Spring/Summer 2024

NEWSLETTER

HYDRO PENSIONERS ASSOCIATION OF ONTARIO (HPAO)
TORONTO DISTRICT - New & Improved



Q

HYDRO PENSIONERS ASSOCIATION OF ONTARIO
Toronto District











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HYDRO PENSIONERS ASSOCIATION OF ONTARIO FACEBOOK - NEW & IMPROVED

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Spring Luncheon Fun



Upcoming Events



Heath & Wellness



THE PRESIDENT'S MESSAGE

Happy Spring/Summer!! - 6

Most of our Snowbirds have returned, welcome back. To those who stayed, welcome Spring!

Now it's welcome to the Hottest Summer on Record!! This may be the summer you decide to invest in air conditioning!

I am Julia Lindsay and since January 2024, I have had the honour of being your President of the HPAO Toronto district.

In this role I have been supported by a wonderful team of volunteers who work tirelessly to ensure we offer our members a truly great variety of social programs.

Let me introduce them to you:

Ed Kurak - Web and newsletter coordinator

Colin Erwin - Spring Luncheon coordinator and tech support

Donna Jutras - Newsletter **Nazma Premji** - Events

Marion Wright - Events

Cam Smith - Golf coordinator

Gillian Salter - Member Registrar

Bruno Bellissimo - Treasurer

Seppo Peuhkurinen - Past President

Linda Williams - Events

We have set up a website and prepared quarterly newsletters to keep members informed. We are also improving our registration process. We trust the information we send you is timely and welcome.

During the last six months we have also worked with the other districts to reestablish the Provincial Council to oversee the various Hydro Pensioner clubs across Ontario.

We now have eight districts actively supporting hydro pensioners in Ontario and jointly cooperating on mutual issues such as liability insurance and CRA financial reporting.

Julia Lindsay



We now have eight districts actively supporting hydro pensioners in Ontario and jointly cooperating on mutual issues such as liability insurance and CRA financial reporting.

Three of us from Toronto district serve on its Board of Directors. I serve as Vice-President; Cam Smith is the Provincial Treasurer and Bruno Bellissimo is the Provincial Secretary.

We have established sound practices to ensure that we'd be appropriately covered by insurance in the case of an accident (this was not the case previously).

I trust you enjoy our luncheons, day trips to various theatres across Ontario, and our Zoom offerings, which you can peruse from the comfort of your own home.

Please feel free to email our Registrar at hydropensionerstoronto@gmail.com with any comments or suggestions.

Our website is full of current information to keep our pensioners well-informed as to changes in their pensions such as COLA increases.

To all of our members who will be travelling this year, I encourage you to obtain travel insurance and be sure to understand your exclusions and coverage.

www.hydropensionerstoronto.ca

Membership to HPAO is \$15 for single pensioner or \$30 for a couple, payable at the start of the calendar year.

If you haven't yet joined, please do so by completing our registration form <u>Membership Form Link</u>.

Enjoy the rest of our newsletter!

PAST EVENTS

AGING IN PLACE

MONDAY, MARCH 18, 2024



On **March 18, 2024**, our Hydro Pensioners Association of Ontario – Toronto District held a new type of event:

A Zoom talk that describes resources we can access to help plan how to maintain our independence, or "age in place".

Our speaker Shahin Najak, described the Aging in Place toolkit, that is available as

guidance to become best prepared to "age in place".

Shahin discussed why Aging in Place is important: it can lead to a better quality of life in our senior years, including feeling safe, secure, and having a sense of dignity and inner peace.

The Aging in Place Toolkit starts with a website that factors each person's personal situation, gathered through a series of questions presented to the visitor, to construct and present a personalized list of support resources that can help themselves or a loved one "age in place".

The presentation can be viewed from our new YouTube channel!

Find out more at:

https://www.aginginplaceplan.ca

https://211.ca/

https://www.youtube.com/@HydroPensionersToronto



"Aging is not lost youth but a new stage of opportunity and strength"



PAST EVENTS

"Who is going to believe a con artist?

EVERYONE,

If they are good at

it"



See more at:
Protect Yourself & Your Property



FRAUDS & SCAMS

MONDAY, APRIL 15, 2024

On **April 15**, **2024**, our Hydro Pensioners Association of Ontario – Toronto District held our second Zoom Talk.

