OPINION & EDITORIALS

The CENTRAL NEWSPAPER
Founder & Publisher: Joe Ingino
136 Simcoe St. N., Unit 4. Oshawa ON L1G 4S7
Tel: 905-432-2657
Email: newspaper@ocentral.com
Well Written, Well Read - Time Tested And Proven - #1 Newspaper Across Durham Region - Supporting Local Businesses



The Simple Question Process

By Bruno Scanga

Just as each of us is unique as a person, we also have a distinct investing personality.

One isn't better or worse than the other but understanding "who" you are as an investor is helpful, no matter your circumstances, or how much money you have to invest.

While it's a complex matter that depends on various factors, exploring the questions below may give you some preliminary insight into your investing personality.

What's your risk tolerance?

Can you accept the potential risk of short-term losses, with the possibilities of earning higher returns over an extended period? Or are you more comfortable with investments that generate a stable but modest return from year to year? Knowing your risk tolerance – which can change throughout your life – can serve as the foundation of your investment game plan.

What is your approach to saving?

Money is an emotional topic for many of us, but being honest with yourself about your saving style is one key to your success. This self-reflection can give you clarity on what you need to do to save for your goals while still living a responsibly balanced financial life. Speaking of goals, whether you're a saver or a spender, it's also essential to identify what you're saving for and to be clear on how much you need to put away to make your dream a reality.

What is your timeline?

Your investment timeline is how long it will take you to meet the financial goal(s) that you've identified. Whether it's short-term (i.e. saving for a car), mid-term (i.e. saving for a down payment) or long-term (saving for education or retirement), determining an end date for achieving those goals is a helpful indicator of the type of investing you need to do.

Will you need access to your money?

There are various online tools to help you identify your investing personality, which is an interesting place to start. However, like all meaningful and lasting growth, your financial journey may be more likely to flourish through trusted, long-term relationships. Specifically, working with a financial advisor who takes the time to know who you are, how you relate to money, and your current challenges and future goals may be the most beneficial financial decision you can make.

Financial advisors do much more than help you identify your investing style. Your financial advisor can be an expert guide, planning partner, coach, advocate and mentor who can help shepherd your financial future for the long term. It's the right choice for every investing personality type.

Bowmanville Hospital receives $1 million at Charity Harvest Ball

Over one million dollars were raised for Bowmanville Hospital at the Harvest Ball presented by RBC Wealth Management.

At the Harvest Ball over $545,000 was raised through the sold-out event and a separate $500,000 gift from Bowmanville resident Robert Rembosz to the We Care, We Can campaign.

Held at the Durham Convention Centre for the first time to accommodate its growing audience, the sold-out Gala welcomed over 500 guests and 42 sponsors, bringing together community members, donors, and health-care professionals to celebrate the Foundation's 50th anniversary and invest in the future of local health care.

Maria Petri, CEO, Bowmanville Hospital Foundation. said that "For 50 years, the Bowmanville Hospital Foundation has helped turn our community's generosity into exceptional care close to home," said "We're incredibly grateful to our sponsors, donors, volunteers, and everyone who joined us to celebrate this milestone. Your commitment has helped shape local care for five decades, and we're proud to be carrying that legacy forward, together."

Funds raised through Harvest Ball will advance the Foundation's $1.8-million campaign for a new CT scanner at Lakeridge Health Bowmanville Hospital. Installed more than a decade ago, the hospital's current scanner performed more than 17,800 scans in 2025-2026, with numbers only expected to rise.

