Education budget meeting

Halton Hills residents are invited to provide some input into the Halton Board of Education's 1993 budget at a meeting to be held at Stewarttown Public School at 7:30 p.m. Tuesday Feb. 2. All are welcome to the attend the meeting. School board trustees Dick Howitt and Dave Whiting will be on hand to listen to comments.

Ambassadors sing

The Royal City Ambassadors
Barber Shoppers will be singing at
St. John's United Church,
Georgetown on Sunday, Feb. 7, 7:30
p.m. Admission \$7 adults, \$5 students and seniors. Tickets available
at the door.

Genealogical Society meets

The next meeting of the Waterloo/Wellington Genealogical Society (Wellington Section) will be held on Monday, Jan. 25 at the Orange Hall, 385 Waterloo Ave., Guelph at 7:30 p.m. Genealogists and family historians are invited to bring their special discoveries for a show and tell evening. All interested persons are welcome to attend and share their experiences.

Winter Ski today

and enjoy the beauty of the season and discover more about nature in winter during a guided ski adventure 1 p.m. today (Jan. 17) at Crawford Lake. Note: A guided nature hike will take place if snow conditions are unsuitable for skiing. The adventure will conclude with a taste of some hot Eastern Hemlock/Honey tea!

Traditional Basketry

Crawford Lake presents
Traditional Basketry on January
24, 1 p.m. Come learn about and
make your own beautiful natural
basket to take home with you!

Step Parenting
The Canadian Mental Health

Community

CALENDAR

Association, Halton Branch and Family Place presents an information evening on "Step Parenting," on Jan. 20 at 7 p.m. at Bishop Reding High School lecture hall, Milton. Everyone is welcome - no registration required.

Acton fair board meets

The Acton Agricultural Society will be holding its annual meeting Saturday, January 30, in the hall of Knox Presbyterian Church, Acton, commencing at 10 a.m., followed by lunch and the election of officers. All members and prospective members are welcome to attend.

Fun for Charity!

The Kinsmen Club of Meadowvale is presenting a fundraising event with impersonations of Elvis Presley, Dolly Parton, Buddy Holly, Michael Jackson, Madonna plus many more, all performed by The Keith Burton Band, January 30, 8 p.m. at Raves, Hwy. 7 and Winston Churchill. Tickets \$25 at the door, \$20 in advance. Proceeds to support Interim Place (Region of Peel emergency shelter for women and children). 840-6888.

Are you a frazzled parent?
The Parenting Today In Our

The Parenting Today In Our Community Committee is offering a parent information evening at Centennial Middle School on Monday, Jan. 18, 7-9 p.m. Eric Balkind, a survivor of four children and 27 years as a principal with the Halton Board of Education, will share practical advice on how to survive as a parent. Please join us.

Toastmasters open house Halton Hills Toastmasters will

hold an open house at Glen Williams Town Hall on Monday, Jan. 18 at 7:30 p.m. Visitors are invited to watch a club speach con-

test that forms part of the Canada Day contest. Toastmasters International is the world's largest educational organization devoted to public speaking training. For more information contact Ray Blyth, 877-1923.

Seniors Drop-in

Come and join us at the Seniors
Drop-In Centre, Glen Williams.
Bring a brown bag lunch, tea, coffee, cookies (50 cents), from noon 3 p.m. every Wednesday, St.
Alban's Parish Hall in the Glen. All
are welcome. Further info: Phone
Peggy Dallimore 873-7603 (evenings
please) or Margot Murray 877-9428.

Legion Ladies meet

Royal Canadian Legion Branch 120 Ladies Auxiliary's general meeting will be held January 21, at 8 p.m.

Robbie Burns dinner

Royal Canadian Legion Branch 120's Robbie Burns dinner will be held January 23. Tickets \$10 per person, available at bar. Proceeds to Library for talking books for the blind.

In Memoriam ads

The deadline is fast approaching for placing an In Memoriam on the back page of the program for The Spectacular New Age Vaudeville Show for 1993 which will be held at the John Elliott Theatre on Friday and Saturday, February 12 and 13. This In Memoriam is to honor a loved one and your name, as a patron, will also be shown. Please contact the Canadian Cancer Society's Georgetown office at 877-1124, Monday to Friday, from 1-4:30 p.m., prior to Friday, Feb. 5, as these programs must go to press.

Acton Horticultural Dinner

Acton Horticultural Society is holding their annual potluck dinner,

January 19, at Acton Presbyterian Church at 6:30 p.m. There will be an after dinner speaker and all are welcome. For more information, call 853-0519.