Our speaker, **Constable Mike Woods** of the Peel Region Police, discussed ways for seniors to be **Smart and Avoid Fraud and Scams**.

As with the previous Aging in Place Zoom talk, our members were invited to register for the event. **Constable Woods** requested that the meeting not be recorded, though was agreeable to capturing selected slides that referenced websites that would be suitable resources.

Constable Mike advised to periodically check your credit report, either directly with a credit bureau, or through your bank.

See Links:

https://www.consumer.equifax.ca https://www.transunion.ca

Resources for more information:

https://getcybersafe.gc.ca https://getsmarteraboutmoney.ca

A summary of the talk is posted on our Zoom Meetings Summary Webpage Zoom Meetings

PAST EVENTS











PAST EVENTS

SPRING LUNCHEON

TUESDAY, MAY 28, 2024



Some 100 pensioners and guests attended the Spring Luncheon on May 28th. In addition to the many great prizes, we were treated to an impromptu fashion show that incorporated interesting masks and hairdo's. Everyone loved these out of character exhibits of courage! We are planning another great Christmas Luncheon to be held in November.



PAST EVENTS

SPRING LUNCHEON

TUESDAY, MAY 28, 2024









For more, please watch the video <u>Luncheon</u>

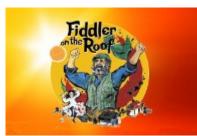




PAST EVENTS

FIDDLER ON THE ROOF

WEDNESDAY JUNE 19, 2024



On June 19, after a slight delay due to traffic, 32 HPAO members bused over to see **Fiddler on the Roof** at the **Huron Country Playhouse** in Grand Bend.

This touching story about a humble milkman and his five rebellious daughters has charmed audiences worldwide with its themes of hope, love, and acceptance - and its unforgettable music, including "Matchmaker, Matchmaker," "If I Were A Rich Man," and "Sunrise, Sunset."

"Sixty years ago Fiddler on the Roof premiered on Broadway, where it ran for more than 3,000 performances. Since then, the musical has remained one of the most popular shows to be produced, bouyed by its universal and timeless themes of family, prejudice and tradition. Drayton Entertainment's new production of the show stars the company's artistic director, Alex Mustakas, as Tevye, an impoverished Jewish Milkman who struggles to maintain the traditions of his community as his five daughters grow up and marry."

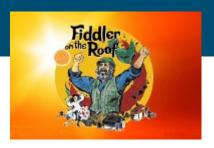
Toronto Star, June 15, 2024, Runs until June 30



PAST EVENTS

FIDDLER ON THE ROOF

WEDNESDAY JUNE 19, 2024

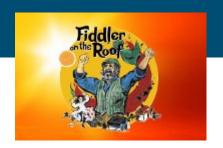




PAST EVENTS

FIDDLER ON THE ROOF

WEDNESDAY JUNE 19, 2024







COMING UP THIS SUMMER

FIDDLE SHOW AND BOAT CRUISE WITH LUNCH

Tuesday, July 16, 2024

REGISTER BY: July 2 at noon

Board the fully accessible cruise boat in Caledonia for 2-1/2 hour cruise on the Grand River.



JERSEY BOYS

Tuesday, August 13, 2024

REGISTER BY: June 28 at noon

King's Wharf Theatre
Jersey Boys. The Story of Frankie Valli and
The Four Seasons



FUN 9-HOLE GOLF DAY

Saturday, September 14, 2024

REGISTER BY: September 6 at noon

Springcreek Golf Club, north of Ajax



SHERLOCK HOMES AND THE MYSTERY OF THE HUMAN HEART

Wednesday, September 18, 2024 REGISTER BY: August 2 at noon

The Shaw Festival presents The Mystery of the Human Heart. Sherlock Holmes has never met a villain so clever, so compelling and so lethal. Has Holmes finally met his match?

