

NEW YEAR'S RESOLUTIONS

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#1. LOSE WEIGHT

New Year's resolutions can be very daunting and seemingly difficult to achieve... that's probably why we only make them once a year! But this year there is a way to lose weight and have FUN doing it.

Join us at the Harbourfront Centre Natrel Rink and Natrel Kinder Rink, where the skating is free seven days a week. That's right. It's fun, free and good for you, all in one neat package. Come down with family or with friends and ratchet up the fun to the point where you forget about the fact that it is giving you a great workout at the same time.

The Natrel rink is located south of the York Quay Centre and overlooks Lake Ontario. It's picturesque and one of the largest in the city, with indoor skate change rooms and washrooms, and outdoor fire pits where you can warm up if you wish while chatting with friends. Want some hot chili, soup, hot chocolate, maybe a hotdog and French fries, or even an alcoholic beverage? All of them are available right next to the rink, and you don't even need to take off your skates.

Don't let the but... but... buts stop you.

"But I don't have skates!" You can rent them and a helmet too if you wish for a very modest fee.

"But I don't know how to skate!" Then it's time you tried this very Canadian activity and Har-

bourfront Centre has classes for all ages and levels of skating. You can learn or brush up on old skills from friendly and knowledgeable instructors. Call 416-973-4093 for information, Monday through Friday from 9am - 5pm.



"But I just want some one-on-one help!" No problem. You can book a private lesson or even a group lesson by calling to make an appointment.

"But I'm not very good and the ice is cold and hard when I fall!" The perfect solution for you is our smaller Natrel Kinder Rink with a revolutionary artificial surface. It has a 98% resemblance to conventional ice rink surfaces, but is much more forgiving if you fall.

So come on out, give it a try and have a lot of fun at the same time. Bring your family, your school class, a group from work or church, your book club or social club. It's a fun and FREE way to achieve those New Year's resolutions.

Harbourfront Centre's Natrel Rink and Natrel Kinder Rink, 235 Queens Quay West, 416-973-4000 for information, or 416 973-4093 for information about classes and private instruction. www.harbourfrontcentre.com/skating



#2. SAVE MORE MONEY

How much money should you have to live the retirement lifestyle you want to live? Surprisingly, it is not all about numbers.

“Life in retirement can be unpredictable at times,” said Lee Anne Davies, Head, Retirement Strategies, RBC. “In order to prepare yourself for the unexpected, it’s important to focus on making your nest egg last, rather than focusing on a specific amount to save.”

RBC offers these three tips to help make your nest egg last:

Create a strategy

Create a financial plan that will help you to achieve your goals and live the retirement lifestyle you want. Some questions to consider are: What do you want your retirement to look like? How do you want to spend your time?



Set a budget

It’s important to know where your money will come from and what it will go toward. It is just as important to keep track of retirement spending as it is to track retirement income.

Pace yourself

Knowing the amount and timing of your withdrawals is just as important as saving money in the first place. You need to be able to withdraw enough in order to enjoy your retirement but also ensure that the money lasts.

For more information please contact Olivier Bianchi or Johnny Ha, RBC Royal Bank, Queen’s Quay Terminal, 207 Queens Quay West - Unit 120, 416-955-2820, www.rbc.com

#3. STICK TO A BUDGET

Have you made a personal commitment to stick to a budget in 2011?

If so, you might find yourself a member of the unfortunate majority of people who will abandon their financial plan within six months of getting it started.

Canadians find it difficult to maintain their budgetary commitment for a variety of reasons: financial emergencies, ballooning credit card debt, or simple lack of willpower and self-control.



But perhaps the single most common reason people fall off the financial wagon is a failure to realize the long-term consequences of deviating from a stated budget.

Come in out of the cold to the Harbour Square branch and sit down for a Reality Check with a Scotiabank Advisor today. We can help you stay on track to financial success, and really make the next five years count.

