Women pioneers

Esquesing Historical Society will meeting Wednesday, Feb. 10, 7:30 p.m. in Knox Church Hall, Georgetown. Kathryn Lois Hamilton presents "Gentlewomen Pioneers in Upper Canada 1800-1850." This presentation portrays the lives of Susannah Moodie and Catherine Parr Traill. Kathryn has a honors degree in History and English from Victoria College in Toronto. This will be the society's annual meeting.

Surviving teenagers

"How to survive as a parent of teenagers" Are you bewitched, bothered and bewildered? Parent-Aid is offering a parent information evening in the teachers' lounge at Acton High School on Wednesday, Feb. 10 at 7:30 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 cope, which will be followed by an informal group discussion. Please join us. Parent-Aid meets every second Wednesday of the month. Wednesday, March 10 will feature Denis Walker speaking on alcohol use and abuse, with advice for parents of teens.

## Ballinafad euchre

Euchre nights happening on Thursday, Feb. 18, starting at 7:30 p.m. at the community centre in Ballinafad.

## Free tax clinic

Income tax returns will be done at no charge by volunteers from the local branch of the institute of Chartered Accountants of Ontario. This service is only for low income seniors and families, whose income is no higher than \$14,000 without dependents or \$19,000 with dependents. These clinics will be at the Georgetown branch of the Halton Hills Library only, on Wednesday, March 10 or Thursday, March 11. Appointments will be from 6:30 -8:30 p.m., by registration only.

Community

CALENDAR

Phone early to reserve your appointment as space is limited! Call 873-2681. Registration begins February 18.

Family support group

When gay kids come out of the closet, their parents and families go in! Support group for those coping with understanding and acceptance meets Friday, Feb. 12 at 8 p.m., Brampton. Mary 457-4570.

Roast Beef Family Dinner

A Roast Beef Family Dinner will be held on Valentine's Day, 6 p.m., Sunday, February 14 at Holy Cross Auditorium. Adults \$10, children (under 10) \$5. Entertainment. Door prizes. Tickets, 877-3235, 877-9714.

La Leche League meeting

Mothers who wish to breastfeed their babies will find encouragement and information at the Acton and Georgetown La Leche League. The next meeting is February 10 at 7:30 p.m. Nursing babies are welcome. The league offers mother-tomother help at its monthly meetings based on the womanly art of breastfeeding. The meeting discussions include the latest medical research, as well as personal experience. Other services include a lending library of books on childbirth, childcare, breastfeeding, and nutrition. For further information, call 878-4732.

Valentine's Dance

On Saturday, Feb. 13 at 8:30 p.m. a Valentine's Dance will be held at the Terra Cotta Community Centre, a fundraiser in support of the Community Centre. Tickets \$10. Jim Marr is the D.J. Tickets or more information available at the Terra Cotta General Store, 873-3097, or Mary at 873-0461, or Kathy at 877-2434.

Living with Cancer Group

Group discussions to provide emotional support and practical guidance to patient, families and friends. Groups are sponsored by the Canadian Cancer Society and led by nurses. Held at Living with Cancer Group, Canadian Cancer Society, Milton Branch, 751 Main Street East, Milton (west of

Bunsmaster Building on second floor), every second Thursday from 7:30 - 9 p.m. Next meeting is February 18. For more information call Cancer Society, Milton Unit, 878-5228, 878-1876.

Indoor soccer

Georgetown Soccer Club indoor soccer clinics, beginning Sunday, Feb. 7 at Georgetown High School Gyms 1 and 2: 6 and 7 years old (boys and girls), 11:30 - 12:30; 8 and 9 years old (boys and girls), 12:30 - 1:30; boys 10 to 13, 1:30 - 2:30; girls 14 to 19, 2:30 - 3:30; boys 14 to 19, 3:30 - 4:30. No charge... all welcome. For more information call George Baines, 877-5573.

French immersion night

GDHS French Language Instruction Info Night: Thursday, Feb. 11 at 6:30 p.m. in staff dining room. Marg Bentley, Head of Moderns, will provide an overview and answer your questions.

