

Community

United Church Women meet

Norval United Church Women met at the church on Wed., Dec. 5 for a pot luck supper.

The Friendship Unit had charge of the evening, and the candlelight dinner tables were in keeping with the Christmas season. Convening the evening were Beth Laidlaw, Jan Arnold, and Fran Herbert. Gwen Laidlaw said the Grace.

Following the dinner, President Shirley Reed presided over the business period. Donations will be made to the Halton Women's Place, Halton Distress Centre, Fred Victor Mission, and the Massey Centre. New padded chairs will be looked into.

Beth Laidlaw led the devotional of The Christmas Story, told by members reading the Christmas scriptures interspersed with carols pertaining to the readings. Reading the Scriptures were Janet Arnold, Marilyn Smith, Fran Herbert, Betty Johnson, Dorothy McLean and Beth Laidlaw.

Gwen Laidlaw led in singing the carols, accompanied by her sister June Fries at the piano.

An exchange of gifts followed with each member displaying their gift, and finished off a lovely evening.

Wedding anniversary

Congratulations to Bill and Margie Bowler, of R.R.2 Georgetown, on their 25th wedding anniversary Dec. 8.

Their daughters, Kathy and Lisa Bowler and son Grant, hosted the party for their parents anniversary. Following the afternoon open house, a family dinner was held in the evening. Special guests were Margie's parents, Ed and Thelma Wilkinson, R.R.2 Georgetown, and her sister and husband Dan and Ruth Crump of Windsor, as well as Bill's sister and husband Lorne and Jan River of Kitchener.

Caroling night

Norval Community Association is holding a children's Christmas Caroling Night Dec. 20. Please meet at the Norval School at 6:30 p.m. All ages welcome, children under 5 years need to be accompanied by parents. Santa will be visiting when we return to

Norval News

By KAY WILSON
Norval Correspondent

school for hot chocolate and cookies. Please watch for children Christmas caroling.

Baby girl

Congratulations to Bob and Gabrielle Allison, R.R.2 Georgetown, on the birth of their baby girl, Christine Lyndsie Willi, 8 lbs., 9 oz. on Dec. 1 at the Georgetown and District Memorial Hospital. A little sister for Katelyn. Proud third time grandparent Isla Allison and the late Bill Allison, and second time grandparents Joan and Domokos Sass of Don Mills, Ontario.

Christmas party

Glenn and Carol Anne (Laidlaw) Roberts, of Georgetown, hosted the late Kate Laidlaw Christmas Dinner Party on Sunday, Dec. 9 and 39 family members attended. A full course turkey dinner was enjoyed. Included were 15 Dunlop family members, 15 from the Gord Laidlaw family, and nine from the Bill Laidlaw family.

Norval W.I. meets

Norval W.I. met at the home of President Jean May Dec. 6 at 7:30 p.m.

President Jean conducted the business when it was decided to send cards to former members and to remember our shut-in members with gifts. Donations of \$50 each are being sent to Peel Memorial and Georgetown and District Memorial Hospital. A donation of \$100.00 is to be sent to the Good Neighbours Christmas basket fund in Georgetown.

We were reminded of the W.I. Educational Committee workshops being held in Fergus Feb. 23, 1991.

Dorothy McLean, Norval's Tweedsmuir Curator, reported that she and her helpers have completed 4 volumes of Norval history.

Our traditional Christmas program was in charge of Kay Wilson and really put us in the Christmas spirit. The Christmas Story, read by members, was interspersed with Christmas music sung by Glenn Laidlaw and Doris Sharp accompanied at the organ by June Fries. These are three talented sisters.

The roll call, "A Christmas memory special to you" was answered by 15 members and guests. This was a time for reminiscing.

We had a musical gift exchange followed by a lunch of Christmas goodies served by the hostess and lunch committee. Jean's beautifully decorated home was a lovely setting for this Christmas meeting.



Susan Early, of Norval, recently married Jamie Galbraith.

Plan now for the future

Continued from Page 14

or the bank account? You can build your "living estate" and have "money at work" so that you will be able to retire with financial independence exactly the same way.

A personal financial plan is similar to what business does on an ongoing basis and in their annual reports. An income and expense sheet, so that you know where your money was spent. This will help you budget for the future and not get in debt over your head. A balance sheet, which is a statement of net worth ... what you can own and what you owe. Your income taxes and a projection for the future and identification of ways that may reduce tax. A summary of your investments and assets by their type. Your insurance and its cost and a reevaluation of your insurance requirements. An estimate of your retirement expenses and a projection of your retirement income. A review of your will. Oops, haven't you got a will? You should know the consequences if you die without one or if it is out of date.

Financial planners work either on a fee for service basis or free. The fee service planners charge is as much as accountants or lawyers, therefore only large

companies or wealthy individuals can afford them. Try to find an independent planner who will do all of the above planning items. He or she works free in the hope that you will place some investments through him or her. That is the way their fees are earned. Make sure that the planner you choose is totally independent, that is not restricted only to the financial products that their employer has available. Find one that can survey and compared the entire range of financial as well as insurance products, has good

knowledge of income tax and who will prepare a formal written plan. Finally, you are under no obligation to take the planners advice.

It's never too late to start. For complimentary information, contact Peter C. Masson M.B.A. Regal Capital Planners Ltd., 10 Fagan Drive, Georgetown, Ontario or phone 877-7216.

Paul J. Rockel is the author of the best seller "Why I Invest in Mutual Funds," and president of Regal Capital Planners Ltd.

CVCA surpasses goal

MEADOWVALE - The Credit Valley Conservation Authority is pleased to announce it has surpassed its 1990 United Way contribution target.

