

The Uxbridge COSMOS



Volume 17 No. 1

YOUR UNIVERSE

Thursday, January 7, 2021



Patrick Bryant, Broker of Record

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TAKING TO THE ICE DURING LOCKDOWN - Many enjoyed the frozen Barton Farms pond during the holidays. The weather has been precarious, however, so those wishing to go skating on open water should exercise extreme caution.

Photo by John Covers

Inside Your Cosmos

MPP wears three hats nowpage 3

A neigh-tional treasurepage 4

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Vaccine is in Uxbridge, but so are more COVID cases

By Justyne Edgell, Local Journalism Initiative Reporter

After being notified about two weeks ago that COVID-19 vaccines were available to healthcare workers in Durham Region, Katie Millage, a personal support worker (PSW) on the memory care floor at Douglas Crossing, jumped at her chance to sign up for the vaccine.

"I'm just feeling so grateful and hopeful to be one of the first individuals in Uxbridge to receive the vaccine," says Millage, who got the shot on Monday at the Oshawa Hospital Vaccination Clinic. "For the first time I feel like the end of COVID-19 is in sight."

At press time on Tuesday evening, however, Uxbridge had 11 active COVID-19 cases. Five of those cases are currently being treated in hospital, and many of these cases are linked to an outbreak at the Uxbridge

Cottage Hospital.

A statement from the Markham Stouffville Hospital said that Uxbridge residents could be assured that the safety of patients, health-care workers and the community is the top priority.

"In consultation with Durham Region Public Health, an outbreak was declared on the inpatient unit at the Uxbridge site on December 24, 2020. Six staff members and six patients have tested positive for COVID-19. Staff are at home recovering and the COVID-19 patients in the hospital are in isolation and being monitored closely."

With the holiday season now over, health experts are reminding everyone that it is now more important than ever to follow appropriate public health guidelines to stop the spread of COVID-19. With over a week of record high daily case counts in Ontario, the number of long-term care home out-

breaks is also at a record high.

Slow vaccine rollout is a concern to many of those same experts. More than 70 per cent of the provincial supply is reportedly sitting in freezers right now. As of Monday night, approximately 50,000 doses of the vaccine had been administered in Ontario. Retired general Rick Hillier, chief of the Ontario Vaccine Task Force, said on Tuesday that less than 35,000 doses remain in freezers. Hillier said those doses were held back to ensure that second doses would be available 21 days after the initial doses were administered. Hillier also noted that by the end of this weekend, the initial shipment of vaccines will be exhausted, and the new shipment, expected to arrive later this week, will be fully administered by the end of next week.

A post-holiday season surge in case numbers is expected over the next few weeks.

Happy New Year!

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PROJECTED JACKPOT FOR THE NEXT DRAW IS \$5,600

DUE TO GREY ZONE RESTRICTIONS, DRAWS DURING THE LOCKDOWN PERIOD ARE ON HOLD. WATCH THIS SPACE FOR UPDATES.

Tickets available at **PharmaSave Uxbridge**, **Vince's Market Uxbridge**, **Canadian Tire Uxbridge**, **Uxbridge Legion Br. 170 & Stouffville IDA Pharmacy**

Ontario Problem Gambling Hotline 1-888-230-3505.
Lottery rules at www.uxbridgerotary.com/catchtheace.
No one under 18 may purchase a ticket or win the lottery.

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Council & Committee Meetings

Meeting Schedule for Jan. 2021

Monday, January 11, 10:00 a.m.
COUNCIL MEETING

Tuesday, January 12,
1:00p.m. - 5:00p.m.
DEPARTMENT BUDGET
PRESENTATIONS

Monday, January 18, 10:00 a.m.
COMMITTEE MEETING

Thursday, January 21,
1:00p.m. - 5:00p.m.
DEPARTMENT BUDGET
PRESENTATIONS (if needed)

Monday, January 25, 10:00 a.m.
COUNCIL MEETING

Tuesday, January 26,
1:00p.m. - 5:00p.m.
DEPARTMENT BUDGET
PRESENTATIONS (if needed)

Employment Opportunity

uxbridge.ca/careers

Crossing Guards

The Township of Uxbridge is currently seeking a Crossing Guard in the Town of Uxbridge.

