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Letter from the Editor



Spring is near and we are preparing for cherry blossoms after receiving record snow this winter. We are all frustrated with the last two years of following rules and regulations which will soon end with better times ahead of us. Our character defines us and the way we look at life has become a reality. With this pandemic crisis

I have learned that most of us will move forward in a positive manner and appreciate our day to day life.

In this edition of the magazines I chose “The Family with a Special Calling Serving the Community with a Special Touch”.

The Vescio Family is an integral part of the GTA.

My personal experience in dealing with the family has been more than optimum. They are very compassionate and caring working together to make one feel as if you are in your own home when one loses a loved one resting in their “Funeral Home”.

I congratulate all women on International Women’s Day in March. The Mimosa flower is the symbol of all women celebrating this “Day” on March 8th. This celebration is about culture, economic, political and social achievements for women.

The travel segment in this issue focuses on Palm Beach Florida. Palm Beach Florida is well known for high fashion shopping. When visiting the island you must stop at Mar-Largo Hotel. There you may meet many politicians, actors and singers.

As our religious holidays will be approaching in April, this will unite us together with family and friends to celebrate our spirituality.

Wishing you all a Colorful Spring with Peace and Blessings!

Josie Alonzi

MESSAGE FROM THE MAYOR

Office of the Mayor of Vaughan **Maurizio Bevilacqua**



Racism has no home in Vaughan

As a committed public servant with more than three decades in elected office, I remain guided by values and principles rooted in my belief that all people have the right to live, worship and love without facing persecution, intolerance or discrimination. Yet, we hear of hostages held at gunpoint in their place of worship because of who they are and what they believe in. Humanity must speak out against this injustice; we must act to denounce all forms of racism.

I recently chaired the Municipal Leaders Summit on Antisemitism hosted by the Centre for Israel and Jewish Affairs. It was an opportunity to better understand the pervasiveness of antisemitism in our neighbourhoods and identify concrete measures to address the issues facing Jewish communities. As well, in January, Vaughan Council supported my motion to denounce Quebec's discriminatory Bill 21, which undermines the inherent values of democracy and human rights.

Vaughan residents are not immune from racism and discrimination. Horrendous acts of hatred are happening across the country, including right here in our community. We must not be silent in the face of injustice – we must speak out against it. If people of goodwill choose to remain silent, negative forces and energies will be emboldened to occupy more of our space.

In Vaughan, we remain focused on practicing the politics of inclusion and advancing an agenda that values, respects and encourages every person to reach their full potential. Diversity has and will always be our greatest strength. When we celebrate our differences, it reminds us of our shared values – compassion for our neighbours, hope for the future and justice for everyone. As our work continues to ensure equity and opportunity for all, remember this: Good will prevail over evil. Light will outshine the darkness.

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The Voice 2020

Volume 3 | Issue 2 | March / April 2022

Our Team

Josie Alonzi
Editor

Angelo Filoso
Associate Editor & Photographer

Epic Event Planning Corp
Graphics & Publication

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Email: info@thevoice2020.ca

Website: www.thevoice2020.ca

Telephone: 647.482.0360

PO. BOX 72088 Pine Valley Drive
Vaughan, Ontario L4L 8N8

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Contributors



Maurizio Bevilacqua
Mayor of the
City of Vaughan



Angelo Filoso
Associate Editor
& Photographer



Tony Loffreda, CPA
Independent Canadian
Senator (Quebec)



Francesco Sorbara
MP, Vaughan
Woodbridge



Lawrence Greenspon
Lawyer



Dominic Campione
Lawyer



Franco Margiotta
Real Estate



Anna Dopta
Writer



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Growing Old Allows Us Time to Relax and Smell the Roses

By Anna Dopta

With another birthday fast approaching I must acknowledge my status as a senior citizen. When did I first look in the mirror and see my mother? The young woman in the mirror of my mind is now my daughter. Don't get me wrong, old age does have its benefits. Retirement takes one out of the daily grind of going to work. But with the aches and pains of old age slowing us down, how many of us would have the stamina to be part of the working world? Today's business world is one of i-things and apps that transmit information at breakneck speed. However, the drop in income and standard of living can be troublesome unless you have planned wisely for your retirement years. There are some benefits to senior status; the senior discount is one. That's one of the few times young people in retail look at us to make sure we are eligible. Remember how we almost said no when first asked if we qualified? The challenges of old age come to mind more easily somehow. Arthritis, diabetes and high blood pressure are concerns for many seniors. We are encouraged to be active, to take part in events in the community and family, to keep engaged in activities and personal relationships. Unfortunately, one of the sadnesses of ageing is losing loved ones, which means fewer companions with whom we can share our lives and activities. Retirement homes- I won't call them warehouses for seniors- try their best to offer a variety of activities to their residents, but they are often lonely places. And unfortunately, Covid-19 took a terrible toll in many of those homes. In *As You Like It* Shakespeare writes of the seven ages of a man's life as they are played out on the stage of the world. First there is the infant, then the schoolboy,

followed by the lover and the soldier and finally the seventh age when man is "Sans teeth, sans eyes, sans taste, sans everything." I think these seven stages can be reduced to three: childhood, youth and "You look great!" for the remaining years. The ageing process is not fair. It doesn't treat us with an even hand. The luck of the draw- our genetic inheritance- seems to determine whether we will be an agile and healthy 65-year-old or one plagued with physical ailments. There's not much we can do about the indignities of old age, but laughter always helps, especially with the threat of Alzheimer's hanging over our greying heads like the sword of Damocles.

Retirement from full-time employment is often a watershed event for seniors, many of whom will live 20 or more years after retirement since the average life expectancy for Canadians hovers around the 80-year mark. For many people their social status and purpose in life are equated to their occupation so the adjustment to retirement may not be an easy one. All too often social isolation sets in when the camaraderie of the workplace is gone. The challenge is to make the best use of those retirement years, to maintain a good quality of life that keeps one intellectually and physically engaged. And of course, one must age gracefully and attain the wisdom that is supposed to come with ageing. Many seniors find satisfaction in part-time work or new educational pursuits. Look around and you will see all the seniors who have embraced volunteering in hospitals and social agencies.

