

BULLETIN

November 16–30, 2011

Consumer/Survivor Information Resource Centre of Toronto, 1001 Queen St. West, Toronto
Phone Hours: M–F from 9–5 / Drop-in Hours: M–F from 9–4
Tel: 416-595-2882 csinfo@camh.net <http://www.csinfo.ca/>



Understanding the Cost of a Payday Loan

From [Financial Consumer Agency of Canada](#)

What is a payday loan?

A payday loan is a short-term loan that can help you cover your expenses until your next payday. A payday loan is very expensive compared to other types of loans or credit products because of the high interest rate and fees that apply.

How does a payday loan work?

You can usually borrow up to 50 percent of your next paycheck. You must pay back the loan, plus interest and fees, from your next paycheck – usually within two weeks of borrowing the money.

Before giving you a payday loan, a payday lender will want proof that you have regular income, a permanent address and a valid bank account. You will also be asked to pay back the loan either in cash, by cheque or directly from your bank account (in this case you will have to give the payday lender a post-dated cheque, and/or authorize a withdrawal from your account). You also have to sign a loan agreement, which indicates how much interest you will pay on the loan, plus any fees that apply.

How much does a payday loan cost?

A payday loan is a very expensive way to borrow money. The interest charged on a payday loan is much higher than the interest charged on other types of loans. All the extra fees – such as for a late payment – can add up quickly and make it difficult for you to pay the loan back.

Fees associated with a payday loan

Besides interest, payday lenders charge many other fees. Check with the payday lender to see which of the following apply and what they mean: \$Set-up fee \$Administration fee \$processing fee \$verification fee or convenience charges \$Broker's fee \$Collection fees \$Early repayment fee \$Loan repayment fee or a first-party, cheque-cashing fee \$Locate fee \$Return fee or non-sufficient funds (NSF) fee \$Roll-over fee, renewal fee, finance charge or additional charge, or extension fee \$Wage assignments or liens on personal property (where your paycheck or personal property is turned over to the payday lender to pay off your loan).

Know your rights

Some provinces and/or territories may have laws to protect your rights when dealing with payday lenders. In some provinces or territories, payday lenders may not be allowed to “roll over” your payday loan, which means extending your existing loan for a fee, or giving you a new loan to pay off the existing loan. Check with the consumer affairs office of your province or territory to find out what your rights are *before* signing up for a payday loan.

Alternatives to a payday loan

Here are some cheaper alternatives to getting a payday loan:

- ✓ Contact a local credit union or a financial institution for a small loan or line of credit.
- ✓ Look into getting overdraft protection on your bank account. If you don't have enough funds to cover a cheque you write, the bank will pay the cheque and you avoid non-sufficient fund (NSF) fees and returned cheque fees.
- ✓ Consider a loan from family or friends instead, and get the terms of the loan in writing
- ✓ Request additional time to pay the bill from your creditors instead of taking a payday loan
- ✓ Ask for a pay advance from your employer
- ✓ Use a cash advance on a credit card.

Questions to ask before you apply for a payday loan

Here is a list of questions you should ask yourself before applying for a payday loan:

- ✓ Have I considered other, cheaper alternatives (listed on the above page) to a payday loan?
- ✓ If I am experiencing financial difficulty, have I considered credit counseling?
- ✓ What are the fees and interest that apply to the payday loan if I pay it back on time? If I don't pay it back on time?
- ✓ Do I understand all the impacts a payday loan could have on my credit score if I don't pay the loan back on time?
- ✓ Have I read and understood the payday loan agreement, and do I know all the fees that apply?
- ✓ Do I know which laws apply in my province or territory around certain practices or fees imposed by payday lenders?

Consumer Alert — Payday Loans

(from Ontario Ministry of Consumer Services http://www.sse.gov.on.ca/mcs/en/Pages/Consumer_Alert_Payday_Loans.aspx)

Are you thinking of getting a payday loan?

