

Tot toy tips troubleshooter

Confused about which toys are really right for your child as you roam store aisles packed with playthings? Keep in mind your youngster's age, interests and abilities, and you'll be able to make a better selection, advises the National Education Association of New York.

Just like their parents, children love toys they can control, and become frustrated by those which they cannot master. (Remember how you felt trying to put together that bicycle or doll house that came with the incomplete, incomprehensible instructions?).

On the other hand, if a toy is beneath a child's skills, he or she may lose interest, and this can lead to regressive or destructive play.

Children benefit most from toys matched to their stage of development. The idea is that the toy should encourage action that can be completed in a relatively short time for younger children, or challenge the ingenuity and perseverance of older children.

But how do you make a good match? One way to get a general idea, of course, is to look on the toy's package and find out for

which age group the manufacturer recommends the item.

But making your own informed decision is even better, so here are some broad guidelines to follow:

Up to six months - Toys should contain movement, sound, color contrast and pattern. The key is change. For example, musical mobiles in high contrast colors, non-breakable metal mirrors, squeeze toys and toys that can be chewed on. Also, floating bath toys, soft dolls and large crib pictures of faces or bold simple patterns.

Six months to one year - Choose objects, such as cradle gyms, which can be manipulated, toys that move when hit and toys that make noises as a signal of accomplishment. These include "busy boards," drums, drop-in toys and simple, sturdy books.

Ten months to 18 months - This is the period to buy push-pull toys, pounding toys, stacking toys and other items that can be accurately manipulated. Bath tub toys, cuddly animals, simple puzzles, totes, balls, large blocks and boxes are also good.

Eighteen months to three years - It's time for the "terrible twos," and for purchasing climbing

equipment, sand boxes, writing toys, big crayons and blocks. Miniature, imitative toys such as small cars, trucks, dolls, toy telephones and small musical instruments will delight children of this age.

Three to six years - The themes are pretending and the desire for mastery. Toys such as playhouses, housekeeping equipment, puppets, costumes and doctors' kits all allow for the use of the imagination, and the slipping in and out of various roles. Unstructured building materials can provide fascinating play.

Six to 10 years - Appropriate at this age are bicycles, balls, jump ropes, sports equipment, roller skates, yo-yos, books, cooperative games, craft and hobby kits and collections.

Parents should carefully consider whether a toy will generate true interest, healthy growth and imagination. Among the worst toys are "spectator toys" (e.g. pushbutton, walking or talking dolls) that fascinate everyone briefly but are quickly abandoned because of the lack of interaction between child and toy.

NEA/NY also urges parents to avoid toys that can cause physical injury, as well as those that would encourage violence.

RESPs a way to save for future education

By Andrew Roblin

These days, there are few careers that don't require some kind of post-secondary education. Canada's chefs, mechanics, secretaries, dental assistants and photographers all benefit from post-secondary training, at community and technical colleges.

Traditionally, it was only the doctors, lawyers and other "professionals" who needed extensive savings and loans to cover their education. Today, the range of careers that now requires some type of post-secondary education has exploded, and so have the costs.

In the health services industry for example, the costs can run from \$2,500 for an ambulance attendant (including tuition, books and travel) to over \$45,000 for a doctor (GP).

To help parents, grandparents, mature students and others plan for and survive these costs, a new type of savings program is now avail-

able through financial advisors and brokers across Canada. Known as Registered Education Savings Plans, these newer plans are designed to be more flexible than the older, more established scholarship trusts.

An RESP is a vehicle in which one's savings for a higher education are put to work until they're needed, earning interest, dividend income, or capital gains that remain sheltered from income tax.

The planholder contributes on a monthly or lump-sum basis, up to a maximum of approximately \$31,000 per plan during a 21-year period. These contributions are not tax-deductible and may be withdrawn, with no tax penalty, at anytime. However, the earnings on those contributions accumulate tax free and only become taxable in the hands of the beneficiary when withdrawn. The one requirement is that the beneficiary must attend a post-secondary institution in Canada or an approved one abroad before the earnings can be released. The beneficiary may be anyone and can be changed at anytime. There are no age restrictions.

Although there is a maximum contribution level, it doesn't take this amount to make an RESP worthwhile. An individual could pay for higher education on only the interest earned on the contributions to an RESP. If \$100 was deposited on a monthly basis, and for fifteen years it earned 8% interest annually, at the end of year fifteen, the RESP planholder, whose tax rate is 39.8% would have earned almost \$16,000 in interest alone and saved up to \$8,000 in taxes. The beneficiary could then use the \$16,000 interest, while the \$18,000 originally contributed by the planholder may be reclaimed.

Although RESPs are similar in many ways, they differ greatly when it comes to features such as fees and sales charges. There is a range of plans available, so shopping for features is important. Selecting the right plan now will make surviving future tuition fees a great deal easier.

Mr. Roblin is Executive Vice-President, Spectrum Mutual Funds, a subsidiary of Sun Life of Canada.



SCHREIBER SEWAGE WORKS UPGRADING AND EXPANSION PUBLIC MEETING

The Ministry of the Environment and the Township of Schreiber are planning to upgrade and expand the Township's Sewage Treatment Plant in the Schreiber Townsite. M.M. Dillon Limited, Consulting Engineers and Planners, has been retained to prepare an Environmental Study Report (ESR) and final design for this project. The ESR documents the need for the upgrade/expansion, and the planning and design process which lead to the selection of the preferred alternative.

The public is invited to attend a Public Meeting which will take place:

- on Tuesday, 13 December 1988;
- at the Schreiber Recreational Complex
100 Langworthy Street
SCHREIBER, Ontario.

The Public Meeting will be conducted in two sessions. The first session, from 1:00 p.m. to 5:30 p.m., will consist of an informal drop-in open house. Representatives of the Township and Dillon will be available to explain the upgrade/expansion plan and its environmental ramification, to answer your questions and to record your comments.

The second session will start at 7:00 p.m. It will consist of a formal presentation of the upgrade/expansion plan and its cost to the Township homeowners. A question and answer period will follow.

For further information on this project, please contact:

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OR

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N6A 4W7
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