Scotiabank, Harbour Square Branch, 41 Harbour Square, 416-866-3392, www.scotiabank.com



#4. TREAT YOURSELF

Remember that lovely piece of silver jewellery you were thinking of buying last year but passed up for something gold? Well, guess what? Silver has gone from warm white to red-hot.

“Since August, the cost of silver has skyrocketed from \$17 to over \$30 per ounce. Can you believe it!” says Mary Derrick, VP of Sales and Operations for Vivah Jewellery.

With 41 locations in Canada, including Queen’s Quay Terminal, Vivah Jewellery has been providing fashion-conscious shoppers with great choices since 1985, but since silver

took off, their jewellery has taken on the added value of being the smart choice.



Silver has been used for 6,000 years to make ornaments, high-value tableware, utensils, and coins, but when used in jewellery, silver really shines. Mary adds, “Silver is not only a wonderful enhancement for any outfit but a great investment too.”

Life really does have a silver lining.

Vivah Jewellery, Queen’s Quay Terminal, 207 Queens Quay West, 416-682-1085, www.vivahjewellery.com

Store manager Erin Moore models the all-silver look consisting of: a turquoise graduated ball necklace, oval ring, rounded bangle, and ball-stud earring.

#5. SHOP LOCALLY

The Waterfront offers many shopping opportunities with no line-ups and excellent personalized customer service.

We have a variety of unique specialty shops, products and services. These businesses are an integral part of the distinctive character of our area. Our tourism industry benefits from this; residents do too.

The unique character of our local community plays a big factor in your overall satisfaction with where you live and the value of your home and property.

Also, shopping locally is important for environmental as well as economic sustainability. When you shop locally, you are supporting members of your own community who are also vested in the health and success of the community.

Local businesses can be owned by people who

live in this community and are more invested in its welfare and future.

Each time you choose to spend your dollars at a local business, you are voting for the continued strength and vitality of our Waterfront community.



Don't assume that smaller businesses always charge more than big chains. Aside from the money you'll save on gas by shopping close to your work and the personal service, local stores have plenty of specials and sales.

Visit The Waterfront BIA's website for special offers available when you present your Waterfront Experience Card at local participating retailers. Pick up your own "WE" card in person at one of the featured member locations or at the WBIA office located at retail level in the Queen's Quay Terminal.



#6. BE A BETTER PERSON

A better you is not like an article of clothing that you can just slip into. Instead, that improvement is a direct result of the tranquility, peace and serenity that you nurture within.

“Why should I bother to improve myself?” Because in today’s society, how you present yourself affects how others perceive you.

Although the clients of the Aqua Spa and Salon are from all walks of life, they share one common goal—improvement.

Our staff of beauty and wellness experts understand your desire to improve and are trained to devote the patience, individual care, and knowledge necessary to help you achieve your goal.



The first time you entrust your well-being to one of our trained professionals, you will be impressed not only by the skill of their touch but the change you will undergo while in their care.

Your colleagues, friends, and family will notice the difference in you after only one visit to our spa and salon.

Former US President, Bill Clinton once said that “Character is a journey, not a destination.”

Isn't it time you resolved to renew your journey?

Aqua Spa & Salon, 249 Queens Quay West, 647-352-2782 (AQUA)

#7. GET MORE ORGANIZED

So it's that time of year again where resolutions are getting made and no matter what the resolution, it's necessary to stay organized and committed. That's where Cellworks can help!

We have all sorts of Rogers Smartphones and mobile internet sticks to make your life easier and more productive.



anything, whether it be shedding those holiday pounds with a calorie counter app or trying to stay on top of your meetings and appointments with helpful calendars.

We have two convenient locations in Toronto: 228 Queens Quay and 87 Avenue Road in the Hazelton Lanes shopping centre.

With all of the applications that are available with new phones, you are able to do just about

Cellworks, 3-228 Queens Quay West, 416-971-9700
www.cellworks.ca



#8. EXERCISE MORE

New Year's resolutions are in full swing and at the top of many people's list is to get into better shape. It is sometimes hard to decide what approach to take, with so many options available.