- ✓ The Ministry of Consumer Services reminds consumers that payday loans are a very expensive form of credit. If you have other options for credit, use them first.
- ✓ For those who require [payday loan services](#), reduce your risk by making sure you always deal with a licensed payday lender.
- ✓ This applies whether you apply for a loan at a payday loan store or online.
- ✓ If you are applying for a loan at a payday loan store, look for the lender's license.
- ✓ The license must be clearly visible when you enter the store.
- ✓ If it isn't, think twice about doing business at this store.
- ✓ If you are applying for a loan over the internet, the lender must give you their license information when you first contact them online.
- ✓ Protect yourself and your money. Do not apply for a payday loan from a lender who is not licensed to do business in Ontario.

Ontario's Payday Loans Bill of Rights

From http://www.sse.gov.on.ca/mcs/en/Pages/Payday_Loans.aspx

Thinking about getting a payday loan?

As a consumer in Ontario, you have rights. Here's a checklist to keep in mind when you get a payday loan.

You have rights related to:

Full disclosure on your payday loan agreement

- ✓ Payday lenders must place certain information on the first page of your payday contract. This includes:
 - The amount you are borrowing
 - The number of days your loan agreement is for (for example, ten or 14 days)

- The amount you will pay for your loan (your "total cost of borrowing").

Advertisements

- ✓ Starting on July 1, 2009, advertisements for payday loans that mention the cost of borrowing must also give you certain additional information, such as what the cost of a loan would be if you borrowed \$300 for 14 days.

Limits on the total cost of borrowing

- ✓ Ontario has set a maximum on the total cost of borrowing that payday lenders can charge consumers who enter into a payday contract. Payday lenders can charge no more than \$21 for every \$100 that a consumer borrows.

Prohibited Practices

- ✓ Starting on July 1, 2009, "rollover" loans are prohibited in Ontario. "Rollover" loans are when you have one payday loan, and before that loan is paid off in full, you receive another payday loan from the same lender.
- ✓ Starting on July 1, 2009, no payday lender can ask for or accept from a consumer an assignment of the consumer's wages.

A two-day "cooling off" period

- ✓ Starting on July 1, 2009, you will have two business days to cancel your payday loan agreement without penalty. You do not need to give a reason for canceling.

Collection practices

- ✓ Starting on July 1, 2009, no payday lender or loan broker may communicate with a consumer in a manner that constitutes harassment.
- ✓ For example, the payday lender or loan broker:
 - Can try to contact you a maximum of three times a week only (not counting regular mail),
 - Cannot use threatening or intimidating language, and
 - Cannot use excessive or unreasonable pressure.

An immediate advance

- ✓ Your payday lender must give you your loan money when you enter into the payday contract. Starting on July 1, 2009, if your payday contract is entered into on the internet or over the phone, the payday lender has one hour to give you your loan money.
- ✓ Starting on July 1, 2009 your payday lender cannot subtract any fees from the amount of your payday loan. For example, if your loan is for \$300, you are entitled to receive \$300. The payday lender cannot reduce the amount given to you due to fees.

RDSP (Registered Disability Savings Plan) Workshop

CAMH, 1001 Queen Street West, Room B-40. In the basement of Unit 4 (elevator is at the Main Reception area)
Wed 30 from 10–11:30 am

Come and find out about the federal government's plan to help families with a disabled child and individuals who are disabled save for the future. A presenter from Northern Lights will conduct the workshop. This free workshop is hosted by the Consumer/Survivor Information Resource Centre of Toronto. We'll put up lots of signs. Coffee and snacks

Woodgreen Community Services Debt Management Clinic

Tues 22 & Tues 29 from 6 – 8 pm.
811 Danforth Ave, 1st Floor.

This is a walk-in service that's free and open to all members of the community. Clients will meet one-on-one with knowledgeable volunteers to get unbiased answers to their questions about bankruptcy, bankruptcy alternatives, debt consolidation, and more. Attend one or both sessions. The Clinic is free. Refreshments provided. For more info contact Charlyn Alexander calexander@woodgreen.org or 416-645-6000 x 1336.

Seed Funding Available for Healthy Eating and Physical Activity Programs

The Minding Our Bodies project is seeking expressions of interest from community mental health agencies, consumer/survivor initiatives and other organizations in Ontario serving people with serious mental illness, for seed funding of up to \$5,000 to start a healthy eating and/or physical activity program.

