheque, or record your banking information where indicated on the form and then return this Agreement to the Co-op Office as soon as possible to

begin your automatic monthly payments of housing charges.

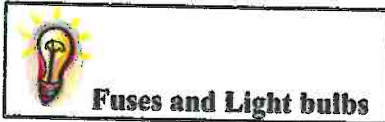
Post-Dated Cheques: Alternatively, you may submit a series of post-dated cheques from July 1st 2010 to May 1st, 2011 to the Co-op Office. One cheque will be processed each month as your housing charges become due on the first of each month.

Cheque or Money Order: The final payment option for housing charges is to submit individual cheques or money orders delivered to the Co-op Office by the 25th day of each month and post-dated for the first of the month following when your housing charges will become due for your unit. Cheques or money orders are required to be submitted by the 25th of the month before the 1st of the month following so that the Finance Committee can prepare the 1st of the month deposits in advance.

NO CASH PAYMENTS PLEASE!

Please note that cash payments are not acceptable forms of payments, as per the recommendation of the

Co-op's Auditors, because it increases the co-op's insurance liability. We strongly advise members to choose one of the above payment methods instead.



Fuses and Light bulbs

Please be advised that each household is responsible to ensure that they have a supply of their own replacement light bulbs and replacement fuses for their individual units, as these ongoing replacement items do not form part of the Co-op's annual operating budget.



Heating is Off for the Summer

Now that the heating systems have been shut down for the summer, our heating contractor will be gearing up to perform his annual tune-up of our heating systems.

Notes from the Co-ordinator's Desk

This is also the best and cheapest time to have in-suite heating repairs including repairs to radiators not working, leaking or missing parts, etc., as well as any repairs to baseboard heaters.

Enclosed in this Newsletter you will find a Thurlestone Co-op Work Order. Please use this work order for any heating repairs needed. Or you may want to use this work order for other seasonal repairs such as ripped and broken screens, malfunctioning windows, etc.

Please complete your work order and drop it off at the Co-op Office. If you don't report your repairs needed, we have no way of ensuring your continued enjoyment of your unit. You may also submit your work order requests by email at thurlestonecoop@rogers.com.



Please note that the Co-op Office is open regularly from:

Monday to Thursday,
1:00 p.m. and 4:00 p.m.

Fridays:
9:30 a.m. to 12:30 p.m.

OFFICE CLOSED

The Co-op Office will be closed on:

- Thursday, July 1st, 2010 for Canada Day, and from Monday, July 26th through to Monday, August 2nd, 2010

and will Re-open on:

Tuesday, August 3rd, 2010

EMERGENCIES:

If you have a maintenance emergency and it is an evening, weekend, or holiday, or the Office is closed and you have not received a prompt response to your message left at the Co-op Office, then please call and leave a numeric message with the On-Call Pager. If no response to your page, then please contact your building's

Board representative for assistance.

On-Call Pager

416-441-8360

*Have a Wonderful
Summer Season 2010!*

*Diana Hogan
Co-ordinator*

thurlestonecoop@rogers.com
416-261-1110 (Office)

Letter from Maryanne Byrne

" It is with mixed emotions that I leave my place of residence for the last 18 years. I have seen many children grow, many flowers grow.

When embarking on this journey I met a wonderful man who has returned my gift laughter, my zest of life. He is my inspiration.

Thurlestone sparks many memories, two anniversary celebrations, many, many clean up days, children running through the very cold water flowing from the hydrant on the lawn of 18.

To the residents of building 18, those of you who laugh with us each time we walk through the halls and in the yards, thank you for your smile made our days. Tom in particular thank you for making the front of the building so inviting.

Some in 22 will remember many "Chappy" soirees, where smart food was found in places it was not meant to be (Lucy you had to vacuum!!!) Some will remember not so good things but as in life what goes up must come down.

May you all accomplish what you aspire, may you live happy in your hearts and homes and lastly always remember as the Irish say (of which I am one)

"A turkey never voted for an early Christmas"

all the best
Maryanne Byrne

A huge thank you to Julie Richard an awesome friend, for making such a great place for children to finally play! Children like me!

SUDOKU

Answers on page 30

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

The following is a reprint of an article which appeared in the *Money, Life and Law* section of the *Beach Metro News* on May 4, 2010. The article was written by Megan DePutter, who is the "Saver Queen". If you are interested in more information about trying to live a more frugal (and eco-friendly) life, Ms. DePutter's website is www.saverqueen.com. I think you will be delighted by the ideas and information available.

Here is the article. I hope you enjoy it as much as I did. I found it expressed beautifully why a "frugal life" can be so enjoyable, and for me, is a preferable life, because it focuses on what I have, rather than what I don't have.

Submitted by Kay Witcher

The frugal life has many rewards

The frugal life is, above all else, a creative life. By extension, imagination is the frugal person's most valuable tool. Being frugal means seeking alternative answers to problems, or finding new ways to meet ongoing needs.

When a need arises – for a new article of clothing or a piece of gardening equipment, for example – the frugal person pauses before proceeding with the conventional route to obtain the items in question. Instead of heading straight into a mall or hardware store, a frugal person may ask him or herself if there is alternative solution. In this case, a solution may be found in borrowing the item from a friend or neighbor, fashioning the item out of existing supplies, bartering or shopping at thrift or consignment stores, re-purposing items or "upcycling" (modifying existing items or turning scrap parts into new objects of use.)

Sharing, swapping, and learning new skills are all problem-solving techniques that require the rethinking of conventional notions. In a modern world of mass consumption, frugal activities may involve thinking up new, sometimes uncommon or unconventional, solutions to problems. To almost any problem, there is a solution that costs little or no money; it is the frugal person's objective to identify this hidden answer.

Imagination is also necessary for a frugal life because living simply requires that we make use of what is already available to us. This can be accomplished with joy and whimsy, as we discover new and creative ways to have fun and to relax. Instead of seeking out entertainment through conventional methods – in movie theatres, video games, and shopping malls – we find solace in what we already have. This process

may involve reevaluating what we already own and considering what we take for granted; it may also involve changing our habits and reconsidering what we need to be happy and at peace. Imagination is necessary in this process because it requires us to reinterpret objects, activities and values.

