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Holiday Decorating Contest

Get in the spirit of the holiday season!

The Eastbridge Neighbourhood Association is sponsoring a contest to award homes in Eastbridge with the best exterior holiday decorations.

Our scouts will be out on patrol between December 19 and 22, so make sure you

have your house lit up on those nights! They will be choosing two houses to win prizes.

The winning homes will be featured in the next issue of *Eastbridge Insight*.



**1st
prize**
8 ft. tall airblown
inflatable
**Christmas
tree and
snowmen**
that lights up



**2nd
prize**
**Dragon-Fly
electric scooter**



If you think a house is worthy of winning, nominate them by emailing info@eastbridge.info by December 21.

Four Years of Growth

By: Gunther Kramer

IT WAS FOUR YEARS AGO WHEN I BECAME THE CHAIRPERSON OF THE EASTBRIDGE NEIGHBOURHOOD ASSOCIATION.

At that time our community was quite a bit smaller. Many of the homes had not yet been built and many of us were still used to the dust and dirt from the construction vehicles. At the time the association only had about \$2000 saved up and many of the services which were provided cost a lot of money to run. The only fundraiser we had was the annual summer carnival.

As a new chairperson back then, I set a number of goals which I wanted the community to achieve in order to ensure a prosperous and successful future. Many of the goals centered around becoming more financially stable. For most neighbourhood associations, the financial stresses often become unbearable. Some of the goals included increasing our financial status (larger cash reserve), creating multiple streams of income, reaching out to other neighbourhood associations to share ideas and resources, and many others.

During the last four years, all of the goals which were set out, were achieved. The association now has about \$14000 in the bank, we have income sources not only from the summer carnival, but also the quarterly newsletter and the cash grant from the city of Waterloo has increased. The newsletter itself has gone from four to twelve pages and now makes money for the community instead of costing money. It has proven to be much sought after by readers and advertisers alike.

We have helped create the Waterloo Community Council (WCC), a non profit organization which is built up by many neighbourhood associations from across the city. Through the WCC, we have become more informed regarding many issues which affect Eastbridge, the city and the region. I sit on the board of the WCC and look forward to helping it grow so that it can better assist all neighbourhoods throughout the city.

The Eastbridge Neighbourhood Association is not only the largest in the city, but it is arguably the most successful one as well. I would like to thank all the board members from the last four years, as well as the many, many volunteers who have helped create and maintain this wonderful community we all call our home. I would also like to thank Lester B. Pearson Public School, St. Luke Separate School, the city, region and the many other organizations with which we have worked together during the past years. We have always had a great level of communication and co-operation, which has made being the chairperson of this community extremely rewarding.

After four years of growth for the community, and meeting or exceeding many of my personal goals, I have decided it is time for me to step down as chairperson. I am very much involved in the community through various organizations and will now have more time to devote myself to them. In my place comes a long-term board member, Cindy Watkin, in whom I have every confidence. Cindy has a lot of energy, plenty of fresh new ideas and great support from the entire board.

I wish the new board all the best and will always be available to help out where I can. Thanks again to everyone I have had the pleasure of meeting. I look forward to seeing what the future brings to Eastbridge!

The Eastbridge
Neighbourhood
Association is not
only the largest in the
city, but it is arguably
the most successful
one as well.



Message from the Chair

Thank you for giving me the opportunity to Chair the Eastbridge Neighbourhood Association. Living in Eastbridge since moving from Mount Forest with my husband Jeff and two daughters in late 1998 (we've since had a son as well), I have seen houses built all around us, survived a season of the "mud bowl" as we all affectionately called the time before the grass arrived, seen the arrival of the Price Chopper plaza, and literally watched University Ave come out this far; Millenium Park was built and became RIM Park, the two schools opened and I joyfully attended opening day at Lester B Pearson with my kids – what a great day that was!; the Parkwood Mennonite Homes nursing home and senior's residence has been built, now there's over 2000 homes and at last, we have our own corner store!

There is tremendous spirit in Eastbridge and as Chair, I know our board as a team, along with our crew of volunteers can keep the spirit growing.

