



Centre: *A thing or place that is of greatest importance to an activity or interest*
Synonyms: *base, capital, core, cynosure, eye, focus, heart, hub, Mecca, nucleus*

Centreville's New Newsletter

Issue One
June 21, 2005

BRINGING YOUR COMMUNITY TOGETHER!

The Centreville Newsletter

Congratulations to the community members, local business owners, and stakeholders who have been busily beaver away over the past several weeks to make the publishing of this newspaper a reality. A newspaper is an essential element in building the spirit and in drawing together a community. In 2000, our community emphasized the importance of communications by assigning it the number two priority in the development goals for the community and district.

The publishing of a community newspaper is hard work. Its success relies on the full cooperation of the entire community it serves. Lack of support within a community and its surrounding district is why its newspaper ceases publication, an event this community recently experienced. However a newspaper is too important to our community and district for us to give up.

The paper will be published four times in its first year, June 21, 2005, Sept 21, 2005, Dec 21, 2005 and Mar 21, 2006. Some will say that this is not often enough to keep folks informed about important community meetings and events. And in some cases that will be true and other means will need to be employed, however, by remembering your

newspaper and doing some forward planning most meetings and events can be covered in our newspaper. It is really up to you the community member.

So what will be published in our paper? If we as community members stop and think about Centreville and District, its rich history, its people, its story tellers, its artists, its farmers, its school teachers, its artisans, its past industries and businesses, what Centreville has contributed to Canada and the world, its clubs and organizations, and the thriving businesses you find in the community and district today, there is plenty to talk about. Also of importance, the paper is here to give our youth, individuals, groups, organizations, businesses, and stakeholders the means to inform, debate, and discuss issues that are important to the community and district.

It is your newspaper folks. It can only be vibrant and successful with your full participation. Lets us all show our strong support for Shari and Peter at learn@spiritustraining.com, Terry-Lee at 679-0777, and Jennifer at 678-6491 who have accepted the challenge to publish this paper and our appreciation for the numerous businesses that are supporting this venture with their advertising by filling the pages of your newspaper with your articles.

Mike Sweeney

"...Centreville has contributed to Canada and the world..."

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HELP, HELP, HELP!

Centreville is a great community, having businesses, facilities and institutions making it a good place to live. Two of our facilities need your help, the Centreville Hall and the Centreville Park.

The Centreville Hall has been a mainstay of community activities since it was taken over from the province in 1968 (The Little Red Schoolhouse Project). Community groups such as Beavers, Cubs, Scouts, Venturers, Brownies, Guides and Pathfinders used the hall for years. The Good Neighbor Club, The Hall Association, and The Centreville and District Community Development Association (CDCDA) meet at the Centreville Hall on a regular basis. Others such as craft groups, wedding parties, birthday parties, funeral receptions, Elections Canada, municipal officials and many more use Centreville hall. As you can see the Centreville Hall is a focal point that serves Centreville and surrounding area very well.

Recently the Centreville hall has received many upgrades such as emergency exit lighting and doors, basement entrance and rear entrance repairs and more lighting installed.


The repairs and upgrades have been financed by the Good Neighbor Club, The Hall Association, the CDCDA and government grants where applicable.

We need to do more! The front steps need replacing, the building needs siding, the finish needs repairs, the floors need refinishing and the list is endless; maintenance must continue.

The Centreville and District Park and its use by the community go back decades. The wooded area and part of one of the original ball diamonds were donated to the community by generous past residents of Centreville. Through efforts of the park administration the facility grew to include three ball diamonds and two soccer fields on both owned and leased land. Centreville and District Park and Recreation association has provided baseball, softball and soccer to many youth of the area. A number of senior teams have used our facilities. Summer youth day camps with a hundred plus participants were once a part of our community.

Centreville Park **no longer** administers ball, soccer or a day camp programs. We do not have coaches or organizers.

(Continued on page 11)



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CONGRATULATIONS ITS A ????

Centreville Newsletter needs a name. We invite you to submit names for the next issue. A few quotes that have inspired me this year are as follows:

“Such a fine first dream. Such a fine first dream.

