



Meeting Other Mothers Socially

M.O.M.S. the word OCTOBER NEWSLETTER



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MEETINGS

Tuesday mornings
9:00am-11:00am
100 Old Orchard
2nd floor parlour
Babysitting available.



MAILBAG:
If you have an opinion,
question
or suggestion, please write to
us at
info@northtorontomoms.com

A Note from the Co-Chairs

Let me first take the opportunity to Welcome Everyone to North Toronto's Mom's group. I trust that everyone had a wonderful and enjoyable summer. I still can't believe it's October already!!!! Yikes! The nice thing is in our household; everyone is getting into the groove of the fall-winter routines. Thank you to the entire Executive that made registration day so successful. We have a fresh and excited new executive, which has already planned some wonderful speakers and socials! I can't wait to see Terry Carson - Parenting coach, Jeremy Greer – Home organizer, and Brenda Jasmin - Women on Fire...just to name a few.

North Toronto Mom's is a great way to connect with women in your community. Are you looking for some fun adult time? Check out our socials, interest groups and even our Executive (there is one position still available). These are great opportunities to get to know some strong, dynamic and fun women in the group who can relate to the challenges and joys of being a Mom.

Here's to a great year!

Your co-chairs,
Carin and Nicole



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October 6

Speaker: Terry Carson, [Parenting Coach](#)

A professionally trained and certified coach, Terry has been featured in publications such as Today's Parent, The Toronto Star, and Canadian Living to name a few. She will be speaking to us on the topic of favouritism and sibling rivalry - a session not to be missed.

October 13

Speaker: Denise Wild, [The Sewing Studio](#)

Denise Wild is the owner of the the Sewing Studio on Avenue Road. She will guide us through a fun and funky beginner sewing project. This fantastic small business started in September of 2004 when Denise taught her some of her friends to sew and then her friends' friends. And so began The Sewing Studio.

October 20

Speaker: Lianne Webb, [Sprout Right Nutritionist](#)

Lianne Webb is a nutritionist who specializes in baby and toddler nutrition. Her company, "Sprout Right", helps moms who are looking to establish or maintain a healthy, nutritionally balanced lifestyle for themselves, their baby or toddler.

October 27

Speaker: Brenda Jasmin, [Mothers on Fire](#)

Brenda will reprise her visit from the spring and speak with our moms about finding her inner passion and how to better achieve a balanced life as a mother and a woman.

FUN THINGS TO DO WITH KIDS

It's that time of year again when fall fairs abound and visits to farms are great fun for all. Below is a list of some of the farms that can be fun to explore for all ages.

Forsythe Family Farms – Markham
Downey's Farm Market and Winery – north of Brampton
Brooks Farms – Mount Albert
Applewood Farm Winery – Stouffville
Whittamore's Farm – Markham

All of the above have websites full of information to help plan your visit.



HALLOWEEN CONTEST



2009 BEST HALLOWEEN COSTUME CONTEST

Prizes will be awarded in the following categories:

- 1) Best Baby
- 2) Best Toddler
- 3) Best Kid
- 4) Best Parent

EMAIL a photo of your entry to: info@northtorantomoms.com

The winners will be posted in the December Newsletter

Talking cents\$

By: Halley Malone

How to teach your kids about money

Do you ever watch your kids in a toy store or even a grocery store? I mean *really* watch them? At what age does a child learn about the value of money?

It's probably around age 3 that children begin to recognize finance. It is through the everyday tasks like sorting coins, going to the grocery store and visiting the bank teller or ATM machine. Understanding and being part of these activities helps children form a foundation for the world of money and sets them on the right path to becoming smart spenders and hopefully diligent investors as adults.

So how do you start teaching your kids about money?

1. Start early with age appropriate learning
2. Focus on saving for a rainy day (this one is hard!)
3. Give kids ownership of the money (this one can be even harder!)
4. Encouragement and praise every step of the way
5. Be an example!

Some ideas by age group:

Toddlers & Preschoolers

- Let your child give the money to the cashier when you buy individual items.
- Encourage sorting your coins from your spare change jar: by colour, by size, by picture.
- Sit down and make "fake" money for your kids to play with. Cut circles out of cardboard and decorate like Loonies and Twonies. Draw fake bills in different denominations. Use their imaginations and pretend!
- Encourage your kids to put money in their piggy bank.
- Make it fun and keep any lessons short and simple.

