

## Fighting Blindness With Beautiful Music

By Kate Gilderdale  
Stouffville Free Press

Just a reminder that the Stouffville Lions Club is hosting a fundraiser for Campaign SightFirst II at EastRidge Missionary Church on May 17 at 7 p.m.

All proceeds from the concert, which features the beautiful four-part harmonies of the York Regional Police Male

Chorus, will go directly to preventing vision loss and providing improved eye care for millions of children and adults in Third World countries. Tickets for the concert are \$15 each and can be purchased at Barthau Jewellers, the Chamber of Commerce office at the train station, Card's Appliances and Chas. Richards and Sons. For more information call Joe Coté at 905-640-2294.



Catherine Bailey, Dermont Gilderdale and Tim Boxer braved last spring's frigid temperatures to enjoy the Victoria Day fireworks display in Vandorf. This year's celebration takes place at Vandorf Park May 21, weather permitting.

## Safety and Accessibility Workshop at Parkview Village

By Kate Gilderdale  
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The Accessibility Advisory Committee for the town is holding a Safety and Accessibility Workshop at Parkview Village on May 29.

The purpose of the meeting is to train users on the newly installed audible and countdown traffic lights at the intersections of Weldon and Main, and Park and Main. The program begins at 9:45 a.m. and includes presentations

by the CNIB and the York Regional Police. A question period will follow, beginning at 11:15 a.m., and refreshments will be served.

The Canadian Hearing Society will provide an FM system and presentation information will be transcribed onto a screen to assist people with hearing difficulties. If you are interested in attending, or need transportation to the workshop, please call Parkview Village at 905-640-1940.

## Building Community @ Your Library

By Carolyn Nordheimer

Active, strong neighbourhoods come in all shapes and sizes, all economic levels, urban and rural. They possess many assets, which make life rich and vibrant.

Successful community development involves rediscovering and mobilizing resources already present. Although some resources from outside are needed, the key to lasting solutions comes from within. The gifts and skills of residents and the assets of the physical community are the starting place.

Local libraries have a unique and powerful role in community building. While many places and organizations "bond" together people of like mind, libraries also have the capacity to bring together different types of people who may not share experiences with each other otherwise, mobilizing assets already present in the community.

Libraries offer a wealth of assets: free community space, technology resources, connections to the local economy, a sense of community ownership and, above all, a level of community trust. They can build relationships that contribute to strong social infrastructure.

When libraries engage their communities, the best characteristics of both are mobilized. Individual gifts, local organizations, the neighbourhood culture, economy and physical environment come together to create a unique environment. With supportive leadership from council and the library board, there is no limit to the role that the library can play in building community.

No longer a passive repository of books and information or an outpost of culture, quiet and decorum in a noisy world, the new library is an active, responsive part of the community and an agent for change. Libraries are uniquely positioned to build networks that bring together residents from the entire com-

munity: young and old, professional and non-professional, rural and urban.

The library's 18th annual giant book sale is an example. This event would not enjoy such success without engagement at every level of the community.

The volunteer firefighters pick up the display shelves from the arena and deliver them to the Lebovic Leisure Centre. The Stouffville Masons assemble and install them. The Kinsmen pick up the books from storage and high school students unpack the boxes and place items on shelves. The sale is manned by enthusiastic residents, including library staff and board members, who volunteer their time year after year to help out.

People with no common bond other than support of their library come together for four days with a common goal - to make each year's book sale bigger and better than the one before. And year after year they succeed!

At the end of the sale, the students remove unsold items from the shelves. The Masons dismantle the shelves, the volunteer firefighters return them to the arena, and the Stouffville Lions gather items to be retained for the following year and deliver them back to storage at the Silver Jubilee.

The community spirit that is flourishing in Whitchurch-Stouffville is truly evident during this annual event. The management, board, and staff of the library are grateful for citizens' involvement and proud to be part of a community that values and supports its local institutions.

Strong, active communities are the key to better neighbourhoods and a good quality of life. But they need active residents with the time and energy to get involved. There needs to be more of you!

Carolyn Nordheimer is CEO of Whitchurch-Stouffville Public Library

## Managing Your Money

Contributed by Jim Priebe, MA, CFA

If you are a home owner and are looking for a strategy to enhance shortfalls in retirement plans or accelerate your ability to build a portfolio, you may want to consider Home Equity Diversification (HED). HED is a leveraging strategy and a dollar cost averaging strategy that gradually allows the investor to unlock the equity in their real estate through a series of regular investment loans. The purpose is to gradually increase wealth (but not reduce debt).

In a nutshell, here is how HED works. Mechanisms are set up so that the portion of your mortgage payment that would otherwise be used to pay down the principal are used to invest in a mutual fund portfolio. It is that simple, and that complex.

HED requires no additional cash outflow beyond your current monthly principal and interest mortgage payment. It also emphasizes how tax deductible interest payments are more financially sound than non-deductible interest payments.

But let's be clear. This strategy does not suit every investor. It is only available to those investors who:

- Look at market down-turns as opportunities;
- Are comfortable with variable interest rate and equity market fluctuations;

- Have a minimum investment time horizon of 10 years;
- Have a minimum of 25% equity in their house;
- Pay no more than 35% of gross income on loan & mortgage payments;
- Understand this is NOT a debt-reduction strategy; it is a wealth enhancing strategy.

As with any leveraging strategy, the improvement in personal net worth is predicated upon investment returns exceeding the cost of borrowing. Leveraging can increase returns, but it can also magnify losses.

To learn more about the potential of HED, I invite you to attend our seminar at Angus Glen Community Centre in Markham May @ 7:00pm. Fred Traballo and Peter Lam of Investors Group will be joining me. Space is limited, so please RSVP to (905) 640-6429 or e-mail [jim.priebe@investorsgroup.com](mailto:jim.priebe@investorsgroup.com).

Other seminars upcoming in May:  
**Does your RESP make the grade? (May 7)**  
**Finance and Job Loss (May 17)**  
Please check [www.investorsgroup.com/consult/jim.priebe](http://www.investorsgroup.com/consult/jim.priebe) for a complete listing of upcoming seminars.



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