An object may have many purposes. An old wool sweater may be unraveled and re-woven into something new. An empty tin can may have 100 different uses. Activities once thought of as 'chores' such as exercising or cooking, may be given special attention and redefined as opportunities for joy and relaxation, quenching the need for stress-management and replacing the need for spas.

What we value may also change. As we live more simply, we may realize that instead of expensive vacations, time spent with family at home or in our own communities may be just as rewarding. And perhaps we may also come to the conclusion that we actually need a lot less to feel happy and satisfied than we once thought.

Living on less and living well requires us to find new ways of enjoying life without spending money. That means taking a look at what we already have available to us and learning how to put all the pieces together to form a satisfying life. Often when we strip away the excess, we find we are left with more, not less. When the superfluous is removed, we find we usually have a clearer path to what we really love and what is truly meaningful to us. We learn how to appreciate the people around us more, savouring frugal luxuries – sunshine, a good cup of coffee, a warm bath, time shared with an old friend, a few moments of solitude, an evening walk.

Although it may seem quite simple, the imaginative process of rethinking problems, reexamining popular norms and reimagining what we need for a happy life constitutes a transformative experience that may turn feelings of loss and deprivation into a great sense of abundance.

What we already have may take many forms – access to parks, good food, good friends, a soccer ball. Being frugal may mean few distractions. It may require slowing down and taking more time to listen to each other, to just be. And so being frugal means sometimes reevaluating what we take for granted.

The Sand Box

Many thanks to Julie Richard and Anna Mioc who spent the day of June 26th building the sandbox for the young children to play in. Did I say young children?? Guess who is in the sandbox playing! Moms and kids really enjoy playing here now. Special thanks to Mary Ann McCrone, Lois Logie, and Melissa Soulliere who helped move all the sand into the box and then the left over sand into the blue containers.

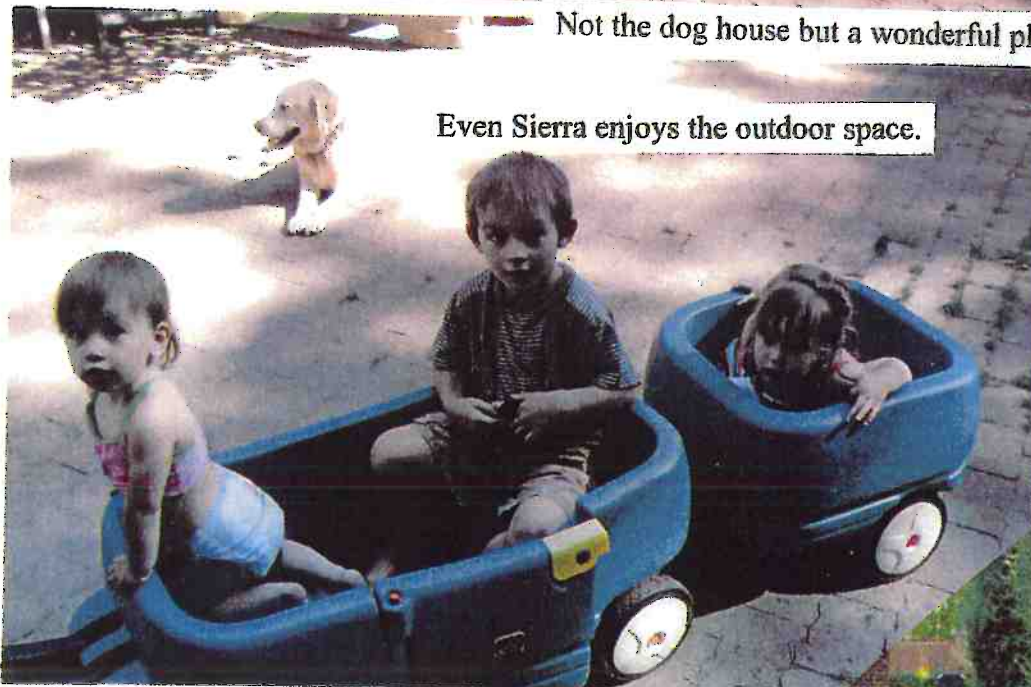
The back of building 24 has become a wonderful playground for the toddlers to enjoy, watched carefully under their moms' eye, and a great place for the moms to get together and schmooz.



Julie Richard enjoying the fruits of her labour. Where are the little tykes??????????



Not the dog house but a wonderful place for the kids to play safely.

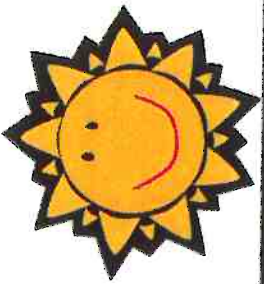


Even Sierra enjoys the outdoor space.

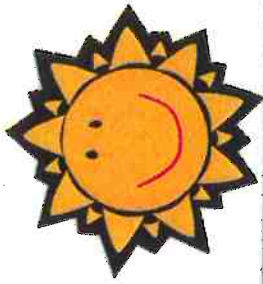



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Here are the little tykes enjoying a ride courtesy of Maryanne Byrne.



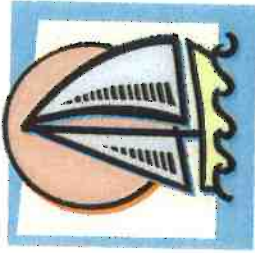
July



Sun	Mon	Tue	Wed	Thu	Fri	Sat
4	5	6	7	8 	9 Office Closed pm	10 Membership 9:00 am
11	12	13 Board 7:00	14	15	16 Office Closed pm	17
18	19	20	21	22	23 Office Closed pm	24
25	26 Office Closed ←	27	28	29	30	31 ↑



August



Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 CVC HOLIDAY	3	4	5	6	7 Membership 9:00 am
8	9	10 Board 7:00	11 First of Ramadan	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31 Board 7:00				

Help Wanted

People to take over the publishing of the NewsMagazine.

As you may know by now, or maybe not, Heike the editor and I are both leaving the NewsMagazine editorial staff.

Heike is planning to move this summer. I will be leaving either at the end of the summer or early fall. It is imperative that we get somebody to take over or the NewsMagazine will die.