School Age kids

- Open a bank account for your child
- Make goals to save, offer incentives, matching amounts if they save a certain percentage or reach a certain goal.
- Give kids ownership of their money. If your child knows that you are a fountain of money they will happily keep asking and spending YOUR money. But if you give them an amount and it's clear that it's up to them how they spend it, most kids tend to rethink their spending habits. As we all know, kids are the BEST negotiators out there! Having an allowance teaches a child to budget at a young age, but it also involves a great deal of discipline on the parent's part.
- Encourage your kids to work hard for their money: Rake leaves, shovel driveways, odd jobs, car washing, house-sitting and animal care-giving, babysitting and paper routes. If your

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Talking Cents: How to Teach your Kids About Money (Continued)

children work well with allowances, give them chores around the house to earn their money. They'll respect it more! If you prefer to give money freely, make sure your kids respect and recognize that you worked hard to earn that money.

-Let your kids make money errors. Let them blow their money on something frivolous like junk food and not have the money available for something they really want or need.

-Provide structure: help your kids set up a consistent savings plan so they can learn financial principles. You are still giving them control but they'll have some parameters.

Preteens & Teens

This is the hardest category for money management. If you haven't discussed money with your kids by this point, many of their habits are already well-engrained and hard to change. Most pre-teens and teens are very aware of fashion trends and what's in and what's not! And for parents, this can be a nightmare.

Your children at this age will and should understand budgeting and saving. Don't be afraid to talk to them like adults. Ask their ideas on how they expect to pay for what they want to buy. If there are big ticket items that your child wants, talk to them about a loan. This is the time and opportunity to prepare your kids for the future.

Show them how you have saved for their education in an RESP. Start at an early age so they can see and learn how you have saved and spent money wisely to provide for them. Be very open. You sacrificed in the short term in order for them to benefit in the long term. To become a financially responsible adult starts with handling money at an early age and practicing spending, banking and saving.

In a nutshell, here are 10 ways to teach kids about money:

1. Communicate your values about money (saving, growing and spending)
2. Teach the difference between needs, wants and wishes
3. Set goals for money and saving
4. Open a savings account
5. If you give an allowance, give money in small denominations (maybe they'll save part of it!)
6. Keep records (it's never too early to start a spreadsheet or keep track)
7. Allow kids to make spending decisions
8. Show kids how to hunt out the best price
9. Alert kids to the dangers of borrowing and credit cards
10. Be open with your family and talk about money.

And most importantly, have fun with it. You never know, you may even learn a thing or two about money from your kids!

Halley Malone has over ten years experience working in the finance industry. She opened her very first bank account when she was 6 years old and would routinely make deposits of pennies and other small change that she had saved. She is now hoping to pass on her wisdom to her 3-year old daughter, Sydney. Halley is an investment advisor and financial planner with TD Waterhouse and enjoys managing money and finances for families of all ages.

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Helping Hands

Let's face it, life as a mom is busy, tiring and wonderful all at the same time. When life throws you a curve ball, managing your days can become very difficult, overwhelming and sometimes impossible. That is where we come in because it is easy for us all to relate.

The **Helping Hands Program** has been a real help to many of the moms in our group dealing with situations such as a new baby, a sick family member, travelling spouse or just going through a difficult time, extreme or not. Help comes in the form of hot meals delivered to homes, help looking after children (playdates/babysitting), a trip to the grocery store, assistance in making phone calls, etc...

If you are a mom who could use some support, contact a Helping Hands Coordinator and talk in confidence about your situations and how we could best help. If you know someone in the MOMS Group who could use some support and have either talked to them about Helping Hands or know they would accept and appreciate some support, contact a Helping Hands Coordinator to organize something.

Please use this program. Do not think your situation is trivial or that you are putting anyone out. Our MOMS group is full of women who really care about each other and want to help. Please contact a Helping Hands Coordinator anytime if you can use a little help - through info@northtorantomoms.com.

