OPINION & EDITORIALS

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Volunteers: The Backbone of DARS

By Margaret Eskins

At DARS (Dedicated Advocacy Resource Support), volunteers are not simply people who lend a hand when needed. They are the backbone of our organization, the driving force behind our programs, and an essential part of our ability to serve individuals experiencing homelessness, food and income insecurity, and housing instability throughout Durham Region.

For every staff member at DARS, we have at least ten volunteers. That statistic alone speaks to the extraordinary commitment of our community, but it does not begin to capture the true value of their contribution.

Our volunteers are everywhere. They prepare and serve meals, organize donations, distribute food and essential supplies, assist with outreach, support events, clean, sort, transport, organize, and take on the countless tasks that are necessary to keep our programs running. They show up, often without recognition, and do whatever needs to be done. Their contribution is not defined by a title or a specific job. It is defined by their willingness to step forward.

And then there are the volunteers whose work is often invisible to the public. Our Board of Directors are volunteers too. They give their time, experience, knowledge, and leadership to help guide DARS, oversee its responsibilities, support its growth, and ensure that the organization remains accountable and focused on its mission. Their work often happens behind closed doors, in meetings, reviewing documents, asking difficult questions, making decisions, and carrying responsibilities that extend far beyond the hours spent in a boardroom.

The truth is, DARS could not deliver the breadth of services it does without this collective commitment. Our staff may coordinate programs and carry the day-to-day responsibilities, but our volunteers multiply our capacity. They allow us to reach more people, provide more support, and respond to needs that would otherwise go unmet.

More importantly, volunteers bring something that no organizational structure or funding model can replicate: humanity. They offer their time to people they may never have met before, without expecting anything in return. A meal served with kindness, a conversation without judgment, or the simple act of showing up can remind someone who has been forgotten by society that they still matter.

DARS is built on people who care enough to act. Our volunteers are not peripheral to our mission; they are central to it. They are the hands, the hearts and the strength behind so much of what we accomplish.

Our staff recognizes we have a community behind us. And without that community, DARS simply could not be DARS.

The Simple Question Process



By Bruno Scanga

Is Your Home the Missing Piece of Your Retirement Plan?

When people think about retirement planning, they usually focus on CPP, OAS, pensions, RRSPs, and TFSAs. Those all matter. But one asset many Canadians overlook entirely is the wealth and equity in their home.

For years, homeowners work hard to pay down their mortgage and build equity. Then retirement arrives, and this important asset gets overlooked in their financial planning. That mindset doesn't always fit today's reality.

Retirement looks very different than it did a generation ago. People are living longer, costs have increased while pensions have decreased, and many retirees are providing financial support to adult children and grandchildren.

I see the result in my office regularly. A couple sits across from me with a paid-off house and a solid RRSP, yet they're nervous about spending. On paper, they're comfortable. In practice, they're watching every dollar.

So how do you put that wealth to work?

For some people, it means downsizing, though moving is costly and often means leaving a home and community they love. For others, it's a home equity line of credit (HELOC), which means qualifying and making regular payments, or drawing from investments, which may trigger tax implications.

A growing number of homeowners are also asking about reverse mortgages, and I'm having more of those conversations with clients than I used to. More and more, reverse mortgages are becoming part of holistic financial planning in retirement.

A reverse mortgage lets homeowners 55 and older access a portion of their home's value without selling. With no regular mortgage payments and tax-free funds, it can take real pressure off monthly cashflow. You stay in your home, you keep the title, and the loan is repaid when you move, sell or pass away.
You don't have to take the full amount upfront. Once you've qualified, you can take only what you need today and leave the rest available for later, without having to requalify. You can also draw monthly to supplement your income.

Many Canadians are surprised to learn that reverse mortgages have been available in Canada for decades. In fact, the Reverse Mortgage have been around for 40 years.

Like any option, a reverse mortgage isn't right for everyone. Interest rates are typically higher than on a conventional mortgage and, with no monthly payments, the balance grows over time, which reduces the equity left in your home. That said, you'll never owe more than your home's fair market value, as long as you keep up with property taxes, home insurance, and maintenance.
The point isn't that any one option is the answer. It's that retirement planning should consider every asset available to you.

Your investments, pension and government benefits all do plenty of heavy lifting. But if a large portion of your wealth is tied up in your home, it deserves a place in the conversation too.