The expression of interest form is available on the Minding Our Bodies website at www.mindingourbodies.ca. The submission deadline is 4:00 p.m. on Friday, December 2, 2011. Successful applicants will be announced in late December.

Minding Our Bodies is an initiative of the Canadian Mental Health Association (CMHA Ontario) in partnership with Echo: Improving Women's Health in Ontario, Mood Disorders Association of Ontario, Nutrition Resource Centre, YMCA Ontario, and York University's Faculty of Health, with support from the Ministry of Health Promotion and Sport through the Healthy Communities Fund.

For more information about Minding Our Bodies, visit www.mindingourbodies.ca

Psychiatric “Medication”: Chemical Lobotomies/Chemical Prisons Lecture

Friday, November 25 at 7 pm
OISE, 252 Bloor St. West, Room 2211 (near St. George subway station)

Presented by Don Weitz and Erick Fabris, both psychiatric survivors.

Don will speak on the many major risks of the antidepressants and neuroleptics and suggest ways to withdraw.

Erick will speak on community treatment orders (CTOs). He is the author of *Tranquil Prisons: Chemical Incarceration Under Community Treatment Orders*, lecturer in the School of Disability Studies at Ryerson University, and PhD candidate at OISE.

Don is an antipsychiatry activist, member of the Coordinating Committee of the Coalition Against Psychiatric Assault, and co-editor of *Shrink Resistant: The Struggle Against Psychiatry in Canada*.

Free Computer Lessons for CAMH Clients

If you are a CAMH (Centre for Addiction and Mental Health) client, you can request weekly sessions of one-to-one tutoring from a volunteer. This tutoring can take place at the CLIC computers at 1001 Queen Street in the Paul Christie Community Centre, right across from the C/S Info Centre, or at another computer lab in the community. All the CAMH volunteers go through a comprehensive screening process and training. Outpatient clients can contact Andrea Reynolds at 416-535-8501 x 3074 and inpatient clients can contact Theresa Conforti at 416-535-8501 x 2995 to get a 1-1 Volunteer Application form for their clinician to fill out.

Nutritional Influences on Anxiety

Presented by Baljit Khamba, M.PH, ND

Wednesday, November 23, 7:00 pm

This lecture will outline nutritional influences on the central nervous system as related to anxiety disorders.

Admission: \$10 CSOM and ISF Member Admission: \$5

Pre-registration is strongly recommended, as space is limited. Register at (416) 733-2117 centre@orthomed.org

Location: Ontario Institute for Studies in Education (OISE), 252 Bloor Street West, Room 5280

“Without Medication”

Listen to “Without Medication”, a podcast of a CBC interview with local recovery advocate Kevin Healey. On Wednesday November 2, 2011, Matt Galloway spoke with Kevin. <http://www.cbc.ca/metromorning/episodes/>

Opening the Closet on Aging: The 50+ LGBTQ Empowerment Conference

Featuring local LGBTQ activists and experts from the fields of Health Care, Mental Health and Addictions, Sexual Health, Journalism, HIV & AIDS, Legal Rights, Long Term Care, Bereavement and Supportive Housing.

Confirmed keynote speakers:

Monday November 28th –Rinaldo Walcott, Associate Professor and Chair, Department of Sociology and Equity Studies, Ontario Institute for Studies in Education at The University of Toronto

Tuesday November 29th – Camille Orridge, Chief Executive Officer (CEO) of the Toronto Central Local Health Integration Network

Registration Information: Agency / General Public Registration: \$150

50+ LGBT Community Members: \$50 Students: \$75 Sliding Scale available

Registration will be available through the Senior Pride website: www.SeniorPrideNetwork.com

or contact Heather Bain, Older LGBT Community Service Coordinator 416-355-6787 HBain@The519.org

EMPLOYMENT MATTERS

PREFER (Peer Recovery Education for Employment & Resilience) Information Sessions

Come to an information session to learn about the Peer Recovery Education for Employment & Resilience (PREFER) project! PREFER is an innovative community of learning and mutual support and we are hoping to welcome new members into our education and training program in the coming spring.