But they laughed at me they said I made it up.”

-TAKUCHI (translated by Peter Beienson)

“So far as I can see, there is no one like me.”

-E. Riev.

These words are old but they share two common denominators. The first being identity, the second being unique. We are a very diverse community with a vast amount of beliefs and occupations. We wish to **LIVE AND GROW** for the betterment of the community and now all we have to do is put a name to that, CITIZENS of Centreville. A team of us sat at the table and tried to name your paper but essentially the decision is up to you! What shall we be called? Our next issue is September we look forward to your ideas in the newsletter.

✉ Jennifer Stirling

Please submit your Newsletter Title ideas by **August 28, 2005** via email at learn@spiritustraining.com or by calling Jennifer at 678-6491.

PIG ROAST

The 5th Annual Pig Roast sponsored by the Centreville District Community Development Association was held on May 14/05 at the Centreville Hall. We served over 200 dinners and made a profit of \$1448.00 which will be used for Community purposes. We would like to thank the Merchants for donations and everyone who helped out at the supper. A special thanks to all the people who made pies, cakes and rolls and everyone who attended and enjoyed the supper. Without all the co-operation the supper would not have been such a success.

Thank you again.

See you next year!

Peggy Sheffield, Secretary

C.D.C.D.A.



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Municipal Councillor's Corner

E- mail: councillor.spinazola@xcountry.tv

Centreville's newsletter is back! Congratulations, to all those who have made this possible! It takes commitment, time, and love of community to put in the hours and energy it takes to keep us all informed on the Centreville community news and events ...Thank you!

I have been writing a Municipal Councillor's Corner in the Hall's Harbour Soundings for the past two years and am happy now also to provide you with some, helpful information on your Municipality.

Summer is finally upon us, and many of us are making plans to go hiking or camping perhaps to one of our National or Provincial Parks, Wilderness Areas, or other favourite outdoor landscape.

With thousands of other outdoor users behind you, with the same ideas the environmental and social impacts can really add up. From garbage left at campsites and visitors who make a lot of noise to running into dogs not on leash and expensive and often unnecessary rescues the damage that can be done to the environment can be devastating and other visitors experiences can also be negatively affected.

So, this summer when your recreating and relaxing in the wilds of Nova Scotia keep in mind the following seven Leave No Trace Principles:

1. Plan Ahead and Prepare
2. Travel and Camp on Durable Surfaces
3. Pack it in, Pack it out
4. Leave What You Find
5. Minimize Campfire Impacts
6. Respect Wildlife
7. Be Considerate of Others

By keeping these principles in our back pockets we can significantly reduce the environmental and social impacts of the places we love to go and play. Play safe this summer and have fun.

Peter Ramsay, Leave No Trace Trainer

- ❖ Kings County Municipality has a new web site you will want to check out. Web site: www.county.kings.ns.ca Lots of information on County By-laws; schedule and minutes of Council meetings, recreation news, upcoming events and lots more. The Municipality has a new Animal Control By-law as well as a Dog By-law that you might want to check out. The residents of Centreville played a big part in the adoption of this new by-law. You can view the by-law on the web site.
- ❖ Council meetings have been changed to the first Monday evening of each month @7:00 PM in the Council Chambers on Cornwallis Street in Kentville. Council has agreed to try the evening meetings for a period of six months, to give those of you who cannot attend during the day an opportunity to participate. Councilors meet twice a month - on the first Tuesday evening (Council Meeting) and - on the third Tuesday of each month at 09:00A.M (Committee of The Whole Meeting). All meetings are open to the public however not many people attend. Perhaps by having evening meetings more of you will be able to attend.
- ❖ The Centreville Secondary Planning Strategy is nearly completed. Planning Advisory Committee (PAC) has it on their agenda for June 14th @ 2:00P.M. We are working towards a public hearing for July with Council response on the first Tuesday in August. Please check the web site for more information as well as the information on the Secondary Planning Strategy or call me if you want to discuss the Plan or any other issue. All meetings concerning the Plan will be advertised in the Advertiser.
- ❖ As a result of last November's power outage and in preparation for future emergencies, a committee has been set up to prepare a "Community Emergency Plan". The Centreville & District Community Development Association (CDCDA) is currently working with the members of the Community Hall to set up a "comfort station" in the event of another power outage or emergency. For more information you can contact Manning Sanford or any member of the CDCDA.

