

THE MOM & CAREGIVER™

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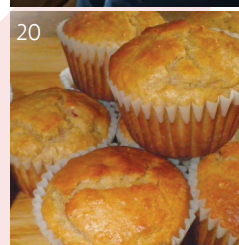
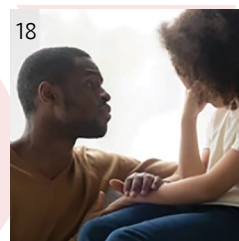
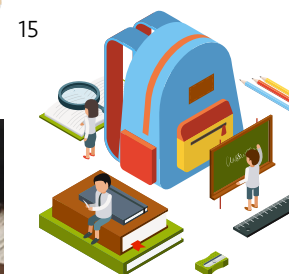
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MY PENCHANT FOR PLANNING

I am a planner. Benjamin Franklin's words are my motto. *"By failing to prepare, you are preparing to fail."* I make my living in a field where planning ahead is everything. Here at the Mom & Caregiver, we start talking Halloween in August and Christmas in October.

But the COVID-19 pandemic has forced me to change. We have not been able to plan ahead because we don't know what will be happening, what guidelines will be put in place, what closures will be forced in one month, in one week or tomorrow. And if that's been hard on us adults, it's surely been very difficult for our kids.

I sit writing this note in early August, and our premier has just released a statement about what school will look like in September. Like one of our favourite authors, Frank Emanuele (be sure to read his whole article on page 12), I am cautiously optimistic. It looks like children will be learning in class with their peers with some normal activities like music classes, assemblies, sports, clubs and field trips returning. It is time to get our kids ready, especially the youngest ones, for school – getting them into a routine, talking about what their day will look like, and getting excited about the school year ahead. But it's hard because we have learned in the last year and a half that we can prepare our kids only to have the plan change at the last minute.

If all of this change seems just too much to handle, we have a solution for that too! Find tips to find your calm through breathing and meditation on page 14. But guess what? You can also find your calm through gardening, knitting, walking or cleaning the house!?! Thanks to Compass Rose Wellness for the wonderful information about Mindfulness Practice.

Whatever this school year brings, I know we can do this, parents! Even though we can't plan ahead with complete confidence, we can be the calm, the clarity, the routine and the support that our children need as we make it through this historic time in our lives. Be healthy, be safe and happy learning kiddos!

Sabina



*September days are here, with summer's
best of weather and autumn's best of cheer*
Helen Hunt Jackson



Editorial photography
by Flavia Zaidan
Make-up by Sanah Zebian



2021EVENTS

September

Time to Start Practicing
for JK/SK.

www.themomandcaregiver.com/scissor-snips-say-yes-to-scissor-success/

01ST

Get Tips to Take a Perfect
First Day Photo.

www.goodhousekeeping.com/life/parenting/g1580/first-day-of-school-photo-ideas/?slide=1

05TH

Happy
Labour Day!

06TH

Happy First
Day of School!

07TH

Make Back to School
Special with a Treat

www.bakingbeauty.net/back-to-school-apple-cupcakes/

08TH

Make Sunday Art Day
at your House

www.themomandcaregiver.com/tire-track-artwork/

12TH

Merrymount Golf Classic,
FireRock Golf Club

www.merrymount.on.ca/merrymount-events/merrymountgolfclassic

14TH

Thursday Evening Farmers' Market,
Covent Garden Market Square

www.coventmarket.com/merchants/?archive_category=outdoor

16TH

Pack a Roly-Poly Lunchbox Treat!

www.themomandcaregiver.com/the-energy-ball-that-will-win-them-all/

17TH

Dance to Earth, Wind & Fire's
"September"!

www.youtube.com/watch?v=YTrVCaBimIg

21ST

Eye to the Sky!

Pick-Your-Own Apples

www.applelandstation.com/

25TH

Use Your Apples to Bake a Cake!

www.bettycrocker.com/recipes/home-made-apple-cake/5427daa2-21ac-4b09-bb6e-4c24437500ce

26TH

Make an Autumn

Leaf Suncatcher

www.artfulparent.com/simply-gorgeous-autumn-leaf-suncatchers/

28TH

Make-Your-Own Puffy Paint!

www.themomandcaregiver.com/make-your-own-salt-puffy-paint/

30TH



FASHION WITH FRIENDS

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- Virtual: a group styling experience on our Front Row platform

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- Virtual: a personal styling session together online
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DON'T BE BUGGED! BE PREPARED!

Your family has probably spent much time outside lately. Perhaps you have been examining and learning about a variety of bugs. Most are harmless, but some insect bites can cause pain, itchiness and transmit disease.

- Certain types of mosquitoes can pass on West Nile Virus after biting an infected animal or birdⁱ.
- Blacklegged ticks (deer ticks) can transmit Lyme Disease after feeding on infected small animals or birdsⁱⁱ.

MOSQUITOES:

- Mosquitoes are most active at the beginning and end of day (sunrise and sunset). Minimize your time outdoors at those times.
- Wear loose-fitting, long pants, long-sleeved shirts, shoes and socks. Tuck pant legs into your socks for extra protection. Choose light colours which are less attractive to insects. Consider using mosquito netting.
- Dump standing water regularly that collects in toys, empty flowerpots, construction materials, etc. If you leave out water for birds or pets, change it a few times a week. Mosquitoes lay their eggs in stagnant water.
- Clean up debris under trees, plants and bushes on your property, as well as keeping them trimmed to decrease the places where adult mosquitoes hide.


