### This is the year for senior citizens: United Nations

Year of the Older Person and Halton Region will able for local projects attached to this special join in the celebration.

Halton North MPP Ted Chudleigh recently announced that a committee has been established

The United Nations has designated 1999 as the to determine how best to spend \$20,000 availevent.

lasting legacy to the Year of the Older Person," way."

Mr. Chudleigh said.

"Such a legacy would not only remind us of the valuable resource we have in seniors but also "It would be wonderful if we could leave some help improve the community in a very tangible

The committee will look at projects that will assist seniors and community groups.

To receive more information about projects or make a suggestion, contact Anne Berry at 878-



# The Community Care Access Centre (CCAC)

The Community Care Access Centre of Halton has recently completed the Request for Proposal (RFP) process to determine the organizations that will provide homemaking and personal support services to CCAC clients for the next three years commencing April 1, 1999.

Bette Martin, Chair, Community Care Access Centre of Halton Board of Directors, is pleased to announce that subsequent to this RFP process the Board has approved the awarding of contracts to the Canadian Red Cross Halton Branch, Para-Med Health Services Oakville Branch, and Victoria Order of Nurses Halton Branch.

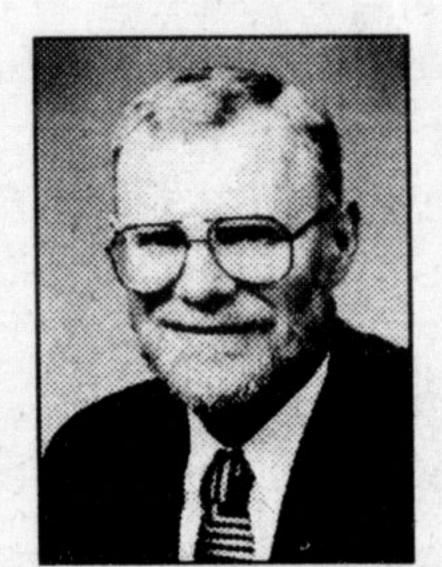
The implementation of the Request for Proposal process is in keeping with the Ministry of Health's mandate to introduce a process to ensure the purchase of the highest quality care at the best price. The CCAC looks forward to working closely with these organizations in continuing to provide high quality community based care for Halton citizens.

The Community Care Access Centre of Halton coordinates home care services for Halton residents, offers information and referral to community services, and provides information and placement into long-term care facilities. Services accessed through the CCAC are funded by the Ministry of Health.

> For further information contact: Jane Galbraith, Director of Purchased Services 440 Elizabeth Street, 4th Floor **Burlington, Ontario L7R 2M1**

(905) 639-5228 ext. 8742 or ... if long distance dial 1-800-810-0000

## Thinking of borrowing for tor your KSP!



Bob Reid

There are a number of considerations in deciding to borrow for your 1998 RRSP contribution. the most important is how long it will take to pay hte loan back. It generally makes sense to borrow if the loan will be entirely paid off within a few months, or at most within a year.

#### THIS IS NOT ABOUT RRSPs

If you have already made (or plan to make) a contribution BUT still have room to contribute ore, an effective strategy is to borrow an amount that will equal your tax refund. How much can you borrow and have the tax refund pay out the loan completely? It depends on a number of factors, but we cna prepare an accurate estimate in just a few minutes.

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