Uxbridge Cosm Thursday, August 24, 2023 Vol. 19 No. 32

The ABCs of the BIA • Greenbelt takeover not a popular move • Focus on Finance



FISH ARE FRIENDS, NOT FOOD - The cast of 'Finding Nemo Jr.' has taken over the stage at the Uxbridge Music Hall. The fun, non-soggy production, presented by Vocally Inspired Performers (VIP), runs until this Sunday, Aug. 27. For tickets and information, visit starticketing.com Photo by John Cavers

Art boxes installed downtown

Roger Varley

Uxbridge already has Art in the Park every year: now it has art on the street.

Five art boxes have been installed at several locations on upper and lower Brock Street, with another slated to be placed at the Uxbridge library in the near future. Currently, only two have art works installed in them - one in front of Preston Galleries and one in front of Lemonade Stand. No information about the work is yet included, but will be added later.

Tamara McKenny, one of the two remaining members of the Arts and Visual Enhancement Committee (AVEC), said the possibility exists that the number of boxes will be increased in the future. The boxes, in bright colours with

...continued on page 3

commission GUARANTEE! Patrick Bryant 905-439-2033 www.ComFLEX.ca





Trinity United expects significant progress this fall

Conrad Boyce, Local Journalism Initiative

Fifteen months after the tornado that destroyed their old home, the congregation of Uxbridge's Trinity United Church is getting close to some positive steps toward building their new one.

On May 21, 2022, the venerable building, built in 1888 as a Methodist church, found itself in the narrow path of the tornado that also ripped apart the Orange Hall at the Historical Centre, the Second Wedge Brewing Co. building, and several apartment buildings and houses near the train station. The church had its roof torn off, leading to major damage throughout the structure, and after several months of analysis and deliberation, the congregation reluctantly decided it could not be saved. By the end of October, it had been demolished.

But well before then, the church board began to imagine what a new Trinity might look like. When they realized a new, scaled-down church building was needed, it was decided to activate

a plan for a housing complex to be built on three lots the church owned on Main Street North, behind the old church, and to build the two structures as one project.

"The dream hasn't really changed," board chair Ted Meyers told the Cosmos. "The building on Main will have at least four floors of muchneeded affordable housing in a design with a "heritage look" consistent with the rest of the block, and the municipality has said we could go up to six storeys if needed. The separate church building will face onto First Avenue as it always has, with a multi-purpose space seating up to 300 people on the upper floor, and community space and parking below. The church will incorporate many elements that we were able to save from our old home, like the bell tower and some of the interior stained glass

The entire project is being managed by Kindred Works, the building arm of the United Church of Canada, which currently has dozens of construction sites across the country. Although the congregation continues to be hosted for services at the Seniors Centre on Marietta Street, because of its "homeless" crisis, Trinity is being given top priority.

We've had very encouraging meetings with both the Township and Durham Region," said Meyers, "and they're encouraging us to proceed as quickly as possible, fast-tracking the approval process to get shovels in the ground before the next construction season. They're particularly impressed with the energy-efficiency of our preliminary designs."

Accordingly, Kindred Works is working toward having a preliminary site plan to the municipality by the end of next month, and final architectural drawings by the new year. That could mean a start of construction by next spring. The tenants in the three Main Street buildings have been given notice to vacate by

...continued on page 3









2 beds,1 bath with a partially finished basement. Minutes to Lake Simcoe, Dalrymple Lake, Canal Lake, Brechin and Kirkfield.

COLDWELL BANKER R.M.R. REAL ESTATE, BROKERAGE Office 905-852-4338



Uxbridge at a Glance

The Corporation of The Township of Uxbridge 51 Toronto Street South, P.O. Box 190 Uxbridge L9P 1T1 905-852-9181 info@uxbridge.ca

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MORE INFO www.uxbridge.ca

Council & Committee Meetings Meeting Schedule for August, 2023

Monday, August 28, 7:00 p.m. - B.I.A.

Tuesday, August 29, 8:30 a.m. SPECIAL COUNCIL meeting - Closed to the public

Meeting Schedule for September, 2023

Friday, September 1, 8:30 a.m. ACTIVE TRANSPORTATION COMMITTEE

Monday, September 4 NO MEETING – LABOUR DAY

Employment Opportunities

Complete details of all open positions are available at www.uxbridge.ca/careers/

Uxpool – Lifeguards and/or Instructors, Fall season - Closes Wednesday, August 30, 2023 at 4:30 p.m.

Parks Department – Grass Cutting Attendant, Union, 2-month contract

Closes Wednesday, August 30, 2023 at 4:30 p.m.

Uxbridge Fire Department – Volunteer Firefighter Recruitment

Closes Friday, September 15, 2023 at 4:30 p.m.

Public Works and Operations Crossing Guards

Resumés accepted on an ongoing basis.

Fridays at the Foster Concert Series

9449 Conc. 7 (Durham 1) www.thomasfostermemorial.com Every Friday night from 7:30 - 8:30pm, May to September. Admission is by donation at the door.

