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Your Community & Business Connection

JANUARY 2023 | Volume 07, Issue 01



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**ROYAL
CONTAINERS**
new plant opens
in St. Thomas
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^ Greg Marcella
VICE-PRESIDENT OF OPERATIONS

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Leading the way pays for Royal Containers

■ by Rob Perry

Royal Containers Ltd. managed both a move from London to St. Thomas and kept working steadily through the COVID pandemic, thanks in part to its history of commitment to being in the forefront of manufacturing boxes using only recycled cardboard.

Vice-President of Operations Greg Marcella said that Royal Containers, now at 400 South Edgeware Road in St. Thomas, was the final link in a vertically-integrated manufacturing chain that started with a paper mill owned by the company in Niagara Falls, New York, which processed old cardboard into useable sheets.

Those sheets then went to one of two corrugators which turned them into materials suitable for making boxes, and that was then dispatched to the final link, manufacturing sites in St. Thomas and Brampton, where they were made into boxes.

While many activities shut down during the initial weeks of the COVID pandemic, Mr. Marcella said, Canadians and Americans didn't stop putting cardboard into blue boxes and similar recycling operations, which fed Royal's paper mill.

In fact, he continued, when e-commerce trade swelled in response to many stores being shut down due to public health restrictions, the quantity of cardboard going into recycling grew, as did the demand from customers such as Amazon and, more locally, 3M in London for boxes for its protective face masks.

The boxes made by Royal weren't just simple shipping containers, he noted. Increasingly, customers were using them to add value to the prod-



Vice-President of Operations Greg Marcella stands on a platform overlooking the production floor of the new Royal Containers plant at 400 South Edgeware Road in St. Thomas.

ucts inside, through graphics and information printed on both the exterior and the interior.

In the past, he said, the local operation could produce printing on both the interior and exterior sides of a ready-to-fold box, but only by making two passes through a machine.

A new piece of equipment now could do both sides in one pass, increasing efficiency, he said.

Mr. Marcella said Royal Containers was founded by Ross Nelson, father of Kim, the current president, in 1980. He'd been a salesman in the box-making industry before that, but had a strong entrepreneurial streak, and started out with Tri County Containers in Brampton in 1970, before founding Royal a decade later.

Mr. Nelson recognized the advantages of vertical integration in the industry, especially for smaller producers who wanted to compete with much larger companies, and had been the one to set up the corrugating plants. Meanwhile, Ms. Nelson had been at the helm when Royal bought an ownership share in a paper mill opened in Niagara Falls, New York, 10 years ago.

It was one of the first of its kind to produce 100-percent recycled paper, Mr. Marcella said.

A myth at one time had stated that materials such as aluminum and paper could only be recycled so many times before the materials began to deteriorate, but that had turned out not to be the case.

Materials could essentially be recycled endlessly, he said, so that the company never had to cut down any trees to supply new products.

That locked down the supply of recycled paper for Royal, which years later had been rewarded with the ability to keep running during the pandemic, despite the many shortages that affected

other industries.

More locally, Mr. Nelson purchased Morphy Containers in London, after being close friends with the owner for many years.

"He always saw a bright future in Southwestern Ontario," and wanted a brick-and-mortar shop there.

The London operation gave Royal the footprint it had sought in the region and came just as Ms. Nelson took over the presidency and invested in the first piece of new equipment for the plant as it was refurbished.

The revenue there grew from \$13.5-million annually to \$36-million, and Royal started talks about adding space to its London operation to provide room for new hardware to accommodate needed production increases.

"Then COVID hit," Mr. Marcella said, and at first Royal, like other similar companies, couldn't guess what affect it might have on the industry.

The first couple of months, global sales shrunk by 20 or 30 percent, just after Royal had purchased an operation in Mississauga that would become its eastern manufacturing site.

However, after just two or three weeks, Royal itself started to see demands for its products grow again in response to the new dependence

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He always saw a
bright future
in Southwestern Ontario

**This Month
in ELGIN**

This Month In Elgin • January 2023

Publisher: John Hueston

Design & Layout: The Aylmer Express

Front Cover and Page 3, 4 & 5 Photos:

by Rob Perry

Editor: Brett Hueston

This Month In Elgin is a monthly magazine focusing on business, culture & lifestyle issues and includes Business Beat, the St. Thomas & District Chamber of Commerce newsletter. The publication is available at no charge at locations around Elgin County, as well as distribution to businesses and selected households.

**This Month In Elgin is published monthly by The Aylmer Express Limited - 390 Talbot St. E., Aylmer ON N5H 1J5
It employs local people, is owned locally and its future depends on local prosperity and support. 519-773-3126 info@inelgin.ca**

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on e-commerce, especially with Internet marketplaces such as Amazon, that delivered products directly to a customer, rather than having to go into a store.

Mr. Marcella said his own parents had always been reluctant to order goods online, but had found they had to do so, and now it was a common practice for them.

You feel **value here**. You feel like your **business matters**.

Royal quickly was classed as an essential service, considering it worked for, among other companies, 3M which was producing face masks and other personal protective equipment in response to a surge in demand caused by the pandemic.

As orders came in, Royal recon-

sidered its initial hesitation and "We started this wave of investment."

The City of London didn't want to work with Royal when it came to an expansion of its plant there, but then the company's general manager at the time found a vacant industrial building available in St. Thomas that could be renovated to provide a great space for its business.

The new site allowed manufacturing processes to be divided among three large rooms, permitting the company to implement some best-practices processes, and was only 12 minutes drive away from the London site.

But while Royal wanted to remain near London, it also sought to become a presence in its new community in St. Thomas.

Mr. Marcella said the company partnered with as many local businesses as it could during the move to St. Thomas. "We always try to deal locally," and a lot of work was needed to ready the St. Thomas plant.

Royal also partnered with Har-



Senior Structural Designer and Team Lead Darryl Haley inserts a part into a prototype box to ensure it fits properly. He has 24 years of experience in the field and has been with Royal just under a year.

vest Hands, a food-reclamation and distribution charity located near the St. Thomas plant, and was welcomed by St. Thomas and District Chamber of Commerce, which he declared was "second to none."

"You feel value here. You feel like your business matters."

The building's owner had been easy to deal with in making lease arrangements, and Royal's investment in the building, including renovations and new equipment, was well over \$14-million.

The move was completed at the end of July of 2022, with most London employees sticking with the company regardless, and Royal now had about 160,000 square feet of useable production space, compared to 62,000 in London.

Royal currently employed about 90 workers at its St. Thomas plant, and had its eyes set on growth. "We can't really hire fast enough or find people."

As for the boxes they make there, "It's everything under the sun," as complex or as simple as customers desire.

Royal invested \$6-million to \$7-million to become the first of its kind in North America to print on both the inside and outside of the box in a single pass. Doing so in two passes was possible with existing equipment, but disrupted the workflow, he explained.

The plant also makes things like produce trays and did a lot of work for farmers and growers in this area. Doing so meant operating in a certain way to maintain a relationship with agricultural customers, used to sealing a deal with a handshake. "You just do what you say you're going to do."

Royal also made display stands for the ends of grocery aisles, for products like Oreo cookies or Nestle pet food.

It manufactured high-end boxes for the pharmaceutical and liquor makers but could also provide customers with "the regular box that's as cheap as you can get."

Orders passed through the St. Thomas plant in as little as 24 hours to four or five days, depending on complexity, he said, such as if specialty gluing was required.

A typical shipping box for Amazon would ship out in 24 to 48 hours, Mr. Marcella continued. And Royal could do that because it had control over the supply of the materials it used, even during times when the world as a whole had suffered significant paper shortages.

Like Royal, "A lot of our customers were essential services" that needed to keep running during the pandemic, when many supply chains were badly disrupted.

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This machinery can apply ink graphics and text to both the interior and exterior sides of cardboard before they're folded into boxes in a single pass, an improvement in efficiency and speed in processing with single-pass equipment. It cost Royal Containers \$6- to \$7-million dollars and gave the company's St. Thomas plant the first such capability of its kind in North America.

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"We really tested our supply system, and it really worked out."

With the move into the spacious St. Thomas plant, "We have secured our position for the next 15 to 20 years. Now the future is to grow this site."

The additional space in the plant gave Royal the opportunity to add production lines there and increase output significantly.

The industry was also seeing a big push into digital printing, eliminating the need to produce a separate "tool" that controlled the pattern and ink applied to the cardboard, and the cost applied to customers for that.

Royal hadn't gone down that road yet but could branch into it in St. Thomas.

Mr. Marcella said Royal didn't talk about the number of boxes it made, but the square footage produced. On a busy day, 1.2- to 1.4-million square feet of boxes could come

out of the plant, and the site had capacity to handle at least twice that in future.

