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**Rose Savage**  
“A Community Leader  
and Philanthropist”

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Feature Story



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## Letter from the Editor

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Summer 2022 has officially arrived with hot and humid days and I know many people have been looking forward to this for quite some time.

It's the first summer since 2020 which we can finally gather with family, friends and take the much needed vacations to which we have all been looking forward .

My cover page this issue features Rose Savage. She was selected by me after I attended many of the library openings in Vaughan. She is the Chair of Vaughan Public Libraries. Public service is a vocation and Rose finds the time in her day to day life to be dedicated to the community to voluntarily implement her leadership skills.

In this issue I travelled to Niagara Falls, one of the seven wonders of the world with guests coming from Italy to visit for the very first time Niagara Falls in Canada. The Italian tourists were amazed to see so much water going over the cliffs of Niagara.

It is important to discover our great country because many people from different countries throughout the world continue to discover Canada and we as Canadians have not taken the time to discover our own country.

Take the time this summer to enjoy the weather, sit on patios, travel either locally or globally and most of all continue to build relationships with those closest to you because time will pass us by quickly during the few short months of summer.

Have a safe and relaxing summer!

*Cheers*

A handwritten signature in black ink, appearing to read 'Josie Alonzi', written in a cursive style.

Josie Alonzi

## MESSAGE FROM THE MAYOR

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



### A Lifetime of Gratitude

At the 2022 Vaughan Mayor's Gala, I was pleased to announce a transformational \$30-million gift from HBNG Holborn Group. As Mayor and Chair of the Mackenzie Health Ultimate Campaign, I want to express my warmest and sincerest gratitude to John A. D'Angelo, Giuseppe Maio and Claudio Memme for their very generous contribution to Mackenzie Health. As a result of their \$30-million donation, we have officially reached our \$250-million Ultimate Campaign milestone. Thanks to their spirit of generosity, we are building a world-class healthcare network in York Region.

That same night, after much thought and personal reflection, I also announced that I would not seek re-election as Mayor of Vaughan in the upcoming October 2022 Municipal Election. I want to thank the community for continuously giving me a strong mandate to serve and

for their unwavering support throughout more than three decades in elected office. It will forever remain my life's honour to have served Vaughan residents since 1988, first as a Member of Parliament, then as Mayor.

The past 12 years as Vaughan's Mayor have been exceptional and memorable. We have built a strong foundation on which a bright future can be realized. My efforts have always been guided by a genuine desire to serve. My purpose has always been to elevate the quality of life for citizens, attract opportunities for business investment, higher education and community improvement, and move our city forward without leaving anyone behind. I made this decision with the confidence of knowing that I am leaving Vaughan in a better place than I found it. Today, our city has an exciting and promising future on the horizon. It has been a remarkable journey, and I look forward to the next chapter as Vaughan continues to take its rightful place as a world-class city.

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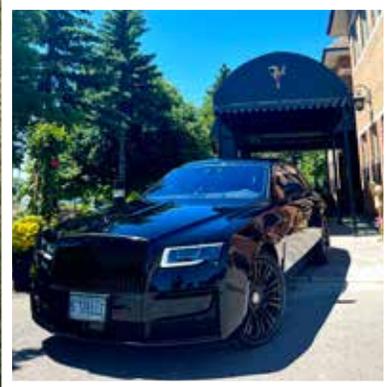
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# Seven Holistic Summer Ready Tips

by *Floriana*

As summer is approaching, the thought of the warmth of the sun, the beautiful sky and mother nature thriving at it's peak is super exciting! Being prepared for a great summer is a great idea and can be possible with these simple "Seven Holistic Summer Ready Tips"

## 1. Protect Skin and Natural Vitamin D

The summer season is known for it's hot sunny days and it is always important to remember to use a good quality sunscreen protection to avoid sunburns, reduce skin cancers and prevent premature aging.

The sun also provides some natural vitamin D from direct sunlight. Studies have shown that only 20 minutes of outdoor sunshine allows the body to absorb 10000IU! This is great news especially for those who are prone to low Vitamin D levels during the rest of the year.

## 2. Keep Hydrated

Temperatures during the summer can rise making it especially hot during the day. This causes the body to perspire more than usual which can lead to dehydration. Always keep bottled water around to keep hydrated well or if planning a day trip at the park or beach bring along a cooler with enough water to last during your trip and while travelling to and from your destination.

## 3. Choose Lighter Meals

Summer tends to be the time of year when we feel lighter and feel the need to eat lighter meals. Whether you are home or going out to eat, choose a meal that is easier to digest but still satisfies you until your next meal or snack. Some easy digestive favorites are mixed green salads with a good lean protein like grilled chicken or a vegetarian protein like tofu or chickpeas. Then by simply adding a squeeze of lemon zest and olive oil to complete the meal can help to feel light but yet fulfilled!

There is always the option of having a larger salad or extra protein if needed based on physical activity level or just to make sure there is a good feeling of satiety.

## 4. Enjoy a dessert

Depending on your dessert preference, most desserts are enjoyable as long as it's in moderation. If you are aiming for a healthier dessert like a fruit smoothie or avocado chocolate pudding this can help with guilt free feelings and still reap the nutrients these healthy desserts contain! It is always best to eat any desserts away from meals for better digestion.

## 5. Visit a local farmer

Summer is known for the local outdoor fresh vegetable and fruit markets. It is worth the weekly visit! A good recommendation is choosing mostly what they offer in seasonal abundance which can mean better deals and savings for your pocket! At the same time it's a great way to support the local farmers!

