

Family Violence

Positive feedback - we thrive on it

A few weeks ago I expressed the thought that I would love to know how some of the people I've spoken to or written to personally are doing. Feedback! We all thrive on it! We need it. Just tell me I'm doing a good job or how I could improve and I'm glad to respond!

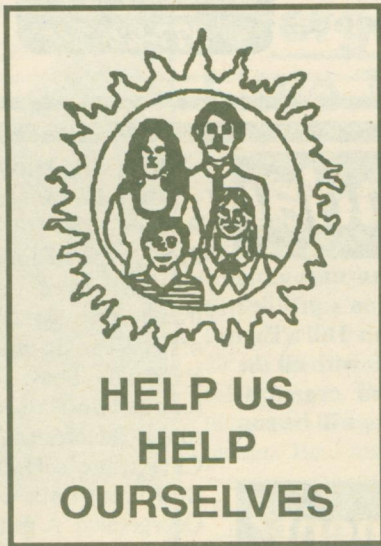
Well, in response, one man called to provide me with an update. I'd tried to get him for several days before we touched base. Even then, when I called, he was busy with his kids. Sounded like a noisy, happy environment to me. I called back later and couldn't have been more delighted to find a man much more settled with his life, goals and desires. He seemed quite content with the direction in which his life is heading.

After his initial discussion with me, he followed through with appropriate counseling and support for himself! He says he's gained a lot of insight into who he is and why he behaves as he does. He's slowly but surely changing ... developing into the person he'd like to be. He now has a better under-

standing of why the abuse occurred and knows the signs. This will help to ensure he never falls back into the same traps.

He enthusiastically told me of how much better his life is, how he is able to take one day at a time and look patiently for the appropriate direction in which he should move. I reminded him that none of us ever has enough patience.

Peace and contentment are things we all crave. One of the symptoms of being content with one's life is to be able to let it all happen - fall into place - as it were, without being concerned about making it happen - expediting matters. So often we want to change everything around us instead of accepting people and situations for who and what



they are. It is that recognition and acceptance of those things which are out of our control that allows us to become patient.

When I first talked to this man he was depressed and despondent. What a change just a few short months has made to his life. Patience has taught him that

things do get better. And, of course, once you've hit rock bottom there is only one way to go - up. He acknowledged all the little blessings he's received.

I encouraged him to start a journal (he doesn't have one) so he can remember how he feels during this period. When I look back at mine I am amazed at how far I've come in such a short time. Remembering where you came from can be an

encouragement through other hard times.

He also asked if he could write an article or poem for the column and I hope he follows through because I'm certain other men and women would benefit from his experiences.

It's rotten that we all have to go through such difficulties to be induced to change our behavior patterns or goals and yet, it is just those situations which make us into the individuals we ought to be. This man is thankful that his circumstances evolved as they did because his whole life is better because of those hard times.

He knows that the big changes in his life are the ones which make the changes inside. Those changes enable him to become more productive as a human being, parent and partner. His future is a positive one because he's taken the steps he needs to be able to foster constructive relationships with others. Listening to him I am confident that he won't fall into the same trap again.

How Safe is Your Kitchen?

Kitchen fires are the most frequent type of home fires and rank third on the fatal fire hit list. It's not hard to imagine how they start and certainly we have all had a close call or two. Take a good look at your kitchen. Can the window curtains graze your stove top, toaster or other potentially hot surface? Is the stove hood kept scrupulously clean or is it spotted with grease? Hot, splattering, sputtering grease can self ignite. If you must deep fry, keep the fat under control and don't leave the stove area. A tight fitting lid must be kept close by. Invest in a CSA approved deep fryer that keeps the temperature regulated and the oil contained if you deep fry regularly.

Do not throw flour on a grease fire. Flour may explode. Never use water on grease. Water will cause the fire to intensify. If the fire is manageable use a tight fitting lid or a multipurpose portable fire extinguisher. Never touch or attempt to carry a flaming pot!

For more information on this and other fire safety issues please contact the Halton Hills Fire Department, Fire Prevention Division at 873-1133.

Early investments pay off in future years

Money management can be the source of a lot of worry, but financial stability is within reach if people adhere to a 10-step checklist which will help them plan effectively for the future. That was part of the message brought to a Halton Hills seminar last week by Ellen Roseman, money editor of the *Globe & Mail's* Report on Business.

Roseman addressed about 150 people last Wednesday in the John Elliott Theatre at Halton Hills Cultural Centre. She was guest speaker at a money management seminar co-sponsored by Money Concepts Financial Planning Centre, Halton Hills, and Halton Hills This Week.

"Her presentation was down-to-earth, personable and unbiased," George Perdue, a partner with Money Concepts, in Georgetown, said of Roseman's speech. "Many people in the audience said they appreciated her low-key approach and practical advice," he added.

Roseman began her presentation by outlining her personal list of 10 steps towards financial stability. The second half of her presentation focused on Registered Retirement Savings Plans (RRSPs) and what people can put into their Plans to secure a brighter financial future.

The 10-step checklist includes debt reduction, emergency funds, insurance protection, home buying, RRSP buying and tax planning.



Ellen Roseman

Also on the list is plastic surgery, education plans, organization, and wills and power of attorney.

Plastic surgery refers to cutting up credit cards, paying off their

balances or applying for a low-interest credit card.

Education plans should be well-researched before money is invested, Roseman recommended. She also spoke on the importance of having a will so that a person's assets will be distributed according to the wants of that person rather than the wants of others (including the government).

Investors should also be well-organized, they should follow their investments, learn about them and keep their records in an easy-to-find location, Roseman suggested.

Turning to investments and RRSPs, Roseman mentioned several types of investments including Guaranteed Investment Certificates (GICs), T Bill Funds, Mortgage Funds, Bonds, Foreign Bonds, Preferred Stock Funds, Equity and Growth Equity. Diversification of investment will help minimize risk, she said.

The speaker also recommended that people over-contribute to their RRSPs. Tax-free compounded interest on money invested will make this move a profitable one, she said.

Young people should begin their retirement savings when they get

their first paycheck, Roseman recommended. They should also learn to live on their income and use their pay raises to increase their investments.

The speaker related a story about two investors. One deposited funds for about 10 years early in his career, then stopped depositing but left the funds to accumulate. The other deposited smaller amounts throughout his working lifetime.

The two investors, who began working at the same time and retired after the same number of years of employment, accumulated almost equal amounts of money for their retirement years.

Money Concepts, Halton Hills, has operated on Guelph Street in Georgetown for the past six years. It is one of 80 branches across Canada.

Perdue explained that Money Concepts' financial advisors "help people make choices about investments and then monitor (those investments) through a financial planning program." Money Concepts is "not aligned with any financial service," he said, adding that recommendations to clients are tailored to meet the goals and objectives of individual clients.



Outstanding farmer

Norval resident Harry Brander (centre), Halton's Outstanding Farmer for 1992, was presented last week with a large green and white sign bearing his honorary title. Making the presentation on behalf of Halton Region were regional chairman Peter Pomeroy (far left) and one of Halton Hills' representatives on regional council, Marilyn Serjeantson (fourth from left). At Brander's side was his wife, Judy. Also present was his mother, Mae (far right). Photo by Johanna Powell

Halton Hills THIS WEEK

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