While production continued in London during COVID largely unimpeded, preparing the new St. Thomas plant was delayed by eight or nine months.

What managers quickly realized, he said, was that trying to anticipate when needed machinery and parts would arrive was an exercise in frustration.

Machinery had to be ordered from all over the world, and with supply chain disruptions, they understood, "Planning is almost useless."

So, instead, managers changed their usual planning style to make it reactive, only deciding what to do next when machinery and parts finally did arrive.

That saved a great deal of time and frustration, he said, and contractors working with Royal were relieved by the decision.

When it came to company mo-



Racks hold numerous "tools" used to imprint ink graphics and text onto boxes.

rale, he believed every organization had to take a fresh look at how to maintain that.

To meet the changing expectations of new and current employees, the company instituted a well-received mentorship program, redid its benefits package to provide more flexibility and overall coverage, and tried to help workers who wanted to further their education.

Even day-to-day management styles have changed. "We've gone to this bottom-up approach to continual improvement," where employees came up with ideas to better efficiency and production, and managers were more there to allocate money where needed.

"People want to feel engaged, that they control their destiny," Mr. Marcella said, especially in a plant that involved repetitive work, more rewards were needed, sometimes as simple as an "ice cream day" to what was stocked in the company's vending machines.

All manufacturers were facing

challenges "just to get people to come in for an interview," and a company looking to hire had to show prospective employees something a little bit different than in the past.

"And it's working."

Luckily, he said, making boxes didn't involve harsh chemicals and the product was relatively light, easing the strain on workers.

Geographically, Mr. Marcella noted, shipping boxes over a long distance to customers didn't work out, because that added too much cost to the product.

Royal could serve customers anywhere manufacturing was done in Ontario and had its own fleet of transport trucks and drivers, again to control its supply chain.

"Everything we do is from the customer perspective of how we make dealing with Royal Containers as simple as possible."

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"A new life in Canada" after fleeing Ukraine

■ by Joe Konecny

There seems to be no turning back now for Maksym Nechytailo.

The Ukrainian refugee—who brought his wife Irina Koval and children, Sofia and Bohdar to Port Stanley in August with the help of local benefactors—still covets the familiar faces and routines of his hometown Kiev. In fact, he often chats with old friends on the telephone.

But Mr. Nechytailo has turned the corner now. He is safely entrenched in a new life here and the likelihood of his returning to Ukraine is quickly fading beneath a wave of new acquaintances, landscapes and experiences.

"It was a great idea to come here: Canadians are very friendly," Mr. Nechytailo, 52, said in an interview. "Now we need to spend our energy to make a new life in Canada."

He and his family are grateful for all the support shown so far by the community, first in securing a place to stay, then with help gaining travel documents, and again

being welcomed to the community. "I want to say thank you for my family to all the people who supported us. We were very happy and surprised that so many Canadians supported us."

Mr. Nechytailo has landed a job at Kanter Yachts, on Barrie Blvd., in St. Thomas, working four days a week building recreational and commercial boats. Ms. Koval, a psychologist in Ukraine, is enrolled in English language classes in St. Thomas, starting from scratch. The youngsters are studying at Kettle Creek Public School (KCPS), in Port Stanley.

"Sofia and Bohdar came to our school at the beginning of this school year, and when they first arrived, they were quite shy and hesitant," said KCPS Principal Esther Wendel-Caraher. "As time progressed, they began to learn the language, and there was a noticeable shift."

"Both children can now be seen looking very comfortable and happy when they arrive each day," she

added. "It is incredible to see how quickly they learned the language and how well they now communicate with staff, students, and guests at our school. Sofia even went to

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basketball tryouts last week for the first time. Both children can be seen playing volleyball in the yard and they have taken on the role of supporting other new-to-Canada students who have recently arrived at our school."

Mr. Nechytailo has even man-

aged to carve out some time to apply his natural creativity in the pursuit of various artistic endeavours. Kanter Yachts has given him access to a workstation on his off days and he's used that to start sculpting with scrap pieces of aluminum found around the shop.

He already has an art exhibit at the Art Emporium in Port Stanley, showcasing a half dozen paintings completed soon after his arrival here. Mr. Nechytailo also conducts beginner and intermediate water-color classes at the Art Emporium. He is planning for aluminum sculpting classes in the near future.

"It's not going to be fast for a good life in Ukraine," added Mr. Nechytailo. The family now lives in a granny suite in the home of Ana and Marshall Smith. They arrived August 3, 2022 and hope to find their own apartment next summer. "In my opinion, the Russians will never stop doing bad things to Ukrainians."

"I have lived through three rev-

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olutions in Ukraine and nothing happened, no changes," he said. Ukraine has experienced one revolution every decade since 1990. "I don't think Russians will allow it."

In his mid-to-late 20s, Mr. Nechytailo lived, studied and worked as an artist in Saint Petersburg, Russia's second-largest city. But today, he puzzles over the propaganda that separates him politically from his old Russian friends and associates.

"I've got so many friends from Russian (but) it's not the same country," said Mr. Nechytailo. "I have very nice relationships with some friends in Saint Petersburg. They don't believe what I say (about the Russian invasion)." He says Russian television is reporting that the United States is responsible for war in the region.

Most of Mr. Nechytailo's friends and family in Ukraine have so far survived the invasion by Russia, which started in early 2022. However, a female friend recently described a tank driving up beside her house, turning its gun barrel and firing directly through its wall while she was inside.

"It's a miracle she survived," he said. A male friend and artist suffered a similar fate. "His house was destroyed completely. Now he lives in an apartment with my other friend in Kiev. I cannot imagine the situation."

"For Ukrainians it's very hard. When I talk to my friends on the telephone, they think Canada is like paradise. All my friends, it looks like they're safe now."

When the invasion started in February, Mr. Nechytailo's family fled. (Most Ukrainian men ages 18 to 60 have been banned from leaving the country, in anticipation that they may be called to fight. Maksym was allowed to legally leave as the sole guardian of a child from a previous marriage.)

They got out of the war zone by following the leads provided by friends. "My friends passed me information."

In the days leading up to their departure, he remembers staying with his wife's family in Kiev. (His wife's family is still there.)

"They cannot go anywhere. There was no gasoline. You couldn't get much money from the bank, maybe \$50. I remember the long lines for the ATM."

They first spent one month in Poland, then two months in France, before moving on to a crowded refugee camp in Zwiesel, Germany, where they eventually got all the required documents together, and flew to Frankfurt, then Rome, and finally Toronto.

"A lot of Ukrainians stayed in Poland," he said. Poland was a lot like home to them, with some similarities in the language. "For many people, it's hard to move somewhere. So many Ukrainians don't speak any other language except Ukrainian (and) it's hard to manage (the required travel) documents."

"It's very interesting now to remember the story, but it was hard," he added. "I feel like it's been one year, so many interesting things have happened. Now I understand we're very lucky. The Smiths support us well. Now we're very happy."

Even so, Mr. Nechytailo is uncertain about the future.

"We were surprised by the lifestyle here," he said. Mr. Nechytailo grew up in Kharkiv, a city in northeast Ukraine, but lived in a house he'd built just outside of Kiev, with an art studio in central Kiev. "There's a different style of buildings in the Ukraine. It's more Scandinavian style here, I think. Trees are so big here."

"I don't know about the future: we don't have a plan," he added. "It takes time. We decided to start a new life here. Our plan is to start a residence here, finish high school here, then college."

"We've never been anywhere else in Canada, just Port Stanley, St. Thomas and Toronto airport," he said. "My wife enjoys the Port Stanley area. Maybe we'll stay here."



Maksym Nechytailo, wife Irina Koval and children, Sofia and Bohdar are settling into their new life in Port Stanley after arriving in Canada as refugees from the conflict in Ukraine. (AE/Joe Konecny)

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A FRESH START

■ by Heather Derks

Happy New Year, and welcome to 2023! As we lay down the burdens of the previous year, let us acknowledge our successes, learn from our failures, and look forward with optimism to the new slate, the blank canvas that stretches before us. It's a cold time of year, perfect for settling in, taking stock, making plans.

It's time to get ready for garden season in my world, and this year, for the first time, I conducted a seed inventory. Learning how to save my own seeds has been a game changer in the food production cycle for me. It's been a mish mash of trial and error, but this week, when I actually listed all my varieties, I realized that a huge amount of knowledge was represented there, so much that it's on my to-do list for 2023 to write a seed-saving manual for zone 6b to share that knowledge with others.

I found five kinds of pole beans, three bush beans, six flowers, ten herbs, thirteen peppers, five tomato varieties, greens such as kale, Swiss chard, and lettuces, beets, turnips, celery, garlic, sweet and seed potatoes. Even though there are still varieties I have yet to master, like carrots, taking inventory means that I can readily identify which seeds I need more of, which types I still need to buy, which kinds I don't need to save this year because I have enough. That's going to be a huge

benefit later on, when I need to decide whether to pull out biennials or give them a chance to produce seed.

