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Catch the Ace lottery winner takes home \$389,829 jackpot



RYAN O'QUINN

By MIKE ANDERSON

When Ryan O'Quinn turned 32 last Tuesday, he drove his truck to Auntie M's Closet in Keswick and bought 50 tickets for Hospice Georgina's Wednesday night Catch the Ace draw.

"I waited to buy the tickets on my birthday. I thought if it's meant to be, it's meant to be,"

O'Quinn said.

It's the best \$250 he ever spent. The jackpot was an incredible \$389,829.50.

O'Quinn's winning ticket was drawn from nearly 30,000 tickets, dramatically ending the eighth game that lasted a record 51 weeks.

CONT. ON PAGE 4



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EDITORIAL

While Premier Doug Ford's decision to call a snap winter election may pay off for the PCs—a recent poll found the PCs have the support of 42.6 percent of Ontario voters—Ontario's 44th provincial election has largely been a bust for voters in Georgina.

Bad weather has prevented many candidates from door-knocking, there have been no all-candidate debates, and little local media coverage, leaving most voters feeling short-changed. Seven candidates have registered in York-Simcoe; however, none have been seen in my neighbourhood, and my street in Jackson's Point has zero yard signs.

The Post requested information from several candidates and received only one response from Brent Fellman, a Bradford resident, who is running for a second time as the New Blue Party candidate.

In the last provincial election in 2022, Fellman received 1,633 votes or 4.46 percent of the total vote.

"I'm running to force the discussion on issues that mainstream media and establishment politicians avoid. Elections are a chance to hold the government accountable for its failures and misguided policies," he said. "This election isn't just about winning- it's about demanding accountability

and standing up for the issues that matter."

Unfortunately, those issues have not been brought forward to voters in Georgina. While Rogers tv has provided election coverage in the past, this time around, host Karen Wolfe struggled to book local candidates. Her Q&A with York-Simcoe Candidates, which airs the week, features the riding's NDP, New Blue and Ontario Moderate Party candidates.

Franco Colavecchia represents the Ontario Moderate Party, which describes itself as a "minor centrist" political party. Colavecchia is running for York-Simcoe for the second time. In 2022, he received 153 votes, or 0.42 percent of the vote.

To be fair, this is what happens when parties don't have candidates lined up to go. That said, there were many warning signals that Ford might call an early election.

Wolfe also reached out to MPP Caroline Mulroney but received no response.

Mulroney was not interviewed by any local media. However, on February 19, she recorded a radio campaign Ad on K-Country 93.7 FM, where she discussed the Bradford Bypass and provincial support for Southlake.

Turning to social media, there is also a dearth of information.

While Mulroney has



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LOTTERY CONT. FROM PAGE 1

Amazingly, O'Quinn was one of 500 people watching the draw live on Facebook on February 19 when his ticket was drawn.

He picked envelope 51. And, sure enough, it contained the elusive Ace of Spades.

"At first, It didn't even seem real, to be honest. It takes a while to sink in," O'Quinn said.

"But I was celebrating my and my buddy's birthday, so it was a good time for sure."

But while his big win may bring some local notoriety, he worries it might not be all good.

"I guess I'm going to have to buy drinks for people everywhere I go now. I might have to wear a disguise like celebrities, fake glasses and a mustache," he said.

O'Quinn says he has been splitting the cost of the tickets with three other family members, so his winnings will be divided four ways, netting him more than \$97,000.

"We've been playing consistently every week for almost two years. Sometimes, we'd buy only a couple of tickets. But when the pot got bigger, we started to buy more tickets," he said.

O'Quinn says that even with more people buying tickets as the pot grew, they kept playing because the odds were still good.

"It's a lot better odds than any other lottery, and if you don't win you're donating to a good cause anyway. Instead of donating to OLG, I'd rather donate to Hospice Georgina," he said.

While O'Quinn hopes to celebrate his winnings with a trip down south, he's not heading to Las Vegas anytime soon.

"No Vegas trips. I'm not sure my luck will hold up there. I've won a little bit at casinos here and there. But nothing ever big," he said.

Instead O'Quinn, an electrician, hopes to put his winnings to good use.

