



LORI CHRISTMAS

Communications + Creative Portfolio

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Risk management options for vegetable growers

March 21, 2019

Vegetable growers across Ontario are beginning to make important decisions about their business risk management options for the year ahead.

The main question they may have is, "how will I protect my business against risks beyond my control?"

The federal and provincial governments provide a comprehensive suite of business risk management programs to help mitigate some of these risks. Growers can maximize their coverage by enrolling in these programs. Different programs cover different risks.

For low yields and crop losses in the field...

Enrol in [Production Insurance](#).

Production Insurance plans are available for more than 100 commodities. For most plans, growers receive a payment when an insured peril causes their yield to fall below their guaranteed production.

Fresh market vegetable growers can insure their crops in either yield-based plans or acreage-loss plans:

- For yield-based coverage, growers receive a payment after harvest when an insured peril causes their yield to fall below their guaranteed production on all acres.
- For acreage-loss coverage, growers receive a payment when an insured peril causes severe yield reductions on an acre-by-acre basis.

For unexpected, large declines in income...

Enrol in [AgriStability](#).

AgriStability covers a grower's farm as a whole, rather than one commodity at a time. If a grower's margin falls below 70 per cent of their recent average, AgriStability helps to offset the difference. AgriStability gives growers peace of mind when they need it most.

For small declines in income...

Enrol in [AgrInvest](#).

AgrInvest allows growers to make investments to help mitigate their risk. Growers can deposit up to 100 per cent of their allowable net sales into a bank account, and the government adds to their contribution. Growers can then withdraw funds at any time. AgrInvest is funded by federal and provincial governments and is delivered in Ontario by Agriculture and Agri-Food Canada (AAFC).



News

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What happens after DON damage is reported

November 9, 2018

DON (deoxynivalenol) continues to cause worry and uncertainty for corn producers in the province. Agricorp is committed to providing up-to-date, accurate program information to help customers understand how Production Insurance coverage works in their individual situations. At the same time, Agricorp is working with industry to understand markets that are changing daily, before making difficult decisions that could have repercussions for multiple industries.

As of today, 1,300 customers have called Agricorp to report damage due to DON. These customers have been asked to collect and document **DON samples, tests and rejections** to quantify the loss and to support any claims. And they now have important decisions to make.

Know your claim position first

Before making a decision about what to do with affected crop, producers need to understand their Production Insurance claim position. It is essential to note that higher yields can offset low-yielding fields affected by DON, and that this may not result in a payment. Adjusters are currently having these important conversations with affected customers to help them understand how Production Insurance coverage works. Producers can also read Agricorp's feature sheet

 [Understanding Coverage for DON](#) for an example claim calculation.

How claims work after harvest

Whether producers store their crop while waiting for a market, find an alternative market, or focus on harvesting their marketable crop first, Production Insurance coverage is the same. Here's what producers who are enrolled in Production Insurance need to know:

- They are covered for losses that occur until harvest.
- Once the loss is quantified, Agricorp will keep their claim active until it is determined whether there is a market and the final yield is known – even if that determination comes after December 15.
- Any claim must be finalized by March due to the risk of further DON development in warmer temperatures.
- Damage that occurs as a result of storage practices is not covered.

Informational update for Agricorp

I wrote informational updates for farmers from Agricorp on a monthly basis. They were all published in the Ontario Farmer newspaper.



What's New

A monthly update for producers

Connecting producers with programs

1-888-247-4999 | agricorp.com

Securing your coverage for 2021

Farmers face different challenges each year. Now is the time to review coverage options to make sure they meet the current needs of your farm business.

Spring Policy coverage for Production Insurance

If you are considering Production Insurance for the first time, contact Agricorp to learn more about signing up. Existing customers are now receiving their renewals in the mail.



Customers have until May 31 to make coverage changes. If you have forage rainfall coverage, your timelines are a bit different because rainfall data collection begins in May. For forage rainfall, the last day to make coverage changes and pay your premium is May 17.

Full 2021 details on these and other updates are on agricorp.com

- ▶ **On-farm labour disruptions due to COVID-19** – For the 2021 program year, coverage has been extended for production losses caused by on-farm labour disruptions due to COVID-19.
- ▶ **Same insurance. New look.** – To make it easier to do business with us, your renewal notice and Contract of Insurance have been refreshed.
- ▶ **Coming soon: Improved online acreage reporting** – It will be easier, mobile friendly and there is no form to download. Go to agricorp.com/acreage after May 1 to get started.

AgriStability program changes

AgriStability provides affordable, whole farm coverage. Recent program changes offer you even more support:

- ▶ Removal of the Reference Margin Limit (RML), effective for the 2020 program year, increases the level of support for farms with lower allowable expenses.
- ▶ The deadline to enrol in AgriStability for 2021 has been extended to June 30, giving farmers more time and flexibility to make business decisions and assess their program coverage needs.



Stay tuned to agricorp.com for more information about AgriStability.

Risk Management Program

Agricorp is sending renewal packages to customers a bit later than usual this year. The later timing will not have an impact to coverage, and customers do not need to do anything at this time. We can assure you that your coverage will be in place. If you have any questions after receiving your renewal package, please call or email us at contact@agricorp.com. Thank you for your patience at this time, and we encourage you to visit agricorp.com for the latest program information.