- Ensure window and door screens are in good repairⁱⁱⁱ.

TICKS:

- Ticks are most likely to be found along trails, in long grass and the woods.
- After outdoor walks, check everyone, including pets, for ticks, especially the groin, scalp and armpit areas.
- Bathe or shower within two hours of being outside.
- If you find a tick, remove it using the method found here: healthunit.com/lyme-prevention-personal-protection. Removal within 24 hours stops Lyme disease from being transmitted.
- To submit a tick for identification, go to: etick.ca

Find out what insect repellents have been approved for use in Canada because they are safe and effective.

- Do not use insect repellent on a child younger than six months of age. Use mosquito netting over a stroller and supervise for safety.

- Know what products to use for what age groups and how often to safely re-apply.
- Avoid eyes, mouth and hands.
- Wash hands and exposed skin well after being outside. 

WANT TO KNOW MORE?

www.healthunit.com/vector-borne-diseases

- i Government of Canada. (2016, February 10). West Nile virus. Retrieved from www.canada.ca/en/public-health/services/diseases/west-nile-virus.html
- ii Government of Canada. (2019, October 31). Lyme disease. Retrieved from www.canada.ca/en/public-health/services/diseases/lyme-disease.html
- iii Government of Canada. (2016, April 8). Prevention of West Nile virus. Retrieved from www.canada.ca/en/public-health/services/diseases/west-nile-virus/prevention-west-nile-virus.html
- iv Government of Canada. (2015, June 18). Prevention of Lyme disease. Retrieved from www.canada.ca/en/public-health/services/diseases/lyme-disease/prevention-lyme-disease.html v Government of Canada. (2021, June 2). Personal Insect repellents. Retrieved from www.canada.ca/en/health-canada/services/about-pesticides/insect-repellents.html




Heather Bywaters RN PHN
Middlesex-London Community
Early Years Partnership



BACK TO SCHOOL & BACK TO HEALTH

- 1** Fall is a challenging time to begin with. Returning to the classroom usually means a return to respiratory illnesses. Australia has already noted an increase in RSV which is a common childhood respiratory virus. In Canada we have already experienced increased rates of RSV earlier than the usual fall season. Some of the restrictions around COVID-19 will be beneficial to preventing RSV and other viruses.
- 2** Masking in the classroom and good hand sanitizing still remain the mainstays of prevention of spread of all respiratory viruses. Schools will be providing hand sanitizing stations throughout the school premises. Teach your children the importance of sanitizing and the correct technique of washing their hands.
- 3** Both elementary and secondary schools plan to keep students within cohorts to minimize contamination across cohorts.
- 4** Self-monitoring will be the other important key in preventing the spread of both COVID-19 and other viruses in the fall season. It will be important to either self-isolate if symptoms of viruses develop or to get tested. Being responsible about not exposing others to potential spread is one of the most important ways to contain the virus.
- 5** Vaccination for those who are eligible is also the most important key in preventing the spread of the virus. Currently the vaccine has been tested in children greater than the age of 12. Watch closely for public health information as the vaccine is being tested in children as young as five. Yay!



It is important to get our children back to school in the fall for their overall health and for them to be able to shine in their educational goals. Let's all follow public health guidelines and make this happen safely 

Dr. Bhooma Bhayana is a family physician in London and the mother of two young men and proud grandmother of two! She continues to find wonder and enjoyment in family practice despite more than 30 years on the job!



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KEEP A CLEAN COSMETIC BAG

Here are the best tricks to keep everything in order in your makeup kit. Remember to discard anything old/expired!

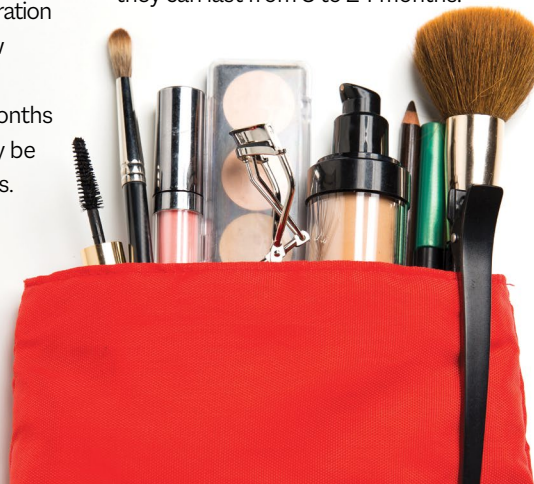
- Discard all broken products.
- Discard all products beyond their use-by-date.

EXPIRATION:

It is always a good idea to write down when you purchase an item; some products last longer than others, and who really remembers when they bought something over a month ago? And if you aren't sure, check the expiration date on the package. But here are a few simple rules to go by:

- Mascara - lasts about three to four months after opening. If you use it a lot it may be that it doesn't even last three months.
- All texture products in powder form such as shadow, matte powders and foundation - last about two years.

- Foundation in cream form, correctors, shadows or rouges in cream form - last about a year and a half.
- Lipsticks - last about two years.
- Lip gloss - last two years. See when the color or texture changes; it is possible that if you have exposed it to temperature changes then it may have gone off.
- Face creams and cleansers have different shelf lives, depending on their ingredients - they can last from 3 to 24 months.



