

Live, Life, Style

Magazine

FREE

Issue #11

James Photography

- In Depth Profile

Recipe Corner

- No Recipe Pizza Burgers

Summer Camp Listings

- Our Picks For Your Kids

Mortgage Expert

- Down Payment Funds

Inside:

Phishing For Info

Recognizing the bogus
to keep your info safe

*Celebrating 1
year in print!*

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Once again summer is upon us, and everyone is so busy. With family, friends, holidays and just enjoying the warm weather!

We are so grateful to our dedicated reader and advertisers that have allowed us to produce this wonderful magazine for the past year!

As a special treat Shannon Fleury has again provided us with permission to use her amazing art for our cover! I can't say enough about the talent of this amazing artist! Visit her website at: www.artworkbyshannon.com to see more of her amazing work or commission her to bring your favourite pictures to life!

We hope you enjoy the profile on James Photography this month. Bringing you in-depth information on local businesses is important to us.

Join us on facebook at: www.facebook.com/Live-Live-Style-Magazine, where you comments, contributions and input help us continue to bring you what your looking for in this publication.

co-editor Sam Doherty

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Or view this and all previous issues on our website:

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We offer a subscription service, so you can have your copy of Live,Life,Style delivered right to your door! \$15/yr.

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Summer Camp Listings - Find the best choice for your kids this summer

Tracy's Art Studio - June 27th -September 3rd

A great place for children who love to create. Classes are taught by a professional artist. Whether registering for a half day, full day or extended day, children will learn to create art using a wide variety of fun supplies.

Activities: Arts & Crafts - drawing, acrylic painting on canvas, clay, paper mache, tons of other fun crafts sure to inspire!

Location: Kanata Telephone: 613.599.1355

Email: info@tracysartstudio.com Website: <http://www.tracysartstudio.com>

Y Outdoor Day Camps

Opportunity for children and youth ages 5 to 15 to engage in outdoor activities, discover nature and enjoy the natural environment while acquiring new skills, building self-confidence and establishing lasting friendships. Transportation is included in the camp fee.

Activities: Camp options include Kinder, Environmental Explorations, New Discoveries, Young Wonders, Young Equestrians, Western Riders, Advanced Riding Program, Leaders in Training and Leaders.

Location: Bonnenfant Y Outdoor Education and Leadership Centre Telephone: 613.832.1234

Almosta Farm Summer Dayz Riding Camp July 18th - 22nd, Aug. 1st - 5th, Aug. 8th - 12th

Almosta Farm will provide a fun and safe environment for children to learn new skills, grow as individuals, benefit from physical activity, establish new relationships, build self-confidence and experience the magic of horses!

Spots are limited to 8 students per session. 9am - 3pm

Cost is \$250.00 - (early drop off/ late pick-up is available for \$5.00 per 1/2 hr).

Activities: riding lesson, crafts, games, theory and stable management and snacks

Location: Renfrew, ON Telephone: 613-570-9096 Email: almostafarm2003@yahoo.ca website: www.almostafarm2003.webs.com

Bear Creek Adventure Camp - August 14th - 27th

Introducing our young children to the joys of outdoor activities, skills, independence and lifelong friendships that can be found in few other places than at camp. The 2011 program will be limited to 36 children. The camp will be for children ages 7-11 and children will be divided into cabins by age and gender.

Activities: Swimming, Canoeing, Camp Craft, Arts and Crafts, Climbing wall and low ropes activities, biking, sports and field games

Location: Campbell's Bay, QC Telephone: 819.453.2127 Email: jill@bearcreekoutdoor.com Website: www.bearcreekoutdoor.com

Frontier Trails Camp

Frontier Trails is a safe, special learning place with riding, extreme adventure, music and drama, and variety programs. One- to eight-week sessions for co-ed ages 6-16. Campers experience all the varied programs and activities on 100 acres of fields & scenic trails, on the beautiful Bonnechere River where nature and wildlife are enjoyed.

Location: Eganville, ON Telephone: 613.625.2416 E mail: frontiertrails@on.aibn.com Website: www.frontiertrailscomp.com

Camp Y Davern

Camp Davern is an all-girls overnight summer camp for ages 6 -16 offered by the National Capital Region YMCA-YWCA.

Activities: kayaking, swimming, canoeing, drama, arts and crafts, rock climbing, low ropes, high ropes, outdoor living skills, hiking, campfires

Location: Maberly, ON Telephone: 613.832.1234 or 1.888.241.CAMP

Email: campdavern@nationalcapitalregionymca-ywca.ca Website: www.ymcaywca.ca/Children/camping/campdavern

Pawsitively Pets Kids Camp July 11th -August 15th

Is your child crazy for pets and animals? Does any pet - cat, dog, hamster, gerbil or bird - draw their attention and fascinate them? If this sounds like your child, then Pawsitively Pets is the perfect camp! All camp programs are hands-on with animals. A variety of camp programs are offered for campers aged five to 16. \$325 - \$450 per week based on program. www.pawsitivelypetskidscamp.com

Location: Osgoode, ON Telephone: 613-809-3075 Email: info_ottawa@pawsitivelypetskidscamp.com

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Down Payment Funds



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I know what you are all asking yourself, how could he possibly fill an article on such a basic topic?

