

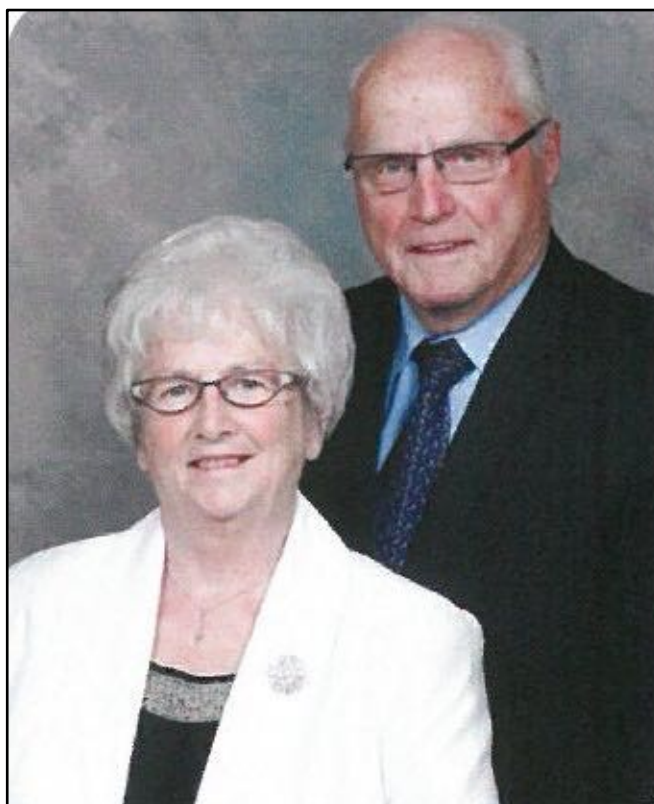


Cambridge Street United 61 Cambridge Street N., Lindsay, ON, K9V 4C9 705-324-3547 <a href="mailto:csuc@nexicom.net">csuc@nexicom.net</a> <a href="http://www.theunitedchurch.com">www.theunitedchurch.com</a>	Mailing Address Space	Canada Post
<div style="display: flex; justify-content: space-between; align-items: center;">  <div style="text-align: center;"> <h1 style="margin: 0;">CAMBRIDGE CHRONICLE</h1> <p style="font-size: small; margin: 0;"><i>- where the stories of the people &amp; the mission of Cambridge Street United Church meet</i></p> </div>  </div>		

## Happy 60th Wedding Anniversary!



Al and Betty Goard



Eleanor and Murray Walden

## Photo Gallery

## The Casavant Freres Pipe Organ at Cambridge Street

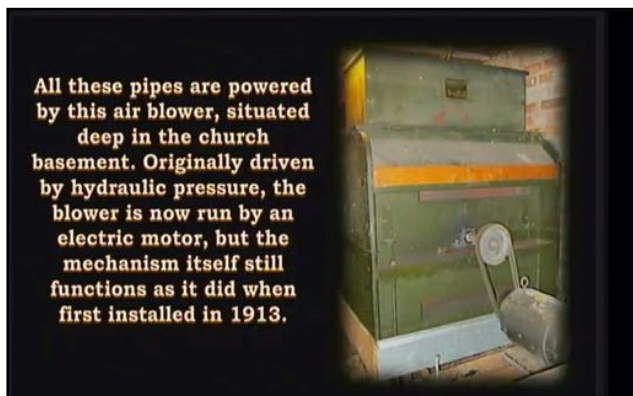
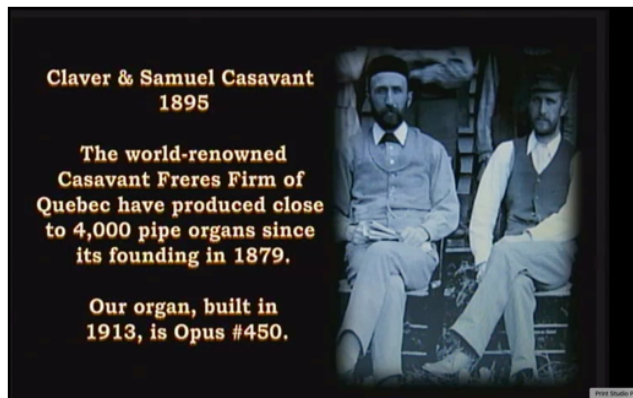