An agency of the Government of Ontario

What's New

A monthly update for producers

Connecting producers with programs

1-888-247-4999 | agricorp.com

2018: Year in review

2018 has been an unpredictable and difficult year for many farmers across Ontario. Our focus this year has been on helping farmers understand programs and on making things a little easier for our customers. As the year comes to a close, we want to thank you for your active participation in the business risk management programs we deliver.

In the spring, many farmers had a late start to planting, as much of Ontario faced snow and cool temperatures into April. Fortunately, warm and sunny days in May allowed producers to get their crops in the ground. For those who faced challenging planting conditions, Production Insurance helped by paying \$8.6 million in reseeding payments.

During the growing season, farmers across the province saw prolonged periods of both dry and wet weather. This resulted in **forage producers** receiving \$3.4 million in insufficient rainfall payments and nearly \$1 million in excess rainfall payments for the forage rainfall plan. Wet weather towards the end of the growing season caused a rise in the amount of **DON** (deoxynivalenol), mainly in western and southwestern Ontario, resulting in difficulties for

corn producers and the industry as a whole. We will continue to work with farmers into 2019 as the situation continues.

The Canadian Agricultural Partnership agreement on agricultural policies and programs came into effect this year as the new policy framework for programs like AgriStability and Production Insurance. With this agreement came changes to **AgriStability**, most notably for customers who trigger the reference margin limit. This change guarantees a producer at least 70 per cent of their average net income (their reference margin) – no matter how low their expenses are.

Livestock producers are especially impacted by fluctuating markets, which can affect their net income. This year they received \$4.5 million in 2017 AgriStability payments with 40 per cent going to swine producers. **Greenhouse growers** received \$3.6 million in 2017 AgriStability payments.

As we get more information, 2018 programs will continue to respond into the new year with payments going out for Production Insurance, the Risk Management Program, and AgriStability.

Season's greetings



Agricorp wishes you a happy holiday season. Our holiday hours are:

December 27, 28 & 31 - 8:30 to 4:30

(Our office is closed on December 25, 26 and January 1.)

Important dates



AgriStability

Dec 31 Apply for a 2018 interim payment

Pay 2018 fee with late penalty

Blog writing for a client

8 Tips for easing separation anxiety

Raising kids is a big responsibility and in the age of social media and easily accessible information, parents can often be overwhelmed with feelings of guilt and inadequacy.

A major contributor to that feeling is separation anxiety; when a child starts throwing fits whenever their parent is not around.

You may wonder, “Am I doing something wrong? That mom in my Facebook group said her baby will happily play by herself for hours on end.” Two things to keep in mind.

First, never compare yourself to mothers on social media. Much like everything else on social media, you only see the best pieces of someone’s life.

Second, separation anxiety is completely normal and a sign of a healthy relationship.

Separation anxiety typically starts around 6-8 months, when your baby starts to realize that things exist even when they’re not in sight. It’s a cognitive milestone known as “object permanence”.

As your baby begins to grasp this concept, they realize that if you are not there, you’re elsewhere and you might not come back. That’s what happens in their brain when they suddenly start having fits every time you leave the room. It’s normal and it’s a sign that your child is learning. But, this also means leaving them with someone else can be a problem.

If you’re struggling with a child like this, here are some suggestions to take the edge off.

1. Lead by example

Your child follows your cues. If you’re not willing to let them out of your sight, they probably don’t feel safe without you. Designate a room where they can explore and play without your direct supervision. It’s a small adjustment, but it has a tremendous effect.

2. Don’t avoid it

Learning about separation and reunion is an important milestone for your child. Let them know that it’s okay for them to get upset and reassure them that you’ll always come back.

3. Start slow

Once your child understands that they’ll be spending time with someone else, make it a short outing. Plan to spend around an hour away from home for the first few attempts.

4. Start with someone familiar

Kids typically do better with a grandparent or family friend who they’ve already grown to trust.

5. Stick around for a while

After your parent, friend, or whoever is watching your child arrives, hang around for a half hour or so. Seeing that this is someone you’re familiar with helps reassure your child that they’re trustworthy.

6. Face the music

I’m sure many of us have attempted to distract our toddlers and sneak out the door without saying goodbye. But, even if it provokes some tears,



it’s important for your child to understand that you’re leaving and that you will be back.

7. Establish a routine

A predictable goodbye routine helps your child recognize and accept the situation. A set number of kisses, a memorable phrase, and a clear indication of when you’ll be back should be just right.

8. Speak in terms they’ll understand

Tell them when you’ll be back in terms of their schedule, like after nap time, before bed, or after dinner.

These techniques are suggested for children dealing with everyday separation anxiety. There is a condition called Separation Anxiety Disorder, which is more serious. If you suspect your child might be afflicted with this, you may want to speak to your pediatrician.

But, for run-of-the-mill fit-pitching when you try to leave the house, these tips should go a long way.