What has NOT changed as the area has grown is the sense of Community. There is tremendous spirit in Eastbridge and as Chair, I know our board as a team along with our crew of volunteers can keep the spirit growing. One of the reasons I originally felt welcome in Waterloo was the arrival of the ENA newsletter on our porch. We didn't have grass, hadn't met many people, but how I appreciated receiving that and reading about our new neighbourhood.

Enthusiasm is apparent throughout the year, but is seen especially at the Summer Carnival, the Family Skate and the Teddy Bear Picnic. Perhaps events such as the Corn Roast (which too is a good event, maybe needing some tweeks), outdoor skating rinks and the current sporting events offered in general will be re-evaluated and new options will be considered as

they come up. The newsletter and the advertising are very important to the ENA and the community as well, I recall a few issues ago an article on some boys with their neighbour on Bonavista building a soap box car that was very well received by the community, more articles of this type would be great. You'll notice in this edition of the newsletter there are many changes, both physical and with the addition of new articles and features; we are trying to make it fresh and informative. We've included photos of the new board so that you may put faces to the names you may see in the newsletter or on the website. If you have any suggestions or questions please let us know, as well, if you're able to contribute with written work, please don't hesitate to contact us at info.eastbridge.info. We'd very much appreciate your input!

These things are all possible because of the hard work and commitment of the volunteer members of this board, again the volunteers who assist in delivery of the newsletters and at our events, the businesses and folks who donate and advertise. To each of our returning board members, thank you for your continued hard work and support of Eastbridge. To new board members, welcome! Welcome to the board and thank you for committing your time and thoughts. It's not only meetings and decisions and work but also a lot of fun. As a team, we will have an awesome year!! To those of you leaving the board, thank you also for your time and efforts over the years to make the ENA and Eastbridge itself what it is; a great place to live and a wonderful part of Waterloo.

Cindy Watkin

Chairperson, Eastbridge Neighbourhood Association

Computer Corner

By: Gunther Kramer
www.PremierFocus.com

DATA STORAGE

COMPUTER DATA STORAGE HAS COME A VERY LONG WAY IN AN EXTREMELY SHORT PERIOD OF TIME.

It wasn't all too long ago when those of us who used computers saved files on 5 1/4" floppy disks. Then came the 3 1/2" floppy disks with much more memory. It all seems so awkward and old fashioned now.

During the past few years we've suddenly become drowned with a large number of different methods to save our data. Depending on the device, we may use CDs, DVDs, SDs, Flash cards, Sony memory sticks, hard drives and more. It makes it difficult to decide which device, and therefore which storage format we should invest in. To further complicate matters, many of these devices also come in different formats. For example, if you just got a new DVD burner, do you know what type of discs you need? DVD+R, DVD-R, DVD+RW, DVD-RW, DVD-RAM... Sony also has more than one type of memory stick. Hard drives can be of the ATA type, or SATA.

It's enough to make most people give up on even trying to decide what they should buy and what they should avoid.

Everyone has a specific situation, and therefore needs something different than the next person. However, there are a few things to keep in mind. Many of us own a number of different devices which all need to save data, and usually we want to be able to easily move that data around from device to device. Wouldn't it be just great if you could simply move a picture from your cell phone, to your PDA, copy it to your computer and back it up on a DVD, without frustration?

One way to ease the process of moving data around is to look for devices which can all use the same type of data storage. As an example, you can have a digital camera, PDA, laptop computer, desktop computer, TV and printer which all can read an SD card. This makes moving your information around very simple. Just slide the card out of one device and into the next. SD cards are about the

size of a postage stamp and only a couple millimeters thick. Currently you can buy one with 1 gigabyte of storage space, enough to store over 1500 pictures!

Of course don't forget to back up and archive your data. A very cheap method to archiving old files is to burn them on a CD or DVD. The discs are very inexpensive and don't take up much room on a shelf.

Even video cameras are catching up with the latest technology. The earlier ones used tapes, the newer ones burned the video directly to a CD. The latest ones now simply have a hard drive built in, which can hold up to 30 GB of data. Imagine, no more tapes!