If you are interested in a position, please contact Jo Ann Merrick at 905-852-9181 ext 202 or email: jmerrick@uxbridge.ca

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

Durham Region Forest Temporary Trail Closures

As part of ongoing forest management activities at Durham Regional Forest, select trails will be closed to the public between **December 14, 2020** and **January 22, 2021**:

Norton Tract - subject to temporary full closure from December 14 to January 15, 2021.

Main Tract - select trails will be subject to temporary closures from December 21 to January 22, 2021. Please refer to uxbridge.ca/news for full details and maps.

Plaque Dedications in Countryside Preserve

The Township of Uxbridge has a plaque dedication program, available on numerous sites within Countryside Preserve.

- Excellent gift idea! Just take a hike and pick your post location
- Commemorate a special event or honour a loved one for only \$250
- Funds raised will be used locally on Uxbridge trail projects
- 5" x 4" metal signs are handsomely designed with a wood grain background, gold lettering/border

Forms are available from the Township Offices, the Arena or online at

www.uxbridge.ca/trail_maps

For inquiries, contact the Trail Coordinator at 905-852-9181 ext. 506 or dcook@uxbridge.ca



Sidewalk Snow Clearing

Help keep our residents safe this winter and clear the sidewalks of snow and ice. Due to recent changes in provincial regulations, the Township's Public Works Department is obligated to patrol and report sidewalks that have not been cleared of snow and ice within 48 hours after snow accumulation. If a sidewalk is deemed to be noncompliant, the By-law Department will be notified for enforcement and measures will be taken. We appreciate your co-operation with clearing your sidewalk!

Winter Reminders

Overnight Parking

Please be advised that By-law 2013-184 as amended prohibits overnight parking from November 1 until April 1 between the hours of 2 am and 7 am on roadways and Municipal lots within the Township of Uxbridge.

Snow removal obstruction

Did you know that in accordance with the Township of Uxbridge Traffic By-law 2013-184, it is an offence to stop any vehicle on a highway in such a manner as to interfere with the movement of traffic or the clearing of snow from the highway?

Please ensure you park off any highway or roadway so as to permit snow removal equipment and vehicles to clean the streets during the winter season.

Snowmobile by-law

Please keep the Township Snowmobile By-Law in mind while operating your motorized snow vehicle this winter season. You are not permitted to ride your snowmobile on any sidewalks, park lands or any other Township property except to cross. Any person found in contravention of this By-Law is liable to a fine.

Township of Uxbridge COVID-19 Updates

Facility Closure Information

Town Hall - Open by appointment only
Uxbridge Arena - Closed until Jan. 24th
Uxpool - Closed until Jan. 24th
Uxbridge/Zephyr Libraries - Curbside pick-up only
Pump Park/Skate Park closed for season
Dog Park Open - 10 person limit
Uxbridge/Scugog Animal Shelter - call 905-985-9547 for service or appointment

Trails and Parks are open for use - 2m physical distancing required

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Bethlenfalvy adds another hat

by Roger Varley

Peter Bethlenfalvy, member of the legislature for Pickering-Uxbridge, has been named minister of finance by Ontario's Premier Doug Ford.

Bethlenfalvy takes on the role in addition to his other positions as president of the treasury board and minister of digital transformation.

The elevation to minister of finance came over the holidays after former finance minister Rod Phillips of Ajax resigned following a vacation trip to the Caribbean in December. Phillips made the trip despite calls by officials at the federal and provincial levels to restrict non-essential travel.

Aleem Sufi, Bethlenfalvy's executive assistant, said Tuesday his boss will hold all three positions until at least April, when the budget is brought down. He said it will be up to the premier and Bethlenfalvy to decide after that time whether he relinquishes any of the roles or not.