"We initially were looking to collect \$3,500, about a 28% increase over the 1989 total," says C.V.C.A.'s United Way Chair-person Sandra Hanson. But when all was totalled we came up with a \$3,600 donation for the United Way this year."

The C.V.C.A. conducts its campaigns in two stages. During the late spring and summer months special events are held including a staff car wash, carnival day and a very successful auction where local business contribute items for staff bidding.

"The fall is when we circulate our pledge cards and ask for personal contributions," says Hanson. About 50% of the donations come through pledges and half through special events."

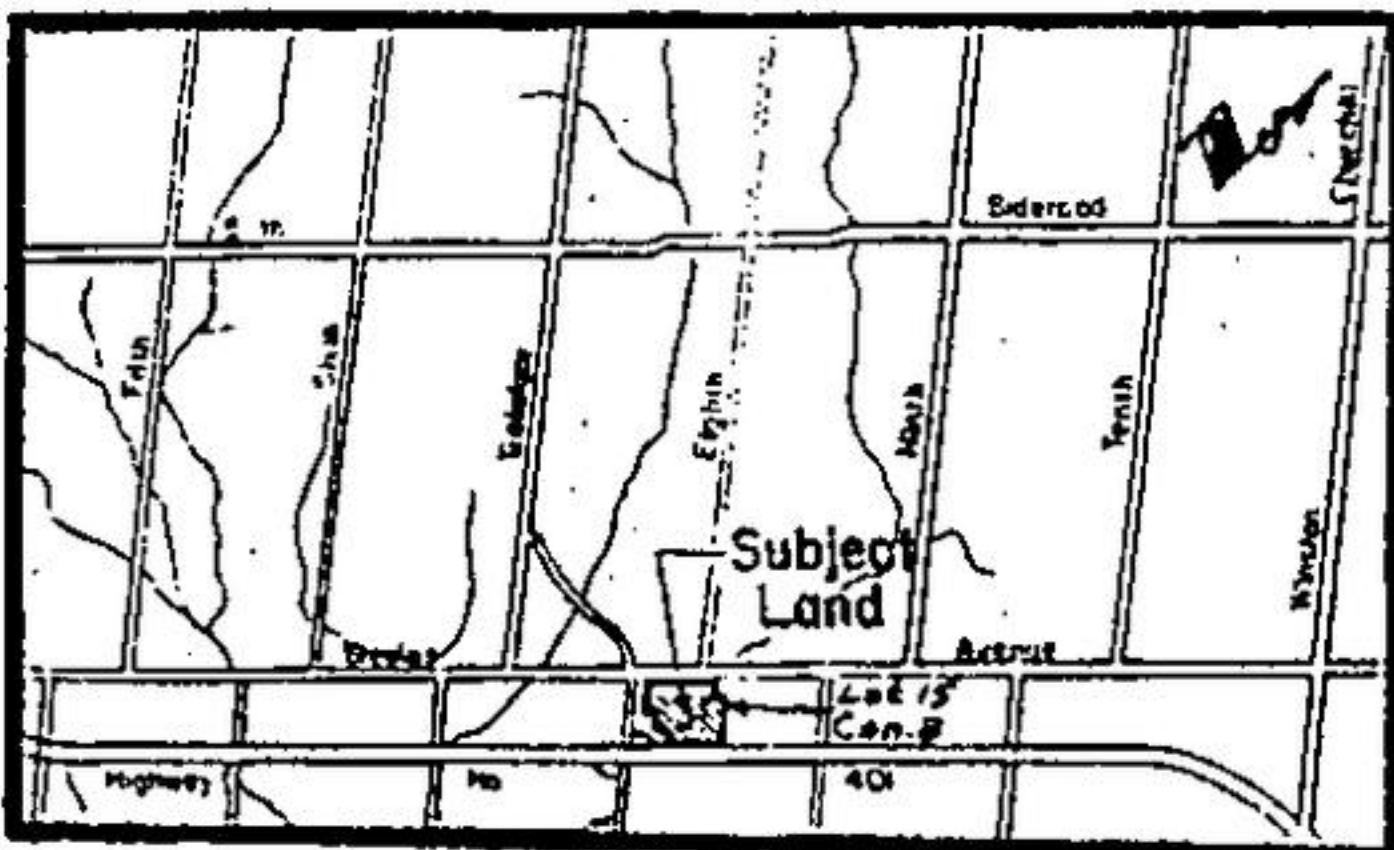
The Credit Valley Conservation Authority salutes the United Way and looks forward to the 1991 campaign.



THE CORPORATION OF THE
Town of Halton Hills

1 Halton Hills Drive - P.O. Box 128
HALTON HILLS (Georgetown), Ontario L7G 5G2
873-2600

NOTICE OF A PUBLIC MEETING WARD 2/STEELES AVE/TRAFALGAR RD



Council for the Town of Halton Hills will conduct a Public Meeting to examine and discuss proposed amendments to the Official Plan and Zoning By-law 1965-136 to permit a Rural Industrial PLAN OF SUBDIVISION CONSISTING OF FOUR (4) industrial blocks.

The subject property is located between Steeles Avenue and Highway No. 401, east of Trafalgar Road, with the property being described as Part of Lot 15, Concession 8, Town of Halton Hills (Trafalgar).

Further information is available in the Planning Department.
ALL INTERESTED CITIZENS ARE WELCOME.

TIME: 7:00 p.m.
DATE: Monday, January 14, 1991
LOCATION: Council Chamber
Halton Hills Civic Centre
1 Halton Hills Drive
Halton Hills (Georgetown)
D12/Armbr (formerly H-89-21)

Ad. No. 1336

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