

Ask The Professionals

Win a coupon for 50% off a Happy Ad with every question submitted For the Professionals by August 20th, 2010.
features@independentfreepress.com
or call 905-877-0301 ext. 237

RBC Dominion Securities

905-450-1850

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Barbara Byckowski
Investment Advisor, BBA, PFP, CFP

Q: I am looking at investing in bonds but need to understand what "yield to maturity" means.

A: Bonds provide good diversification for your portfolio with consistent income and good preservation of capital. The yield to maturity of a bond is the rate of return earned by investing in the bond. It assumes the bond is held until maturity and assumes that all coupon payments are reinvested at the original yield. Bond yields constantly adjust to changing market conditions and should not be confused with the coupon rate which does not change. The yield to maturity encompasses two factors:

1. The coupon income that is fixed and is paid every six months until maturity.
2. The capital gain or loss, which is the difference between the market price and face value (100). In calculating a yield, this gain or loss is spread out (or amortized) over the years remaining until maturity.

I'd be happy to review specific examples of these calculations and provide a complimentary second opinion on your portfolio and whether or not bonds are a good fit for your personal investment objectives.

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Barbara Byckowski is an Investment Advisor with RBC Dominion Securities Inc. Member CIPF
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MANON Dulude

PROFESSIONAL COUNSELING SERVICES
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MANON DULUDE

Q: My marriage is in trouble and we do not seem to connect any more. Can Relationship Coaching help us?

A: With life moving at the speed of light, it seems inevitable for couples to stop prioritizing themselves and their relationship. Many believe that it is normal to neglect their relationship and that in time things will get better. However, the more time passes the greater the gap becomes.

These days, much time is spent commuting, working and driving kids to various activities. As a result, the relationship is left unattended and suffering. In my opinion, the relationship between spouses is the corner stone of the family, and can be compared to the foundation of a house. If left unattended for too long, cracks attack the foundation and eventually you find yourself with a seriously compromised and leaky foundation. Coaching for couples offers an opportunity to reevaluate how a couple prioritizes and attends to each other. It is a time to measure the impact of current behaviors on the relationship. Spouses explore how their values and needs may have changed over the years. Coaching assists them in developing a new vision and plan to move forward in a manner that will nurture both individuals and the relationship. As couples commit to a new direction, they become accountable together to revive their love and passion and strengthen their bond. Coaching is a positive and forward thinking approach to strengthen your relationship whether you have been together a few months or several years.

Manon Dulude is a certified member of the Ontario Association of Consultants, Counsellors, Psychometrists and Psychotherapist and a Certified Professional Coach with the International Coach Federation. You can reach her at 905 873 9393

SUSAN S. POWELL
BARRISTER & SOLICITOR

FAMILY LAW

350 RUTHERFORD RD. S.
(Plaza 2, Suite 320)

on the Corner of Steeles & Rutherford

905-455-6677

SUSAN S. POWELL



Q: I have been living with my boyfriend for 4 years. He owns the house we live in and he pays the bills for the house but I pay for the groceries and other expenses. He wants me to move out. Does he have to pay me spousal support (his income is much higher than mine) and can I make a claim against his house?

A: You can make a claim against a common-law spouse for spousal support if you have lived together for 3 years or longer or if you are the parents of a child and have had a relationship of some permanence.

Property claims are different when you live common-law or are married. If you live common-law you do not have a claim against your boyfriend's house, unless you made a substantial and direct contribution to the preservation, maintenance, operation or improvement of the property, which should entitle you to an interest in the house.

If you wish to further discuss this situation please contact me to ensure you understand your rights.

Synergy Benefits Consulting Inc.

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905-703-8857

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www.synergybenefits.ca



Wendy Farrow-Reed
CHRP (Certified Human Resource Professional)

Q: Can plan sponsors (employers) play a meaningful role in encouraging better health among employees, and should they?

A: The answer to both questions is "a resounding yes".

When one takes responsibility for health, then prevention, early detection and healthy lifestyle habits fall into place." Employers can "encourage a sense of responsibility" with their health programs, and as a result, cause a real change in employees' attitudes and behaviour.