Red Cross courses

Canadian Red Cross Society,
Georgetown Branch will hold
Standard First Aid Courses,
Wednesdays and Thursdays,
January 20, 21, 27, 28, 6 p.m. to 10
p.m. For more information and
registration call the Red Cross
Office, 877-5233, Tuesday,
Wednesday and Thursday.

Palette and Pencil Club exhibit
Exhibition and sale of original
paintings by the Palette and Pencil
Club of Georgetown at the Gallery,
Halton Hills Cultural Centre,
Georgetown, Jan. 25 to Feb. 22.
Reception: Wednesday, January 27,
7-9 p.m.

Lorne Scots open house

The Lorne Scots cadets and reserves will be holding an open house at their Georgetown armoury at the Fairgrounds on Wed., Jan 20, 7:30-10 p.m. All are welcome to view displays and hear first hand information on what the Lorne Scots are all about. Free coffee and donuts will be served.

VON foot clinic

The Victorian Order of Nurses, Halton Branch, will hold a foot care clinic at Georgetown and District Memorial Hospital, Emergency Department, Georgetown, January 19, 1-4 p.m. The cost is \$15. For further information and appointment please call 1-800-387-7127 and 7128. Foot clinics are by appointment only.

First aid courses

St. John Ambulance is offering courses in CPR on January 30, 31 from 9 a.m. to 4 p.m. For more information please call Yvon Essiembre, 853-4889, David Burke, 877-1045, Carol Merten, 873-1425.

Recently Separated?

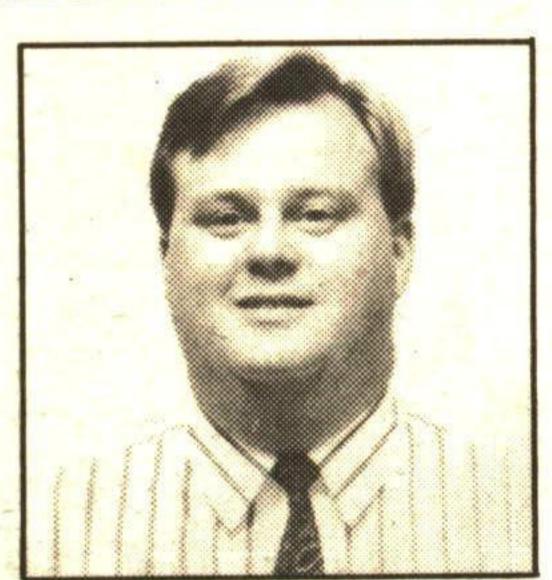
The Canadian Mental Health Association is offering for the first time in Georgetown, seminars for the separated. The program starts Tuesday, Feb.16 at Mountainview Baptist Church. For information call Kenzie Hunt at (416) 681-6776.

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INTELLIGENT INVESTING

MICHAEL PHILLIPS



WELCOME TO THE RRSP BLITZ

The time of year when every financial institution in Canada from banks to trust companies, mutual fund companies to brokerage firms put on the gloves and duke it out for your RRSP business is here. The annual RRSP blitz comes in many forms. It involves major advertising campaigns and massive invitational mail-outs to name a few.

Confused? Don't panic, you're not alone.

Sound financial planning is fundamental. Every Canadian must do it to maximize financial security. The financial cornerstone for most Canadians is their Registered Retirement Savings Plan (RRSP). The responsibility for starting and developing an RRSP is yours, the investor. You alone must make the decision to invest, how much to invest and what to invest in.

An RRSP does two things. It allows your nest egg to grow without the burden of income tax. Tax is deducted only at the time of withdrawal, when your tax rate will normally be much lower. The subsequent tax savings work for you during the life of the RRSP.

An RRSP also reduces taxable income. Your yearly RRSP contribution is deductible from your taxable income. This reduces the amount of taxes you pay annually. Your RRSP helps to pay for itself.

There are basically three types of RRSP's; managed, mutual fund and self-directed. Next week I will take a look at all three and what they offer to the investor.

Michael Phillips is a full service financial advisor with First Marathon Securities and can be reached toll-free at 1-800-263-1668. Call today and inquire about the "NO-FEE" self directed RRSP.



LOCK

FOR THE FOLLOWING
FLYERS IN THIS
SUNDAY, JANUARY 17TH
EDITION OF THE

WEEKEND

Loblaws
Miracle Food
A & P
Home Hardware
Canadian Tire
Youngs Pharmacy
Canadian Tire
IGA Acton

*Partial Delivery

Delivery problems or concerns call us at 873-0301

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