> August 25 - David & Sarah Mills September 1 – Erwin Schack, Guitar

For information call 905-640-3966 or email **beverlynortheast@gmail.com**







Road Closures

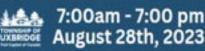
- Bascom Street from Mill to Poplar Streets, Monday, August 28, 7am 7pm road and sidewalk closure
- Planks Lane, between Marietta Street and Main Street S., to end of September - road and sidewalk closures
- York-Durham Line south from Bethesda Sideroad to Webb Road, Saturday, August 19 to Sunday, September 3 –road closure in both directions required for culvert replacement
- Victoria Street between Brock Street W. and King Street W., Sundays, May 7 - October 29, 7am to 3pm - Victoria Street is pedestrian-only during Farmers' Market hours
- Uxbridge-East Gwillimbury Townline from north of Durham Reg. Rd.
 39/Queensville Sideroad to south of Holborn Road, East Gwillimbury
 closed for bridge repairs to 2024
- Uxbridge East Gwillimbury Townline from York Street 500m south of Ravenshoe Road to Zephyr Road - closed for bridge repairs to January 2024

Sidewalk Closures

• Main Street N., immediately north of Maple Brook Drive



Bascom St. will be closed between Mill St. and Poplar St. to fix a storm drain. Closure is weather dependent.









The 2023 Mayor's Golf Tournament raised over \$20,000 to support our community!

Thank-you to the **Wooden Sticks Golf Club** and to participating golfers. We are grateful to key sponsors:

Ski Dagmar

Green Infrastructure Partners

Thank-you to supporters:

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GOLF TOURNAMENT







Township of Uxbridge documents are available in alternate formats upon request. Please fill out the Request for Alternate Formats Form at uxbridge.ca/accessibility

email: accessibility@uxbridge.ca phone: 905-852-9181 ext.209

Young artists capture attention at Art in the Park

Conrad Boyce, Local Journalism Initiative

As I wandered the shady lanes of the Uxbridge Lions' Art in the Park this past weekend, I encountered many familiar artists from near and far. But there were also several new faces, and I decided to profile two of them. Although they work in very different media, we discovered they had much in common - they were both raised in Uxbridge (a year apart at Uxbridge Secondary), they both questioned whether they had what it took to be a professional artist (actually both considering a career in environmental science as an alternative), and they both have partners named Liam! I'll let them speak for themselves.

Rebecca Van Gennip - "I was a student at St. Joseph's Catholic School in Quaker Village when I first really



Rebecca Van Gennip in her Jackson's Point studio. *Departure*, 2022

Submitted photo

became fascinated with art. I was particularly proud of a painting I did of a sunset, I guess it gave me a glimmer that I might have talent. And when I won a prize for a portrait drawing at a juried show in Oshawa; that was an eye-opener. At high school, I took every art course I could, and in Grade 12, a portfolio course really challenged me to work toward the dream of a career in art. I applied to five art schools, and was fortunate to be accepted to them all; I chose Queen's University in Kingston, mainly because of the beauty of the campus, and the city. There, I was torn between drawing, which of course is the foundation of all art, and oil painting, which is where I spend most of my studio time now. If you look at the work on my website, you'll notice it's mostly very dark and moody. I think that's my Dutch heritage at

The technique I use in my paintings is called *alla-prima* (direct painting) with an array of muted colours in my palette. Layers of wet paint are applied to previously administered layers of wet paint to achieve a more fluid, painterly approach. Larger works are completed in multiple sections to retain this technique, as it cannot all be finished in one sitting.

I just graduated from university this past spring, so I'm not quite there yet as a full-time professional painter; I work part-time as a server at a hotel near my studio at Jackson's Point on Lake Simcoe. But I've been very encouraged by the response to my work this past weekend; I know I've made the right choice."

Isabel Neveu-Geene - "For most of my youth, the performing arts were my passion, particularly dance. But I was never quite convinced I had what it took to be an elite dancer; for one thing, I was too tall, I could never find partners! Then I had a serious ankle injury when I was 17, so that was that.

After high school, I spent time in Montreal, looking for another artistic outlet, and I became fascinated with weaving. My father encouraged my to apply to the Haliburton School of Art and Design. I got a ...continued on page 8



Isabel Neveu-Geene with one of her pieces. Submitted photo

AVEC art, from page 1

plexiglass fronts, will feature works by local artists, with the art being rotated at regular intervals, perhaps on a yearly basis.

McKenny said local artists have been invited to submit work for consideration, with a deadline of Sept.9. She said the boxes themselves will be taken down each year during the winter months.