## 6. Enjoy Summer Daily Activities

An outdoor walk in mother nature, biking or swimming at an outdoor pool or beach in the summer season helps to keep energized for the day and promote a good night sleep too! All forms of movement can improve circulation in the body, helps to maintain a healthy weight and improve the quality of living.

## 7. Attend Outdoor Social Events

Organize certain days during the summer to surround yourself around family and friends by attending fun social outdoor events that everyone can enjoy together. These special connections can always be full of laughter, smiles, love and positivity!

Make this summer the best summer yet to come so that great memories can last for many years ahead! These seven holistic tips are simple reminders and ways of what life offers us for our overall health, happiness and well-being!

*Happy Summer 2022 to you and your loved ones!*



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## Delivering for Vaughan-Woodbridge & Making Life More Affordable for Canadians

by *Francesco Sorbara, MP*

From January to June, our government's work delivered real results for Vaughan-Woodbridge residents and Canadians from coast-to-coast-to-coast. This past session, **we tabled 14 bills in the House of Commons and 7 in the Senate** on a range of important issues, including further strengthening gun control, making housing more affordable, supporting seniors and persons with disabilities, and much more.

In the last session alone, we delivered real results and secured benefits for Vaughan-Woodbridge, such as:

- **Over \$8.2 M through the Canada Community Revitalization Fund**
- **\$153,574 through the New Horizons for Seniors Program**
- **\$318,310 through the Enabling Accessibility Fund**
- **Over \$1.3 M through the Canada Summer Jobs Program, totalling 387 new summer jobs for youth**
- **\$124,163 through Canadian Heritage to promote Canadian art**

**Keep an eye on your mailbox, or contact my office to learn more about funding secured for Vaughan-Woodbridge and available federal funding programs.**

We are working on the priorities that matter most to Canadians. We know Canadians are worried about inflation, and that's why we are taking real and tangible steps to ensure families and businesses have the support they need to weather this newest challenge, just like we've done over these past two years.

We presented our Affordability Plan - a suite of measures totalling **\$8.9 billion in new support for Canadians** this year, which includes:

- 1. Enhancing the Canada Workers Benefit** \$1.7 billion in new support for workers this year. This means a couple working full-time minimum wage jobs could receive up to \$2,400 more in support this year.
- 2. A 10% Increase to Old Age Security (OAS)** Seniors 75 and older are receiving a 10% increase as of July 2022. This means over \$766 in new support for full pensioners in the first year and increasing benefits for more than three million seniors.
- 3. Affordable Early Learning and Child Care** Vaughan-Woodbridge families will see their fees reduced by an average of 50% this year. Our plan will save families in Ontario up to \$6,000.
- 4. A Housing Affordability Payment** Housing is more expensive than ever, and we are working to build more homes, fight unfair practices, and make housing more affordable for Canadians. We are also providing a one-time \$500 payment to nearly one million Canadians struggling with housing costs.
- 5. Dental Care for Canadians** Our dental care program provides coverage for children under 12-year-olds this year and will extend to 18-year-olds, seniors, and people living with disabilities by 2023.
- 6. Benefits That Are Indexed to Inflation** Essential benefits that millions of Canadians count on are indexed to inflation to help keep up with the cost of living – including the Canada Child Benefit, the GST Credit, CPP, OAS, and GIS.

In the days and weeks to come, we will continue providing direct help to Canadians who need it. We're ready to do more to address the challenges Canadians are facing with the increased cost of living as a direct result of inflation.

*Francesco Sorbara*

Member of Parliament for Vaughan-Woodbridge

Visit [francescosorbara.libparl.ca/budget2022](https://francescosorbara.libparl.ca/budget2022) to learn more about Budget 2022 and the measures in it that will directly benefit Vaughan-Woodbridge residents.