We get so caught up in our deadlines, us humans. We're focused on time, and how much of it we have until we have to be somewhere. How can we not, when a digital clock adorns every electronic device that we look at. The antidote for this is going outdoors. I love being outside. This morning I went out and watched the pink light of sunrise glisten on the ice crystals of a hard frost. It's hard to describe how beautiful that was, how it quieted my mind and recharged my batteries to help me get through my day.

Spending time in the garden is a blessing in my life. It's more than just a hobby, it's a way of living, in harmony with nature. When I'm in my garden, with the birds singing, I am constantly amazed at the beauty of it. I'm constantly marveling at the light streaming through a leaf, the plant unfurling to stretch out its surface to best capture as much of the light as it can, as alight with that feeling of sunshine as we feel when the sun through our eyelids turns everything crimson.

I'm not saying it can solve everything, but going outside, even just for a minute, when it seems like the pressures of our work lives are smothering us, when it seems like our harmony is crumbling, when it feels like we're on one



side or the other of a divide from our friends and our family over something that doesn't really matter, not really, being in nature can help clear the way for us to see that things aren't really so bad. That there's light coming in, as the days start getting longer, and we move forward towards spring. That we need to remember to have compassion for ourselves, and each other.

You can't grow food if you don't prepare a space and plant a seed. Use this time to plan something for yourself that recharges you. Fit it into each day, if you can. Prepare your space. Plant your seed, because if we don't plant the seeds of what brings us joy in this world, then how can true happiness and inspiration grow and flourish? It's a fresh start. A blank canvas. My wish for you for 2023 is that you make the most of it.



Heather Derks is the founder of Sparta-area food security non-profit Earthmama Farms.

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A New Year's Message from the Chamber

■ *Ayesha Isa, Business Development Officer, St. Thomas & District Chamber of Commerce*

As a chamber employee, I have often been asked "What do we do?"

As we look ahead to 2023, I would like to take this opportunity to share the important role our member-powered organization plays in St. Thomas, Central Elgin, and Southwold.

As a responsible organization in the community, the St. Thomas & District Chamber of Commerce:

Actively Promotes Our Members

One way we help members stand out and get noticed is through the Chamber's social media channels. Every month, our posts average nearly 100,000 impressions. In addition, we actively feature our members on 94.1 myFM, on Rogers TV, in print in Hometown St. Thomas, and of course, This Month in Elgin! Moreover, we regularly develop custom content to celebrate our local business community, which you've recently seen in Our Favourite Things: Your Guide to Shopping Local.

Empowers and Educates Our Members

The chamber actively endeavours to enhance the knowledge of its members. During Small Business Month in October, for example, we hosted free weekly educational sessions on such topics as leadership development, HR best practices, cyber-security, and available government grants to support small businesses.

Advocates on Behalf of Our Members

The chamber works with all the three levels of government to advo-

cate policy solutions that lead to a competent business environment. On issues of national importance, we work with the Canadian Chamber of Commerce. On issues of provincial importance, we work with the Ontario Chamber of Commerce. On issues with a more local lens, we bring the voice of our more than 550 members to our elected representatives to ensure local businesses can thrive.

Supports Our Members

We try to put together bright minds, out-of-the-box thinkers, and dynamic leaders to bring an effective business voice to everything we do. Over the past three years, we have pivoted to support our business community in navigating pandemic challenges. Most notably, we have distributed more than 86,000 rapid test kits to 643 businesses.

Celebrates Our Members

Recognition through the Impact Awards is one of our most prestigious ways to celebrate local business excellence. Our community is bursting with entrepreneurial talent, passion and success. It is our goal to amplify this awesomeness both within our membership and the community at large.

Builds Community

We believe that by connecting businesses together we facilitate them to share ideas and challenges, identify opportunities and produce efficiencies. Our monthly Business After Fives are one of the most important ways we bring community together and our attendance continues to grow month over month.

However, you do not need to take

our word for it! Read up what other community members have to say about our latest networking event, our December Business After 5, presented by the Chamber's Board of Directors.

"This year, we were also fortunate to have the support of the City of St. Thomas and a local business owner who provided us rent-free accommodations during our two-month run. As well, it is great to work with our other area food providers such as the St. Thomas-Elgin Food Bank, Grace Cafe and Destination Church to provide them with some of the product that comes into us throughout our campaign. Once again, thank you to the Chamber, and its members for supporting those in need at this time of year, and year-round." Richard Auckland, President, St. Thomas-Elgin Christmas Care

"Thank you to St. Thomas & District Chamber of Commerce for inviting us to your fabulous Business After 5 event last night. We are so proud to be a part of the St. Thomas community of business partners and organizations." Royal Containers

"This episode we broadcast from the offices of the Elgin-St. Thomas Community Foundation in the beautiful CASO Station. We were at the St. Thomas & District Chamber of Commerce's holiday Business After 5 event and had to find a quiet place to air from as there was such a great turn-out!" Establish Media

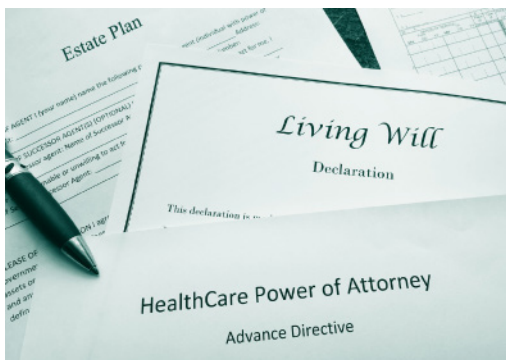
We are grateful to everyone for their positive and constructive feedback. We aim to continue our community building efforts in the future to make St. Thomas, Central Elgin, and Southwold, a favorable place for businesses to thrive.



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BUSINESS BEAT



■ by Monty Fordham

In Ontario, we may assign the right to make decisions on our behalf with respect to property or personal care to other persons pursuant to a document known as a Power of Attorney drawn under the provisions of The Substitute Decisions Act (SDA). However, Powers of Attorney with respect to property are quite different from those for personal care, in substance, form and context. Granting of Powers of Attorney to named individuals is generally seen as a preferred alternative to the involvement of the Public Guardian and Trustee, especially for a loved one whose ability to care for themselves or their assets has been diminished, either by ill health or the simple passage of time.

A Power of Attorney for property is effective from the date it is signed by the person giving it,

unless it states otherwise. It may extend and be legally enforceable during mental incapacity of the individual. A Power of Attorney for Personal care, on the other hand, does not kick in until the person giving it lacks the capacity to give instructions with regard to his or her own personal care. Although many people prepare and sign powers of attorney (POA) coincident with their wills, POA's are separate and apart from the individual's will, and, in fact, cease to have legal effect upon the death of the individual.

As in the case of a person's last will and testament, to give a power of attorney, a person must possess the legal and mental capacity to do so. Of course, as with any such document, it cannot be signed under duress or undue influence by third parties. The person to whom the power of attorney is given is often referred to as a substitute decision-maker, particularly in the case of powers of attorney for personal care.

I have noticed of late, in my own practice, a growing incidence of conflict among family members with respect to the conduct of the person or persons to whom these powers of attorney are given. This leads us to the question: "In the absence of a spouse, who do I appoint as my attorney for either property or personal care?" Family? Friends? Professional associates?

"Do the attorneys have to be the same for both? The answers will, of course, vary greatly from individual to individual, but here are some general observations, which I hope are helpful.

In the case of families where there is only one child, the process is arguably simpler than in a "Brady Bunch" type situation, of combined families. Children can make the

process easier if they can demonstrate a reasonable level of co-operation with their siblings. Brotherly love is not required; only a modicum of civility. In the clear absence of this (and it isn't always clear), I would usually recommend going outside the family circle. But where?

In the case of a power of attorney for property, the foundation of the document is trust. Nothing fosters trust more than a system of checks and balances. Whether you opt for a professional or a lay person (or both), there is probably nothing wrong with two out of three signatures required on all documents, along with regular accounting to family members. The outsiders will no doubt charge for the service according to the fee schedule of the Substitute Decisions Act. However, the elimination of the inane bickering among children which otherwise often ensues is well worth it.

