

NOVEMBER 2019



VOLUME 11, ISSUE 11

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REMEMBRANCE DAY

Remembrance Day is a day for all Canadians to remember the men and women who served and sacrificed for our country. It is a day we encourage every individual, young and old, to pause, to give thanks and to remember.

The Remembrance Day Ceremony has played a major role in Remembrance since 1931. Every year, at the eleventh hour of the eleventh day of the eleventh month, we gather in memorial parks, community halls, workplaces,

schools and homes to stand in honour of all who have fallen. Together, we observe a moment of silence to mark the sacrifice of the many who have fallen in the service of their country, and to acknowledge the courage of those who still serve.

The Act of Remembrance

*They shall grow not old,
as we that are left grow old;
Age shall not weary them,
nor the years condemn.*

*At the going down of the sun
and in the morning
We will remember them.
We will remember them.*

Remembrance Day is a day for all Canadians to remember the men and women who served and sacrificed for our country. It is a day we encourage every individual, young and old, to pause, to give thanks and to remember.



STAIRWAY TO HEAVEN? NO THANK YOU!

Keep walkways and driveways well cleared.

A clear pathway is essential to reducing the risk of falls that could lead to a serious injury. However, shovelling can be both physically and psychologically overwhelming for many seniors. Hiring a

snow removal service or enlisting the help of family or a neighbour is preferable.

Salt and sand walkways.

Salt will help melt the ice and sand will provide better traction, both of which reduce the chance of slip-

ping.

Handrails are essential for safety on outdoor stairs.

Good exterior lighting.

The winter months get dark so early, it is important to remember to turn the lights on as you leave in order to avoid stumbling in the dark as you return home.

INSIDE THIS ISSUE

- Remembrance Day
- Stairway To Heaven? No Thank You!
- How The Federal Election Results May Affect Housing In Ottawa
- Winter Brings Increased Fire Risks
- Carbon Monoxide Awareness Week
- 8 Safety Tips To Prevent Fall This Winter
- Cleaning, Deodorizing Using Arm & Hammer Baking Soda
- Fire Safety Tips
- Pedestrians Safety Tips
- Recipe Of The Month
- Joke Corner

HOW THE FEDERAL ELECTION RESULTS MAY AFFECT HOUSING IN OTTAWA

QUESTION

I am a tenant in Ottawa. What will Monday's federal election results mean to me?

ANSWER

The Liberal Party promised to continue with the National Housing Strategy (NHS), which it had developed after the 2015 election, and which the Canada Mortgage and Housing Corporation is still rolling out. Since the NDP also promised more affordable housing, tenants can firmly expect those parts of the NHS to continue or expand.

One major program area is aimed at expanding the supply of affordable housing including new community housing and new private sector housing. The Liberals promised 150,000 new affordable rental units across Canada over 10 years, while the NDP promised 500,000. Thus, the Liberals may increase the number of units produced. However, most experts believe it is unlikely that many more affordable units can be built within 10 years due to the delays in the approval processes. The City of Ottawa's share of the units built might be 5,000 to 8,000 units, on top of the current stock of about 20,000 affordable housing units.

A second program is the Canada Housing Benefit, which is being developed with each province. The Canada-Ontario negotiations are apparently going well. That program is supposed to begin in 2020 on a phased-in basis. Once fully operational, the Liberals plan to give an average of \$2,500 per year in rental assistance to about 300,000 households. Ottawa's share of those subsidies might be from 10,000 to 15,000 households.

The two programs could mean most people on Ottawa's social housing waiting list could eventually receive either a rent subsidy or a community housing unit, even though more low-income households will join the list.

On the question of encouraging private market rental development, the situation is less clear. The NDP promised to remove the GST on some new rental construction. That was a Liberal promise in 2015, although the Liberals backed away from it. Reducing taxes or government charges on new development makes new development more attractive and leads to more new housing being built.