News writing for the Guelph Mercury Tribune

Puslinch author and donkey sanctuary founder publishes first book

COMMUNITY Apr 12, 2017 by Lori Christmas Guelph Mercury



If you have ever taken a drive down Concession 4 in Puslinch, you would have passed by the Donkey Sanctuary of Canada (DSC), home to over 70 donkeys and mules.

The DSC takes in donkeys that have been neglected, abused or that just simply can no longer be cared for by their owners. Donkeys that come to the sanctuary are given a lifelong home, 100 acres of land to roam on, and high quality care.

Sandra Pady is the founder of the DSC. The sanctuary first opened in 1992.

“I started to take in animals and before I knew it, over a six-month period, I had 15 donkeys and it was then that I learned about sanctuaries and I just decided to start one,” she said.

After 25 years, the sanctuary has grown exponentially. Pady, who recently retired, decided to write a short novel about her experiences with donkeys and why she decided to start the sanctuary in the first place. The novel is entitled: *The Donkeys and Me: A Memoir*.

“When I retired, I knew I was going to do some

writing but for the first year nothing really fell into place,” Pady recalls about her personal writing process.

“One day I listened to someone who said, ‘you know, the only way to do this is to sit there and do it everyday,’ so I started doing that and the stories just started to flow,” she said.

One of the main reasons Pady decided to write a book was to tell her story and to explain why donkeys were important to her.

“My love for donkeys is all a part of my love for animals in general. I have always attended to what sort of condition animals

are living in,” Pady said.

The DSC’s website states that donkeys are often the forgotten equine and therefore a sanctuary for the animals is quite necessary.

Pady said she wrote her novel to not only have her story reach a bigger audience but to also inform people on her opinion about proper animal care. “I have very strong opinions about animal care and the quality of animal care that should be given, so I’m using the book to share my ideas and philosophies,” Pady said.

The novel is filled with anecdotal stories about several donkeys that impacted Pady’s life, as well as photographs of the animals. It is meant to entertain and educate.

“I hope the reader will have a very pleasing informative experience while reading it,” Pady said. The *Donkeys and Me: A Memoir*, is a short novel including the years before the donkey sanctuary was founded. Pady said that the hardest part about writing the book was leaving out informa-

tion and stories that she might have wanted to include had she made the decision to make the book longer.

“Sifting through all the things that happened in my life was really challenging,” she said.

“But it was a very pleasurable experience because I was telling my story and I love this story.”

In the future, Pady plans to write another novel about the sanctuary and its day-to-day operations. She would also like to include more stories about individual donkeys.

The success of the DSC would not be possible without all of the volunteers that work there, Pady explained.

“It is an overall combined effort that is how this place exists and is so successful,” she said.

Over 40 people volunteer at the sanctuary at least once a week with another 125 other volunteers that help out a couple of times a year on the sanctuary’s busiest days. One of those days is Donkey Day.

“We’ve always described Donkey Day as a day in the country for animal lovers of all ages and that’s really what it is,” Pady said.

Donkey Day occurs once a year and attracts over 3,000 people to the sanctuary.

Pady is passionate about Donkey Day and said: “We see it as our main work to educate and inform people about matters of animal welfare and animal care.”

This year, Donkey Day will be on June 11 from 10 a.m. to 4 p.m. The DSC is also open every Sunday in May to October from 10 a.m. to 3 p.m. and on Wednesdays in July and August.

Declining enrolment impacts Ontario colleges

By Lori Christmas

A recent report on the fiscal sustainability of Ontario colleges states that if colleges make no effort to increase revenue and decrease costs, they could be facing an overall debt of \$1.9 billion by 2024-25.

The report, by PwC (PricewaterhouseCoopers) Canada, states that there are four main factors that need to be considered for change. These factors are grant funding, domestic tuition, labour costs, and international enrolment. Because of the overall increase in costs and a decrease in enrolment, colleges are facing several issues.

"Given the size of the projected deficits, there is likely no single measure that colleges and policymakers can realistically take to ensure their future fiscal sustainability," the report states.

Consultants with PwC Canada are suggesting that colleges act aggressively and make a variety of changes to balance the budget. PwC suggests government support be increased in the form of grant funding.

An annual rate of 2.1 per cent is suggested for grant funding, while a 6.2 per cent increase on domestic tuition fees is proposed. PwC also suggests that there be a decrease in staffing levels of 13.1 per cent by 2024-25.

Because fewer domestic students are choosing to attend colleges, schools will need to increase international student enrolment annually by 7.1 per cent, the report mentions.

The projection is far worse for smaller colleges generally in rural areas, such as Loyalist College.

President of Loyalist College, Dr. Ann Marie Vaughan, says that what Loyalist and other similar colleges need is a grant for small, northern and rural colleges.

"There needs to be a certain stability in funding in order to be able to offer a program mix, for us to look at new programs, to shift our programs to constantly ensure that we are current and we're offering students opportunities that are going to lead to employment," Dr. Vaughan said.

It is apparent that fewer students are choosing rural schools and that more young people are following the trend of urbanization.