It is important to get out and about, but one's senior years often offer a bonus by allowing us to relax and smell the roses, especially if they are in one's own family garden. The poem *When You Are Old*, by W.B. Yeats, offers a melancholic take on ageing that's well worth reading.

On a personal note, my retirement years have been filled so far with the comfort afforded by a loving family and good friends. I wonder if it's too early to reserve my seat in the mall.



Celia Losiggio

Director of Sales
& Customer Relations
416.618.5985

Melissa Losiggio

Director of Operations
& Innovation
647.204.2977

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The History of Palm Beach Florida

by *Angelo Filoso*

The Beginning

When the first settlers arrived in what was to become Palm Beach, the entire area was known as “Lake Worth”, named for Major General William Jenkins Worth who fought in the Second Seminole War. Pioneers struggled to clear land for their houses and to make room for their crops. The first of the permanent pioneers arrived in 1872. According to early settler accounts, Palm Beach received its name from a shipwreck named the “Providencia.” The ship washed ashore in January 1878 with a load of coconuts bound from Havana to Barcelona. Early settlers lost no time claiming salvage and planting the coconuts, which were not native to South Florida, in an effort to launch a commercial coconut industry.

History as a Tourist Location

Word of the area’s beauty spread northward and by 1880 the first hotel, the Coconut Grove House, opened to accommodate tourists. By the early 1890s the island community was well established with several hotels, businesses, and winter residents. The pioneer era ended in 1894 with the opening of Henry M. Flagler’s Royal Poinciana Hotel and the arrival of the Florida East Coast Railroad in 1896. The railroad tracks crossed Lake Worth so trains could deliver their passengers directly to the Flagler System hotels, which included the Palm Beach Inn directly on the ocean. Soon renamed The Breakers, because so many guests wrote asking for a room “down by the breakers,” fire destroyed the hotel in 1903. Henry Flagler ordered a larger, more luxurious hotel built at the same location, which opened

for business the following year. The hotel was again destroyed by fire in March 1925 and was replaced by the magnificent stone structure which continues to serve as a Palm Beach landmark today.

Incorporation

The Town of Palm Beach was incorporated on April 17, 1911. Thirty-five men (women did not have the vote yet) met at the Palm Beach Hotel that night and voted to incorporate what was only the second recognized municipality in Palm Beach County. They also elected the first officials: Elisha N. Dimick, Mayor; John P. McKenna, Town Clerk; Joseph Borman, Marshal; and J. B. Donnelly, William Fremd, John W. Doe, Enoch Root, and J. J. Ryman, Councilmen. In 1929, the Garden Club of Palm Beach sponsored the preparation of a Town Plan.

World-Renowned Beauty

After over 100 years of graceful evolution, Palm Beach today is a fully developed community, world-renowned for its beauty, quality of life and small-town character. It is home to “Captains of Industry” and the world famous Worth Avenue. Approximately 9,000 citizens make Palm Beach their year-round home, and about 20,000 more have a seasonal home in Palm Beach where they enjoy the winter months. Together, these residents of Palm Beach donate more money per capita to charities than any other community in America. The Town is governed by an elected Mayor and a five-member Council, operates under the Council-Manager form of government, and provides a full range of quality municipal services. It has an active historic preservation program, strict zoning standards, high levels of public safety and public works services, 3 miles of public beaches, and a wide array of recreation programs, including award winning golf and tennis facilities.



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The Path Forward for the Canadian Economy?

by MP, *Francesco Sorbara*

Canadian policymakers have a generational opportunity to move forward with policies that have a clear goal – ***to raise the standard of living of all Canadians through robust and sustained economic growth***. Our singular focus should be on long-term investments that increase the productive capacity of our economy by providing the tools that Canadian workers and businesses require in a post-pandemic world.

In my view, a post-pandemic world will be characterized by a rise in economic nationalism, increased global competition, an acceleration of the adoption of digital technologies underlying the importance of connectivity, a sustained withdrawal of global fiscal and monetary stimulus, and a renewed focus on energy security. Policymakers must also consider a reshaped geopolitical world, including the United States responding to the competitive challenges of China, a renewed and more interwoven EU, and a post-Brexit UK.

So, what are the implications for Canadian policymakers? I put forward that Canadians' future living standards are tied to four centre themes.

- Firstly, a strengthened framework to incentivize Canadian business investment and innovation to raise productivity levels that continue to lag our principal trading partner, the United States. A significant step forward would involve a full review of Canada's regulatory structures and taxation system, including tax expenditures, focusing on simplification and efficiency. Innovation will drive Canada's transition to a low-carbon future, and our resource sector will remain a key driver of Canada's economy for decades. On a positive note, Canada's private sector has a substantial advantage, positioned with healthy corporate balance sheets, unfettered access to export markets, and a highly skilled labour force to lead the charge in business investment growth.

- Secondly, provide Canadians with the ongoing opportunity to upgrade their skills, particularly in a highly changing technological world. Policymakers must review current programs providing skills training to ensure that workers have the skill sets in demand by employers. The pandemic demonstrates that digital adaptation allows for significant efficiency gains for businesses. For example, the benefits of virtual learning, working from home, and zoom meetings provide workers with skills training and substantial efficiency gains for Canadian companies. Skills mismatch prevents employers from finding workers and prevents workers from re-entering the labour force.

- Thirdly, digitization of government services must be the focus of all levels of government. Government must lead on digitization and put in place significant incentives for Canadian SMEs to do the same. The pandemic accelerated the online world, be it Canadians' shopping, learning and work habits, and both the private and public sectors must respond.

- Fourthly, Canadians expect a government to be a solid financial manager. Exiting the pandemic, and after the necessary investments to support Canadians through the pandemic, which were both prudent and necessary, all governments will need to adopt a fiscal framework based on prudence. The federal government should undertake a full program expenditure review and redirect savings to higher impact programs.

Canada's economic future is bright. However, we can not take it for granted. Our competitors are not standing still, but we know if the right set of policies supports Canadian businesses and workers, we will win!

Francesco Sorbara is the MP for Vaughan-Woodbridge, with over 20 years of experience in the global financial markets before entering public service.