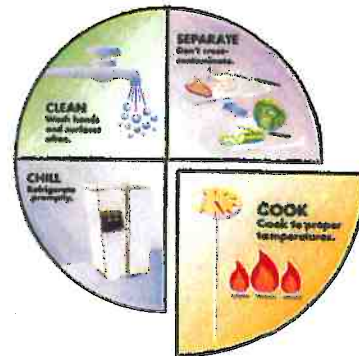
We will also need someone to take over the Unit Inspections Committee, someone who can co-ordinate dates and times of the inspections.

If you wish to help with either of these committees, please

Let Diana know (416-261-1110) or Luci (416-265-1649).

A Fight Bac!TM Focus on

COOK



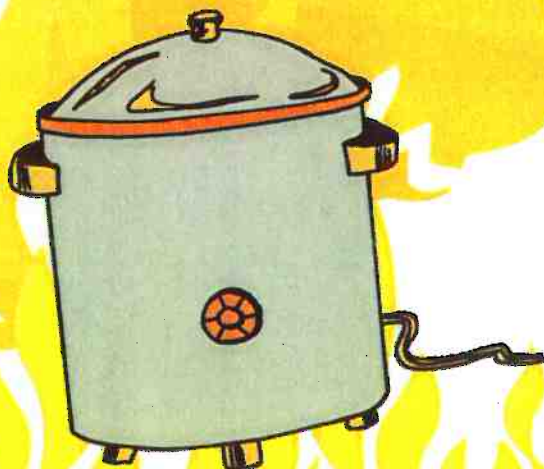
Cook to proper temperatures. Cooking times vary for meats, poultry and fish. Following cooking, keep foods out of the “danger zone” (4°C to 60°C or 40°F to 140°F) by preparing them quickly and serving them immediately.

**Keep it
hot, hot, hot!**

When serving hot food buffet-style, keep it hot (at 60°C or 140°F) with chafing dishes, crock pots and warming trays.



Hot Tip:
When eating out,
return any
undercooked food for
additional cooking.





Cook it Right:

Foods are properly cooked when they are heated for a period of time at a high enough temperature to kill harmful bacteria that can cause foodborne illness.

Keep all soups, chili and hot dips piping hot before serving. If you're travelling to a party or to work, keep hot foods hot in an insulated thermal container.

Sizzling Cooking Tips:

When cooking in a microwave oven, make sure the food is cooked thoroughly. For best results, cover food, stir and rotate for even cooking and follow suggested standing times.

Use a clean thermometer which measures the internal temperature of cooked foods, to make sure meat, poultry, egg dishes, casseroles and other foods are cooked all the way through. Insert the thermometer in different spots to ensure even cooking. Wash your food thermometer with hot soapy water before using it again. Sanitize it for the safest results.



Cook to Safe Temperatures:

Contact Your Local Health Authority for safe internal temperatures or visit:

Beef Information Centre at www.beefinfo.org

Canada Pork at www.canpork.ca

Chicken Farmers of Canada at www.chicken.ca

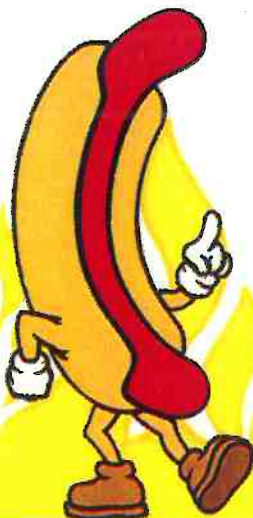
CANADIAN PARTNERSHIP FOR
CONSUMER FOOD SAFETY EDUCATION



PARTENARIAT CANADIEN POUR
LA SALUBRIÉTÉ DES ALIMENTS

(613) 798-3042

www.canfightbac.org



Something To Think About

**Imagine that you had won the following prize in a contest:
Each morning your bank would deposit \$86,400.00 in your
private account for your use.**

**However, this prize had rules, just as any game has certain
rules.**

The first set of rules would be:

**Everything that you didn't spend during each day would be
taken away from you.**

You may not simply transfer money into some other account.

You may only spend it.

**Each morning upon awakening, the bank opens your account
with another \$86,400.00 for that day.**

The second set of rules:

**The bank can end the game without warning; at any time it
can say, Its over, the game is over! It can close the account
and you will not receive a new one.**

What would you personally do?

You would buy anything and everything you wanted, right?

Not only for yourself, but for all people you love, right?

**Even for people you don't know, because you couldn't possibly
spend it all on yourself, right?**

You would try to spend every cent, and use it all, right?

ACTUALLY, this GAME is REALITY!

Each of us is in possession of such a magical bank.

We just can't seem to see it.

The MAGICAL BANK is TIME!

**Each morning we awaken to receive 86,400 seconds as a gift
of life, and when we go to sleep at night, any remaining time is
NOT credited to us.**

What we haven't lived up that day is forever lost.

Yesterday is forever gone.

**Each morning the account is refilled, but the bank can dissolve
your account at any time....WITHOUT WARNING.**

SO, what will YOU do with your 86,400 seconds?

**Aren't they worth so much more than the same amount in
dollars?**

Think about that, and always think of this:

**Enjoy every second of your life, because time races by so much
quicker than you think.**

So take care of yourself, and enjoy life!

Here is wishing you a wonderfully beautiful day!

For the Health of It

June Quiz

In honour of all fathers, here's a quiz for you! Mothers are allowed to enter. Answers contain the word father. Submit your answers to the NewsMagazine box at the Office or to one of the Newsletter members to win a lucky 649 Ticket. The most correct answers wins but in case of a tie, the winners' names will be put in a hat and one will be drawn. Winner will be announced in the next issue of the Newsletter. Entries must be submitted by July 19th. Good luck.

1. A male parent-- Father
2. Santa Claus-- Father Christmas
3. Having no acknowledged father-- fatherless
4. The state of being a father-- fatherhood
5. Characteristic of a loving father-- fatherly
6. Honouree on the third Sunday of June-- fathers
7. A husband's or wife's father-- father-in-law
8. One's native country (German)-- fatherland
9. Mother Nature versus -- Father Time
10. Male parent of the bride -- father of the bride



Name _____ Unit _____

Summer Quiz

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

Name _____ Unit _____

Sea Animals

Unscramble the words and write them in the blanks.



1. ESAHRESO

2. ETOSLBR

3. HSFTSAIR

4. SRTYOE

5. HSKRA

6. MCLA

7. HPLIDON

8. IUDSQ

9. RCAB

10. HAWLE



Humour Me

A police officer had just finished her shift one cold winter evening and went home to her spouse.

