

# Rees' Pieces

## Are you feeling marginalized?

It's not much wonder those living in rural, especially remotely rural areas of Nova Scotia feel their interests are not being fully addressed by any level of government. Each revelation of inconsiderate use of taxpayer's funds causes them to believe even more they are being marginalized.

Three years ago certain MLA's were in the news, but the government changed the rules for allowable expenses, and ensuring transactions were documents. Taxpayers were saved a bit of money, when the \$45,000 tax free transitional allotment to outgoing MLA's was eliminated.

Feeling a sigh of relief as provincial Auditor-General Jacques Lapointe reported he has not found any errors, along comes accusations certain senators are possibly inappropriately claiming housing expenses of \$21,000.00 per year.

Here's other reasons rural Nova Scotians are feeling marginalized:

Lack of speedy internet services makes it difficult to be competitive with our urban based friends. Hence many are loathe establishing a rural based business. RESULT: Talented youth leave for more populated areas.

Poor highways result in higher than normal auto repairs, as they are forced to travel long distances for work, not to mention the higher cost of gasoline or diesel fuel. A real disadvantage to the rural based worker.

Extended time for travel adds approximately three hours to the work day. RESULT: All the above add to a decreasing and aging rural population.

The loss of schools, gas stations, and shopping then cause rural residents to spend their hard earned dollars in areas other than where they live.

Declining population and an aging population results in less school age students, hence school boards find reasons to close (mostly elementary) schools adding to the demise of rural areas.

A way must be found to reduce the frequency of school closures. There are things which can be done to stop the off-loading from Dept of Education expenses to another jurisdiction.

Recently, I learned when a school is closed; declared surplus, it's responsibility shifts from Education to the local municipality which becomes responsible for its "hot idle" maintenance until final disposition. If demolished those costs and site remediation are faced by the municipality.

Maintenance costs and small scale retrofits come out of the local school boards budget. However, if a new school or major addition is constructed the funds come from another area, i.e. provincial coffers.

**There is only one taxpayer.** Shifting from one department to another or another level of government is simply shirking responsibility.

If municipalities are truly concerned about marginalization of their populace, one simple decision would change the momentum and reduce school closures, while at the same time demonstrating they are working on behalf of their residents.

The rate of school closures and elimination of other services would recede quickly if municipalities through the UNSM were to inform the provincial government they will not become responsible for ongoing costs and disposition of closed schools or other property.

Closing a school is a death sentence on a community. Municipalities should insist a school, whether operating or closed, should remain within the school board budget until the building's final disposition and the site is remediated. Keeping these schools within their budget will cause education officials and school board members to think outside the box to partner with other groups, and make a school more meaningful for any community.

It seems unfair costs can be off-loaded elsewhere if it's a closure, but they can drive a nail into the heart of a community to use the same taxpayer's money to build or enlarge a school elsewhere, and then bus students.

Maybe the support groups for all rural schools should petition their councilor, MLA's and Department of Education to keep all costs related to a school within the school board and further ask municipalities through UNSM to advise the provincial government they will not accept responsibility for costs of closed schools.

Maurice

# Letters to the editor

*This is an open forum for your opinions and comments.*

MAIL TO: The Shoreline Journal, P.O. Box 41, Bass River, NS, B0M 1B0  
(902) 647-2968; Fax: 902-647-2194 Email: maurice@theshorelinejournal.com

Dear Editor:

My Father, Morton Slack, was from the Folly Mountain/Londonderry area and for the past number of years, Margaret Barnes (my Dad's sister from Londonderry) has been sending The Shoreline Journal to us as a Christmas present.

We certainly noticed the change to the Paper when Mr. Rees took over. To us, it became more of a newspaper rather than a community flyer. We enjoy the paper and the marvelous job you have done with it. The colour pictures and information from all the different communities is wonderful to read.

Mom and Dad have loved getting The Shoreline Journal and happily read all the news from Dad's old Stompin' Grounds. Living in New Brunswick, we miss out on the news from that area. Since Dad has passed away, my Mother and I will continue to read The Shoreline Journal as all these communities are familiar to us.

Thank you Aunt Marg and thanks to you Mr. Rees for a job well done!! All the best to

you and yours,

**Joanne Slack**  
**Newcastle Creek, NB.**

*(Editor's Note: We appreciate hearing from subscribers, near and far. Comments about how they appreciate our efforts and taking time to send a note demonstrates their loyalty to the Shoreline Journal.)*

**Good day Mr. Rees**

My name is Dave Hanes and I live in Sudbury, Ontario. I have a son in the R.C.A.F. stationed in Shearwater, N.S. He is an officer and has been in the service for over 25 years. Last October I drove to Halifax to visit him my Granddaughters and Great Grandson.

