

# MONEY CONCEPTS

## STOUFFVILLE

presents

## The ABC's of Investing!!

**How will you benefit from this seminar?** As an investor, you will learn more about:

- How will marginal tax rates affect you!
- The 3R's of investing in a mutual fund portfolio!
- Paying down your mortgage vs. mutual fund investing within your RRSP!
- Bad debt/Good debt!
- GIC's versus equity mutual funds & Risk versus Return!
- How to manage a well-balanced mutual fund portfolio!
- The benefits of international diversification through mutual funds!
- Market insights from Fidelity's Mario Tavares!

### Dates of the Seminar

#### Tuesday October 24th

7:00-8:30 p.m.

Money Concepts Boardroom  
6165 Main Street, Stouffville  
(Note: Seating is limited to 15 people)

OR

#### Thursday October 26th

7:00-8:30 p.m.

Mill Run Golf & Country Club  
269 Durham Road 8  
(2 km east of Durham 30)  
(10 minutes from our office,  
1 (800) 465-8633)

To register for Tuesday's or Thursday's seminar, please call (905) 642-4540, or email: [stouffville@moneycpts.com](mailto:stouffville@moneycpts.com), by Oct. 20th.

**Register early!! Bring a Friend!! Refreshments will be served!!**

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## Teachers angry with pay hikes for administrators

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Teachers, who have not had a salary hike for eight years, say they're angry trustees want to give administrators pay increases of up to 5 per cent and associate directors hikes of nearly 10 per cent.

Union officials maintain the figures come straight from the board.

Reid Cawston, chairperson of the board's negotiation advisory committee, called the move unfortunate.

"It's not going to change anything the board has to offer," he said.

Cawston has confirmed the board is suggesting a cut in prep time but said teachers would receive several unpaid days off as compensation.

According to the board, administrators will receive a pay hike of 2 per cent if teach-

ers get their raises.

Associate directors are considered part of the board's administration and Cawston would only say they will receive a similar hike, adding it "shouldn't have any bearing on negotiations".

The board has said it does not want to cut into student programs to provide pay hikes, but union president Phyllis Benedict insisted it doesn't have to.

"We know the board has the ability to pay," she said.

Other boards, she noted, have given their teachers increases of up to 5 per cent.

A conciliator is to meet with the two sides Oct. 19.

Teachers only need to ask for a no-board report — a declaration they can't reach an agreement — to put themselves in a strike position.

## Students dislike lack of activities

BY GIANNI COLAVECCHIA  
Staff Writer

Jonathan Hackett is used to keeping busy with rugby and musical clubs.

This year, the OAC student at Dr. G.W. Williams Secondary School is combing through piles of provincial legislation to try and understand why he can't participate in any extra-curricular activities. He helped organize a meeting with nearly 100 students and staff members in an attempt to get sports and other school clubs back.

Hackett, 17, doesn't feel that did any good, so he is thinking about organizing a sit-in at his school.

"It's way past just letting it be. We have to take it to the next level with this," he said outside the school. "Our current environment makes it so that we can't discuss certain things."

School administration, he explained, won't let students talk about what it deems to be unacceptable forms of protest.

The mood at the Aurora school mirrors the frustration boiling over in communities across York Region.

Hundreds of students left classes last week and descended on the public school board's main office in protest. Another recent incident had students play sports outside Richmond Hill High School in a symbolic gesture they want their sports and other clubs.

A recent survey indicates three high schools in the board, including Dr. G.W. Williams, have no extra-curricular activities and 18 have fewer than last year. Only one high school has the same level of clubs and none have more than last year.

The board hasn't surveyed its 118 elementary schools about extra-curricular activities. Some students say the battle between teacher unions, school boards and the province is hurting their chances of getting into post-secondary institutions.

Principal Peter Milovanovic promised another meeting with students and said he is trying to give them as much information as he can.

"I think students who have always been involved in extra-curricular activities really miss them," he said. "But I can only do the things that I always do, which is to listen and provide support."

Dr. Avis Glaze, one of the board's associate directors of education, has told some students they can write their MPPs.

She said the board is negotiating with the teachers union to sort out related issues and has provided student leaders with information about the province's unprecedented education reform.

"About extra-curricular activities, right now what can we do? The teachers and the province are having some challenges around that," she said.



### York-Durham Aphasia Centre

York-Durham Aphasia Centre is celebrating 10 years of service helping adults with communication loss.

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