"You won't believe what happened this evening. In all my years on the force I've never seen anything like it. I came across two guys downtown, one of them was drinking battery acid and the other was eating fireworks."

"Drinking battery acid and eating fireworks! What did you do with them?"

"Oh that was easy. I charged one and let the other off."

On a similar note... Two hydrogen atoms walk into a bar. One says, "I've lost my electron." The other says, "Are you sure?" The first replies, "Yes I'm positive."

A sandwich walks into a bar. The barkeeper says, "Sorry, we don't serve food in here."

Two boll weevils grew up in South Carolina. One took off to Hollywood and became a rich star. The other stayed in Carolina and never amounted to much, and naturally became known as the lesser of two weevils.



NASA recently sent a number of Holsteins into orbit for experimental purposes. They called it the herd shot round the world.

Two cannibals are eating a clown. One says to the other, "Does this taste funny to you?"

A three-legged dog walks into an Old West saloon, slides up to the bar and announces, "I'm looking for the man who shot my paw."

Did you hear about the dentist and manicurist who had a disagreement? They fought tooth and nail!

Did you hear about the thief who stole a calendar? He got 12 months.

Police were called to a daycare where a three-year-old was resisting a rest. 🐾

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

Easy Ways to keep your pet safe from Summer Heat!

Summer's sizzling temperatures may rival the grill at times and that can pose hidden risks for your pet.

To keep your pet cool happy and healthy

Mist the paws. Did you know that is the only place animals sweat? Louise Murray of the ASPCA says for dogs to use a spray and for cats a damp cloth to moisten their tender feet.

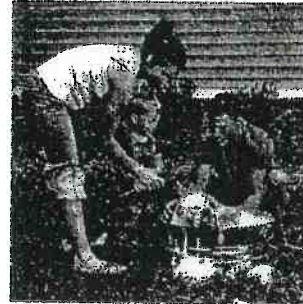
Make a pet-sicle!

Pets get dehydrated on hot days because they forget to drink! Entice them by freezing low sodium chicken broth in an ice tray and drop some cubes into their water bowl.

Use sunscreen. It sounds odd but there are animal-safe sunscreen that you can place on the tips of ears, the bridge of the nose, the underbelly and around the eyes and mouth.

Always take your pets with you. Never leave your pet in the car. Car interiors heat up an average of 40 degrees in 30 minutes which can quickly lead to heat stroke or death.

Say no to tangles. Brushing frequently keeps the coat tangle-free which won't retain excess heat.



Tip of the day:

Want to know when it

is too hot inside for your pet?

If you start sweating when doing household chores then it is way to heated for your furry friends. Turn on the AC or a fan to cool them down.

As the weather sizzles here are some ways to remain cool and beat the heat!

Always wear light-coloured clothing. They help to deflect the temperature raising rays.

Take advantage of the neighbourhood by walking along tree-lined streets. Imagine this; the shady side of the street is as much as 5 degrees C cooler than the sunny side!

Check your toilet after use. It may sound strange but the look of your urine can speak volumes. Pale urine is a sign that you are hydrated. Anything darker means you need to increase your water intake.

All those with delicate skin would appreciate the next piece of advice. Avoid being out in the sun for extended periods of time. A sunburn saps the body of necessary fluids, making it tougher to keep cool.

Beware coffee drinkers. When temperatures soar, avoid dehydrating drinks like coffee, colas, beer, wine and cocktails.

Go ape by consuming bananas! The potassium-rich fruit can replace electrolytes lost by sweating. It is a great way to help keep you hydrated.



Rooftops Canada
Abri International

June - Juin
2010
Bulletin

Mark Aston Climbs Kilimanjaro for Rooftops Canada:
Rooftops Canada Board member Mark Aston works with the homeless in Canada and knows the challenges and importance of making affordable housing accessible. In early July, Mark will take on a challenge of his own, climbing Mount Kilimanjaro to raise funds for Rooftops Canada and our programs!

[Read](#) Mark's story to find out more about his exciting journey. By donating, you can help us make affordable housing a reality for many poor families.

Mark Aston fera l'ascension du Kilimandjaro pour Abri international

Mark Aston, membre du conseil d'administration d'Abri international, travaille avec les sans-abri au Canada et il connaît les défis et l'importance d'accroître l'accès aux logements abordables. Au début de juillet, Mark relèvera un défi personnel, en faisant l'ascension du mont Kilimandjaro pour recueillir des fonds pour Abri international et nos programmes!

[Lisez](#) le témoignage de Mark pour en savoir plus au sujet de cette intéressante aventure. En faisant un don, vous pouvez nous aider à concrétiser l'accès à un logement abordable pour beaucoup de familles pauvres.

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[Rooftops Canada Executive Director Honoured for Contributions](#)

[Des coopérateurs du Zimbabwe visitent des organismes de logement canadiens](#)

[Le directeur général d'Abri international récompensé pour ses contributions](#)

Zimbabwean Co-operators visit Canadian housing groups

By Rooftops Canada



Mike Duru (third from left) and Ariel Kagu (second from right) at the 2010 CHF Canada AGM in London.

"I am impressed by how Canadian housing groups combine their annual meetings with training

**Rooftops Canada/
Abri International -
International Service
Award 2010 Winner/
Lauréat du Prix pour
service international
de 2010**



Congratulations to [Keegano Housing Co-op](#) in Edmonton - winner of the 2010 Rooftops Canada/Abri International - International Service Award. The award recognizes a member of the Co-operative Housing Federation of Canada for its outstanding contribution to international development.

Félicitations à la [Keegano Housing Co-op](#) d'Edmonton, la lauréate du Prix pour service à l'international d'Abri international/Rooftops Canada de 2010. Ce prix récompense un membre de la Fédération de l'habitation coopérative du Canada pour sa contribution exceptionnelle au développement international.

workshops for members and staff. This is something we are definitely taking back with us," says the visibly happy Mike Duru, Chairperson of the Zimbabwe National Association of Housing Co-operatives (ZINACHO).

"The model will definitely help us train many more people, increase the capacity of co-ops to manage their affairs and equip members with crucial skills like we saw at the Annual CHRA Congress in Quebec City and the CHF Canada AGM in London, Ontario," echoed Ariel Kagu, Executive Director of ZINACHO. "We will also use the ZINACHO AGM to help our members to influence government policy on housing," Kagu further explained.