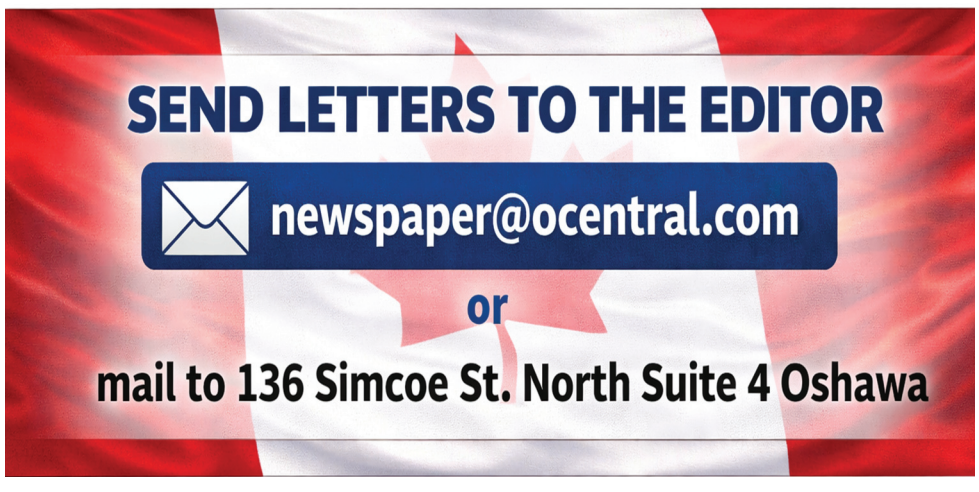
A new scanner will maintain reliable access to critical diagnostic imaging and enhance patient care. The new scanner will serve patients at the current hospital before moving into the redeveloped hospital when it opens.

"It's inspiring to see our community come together to help meet today's needs while preparing for the future," said Lindsay Hamilton, Board Chair, Bowmanville Hospital Foundation. "Every gift toward equipment needs helps strengthen care at Bowmanville Hospital now and will continue to benefit patients and families for years to come."

The Foundation recognized Robert Rembosz, a retired General Motors employee and proud Bowmanville resident, for his incredible $1-million gift in support of health care in our region. Of this contribution, $500,000 will support the We Care, We Can campaign and the redevelopment of Bowmanville Hospital, while the remaining $500,000 will help bring a world-class orthopaedic surgical robot to Oshawa Hospital through the Lakeridge Health Foundation.

The evening also paid tribute to the late Hannu Halminen, whose remarkable generosity and lifelong commitment to local health care inspired the Hannu Halminen Equipment Fund. With more than $289,000 raised, the fund will help launch the Foundation's CT scanner campaign, honouring Hannu's enduring legacy and his belief in exceptional care close to home.

The Foundation thanked presenting sponsor RBC Wealth Management, event sponsors, donors, auction contributors, and volunteers for making the milestone celebration possible.



Canadians are leery of AI data centres. They should be

By Simon Enoch

Canada is repeating America's mistakes and leaving communities to pay the price for an unregulated AI data centre boom

At the beginning of this year, like most Canadians, I would have been unable to explain what a hyperscale AI data centre is—a sprawling, energy-guzzling facility used for AI training and operations.

That changed in March, when Bell announced its plan to construct the largest AI data centre of its kind just outside of Regina, where I live. Public reaction was a mixture of confusion and concern.

But while most Canadians were still wondering how to respond, those in the know were pointing to protests in the United States, where the data centre building boom was provoking a country-wide community backlash.

Down south, fears that soaring electricity rates, water scarcity and constant noise would leave communities bearing the cost, mixed with a general anxiety about AI and its impacts, were turning communities against data centres. The backlash was so quick and severe that data centre developers now consider negative public opinion the No. 1 constraint on their continued expansion.

As a policy researcher in Canada, I see important lessons in the U.S. experience. We are in the early stages of our own data centre boom and still have time to shape and limit it—hopefully avoiding mistakes made in the U.S. This puts Canada in an advantageous public policy position: we can still regulate Canadian data centre development so that it protects, rather than harms, the public interest.

Unfortunately, that's not happening. As we've watched more of these facilities be proposed across the country, often growing in size and scale—and generating public opposition comparable to that in the U.S.—Canadian governments seem determined to repeat many of the same mistakes.

