

Halton Region still AAA

term care facilities and the expansion of the Regional Road network. Moody's also said that Halton has benefited from well-developed transportation access to nearby concentrations of industry and markets in the US and Toronto, and has developed into a prosperous centre of economic activity.

"Achieving a AAA credit rating allows Halton Region to continue to invest in our

infrastructure to ensure we are effectively addressing public health concerns, that our police are properly equipped to serve our growing community, that we are providing residents with adequate emergency medical services (EMS), that we are current in the technology we use to treat our sewage and that residents continue to have safe and clean drinking water," said Brent Marshall,

Chief Administrative Officer.

"For the most part, our extremely strong rating results from the long-term perspective Halton Region takes in its financial planning," said Jane MacCaskill, Commissioner of Corporate Services and Regional Treasurer. "This approach allows us to proactively deal with financial pressures and challenges."

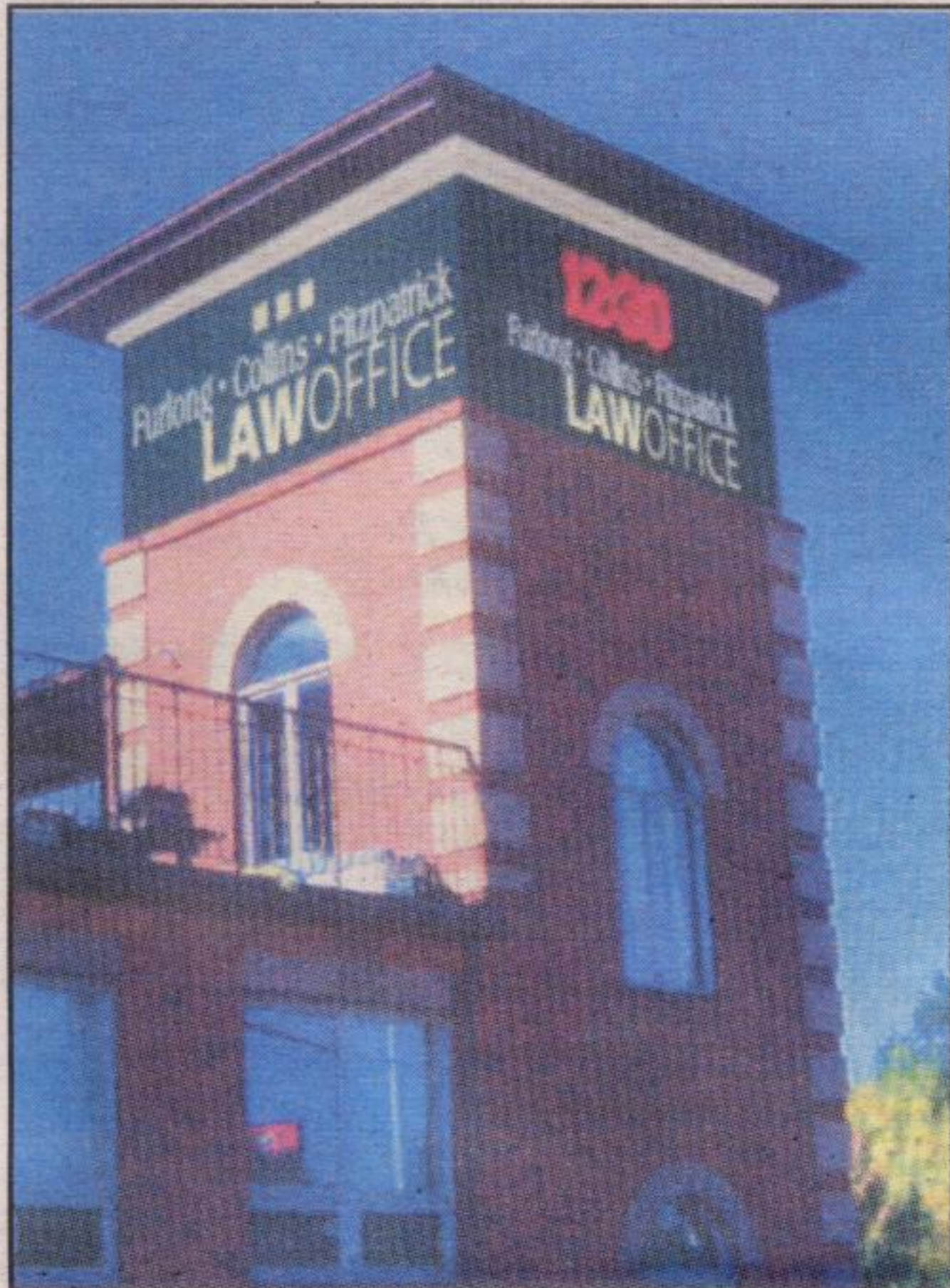
Moody's reported favourably on Halton's policy of relying on pay-as-you-go