Since the late 1980s, Rooftops Canada has supported Zimbabwe's housing movement by providing technical expertise, training and resources. ZINACHO is a member controlled umbrella organization which represents 103 housing cooperatives with over 6,400 active members.

For over a decade, political and economic decline in Zimbabwe severely affected housing co-ops. Some co-ops fell apart, and many were destroyed by the 2005 infamous evictions that left more than 700, 000 people homeless. ZINACHO barely survived the turmoil, and Rooftops Canada is helping it revive. The visit to Canada provided both a learning opportunity and the chance to re-new connections with the Canadian co-operative and social housing movement.

During the visit, Kagu and Duru explored key areas for building ZINACHO's capacity for housing development, training, advocacy, and member services. Following a visit with the [Montreal federation of housing co-ops](#), Kagu noted, "The strength of the organization and the services it offers has inspired our focus on building District Unions in Zimbabwe."



ONPHA President Keith Ward (left) with the Zimbabwe visitors at the 2010 CHRA Congress in Quebec City.

Sharad Kerur of the [Ontario Non-Profit Housing Association](#) and Tom Clement of the

[Cooperative Housing Federation of Toronto \(CHFT\)](#) also met the delegation. "Both ONPHA and CHFT's programs are diverse, need driven and relevant to the members," said Kagu.

As their visit came to a close, Duru and Kagu felt encouraged by the support they received from Canadian organizations and the strength of their shared experiences. "We might have a long way to go in Zimbabwe but with support from Rooftops Canada we will get there," said Duru.

Rooftops Canada Executive Director Honoured

Quick Links - Liens rapides

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Rooftops Canada 2008 - 2010 Program Report

We are pleased to announce that our special 25th Anniversary and 2008-2010 Program Report is now available online. Please [click here](#) to download the report.

[DONNEZ MAINTENANT](#)

[Visitez notre site Web](#)

Rapport sur les programmes d'Abri international 2008 - 2010

Nous sommes heureux d'annoncer que notre Rapport spécial sur le 25^e anniversaire et les programmes pour 2008-2010 est maintenant accessible en ligne. [Cliquez ici](#) pour télécharger le rapport.

Our Canadian Partners - Nos partenaires canadiens



for Contributions

Rooftops Canada Executive Director Barry Pinsky recently received the 2010 [Canada Mortgage and Housing Corporation](#) award in recognition of his outstanding contributions to co-operative housing. Since 1984, Barry has been instrumental in the success of Rooftops Canada helping create co-op housing for thousands of families in developing countries around the world. Before taking on his role at Rooftops Canada, Barry also developed many co-ops in Canada.



Confédération canadienne
des coopératives d'habitation

Join Our Mailing List!

Des coopérateurs du Zimbabwe visitent des organismes de logement canadiens

Abri International



Mike Duru (troisième à gauche) et Ariel Kagu (deuxième à droite) à l'assemblée générale annuelle de la FHC Canada à London.

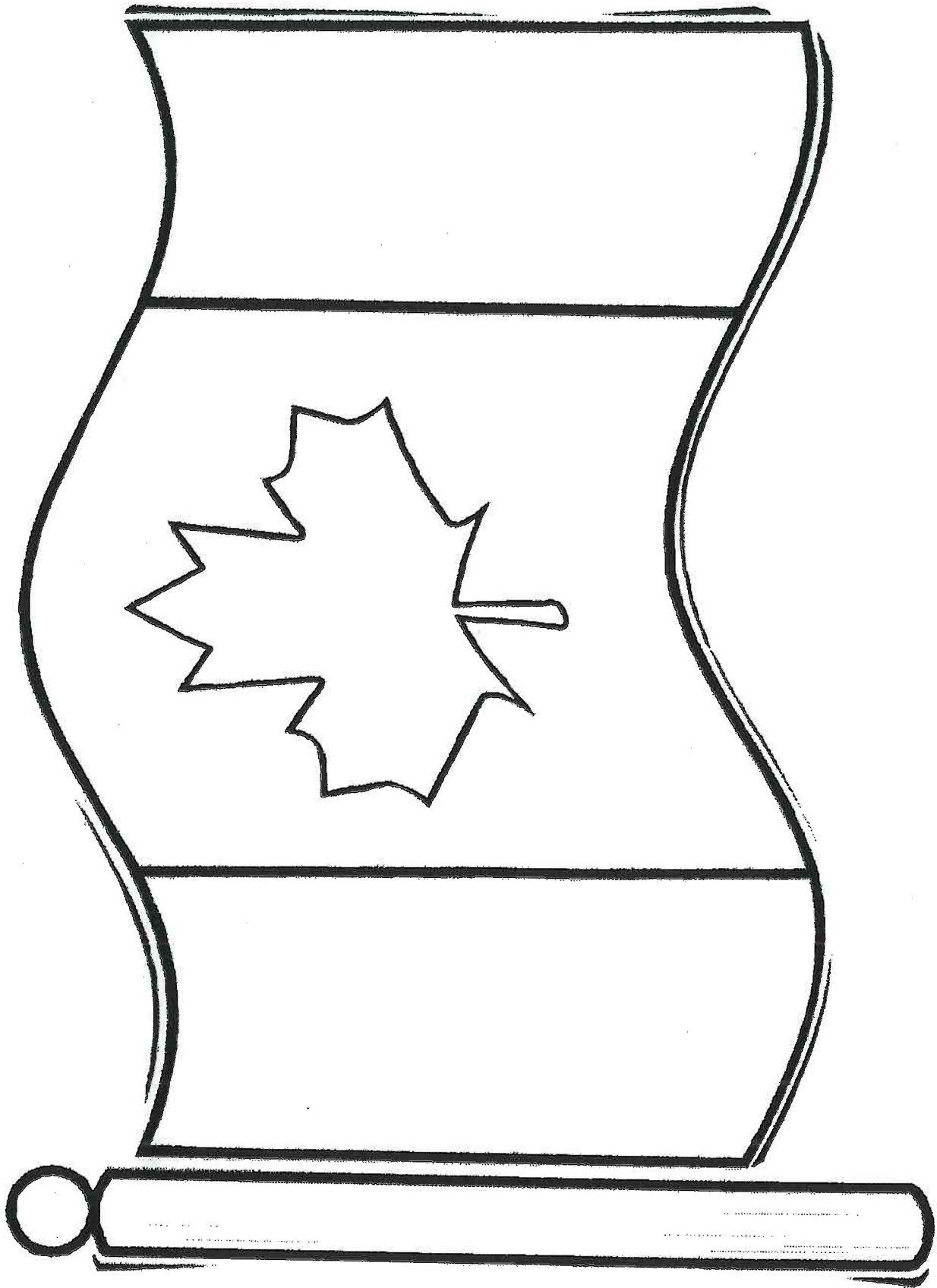
«Je suis impressionné par la façon dont les organismes de logement canadiens combinent leurs assemblées

