FROM STOUFFVILLE TO IGOMA, A GIFT OF HOPE

By Kate Gilderdale Stouffville Free Press

On Friday, Oct. 19, Whitchurch-Stouffville Town Council and Chamber of Commerce will host the third annual Fundraising Dinner and Auction for the Stouffville Igoma Partnership (SIP).

The partnership was established in 2003 to raise funds for the town of Igoma in Tanzania, where lack of access to health care, education and clean water has resulted in grinding poverty and high sickness and mortality rates. Thanks to many generous contributors, the SIP project is making an amazing difference to the health and welfare in the community.

"Although most residents speak only Swahili, the name of SIP and Stouffville are well known throughout the town," said SIP chair Peter Neufeld. The Urafiki Health Centre, which was built with the help of Whitchurch-Stouffville volunteers, is the first medical facility to provide healthcare to the more than 40,000 Igoma residents.

The clinic is fully operational 24 hours a day, seven days a week, and serves 40 to 50 patients daily. "In addition to supplying medicines and essential medical equipment, SIP provides the operating salaries for the staff of 20 nationals," said Mr. Neufeld.

SIP has also purchased and distributed 2,000 mosquito nets to combat malaria, which kills an estimated 3,000 children every day in Africa. The partnership plans to distribute a minimum of 1,000 nets in 2008 and to do that, it needs continuing financial and volunteer support from our town.

A tuition aid program includes funding for tuition, room and board for 10 students to attend a vocational school.

A doctor is now enrolled in medical school and three medical staff members are taking nursing, technical equipment usage, and laboratory training courses. In 2008, SIP will initiate a secondary school tuition aid program which will enable elementary graduates to further their education.

"We are pleased to advise that the construction of a mother/ child infant care facility has begun," said Mr. Neufeld. This building, which is expected to be operational next year, will include a laboratory and a skills training centre with computers and a reading room. Sewing skills and basic hygiene will also be taught at the centre.

"Since healthy births in Tanzania are prone to problems, and in many cases the death of either the mother or child, we are especially proud that, to the end of July 2007, 63 babies were born in our clinic without a single death; in fact we delivered our first set of triplets on July

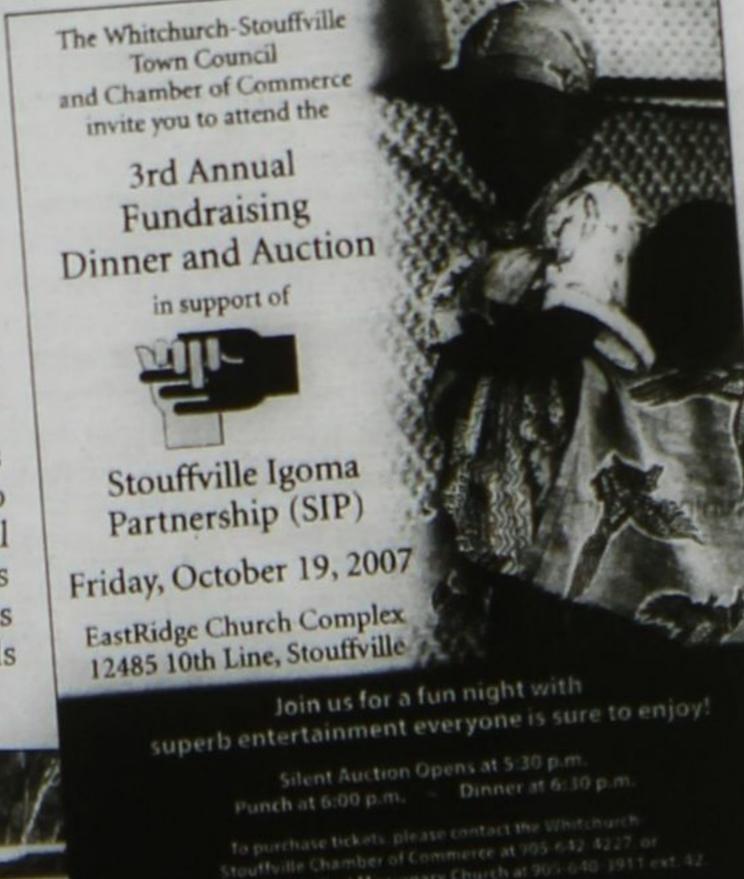
The total needs for the community in 2008 could reach \$75,000, funds which come entirely through donations. The majority of the money is raised at the annual dinner and auction, which last year brought in \$45,000. This year's target is \$50,000.

"We have come a long way in four short years, but there is still much more that needs to be done," said Mr. Neufeld. A major project in 2008 will be to raise funds to equip the new infant care

"SIP is unique to most other charities in that we have no paid staff, and all participants are volunteers who pay their own way if they join a work team. Administration costs are kept to a bare minimum and donors can be assured that their donations will be used as they are intended."

The Stouffville Igoma Partnership has changed the lives of Igoma residents dramatically. The Oct. 19 dinner and auction is a wonderful event which brings the community together and raises not only desperately needed funds, but also genuine hope for the future for the people of Igoma.

For donations of items for the auction or to buy tickets for the event, contact Brenda Lobraico at 905-642-2739, Justin Kerswill at 905-640-3513, Peter Neufeld at 905-640-1771 or Larry Simpson at 905-640-2657.



The new mother/child care facility in Igoma is slated to open next year and will include laboratory and reading room, as well a skills training area wth computers.

For the latest information about SIP, please visit

www.sipartnership.org



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Managing Your Money

Contributed by Jim Priebe, MA, CFA

SHOULD YOU RELY ON REAL ESTATE TO FUND YOUR RETIREMENT?

Real estate remains hot right across the country. If you own a home and are watching your equity grow, you're probably thinking rosy thoughts about cashing in on that equity to fund your retirement, somewhere down the road.

You're far from alone. According to a recent survey', 51 per cent of Canadians and 55 per cent of baby boomers say they are relying on their home as one of their sources of retirement income. And, approximately half of non-retired Canadians believe their real estate assets will grow more in value than their other investments over the next

ten years. However, it could be a mistake to sit back comfortably on your equity because market history has shown that bricks and mortar are no substitute for stocks and bonds (as represented in a well-constructed investment portfolio). In the most recent 10 year period for which statistics are available (1995 to 2005) residential real estate values have not increased as fast as the Toronto Stock Market (TSX). Over that period, real estate prices increased just over 5 per cent a year according to the Canadian Real Estate Association, while TSX returns averaged 11 per cent per year.

It has been said that the only sure things in life are death and taxes - and every thinking person knows that real estate markets and stock markets are far from a sure thing because there are always ups and downs, some that can be predicted, and some that can't. But while you can't control real estate or stock market trends, you can take steps to help control your financial future by selecting an appropriate mix of investments.

Markets don't always move in the same direction at the same time. By properly diversifying your assets, you can reduce the negative effects that any individual security or asset class may have on the performance of your portfolio, effectively helping to reduce risk, and enhance your chances of attaining your long-term goals.

The other key to a successful investment portfolio is think longterm and stay the course. Study after study and years of investor experience have proven beyond a doubt that the best way to build portfolio value is time in the market, not timing the market. Hold your well-constructed portfolio for the long-term and rebalance it from time-to-time to achieve maximum value.

Real estate can be a valuable asset but don't overvalue it as the source of your retirement income. A professional advisor can help put the right financial plan in place for you.

ONLINE OCT 9!!

The online version of Managing Your Money launches Oct 9th. A new podcast will come out each week on Stouffville's own whistleradio.com, CIWS-FM.

For more information about real estate & your retirement call Jim Priebe.





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