

# Outlook on Halton Hills



## Icy roads

Icy road conditions at 11 p.m. Dec. 23 caused a vehicle travelling northbound on Fallbrook Rd. to lose control, hit a snowbank and flip over. Police say damage to the 1980 beige Chevrolet was \$3,500.

## Lost control

A 1968 red Buick was twice smashed on Trafalgar Road and 32 Sideroad Dec. 23. A Maple Lodge Farms freight vehicle, in trying to

avoid the car, lost control at 2:15 a.m. and collided with the parked vehicle. The Buick was in the west ditch as a result of an earlier accident. Damage to the front right fender of the freight vehicle was \$3,000 while \$2,000 damage was done to the entire rear end. A 24-year-old Georgetown man was charged with losing control.

## Spun around

Bad road conditions caused a two-vehicle accident on Trafalgar Road Dec. 20 at 9:57 a.m. One vehicle was travelling southbound in the southbound lane on Trafalgar Road when, crossing an icy patch, it lost control, spun around and

ended up facing northbound in the northbound lane of Trafalgar Road. A second vehicle, travelling northbound, rear-ended the first. Damage to a 1986 red Cary was \$1,500 while a green 1984 Suba received \$2,000 damage.

## Fails to yield

A vehicle facing northbound on Elizabeth St. tried turning left onto Ewing St. and collided with an eastbound vehicle at 11:50 a.m. Dec. 24. An 18-year-old Georgetown woman was charged with failing to yield the right of way while a 20-year-old Georgetown man was charged

with speeding. Police say damage to the 1978 yellow Plymouth was \$2,000 and to the 1987 Ford \$2,000.

## \$3,000 damage

A charge of failing to yield the right of way was laid following a Mountainview Rd. and Guelph St. accident at 10:53 Dec. 19. The vehicle pulled out of a parking lot and was proceeding westbound. It was hit by a vehicle travelling eastbound on Mountainview Rd., police say. The vehicle pulled out of a parking lot to proceed westbound on Mountainview Rd., when it was hit by a vehicle travelling eastbound. Damage to both vehicles was \$3,000.

## Minor injuries

A 22-year-old Georgetown woman suffered minor injuries following an accident on 32 Sideroad at Winston Churchill Boulevard shortly after 8 a.m. Dec. 23.

Lynn Mostaard was treated and released at Georgetown District Memorial Hospital.

Police say a 1987 Ford was westbound on 32 Sideroad at about 60 kilometres per hour. The driver lost control on an icy surface and flipped over.

Damage to the car is listed at \$15,000.

## Can you ask for financial advice — and get it?



**IT'S YOUR MONEY**  
Paul J. Rockel

(NC) — The letter read: "Dear Paul, Neil MacDonald (his financial advisor) met with my wife and I one evening last week to review our portfolios, both RRSP and otherwise. We were very impressed with the 'summary of portfolio' printout from Neil's computer program. It is excellent, and a big assistance in giving the facts of our investment in mutual funds."

"Are we ever glad we listened to Neil. The results have been good over the period of time. Whenever there was a problem Neil tackled the situation and had it handled."

Ed Bailey

We thank you, Mr. Bailey, for writing that note. There are very few who do take time out to say "thanks" for a job well-done, and in particular, to write to the firm's management, telling how pleased they are with the services provided by their advisor.

Could you write that note? Are you pleased with the advice you get, from a financial point of view? Do you get reports as to what to do with your savings, and have those investments proven to be profitable "over the period of time"? Does your financial advisor (is it the bank or trust company manager) point out the laws to you, and ways and means to reduce the tax load? Have your investments averaged 15% or better over the past 10 or 15 years?

Those are questions that most of us would have to answer negatively. If we want financial advice, we have to ask for it. The crazy part of it is that many of us turn to friends, relatives, a guy or gal at work, and we ask their financial opinion, despite the fact they have not become successful financially.