Uxbridge 10U A Grizzlies are on their way to play at the Ontario provincials! The Grizzlies clinched first place in their regular season, after an impressive 17-4 record. They also won first place at the EOBA (Eastern Ontario Baseball Association) championship earlier this month, held at Durham College, with teams coming from Kingston, north to Peterborough and west to Pickering. The Grizzlies will represent Uxbridge in the OBA provincials, playing against the 11 other top teams in Ontario, on Labour Day weekend in Orillia. *Justyne Edgell/Submitted photo*

Trinity's new home, from page 1

"Our dream is still to be in our new home by the United Church centennial in the summer of 2025," says Meyers, "but we've been cautioned that supply and labour shortages could mean a much longer build than that. Whenever it happens, we're confident that the community will be proud of what they see."

When social media blocks your access to the news, turn to your local newspaper.





HOPE CHURCH

14480 Old Simcoe Road, Port Perry Sunday August 27 7pm Tickets available at the door. \$10 adults \$5 seniors/students Children 12 & under free.



Our two cents

An incentive, or a bribe?

At the Association of Municipalities of Ontario conference in London, Ont., this past weekend, Premier Doug Ford made a speech in which he offered an "incentive" to meet his housing goals.

Ford told the AMO the province has a fund of \$1.2 billion (a pittance when compared to the \$8.3 billion boost that developers realized with Ford's Greenbelt decision) that will be in place for three years from which it will "reward" municipalities who agree in writing to meet his construction targets for 2023. The fund will pay out up to \$400 million a year. As for those who don't meet his targets, they will receive nothing.

Is that how government works nowadays? No negotiations? No consensus building? No compromises? Just "give me what I want and I'll give you money?!" But Ford takes it up a notch.

"Here's the best part," Ford told the AMO. "Municipalities that exceed their target, that do better than 100 per cent, get a bonus." ("Strong mayor powers to be expanded to 21 more municipalities," CTV News)

It's beginning to sound more like a daytime television game show. Does anyone remember Groucho Marx - "say the secret word and win \$100?"

We used the word "reward" above. But is it a reward to hand out money to municipalities after first taking money away from them by drastically lowering the development charges and other fees that can be charged in order to pay for infrastructure, parks, etc? And if some municipalities take Ford up on his offer, does that mean developments are going to be rushed in simply to meet Ford's end-of-year deadline and receive a payout?

Not only did Ford dangle a \$1.2-billion carrot in front of the AMO, he also announced he is awarding "strong mayor" powers to 21 additional municipalities, bringing the total number to 50.

That means, should these mayors choose to adopt their new powers, that 50 Ontario municipalities can have their budgets set by the mayor, have department heads hired or fired on the mayor's say-so and have by-laws "related to provincial priorities" passed with only a one-third vote. The Ford government has defined provincial priorities as being anything that relates to the building of housing, including the construction and maintenance of related infrastructure such as transit and roads.

Which begs the question, do we "ordinary folk" elect municipal councils to look after the needs and well-being of the residents or to kowtow to the desires of the provincial government? If the latter is the case, it's only a matter of time until party politics becomes part of municipal elections. That's already the case in cities such as Toronto, Ottawa and Hamilton, but do we really want party politics in Uxbridge elections? Will our votes for mayor be predicated on the person's ability to do the job or be dependent upon that person's political leanings vis-a-vis the provincial government?

We think that anyone who doesn't see all of this as a way for Ford to help his developer friends make even more money is suffering a terminal case of naivety. It appears that, given Ford's penchant for lying, municipalities might want to be extremely cautious when deciding whether or not to go after his rewards. A politician's \$1.2-billion promise is worth \$0 in the

Uxbridge Cosmus

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9,600 copies of the



What exactly is ... the BIA?

Part of a series of guides to municipal organizations & governance

Conrad Boyce, Local Journalism Initiative

Over the years, we've discovered that although the Uxbridge Business Improvement Area (BIA) has a fairly high profile in the community, many citizens would be hard-pressed to explain what it does, how it's structured, managed or funded. In particular, Cosmos readers might get it confused with the Chamber of Commerce. So, consistent with many of our recent articles on municipal governance, we offer this handy guide to your local BIA.

What is a BIA?

Although there are now thousands of municipalities and neighbourhoods around the world with BIAs, the concept is actually just a few decades old, and originated right here in Ontario! In 1970, responding to a request by a Toronto business association, the Ontario government passed enabling legislation to create the world's first Business Improvement Area in Bloor West Village. Previously relying on voluntary contributions for its projects, the newly-created Bloor West Village BIA could now rely on a steady stream of revenue from a new city levy, made possible under the legislation, for long-term planning to improve the area. Every business within its boundaries contributed to the

Today, there are more than 270 BIAs in Ontario, varying in size from fewer than 60 business and property owners to more than 2,000. The BIA concept is now global, adopted by more than 500 communities across Canada, 2,000 throughout the

United States, and thousands more around the world including Europe, South Africa, Australia, New Zealand and Japan.

A Business Improvement Area allows local business people and commercial property owners and tenants to join together and, with the support of the municipality, organize, finance, and carry out physical improvements and promote eco-



nomic development in their district. Traditionally, a BIA is a body established by a municipality using the

specific business improvement area provisions in the Municipal Act, 2001. It is governed by a board of management. In Uxbridge, the board is appointed by Township council at the beginning of each term, and currently consists of six business representatives and the councillors representing Wards 3, 4 and 5, who have constituents included in the BIA. The interim chair is Joanne Richter, owner of the Second Wedge Brewing Co. The Uxbridge BIA has one staff person, a part-time coordinator. Most of its activities are undertaken by contractors.