CLEANLINESS:

Clean all your products with a damp towel, and dry them with a soft cloth. They will come out looking new.

Don't forget to clean all your brushes, and you'll see how much easier it is to put makeup on. Here's how:

Natural hair brushes: Clean them with a mild shampoo, with a neutral fragrance. Rinse them in cold or lukewarm water (avoid using hot water). Apply a hair pack or intensive hair conditioner then allow it to take effect for a few minutes. Rinse them in lukewarm water and ensure there is no remaining soap.

TIP: Always leave your brushes to dry on a towel; never let them dry vertically in a cup, as the water would enter the brush's handle and ruin it, and the hair will part.

Remember- Relax, Regenerate, Revitalize yourself. &

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TRANSITION FROM LAZY DAYS TO SCHOOL SCHEDULES

Switching from the lazy days of summer to a busy school year requires transition. So here are some tips to help your whole family transition smoothly.

- 1 Establish appropriate bedtimes and nighttime routines. Your evening sets you up for a successful morning! Turn off the TV and electronics early so you can wind down with a bath and a bedtime story.
- 2 Prepare the night before. Make lunches, pack backpacks, lay out clothes the night before and have an idea what's for breakfast to avoid morning stress.
- 3 Create a morning routine. Your morning schedule should include your kid's wake-up time, what time to eat breakfast, get dressed and what time they need to leave for school. Having this visual will help start their day on the right foot.
- 4 Create a homework routine. Just like with the nighttime and morning routine, have a schedule around homework. Whether it gets done when they get home or after dinner, stick to that routine. It's helpful to have a quiet, distraction-free homework zone.
- 5 Eat as a family. Come together and share how the day was! Share the wins, the losses, what you loved, and things you didn't love about the day. This is great family bonding time! 🍷

Meaghan Terzis

Lifestyle Coach and Biz Mentor, empowering women through fitness, essential oils and healthy living. meaghanterzisswellness.com



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COMMUNICATE OR LITIGATE:

THE VALUE OF STRONG WORKPLACE RELATIONSHIPS

You've probably read articles, maybe entire books, about building strong relationships with family and friends. But have you ever considered the value of a positive relationship with your employer?

If you work full-time, you spend as many or more of your waking hours at work as you do with your family and friends. Most of us see work as a fundamental aspect of ourselves, and work, when it's good, can give meaning and purpose to our lives.

Of course, this also means that when things go off the rails at work, the crash can be ugly. For example, Mr. Suen was the father of a four-month-old baby when his employer, Mr. Hope, asked him to work on a project two provinces away. When he refused, Mr. Suen was fired and then claimed that the company had contravened human rights legislation by


failing to accommodate his status as a parent. His claim was unsuccessful, as travel was found to be part of his job. More importantly for this discussion, the Human Rights Tribunal commented:

Mr. Suen testified that a simple weekend home every couple of weeks would have sufficed. Ironically, accepting Mr. Hope's evidence that the Manitoba Assignment would have been subject to both rotations home and certain budgetary and travel discretion, this would have readily been available. In short, if I accept in full the evidence of both Mr. Suen and Mr. Hope, their evidence converges to reveal that a simple, open conversation would have saved a significant amount of time, energy and resources for both sides.¹

If Mr. Suen and his employer had been on good terms, with an open and collaborative



mindset, a resolution was possible if they had taken the time to sit down and talk about the challenge before them. The alternative turned out to be four years of expensive litigation.

Building and maintaining a strong relationship with your employer is an investment that pays off when challenges arise. Good communication – respectful and honest – is the foundation of all strong relationships, so there's benefit in building and maintaining good communication habits at work, just as much as there is at home. 

Suen v. Envirocon, 2020 BCHRT 188 (CanLII). Siskinds

Elizabeth Traynor
Partner, Labour & Employment, Siskinds

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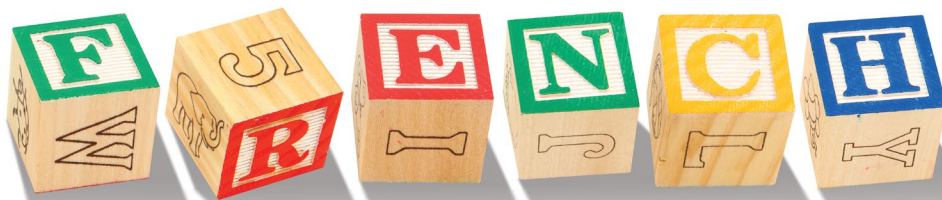
**You are in French Immersion.
Tell us all about your school.**

Charlie: I love our school because we have lots of chances to learn and do things that are not just about school and I know I will have a lot of fun memories when I'm older. I love being in choir, playing on the soccer and volleyball team. We have missed track and field and basketball for two years now because of COVID. We have great teachers because they are kind, funny and they always help us when we need it.

Harrison: It's a great school! We have the best French teachers and the rest of the staff, like the secretaries, principals and lunch monitors are great too. We have a small school compared to other French Immersion schools in our district. I love our yard because it's big and it has a lot of parts to it that everyone likes to use. Our yard is surrounded by woods so at recess we get to see a lot of wildlife like deer, eagles, coyotes, red-tailed hawks and owls.

Why do you love (or dislike) speaking another language?