Heather Williams, the president of the student government at Loyalist, suggests that one reason why fewer stu-



Photo by Lori Christmas

Ontario colleges are at risk of being in an accumulative debt of \$1.9 billion by 2024-25 if they make no changes, because of declining enrolment. The demographics are far worse for small rural colleges like Loyalist College.

dents are choosing schools such as Loyalist is that "students may feel that there is a lack of opportunities in rural areas."

Williams says that this could affect the small city of Belleville.

"It will likely have a negative impact on local businesses as well as local manufacturers who rely on skilled trade workers."

Dr. Vaughan agrees that fewer students at Loyalist would have a large impact on the area.

"If you look at Loyalist, it has a real direct correlation to the regional economy and almost everywhere I go, I meet Loyalist graduates. A decrease in enrolment is going to put less graduates in to fill necessary positions within the local

economy," she says.

Over 60 per cent of graduates from Loyalist stay in the region.

Domestic enrolment at small colleges like Loyalist has been steadily decreasing since 2009-10. The report says that colleges in the north are more likely to see a greater decline in enrolment between the years 2015-2025, unlike colleges located in the GTA, which are expected to see a small increase of 0.6 per cent. Northern colleges will see an anticipated decline of 16.8 per cent.

Because a certain amount of a colleges funding is from grants from the provincial government, a decline in students enrolling from Ontario will lead to less grant funding.

In small colleges, in 2014-15, the domestic student population was 27,109. In 2024-25, it is projected to be 24,341, a -1.1 per cent change, according to the report.

On the other side of things, there will be a two per cent increase in international students at all colleges.

"We have to look at program delivery in order to be able to find opportunities for students that wouldn't traditionally have been in our catch like international students and students from other parts of the country that might be thinking about Loyalist. I think we need to broaden our perspective and how we recruit," Dr. Vaughan says.

The future for Ontario colleges is not looking bright if things do not change

but Loyalist College is working towards a better future.

Dr. Vaughan said that Loyalist has been working hard to collaborate with other colleges, as well as thinking differently about how Loyalist is delivering programs.

"Long-term stability will mean an infusion of extra resources but I'm happy to say that we have efficiently looked at how we can do things while not compromising the service to the student," Dr. Vaughan said.

"It's wonderful to see that through this difficult time we have still maintained our complete focus on the student and that's essential no matter what's happening."

Blog writing for my personal blog

5 Reasons to go camping in Algonquin Park

Updated: Nov 9, 2018

I've been going to [Algonquin Provincial Park](#) basically as long as I've been able to walk and I have to say that it is one of my favourite places on earth!

There is something about breathing in that fresh northern air that keeps you coming back year after year. Here are five reasons you should visit Algonquin Park...

1. The beautiful views

Algonquin is a nature lovers paradise. Spring, summer, winter or fall, there are beautiful sites to see no matter where you go in Algonquin. My personal favourite is camping in the fall. The colours are exquisite and really can't be compared to the colours we get in the city. Sunrises, sunsets, fog, the freaking northern lights? Nothing can beat this place in my mind! Algonquin's beauty is endless.



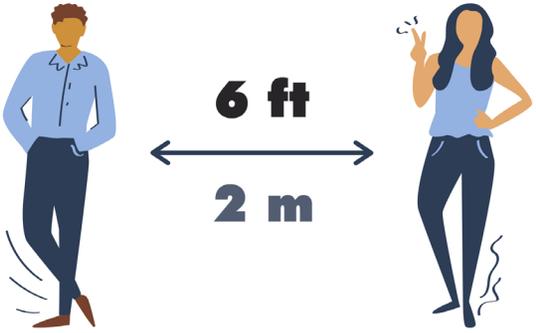
To read the full blog visit:

www.lorichristmas.ca/post/5-reasons-to-go-camping-in-algonquin-park

*GRAPHIC DESIGN
SAMPLES*

Posters created for Yonge-Dundas Square

PLEASE KEEP YOUR PHYSICAL DISTANCE



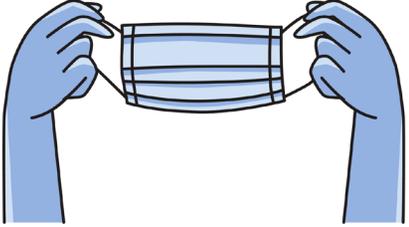
6 ft
2 m

PHYSICAL DISTANCING MEANS KEEPING 6 ft (2m) APART FROM OTHERS.

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PLEASE WEAR A FACE COVERING IN PUBLIC WHEN IT'S HARD TO MAINTAIN DISTANCE



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INDIE FRIDAYS
the interviews
PRESENTED BY YONGE-DUNDAS SQUARE