"I might try to put it towards

a house or invest some of it," he said.

While Laure Knapp, Hospice Georgina's Executive Director, was thrilled that someone local won the jackpot, she was also glad the eighth game, which lasted almost a year, was finally over.

Knapp says they sold so many tickets that they had to buy a baby playpen to hold them all.

"I went to the playpen because the tickets would not fit in the drums. We sold 28,925 tickets. The previous week was 19,000, so we went up almost 10,000 tickets."

She also says volunteers and staff were approaching burnout and needed a break.

"It was getting to be a lot because we had to match every bank transfer to every ticket. But moving into a new game, we found a new merchant, and we will be back doing credit cards again," she said.

Knapp says the Catch The Ace lottery has been a tremendous success for the non-profit, helping to raise nearly \$800,000 dollars since it began in 2019.

According to Knapp, the last game, which started on February 19, 2023, returned more than \$600K to winners. Because it's a 50/50 draw, that's how much the non-profit raised towards its goal of building a residential hospice.

But Knapp says there's still more fundraising to do, as the estimated cost for a new five-bed residential hospice is nearly \$7 million.

Knapp hopes to raise that amount by 2032. However, she says they are looking at ways to open a residential hospice sooner, including exploring the option of renovating an existing building.

While the draw has raised significant dollars, Knapp says it's also helped to raise the non-profits profile in the community.

CONT. ON PAGE 9



VOLUNTEERS PAINT MURAL

Art in Action: Bringing Light to Sutton Youth

By EWA CHWOJKO-SRAWLEY

The plain grey building on Dalton Road, across from No Frills, in Sutton might not catch your eye—it looks more like an industrial facility than a home. But inside, it serves as a refuge for youth experiencing homelessness.

This is the Sutton Youth Shelter, a space providing emergency and transitional housing for at-risk youth, and families with young children.

Holly Mitchell, the Drop-In Coordinator, acknowledges that

the demand for shelters is greater than ever.

The cost of living is skyrocketing, encampments are growing, and more young people and families are finding themselves without a roof over their heads. We are here to help out not only by finding employment and teaching essential life skills, like cooking, but also by encouraging creativity and fostering connections with the broader community.

In line with this vision, their latest initiative brought life and colour to the shelter's walls. A collaborative project turned a common area into a vibrant, cozy space. Ten youths, 3 local artists, and several volunteers and staff members spent a day painting and bonding over this creative endeavour.

Two of the volunteers adding a splash of colour to the mural were Robin Lockie and Kristy Ashton,

Constables with York Region Police. They explained, police attending community events is important because it fosters trust and strengthens relationships between law enforcement and the communities they serve.

When officers interact with community members in non-enforcement settings, like festivals, town meetings or youth programs such as this one it humanizes them. Making the community feel more comfortable and engaged. Additionally, positive interactions with the police can help to break down negative stereotypes and reduce tensions, contributing to a more peaceful and cohesive environment.

Risa Brazil, Community Action Table ambassador, shares part of my job as a volunteer is coming up with ideas to help organizations. I discussed

CONT. ON PAGE 7

YOUTH DROP INS

Sutton District High School
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March 4

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March 18

Drop In games with the Town of Georgina Recreation
Participate in a Hands on cooking class with the Good Food
Collective & York Region Food Network



Winter battle reenactment honours soldiers' sacrifice

By EWA CHWOJKO-SRAWLEY

The Battle of the Bulge, also known as the Ardennes Offensive, was fought from December 16, 1944, to January 25, 1945, by American troops, along with elements of the British Army, including the 1st Canadian Parachute Battalion.

Considered one of WW2's most decisive winter battles, it stopped the last major German advance on the Western Front.

The recent reenactment at the Georgina Military Museum, billed as Winter in the Trenches, mirrored the battle's harsh winter conditions, as a fierce snowstorm set the stage.

Participants and visitors braved the elements, gaining a deeper appreciation of the soldiers' resilience in one of

WW2's toughest battles.

Doug Lecinski, one of the historical reenactors, shares his personal connection to history, "My grandfather fought with the Polish army in 1939, and my great-uncle was the 5th Canadian pilot to die in WW2. I want to ensure the younger generation remembers the sacrifices made."