Photo Credits: Walt Radda



Advent is a time when young and old alike eagerly anticipate the coming of Jesus. Cambridge Street United Church adopted a wonderful tradition 25 years ago to stage a live Nativity on Christmas Eve, especially designed for families, yet meaningful for all generations. Later in the evening, a quieter Candlelight Vigil takes place including the sacrament of communion. Christmas 2020 at Cambridge Street will happen differently, although the timeless message of the angels concerning Jesus' birth remains the same:

***"Behold, I bring you good news of great joy which will come to all the people; for unto you is born this day in the city of David a Saviour who is Christ the Lord. And this will be a sign for you: you will find a babe wrapped in swaddling cloths and lying in a manger."***

This is the true spirit of Christmas that even a pandemic cannot silence. Cambridge Street United Church takes seriously all government guidelines and recommendations set in place to protect the health and well-being of everyone entrusted within the circle of our care. Therefore, Council has performed their due diligence and made the wise decision to cancel all in-person Christmas Eve services this year. The City and citizens of Kawartha Lakes have done a commendable job to keep COVID numbers in check and we want to ensure this continues at Cambridge Street, especially when family members will be gathering over the holidays from various places across the province.

A live-streaming service will be broadcast on Christmas Eve at 7 p.m. celebrating the spirit of the season in story and in song. Even though no one will be in actual attendance, apart from staff, we can still come together as a community of faith around our computer monitors, laptops, cell phones and television screens. Let us participate from our homes and remotely join voices with the heavenly host who proclaimed to the shepherds in the fields keeping watch over their flocks by night: ***"Glory to God in the highest and peace on earth!"***



[Cambridge Street United Church Website](#)

[Live-Streamed Church Services](#)

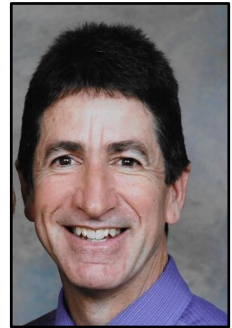


Scenes from the December 24, 2019 Christmas Eve service.

*Well*, this fall certainly has been quite different from what would normally be taking place. At this point we would be well under way rehearsing for our upcoming cantata, likely having 40 to 50 singers crammed into the Choir Room. Rehearsals would also be underway for *A Christmas Carol*, which we had planned to resurrect.

With the many protocols in place for safe rehearsals, we are pleased to have a number of groups practising and making musical contributions to our Sunday services. We have three bell groups that are going well and it has provided a wonderful opportunity to do some different and challenging pieces. Our Chamber Choir has had to endure some more challenges in singing together. We often can't see (glasses fogging up), can't hear (too far apart from each other) and can't breathe (inhaling the mask), but other than that, we have been able to put some good recordings together. Our scaled down Worship Band has been a great addition to the services and I'm thankful they are willing to play more often. And by print time, we should have started a small group of VOV Youth Choir members to record some music for the Christmas season. Plans are also being considered for some form of Noon Hour Concerts, come spring.

But we continue to do the best we can under the present circumstances. We think back to the time of Jesus' birth, Israel under Roman occupation and everyone having to travel to their place of birth for census-taking. Certainly not a time of tranquility. I hope you can take great comfort in knowing we are not alone. God is with us. Have a blessed Christmas season.



We are looking at the possibility of opening up Sunday School for January. We would like to know if you are interested in having a social-distanced Sunday school learning environment.

The space we meet in would be the gym. The parent would enter the Cambridge Street doors by the gym, stop and screen with the screener and walk into the gym. The parent will go up to the sanctuary. The child would be in the gym for the whole duration of the service. The parent would be asked to leave at the end of the service and collect the child from the gym and exit the building right away.

