

TIME TO HONOUR CANADA'S HEROES

WE MUST CONTINUE TO RECOGNIZE OUR VETERANS' SERVICE AND SACRIFICE, WRITES GARY CARR



GARY CARR
Column

On Remembrance Day, Halton residents and Canadians across the country will honour our nation's veterans for the great sacrifices they made in service.

Although we are not gathering physically this year, it's important that we continue to recognize Canada's veterans.

Throughout history, Canadian soldiers have bravely protected our rights and freedoms. Their efforts have helped protect civilians around the world, and they ensured freedom and security for Canadians at home.

On Remembrance Day, we remember these soldiers and all those who gave their lives in the First and Second World War, Korean War and the war in Afghanistan, as well as in ongoing peacekeeping missions and exercises.

This year, we also recognize 75 years since the end of the Second World War and remember the sacrifices made during this time.

Today, current members of the Canadian Armed Forces (CAF) continue to bring aid to areas in conflict, in addition to providing support during times of crisis at home.

In 2020, the CAF provided essential support for Canadians during the COVID-19 pandemic. At the Canadian Forces Base in Trenton, Ont., members of the CAF and the Canadian Red Cross helped care for repatriated Canadians returning from high-risk locations as they quarantined on the base.

Members of the CAF also supported residents in long-term care homes in Quebec and Ontario by providing essential assistance with operations, coordinating medical care and supporting staff and residents. We are grateful for their efforts and dedication to keeping Canadians safe and healthy during the pandemic.

On Nov. 11, we will honour and recognize the service of Canada's veterans, and we will never forget the price they paid so we could build the strong, inclusive and peaceful society. I encourage you to wear your poppy to honour the bravery of Canada's Armed Forces, both past and present.

To find a location that's safely selling poppies during COVID-19, or to purchase a non-medical mask or other items from the Royal Canadian Legion's online Poppy Store in support of Canada's veterans, please visit www.legion.ca.

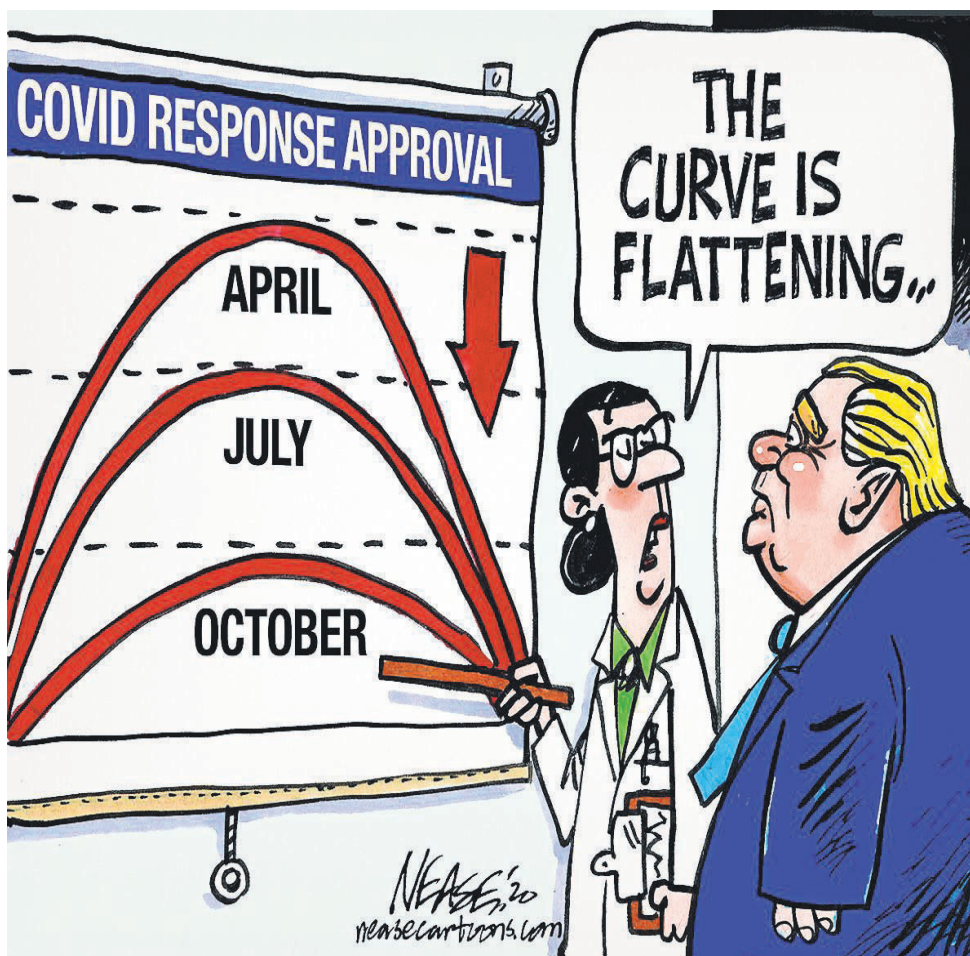
Thank you to our veterans and soldiers for helping keep Halton a great place to live, work, raise a family and retire.

Gary Carr is regional chair of Halton Region. To contact him, email gary.carr@halton.ca.

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BEWARE OF THE FINANCIAL SINKHOLE



PETER WATSON
Column

Things you purchase are often priced in a manner that is too good to resist. That is a significant financial risk.

Buying a car is a perfect example. Assume you are in the market and find a car you like, and the selling price is \$35,000.

Perfect, except for one thing. You do not have \$35,000.

You know that and so does the company trying to sell you the car.

This is where our modern world of commerce is quite creative.

The sticker price is too high; however, the monthly payments seem much more reasonable.

Considering what the cost is every two weeks and suddenly, the idea of buying a new car seems like a bargain.

The fact that you already own a perfectly good car that has many years left is not a consideration. A bargain is hard to resist.

This type of pricing logic on cars, the newest and latest cellphone, and hundreds of other things that you can purchase, is the equivalent of a financial sinkhole.

Often what you purchased was not necessary or there were less expensive options.

Financial planners often encourage clients to use a monthly purchase plan to their long-term benefit. Not to the advan-

tage of the company that wants to sell you something.

Each month, an amount of money is automatically taken from your bank account and invested.

That money can compound and grow and eventually be used, for example, to assist with the post-secondary education of your children or plan for a financially comfortable retirement.

Beware of the temptation of building up monthly payment obligations that could harm your financial security.

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