Until next time, watch out for the little ones, and have a great summer, it's sure to come! Please feel free to contact me at any time; I'd love to hear from you.

Best regards,
Madonna,
Councillor District #3, Phone: 679-1949



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WATERCOLOR PAINTING: FOR BEGINNERS

"Art is the voice of the soul"

WHERE TO START – Session 1

Paint You need just three tubes of transparent watercolor paint: red, yellow, and blue (called Primary Colors, because they can't be mixed from any other color). Ultramarine Blue, Alizarin Crimson and Cadmium Yellow are a good choice to start. If you already have paints use them.

Brushes made specifically for watercolor, synthetic is fine. One 1" wide wash brush, one #10 or #12 round and one rigger (liner) #2 or #3 brush.

Paper (140 lb. Cold-pressed, acid-free paper), this can be found in large sheets 22 X 30" and torn to size or if you already have watercolor paper in a pad use it.

Palette Use a white plastic palette with a large mixing area and a snug-fitting cover.

Other items: Container of water, paper towel and old rag to wipe brushes, clean up spills and to lift paint off paper. Board a piece of plywood or heavy cardboard larger than your paper and at least 1/4" thick. Masking tape to fasten your paper to your work surface (board) and to keep the paper flat while you paint. View finder a recipe card with a hole 1 1/2 x 1" cut into it.

Pencil 2B - Kneaded art eraser - Sketchbook - Old toothbrush- sponge - spray bottle - Q-tip.

Begin: Play around with your paints and water. Using your 1" brush, wet it and load (dip and roll your brush in color & water mix), drag across a sheet of paper. Do this with each color and color name under each one. Draw a 4 or 5" circle on watercolor paper, 2" circle inside, divide in six parts. Put red on top, leave space then yellow, space then blue, space. In the empty spaces put paint mixture of red & yellow, yellow and blue, blue & red. Be sure to let one color dry before putting another color beside it. (Use a hair dryer to dry it quicker.) You should have red, orange, yellow, green, blue, purple. Orange, green and purple are secondary colors. Try mixing any three colors and see what you get. One Secondary and one Primary color mix is called Tertiary color. Write under the color what you used to mix that color, that way you have a record of the color mix. Try drawing your brush across the paper with one color and then making a plaid pattern with other colors.

Remember: Always leave your brushes clean and shape them with your fingers, lay them flat don't rest them in

water container. Also most colors are poison, so don't put brushes in your mouth.

Courtesy of Isabel Tait
 Workshops and Private
 Lessons available
 Phone 678-9765

Look for more lessons in our upcoming issues!

Saving for Their Education? Learn The Options

In my profession I've found a lot of people who are often surprised to discover how dramatically the cost of a post-secondary education has increased over the past decade. We've all seen how governments have scaled back spending on post-secondary education in an era of fiscal prudence. What is not always clear, however, is how these cutbacks will affect both students and parents in the future. So what can be done about it today?

It's expected that future post-secondary students will have some significant financial hurdles to overcome before acquiring their degree, diploma, or certificate. While government funding remains frozen or continues to be lowered, the fees related to post-secondary education seem to always be on the increase. This trend is

already well-established; since 1980, tuition fees have grown by 115%, while average family income has risen by only 1%.†

The above figures illustrate the importance of developing an understanding of the different education savings vehicles available, and there is certainly a very real need for careful planning. The way you save for education can affect your tax situation, how much you'll be able to save, and even your estate planning.