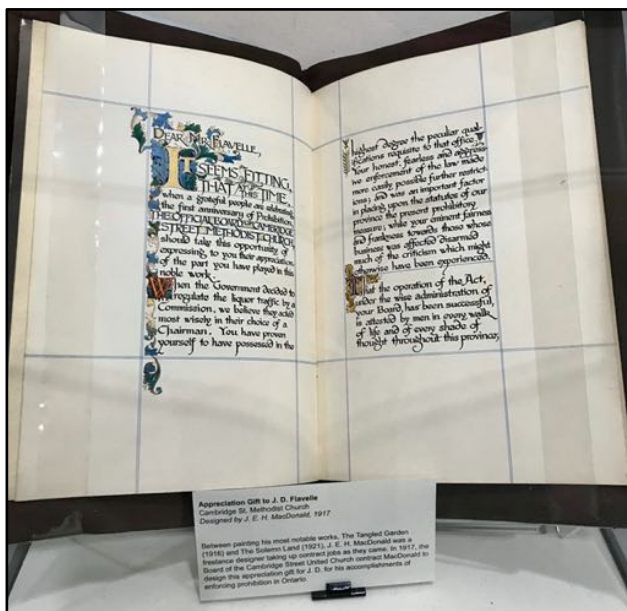


We will be setting up tables six feet apart with one table per family group; each table would have its own supplies to use each week that only that group touch. There would be one class led workshop-style with two volunteers. We plan to have bible stories, activities both at their seats and gross motor skill games around the gym, maintaining distancing at all times. We would ask that each child wear a mask.

At this time we will be starting with school-aged children only. We apologize if your child might be too young to join us. Due to limited number of volunteers and space, we have decided to start with these children as they are already expected to mask at school and have an understanding of the COVID protocols.

If you have any questions, concerns or are interested in joining, please contact Gabby via email at: [youthcsuc@nexicom.net](mailto:youthcsuc@nexicom.net) or Jan by telephone at 705-359-1178.

## Photo Gallery



This spectacular item with a Cambridge connection is on display in the exhibition "The Giants of Lindsay: William and J. D. Flavelle" at the Olde Gaol Museum until October 2021. The beautifully illustrated booklet was a thank-you from what was then Cambridge Street Methodist Church, and according to the exhibit, was given to J. D. Flavelle in 1917 for his dedication to enforcing anti-alcohol measures in Ontario. What makes it really fascinating, though is that the illustrator was none other than J.E.H. MacDonald, a member of the Group of Seven painters. He had painted perhaps his most famous work, *The Tangled Garden*, just the year before taking on this project.



*This* year, 2020, will soon be ending and Christmas will rapidly be here. At Cambridge Street, the Christmas season is going to be different. The gym will not be decorated for our Christmas Bazaar and I'm sure many people will miss this wonderful occasion. I will really miss the cookie walk. Who is going to do my Christmas baking this year? The big question is, "Will my family be having Christmas together?" If this does not happen, I need to think differently. If we can't get together for Christmas with our families, it will be sad, but most important is that they and our friends are safe and healthy.



Many of you who enter the church using the main doors on Cambridge Street will notice that the contact tracing table has been moved up to the narthex. This helps ensure that it is not too noisy while Queen Street has its service in the lower hall. Thank you to everyone who has offered to assist with the contact tracing, ushering, and elevator requirements. On October 3, 2020, Lindsay Seventh-day Adventist Church had their first service at Cambridge Street in the lower hall. We welcome both churches to our church family.

The fluorescent bulbs for the light fixtures in the sanctuary gallery are no longer being manufactured. Fortunately Walt found a similar style of LED bulb at a particularly good price.

Thank you to the U.C.W. for coming up with the creative Gift Basket fundraising event. They are always thinking of ways to support the church and members of our congregation.

The question many of us have asked, is, "Should I go to church for the service, or stay home and watch it by live-streaming?" Some people may have health issues and want to keep themselves safe from the virus. Other people are quite content staying home and they feel this is the best thing to do currently. The church leaders ask, "Do we open our church, or do we keep it closed?" We were very fortunate that Cambridge Street already had live-streaming capabilities, but we also wanted to be sure we could meet the needs of other members who wanted to come to a place of worship. With a lot of hard work, the Re-Opening Readiness Task Group came up with protocols designed to keep our members safe. I hope we have met the needs of both members who wish to stay home, and those who want to come to church.

A special thank-you to all our staff for working through this extremely stressful time, for coming up with so many innovative ideas to make our church services interesting, and for taking care of all their other duties at the church. We could not have accomplished the things we did without them.