INTERVIEW WITH
TROY JUNKER

PREMIERS FRIDAY, OCTOBER 30 AT 8PM
LISTEN ON YOUTUBE



WITH HOST
RUDY BLAIR



INDIE FRIDAYS
the interviews
PRESENTED BY YONGE-DUNDAS SQUARE

A 10-WEEK VIRTUAL INTERVIEW SERIES WITH SOME OF THE BEST TORONTO ARTISTS

RUDY BLAIR INTERVIEWS: MONOWHALES



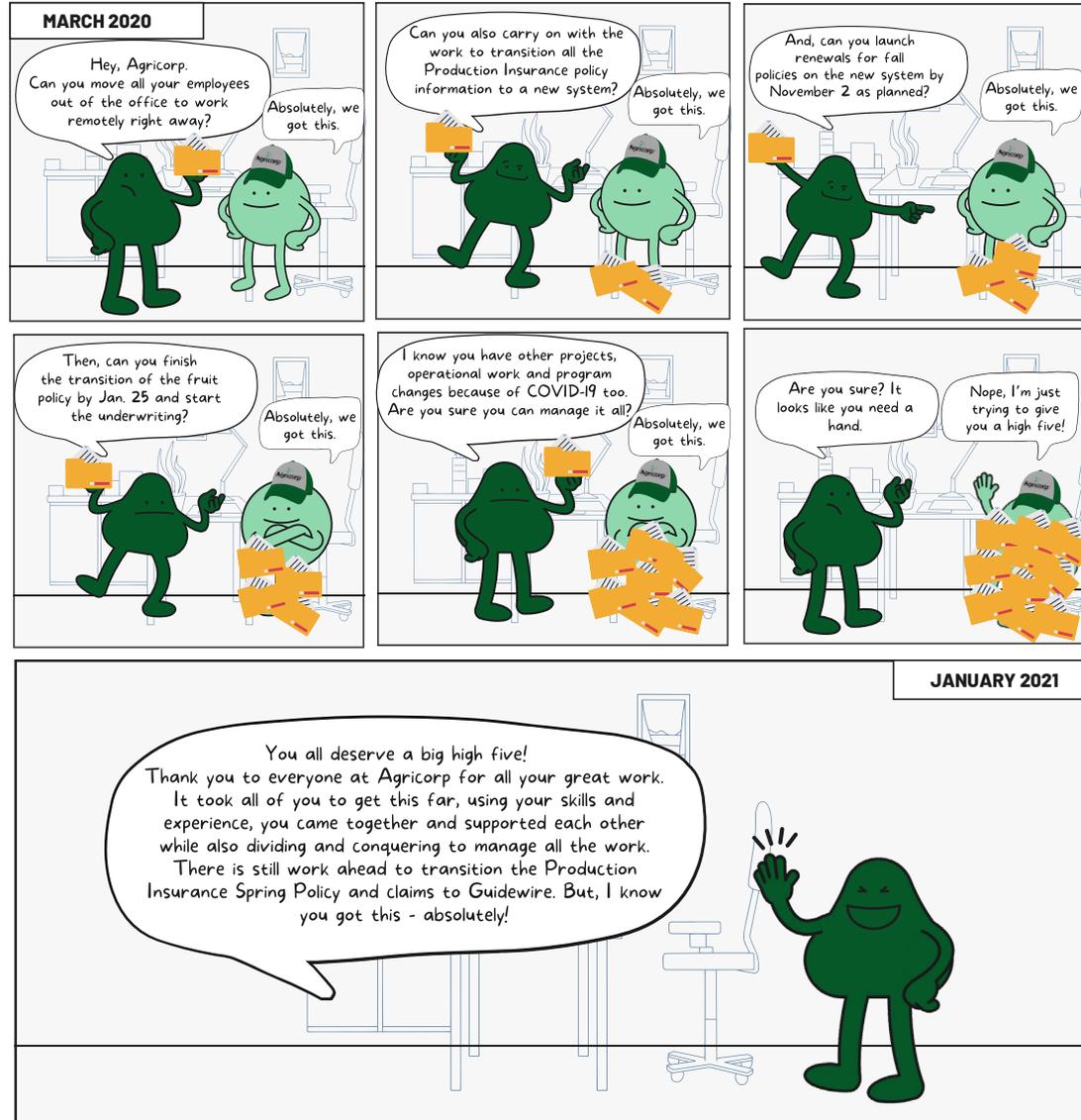
NEW EPISODE EVERY FRIDAY AT 8PM LISTEN ON YOUTUBE



Comic created for Agricorn

Introducing:

AGRICORP'S ADVENTURES



Infographics created for Agricorp

Production Insurance helps with replanting costs

This planting and growing season, Ontario saw prolonged periods of both dry and wet weather. The weather variability led to a wide range of crop conditions, stressing the importance of risk management programs.

In many parts of the province, Production Insurance was there to help farmers with the costs of replanting (see "Highlights of 2018 spring payments"). Overall, reseeded payments were 25 per cent lower than the five-year provincial average; however, crops and regions that were especially affected saw significant payments.

The majority of reseeded payments went to replanting soybeans in southern Ontario and winter wheat in western Ontario. Production Insurance customers who were unable to plant received unseeded acreage benefit (USAB) payments totalling nearly \$700,000.

