

OPINION

Stouffville Sun-Tribune

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Editorial

It's time to manage our own debtload

During the recent federal election, in the middle of the economic meltdown mostly south of the border, politicians were continually asked what they were going to do to protect Canada in these troubled times.

Media types and financial gurus asked what policies they'd enact to limit the damage here and whether they'd allow a deficit.

Ontarians are also anxiously awaiting a provincial budget, wondering if tightening provincial purse strings will affect them and hearing we've already had a 'small' deficit situation in August.

Instead of waiting and hoping for various levels of government to deal with a worsening economy, what are you doing to protect your family's financial situation and reduce your debtload?

Even before the American mortgage crash and Wall Street turmoil this fall, the non-profit Credit Canada organization warned that the average Canadian was living far beyond their means and carrying record levels of debt. Very low interest rates and aggressive marketing by banks and corporations have encouraged many Canadians to 'buy now and pay later'.

Last year, according to Maclean's magazine, for every \$100 in take-home pay, Canadians carried \$128 in debt.

Whatever happened to the idea of saving up for big-ticket items? Those who are careful with money prefer to pay at least half — or a significant portion — of a new TV or home renovation project, and only finance a part of it.

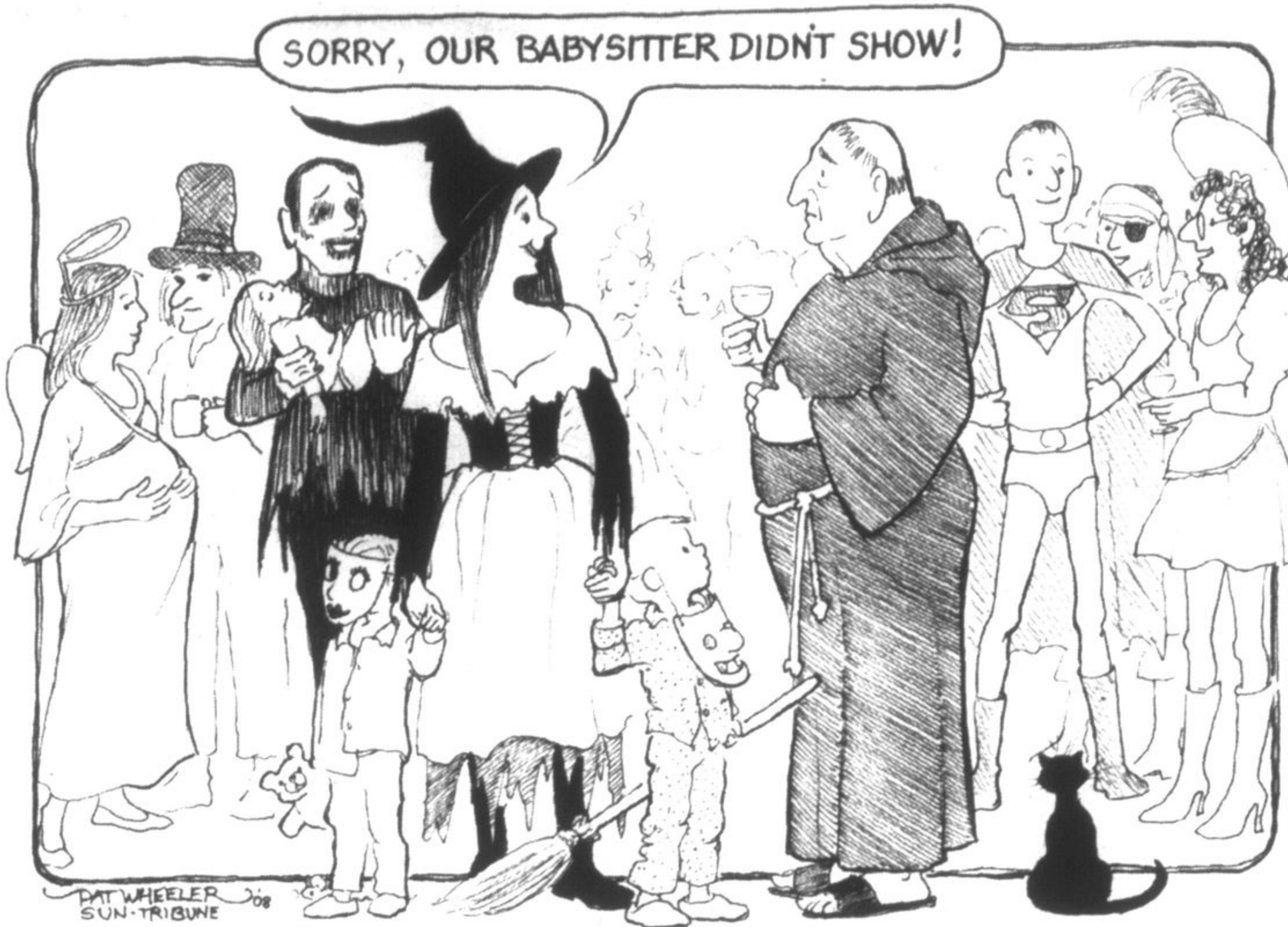
Of course that's harder to do with a home, which everyone agrees is usually the largest purchase an individual or couple will ever make. But saving or scraping up every dollar for the largest-possible down payment continues to be the most prudent way to buy a house.