Lecinski's young son, Mason, often accompanies his father to reenactment events. "I play video games, but it's very different to see what it was like in reality. Experiencing history firsthand is a completely different feeling," he says.

Nearly 50 reenactors took part in the Georgina event, held on February 15, offering visitors a chance to hear their personal



JEFF LEGGETT (2ND RIGHT) WITH REENACTORS

stories. Many have been involved in living history for years.

Daniel Copeland has been participating in reenactments since 1983. He emphasizes, "It's crucial to honour soldiers' sacrifices and ensure their story is never forgotten. These events play a vital role in maintaining historical awareness."

Mike, Ashley, and young Lily, who are new to Georgina, were impressed by the re-enactment event. They say, "So much effort was put into it! We're amazed by the attention to detail and the vast knowledge displayed. We learned so much today!"

Longtime museum volunteers, Kristin Smith and Erin Brown were busy selling military souvenirs. They stress the importance of honouring local soldiers who sacrificed for our freedom. "Our goal is to make this place welcoming and engaging for everyone who wants to learn, remember, and support," they shared.

Jeff Leggett, President of the Georgina Military Museum, emphasizes that it operates entirely through volunteer efforts. It relies on fundraisers and support from the Town to keep its doors open.

Leggett, who volunteered for years before becoming president

two years ago, has a personal connection to the museum's mission. "I wanted to honour my grandfather, a local resident who served in the army," he says.

Leggett believes the museum is a place of ongoing discovery. "There are lessons to learn here every day, and I'm still learning. Engaging the community is key; everyone brings fresh ideas and help the museum grow. The museum is about people—their stories, their sacrifices—and I hope we continue to remember them." For more information visit: <https://georginamilitarymuseum.ca/>



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SHELTER CONT. FROM PAGE 5

KAREN WATSON

with Holly Mitchell the idea of painting the walls; we applied for a grant, and we got it. So today, we are all come together to make this space beautiful and uplifting.

One of the young participants, Harry, reflected on the experience: "This project is a welcome break from the work I'm doing right now. Creativity is so important it gives you a much-needed escape from the everyday nitty-gritty stuff."

Karen Watson, an artist, shares, "Art brings people together and provides a refreshing escape. Today, I decided to paint a colourful turtle as it symbolizes Turtle Island and, hopefully, adds a little brightness to the room."

This project shows how the Centre transforms not just walls,

but also lives one brushstroke at a time.

If you own a small business or a farm, or just need some help, you can hire the youth. Some live in this transitional place for a year or so and would be happy to be a part of the community. Contact Holly Mitchell for details :(905) 722- 9076.



HARRY & RISA

COMING EVENTS & ANNOUNCEMENTS

Sutton Legion - Friday Night Dinner (5 to 6:30 p.m.): Feb 28, Roast Beef with mashed potatoes and veggies: March 7, Liver & Onions or Hot Hamburg (\$15) Everyone Welcome. (21 East Street, Sutton).

The Good Food Collective - Community Lunch, Weds, 12 to 1:30 p.m. Feb 26, Tuna Melt and Tomato Basil Soup. Vaughan Community Centre hosts short seminar on healthy eating and lifestyle changes! Also Pink Shirt Day! Takeout \$5 with reservation. Tel: 905-722-4616. (The Link, 20849 Dalton Rd, Sutton)

Udora Leaksdale Lions Club - Spaghetti Dinner, Friday, Feb 28, 5:30 p.m. to 7:30 p.m. Spaghetti, Caesar Salad, Garlic Bread & Dessert. Adults \$15/ Kids \$5. All proceeds to community services. Donate nonperishable food item for local food banks. (Udora Community Hall, 24 Victoria Rd)

Repair Cafe at Georgina Public Library, Discovery Branch, Sat, March 1, 10 a.m. - 2 p.m. Bring your broken items and get them repaired for free! Volunteer fixers are available to help repair your item. Some restrictions apply (No gas-powered tools or kitchen appliances) Register at www.georgina.ca/events/repair-cafe. Email: accessyork@york.ca. Tel: 1-877-464-9675(Discovery Branch (MURC) 261 Garret Styles Drive, Keswick)

