

Excerpt from the October 2009 Edition of The Voice Newsletter



*President's Message*  
*By Ken Cunningham*



The Voice Of The United Senior Citizens Of Ontario Since Sept. 10th, 1956.

It is October already! Where has the year gone? Maybe because the summer has been so wet and cool, we were distracted and simply didn't notice the time going by.

Although Thanksgiving might be past when you are reading this issue of *The Voice*, I would like to say, there are always things we should be thankful for. Many things in our lives are taken for granted until there are circumstances that make us realize that they are gifts for which we should be thankful. As one person said "I complained when I had no shoes, but I was thankful to be able to walk when I met a man who had no feet".

This also is the month when Halloween occurs and all the little ghosts and goblins are out for treats. Have you thought about its origin? Some people celebrate All Saints Day on November 1st. It was thought that the spirits of the deceased returned on the previous evening (Oct 31) and it was considered sacred or hallowed. The contraction of the words became Hallowed e'en and eventually Halloween. The spirits appeared as ghosts with some being mischievous as goblins and the children now dress as such when visiting for treats.

On a more serious subject there have been changes to the regulations governing the Locked-in Retirement Income funds. Your financial institution should be notifying anyone with RRSP or LIF investments of these changes. The Financial Services Commission of Ontario would also supply this information to you.

Be good to yourselves and take care of each other.



*Until next month, adieu.*

*Ken Cunningham*

