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Halton Public Information Meeting

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Development Charges: Revised Policy Proposals

The Council of the Regional Municipality of Halton passed By-laws Nos. 66-91, 67-91, 68-91, 69-91, and 70-91 on April 17, 1991, under section 4 of the *Development Charges Act, 1989* to enact new development charges and policies. Now, the Region is considering adopting new by-laws.

As part of the process, Halton conducted a policy review of its current development charge policies and procedures. A Public Information Meeting pursuant to subsection 6(6) of the *Act* was held on May 7, 1992. Comments were received from the public in writing, and submissions were received at the Public Information Meeting. Subsequently, Regional Staff prepared draft proposals based on the policy review and the public comments.

A Public Information Meeting pursuant to section 4 of the *Development Charges Act, 1989*, was held on September 30, 1992. At the meeting, staff informed the public of draft proposals under consideration. Additional public comments were received, and revised development charge proposals have since been prepared. The revised proposals represent refinements and modifications to the draft proposals previously presented and are based on the public input received to date.

Accordingly, a further Public Information Meeting pursuant to section 4 of the *Development Charges Act, 1989*, will be held on:

DATE: Wednesday, January 27, 1993
TIME: 1:30 p.m.
PLACE: Council Chambers
1151 Bronte Road
Oakville, Ontario
L6J 6E1

All interested persons are invited to attend. The meeting will be held as a Regular Meeting of the Administration and Finance Committee which is a Standing Committee of Regional Council. The purpose of the meeting is to:


- present the revised development charge proposals; and
- Committee debate and consideration of the matter.

If approved by the Administration and Finance Committee, final proposals and recommendations will be presented to Council, along with supporting by-laws, on February 3, 1993 (tentative).

Any comments, questions or requests for further information regarding the Public Information Meeting on January 27, 1993 or the development charge proposals, may be directed to Roberto Rossini (ext. 7060) at 825-6000, 853-0501 (Acton), 878-8113 (Georgetown), 639-4540 (Aldershot), 823-6720 (Streetsville), the Regional Municipality of Halton, Finance Department, 1151 Bronte Road, Oakville, Ontario, L6J 6E1. If you wish to appear as a delegation at the Public Information Meeting on January 27, 1993, please call Ms. Pat Crimmins, Deputy Clerk, Ext. 7256, at the same numbers. Those interested in knowing how and when copies of Halton's "Final 1992 Development Charges Study & Policy Proposals" may be obtained, should contact the Finance Department on or after January 13, 1993 regarding availability.

Joan A. Eaglesham
Regional Clerk

Christmas, a time for giving



IT'S YOUR MONEY
Paul J. Rockell


Christmas, I love it! It's wonderful, having all the family together, signing Christmas carols, attending church together, meeting people who have come home for Christmas, plus all the good times and fellowship that come with this festive time of the year.

...and gifts! What did you get last year? Quick now, can you remember? If you are like me, you received the traditional things, mostly clothing (which can always be used). My kids banded together to get me a tarpaulin for my small sailboat (which I really needed), plus an assortment of "fancy" things, such as a novel liquid-filled lighter

for my gas barbecue (once the liquid is used, it has to be thrown away) and other knick-knacks that are nice, but not needed. I received some "fancy" additions to my tools (I'm a do-it-yourself builder) which are nice, but as yet, unused. How many things did you get that are "nice, but not really needed?" Today, it is becoming a problem, almost a headache for many, to find suitable gifts for their loved ones on the many occasions that we give gifts. Today we have Mother's Day, Father's Day, birthdays, Christmas, anniversaries, etc. at which we like to give gifts. There is nothing wrong with this, but after a while, what do you give? When you reach my age (65), chances are you have all the necessities you really need. My wife and children are constantly asking, "Dad, what can I get you for Christmas?" I have to

answer "I don't know." I have all the clothing I need, and can use some to replace the items that wear out, but other than that, I live comfortably. When I see the gifts that are given today, I am amazed at the ingenuity of people who invest in them. But, 90% of them are "nice" to have, but in most cases are "unnecessary" to have. But some gifts are different. I recall, years ago, an unmarried lady who gave to her two nephews a gift of \$25 each, in the form of mutual fund shares. She would have me order a certificate for those shares, and she would give that certificate at Christmas, and again at their birthdays, amount to \$50 per year for each of them. What would that gift be worth if it were continued over the years? She started the program when her nephews were five and six years old.

If she continued it until they were 25 years of age and then they continued investing \$50 per year in mutual funds until they were 65 years of age, and if the fund averaged a return of 15% per year (which some of the best international funds have done over the long term), they would be worth almost \$1.5 million at age 65. What will your Christmas gifts be worth (even next year)? The "fancy" (but often unneeded) gifts are nice to receive, and the purchase of them keeps business going, and shopkeepers happy. But 99% of them will do only one thing, and that is lose value, and ultimately become worthless. An "investment" Christmas or birthday present will grow and provide untold gifts we share with our family and loved ones. Start with our children, giving them \$50 or even \$100 more per year between (Christmas and birthday) of investments that could be worth \$1.5 million or more in the future. Spend the other half of your gift dollars on toys and things that will give momentary pleasure, but will probably soon lose their value.



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It's a thought! For a free graphic chart showing the growth of an international mutual fund over the long term, contact Peter C. Masson M.B.A., Regal Capital Planners Ltd., 10 Fagan Drive, Georgetown, Ontario or Phone 877-7216. Paul J. Rockel is the author of the best seller "Why I Invest in Mutual Funds" and Chairman of Regal Capital Planners Ltd., 124 year old financial planning company with offices from coast to coast in Canada.



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