

Zoom Meeting • Thursday, October 15, 2026 • 11:00 am to 12:00 noon

Downsizing for Seniors • by Farah Jadavji, Realtor, and Daniel Cece, Mortgage Agent

Cost: No Charge

- **Deadline to register: Tuesday, October 13, 2026 (or earlier if we reach our Zoom Meeting capacity).**
- Our guest speakers are [Farah Jadavji, Realtor](#) at [Eskandry Real Estate](#), and Daniel Cece, Mortgage Agent at [NXT Financial](#).
- Farah and Daniel will discuss downsizing strategies, understanding current real estate market conditions, maximizing home equity, or partnering with a mortgage broker to discuss reverse mortgage options.
- We ask participants to pay their Calendar Year 2026 membership fee prior to registering if you have not done so already.
 - o This is \$20 for a Pensioner, or \$40 for a Pensioner and Spouse/Guest, payable by e-transfer to hydropensionerstoronto@gmail.com.
 - o For more info and more ways to pay, [click here](#) for the Membership form.
- The Zoom Meeting link will be sent to registered attendees closer to the event date.
- Participants will need to connect via Zoom, using their own computer, tablet, or phone.
- The Zoom Meeting may be recorded and made available for review afterwards, along with a brief summary of how to access the available resources.

Please select one of these ways to register:

1. [Click here](#) to visit our on-line registration web form (Preferred Method).

OR

2. Print and complete this application and return the portion below the dotted line.
Mail to: Nazma Premji, 879 Westlock Road, Mississauga, ON L5C 1K8.

If you mail your registration form, please also email hydropensionerstoronto@gmail.com indicating the mailing date to help us avoid missed registrations.

Note: If after registering you are unable to attend, please advise Nazma [by email](#) or by phone 647-625-0947 so we can free-up space for more participants.

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Pensioner Name: _____

Email address: _____

Phone Number: _____

Company I receive my Pension from: ESA Hydro One IESO OPG Other

Terms and Conditions

By registering and participating, you are confirming you have read, understand, and accept the following:

1. The Hydro Pensioners Association of Ontario (HPAO) is a private group. Attending events is voluntary by you as a member. Participation in any activity with us is at your own risk.
2. By joining this event as a member, you agree to indemnify and hold harmless its organizers, co-organizers, assistant organizers, event hosts, and other members from all claims and liability of any type (including court costs and legal fees) for injury or death to any person or damage to property, loss of personal property, or any other wrongful act arising out of or relating to your participation as a member. This agreement applies to you and to other persons (as your guests) who may accompany you in these endeavors.
3. You also agree to hold the organizers and other group members harmless. By participating voluntarily in the group, you expressly waive any and all such claims against each and every other member in the group, including without limitation any and all claims against the group organizer, co-organizers, assistant organizers, and event hosts.
4. You agree to give permission for HPAO Toronto District to use your and/or your spouse/guest's likeness in the form of photographs and/or videos from club activities for promotional purposes including the club's website and through social media.
5. Any information being shared is of a general nature and you use such information at your own risk. You should consult a doctor, health practitioner or financial advisor before adopting any practices discussed.