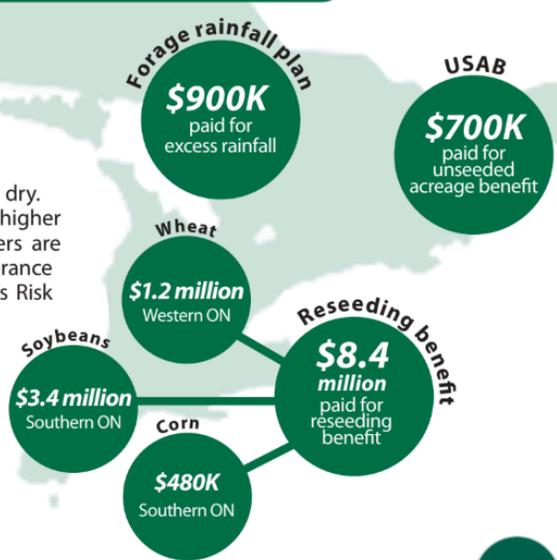
Forage producers were also impacted by the cool, wet start to the planting season, resulting in \$900,000 in payments for excess rainfall.

As the season progressed conditions became hot and dry. Payments for insufficient rainfall are expected to be higher than average, highlighting the variability that producers are faced with during the growing season. Production Insurance and other programs, such as AgriStability and Ontario's Risk Management Program (RMP), are in place to help farmers deal with the impacts of challenging weather and other farm risks.



Winter wheat yield maps
Visit agricorp.com to see the outcome and claim prices for 2018 winter wheat.

Highlights of 2018 spring payments



Important dates

Production Insurance
Oct 31 Last day to report yields for spring grain, canola, spring wheat, mustard oats and barley
Oct 30 Last day to enrol for asparagus

RMP for livestock
Oct 31 Report sales for Q3

Check your inbox

- SDRM participant packages
- Production Insurance:
 - Fall-seeded renewals
 - Forage rainfall payments



Why 1 in 2 reports are submitted online



The last day to report your grains and oilseeds acres for Production Insurance, submit your AgriStability claim form, and submit your sales report for the Risk Management Program (RMP) is fast approaching, and it can all be done online. Last year, 43 per cent of program reports were made online. Here's why:

- It's convenient**
You can use online reporting at your convenience – anywhere, anytime. It's quick, it's easy, and it's available 24/7.
- Forms are pre-filled**
When you submit your forms online, last year's information is already pre-filled in many cases. And, if you aren't able to submit a form all at once, you can always save it and pick it up where you left off.
- It's secure**
Agricorp.com uses trusted security technology. By submitting online, fewer people handle your information.
- It reduces mistakes**
There are built-in checks that tell you if you missed anything or entered the wrong type of information.
- It reduces paperwork**
When completed online, forms can't be misplaced, they're available wherever you are, there are no mailing hassles, you get automatic confirmation, and it reduces paperwork.

Graphics created for Agricorp's communications materials

Farm Property Class Tax Rate Program



Agricorp
An Agency of the Government of Ontario

Feature Sheet

One way the Government of Ontario supports agriculture is through the Farm Property Class Tax Rate Program, also known as the "Farm Tax Program." Your farmland will be taxed at no more than 25% of your municipality's residential property tax rate, if eligible. Your farm residence and one acre of land surrounding it are taxed at your municipality's residential rate. Agricorp, the Municipal Property Assessment Corporation (MPAC) and municipalities work together to administer the Farm Tax Program. Your property tax rate is provided by your municipality.

Who administers your farm property class tax rate?

MPAC
assesses your property as farmland and determines its value.

Information about your property assessment
mpac.ca
1-866-296-6722

AGRICORP
automatically sends you an application to assess eligibility when you buy farmland.

Information about enrolment
agricorp.com/farmtax
1-888-247-4999

YOUR MUNICIPALITY
applies the farm property class tax rate to your property tax bill.

Information about your property tax bill
Ministry of Municipal Affairs and Housing
mah.gov.on.ca
1-866-220-2290

Eligibility requirements

- ✓

MPAC has assessed your property as farmland.

The Municipal Property Assessment Corporation (MPAC) classifies your property based on requirements set by the Government of Ontario through the Assessment Act. MPAC completes a province-wide assessment every four years, with notices sent to all property owners.
- ✓

Your property is used for a farm business.

Your property is actively being farmed by yourself, a tenant farmer or both and generates an annual gross farm income of at least \$7,800. All farm income and expenses need to be filed with the Canada Revenue Agency. An annual gross farm income exemption may apply.
- ✓

The farm business on your property has a valid FBR number.

