

**Trees**

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change. Jane Clohec, Regional Director of Planning and Transportation, tried to assure the residents, "It is not the intent of this policy to turn viable agricultural land...into trees."

The sentiments of the rural residents who attended these workshops was summed up by Lieven Gaevert, "Once the details of the response document to the Official Plan review are presented on March 17th, then we'll see how good the listening has been. When the details come out, that's when the rubber is going to hit the road. Those are the details that may affect, positively or negatively, every person in Halton."

## Halton's single website updates all areas

BY DONNA DANIELLI

Accessing information about Halton Region and its four municipalities has just become easier. In the past, residents had to access five different websites to learn what was happening in Burlington, Halton Hills, Milton, Oakville and the Region. Now, with Halton's new web-based calendar, a single website provides an update about all areas of the region.

The Region/Area Municipality Council/Committee Calendar is a user-friendly, web-based calendar of regional and local government events. It provides residents with one-stop access to a list of all council and committee meetings within Halton.

"The calendar is very accessible," says Jennifer Coulman, Communications Specialist for the Region. "Simply log onto the Region's home page at [www.region.halton.on.ca](http://www.region.halton.on.ca) and click onto the Council page. You'll find the calendar under Clerks Services."

The calendar features multiple-view options that include viewing information by day, week, month or year. Detailed descriptions of each event are given as well as links to agendas and the minutes of some meetings. E-mail links are also available for key contact people at each meeting.

"It's about customer service," says Halton Region Chairwoman Joyce Savoline. "This calendar is a perfect example of how the Region and municipalities work in partnership. By making it easier for you, the residents, to access the schedules of your local and regional governments, we hope to encourage your participation to ensure that we continue to meet your needs."

# Spring Reading Program

BY BRENDA MATHIES

The help of Halton students in grades 4 to 9 is needed. It is time for young readers to choose the 2003 winners of the Silver Birch and Red Maple Awards. These awards, which are sponsored by the Ontario Library Association, recognize the achievements of Canadian writers as seen through the eyes of Canadian children.

The Silver Birch Award is given annually to two recently published Canadian children's books, one fiction and one non-fiction. This year there are 20 nominated titles. In order to have a vote, grades 4 to 6 students are asked to read a minimum of five books from either category. After reading the books, the students are eligible to vote for their favourite. Once the votes are tallied in June, the two award winners are announced.

The Red Maple Award is given annually to a recent work of fiction that is selected by students in grades 7 to 9. The OLA website states, "The program differs from the Silver Birch Award's reading program by virtue of its virtual nature." In this program, the participants are encouraged to view additional information regarding the books and authors on special websites and other venues. Voting for the Red Maple Award takes place in April.

Last year 70,000 Ontario students participated in these reading programs. In any year up to 25 ambitious readers participate in this pro-

gram through the Milton Public Library. However, Janis Marshall of the Milton Library did point out that "with the increase in school participation, there is an effect on her numbers." It is hoped that more of Halton's students will take up the challenge this year.

A list of the nominated titles is available on the OLA website at [www.accessola.org/programs](http://www.accessola.org/programs). For more information about either the Silver Birch or Red Maple Award reading programs, students are invit-

ed to contact their local library or school.

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**TRACEY MCGRATH**  
 Sr. Consultant, Investors Group

## Dear Tracey

**With every publication Tracey will be answering your questions about Tax, Estate and Financial Planning. Tracey has lived in Halton Hills for 30 years and is raising her family here.**

Dear Tracey,  
 We have seen and heard the term "Spousal RRSPs." How do they work and how can they benefit our retirement?

Signed: Two Spouses

Dear Two Spouses,  
 There are many financial terms out there and it can be confusing. A Spousal RRSP allows us to make contributions into an account in our spouse's name, while the contributor (usually the higher income earner) still receives the benefit of the tax deduction. One of the main reasons for using a Spousal RRSP is to bring a retirement income stream into the hands of the lower income spouse in the

future, and also to ensure that the retirement income streams are more balanced. This means less money for Revenue Canada and more for you!

You are entitled to contribute to a Spousal RRSP even if you are over 69, as long as your spouse is under 69 and you have earned income. This will create a further deduction for you to save more taxes.

But there are other ways it can be an effective financial planning tool as well.

Consider contributing to a spousal RRSP if you are planning on starting a family and one spouse is going to stay at home until school starts. If this money has been invested for three years or more the spouse who stays

home can redeem the spousal RRSP in their tax bracket and pay little or no tax.

As we all know raising children can be a financially straining period and this strategy may come in handy raising our number one asset - our children.

Don't be confused by financial terms. Consult with a professional and take advantage of everything that you are rightfully entitled to.

Hopefully all of your tax savings can take you to a warmer climate!

Mail questions to: Tracey McGrath, R.R.#1 Campbellville L0P 1B0, ON. or via email: [tracey@prosper.ca](mailto:tracey@prosper.ca)  
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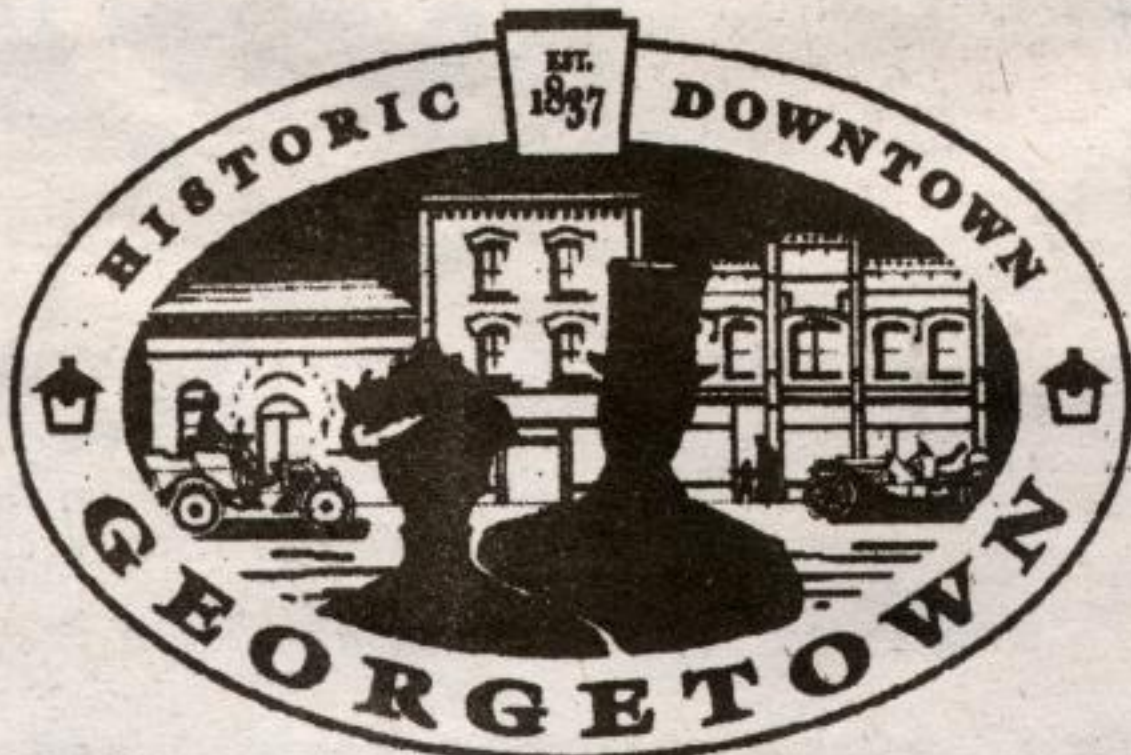
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