In the case of the power of attorney for per-
continued on page 11



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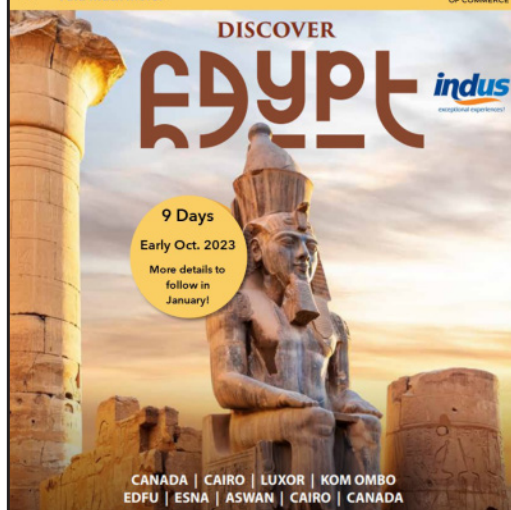
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Published by The Aylmer Express Ltd.,
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sonal care, the choice is even less clear-cut. Whereas the attorney for property can often seek guidance from the very person who granted it, the attorney for personal care has no such luxury. He or she must make profound decisions, literally of life or death. Complex medical procedures may have to be consented to (or not); protocols of medication may have to be understood. In the case of medical decisions, the provisions of the Health Care Consent Act must be observed as well. This is no place for the faint of heart or the bully child. Yet, the choice must almost always be a family member. Time for serious family discussions. In the case of children, your choice of which child acts should be made clear and unequivocal to the other children.

With our aging population, it is absolutely essential that this process be understood by all parties concerned.



• MONTY FORDHAM •

Lawyer Monty Fordham prepares this monthly column for the St. Thomas & District Chamber of Commerce and our Members. Questions, comments and suggestions for future columns are welcomed by Monty at his office: Fordham & Brightling Associates – Lawyers, 4 Elgin Street, St. Thomas. Telephone 519-633-4000, Fax 519-633-1371 or e-mail: montyfordham@4elgin.ca

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General Liability Exposures Every Organization Should Know

■ by Dan Reith

Almost every organization faces commercial liability exposures. A commercial liability loss exposure is a condition or situation that presents the possibility of an organization becoming legally and financially responsible for injury, harm or damage to another party.

These exposures stem from the kind of work an organization performs and where that work is executed. They also encompass other aspects of business-related circumstances, activities or events that could result in harm to a third party.

This article explains the most common types of commercial liability loss exposures and potential consequences and offers guidance on how the correct insurance policy can reduce an organization's risks.

Common Types of Commercial Liability Exposure to Know

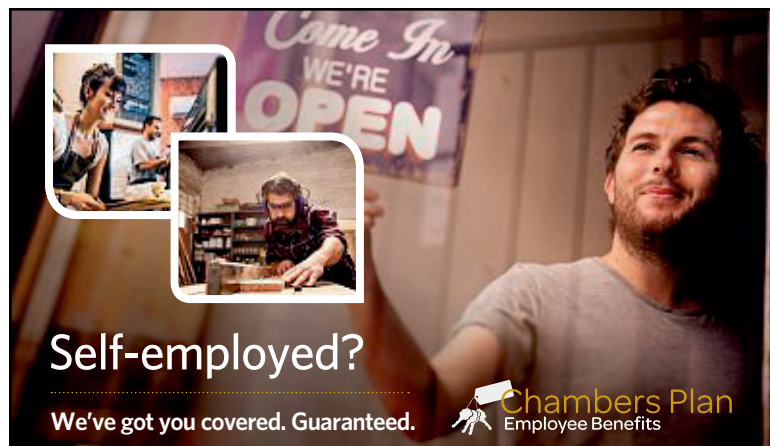
There are several types of commercial liability exposure that every organization should know. A non-exhaustive list of five possible loss exposures that may affect an organization includes the following:

1. **Occupiers' liability**—Occupiers' liability describes the risk an organization faces if a customer or client is injured on the premises (e.g., tripping and hurting themselves at the store). Organizations that require customers or clients to be physically present, such as retail stores and landlords, are particularly at risk for these losses and may be held liable for bodily injury or property damage.
2. **Operational liability**—Operational liability exposure refers to the possibility that an organization will be held liable because of bodily injury or property damage that occurs as a result of their ongoing (as opposed to completed) operations. For example, imagine a contractor working on a client's home. During the course of their work, an employee from the contractor drops a tool, striking a passerby and causing bodily injury and property damage to the home itself.
3. **Products liability**—Products liability refers to the loss exposure an organization faces as a result of manufacturing, distributing or selling an unsafe or defective product. Any organization that makes or sells products is

at risk. Associated injuries may occur virtually anywhere in the world once an organization's products have been manufactured or sold.

4. **Completed operations liability**—The completed operations liability exposure refers to injuries or damages incurred by a third party due to work (including construction work) that has been finished, turned over to the purchaser or client, and/or put to its intended use. For example, an electrical fire caused by faulty wiring at a completed construction project would represent a completed operations exposure for the contractor who completed the work. It should be noted that injuries or damages arising out of completed operations can occur after a business's relationship with the injured party has ended.
5. **Contractual Liability**—Organizations take on contractual liability loss exposures when they enter into a contract. By agreeing to contractual terms, an organization becomes liable if the other parties involved in the

continued on page 13



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contract believe an organization has not fulfilled its obligations under the agreement. Again, the above list is only intended as a basic overview; employers should consult with their insurance representatives to better assess all their potential commercial liability risk exposures.

Potential Consequences of Liability Exposures

In the event of a commercial liability loss, organizations can face a variety of potential consequences, such as:

- **Damages**—If a court deems an organization responsible for a loss, that organization may be held financially accountable for paying damages to the harmed or injured party.
- **Defence costs**—The organization may have to pay legal defence costs and the costs associated with the claim.

- **Reputational harm**—Due to general liability losses, organizations may experience reputational harm, including but not limited to the loss of business, decreased employee retention, and a loss of consumer loyalty and investor trust.

Although commercial liability loss exposures are a risk for every organization, the severity of the consequences can be alleviated with proper insurance policies.

Commercial Liability Insurance

No matter how careful an organization is, there will always be risks associated with commercial liability loss exposures. Therefore, the best way to



protect an organization is to purchase commercial general liability coverage (CGL).

CGL policies are designed to cover an organization from liability claims for bodily injury and property damage to third parties. CGL policies generally have three standard coverages:

1. **Bodily injury and property damage**—This coverage protects organizations from the legal liability arising from bodily injury and property damage stemming from an organization's premises or operations.
2. **Personal and advertising injury**—This aspect of CGL policies protects insureds from liability stemming from accusations of libel, slander, false arrest, copyright infringement, malicious prosecution, theft of advertising ideas and invasion of privacy.
3. **Medical payments**—Medical payments coverage includes payments for injuries sustained by third parties that are caused by an accident at the insured's premises or the insured's operations.

Conclusion

Consult an insurance broker for further guidance on how to protect your organization from commercial liability loss exposures.



This column appears regularly in Business Beat and has been submitted by Dan Reith, BA (Hons), CAIB, President and Principal Broker at Reith & Associates Insurance and Financial Services Limited, 462 Talbot Street, St. Thomas. Questions and comments on this column are welcomed by the writer at 519-631-3862 or via e-mail: info@reithandassociates.com

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Business AFTER 5

The December Business After 5 meeting was held December 7 at the CASO station, hosted by the Chamber's board of directors. A record number of members attended. The January social will be held Wednesday, January 18 at Denny's (Elgin Centre).



▲ Jennifer Babcock from Royal Oak Senior Living, Paul Jenkins - Chamber CEO, and Christy Hunking - Membership Services at the Chamber



▲ Ian & Christy Gee from Harbour Cheesecake and Wanita Johnston of Royal Lepage



◀ Scott, Jenna & Judah Young from Redemption Tents



▲ Dennis Mazajlo & Rebecca Smith from Libro Credit Union



▲ Duane Orth from Entegrus and Jim Herbert, City of St. Thomas



▲ Karen Ashford of Remax Advantage Realty and Allan Weatherall from Canadian Congenital Heart Alliance



▲ Mr. & Mrs. Claus with Earl Taylor from Downtown Development Board

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Business Beat Business After 5



▲ Remt Kennema from Streamline Plumbing, Wes & Laura Bailey from BaileyTech



◀ Sharon & Scott Shakir from CharACTer Curtain Calls, Katherine Englander and Taelor Speciale from HRP4B



◀ Lisa King from Elgin Business Resource Centre with Lisa McIntosh and Bev Splane from Nurse Next Door

▲ Wanita Johnston of Royal Lepage and Mike Alvarez from Royal Containers



◀ Roy Esbaugh from the Columbus Club and Jame Patriquin from Simply Pure Water



◀ Tim Townsend from Abode Home Comfort, Tom Hughes from Locke Insurance Brokers, Mayor Joe Preston and Jeff Harrison from Abode Home Comfort



▲ Aloha Peters and Robert Reid from Royal Containers



▲ Ginette Minor from Reith & Associates and Sheila Brownell from Fanshawe College



▲ Chloe Walker and Kevin Jackson from Elgin Business Resource Centre



▲ Mr. & Mrs. Claus with Grayden Laing from Establish Media



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Tune out the news during stressful times

■ by Paul Bode

Your phone dings. Another news alert. Do you reach for your phone immediately, eager to see the latest update? While technology makes it tempting to stay connected 24/7, sometimes the best thing you can do for your health – and your long-term financial strategy – is to tune it out. Here are some ways to tune out negativity during uncertain times.

