



OPINION

THE CANADIAN CHAMPION

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It will be a taxing new year

OLD ACQUAINTANCES, as the song goes, may be forgotten, but 1997's tax changes are sure to stick with you throughout the year. Here's a sampling of some new adjustments you'll be forced to get acquainted with in the coming months.

Canada Pension Plan contributions -

As of January 1, the CPP's contribution rate rises to 5.85 per cent of individuals earnings from this year's 5.6 per cent. That translates into a maximum tax increase of \$104 per employer and employee.

If that isn't enough to put a lemon in your holiday punch, then consider this: The federal and provincial governments are conspiring to bump the CPP rate yet again in 1997. As it stands now, the plan is to raise contribution rates from the new level of 5.85 per cent to a whopping 10 per cent of earnings. The average taxpayer and his or her employer will be hit with a \$722 increase in annual CPP taxes. This \$10 billion tax grab would be the largest single increase in Canadian history.

The GST/BST - When Paul Martin announced his 'new' GST plan (to be implemented on April Fool's Day, 1997), he issued a document that claimed: "Harmonization will mean lower taxes for consumers in the three harmonizing provinces." Poppycock!

As admitted by Nova Scotia's government (one of three provinces that signed on to the BST or blended sales tax), consumers in that province will end up paying an extra \$84 million a year on purchases. For the average Nova Scotia family, that works out to \$172 more in sales taxes. Those with a family income of more than \$50,000 can expect to pay \$335 more a year.

But it's not just Atlantic Canadians who'll pay for the BST. In 1997, taxpayers in every

Let's Talk Taxes



with PAUL PAGNUELO

province outside the Maritimes will be doing out \$349 million of a four-year \$1 billion bribe used by Ottawa to persuade the three harmonizing provinces to subscribe to the BST.

In essence, Ontarians, Albertans, and others will be paying provincial sales tax in the three harmonizing provinces without ever having purchased any goods or services in Atlantic Canada.

User fees - If you're a business immigrant or a boat owner (or both), you can expect to pay more fees in 1997 than you did last year.

Starting Jan. 2, business applicants who want permanent residence in Canada will see the fee rise to \$1,000 from \$825.

Ottawa also has plans for a new fee structure for pleasure boats. Although the details have yet to be worked out, the feds want to raise \$14 million annually by taxing the use of sailboats, small motorboats and even rowboats. Sort of gives you a sinking feeling, doesn't it?

How about calling or writing your MP to say what you think about increasing taxes and your ever-shrinking after-tax income? It may just be the most profitable resolution you'll ever make.

"Let's talk taxes" is a commentary provided by the Ontario Taxpayers Federation. Commentaries are by the OTF's executive director Paul Pagnuelo.

How to help your children cope with a move

WHEN WE MOVED A FEW YEARS AGO, my wife and I were worried sick about the children. The kids didn't want to go. They didn't want to leave their friends, their school, the park behind our house. They were very emotional and very adamant about it.

Most parents fret when a move is in the offing and most children don't want to go. That represents no small problem, as almost one million children move each year in Canada. Every family moves an average of once every six years.

A new review of the research, published in the American Psychiatric Association Monitor (August 1996), reveals that for most children the upset due to relocation is temporary. The vast majority of children quickly make new friends, find new haunts and adapt to the new school. There are, however, some children who will need a little extra help to get through the move. The following general findings have emerged in the research:

- Moving can have long-term negative effects for children who are at risk, children who are doing poorly in school, who have social problems, or whose families are moving because of a family crisis (such as divorce)



Psychology in the '90s

with DR. ARNOLD RINCOVER

- If none of these risk factors are present, any strain of relocation should be short-lived;

- The older the child, the more difficult and upsetting will be the move - adolescents are hit hardest;

- At risk children adapt much better if we give them a little help (described below).

Young kids can have problems because their coping skills are not well developed and they have a difficult time understanding the reason for the move. At the same time, they can meet other kids and break into new peer groups easier. Cliques aren't so well entrenched at this age.

Adolescents, on the other hand, may understand the reasons for moving too well, and object



Looking Back ...

Hillbilly days during the W.I. Dick Middle School summer playground program developed into a morning of fun and games at Centennial Park in July, 1971. Resting listlessly are (bottom l-r); Stephen Callahan, Lisa Gervais and Susan Frame. At top are (l-r) Wendy Somerville, Derrick Neelands and Joanne Auger. An afternoon of fun planned by the leaders was canceled due to inclement weather.

Secure enough to listen to others?

I SAW REX MURPHY, NEWFOUNDLANDER, first, CBC hack second, do a piece trying to discern what Canada is, and what it means to be a Canadian.

My reactions ran the gamut.

Initially I wondered how much money we have invested in this quest, and to what end. Are these angst-ridden television moments part of a larger cultural focus to unify the country?

Then I wondered how a Newfoundlander, a Rex-come-lately to Canada, was going to be able to tell me what it is to be Canadian? After all, they just got on board in 1949, when nobody else wanted them.

I realized these points are missing the real question, which is: What makes a nation? Then based on that definition, how strong is ours? How cohesive is our tribe?

Traditional definitions suggest that particular geography, climate, language and history all contribute to a sense of nationhood. Such is the way with Canadianism.

Try turning the question of national character around and asking other people such as an American, or a Frenchman, or Englishman or



Reaume with a View

with BRAD REAUME

Brazilian what defines them.

What binds Frenchmen together? Cream sauces? Cheese? (It might bind them, but not together.) Snooty waiters?

What binds Americans together? Handguns? Ignorance masquerading as arrogance? A belief that they are the best?

What binds Brazilians? Piranha? Rain forest destruction? Urban violence and poverty?

What binds Englishmen? Cholesterol? A belief their island empire is the most civilized on earth? No, in fact, it is cholesterol.

Americans were created by weaving realities of history, geography and language together, so were the French, the Brazilians and the English and the Indonesians and the Peruvians and the Italians and the Icelanders, and the Pakistanis and ... well, I think I've made my point.

However in almost every case, where the geography gets unwieldy you tend to find regionalism.

Yet Canadians are more tolerant than many other nationalities because with so many immigrants it would be difficult to succeed in life if we weren't. And many of us have an immigrant in our recent family background, so we empathize. Our mindset is outward looking because with people from all over the world and a small population we are interested in how our relations are getting on.

That single fact produces in Canadians an understanding that there is a greater world out there, that there are ideas out there and ways of doing things that are just as effective as our ways.

Canada is essentially a group of people who are outward looking. We are a people who can see over the horizon, who aren't so enamoured with ourselves that we cease to acknowledge anyone else. We feather our nests but are never satisfied.

Of course that plays havoc with our politicians.