ESSEX COMMUNITY

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From: Her Desk Drawer

Maple Carrots & Parsnips



It's a side dish that commands second helpings. The maple syrup enhances the sweetness of the vegetables, making it a wonderful taste sensation when served with roasted pork, chicken or turkey.

2 cups peeled, sliced Ontario Carrots

2 cups peeled, sliced Ontario Parsnips

2 tbsp water

1/4 cup ... Ontario Maple Syrup

2 tbsp butter

2 tbsp chopped candied ginger

2 tbsp chopped parsley



Combine carrots with parsnips and water. Microwave, covered on high power for 10 min., stirring halfway through; drain. Stir in maple syrup

and butter and chopped candied ginger until richly glazed. Sprinkle with chopped parsley.

NOTE: Microwave recipes tested in a 700-watt microwave oven. Power level terminology in microwave ovens varies; check your owner's manual and use whichever word or number gives you the same percentages as in the recipe (High is always 100%). If your oven differs, cooking times may vary.







Common Cents





Tamara Cooper Clarica Advisor Cottam & Essex

An RESP to maximize your new UCCB!

Last month, we discussed the Universal Child Care Benefit (UCCB) introduced by the federal government in July. If you have children five years old and under, you should now be receiving \$100 per month per child, regardless of household income.

If you have not received a payment, call the Canada Revenue Agency direct at 1-800-387-1193 or visit the website for information and an application at www.universalchildcare.ca. There is also a downloadable form for direct deposit – or call our office – and we'll mail one out to you.

Q. If you have two children and have received \$600 to date in the past three months, where is that money right now?

A. Spent? Saved? Not sure?

It has been proven time and time again that the most effective way to save for anything is through payroll withdrawal or direct deduction from your bank account.

Since to many the UCCB is "found money," and many have been meaning to set up a Registered Education Savings Plan (RESP) anyway, now is the time to do it - before another \$600 slips away.

We'll give you a quick example. Jim's son Carter is three years old. If he starts putting \$100 per month into an RESP today, he'll receive a 20 per cent federal government grant, so he'll actually have \$120 going towards the RESP every month. If he continues this savings, even after the age of five when his UCCB stops, when Carter turns 18

he'll have \$34,587.02 in his education fund (based on a reasonable six per cent annual average rate of return; it would be \$40,773.42 at 8%).

If he tops that up with the occasional birthday or holiday money gift, he could very easily be looking at close to \$50,000 at age 18, without a lot of effort or sacrifice on his part. And that's the key – pain free savings is the way to go!

Consider taking all or part of your UCCB this month and investing it in education savings for your children. RESPs have become far more flexible than you may be aware of in recent years. And, if you need any help along the way with the forms or getting that RESP started or invested well, please feel free to give Tammy or Jim a call.





ATV search and rescue training offered

The Essex County ATV Club is teaming up with the Ontario ATV Search and REscue Federation to host a search and rescue training day on Saturday, Sept. 30.

After a two-hour indoor class on preparation, proper search technique, crime schene preservation and emergency first aid, the group will move outdoors. Four mock scenarios will challenge participants to work in groups to locate and resolve each situation.

As most local first responders do not have ATVs, Honda Canada and Rick's Performance of Harrow have each donated the use of two machines to be used in the training.

For further info, contact Jim O'Neill at 726-5207.