I would like to wish everyone a VERY MERRY CHRISTMAS and a HAPPY NEW YEAR. Please keep yourself and your family safe, and we will get through this time together.

If at any time anyone needs any further information, or has any questions, please do not hesitate to contact me: [brendajdekoker@gmail.com](mailto:brendajdekoker@gmail.com) Residence (705) 324-9410 Cell (704)340-1274.

*The* pandemic has changed all our lives in so many ways with the loss of events and the communication with friends and family. None so great as the loss of our dear friend Lillian Nickerson, who was involved in so many aspects of the life of the church, on November 7. A U.C.W. Rebekah Unit member for many years, Lillian vowed to become more involved when she retired from Ross Memorial and she certainly kept her promise.



I will attempt to give a few examples, although I can't possibly share the "whole" Lillian in the space allowed. Lillian's role as U.C.W. Secretary was invaluable to the members of the executive of the U.C.W. because she kept us on track when things got very busy. Everyone was thankful for her extra personal touches while catering funerals and special events. Lillian was the contact person between the U.C.W. and the church administration when groups planned to rent the church facilities. She volunteered as the kitchen presence for any group preparing their own event. The recent project in the gym to replace the curtains was Lillian's idea. With many helpers, the obstacles were overcome and the gym received a much-needed improvement. Lillian also recently took over the details of convening the Joys of Christmas event for the U.C.W. She was on the Spirit Fundraising Committee and was a huge help organizing the Roast Beef and Ham dinners. How will we cope without her?



Our thoughts and prayers are with Bernie and the family and we thank them for their generous request for memorial donations to our U.C.W.

With our recent sale of gift baskets and valued treasures, the U.C.W. hoped to give everyone a different opportunity to enjoy the Joys of Christmas experience and our thanks to all who attended the sale. Our grateful thanks go to Wanda Percival for her helpful suggestions, contributions, and support of the U.C.W.

Attending church services since September has been most enjoyable as we wave to each other and see many smiling eyes and are calmed by the music, the message and the quiet comfort of being in the sanctuary once again.

The U.C.W. Executive is meeting monthly and continues to evaluate our members' needs, our financial concerns and our future plans.

Wishing everyone the comfort of memories, courage for the present and hope for tomorrow.

The Congregational Care team is pleased to have been invited by St. Paul's Anglican Church to assist in the planning for this year's annual Christmas Dinner Program. This program is offered free to members of Cambridge Street United Church who might be alone or in need of a Christmas dinner without having to prepare it. This program also benefits those in our community who are alone on Christmas Day or those who are less fortunate. The invitation is extended to families in need from King Albert and Queen Victoria public schools, which as you know, are two local schools where Cambridge Street has partnered with their lunch programs. This year the meals will be prepared in the St. Paul's kitchen under very strict conditions with a very limited staff. Unlike previous Christmas Dinners which were sit-down meals, this year, the meals will ONLY be available on a take-out basis between 2 and 4 p.m. on Christmas Day. Each year we have some regular participants from Cambridge Street who take part in this dinner, but this year, if you plan to attend, please call the church office so we will know how many from our congregation to expect this year.



Balance In Motion (a group is shown below) is a Congregational Care initiative established to support anyone wishing to improve core strength and balance. This is accomplished through 45 minutes of gentle movements focusing on balancing the mind, body and spirit. Gentle stretches help to move blood and oxygen around the body, nourishing the organs and tissues and promoting healing. Balance in Motion movements help calm the mind, relieving emotional stress and mental anxiety. Sessions are held Tuesday and Thursday mornings from 10 to 11 a.m. in the gym by free-will offering. Masks and social distancing are required. Everyone is welcome. Come and give it a try.





*The* upkeep and maintenance of a building that is the size and age of our church can never be taken for granted. The ongoing monitoring of the many physical and operational elements of the building keeps your Property Team busy. Over the course of the late summer, several matters pertaining to the boiler and heating system were identified, and upon further inspection by qualified professionals, some serious issues that require our immediate attention were identified.