Let's just start by saying that since the market crash in 2008 and a mortgage fraud scheme of rather large proportions in Alberta shortly there after, lenders have been trying to figure out different ways to detect mortgage fraud at a much earlier stage.

The fraud that happened in Alberta involved a realtor, an appraiser, a home inspector and a lawyer. I suspect there were others involved directly or indirectly, but primarily these were the main 4 who kept this "venture" going.

The biggest "role" that the lawyer played was to send letters to various lenders that funds were on hand in his trust account in order to cover the downpayment and closing costs. Lawyers are expected to be the third parties who everyone trusts in these transactions. If they are caught doing something illegal, they run the risk of being disbarred. Usually it's not worth their while to lose their entire practice over a single real estate deal.

But I guess if we're talking millions in defrauded mortgage money on thousands of transactions, well that's another matter... Banks, they're all the same, what's a few million when they make \$1B/quarter.

What did all the banks do in order to prevent similar situations from occurring again? Back to basics as they say. To start with, no more letters from ANY lawyer from ANY firm to confirm funds on hand. If this is the only option, then the law firm must open up their books and the lender will want to see ALL transactions for the last 3 months, which explanations for each, including where the client deposited the funds in question for their purchase.

Strangely enough, none of the law firms wanted anyone looking at their trust accounts. Well, that closed down that problem. Message was clear, we no longer trust lawyers. A few bad apples cost this profession dearly.

Alright, so the fraudsters can't get lawyers to lauder their funds any more. OK they'll just make large cash deposits into their bank and give them a certified cheque. Except now the lenders are asking what is the source of funds of the large deposit? We want to see a 90 day history of any large deposits.

Now the definition of "large" has changed. It used to be anything \$5K and larger. Now they are looking at anything \$2K and larger.

This requires some advanced planning to make regular deposits less than \$2K AND wait 90 days. That's just simply too long for the average crook.

Where to they try and get around this next? Gift letters. No seriously. I'm buying a house and my mother/father/sister/brother/aunt/uncle are giving me the downpayment. This worked for a short while, then the lenders started asking for proof of the withdrawal from the person giving the gift. I can see the reasoning behind this. Did they have the funds to give to begin with? Or were the funds deposited Tuesday and withdrawn Thursday. Of course it's a gift, it wasn't there's to begin with.

continued on page 5

Naturally lenders caught on to this idea and went to, what I would call a bit extreme, and asked for 90 days of bank statements from the gifter (if that's a word). In one case a lender discovered that the parents were taking the funds from their home equity line of credit. That's borrowed funds they said. Mortgage denied. Huh?

If you have the funds on hand and can show you've had the funds for 90 days, whether that's in a savings account, GIC, RRSP, etc. etc. All is good. Show the statements and transfer of funds if they are not in savings and your done.

The most recent twist this year is the showing the transfer of funds. It used to be you showed funds in say an investment account sufficient to cover the downpayment, that was enough. Now if you state funds are coming from some source, they actually want to see the withdrawal of funds and matching deposit.

Yes, fraud is part of the reason, but now the government is getting involved and everyone has to play connect the dots. Don't we love it when government gets involved and makes everyones lives more complicated?

And I haven't even covered of the Home Buyers Plan (HBP) where you can use your RRSPs for first time buyers without cashing out your funds and paying taxes. Again, the lenders want to see the forms and withdrawals/ deposits.

Enjoy.

LLS

Are you an expert? Got some advise or just an opinion? We're always looking for fresh content and new contributors. Contact our office. 613- 433-9780 or info@LiveLifeStyle.com

Entertainment Corner

This section is to advertise musical groups and artists that are looking for bookings in the Ottawa Valley area. Send us your information to be included: info@livelifestyle.com

The Brysonnaires - Country - square dances - Contact Paquerette 819-648-2403.

Daybreak - Rock with Santana sound - Contact Andy Pigeon 613-432-8580.

Eddy & the Bandits - Country (Haggard, Jones, Paisley, etc) - Jeannie 613-433-3603 or email : jeanniegodda@hotmail.com.

The Fabulous A Team Band - Oldies Rock n Roll, Country, Blues and more - Angie Towell 613-433-8278.

Fifth Street - Classic and country rock - Contact Andy Taylor 613-432-7113.

theinterlandband - Original and covers of folk rock/pop - Contact Colin Whyte - 613-312-7845

The Usual Suspects - Traditional Country with a Texas Swing influence - Chuck Pierce at 613-646-2610 or Larry Dougherty at 613-432-1571.