Optimist Club of Keswick - 2025 Bed Race Registration. Registration for July 12 Bed Races is now open. Email Keswickoptimist@gmail.com

ClearWater Farm - Vegetable Garden Foundations, Wed, March 5, 6:30 to 8:30 p.m. Learn the fundamentals of vegetable garden planning from Regenerative Farm Manager Grace Harding, including choosing the right crops, crop spacing, sun/shade needs, and garden layout tips. \$20. Register at www.clearwaterfarm.ca/veggiegardenworkshop2025. (In the barn at ClearWater Farm, 1614 Metro Road N., Willow Beach)

Georgina-Brock Garden Club, Mon, March 10, 7:30 to 9 p.m. Dan Galea of Plant Pals presents Plant Propagation 101. Dan, who has extensive experience in the commercial nursery growing industry, will share the seven best methods of plant propagation used. (Lions Community Hall, 38 Pete's Lane)

Georgina Centre for Arts & Culture - 7 Stories - A Writing Competition. Until March 4. This exhibition will feature 7 selected pieces of artwork from the GCAC Permanent Collection. (visit:<https://thegcac.ca/event/7-stories-a-writing-competition/>) (149 High Street, Sutton)

Ian Williams - A Celebration of Words & Deeds, GCAC, March 9, 11 a.m. to 1 p.m. Meet this year's Massey Lecturer and award-winning author Ian Williams and hear about his latest book "What I Mean To Say." Admission \$30, includes refreshments and a signed book. After intros, Karen Wolfe will interview Willams. He will then take questions from the audience. Tickets available at the door. (149 High Street, Sutton)

Award winning Computer Repair

 A promotional graphic for Twinbytes.ca. It features several award logos: a 'Georgina Business Excellence Award' trophy, a '2023 Finalist' trophy, and two 'Readers Choice 2024 Winner' circular logos. There is also a 'Tech Knowledge' certificate. The text at the bottom reads 'Tech, Author, Educator Twinbytes.ca (905) 471-5904' with a large 'T' logo.

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How Georgina Inspired Andrew Sibbald's Novel

By EWA CHWOJKO-SRAWLEY

The Briars was the centre of his life as a child and as an adult. It had been the heart of Andrew Sibbald's family for nearly 150 years. With a wealth of stories woven into its walls, it felt only natural for him to choose this iconic setting as the backdrop for his new novel *The Briars Between*.

For the last couple of decades, before the property was sold, he gave historical tours of the Briars and the area, delving deeply into historical documents to bring the past to life. "I had all that research trapped in my brain" he recalls. "During the pandemic, stuck by myself away from my family, I entertained myself by letting it roll out onto the page. I expected the story would be for my family only."

But it was destined to reach a much broader audience.

In *The Briars Between*, historical events and real-life figures come alive through Emily, a fictional teenage girl, who takes us back to the Georgina of 1919. The author says, "Emily came to me to tell her story. Why a girl? Growing up in the hospitality industry, a female-dominated world, I spent a lot of time with women of all ages. I was not a girl; I do not have a

sister. But I have two daughters, and I have coached teenage girls with the Sutton Curling Club. Observation has been my best tool. Emily is likely a composite of my daughters."

The story is set just after the end of World War I, a time of major transition. "Not only was 1919 halfway through the village's 200-year history," says Sibbald, "but it was also a turning point for life there." The village's first major industry, providing ice, was about to come to an end. It had been the primary refrigerant for Toronto and its environs, but electricity would soon replace it. Though trains had recently replaced the steamboats, motor cars and newly built roads would reduce their need and open the north. Tourism moved northward."

For the Sibbalds, the changing times and lack of funding were creating a dilemma. "My grandfather, who inherited the property in 1919, had to transform the Briars from a once profitable 'gentleman's farm' into something new," he adds.

The Sibbald family is full of colourful characters. There are the adventurers—Susan Sibbald and her children, who brought stories, artwork, and



ANDREW SIBBALD SIGNS BOOKS AT GCAC

cultural understanding from around the world—and the great-grandparents who thrived in building frontier communities.