annuelles avec des ateliers de formation pour leurs membres et leurs employés. C'est un concept que nous allons certainement appliquer chez nous», a déclaré Mike Duru, le président de la Zimbabwe National Association of Housing Co-operatives (ZINAHCO), visiblement heureux de cette découverte.

«Ce modèle nous aidera certainement à formuler un plus grand nombre de personnes, à renforcer les capacités des coopératives de gérer leurs affaires et à aider les membres à acquérir des compétences essentielles comme nous l'avons constaté au congrès annuel de l'ACHRU à Québec et à l'AGA de la FHCC à London, en Ontario», a renchéri Ariel Kagu, le directeur général de la ZINAHCO. «Nous nous servons aussi de l'AGA de la ZINAHCO pour aider nos membres à influencer les politiques gouvernementales touchant le logement», a ajouté M. Kagu.

Depuis la fin des années 1980, Abri international appuie le mouvement de l'habitation au Zimbabwe en offrant une expertise technique, des activités de formation et des ressources. La ZINACHO est un organisme ombrelle regroupant des membres, qui représente 103 coopératives d'habitation avec plus de 6 400 membres actifs.

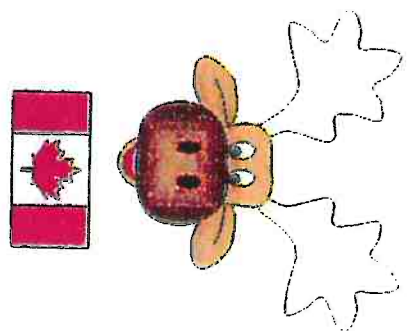
Depuis plus d'une décennie, le déclin politique et économique au Zimbabwe a durement touché les coopératives d'habitation. Certaines ont disparu et beaucoup d'autres ont été directement touchées par les infâmes expulsions de 2005, qui ont laissé plus de 700 000 personnes sans abri. La ZINAHCO a tout juste survécu à ce bouleversement et Abri international l'aide à reprendre des forces. La visite au Canada a procuré une occasion d'apprentissage et la possibilité de renouer les liens avec le mouvement canadien de l'habitation coopérative et du logement social.



Canada Word Search

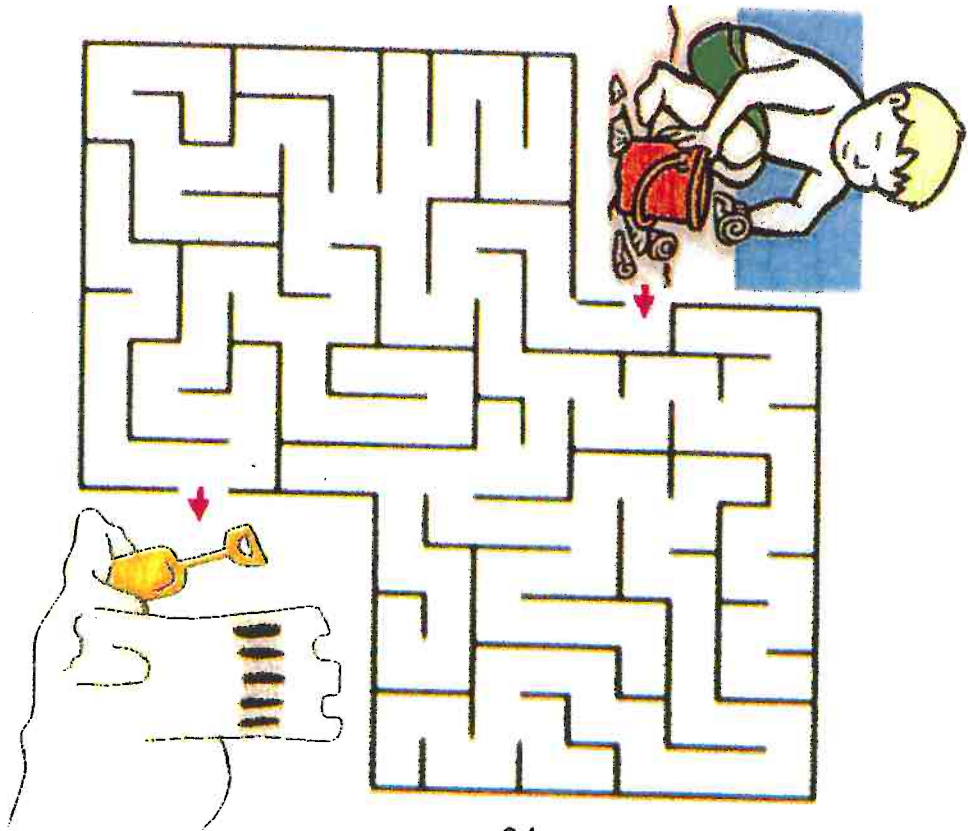
U L H S F E E W S D G A K P Q
 I S A W Y S C N G R K W L W D
 I L A C O R I I I A T A E Z W
 L E G O R A U Z N O S T P L R
 B D M N T O Z P B B N T E C N
 J Q E N I L S H Z W O O M D U
 J E U R Y I C S S Z O W P G D B
 J O S E T A K S E N M R E E D
 M W I L D R O S E S A L O D N
 G O O S E B W Z W R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

- | | |
|-----------|-----------|
| deer | RCMP |
| elk | skates |
| goose | skiing |
| grizzly | sled |
| ice | snowboard |
| lacrosse | snowman |
| moose | syrup |
| mountains | Wild rose |
| Ottawa | |