Charlie: Learning a new language can be challenging. I like to set goals for myself and conquer them when it comes to speaking French. I was so surprised when we visited Ottawa and I could understand everything everyone was saying. I do like the challenge, but sometimes it's not easy learning math in French.



Harrison: I love learning French and it will be very helpful when I'm older. Sometimes I dislike the homework because when I don't understand it, it takes more time to translate it to English. I know my brain is getting bigger because I am learning to speak two languages.

If you could travel to a French-speaking place, where would you go and why?

Charlie: I would love to go to France because they have the best macaroons and museums. I could even work for the Olympics and be an interpreter!

Harrison: I would go to France. I would love to eat cheese and see the Eiffel tower. If I go to university, I hope to take one semester in French - that would be amazing. 🇫🇷

Meet 10 year-old twins, Charlie and Harrison, our new Kid Zone writers! Each month, they'll be sharing perspectives on life as a child sees it.



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A CAUTIOUSLY OPTIMISTIC BACK-TO-SCHOOL

As the back-to-school merchandise and advertisements worm their way into our collective unconsciousness, I can't help feel my shoulders tensing and my fists clenching. Here we go again – diving into another gray cloud of uncertainty for our children.

The relief we all felt in June when the school year finally ended still feels very fresh as we prepare for another back-to-school season. My kids and I do not miss the neck-breaking news flashes, the last-minute decisions about in-person vs. remote learning, the exhausting flip-flopping of guidelines and procedures, and the dreaded hours of screen-staring madness. We all secretly hoped that the summer would bring streams of delightful news about this unyielding virus disappearing once and for all. And while our province did exceptionally well with vaccination rates, the uncertainty of our school year still looms like the stench of burnt toast that takes forever to clear the kitchen.

The Science Table – along with countless other reputable organizations – believe that in-person learning is **essential** for our kids' physical, emotional, and developmental well-being. I am willing to bet that most parents who facilitated and witnessed remote learning would whole-heartedly agree, especially for our youngest school-aged kids. So, I am quite pleased to see that the Ontario government is taking the right steps and following these recommendations. Early in August, they released their Guide to Re-opening Schools and it's looking quite promising for our kids.

Our kids will be used to many of the protocols that will remain in place: face masks, cohorting, regular hand hygiene, and distancing protocols. But they will also be excited to get some of their normal activities back. Students will be able to participate in regular music classes, assemblies, sports, extra-curriculars, and even field trips! And while many of the details

still need to be ironed out before the first day of school, I remain cautiously optimistic.

It's not lost on me that this plan comes on the heels of the extremely infectious Delta variant appearing and threats of a possible fourth wave. Since school-aged kids cannot be vaccinated, I can't help to foresee these plans changing several times. Once again, we parents will be asked to be adaptable and flexible and once again, we will guide our kids as they go through a horde of emotions. By now we're pretty much experts at this, right?

I keep telling myself that it's OK to prepare for the worst, but I still hope for the best and that our kids have an exceptionally "normal" school year. &

Frank Emanuele is a proud father of two sons, a special education teacher, and a director of Dad Club London

PERFECTLY FIT BY ELLEN

Ellen Cannata loved shoes as a teenager, and her mother warned, “Don’t go work in a shoe store!” But Ellen did, working at a St. Thomas shoe store starting at age 17, and she has never looked back. She has been fitting shoes for 44 years now!

Ellen opened her own shoe store in Wortley Village 28 years ago. She was seven months pregnant and had a 17 month old at her feet. Now fast forward to Perfectly Fit by Ellen at 1225 Wonderland Road North. Ellen specializes in fitting shoes to each child, and insists on bringing in only the best brands to fit children. “We are the one and only store like this in a huge radius. We have a reputation of providing knowledge, excellent customer service, and a perfect fit. We don’t carry fad shoes - we only sell what is good for your children’s growing and developing feet!”

Perfectly Fit by Ellen

1225 Wonderland Road North
Tel: 519-204-1149
facebook.com/perfectlyfitbyellen

Like many small businesses, staying strong during COVID-19 was a challenge. But Ellen wants to thank her many customers who supported her during these tough times (she even fit shoes outside when necessary!) These same customers have been there to assist Perfectly Fit by Ellen in supporting the community as well. Every year, the store hosts a Christmas sale that can only be accessed if you bring in a donation for the Boys and Girls Club. Ellen has such

an amazing clientele, she can reach out to them for support when families need it most (Perfectly Fit by Ellen has donated shoes for those involved in fires, refugees, etc.) When customers have felt they can’t afford good shoes, Ellen has shown her extremely caring attitude by partnering with them to work something out.

Ellen likes to run a very simple business. She balances her books with hand written receipts and a calculator. Instead she prefers to spend her time on what she does best – fitting shoes. “Seeing kids walk out with proper shoes which have been perfectly fit is what keeps me going”, says Ellen. 🧡



WHAT IS ALL THE RAGE ABOUT MINDFULNESS PRACTICE?

Three Advantages to beginning a mindfulness practice:

- 1 It is not time-consuming - five minutes at any time of day will help ease the mind
- 2 Mindfulness practices can be done anywhere
- 3 It is cost-effective

Mindfulness is self-regulation of attention facilitated through:

BREATHING:

We typically don't observe the quality of our breath until we feel an emotion that steals our breath. Spending time slowing the breath down and practicing to regulate the breath at off-peak stress times will allow you to channel that calm breath in times of stress. Use the breath as a tool to calm the parasympathetic nervous system down to return to a state of calm.