Sibbald says, "My grandparents were deeply involved in leading and rebuilding this community, while simultaneously seeking ways to hold the property together. Great-great Aunt Bessie and my mother, both clergy's daughters, carried on the spiritual care of those around them. Then there was my father—the artist and environmentalist—with a huge imagination.

"With the family remaining at The Briars, those influences became part of the woodwork. They come out in this book. Our continuing on the same property also connected us to the land. It allowed us to feel and build on the magic that the property exudes. I imagine that gave us tendrils of the strong link between the Indigenous people and Turtle Island."

When asked which historical figure featured in the book he would love to sit down with, Sibbald replies, "Miss Bessie, my great-great-aunt. With her

training being that of a minister's daughter, and with a society working against her, she had to create a way to support that huge, expensive-to-operate property. She also worked with the local women and with society women of Toronto to move feminism forward. She travelled a lot. I'd love to find out her vision of how the future might play out."

There is room for the story to continue. Emily and her Métis friend, Jackie, will have to use their kid-power, to prevent everything from crumbling down. The story is captivating to read for all generations.

Sibbald says that the book is not listed as a children's book. "The publisher said adults and children eight and over would enjoy it. I agree."

The author held several book readings and signings in our community, attracting many readers. The events were highly successful, sparking engaging discussions.

To find out more and to purchase a copy visit:

<https://www.andrewsibbald.ca/my-books>



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LOTTERY CONT. FROM PAGE 4

“It’s been a great outreach for us. People didn’t know that we were in the community. Now they do. We had over 10,000 people watch the live draws on Facebook. It’s help to build support for our goal of a residential hospice for Georgina,” she said.

Knapp also wants to thank all the dedicated volunteers and staff who sold tickets and the local retailers who participated.

“We want to thank all the retailers like No Frills, Sobeys,

Black River Coffee, Auntie M’s Closet, Tyson Trailers, and, of course, the Town of Georgina, allowing us to sell tickets at the Ice Palace,” she said.

“We also want to send a big thank you to the community. And, everyone supporting the lottery. It’s helping us to get to our goal of a residential hospice.”

Knapp says a new game will begin in late March.

EDITORIAL CONT. FROM PAGE 3

a significant presence on Instagram, it shows her hosting a Lunch and Skate at the Sutton Arena on February 1 and door-knocking in Keswick on February 8. That’s about it.

Mulrone, who first won the ridding in 2018, is the favourite to repeat. In 2022, she received 20,789 votes, or 56.76 per cent of the total vote. The Liberal candidate, Walter Alvarez-Bardales, was a distant second, with 6,319 votes, or 17.25 percent of the total.

This time round, the Liberal candidate is Fatima Chaudhry. Her website still says launching soon. How soon? The election is on February 27! There is also no information about her on the Ontario Liberal website.

Chadudry, a Barrie resident, describes herself as a community leader. According to her media release, she wants to increase hospital capacity, improve access to health care, build more schools, improve public transportation and create a more inclusive economy.

Green Party candidate Jennifer Baron, a Georgina resident and former elementary school teacher, was recently seen door-knocking in Sutton. She has a link to her party’s fundraising webpage, where a short blurb about her appears

under the candidate’s tab. “In this election, I’m fighting for a fairer future where every Ontario has access to quality education and health care, and I’m fighting to ensure a sustainable future for generations to come,” it reads.

Justin Graham, also a Georgina resident, is running for the first time as the Ontario NDP candidate in York-Simcoe. There is also no information about him on the Ontario NDP website.

However, Bradford Today reports that Graham is committed to increasing funding for education and improving housing but wants to avoid urban sprawl that is claiming valuable farmland.

“I believe there are bills that can be introduced to build housing in a safe, efficient and effective manner without infringing on the ecosystems we rely on,” he said.

For a complete list of candidates, visit www.elections.on.ca. If you haven’t received your voter information card in the mail, you can find a list of places to vote on February 27, including Sutton P.S (5147 Baseline Rd), W.J. Watson P.S. 162 Carrick Ave), and the Pefferlaw Lions Hall (38 Pete’s Lane). Polls are open from 9 a.m. to 9 p.m.

The Law and You

with Mackenzie McMullin



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Q: I am selling my house and the potential buyer has requested a survey, do I have to provide one?