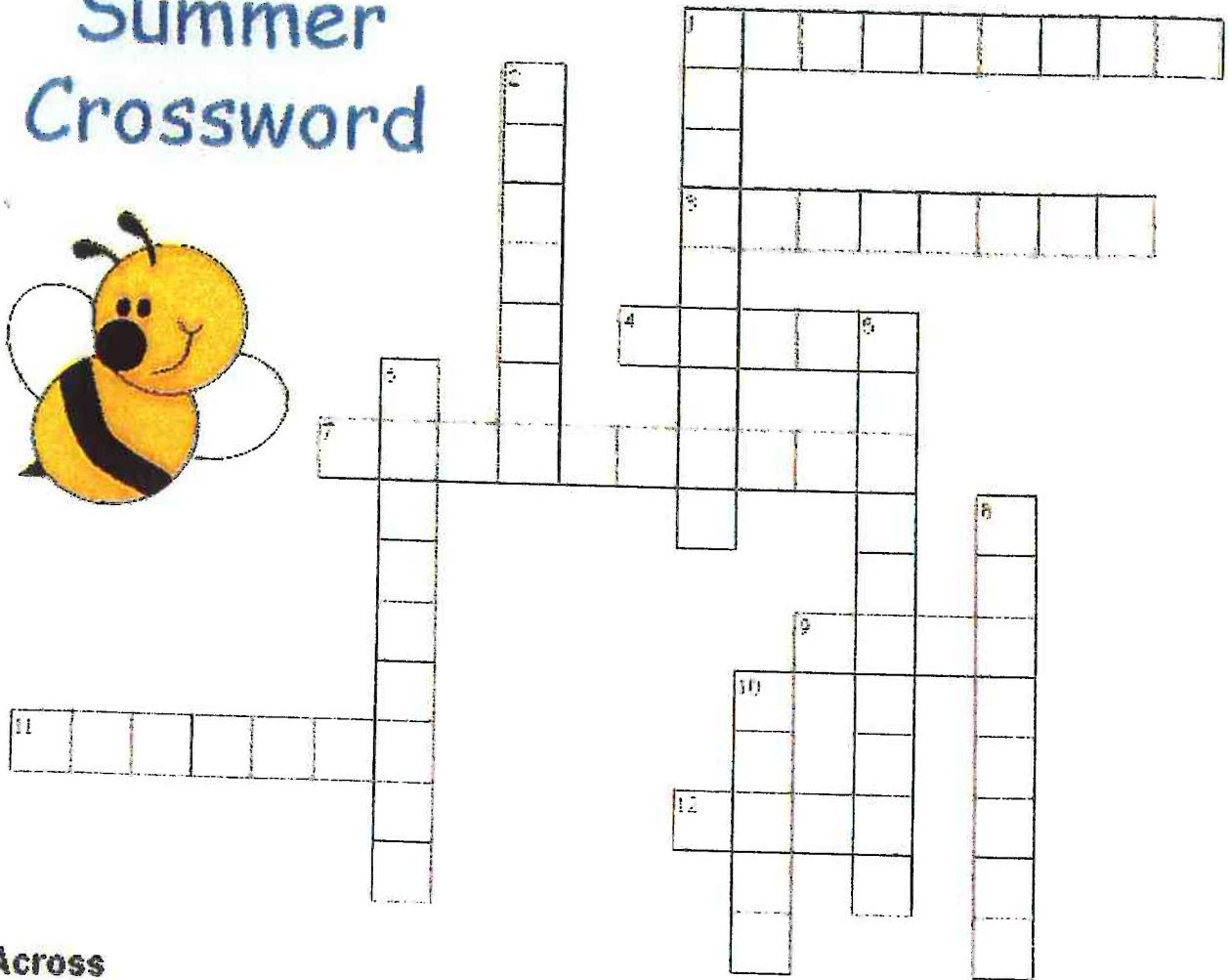


Summer at the Beach Maze

Help the little boy find his sand castle.



Summer Crossword



Across

1. From caterpillar to _____.
3. dad's grill
4. A gardener's worst enemy.
7. pink juicy fruit
9. In the summer, the weather is _____.
11. I have a rod and reel. Let's go _____.
12. A long walk.

Down

1. Insect with yellow and black stripes.
2. Healthy summertime transportation.
5. Protective eyewear.
6. A patty and a bun. Yum!
8. Favorite drink of young salespeople.
10. Playground toy you swoosh down.

Word List: barbeque, bicycle, bumblebee, butterfly, fishing, hamburgers, hike, lemonade, slide, sunglasses, warm, watermelon, weeds

SUMMER CRYPTOGRAM

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

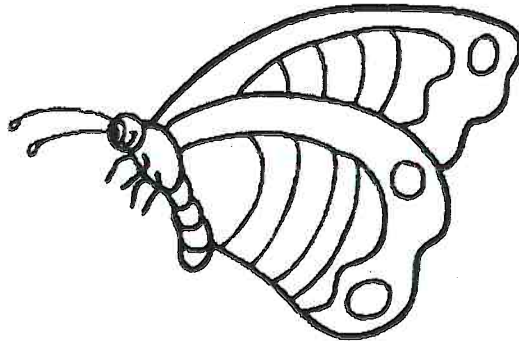
10 25 2 20
17 25 5 18 9 23 5
10 9 8 20
25 6
10 25 22 20

14
24 20 14 21
17 25 5 18 9 23 5
6 23 7 7 20 21

Directions:

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

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



Hey Kids!

The first Co-op kid who can tell me the answer to the Summer

Unscramble will win a prize.

To win, just call me and tell me the answer to the secret message as well as your name, age and what unit you live in.

Luci 416-265-1649

Feedback

Congratulations Shari Kiewel (2405)! Shari was in such a hurry to win that she actually phoned me to give me all the answers. Please submit this month's quiz answers to a member of the Committee (we don't have many left, but I will personally return to deliver the prize if you win), or deliver it to the black box by the Office door by July 19th. Good luck everyone.

The sandbox behind building 24 looks great and I see many of the children (and mothers) are enjoying it. The sandbox was built on Fathers' Day but not one father came out to help. Neither did any other men. It was put together by two women (Julie Richard (2405) and Anna Mioc (2203)). Excellent job ladies.