SEATED MEDITATION:

There is a misunderstanding that meditation is about training yourself to cease all thoughts. The practitioner brings awareness into the

present moment to observe thoughts and witness emotions tied to those thoughts without assigning judgment. The technique reduces stress and anxiety by allowing the practitioner to come to a state of acceptance to what is rather than trying to manipulate what was or will be.

MOVEMENT MEDITATIONS:

You may find you already have a movement based practice that brings calm. Yogis practice the physical postures to train the body to be able to sit in seated meditation. Other movement meditations you likely have incorporated into your life are gardening, knitting, walking, running, and even, dare I say it, cleaning the house! When the body is actively involved in a repetitive or focused movement, the mind must be present. If you are engaged in movement meditation and your mind leaves the task at hand you will make a mistake (drop a stitch, fallout of step). The goal is to have an active awareness of thoughts and harness

them when they wander off then bring them back into the present moment.

WRITTEN MINDFULNESS PRACTICES:

Journaling about the day's event to rid your mind of circular thoughts is a great tool to release your mind from what it is remunerating on. Write it down and move on!

Mindfulness practices alone are not a panacea, however, they are a valuable tool to incorporate in tandem with other physical and mental therapies. Remember - it's a PRACTICE. You'll never be perfect at it. Just show up and do it anyway! 🧘

*Michelle Shipley, Yoga Director at
Compass Rose Wellness Centre*



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BACK TO SCHOOL MEANS BACK TO ROUTINES

Teachers this year will have their hands full with behavioural issues based on what camp counsellors, coaches, and teachers are observing this summer. They say children's behaviour has become worse, kids have been spitting and hitting, and are more defiant towards counsellors and swim teachers. There are solutions. "The Consistent Parenting Method Course" is available for parents to work through and create a FAMILY ROUTINE PLAN.

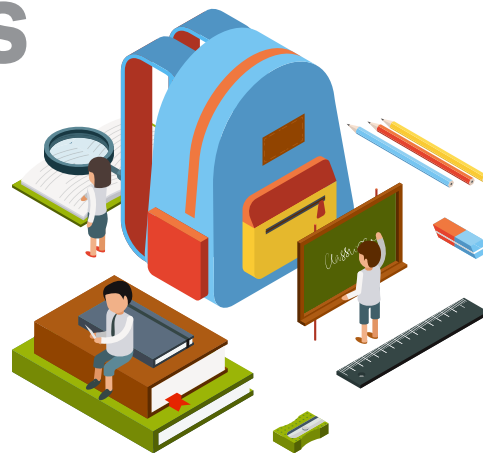
Kids have been out of their normal routines. Teachers are able to handle 30 kids at a time by setting up rules and routines immediately and remaining consistent with them. Parents who set up routines and remain consistent with them will find their kids thrive, becoming competent and confident. They tend to be happier and feel more secure.


Preparing for school this year will take some pep talks and some conversations that will

help them feel comfortable about school. For example, "I am so excited for school. What part of school are you looking forward to?" or "What is your favourite subject? I like spelling." or "Let's think about some lunch and snack ideas; let's go to the store." If we keep talking about the different aspects of school they will become more comfortable with it.

WHAT CAN PARENTS DO TO PREPARE KIDS FOR SCHOOL THIS YEAR?

- 1 Set up a family routine. What are your values? Sit down and discuss each other's needs and create a family plan around them.
- 2 Include time for friends and family undistracted.
- 3 Set up screen time use for one hour a day to decrease phone and gaming addiction.
- 4 Include exercise, mealtimes, friends, family, and sleep routines in your plan.
- 5 Start teaching your kids to SELF TALK (www.iparentgen.com/podcasts/).



- 6 What is your after school routine? Healthy snacks, chores and homework?
- 7 Start setting up bedtime routines and stick to them. Kids can read, journal or draw before bed.
- 8 Phones should be on the main floor, off one hour before bed. Kids and parents who use Pinwheel phones are able to balance phones better because they have no social media and a ton of safety features. USE CODE: IPARENTGEN to purchase. 

Larissa Mills, B.A., M.Ed. is the founder of iparentgen.com. She is a mother of three, a Parent Coach and a 4KIDS Sports & Educational Consultant.



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LONDON ON

Each month we introduce you to a business that offers families in London and the surrounding area, services or products you won't want to miss. 📍

The Factory is Canada's largest indoor family entertainment centre located in the iconic 100 Kellogg Lane. Spanning over 170,000 sq. ft., it features the largest indoor ropes course IN THE WORLD. With ziplines, a trampoline park, ultimate warrior course, massive arcade, kids' indoor playground, virtual reality zone, and escape rooms, it is an experience like no other. New attractions are always being added, meaning that no matter what you're after, The Factory has it.

TRAMPOLINE PARK: With a 20,000 sq. ft. trampoline park, The Factory meets cutting-edge innovation with an unforgettable experience of lights, sound and jumping adrenaline. Dunk on the slam basketball stations, play trampoline dodge-ball or try to dodge the spinning arms of the Meltdown.

ROPES COURSE & ZIPLINES: With 88 rope obstacles to choose from and heights reaching 75 feet, The Factory is home to the largest indoor ropes course IN THE WORLD. Soar high above the trampoline park on one of the four, 145-foot ziplines or take the plunge off of the 65-foot free fall.