Monthly board meetings are open to the public. Questions can be directed to the BIA email (bia@uxbridge.ca), and you can find more info about meetings, events etc. at the website, www.uxbridge.ca/bia

BIA membership and funding

Once a BIA is approved by municipal council, businesses within its boundaries become members and pay the BIA levy along with their property taxes. This reflects the principle that all who benefit should be required to bear their fair share of the cost of the program. In addition, the arrangement provides a secure source of funding for BIA activities.

In Uxbridge, the annual levy for the last several years has been set at \$106,450. Commercial and service businesses within the Uxbridge BIA are assessed their share of the levy proportional to the square footage of their business. An individual business's share will vary yearly depending on the number and size of the rest of the membership. Because the levy is imposed only on businesses within the BIA, the average Uxbridge taxpayer does not contribute to the BIA budget; the mu-

nicipality's only contribution is in

...continued on page 11



A blonde moment

column by Lisha Van Nieuwenhove

Great shows, great price - great loss

It would appear that Doug Ford is doubling down on his efforts to make it clear that he has no intentions whatsoever of reevaluating the decision to open up sections of the protected Greenbelt to development. On Monday, he promised all the communities that have been given housing targets to meet by 2031 that they would rewarded by receiving a portion of a \$1.2 billion fund created especially for applauding municipalities that got on board.

Lest your eyes glaze over at the mention, yet again, of this Greenbelt/housing fiasco - for that's what it is - think for a moment about what is going on *just to the south* of Uxbridge, and how it will affect us as a town, perhaps even you personally. I ask this because it's affecting me in an extremely personal way. Ford's decision to sell off out the Greenbelt and okay the building of hundreds of homes in North Pickering is going to substantially change my life.

About 16 years ago, I took a small part in a farce called *Pardon Me*, *Prime Minister* at Herongate Barn Dinner Theatre (Herongate for short). For those who have not been fortunate enough to have ever visited this gem, located just south of Whitevale on Altona Rd., Herongate is literally a theatre inside a century-old barn. Guests eat where the cows used to reside and get milked, and the theatre, above the barn/dining room, was formerly the mow where hay was stored. Also on the property, which is surrounded by luscious rolling hills, crops, and greenery as far as the eye can see, is a large, rambling farmhouse that is as old as, if not older than, the barn itself

I love being at Herongate. I love the people I have performed with. I was quickly taken in by the Herongate family, and have lost count of how many plays I've done since that first show. I've celebrated milestone birthdays there, led the conga line at many a New Year's Eve party there, and worn enough wigs to know that I definitely don't look good as a redhead, and not bad at all with grey hair! Herongate is my home away from home. The people who own it - Ann Ward and Steve Graham - have become incredibly dear friends, as have so many of the actors with

whom I have worked.

After 50 years of serving millions of homecooked meals and staging hundreds of plays and musicals, Herongate's curtain will close for the last time on Sunday, Sept. 10. Not because it's changing hands, and not because the owners want to retire - in fact, the entire 2023 season was billed and ready to go. We were already planning New Year's Eve. No, Herongate is closing because TACC, a huge development company, didn't like that the nine acres on which Herongate stands was a tiny little holdout in the middle of all the land they had already purchased and, once ol' Dougie removed development restrictions on this land, were ready to build houses on. Well, they (TACC) finally got their way, and Herongate was sold. To a developer.

Writing those words makes me sick, especially after the auditor general's recently released report on the Greenbelt revealed that the lands on which Herongate sits weren't even required for the 1.5 million homes the Conservatives are bent on getting built.

The rolling hills I described earlier will likely disappear. Untold amounts of wildlife will lose its habitat. And the crops that are currently growing there - all that beautiful farmland that ensures we eat - will be gone. The house and barn - I can't speculate on what will happen to them, but even if they were moved, brick by brick and board by board to another location, it just wouldn't be the same.

I'm in this final Herongate show, and after every performance, I cry while driving home. I cry for myself. I cry for live theatre. I cry for the thousands of people who love Herongate and have been regulars over the years. I cry for Ann and Steve, who have essentially been forced to move on from a business that Ann's parents started 50 years ago. I cry over a government that clearly doesn't listen to the people that elected it. I cry over people so bent on greed for money, development, and paving over our planet, they will stop at nothing until they get their way.

I wonder if we should invite Doug Ford and his buddies to the Sept. 10 performance. Perhaps the crying they'll see then will make them realize that some things don't have a price. But the show must go on.