Francesco Sorbara

Member of Parliament for Vaughan-Woodbridge



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Celebrating the Olympics and Black Achievement

by *The Honourable Tony Loffreda, CPA
Independent Canadian Senator (Quebec)*

Even halfway across the world, I have no doubt that our Canadian athletes could hear us cheer them on as they competed in the 2022 Winter Olympic Games in China. Throughout the Games, one of the first things I did in the morning is look at the news to see if Canada made it onto the podium overnight. Most mornings, I would wake-up to great news: another Canadian medalled, another Canadian made the finals, or another Canadian gave an awe-inspiring performance.

This year, Canada sent its most gender-balanced team to any Winter Olympics in its history with 109 men and 106 women. More than half competed in their first Games and for one athlete, Charles Hamelin, Beijing are his fifth Games. I'm proud to note that more than a quarter of the athletes were from Québec. With a total of 26 medals – 4 golds, 8 silvers and 14 bronzes – Team Canada has many reasons to be proud of their achievements. These elite athletes have provided us with some breathtaking performances and some heart-breaking moments, but through it all, they showcased the power, dignity, and inspiration of the Maple Leaf.

It seems unfair to pick one moment or one performance as my personal highlight of the Games. Rather, since February is also Black History Month, I want to underscore the performances of some of our exceptional Black athletes.

After a silver-medal performance four years ago in PyeongChang, Sarah Nurse and the Canadian women's hockey team reached the top of the podium this year with a 3-2 victory over our American rivals. Sarah even scored the opening goal in the final game, bringing her points total to 18, a new Olympic record. Since making her debut with Canada's national team in 2015, Sarah has become a role model, particularly for young Black girls, as she has been quite vocal, and rightfully so, in calling out racism in hockey and in society in general.

Jordan Pierre-Gilles, a Black speedskater from Sherbrooke, is coming back home as the Olympic champion in the men's short-track relay. In so doing, he helped teammate Charles Hamelin win his sixth medal and become one of the most decorated Canadian Olympian. In the women's 3,000m speedskating relay, Alyson Charles from Montreal missed the podium by half a second. Of course, bobsledders Cynthia Appiah and Dawn Richardson Wilson, in their Olympic debut, also made us proud in the 2-women event, making it to the finals and finishing in 8th place.

This may surprise some, but the first Black Canadian to win a Winter Olympic gold medal was Jarome Iginla at the Salt Lake City Games in 2002. Two decades later, Black Canadian athletes remain woefully underrepresented on Team Canada. While our teams are increasingly more diverse, with more representation from Canada's racialized communities, we need to do better as a society to make youth sport more accessible and affordable for young families which is why I believe programs like the Community Sport for All Initiative is so important. The CSAI seeks to remove barriers and

increase sport participation rates for underrepresented groups including equity-deserving groups like Blacks, Indigenous, low-income and newcomers. For many disenfranchised or marginalized youth, all they need sometimes is that one opportunity to ignite a new passion and, to borrow from the Olympic movement's motto, go "faster, higher and stronger."

Indeed, for the past two weeks, we saw some of the world's top athletes reach heights and records that once seemed unattainable. For many young kids across Canada, I know these exhilarating performances have fueled their passion and provided them with a large dose of encouragement and motivation.

I also hope that Canadians – young and old – were reminded that despite all our differences – nationality, race, or language – there is much more that unites us, as global citizens, than divides us. During the opening and closing ceremonies, as the athletes paraded into the Bird's Nest Stadium, it was inspiring to witness the camaraderie,



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friendship and respect shared among them. It was clear that inclusion and diversity are embedded into the spirit of the Games, something that Pierre de Coubertin, widely considered as the father of the modern Olympics, hoped this international sporting event would achieve.

In a speech in 1894 at La Sorbonne in France, two years before the inaugural Olympic Games in Greece, de Coubertin spoke about the spirit of prowess, generosity, and humanity of the Olympic movement. He envisioned that the Games would bring together

diverse nations, in friendly sporting competitions, and open their souls to this feeling of mutual respect which, as he explained, was the first foundation of the maintenance of peace between peoples.

As Black History Month wraps up, I hope that Canadians will apply de Coubertin's wisdom and find ways to embrace our nation's diversity, appreciate our differences, work towards greater inclusion, and respect one another.

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The Vescio Funeral Home “The Family with a Special Calling Serving the Community with a Spiritual Touch!”

by Angelo Filoso

The Vescio Family immigrated to Canada in the early 1970s from Lamezia, Calabria Italia. Luigi’s parents came to Canada to look for a better life of opportunity for their children like many other Italian immigrants. In 1971 Luigi Vescio was born to serve our community.

Growing up in a modest family, his father became ill at a very young age and Luigi stepped up to the plate. He had no choice, but to be strong and ambitious.

Luigi served Mass as an altar boy every day praying for his Father to regain his health. At the age of fourteen before attending High school, he spoke with Father Jim Reposkey, and stated “It wasn’t cool to be an Altar Boy anymore” Father Jim suggested to Luigi to consider the priesthood. Luigi answered, “I want to be married one day, and the Priesthood is not for me”. After this discussion, Father Jim came up with another plan which would entice Luigi to continue attending Church. He introduced Luigi to Mr. Bernardo of Bernardo Funeral Homes. It was there, he met with Mr. Bernardo who gave him a job assisting with Funeral Services. Luigi enjoyed his part time job so much and learned a great deal acquiring a strong work

ethic. After graduating from High school, he registered at Humber College in the Funeral Services Program. In 1991 Luigi received his diploma and officially became a Funeral Director. This did not hold over well with his parents because of the superstitious nature of the Italian culture. They were not in favor, but Father Jim convinced them that this Profession was Luigi’s Calling.

From 1991 to 2002, Luigi Vescio progressed as a talented Funeral Director, especially with the Italian community. He learned that the foundation of his Funeral Services life was “not only about the money”, but “a call of duty”. The call of duty was 24/7 with personal contact assisting bereaved families. During this time, Luigi met his true love





Rose who he married in 1996. Rose (Gargarella) Vescio is of Abruzzese decent (Treglio, Chieti). Luigi and Rose's children, Laura twenty four and Luigi Jr. twenty two years old were given the opportunity to go to university and follow a different profession. Laura graduated from university with a Bachelor of Arts Degree, however, both decided to join the family business and obtain their diplomas as Funeral Directors from Humber College. Rose explained that this business has brought the family of four closer together every day. Luigi Sr. indicated the reason he enjoys coming to work every day is because his family is involved in the business which creates a special spiritual bond for his calling as a Funeral Director.

