

HALTON ADVISORY COUNCIL TO CONTINUE FORGING AHEAD IN 2023

PLANS FOR 2023 INITIATIVES ALREADY IN THE WORKS, WRITES KAREN MICELI



KAREN MICELI
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.

You may or may not be familiar with Metroland's Halton Advisory Council, which I have written about from time to time.

To fill you in on some background, Metroland's Halton Division newspapers — the Burlington Post, Oakville Beaver, Milton Canadian Champion and Georgetown/Acton Independent and Free Press — formed the community advisory council in 2021 to help us better understand the issues facing our residents, readers and business partners.

We invited a group of community leaders from across the region, asked them to talk about what issues were most pressing in Halton, and brought them together to share those thoughts with us. The first meeting of the Halton Advisory Council was held May 13, 2021 in a virtual roundtable.

Since then, members branched off into subcommittees to focus on specific issues and we held a second-year meeting of the whole council this past spring.

The Halton council and committees have provided excellent feedback and ideas, many of which have landed on the pages of our newspapers.

For example, we extended guest columns to feature diverse voices on our editorial pages through contacts made at the advisory council. We published a series on newcomers to Halton.

We partnered in a student Black history essay-writing contest. We produced a series on housing. We also did a crime series. We have made changes as well to avoid clickbait headlines.

I have enjoyed one-on-one chats with some of the members.

So what's next? Already in the works for 2023 is a series on accessibility and the barriers faced by people with disabilities living in Halton.

As well, our third-year meeting of the council is coming up in mid-April, which I expect will lead to more great feedback. Stay tuned!

Karen Miceli is managing editor of the Burlington Post, Georgetown/Acton Independent and Free Press, Milton Canadian Champion and Oakville Beaver. She can be reached at insidehalton@metroland.com and newsroom@theifp.ca.

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

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SNAPSHOT



Rebecca Malcolmson-Cronin photo

A red-bellied woodpecker and blue jay feast in a peanut feeder on Joycelyn Crescent. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

THE NEW FINANCIAL CHALLENGE FOR SENIORS

Statistics Canada recently reported 1.5 million people older than 65 had a mortgage in 2021. This was an increase from 1.2 million during the previous five years.

Rising interest rates will make paying off a mortgage more difficult, so it is understandable that the trend for more seniors to have a mortgage will continue. That will put added pressure on their ability to retire in comfort.

A survey conducted by Angus Reid during 2022 found that 40 per cent had either delayed retirement or planned to delay retirement because they had too much debt.

This is a time for creative thinking.

There are several options to consider, including:

- Selling your current house and buying a less expensive one in order to eliminate your mortgage



PETER WATSON
Column

debt.

- Sharing your accommodation with family. This could include a younger generation family member who would be able to contribute to household expenses including mortgage payments.

- Sharing your home and expenses with a friend.

There are several options that will have both advantages and disadvantages.

Managing personal finances is important during all stages of your life.

These are challenging times for seniors. We encourage you to evaluate

your financial position and if changes are needed, make them.

Peter Watson is registered with Aligned Capital Partners Inc. (ACPI) to provide investment advice.

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newsroom@theifp.ca
IndependentAndFreePress
@IFP_11

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CONTACT US

The Independent & Free Press
901 Guelph Line
Burlington, ON L7R 3N8
Phone: 905-873-0301
Classifieds: 1-800-263-6480
Fax: 905-873-0398

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