Your Options

While there are a number of different approaches toward saving for an education, each option offers advantages that may be of particular benefit to you depending on your needs. Since the time

frame for education savings may be shorter than for other savings goals such as your retirement, thought should be given to options that minimize or defer the impact of taxation on earnings, and that allow for maximum investment choice. Below, I've outlined three of the most popular options that provide for these considerations.

Registered Education Savings Plans (RESPs)

RESPs are a popular education savings vehicle that offer the benefit of tax-deferred compound returns on interest, dividends, and capital gains earned within the plan. The most attractive feature of the RESP is the Canada Education Savings Grant (CESG). Introduced

(Continued on page 8)

CENTREVILLE WARMING STATION

November 13, 2004 we had a bad winter storm and some of us lost power for 2 days or longer in the Centreville Area. At the meeting of January 05, the Centreville District Community Development Association (CDCDA) under new business decided that we should look at the possibility of using the Community Hall as an emergency station where people with no power could drop in to warm up with a hot drink and a sandwich, or to pick up a jug of water to take home.

I got in touch with Manning Stanford with the plan and he went full speed ahead, arranged a meeting with the Hall Association and the Good Neighbors Club in March for their approval to use the hall for this purpose and they all agreed.

We attended a meeting with Madonna Spinazzola, our Councilor, regarding this warming station. We discussed things like a generator, supplies, help, problems we might encounter, Insurance, etc. We felt that it was an important safeguard to have in place. We also understand that the municipality will cover the cost of purchasing and installing a generator as well as other costs incurred by this set up.

"...an emergency station where people with no power could drop in to warm up..."

Our next step was to have a vote in the community to see if the people of Centreville and area want the emergency station. This vote was held on April 6th between 7:00 am and 7:00 pm, one or both of us were there between those hours.

We had Vicky Johnston and Charlotte Legg come in and officially count the votes, we had 99 'Yes' and no 'No's' and 28 Volunteers to help in case of an Emergency.

Manning proceeded to get prices on a generator large enough to handle all of our requirements. Estimates came in at around \$11,000 for a complete installment ready to go. There is only so much money available each year for projects like this, so we are keeping in touch with Madonna who has been very co-operative with us and we appreciate her time and advice at our meetings.

A special thanks to Manning for all his help and his continuing follow-ups on this important project for the community. Also, thanks to the CDCDA for supporting me to get the project off the ground.

✍ Jim Hoyt

Centreville District Community Development Association

BOARD OF DIRECTORS' MEETINGS

PLACE: Centreville Hall
DATE: Fourth Thursday of the Month
EXCEPTIONS: JULY, AUGUST & DECEMBER BY NOTIFICATION
TIME: 7.00 P.M.

All meetings are open to the public - come out to support your community development!




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“There’s a real beauty in cement.” **Charlie Macdonald often said.**



Photo © The Charles Macdonald House of Centreville Society

The building shown above, known as the *Concrete House* in Centreville, was one of many of the creations made by the oft misunderstood Charlie Macdonald; artist, entrepreneur, political thinker and concrete sculptor.

Charlie Macdonald, born in 1874 in Steam Mill, left his rural roots in the Annapolis Valley in his 20s and spent years roaming the world at the end of the Age of Sail. From Spain to South America, to Scandinavia, India and back, he learned of art, politics, religion and peoples of other lands.

As ship’s carpenter Charlie had time to sketch and paint his impressions of the late 19th century world he was exposed to. *“I could work when I felt like it and was my own boss. If I saw any whales or ships I could get out my pencil and paper and draw them,”* he wrote in his journal. Detailed watercolours began to fill his sketchbooks.

In 1902, he returned to Canada and, after a brief stay in Steam Mill, he made his way to the west coast, again making a living as a carpenter. He continued to sketch and paint during his journeys, and enjoyed climbing the mountains and hiking the forests of British Columbia. From 1908 to 1910 he lived in Vancouver where he became enamored of the Socialist Party of Canada. He would embrace this humanist political philosophy for the rest of his life.

