

# Halton Region sees economic growth

We've seen significant growth in our business community in 2012. In April, I joined Mayor Rick Bonnette and Councillors from the Town of Halton Hills to celebrate the start of construction of the Toronto Premium Outlets retail centre located at Trafalgar Rd. and Highway 401 in the Town of Halton Hills.

The first phase of the 500,000 sq.ft. outlet centre will open next summer. Toronto Premium Outlets will house over 100 outlet stores, serving as an entry point to Canadian markets for select U.S. retailers and designer brands. The new outlet centre is expected to create more than 500 full and part-time jobs plus hundreds of local construction jobs. This new retail centre will attract plenty of shoppers, both local and out-of-town visitors, and it's a new endeavour that we are excited to be part of.

Earlier this year Milton's Gordon Food Services announced it will be adding a 173,000 sq. ft. expansion to its existing warehouse/distribution centre located at James Snow Parkway and Regional Road 25. As the largest family-owned foodservice distributor in North America, Gordon Food Services has seen two previous expansions at this location since it opened in 1995. The latest expansion will add 80 new positions to the company's current staff of 450 employees.

These and other recent developments translate Halton Region's recently approved Economic Develop-

## Gary Carr



ment strategy into action.

Businesses continue to locate in Halton for two key reasons— quality infrastructure and high quality of life. These attributes are attractive to both skilled professionals and the companies they work for. A strong economy helps make Halton Region a great place to live, work, raise a family and retire.

If you have any Regional concerns or comments you would like to share, please feel free to email me at gary.carr@halton.ca. You can also find me on Twitter @garycarrhalton or on Facebook.

*Gary Carr is the chair of Halton Region*

**Register now for Antiques Appraisal Show**  
St. George's Anglican Church, Georgetown, is hosting an Antiques Appraisal Show on Sept. 29, 1-4:30 p.m. Bring your items for appraisal or come observe. Cost: \$20 per item (cakes and tea included) or \$5 for tea/cake only. Limit 2 items per family, no jewelry. Pre-register: Kyle Jones, 905-873-2073, pkjones@cogeco.ca

# Ask the Professionals

SEND IN YOUR QUESTIONS TO:  
**Ask the Professionals**  
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## Sun Life Financial

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905-451-6031 ext. 2263  
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**Susan Mundy**  
Sun Life Advisor

**Q:** What advice do you have when choosing an advisor for my insurance and financial needs?

**A:** You don't have to be wealthy to get good advice about your financial matters. In fact, the amount of money you have isn't relevant. An advisor's expertise and knowledge can help you accumulate wealth and protect your family and your investments. But before choosing the person who's right for you, it's important to do your homework.

The first thing you must do is establish your financial goals. Be specific and put them in writing. Clear objectives will help you create a plan with dollar value and within a specific time frame. Once you know what you want, an advisor can help you develop a strategy to begin your journey to your targets. A budget and a net worth analysis will help you see how realistic your expectations or goals are. The next step is to choose an advisor. Always check their credentials; are they accredited with a recognized financial industry organization, are they licensed to sell insurance products, which investments are they licensed to sell, are they licensed to provide financial planning? All this may take time and effort, but it's worth it to find an advisor you trust and feel comfortable with. Asking the right questions, and adding some research of your own will enable you to choose an advisor who can help you set a wide variety of clear goals, from providing for your family to becoming wealthy by the age of 65!

## PROFESSIONALS WANTED

to inform our readers & answer their questions

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Contact Amy Sykes in Special Features

to find out

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**Christoph Summer**  
Owner/Administrator

**Q:** I am thinking of moving into a retirement residence. With so many variables and prices, how do I make a choice?

**A:** This is a seemingly daunting task but one that can be made easier if you give yourself the time and plan ahead.

A good place to start is with residences that come highly recommended by family and friends. Secondly, residents with membership in ORCA (Ontario Retirement Communities Association.) have met the industry's high standards, ensuring quality care.

Next, do a realistic assessment of your needs. For example, what help are you receiving now and what added help would you like?

Add to this, a "wish list". What added features are important to you? What type of setting would make you feel most at home? How does the home look? Is it a bright, clean, friendly place to live? Can you bring your own furniture... and so on?

Compile a list of questions and fill out a separate evaluation for every residence you visit. That way, you will have a consistent assessment of each home without the worry of forgetting the details. Consider too, staying for a meal and comparing this important aspect of retirement living.

Your evaluation of homes can be based on all the things that are important to you and your needs including, of course, the cost.

## SUSAN S. POWELL

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SUSAN S. POWELL

**Q:** I have recently separated. When can I get a divorce?

**A:** There are 3 grounds for a divorce:  
1. Living separate and apart for one year;  
2. Adultery;  
3. Cruelty.

People rarely proceed with a divorce based on adultery and/or cruelty as it is time consuming and expensive. The majority seek a divorce based on their having lived separate and apart for one year.

If you have other issues to settle such as custody/access, child or spousal support and the division of property, it is usually less expensive and time consuming to first negotiate the terms of a Separation Agreement. A Separation Agreement may include all of the outstanding issues except a divorce. Once the Separation Agreement has been negotiated you can then proceed with the divorce on an "uncontested basis." There would likely be no Court attendance necessary if all other issues were settled by a Separation Agreement which could be done prior to one year after you separated.

*"Success is never final and failure never fatal. It's courage that counts."*

~ Jules Ellinger