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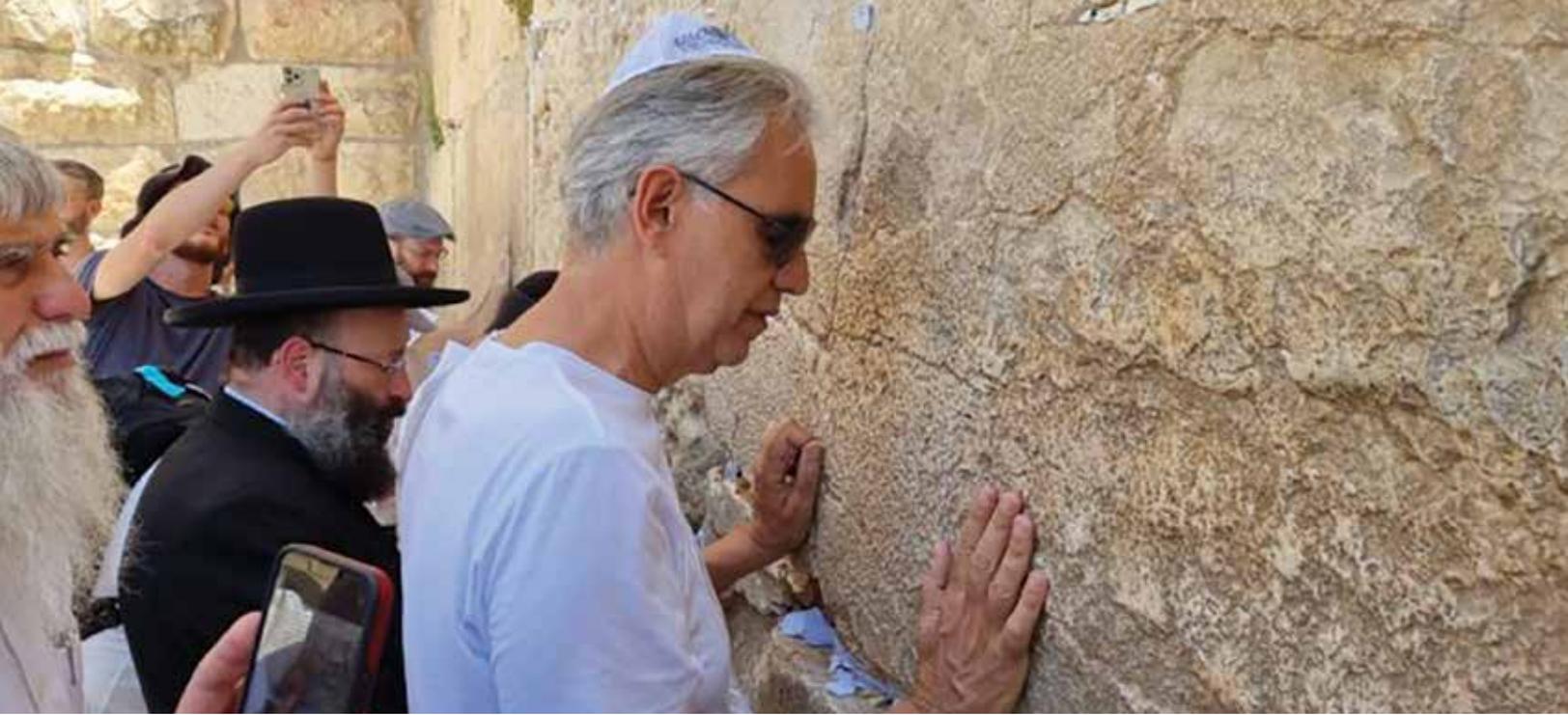


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## Famed Italian tenor Bocelli visits Western Wall after Tel Aviv concert

By Shiryn Ghermezian, *The Algemeiner*

Legendary Italian tenor Andrea Bocelli made a stop at the Western Wall in Jerusalem on Thursday, a day after performing in front of more than 20,000 people at a concert in Tel Aviv.

The award-winning singer visited Jerusalem's Old City with his family and friends, according to the Western Wall's official website.

He also met with the rabbi of the Western Wall and holy sites, Rabbi Shmuel Rabinowitz, as well as the director of the Western Wall Heritage Foundation, Mordechai Eliav, "who showed him findings from the Second Temple period that had been uncovered in the Western Wall Tunnels."

Bocelli additionally visited the Church of the Holy Sepulchre and other sites in Jerusalem.

The "Con Te Partirò" singer, who has been blind since the age of 12, uploaded onto his Facebook page two posts that include photos from his visit to Jerusalem as well as a video from

*Bocelli reportedly told Netanyahu that while he currently resides in Tuscany, Italy, if he could move anywhere in the world, it would be Israel.*

his concert in Tel Aviv. In both posts, his staff wrote in the captions "We stand for PEACE. Any political comment will be deleted."

Bocelli's concert at Tel Aviv's Bloomfield Stadium on Wednesday night alongside the Israel Philharmonic Orchestra and the Gary Bertini Israeli Choir was his first performance in Israel in 11 years.

Israeli pop singer Shiri Maimon sang with Bocelli "The Prayer" duet he originally recorded with Celine Dion. He also performed on stage alongside his son Matteo and his youngest daughter Virginia, who sang Leonard Cohen's "Hallelujah."

The audience included former Israeli Prime Minister Benjamin Netanyahu, film director Quentin



Tarantino and former U.S. Ambassador to Israel David Friedman, according to *The Jerusalem Post*. Bocelli reportedly told Netanyahu that while he currently resides in

Tuscany, Italy, if he could move anywhere in the world, it would be Israel.