Charlie returned home to the Annapolis Valley in 1912. He was 38 years old and was ready to settle down. He joked he had *“liked B.C. best of all, would’ve stayed there, but couldn’t get apples with flavour; came back to Nova Scotia for ‘em.”*

Back home, Charlie began to devote himself to concrete. Although developed centuries earlier, it was rarely used in modern architectural structures -- certainly no one manufactured concrete in the Valley. Charlie started his business in Centreville, casting concrete blocks and pipe for the North Mountain Railroad. He supplemented his income by doing odd jobs: painting signs, sawing wood and hauling gravel. In his spare time he constructed a one-storey office for his factory in Cen-

treville using reinforced concrete.



The Macdonald concrete factory on 19 Saxon Street circa 1917.

Photo © CMHCS

Some of Macdonald’s neighbours didn’t think much of this odd little building. He sent a photograph to Mabel Meisner, in Chipman Brook, with the message, *“Do you think this has some appearance of a house? Most everyone laughs at it.”* Mabel, twenty years Charlie’s junior, was soon to become his wife. In January of 1917 Charlie gave his new bride a rolling pin as a wedding gift and they walked the four cold miles from the church in Kentville back to their home in Centreville.

And what a home it was! Not only did he build in a style influenced by the structures he had seen around the world, but he also infused it with his own quirky sense of humour. *“Sunshine yellow paint, concrete stucco, tree-shaped columns, and flat roofs come from Santos, Malta, and Naples. The concrete bathtub, the handprints on the concrete window-sill, and concrete animals on the lawn could only have come from Charlie,”* says the Museum’s website.: <http://www.concretehouse.ca>



The Macdonald’s home with the second floor. Circa 1925 Photo©CMHCS

Wayde Brown of the Nova Scotia Museum noted, "Self-taught, unknown Macdonald accomplished what internationally renowned architects could not. [His] buildings fascinate because they were part of both Maritime folk tradition and nascent international modernism."

Throughout WWI there had been a steady demand for concrete, and the demand for it continued with the post-war building boom that happened. Charlie moved the concrete operation into Kentville, just north of the river in Yoho, conveniently located close to a gravel pit. The business thrived as a workers' cooperative for decades.



Kentville Concrete Products yard with sewer pipes waiting. Photo© CMHCS

Between 1934 and 1938 Macdonald built five concrete and stone cottages at Huntington Point, on the Fundy shore. In 1941 the *Christian Science Monitor* exclaimed, "Snow White and her seven dwarfs might have lived [there]".

Macdonald's socialist commitment led him to build the cottages when his factory was idle during the Depression -- just to keep his workers employed. And Macdonald's radicalism helps to explain his devotion to this modern material, which he hoped would allow every family to build its own inexpensive house.

Charlie continued with the day-to-day operations of Kentville Concrete Products until 1951, until he was 77. In the spirit of the communalism he had attested to all his adult life, he walked up to the foreman at quitting time one day, handed over the keys to the plant and proclaimed, "It's yours!"



Mertis Sheffield at Huntington Point. 1937 Photo courtesy Valrie Blanchard

Mabel lived in the home for another 14 years after Charlie died in 1967. The house and paintings were sold off after she passed away and the assets donated, as per Charlie's wishes, to a group in Centreville, which to this day use money from the fund to assist projects in the community.

In the late 1990s the Charles Macdonald House of Centreville Society bought the house, restored it to its present state and now operate it as a museum, open to the public through July and August each year.

<http://www.concretehouse.ca>



Annapolis Valley Toastmasters Club Welcomes New Members and Guests!

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REPAIR

Talk About Mud!

Out of the fire come some pretty wonderful things. A little heat can magically transform a little lump of clay, dug from the ground, into a permanent ceramic piece that will last a lifetime or longer, centuries actually. Pots formed by hand thousands of years ago seem like they were made yesterday aside from a few chips or cracks, signs of time or wear, a well loved pot; like the cherished cereal bowl that was used every Saturday morning since you were seven. Anything formed in clay and made permanent by heat is ceramic. Your Grandma's prized Royal Dalton, a mug formed on a pottery wheel, a Wal-Mart plate, your toilet and bathroom floor tile, even the most artistic pottery sculpture. Everyone is touched by ceramics everyday. It is easy to look at a beautiful shiny vase and forget, it once was a sticky gooey mass of clay dug from the earth.