The Barris Beat

column by Ted Barris

Bad judgement needs to be called out

It happened when I was about nine. The public-school playground got a little boring, so a bunch of us found a maple tree just across the back fence of the schoolyard to climb, sit in and hang from. Word got around to the principal, Mr. Kilpatrick. If for no other reason than fear of liability, he announced that the tree was off limits. That didn't stop us. Next day, we headed back over the fence and scrambled back up the tree. Suddenly, it got quiet. All my fellow tree-climbers disappeared. I was alone. I looked down and there was Mr. Kilpatrick standing at the foot of the tree.

"Ted, come down," he said sternly. "You know you're not supposed to be up there."

"Yes sir," I replied, and I came down. Every-body else who'd climbed the tree with me that day had taken off. And I could have too. But something inside me said, "Fess up and face the consequences." I did detention time. And there was a call home. My parents disciplined me for my error in judgment. In the case of Premier Doug Ford or Minister Steve Clark, I guess neither of them ever experienced this kind of character-building moment in their lives. Or, maybe they never got caught.

Until last week when the *Toronto's Star's* Martin Regg Cohn revealed comments that Ontario's minister of housing delivered in the Ontario Legislature. In 2012, when sitting in Opposition, he criticized then finance minister Dwight Duncan for what he saw as waste at the Municipal Property Assessment Corporation. "I can't understand why you condone what's happening with MPAC. ... Do the honourable thing and resign."

This, after Minister Clark denied at two separate media conferences in the wake of Bonnie Lysyk's damning Auditor General's report (on August 9), that he had any idea his righthand man, political staffer Ryan Amato personally chose 14 of 15 parcels of land to be removed from the Greenbelt and its protections against development.

I think he just won't confess he's caught up a

I remember another instance when as a novice freelancer back in the 1970s, I learned about the responsibilities of such a decision. My wife and I lived in Alberta then. I'd begun writing music reviews and pop music features for several national newspapers as well as broadcasting on CBC Radio and National Public Radio in the U.S. An accountant

friend suggested that I incorporate so that I could take advantage of legitimate tax write-offs of my work – travel, supplies, long-distance phone calls, etc.

I did as the accountant suggested. And within a year, the federal government contacted me to do a financial audit. I'll admit I was frightened that I'd done something wrong and readily offered all my financial statements and tax data. Sometime later they got back to me and said I needed to pay some additional taxes – several hundred dollars – with no penalty. I guessed I'd done the right thing to fulfill all the auditor's recommendations.

In contrast, Premier Ford, responding to the audit on his plans to release 7,400 acres of Greenbelt lands for housing which the auditor general said "could ultimately see more than a collective \$8.3 billion increase in value to the value of (the developers') properties," said no, he would not agree to the auditor's ultimate recommendation to halt the release of the 7,400 acres.

The stonewalling we're witnessing from Minister Clark and Premier Ford, one op-ed editorial said this week, amounts to "a credibility-destroying catalogue of deceits."

Then, there was the time I went to court. One night, coming home late from the city, a Durham Regional Police officer pulled me over on Taunton Road doing 80 km/h in a 60 zone. I acknowledged he was right. He gave me a summons. I went to court some months later, and when the judge asked me to stand I did.

"How do you explain this? he asked.

"I wasn't paying attention, Your Honour. I was being selfish." The judge said he hoped I'd learned my les-

