PROUD TO SERVE **AS YOUR MAYOR**

PLENTY OF E CHALLENGES AHEAD FOR THIS NEW COUNCIL, WRITES ANN LAWLOR



ANN LAWLOR Column

It's been a whirlwind of activity with the municipal election in late October. the inauguration of our town council with six new members, orientation and transition into new office space and routines.

Halton Hills Council is a great mix of seasoned members and new faces who will bring wisdom, fresh ideas and vigour to our decision-making.

Your new, elected representatives are: Ward 1 (Acton) Mike Albano, Alex Hilson; Ward 2 (hamlets and countryside) Jason Brass, Joseph Racinsky; Ward 3 ('old' Georgetown) Ron Norris, Chantal Garneau; Ward 4 (south Georgetown and Delrex) Bob Inglis and D'Arcy Keene.

Wards 1 and 2 are represented on Halton Regional Council by Clark Somerville and Wards 3 and 4 are represented by Jane Fogal. As your mayor, I also sit on regional coun-

We are hitting the ground running with early budget meetings and plans to develop a new strategic plan that will guide council's actions for the 2022-2026 term.

I have to be honest, though, recent decisions by the province to remove important funding for municipal growth — as well as changes to our planning systems, heritage and environmental protection have Halton Hills and many municipalities scrambling.

Under new provincial regulations, some costs that are currently paid by developers for new local roads, sewers, parks, recreation facilities and library operations to accommodate new homebuyers could land on the property tax bills of existing residents and businesses.

The implications are still being sorted out, but it will be a challenge to finance the future growth for our town that the province has mandated.

That said, we will forge ahead with a commitment to prosperity and maintaining the best features of our community.

This holiday season, I hope you and family and friends enjoy the special treats our local businesses and groups are offering. Shop local in our shops. markets and bazaars; take in the sparkling parks in the Glen, Acton and Georgetown by Light Up the Hills and enjoy the concerts and theatrical productions.

Your contributions to various charitable funds are always important, too.

On behalf of Halton Hills Council, best wishes and happy holidays.

Ann Lawlor is the mayor of Halton Hills. She can be reached at mayor@haltonhills.ca.

MOREONLINE

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David Heimbecker photo

A white chipmunk explores a backyard on Valleyview Road. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

MANY STRUGGLING WITH HIGH INFLATION

MANAGING PERSONAL FINANCES MORE IMPORTANT THAN EVER. WRITES PETER WATSON

When it comes to how inflation affects Canadians, there is good news and bad.

Three out of four Canadians have reduced their spending to help cope with higher prices, according to a Maru public opinion sur-

The reality is people have different abilities in dealing with higher prices. Almost half of Canadians are feeling the effects of inflation to the point they have made drastic changes to their lifestyle.

One in three people surveyed report that increasing interest rates have pushed them to the brink of



PETER WATSON

Column

financial despair.

In my opinion, the most at risk of financial despair are those who pay their bills by using credit cards. This is done by one in four people.

In the future, they are likely to have expenses they cannot afford.

Added to that are increasing credit card balances with exorbitant interest rates. For many, this will cause the most financial damage.

The good news is it's important inflation be controlled. That will lead to economic stability and that will benefit us all.

The Bank of Canada has a job to do. It must control inflation.

Managing personal finances is far more important now than it was a few years ago.

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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