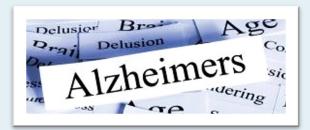


COMING UP LATER THIS YEAR

ALZHEIMER'S AND MEMORY

Thursday, October 24, 2024

Zoom Link to follow in October



CHRISTMAS LUNCHEON

Thursday, November 21, 2024

Chelsea Hotel, Toronto



For further details, refer to our 2024 Event Calendar

Events

SAVE THE DATE



QUARTER CENTURY DINNERS

To honour employees celebrating 25 and 35 years of service, the Hydro successor companies each host an annual reception and banquet. Eligible employees generally receive an invitation directly from the QCC Board. Pensioners are eligible to attend, but may need to reach out to each company's QCC contact to express interest and get on the relevant email list.

Hydro One

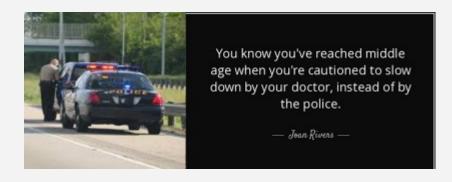
Friday, June 21, 2014 at the Marriott Downtown at CF Eaton Centre Contact is at QuarterCenturyClub@HydroOne.com

IESO

Tuesday, October 1, 2024 at the Oakville Legacy Banquet Hall. Contact is QuarterCenturyClub@ieso.ca

OPG

Friday, October 18, 2024 at the Ajax Convention Centre Contact is at quartercenturyclub@opg.com



WHAT'S HAPPENING IN ONTARIO'S ELECTRICITY SECTOR



The Darlington New Nuclear Project is leading the way in the advancement of <u>Small Modular Reactor</u> (SMR) technology in Canada – the future of nuclear power generation.

On July 7, 2023, the Ontario government announced it will work with

Ontario Power Generation (OPG) to commence planning and licensing for three additional SMRs, for a total of four SMRs at the Darlington new nuclear site.

Pending regulatory approvals to build three additional units, the total output of the Darlington New Nuclear Project would be 1,200 megawatts; enough electricity to reliably and safely power about 1.2 million



homes, and help our community and the Province meet increasing demand from electrification.

For more news on OPG see https://www.opg.com/news/net-zero-news-june-



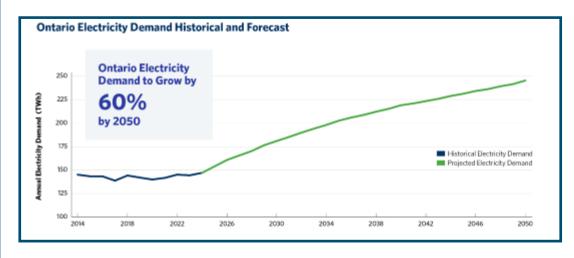


Find out more at https://www.hydroone.com/residential-services/electric-vehicles



WHAT'S HAPPENING IN ONTARIO'S ELECTRICITY SECTOR

ANNUAL PLANNING OUTLOOK & EMISSIONS UPDATE



ieso Connecting Today. Powering Tomorrow.

Read more at **Annual Planning**



Find a Licensed Electrical Contractor

Use our handy look-up tool to find or verify a Licensed Electrical Contractor in your area. Search by location or contractor name.



WHAT'S HAPPENING IN ONTARIO'S ELECTRICITY SECTOR

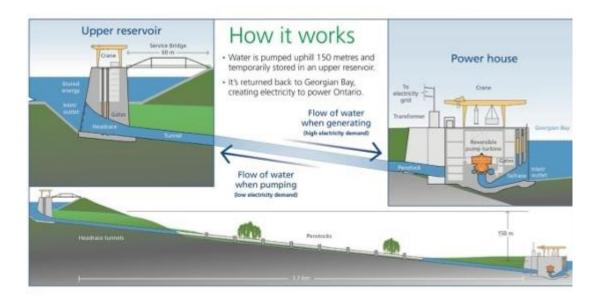
Powering Meaford's Future

ONTARIO'S ELECTRICITY DEMAND IS INCREASING

As we transition away from fossil-fuel generation we must prepare now to ensure our electricity supply and infrastructure can meet future demand. Emission-free power generation, such as nuclear, wind and hydro, often generates electricity when it's not needed and not available when consumers want it.

Using water and gravity, this project is effectively a natural battery that will store electricity for when it is needed most. It is a made-in-Meaford solution that will provide clean, reliable, secure and cost-effective electricity for all of Ontario.