# Oh so Sweet



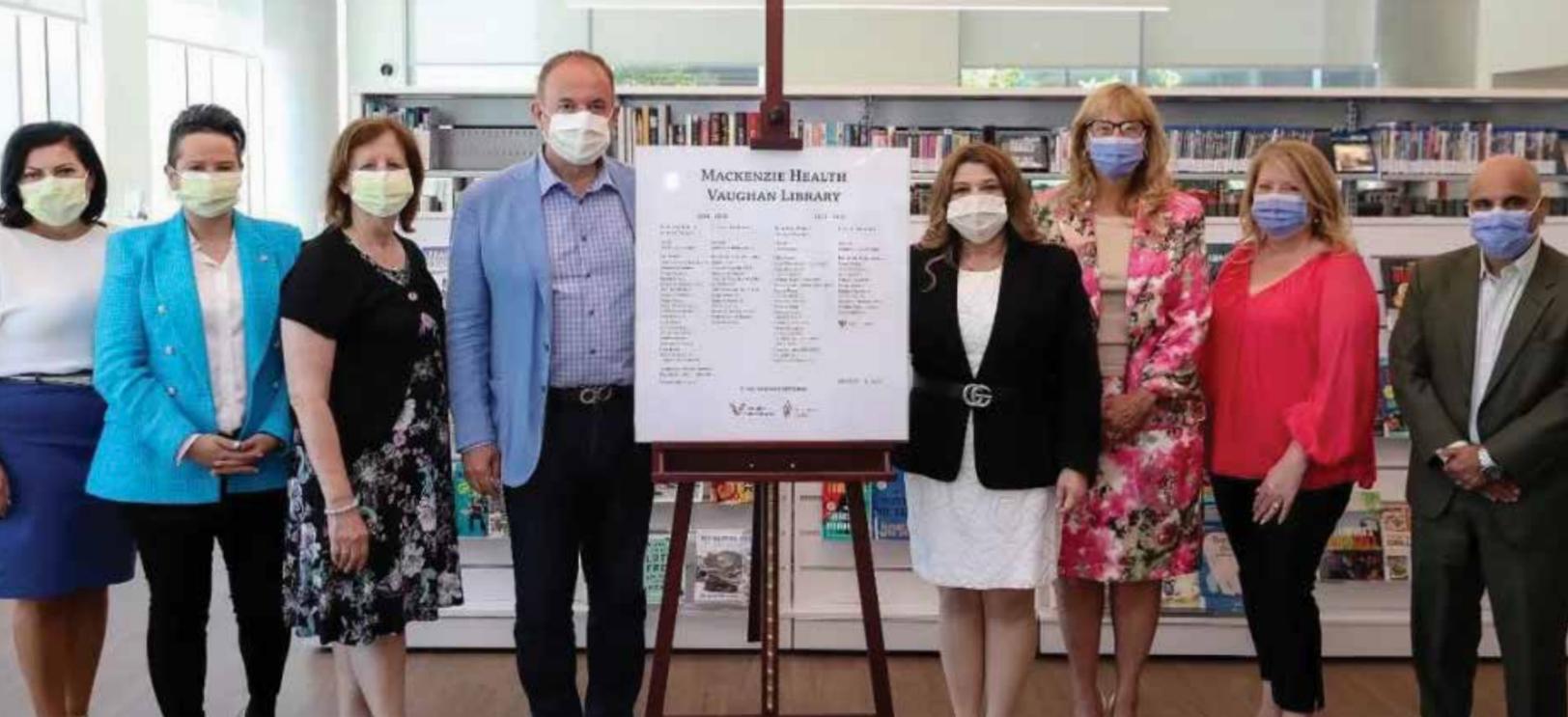
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## Rose Savage A Community Leader and Philanthropist

by Angelo Filoso

A family woman of community heart deeply involved with giving back to the people of Vaughan.

Being born to Italian parents Maria and Gaetano Scarcelli who came to Canada in the early fifties and growing up Italian in the heart of Toronto's little Italy Rose has grown into a leader donating her precious time and skills to the community at large.

One of the greatest familial achievements for Rose was to bring together over one hundred family members at the annual family picnic to augment their family ties and celebrate their heritage.



Rose's first job was at IBM Canada where she worked for thirty years. She learned how to improve her knowledge and skills through education offered by her employer. During her early years she invested in Real Estate and volunteered her time as a Director of the IBM Country Club. The team directed IBM Employees' Charitable Fund donations to charity organizations in need and Rose was responsible for family programs 'such as, the Corn Roast event and the annual Terry Fox Run.



Terry Fox's mother Betty Fox presented IBM Country Club with a framed print of her son "Anything's possible if you try" IBM Country Club Director Rose with IBM Executives

In her mid-years at IBM she met the love of her life JP Savage whom she married and had their two children John and Victoria. She applied her organizational and multi-tasking skills while moving up the corporate ladder. Rose played a key role on the IBM Global team and travelled extensively as a Solution Sales & Support Executive for the Financial Services Sector in the areas of their Financial Services Data Model, Branch Banking Transformation Solutions and Strategic Business Partnerships.

While working at IBM Rose continued to give back on specific initiatives related to enablement of people with learning disabilities. After a long career with IBM, she retired and exercised her entrepreneurial skills starting a new career as a Corporate Consultant with a key Canadian Financial Institution. However, her passion has always been in Real Estate. With all her years of experience in the Real Estate Industry she invested her time by focusing

on formal Real Estate education. She is now a licensed professional working at Re/Max Premier Inc. as a Broker. Rose believes in lifelong learning to always leverage her knowledge so as to stay current and relevant. Being current and relevant Rose holds several industry designations; such as, a Certified International Property Specialist (CIPS) which allows her to serve her customers better.



CIPS Designation pin Ceremony at NAR Conference in San Francisco, 2019



Re/Max recently recognized Rose with a 100% Club Award, in recognizing her outstanding sales achievement in the Re/Max Organization and that she is truly "Above the Crowd".



As a result of Rose's leadership and desire to give back to the Real Estate Industry the Toronto Regional Real Estate Board (TRREB) nominated her as a committee member on the Woman in Real Estate Task Force (2020 - current).

The Women in Real Estate Task Force has been encouraging and supporting women to seek leadership roles in Real Estate and creating opportunities for women to establish collaborative relationships and support networks.

In addition Rose volunteered her time and skills as a Board of Director at Sheena's Place, (2011-2017); which focuses on family support services related to eating disorders and mental illness. She Co-Chaired several Corporate Breakfasts and special fundraising events.



Luncheon and Michael Jackson the Immortal World Tour by Cirque du Soleil: October 23, 2011

Rose decided to further demonstrate her leadership role as the Chairman of the Board for Elspeth Heyworth Centre for Women (ehcw) (2015-2020) in support of immigrants suffering from domestic violence.