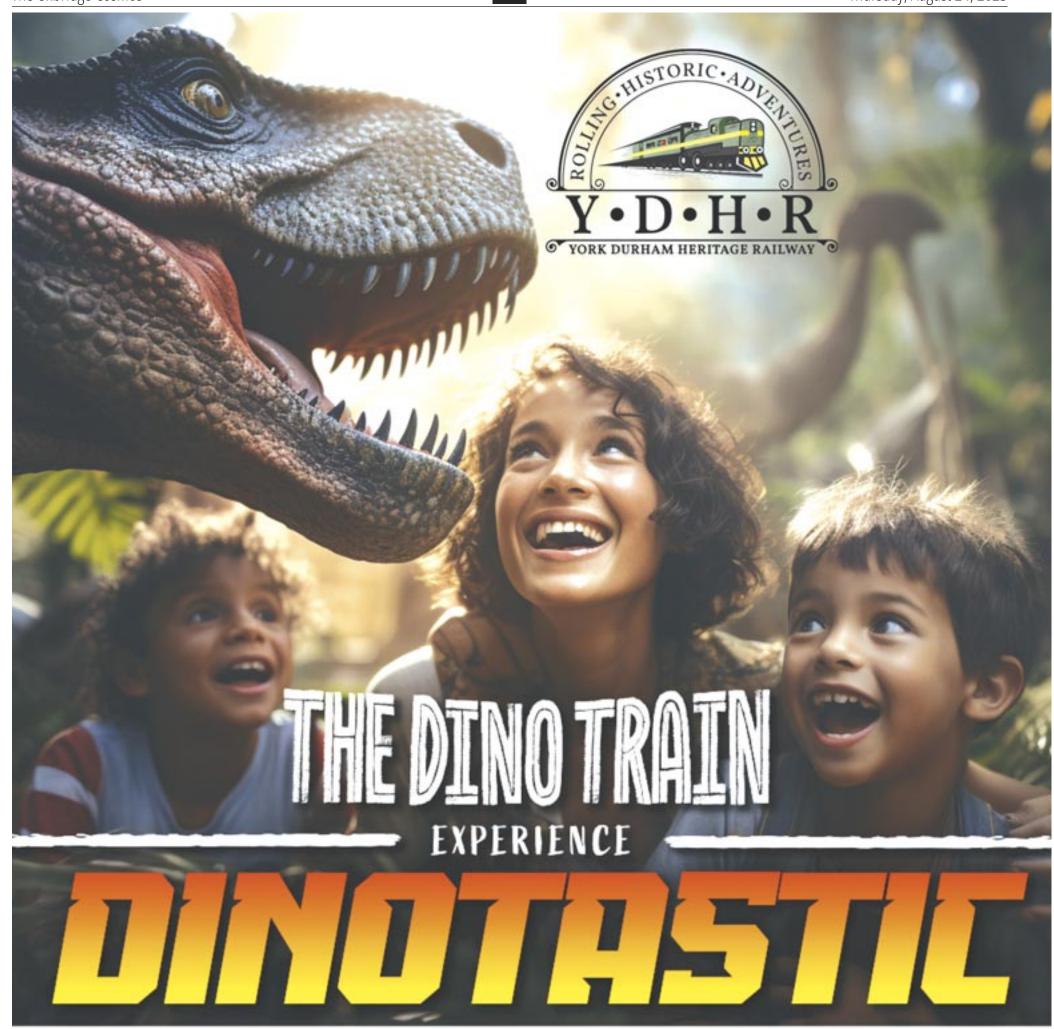
son and told me to pay the fine. Which I did. Our system of checks and balances in Canada – whether in our courts or our legislative assemblies – is not designed to punish inequitably. It's designed to keep all of us – politicians and constituents – from making harmful mistakes. The kinds of mistakes this Conservative administration dismisses and/or ignores even when exposed by the province's most respected office of assessment, the Auditor General, speaks volumes about its lack of

Mr. Kilpatrick would not be pleased.

For more Barris Beat columns,
go to www.tedbarris.com

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AUGUST 26 - SEPTEMBER 3



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Take Notice that tenders are invited for the purchase of the land described below and will be received until 3:00 p.m. local time on September 7, 2023, at the Township of Uxbridge Municipal Office, 51 Toronto Street South, Uxbridge

Description of Land:

Roll No. 18 29 040 003 27500 0000; 50 THIRD AVE. S. UXBRIDGE; PIN 26843-0144 (LT); File No. 22-01; **Minimum Tender Amount: \$121,945.00** Except as follows, the municipality makes no representation regarding the title to or any other matters relating to the land to be sold. Responsibility for ascertaining these matters rests with the potential purchasers. This sale is governed by the Municipal Act, 2001 and the Municipal Tax Sales Rules made under that Act. A full copy of the tax sale advertisement and further information about this matter is available on line at www.OntarioTaxSales.ca or www.uxbridge.ca or you may contact Susan Straughan, Tax Collector, The Corporation of the Township of Uxbridge, 51 Toronto Street South, P.O. Box 190, Uxbridge ON L9P 1T1, Phone: (905) 852-9181 Ext. 216, Email: sstraughan@uxbridge.ca



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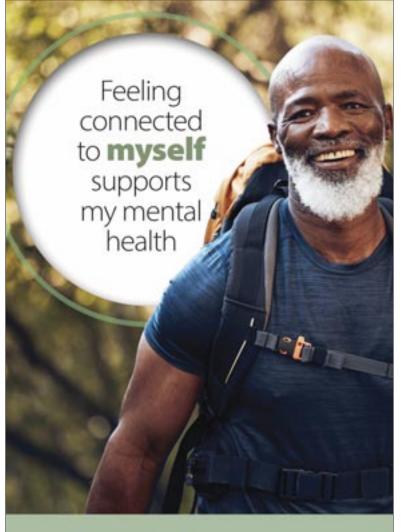
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Durham Health Connection Line 1-800-841-2729 or 905-668-2020 durham.ca/connection



Young artists shine, from page 3

scholarship, and pursued a program that let me dive into just about every medium there is. Before long, I was drawn to ceramics, and although I still have two looms, my ceramics workshop near Haliburton takes most of my time. After graduation, I worked for a long while for the school's ceramics department, but it was frustrating watching others do the creating. I kept working at home, and this past year, I finally took the leap to doing ceramics full

Much of my work is "functional," meant to be used, not just looked at. But as my practice grows, I hope to do more and more sculptural work, inspired by my deep love of

My process is inspired by my time as an apprentice with a wood-fire potter. During that time, we left work 'raw' - (free from shiny glaze) - for the atmosphere of the kiln to create colour and texture. Now working in electric firing, I keep the element of the raw clay on the exterior for direct touch to the material."