Sufi said the MPP's highly visible presence in the riding might be curtailed somewhat by the extra duties. Since being elected in 2018, Bethlenfalvy has made numerous visits to Uxbridge, many times to announce provincial grants to the municipality.

"We'll work through it this month, but it will be a bit trying," Sufi said. "But we're still going to be present."

Bethlenfalvy reiterated that his constituents remain his first priority.

"The appointment won't make a lot of difference to my constituents," he said. "I'll be spending a lot of time in the riding."

He said his focus on the upcoming budget has changed, although as president of the treasury board he was part of the budget-making process. The difference now is that he will deliver the budget, which he said can be expected sometime in the Spring.

"We're going to continue whatever it takes to beat the pandemic," he said. "But we also have to focus on the economy and the recovery down the road. We can't have a healthy economy without healthy people."

Sufi said the circumstances surrounding Bethlenfalvy's appointment to the finance portfolio - (meaning Phillips' resignation) - are "unfortunate."

Phillips is one of more than a dozen politicians across the country who travelled outside the country over the holiday season, ignoring official pleas for everyone to avoid unnecessary travel.



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Random draw to be held January 29th, 2021.
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MONTHLY DRAW WINNERS

The Rotary Club of Uxbridge is pleased to announce the winners of the December monthly draw for the 2020 Trip of the Month Club.

The 'Santa Surprise' trip was won by Marie Heddle. Ticket #104, sold by Dale Hickey.

2nd place draw winner of \$150 - Howard Lee. Ticket #354, sold by Dave Boulton.

3rd place draw winner of \$100 - Carol Gelette. Ticket #260, sold by Carol Gelette.

Congratulations to our December winners, and best of luck to all our ticket holders for the 2021 Trip of the Month Club! Draw for January's trip, 'Beautiful Baja,' includes direct non-stop flight from Toronto to Los Cobos, Mexico, 7 nights at the 5-star Riu Palace Cabo San Lucas, all meals, drinks and snacks, daily activities and nightly entertainment, non-motorized water sports, all gratuities and round trip transfers from airport to hotel.

As restrictions are still in place for travel, a voucher for \$2,500 from Getaway Travel or cash option of \$2,250 is available instead of the trip.

The 2021 Trip of the Month tickets have all been sold!
Congratulations to all!

2021 Early Bird Draw Winners:

\$250 Getaway Travel Gift Certificate - Christina Loizou, Ticket #253, sold by Deb Dee.

Getaway Travel luggage set - Jim & Yvonne Rowlands, Ticket #33, sold by Ian Morrison.

Getaway Travel free TOTM ticket - Mike Williams, Ticket #209, sold by Greg Eickmeier

GRAND EARLY BIRD \$1,000 CASH - Christine McGill, Ticket #311, sold by Greg Eickmeier.



COSMOS CROSSWORD



Across

1. Victoria Secret offering
4. Mint
8. Pronoun
11. Tiny particle
12. Not sawn
14. Your and my
15. Kicks
16. Honey farmer
18. Lawyers' charges
20. Green vegetable
21. In the lead
24. "___ lost!"
27. Putting on
30. 60s songwriter
32. Crumbled
33. Actor Robert
34. Fundamental principle
35. Temporary
36. Southern gen., Civil War
37. Dish
38. Good shot
40. Stir up
44. Timely
49. High card
50. Magical
51. Ruhr River city
52. "Help!"
53. Kind of number
54. Evergreens with red berries
55. Cable station

Down

1. Punch
2. Gigolo
3. Green Gables girl
4. Chicago bear?
5. Together
6. First-aid item
7. Microwave
8. Uncooked french toast
9. Shade
10. Do wrong
13. Ice ___
17. Mechanical & design expert
19. West coast city
22. Goes quickly
23. Close
25. Islamic potentate
26. Actress, Spelling
27. Girl coming into womanhood
28. Examination type
29. Barely beat, with "out"
30. Badger's tunnel
31. ___ de plume (pen name)
33. Evidence piece
35. Treat unjustly (2 words)
37. Fall guy
39. Exploration target
41. Hop dryer
42. Desktop object
43. For fear
44. Out of sync
45. Green color
46. Eucharist vessel
47. Novel
48. Coast Guard officer, abbr.



