

HOW WILL YOU MARK NATIONAL DAY FOR TRUTH AND RECONCILIATION?



LEE ANN WATERMAN
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 article is part of that project.

A call to remember. A call to action.

These words, which appear on our front page, come from a joint statement by Stephanie Scott, executive director of the National Centre for Truth and Reconciliation, and Crown-Indigenous Relations Minister Marc Miller, released Aug. 29 when the Survivors' Flag was raised on Parliament Hill.

A portion of that statement reads: "With this flag, residential school Survivors have created a powerful message for all Canadians. It is a call to remember and a call to action. It is setting a precedent for ensuring Survivors' voices are heard. It's our hope that everyone who sees the flag — everyone who works on Parliament Hill and everyone who comes to visit — will take the time to reflect on the meaning behind the flag and how they can continue to support the ongoing work of truth and reconciliation."

Sept. 30 is Canada's National Day for Truth and Reconciliation.

It falls on the same day as Orange Shirt Day. Observed since 2013, Orange Shirt Day is a grassroots Indigenous movement created by residential school survivor Phyllis Jack Webstad to raise awareness of the lasting impacts of residential schools.

All Canadians have a role to play in truth and reconciliation, and observing Sept. 30

is a place to start.

Perhaps you are struggling with how to do that.

Start with remembering. Remember the children, families, communities who were — and continue to be — impacted by the residential school system.

Then, take action. That sounds big — and it is — but you can start small.

Commit to learning — about the residential school system, about the shameful history of Canada's relationship with Indigenous Peoples, about the Indigenous Peoples whose traditional territory you live on, about the United Nations Declarations of the Rights of Indigenous People, about the Truth and Reconciliation Commission's calls to action.

Buy or borrow a book. Your local library will have some recommendations. You'll find more at theifp.ca/indigenouslocal.

Attend an event (live or virtual) to mark the National Day for Truth and Reconciliation. Plan to attend future events hosted by your local Indigenous community that welcome members of the public.

Wear an orange shirt and use it to start a conversation with your family, friends and colleagues about its significance.

Our Metroland editorial team has committed to taking its own actions, details of which I will share with you in the coming weeks. Among them is a commitment to educate ourselves and our readers on Indigenous history and current events.

Sept. 30 is the National Day for Truth and Reconciliation. How will you mark the day?

We welcome your questions and value your comments. Email our trust committee at trust@metroland.com. Lee Ann Waterman is director of content for Metroland communities. You can reach her at lawaterman@metroland.com.

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SNAPSHOT



Flo Bellman photo

Two squirrels play in a Durham Street backyard. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

SAVING FOR YOUR CHILD'S EDUCATION

STARTING AN RESP IS A WISE MOVE, WRITES PETER WATSON



PETER WATSON
Column

There are several things you can do now that will help cover post-secondary expenses for your child.

A four-year university degree can cost as much as \$100,000 or more. And with inflation, every year costs increase.

Furthermore, it is becoming more common for students to continue their education after their first

degree.

A starting point for most families would be to establish a Registered Education Savings Plan (RESP).

Funds held within a RESP are not taxed. When funds are withdrawn to pay for university expenses, the withdrawals are in your child's name — who will most likely have a lower tax rate than you.

Twenty per cent of an annual contribution — up to \$2,500 — is eligible for a government grant of 20 per cent, for a total of \$500 yearly. The maximum grant is \$7,200 per child.

Around the time your children are old enough to attend university, you might start seriously thinking of your own pending and significant future costs: retirement.

Most Canadians don't have workplace pensions. The cost of living keeps rising, so retirement will be

more expensive. As life expectancies increase, the number of years in retirement increases.

If university is in your child's future, my recommendation is to start a RESP.

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. Only investment-related products and services are offered through Watson Securities of ACPI. Watson provides wealth management services through Watson Investments. He can be reached at www.watsoninvestments.com.

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