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GREEN MATTERS

Time-Of-Use, Coming to Your Neighbourhood Soon

Over the summer I was contemplating the role of the Green Matters position and how I would organize the newsletter contribution and weekly tips. My inspiration came in a book I came across titled: ***50 Simple Things You Can Do to Save the Earth*** – a book organized into 50 environmental issues, providing facts, tips, expert opinions and websites to tackle each issue. Around this time I received my Hydro bill in the mail, however this time with numerous inserts on *Smart Meters* and *Time-of-Use* billing. Given that smart meters and time-of-use billing are slowly being rolled out in our neighbourhood, I thought it would be topical to start the first commentary with Energy – what it is, how we use it, and how to save it.

The basics – Renewable vs. Nonrenewable Energy

Energy is the ability to do work. We use it in everything that we do. The sources of energy are organized into two groups – renewable (can be replenished in a short period of time – solar, wind, water) and nonrenewable (once used it takes a long time to replenish...i.e. millions of years – coal, natural gas, oil, nuclear). All these energy sources are used to generate energy for our homes, businesses, schools, factories, cars etc. Generally, renewable energy is non-polluting and nonrenewable energy is polluting.

Smart Meter and Time-Of-Use Pricing – A New Energy Management Tool

Smart meters and time-of-use rates are new energy management tools. Today, our electricity consumption is measured by a meter and a technician records the usage. A smart meter looks like the meter we have now, however electricity usage is communicated automatically with the use of wireless technology – no more technician visits. Smart meters record electricity consumption hourly, enabling ***time-of-use pricing***.

Time-Of-Use pricing – On-Peak, Mid-Peak and Off-Peak

Currently we all pay a flat fee for the electricity that we use. With time-of-use pricing, there will be three electricity rates throughout the day – on/high-peak, mid-peak and off-peak. During peak periods, when demand and electricity production costs are highest, prices will be higher. During off-peak periods, when demand is lowest, prices will be the least. The lowest rates will be at night, weekends and statutory holidays.

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Managing “Peak Periods” – Lowers Electricity Costs and Environmental Impact

When we're all using electricity at the same time, we create “peak demand” periods. These “peak periods” are important to manage for the following reasons:

Increased demand leads to higher electricity prices;

It's hard on the environment: it's during these times that the less attractive forms of generation, like coal, must be used to meet demand;

New generation, transmission and distribution infrastructure must be built.

Smart meters and time-of-use pricing are tools that can be used to smooth “peak demands” and lower our electricity costs.

Time-Of-Use Rates for Winter

The table below breaks down the time-of-use rates for the winter period, Nov. 1-April 30. Note that there is a different time-of-use breakdown for the summer period, May 1-October 31. You can visit the Toronto Hydro website, under the *Smart Meters* section, to get the breakdown.

Winter: Nov 1-Apr 30	Low	High	Mid	High	Mid	Low
Mon - Friday						
	7:00 AM	11:00 AM	5:00 PM	8:00 PM	10:00 PM	
Weekend & Holidays						

Source: Toronto Hydro

High-Peak vs. Off-Peak – Two Times More Expensive

The table below highlights the electricity costs during the three different pricing periods – off-peak, mid-peak and on/high-peak. It's worth noting that the cost of using appliances during on/high-peak is more than double the cost of using appliances during off-peak periods.

Appliance	High vs. Off Peak (x)	High-Peak	Mid-Peak	Off-Peak
Washer				
- Hot water – 1 loads	2.2	\$0.71	\$0.59	0.33
- Cold water – 1 loads	2.0	\$0.10	\$0.08	\$0.05
Dryer	2.0	\$1.36	\$1.14	\$0.63
Dishwasher				
- Electric water heater – 1 load	2.2	\$0.31	\$0.26	\$0.14
- Gas water heater – 1 load	2.0	\$0.16	\$0.14	\$0.08
Oven, Stove				
- Roast Chicken, vegetables	2.2	\$0.46	\$0.38	\$0.21
- Spaghetti	2.2	\$0.11	\$0.09	\$0.05
- Stir-Fry	2.3	\$0.07	\$0.06	\$0.03
Lights (13)				
- Incandescent	2.0	\$0.10	\$0.08	\$0.05
- CFL	3.0	\$0.03	\$0.02	\$0.01

Source: <http://www.ieso.ca/house/torontohydro/>

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Quick and Simple Ideas to Lower Your Electricity Costs

Shift: shift your electricity usage to periods when the prices are lower

Laundry: do on weekends, in cold water, hang to dry.