(EHCW) - Craft Event

In 2014 Rose's focus on learning, inspired her to apply for the Vaughan Public Libraries Board Trustee position. She applied and was nominated by City of Vaughan's Mayor and Members of Council. As a result she was elected Vice-Chair by the Board of Trustees for the 2015-2019 term. She loved Vaughan Public Libraries so much that Rose re-applied again for another term being nominated by the mayor and members of council. This time she was elected Chairman of the Board for the 2019-current term.



2019 - Current (Chair)



2015 - 2019 (Vice Chair)

# Feature Story

Being on the Library Board for almost eight years Rose as Chair, the board and management team brought the Library to another level achieving expansion with great successes during the challenges of the Pandemic. With a first of it's kind over saw from cradle to implementation the growth of the Library services. They established an innovative partnership between the medical community and broad base library education support with the new MacKenzie Health Vaughan Library. Under her leadership and guidance they continued the expansion focus with the new Vaughan Metropolitan Centre Library in support of commuters and the evolving downtown core.



The Maple Library was transformed into a beautiful reimagined Maple Library updated to meet the needs of the local community. The new library space is welcoming, bright, and modernized.

In 2019 the Vaughan Public Library Board was a recipient of the Ontario Library Association's Joyce Cunningham Award which also designates the Public Library Board of the Year Award. It is presented to a public library board that demonstrates a high level of collaboration and innovation to produce outstanding results.



In 2022 the Vaughan Public Library Board, along with other Ontario Library Boards again received the Joyce Cunningham Award for Library Board of the Year. This award recognizes the dedication of Boards to adapt and respond to customer needs – something that has been especially critical during the pandemic and is yet another example of how everyone at VPL is committed to excellence and service. In addition the Ontario Volunteer Service Award and City of Vaughan Volunteer Awards were awarded to Rose for all her contributions and in recognition of the Board accomplishments over the many years.

In addition to being a Social Activist in the community Rose was a member of the City of Vaughan's Economic Empowerment Secondary Suites Task Force. She is currently Co-President for Weston Downs Ratepayers' Association, VP for National Estates Ratepayer's Association, a member of the York Region Police (YRP) Neighbourhood Watch Network Program and Secretary for Serra's Club Toronto West.

On the cultural and artistic segment of her life, Rose became a member of the McMichael Women's Art Council for the McMichael Canadian Art Collection (2018-present) for almost four years to give a voice to Canadian Women Artists.

Uninvited Canadian Women Artists in the Modern Moment is curated by McMichael Chief Curator Sarah Milroy and is made possible with the generous support of presenting sponsor BMO and the McMichael Women's Art Council.



Rose Savage has been invested as a Dame in the Equestrian Order of the Holy Sepulchre of Jerusalem, a Lay Order of Knighthood of the Catholic Church which supports Christians and those in need throughout the Holy Land.



Notre Dame Jerusalem with Latin Patriarchate of Jerusalem Pierbattista Pizzaballa, May 2019



Vaughan Chamber of Commerce & City of Vaughan Israel Trade Mission, 2019

In order to leave a legacy in support of community involvement for her family, Rose Savage established her own charity The Savage Foundation of which she is the Chief Executive Officer. The Savage Foundation will continue Rose's passion to support youth, women and



St. Rachel's Center in Jerusalem Visit, 2019

family initiatives for many decades to come.

Rose is truly a fulfilled person who has spent a lifetime in working diligently, building a legacy and donating to the Community which she loves as a leader and Philanthropist.



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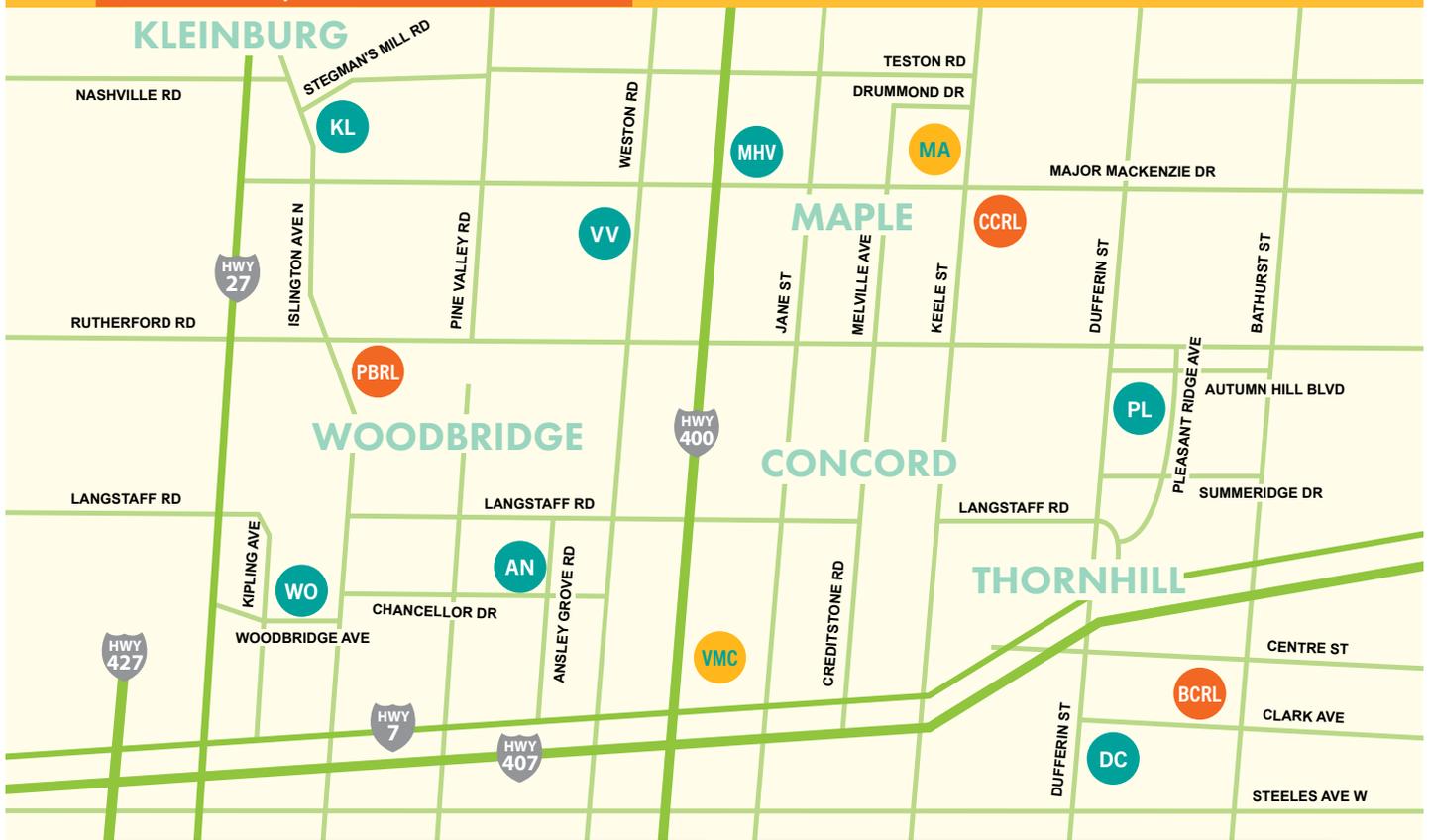
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# It's a Wrap: Another Busy Parliamentary Session in the Books