On my return home I drove to Truro then turned west along highway 2 to visit Parrsboro. I am also a published Author, 4 books in print and working on my fifth, which is on old lighthouses and other interesting old structures. To make a long story short, I passed by the small village of Diligent River and came across a very old run down white Church.

I took several photographs

but as time was running short I could not attempt to talk to anyone about the history of that old structure. It must have been a focal point of the town at one time. I have checked the internet for its history but nothing seems to be available except a photo video.

Is it possible for you to send me some history on the Church at your convenience? I have photos of the Church inserted into pages of my new book and hope to fill in some historical notes.

I sincerely appreciate any help you can forward to me. I plan another trip to the east coast this spring.

Thank You.

I remain sincerely,

**Dave Hanes,**  
**100 Kent Court, #106,**  
**Sudbury, Ontario, P3A 4R5**  
**PH: 1-705-560-7376**

*(Editor's Note: Mr. Hanes request has been passed to several people in the Diligent River and Port Greville area, including Oralee O'Byrne, curator of the Age of Sail Museum; plus Nan Harvey and Dick Akerman, who are associated with the Colchester Museum and Archives.)*

Dear Editor:

Just a note to let you know I am from Upper Economy. I was born in a little Village of Pleasant Hill. My maiden name was Welch.

I know a lot of people down there and some are relatives. I just turned 82 years old. I have 3 sisters still living. I am the oldest - there was 11 of us. Florence Elliott who lived in Bass River was my sister.

I enjoy the paper. I read every word, 2 or 3 times. Keep up the good work.

**Thank you,**  
**Alberta May Delaney.**

**The Shoreline Journal**

**Here's where to find us:**

**BASS RIVER:**  
Bayside Pharmacy  
Dominion Chair Factory Store

**BIBLE HILL:**  
C.W. Fraser Pharmacy  
MacQuarrie's Pharmacy

**DEBERT:**  
Barnhill's Superette  
Debert Mini-Mart

**FIVE ISLANDS:**  
Masstown Market Five Islands

**GLENHOLME:**  
Double "C" Truckstop  
Glenholme General Store

**GREAT VILLAGE:**  
C. D. Smith's Rite-Stop  
Wilson's Gas

**MAITLAND:**  
Frieze & Roy General Store

**MASSTOWN:**  
Masstown Market

**NORTH RIVER:**  
Grant's Grocery

**ONSLOW:**  
Onslow Market

**PARRSBORO:**  
CrossRoads Co-op  
Ken's Grocery  
Wright's Pharmasave

**TRURO:**  
Atlantic Superstore  
MacQuarrie's Pharmasave  
(Esplanade)

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or E-MAIL:  
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## March 1st Deadline for RRSP Contributions

**By Kim Inglis**

A recent BMO Financial Group study says three-quarters of Canadians with an RRSP have already made or plan to make a contribution before the March 1st deadline. Unfortunately, sixty percent find the deadline stressful.

Contributing to an RRSP doesn't need to be traumatic. For many, simply changing their savings schedule can eliminate anxiety. However, although it might be easier to make smaller regular contributions throughout the year, forty-nine percent wait until the end of each year to make a lump sum payment.

Twelve smaller sums should not only be easier than finding one large sum right after holiday season expenses, but paying by automatic withdrawal also makes it difficult to skip a month for an impetuous purchase. The investor no longer frets about funding



and the retirement savings discipline is reinforced.

Funding stress can be lowered further if the expected tax refund is received during the year. An employed investor can file a T1213 form, advising the CRA and the employer about their RRSP savings plan, and have tax deductions reduced at source to improve cash flow and make the payments easier.

Regular RRSP contributions are also beneficial from an investment perspective because investors can take advantage of dollar-cost aver-

aging, buying more of their investments when prices are low and less when they are high. Investing equal dollar amounts over a set period of time generally achieves a lower average cost and the worry about buying shares amid market excursions is decreased.

It's wise to think about the RRSP's place among other priorities such as eliminating high-interest debt. If an RRSP's benefits don't support those goals it may need to wait. Acting on knowledge and planning is less stressful than making quick decisions and then wondering if they were right.

Thought should be given to the way RRSPs work. For investors in higher income tax brackets, RRSPs make sense because their tax deduction is likely at a higher marginal rate than it will be when withdrawals are taxed in retirement. For those in the early stages of a career with a low income, it may be better to accumulate RRSP headroom until their higher marginal tax rate is higher.

For the investor who has determined that an RRSP is

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**Deadline for the April issue of**  
**The Shoreline Journal**  
is March 19  
**VISIT OUR WEBSITE**  
**www.theshorelinejournal.com**

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