WARRIOR COURSE: The Ultimate Warrior course will challenge your mind and your physical limits. This course is a full-body workout for all skill levels. With 40+ elements, challenge yourself in a combination of running, jumping, vaulting, climbing, and balancing.

LIL' CLIMBERS – KID'S PLAYGROUND: Perfect for kids one to six years old, the indoor playground offers 5,500 square feet of tubes, slides and active fun! With the addition of a separate soft-play space for infants, an interactive tech zone and a challenging scavenger hunt, your kiddos can have a small-scale adventure of their own.

ARCADE: Over 100 games to choose from in the arcade zone! Easily load up credits to your Factory card, tap, play and track your earned points. Then head over to the redemption centre to grab some sweet prizes.

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THE FACTORY



WHEN YOU WANT TO GIVE YOUR CHILDREN A HEAD START!

An RESP (Registered Education Savings Plan) is a tax-sheltered plan that helps you save for a child's post-secondary education faster.

There are many things to consider; the best approach is to get the information you need for your personal situation and get started – time is key when it comes to saving for a goal. Even smaller amounts over a longer period time can make a difference.

BENEFITS OF A RESP

✓ TAX SHELTERED GROWTH

Earnings within an RESP are not taxed. When the funds are taken out for education, withdrawals are taxed in the student's hands, often resulting in little or no tax.

✓ GET GOVERNMENT CONTRIBUTIONS

Grow your savings faster with the Canada Education Savings Grant (CESG)¹, Canada Learning Bond (CLB)², and other government incentives.


No matter what your family income, the government pays a basic CESG of 20% on the first \$2,500 of annual contributions or a maximum of annual CESG of \$500 for each child (beneficiary). If there is unused grant room from a previous year, the maximum CESG in a year is \$1,000. The lifetime limit of CESG is \$7,200 per beneficiary.

The Canada Learning Bond (CLB) is money that the Government adds to a Registered Education Savings Plan (RESP) for children from low-income families. No personal contributions to an RESP are required to receive the CLB.

✓ BUILT-IN FLEXIBILITY

If the child doesn't pursue post-secondary education, you may be able to choose a new beneficiary. Or, if he or she wants to travel first, you have 35 years to use the funds. If one of the beneficiaries does not attend post-secondary education, the subscriber

may be able to transfer the earnings from the RESP to their own Registered Retirement Savings Plan (RRSP) within certain limits.

See how contributing \$25 per week in an RESP adds up quickly when supplemented by the federal and provincial incentives. 



Assumptions Used in Chart: Calculations are for illustrative purposes only and are not intended to reflect future values or returns on investment from any mutual fund investment. Based on 6.26% average annualized and includes Canada Education Savings Grant (CESG) payments.

Jennifer Taylor, CFP®, PFP, Financial Planner, RBC Royal Bank

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THE ANATOMY OF AN APOLOGY

We all have parenting fails. I had one recently, where in retrospect, I was acting like the child. It was a hot, humid, busy day around the house packing the Weekend Warrior (our camping trailer) for our upcoming adventure. I was having a conversation with my partner, when my daughter kept trying to interrupt us. Let's just say I frickin' lost it. I went outta my mind, went ballistic on her, for interrupting. Okay, well maybe that homage to The Champ was for emphasis, but I definitely overreacted and yelled. The worst part of it was she was trying to tell me she was hungry and didn't know what she could eat, because she didn't want to eat the camping food. She was being responsible.

I cooled off quickly, came back and apologized to my daughter, explaining to her why it happened, what I did wrong and what I'll try to do in the future to make sure it doesn't happen again.

And do you know what my little angel did? She looked me in the eyes, responded with an acceptance of my apology and stated what

she could have done better too. Can I get a HALLELUJAH from the crowd?

An apology is a rudimentary skill, but one that is necessary to maintain relationships. I was so impressed with her that I made a big deal out of it. I took advantage of the opportunity to reinforce the anatomy and techniques of delivering an apology. Part of that discussion I didn't learn growing up, and something I still struggle with, is forgiving myself.

As a tween, my daughter is about to make a lifetime of mistakes. If I can break the cycle

about self-deprecating emotions when she makes mistakes, I can flip a parenting fail into a parenting win.

Forgiveness is necessary to move forward, to avoid resentment of others, but also to nip self-loathing in the bud. It is said that forgiveness removes the power others have over you; the reciprocal can be applied to oneself to provide inner peace and strength.

Self-forgiveness is the most important part of the anatomy of an apology. 🧠



Janet Smith is a proud single-mom of one daughter and a marketing professional who is grateful for her rural roots in the London area. She is a big believer in connecting with people through laughter and honesty.



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WHY SHOULD MY PET SEE THE VET WHEN NOTHING IS WRONG?

Maybe your veterinarian sends you a postcard, an email, or a push notification through their clinic app, but the message is still the same. "Your pet is due for their physical exam!" it reads.

You look down at your furry family member. "Again?" you think. "It feels like we were just at the vet, and besides, you seem perfectly healthy and happy." You want the best for your little one, but it can be easy to let your pet's check-up slip to the bottom of the ever-growing to-do list, especially when nothing seems wrong with them.

Although routine exams can seem frivolous, they are extra-important for dogs and cats because they age so much faster than we do. For example, in the first two years of life, puppies age about ten and a half years for every one human year! In fact, that is why puppies and kittens require so many check-ups. At each vaccine visit, your vet conducts a thorough examination to make sure they're on track developmentally and to address any health concerns as they change so quickly.