Put down the phone and turn off the news. Allow yourself just one hour of news time each day, preferably in the middle of the day. This ensures you don't start or end your day anxious. It's important to stay informed, but once a day should suffice.

Focus on the positive. List the top five (or more) things you're grateful for each day. Your list may be the same from day to day or it could change based on the past day's experience. It could be as simple as being thankful for the roof over your head or a smile from a stranger as you walk your neighborhood.

Get physical. You've probably heard it before, and that's because it's true – physical activity is just as healthy for your mind as it is for your body. This doesn't mean you have to train for a marathon or become a yoga guru. Start small. Simply going for a walk or doing basic stretches can help keep your mind and body at their best.



Connect with family and friends. Having a strong support system is important during good times, but even more so during challenging ones. Reach out to someone you haven't talked to in a while to see how they're doing. Send a text or card or give them a call. If your family is spread out across the country, use digital apps to connect and play games.

Stick to a schedule. When you're stressed, it often takes a toll on your sleep schedule. Keeping a consistent routine can help. Get up and go to bed at the same times each day, even on weekends. Know your stress triggers and pay attention when you notice them flaring up.

While it's important to be aware of what's going on in the world, focusing on the bad news won't help your financial strategy or your health. Remember, you're in it for the long term.



This column has been submitted by Paul Bode, Financial Advisor with Edward Jones. To learn more about the Edward Jones advantage visit edwardjones.ca or visit my office located at 287 Talbot St. West, Aylmer.



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Aylmer & Area Chamber of Commerce

Eastlink “phasing out email as a service”

■ by Rob Perry

Eastlink is delaying a move that would have eliminated email service for some customers using an “amtelecom.net” address by Jan. 15, but still plans to discontinue the service in future.

Those email addresses were given out by the former Amtelecom, which provided telephone, cable television and Internet service to Aylmer and East Elgin for many years before being bought out by Eastlink.

Eastlink recently contacted some customers by email to say the old addresses issued by Amtelecom would be suspended as of Jan. 15 and permanently deleted as of Feb. 15.

Jill Laing, on behalf of Eastlink and in response to an inquiry from The Aylmer Express, said that was now being extended to next May, “based on customer feedback. Affected customers will hear from us directly in the coming days confirming the extension.”

In a written statement, she wrote that Eastlink evaluated its offerings on a regular basis “to ensure we provide the best products and services available to our customers.

“As more and more people are using other email platforms that come with more robust email features, we have decided to begin phasing out email as a service.

“It is important to note that not all amtelecom.net customers are impacted at this time. Those who are affected would have received an email notification in early October, referencing January 15 as the discontinue date.”

David Chalk of Aylmer contacted the Express recently after learning he was an Eastlink customer who was going to have to find a new personal email address.

The company claimed it had sent out a mass email to all its affected customers in October, he said, but he had no record of receiving one, and he’d spoken to others who said the same.

Eastlink should have given at least six

months notice that it was going to eliminate its email service, he added.

He could let all his personal contacts know about his change to a new email service through a mass email of his own, but businesses of all kinds as well as government agencies had to be contacted one at a time, he complained.

He’d had his “amtelecom.net” address for many years, since he first connected to the Internet through Amtelecom.

He’d thought at first that rumours circulating about the change were related to some kind of Internet scam, but had recently confirmed the coming change with the company.

He had assumed he could simply change to an Eastlink email address, but learned that,

too, was slated for elimination.

“Does this mean our (Internet connection) bill is going down?” he asked.



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The Pitch

■ by Kevin Jackson

There's the Masters, the British Open, The US Open, the PGA Championship, the Canadian Open, and then the big one...The Pitch!

Every year the Elgin Business Resource Centre invites businesses to participate in our annual business plan competition, The Pitch. We solicit business plans from new start-ups or existing businesses to compete for a prize combining both cash and in-kind support. This year's prize package equals over \$30,000. Entrepreneurs are required to submit their business plans by a certain deadline date.

In 2022, we had the largest number of entries ever. From those entries our Business Advisors and other staff members read through all the business plans and select the top competitors. As always, it was a very difficult task indeed. Much deliberation and discussion went into selecting our five finalists. It's very important to note that even those businesses that did not make the final five benefit greatly from this program. After the selection process, all non-advancing entrants are contacted. The Business Advisors provide feedback on their plans and counsel

them on strengths and weaknesses, how they might improve their plan and move towards a successful business outcome. As for the five finalists selected, we move on to phase two of the contest.

The five contestants are offered counselling sessions and workshops to improve their presentation skills and fine tune their plans prior to our grand finale event. That event, a Dragon's Den style competition will be held this year at the Princess Playhouse Theatre, 40 Princess Ave. St. Thomas at 6 p.m. on January 25. The finalists will present their business plans in front of a panel of four judges, all local business leaders. Tickets for the grand finale are free and available at www.elgincfdc.ca (under Events, the Pitch). We expect to have a sellout crowd with over 100 people that evening, there will be a cash bar and free appetizers. Order your tickets early.

Drum roll please!



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The Pitch

Announcing this year's five finalists: **Blue Groves Farms, Caps Off Brewing, Dogs on 3, Harbour Cheesecake and Raw for Pets.** Congratulations to all five and good luck at this year's final event.

I also want to take this opportunity to thank all our sponsors that make The Pitch possible. A summary of this year's sponsors is included in an advertisement on page 2 in this publication. Please take note of these very important generous businesses. They all realize the true value of local economic development.

Started in 2015, The Pitch has captured the interest of numerous entrepreneurs. All entrants have benefitted greatly from the experience. Some were winners of the event; some were finalists, and ALL have realized the benefit of a sound, well-articulated business plan. As I have discussed many times in this article over the years, in business, intelligent planning is everything. Those entrepreneurs who realize the benefit of a solid plan, that is focused, realistic and flexible, are the most likely to succeed in business and in life.

EBRC looks forward to seeing you all at this year's The Pitch Grand Finale. Come out and witness the future of economic development in Elgin County!



Kevin Jackson is the General Manager of the Elgin Business Resource Centre (Elgin CFDC)



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Love



■ by Jim Innes

As we move into the New Year, I'd like to offer a priest's reflection on love.

Love has been the bane of my existence. Since childhood, love has been a very messy and frightening reality. Given up for adoption at 5 weeks, raised by parents with many problems, choosing marriages that couldn't work out, and failing many parenting tasks, I can more or less say that love triggers PTSD in me.

As I see it, God loved us into existence (at whatever evolutionary starting point we believe in). Love is the defining intent within the created order. God formed us from the dust of the ground and breathed into our nostrils the breath of life, and we became a living being (Genesis).

Love is also the clay from which we're sculpted. We are love fashioned into form. Love is who we are. Science tells us that when people experience love (love as a feeling), our bodies (love as form) vibrate and buzz with increased life. There is a measurable increase in the body's dopamine, adrenaline, and norepinephrine levels.

Love's influential energy is not only in our DNA; it is the lifeblood of all that will and will always be. It carries the whole of history. In Christian scriptures, this dynamic love is interwoven through all of the Biblical narratives. It is there in the account of creation, the stories of our selfless prophets, our redemption by Jesus' sacrifice, and the ongoing process of restoration (the everyday activity of the Holy Spirit).

Yet Christianity does not have a corner on this dynamic concept. Creative love is also there in various myths of old. One such Greek story teaches us;

In the beginning, there was empty darkness. The only thing in this void was Nyx, a bird with black wings. With the wind, she laid a golden egg. Then sat upon it until life began to stir. Out of it rose Eros, the God of Love. Half of the shell rose into the air and became the sky; the other became the Earth. Eros named the sky Uranus and the Earth he called Gaia. Then Eros made them fall in love.

By all accounts, God's Love is the uniting connection to all creation. We are brothers and sisters living upon Mother Earth, held fast by Father Sky, resonating with everything everywhere. It is as undeniable as the air we breathe.

Love will wear us down to open us up. We may deny it and run from it (for many good reasons). But, it is our ultimate destiny to be reined in and absorbed into this inclusive, all-embracing energy.

It was once said, "Love is an energy which exists of itself. It is its own value." It wants to permeate everything, to restore all things to their original vitality. So, despite love wounding

me over the years (of course, with no fault of my own), love will also save me.