To learn more, follow this link https://www.poweredbymeaford.com/ and https://www.ontariopumpedstorage.com/

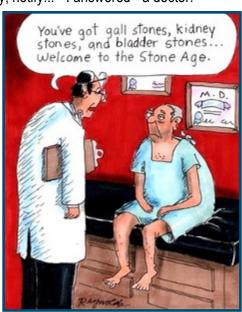


INTERESTING READS & FINDS

Paraprosdokians are figures of speech in which the latter part of a sentence or phrase is surprising or unexpected and is frequently humorous.

(Winston Churchill loved them)

- 1. Where there's a will, I want to be in it.
- 2. The last thing I want to do is hurt you ... but it's still on my list.
- 3. Since light travels faster than sound, some people appear bright until you hear them speak.
- 4. If I agreed with you, we'd both be wrong.
- 5. We never really grow up -- we only learn how to act in public.
- 6. War does not determine who is right, only who is left.
- 7. Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
- 8. To steal ideas from one person is plagiarism. To steal from many is research.
- 9. I didn't say it was your fault, I said I was blaming you.
- 10. In filling out an application, where it says, "In case of emergency, notify..." I answered "a doctor."
- 11. Women will never be equal to men until they can walk down the street with a bald head and a beer gut, and still think they are sexy.
- 12. You do not need a parachute to skydive. You only need a parachute to skydive twice.
- 13. I used to be indecisive, but now I'm not so sure.
- 14. To be sure of hitting the target, shoot first and call whatever you hit, the target.
- 15. Going to church doesn't make you a Christian, any more than standing in a garage makes you a car.
- 16. You're never too old to learn something stupid.
- 17. I'm supposed to respect my elders, but it's getting harder and harder for me to find one now.



INTERESTING READS & FINDS



USEFUL SITES

Retailers Offering Discounts

https://www.canadianseniorsdirectory.ca/canadian-seniors-deals-and-discounts/

Rona Offers 10% Discount on first Tuesday of every Month, for Seniors 55+ See Information About Promotions at rona.ca

Website for People Who Work in Public Service https://applaudpublicservice.ca/

Pension Increases. See Ontario CPI Ontario CPI

Website for Huron/Perth Boomers https://huronperthboomers.com/

Social Services for Seniors in Ontario https://211ontario.ca/

The Society of United Professionals – Pensioner Chapter https://www.thesociety.ca/pensioners

Power Workers' Union https://www.pwu.ca/



1978	2023
Long hair	Longing for hair
8 Tracks	Cataracts
KEGs	EKGs
Streaking	Leaking
Acid Rock	Acid Reflux
Seeds and stems	Fiber
Stayin' Alive (the song)	Stayin' Alive (the goal)
Hoping for a BMW	Hoping for a BM
Going to a new, hip joint	Getting a new hip joint
Rolling Stones	Kidney Stones
Bell bottoms	Big bottoms
Disco	Costco
Whatever	Depends
Rock n' roll all night	Sleep through the night
Think you know everything	Think you know your name



As we get older it is important that we have key documents in place to help our families.

The first document needed is a current Will prepared by a professional. The Will is used by the banks and others to determine the distribution of your assets to loved ones and others. A properly prepared Will minimizes any potential conflicts over this distribution. In the Will you designate who acts on your behalf as Executor to carry out your wishes. It is more efficient to have only one executor who needs to meet with others to sign release forms etc. You might be tempted to use a kit to draw up a Will but it is better to have a lawyer prepare it as the banks are more cautious these days.

Prepare an inventory list of everything you own that clearly states their value and location of supporting documents such as deeds and bank accounts.

The next key documents are **Powers of Attorney** - one for managing your assets and another for decisions about your health care if you are incapacitated. Clearly state your wishes to your Executor so they know what you want done. **Remember these POA are only valid while you are alive.**

If you do not wish to be resuscitated in case of a stroke, you must state this in writing and have the document readily available for the paramedics to see; otherwise they are obligated to revive you.

Ageing is expensive especially if you need long term care so have your assets and investments managed by a professional organization such as a reputable brokerage or investment bank. Be knowledgeable about how your money is being invested and carry a well diversified portfolio of stocks, bonds and infrastructure assets. Meet with your investment manager at least twice a year and be cautious.