H2i Active offers a variety of classes including zumba, pilates, yoga and gyrokinesis, with experienced instructors, and a class limit of 10 participants. Our warm and inviting studio is a welcome refuge on a cold winter night, and our friendly instructors will help you with your fitness goal, whether it is weight loss, toning, or finally being able to touch your toes.

Weight loss requires a combination of both cardio and strength training. Classes such as zumba will burn the calories while building strength and endurance. Victoria's zumba classes on Monday and Wednesday evenings are best suited for those new to this type of class.

Toning can be achieved in any of the classes, and mixing it up is the best way to keep challenging your muscles to see faster results. Pilates is an excellent choice for those who want to tone without bulking up. It is also ideal for improving posture, flexibility and muscular balance.

Flexibility seems to be one of those things you either have or don't have, but the good news is that even if you are chronically tight, regular stretching will improve your flexibility. Yoga and gyrokinesis are excellent choices for increasing flexibility, while also building strength and endurance.

If you haven't really worked out before, we offer 8-week introductory courses. If you would like an introductory course at a time not offered, please email us and we will see what we can do.



We are pleased to announce our 30-Day Challenge January Special: participants who attend three classes a week for four consecutive weeks will get a free week of unlimited classes. Please let us know if you would like to participate and we will track your attendance for your free week.

H2i Active is located on the south side of Queens Quay between Bay and York. Residents of Harbour Square can access the studio through the parking garage. Please contact us with any inquiries at info@h2iactive.com or call 416-

640-4529. You can register for any class online at www.h2iactive.com

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbour. Catch the trade winds in your sails. Explore. Dream. Discover."

~ Mark Twain



#9. BE MORE PATIENT

It's hard to be patient if you're in pain.

Chiropractic therapy promotes taking an active role in your own health, particularly if back pain is a part of your life. Chiropractors have expert knowledge in spinal and musculoskeletal health, and will help you get on the road to living with a healthy back.

Dr. Suzanne Bober of Lord Chiropractic will be giving a talk about the common causes of back pain and how you can take an active role in caring for your back using core strengthening exercises.



This free event will take place at City Place Super Club, January 18th at 7pm and is for anybody who suffers from neck or back pain.

So along with your New Years' resolutions to:

- lose weight
- exercise more and
- eat a more healthy diet

Add to your list...

- become pain-free

Your back will thank you and so will your co-workers and family.

Lord Chiropractic, 5 Rees Street, 416-260-0082, info@lordchiropractic.com

#10. EAT BETTER

If one of your New Year's resolutions involves eating better, then IL FORNELLO Restaurant in Queen's Quay Terminal is the place to go, especially if by "better" you mean the best quality you can find.

From top-quality imported Italian tomatoes to local produce and locally made buffalo mozzarella and fresh ricotta, the ingredients used to make your hand crafted, Neapolitan style pizzas and fresh pastas at IL FORNELLO ensure that you'll enjoy the most delicious Italian inspired food you'll taste this side of Venice's Grand Canal.



And if saving money is another of your resolutions, you can keep that one too by ordering from the regular specials and prix fixe menus at IL FORNELLO, designed to satisfy your palate while going easy on your wallet.

Considering the value and quality of their pizzas and pastas, you just might want to add "Dine at IL FORNELLO" to your list of resolutions.

*IL FORNELLO, Queen's Quay Terminal, South Atrium, 207 Queens Quay West, 416-861-1028
queensquay@ifornello.com, www.ifornello.com*



FAMILY DAY

ON TORONTO'S WATERFRONT
MONDAY, FEBRUARY 21, 2011

presented by *Redpath*

HarbourKIDS: Family Skating Party

Dog Sports Demos

Ice Cool Canvases

Bouncy Tents

Arts & Crafts

Live Music

Meet Hockey Olympians

Magic



FREE indoor & outdoor events along the Waterfront ALL day long!

For more information 416.973.4000 / www.waterfrontbia.com

See website for contest details

Outdoor activities are subject to change – weather permitting

Enter to WIN a Westin Harbour Castle OR a Radisson Admiral March Break Getaway!