Leaks in the boiler system required the dismantling and reinstallation of many sections of the equipment in order to be functioning safely and effectively. This work was done in early November by LCD Mechanical at an approximate cost of \$20,000. However, when LCD crew members commenced the repair work, they discovered significant corrosion and leakage in the steam pipe system — some of which was installed in 1957. Entire sections need to be replaced. Unfortunately, the scope of this additional work will cost close to \$40,000, for a total repair bill of more than \$60,000.

Though the repairs and their cost were not anticipated in this year's church budget, it is imperative that the work be done in order for the heating system to function properly.

Your Church Council, as well as the Property and Fundraising teams, are recommending that a special year-end campaign be presented to the congregation, asking for support to offset this costly and unexpected expense.



Photo Credit: Walt Radda

Our Outreach team is working to support the children at both King Albert and Queen Victoria schools as we approach the Christmas season this year. We are unable to help in our usual way of making and serving a Christmas meal for the children so we are looking at other ways which will benefit those who really need our help this season. Here is how you can help. We need mitts, scarves, masks, boots, girls' and boys' pants and water bottles since they can't use the water fountains. We will place several marked boxes on the bench outside the church office to collect all items. We sincerely thank you in advance if you are able to participate in this very worthwhile project.



Minutes for Mission are real-life stories of how your gifts are making a difference right now.

Did you know that in 1925, the newly formed United Church had a Home Mission Board and an Overseas Mission Board? In the 1940's, these two boards were formed into what was called the Missionary and Maintenance Fund. In 1968, it was renamed Mission & Service. Even though the names have changed, the purpose and impact have not. Find M&S stories and photos on [www.united-church.ca](http://www.united-church.ca)

If Mission & Service giving is already a regular part of your life, thank you! If you have not given, please join us in making M&S giving a regular part of your life of faith. Loving our neighbour is at the heart of our Mission & Service.

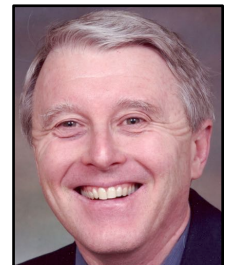






## Thank You

*I* would like to take this opportunity to thank the many contributors, photographers (Mert Davis and Walt Radda) and reviewers (especially Nancy Payne and my wife Helen) who have made this issue of the *Chronicle* possible. *Dennis Eaton*





A wonderful gift-giving idea for this Christmas is shopping cards. Do you have someone hard to buy for your Christmas list? Do you need to tip a service provider this Christmas? Do you want to avoid lines at stores? Take advantage of our Shopping Card Program. You can do your shopping and support the church at the same. You can support many of our local businesses too! A percentage of the cost of the card generates money for the church, and costs you nothing extra!

Cards that we usually have in stock include:

LaMantia's	Esso	Shoppers Drug Mart
Burns Bulk Food	Ultramar	Pizza Pizza
Valu-Mart	Staples	Subway
Food Basics	Giant Tiger	Tim Hortons
Loblaws	Indigo	Home Hardware
M&M Food Market	Winners	Walmart
Canadian Tire	Cara (Swiss Chalet, Kelsey's, Harvey's)	

We can order many other cards for your Christmas gifts including Bath and Body Works, Best Buy, American Eagle, Bass Pro, Old Navy, The Bay, Marks, Toys R Us, Sport Chek, Amazon, Boston Pizza, McDonald's, Home Depot, and many more.

Order forms are available from the church office and include all the regular stocked cards (shown by an \*) but also all the other cards that we can order. Every card you purchase gives us between 2% and 7% back. The deadline to get your orders in to make a safe delivery before Christmas is Friday, Dec. 11. Cards are available from the office during the week.



During this past spring and summer when we were required to stay at home and keep our distance, members of the Prayer Shawl Group of Cambridge Street United were busy at their homes making squares for the Covid-19 Memorial Blanket Project.