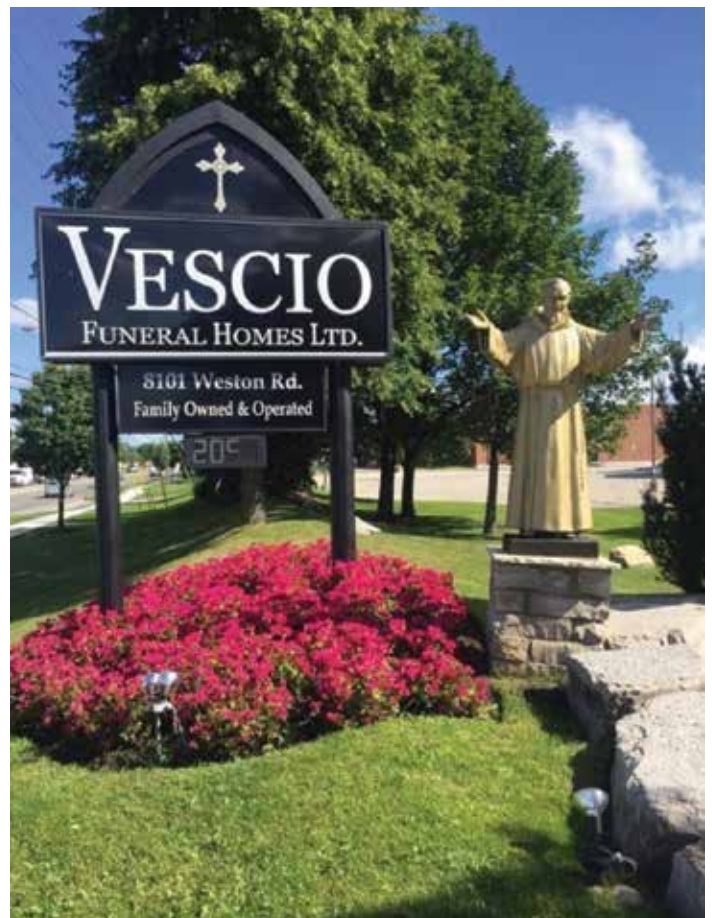
He is also thankful to Rose for taking charge of the physical décor of the three locations. His belief is that “for every strong man in business there is even a stronger woman behind him”.

This monstrous Pandemic of Covid-19 has created a horrendous strain on Funeral Directors. Luigi Sr. believes that Funeral Directors and employees of the Funeral Homes are “The Silent Front-Line Workers”. The effect of the virus has created a “magna carta” challenge to embalmers. The new health protocol rules create havoc for families in dealing with their loved ones. Families could not attend funerals in person, and in some cases could not say goodbye to their loved ones due to the restrictions. Luigi

Sr. is extremely discontented with this pandemic, but he respects and admires Funeral Directors and employees in this business for not doing less than “Front Line Workers”.

Living in the Woodbridge Community Rose and Luigi know and admire the community because of their hard work and strong family values. They believe that Woodbridge is a “Huge Community but a Small Village”, where everyone respects each other. The Woodbridge Community has put the Vescio Funeral Homes on a Pedestal with their loyalty and support.

The goal of this spiritual Vescio Family is to remain on the Pedestal. In Italy when someone passes, the wake is held in their home. The Vescio Family creates their location as “a home away from home” by putting out the best in the same manner as you receive guests in your home. The name is Vescio Funeral “Home” and the secret is to give your community the “Best”. The Vescio Funeral Home is distinct from other Homes because it leads others in giving the families quality service, and spiritual love.





“They that can give up essential liberty to obtain a little temporary safety, deserve neither liberty nor safety”

-Benjamin Franklin

Canadians...always willing to trade away our freedoms

by *Lawrence Greenspon*

The Emergencies Act was wholly unnecessary but the fact that most Canadians welcomed it is NOT surprising. We have had an unfortunate history of trading rights and freedoms for the promise of enhanced security, safety or what used to be called peace, order and good government.

Sadly, this was not the first time that government has been willing to violate fundamental freedoms and with the lowering of the threshold bar, this will surely not be the last time.

During World War II, the War Measures Act, led to the detention of thousands of Japanese Canadians, Italian Canadians, Ukrainian Canadians and German Canadians, followed generations later by Prime Ministerial apologies.

Even the imposition of the War Measure Act in October 1970, resulting in arrests without bail or access to counsel and the retroactive criminalization of membership in the FLQ was followed by an apology from the then Premier of Quebec, Robert Bourassa. Despite the apologies, our government has learned little from the historical consequences of invoking emergency legislation. The War Measures Act was designed to be available during war. When Trudeau Senior invoked the WMA during peace time, it was an unprecedented move in response to what was deemed a “a state of apprehended insurrection.”

Prime Minister Justin Trudeau lowered the bar even further by invoking the Emergencies Act in response to the so called “Freedom Convoy” protests. The Prime Minister resorted to emergency legislation in circumstances which could hardly be called a “national emergency”. A national emergency is defined as: “an urgent and critical situation of a temporary nature that a) seriously endangers the lives, health or safety of Canadians and is of such proportions or nature as to exceed the capacity of a province to deal with it, ...and that cannot be effectively dealt with under other law of Canada.”

While the Prime Minister had the audacity to assure Canadians that the Emergencies Act was in compliance with the Charter of Rights and Freedoms, I believe that it will be found by the courts no to be.

While the American Declaration of Independence boldly begins “We hold these truths to be self evident ...”, our Canadian Charter of Rights and Freedoms begins with these limiting words:

“The Canadian Charter of Rights and Freedom guarantees the rights and freedoms set out in it subject only to such reasonable limits prescribed by law as can be demonstrably justified in a free and democratic society”

So, the freedoms that the protesters claimed to be demonstrating for, are not unlimited. Economic freedom is not even included in our Charter. Once the Emergencies Act is challenged, and it certainly will be, it will be for the government to demonstrably justify the use of the emergency law in a non-emergency situation. Was the incessant honking, annoying to the point of unbearable. Yes, and that’s why the temporary injunction was granted on the basis of nuisance.