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Size Me Up? And more rantings of a new mom. - Sam Doherty

So we've all had the clothing size dilemma. No two sizes from different companies ever fit the same. It's rather ego shattering in the change room, and frustrating in the store. But nothing is more messed up than baby sizes. Which go by age, can you imagine if we as adults had our clothes categorized by age? So why do they do it with babies?

My baby was 7 pounds 9 ounces when he was born, my friend's son was 9 pounds 7 ounces, pretty clear indication from the get-go that 'newborn' was going to mean entirely different things to these babies.



I had the wonderful experience of being told my son had a 'big head' at one of my ultra-sounds (I'm sure the tech found this amusing... me... not so much). So needless to say that tidbit had me dreading birth more than I already was. So was my kid an alien? Or just Einstein reincarnated? Thankfully he doesn't look like either, but it did take 3 different hats to try to fit him before we left the hospital on that rather cold January morning.

"So what size does he wear?" - this all too common question often has me looking at people with a blank stare, that I think scares some. It's just me processing the request and debating whether I really want to get into the discussion. Or my flip-pant response of "all sizes." Which stems from sheer frustration on trying to dress him from one day to the next. T-shirts one size, pants another size, shorts a new size and sleepers.... oh lord don't get me started on sleepers! Or socks... Size 6 - 18mths probably covers that spectrum. Of course this changes with brand name, material, and probably the weather!

As mothers we've learned, or at least tried to, 'eye' a fit by holding it up staring at it and looking at our child and then shrugging and giving it a whirl. Sometimes we get it right, sometimes we don't. I do know why they don't have baby changing rooms in stores though. It would look like something from the execution chamber or your local loonie bin, requiring straps and chuffs to hold your child still long enough to have a hope in hell of trying something on them. Of course there would have to be attached showers, so you could bath after the sweaty endeavour of trying 5 different outfits on your child, while the same child does everything imaginable to not let it happen. Be sound proof as to not scare other customers with the screams of indignation coming from your child, or perhaps yourself. And the room attendants would have to be trained in how to soothe both hysterical parents and crying babies.... THIS is why they don't have baby change rooms. So that the whole experience can happen at home, in private.

I often wonder if the manufacturers snicker as they 'create' these garments knowing what they're putting us through.

LLS



Economy ads

Colour 1.5 x 3.5 inch ad. \$29

613-433-9780 to order or sales@LiveLifeStyle.com



James Photography

Helping You Create Lifetime Memories

When did you first discover photography as your 'calling'?

My dad was a photography buff, so after his passing in 1991, I was gifted with his Pentax Super ME, a film SLR that was a popular model back in the day. After taking literally thousands of exposures just playing around, I looked at the good ones, then looked at a National Geographic magazine, and said... "okay, how do they DO that?" Thus began my quest to learn how to take photos that have that "wow" factor.

How have you learned/improved/developed your skill as a photographer?

My biggest quantum leap forward was being tutored by friend and fellow photographer Darwin Wigget, who is a full time pro in Alberta. I built his first web site, so we did a swap – I spent a weekend with him shooting in Alberta's mountain ranges. It was a weekend I'll never forget. Another way I have developed my skill was by distance learning with the New York Institute of Photography, a very worth-while endeavour. I highly recommend paid training.

Do you specialize? Or what is your primary client base?

My primary client base is whoever will hire me! I do shoot weddings, but of late I have been doing real estate photography, putting together slide shows and 360 degree panoramas for on-line feature sheets. The photo business changes like that – with a roller-coaster economy, you have to be a generalist and develop skills that match the demand.

How long have you been a photographer?

Officially – 7 years. As a serious hobby – 22 years. I started when I was about 7 years old with a Kodak Brownie. That was 49 years ago!

What are the benefits of using a professional photographer over the average person using their digital camera?

Instinct that comes from training and experience. An amateur doesn't know how to anticipate possible problems, and neither do they usually have backup equipment in the event of a technical failure. Also, the ability to quickly adapt to an unforeseen client request, and to have the equipment to pull it off is the mark of a pro. A seasoned pro also knows post-production, which is the "dry" darkroom techniques that come with training. In the old days of film, the pros did their own development with chemical baths, fixers, etc. Then they printed onto sheet film... all that took vast knowledge. Nowadays, it is all emulated in the digital workflow process, where training and experience will yield results far superior to a casual point and shoot hobbyist.

What is your travel radius for photography? (How far are you willing to travel to accommodate a client).

I'll travel up to 30 minutes and not charge extra. Past that, it's so much a kilometer, but I'll often waive that charge if it's a significant job. Most jobs I've had in the past 4 years since relocating to Ontario have been fairly close to home.