Knitters often take up their craft to help others and to bring comfort to others. Three local women, Heather (owner of Aberdeen's Wool Shop in Lindsay), Ally and Amanda are knitters and created this project with that in mind. The project asks for one 12-inch square for each person lost to COVID-19 in Canada. This project is intended to be a large art installation to create a memorial that could travel through the country in 2021 or later and bring comfort to those who've lost loved ones, and to honour the memories of those who have died. The names of

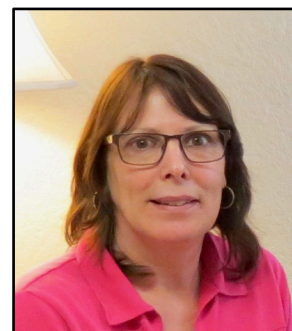
those lost to COVID-19 will be attached to each square and also published in a memorial book that will travel with the blanket. Knitters from across the country have contributed to this project.

The Prayer Shawl Group was blessed to have been given some funds from the estate of Erna Johnston and we used those funds to purchase yarn for this project. We were able to make 20 squares in a variety of colours, one of which was lovingly knitted by Lillian Nickerson in memory of Shirley Wiltshire who died in early April of Covid-19. Shirley was the church secretary at Cambridge Street United Church from 1976 to 1993. Other knitters of the squares were Ialean Foster, Rose Sloan, Gail Witzenhausen, Maxine Anderson, Freda McWilliams and Pam Burt.

If you would like to contribute to this project, or want more information, check out the project website: <https://covid19memorialblanket.ca/>.

Also during the lockdown period, we delivered prayer shawls and blankets to Adelaide Place and William Place to share with any residents who needed comfort because they weren't able to have visits from family and friends.

If you know of anyone who could benefit from receiving a prayer shawl or blanket, or if you can contribute by knitting or crocheting a shawl or blanket, please give Pam a call in the office.



## Scarf Project

Jan Warren



*I* have been knitting scarves for children.

I am asking people to make a minimum donation of \$5.00, and I will donate a scarf to King Albert Public School or A Place Called Home. The money donated would go to the Christian Education Team to help with the return of Sunday School during COVID or the purchase of children's books for the church library.



Donations could be put in an envelope marked "Scarves" and placed in the collection bucket on a Sunday, dropped off at the office, or put through the church mail slot in the small Cambridge Street door.

I would be happy to accept any donations of wool.

Thanks for your consideration of my 'keep busy project'

## Photo Gallery

Thanksgiving - October 11, 2020





Looking at the timeline of my still-young university experience is admittedly a bit surreal. When I was first applying to university in the late fall of 2019, I had no reason to believe that the world would look any different when I eventually moved out a year later. By the spring of 2020 when I had accepted my school's offer of admission and had begun making plans to move into residence, I viewed the present pandemic as a temporary inconvenience, a nuisance which would likely be eradicated or fizzle out in time for summer festivities. Now, in mid-November, I've moved into my new home in Ottawa, and for many of us the COVID-19 pandemic is no longer something to be panicked, angry or dismissive over. It is simply a reality, the way of life we have now come to accept.



I'll admit that for the most part, I've avoided thinking too much about what parts of the "traditional" university experience I've been missing out on. This is partly because of a philosophy I've adopted: that comparison to a time without masks and social distancing only makes frustrating situations worse. It's also partly because I have no point of reference when it comes to in-person university classes.

Speaking of classes, the online format itself, though sometimes frustrating, is not without its silver linings. Many of my lectures are using a recorded format, meaning that I'm free to watch lessons at just about any time I wish, allowing for generous scheduling flexibility. I could watch my history lecture at the theoretically prescribed time of 2:30 on Tuesdays, or if I really wanted, let them stack up and watch three week's worth at a time. This has been valuable in reducing stress overall, as it means I'm less bound to a rigid schedule, and more able to learn at my own pace, something I've always preferred to do in my schooling.

Arguably the biggest blow the pandemic has dealt to the overall post-secondary experience is the presence of tight restrictions on social interactions. While I obviously have no disdain or blame for the measures my school has put in place to limit close personal contact, it has made meeting new friends a near-impossible task. One-off encounters with strangers on buses or in parks that may have once blossomed into nights of bonding and conversation are now cut off quickly. Friends made during online sessions could end up living in different provinces. While this has, however, resulted in closer relationships with those in my personal bubble (roommates and anyone on my residence building floor) it has severely limited social expansion, one of the things I had most looked forward to during this time.

As I have been since March, I'm holding out hope for the future, and with the prospect of a vaccine and/or rapid testing on the horizon, I believe that a traditional schooling experience could be in my near future. Until then, I'll continue to navigate the lows this pandemic has brought, and make use of the advantages online schooling presents.