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Our two cents

Hoping for an *annus mirabilis*

Well, the Great Reset didn't happen. People were looking forward to 2021's arrival like they look forward to the latest version of the iPhone - it was going to fix all the bugs, be better than what came before it, and take better photos. But here we are, one week in, and things look much like they did before the clock struck midnight on Dec. 31.

Really, what else did you expect?

It seemed necessary, though, to hope that, at exactly 12 o'clock on New Year's Eve, the coronavirus would suddenly disappear, that the lockdown under which we all spent the holidays would be lifted, and that Donald Trump would concede to Team Joe Biden/Kamala Harris. We needed that hope. We still need that hope. Because that's all that is going to get us through whatever this new year brings.

We have hope in the fact that vaccines now exist, although how, when and where we might receive it/them remains to be seen. We have hope in the knowledge that this lockdown, although *incredibly* inconvenient in its timing, isn't as severe as the first one we experienced. We know more, now, and we are, believe it or not, adapting.

Some of the incredible things that happened over the holidays proved that some people not only believe in hope, they *insist* on spreading it. We know this from the many, many seniors around the township who received visits and parcels from people and organizations who only wanted to impart a little cheer and let someone know they were cared for.

The Optimist Club of Uxbridge's Fantasy of Lights was shut down early, but people saw hope in the lights and came out by the dozens, if not the hundreds, to catch a glimpse of that hope before COVID-19 darkened the display.

No matter what is going on in the world at any given time, a new year always seems to usher in hope. If the year preceding was, as Queen Elizabeth II put it in 1992, an *annus horribilis*, then pulling out a fresh calendar with no blemishes on it yet is nothing if not hopeful.

It's too bad that 12:01, Jan. 1, 2021 wasn't the grand restart that we all were secretly hoping for. We all woke up to the same news, the same situations, the same troubles, as the previous day. But standing at the top of the hill that is the new year and looking towards Dec. 31, 2021, not one of us can accurately project what might fill in the giant gap between those two dates. We can only *hope* that 2021 is instead an *annus mirabilis*, a wonderful year.

Here's to a hope-filled 2021.

When one of these disappears, A LOT disappears.

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The Uxbridge COSMOS

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Letters to the Editor

To the irresponsible driver of the truck that in its haste almost wiped me out last week, and to all the ignorant people incorrectly using the roundabout at Durham 8 and Conc.

6 - may I explain the conduct and protocol of roundabouts?

Once a car in IN the roundabout, other drivers on the other roads must wait for it to pass, rather than darting

out in front of it. Yes, it might take up another four seconds of your precious day, but it just might save a life.

Mike Macbeth
Uxbridge

Canada's national horse brought back from edge of extinction

by Justyne Edgell, Local Journalism Initiative Reporter, with files from Hilary Balmer

Alongside Canada's national flower, sport, symbol and bird, is a national animal that is often forgotten. Canada's national horse, *Le Cheval Canadien*, is in danger of disappearing. An Uxbridge equestrian centre, however, is dedicated to the revival of this special breed.

Hundreds of years ago, in about 1665, King Louis XIV of France began shipping mares and stallions,

with bloodlines from the King's Royal Stud, to Acadia and New France. These horses had great abilities to adapt to harsh climates (like Canada's cold winters), rough terrains and were easily trained. They became known as the Canadian Horse, or *Le Cheval Canadien*. While the breed was well known to American colonists, it is rather rare today. After being used in the American Civil War and for breeding to diversify genetics in American stock, but its popularity in Canada waned. Despite this, however, and despite

the fact that the horse was smaller in size and often thought of as the "Quebec pony," the Canadian Horse was declared by the Parliament of Canada to be the National Horse of Canada in 1909.