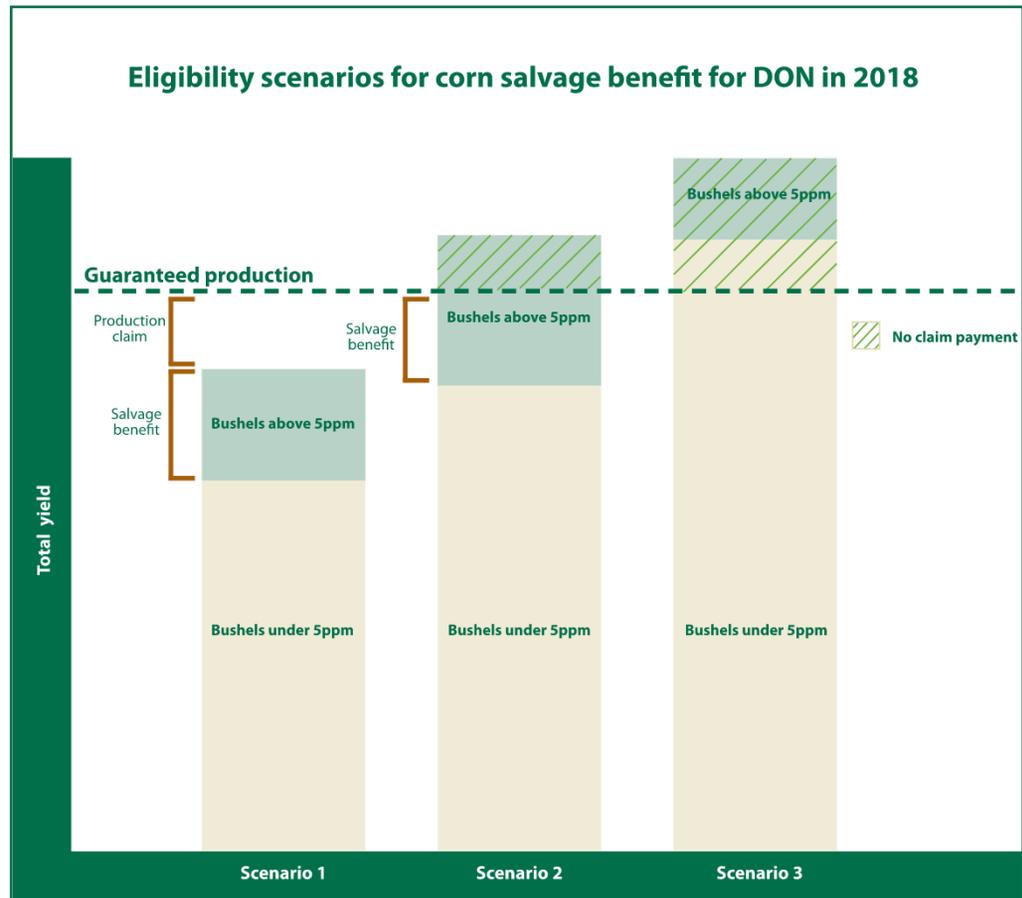
Ontario farm businesses that gross \$7,800 or more in annual farm income are required by law to register their businesses with Agricorp each year under the Farm Business Registration (FBR) program. An exemption may apply.
- ✓

The property is owned by Canadian citizens or permanent residents.

If the property is owned by a corporation, more than 50 per cent of the voting shares need to be legally owned by individuals who are Canadian citizens or permanent residents of Canada. Requirements for other ownership types can be found in the Assessment Act and Ontario Regulation 262/96.

Agricorp • Feature Sheet • Farm Property Class Tax Rate Program 1

I created the graph below to explain an extremely complex insurance policy in a more understandable format. This was used by Agricorp's program delivery staff and insurance adjusters to explain this policy to their customers.





An agency of the Government of Ontario

Who has time for cheques?



You have enough to do without the hassles of cheques. Sign up for direct deposit by calling Agricorp or go to agricorp.com/directdeposit.

Direct deposit – it's FAST, it's EASY, it's RELIABLE.

Advertisement created for Agricorp's direct deposit campaign

Buttons created for agricorp.com

2019 crop season
Program support for
producers

What you
need to
know about
coverage at
every stage

We're here
to help

2019 AgriStability

See what
AgriStability
offers

Learn
more

Farm Property
Class Tax Rate Program

For farmland
owners

Learn
more

Magazine of portfolio images

ZWEI

Portfolio images
from photojournalist,
Lori Christmas



“
THINK
THINK
SHOOT
”



Poise | Haltung
Outside the Sandra Amodeo Dance Studio in Marlboro, senior dancer Elyse Reynolds demonstrates an intricate ballet pose.

Focus | Fokus
Mouglun, a camper at Olympia Sports Camp, serves the ball to her opponent in a tennis match.



Strength | Stärke
A gymnastics camper at Olympia Sports Camp poses on the balance beam.

“ **PHOTOJOURNALISM** IS THE MARRIAGE OF WORDS AND PICTURES ”
—Scott Brinkley



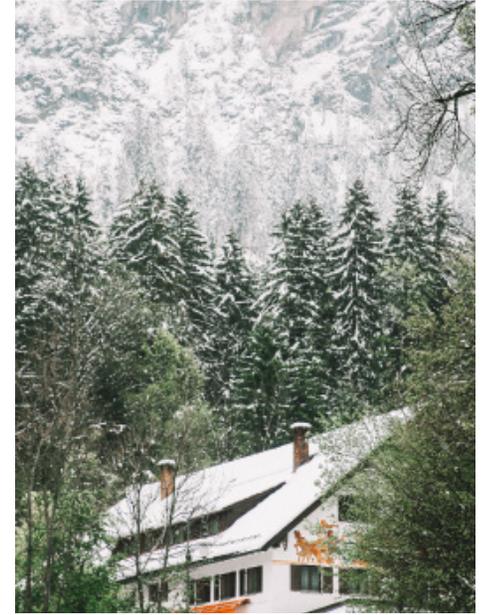
Connect | Verbinden
Prime Minister Justin Trudeau responds to a question asked at a city hall at Belleville Empire Theatre. “Being able to come out and spend an evening with you is essential to keeping connected,” Trudeau said.