Depending on where the clay is from geographically, and how it is blended, clay can be the purest of white, grey, mustard, earthy brown, and even black! Clay also matures at different temperatures of heat. Low temperature clay produces what is commonly referred to as terracotta or earthenware. The clay is porous at a low temperature. Porous clay is superb for plant pots. The roots can breath as moisture easily passes through the porous clay. One other advantage to a low heat is the colour. Colour fades, as the temperature in the kiln gets hotter. So, vivid colours are possible at a lower temperature. Most commercial pottery is made from low temperature clay so; it's easy to achieve a wide variety of colours to match your decor. Unfortunately, the lower temperature pots break and chip easily so, they aren't as durable. Another disadvantage, the porous clay if cracked or broken, can allow harmful bacteria to grow in the pot. Grandma was right about throwing out a pot after it was chipped. Most Nova Scotia clay is low temperature earthenware. Unfortunately, it takes a lot of work to

"Grandma was right about throwing out a pot after it was chipped."

clean the sand and organic material out of the clay to make it really useful. Pinching it into pots is still a lot of fun!

High temperature clay is more durable and isn't porous. Bacteria can't grow in the clay so it's much safer for functional pots. Your toilet is fired to a higher temperature to protect you from harmful bacteria. Sorry, you can't just bake clay in your oven. That just dries the clay. It takes about 1000 Celsius and 12 hours to complete the transformation. Even Mount St. Helens is barely hot enough. Lava from St. Helens is only 800 Celsius! You can tell whether or not a pot is low or high temperature clay by the sound it makes when you ping it with your finger. Low fire clay will make a thunk sound and high temperature clay will make a tink!

Just as there are differences in clay there are different ways to heat the clay. Each method of heating gives the clay a unique look. Pots can be heated with electricity in an electric kiln; fired with wood, gas, and even

fired in a pit using the contents of your green bin!

The flexibility of clay continues to amaze me. It can be spun on a wheel into functional pots or sculpture, it can be rolled out and assembled into the walls of a bird house, watered down and poured into a mould to produce a coffee mug, pinched into a bowl, coiled into a massive planter, or sculpted into a delicate flower. So, when you are digging that clumpy clay out of your garden this summer to make your flowers grow better, you can think about how someone, as early as 25,000 BC, figured out that heating this flexible material could permanently transform it into something useful and beautiful.

By: Terry-Lee Bourgeois-King
Creative Diversion Pottery Studio

(Continued from page 4)

in 1998, the CESG provides an annual top-up of 20% of your RESP contribution, but no more than \$400 a year, per beneficiary (the person who will ultimately use the proceeds from the plan). The lifetime grant limit per beneficiary is \$7,200, so the government will contribute \$400 per year if you contribute \$2000 annually into an RESP, and this could go on for 18 years. If you don't re-

ceive the full 20% government grant in any one year, you can carry it forward for use toward future contributions.

RESP's allow the contributor (known as the donor) to purchase from a wide selection of eligible investment alternatives. Unlike a current Registered Retirement Savings Plan (RRSP), there are no foreign content restrictions to limit your choice of global economic diversification. Contribution limits are

\$4,000 per year (\$42,000 lifetime) per beneficiary (not per donor), but you can name any beneficiary, including yourself. There are single plans and family plans where multiple beneficiaries can be designated. There are a number of rules and regulations attributed to RESP's and you need to review these carefully before implementing this strategy.

(Continued on page 11)

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HYDRO BRACELETS

Hydro means water, and that's just what makes the beads and glitter in these bracelets flat and sparkle. If you're looking for a great summer birthday party favor, or just something to do on a rainy day, this is it.

What you need

- 2 feet clear plastic tubing with a 1/4-inch inner diameter
- 3 inches of clear plastic tubing with a 3/8-inch inner diameter (sold in most hardware stores)
- Ruler and scissors
- Tiny beads or glitter and water



These make great summer birthday party favours!