Applications are now being accepted from people interested in participating in our education and training program and preparing to provide recovery-supporting peer support in employment, community, or volunteer roles. Bursaries are limited to 60 and allow for all training to be provided at no expense to the participant.

Although we are not offering jobs, this program will offer the skills-training and knowledge that helps get jobs in a new and emerging field of service delivery, as well as transform the current helping system based on lived experience and the knowledge of service users.

At the information sessions, you can learn more about the program, how to apply, and how to make your application stand out. Please RSVP by leaving your name and contact information at 905-780-0491 x 125 or 1-888-0780-0724 or e.carvalho@krasmancentre.com.

Monday November 21 from 5:30 pm – 7 pm

The Krasman Centre, 10121 Yonge St., Richmond Hill, Ontario (just north of Major Mackenzie Drive).

Tuesday November 29 from 5 pm–6:30 pm

North York General Hospital–Branson Site, Maple Room 555 Finch Ave. West, Toronto (west of Bathurst St.)

LOOKING FOR PLUMBERS, WELDERS AND POTENTIAL PLUMBER APPRENTICES

* 10 people to work in the plumbing trade.

* Five of these would be general labour positions and would be good for clients also who might be interested in the plumbing trade as the employer is willing to have apprentices.

* The other 5 would have to be for licensed plumbers.

The Salary for the labourers is \$15.00/hr and up depending on experience. For the licensed plumbers is \$25.00/ and goes up to \$35.00/hr.

The company is also looking for a Welder with Mig and Tig welding experience and certification. The business is in Markham, however, you may not be required to work in that area but all over the GTA.

Please contact Sumi Mehra or Crystal Murphy at Regent Park Employment Services at 416-392-3456 if you are interested in the above positions.

Newsbyte

Water and Cookies? A new study by the French national research institute INSERM reports a correlation between water intake and blood sugar. They say that drinking less than a couple of glasses of water daily may make you more like to develop blood sugar levels in the pre-diabetes range. <http://www.healthzone.ca/health/newsfeatures/article/1076310--shunning-water-linked-to-high-blood-sugar>

Places to go... People to see...

Free and Low-Cost Events for November 16–30, 2011

For TTC information call 416-393-4636 (INFO) or visit the TTC website.

FESTIVAL

Wed 9 – Wed 30. **Window Wonderland.** Ryerson Retail Management students have created magical holiday window displays on a budget of \$100! Throughout the downtown Yonge area. 416-597-0255 www.wintermagic.ca FREE

Thurs 17 at 4 pm. Join Make-A-Wish to create **Guinness World Record's Largest Human Star!** All Ages. Join wish child, Rachel, country singer Drake Jensen and students from Don Mills Collegiate Institute. Wear your star and turn in it on when forming the human star. Refreshments and music. Shops at Don Mills, 1090 Don Mills Road 416-224-9474 x106 allison.girardin@makeawish.ca www.makeawish.ca/seasonofwishes \$5 to purchase your star

Sat 19 from 11 am – 5 pm. Sun 20 from 11 am – 4 pm. **Annual Swedish Christmas Festival.** Two shows daily featuring the renowned Lucia pageant including procession of children singing traditional Swedish Christmas carols. Traditional folk dancing. Swedish market will sell traditional Swedish gifts including Swedish clogs, homemade crafts, textiles, food, glogg (mulled wine), and delicacies. Harbourfront Centre, York Quay Centre, 235 Queens Quay West www.harbourfrontcentre.com www.swea.org FREE

Nov 19 – Jan 7, 2012. **Holiday Magic in Bloor-Yorkville.** Official Lighting Ceremony is on Nov 19 at Yorkville Park (Cumberland St. and Bellair St.) The lights in the Bloor-Yorkville neighbourhood will be switched on in a dazzling display. Festivities begin at 5 pm with performance by Juno-Winning jazz and blues artist Molly Johnson. Part of Toronto's Cavalcade of Lights. Then enjoy the animated storefront windows, enchanting displays and charming decorations with free hot beverages and refreshments. 416-928-3553 x 27 www.bloor-yorkville.com/holiday_magic/ biamember@bloor-yorkville.com FREE