Be careful not to fall for the scams targeting seniors these days and do not do anything hastily. Check before acting and do not hand over key information to strangers.

Always consult with a lawyer, given the importance of these documents.

REMEMBER

You have worked hard so now it is okay to treat yourself on occasion too!

HEALTH & WELLNESS

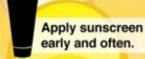
6 Tips for Senior Sun Safety

Summer weather is great for relaxing with family and friends. Being outside for pool parties, barbecues, and beach trips are what make summertime so much fun.

Too much outdoor time, however, can lead to problems like sunburn and dehydration in elderly populations who are especially at risk for these hot-weather woes. But by taking a few precautions, problems like sunburn and dehydration in the elderly can be avoided and seniors will be able to get the most out of long summer days.



The best summertime clothing for seniors is lightweight and made out of a breathable fabric such as cotton. Shirts should be long-sleeved, and seniors should wear wide-brimmed hats to protect from the sun.



Sunscreen takes time to work, so don't wait until you're poolside. Try to apply sunscreen about an hour before you head outside, and reapply every two hours. Look for a broad-spectrum sunscreen that protects against both UVA and UVB radiation.



Seniors are less likely to feel thirsty, and dehydration can come on quickly and be dangerous. Try to drink between 6 and 8 glasses of water a day, and increase your intake if you're doing any kind of physical activity, or if the weather is particularly hot.



Stay indoors at the hottest hours.

The sun is most intense during the middle of the day. If you're a tennis player or gardener, it's best to keep these activities to the early morning or evening, when the weather is cooler. Try to stay indoors when the sun is at its peak.

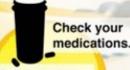


WARNING: Knowing the signs of heat stroke can save a senior's life. A flushed face, high body temperature, headache, nausea, rapid pulse, dizziness and lack of sweating despite the heat are signs that immediate action should be taken. Drinking water, a cool ice pack to the back of the neck, and removal of the sun is a must at the earliest signs of these symptoms.



Wear eye protection.

Seniors have very sensitive eyes. Wearing sunglasses can help reduce the cumulative damage that causes eye problems such as cataracts and age-related macular degeneration in seniors. Wrap-around styles that protect from both UVA and UVB radiation are best.



Some medications can cause increased sensitivity to the sun. Look over your medications, and talk to your doctor about any concerns or questions you have.



HEALTH & WELLNESS

SAFETY FOR SENIORS



EXTREME HEAT AND HEALTH FOR PEOPLE AGED 65 YEARS OR OLDER



Two out of three: the number of heat related deaths in Maryland last year of people aged 61 or older.



15 minutes: the length of time it takes for an older person's body temperature to reach 106 degrees in a heat stroke.



103 degrees: temperature at which the body faces serious heat-related illness if untreated.

WHY ARE SENIORS AT RISK?



Older bodies physically respond slower to rapid temperature changes



Seniors are more likely to have existing medical problems or take daily medications that contribute to weakness during the heat



People living alone may ignore or not recognize symptoms

PREVENTATIVE SAFETY TIPS

KNOW THE SYMPTOMS: High body temperature (above 103 F); throbbing headache; dizziness, nausea, confusion ADJUST YOUR
LIFESTYLE:
Keep in mind
your every-day
lifestyle choices
and how they
might contribute
to a greater risk
of heat-related
illness.

PLAN YOUR
DAY:
Schedule a day
that includes
brief outdoor
activity, plan a
trip to air
conditioned
shopping malls
or grocery
stores.

CALL 911 IN
EMERGENCY:
If you suspect
that you might be
suffering from
heat stroke this
summer, call 911
for emergency
medical
assistance.

LIFESTYLE SPOTLIGHT



More than 10 million people worldwide live with Parkinson's disease.

Unfortunately, that number is expected to rise steadily each year. As this number grows, many are left wondering what's behind the increase in Parkinson's cases.

Roughly 5-10 percent of Parkinson's cases attribute genetics as the dominant factor.

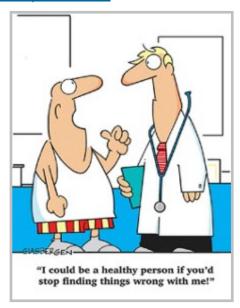
The rest are "sporadic" and attributed to several risk factors, with environmental factors like exposure to pesticides and herbicides increasing the likelihood of developing the disease.