financing and its rapid rate of debt repayment. Halton has maintained low debt ratios, while undertaking capital investments. In terms of the future, the outlook for Halton Region was favourable. "Though the Region's 10-year capital plan identifies significant capital needs, Moody's remains confident that the prudent control demonstrated in recent years will continue and both debt levels and debt service costs will remain manageable."

Are you ready for the income tax deadline of April 30, 2005? We can help!
Melissa Coulson, Chartered Accountant

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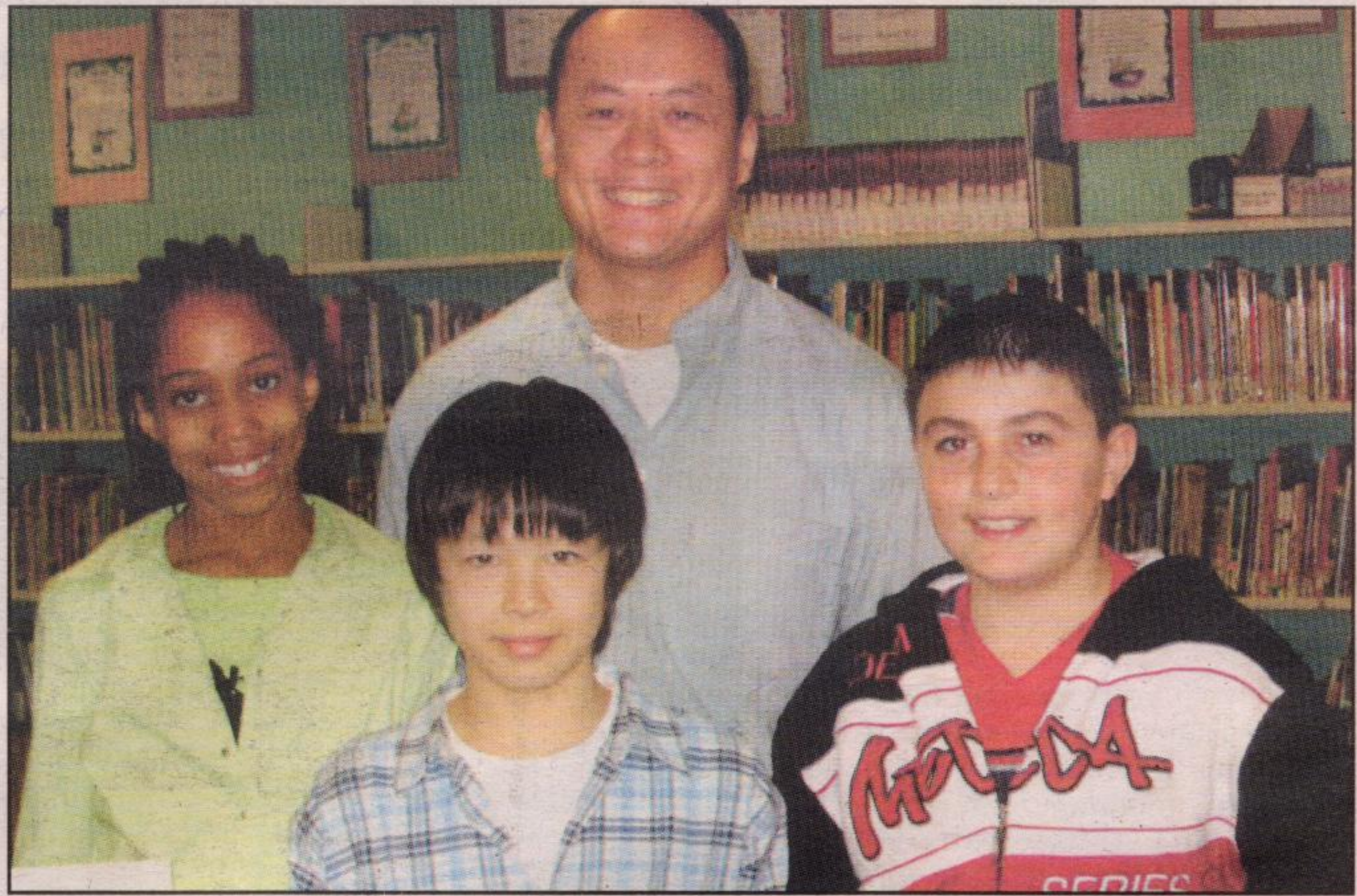
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Celebrity dinner runners up