This is my last NewsMagazine. I will be moving out of the Co-op on August 18th. I go with a sad heart as I have lived almost 40 years in this neighbourhood and a third of my life in this Co-op and have made many excellent friends which I will carry with me to my new life. I will be back occasionally to check up on you all, and I will certainly keep in touch with my friends. As life becomes more challenging for me, I must rely more heavily on friends and family. I am moving downtown to be closer to my daughter as I need her help more these days and it is more convenient for both of us to be in the same area. This is not goodbye but au revoir.

Have a safe and happy summer. And as Gini used to say "*take care of each other*".

Luci





THURLESTONE CO-OPERATIVE INC.

22 Fishleigh Drive, Unit 3, Scarborough, ON, M1N 1G9
(416) 261-1110 (Phone) (416)261-4744 (Fax) Email: thurlestonecoop@rogers.com

PAYOR'S PRE-AUTHORIZED DEBIT AGREEMENT

Customer Information – Please print clearly						
Reference Number - Optional	Surname		First Name		Phone No.	
Address	Apt	P.O. Box	City		Prov	Postal Code
Pre-Authorized Debit (PAD) Details						
Fixed Amount \$	Purpose		Personal <input type="checkbox"/>	Business <input type="checkbox"/>	Funds Transfer <input type="checkbox"/>	
Variable Amount Maximum \$	Frequency					
Start Date	Weekly <input type="checkbox"/>	Bi-weekly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Sporadic <input type="checkbox"/>	Other – Specify intervals, set dates or specific act, even or other criteria that triggers PAD <input type="checkbox"/>	
Bank Account Information						
Payor Account Details - Name <i>(the Payor's account at the Processing Institution)</i>						
Institution ID		Branch ID		Account Number – Must be 12 digits		
0						
ATTACH BLANK CHEQUE MARKED "VOID" <i>If only 1 signature is required for the Account, then only 1 Payor need sign. If 2 or more signatures are required, then both or all Payors must sign.</i>						
AUTHORIZATION						
I authorize _____ to debit my account with the aforementioned financial institution for the amount and frequency described above until written notice to the contrary is given.						
Payor Signature		Payor Signature			Date	
WAIVER OF PRE-NOTIFICATION						
I waive any and all requirements for pre-notification of debiting, including, without limitations, pre-notification of any changes for PAD due to a change in any applicable tax rate, top-up or adjustment.						
Payor Signature		Payor Signature			Date	

RECOURSE/REIMBURSEMENT

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit www.cdnpay.ca.

CANCELLATION

This Authorization may be cancelled at any time upon notice being provided by me, either in writing or orally, with proper authorization to verify my identity within 10 days before the next PAD is to be issued. I acknowledge that I can obtain a sample cancellation form or further information on my right to cancel this Agreement from _____ or by visiting www.cdnpay.ca.



THURLESTONE CO-OPERATIVE INC.

22 Fishleigh Drive, Unit 3, Scarborough, ON, M1N 1G9
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Terms and Conditions

1. In this Agreement, "I", "me" and "my" refers to each Account Holder whose signature appears.
2. I authorize the Payee, in accordance with the terms of my account agreement with my Financial Institution, to debit or cause to be debited the Account for the purposes indicated in this Agreement.
3. Particulars of the account the Payee is authorized to debit are indicated in the Account details section of this agreement. A specimen cheque, if available for the Account, has been marked "VOID" and attached to this Authorization.
4. I undertake to inform the Payee, in writing, of any change in the Account information provided in this Authorization 10 days prior to the next due date of the PAD.
5. Revocation of this Authorization does not terminate any contract for goods or services that exist between Thurlestone Co-operative and me. This authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged.
6. I acknowledge that provision and any delivery of this Authorization to the Payee constitutes delivery by me to my Financial Institution.
7. Unless I have waived any and all requirements for pre-notification of debiting in the Waiver of Pre-Notification section of this Agreement, I acknowledge that I will receive written notice of the amount and payment date from the Payee at least 10 calendar days prior to the payment date:
 - a. For the first PAD when the amount is fixed for a Business or Personal PAD.
 - b. Anytime there is a change in the amount or payment date when the amount is fixed for a Business or Personal PAD.
 - c. For every PAD when the amount is variable and is a Business or Personal PAD.
 - d. For any change in the amount resulting from an increase in any applicable tax rate, a top-up or any other adjustment for a Business, Personal or Funds Transferred PAD.
8. If this Authorization provides for PADs with sporadic frequency, I understand the Payee is required to obtain an authorization from me for each and every PAD prior to the PAD being exchanged and cleared. I agree that a password or security code or other signature equivalent will be issued and will constitute valid authorization for my Financial Institution to debit the Account.
9. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with the Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
10. I acknowledge that, if this Authorization is for personal or business PADs, or for funds transfer PADs that have recourse through the clearing system, a PAD may be disputed but only under the following conditions:
 - a. The PAD was not drawn in accordance with this Authorization;
 - b. This Authorization was revoked; or
 - c. Pre-notification was required and was not received.
11. I further agree that in order to be reimbursed, a declaration to the effect that either (a), (b), or (c) took place must be completed and presented to the branch of my Financial Institution holding the Account on or before the 90th calendar day in the case of a personal PAD or a funds transfer PAD that has recourse through the clearing system or, in the case of a business PAD, on or before the 10th business day, in each case after the date on which the PAD in dispute was posted to the Account.
12. I acknowledge that any claim made after the periods set out above must be resolved solely between me and the Payee and there is no entitlement to reimbursement from my Financial Institution
13. I agree that if this Authorization is for funds transfer PADs and the Payee does not provide recourse through the clearing system, then no recourse will be provided through the clearing system (that is, I will not receive automatic reimbursement or recourse from the Payee in the event a PAD is erroneously charged to the Account.
14. I understand that I am participating in a PAD plan established by the Payee, I accept participation in the PAD plan upon the terms, and conditions set out herein.
15. I consent to the disclosure of any personal information that may be contained in the Authorization to the financial Institution that holds the account of the Payee to be credited with the PAD to the extent that such disclosure of personal information is directly related to and necessary for the proper application of Rule H1 of the Rules of the Canadian Payments Association.

AUTHORIZATION

By signing this agreement, I acknowledge having received and read a copy of this agreement. I furthermore agree to be bound by the terms and conditions of this agreement.

I/We warrant and guarantee that the person(s) whose signature(s) are required to sign on the Account have signed the agreement.

Payor Signature	Payor Signature	Date
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