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## E TIME TO HONOUR CANADA'S BRAVE VETERANS, WRITES TED ARNOTT



TED ARNOTT Column

For all but a very small number of us, memories of war are not first-hand.

Most of us have never been near a battlefield during wartime. But we still wear a poppy, and still pause on November 11 to remember.

We remember something we didn't experience and can only imagine. Just as we must.

Tom Brokaw wrote about 'The Greatest Generation,' who lived through the Great Depression, fought and won the Second World War and then came home to build an economic miracle.

It's sometimes overlooked that those who were alive between 1918 and 1920 also endured what was known as the Spanish flu pandemic.

It was spread around the world by soldiers returning at the end of the First World War, who unknowingly carried the virus home with them.

Then, just as today, public health authorities were empowered to take extraordinary measures to contain the spread of the influenza virus that caused the illness.

People wore masks, quarantines were or-

dered, public gatherings were restricted, schools and some businesses were closed, the Stanley Cup playoffs were cancelled, all in an effort to save lives from an invisible, microscopic enemy.

Unlike today, there was no vaccine readily available. The virus ravaged the immune systems of young adults. Undoubtedly tens of millions died.

In some respects, it was arguably worse than CO-VID-19. That is not to diminish the trial our generation has suffered in the past 18 months. Instead, it should remind us that humankind has been through this before, and worse, and emerged stronger than ever before.

I want to express my thanks to the Royal Canadian Legion, for ensuring we never forget the sacrifice of those great generations that were prepared to risk all to defend others, fighting for democracy and freedom.

Their memory inspires us. They were not fearful; they volunteered.

They were not complacent; they built.

They did not just take; they also gave.

They were not a source of hate; they loved. They did not despair;

they believed. At the going down of the

sun and in the morning, we will remember them.

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

# YOUROPINIONS

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### SNAPSHOT



A chipmunk gets up close and personal with a 'Bambi' sculpture in a garden in Ballinafad. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

# **INFLATION OVER TIME A REAL RISK**

### RISING PRICES WILL TAKE A TOLL, WRITES PETER WATSON

Inflation is a hot topic these days.

People are concerned about the increased cost of groceries and higher price of gasoline. There is always the risk that when homeowners renegotiate their mortgage, interest rates will be higher.

Inflation decreases the purchasing power of your money. The impact can be devastating.

If you are planning to have a financially secure retirement, there is a real risk that the purchasing power of your money will be greatly diminished.

As an example, let's consider how much people earned years ago to how much things cost today.



PETER WATSON Column

Many baby boomers started their career at an annual salary that in today's value of a dollar would account for about a one-month cost in a retirement home.

The longer from now that your money is needed — for example, retirement — the more the decline of purchasing power of a dollar is a risk.

Our recommendation is to estimate the cost of items in the year of your anticipated purchase. Ask your financial adviser to review your potential living costs over the anticipated length of your life, an analysis that includes an annual adjustment for inflation.

Use that information to help design your savings plan and investment portfolio based on your longterm needs.

Inflation is a significant risk that needs your focus.

Peter Watson is registered with Aligned Capital Partners Inc. (ACPI) to provide investment advice. *Investment products are* provided by ACPI. ACPI is a member of the Investment Industry Regulatory Organization of Canada. The opinions expressed are those of the author and not necessarily those of ACPI. Watson provides wealth management services through Watson Investments. He can be reached at www.watsoninvestments.com.

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