Here is some good news for employers: most health plan members (95 percent) continue to consider their employer's offerings good. This means that only five percent of members feel that their plan is poor. Still the most popular aspects of health benefit plans remain prescription coverage and dental benefits—generally the two main aspects of a benefit plan, but also the most expensive.

Most plan members are happy about how their employers communicate information about their plans, too. Communication, and good access to information is key.

SMOKE ALARM YOUR COTTAGE

Just like your home, your cottage or trailer should have working smoke alarms.



HALTON HILLS
Working Together Working for You!

HOLIDAY CLOSURE

AUGUST 2, 2010 – CIVIC HOLIDAY

CIVIC CENTRE - 905-873-2600

The Civic Centre will be closed on August 2, 2010

ACTIVAN - 905-873-2601 ext. 2617

ActiVan Service will be available August 2, 2010 on an after hours basis. Please book your trip no later than Thursday, July, 29, 2010. The booking office is closed Monday, August 2, 2010.

CANINE CONTROL - 905-877-6235

FIRE DEPARTMENT HEADQUARTERS

14007 10 Sideroad - 905-877-1133

Halton Hills Fire Department Administration will be closed on Monday August 2, 2010.

INFRASTRUCTURE SERVICES – PUBLIC WORKS

Public Works will be closed on August 2, 2010

Public Works Emergency After-hours Telephone Contact:

905-873-2600 and press 4 to page the On-duty Public Works Supervisor or, 905-873-2601 and press 0 to connect to the live after-hours answering service.

PUBLIC LIBRARIES

Acton Branch 519-853-0301
Georgetown Branch 905-873-2681

The Acton and Georgetown branches will be closed on Saturday, July 31, 2010

RECREATION & PARKS DEPARTMENT

Gellert Community Centre

Leisure Swim 1:00-2:30pm
Family Swim 2:30-4:00pm

*Regular admission fees and admittance policy applies

Acton Indoor Pool

Leisure/ Lane Swim 2:00 to 3:30 p.m.

*Regular admission fees and admittance policy applies

Acton Arena & Community Centre

Closed on August 2, 2010

Mold-Masters SportsPlex & Memorial Arena

Closed on August 2, 2010

Acton & Georgetown Seniors Centre

Closed on August 2, 2010

John Elliot Theatre

Closed on August 2, 2010

FOR EMERGENCIES

- FIRE/POLICE/AMBULANCE: DIAL 911

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Halton Hills, ON L7G 5G2
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Anstey challenges for regional seat

An election race will be held for the Wards 3&4 Regional council seat for the Oct. 25 municipal election.

Harvey E. Anstey of Georgetown filed his candidacy Friday. He will compete against the incumbent Jane Fogal, who was unchallenged in the 2006 election.

Besides this contested seat, there are now election races for Wards 2 and 4 local council seats and for public school board trustee.

The last opportunity to file a candidacy nomination is Sept. 10. For more information go www.haltonhills.ca

Golf clubs, items stolen

Halton Police report approximately \$2,500 worth of golf clubs, along with sunglasses, a Garmin GPS, and other items were taken from a vehicle at a Milfoil St., Georgetown residence sometime late Wednesday or early Thursday.

CtK student honoured

Eight Halton Catholic District School Board students, one at each of the board's high schools, recently had their academic achievements recognized with the annual Governor General Bronze Medal, awarded annually across Canada to graduating students with the highest average at their high school.

Corey Boire had the top marks at Christ the King Secondary School in Georgetown with a 94 per cent average.

Assumption Secondary School's Eszter Gereb of Burlington had a 97.2 per cent average for all of her subjects based on the final marks in all Grade 11 and Grade 12 courses to top all Halton students.

"Our board is very proud of the high academic achievements of these students," said Director of Education Michael Pautler. "This medal of recognition is indicative of the many great accomplishments that these fine examples of Catholic graduates have made during their high school careers and will continue to make to society."



The parents and families of
Billie Jo Ostrander Fleet
&
Derek Douey Mitchell
are very happy to announce their engagement. Wedding will take place on May 7th, 2011.

We wish you love, happiness & good health!

LOOK INSIDE

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SALVATION ARMY
LOWES
GIANT TIGER
MINT DENTAL
OKIN'S EYE
COMPUTING

For Flyer Information, contact

Nancy Geissler,
905-873-0301,
Ext 228