Most new housing is built at the higher end of the market, but even that helps low-income tenants through the "move

-up effect." When an extra rental unit comes into the market at say \$2,500 per month, a high-income tenant moves into it from a rental unit at perhaps \$1,800. Then a tenant now paying \$1,500 moves into that unit, and a tenant paying \$1,200 moves into the unit at \$1,500. When there is a reasonable amount of new housing supply, expensive new supply results in more supply throughout the price range.

At a modest cost to taxpayers, the GST reform would help draw our new supply, enabling the move-up effect to generate new affordable housing supply.

Of course, the opposite is also true. Higher taxes, and government charges or more onerous requirements, discourage new housing supply, and that stops the move-up effect from working, making housing more expensive at all points in the housing market. Even though developers or landlords cut the cheques to pay for higher taxes or government charges, the costs end up being passed into rents.

**SOURCE: BY DICKIE & LYMAN LLP
WHO PRACTICE LANDLORD/
TENANT LAW AND OTHER AREAS
OF LAW**

WINTER BRINGS INCREASED FIRE RISKS

Here's how to protect your home:

- ⌘ Keep anything that can burn at least three feet away from heat sources. That includes space heaters, radiators and fireplaces.

- ⌘ Keep portable generators outside and away from windows.

- ⌘ Plug in only one heating appliance into an electrical outlet at a time.

- ⌘ Store cooled ashes in a cov-

ered metal container. Keep the container at least 10 feet from any building.

- ⌘ Hire a professional to clean and inspect your chimney every year.

CARBON MONOXIDE AWARENESS WEEK

Carbon Monoxide Awareness Week runs from November 1 to 7, 2019 in Ontario. As the temperature continues to dip, many folks will likely seek comfort in the warmth of their furnaces and fireplaces.

You can't see it, taste it, smell it, or touch it. The only way you have of knowing that carbon monoxide is lurking, is with a working CO alarm.

Here is what Ontarians need to know:

{} No matter the age of your home, if you have oil, propane or gas burning appliances, furnace or water heater, a

wood or gas fireplace, or an attached garage or carport, you must have at least one working carbon monoxide alarm installed.

{} Home owners who do not protect their homes with a CO alarm are at risk of being fined (similar to smoke alarm laws).

{} It is critical to check your CO alarm (s) expiry date. Replace any alarms built before 2008. CO alarms need to be replaced every 7–10 years depending on the brand.

{} Remember to annually replace batteries in your CO alarm, or opt for models with 10-year sealed lithium

batteries that never need to be changed.

{} Regular appliance inspections are critical. Have a licenced technician check your fuel-burning appliances (furnace, range, fireplace, water heater) annually to ensure they are in proper working order and vented correctly.

Ontario Marks Carbon Monoxide Awareness Week 2019 Ontario's Office of the Fire Marshal and Emergency Management is encouraging families to install and test their carbon monoxide (CO) alarms as part of Carbon Monoxide Awareness Week 2019.

8 SAFETY TIPS TO PREVENT FALL THIS WINTER

When the rain and snow starts to fall, so do people. In fact, falls are the leading cause of nonfatal injuries in adults 45 and older. Protect yourself from a life-changing injury this winter with these 8 safety tips.

Choose the right shoe. Shoes and boots need to fit properly and have soles with good traction. Snow boots or hiking boots will provide the best protection for the worst type of weather.

Leave early. Falls are more likely to happen when you're in a rush. Allow yourself plenty of time to get to where you're going.

Walk like a penguin. Take short steps and walk as flat-footed as possible on icy or slippery ground.

Keep your hands free. You'll need them to help you balance, so avoid carrying heavy loads and keep those hands out of your pockets.

Remove snow and ice from walkways frequently. Don't wait for it to melt. That could take awhile. Apply ice melt and ask for help if you need it.

Keep the lights on. If you have exterior lights on your home, use them to help see where you're walking at night.

Advocate for your safety. If the entrances or sidewalks do not look safe outside of a business or a local venue, speak up and let someone know.