Maybe you're not among those Canadians feeling the pinch of the market downturn or worried about your pension. But maybe you're getting calls from creditors, or using one credit card to pay off another, finding it harder every month to make ends meet.

If you want some help or advice, consider the non-profit Community Credit Counselling Services of York Region.

Try answering the six short questions 'where do you stand debt wise?' on their website communitycreditcounselling.ca. It will help confirm whether you are managing your debt, on the edge of trouble, or in a deep financial crisis.

We should stop depending on governments to solve our problems. While it may sound old-fashioned, now is a perfect time for each of us to return to the thrifty, penny-pinching days of past generations, and retire or pay down our own debts.



Off The Top

with *Jim Mason*

Hockeyville?

We are not worthy, Stouffvillites

Yippee. You can start nominating communities for the title of Hockeyville 2009 Saturday.

But, don't waste the ink and elbow grease entering our town in the Kraft contest, Whitchurch-Stouffville.

We are not puck worthy, neighbours. Sure, this place has its share of freshly crafted championships. A local record three Ontario Minor Hockey Association trophies this year alone. Multiple girls and boys provincial high school titles.

Both ice surfaces at the Stouffville Arena have been fully rented for years. There are waiting lists to play minor hockey.

Town council knows how popular ice sports, including hockey, are in this growing town. A second twin-pad complex will open on Weldon Road in about 14 months.

But, if Hockeyville judges cruised into Stouffville Oct. 18, they would not have been amused.

There were 92 people in the bleachers of the arena for an Ontario Junior Hockey League between the hometown Spirit and Toronto's St. Michael's Buzzers. That's family, and a few friends, fans. Euchre night at the seniors' club draws better.

Two years ago, the same teams met before big-time audiences in the final of the 37-team league. Now, not so much.

Sadly, the crowd was devoid of children. No minor hockey teams, their coaches and parents. No buzz, to see a very entertaining game, won by the Spirit in a shootout.

Maybe sadder, we are not alone. Internet hockey forums talk of small crowds in the same league in Newmarket and Aurora. Save for the Oshawa Generals, most junior teams play to seas of empty seats all across the GTA all winter.

It's been sad in many ways, but Toronto (and its suburbs) is not a hockey town. It's Leaf Nation, no matter how dismal the outlook is for the beloved NHLers.

And Stouffville is not a Hockeyville. *Jim Mason, a former director of the Stouffville Spirit, is editor of The Sun-Tribune.*

Letters to the Editor

Stouffville 'anything but one of the best places in Canada to walk, cycle'

Re: *We're great place to walk, cycle, award says, Sept. 25.*

It was with great interest and astonishment that I read that York Region has received an award for being one of the best places in Canada to walk or cycle.

I am a resident of Stouffville and it is anything but one of the best places in Canada or, for that matter, the region to walk or cycle.

I am particularly interested in cycling and except for a few new multi-use paths installed in the new subdivisions, there are virtually no places to safely cycle around this town.

The only place I have found that is remotely safe is Bethesda Road, and then only on weekends, because the number of trucks that use that road during the week make it a very dangerous endeavour. This is in spite of the fact Bethesda Road is designated "No Heavy Trucks".

Also getting there from the centre of Stouffville makes for a very perilous trip as Hwy. 48, Ninth Line, Tenth Line and Main Street are anything but safe or easy.

I feel that the wonderful cycling opportunities that seem to be available to other residents of York Region have somehow been overlooked here. I have also had a look at the region's master plan and feel that what is proposed for this area seems inadequate.

It was also stated in the article that linking neighbourhoods and communities was an important issue. I feel that the road work that is being done on Ninth Line and the proposed work on

HAVE YOUR SAY, STOUFFVILLE

► What do you think? E-mail jmason@yrmg.com

Stouffville Road would be an excellent opportunity to link Stouffville to Markham, Gormley and Richmond Hill with off-road routes or at least cycle lanes.

If it was possible perhaps the resident of Stouffville would feel they are more a part of the region.

SUZANNE LARKIN
STOUFFVILLE

In praise of Lebovic Centre, staff

My husband and I worked the advance poll of the federal election at the Lebovic Centre.

We would like to compliment all of the staff at the centre, especially the maintenance staff. We were treated exceptionally well. They allowed us to leave the signs on the door (and had to clean around them) and they put out the tables all three days that we were there.

We were also allowed to use the kitchen to make our coffee, even though we were in the way of the swimming instructors.

It is so nice to have a wonderful facility like this and have the great staff taking care of all of it.

Well done, Lebovic Centre staff.

DOROTHY MOORE
STOUFFVILLE

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The Sun-Tribune welcomes your letters. All submissions must be less than 400 words and must include a daytime telephone number, name and address. The Sun-Tribune reserves the right to publish or not publish and to edit for clarity and space.

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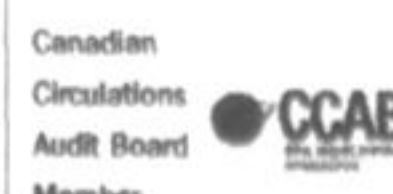
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