Letters To The Editor:

WHAT IS ON YOUR MIND? Send letters to newspaper@ocentral.com

Dear Editor:

Am I the only experiencing this frustration?? The other day I read my Rogers bill. On it there as a $100 dollar suspension fee. I never been suspended. Then there was a $30 dollar late payment charge of $30. With tax the over charge was $150.
Normally, I do not look at my bill and pay like a good modern day slave. But this time it felt wrong. I been a client of Rogers for over 10 years.
When I called I got the automated twist with an actual A.I. attendant. After playing the verification game for my safety... Bull crap. I was told that the A.I. could not assist me and that I had to speak with a credit operations specialist.... Once I wasted 40 minutes. An actual human came online. The accent was so thick I thought I was at a Tim Horton's drive thru. Very rude and very unprofessional. She informs me that the charges are right and that I had to pay. I asked her for an explanation she rudely told me to look at my bill... Dam, with double sugar... Do they not pay these people to think... I replied... 'Honey why do you think I am calling..." Now 60 minutes in the call. She explained that it was disconnect charge and that she could do nothing about it. Then she told me to pay my bills on time or I will get dinged every month $30 dollars. What a rip off. She did not care. She was very unprofessional and rude. Is anyone else out there experienced anything similar? Shame on you Rogers...
Francis LeCore, Oshawa

Dear Editor:

Hi Oshawa Durham Central Newspaper team,
I wanted to follow up on my earlier note about free hockey for the children and families you work with, because our next camp is now open for applications and it could be a great fit for some of them.
Christmas Camp 2026 is five days of free hockey over the winter break for children aged 5 to 10 who have never played organized hockey. Each day includes about three hours on the ice with professional coaching and a hot lunch, and every child receives a full set of equipment, fitted before camp, that they keep. Families pay nothing, ever, and no skating experience is needed.
Families apply at open-ice.org/apply. It takes about 15 minutes, works on a phone, and families can write to us in any language. Places are given by financial need rather than first come, first served, and a referral from an organization that knows the family adds to its score. If you would like to refer families, we can set up a personal partner link for your organization that marks every family who uses it as referred by you, and I will send our Referral Partner Guide with a printable flyer. Just reply to this email.
Our camps run at arenas in Toronto, so they suit families who can bring their child into the city each day of camp. For communities further away, we are launching student-led Open Ice chapters at Ontario high schools that will run free camps locally from 2027.
Thank you for everything you do for the families you serve.
Best,
Andrew Adair
Founder and President, Open Ice Initiative

Dear Editor:

On August 25, I wrote to your newsroom about CitizensTrigger.ca and a proposed federal referendum mechanism.
My overriding goal is to strengthen Canadian democracy, not to advance any particular party or guarantee a preferred political result.
One additional Citizens' Trigger Law could allow 250,000 verified Canadians to initiate a national referendum on an issue of national importance, subject to constitutional safeguards. It would complement, not replace, representative government.
Could Durham Central consider reporting on the central democratic question: should citizens be able to place a sufficiently supported national issue before voters without waiting for Ottawa to invite them?
Sincerely,
Dan Budd
Prince Albert, Saskatchewan

Dear Editor:

I am beyond pissed off. I have been discriminated at the TD bank on Stevenson. Last Friday I walked in and wanted to take out $5,000. Had relatively no problem. I went in the following Tuesday and wanted to take out another $5,000.
Well, I was shocked. Firs the teller had the audacity to ask me what I wanted another 5,000. She demanded that I tell her where the money was going. I was shocked. I am in my late 80'2 and this type of questioning bring me back to 1945 Europe.
What business is that of a bank teller to demand how I am going to spend my money. Then she transfered me to a bank manager.
Even more rude. Read me the riot act and demanded to know where the money was going. I don't know about you.
But it is my money. I only wanted a portion of what was in the account. So why am I getting the Gestapo treatment?
I worked all my life to have a few dollars in the account. Now I can't take out. To boot she froze my account....
Like really. I now got to give an account of what I am going to do with my own money!!!
Has anyone else had similar experiences? I looked into the bank policy and apparently there is this rule that the government has given banks that they can question why you are taking money out of an account.
I think this Obsurd and totally unfair. I know if I come across big money. I want it all in cash. No banks will ever get it. **Steward McDarrel, Oshawa**