When I read bumper stickers that tell me 'Jesus Saves,' what I interpret as the saving element is not so much Jesus the Son, but the Love from which he was created, sent to emulate and teach us, and finally, that he viciously died trying to protect.



Jim Innes is a clinically trained therapist who served for many years as a priest at St. John's Anglican in St. Thomas.

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Boost Your Retirement Savings with an RRSP

■ by Ellen Luft

How RRSPs work

You can contribute to an RRSP from the first time you have qualifying earned income until December 31 of the year you turn 71. For any given tax year, you can make contributions during the calendar year or up to 60 days after that. As an example, for the 2022 tax year you can make contributions throughout 2022 or in the first 60 days of 2023.

The maximum annual RRSP contribution is 18% of your earned income for the previous tax year, up to the allowable limit. For instance, the RRSP contribution limit for 2021 was \$27,830, while the limit for 2022 is \$29,210. You'll find the annual limits on the Government of Canada website.

Also note the following:

- If you don't make the maximum contribution in a particular year, the unused room is carried forward indefinitely.
- If you belong to a workplace pension plan, your pension adjustment (PA) will reduce the amount you're allowed to contribute. The PA amount appears on your T4 tax slip.
- Some employers offer full or partial contribution matching (e.g., if you contribute 4% of your salary to your pension,

your employer might match with a 2% contribution). Check with your employer for details.

- If you overcontribute to an RRSP by more than \$2,000 (based on your CRA Notice of Assessment), you'll face a penalty of 1% per month for as long as the excess amount remains in your account.
- You can make a tax-free withdrawal from your RRSP for a down payment on your first home. The Home Buyers' Plan (HBP) has specific rules and repayment terms, so visit the Government of Canada HBP webpage or speak with your advisor to see if it's suitable for you.
- You may contribute to your spouse's or common-law partner's RRSP if you're the higher income earner. You'll receive a tax deduction that may lower your tax bill. Consult with your advisor so you're aware of the various rules related to spousal RRSPs.



Also, any growth in your RRSP from capital gains, dividends or interest will remain tax deferred until you begin making withdrawals in retirement. This feature lets you compound growth in your RRSP without immediate tax consequences, so your money works harder for you and helps build wealth faster for retirement.

RRSPs are flexible as well. You can invest in stocks, bonds, mutual funds, ETFs, GICs and more. For added convenience, consider a pre-authorized contribution (PAC) plan. Once you decide how much to invest, at what interval and in which financial products, the money will be automatically invested according to your instructions. For example, your PAC might allocate \$250 per month to a certain mutual fund.

As the March 1, 2023, deadline approaches for 2022 RRSP contributions, consider contributing as much as possible while keeping in mind what's reasonable for your financial circumstances.

Key RRSP benefits

RRSPs offer an immediate tax break, as your contribution amount is deducted from the year's gross income, which means less income tax to pay. Many people take the tax savings and invest it or use it to reduce existing debt. Either way, you'll strengthen your financial position.



This information has been prepared by Ellen Luft who is an Investment Advisor for iA Private Wealth™. The opinions expressed in this article are those of the Investment Advisor only and do not necessarily reflect those of iA Private Wealth™. iA Private Wealth is a trademark and business name under which iA Private Wealth Inc. operates. iA Private Wealth Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.

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HEALTHY LIFESTYLES

Health Self-Assessment

by Greg Johnston

Did you know that chiropractors, like other health care professionals, are legally required by the college of chiropractors of Ontario to complete ongoing continuing education to maintain their license? This requirement ensures that Ontario's chiropractors are staying current with the most up-to-date information and practices. Our requirements are based on a two-year cycle which includes a component of self-assessment to critically consider what we are doing well and what areas need improvement. As I was completing my assessment this year, it occurred to me that this would be a good exercise for us all to do to examine our health at the start of this new year.

The purpose of a self-assessment is to establish what you are doing well and what you need to improve. The first step is to set some determinants to establish how we will measure our performance. In my professional evaluation, these determinants are set by the college of chiropractors of Ontario. For our exercise, I suggest we consider the following health determinants. Since heart disease and stroke are among the leading causes of death and disability the first determinant will be our cardiovascular health. Back pain is a leading cause of disability so spinal health will be our next determinant. Integral to both first determinants is body weight, so this will be included in our list. Our overall level of activity is also an important consideration as is our diet.

The next step in our self-assessment of our health profile is to establish a baseline. The first question in establishing our baseline is to ask yourself, "how do you feel"? On a day-to-day basis are you happy with how you feel? Do you generally feel well? Are you able to do your activities of daily living with a reasonable amount of

effort? Can you move relatively freely, or do you experience back and neck pain? Is your body weight where you would like it to be? This can affect the previous two considerations. Are you eating a healthy diet? Be honest with yourself here, it is easy to rationalize but rationalization will not improve your health.

So, if you answered no to one or more of the above questions, what are you going to do about it? That brings us to the step where we need to establish where we want to be. Obviously, we want to feel better and healthier on a daily basis. We all like to be able to move freely and go about our daily activities as easily and as painlessly as possible. Having more energy and being able to do things without feeling winded or strained is important and finally most of us could probably stand to lose a few pounds and eat a healthier diet.

How do we get there? This is the tricky part. The important thing is to remember that this is a process, and it will take some time and effort. Set some reasonable and attainable goals and most importantly set some deadlines for when you will attain these goals. Start slowly with things like starting to walk more. Try to include some basic simple stretching and mobility exercises in your life. Take an honest look at your diet. One of the biggest influences on diet is taking the time to think about and plan



meals. Increase your intake of plant-based foods and be reasonable about your intake of meat, dairy and sugar. This is not easy and there are people in our community that can help. Find a healthcare provider like a chiropractor, physiotherapist, naturopath, or massage therapist or a team of providers that can help you attain your goals.

What are
you going
to do about it?



Dr. Greg Johnston is a Chiropractor and partner in Family Health Options Treatment & Resources Centre in St. Thomas



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Stay Healthy in 2023

■ by Laura Moon, BSc, BScN, NP-PHC, Director of Primary Care, Central Community Health Centre

Staying healthy is likely at the top of your list every winter, but this year, in the midst of ongoing pressure on our healthcare system, the continuing impact of COVID 19 and now the rising rate of respiratory infections and flu, your health and wellbeing may be even more of a concern than usual.

While these viral threats may be top of mind, the truth is that you should still be using many of the same strategies that you use in a typical year:

Limit the spread of germs

Cover your mouth and nose when you cough or sneeze. If you don't have a tissue, cough or sneeze into your sleeve or elbow. Wash your hands frequently using soap and warm water and scrub for at least 20 seconds. If you can't wash

your hands, use an alcohol-based hand sanitizer. Wear a mask when in public and especially when in crowds or confined spaces.

Stay hydrated

Drinking enough water each day boosts your immune system and helps you fight viruses.

Vitamin D is important

Low vitamin D levels can make you susceptible to illnesses and negatively affect your mental health. Foods high in vitamin D, like mushrooms and salmon will help. See your health care provider or pharmacist for more information.

Avoid dry skin

Protect your skin from cold air and low humidity by using a humidifier in your room, limiting your time in the shower or bath and immediately applying lotion after you dry.



Get proper rest

A lack of sleep can lower your immune system. Maintaining a consistent sleep schedule and getting seven to nine hours of sleep per night lets your body recover and protects against sickness.

Get vaccinated

Immunizations are an important strategy to help prevent the spread of COVID-19 and flu. Contact your health care provider, SW Public Health or your pharmacist to book your appointment today.

Stay home and/or see your health care provider when you are sick

If you have COVID-19 or flu

symptoms, call your health care provider to get expert advice to help you recover.

Eat healthily to brighten your winter and fight the winter blues

Look for foods that are local, easy to keep and store. Winter can be cold and dreary but food can brighten your plate with a rainbow of colour and your day with a variety of flavours - purple cabbage, orange squash, sweet potato and carrots, red beets, tomatoes, pears, apples, peppers, mushrooms, leeks add variety, provide good flavour – and nutrition.



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Heart health: the importance of stress management



According to Health Canada, as many as 11 million Canadians are experiencing high stress levels in response to the COVID-19 pandemic. Here's a look at the impact of stress on heart health and what you can do to manage it.

How stress affects your heart

Sudden intense stress causes a spike in heart rate and blood pressure, which can trigger a heart attack, especially if you have a pre-existing condition or risk factors for heart disease. While the effects aren't as immediate, chronic stress can also put a strain on your heart, elevate your blood pressure and increase your risk of heart disease.

Fortunately, according to the Heart and Stroke Foundation, nearly 80 per cent of premature heart disease and stroke cases can be prevented by adopting healthy lifestyle habits, including proper stress management.