Sat 19 from 5 – 8 pm. **Illuminite**. Annual tree lighting celebration at Yonge-Dundas Square. Thousands gather for this free Winter Magic event to witness the sculptural tree come to life with 52,000 LED lights and an awesome pyrotechnics show. Breath-taking performances include the Human Mobile aerialist act and an exotic pyrotechnics dance show by renowned Circus. Orange circus performers, and highly acclaimed percussion group, Samba Squad. Yonge-Dundas Square, 1 Dundas St. East www.wintermagic.ca FREE

Sat 26. **42nd Annual Cavalcade of Lights**. Live musical performances, twinkling lights, ice skating, the lighting of Toronto's official Christmas tree and a fantastic fireworks display. Nathan Phillips Square, 100 Queen St. West www.toronto.ca/special_events/cavalcade_lights FREE

FILM

Thurs 17–Wed 30. **European Union Film Festival**. Run by European embassies, consulates and other cultural centres. Torontonians are invited to see the latest and best films from nearly two dozen European nations. The Royal Cinema, 608 College St. and the Festival Bar – Public, 596 College St. W. (\$5 Heineken – Festival Beer) 416-964-0066 x11 info@eutorontofilmfest.ca <http://www.eutorontofilmfest.ca/> Free admission to All Screenings on first come, first serve basis. Ticket distribution will begin one hour before each screening.



Fall Film Series. The Cathedral Church of St. James, Library of the Cathedral Centre, 65 Church St. (at King) Contact Steve O'Brien at 416-364-7865 www.stjamescathedral.on

- ✓ Fri 18 at 6:30 pm. **History Lessons**. An irreverent film tracing lesbian history through archival footage that playfully manipulates it to appear as though lesbians were everywhere.
- ✓ Fri 25 at 6:30 pm. **Stonewall Uprising**. A documentary exploring the dramatic event that launched a worldwide rights movement.

Fri 18 – Sun 20. **Annual Breast Fest Film Fest**. Presented by the Canadian charity Rethink Breast Cancer Films, workshops, panels and speakers. The Royal Ontario Museum, 100 Queens Park 416-964-0066 x11 <http://www.breastfestfilmfest.com/about.shtml> Some discounted tickets available for women with breast cancer experiencing financial difficulties: support@rethinkbreastcancer.com

- ✓ Sat 20 at 11:30 am. **Live, Laugh, Learn**. This free luncheon is exclusively for women who have experienced breast cancer. Limited spots available. Registration is required.

Fri 25 at 2 pm. **Senior Women's Afternoon at the Movies. Made In Dagenham**. The story of the 1968 strike at the Ford Dagenham car plant in England, where female workers walked out in protest against sexual discrimination and for the right to equal pay. Toronto Reference Library, Elizabeth Beeton Auditorium, 789 Yonge Street 416-395-5577 FREE

LEARNING

http://www.onpha.on.ca/AM/Template.cfm?Section=Bed_Bug_Resources_Ontario The Non-Profit Housing Association's comprehensive web page about dealing with bedbugs. Includes a new toolkit, videos, landlord and tenant information and more.

Wed 16 at 7 pm **Reducing High Cholesterol**. A naturopathic doctor talks about the what, why and how of cholesterol and effective strategies to achieve a healthy cholesterol balance. Toronto Public Library, Deer Park Branch, 40 St. Clair Avenue East 416-393-7657 FREE

Thurs 17 at 7 pm. **Black Holes Are Like Kinder Surprises and Other Short Stories from the Universe**. Join Johannes Hirn from the Dunlap Institute for Astronomy and Astrophysics at University of Toronto, for stories about the Big Bang, dark matter, dark energy, parallel universes and more. Toronto Public Library, Gerrard/Ashdale Branch, 1432 Gerrard Street East 416-393-7717 FREE

Tues 22 at 6:30 pm. **Personal Finance Workshop**. Learn how to create a personal budget that works and teaches you debt solutions for life. Toronto Public Library, York Woods Branch, 1785 Finch Ave West 416-395-5980 FREE