Time needed: Under 1 hour

Step 1:

To make each bracelet, cut an 8-inch long piece from the 1/4-inch tubing and cut a 1-inch length from the 3/8-inch tubing (for the fastener). Slide both ends of the 8-inch tube into the fastener, and have your child try on the bracelet for fit. If it's too big, take it apart and trim it to size, remembering that it will need to slip over her hand.

Step 2:

Remove one end of the bracelet from the fastener. Use a finger to stopper one end while your child drops in tiny beads or pieces of glitter - - or anything she likes that fits in the tube and can be submerged in water.

Step 3:

When she's done, slowly fill the tube with water, leaving several inches of air so it has room to move. Carefully slide the free end in to the fastener as far as it will go. This should create a snug fit that won't come undone without a good tug.

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At the peak of the season 30 people are employed. However, due to rain conditions in the last two years, the season has been delayed. The rain is not the only element that can affect the growth of the potatoes; hail can also damage the plant, which can stunt produce. I was astonished to learn that annually, Whitney farms produce 5 million pound of potatoes. The majority of these are to be processed for french-fries and chips. Varieties grown by Whitney's are Russet Burbank, Andover, Shepordy, Chieftains as well as Superior. Some of these potatoes are packed and sold to Newfoundland and PEI. In the past, Steve said they have even sent potatoes to the US. For local markets, it would be a goal to have the support of more major grocery chains in the Annapolis valley. Sincere thanks to Steve for his insight on Whitney Farm. Best of luck for this year's production!



House of Assembly

Nova Scotia

Government (PC) Caucus

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Informal "In Trust For" Accounts

You may wish to consider an informal "in trust for" account if you require the added flexibility of unlimited contributions. It's referred to as "informal" because no formal trust document is attached, and "in trust for" means a beneficiary is designated on the plan. In addition to offering unlimited contribution allowance, there are no restrictions on foreign content. Growth-oriented securities are usually selected because interest and dividends earned on contributions are taxed in the hands of the contributor (donor), while capital gains are taxed back to the beneficiary at his/her (presumably) lower tax rate.

Once you deposit money into the account of the beneficiary the deposit is irrevocable, meaning you cannot draw it back out for your use at a later date — a fact that must be considered carefully before the account is opened. As well, unlike an RESP, an informal "in trust for" account does not qualify for the CESG. An informal "in trust for" account may be particularly effective when used in conjunction with an RESP though — by depositing \$2000/yr into the RESP to receive the full CESG, while making additional contributions, beyond that \$2000, into the informal "in trust for" account.

Formal Trust Accounts

Formal trust accounts share many of the qualities and characteristics of informal "in-trust for" accounts, but differ in one significant way — the donor may define when and how the beneficiary will use the money. If the donor finds this feature attractive, a lawyer should be consulted to draft a trust deed before implementing a formal trust account.

Drawbacks to formal trust accounts include corresponding legislation that requires the donor to file a special tax return annually. This is because the trust itself is considered a separate entity for tax purposes). The initial legal costs associated with setting up a formal trust account and the ongoing service fees lend themselves only to circumstances where significant capital is being deposited.

Start with a Plan

As with any and all components of your finances, it's important to begin with a plan that addresses your entire financial situation before deciding which education savings option is most appropriate for you and yours. The results of your planning efforts first need to be visualized. From there financial goals need to be prioritized and you'll have to decide

how much of your resources you'll be prepared to commit to each of those goals. In addition, I mentioned earlier that most financial concepts are surrounded with term and conditions that you need to have a firm grasp of before you engage one or more of them.

These are some of reasons I strongly suggest you seek the advice of an Professional Financial Planner. He or she will work with you on an ongoing basis to carry out the careful analysis and help you determine how much you can afford to devote toward education savings, taking into account your other goals and financial obligations. As this planning progresses, you'll be able to make those informed decisions toward your most rewarding approach to education savings and all your other financial concerns and goals.