There is one more very common risk factor that many of us share: **diet.**

Whether you've personally faced a Parkinson's diagnosis or witnessed a loved one's struggle with the disease, your dietary choices can make a huge difference in how you feel and be a powerful tool in reducing your risk of developing PD.

Top 10 Best Strategies and Food Choices for Living Better with Parkinson's. Read more at <u>Dietary Strategies</u>.

Read more at https://www.parkinson.ca/



LIFESTYLE SPOTLIGHT



STEPS TO KEEP YOUR BRAIN SHARP

EXERCISE, SLEEP, SOCIAL CONNECTIONS ARE ALL KEY TO AVOIDING COGNITIVE DECLINE

Research shows that cardiovascular health and cognitive health are linked. Aerobic exercise — where you work up a sweat — is one thing you can do to keep your brain healthy.

The health of our brains can change as we age.

For some, that might look like worries about memory loss. But experts say cognitive health is about much more than forgetting someone's name or where you put your phone.

It also includes focus and concentration, judgment and intuition, and learning.

As we age, we lose neurons. But as we gain experience and knowledge, we also make new ones, said neurologist Dr. Steven Laureys.

"That's neuroplasticity in action," Laureys told Dr. Brian Goldman, host of CBC's *The Dose*. "You're challenging what you know today and what you will be able to do tomorrow."

Neuroplasticity is the way the brain can change its structure over time.

There are lots of things we can do to help our brains stay sharp — including learning new things, staying social, being physically active, sleeping well, and meditating.

LIFESTYLE SPOTLIGHT

How can learning something new help my brain?



It's normal to pay less attention to certain things as we age because we've done them thousands of times, said Dr. Veena Dwivedi, a psychology and neuroscience professor at Brock University who researches the brain and language.

She suggests taking a new route home from the store, for example, so your brain will have to work a little harder.

"Make it novel so that you will pay attention," said Dwivedi.

Doing word games such as crosswords can help certain areas of the brain, but it's even better to do them with friends or family.

To help your brain, try learning something that is unfamiliar and challenging, said Dr. Manuel Montero-Odasso, a professor of medicine at Western University and the director of the Gait and Brain Lab.

For example, you could learn a new language or a new musical instrument, he said.

"This kind of challenge, in the beginning, generates more communication between the neurons," said Montero-Odasso.

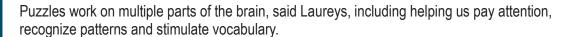
But, when starting a new activity, try not to set the bar too high, said Laureys, who is the Canada Excellence Research Chair in neuroplasticity at Laval University.

"Sometimes we expect too much too quickly. Just enjoy the ride," he said.

Will doing Wordle every day keep my brain healthy?

We may think that regularly playing Wordle, crosswords, or other vocabulary puzzles will help us avoid cognitive decline.

The evidence for that is scant, according to a systematic review published in 2021 — but that doesn't mean they're a waste of time.



Crosswords, he said, challenge your general knowledge and help with problem-solving.

Studies have shown that social engagement and activities are associated with a lower risk of cognitive decline. (Francis Ferland/CBC)

Word games don't improve your memory — though they may help you improve at that particular type of game, said Montero-Odasso.

Experts recommend you pair word games with other activities, like playing alongside friends and family. "Wordle is fine, but if you're sitting by yourself [and] you don't talk to anybody, it's not going to help that much," said Dwivedi.



LIFESTYLE SPOTLIGHT

How do social connections affect my cognitive health?

Creating social connections is key to brain health, experts said.

Studies have shown that social engagement and activities are associated with a lower risk of cognitive decline.

For example, you could create a group chat or schedule a meetup around your daily Wordle, said Dwivedi.

"So if you do the Wordle, plus you have the social [connection], and then you walk to your friend's house to talk about it — it's a game changer."



Laureys has been practicing meditation since 2013. He calls it 'gymnastics for the brain.' (Pasquale Charland) She said any kind of social activity will help your brain, such as volunteering at the food bank or joining an artists' group.

What kind of physical activity will help my brain?



Everyone knows that exercise helps your heart, but what about your brain?

There are well-known links between cardiovascular health and brain health, experts said.