Healthy ways to manage stress

Many people smoke, drink alcohol or eat junk food as a way to cope with stress. Unfortunately, these behaviours have a negative effect on your heart health. Here are some healthy ways to lower your stress level:

- Get seven to nine hours of sleep every night
- Exercise for at least 30 minutes every day
- Spend time with friends and family members
- Practise yoga, meditation and deep breathing exercises
- Find creative outlets such as journaling or painting
- Regularly visit parks, beaches, hiking trails and other natural settings
- Take breaks from using social media
- Speak with a mental health professional

For more information about how to reduce your risk of heart disease, visit heartandstroke.ca.

3 practical strategies to improve your mental health

Here are some proven strategies to take control of your mental health.

1. Maintain your social network

Make time to see loved ones. Call a family member or go out for drinks with a friend. You could also try expanding your network of friends by signing up for a group activity. The sense of belonging and the bonds you create can help improve your mental health.

2. Move your body

Exercise reduces stress, gives you energy and makes you feel good. Try out various activities to

find the ones you like and practice them regularly. For example, you can garden, dance, run, do yoga or play frisbee; the possibilities are endless.

3. Gain new knowledge

Learning promotes self-confidence and contributes to a sense of well-being. You can register for a course or introduce yourself to hiking, try a new recipe, watch tutorials or subscribe to a magazine on a topic that interests you.

Finally, set aside some "me-time" and use it wisely — whether taking a nap or singing aloud.

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Maintaining an Active Lifestyle Throughout the Winter

■ by Matt Thirlwall, R.Kin., MPK,
SMART Program Coordinator at
VON.

As the cold weather and snow begin to roll in, people become more inclined to stay inside where it is warm. Winter is often associated with decreased levels of physical activity as people are not able to enjoy the great outdoors as much. However, it is important that we continue to exercise and move our bodies all year-round as exercise and physical activity have been shown to have immense health benefits, especially as we age. Benefits of exercise can include improved physical functioning and mobility, stronger joints and muscles, improved immunity and decreased risk of catching illnesses, and increased cognitive functioning and mood to counteract the common winter blues. Although it may seem more difficult to exercise during this time of year, here are three great options to maintain your



level of physical activity over the winter.

1. Go For a Walk

Getting outdoors and going for a walk is one of the best ways to get some exercise in the winter. Sidewalks and pathways are frequently cleared free of snow and ice, making them ideal locations to walk on. However, if these surfaces are not

cleared properly, it is recommended to avoid them to decrease any risk of trips, slips, or falls. When walking outside, ensure to dress in layers and keep skin exposure to a minimum by wearing gloves, hats, and scarfs. Always check your winter boots for wear and tear. If the tread is worn out, consider buying a new pair with anti-slip material to decrease your risk of falls when walking on snowy or icy surfaces. Finally, plan your trip around the weather. Don't attempt to be outside if there is a high chance for precipitation or if the temperature or wind chill will be too extreme.

2. Engage in At-Home or Community Exercise Classes

There are hundreds of free videos online that demonstrate at-home workouts. All you need is an Internet connection and you can follow along from the comfort of your living room. You can find programs that

range from 10 minutes to 1 hour, and ones that incorporate all levels of mobility. Remember to start slow and gradually build up your endurance. You can also consider joining a local gym or an indoor pool where you can complete various aerobic, strength or aqua fit classes. Another great option is doing exercise classes through community organizations that run at various local sites. These are great ways to exercise indoors and interact with like-minded people.

3. Shovel Snow

Although using an electric snow blower or having your neighbour do it is much easier, try digging out your snow shovel and clearing the snow by hand. Shoveling snow is a great way to multitask this winter by completing a chore, but also getting some exercise. Built-up snow can become heavy, making it a good workout for your entire body. If you have a large laneway that needs to be cleared, consider completing just half, or even a small section by hand before having someone else complete the rest. Remember to take lots of breaks and maintain good posture and body mechanics to decrease your risk of injury.

On top of these few ideas, there are many other easily accessible and viable ways for people to stay physically fit this winter. We encourage you to not let the cold weather diminish your spirit or impact your physical activity levels. Get creative this winter with how you can maintain your active and healthy lifestyle.






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7 activities that can improve your balance

You must have good balance to stand, walk, run and avoid falling. Here are seven activities you may want to try to improve your equilibrium.

1. **Yoga** helps strengthen several muscle groups and there are various balancing poses that can improve your stability.



2. **Horseback riding** works your back and leg muscles to help you stay on the horse and match its rhythm.
3. **Ice skating** engages your core and helps build stability in your legs. At first, it may be tricky to balance on a thin blade while gliding over a slippery surface.
4. **Paddleboarding** strengthens your glutes and hamstrings. If you're paddling over rough water, both sides of your body need to work equally as hard to keep you upright.
5. **Dancing** requires muscle co-ordination. Additionally, you must learn how to maintain your balance while performing each

movement in time to music.

6. **Rock climbing** requires you to master proper balancing techniques. Your sense of equilibrium will help you ascend, reach, grasp and grip when climbing.
7. **Karate** helps maintain muscle mass and improve balance. For example, you must have good balance to land on your feet after a kick or jump.

Remember, before starting a new sport or physical activity, it's a good idea to talk to a doctor.

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Learn more about each unique role at <https://ywcaste.ca/volunteer/>



Give Back. Find Your Best Fit.

■ by Melissa Kempf,
Communications Office Manager,
YWCA St. Thomas-Elgin

Do you have a New Year's resolution to be more active, get out in your community and to give back? YWCA St. Thomas-Elgin has just the role for you! This year YWCA will be accepting volunteer applications until January 31 to allow you to qualify for their February 8 Orientation Session. The initiatives run through this organization have a huge impact on our community. From supportive housing to fundraising, adult education to youth engagement and even poverty intervention; there are no shortages of amazing roles for volunteers.

"Engaging our community is one of the key focuses for YWCA in 2023. Inviting everyone to experience the diversity and equity that makes our programs and services so successful can only enhance what we have to offer," explains Executive Director Lindsay Rice.



YWCA will be seeking volunteers during their January volunteer recruitment campaign through 8 individual roles allowing applicants to find their best fit. The YWCA is hoping that community members will consider a volunteer role over

a 6- or 12-month period. As a not-for-profit, charitable organization, volunteers play a big role in the organization! Building Assistants, Business Mentors through Poverty Interventions, Canada Connects Community Mentors, Community Coaches, English as a Second Language Tutors, Front Desk Receptionists, Jackpot City Bingo, and Outreach. Each role is unique in the experience that it will provide to their clients as well as their volunteers. YWCA shares that in order to provide the best experience possible, training will be provided consisting of program specific best practices as well as health and safety training.

"Giving back is a rewarding experience for all involved. Volunteering allows you to meet new people, learn from others, and share your life experiences and

expertise," says Rice. "If there is something most valuable that we have learned from the last three years' pandemic, it is that we are stronger together. Volunteering can enhance your life in a profound way that you never thought possible. Providing support, resources and encouragement that can result as a turning point in someone else's life is just the beginning."

YWCA is welcoming applications from individuals ages 18 years or older. High school students who meet this requirement, working professionals, community minded individuals, adults and retirees who are looking to give back to their community have the chance to do so now.

For more information about each unique role and how to easily apply online visit <https://ywcaste.ca/volunteer/>

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3 tips for healthy eating



Dietitians of Canada invites you to discover the power of eating a healthy diet. Here are three tips for healthy eating.

1. Eat fresh produce

Regularly eating fruits and vegetables can reduce your risk of diabetes, heart disease, stroke and cancer. Try to add vegetables to every meal and snack on fresh fruits.

2. Limit your intake of fats

According to the World Health Organization (WHO), your fat intake should be less than 30 per cent of your total caloric intake. This can help reduce the risk of certain diseases and prevent excessive weight gain. To decrease your intake of this nutrient, choose low-fat dairy products, limit the amount of fried foods you eat and replace butter with oil.

3. Consume less salt

Limiting your salt intake to less than five grams per day can reduce your risk of high blood pressure, stroke and heart disease. Be particularly mindful about sodium in condiments and packaged snack foods.

Do you want to change your eating habits? If so, reach out to a dietitian in your area.

What to do about dry skin in winter

Low temperatures, cold winds and dry indoor air can make skin lose moisture in winter. Here are some tips to help you keep your skin soft and hydrated this season.

- Take shorter showers. Long, hot showers might be enjoyable, but they also remove your skin's protective oils and dry it out even more. Spend less time in the shower or bath, and opt for lukewarm water instead.
- Use the right soaps. Gentle cleansers or creams that contain nut butters or oils, for example, will protect your skin against damage while also keeping it hydrated. You should also avoid using exfoliants.