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

The Senate adjourned last week after an intensive spring session. We adopted several government bills, introduced in the Senate, and sent them to the House of Commons for its consideration. Other government bills received Royal Assent on June 23rd, which means they are now the law of the land.

Among the bills that received the Governor General's stamp of approval are two appropriation bills that grants over \$120 billion towards the charges and expenses of the federal public administration. I had the pleasure of closely examining and questioning public servants from various federal departments on their funding requests during these past few months.

The government's Budget Implementation Act (BIA), no.1 for 2022, also known as Bill C-19, also received Royal Assent last week. The BIA included various measures associated with the budget the government introduced in early April entitled "A Plan to Grow Our Economy and Make Life More Affordable."

As a member of both the Senate's Committee on National Finance and the Committee on Banking, Trade and Commerce, I had an opportunity to review this 444-page piece of legislation. There are measures in C-19 to help alleviate pressure on the housing market and address affordability and supply issues, including a ban on foreign investment in the Canadian real estate. The government is also imposing an excise tax on vaping products which is expected to generate \$654 million in the next five years.

Another revenue-generating measure in Bill C-19 is a new tax on luxury items like boats, planes, and cars. According to the government, it is estimated that this tax will add \$749 million over five years to the treasury's coffers. Representatives from the aerospace and marine industries who appeared before our committee as witnesses argued that this tax would be harmful to the economy and would have a negative impact for thousands of Canadian families. It was suggested that it could result in 1,000 lost jobs in Canada's aerospace industry alone which, as we know, is a very important industry in Québec. There was also some discussion that the tax could result in \$1 billion in lost revenues for Canadian companies.

To my surprise, it appears the government may have failed to conduct an economic impact assessment of this measure on these sectors including on business activity and employment. Personally, I don't support this tax and our committee urged

the government to react quickly and take mitigating measures, including doing away with the tax altogether, if the impacts are found to be seriously harmful to these industries.

In fact, during our hearings, witnesses told us that they were not consulted prior to this tax appearing in the Liberal Party's platform, nor were they consulted in advance of it appearing in the budget. Quite honestly, I was not surprised by this assertion since we often hear from witnesses in committee that they were not properly consulted on policy initiatives and proposals.

As a former bank executive, I remain close to the business community, particularly in Québec, but also across the country. Time and time again, business owners and entrepreneurs tell me that they are not being consulted on matters that will affect them directly. I've raised this several times in committee and in the Chamber. The government needs to get closer to the business community. We need a bottoms-up approach to policymaking, tax changes and new business-centric initiatives.

Promoting a healthy, stable, and growing business environment is all about increasing productivity, stimulating innovation and creativity, creating more employment opportunities, and raising wages. While Canada's economic recovery is showing very positive and encouraging signs, much work is still needed to focus on our overall competitiveness and address, what is likely top of mind for many Canadians, the current high inflation trend. The government would greatly benefit from improving its links with the business community.

In the end, I voted in favour of Bill C-19 because I felt it would have a positive impact on our economy and in the lives of many Canadians, although I was hoping to see more measures that would address Canada's productivity, growth, and competitiveness. The bill is a good step forward, and a reminder that much work lies ahead. We need more action, less talk!

Despite these and other challenges, Canadians have plenty of reasons to gather with family and friends to celebrate our nation's 155th birthday. We may have had some struggles along the way, but we should be very proud of who we are as a nation and what we offer the world: hope, opportunity, and inspiration. Happy Canada Day! Have a great summer! Stay safe and healthy.





