

News from our Federal Capital
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expensive packages of channels you don't watch, for the sake of one or two you do - or else doing without. That's why we will require unbundling, so Canadian families can choose which channels they want to pay for.

We'll address high roaming costs on cellphone bills, which are currently among the highest in the developed world. By ensuring there are at least four competing companies in every region and other measures, we will work to increase choice and reduce costs.

Our Conservative Government will also work to combat geographic price discrimination, to help bring prices in Canada in line with those in the United States.

We will work to better protect Canadians families, putting victims first and introducing a comprehensive Victims Bill of Rights. We will also introduce legislation to combat cyber bullying, to help protect our children from a threat that can reach into their homes.

In addition, our Government is committed to putting Canada first. We

will protect both Canadians and Canadian sovereignty. This includes ensuring our military has the tools it needs. We will also look to our country's 150th anniversary, a chance to celebrate our heritage and our values of democracy, respect for human rights, and the rule of law.

In this session of Parliament, Canadians can count on our Conservative Government to build on our record and continue to deliver on our commitments. We will remain on course for long-term economic prosperity. We will put consumers first, expanding choice and reducing costs. And we will always put Canada first, celebrating and defending our country.

As always, if you have questions or concerns please do not hesitate to contact my office toll - free at 1-888-752-0552; visit my website at www.scottarmstrongmp.ca; add me as a friend on Facebook; or follow me on Twitter @Armstrong_MP.

Scott Armstrong, Parliamentary Secretary to Minister of Employment and Social Development and MP, Cumberland - Colchester - Musquodoboit Valley.

News from Mayor Bob Taylor, Municipality of the County of Colchester

I am pleased that our two Councillors from West Colchester, Tom Taggart and Doug MacInnes, are given space in the Shoreline Journal to report on decisions made by County Council, and of course, express their views.

For that reason, in the past, I have not written my own article for this fine newspaper; however, a few events have happened recently that I would like to comment on:

First, I attended the fundraiser for Darrell Cock at the Debert Legion on Saturday, October 19th. It was good to see Darrell there with his family. There was a great turnout at the event to offer their support for Darrell. What is truly amazing here is that this is one of many fundraisers that have been held in the West Colchester area over the last short while to support someone, or a family, in need. Large amounts of money have been raised in each of these events which speaks volumes for the compassion and generosity of the people of this area. My comment Saturday night was "when you see this type of support for someone in need, we are living in the right part of the world". It certainly makes me proud to be a part-time resident of the shore.

Second, I would like to address comments that have been made recently regarding the new Rath-Eastlink Community Centre (RECC) taking ice time away from the West Colchester Arena. Discussions have been going on in the area about the need for another ice surface for 20+ years now. When a new ice surface was being proposed in a new civic centre, the demands were made by Truro and Area Minor Hockey, figure skating clubs and other groups looking for ice time for hockey and recreational skating, etc.

In fact, a number of people were disappointed when we designed the new civic centre complex with one ice surface. The original plans were to make provision in the new complex to provide a second ice surface in the future. Space requirements and capital costs did not allow that to happen.

Since we started planning an additional ice surface 20 years ago now, and again with the planning of the civic centre, the understanding was that we wouldn't build another ice surface to the detriment

of the existing arenas. It is only understandable that there will be some movement between arenas. For instance, it was known before construction of the RECC started, that the Junior 'A' Bearcats would be moving to the new centre which would open up more ice time for Truro and Area Minor Hockey and other activities at the Colchester Legion Stadium. The management and staff of the new RECC are willing and prepared to work with the managers of our three arenas and the Truro Legion Stadium on ice rental opportunities.



Bob Taylor

The County Recreational staff have done a lot of work for the North Shore Recreation Centre in Tatamagouche to bring more activities to their facility and this is working well. Our Recreation staff have worked with the managers of the West Colchester Arena and the Don Henderson Memorial Sportsplex, Brookfield, in the past, and are certainly interested in working with them now to help with more programming and activities to help them with any voids they may have.

There are a lot of opportunities out there for more on-ice activities such as women's hockey, minor junior hockey, ringette, shinny hockey, etc. There also used to be a broom hockey league in Debert.

The County of Colchester recognized the importance of the arenas in Brookfield, Debert and Tatamagouche to their respective communities and have made substantial financial commitments through the Colchester Arenas Association. This commitment is to fund all capital expenditures and insurance costs annually for each arena. For this fiscal year, the County has committed \$73,200 to Debert, \$70,560 to Tatamagouche and \$108,250 to Brookfield. The total commitment since 2006, including this year, is \$676,107, \$825,580 and \$760,320 respectively.

The County of Colchester has and continues to offer support to our rural communities. We would ask the communities to continue to offer their support to their facilities. Together we can keep these arenas viable and continue to provide opportunities in our communities for sporting activities and healthy life styles.

Bob Taylor, Mayor, Municipality of Colchester

Retirement Income Planning

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enhance funding for future education.

Consider an Ontario parent earning \$75,000 per year who contributes \$1,000 every month to their RRSP. The annual tax savings resulting from the \$12,000 in contributions would amount to \$3,853. The parent could choose to invest the tax return in a TFSA, up to their allowable limits, and benefit from tax-free growth.

At the end of each year, the parent could withdraw some funds from the TFSA to make an RESP contribution, leaving the balance to continue growing tax-free. Once inside the RESP the contributions will also be growing and, although the contributions are not tax-deductible, the investment income is tax-sheltered as long as it remains in the RESP. In addition, the funds may be eligible for government contributions.

Under the Canada Education Savings Grant (CESG) program, the RESP

receives a federal government grant of 20% on every dollar of the first \$2,500 saved in the RESP each year, up to a maximum lifetime grant of \$7,200 per child. The lifetime RESP contribution maximum is \$50,000. Maximizing the CESG grant and RESP contribution maximum essentially translates into an easy 14% return without factoring in any investment growth.

Students and their parents can only be sure of one thing - the cost of postgraduate education will continue to rise. Planning early is the best way to address the increases. Canadians are lucky in having many different investment vehicles at their disposal which, when used in combination, can generate a significant advantage.

Kim Inglis, CIM, PFP, FCSI, AIFP is an Investment Advisor & Portfolio Manager with Canaccord Genuity Wealth Management, a division of Canaccord Genuity Corp., Member - Canadian Investor Protection Fund. www.reynoldsinglis.ca. The views in this column are solely those of the author.

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