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Making a good first impression



Since acquiring the former 100 year old Barry property for our office back in 2000 we have **renovated and upgraded**. Recently it was a metal roof and this summer resurfacing our walkways and steps. The photos above show the before and after utilizing a **rubber compound** made from old tires. It is a new environmentally friendly approach which has many benefits not the least is a softer slip reducing surface. Visitors have favourably commented and **we welcome your impressions** as well.

Today's Info Sources

Most of us of a certain age can recall if you wanted information, sources were limited. We would go to the library or the **encyclopedia** if you were fortunate to have a set in the home, not all of us did as they were expensive.

Now, with the internet there is no shortage of ways to find out what you want to know. **Google** is one of the best sources of information, but there are others and one of the newest uses AI to provide you answers to queries on any subject and with no advertising. It is called "**Perplexity**" and is an app you can put on your phone. Give it a try it is free - just go to Google to get a link.

Of course websites are a source of information but not always current. Our website **www.financialdecisions.ca** is updated regularly and with financial news on a daily basis plus we include our latest newsletters and videos.

Chairs for Charity

Again this year, Linda painted a Muskoka Chair for the Send a Kid to Camp charity. She is shown here with her creation along with others on display for auction.



Financial Literacy Education

Starting next year financial literacy will become a **mandatory component** of the high school curriculum in Ontario integrated into the Grade 10 math course. It is intended to equip students with **essential life skills** such as budgeting, saving and protection against financial fraud.

Additionally, financial literacy education will be integrated into various subjects starting in early grades covering personal finance, consumer awareness and economic understanding to **help prepare** for lifetime financial decisions.

We and others involved with financial planning **endorse** these efforts which we feel were long overdue.

Melanie wins medals at IDBF 14th Dragon Boat Club Crew World Championships in Italy



Melanie's **True North Paddling Club** continues to win medals in international competition. This time in Ravenna, Italy in early September involving 50 nations, 500 clubs, 1000 crews, and 7000 athletes. She raced 200, 500 and 2000 meter distances.

Melanie also has gold medals from Canadian Dragon Boat Championships and Can American Club Crew Championships.

Busy Summer - Lots of Outdoor Activity



Crash! The first tree came down on its own and crushed our rose garden, but missed a parked car. We decided to remove other trees near the office as a precaution and a total of **eight** were taken down and the wood donated to local residents who picked it up for winter warmth. The rose garden recovered with the most blooms in years.



As we are not getting any younger it was decided to put in **raised planters** this year on site and the results were good as can be seen. We also established a new rhubarb bed, plus had potatoes and beans growing much better as less shade.

This spring we planted some Milkweed plants and within a short time noticed Monarch butterfly caterpillars on the leaves.