

# A REMARKABLE LIFE OF SERVICE

QUEEN'S DEATH CAUSE FOR MUCH REFLECTION, WRITES TED ARNOTT



TED ARNOTT  
Column

The death of her late majesty, Queen Elizabeth II, has given us all reason to pause and reflect upon her extraordinary life of public service.

For many in Canada, the queen was dignified grace personified. But as our head of state for more than 70 years, she was also the living embodiment of our country at its very best.

That she visited Canada 23 times during her reign, more than any other country outside the United Kingdom, speaks volumes about the respect, admiration and affection she held for us. In 2010, during what turned out to be her last visit to Canada, she told a Halifax crowd: "It's good to be home." Clearly, we made her feel at home.

Although she was an important, trusted and influential world leader, she was above the political fray. Her wise, non-partisan counsel was sought by successive prime ministers. She was a symbol of stability in an era of turbu-

lent change. She gave comfort and reassurance during times of crisis.

She was also a unifying force, and by virtue of her example, she brought people with widely diverging views together.

Her promise to serve the people of the Commonwealth for life, which she made in 1947, was kept. There was nothing that compelled her to make the commitment. But having made it, her inner sense of honour and integrity ensured she was destined to keep it.

Duty became her guide, and selfless service to others became her hallmark. For life.

On Sept. 14, the Legislative Assembly of Ontario held a special session to remember her late majesty, offer condolences to the Royal Family and encouragement to His Majesty King Charles III. The tributes from both sides of the House were eloquent and moving, as MPPs came together in their bereavement, their respect and their gratitude.

Let us all be inspired by the memory of her late majesty's devotion and dedication and in doing so renew our own commitment to others less fortunate in our communities, our province and our country.

The queen may have died, but she lives on forever in her people's hearts.

*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 white-throated sparrow visits a backyard pond area on Trafalgar Road. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

## RETIREMENT IS BECOMING RISKIER

Canadians underestimate the impact that longevity, inflation and health-care costs have on retirement savings, and that's making our country a less secure place to retire.

This is according to the Natixis annual ranking, as reported by Investment Executive.

Greater focus needs to be placed on retirement savings.

The survey also indicated that many Canadians are too conservative with their investments.

Conventional wisdom correctly classifies stocks as riskier than bonds. Stocks are more volatile; therefore, you can anticipate some years that produce gains might be followed with years that have losses.

However, bonds that reduce the risk of market volatility do not provide a very



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strong return as compared to the long-term expectations from stocks.

Not having enough stocks in your portfolio has the likelihood of lowering your return. A lower return on investment during your career years could result in not having enough capital during your retirement years.

Considering how you allocate your portfolio between stocks and bonds is also very important during retirement. A couple that retires at age 65 faces a strong likelihood that at

least one will live into their 90s.

Our suggestion is to complete your own financial projections to see what portfolio mix of stocks and bonds is appropriate.

*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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