Whatever your needs are, try to simplify the workload by purchasing items which can all use the same type of data storage. Think through the process you will undertake. If you take pictures with a digital camera, and want them to end up stored on a DVD, make sure that you know how you will get them there.

Time... to think about keeping the family dream home, no matter what

Traditional mortgage life insurance is designed specifically to retire only the balance owing to the mortgage lender if something happens to you. Investors Group can show you how an individual plan that puts you in control can help ensure that in the event of death, disability or critical illness, your family can still live in their home. Let us show you how building insurance into your plan can preserve financial security.

DAVID RAYMOND
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Stay Safe During the Holiday Season

By: David Halapir
Babyproofer and Home Safety Consultant
Mister Safety Inc.
www.mistersafety.com



MOST OF US ARE VERY BUSY DURING THE HOLIDAY SEASON.

EVEN WITH THIS HECTIC SCHEDULE WE NEED TO SET ASIDE SOME TIME TO ENSURE OUR FAMILY REMAINS SAFE.

To ensure your happy holiday doesn't turn into a disaster, you need to follow some extra important safety precautions.

Always supervise children. Don't leave small children alone in the home – even for a moment.

Candles and open flames - Teach children to stay away from candles, fireplaces, trees and keep matches and lighters out of children's reach. Keep candles away from combustible decorations and displays. Never leave candles burning unattended or within reach of pets or small children.

Ask smokers to take it outside to reduce the risk of indoor fires and protect people from being exposed to harmful second-hand smoke.

Christmas trees - Always get a tree that is freshly cut. It will stay green longer, retain its fragrance and be less of a fire hazard. They may drink up to four litres of water per day, so be sure to check daily. Do not set your tree up near a heat source such as a radiator, television, fireplace, or heating duct. Avoid using angel hair (glass wool) together with spray-on snowflakes since this combination is highly combustible. Use Canadian standards association (CSA) certified lights. Never use lighted candles on your Christmas tree.

Playtime - Explain to children the dangers associated with playing on ice. Make sure that older children understand that their toys need to be kept away from the younger children especially if they contain choking hazards.

Babysitters - Clearly explain to the babysitter that if there is smoke or fire, your only concern is that everyone gets out of the home quickly and safely. If a smoke alarm sounds, no one should try to locate the fire and no one should try to put it out. Don't waste time dressing the children, even in cold weather. Wrap them in blankets instead. Don't turn on light switches as this may create a spark, ignite gas vapours and cause an explosion. Leave important emergency information such as, Police, Fire, Ambulance, Family name, Address and Telephone as well as any important information about the children.

Have a safe and happy holiday season!

Our Newsletter Gets a New Look!

You have probably noticed our newsletter has received a "facelift" – a new name and a new look! We'd love your feedback. Email us at Newsletter@Eastbridge.info.

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• Tickets • Self Stick Labels

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CLINIC HOURS:

Monday to Thursday: 7:30 a.m. to 7:30 p.m.
Friday: 7:30 a.m. to 6:00 p.m.

Call **885-5684**
to book an appointment

Thank You to All

The ENA would like to take this opportunity to thank our past board members for their contributions to the association.

We would like to thank our past Special Events Director, Tania Harper. Tania's dedication and enthusiasm in organizing the ENA special events was greatly appreciated. Good luck in your new community, Tania.

We would also like to thank our past Sports Director, Rob Dewar for his efforts to get sports activities going in the community.

Last, but not least, we would like to thank our past chair, Gunther Kramer, for all of his hard work and dedication to the neighbourhood association. Gunther has contributed to the growing success of the ENA and has been a great resource to the community. We wish Gunther all the best as he gets more involved with the Waterloo Community Council and look forward to working with him in the future. Thanks Gunther!

Thank you to Bogart's Hair Salon, Cindy and Jeff Watkin of State Farm Insurance, and Two Scrapbook Friends for donating the door prizes for the Eastbridge Annual General Meeting (AGM) held on Wednesday, October 26, 2005. We really appreciate it.