Part of the reason I chose Isabel and Rebecca to profile is that their work stood out dramatically among the other potters and painters in Elgin Park that weekend. They may be young, but they have already found their own distinctive voice.





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Focus on Finance with Tammy Scuralli, Edward Jones

Checklist: Top 5 Considerations for your GIC Maturity

Higher interest rates have caused the popularity of Guaranteed Investment Certificates (GICs) to surge in recent years. If you've bought a GIC recently, it may be maturing soon. This presents you with a new opportunity and a decision to make. Let's look at five key factors to consider when making your decision.

Risk Tolerance - We often think of GICs as low-risk investments, where both the original investment and the rate of return are guaranteed. In terms of volatility and principal protection, GICs are very low risk investments. But the flip side is that you're also likely to receive a relatively low rate of return, and poor tax efficiency. This can contribute to other risks like running out of money in retirement, and not earning a rate of return that keeps pace with inflation. With this broader view of risk, we can see that all investors, even GIC investors, are exposed to risk in some form or another.

Time Horizon - A time horizon generally refers to the period of time you expect to hold an investment, or until you need that money. Time horizons are often linked to investment goals and strategies, for example to retire in 15 years or buy a house next year. However, time horizons can also be associated with certain types of investment products, such as a 10-year government bond or a two-year GIC. GICs are generally short-term investments with terms of five years or less and are typically more suitable for shorter-term goals and time hori-

Current Debts - If your GIC maturity date is soon approaching, it may make sense to use the proceeds to pay down some of your debts, in particular high-interest debt. For example, many credit cards charge interest rates approaching 20 per cent or more, which far exceeds GIC rates currently available. If you're carrying a balance on your credit card or have other forms of high-interest debt, it may be advantageous to use the GIC proceeds to pay down those debts.

Tax Efficiency - This is a priority for many investors and building a taxefficient investment portfolio can help you keep more of what you earn. When it comes to tax-efficient investing, it's important to remember that different types of investments generate different types of income - interest, dividends, and capital gains. In turn, each type of investment income is subject to different tax treatment. While capital gains enjoy favorable tax treatment, interest earned from GICs is subject to full income inclusion and taxed accordingly. As such, investments such as GICs have very poor tax efficiency. When choosing your investment products, remember that

GICs are not universally good or bad investments

all investment returns are not treated equally, and it's not just what you earn, but what you keep that matters most.

Need for Liquidity - Liquidity refers to how easy it is to buy or sell an investment without significantly impacting its price. Liquid investments are easily accessible and can be bought and sold easily and efficiently, whereas illiquid assets or assets with low liquidity may be inaccessible, take longer to sell, and

may have higher transaction costs. Many traditional investments such as mutual funds and stocks on major exchanges are considered highly liquid, while hedge funds and real estate are often much less liquid. Other than cashable or redeemable GICs, most GICs must be held until maturity, and cannot be sold, redeemed, or transferred from one account to another until they mature.

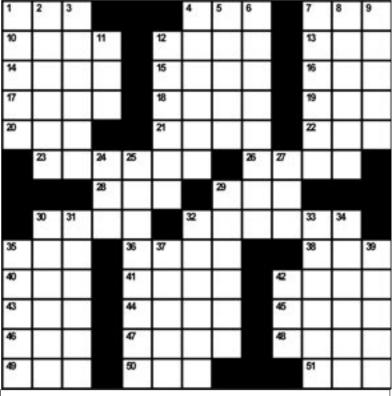
Like other investments, GICs are not universally good or bad investments, but rather, may be more appropriate for certain investors at certain times, while being less suitable for others. If you have a GIC maturing soon and wondering what to do next, your Edward Jones advisor can help you assess your overall financial situation, and together you can determine the best path forward for you.

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For more information, please contact Tammy E. Scuralli, Financial Advisor at Edward Jones, at 905-852-1244.



COSMOS CROSSWORD



Across

- 1. Iron in the rough
- 4. Kind of service
- 7. One of a couple, for short
- 10. Let out 12. Teed off
- 13. Defeated
- 14. Receipts 15. Band
- 16. Take advantage of
- 17. Mt. Everest's continent
- 18. And
- 19. Signifying word
- 20. Fjord country, briefly
- 21. Bucks
- 22. Lady
- 23. Closer in time
- 26. Coin gamble
- 28. Get spliced
- 29. "A Few Good __" starring Tom Cruise
- 30. Simple Simon's aspirations
- 32. Types
- 35. Truck weight measure
- 36. Fall sound
- 38. Fast no more
- 40. Discontinued
- 41. Valentine's day gift
- 42. Out of harm's way
- 43. Equal at the end of the game
- 44. Buchwald and Garfunkle
- 45. Store sign 46. Polished off