A personal reflection of the author after attending an evening Taizé prayer service at Metropolitan United Church in Toronto



We light candles in the sanctuary and sing in the dark:  
*"Don't be afraid/ my love is stronger than your fear.*  
*Ubi caritas et amor/ Deus ibi est."*

All the way home on my bicycle,  
 north on Church Street, east on Bloor,  
 crossing the Don Valley Bridge to the Danforth,  
 I sing these words in my heart:  
*"Don't be afraid/ my love is stronger than your fear.*  
*Ubi caritas et amor*  
*Ubi caritas, Deus ibi est."*

After Taizé, I tried to leave by the big oak door at the front of the church.  
 I pushed, but the door wouldn't open.  
 Was someone outside sitting against the door?  
 Had the people who'd slept on the church lawn all summer  
 moved right up to the doorstep now?  
 I heard loud voices on the other side.  
 There seemed to be a dispute:  
 "Homeless people believe in God," one voice claimed.

I retreated to the inner foyer to consult with four or five others gathered there.  
 "The door won't open," we agreed,  
 "Is there a mechanism we don't see or don't know how to operate?"  
 One woman strolled over and pushed on the door.  
 She stuck her head out,  
 "'Scuse me fellas, can we get out? Sorry to disturb you."  
 Perhaps we should walk with her.  
 "Well, I'm afraid," one of us finally admitted,  
 "Those people out there are weird. I don't know why they're allowed."

We sing out there in the dark:  
*"Don't be afraid/ my love is stronger than your fear/*  
*and I have promised/ promised to be always near.*  
*Ubi caritas et amor/ Deus ibi est."*

The italicized words in this poem are from Taizé prayer songs.

\* Taizé [Teh-zay] is a form of community prayer service developed by Brother Roger Shütz at an ecumenical monastery in Taizé, France, during World War II. A few phrases from the Bible are sung in English, Latin or other languages in a contemplative manner, over and over again, interspersed with periods of silent meditation. The repetition is intended to instill the prayer songs in a follower's memory, keeping the prayer going in their mind and heart after the service is over.

*A*dvent now - 'tis a time to celebrate

Jesus' arrival — His holy birth.

A precious Lord and Saviour,

Remembered by us who dwell upon earth!

But now this, our world is suffering,

So many families, friends, and strangers are in pain.

Yet with God's healing care and guidance,

May we soon be whole again!

Despite so many challenges we may face

Lonely days spent in self-reflection.

Wondering, hoping, for a happier, healthy world,

Asking our Lord, for His compassion.

We must find strength to aid those in need,

Those who hurt us, may we forgive.

In gratitude, thank those who've assisted others

Every day, that we all shall live!

Let us truly attempt to understand these days,

And humbly pray to our Lord above.

That our actions may show how much we believe,

So God will bless us with His redeeming love.

We need to keep the ways of Christmas all year long,

For God resides in our heart and soul!

And let us hold fast in deepest faith,

Knowing that eternity with Jesus is our goal!





**NEWS FROM THE PEWS**

- Congratulations to **Seamus and Tara Agnew, and big brother Arlen**, on the birth of Aelis on Sept. 23.
- Congratulations to **Gabby and Jesse Simpson, and big brother Austin**, on the birth of Seth on Sept. 25.
- Congratulations to **Eleanor and Murray Walden** who celebrated their 60<sup>th</sup> wedding anniversary on Oct. 1
- Condolences to **Lori Moore**, Dan and family on the death of Lori's mother, Janice Moore on Oct. 3.
- Congratulations to **Jan Warren** who celebrated her 80<sup>th</sup> birthday on Oct. 17.
- Congratulations to **Bev McEwen** who celebrated her 90<sup>th</sup> birthday on Oct. 26.
- Condolences to **Bernie Nickerson and family** on the death of **Lillian Nickerson** on Nov. 7.
- Congratulations to **Betty and Al Goard** who celebrated their 60<sup>th</sup> wedding anniversary on Nov. 11.
- Congratulations to **Dawn Donnelly** who was recognized by the Ross Memorial Hospital 2020 Awards of Excellence as a Champion of Change on Nov. 18.