PHOTO BY DONNA DANIELLI

Mohawk Inn and Conference Centre Manager Alex So was on hand to congratulate St. Peter's School students (Left to right): Catherine Manning, Sean Shikatani and Johnny Yacoubi, all of whom were runners up in the Halton Compass Essay Contest. Each student received dinner for two, donated by Alex So. Unavailable at the time of the photo was the fourth runner up Luis Santos.



TRACEY McGRATH
 Certified Financial Planner

Dear Tracey

TRACEY McGRATH is a Senior Financial Consultant for **Investors Group** and a Halton area resident for over 30 years. Each week she will answer your questions about Tax, Estate, and Financial Planning.

PREPARE to PROSPER

Tax Planning 101: 3 Basic Strategies for Reducing Your Taxes

This time of year, people write me asking what they can do to reduce their tax burden. While it may be too late to alter your 2004 tax year, now is the time to start arranging your finances for 2005.

1. The RRSP is the single best tax shelter available, yet it is surprisingly under-utilized. Most do not fully understand how good a deal the RRSP is, and that programs such as the **Home Buyers Plan** and the **Lifelong Learning Plan** offer tremendous flexibility to those who wish to access their funds to buy a house or return to school. If you have money and contribution room, RRSPs should be your first stop to tax savings.

2. Labour-sponsored investment funds (LSIFs) offer generous tax credits to encourage Canadians to provide venture capital to smaller firms. A maximum annual investment of \$5,000 will receive a 15% credit from the federal government, and Ontario residents receive an additional 5% credit - total tax credit of \$1,750 - for research oriented investment funds (ROIF).

3. In Canada, proceeds from the sale of a principal residence are exempt from capital gain taxation - effectively making your **home a significant tax-free savings vehicle**. Other non-registered investments will generate taxable income but the appreciation on a home is completely sheltered. Once RRSPs have been

maximized and debts eliminated, then it may be time to determine if more complicated tax savings strategies including universal life insurance policies, investment tax shelters and limited partnerships are desirable. The solution to most Canadians' tax problems, however, is neither exciting nor drastic. There's no magic bullet to reduce taxes - it's just a matter of hard work and disciplined saving.

If you would like to discuss the issues I've raised above or any other aspect of your current tax situation, I hope you won't hesitate to contact me.

— Tracey

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Help Keep Halton Beautiful Blue Box Recycling Tips

You can help reduce litter with some simple steps to prevent your recyclables from taking flight on windy days. Please ensure your blue box materials are placed curbside in a secure manner.

- On windy days, place your blue boxes out for collection on the morning of collection day by 7:00 a.m. instead of the night before.
- If possible, stack your blue boxes on top of one another to prevent papers from blowing away.
- Fill boxboard boxes with other boxboard material.
- Place heavier items on top of lighter items.
- Flatten and tie large cardboard boxes and place securely underneath or between your recycling boxes.



Urban Yard Waste Collection Begins

From April 6 to December 7, Yard Waste materials will be collected every other week on the same day as recycling. Use open, reusable, rigid containers or paper yard waste bags. Please do not use cardboard boxes, blue boxes or plastic bags for collection. Brush must be tied in bundles no larger than 1.2 m (4 ft) long by 0.6 m (2 ft) wide, with branches a maximum of 7.5 cm (3 inches) in diameter. Grass clippings will not be collected. Please grasscycle by leaving grass clippings on your lawn.

Bags, containers and bundles set out for collection must not be heavier than 23 kg (50 lbs).

Tip: Use open, rigid, reusable containers with a yard waste sticker placed on it and drill holes in the bottom of your garbage can for drainage. Use paper yard waste bags to handle the overflow during high volume times.

Yard waste labels are available free of charge from Halton Region.



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