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## Law Society Lincoln Alexander Award

by *Lawrence Greenspon*

Good afternoon, Bon Après-Midi. My name is Lawrence, my name sign is lawyer Lawrence. Madame Treasurer, Family, Friends, Colleagues I have to say right off the bat that I'm a little nervous about attending in Toronto to accept this award. It was only this morning that the Judge dismissed the Crown's application to re-incarcerate my client because she had agreed to come to Toronto and accept an award. That, said I am both proud to receive this honor and at the same time humbled to have been selected from amongst the thousands of lawyers in this province who are committed to the public good by being involved in community service. Je suis très honorée d'avoir être choisis parmi les milles d'avocats d'Ontario qui sont engagé dans le service communautaire. Almost 40 years ago, I spoke about the disproportionate contribution of our profession when I was honored to receive the Gordon F Henderson award from the Carleton Country Law Association. Our contribution has never waned, if anything, it has continued and grown. As professionals who are trained to help people, it is only natural that we have been called upon, to assist, guide, represent, and advocate for those who face challenges because of their race, colour, religion, physical disability, mental illness, or sexual identity. This has meant that we as lawyers have been counted on to speak up and speak out on behalf of others less able. Par conséquent, nous, comme avocats, sont compte parler au nom d'autres moins capable.

We have been asked to contribute our expertise, our energy,

and our time in order to help and we do so because we can. We do so well beyond any other profession or occupation. We work for free, and we do charitable work here and abroad and we do this to an extraordinary extent. We gladly get involved in helping others in society for this simple reason. It is a truth that anyone who has ever given of themselves knows. Oh, while it's nice to talk of giving back, the real truth is that you get way more by getting involved and helping, than you give. Let me say that again. You get way more when you give. As Robert Ingersoll said, "We rise by lifting others". So family, friends, and colleagues, continue to give of yourselves and you will continue to meet new like-minded good people, you will continue to grow by doing things outside the box and outside your comfort zone. You will come to appreciate the richness of our lives and be thankful, and you will feel good about yourself because of your giving.

I am often asked what I call the Waitt Development question. Waitt is my good buddy's construction company and it stands for "Why am I doing this?". My stepfather, who raised me, was the only survivor of his family, when he was liberated from Auschwitz by the Americans. From a young age, I remember walking in Montreal with my Dad in the annual Survivors of Nazi Oppression march. My Dad taught us about the importance of checks and balances on state power and what happens when those checks are overridden by the government of the day.



I have had the benefit of many outstanding mentors, Gordon Henderson, who taught me that while it is nice to be well known, it is far more important to be known well. My old law partner Brian Karam taught me how to run a law practice so that I would be able to do the community work. My late friends and fellow philanthropists David Scott, Dave Smith and Max Keeping all knew well the benefits of community giving. And recently, my friend and community brother Dennis Jackson passed. His gentlemanly giving spirit will live on in all those who were privileged to spend time with him. I've tried to convey the why, but I could not do the what I do without the love and support of my family, my wife Angela and our children Maja, Mac, and Carter, nor without the many close friends who know that regularly there are charitable events or causes which require attendance or contribution or both. They have come to accept and expect this, as part of our friendship.

Lincoln Alexander was a ground breaker, who achieved many firsts as he rose to become both the first black member of Canadian Parliament and later, the first black Lieutenant Governor in Canada. Mrs. Beal Alexander, I will cherish this award in his name because I will continue to be reminded of the importance of the struggle for racial equality. Lincoln



Alexander was once part of the first interracial law firm called Millar, Alexander, Tokiwa and Isaacs, which reminds me of the first law firm I was a part of Karam Tannis Greenspon Scapallati... Many people wondered about the United Nations nature of the firm. J'aiderais remercier toutes les personnes qui sont ici avec nous aujourd'hui et ceux d'entre vous qui sont ici virtuellement.

Thank you to our guests here in Toronto for coming out as well as those of you who have tuned in virtually. I want to thank Ros Conway, a community builder in her own right, for putting my name forward and the Law Society for bestowing this honor on me. Merci. Thank you.

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## A visionary who saved Fiat

*The leadership, the daunting challenges and the secret thoughts of a world-class ceo, recounted by the journalist Marchionne himself used to call «my most affectionate stalker». Not just another biography but a blow-by-blow account of the choices, strategies and everyday life of the CEO who turned Fiat around.*

A visionary and a contrarian, reserved to the point of reticence, Marchionne was a controversial and contradictory figure – a leader under the spotlights and yet still largely enigmatic. Under his leadership

- his company's share value increased over ten fold in fourteen years
- he turned a bankrupt company into a powerful global group
- he trampled rights achieved by workers with decades-long struggles
- he set out to conquer the markets at the height of the economic crisis
- he never spoke of himself in public

In the portrait drawn by Tommaso Ebhardt – including exclusive witness accounts from the CEO's personal and professional circles, both in Italy and the States – Marchionne emerges as a complex and multifaceted man, gradually revealed through rare interviews and even more confidential private conversations with the journalist who followed him step by step, from the Lingotto in Turin to Detroit, from Wall Street to his Michigan home on the banks of a frozen lake.

Marchionne fully kept his promise of fixing Fiat and Chrysler. Speaking strictly from a business standpoint, his sudden resignation won't shake FCA to its core because he planned to retire in April 2019 and had started preparing the company to continue without him. FCA confirmed Manley will implement the five-year plan Marchionne laid out in June 2018.

'There is no script or instructions. Instructions are institutional and temporary. FCA is a culture of leaders and employees that were born out of adversity and who operate without sheet music,' Marchionne explained during the presentation.