For example, like in the U.S., Canada has embarked on a data centre building boom without clear regulation. We are also building data centres too close to residential neighbourhoods, and risking a situation in which ratepayers must subsidize power generation and infrastructure. In the U.S., this was accompanied by tax giveaways to developers that blew giant holes in state budgets, all with minimal transparency or public accountability.

U.S. politicians were too afraid of scaring away multimillion-dollar investments to impose even basic rules on developers, and Canada is making the same mistake.

The recent crop of data centre "playbooks" issued by the provinces and the federal government, which purport to guide responsible data centre development, contain no binding or enforceable rules.

The federal government has merely outlined five toothless "expectations" for data centre development that it hopes industry signatories will follow. This resembles President Trump's "Ratepayer Protection Pledge," a voluntary self-regulation scheme that has done nothing to regulate data centre development or temper voter anger. The issue now looks to be a deciding factor in the upcoming midterm elections.

Canada has, so far, avoided some of the worst U.S. mistakes, including lucrative tax breaks and subsidies for developers that many American local and state governments now regret.

We have also avoided the extreme censorship in the form of non-disclosure agreements (NDAs) that shield the industry from public scrutiny. Some data centre projects in Canada have opted for less water-intensive (but more energy-intensive) cooling systems. But none of these improvements have been the result of policy leadership, which remains sorely lacking.

There is a window of opportunity for Canada to regulate data centre development in the public interest, but it is closing fast. We have the distinct advantage of learning from the successes and failures of U.S. national and state governments. We may choose to ignore those lessons, but if we do, we cannot be surprised by the consequences.

Simon Enoch is a senior researcher with the Canadian Centre for Policy Alternatives and co-author of the new report Data centre regulation in the public interest: A closing window of opportunity in Canada.

Introducing New Measures to Strengthen Oversight and Accountability for Private Postsecondary Institutions

Proposed changes will protect students and taxpayers, support improved accountability and educational quality in career colleges, and target abuse of the OSAP system

Ministry of Colleges, Universities, Research Excellence and Security

The Ontario government announced today that it intends to introduce legislation that, if passed, would strengthen oversight and enforcement for private postsecondary institutions in the OSAP system and provide new tools to protect students and taxpayers. The proposed changes would give the province stronger legislative powers to prevent abuse before it occurs and require transparent, student-focused practices from career colleges. Together, these measures will ensure OSAP supports the students and institutions it was designed to serve while upholding Ontario's high standards for postsecondary education.

"Ontario's postsecondary system is intended to prepare students for our province's in-demand careers of tomorrow and any misuse of this system for personal, predatory gain is entirely unacceptable," said Nolan Quinn, Minister of Colleges, Universities, Research Excellence and Security. "These measures will strengthen OSAP integrity, hold institutions to higher standards and ensure public funding supports high-quality education and better outcomes for students."

These proposed changes respond to significant and widespread concerns regarding the growing volume of OSAP applications in the private postsecondary sector, which led to the province's decision to pause OSAP payments associated with private postsecondary institutions and begin an external audit. They also address broader concerns about compliance, accountability and educational quality within parts of the private postsecondary sector.

The proposed measures would, if passed:

Cap OSAP-funded enrolment growth at private institutions to prevent rapid expansion, aligning with other Canadian jurisdictions like Alberta

Make predominantly online programs at private postsecondary institutions ineligible for OSAP and require career colleges to maintain a physical campus

Restrict relationships between career colleges and third-party organizations, such as immigration and recruitment firms, including by banning unrelated businesses on campuses

Give the province enhanced authority to recover OSAP funding from private institutions by deeming them liable for their students' loans

Strengthen requirements for institutions to verify student eligibility, class participation and completion of coursework to retain OSAP eligibility

Establish new monetary penalties for violations of the Ontario Career Colleges Act, 2005

Enhance transparency regarding enforcement actions taken against career colleges

These proposed changes are designed to support the government's objective of ensuring a strong postsecondary system, including private postsecondary institutions, that is accountable, transparent and effective in preparing students for successful, good-paying careers.