Halton Region maintains sparkling credit rating

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A recent research update from one of the world's most prominent financial ratings agencies has reaffirmed Halton Region as one of the province's top municipalities in terms of credit worthiness.

In a release sent on July 12, the region said S&P Global Ratings has affirmed the regional government's AAA credit rating the agency's highest rating.

"Halton's top credit rating is essential to maximizing investments in our community," said Halton regional chair Gary Carr in the release.

This exclusive distinction has become increasingly rare for jurisdictions around the world, and it is the direct result of our diligent planning and transparent reporting.

It helps us maintain our strong long-term financial position and keep taxes low while supporting a high quality of life for all," he

According to the release, the rating helps the region and its municipalities fund major projects and initiatives at the lowest possible borrowing costs.

S&P highlighted a number of factors in its research and analysis of the region's credit health:

"The research update al-

so notes the positive results of Halton's Strategic Action Plan, balanced operating budgets and history of strong financial performance, describing a stable outlook for the region," added the release.

This is the second AAA rating Halton has received in 2017, with Moody's Investors Service also issuing a AAA rating for the region in January.

The region has maintained Moody's top rating for the past 29 years.

S&P highlighted a number of factors in its analysis of the region's credit health:

- strong, well-diversified and growing local economy integrated within the GTA.
- strong financial management with well-defined, prudent financial policies, robust annual budgets and transparent financial statements.
- strong and stable budget performance, low debt burden and low contingent liabilities
- exceptional internal liquidity and access to external liquidity for refinancing needs.

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:Is thumb sucking bad?

*Yes and no. First, it must be understood that thumb sucking is a "natural reflex". An ultrasound test on a developing baby will often show him or her sucking a thumb. When this habit goes on for too long, however, orthodontic problems can often occur. By the age of six or seven, the child's permanent teeth are just beginning to arrive. Before then, thumb sucking will cause few problems. After permanent teeth arrive, abnormal pressure from the thumb can cause the front upper teeth to become "bucked". The bottom front teeth then become crowded backward. A misalignment of the teeth occurs. So, how do you stop thumb sucking for your four or five year old? Some have found gloving the hand, dipping the thumb in vinegar and increased attention to the child help. In the end, though, treatment depends on how long and often the thumb sucking occurs. To avoid any permanent damage, don't delay your attempts to stop this habit.

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