A: The short answer is that you only have to provide a survey if you agree to do so in your Agreement of Purchase and Sale. If the potential buyer of your house requests a survey, make sure you have one in your possession before you agree to provide one. Sometimes sellers believe that they have a valid survey but when the closing date arrives, it turns out that they do not and the sellers end up having to compensate the purchaser.

A valid plan of survey is a schematic sketch showing the boundaries of a property, including fences, any structures, and rights of way. To be a true and valid survey, it needs to be prepared by an Ontario Land Surveyor who has physically examined the property. Potential buyers often request surveys to confirm a variety of matters, such as the size of the property or the locations of the fences and lot lines, or to make sure that structures on the property (e.g. the house/garage/shed) are within the boundaries of the property. If you are unsure of whether you have a valid survey or not, you can ask a real estate lawyer to confirm that the document you have is a plan of survey. Another option is before you have signed the Agreement of Purchase and Sale, in the Agreement Schedule where the clause states, “seller is to provide a survey” have your real estate agent insert the words “if any” or “if available” after the statement. That way, if it turns out that your document is not a valid survey, you will not be on the hook to provide one at closing.

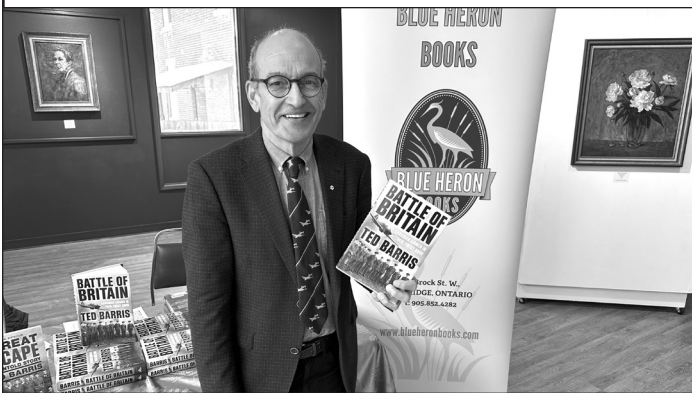
Often there is no up-to-date survey of a property available, and it is common in today’s market to close a house purchase/sale without one because title insurance will often protect the purchaser from defects that would have been disclosed had a new survey been obtained.

If you have any questions about surveys, give our office a call, and one of our lawyers would be happy to answer them. This general legal information (not legal advice) is subject to change, and there may be exceptions based on your specific circumstances.

AROUND TOWN



Mike Burrows and Susan Crittenden draw prizes during the 30th Anniversary Thomas Crittenden Memorial Ice Fishing Derby held on February 19. Snow build-up on the lake prevented the fish weigh-in, so prizes were drawn at the Sutton Legion. This year's derby drew 171 participants and raised \$10,000. Thank you to all the sponsors who helped make it happen!



Award-winning journalism author and broadcaster Ted Barris gave a talk on his latest book "Battle of Britain: Canadian Airmen in Their Finest Hour," at the GCAC on February 8. His book tells the untold story of how Canadian airmen and ground crews helped to win the decisive air battle that stopped Hitler's invasion of Great Britain.



The Town of Georgina is encouraging residents to help out with snow clearing by uncovering fire hydrants in their neighbourhoods. According to the Town's website, more than 69 centimetres (27 inches) of snow fell in one week, more than half last year's total.



LYNN THACKER

New Classes to Keep Your Furry Friends Safe

By EWA CHWOJKO-SRAWLEY

Emergencies are not a matter of if—they are a matter of when. That's why being prepared is so important, especially when it comes to the safety of our beloved dogs.

Lynn Thacker, founder of Ball is Life Canine First Aid Training and a certified Canine First Aid instructor with Canine Health Canada is offering a March Break program called I Can Help: Dog Safety & First Aid for Kids, the first of its kind in York Region.

It is specifically designed for kids aged 5-10 years old and will teach young dog lovers the essentials of pet care and first aid. Some of the topics covered include staying safe around dogs, understanding their body language, keeping them healthy, and practicing first aid techniques such as bandaging.

