

# Team of the Week

## Impact U-18

Members of the Georgetown Impact under-18 girls' squad finished out their club careers in winning fashion by taking top spot in Division II of the Tier II Volleyball Canada championship playdowns in Edmonton earlier this month. After finishing fourth at the Ontario finals for their age group, the Impact dropped just one set in nine matches at nationals, defeating a team from Barrhead, Alberta 28-26, 25-13 for the championship. Team members are: Taylor Boreland (forefront). Second row: Jacquie Gillmoure, Jenna McKenzie, Andrea Huckins, coach J.J. Edwards. Back row: Coach Patty Hall, Aly Young, Abbie Jolly, Hayley Buist, Natasa Nikitovic. Absent: Helena Buchan, Monique Tuin. Two other Impact teams, coach Kevin Hughes's under-17 girls and Jamie Bogert's under-14 girls, each earned silver medals at the recent Tier I Eastern Canadian Championships in Quebec.

Submitted photo

# Georgetown DAYCARE AND NURSERY SCHOOL INC



## Open House & REGISTRATION

### INFANT ROOM OPEN

Call for space availability

## Thurs. May 30<sup>TH</sup> - 6:30-8:00 pm

- Situated in a beautiful parkland setting
- Before/After School Program - Transportation to and from local schools
- NOW TAKING FALL REGISTRATION FOR SEPT. 2013



### We Offer:

- Experienced/Qualified staff
- Homemade hot nutritious lunch & snacks
- Community outings, family events
- Full time and part time care on a daily basis children newborn - 12 years

### Summer Day Camp Registration

Forms Available - Grades JK-5

479 Guelph St., Norval

905-877-4376

## Golfer, 83, shoots his age

Club at North Halton member Jack Hamilton recently shot his age on his home course on his 83rd birthday, May 1.

The local resident has been a member at the club since the late 1950s, when it was a nine-hole layout, and still plays two or three times a week.

# Ask the Professionals DIRECTORY

SEND IN YOUR QUESTIONS TO:

Ask the Professionals  
280 GUELPH ST., #29  
GEORGETOWN, ON L7G 4B1  
ASYKES@THE IFP.CA

## DENTISTRY

**GEORGETOWN MARKETPLACE**  
**Marketplace Dental Centre**  
Dr. Anoop Sayal & Assoc. • Anoop Sayal & Associates  
Since 1994  
Georgetown Marketplace Mall  
**Family & Cosmetic Dentistry**  
• Bonding • Extractions • Wisdom Teeth • Pola Teeth Whitening • Implants • Asleep Dentistry  
• Emergencies Seen Same Day



905-877-2273 (CARE)

HOURS: Mon. & Wed. 8 am - 8 pm;  
Tues. & Thurs. 8 am - 6 pm; Sat. 8 am - 3 pm  
www.georgetowndental.com

## MEDIATION

### SEPARATION & DIVORCE MEDIATION



Professional Workplace and Family Services  
www.pccs.ca

ACCREDITED MEDIATORS  
GEORGETOWN,  
MISSISSAUGA,  
ORANGEVILLE  
FLEXIBLE HOURS AND  
PAYMENT METHODS

905-567-8858 **REDUCE COST & CONFLICT!**  
1-866-506-PCCS (7227)

DIVORCE WITH DIGNITY AND  
KEEP YOUR MONEY IN YOUR POCKET!

## MUSIC



Learn to play at any age!

Now taking students for Spring/Summer  
Private Studio in Georgetown

416-819-2377



## Mountainview Residence & Terrace

owned and operated by the Summer family  
222 Mountainview Rd. N.  
Georgetown, ON L7G 3R2  
Bus: 905-877-1800  
Fax: 905-873-9083  
www.mountainviewresidence.com



Owner/Administrator

**Q:** I am a healthy senior, living independently and making my own decisions. What are the benefits in having a Power Of Attorney for my personal care?

**A:** Power of Attorney for Personal Care (POAPC) is an important legal document to have and one that should be part of any senior's future planning.

Even though you might be in perfect mental state now, having a Power of Attorney for Personal Care (POAPC) allows you to choose someone of your choice, and that you trust will make decisions on your behalf in the event that a sickness sets in and you are no longer deemed "capable" in doing so.

A Power of Attorney for Personal Care would be used during a time that you are mentally incapable of making your own personal care decisions. Only a health care professional such as your doctor, can determine if you are mentally incapable. Usually a Power of Attorney will be asked to act if you are not able to understand the relevancy of the information given to you concerning your health, or not able to appreciate the consequences from a lack of decision making.

There are two separate types of Power of Attorney that we ask for; Property and Personal Care. The Power of Attorney for Personal Care does not automatically have decision making over your personal finances. Your property or finances is a separate responsibility, so make sure to assign a Power of Attorney(s) for these two important matters.

In most circumstances, it's a family member that first contacts us, and begins the process of scoping out the best retirement home for their parent(s) that will not only bring them comfort but also meet their evolving health care requirements.

The Power of Attorney for Personal care will make critical decisions for you concerning change in shelter/home including admission into a retirement or long term care facility. Also included in their decision making are medical requirements and treatments, clothing and personal belongings, nutrition, hygiene, safety, and your overall physical and emotional wellbeing.

In my next edition I will continue to explain the benefits of having a Power of Attorney for Personal Care, and what could happen if you do not have one in place.



## Investment Planning Counsel™

IPC INVESTMENT CORPORATION

348 Guelph Street, Unit #3  
Georgetown, Ontario L7G 4B5  
(in the Knolcrest Centre)

Tel: 905-877-4579

www.ridingteam.ca



Senior Associate

**Q:** When signing a mortgage, should I also sign up for mortgage life insurance?

**A:** Talking about life insurance is like pulling teeth for some people. Nobody wants to talk about what we know to be certain to happen at some point in time. Sorry to tell you but, one day, you are going to die and if you have an outstanding mortgage at that time, your spouse or dependent family members will be saddled with that debt if you don't have insurance put in place to cover it.

Mortgage insurance is one of the easiest forms of insurance to sign up for because you have just gone through all the financial qualifications with your bank or mortgage broker and one more piece of paper to sign only takes a few minutes. The last thing people want to do is go through the process all over again later on with an insurance agent but, it would be a mistake not to explore personal insurance instead before signing with the bank.

With personal term insurance for the original value of the mortgage (I recommend you look into this before signing the mortgage), if you pass away with an outstanding balance on the mortgage, the insurance company will pay your spouse or beneficiary, not the bank.

For example, John and Jill get a \$200,000 mortgage and a Term-20 joint-first-to-die insurance policy through and insurance broker. 16 years into the mortgage, John passes away with \$50,000 still owing. In this case, Jill receives \$200,000 and she can pay the outstanding mortgage balance and keep the difference to pay other bills or help with education and other housing costs. Term insurance is fully portable and stays in force even when you change houses or mortgage lenders and it pays out completely tax free.

With traditional mortgage insurance through the bank, the outstanding \$50,000 balance is paid to the bank and no other funds are paid to the surviving spouse. The bank is the beneficiary for the insurance premiums you pay. So - is the bank your beneficiary?

\*Insurance products available through IPC Estate Services Inc.

*"The best thing you can do is the right thing; the next best thing you can do is the wrong thing; the worst thing you can do is nothing." - Theodore Roosevelt*