

Opinions & Views



by Jim Abernethy, Publisher

jim@claringtonpromoter.ca

I would like to congratulate Joe Neal, my opponent, who was successful in his bid to become the Clarington Regional Councillor representing Wards 1 and 2.

Good luck to you Joe, and the other six Members of Council who on December 1, 2014 will be sworn-in to form our new Clarington Council for the next 4 years.

Also, thank you to all those individuals who registered as candidates and participated in the 2014 Municipal Election.

The democratic process is now complete and it is time for our new Council to get down to the business of the day – which is primarily managing our property tax dollars and providing acceptable levels of municipal services to the residents of Clarington.

Food Bank Contact Information:

Salvation Army 75 Liberty Street South Bowmanville
Phone: 905-623-2185 E-Mail: sacfsbowmanville@yahoo.com
Site Location is south of Lakeridge Health Bowmanville

Clarington East Food Bank 123 King Avenue West
Newsatle 905-987-1418 E-Mail claringtoneastfoodbank@gmail.com
Website www.claringtoneastfoodbank.ca

Seventh Day Adventist Church 1170 King St E Oshawa, ON
located on Hwy 2 just west of Townline Rd phone 905-433-8800 or if Crisis: 905-725-1121 Email: oshawaacs@gmail.com
Website: www.collegeparkchurch.ca

St. Vincent de Paul Society - St Joseph's Church 127
Liberty Street Bowmanville 905-623-6371 Email: svdp.bowmanville@rogers.com website: ssvp.on.ca

Valleys2000 Update:

Watch this very interesting YouTube interview. It lasts 32 minutes but is extremely informative giving you all of the history and challenges leading up to the recent construction of the Fish By-Pass Channel Valleys2000 Bowmanville Creek Project. Here is the link: <https://www.youtube.com/watch?v=XTiMQRQJU3c&list=UU-XEyEremOaCEDam9Yymkyg>

Rotary Christmas Trees

The 2014 Rotary Christmas Tree Fund Raising Project is challenged with the road construction on Highway 2 in front of Watson Farms where the trees are offered for sale.

Please do not be deterred by the traffic. Drop by to shop early. Choose from their selection of Fraser or Balsam Fir - Scotch Pine – White, Siberian or Colorado Spruce.

Remember, you support our community when you purchase a Christmas Tree from the Rotary Club of Bowmanville which continues their tradition of selling real Christmas Trees at Watson Farms on Hwy #2, just west of Green Road in Bowmanville – Open Weekdays 10 AM - 8PM, and Weekends Noon – 8 PM.

Rotary International is one of many local service clubs which conduct fund raising events such to help support many local projects and individuals with needs within our community.

Larry's Christmas Message

Larry Wood is a friend of mine. He is a retired Toronto Police Officer who grew up in Oshawa and perhaps spends far too much time blogging.

I decided that what he wrote last week would be an appropriate Christmas message to share with you.

If you wish to communicate with Larry, his email address is: ledwood@hotmail.com

“Well, the Santa Claus Parade went through Bowmanville today and yours truly had a great time there, as always, with my adult (by a considerable margin) son, Chris and Grandson, Kellen.

It was at times an emotional event for me, recalling the ones of years gone by including when both of my now-big boys went with me, and even those in Toronto when I was a kid, with my parents. I was actually in a couple of them years ago, driving a classic police car with my kids waving at me and telling their friends. One of the main differences now, at this stage of life, as with everyone else of my vintage, the lapses of time from one of those events to the next doesn't seem like five or ten years, as it did in our youth, more like five or six weeks currently. Yeah, certainly some of the floats, bands and various displays were likely better than others but who cared. It was a 100% volunteer event, everyone in the parade did his or her best, the attendees loved it all and that's all that counted. Kellen, 4 years, marched on the spot with all of the bagpipe bands proudly striding by, called out to his friends in the parade itself and kibitzed with others on the sidelines. He even got a chance to wave to his Mom, a dance school owner and teacher, who was on one of the floats. Finally, still being at the Santa age, he waved furiously when the Big Man finally appeared, gleefully shouted, “Ho, Ho, Ho! Merry Christmas, to everyone!!” Kellen believed in it and I was green with envy.

The message for younger people, perhaps even new parents who haven't quite caught on to the ‘time flies’ concept: enjoy it all now, stop whatever else you may deem to be extremely important in your life (which will someday likely be meaningless anyway), take it all in right now, wring every second of pleasure possible from it, spread around the happiness to all around and cherish it dearly: it doesn't last forever. When it's gone..well.....just do right now whatever you can to make the memories, later, tear-worthy and cause others to share them with you then. They will, without question remember it all, correctly; it's presently up to you what they recall.