The door prize winners were:
Steve O'Grady – Bogart's gift certificate
John Moore – Bogart's gift certificate
Richard Ackroyd – Bottle of wine
Debbie Ackroyd –
Two Scrapbook Friends gift certificate
Roxanna R. – State Farm towel
Kim Moore – Bogart's gift certificate



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The Eastbridge Neighbourhood Association

What We Do!

Do you have an interest in volunteering for this position? Email us at info@eastbridge.info.

- Host regular community events (Summer Carnival, Teddy Bear Picnic, Family Skates at RIM, Wednesday night volleyball) each year.
- Produce the newsletter quarterly and get it delivered with the help of a crew of volunteers to over 2200 homes. In addition, obtain advertising and write articles for submission in the newsletter.
- Keep in touch within our borders regarding any current issues as well, keep up to date on issues that are beyond our borders but may affect us as a community.
- Raise funds to host the events that we offer throughout the year and for future needs in the community as they arise.
- Provide information and answer questions as they arise.
- Meet monthly to discuss current issues, plan events.
- Encourage community spirit!
- We offer a childcare registry of available childcare providers and children's playgroup information is always available.



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883-4075
Chairperson@eastbridge.info



Vice Chair
Dana Bernhardt
725-0993
ViceChair@eastbridge.info



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Secretary@eastbridge.info



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Playgroup@eastbridge.info



Environment Director
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Environment@eastbridge.info



Website Director
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Website@eastbridge.info

Advisor
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KevinMisch@eastbridge.info

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We are starting a new feature in this edition of the newsletter, called *Connections*. It will be a forum for connecting with folks with similar interests and or topics, for example, new folks wanting to meet other new people, or start a running club etc. Please email your topic and a brief description to info.eastbridge.info for inclusion in this new feature for the spring edition of *Eastbridge Insight*.

▶ Connections

Anyone interested in forming a book club of current reads to meet monthly please contact info@eastbridge.info with their email address, phone number and name. There are a few interested parties in Eastbridge wishing to form an informal, but fun book club.

Eastbridge Playgroup

Are you looking for ways to occupy you and your kids for a few hours, one day a week? Try an Eastbridge neighbourhood playgroup. Parents and kids gather together at each others' houses for playtime and socializing (usually in the morning during the week). Great for the kids and great for the parents involved. If you are interested, call Kathy DeWolfe (Eastbridge Playgroup Director) at 886-2079 or email playgroup@eastbridge.info.



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Did You Know?

We're Looking for Board Members

The Eastbridge Neighbourhood Association is still looking for board members. The following positions are available to anyone that would be interested: **Sports Director** and **Special Events Committee**. If you are interested in filling a position, please contact Cindy Watkin or Dana Bernhardt, or email info@eastbridge.info. Your help would be greatly appreciated.

Outdoor Skating Rink

Unfortunately, there will be no outdoor skating rink this year in Eastbridge. We have yet to find a Sports Director and there has been no interest from the community to take it over. Our apologies to those who look forward to using the rink each year!

Snow Removal – What Can You Do?

- Do not park on the street during a snowstorm or while snow-clearing operations are underway.
- Pile all snow from your driveway and sidewalks on your property – not the road.
- Clear your walkways within 24 hours to be pedestrian-friendly and avoid being fined.
- If you cannot clear your walk due to health or mobility restrictions call the Waterloo Home Support Service, 579-6930.
- Keep back from the snow removal equipment and give them plenty of room when passing. These are big vehicles and your vehicle is easily obscured. Remember, snow removal equipment must back up from time to time.
- Please be patient. All streets will be plowed!
- On your garbage day, place your garbage and recycling containers close to the road edge but, if possible, in your driveway so they do not interfere with snow removal.

