STRENGTHENING OUR LOCAL CONNECTION



CATHERINE O'HARA Column

It's about trust. Our relationship with our readers is built on transparency, honesty and integrity. As such, we have launched a trust initiative to tell you who we are and how and why we do what we do. This column is part of that project.

Journalism is all about connections.

Connecting with — and being connected to — the community are important facets of our work. The information we seek, the relationships we build and the public we serve all give purpose to our efforts.

Earlier this year, the Independent and Free Press, Milton Canadian Champion, Burlington Post and Oakville Beaver connected with people from across Halton to talk about some of the most pressing issues affecting the region.

This group formed Halton's Community Advisory Council, local leaders who value community connections just as much as we do.

When the council met virtually in May, members provided this newspaper with insightful feedback on a wide range of issues, including trust and transparency in local media, diversity and inclusion, development and infrastructure, human trafficking, gender-based violence, among others. Our conversation inspired us to branch off into three subcommittees to further probe these important top-

We entered into subcommittee discussions with the goal of better understanding these oft-complex issues and, with the help of members, identify ways we, as your community newspaper, could better raise awareness and effect change.

Our conversations were engaging, informative and illuminating, prompting us to turn our journalistic lens on several topics of great importance to the Halton community, its residents and our readership.

Among several editorial initiatives, including following best practices to ensure our work measures up against uncompromising journalistic standards, we are keen to sink our teeth into special projects starting early in the new year.

First up, journalists will take a close look at Halton's job market, shining a light on the local employment and job vacancy rates. We'll connect with job seekers and employers to gain a better understanding of the current landscape, highlight any labour pains and potential solutions that could help alleviate these.

To celebrate Black History Month, we're teaming up with the Halton Black History Awareness Society to host an essay-writing contest for local youth. We'll also work closely with the Halton Multicultural Council on a series focused on newcomers to Halton and their contributions to the community.

We look forward to connecting with residents and readers on these important topics — and many more — in the new year.

We welcome your questions and value your comments. Email our trust committee at trust@metroland.com.

Catherine O'Hara is deputy director of content for Metroland.

SNAPSHOT



Cheryl Discenza photo

A cardinal enjoys the sumac berry-like drupes in a backyard on Princess Anne Drive. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

AFRAID OF LOSING YOUR INVESTMENTS?

FEAR OF LOSING MONEY A REAL CHALLENGE FOR INVESTORS, WRITES PETER WATSON



PETER WATSON Column

There is a strong element of fear when it comes to investing.

If your entire portfolio is invested in one or two stocks, the risk of losing most or all of your money should be a significant concern.

Many investors today understand the advantages of owning an extremely well-balanced, diversified portfolio.

Historically stocks have performed very well.

The S&P 500 index represents the value of 500 large publicly traded companies in the U.S. The average annual return is close to 10 per cent annually since it was established close to a century ago.

The worst one-year decline was 43 per cent. The index lost value one out of every four years. It gained value three out of every four years.

That is a fairly positive outcome. Regardless, investor fear can be magnified for many reasons.

Investors are more discouraged by losing than they are pleased by an equal gain. When someone experiences a financial loss because their portfolio declined in value, they often start think-

ing stocks are too risky.

The stock market might reverse and post monthly gains, but still that negative perception can persist.

Fear is a real part of investing. Understanding your own temperament can be a good guide when you invest in stocks.

Peter Watson is registered with Aligned Capital Partners Inc. (ACPI) to provide investment advice. Investment products are provided by AC-PI. 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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