In Marchionne's final full year FCA earnings call in January 2018, Morgan Stanley analyst Adam Jonas stated: "We hadn't seen anything like you. You took \$2 billion roughly and you turned it into, I think, around \$72 billion and more important than that there are many hundreds of thousands of families across many nations that are better off because of you and your team and you beat the skeptics every step of the way.

So, I just had to say God bless you, Sergio. We are never going to see anyone like you again."

Sergio Marchionne was divorced. He is survived by his partner, Manuela Battezzato, and two adult sons, Alessio and Tyler.

Marchionne was frequently interviewed by Autocar and we, like the rest of the car industry, will greatly miss him.

By Angelo Filoso referenced threw Google



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## Formation of the Falls

by Josie Alonzi

The Niagara River and the entire Great Lakes Basin of which it is a part, is a legacy of the last Ice Age. Close to 18,000 years ago, southern Ontario was covered by ice sheets 2-3 kilometers thick. As the ice sheets advanced southward they gouged out the basins of the Great Lakes. Then as they melted northward for the last time they released vast quantities of meltwater into these basins. Our water is “fossil water”; less than one percent of it is renewable on an annual basis, the rest leftover from the ice sheets.

The Niagara Peninsula became free of the ice about 12,500 years ago. As the ice retreated northward, its meltwaters began to flow down through what became Lake Erie, the Niagara River and Lake Ontario, down to the St. Lawrence River and on to the Atlantic Ocean. There were originally 5 spillways from Lake Erie to Lake Ontario. Eventually these were reduced to one, the original Niagara Falls, at the escarpment at Queenston-Lewiston. From here the Falls began its steady erosion through the bedrock.

However, about 10,500 years ago, through an interplay of geological effects including alternating retreats and re-advances of the ice, and rebounding of the land when released from the intense pressure of the ice (isostatic rebound), this process was interrupted. The glacial meltwaters were rerouted through northern Ontario, bypassing the southern route. For the next 5,000 years Lake Erie remained only half the size of today, the Niagara River was reduced to about 10% of its current flow, and a much-reduced Falls stalled in the area of the Niagara Glen.

About 5,500 years ago the meltwaters were once again routed through southern Ontario, restoring the river and Falls to their full power. Then the Falls reached the Whirlpool.

It was a brief and violent encounter, a geological moment lasting only weeks, maybe even only days. In this moment the Falls of the youthful Niagara River intersected an old riverbed, one that had been buried and sealed during the last Ice Age. The Falls turned into this buried gorge, tore out the glacial debris that filled it, and scoured the old river bottom clean. It was probably not a falls at all now but a huge, churning rapids. When it was all over it left behind a 90-degree turn in the river we know today as the Whirlpool, and North America’s largest series of standing waves we know today as the Whirlpool Rapids. The Falls then re-established at about the area of the Whirlpool Rapids Bridge and resumed carving its way through solid rock to its present location.

Cavitation is a special type of erosion that happens at waterfalls because only at the base of waterfalls is there enough speed to produce enough bubbles close enough to rock to affect it. This is the fastest type of erosion. As the water goes over the falls, it speeds up, loses internal pressure, air escapes as bubbles or cavities. These cavities collapse when the water comes to rest, sending out shock waves to the surrounding rock, disintegrating it.



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## Who profits most from unaffordable housing?

by *The Real Estate Magazine*

***Who's driving unaffordability? All tenants advocates and most politicians and media blame the obvious culprits: landlords and investors. But who really benefits? Who stands to profit most from increased prices? Follow the money.***

Government siphons 25 per cent of a property's profit and demands that all depreciation previously taken must be repaid. The amount varies but can be 20 per cent of profit from a sale.

Other government- and lender-mandated costs include home inspection, property appraisal, title insurance, building insurance and condo reserve.

Other unaffordability costs and influences include land prices, land services (utilities, roads), supply chain choke points, construction material (increased two to four times in one year), construction labour and crime rate.

CMHC's new Select points-based affordability program is based on the same antiquated and fatally flawed income-to-price ratio of the past 50 years that has ultimately led to **Ontario losing 106,000 affordable rental housing units between 2020 and 2026 while Toronto eliminated 1,100 uninhabitable affordable units in 2019.**

All political parties essentially proffer "tax the culprits," supposedly to reduce demand. Taxes do nothing to dissuade investors and speculators, who aren't the real

culprits in any event. **These taxes are added to the cost of doing business and simply passed on to the next buyers, thereby forever increasing unaffordability.**

It's no coincidence that the two Canadian provinces with the highest rental and purchase unaffordability rates are also the ones with the **highest level of government interference in the housing industry: rent control, brutal anti-landlord and tenant-biased legislation, and a plethora of other disincentives to building new housing and upgrading existing housing.**

The money trail of unaffordability leads straight back to the supposed steward of housing affordability. Almost all government housing-related income and penalties are based on the value of property. **The higher the property value and rent rates, the more income it generates for government.** Not only is it a fundamental conflict of interest, but it's also a paradox: government (and banks) cannot afford affordable housing.

If government harnessed its deflection and misdirection skills to addressing unaffordable housing or even simply stopped tampering with forces of which it has little knowledge and no control, the housing crisis would have been averted years ago.

**Notes: 33 per cent of Toronto's \$11.8-billion revenue comes from property tax. Ontario's zero-per-cent 2020 annual rent increase wiped out \$2.3 billion in rental housing equity used in part for property maintenance and upgrades.**

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