Wed 23 at 2 pm. **Stress Busters.** Learn about body mechanics, posture and the potential benefits of massage therapy. Presented by a massage therapist from Sutherland-Chan School and Teaching Clinic. Toronto Public Library, Spadina Road Branch, 16 Spadina Road 416-393-7666 FREE

Thurs 24 from 4:00 to 5:00 pm. **Discrimination, Prejudice, Racism?** Who helps you with legal issues, interpretation translation services or human rights problems? How can issues relating to race, ethnicity, culture, religion, disability immigrant/refugee status be protected? The Empowerment Council presents Ruby Dhand (Lawyer, PhD cand.) who will be leading a talk on what we need to do to improve services. CAMH, 1001 Queen Street West in Training Room A. Info 416-535-8501 x 3013 FREE

Fri 25 from 1–3 pm. **Monthly Health Talk. Diabetes.** Toronto Western Hospital, University Health Network, Auditorium, 2WW–401, 399 Bathurst St. 416-603-5800 x 2661 miulin.wong@uhn.on.ca FREE

Wed 30 from 10 am–noon. **Healthy Eating on a Budget.** Learn how to cook on a budget with a chef from George Brown College. Presented by West Toronto Diabetes Education Program. 365 Evans Ave, Suite 201. Contact Carol Sweet at 416-252-1928 x 299 or carols@lampchc.org FREE

MUSIC

Canadian Opera Company Free Concert Series. Unless otherwise stated all opera performances take place at the Four Seasons Centre for the Performing Arts, 145 Queen St. West. 416-363-8231 www.coc.ca FREE

- ✓ Thurs 17 from noon–1 pm. Chamber Music Series. **TorQ Percussion Quartet.** What to Do ‘Til the Power Comes On’
- ✓ Tues 22 from noon – 1 pm. Piano Virtuoso Series. **Ricker Choi, piano.** Atmospheres
- ✓ Wed 23 from noon – 1 pm. World Music Series. **Vesuvius Ensemble,** In the Shadow of the Volcano: Traditional Music of Southern Italy
- ✓ Tues 29 from noon–1 pm. Chamber Music Series. **Nathaniel Anderson-Frank,** violin, Carson Becke, piano, Postcards from Paris

Fri 18 at 7 pm. **The Duke in Canada.** The Toronto Duke Ellington Society invites you for an evening of celebration of the music of the Duke, featuring Jim Galloway’s Quartet. Toronto Public Library, Toronto Reference Branch, 789 Yonge Street in the Atrium 416-395-5577 FREE

Sun 27 from 4 – 6 pm. **Advent Choral Evensong, Baroque Canadian Christmas.** Join St. Olave’s Choir and Organist Tim Showalter and Douglas Cowling or an entertaining look at Christmas music in 18th century Canada under the Sun King, Louis XIV. Followed by Christmas cake. St. Olave’s Anglican Church, 360 Windermere Ave. 416-769-5686 stolaves@stolaves.ca FREE

SHOW

Thurs 17, Fri 18 & Sat 19. All day. **The Moose.** Fine Canadian Arts & Crafts by 42 of Canada’s finest artisans. CBC, 250 Front St. West 705-726-5116 705-764-1700 mooseshow@bell.net www.mooseshow.com FREE

Tues 22 from 10 am – 2 pm. The Mental Health Program & Participants’ Council presents **6th Annual Art & Craft Show.** Celebrating the resilience, passion & creative spirit of people living with mental illness &/or addiction. North York General Hospital, 4001 Leslie St. in the Academic Centre (main floor). Contact Theresa Claxton-Wali at 416-633-9420 x 1-6967 theresa.claxton@nygh.on.ca or Stuart Goldman at 416-632-8707 stuart.goldman@nygh.on.ca

Sat 26 from 10 am – 4 pm. **Winter Artfest 2011.** Neilson Park Creative Centre's two-day Art & Craft Sale. Includes a big book sale. Biggest event of its kind in the West end. Neilson Park Creative Centre, 56 Neilson Drive, Etobicoke 416-622-5294 <http://www.neilsonparkcreativecentre.com/> FREE admission

Correction: The CMHA’s Touched By Fire Art Exhibition and Sale is on December 8, from 5:00 pm to 9:00 pm not 9 to 5 as was written in the Nov 1st Bulletin. It’s at Coopers Fine Arts Gallery, 111 Bathurst St. Apologies.