Laureys recommends his patients get 20 minutes of aerobic exercise — a workout that causes you to sweat — three times a week.

"It really changes the neurochemistry of the brain," he said.

In a study from 2023, Montero-Odasso and colleagues showed that combining aerobic-resistance exercises with cognitive training gave the best results for improving global cognition in older adults with mild cognitive impairment. "Your brain is an oxygen-hungry organ," said Dr. Dwivedi, and exercise increases both oxygen and blood flow to the brain.

"You want to keep the brain healthy, stay physically fit."

How much does sleep matter to my brain health?

We're all familiar with how foggy our brains can feel after a poor night's rest.

Over time, bad sleep can have a negative impact on brain health and puts us at risk for certain brain diseases such as dementia.

A system in our brain called the glymphatic system, which was only discovered in 2012, is integral to cognitive health by helping the brain get rid of waste, said Laureys.

Z z z

"It's a natural, efficient detox happening during deep sleep," he said.

LIFESTYLE SPOTLIGHT

Can meditating help my brain?

Laureys has been meditating for just over 10 years, and prescribes meditation to his patients.

"It's gymnastics for the brain," Laureys said.

He recently published a book about how meditation helps the brain, and said there are many ways to practice it.



"The key is paying attention to what's happening in your head. You spend a lot of time there," said Laureys.

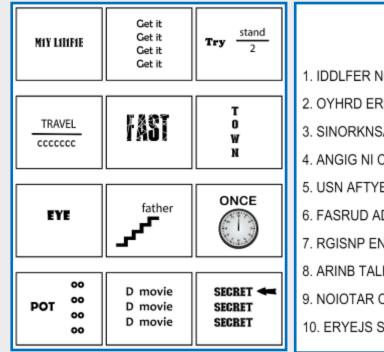
He recommends an eight-week program called Mindfulness-Based Stress Reduction, which is offered in several Canadian locations as well as virtually.

Laureys said the program has been shown to help people who are at risk of cognitive decline.

https://www.cbc.ca/radio/whitecoat/the-dose-brain-health-1.7210034

By Isabelle Gallant · CBC Radio · Posted: May 27, 2024 4:00 AM EDT

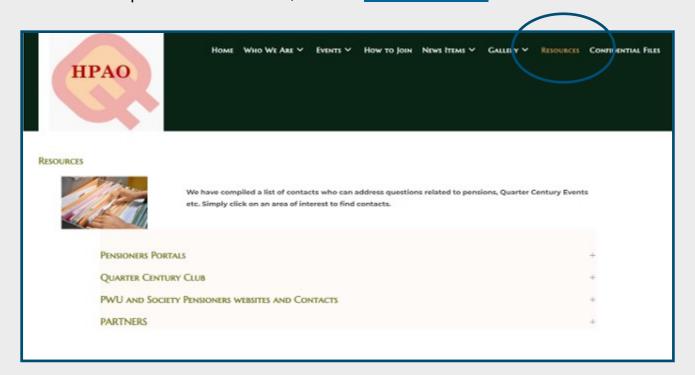
PUZZLE CHALLENGE



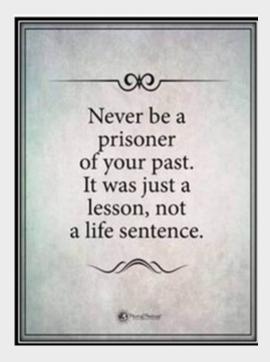
ANSWERS: 1. For once in my life (four once in my life), 2. Forget it,3. Try to understand, 4. Travel overseas or overseas travel, 5. Breakfast, 6. Downfown, 7. Eyeshadow, 8. Stepfaither, 9. Once upon a time, 10. Potatoes (pot 8 O's), 11. 3D movie, 12. Top secret

CONTACT INFORMATION

For the most up to date information, visit the **RESOURCES** on our website.



Remember when people had diaries and got mad when someone read them? Now they put everything online and get mad when people don't.





OUR SUPPORTERS

BILLYARD INSURANCE GROUP

HTTPS://WWW.THEBIG.CA/



For your insurance needs, give Billyard Insurance Group a call. Don Price and Derek Ford of BIG are waiting for your calls to address your insurance needs.

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