

*Charles and Elizabeth Clifford  
60th Wedding Anniversary, Sept. 26, 2013*

We were both born in Windsor, and met at a Masonic Temple dance in 1950. We were married at the Church of the Ascension in 1953 by the Rev. Cunningham.

We were blessed with 3 children: Cheryl, born in 1955, who unfortunately passed away in 1971. Bruce was born in 1957, and is married to Ann Graham-Smith. Jill was born in 1958. She is married to Bruce Ott. There are 5 grandchildren: Nicholas Clifford, Melissa Ott, Olivia Clifford, Danielle Ott and Georgina Clifford.



*You are cordially invited to be the guest of*

## The Rotary Club of Georgetown

*at their*

### 59th Annual Norm Bigg Senior Citizens' Dinner

**THURSDAY November 14th, 2013 at 6:30 pm**  
**GEORGETOWN ALLIANCE CHURCH**  
**290 Main Street South, Georgetown ON L7G 4T1**

AGE LIMIT: 70 YEARS AND OLDER  
DUE TO SPACE LIMITATIONS, ONLY THE FIRST 275 SENIORS CAN BE ACCOMMODATED

**YOU MUST CONTACT Kay Bigg**  
**\*\*to confirm your registration\*\***  
**PLEASE CALL 905-702-0013**

This Rotary-sponsored event is held annually to celebrate and show our community's appreciation for the seniors in our town. This is the 59th year that the Seniors' dinner has been held, and as a service club, provides one of the highlights of our year of community activities. As usual, we will be taking orders for Brandt Christmas hams at the dinner - the proceeds of which support our Rotary club's international service projects. If you are not attending this event and are interested in ordering a ham, please contact us at [president@rotarygeorgetown-on.ca](mailto:president@rotarygeorgetown-on.ca)



## Acton Optical is...

Acton Optical was honoured as Halton Hills Chamber of Commerce Business of the Month for September. Norm Paget of the Chamber presented Acton Optical owner Nancy Wilkes (right) and her employees Rosemary Earby (left) and Kathleen Percy (centre) with the sign.

*Photo by Ted Brown*

## Wood & Friends concert to aid JET reno

Do you like ragtime music? Classical? Wartime songs or Broadway? If so, Dale Wood & Friends is a show that covers it all.

Tickets, \$25, are still available for the 8 p.m. show at the John Elliott Theatre on Friday, Sept. 27. The show is a fundraiser with ticket sales going towards new lighting and south equipment for the renovated John Elliott Theatre.

Mark Llewellyn will perform songs from

*Man of La Mancha* and *South Pacific*. Lois Fraser will sing hits from World War 2 while daughter Joanna Fraser performs Broadway favourites. Haydn Evans will treat us to some ragtime and Wood will perform challenging classical numbers. Young musicians Josh Lim on the ivories and Jordan May on vocals will round out the program.

For tickets call 905-877-3700, online at [www.haltonhills.ca/theatre](http://www.haltonhills.ca/theatre) or at the door.

# Ask the Professionals DIRECTORY

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**DOUG RIDING**  
BA, CFP, FMA  
Senior Associate

**Q.** I am getting close to retirement. How will I know if I have enough to retire?

**A.** Planning is the critical first step to enjoying a comfortable retirement, yet two-thirds of pre-retirees have no idea how much they'll need in the golden years. The closer you are to retirement, the more crucial this question becomes, as it means you are losing room to deal with any projected shortfall. The upside is that estimating becomes easier and more accurate as you near your target date.

Planning for retirement basically comes down to three main figures: how much you have coming in (after-tax income), how much you have going out (expenses), and the number of years you'll spend in retirement (time horizon). While you can't do a whole lot to pin down the last figure, you can get pretty good estimates for the first two.

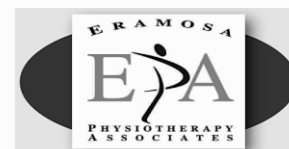
The best way to estimate retirement expenses is to itemize what you're currently spending. Use paper or an Excel sheet to begin the discipline of tracking expenses. Then decide which of these expenses will increase, stay the same or be eliminated entirely in retirement. Factor in any new expenses in your "life after work" - like a vacation rental - and voila, you have an estimate for retirement lifestyle needs. Be aware these figures will rise over time with inflation.

On the income side, estimate what you'll get from company pensions and government programs such as CPP and OAS. Then estimate the size of the nest egg you'll have at retirement, including RRSPs, TFSA's, taxable investment accounts and any expected inheritances, and the income it is expected to generate. This is where our team can really add value.

If there is a shortfall, it's important to recalibrate now. Alternative strategies are to boost your current savings rate or investment returns, or reduce discretionary spending.

Another increasingly popular strategy is to delay retirement and work a few extra years, which research shows is good not just for your wealth but also your health.

Let us help you create a plan to make the most of your remaining income-earning years, so you can start to enjoy peace of mind today.



**905-873-3103**

333 Mountainview Rd S  
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**Meryl DaCosta**  
B.Sc. (P.T.), B.Sc.(KIN)  
Registered  
Physiotherapist,  
Clinic Manager

**Q.** I developed knee pain at the beginning of the summer and it has not gone away, can physio help?

**A.** How come something as easy as descending a flight of stairs can cause such sharp knee pain? Many of our knee patients begin their appointment by asking their physiotherapist this exact question. Other patients are desperate to have their physiotherapist decipher the scribbles on their doctor's note, which vaguely look something like "PFP." In each of these cases, physiotherapists are dealing with the same thing: Patellofemoral Pain (PFP), which is fondly referred to by patients as a "sore kneecap."

PFP is a very common amongst adolescent girls, in particular, and especially girls active in sports such as soccer and basketball. And while it may be easy for physiotherapists to ascribe a patient's kneecap pain to Patellofemoral Pain, it's more difficult to find the solution for dealing with this type of pain. In fact, while PFP has been researched for decades, there have been many different suggestions as to what causes PFP, and multiple proposed treatment solutions for PFP.

Physiotherapists can boast that research over the last 5 years has led them to uncover "a pain in the butt" - **glut strength!** While the buttocks may seem like they are geographically far from the knee, their ability to control the upper leg (femur) position has proved to be the key factor toward controlling the knee and kneecap.

Specific exercise regimes have demonstrated such obvious changes in knee and kneecap positioning that they are readily obvious to the naked eye. Screening programs and tests that are as simple as a jump test, can now be used to filter out those young athletes at risk of knee pain and other knee ligament injuries.

If your summer holidays have left you with this memory, we are here to help you.