FITNESS & WELLNESS

Walk Into Health. 40 branches of the Toronto Public Library are still lending out pedometers to people who want to get fit by walking. A pedometer is a small tool that helps you count your steps. The first time you lend out a pedometer, you get a little kit which includes information and a chart to help you get started. For more information about walking programs and resources, call Toronto Public Health 416-338-7600 or visit www.toronto.ca/health. FREE

Sun 20 from 11 – 12:15 pm. **Meditation & Teaching – Sunday Prayers for World Peace.** The Prayer for World Peace class is an opportunity to develop a warm and loving heart. Kadampa Meditation Centre of Canada, 631 Crawford St. Kelsang Choyang at 416-762-8033, info@kadampa.ca www.nkt-kmo-canada.org FREE

Mon 21 at 2 pm. **Brain Beat Dance.** Join us for traditional dances designed with steps to help stimulate your brain, fight memory loss and improve your concentration and body coordination. Toronto Public Library, Eatonville Branch, 430 Burnhamthorpe Rd. 416-394-5270 FREE

Mon 21 from 1–2 pm. **Tai Chi.** West Toronto Diabetes Program, 365 Evans Ave. Suite 201 416-252-1928 x 299 carols@lampchc.org www.lampchc.org FREE

Mon 21 from 4–5 pm. **Understanding Nutrition and Canadian Food.** For all ages. Healthy eating and drinking. Albert Campbell District Library, 496 Birchmount Rd. 416-894-2988 ijokarasa@ciclsp.ca www.cicscanada.com FREE

WRITERS

Wed 23 or Tues 29. **Memoir Writing Workshop.** Draw upon your life experiences and write your personal memoir. Bring family photos, if possible, for inspiration. Toronto Public Library. Wed 23 is at Riverdale Branch, 370 Broadview Avenue at 6 pm. 416-393-7720. Tues 29 is at Cliffcrest Branch, 3017 Kingston Road at 1 pm. 416-396-8916 FREE

WALKS

Wed 16, 23 and 30 at 9:30 am and Saturdays & Sundays at 9:30 am, noon and 2 pm. Celebrate the **International Year of Forests with a Rouge Park Hike** with family-friendly, guided walks on rustic trails through forests and meadows or a stroll on the beach. Rouge Park is soon to be Canada's first urban national park. Much of the park is accessible by public transit. 905-713-3184 hike@rougepark.com www.opgbiodiversity.ca FREE



Sat 19 from 9 - 11 am. **Bird Walks.** Citizens Concerned about the Future of the Etobicoke Waterfront organizes a series of bird walks throughout the year. Winter walks are normally held at Humber Bay, while spring and fall walks are at Colonel Sam Smith Park. The walks are lead by experienced birders and everyone is welcome. Meet in the main parking lot of Humber Bay East ([MAP](#)). Free copies of the CCFEW Bird Checklist are available at the walks or you can print your own: [click here \(pdf\)](#). 416-253-9811 <http://www.ccfew.org/> FREE

To subscribe call the Consumer/Survivor Information Resource Centre of Toronto at 416-595-2882 or email us at csinfo@camh.net.

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Disclaimer: The views expressed in articles, opinions and announcements published in the Bulletin do not necessarily reflect those of C/S Info Staff, Volunteers or Board Members.

Mailing Address: C/S INFO, c/o CAMH, The Mall, 1001 Queen St. West, Toronto, ON M6J 1H4



YULETIDE BAZAARS

November is a great time to pick up deals at the large numbers of sales, bazaars and fairs. They usually have tables of homemade baking, crafts, Christmas decorations, raffles, and used items such as books, kitchen items, and much more. Remember, if you get there early, you get the best selection, but if you get there late, often things are on sale for very cheap because the organizers don't want to have to pack them up for another sale.