Can we get the answers to the above questions answered "yes" for most of us. Mr. Bailey (writer of the letter) is telling us he did, simply by having a mutual fund representative look after his financial affairs. He is pleased with the advice given. He is pleased with the personalized reports he gets (even though he didn't ask for them) and the fact his advisor takes the time to come and visit with he and his wife at their convenient time (in this case, the evening). He and his wife had the tax laws explained to them, and been shown programs to reduce that tax load, and his investments "have been good over the period of time" (averaging over 15% per year, virtually tax-free gain).

One of the problems with many of we Canadians is that we don't look for advice in financial matters. We seem to


be afraid to look for advice, in the fear it may be wrong. We are good savers, no doubt about that, having the second highest saving rate of any major nation.

But, so many of us think because "we saved it and we'll handle it" (despite the fact we know nothing of how different investments are taxed 'differently'). We accept the "lower" return at the savings institution (fully taxable) because we feel "comfortable" there, and are afraid to use proven investments such as mutual funds, etc.

Maybe Ed Bailey felt the same way at one time (we don't know), but if so, when approached, he did listen, and as a result, is much happier today, both with the results, and the continuing advice.

Could you write such a letter (about your financial advisor, and financial results)?

For a free chart comparing 12% return with 22 "different" mutual funds, ask for "\$10,000 table" and write: Paul J. Rockel, 153 Union St. E., Waterloo, Ont. N2J 1C4. Paul J. Rockel is author of the best seller "Why I Invest in Mutual Funds", and President of Regal Capital Planners Ltd.



**KATHY HAJAS**  
36 Hill St., Georgetown  
877-2900  
Personal Consultations  
By Appointment

## THE KEY TO WEIGHT MAINTENANCE

**Q:** After several months of dieting, I have finally lost those extra pounds I've been carrying around. But I've lost weight before and gained it all back. How can I keep that weight off this time?

**A:** First, don't be afraid to eat: just eat the right foods! A diet high in lean meats, fresh fruits and vegetables is good insurance for weight maintenance. These foods contain "staying power" and will satisfy your hunger for longer periods of time. Of course, you'll still want to limit your serving size and number.

Avoid junk foods that contain refined sugars and white flour. These foods initially satisfy your hunger, but soon you crave more.

Remember, take one day at a time. At Diet Center, we believe that permanent weight loss comes only through dedication to changing your eating and exercise habits.


If you would like additional information on dieting, contact your local Diet Center at 877-2900

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Ontario

**Ontario Municipal Board**  
**Commission des affaires municipales de l'Ontario**

IN THE MATTER OF Section 15 of the Planning Act, (R.S.O. 1980, c 379)

AND IN THE MATTER OF a referral to this Board by the Honourable Claude F. Bennett, Minister of Municipal Affairs and Housing, on a request by Martin Goose et al, Goldfan Holdings, Kesmark Limited and Rinarin, and in the matter of a referral to this Board by the Honourable Bernard Grandmaitre, Minister of Municipal Affairs, on a request by Canada Packers Inc. for consideration of a portion of proposed Amendment Number 3 to the Official Plan for the Halton Planning Area with respect to Schedule "A" insofar as it deals with the land use designations and boundaries as they apply to part of Lots 26 to 28 inclusive, Concession 4, and part of Lots 28 to 30, Concession 2, in the Town of Halton Hills, formerly in the Township of Esquesing, Minister's File No. 24-OP-0026-003

### APPOINTMENT FOR HEARING

THE ONTARIO MUNICIPAL BOARD hereby appoints Monday, the 1st day of February, 1988, at the hour of ten o'clock (local time) in the forenoon at the Municipal Administration Offices, Trafalgar Road, R.R. 1, Georgetown, for the hearing of this referral.

