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POOL & SPA Tips
 with **Mike Finn**



ON WITH THE SNOW! PROPER TIPS FOR WINTERIZATION FROM BIOGUARD
 (Continued from Sept. 18)
 Brush walls and vacuum pool to remove debris. Clean the skimmer basket and lint trap. Then clean the filter thoroughly with Strip-Kwik® or Kleen-It® if scale is present. NEVER store a dirty filter. It can cake and harden over the winter, leaving you with a tough clean-up job in the spring.
 With pump and filter in, broadcast Lok-Up® Winter Shock or Lok-Up® Winter Algicide directly into the pool. Wait an hour and add Lok-Up® Winter Algicide around the pool edges. Follow your builder's recommendations for draining the pool. If there is danger of freezing, add Lok-Up® Winter Anti-Freeze to pipes and equipment.
 NEVER ADD AUTOMOBILE ANTI-FREEZE TO YOUR POOL OR CHLORINATOR. NOT ONLY IS IT TOXIC TO PEOPLE, IT COULD SEVERELY DAMAGE EQUIPMENT.
 Finally, cover your pool to protect it from winter winds, leaves, dirt and debris.
 Mike Finn is owner of Acadian Pools, 134 Guelph St., Georgetown. For more information contact him at 873-3320.



The staff of Frenchies Fries were in the mood to serve the customers and join in the fun at the Acton Fall Fair last weekend. Locally owned by Claude Morrisette and Helen Brouillard, Frenchies Fries, located at 169 Poplar Ave. in Acton has become a busy enterprise within the community.




Barragers Cleaners, located at 166 Guelph Street in Georgetown, is conducting its 3rd Annual Drive for Coats for the Needy. Halton Hills residents are being asked to drop off unwanted coats at Barragers Cleaners by Oct. 16. Needy families can pick-up the clothes on Oct. 23 at Barragers Cleaners at the back entrance from 10 a.m. to 4 p.m. Pictured above, from left, are coat drive volunteers, Edna Holmes, Manni Mitera, (owner of Barrager Cleaners) Rud Whiting, and Vi Haines.
 photo by Simon Wilson/HHTW

ACTON BOWL

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Meet the Candidates Night for the upcoming Federal Election
Thursday, September 30, 1993
 Sacre Coeur Hall,
 39 Guelph Street,
 Georgetown
7:00 p.m.

 Sponsored by **HALTON HILLS CHAMBER OF COMMERCE**
 For further information call 877-7119
Exercise Your Right to Vote on Oct. 25, 1993

INSTANT RESERVATIONS

 Return Airfares from:
 Vancouver \$349.-
 Calgary \$319.-
 Edmonton \$319.-
 Winnipeg \$229.-
 Halifax \$199.-
 St. Johns \$249.-
 Add Airport Tax & GST to above prices.
 Flights operate from Toronto #1
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873-2000

HALTON HILLS CONSTRUCTION ASSOCIATION

Important!


Notice of Public Meeting concerning BUILDING PERMIT DELAYS

There will be a meeting at
Town Council Chambers
 1 Halton Hills Drive
 Halton Hills (Georgetown), Ontario
7:00 p.m.
Tuesday, September 28, 1993

All contractors, trades, builders, and anyone who has experienced a delay in obtaining permits should be there to express their concern.

Halton Hills Construction Association
873-3319 for further information

Where are you on the success pyramid
 By Andrew Mackenzie, B.B.A.



What is a success pyramid you ask. The success pyramid is an interesting way of picturing the financial health of 65 year old Canadians. There are 5 categories that we fall into; wealthy, comfortable, still working, dead and financially dependent.

The scary part of the pyramid is that the last category includes 45 percent of Canadians. Almost half of all Canadians are financially dependent at the age of 65. In money terms, this means they live on under \$15,000 per year. Does that sound like enough to live on? Well it is, but I don't think you would like the lifestyle.

The phrase that is often used to describe the situation is, "We don't plan to fail, we fail to plan." Another shocking statistic is the number of people who contribute to RRSPs. In all, 50 percent of Canadians have some sort of RRSP. Of those 50 percent, 75 percent are over the age of 40. More simply put, 12.5 percent of Canadians under the age of 40 have an RRSP. This fact scares me. The most valuable time to invest

is when you have many years left until retirement.

For instance, a 20 year old that puts \$100 away every month until retirement will have 1.73 million dollars at the age of 65. In contrast, if you start putting \$100 away at the age of 45, you will have 92 thousand dollars. In other words, the most valuable asset you have is time.

With all this in mind, starting now is essential to your future financial health. Take the first step and talk to a financial planner about an RRSP that is right for you.

If you have any questions about saving for the future, or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.

NEW BABY



At your house?

It's time to call your Welcome Wagon hostess. She will bring congratulations and gifts for the family and the NEW BABY!

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 Debbie 873-9992
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