As our furry family members mature into adults, their growth slows, so an annual exam typically becomes the recommended minimum. While it depends on species and breed, most adult pets age between 5-10 years for every one human year. Imagine if you went to the doctor every 5-10 years, just how much would change between visits!

Our furry family members are also experts at hiding pain, which means that even though your pet appears happy, they could have underlying health issues. Some diseases, such as dental disease and obesity, are very common but often go undetected, and can greatly affect a pet's quality of life if unknowingly left untreated.

Then, as seniors, our furry family members once again require more frequent visits to keep them on track, typically at least twice a year. Just like humans,

our pets' bodies and minds go through a lot of changes throughout this life stage. However, age is not a disease! With some preventative care, early diagnosis, and a healthy lifestyle, your veterinarian can give you the tools to help your furry family member thrive in their golden years.

Time is a precious resource. Fortunately, by investing our time in routine check-ups today, we can be rewarded with more time with our furry family members later on. 🐾



Dr. I. Wonder is here to answer your questions regarding your furry family members. If you have a question, email it to us at danielle@NeighbourhoodPetClinic.com. Our team at Neighbourhood Pet Clinic will tap into their collective experience to answer your various questions.



The warm weather means lots of fun in the sun, but it also means fleas, ticks, and heartworms (ewww)!

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GET CRABBY WITH ME: BAKING WITH CRABAPPLES

Happy September! It's a great time to take advantage of the fruits of the season like grapes, squash and apples. One of the less esteemed, but equally delicious fruit trees out there is the crabapple.

Crabapples are in the same family as orchard apples but are either wild or grown for their flowers rather than their fruit. If the apple is under two inches in diameter it is a crabapple. Many of us overlook the crabapple, but if the tree produces fruit, that fruit can be harvested and eaten! It seems a waste to let it all just fall to the ground!

Crabby or not, picking apples can be a fun family activity, and baking with them or making jelly and cider is a cool way to enjoy the fruits of your labour. If you don't have a crabapple tree on your property, you likely know someone who does, or possibly know of one in your neighborhood.

CRABAPPLE MUFFINS

INGREDIENTS:

2 eggs
2/3 cup vegetable oil
3 teaspoons vanilla
¾ cup brown sugar
1 teaspoon baking powder
2 teaspoons cinnamon
¼ teaspoon salt
½ teaspoon baking soda
2 ¼ cups flour
2 cups chopped crab apples (peeled or unpeeled)

DIRECTIONS:

- Preheat oven to 350° F.
- Combine eggs, oil, vanilla and sugar in a mixer or bowl.
- Stir in baking powder, cinnamon, salt, and baking soda.
- Add flour and stir until combined.
- Mix in the chopped crab apples.
- Grease muffin tins and fill each cup approximately 2/3 full with batter.
- Bake for approximately 30 minutes or until lightly browned and a toothpick comes out of the centre clean.

Enjoy! 🍴



Jenn Giurgevich is the founder of Spark Nutrition & Health, a virtual nutrition consulting business. Visit www.sparknutritionandhealth.ca for more information.

GAIT ABNORMALITIES IN EARLY DEVELOPMENT

Children often develop abnormal gait patterns while they learn to walk. This can result from impaired strength, decreased or increased range of motion, leg length discrepancy, proprioception, pain or balance issues. Most abnormalities are outgrown, but some can become adaptations that lead to problems later. Your paediatrician is a good resource for diagnosing gait and ruling out serious medical conditions. After a detailed medical history and a physical examination, they may advise you to monitor development, suggest physical therapy, orthotic intervention or additional tests.


The most common abnormalities are **in-toeing** and **out-toeing**. When the feet are turned inward the child is in-toeing; out-toeing occurs when the feet are turned outward. **Metatarsus Adductus** is a flexible 'c-shaped' foot with the forefoot turned inwards. None should cause pain and they often resolve on their own.

Flat feet, pes planus, occurs commonly as the bones, muscles and ligaments aren't fully developed until age six. The entire foot touches the floor when standing. If your child is not experiencing pain, and has no other genetic or structural diagnoses, there is no cause for concern. If the child feels pain or trips more than normal, custom arch supports (foot orthotics), supportive footwear or physiotherapy may be recommended.

Toe walking is often seen in children learning to walk. If this persists after the age of three

or your child spontaneously begins to walk on their toes, speak to your paediatrician. Persistent toe-walking may be caused by tight calf muscles, sensory or neuromuscular disorders, and may be a sign of developmental dysplasia of the hip or a leg length discrepancy. Treatment may involve observation, physical therapy, orthotic bracing or surgery.

Bowleggedness (genu varum) occurs when the legs curve outward at the knee, while **knocked knees** (genu valgum) is the opposite, occurring when the knees tilt inward while the ankles stay spaced apart. Both are common in developing children. Talk to your doctor if this persists past age six or causes pain.

If you're concerned with your child's walking, speak to your paediatrician who will guide you in the right direction. Book a complimentary consultation with our orthotists. We can assess your child, providing tools or resources to get your child on the path to success! 