Keep your cell phone with you. Even if it's just on a trip to the mailbox, bring it. In the event that a fall does occur, you may need it to call someone for help.

Stay vigilant and remember these tips during this winter season. If you are injured from a fall, count on our office to help get you back on your feet quickly.

CLEANING, DEODORIZING USING ARM & HAMMER BAKING SODA

Sink Drains: Regularly sprinkle a little down your drains while running hot water to keep them fresh.

Tubs and Sinks: Sprinkle Baking Soda on a damp sponge and easily scrub away the grime from tubs, tiles and more.

Tile Floors: Give them a mop with 1/2 cup of Baking Soda in a bucket of warm water, then rinse.

RECIPE OF THE MONTH

Bacon-Potato Corn Chowder

1/2 lb bacon strips
1/4 cup chopped onion
1 1/2 lb potatoes, peeled & cubed
1 can (14-3/4 oz) cream-style corn
1 can (12 oz) evaporated milk
1/4 tsp salt
1/4 tsp pepper

Directions

In a large skillet, cook bacon over medium heat until crisp, stirring occasionally. Remove with a slotted spoon; drain on paper towels. Discard drippings, reserving 1 1/2 tsp in pan. Add onion to drippings; cook and stir over medium-high heat until tender.

Meanwhile, place potatoes in a large saucepan; add water to cover. Bring to a boil over high heat. Reduce heat to medium; cook, uncovered; 10—15 minutes or until tender. Drain, reserving 1 cup potato water.

Add corn, milk, salt, pepper and reserved potato water to saucepan; heat through. Stir in bacon and onion. (Serves 6)

FIRE SAFETY TIPS

🔗 Remain in the kitchen while cooking. Whether you're frying, grilling, baking, or broiling food, it's always a good idea to supervise cooking directly.

🔗 Most cooking fires involve the stovetop, so keep anything that can catch fire away from it, and turn off the stove when you leave the kitchen, even if it's for "just a second." A second is all it takes for a house fire to start.

🔗 If you're simmering, boiling, baking, or roasting food, check it regularly and use a timer to remind yourself that you're cooking.

🔗 For homes with children, have the kids remain outside the kitchen area while food is being prepared. Pets should also be kept out of the kitchen while cooking. The safest chef is an undistracted chef.

🔗 Make sure your smoke detectors are functioning by pressing the "test" button. If needed, replace the batteries — and if not functioning after testing — install brand-new smoke alarms.

HOLIDAY COOKING CAN BE DANGEROUS, TOO

Holiday cooking can add to the dangers in a household. There are steps you can take to stay safe.

🔗 Do not leave any cooking area unattended

🔗 Set a timer as a reminder of the food you are preparing

🔗 Maintain a "kid-free zone" of three feet around the stove or areas where hot food or drinks are being prepared

🔗 Keep paper towels and napkins away from hot surfaces

🔗 Keep deep-fried turkey cooking out of the garage, away from your home and wooded structures

🔗 Have an appropriate fire extinguisher handy

🔗 If the situation becomes more serious, evacuate and call 911



JOKE CORNER

(Q) Why did God make only one Yogi Bear?

(A) Because when he tried to make a second one he made a Boo-Boo.

(Q) Waiter, this soup tastes funny.

(A) Funny? But then why aren't you laughing?

Beauty Parlor: A place where women curl up and dye.

Sometimes I drink water – just to surprise my liver!

PEDESTRIANS SAFETY TIPS

Pedestrians, cyclists, and drivers need to work together to make walking safe, convenient, comfortable, and fun for people of all ages and abilities.

Tips for pedestrians in winter months:

🔗 Being aware of our surroundings is key – although hoods, hats and umbrellas are necessary in our climate, it is important you have good

visibility.

🔗 Always make eye contact with approaching drivers and cyclists before crossing the road.

🔗 Wear bright reflective clothing at night or during poor visibility. There are even reflective items for your pets.

🔗 Pay attention and don't text while walking.