Many of the protesters were rude, refusing to wear masks, and were intimidating. A few carried hated symbols (none is too many). Several hundred parked their rigs and trucks for weeks blocking traffic and pedestrian access, while causing substantial economic loss to businesses that were still trying to recover from covid. But there was no weapons cache, and very little actual violence and all the above could have been and eventually was dealt with using provincial law and the criminal code, not the “emergencies act.”

The real concern going forward is how comparatively little it took to for the Prime Minister to bring in the “Emergencies Act.” The fact that most Canadians approved of this extraordinary use of power to curtail freedoms is most unfortunate but very much in keeping with our historical willingness to trade away our rights and freedoms. Each time we go along with this unwarranted abuse of emergency power, the government assumes that Canadian’s constitutional entrenched rights and freedoms are negotiable.

That is something we should all be deeply concerned about.

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Italian Easter Bread Recipe

by *Marcus Filoso*

Easter is a very significant and important holiday in Italy and through-out the world. It's a great time of year that ushers in not only the celebration of Jesus' resurrection but it's a time of rejuvenation. Spring is in the air, the weather starts getting warmer and of course, the trees and flowers begin to bloom. Easter is also a food lover's dream! So many dishes to appreciate and to enjoy surrounded by family and friends.

In Italy, Easter is celebrated on Good Friday and Easter Sunday but on Monday they also celebrate La Pasquetta (little Easter). Traditionally, family and friends re-unite at someone's house to enjoy good conversation over some great food. Sometimes, the Italians pack a picnic and enjoy the day outdoors. This is what we often did. We'd bring some baked pasta or lasagna, some panini, salad and of course some Italian Easter bread and head to a park. Such a fantastic treat!

To me making traditional Italian recipes is a way to remember the meals of my youth and to enjoy the memories of time spent with my sisters and my parents. There's a great many stories I could share about sitting around the dinner table and enjoying each other's company and telling stories but for the purpose of this article I'll be sharing our recipe for traditional Easter Bread. This recipe can be made with or without the inclusion of the eggs. I always liked the eggs because it made the dish look more festive but it's not necessary. Hope you enjoy! Buona Pasqua a tutti!

MAKES 6 INDIVIDUAL LOAVES

Ingredients:

- 1 package Rapid Rise yeast
- 1 ¼ cups scalded milk, cooled to room temperature
- pinch of salt
- 1/3 cup butter, softened
- 2 eggs, beaten
- 1/2 cup sugar
- 3.5 cups flour
- 1 egg, beaten with 1 teaspoon of water
- 6 dyed Easter eggs
- Sprinkles

In a large mixer bowl, combine yeast, warm (not hot) milk, salt, butter, eggs and sugar. Add about half the flour and beat until smooth with dough hook. Slowly add the remaining flour to form a stiff dough. Keep adding until the dough is no longer sticky.

Knead until smooth with either dough hook attachment or turn out on floured board and knead. Place in a greased bowl, cover and let rise in a warm place until doubled, about an hour.

Punch dough down, divide into 12 pieces. Roll each piece to form a 1 inch thick rope about 14 inches long and, taking two pieces, twist to form a "braid", pinching the ends, and loop into a circle.

Place on a greased baking sheet or line your baking sheet with parchment paper. Cover and let rise until double, about an hour again. Brush each bread with beaten egg wash. Put on the sprinkles. In the middle of each bread ring, gently place an Easter egg, making an indentation with the egg.

Bake at 350 degrees until golden - about 20 - 25 minutes. Cool on rack.

Housing Affordability: Let's Get There!

by *The Honourable Tony Loffreda, CPA
Independent Canadian Senator (Quebec)*

I was lucky to ring-in the New Year surrounded by my wife, my two kids and their partners. Putting aside all the trials and tribulations of the last two years, our intimate celebration reminded me to what extent I'm fortunate to have such caring and kind people in my life. As I reflected on my blessings, I was reminded that many families across the country are not as fortunate as I am. For instance, many of us probably take for granted the fact that we have a roof over our heads and can afford to own a home.

Indeed, nearly one third of Canadians do not own a home. Some may choose not to, but many can't afford it because it is simply out of reach for them, and the pandemic has exacerbated the problem. We know that prices of homes in Canada are among the highest in the Organisation for Economic Co-operation and Development (OECD) and the market may be nearing a breaking point. It's critically important that policymakers take a good, long look at what can be done to avoid further pressure on the housing market and mitigate its impact on our country's overall financial system.

In fact, 2021 was another record year for Canada's housing market with home resales beating last year's record by 21%. Sellers are making huge profits on their homes, as many sales are subject to bidding wars and sell above asking price, and this trend is not unique to urban centres as mid-size cities and rural areas have also seen a sharp increase in demand.

According to a new report by RBC, compared to a year ago, the home price index is up 26.6% which means that, on average, the price of homes has increased by \$171,000. This is great news for sellers and those who can actually afford to pay such astronomical prices for homes. However, what about lower-income earners, recent graduates and young families who see homeownership as unattainable? Home prices continue to grow at a rapid rate and incomes fail to keep pace, making it even more unaffordable.

Many experts and economists would argue, and I would agree, that the imbalances in the housing market is one of the major vulnerabilities in our financial system and something to monitor closely in 2022. I also fear it will contribute to widening the wealth gap in Canada. Canadian housing indebtedness, currently at 177% and

among the highest in the OECD, paired with above-average inflation, which hit a 30-year high last month and is not expected to drop anytime soon, are two major contributors to the current challenges facing the housing market.



In his mandate letter to the Minister of Housing last month, the Prime Minister asked that he "make it easier for renters to get on the path to home ownership." Obviously, building new homes to meet the current and future demand is part of the solution, but that will take years, if not decades. Beyond that, the federal government can consider some other measures such as new taxes on foreign buyers, make changes to bank regulations related to stress testing, modify mortgage insurance policies, or introduce new tax credits or incentives for first-time homebuyers. Provincial and municipal governments also have many tools at their disposal to help accelerate new housing developments and address affordability issues. In other words, there is no silver bullet, or one-size-fits-all approach, to how we should stabilize Canada's housing market.

