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Community Calendar

Special speaker
Oct. 5 — Dr. Frances Halpenny, General Editor of the Dictionary of Canadian Biography, Volumes I - XII, will be speaking on Tuesday, Oct. 5 at 8:30 p.m. Dr. Halpenny is the former Dean of Library Science at the University of Toronto and has been honored with the Order of Canada.

The public is invited to attend the meeting which will be held at the George Kennedy Public School Library. For more information, contact 877-7804.

Lasagna bake-off Extravaganza

Oct. 5 — Best Tasting Vegetarian Lasagna (including dairy) and Best Tasting Vegan Lasagna. A distinguished panel of judges from Ruby's Vegetarian Restaurant, Alternatives and the HVA Board of Directors will be doing the taste-testing. The winners of each category will receive a canvas bag and a \$25 gift certificate for Alternatives. Those who would rather not enter the contest are welcome to come out and sample the goods (please bring utensils) and enjoy a special presentation by Ruby. Her discussion will be "Tips on Making Meat-Based Meals Meatless."

Orientation evening

Oct. 6 — North Halton Literacy Guild is hosting an Orientation Evening on Wednesday, Oct. 6 at 7 p.m. at 328 Guelph Street for people interested in applying for the following volunteer positions: Board Member; Fundraising Committee Member; Public Relations Committee Member; Tutor.

If interested, please call 873-2200 for an application form. Space is limited.

Seniors meeting

Oct. 6 — A general meeting for all seniors 55 and up will be held Oct. 6 at 2 p.m., Holy Cross Parish Hall, Maple Avenue. Subject: Latest developments re:

Seniors' Centre.

Volunteer training

Oct. 6, 1993 - The fall training program for new volunteers for the North Halton Distress and Information Centre will begin on Wednesday evening, Oct. 6, 1993 at 7 p.m.

For more information and application forms, please call 877-1211. The cut-off date for the return of application forms is Sept. 22. If you are a good listener and can spare four hours per week, please help us to help others.

Extended learning

Oct. 7 — The first meeting in the Extended Learning Opportunities weekly lecture series will be held at the Erin Recreation Centre, at 10 a.m. Speaker: Robert Fowler, University of Waterloo. Topic: The Delphic Oracle (illustrated). Fall series comprises ten lectures by professors from the universities of Waterloo and Guelph. For further information, call 1-519-833-2691.

"Kids Klub"

Oct. 7 — For any child(ren) 4-12 years old, interested in games Bible stories, crafts, lots of singing, puppets and fun! Thursdays from 6:30-7:30 p.m. beginning on Oct. 7 at The Salvation Army, Georgetown Community Church, 318 Guelph Street (Fabricland Mall). For more information, call 873-7516.

Does your non-profit community organization have an upcoming meeting or event, or do you want to raise your organization's profile? Community Calendar can work for you. Drop by Halton Hills This Week at 232 Guelph St., Georgetown or fax us at 873-3918 with all the information about your event. Remember to include your organization's contact person's name and telephone number. Items will be run free of charge for as long as is appropriate.

Beautiful Dreamers

Oct. 12 — Get a glimpse into the psychiatric hospital system of yesterday and today, by attending Beautiful Dreamers, the Canadian film starring Rip Torn and Sheila McCarthy. This film shows the friendship between Walt Whitman and Dr. Maurice Buck, who pioneered the compassionate treatment of the mentally ill in the late 1800s. The showing, a joint effort of Hamilton Psychiatric Hospital, CMHA, Halton Region and Equilibrium, will be held at St. Dominic's Parish, 2415 Rebecca St., Oakville at 7:30 p.m. on Tuesday, Oct. 12, 1993. Discussion to follow.

For more information, contact Kenzie Hunt at 681-6776.

Dealing with Stress

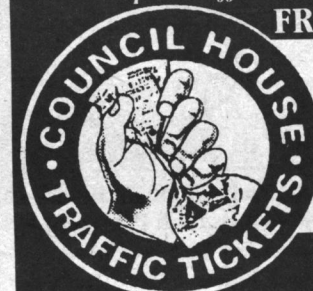
Oct. 13 - Nov. 18 — Unemployed? Frustrated? Isolated? Do you want to better understand the role stress plays in your life? Would you like to learn time management and goal setting skills, as well as learn how to cope with family and friends? An eight-week Handling Unemployment Group is offered Wednesday, Oct. 13 - Nov. 18, from 1:30 - 3:30 p.m. in Milton. Pre-registration required. To register, contact Kenzie Hunt at the Canadian Mental Health Association, 681-6776.

Parent-Aid Meeting

Oct. 13 — Commencing Wednesday, Oct. 13 and every second Wednesday of the month, a small, friendly group of parents will meet to "share and care", discussing the challenge of

raising teens. All area parents are invited for coffee and dessert at 7:30 p.m. at the staff room of Acton High School. Parent-Aid motto is "Building a Loving Future together".

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Don't borrow for a car, borrow for an investment

By Andrew Mackenzie, B.B.A.

Have you ever thought how nice it would be if we could write off the interest we pay on loans and mortgages? It would make your financial life a little happier. For many of us, the possibility of doing this is very real. If you have some savings, you can make the interest on your car payments a write off.

The solution is simple debt restructuring. If you have a \$10,000 car loan and \$10,000 in savings, you can pay off your car loan with your savings and get a \$10,000 investment loan. This allows your debt situation to remain the same, but the interest you pay on your loan is now a tax write off. You see, interest payments on investment loans are tax deductible. The effect of the write off is similar to an RRSP, it lowers the amount of money you are paying tax on. If the loan is costing you \$1,000 in interest every year and you are in a 50% tax bracket, you will save \$500 in taxes.

If you have never heard of this strategy before and feel skeptical of the government's willingness to give us this tax break, there are questions that need to be answered. The way this works is simple, but it must be understood. The ins and outs are beyond the scope of my article, but if you feel you want to save taxes in this manner, please give me a call and I will explain all the factors you need to know.

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