

MONDAY, DEC. 14

Community musical presentation: 7:30 p.m. at St. John's United Church, 11 Guelph St., Georgetown. A freewill offering will be collected for Food for Life Canada and the United Way Halton Hills. Come and share the Spirit of Christmas through the gift of music offered by St John's choir; led by musical director Carolyn Maule. Audience members will have the opportunity to join the choir singing the Hallelujah Chorus.

Time for Tots: 9-11:30 a.m., at Links2Care Ontario Early Years Centre, 8 James St., Georgetown. A free drop-in program on Mondays for parents, grandparents and caregivers of youngsters from birth to three years. Come out and join the fun, meet other families and their little ones. Enjoy Tiny Tot Circle at 10:30 a.m. with songs, rhymes and stories. No registration is required. Info: Jennifer, 905-873-2960.

Adult learning info session: Adults, do you need to upgrade your skills in reading, writing, math or workplace computers? Need help preparing for high school credit, GED or college entrance?

The Adult Learning Centre is holding an information session 1:30 p.m., at 72 Mill St. in Georgetown, suite 206. Info/to register, call 905-873-2200.

Open Grief Support Group: The pain of losing a loved one is a difficult pain to bear. It hits us deeply. Sometimes we don't know how we can carry on. If you are dealing with grief, be it recent or long term, you are invited to attend this open twice monthly meeting. Learn about grief, find ways of dealing with grief, hear the stories of others, 7-8:30 p.m. at Norval United Church, 486 Guelph St. Info: Paul Ivany, 905-877-6122, paul@norvalunited.ca, www.norvalunited.ca

Toastmasters is a non-profit, positive and supportive organization designed to help build on your communication and leadership skills. Halton Hills Toastmasters meets every Monday (excluding holidays), 7:30 p.m. at St. Alban's Church in Glen Williams. Info: <http://haltonhillstm.toastmastersclubs.org> or contact-5260@toastmastersclubs.org.

WEDNESDAY, DEC. 16

Dads Connect: 5:30-7:30 p.m. at Links2Care Ontario Early Years Centre, 8 James St., Georgetown.

A free evening drop-in program, which provides an opportunity for fathers of children from 0-6 years of age to socialize and enjoy a light supper. There will be crafts, songs and stories and the opportunity to spend some quality play time together with their children. This is also an ideal opportunity to meet and to network with other dads. Info: Jennifer, 905-873-2960.

Bruce Trail Halton Hills Chapter Hike: Leisurely to medium pace, easy terrain, 5-6 km local hike. Depart at 9:30 a.m. from the Georgetown Market Place parking lot, south of the medical building, east of Walmart. Afterwards, we'll stop for lunch at a local eatery (optional). Dress for the weather. Bring adequate water/snacks. Hike Leader: Angelika 905-877-7805 asgk.canada@sympatico.ca

THURSDAY, DEC. 17

Scrooge: A Christmas Carol is a modern rendition of the Dickens' Classic. Run by youth arts organization Medieval Productions, it will be a great chance to get families into the Christmas mood. Also featuring local musicians, the event will be happening at the Acton Town Hall Centre. Doors open at 6:30 p.m. and entrance is \$10 for adults, \$5 for those under 12 and free for



those under 3. The building is accessible and there will be food for purchase. Those interested in tickets can call 519-853-8273 or email alex@inspire-halton.ca

Play Euchre: Thursdays 1:15-3:45 p.m. at the Acton Legion.

Optimist Club Bingo: every Thursday. Grand Prize \$250. Starts at 7 p.m.; doors open 6:30 p.m. The club is located on Hwy. 7, between Georgetown and Acton, just west of 22 Sideroad.

Free acoustic jam: at the Shepherd's Crook on Wednesdays, 8 p.m.

Sip N' Stitch: Come play at Georgetown Yarn. You are invited to enjoy an afternoon of sipping, stitching and socializing. Bring a current project or start a new one. All stitchers invited: crochet, knitting, etc., including all levels and beginners. There is no cost to attend this event. You may drop in anytime you are available between 1 p.m. and 3 p.m. at 170 Guelph St. on Wednesdays. Also 7-9 p.m. every Thursday, at 170 Guelph St. (across from the SuperStore) until Dec. 17.

FRIDAY, DEC. 18

Christmas and All That Jazz: This season the Georgetown Bach Chorale brings you jazzy Christmas standards, in the decorated salon of 157 Main St. Show dates (8 p.m.): Friday, Dec. 18; Saturday, Dec. 19; Sunday, Dec. 20. Tickets: \$45 in advance only at Foodstuffs in Old Downtown, Pat's Meats and Deli in Georgetown South or at the Holland Shop in Acton or at www.georgetownbachchorale.com.

legal matters | FAMILY LAW

ASK THE PROFESSIONAL

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Q

I'm a college student and have just started living with my girlfriend who is also a college student. Is there anything in particular that I should know about or do to protect myself financially?

A

When you begin to live in a common-law relationship, you should be aware that property issues are not treated the same as if you were a married couple. Your assets still belong to you and your girlfriend's assets belong to her. For example, your furniture belongs to you once you start living common-law or if you alone buy something during the relationship. If you decide to buy some furniture together, remember that if you separate, you are each entitled to one-half of that item and you will have to agree as to its value in order to buy the other party out of their interest in that piece of furniture. It is best to keep it simple and, if you want something like new furniture, then only one of you should purchase it.

You are also each responsible for your own debts and liabilities such as your student loans, car loans, credit card debts, etc. It is best not to have any joint debts or to sign jointly for any personal loans, car leases or other debts as you both will then be responsible for that debt if you should separate in the future.

You might consider having a joint bank account for your joint expenses such as rent, utilities, groceries, laundry expenses, home insurance and any other expenses you agree to pay together. You should, however, each have a separate bank account to pay your own expenses such as your cell phone and car insurance. You can decide upon a budget for your joint expenses and deposit an equal amount into the joint account to pay the agreed upon joint expenses.

The best way to protect yourself is to have a Cohabitation Agreement which would set out that neither of you would have a claim against each other for spousal support as well as agreeing that you are separate as to your property. You can always amend a Cohabitation Agreement in the future if your circumstances change and you want to change any terms in the Agreement and you both agree as to the change. If you can afford to have a Cohabitation Agreement then try and follow the above suggestions regarding keeping your assets and debts separate and only paying joint expenses together.

I have a reduced hourly rate for a consultation if you wish to discuss any family law issues with me.



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