Lynn believes learning should be both practical and fun!

Thacker, who wears many hats, is not only a canine first aid instructor but also a retired Early Child Educator, retired caregiver for seniors, and a talented singer-songwriter. Her passion for animals, teaching, and music shines through in everything she does.

With a deep love for the well-

being of dogs, Thacker is excited to pass on her knowledge to the next generation. And who knows? This new venture might even inspire her to write a song with the help of her young students!

"I've worked with kids, teens, adults, and seniors—now it's time to work with dogs. It's just a different type of classroom," she says.

Later this spring, Thacker plans to offer first aid training sessions for adults. Her brochure, containing all the details, is available at the Georgina Chamber of Commerce at the Link.

Registration for the March Break class is now open.

Morning and afternoon classes will be held at The Link from March 10 to 13, from 10:30 a.m. to 11:30 a.m., and from 12:30 p.m. to 3:30 p.m. Registration ends Feb 28.

Watch for flyers in Georgina with all the details and bonus giveaways sponsored by Lynn Thacker.

For more info call (905) 806-8537 or email at ballislife-caninefirstaid@rogers.com. You can also visit her FB page: Ball is Life Canine First Aid Training




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Keep being you **Love your ears**

Ask The Expert

with Steven Sands




Q: I received a \$250,000 inheritance under my mother's will during my marriage. My husband and I used \$200,000 to pay off the mortgage on our home and I put the rest into a TFSA in my name only. A year later, we separated. We have decided to sell our home. I still have all of the money saved in my TFSA along with \$1,000 in interest for a total of \$51,000. Can I get back the money from my inheritance? We never had a "prenup".

A: The simple answer is, the wife will be unable to recover the \$200,000 of her inheritance from the sale of the home but will be able to exclude the remaining \$50,000 in the TFSA from any division of property with the husband.

The laws of Ontario apply to the division of property between married couples upon separation. In Ontario it is referred to as "equalization of net family property", which means that the couple equally divide the difference in their comparative net worth ("net family property" or "NFP") upon separation. Each spouse's NFP is calculated as the difference between their net worth on the date of separation minus their individual net worth on the date of marriage.

The home in which the couple live in at the time of separation ("matrimonial home") is excluded from the equalization formula and is treated as equally owned and equity is divided accordingly.

For example, if the husband had a net worth (not including any equity in the matrimonial home) of \$10,000 on the date of marriage and had a net worth of \$100,000 on the date of separation, his net family property would be \$90,000. If the wife had a net worth of \$20,000 on the date of marriage and a net worth of \$120,000 on the date of separation, her net family property would be \$100,000.

This would result in the wife having to pay the husband one half of the difference in their NFP's, i.e. one half of \$10,000 (\$100,000 minus \$90,000), i.e. \$5,000. This leaves both spouses with \$95,000 each, i.e. equalized net family property.

Inheritances received during the marriage but before the date of separation, and still in existence at the date of separation are excluded from equalization. That ordinarily means that the inheritance is not part of the beneficiary's net family property available for equalization.

When it comes to exclusions, the matrimonial home is treated differently in law on the basis that it belongs to both spouses as of the date of separation. If the inheritance was used to pay for the benefit of the matrimonial home, such as paying down the mortgage, that part of the inheritance cannot be excluded by the beneficiary. The equity in the matrimonial home is equally divided.

If the rest of the inheritance is in existence on the date of separation, such as the TFSA account above, it can be excluded from the wife's net family property. If the wife's mother had a will which stated that the income (i.e. interest) of such inheritance was also excluded from the wife's family property, the interest can also be excluded.

In the example above, if the TFSA amount of \$51,000 on the date of separation makes up the wife's net worth of \$120,000 on the date of separation (and assuming that the mother's will stated that the interest income was also to be excluded) the wife can exclude the \$51,000 from her NFP, leaving her with a net family property of \$49,000 instead of the amount calculated of \$100,000 above. This means the husband would have to pay the wife an equalization of \$20,500 (i.e. one half the difference between his NFP of \$90,000 and her NFP of \$49,000).

Most often, equalization calculations are significantly more complicated than the example above and you should consult with counsel prior to agreeing to any equalization of net family property.

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