

AN AMAZING SCIENTIFIC BREAKTHROUGH

COVID-19 VACCINES REPRESENT HOPE FOR US ALL, WRITES TED ARNOTT



TED ARNOTT
Column

What began in a laboratory as a shot in the dark has miraculously been converted into life-saving shots into arms all around the world.

The development of safe and effective vaccines to combat COVID-19 represents the most amazing and important scientific breakthrough of our time.

The vaccines also create a foundation for hope that a return to normal for all of us is possible, and may very well be on the horizon.

Across Canada, the vaccine rollout has at times seemed slow and sporadic. There have been supply issues, shipments promised that were delayed or weren't delivered in full, and frustrating logistical challenges.

But through extraordinary effort and organization, 40 per cent of Ontario's adult population has now received at least one dose of vaccine. Ramping up, the Region of Halton deserves credit for developing the capacity to book 7,200 vaccine appointments a day, assuming there's been consistent and steady supply.

As the supply of vaccines continues to improve, the administration of the vaccines will continue to accelerate.

In consultation with Halton Public Health, those who need them the most got them first, and we are nearing the point where all adults can register for their shot.

COVID-19 vaccines do not cause a coronavirus infection. Instead, they serve to strengthen your immune system, enabling you to better fight off the infection if you encounter it.

It bears repeating: The best vaccine is the one you can get as soon as you can when it's your turn.

Pfizer-Biotech, Moderna, AstraZeneca and Janssen (Johnson & Johnson) vaccines have all been approved by Health Canada. We can have firm confidence that these vaccines are safe and effective, and will provide good protection against COVID-19.

To the extent we all continue to listen to the public health advice we now know so well, the pandemic will end sooner.

And to the extent we roll up our sleeves to be vaccinated, we are saying 'yes' to getting our lives back again and, as with wearing a mask, doing our part to keep ourselves and others safe.

For more information on vaccine bookings in our community, you can visit www.halton.ca/For-Residents/New-Coronavirus/COVID-19-Vaccines

Ted Arnott is the MPP for Wellington-Halton Hills. He can be reached at ted.arnott@pc.ola.org.

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SNAPSHOT



Tony Fortunato photo

A black squirrel searches for food in a backyard in rural Georgetown. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

MANAGE FAMILY FINANCES AS A PARTNERSHIP

BOTH PARTIES SHOULD BE WELL INFORMED, WRITES PETER WATSON



PETER WATSON
Column

Today, a case study.

A couple has been together for decades, and over the years they have divided household tasks. For the purpose of this article, we will assume the man is responsible for household finances, including investments.

Sometimes one person takes the lead on financial matters. That is likely how

other household tasks have been assumed.

On the surface, from a woman's perspective, that is a kind gesture. Her financial goal could be to maintain their comfortable lifestyle while avoiding the details.

There is one problem.

Women generally outlive men and for many couples the woman is younger. The end result is she might live the last decade of her life on her own.

Suddenly, in the later stage of life, she inherits the responsibility for managing finances.

The act of kindness of his handling those tasks in the past suddenly becomes an obstacle.

Now, financial management is her responsibility.

We have a few recommendations.

Try and have both of you attend financial meetings. If cash flow projections are

part of your service, allow her to see how future cash flows will be available during her anticipated length of life.

Working as a partnership allows her to be familiar with family finances, which will be important if he predeceases her.

We recommend there be a written Investment Policy Statement. This explains the logic behind how their portfolio is managed to be suitable for the couple's objectives and circumstances.

A couple's life is a partnership. We encourage personal finances to also be a partnership.

Peter Watson, of Watson Investments MBA, CFP®, R.F.P., CIM®, FCSI offers a weekly financial planning column, 'Dollars & Sense'. He can be contacted through www.watsoninvestments.com.

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Web: www.mediacouncil.ca



newsroom@theifp.ca
IndependentAndFreePress
@IFP_11

WHO WE ARE

Publisher
Kelly Montague
Regional Managing Editor
Catherine O'Hara
Managing Editor
Karen Miceli
Distribution Representative
Kim Mossman
Real Estate
Kristie Pells
Regional Production Manager
Manuel Garcia
Halton Media General Manager
Jason Pehora

CONTACT US

The Independent & Free Press
901 Guelph Line
Burlington, ON L7R 3N8
Phone: 905-873-0301
Classifieds: 1-800-263-6480
Fax: 905-873-0398

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