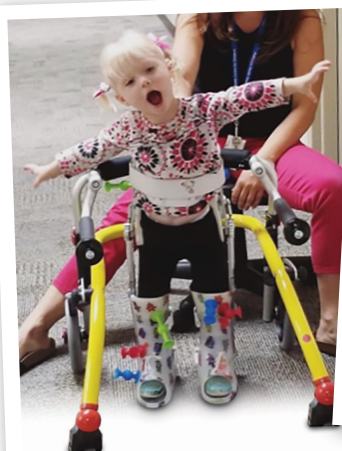


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NOW AVAILABLE: THE MILLION DOLLAR BAKERY BOOK BY REBECCA HAMILTON!

I'm Rebecca Hamilton, the founder and owner of a million-dollar bakery called Chick Boss Cake, the #1 bakery and dessert spot that is the obsession of all the locals in Southwestern, Ontario. I know what you're thinking: She must be highly educated with some kind of fancy business or baking diploma. Well, I'm not. If I was, I wouldn't be writing this book because that never makes for a great story, now does it? Allow me to explain...

I dropped out of high school at the age of sixteen to move out with my (then) boyfriend. I never set foot in a college or university unless it was to attend a party when I was (very) underage. I got stuck in several unhealthy and abusive relationships and found myself in plenty of "what the heck?" situations along the way. I was angry, depressed, stubborn, riddled with anxiety and basically a runaway train trying not to go off the rails.

I'm here to keep it real and share my personal story of how I built a million-dollar bakery business from nothing but pure grit and tenacity when no one else believed in me. Let's be real, if I can create this much success with a little bakery in small-town Ontario, I absolutely know for a fact that you can create the same level of success within any industry!

This book is for everyone who's been through the worst and is still here against all odds. It's for the woman who lost her voice but knows the world needs to hear what she has to say. It's for the wife who pursued a career that society made her feel was the only respectable option. It's for the girl who settled down too soon instead of chasing her wild and crazy dreams that everyone laughed at. It's for the entrepreneur-at-heart who shows up every day to their soul-crushing 9-5 job feeling unfulfilled instead of pursuing their passion and igniting the fire within.

This is the story of how I created the life of my dreams, and there ain't no sugar-coating it (bakery puns are essential in this book, for obvious reasons). Get ready to open your mind to endless possibilities and unlock your potential. It's about to get real! 🍰

“

This is the story of how I created the life of my dreams, and there ain't no sugar-coating it

Rebecca Hamilton,
Owner, Chick Boss Cake

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Rebecca Hamilton

Founder + CEO of Chick Boss Cake

A story of pursuing your passion & creating the life of your dreams.
How I turned my hobby into a million dollar business & how you can too!

WHAT IS GENERATIONAL WEALTH?

Generational wealth is a collection of financial resources passed down across multiple generations in a family. If you can leave behind a noteworthy inheritance to your descendants and the financial stewardship that accompanies it, that's generational wealth.

What Is the Importance of Generational Wealth?

People who inherit generational wealth have financial advantages over those who do not. For example, when you fund your children's college fund, they don't have to struggle to pay off student loans. Instead, they could be saving towards purchasing their first home or future retirement.


Generational wealth creates a solid foundation for your descendant's financial success, who can continue to build sustainable wealth over many generations.

How Can You Build Generational Wealth?

Building generational wealth can seem intimidating, especially if you have no idea how to get started. However, it's possible if you have a solid financial strategy. To generate wealth that you can pass down to your children, you need to save money or obtain resources you won't spend in retirement.

It is, therefore, crucial to save for retirement and other financial goals before you go down the road toward building generational wealth. Here are seven ways to build generational wealth.

- 1 Invest in the Stock Market
- 2 Invest in Real Estate
- 3 Create a Business to Pass Down
- 4 Invest in Your Child's Education
- 5 Invest in Life Insurance
- 6 Educate Your Children About Personal Finance
- 7 Save Money Strategically

The easiest way to build generational wealth is by Becoming Your Own Banker. The Infinite Banking Concept encompasses all seven strategies in one, applying Infinite Banking to the lives that matter most. Yes, our future, your legacy is the best way to ensure your goal of generational wealth is met for your children. 



*Cole Snell, Wealth Architect
Ascendant Financial*

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Immigration can be complicated, but these simple tips could help.

Whether you're looking to invite international guests for a business trip or tie the knot with your partner from another country, knowing some basic points about Canadian immigration law could make the process a lot smoother.



Always Plan Ahead

Almost all immigration documents require time to obtain, so plan ahead. Do your research to find out what the requirements are for your upcoming plans to avoid costly complications.



Love Isn't Enough

It isn't as simple as saying "I do" to a Canadian to gain immigration privileges. You must follow the same process as everyone else to obtain the status you are seeking.



A Little Research Goes A Long Way

Immigration laws change frequently. Consult a lawyer early in your immigration process to understand the details involved in your specific circumstance.



Business Is Not Usual

Even short business trips can require supporting documentation. Ensure you have secured all of the necessary documentation to avoid rejection at the border.



There Is No One-Size-Fits-All Approach

You can't rely on the experiences of friends or family. Immigration law is highly individual with varying details from one person or business to the next.



Remote Work Still Applies

If your organization employs someone outside of Canada, you still must have the required documentation for the employee to work as though they were in Canada.

The immigration law team at Siskinds manages a full range of personal immigration and complex business immigration services. Although travel is limited at the moment, you can move forward with securing documentation now so you're ready to go when the world starts to move again.

If you aren't sure whether or not you need an immigration lawyer, call us. Consultations are free.

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