
entention workshops

Planning your financial future

By Erma Bennett

A workshop on investment opportunities was lead by Ken Wharram who was working in North Bay as a financial planner until relocating to a new job in Toronto.

Mr. Wharram suggested investment responsibilities are a balance between financial and emotional needs. He explained that some people are more comfortable with debt than others. And it is your comfort level you should consider when planning investments.

Insurance needs for estate planning were discussed as well as investments in real estate, stock markets, mutual funds and registered retirement savings plans.

Mr. Wharram said a financial planner can have a very profound effect on your life, so when looking for your financial planner, keep the



Ken Wharram

following three things in mind — competency, integrity, sincerity. A financial planner will design an in-

dividualized financial program for you. It is never too early to plan your investments for you and your family.

Dealing with your mid-life crisis

By Christine Reaburn

Mid-life is a major life change for both men and women, however it is treated differently, said Dr. Kathryn Greenaway, speaking on Live It Up, Live Begins at 40.

A woman and a man can give a doctor the same symptoms — frustration, no challenge, dissatisfaction. The man will be put on a diet, given exercises and told to pursue leisure activities. The woman will be put on valium and told "It's your age my dear."

Mid-age happens gradually, individually. We change our time perspective and ask ourselves, "Do I have enough time left to do everything I want to?" And the answer is often, "Probably not."

We do undergo physical changes in mid-age. We become short of breath

and other aspects of our health change. There is also menopause which is viewed by society and the medical profession as mid-age. However, menopause is a loss of estrogen,

and mid-age is MANY factors. Men also go through mid-age. They go grey, they sink to the middle and it has nothing to do with loss of estrogen.

continued on page 22

Program planning ideas...

By Grace Campbell

A very humorous skit called The Know It All Institute, provided an interesting opening to the workshop on Program Planning. The cast of characters which included Mrs. Philip Buster and Mrs. Empty Head gave a hilarious portrayal of how NOT to conduct a meeting. The committee of Lillian White of Ingersoll, Ruth Gross of Alma, Agnes Reist of Kitchener,

and Jeanne Davies of Thunder Bay, went on to give us excellent ideas on program planning.

Mrs. White gave us an outline on how to attack the problem under the headings: Why? What? How? Who? and Evaluation. The evaluation could be in the form of a roll call which could find out what members like and dislike about the program.

From a brainstorming session, it was discovered that pollution,

continued on page 22