- Moisturize regularly. For deep-penetrating skin-care, use fat-based body butters and moisturizers or thermal water. If your skin is particularly dry, choose a rich, soothing cream. For best results, apply the product immediately after showering or washing your hands while your skin is still damp.
- Stay hydrated. Be sure to drink plenty of water throughout the day. Additionally, you can maximize your skin's health by eating foods that are rich in omega-3 fatty acids.

If your dry skin persists despite a rigorous care routine, consult a doctor or dermatologist. They may be able to recommend habits or products adapted to your specific needs.

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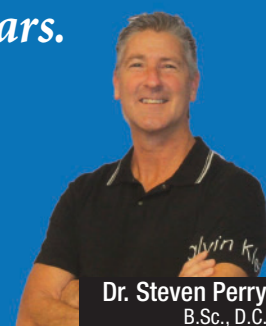


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Hear Better in the New Year!

■ by David Pfingstgraef

Many of us routinely book an annual checkup with our dentist or optometrist, but have you looked after your ears lately? Research indicates that good health requires good hearing since individuals with hearing loss have more hospitalizations along with poorer physical and mental health. Changes in hearing can occur very gradually and often it is a family member or close friend who notices your hearing may not be what it once was. Changes in your hearing may be as simple as too much ear wax, normal aging or a result of all those years of working in noise. Recent studies indicate that changes in hearing can be linked to dementia, diabetes or discovered during a routine hearing test that now may show risk for cardiovascular disease. Untreated hearing loss can have dramatic consequences on one's health. Left untreated, hearing loss can lead to communication problems, social isolation, cognitive decline, anxiety, and decreased family interaction.

If your audiologist discovers that you do have a hearing loss, then there are treatment strategies available. Some may be as simple as removal of ear wax in a safe and comfortable procedure, or perhaps help from a hearing instrument. Did

you know that hearing instruments can improve communication and quality of life in more than 90% of people with hearing loss? Despite this, 75% of people diagnosed with hearing loss do not seek help. The reasons vary from not wanting to feel "old", to thinking hearing aids might be uncomfortable, sound too noisy and to the simple fact that some people may not even realize they have hearing loss.

New hearing instruments have come a long way. The devices are now even more discreet and convenient to use. It is no surprise that as technology continues to advance, more and more hearing devices are being introduced into the marketplace. With many similar devices to pick from, we know it can be confusing to decide which one is the best solution for your situation. The first step in deciding what will work for your needs starts with booking an appointment with an audiologist. Your audiologist will assess your hearing and guide you to a solution that works for your listening situations.

The new generation of hearing aid technology optimizes sound quality by recognizing and automatically adapting to different listening situations including noise. Hearing aids can now directly connect to your cell phone, along with



a variety of everyday electronics like an iPad or your television. This allows for a seamless connection no matter what device you might be using and that means you won't miss a sound.

Arrange an appointment to speak to an audiologist to learn more about the latest in hearing instruments and try them for yourself.



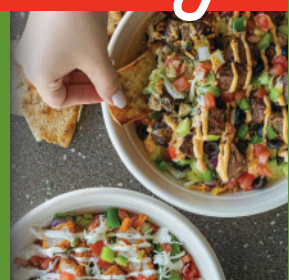
David Pfingstgraef, M.C.I.Sc., AUD(C)
Audiologist
Elgin Audiology Consultants &
Regional Audiology Consultant
Ontario's Infant Hearing Program-
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Central Community Health Centre

CCHC's Mission:

To support clients and communities through advocacy and action to achieve their goals for health and wellbeing



We take our Mission very seriously and despite a global pandemic, CCHC has been able to continue care for our clients with virtual, phone and in person visits. Of course, there is still more work to do to get back to the so-called normal. We are in the process of re-imagining our programming to better serve the needs of our clients, especially seniors and those in rural areas.

CCHC uses its mobile unit to take primary health care to the homeless in St. Thomas and clients in rural areas. We are developing accessible programming for in person visits, and with digital devices to ensure all our clients can receive the care and support they need. We fundraise to cover costs that are not funded by the Ontario government, for instance costs associated with our non-insured clients, costs for transportation, costs for digital devices, etc.

**We hope you will consider
CCHC to support our work in
our community.**

**Best Wishes for a Healthy
and Happy New Year.**

Board of Directors and Staff
Central Community Health Centre

359 Talbot Street, St. Thomas 519-633-7989

Mon., Tue., Thu., Fri. 8:30am – 4:30pm (closed from noon to 1:00pm) | Wed 1:00pm – 4:30pm

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THE LOW-HANGING FRUIT OF HAPPINESS

■ by Duncan Watterworth

I am a work in progress. I'm always interested in a self-improvement project. Especially if I can do it while nursing my morning coffee.

So, modest projects are fine. I do not foresee a great break-through in this lifetime. I have mellowed since the days when the Aylmer Express newspaper called me "anal" on its front page in a tongue-in-cheek editorial.

My morning routine is fixed. I mix my coffee, milk and chocolate protein powder concoction. I carry it, with my iPad, to the left end of my sofa. I set the drink on the end table beside a slip of paper which I typed up a year or so ago.

The paper contains eight questions cobbled together from various books and articles. The idea is to consider each question for a minute or so as it applies to the previous day's events.

- What gave me pleasure?
- What made me feel grateful?
- What praise or kindness did I receive?
- What praise or kindness did I give?
- What moments of pure good fortune?
- What were my achievements?
- Was I fully engaged?
- Did my decisions make me bigger?

With the first six questions I can always recall things, even if small, that bring a smile to my face. So, I enjoy the recollections, while cementing them into my memory. Barb's making my favourite Nova Scotia oat squares a couple days ago hit the pleasure, gratefulness, and kindness buttons all at once – a happiness trifecta.

Even better, some say that savouring a pleasant thought primes the mind toward more of the same, triggering a happy upward spiral. Wonderful to be able to generate a little happiness with your morning coffee.

Actively seeking a happy attitude is all the

more important because, some say, we did not evolve to be "happy". Father Evolution doesn't care if we are happy or not, as long as we survive and reproduce. Feeling content and relaxed is not the optimal mind set when dangers lurk behind every bush. Our ancestors, the ones who survived, were more likely anxious, restless, and always on guard. In that case, we are the result of thousands of generations of selection favouring those traits.

So, if we must work at being happy, then reviewing yesterday's positive moments is picking the low-hanging fruit.

And the last two questions? They seem out of place – as much interrogations as promises of cheery memories. But it's my list, and I like

Wonderful to be able
to generate a
**little happiness
with your
morning coffee.**

them. How would I have known that the list would ever go public? Anyway, I think the questions are worthy of daily contemplation.

Fully engaged? I have sometimes returned from a social event or walk in the woods and realized I hadn't truly connected, just gone through the motions. Author Sam Harris explains what's at risk: "How we pay attention



to the present moment largely determines the character of our experience and, therefore, the quality of our lives."

Decisions that make you bigger? Try making a decision with this birdie of conscience perched on your shoulder. With many decisions your gut knows which option is "the right thing to do", and which is a copout. Framing your choice as making you bigger or smaller may nudge you in the right direction.

So, do I still go through the list every morning? I was hoping you wouldn't ask! Laziness and forgetfulness are the eternal enemy, even of happiness. Especially when I'm still in my slippers.

But I have started again. And if it begins to feel like a chore, I won't do all eight questions every day. That's just anal.



Duncan Watterworth is a life-long resident of Elgin County and a retired lawyer. He can be reached at duncanetm@gmail.com



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Building bridges in the local community

■ by Lieutenant Andrew McLaughlin
Canadian Army

The Canadian Army was welcomed to the Township of Southwold recently.

31 Combat Engineer Regiment (The Elgins) conducted Exercise 'Beaver Crossing' in Shedden from November 25-27.

The exercise saw the transport, construction, and disassembly of a Line of Communication Bridge at Open Space Park in the Township of Southwold, Elgin County.

Hundreds of local community members visited the exercise, which was open to the public, including local government leaders and families.

"This important training highlighted our ability to support water and other obstacle crossings in various scenarios including flooding and other natural disasters," said Lieutenant-Colonel Scott Burke, Commanding Officer of 31 CER, which is headquartered in St. Thomas and has a Squadron in Waterloo.

"This truly was a team effort, and we couldn't do it without the professional Combat Service Support troops of 31 Service Battalion and the Military Police of 31 MP Platoon," he said.

Those supporting soldiers came from units based at London's Wolseley Barracks, which is the home of 31 Canadian Brigade Group, the organization commanding all Army units across Southwestern Ontario.

"We're so proud of the Canadian Army members who worked tirelessly to build this bridge, and we want to especially thank this great community for the warm welcome," Burke said.



(Contributed/Lieutenant (Navy) Andrew McLaughlin/DND 2022)

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