Addressing Canada's housing crisis must be a concerted effort and multi-actor endeavour. Governments, agencies, and stakeholders cannot afford to work in silos on such an important issue. Together, they are well-positioned to find innovative solutions that can benefit first-time homebuyers, without penalizing current homeowners. Our country's management of the pandemic, although not perfect but certainly praiseworthy, has shown us that governments, at all levels and of all political stripes, can work together for the greater and common good.

I can't stress enough how crucial this issue is for Canada's prosperity. It's not only a question of making homes more affordable and accessible, but perhaps more importantly, it's about ensuring the stability and vitality of Canada's financial system well into the future. I continue to believe there will be a soft landing, but close monitoring, immediate attention and appropriate policies are required in the near-term in order to ascertain and facilitate this soft landing in Canada's housing market.



“We know that it is law which enables men to live together, that creates order out of chaos. We know that law is the glue that holds civilization together. And we know that if one man’s rights are denied, then the rights of all others are endangered.”

- Robert F. Kennedy

“He’s the voice for people who might not have a voice.”

- David Feldberg, chair, Negev Dinner

Occupation: Lawyer, Greenspon Brown Associates

The interesting thing about Greenspon, said Feldberg, “is that he doesn’t see people by religion, colour or creed. He sees everybody just as people, and he treats everybody very kindly. “If you had to name Ottawa’s most famous practicing lawyer, it would probably be Lawrence Greenspon, a criminal defence and civil litigation lawyer with an undeniable soft spot for the underdog.”

Personal Life

- Mr. Greenspon was born in Montreal Quebec and lived there and went to McGill University and studied Science
- He later moved to Ottawa and for some unknown reason, and did 2 years of courses in 1 year and finished his Bachelor of Science.
- He then attended Ottawa University Law School and was later named to the Honour Society
- Mr. Greenspon was involved in student politics as Academic Affairs commissioner of the Student Federation
- Over the course of his lifetime he has travelled to more than 50 countries and done volunteer work in a dozen of them.
- He got married two and a half years ago and lives on the river in Manotick and has a daughter and two stepsons
- With his wife, Mr. Greenspon has established the RiverGreen Foundation to help fund charities that work with youth and mental health.

“He’s well known, not only for the work he does in the justice system but for what he accomplishes beyond the walls of 161 Elgin St. With his endless energy, he’s chaired fundraising campaigns, sold off live auction prizes at galas galore and has risked making a

fool of himself for charity, from ballroom dancing to boxing.”

Personal and Professional Experiences

- For over 35 years, Lawrence Greenspon has represented disadvantaged and diverse individuals and groups against governments, institutions, insurance companies and corporations. He has fought to protect the rights of people from all walks of life.
- As a criminal defense lawyer, Lawrence has represented people charged with murder, drug and other criminal offences. He represented the first person charged in Canada under the Anti-Terrorism Act.
- In 1981, International Year of the Disabled Person, Lawrence Greenspon co-founded REACH, the Resource Education Advocacy Center for the Handicapped and was a Chair and Board member of the organization for over 10 years.
- He has also chaired the United Way Community Services cabinet, CAYFO (Child and Youth Friendly Ottawa), the Multicultural Center and the Jewish Community Center.
- He is currently the Chair of the Montfort Hospital Campaign to raise \$2.5 million to establish the first Cardiac CT Scan in the Region
- He has volunteered by cycling, paddling, dancing (Dancing with the Stars for Easter Seals), Nordic Pole walking, playing hockey, boxing in the Fight for the Cure, organizing, leading and auctioning for hundreds of charities in Canada, the Caribbean, Asia, the Far East and Africa.
- He has been honoured as a CAYFO champion and has twice received the Golden Apple Award (the Ottawa Food Bank), the Quality of Life Award from St. Joe’s Women’s Centre, the Lifetime Achievement Award (Volunteer Ottawa) and the Community Builder of the Year Award (2008).



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Thinking about buying or selling your home: what you need to know

by *Dominic Campione, Lawyer*

It is often said that purchasing a home is one of the largest investments that a person will make in their lifetime.

Whether you are thinking of buying or selling your home, there are certain steps you should be aware of in a real estate transaction. In this article I will provide a general overview of some of these steps with a more detailed examination in the future.

The first step is making your decision to buy or sell a home. If you are a buyer you must not only be emotionally ready for home ownership but also financially able to purchase your dream home. Likewise, when you are a seller, you must make decisions as to whether you will want to purchase another home; enjoy the fruits of your investment, etc.

The second step is seeking assistance of a necessary professional. Your decision to sell and/or buy a home will usually involve consultation with a reputable realtor whose real estate representative(s) will assist you in searching for a home, the marketing and listing of your home for sale, negotiating an Agreement of Purchase and Sale; a financial advisor to assist with the acquiring financing; and a lawyer to review the Agreement of Purchase and Sale with you and attend to the completion of the purchase or sale of your home and provide you, on the closing date, the 'key(s)' to your dream home. The purchase or sale of your home sounds simple and it can be with assistance of

professionals who will guide you through the twists and turns which can arise on or before the closing date and sometimes even after closing.

At the centre of the real estate transaction is the Agreement of Purchase and Sale and an understanding of this agreement is paramount to the process of entering into and completing the transaction.

The Agreement of Purchase and Sale is a written contract between a buyer and a seller for the purchase and sale of a specific property, wherein the buyer agrees to purchase the property for a certain price, provided that certain terms and conditions are satisfied. In brief, the process commences when the buyer makes an offer, which is irrevocable for a specific period of time, usually a day or two, sometimes less, and if there is no counteroffer(s) the Agreement of Purchase and Sale becomes a legally binding agreement if the offer is accepted by the seller, all within the stipulated period of time.

Pursuant to the provisions of Ontario's Statute of Frauds, all agreements for the purchase and sale of land must be in writing and signed by the parties in order to be legally enforceable.