- 47. Negative question
- 48. Catches
- 49. Marshaled
- 50. Realize
- 51. Color

Down

- 1. This has pipes
- 2. Sanity3. The whole enchilada
- 4. Beach prop 5. Came up
- 6. Told the news
- 7. Speaks 8. Hurtles
- 9. Guide a course
- 11. Tax that led to a party in Boston
- 12. Protected from the sun
- 24. Amazement
- 25. Hold back
- 27. Formula _
- 29. Fair to middling
- 30. Respectful
- 31. Truly
- 32. Cannot, in a way
- 33. Jumped
- 34. Protection
- 35. Demolish
- 37. Gymnastics apparatus
- 39. It may be perfect
- 42. Prince, to a king



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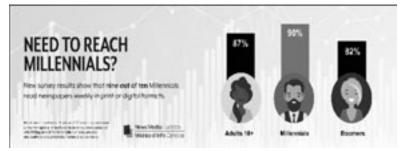


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FOUND

'DOLL' found near a bus shelter on Toronto St. on Mon., July 31. A "doll" that looks like one that might be used by a medical-industry student. If you can describe it correctly in detail, then you can claim it. Contact Joe at 905-243-2394. If no answer, leave a message.

What is the BIA, from page 4

providing office space to the coordinator.

Functions of the BIA

The general functions of a traditional BIA are to oversee the improvement, beautification and maintenance of municipally-owned land, buildings and structures in the area beyond that provided at the expense of the municipality generally, and to promote the area as a business or shopping area.

Examples of BIA activities

Beautification - BIAs often provide enhancements in a business area to create a more pleasant atmosphere for local businesses and neighbouring residential areas. The most common way is streetscape improvement through the addition of customerfriendly lighting, signage, street furniture, planters, banners and sidewalk treatments as well as seasonal decorations.

Revitalization and maintenance BIAs can help to revitalize, improve and maintain physical infrastructure as well as help make an area cleaner and safer. Approaches have ranged from building façade restoration to graffiti removal and enhanced street cleaning and garbage receptacles.

Marketing and promotion To retain and expand its customer base, a BIA may encourage both local residents and others to shop and use services within the local commercial district through marketing and promotional activities.

Business recruitment BIAs often organize and work with community partners to hold special events to promote and showcase their businesses.

How does the BIA differ from the Chamber of Commerce?

There are two principal differences. The Chamber of Commerce is independent of the municipality, and in fact will often advocate to council on behalf of its membership. And while membership in the BIA is compulsory within its boundaries, membership in the Chamber is voluntary.

Chambers of Commerce will also often have a stronger role in professional development.

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In Loving Memory of
Cecil (Sietze)
Vanderwal
November 9, 1930 ~

August 15, 2023

Ontario, at the age of 92.

Cecil Vanderwal peacefully passed away on August 15, 2023, at Oak Ridges Hospice in Port Perry,

He will be missed dearly by beloved

wife, Donna Patricia Vanderwal, and his daughters Helen (Russel) and Heather. Loving grandfather to Erika, Sonya, Lillian, Sara-Jean, Sarah, Joel, Jeffery and Emily, as well as many great grandchildren, nieces and nephews. Cecil will be missed by his siblings Margaret, Thea and Michael. Pre-deceased by siblings Everett, John, Matty and Lou.

Cecil will be fondly remembered for his incredible passion for wood-working and music. He shared his talent for music by playing in the Uxbridge Community Concert Band.

Memorial Service will be held on Thursday, August 24, 2023, at Low & Low Funeral Home, 23 Main Street South, Box 388, Uxbridge, L9P 1M8 (905-852-3073); Visitation at 12 p.m., with service immediately following at 2 p.m. Reception at 3 p.m.

In lieu of flowers, donations to Uxbridge Hospital Foundation would be appreciated by the family.

Online condolences can be made at www.lowandlow.ca

In Loving Memory of Wassenaar, Klaas

Voorschoten, Holland, June 29, 1936 ~ Port Perry, Canada, August 21, 2023

Loving husband of Ena Wassenaar-Verboon. Loving father of son Florian, daughter Marita (Rodney), and granddaughter Adrianna.



Klaas was number four of 11 children of Floris and Maria. Survived by six brothers and sisters in Holland and Canada – Annie, Floris, Dirk, Jaap, Alie and Ankie, and their families. Predeceased by Johanna, Jan, Riet and Ada. Survived by brother-in-law Arie and family.

Immigrated to Canada in 1962 and returned home to marry his fiancée in 1963. They moved to Smithville, Ontario, where he worked for two years on a farm. In 1965, they settled in Siloam, Ontario, where he farmed for 43 years before retiring to Greenbank.

Funeral service will be held on Saturday, August 26, 2023, at Low & Low Funeral Home, 23 Main Street South, Box 388, Uxbridge, L9P 1M8 (905-852-3073). Visitation at 10 a.m., with service immediately following at 11 a.m. Service will be live streamed. Reception to follow. Burial after at Bethel Cemetery, Greenbank.

If you wish to make a memorial donation, please consider Uxbridge Hospital Foundation, Oak Ridges Hospice Port Perry, or Greenbank United Church.

Memories, photos and condolences can be left at www.lowandlow.ca.



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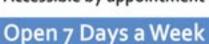
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