Larry Wood, Bowmanville, Ont., legwood@hotmail.com

Read Clarington Promoter On-line:



Wishing you the joy of family, the gift of friends and the best of everything for the New Year.

– The Abernethy Family

If you have access to a computer we invite you to go online to read all 30 of our past editions/issues, starting with April 2011.

Simply visit claringtonpromoter.ca where you will find all of our past historical & business articles, as well as Cathy's favourite recipes.

I also invite you to connect with me on LinkedIn – go to linkedin.com and search Jim Abernethy to “connect” or “invite” use this email address: jimabernethy@hotmail.com

Wishing you and your family a wonderful holiday season and a healthy and peaceful New Year..... Jim & Cathy Abernethy

Wealth Accumulation



by Peter Hobb

COLLINS BARROW DURHAM LLP
www.collinsbarrow.com

In my profession I get a lot of questions about strategies for accumulating wealth. The best advice I can provide is that you should start early and have a goal in mind. As your situation changes you can adjust your goal but you need to start with a goal. A goal is a benchmark that you can measure your prog-

ress against. As you progress towards your goal, this will in itself provide motivation for you to keep going and keep saving.

When you start out in your career it is very easy to put off saving for the future. You can barely meet your current needs. How could anyone at your age and your financial commitments start putting money away for the future? Guess what! For most of us, as we get older, those financial commitments don't go away. In fact they normally grow. Where the money is going could be different (e.g. university education for your kids, a cottage and so on) but the financial commitments remain. You can always find a

reason to put off saving.

One of the benefits that you have working for you when you start investing is compounding. If your investments are compounding annually the amount you make in year one is reinvested for year two so in year two you are making money on the money you made in year one. You will continue to make money on the money you made in year one in every year following year one until you collapse the investment. This works for the money you make in year two, year three and so on. The effects of compounding can be dramatic. This is why investment advisors tell you to put money into your Registered Retirement Sav-

ings Plan at the beginning of the year rather than at the deadline. You miss out on fourteen months of compounding if you wait until the deadline.

The size of the amount you invest is not what is important. What is important is that you are putting money away. If you are not setting money aside for the future I would recommend you start by making monthly contributions to your investment account. The best way to determine the amount you can afford is to prepare a budget. What is the amount of the monthly income you will have coming in and what are your monthly expenditures. There are software programs available to help you do this. Build into your expenditures the amount you will be investing. This should be at the top of the list. If you make it a priority it will likely happen. You should track monthly what you are spending your money on and compare this information to your budget. My guess is you will be surprised at the amount of money you are spending that you likely don't have to spend. If you can eliminate some of these expenditures you will make more money available for the expenditures that are really important. Budgeting

will help you become more disciplined in how you manage your money.

One area of money leakage for many people is their use of credit cards. It is too easy to pull out your credit card to make an unplanned purchase. When we make such a purchase it is the emotional part of our brain that dominates. After we make the purchase we use rational thought to justify what we did. We are all wired this way. With credit cards you only have to pay the minimum payment each month. Unfortunately, if you do this, any balance remaining accumulates interest. The rate of interest charged on many credit cards is very high (e.g. 19%). Obviously you are best to pay off any balance outstanding each month. However, if the emotional decision caused you to purchase something you couldn't afford in the first place, this may not be possible. This is another area where budgeting can help. Build into your budget an amount for discretionary expenditures and limit yourself to this amount.

Another idea that you might use to control your spending is to carry a set amount of cash with you each week. Like a credit card, if you are carrying a

large amount of cash, it is too easy to spend. This normally will lead to unwanted spending and spending that you cannot account for. Estimate the amount of cash that you will need each week. At the beginning of each week this is the amount you put in your wallet. You may be surprised at the impact that this will have on your spending habits. Especially, when you open your wallet and you only have \$20 left and there is three days to go in the week.

You should also speak to your investment advisor about preparing a financial plan. The starting point for a financial plan is your personal financial goals. The plan would summarize your current situation (e.g. income, expenditures and net worth) and what needs to happen for you to reach your financial goals. The plan should not be static. It should be updated each year so you can see whether you are on track.

I only touched on a few strategies that you might use to grow your net worth. There are many others. Any book on the subject will give you some good ideas. The objective, if you have not already done so, is to start saving. The earlier the better but it is never too late!

Rotarians hard at work in our Communities!

The Rotary Club of Bowmanville working daily in our local community and internationally with donations to programs, services and individuals with unique situations with money raised in our own communities through fundraising efforts like:

The Annual Rotary Ribfest, is a 4 day event that includes fun filled activities for the whole family with entertainment, rides, amazing Ribbers and other food Vendors cooking up their best. This event made so popular through the support of our wonderful communities is our biggest fundraiser, with every dollar raised going back into the local community and international Rotary Initiatives. Visit: www.bowmanvillieribfest.com.