In Ontario, most real estate transactions use the standard form of Agreement of Purchase and Sale created by the Ontario Real Estate Association which contains standard terms and conditions that can be changed upon the agreement of both buyer and seller and evidenced by their initials to any additions or deletions.

The Agreement of Purchase and Sale sets out the names of the buyer and seller; the municipal address and size of the property/lot; the purchase price and the amount of the deposit; the irrevocable date (the period of time the offer is open for acceptance); the completion or closing date;

the chattels and fixtures to be included in the purchase price; any rental items; whether Harmonized Sales Tax (HST) is or is not included in the purchase price; the requisition date (the time within which the buyer, through his/her lawyer, has to examine the title to the property and complete other searches); standard clauses which deal with the future or intended use of the property; compliance with the Planning Act; production of documents; insurance, adjustments; and number of conditions which may include:

- a) That the Agreement is conditional on the sale of the buyer's existent home, or on the buyer arranging financing.
- b) That the Agreement is conditional on a home inspection.
- c) That the seller provides an up-to-date survey of the subject property within a short period of time, after acceptance of the offer.
- d) In the event the property to be purchased is a condominium unit, that a Status Certificate be provided by the Seller and the Agreement be conditional upon the satisfactory review of same by the buyer's solicitor;

One can see from the above that completing an Agreement of Purchase and Sale is not an easy task and usually involves significant negotiation with various changes, and counter-offers and accordingly, it is best

to have the Agreement reviewed by a lawyer before the Agreement becomes finalized.

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| Canada Covid Cases as of February 2022 | | |
|--|---------|--------|
| Cases | Deaths | |
| 3.28M | 36,473 | |
| +9,462 | +141 | |
| Location | Cases ↓ | Deaths |
| Ontario | 1.1M | 12,386 |
| | +2,427 | +39 |
| Quebec | 919K | 13,955 |
| | +1,542 | +24 |
| Alberta | 524K | 3,898 |
| | +595 | +13 |
| British Columbia | 347K | 2,851 |
| | +1,135 | +20 |
| Manitoba | 130K | 1,675 |
| | +305 | +7 |

Ukraine and Ukrainian people has extraordinary President Vladimir Zelensky. *Blessings and Protection for him in his fight with occupants for his Nation.* The psychopath Putin, in his criminally puzzled mind, did not foresee one thing: the extraordinary courage and charisma of Ukrainian president Volodymyr Zelensky, an actor and satirist who was once disregarded by the world of “serious politics”, who will now go down in history as a great and steadfast leader of the Ukrainian nation. Regardless of how many hours, days, or weeks he will lead Ukraine, he has already found his way into textbooks and film scripts, like the border guards from Serpent Island and many other extraordinary heroes of this criminal war, and along with his wife - First Lady of Ukraine, writer Olena Zelenska,



who stands firmly with her husband. Both have refused invited asylum by the US!

“It is said that many are a crowd,” wrote Olena yesterday. - It does not apply to us, because thousands of Ukrainians are not crowds, this is an army! And today I will not panic and cry. I will be calm and confident. My children are watching me. I will be next to them. And next to my husband. And with you. I love you! I love Ukraine!”

A similar situation happened only once in the last 100 years. With the outbreak of war in 1939, there was some suggestion that Queen Elisabeth (the Queen Mother) and her daughters should evacuate to North America or Canada. To this, the Queen made her famous reply: ‘The children won’t go without me. I won’t leave the King. And the King will never leave.



Holocaust Remembrance Day Speech by Andrea Freedman, President and CEO of the Jewish Federation of Ottawa

by *Lawrence Greenspon*

In a world rife with antisemitism, there is true significance in gathering tonight at Canada's National Holocaust Monument. The mere fact that there is National Monument, adjacent to Parliament is meaningful. The fact that we are joined by political leaders and Ambassadors from numerous countries, is exceedingly important; as is the fact that our federal government held an emergency summit on antisemitism and that last week, leaders like Mayor Watson joined a provincial summit on antisemitism.

At the same time, it is not enough. Just this week, sobering statistics were released on the state of Holocaust knowledge. Approximately one-third of students surveyed were not sure the Holocaust happened, or thought it was exaggerated or fabricated. Meanwhile, 42% of students said they had unequivocally witnessed an antisemitic event, and these were by and large not Jewish students.

Some who decry vaccine mandates, continue to egregiously invoke the Holocaust.

And we saw that even the well-trained FBI at first missed the blatantly antisemitic nature of the Colleyville, Texas, synagogue hostage-taking.

All this at a time when remarkable humans and survivors, like Dr. Agnes Klein, personally and

courageously, bear witness to the horrors of the Shoah. It is not hyperbole to say that right now, our society stands at a precipice. What starts with the Jews never ends with the Jews. We the Jewish people have become a litmus test for how much hate a society will tolerate, and I am so sorry to say we have reached the breaking point, unequivocal and bold actions are required.

We may not eradicate antisemitism, but we can, indeed we must, push antisemitism and all forms of hatred back to society's fringe.

Today, on International Holocaust Remembrance Day we are observing the 77th anniversary of the Liberation of Auschwitz. We honour and we remember the 6 millions Jews brutally murdered. Tragically, liberation came too late for millions of grandparents, parents, sisters, brothers, children. In the desperate struggle against degradation, disease and death; time was of the essence. For some, mere hours or days might have made the difference between life and death. And this is an important lesson in today's fight against antisemitism. Time is of the essence, we need more people translating the words never again into meaningful action -by, speaking out, implementing mandatory and standardized Holocaust Education curriculums, criminalizing Holocaust denial and combatting on-line hate.

Make no mistake about it, what each of us does today, what our governments do today, will dictate the kind of country we aspire for ourselves, for our children, and for their children. Today we remember, we mourn, we grieve and we also push back.



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World-Class Shopping is In The Bag

by *Josie Alonzi*

Better leave room in your suitcase – shopping in The Palm Beaches is as enticing as the beaches. From vintage finds to luxury goods to one-of-a-kind treasures, you'll discover something for everyone on your list.