Malcolm dreams of one day having all the horses in her riding school be Canadian Horses.

"They are so little known, but absolutely remarkable," says Malcolm.

For more information about the national horse of Canada, visit lecheval-canadien.com or find Malcolm's breeding farm at donalfarms.com

It wasn't for a pandemic, this year Malcolm had plans to contact Heritage Canada and rally for government assistance in the fight for the Canadian Horse.

"We would love to see federal support," says Malcolm. "It really is an altruistic endeavour, but they're worth it."

Malcolm dreams of one day having all the horses in her riding school be Canadian Horses.

"They are so little known, but absolutely remarkable," says Malcolm.

For more information about the national horse of Canada, visit lecheval-canadien.com or find Malcolm's breeding farm at donalfarms.com



A Canadian Horse mare welcomed her new colt last July at Churchill Chimes Equestrian Centre in Uxbridge. The Canadian Horse, officially recognized as Canada's national horse, was teetering on the brink of extinction.

Submitted photo



Am I Wrong?

column by Roger Varley

Where do we go from here?

That collective sigh of relief we all breathed just a short while ago when the COVID-19 vaccines rolled out has quickly turned into a sigh of disbelief.

Finally, many of us thought, we'll get the vaccine to the population and beat this pandemic down. But it appears that was wishful thinking, coming in the middle of a season where wishes - and prayers - are abundant. Almost everywhere, the vaccine roll-out has been dismally slow, despite assurances from politicians of all stripes at all levels of government that the vaccine distribution would be handled efficiently. Almost daily, we see reports of the first person to get the vaccine here and the first to get it there. It would be good to see a report of the one millionth person being vaccinated, but (with a nod to the lead sentence) I'm not holding my breath. It has reached the point where discussions are now being had about whether vaccine doses can be halved in order to make it available to more people.

As if that was not bad enough, now we hear of politicians across the country, from almost all political parties, who asked us to hunker down for Christmas with no one but our immediate family while they blithely jetted off to the world's premier tourist destinations. For months, our governments have been asking us to have faith in them, to believe them and to listen to their advice, only to have members of those governments decide the rules and advice don't apply to them.

Our own Pickering-Uxbridge MPP, Peter Bethlenfalvy, has now been elevated to the position of minister of finance because his neighbour, Rod Phillips of Ajax, was asked to resign the post by Premier Doug Ford for taking a Christmas vacation in the Caribbean. It's bad enough that Phillips thumbed his nose at the rest of us, but he even went so far as to make social media posts to give the impression to his constituents he was still at home. He then had the audacity to say he was sorry. Well, I'm sorry, too, Mr. Phillips, sorry that you weren't made to visit the countless people who have lost loved ones to this vile disease

and offer your apologies to them in person, sorry you weren't made to visit the hundreds gasping for breath on ventilators to ask them for understanding.

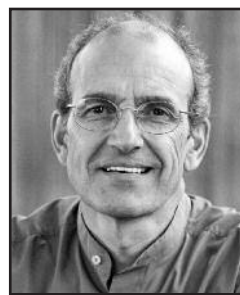
Anyone flouting the rules and protocols surrounding the coronavirus is putting my life at risk, and when they deliberately put other people in jeopardy there should be severe consequences. And I'm not talking about so-called hefty fines. I doubt the jerk who lives on the 42nd floor of the Trump tower in Vancouver will have any problem paying the \$2,500 fine he was levied for continuing to hold parties when told not to. But the thought of a stay in prison might just get through to him - and others - especially since prisons are becoming COVID-19 hot spots.