For more information, visit www.city.waterloo.on.ca

Winter Wonderland Word Search

N	M	C	C	M	S	E	I	B	S	T	A	H	P	R
N	A	O	T	X	R	S	K	R	O	Z	R	J	Y	J
D	L	G	L	O	N	M	S	I	L	O	A	Q	F	B
D	W	P	G	E	G	J	X	T	E	S	T	L	I	N
A	R	H	T	O	B	J	C	A	C	U	R	S	X	A
U	U	T	Q	O	B	K	P	S	E	J	P	G	X	M
G	I	W	V	N	X	O	T	T	F	R	C	E	X	W
M	Z	I	G	M	E	E	T	N	M	T	E	V	Z	O
J	Y	X	W	S	H	D	R	A	Z	Z	I	L	B	N
X	Y	G	S	U	V	E	J	X	S	T	X	U	A	S
S	P	J	M	U	Y	U	W	X	N	I	W	I	P	A
L	W	J	X	E	T	K	S	F	O	W	F	E	Q	N
Q	X	R	D	C	C	Y	D	Y	W	H	T	B	S	O
L	S	K	P	E	A	I	D	P	Y	B	O	D	A	V
I	X	U	S	K	A	T	E	M	U	I	J	P	E	K

Can you find all of these wintery words?

BLIZZARD
BOOTS
COLD
HATS
ICE
MITTENS
SKATE
SKI
SNOW
SNOWMAN
TOBOGGAN

We have exciting news!

We, and most of the Mail Boxes Etc. business service centres in Canada, are becoming The UPS Store® later this year. And although we are changing our name, you will like what will stay the same. We will still offer the same wide range of business services you have enjoyed with us as Mail Boxes Etc.

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Try to make it a green and Merry Christmas by using reusable decorative gift bags and boxes, and reusable ribbon. Even if you start by using a few boxes, one can build their collection and even save money once the initial cost is over.

As well, a friendly reminder to **limit your car idling to five minutes or less** or keep it in the garage. Fresh crisp air to breathe and a cleaner engine is the result. Every little bit helps.

Have a safe and happy holiday!

Attention Business Owners

The Eastbridge Neighbourhood Association appreciates any donation you may be able to contribute for prizes throughout the year, for draws and for the Summer Carnival. Not only is your name recognized, but the prize winners are always thankful, and so are we! Please email fundraising@eastbridge.info or call Sushant at 725-0190 if you are able and willing to donate in your community!

A Few Handy Numbers

Emergency 911
Poison Control 1-800-268-9017
Fire Department 884-2121
Waterloo Regional Police 653-7700
St. Luke 884-4912
St. David 885-1340
Lester B. Pearson 880-0300
Margaret Avenue 578-1910
Bluevale Collegiate 885-4620
Rim Park 884-5363
Waterloo Recreation Arena 886-3844
Albert Street Library 886-1310
City of Waterloo 886-1550
By-law enforcement 747-8785
Overnight Parking Exemption 747-8559
Grand River Health Centre 742-3611
Waterloo North Hydro 886-5090
Union Gas 1-888-774-3111
Call Before U Dig 1-800-400-2255

Craft Corner

Folded Eight-Point Star

Submitted by: Kerstin Kramer

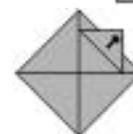
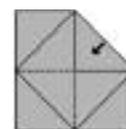
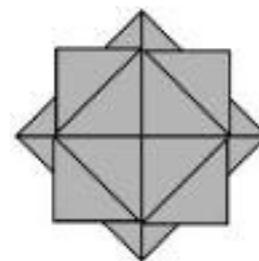
These simple instructions show you how to make this cute gift using folded fabric, paper or gift wrap.

Materials needed:

- A few different types of gift wrap, coloured paper or fabric scraps
- Scissors
- White glue

Instructions:

1. Take a square piece of paper, fold it diagonally. Open it up and then fold it lengthwise. Make sure to always fold it on the edge – nice and neat.
2. Now take each of the corners and fold them outwards again, by about 2/3.
3. Add a little bit of glue between the folds, so that the star does not open up.
Your star is ready!



Hand and Foot Reindeer

From: www.enchantedlearning.com

Materials needed:

- Brown, tan (or orange) and red construction paper
- Pencil
- Scissors
- Glue
- Googly eyes (optional)

Instructions:

1. Trace around the child's foot using brown construction paper. This will be the reindeer's head.
2. Trace around the child's hands using tan construction paper. These 2 pieces will be the reindeer's antlers.
3. Glue the handprints to the top of the reindeer. Add a bright red paper nose, a paper (or drawn) mouth, and googly eyes (or paper eyes) to the reindeer's head.