Date & Time	Name	Address
Nov 18 5 to 9pm Nov 19 9am to 2pm	All Saints Roman Catholic Church	1415 Royal York Rd. (north of Eglinton) 416-244-3066
Nov 19 9am to 1pm	St Gregory's Christmas Craft Show & Sale	122 Rathburn Rd at Kipling 416-239-4831
Nov 19 10 am to 2 pm	St Martin-in-the-Fields Anglican Church Nutcracker Fair	151 Glenlake Ave. (north east of Keele and Bloor) Roseann Barry or Helen Kolberg 416-767-7491
Nov 19 10 am to 2 pm	St Pius X Catholic Women's League Christmas Bazaar	2305 Bloor Street West Mary Di Francesco 416-604-8559
Nov 19 9 am to 1 pm	Mount Dennis Legion Annual Christmas Bazaar	1050 Weston Road 416-767-0231
Nov 19 9 am to 1 pm	Graceview Presbyterian Church Nutcracker Sale	588 Renforth Drive, Etobicoke
Nov 19 9:30 am to 2:30 pm	St Paul's L'Amoreaux Centre Christmas Bazaar	3333 Finch Ave East Karen Wall 416-493-3333 x 256
Nov 19 10:30 am to 2 pm	Wexford Presbyterian Church Holly Tea & Sale	7 Elinor Ave. Scarborough Cathy Bernard 416-759-5947
Nov 19 10 am to 1 pm	West Hill United Church Holiday Bazaar	62 Orchard Park Drive, Scarborough 416-281-8566
Nov 19 9 am to 1 pm	Port Union Seniors Christmas Bazaar Port Union Community Centre	5450 Lawrence Ave East 416-396-4034
Nov 19 9:30 to 3 pm	Christmas Through the Eyes of the World Bazaar St Joseph's Church	200 Moorish Rd. Scarborough Ingrid Stalteri 416-284-0351
Nov 19 9 - noon	St Paul's United Church	200 McIntosh St. Scarborough 416-261-4222
Nov 19 11 am to 2 pm	True Davidson Acres Bazaar	200 Dawes Road Betty Tustin 416-759-2910
Nov 19 10 am to 5 pm	Toronto East Rotary Club 2 nd Annual Arts & Crafts Sale	East Minster United, 310 Danforth Ave. Karen Somerville 416-463-3834
Nov 19 10 am to 3 pm	Rosedale United Church Holly Berry Fair	159 Roxborough Drive Diane Thompson 416-924-0725 rosedaleunited@sympatico.ca
Nov 19 9 am to 1:30 pm	Westview Presbyterian Church Fall Bazaar	233 Westview Ave. (just off Bermondsey behind O'Connor Bowl) Rev. T. Purvis 416-759-8531
Nov 19 10 am to 2 pm	St John's Rehab Hospital Volunteer Association November Noel Bazaar	285 Cummer Avenue Kitty Berney/Donna Alcock 416-226-6780 x 7013
Nov 19 10am-3pm	Annual Swansea Craft & Bake Sale \$2	Swansea Public School, 207 Windermere Ave. Karney Heard 416-393-9080
Nov 25 All Day	St. Ann's Place Christmas Bazaar	661 Dufferin St. Leonie Mullings 416-536-1491
Nov 26 10 am to 2 pm	Kipling Acres Christmas Bazaar	2333 Kipling Ave (north of Rexdale Blvd) Margaret Smulk 416-233-2769
Nov 26 11 am to 2 pm	St. Margaret's Church Holly Bazaar	156 Sixth Street, Etobicoke 416-259-2659
Nov 26 9 am to 2 pm	Holly Berry Bazaar at St. Dunstan of Canterbury Anglican Church	56 Lawson Road, Scarborough Laurie Anastasopoulos 416-283-1844
Nov 26 10 – 6 pm Nov 27 noon – 6pm	Under the Christmas Tree. Ukrainian Cdn. Art Foundation's Bazaar.	KUMF Gallery, 2118A Bloor St. W. Suite 204 416-766-6802
Dec 1 10am – 4 pm Dec 3 10am – 2 pm	CMHA's Keele St. Women's Group Holiday Bazaar	2700 Dufferin Street, Unit 56 Stacey Roebottom 416-573-9813 or Amy Wakelin 416-573-9687