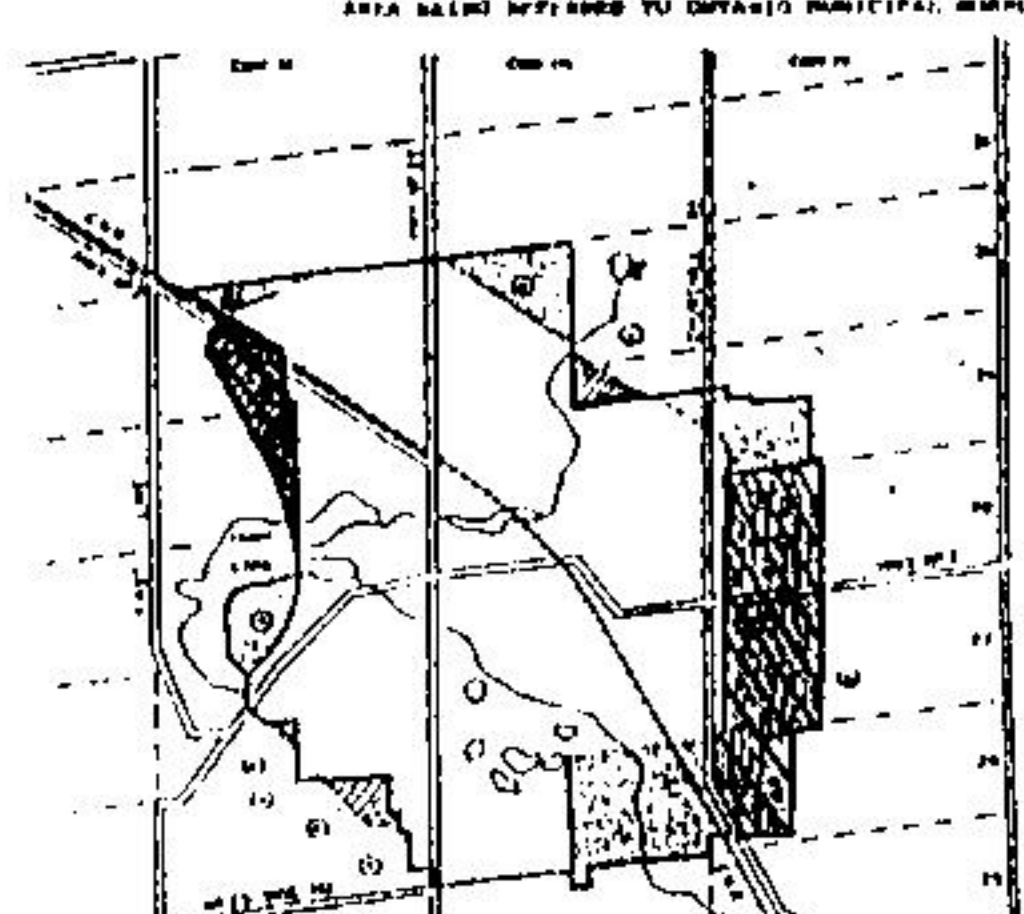
If you do not attend and are not represented at this hearing, the Board may proceed in your absence and you will not be entitled to any further notice of the proceedings.

In the event the decision is reserved, person wishing a copy of the written decision may ask the presiding Board Member at the hearing or contact the Board's Offices. The decision will be mailed when available.

DATED at Toronto this 22nd day of December, 1987.

**J. G. MALCOLM**  
SECRETARY.

**REASON FOR REFERRAL**  
The Referrers contend that the expansion of the Acton Urban Boundary should proceed to the west on lands of lower agricultural capability, and object to the expansion of the Acton Urban Boundary to the east.



Amendment No. 3  
to the Official Plan  
for the Halton Planning Area

**ACTON URBAN AREA**

EXISTING URBAN AREA

AREAS AFFECTED BY THIS AMENDMENT

PROPOSED DESIGNATIONS

- 1. Urban Residential
- 2. Urban Commercial
- 3. Urban Industrial
- 4. Urban Office
- 5. Urban Community
- 6. Urban Neighbourhood
- 7. Urban Medium Density
- 8. Urban High Density
- 9. Urban Mixed Use
- 10. Urban Employment
- 11. Urban Community Office
- 12. Urban Community Office
- 13. Urban Community Office
- 14. Urban Community Office
- 15. Urban Community Office
- 16. Urban Community Office
- 17. Urban Community Office
- 18. Urban Community Office
- 19. Urban Community Office
- 20. Urban Community Office