Grade 8 parent night

GDHS Grade 8 Parent Night: Thursday, Feb. 11, 7 - 9 p.m. Parents will participate in a "structured tour" of the school, and visit with staff who will explain next year's Grade 9 program.

Horticultural Society meets

Acton Horticultural Society's next meeting is Tuesday, Feb. 16 at 7:30 p.m. at Knox Presbyterian Church, Acton. Speaker, Shawn James. Topic, Practical Perennials. Come join us. More info 853-0519.

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. Varied programs, talks, games, cards, darts, film shows. All are welcome. Further info Peggy Dallimore, 873-7603 (evenings please) or Margot Murray, 877-9428.

Ashgrove euchre

Ashgrove Women's Institute euchre party will be held at the Boyne Community Centre, Tuesday, Feb. 23. Early bird draw

7:30 p.m. Silent auction. Great prizes. Delicious lunch. Admission \$2.50.

ADAPT helps

Are you concerned about your drinking or drug use? ADAPT offers professional alcohol and drug assessment and counselling. For an appointment call ADAPT between 8:30 a.m. and 4:30 p.m. weekdays at 873-2993. All services are confidential and free of charge.

Royal Canadian Legion, Branch 120, Ladies Auxiliary's general meeting will be held on February

18 at 8 p.m.

St. Patrick's dance

Royal Canadian Legion, Branch 120, Ladies Auxiliary's St. Patricks Dinner and Dance with entertainment will be held March 13. Tickets \$9 each. Call 877-4991 for information/tickets.

St. John courses

St. John Ambulance is offering courses in Standard First Aid on February 15, 17, 22, 24 from 6:30 p.m. - 9:30 p.m. C.P.R. February 13, 14 from 9 a.m. - 4 p.m. For more information please call Yvon Essiembre at 853-4889, David Burke at 877-1045, Carol Merten at 873-1425. P.S. We do need more volunteers in our brigade.

Foot care clinic

The VON will hold a foot care clinic at Georgetown and District Memorial Hospital's emergency department Feb. 16, 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.

Valentine's dance

Take your sweetheart to a dinner and dance at St. George's Church Hall, Feb. 13, at 6:30 p.m. This is a fundraiser to help stop the Acton dump and tickets cost \$20 per person. Tickets are available at Wastewise or by calling 873-8122.

Counselling offered

Halton Women's Place now offers supportive counselling, crisis counselling and advocacy to abused women and their children in Acton. To access these free and confidential services please call 878-7757, Monday to Friday, 9 a.m. to 4:30 p.m.

Rape Crisis Centre

Need to talk? The Halton Rape Crisis Centre's 24 hour crisis line is 875-1555. INTELLIGENT

with

MICHAEL PHILLIPS



## THREE TYPES OF RRSP's

There are basically three types of RRSP's, managed, mutual fund and self-directed.

A managed RRSP is available through a bank or trust company. They will not offer financial advice to the holder of a managed RRSP and will invest your money in a relatively low yielding security (usually a Guaranteed Investment Certificate).

A mutual fund RRSP is exactly what the name implies. These types of RRSP's are held with a specific mutual fund company chosen by the investor. He or she may only invest in the products that particular company offers.

The self-directed RRSP, which I believe to be without question the superior type of RRSP, can be set up at various institutions. These commonly are banks, trust companies or through full service financial advisors. Self-directed RRSP's usually carry annual administrative fees which are charged to the investor.

The most common question these days is, why a selfdirected RRSP? The market today is flooded with prepackaged RRSPs available from financial institutions that will gladly make all your decisions for you. At the risk of you becoming just another number. I believe the vested interest you have in your own future security will lead you to better results. Having a self-directed RRSP means you make the decisions and control the results of your retirement savings investments. I feel that it is important for you to find a firm that will supply all the assistance you need to design your portfolio strategy to meet your goals, determine the best portfolio mix for the current economic climate, and monitor its appropriateness over changing economic circumstances.

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.