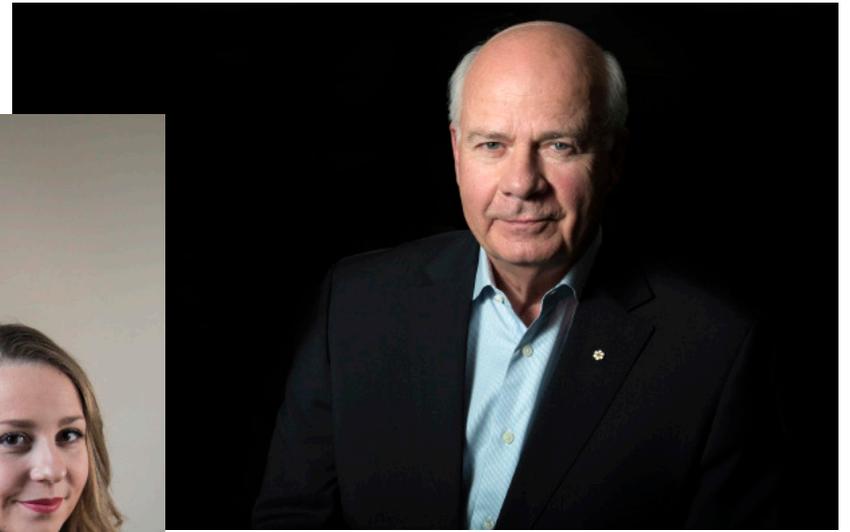
Respect | die Achtung
A woman places a poppy on the National War Memorial following the Remembrance Day ceremony in Ottawa.

PHOTOGRAPHY + VIDEOGRAPHY
SAMPLES

Feature photography



Portrait photography

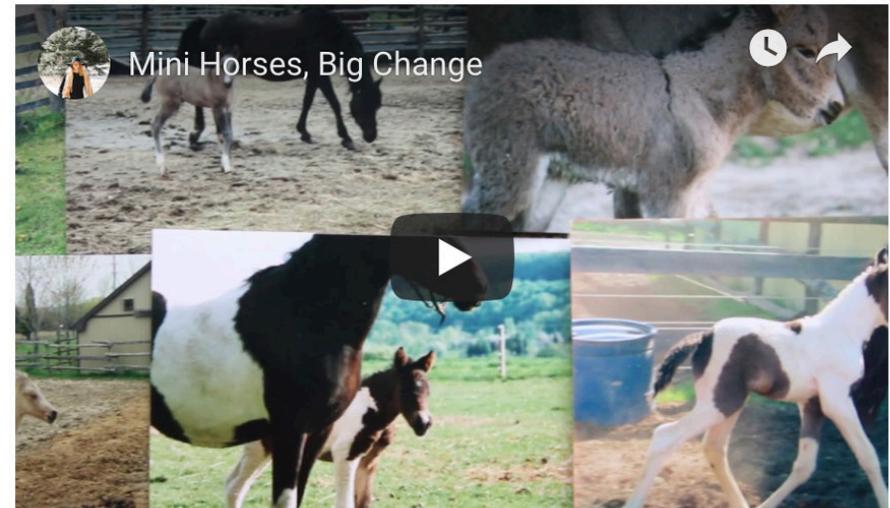
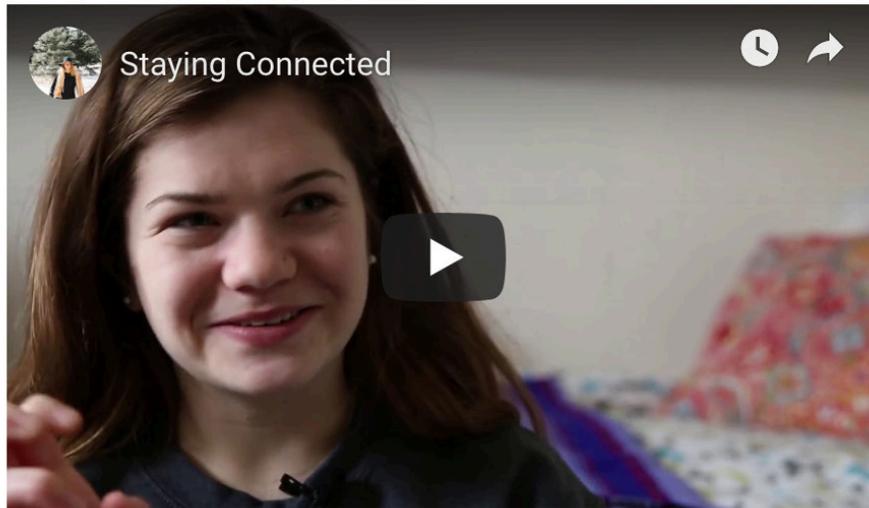


Videography

To view the short videos I have produced, filmed and edited, please visit the link below.

www.lorichristmas.ca/video-gallery

[documentary]



[promotional]



Stills of clips I shot for Nestlé recipe video



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