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How do you feel James Photography is unique?

I think my post-production skills are well-honed. Photographs I see coming from many pros seem to lack those last few tweaks that make a huge difference. These include things like cropping, sharpening, colour balance, and many other adjustments and subtle effects that I apply to all my images.

Is there a service you offer that perhaps people are unaware of?

Possibly my digital makeover service. With portrait and head shots, there is a digital process I go through that turns the image into a glamour shot, applying a number of techniques that make an amazing difference to the end product. I automatically do this with all my portraits, but I can also apply the same process to others digital photos, provided the image is good to start with.



What's your ultimate goal when you work with a client?

That they are happy with the final result, and feel they received more than their money's worth.

Do you have a 'dream photography' experience you've yet to have? Something you've been longing to photograph?

I can think of two actually: to do a commercial job that involves flying in a helicopter, and for my own personal fulfilment, to take a year to travel and shoot everything I see. What fun that would be!

If anyone has further questions or wants more information how can they contact you?

I have a website at which there are a number of options. That's at www.JamesPhotography.ca. Then there's email: James@JamesPhotography.ca. I'm also on Facebook & Twitter, which are accessible from my website. My numbers are: **613-432-4086** for my office, and **613-281-0550** for my mobile.

Phishing for Info- Tim McDonald

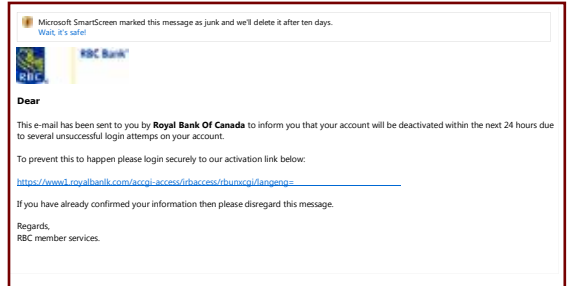
Some of you may have received one of these rather officious looking emails from the bank of your choice. This particular one seems to come from the Royal Bank (the recipient email addresses have been removed). The URL even appears to be a Royal Bank address - however, as it is sent as a marked-up document (HTML).

By clicking on the URL you would get the following address:

<http://www.improvememory.org/wp-content/uploads/y10/onlrbry/rbncxgi/canada1/index.html>

Which is definately NOT RBC. I did not follow the link, as typically the destination address is ripe with viruses and/or trojans. Oftentimes the destination address masks itself as the bank's website itself (and only by observing the URL closely) will you catch the poor address. The whole idea is to collect your banking information and password.

Remember, your bank will never send you an email with a problem. Stop and think, did you even provide your email address to the bank? Maybe you have, but the purpose for the bank is not to alert you of a problem. They use the email provided to provide more important information to you - at least for them - opportunities for you to spend(invest?) your money on their products and services. The bank most often call you if there is an issue.



If you ever get an email that looks like it is from your bank, feel free to call them and ask. The phone remains slightly more safe than the internet. If you don't feel comfortable with the phone - visit your local branch.

Another sample of a bogus emails. This one is obvious by its grammar errors, and has a number of variations in content.

Dear Customer.

This is a post notification No.12891

The company could not deliver your package to your address.

Your package has been returned to the Post Express office.
The reason of the return is "Error in the delivery address"

Please attention!

Attached to the letter mailing label contains the details of the package delivery.

Please print out the invoice copy attached and collect the package at our office

Thank you for attention.

Post Express.

Dear customer.

The parcel was sent your home address.
And it will arrive within 3 business day.

More information and the tracking number are attached in document below.

Thank you.

© 1994-2011 United Parcel Service of America, Inc.

As you'll note above is an attempt to make it 'look' legit by using copyright info from a real company.

PAULA'S RECIPE CORNER



No Measuring Pizza Burgers



I hope you are all having a great summer, filled with family, friends, and of course, good food!

I tried making a new burger the other day with ingredients I had in the fridge and it turned out sooo good! So, now let me share it with you - this recipe is a little different in that I will post ingredients but not quantities. I literally just added in the ingredients without measuring a thing! so add away, as little or as much as you want - just keep in mind that your meat should be more that the add ins, K? Have fun!

Ingredients:

ground beef
pepperoni, sliced thinly
parsley, chopped
garlic
onion
a spoon full of tomato paste (okay, this one is measured...lol!)
an egg
parmesan cheese
italian breadcrumbs
salt and pepper

Mix it all in a bowl, for patties, and grill on the bar be cue! Top with mozzarella cheese, tomatoes and lettuce. Enjoy! Cheers!

Visit Paula's blog online at: foodwithpaula.blogspot.com

What Was It??

Last Issues *Oldies Pic* was a Thrashing Machine!

Check out our next issue for the next item, and see if you can guess what it is.

Happy 14th Birthday!



Brianna McDonald

July 24th

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