

Tooth Chatter



by ALEX
TRENTON,
DENTURIST

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North Halton faces challenges to the environment

By DONNA DANIELLI

The Town of Milton has seen an overwhelming change in its small, rural town dynamic as a result of the rapid growth that it's recently experienced, while its neighbour to the north, Halton Hills, seems to be facing different types of growing pains.

Is the environment coming under siege in north Halton? This is a question that might well be asked in the wake of a newly created golf course on Highway 25, a proposed subdivision in Hungry Hollow Ravine, and a potential waste-transfer station located north of Acton and adjacent to the Eramosa River.

A 14-acre parcel of land, which includes 4.3 acres in the Hungry Hollow Ravine at the southwest corner of Maple Avenue and Mountainview Road in Georgetown, has been proposed for development more than once in the last few years. The most recent

proposal, from Mattamy Homes in November 2002, asked Halton Hills Council to consider a zoning change that will allow the building of 181 homes there.

"As part of the Georgetown South Secondary Plan, there is a portion of the area that is designated for low density residences, as well as a portion identified as major open space," explains Town of Halton Hills Senior Planner, Joanne Magee. "We're in the review process at this time, and additional studies are being done. We're trying to make sure that we have all of the information we need to bring forward a recommendation to Council, and we're not there yet."

The Credit Valley Conservation Authority has been an active participant in the review process, and Planner Stefan Szczerbak admits that he is not comfortable with the proposal and that the Conservation Authority

has requested that more details and revised reports be provided to them." This area has coldwater fisheries in its streams, Silver Creek runs through this area, and it also contains an Environmentally Sensitive Area and a Provincially Significant Wetland," he points out. "We are not satisfied that this development will have little to no impact on this area."

The Region of Halton will have the ultimate decision whether or not to allow the development. It also had the final decision on the recent zoning change to allow the creation of the new Glencairn Golf Course, south of the Scotch Block Reservoir. However, in that situation Regional Council did take the precaution of recommending that the Ministry of the Environment be requested to explicitly prohibit the use of the clubhouse well for irrigation purposes. "The concern was about the impact on the groundwa-

ter supply," explains Regional Director of Planning and Transportation, Jane Clohecy.

As for that waste-transfer station beside the Eramosa River, north of Acton - that remains to be seen.

"Right now this is a project that is being proposed by Wellington County," says David Schultz, Communications Co-ordinator for the Grand River Conservation Authority. "When they begin the environmental assessment, our Environmental Planner will review it and make recommendations."

Progress determines that residents have homes to live in, dumps to take their garbage to and even golf courses on which to relax. The watchful eyes of Town and Regional planners, and the local conservation authorities, ensure that all residents will also have the water they need.



TRACEY MCGRATH

Sr. Consultant, Investors Group

Dear Tracey

With every publication I will be answering your questions about Tax, Estate and Financial Planning. I've lived in Halton Hills for 30 years and am raising my family here.

Dear Tracey,
My husband and I are receiving a substantial tax refund this year. How should we direct the refund for the greatest benefit to our family?

Signed: Happy not to owe

Dear Happy not to owe,
Many Canadians at this time receive refunds: It is always a relief to have over-paid taxes versus under-paid to Revenue Canada. There are basically three ways you can spend your new-found money: add it to your bank to be used for the daily expenditures of your family, purchase a car or a large screen TV like you have always wanted, or invest the money.

The most tempting for us all is to purchase something you have had your eye on, but I would like to share some other numbers to bring a bigger picture to light. I will show you two scenarios to increase your net worth. Let's assume a refund of \$2000 per year as an example.

Scenario number 1: If you have

young children you could take your refund of \$2000 and invest it in an RESP for one, or split it evenly amongst all of your children. This will provide a grant of \$400 from the government. If you do this yearly at a rate of 8 per cent for 10 years you will have accumulated \$39,949 for your children's education. Not only that, but set up a true trust so that your children pay the tax on the monies when withdrawn from the RESP at time of secondary education. How awesome is this if Revenue Canada has paid \$40,000 towards your children's education through refunds and grants!

Scenario number 2: If you receive a refund of \$2000, turn around and contribute it directly back into your RRSP in April. If you are in a 40 per cent marginal tax bracket, your refund the following year will be \$400. Continue year after year doing the same thing and, at retirement, perhaps 20 years down the road, at 8 per cent, assuming the refund stays the same, for illustration purposes, you would have accumulated \$129,801. The other great

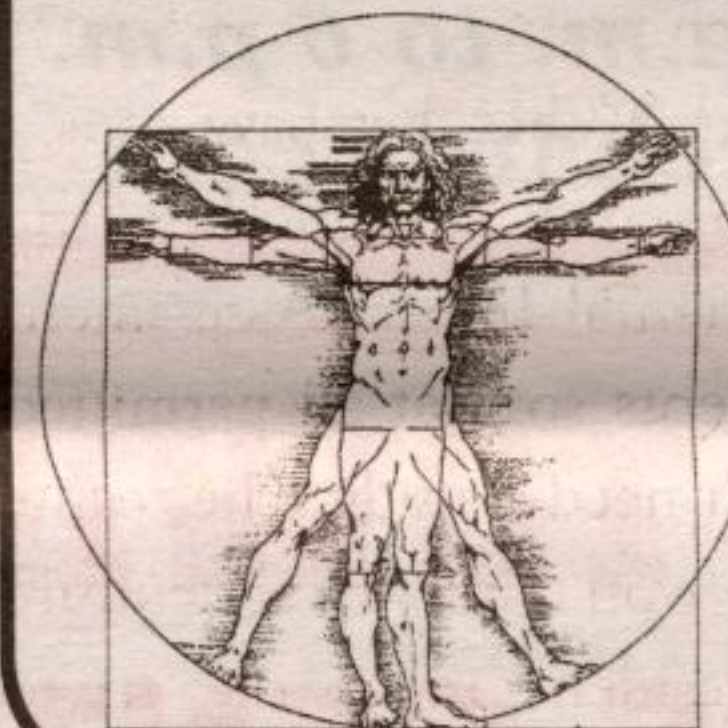
advantage of this is you are contributing to your RRSP at the beginning of the year versus the end of the year as 90 per cent of Canadians do. Our RRSP deadline is March 1st every year, and every year everyone is desperate to make sure they get their contribution in on time. Very simply, if you contribute the same \$2400 at the beginning of the year, your account value will be as I stated above, \$129,801, but if you contribute at the end of the year your account value will be \$121,015. A difference of \$8,786 in your net worth.

My job as a Financial Advisor is to increase your net worth through investment management and tax planning. This is one very small thing we can do to reach that goal. So keep that old TV and don't go shopping. Use the government's money to improve your lifestyle down the road.

Happy Spring!

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