Managing Your Money

Three Ways to Find “Hidden” Investment Money



By: Dave Raymond
Investors Group Financial Services Inc.
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dave.raymond@investorsgroup.com

Investing regularly is important. If you're going to achieve your retirement and other financial goals, you should consistently feed your RRSPs and non-registered investments. “Paying yourself first” through monthly contributions is perhaps the best strategy for realizing maximum growth potential by taking full advantage of dollar cost averaging and the miracle of compounding.

But, if you're like most Canadians, you often find it difficult to set aside investment dollars in the face of day-to-day living expenses. Well, there is a way – in fact, three good ways – to uncover “hidden” money **you already have** that you can use to fund your investments on a regular basis. All it takes is a bit of creative money management, using strategies like these...

Consolidate debt. You may have a number of small loans or are carrying debt on a bunch of credit cards. If so, consider consolidating that debt through a larger debt consolidation loan (available from many financial institutions). Your interest rate will likely be lower and your overall monthly payment will be, too. Alternatively, you could transfer your credit card balances to a personal line of credit. The interest on a line of credit is often dramatically lower than the rates charged on most credit cards. Typically,

you'll pay in the area of the prime rate plus two per cent for a line of credit loan compared with annual rates of 18 to 28 per cent for credit cards.

By consolidating debt, you'll reduce the amount of your monthly loan/debt payments. Invest the difference each month and you'll not only enhance the potential growth of your portfolio, you can also use any added portfolio returns to help pay off the interest on your consolidation loan.

Get tax back now, not later.

Getting a tax return cheque from the government each year might seem like a “windfall” profit – but it's not. By having too much tax withheld from your pay each month, you are actually giving the government your money to use throughout the year – and they aren't paying interest to you for your kind gesture. Instead, you can reduce the amount withheld from your paycheque each month by filing a T-1213 form with the Canada Revenue Agency. You can then invest part of your usual year-end tax return immediately each pay period.

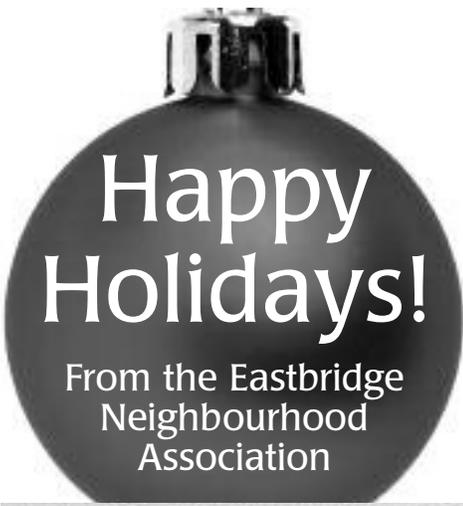
Decaffeinate yourself. Perhaps you buy a regular coffee on your way to work each day. That may not seem like much, but consider this: A regular coffee at a popular coffee shop often sells for about \$2.28, tax included. A large latte

might be \$4.50, tax included. That's a small amount of money, but when you break your coffee habit and invest those “little amounts” in an RRSP, here's what happens: Thanks to the magic of compounding, by saving the price of your daily coffee and contributing it to your RRSP, you'd have over \$11,000 in your plan at the end of a 10-year period assuming an annual return of six per cent. Over 30 years, the accumulated amount would be nearly \$67,000, which would provide an annual pre-tax retirement income of approximately \$5,000 over 25 years. That's for the price of regular cup of coffee – if you instead save the price of your daily latte in the previous example, the results are even better. After 10 years, you'd have \$22,000 in your RRSP, and after 30 years, over \$132,000, which converts to a pre-tax annual retirement income of \$10,000 a year for 25 years!

If you're worried you won't have the discipline to make regular contributions to your portfolio, force yourself through a Pre-Authorized Contribution (PAC) plan where direct withdrawals are made from your bank account to an investment account. A professional financial advisor can help you implement these and other strategies that will put you on a faster track to reaching your financial goals.

* The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values or returns on investment.

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