Dishwasher: run after 10 p.m., use Economy setting and air dry cycle.

Reduce: decrease your electricity usage during periods when the prices are higher

Set the air-conditioning a few degrees warmer during the afternoon.

Lower the heating a few degrees in the afternoon during the winter months.

Turn appliances such as the computer, radio and TV off when they're not in use.

Turn lights off when not in use.

I've experimented with "Shifting" and "Reducing" our homes energy consumption and it makes a difference. You can track and measure the impact of making changes in your home online by visiting Toronto Hydro's website under the Smart Meter section. Personally, I found that it became a bit of a game.....so have fun "Shifting" and "Reducing".

Á

Audrey

Green Matters Coordinator

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MARK YOUR CALENDARS

Great Kids Stuff Sale

The Great Kids Stuff Sale has been hosted by the [North Toronto MOMS Group](#) since 1995 as a fundraiser and service to the community. Now in its 14th year, this semiannual event is larger and more popular than ever.

~ 23rd Semi-Annual Great Kids Stuff Sale ~

Saturday, 24 October 2009

If you wish to be notified via email about the Fall sale, please send an email to:

info@greatkidsstuffsale.com

St. Leonard's Anglican Church

25 Wanless Ave (just north of Lawrence, east of Yonge)

~CASH ONLY~

High quality items for newborns up to 6 years old

Clothes, Cribs, Strollers, Toys and More!! Thousands of brand name, gently used baby and kids' items at great prices!

Help reduce waste by **bringing your own**, very large, reusable **shopping bag** - you will need it!

Interested in selling your kids stuff? Registration is now OPEN!!

Please visit our website www.greatkidsstuffsale.com for more information.

Clear out the stuff you no longer need, turn it into cash!

CALLING ALL VOLUNTEERS!

Saturday, October 24th, 2009 from 9am to noon is our semi-annual Great Kids Stuff Sale (GKSS) at St. Leonard's Church on Wanless Avenue

Every October and April we host this HUGE 'garage sale' to:

- Help members of our community clear out the kid's clutter they no longer need and turn it into cash
- Help members of our community and others around the city to save a lot of money by purchasing these gently used goods that are in great condition
- Support charities that help people in great need

We need volunteers to work on set-up day and the day of the sale. Remember, this is how we keep our membership and weekly fees lower than any other group in town! Plus, as a volunteer you get to pre-shop before the general public! Be sure to block both dates off in your calendar.

FOR MORE INFO: www.greatkidsstuffsale.com

We thank you in advance for your time and support.

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Upcoming Fun Nights Out

Pub Night

When: Wednesday, October 7th

Where: [Safari](#) - 1749 Avenue Rd.

Time: 7:30, or whenever you can get there

we'll be on 2nd floor - come join us for drinks and nibbles....

Your ideas

We would like to reiterate that as a committee, we really welcome all ideas and suggestions for social events and will do our best to comply. We would like to ask for feedback on ideas, fun themes and available locations. If you have attended other functions that you think we would great for us, we would love to hear from you and get some details.

The Social Committee

info@northtorontomoms.com



Children's Trunk Show *Our 13th Show!*

SINCE 2002

A unique shopping event featuring locally-made products hand-chosen to ensure quality and variety. With 60+ mom-run boutique companies selling fashions, jewelry and art geared towards kids and families, CTS offers an intimate shopping experience where you are sure to find something for all the youngsters on your holiday shopping list. Come discover the best new goods before you read about them in your favourite magazine!

FRI., NOV. 6, 2009 : **SAT., NOV. 7, 2009**
9:30 am to 4:30 pm : 10:00 am to 3:00 pm

Where: The Distillery: In the Fermenting Cellar, Buildings 6 & 7, 55 Mill Street, Toronto
www.thedistillerydistrict.com | www.fermentingcellar.ca

The first show in Toronto that is organized by moms, for moms. Bring your kids, meet friends, and make a day of it! \$7 at the door, a portion of which will be donated to SickKids Foundation • Payment by cash or cheque only please

Come support local mompreneurs!

Sponsored by:

CANADIAN family CANADIANFAMILY.CA

STAYDY MOMS

SPONSORED BY SickKids FOUNDATION

CHILDRENSTRUNKSHOW.COM