Bowmanville Rotary Supports Adopt-a-Village-in-Laos

With the end in sight of Rotary's campaign to end polio, the popular question is, 'What's next?' Steve Rutledge, founder of Adopt A Village in Laos and a fellow Rotarian from the Whitby Sunrise Club, hopes that the next campaign is Clean Water. "There is so much sickness and death in the world caused by contaminated water, yet it is completely preventable," he explains. The International Committee along with Support from the Courtyce and Oshawa Rotary Clubs provide funds for this project.

Bowmanville Rotarian and Colleagues Offering Free Dental Clinic

Rotarian Dr. Mark Bishara and his colleagues offered a free dental clinic from 8 a.m. until 4 p.m. on Sunday November 16, 2014 at the West Bowmanville Dental Centre. The clinic, intended to assist persons who do not have dental insurance and do not qualify for government assisted dental coverage. A free cleaning, filling, or extraction was offered on a first come first served basis. The Rotary Club's Rookie Committee provided funds to assist with the clinic.

Breakfast Programs In Local Schools

Rotary regularly supports local students learn to their best ability by providing funding through our Youth Committee for local Breakfast Programs, giving young people a nutritious start to their day.

Just a few of the many projects undertaken or funded through your local Rotary Club.

The Christmas Spirit swept through Bowmanville last Saturday as Santa Claus came to town with the local parade. Rotarians along with Watson Farms handed out 60 bushels of apples to many smiling faces and little hands along the route.

"Christmas Starts with the Tree" and what better way to get into the spirit of the season with a fresh tree from your local Rotary Club and Watson Farms, Bowmanville. Starting November 28th until December 23rd, Rotarians and Volunteers will be selling a variety of freshly cut trees. Come out and see us at Watson Farms, 2287 Hwy 2, Bowmanville. Hours are Mon to Fri 12 noon to 8 pm, Sat and Sun 10 am to 6 pm. We thank you for your support in this community fundraising event. All proceeds from this fundraiser go toward local and international Rotary projects, community groups, organizations, student bursaries, and our Summer Respite Program for Children with Special Needs.

Thought about becoming a Rotarian or wanting more info on this wonderful group of giving people? It is a wonderful way to get involved in your community. Being a Rotarian connects you with a diverse group of community minded people who share your drive to give back. Over a meal, coffee or online, you can:

- Discuss your community's needs and discover creative ways to meet them
- Expand your leadership and professional skills
- Catch up with good friends and meet new ones

At regular Rotary meetings, Guest Speakers are invited in to educate, provide information and from time to time entertain us as well!

For more information on becoming a Rotarian, please contact either:

Randy Henry at 905 436 8010 or randy@randyhenry.ca or
Tracey Maxwell at 905 697 3737 or tmaxwell@claringtonhyundai.ca
Check out Rotary Club of Bowmanville on Facebook or visit our website
www.bowmanvillerotaryclub.org

End Polio Now!



Ending Polio Timeline

- **1979** – Rotary clubs take on a project to buy and help deliver polio vaccine to more than six million children in the Philippines.
- **1985** – Rotary International launches PolioPlus, the first and largest internationally coordinated private-sector support of a public health initiative, with an initial pledge of US\$120 million.
- **1988** – Rotarians raise US\$247 million for PolioPlus, more than double their fundraising goal of \$120 million. The World Health Assembly passes a resolution to eradicate polio, setting up the launch of the Global Polio Eradication Initiative. More than 125 countries are polio-endemic.
- **1991** – Last case of wild poliovirus in the Americas.
- **2014** – Polio has been reduced by 99% worldwide. There are only three countries where the wild poliovirus has never been stopped: Afghanistan, Pakistan and Nigeria.

Find Out

- Why does ending polio matter?
- Why do outbreaks happen?
- What is Rotary doing?

See and hear Ziggy Marley's message – go online - visit: <http://www.endpolio.org/stories>



Ziggy Marley,
World Ambassador for End Polio Now project

Through his voice and music, **Ziggy Marley** has supported Rotary and the fight to end polio. Watch Ziggy's personal World Polio Day message a special performance of his uplifting song "Lighthouse" from his new album, "Fly Rasta."

Also, listen to a message from **Dr. Tom Frieden**, 16th Director of Centers for Disease Control and Prevention, providing an update on the progress being made to end polio in the three remaining endemic countries: Afghanistan, Pakistan and Nigeria.



Dr. Tom Frieden,
Director U.S. CDC Centre

We are closer than ever to ending this crippling disease forever.