It has been 10 months since the first shutdown and now we're part way through the second - and guess what? The numbers continue to rise at a pace. So, what have we learned? Apparently very little in our neck of the woods. But in other jurisdictions, they are beginning to see that cajoling and pleading and begging are not working, so they are going to get extra tough. Scotland, for example, is now in the midst of an almost total lockdown with people allowed to leave their homes only for "essential" purposes.

But no matter how rigid the rules are, they are absolutely useless unless they have the rule of law behind them and that means it is time for police to start arresting people for breaking the rules. It's time for some people to start spending some time in jail so the rest of the scofflaws receive the message loud and clear and mend their ways. If I walk down a crowded Brock Street firing a gun willy-nilly with no concern about who or what I might hit, you can be sure I'd be quarantined in a jail cell.

It seems to me there is little difference between that and someone refusing to wear a mask in public. It's just that death from COVID-19 would be a lot more unpleasant than being shot.

Tell me, am I wrong?



The Barris Beat

column by Ted Barris

The value of people in the know

Everybody says it at one time or another. They grapple with a personal issue, a mechanical problem, an unsolved mystery and then they toss and turn instead of sleep all night long. Well, I said it to a writer friend I called on Tuesday morning.

"I didn't sleep a wink last night," I said to Phil Alves.

"What's the problem?" he asked considerately.

"I've lost a big file."

And he moaned a knowing moan, because he's done it. You've done it. We've all done it. But in my case, I'd *really* done it. With all this lockdown and pandemic time on my hands at home these past months, I've worked pretty steadily at writing a new book. In fact, on Monday night I'd nearly completed the 10th chapter, almost the end of a manuscript of well over 100,000 words. But just before I shut down my laptop for the night, I accidentally deleted most of that Chapter 10 by accident. Well, I searched everywhere on the computer. But I came up empty-handed. And all night long it haunted me.

Next morning, I got up, took my frustrations out on a long walk, then I thought of my late, great brother-in-law. Bill Doig used to run an industrial shop with his dad Harold, a WWII navy vet, in downtown Saskatoon. Bill had a universal antidote to a problem, especially one he couldn't solve himself.

"You've just got to know *the man*," he'd say.

Bill was born and lived most of his life in that wonderful prairie city. He was one of those people who could meet anybody and befriend them in an instant. But Bill also was a great listener. And those personal traits became the foundation of a flourishing industrial fastener business for him and his dad. During the years I lived and worked around Saskatoon, I often turned to Bill - not just for nuts and bolts, but for advice too. I knew I could get a pretty sound answer from Bill. He became *the man* I often turned to.

There are plenty of people around like Bill. And in the days before Google when you needed an instant answer, men and women in the know could be pretty reliable and helpful in jam.

I remember an instructor in broadcasting I met at Ryerson in the early 1970s. Andy Kufluk taught us fledgling broadcast journalists all about radio technology. His job wasn't so

much to teach us how to repair a broken microphone. He simply had to help us understand the way it functioned so that we could use it correctly and to its full potential. For most of us, including me, however, he might as well have been instructing in Greek.

"I know none of you has the foggiest notion how a microphone really works," Kufluk would say. "Well, I'll explain it once. I'll explain it slower a second time. I'll even go over it again one-on-one, if you like. But after that, just chalk it up to magic." I came away thinking that most radio technology was just plain magic. But when it came to knowing broadcast technology, for me Andy was *the man*.

Years later, when I worked on a television show on CBC in Alberta, I worked with a great co-host. Lee Mackenzie had a wild sense of humour. You know that town in Wales with the longest name in the world? It's got 58 letters and 19 syllables. Well, Lee could rattle that name off in seconds.

"*Llanfairpwll-gwyngyllgogerychwyrndrob.*"

It was a great party trick. But more important, Lee could see to the heart of the people we met and interviewed on our weekly program better than anybody on the show. When it came to finding and gauging guests for great current affairs TV, Lee had a sixth sense. If I was ever in doubt, I asked her. She was never wrong.