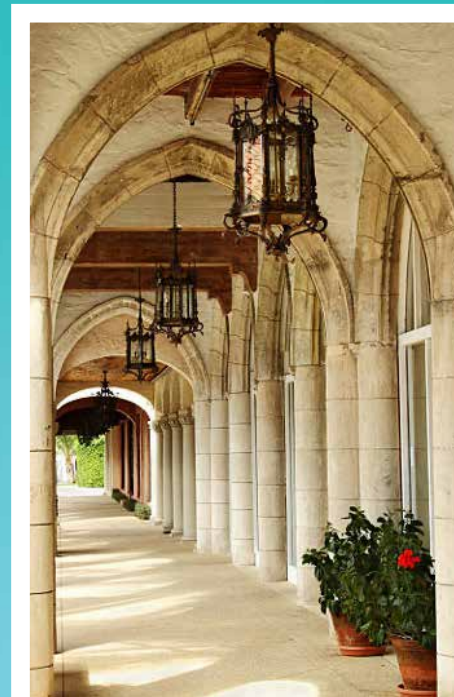
The heart of Palm Beach shopping is **Worth Avenue**, a retail mecca that rivals the best shopping districts in the world. Worth Avenue stores range from the international design houses of Chanel, Escada and Gucci, to fine jewelry and home furnishings. Between the shops you'll find art galleries, beauty salons and stylish patio cafés serving cool sips and inventive bites. Another Island favorite is **The Royal Poinciana Plaza**. This newly reimagined property has eclectic mix of shops and restaurants that has become a shopping oasis on Palm Beach.

Beyond Worth Avenue, The Palm Beaches reveal a trove of treasures for the taking. **Mizner Park** in Boca Raton is another upscale shopping district, and fashionistas throughout Florida flock to the **Town Center at Boca Raton**. In Palm Beach Gardens, **The Gardens Mall**, **Downtown at The Gardens** and **PGA Commons** offer more outstanding retail therapy.

Stroll Atlantic Avenue and **Pineapple Grove** in Delray Beach for eclectic finds from local artisans. The West Palm Beach shopping scene is as vibrant as it is diverse. **The Square** on Rosemary Avenue, as well as Clematis Street Downtown, are both walkable shopping, dining and entertainment districts worth a browse, while the Warehouse District is a great

place to discover up-and-coming designers and bring home handcrafted gifts you won't find in any souvenir shop. And you never know what delightful treasures you'll unearth on Antique Row. Bargain shoppers love **Palm Beach Outlets**, with savings on more than 100 name brands.

Discover more shopping in The Palm Beaches.







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How to make your investment property more affordable... for you *by Real Estate Magazine*

Landlords must protect themselves against the creative new tax schemes that effectively do only one thing – increase the costs of housing. Here’s how you or your owner-client can improve your property’s affordability:

TIPS:

- **Suite-meter everything**, especially electricity. Every dollar you save in utility cost is \$20+ of equity.
- **Replace old gas appliances.** Savings from lower consumption pays reasonably quick returns.
- **Never rent or lease hot water tanks.** Own them outright. “Peace of mind” lease plans cost three to five times more than replacing end-of-life tanks.
- **Offer a large incentive (such as four months’ rent) to low-paying tenants to move out.** Increasing your rent with a new tenant by, say, \$400/month, can add \$96,000 equity (at a five-per-cent cap rate).
- **Increasing your insurance deductible to perhaps \$5,000 may notably reduce your premium**, provided all expensive perils are covered.
- **Replace all incandescent and fluorescent lightbulbs with LED bulbs**, which consume one-sixth the electricity.
- **Separate parking from rent.** Why should the tenant benefit from renting out an unneeded parking space? Provide an upscale tenant with two parking spots.
- **Maximize coin-op machine laundry fees.** A 25-cent increase might increase laundry income 20 per cent or at least defray rising water, electricity and gas costs.
- **For some owners, incorporate an “active income” property management company.** Pay that company property management fees and expense it in the investment property’s “passive income” to save taxes.
- **Maintain a minimum 25 per cent equity.** A one-per-cent increase in cap rate could mean a 16-per-cent decrease in property value. A two-per-cent increase in the interest rate may equal a 100-per-cent increase in interest expense and cause your property to negatively cash flow.

As long as there’s rent control, **increase the rent every 12 months by the maximum allowed.** Never bypass this opportunity.

- **Make your mortgage payments on the 10th of each month.** This uses the current month’s cash flow to pay the mortgage rather than always maintaining a minimum bank balance to cover late rent payers and those who pay on the first.
- **No smokers or pets.** Both substantially ruin property value and substantially increase renovation costs with no upside benefit.
- **Be zealous in your tenant qualification process.** Better vacant than a claimant. Evictions take a year now with no chance of recovering rent arrears.
- **Ontario’s Standard Tenancy Agreement is heavily tenant-biased.** Add your own clauses. I use a landlord schedule A template with all my leases.
- **Offer an early rent payment discount so that you can charge the “late fee” if they don’t pay on time.** Set the “lawful rent” to two per cent above what you want. Then charge the lawful rent amount, not the usual discounted amount if they pay late.
- **Don’t “top up” the last month’s rent (LMR) at year-end** and don’t the pay interest on that LMR.
- **With each vacancy, test the rent rate.** Overprice the unit and drop the price weekly until you find the ideal applicant.
- **Don’t rent to anyone who’ll stay more than five years.** The equity loss from long-term renters is devastating. Rent control wipes out long-term (retirement) investment.
- **Can you rent your building wall for advertising?** Add a cell tower? Rent an unused garage?
- **Don’t rent storage lockers.** Convert the space into a rental unit. The income-per-square-foot for a rental unit may be five times higher.
- **Savings from low-volume toilets** will pay for the toilets, usually in under three years.
- **Insulate hot water tanks and pipes.** Savings could be two to five per cent of your bill.
- **Install a separate electric hot water tank** in every rental unit and connect it to the tenant’s electrical panel. Tenants won’t take half-hour showers.
- **Repair running toilets and dripping sinks immediately.** One running toilet may double your monthly water bill.
- **Investigate solar panels.** Cost recovery is less than seven years. Enjoy reduced electricity costs for 30+ years.

IMPORTANT TIP: HIRE a Knowledgeable and Qualified Realtor to help you manage your investment properties! Good Luck!

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