## Photo Gallery

## Baptism



Austin Dylan Moores, child of Dylan and Tabitha Moores, was baptized on October 17, 2020.

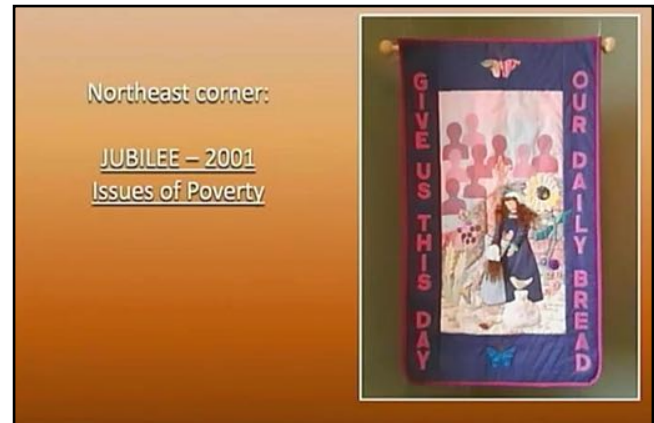
## Photo Gallery

## The Quilt Banners of Cambridge Street United Church

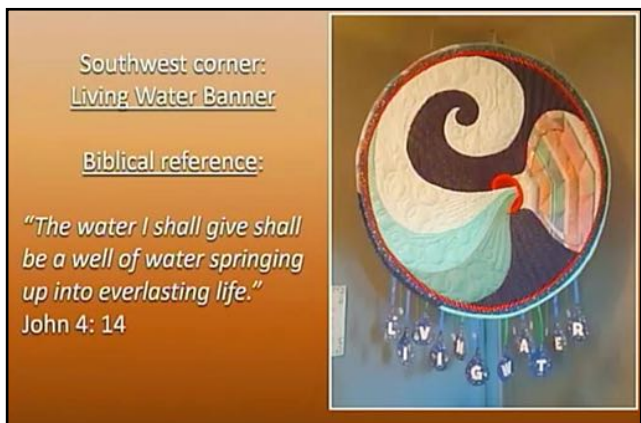
In each of the four corners of our sanctuary, there are displayed beautiful quilts, each designed by Polly Lees, with help from her Sunday School classes.



Flames: The flames, dancing in joyful abandon, signify the Holy Spirit which descended upon the heads of worshippers on Pentecost. The Spirit of God's love at work in the world today; the life-giving presence within the Church and the third person within the Godhead.



Jubilee: The year of Jubilee is a biblical injunction to provide an opportunity for holistic renewal and to give another chance to impoverished families who have not only lost their land and possessions, but their liberty as well.



Southwest corner:  
Living Water Banner  
  
Biblical reference:  
  
*"The water I shall give shall be a well of water springing up into everlasting life."*  
John 4: 14

Circle Shape: The circle shape has no apparent beginning or ending, signifying the eternal loving nature of God; God's perfect everlasting love.



Southeast corner:  
Alleluia Banner

Alleluia: The Alleluia banner was designed and created by Polly Lees and the senior Sunday School class of 1996. Polly requested that this banner be hung as the Easter Sunday antependium in front of the lecture and this has been done so ever since.

Photo Credits: Walt Radda

## A Small Matter of Sponsorship

Thank you to all the sponsors who have contributed to the Cambridge Chronicle newsletter. We are looking for businesses to join our sponsorship program. Please call Pam at 705-324-3547 for details. For this issue, our generous sponsors have paid for the coloured pages in the print edition.



Brenda De Koker and Elaine Murray greet church members as they enter the Cambridge Street entrance.

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<b>Home</b> Home, Tenant, Seasonal, Rental, Condo, Cottage	<b>Group</b> Group, Group Benefit Plans, Disability, Dental, Savings Plans
<b>Auto</b>	<b>Business</b> Business, Commercial
<b>Life</b> Life, Mortgage Life, Term Life, Critical Illness	<b>Farm</b>
<b>Investments</b> Investments, RRSPs, RESPs, RRIFs, Financial Planning, GROs, Annuities, Segregated Funds, Estate Planning	<b>Marine</b>
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