So what's all this got to do with my deleted chapter? Well, after my sleepless Monday night, I knew I had to find help. As I said, I called Phil Alves a writer/computer wiz friend. And he and I grappled with my lost file for half an hour. After which, we both agreed:

"It's time to go to *the man*."

In this case, it was Rob Hart, a Mac computer specialist at Centennial College. From years of experience, we knew that Rob knew Macintosh systems inside and out. And sure enough, in about 10 minutes Rob had found my deleted file in a "temporary items" folder in the bowels of my computer. And it was indeed there temporarily. Moments after we recovered my chapter, the temporary file disappeared. I can't describe the relief or my eternal gratitude to Rob and Phil and Bill and Andy and Lee - all those people quietly in the know.

I can't pay them enough for their unassuming genius.

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Focus on Finance

with Tammy Scuralli, Edward Jones

TFSA's vs. RRSP's

At first glance, many investors are left wondering whether they should invest in a Tax-Free Savings Account (TFSA) or a Registered Retirement Savings Plan (RRSP). Both offer tax advantages, but deciding which account is more appropriate for you depends on your goals, risk tolerance and time frame. TFSA and RRSP Similarities Both accounts offer tax advantages. Plus, both accounts allow you to invest in mutual funds, stocks, segregated funds, bonds and Guaranteed Investment Certificates (GICs), to name a few.

Differences between TFSA's and RRSP's

Although these accounts are similar, there are key differences between the two. An RRSP is primarily intended for your retirement, while you can use a TFSA for any long-term investment goal. Chart 1, right, helps explain some additional differences.

Choosing between a TFSA and an RRSP depends on your current situation and your anticipated tax rate when you plan to withdraw from your RRSP. An RRSP becomes a more attractive investment vehicle when your tax rate upon withdrawal is lower than

	TFSA	RRSP
Annual Contribution Limit	\$6,000 regardless of an individual's earned income	The lesser of \$27,230 or 18% of earned income, less pension adjustment for 2019
Maturity Limit	None	Must mature by the last day of the year in which you turn 71
Tax-deductible Contributions	No	Yes (reduces your taxable income)
Tax on Withdrawals	<ul style="list-style-type: none">Investment income and returns remain tax freeAmount withdrawn is not added to your taxable income	<ul style="list-style-type: none">Amount withdrawn is added to your taxable incomeApplicable marginal tax rate applies
Impact on Eligibility for Government Benefits, such as the Canada Child Tax Benefit (CCTB), Old Age Security (OAS) or the Guaranteed Income Supplement (GIS)	No	Yes
Contribution Room Restored after Withdrawals	Yes	No
Ability to Carry Forward Unused Contribution Room	Yes	Yes
Penalty for Exceeding Contribution Limit	1% per month	1% per month
Spousal Contributions	Allowable; no attribution rules apply	Allowable to a Spousal RRSP; attribution rules apply



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your tax rate when you contribute. To help illustrate this point, Chart 2, below, compares the two accounts. The example assumes you made a one-time contribution

	TFSA	RRSP
Employment Income (maximum contribution)	\$6,000	\$6,000
Taxes Owed (40% rate)	\$2,400	\$2,400
Tax Refund from Contribution	\$0	\$2,400
Net Contribution	\$3,600	\$6,000
Account Value in 20 Years (assuming 6% return rate)	\$11,546	\$19,243
Tax at Withdrawal (40% rate)	\$0	\$7,697
Net Proceeds	\$11,546	\$11,546

Source: Edward Jones. The above is for illustration purposes only and does not represent any currently available investments.

make a withdrawal, you may want to consider an RRSP. On the other hand, if your tax rate could be higher when you make a withdrawal, a TFSA may be the better choice. Because your situation is unique, consult your Edward Jones advisor and a tax professional.

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into each plan that you then held for 20 years with a 40 per cent marginal tax rate. In this scenario, both accounts have: identical investments; the same tax rate at the time of contribution and withdrawal; equally effective tax-savings alternatives. If you believe your income tax rate will be lower by the time you

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