Steve E. Peverill PFP, is an independent Professional Financial Planner, living with his family here in Centreville and practices throughout Kings, Hants and Halifax counties.

†Source: Morgan Stanley Capital International

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BRINGING YOUR COMMUNITY TOGETHER!

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Centreville soccer is currently administered by the Western Valley Soccer Association.

Even if you are not interested in sports or day camps, the maintenance of our wooded area is also important. Keeping walking trails clear and cleaning up dead fall is on going. No other community in Kings County can boast of such a fine facility.

Our needs are not overwhelming. A small effort from a number of people can make a difference. Centreville and District is home to many talented people who, if they could give a little of their time and fresh ideas, could help to maintain and improve The Centreville Hall and The Centreville Park. Most of us lead busy lives. Even if you work shift work or are away for extended periods, your support, whatever you can give, would be appreciated and will help your community.

We have lost many programs in our community. Let's work on saving our facilities. **Please get involved!** For more info call: Betty 678-0041, Merv 678-4472, Minnie 678-6391 or Budd 582-7297

☞ Budd Murphy



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Spring and Summer Hazards

Poisonings can be a concern for adults and children any time of the year. Spring either means planting season, spring cleaning, building decks and play sets, and, exploring the flora around us.

Plants, Berries, and Wild Mushrooms

Many plants and trees native to Nova Scotia and P.E.I. or used as ornamentals can be poisonous if eaten or touched. An important step to avoid exposure is to know the names of the plants in and around your home. Your local nursery may be able to identify plants if you provide a sample cutting. Wild mushrooms can be very toxic if eaten even in small amounts. ALL WILD MUSHROOM INGESTIONS ARE REFERRED TO THE NEAREST HEALTH CARE FACILITY FOR ASSESMENT. The IWK Regional Poison Centre should be contacted as soon as possible if someone eats any part of a wild mushroom. Do not taste any plants, berries or mushrooms without checking with an adult first.

Insect Bites

Bees, wasps, and hornets cause stings. Remove the stinger by scraping a card or blunt (dull) edged knife across the wound. DON'T SQUEEZE THE AREA. Wash the area with soap and water. Apply an ice pack to help control swelling. Local swelling may last 5-7 days. If you are unable to remove the stinger or if the area has increased swell-



Canadian Red Cross
Authorized Provider

ing, redness or pain, visit your family doctor. If breathing difficulty and/or swelling of the mouth occurs as a result of the sting, seek medical attention immediately; this may be a sign of a severe allergic reaction.

Keep the telephone number of the IWK Regional Poison Centre on or near your telephone. They are open 24 hours a day, everyday, to assist in the event of a poisoning.

If you suspect a poisoning has occurred, call 911 as soon as possible. You will be connected to the Poison Centre immediately.

*This information is an excerpt from material provided with permission from the IWK Poison Control Centre. To learn more about prevention of accidents and how to deal with them contact **SPIRITUS First Aid Training Company at 678-4341, OR visit them on the web at www.spiritustraining.com.***

GRANDMOTHER'S HELPER

By Isabel Tait

The scent of lavender surrounded me

As I sat by your skirt clad knee.

Grandmother said "Hold out your arms"

She untwisted the skein of wool,

Slipped the loop over my skinny arms

An' began to unwind the skein into a large ball

My arms ached.

Just when I thought I couldn't stand anymore, we stopped.

To start again, with another skein over my itchy, achy arms

My job finished I watched,

As she took four knitting needles,

Cast on a pre-determined number of stitches and began to knit, purl two, knit two, etc.

I was fascinated,

She rocked and knit and glanced out the window,

Looking over the purple lilac trees to the road below.

Knitting gray wool work socks for her two sons.

A pair to be sent to a prisoner of war camp


And some for my Dad,

Did the scent of lavender that she always wore go with the socks that went to war?

Did it stay in my Dad's boots as he struggled on the farm to keep us all in food and warmth?

They are gone now

But I remember with the scent of lavender and arms that itch and ache.



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