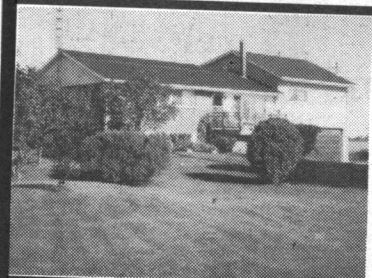




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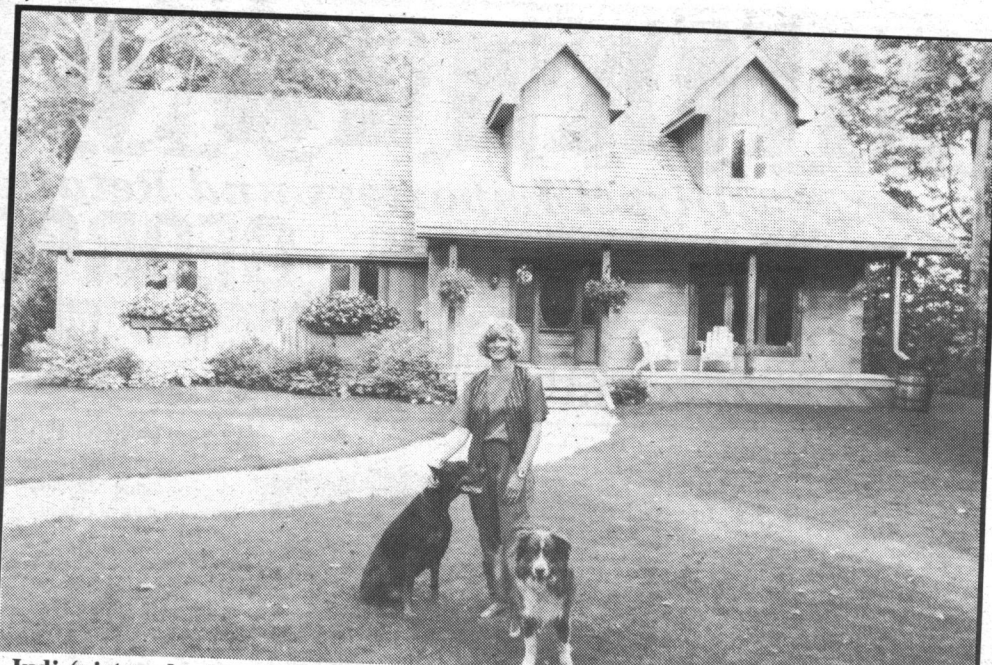


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Judi (pictured with the family pets) and Robert Storey of Georgetown have been named as one of the winners of the 1993 Niagara Escarpment Development Achievement Awards. The awards recognize property development that is exceptional in its compatibility with the Niagara Escarpment environment. The Storeys' home was cited as an "Outstanding example of careful site development and integration into the natural environment." photo submitted

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**Good times magazine**

Acton Social Services and Information Centre (ASSIC) would like to alert you to an informative publication called "Good Times". This magazine is aimed at helping Canadians retire successfully. Valuable information regarding health, living, travel and home are highlighted in this monthly publication.

Articles on issues related to seniors are written very descriptively. Recently, information on arthritis, making a will and retiring were printed in addition to "investing for after-tax profit" and the "nuts and bolts of Old Age Security and Canada Pension Plan". In a column titled "Your Rights", tips are given on a variety of different issues including investing for success, being weary of insurance bargains

and tailoring your home insurance to your needs. In addition, a different senior is profiled monthly in the magazine. Recently, Lynn Redgrave and Ed Broadbent were profiled for their achievements.

From time to time, you will see excerpts from "Good Times" printed in our Assic Alerts. If you are interested in browsing through "Good Times" in greater detail, just drop in to our office at 19 Willow Street North, Acton. To order this insightful magazine, call the "Good Times" subscription department at 1-800-465-8443. The magazine costs \$21.35 for 10 issues and will prove to be valuable to anyone who has or is in the process of retiring.

Next week: We'll tell you about "CARP", another important and informative magazine for seniors.

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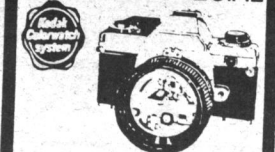
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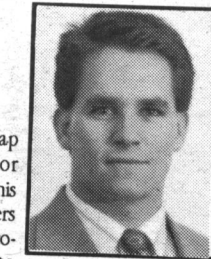


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**Disability Policies are NOT all the Same**

By Andrew Mackenzie, B.B.A.

Disability insurance is an often overlooked financial planning necessity for many people. The chance that you will become disabled in any given year is 1 in 8. This means the chance of becoming disabled in over 13 times greater than the chances that you will die. Disability insurance is a necessity for all self-employed persons, as well as anyone else who is not covered in the case of a disability. If you have decided that disability insurance is something you need, you should take care to choose a policy that suits your needs. All disability policies are not the same.

Choosing a policy should be very cautiously considered. I recently did some homework on a particular policy and discovered that this particular policy has some clauses that make it very unattractive. The premium can be changed at any time and the payments for any one disability will last no longer than six months. These are only two of the factors that make this policy unattractive. These kinds of policies can offer attractive options at an apparent-

ly cheap price. For instance this policy offers regular protection to age 65 and they will start payments as soon as you are disabled. The facts are, if you are to collect payments from the age of 30 to age 65, you will have to be disabled for different reasons 70 times in a row. If you are looking at getting disability insurance, make sure you find out the important aspects of the policy. The definition of disability and the length of coverage while disabled are two important considerations. If you are 30 years old, your chances of becoming disabled before age 65 for a period that exceeds 91 days is 42.4 percent. Your income is your most valuable asset, it should be protected. If you have any questions regarding disability insurance or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.

**Children's Chorus**

The Georgetown Children's Chorus is making a guest appearance at the Georgetown Choral Society's Christmas concert "Choral to Advent" on Friday, Nov. 26, 8 p.m. at Holy Cross Church.

Both choirs are directed by Dale Wood, so performing a combined concert was bound to happen sooner or later.

The Children's Chorus was started last year and, with over 40 members, it has been a tremendous success. The choir has two divisions, a junior group of 30 members (ages 6-11) and, new this year, a senior group of 10 members (ages 11-14). Both will be performing on Nov. 26.

Lois Fraser, President of the Children's Chorus, is enthusiastic about the two choirs performing together. "It is also good for audience development. Parents of musical children are sure to enjoy the Choral Society sound. If they haven't attended past concerts, they will be pleasantly surprised by the professional sound the Choral Society achieves. And, of course, everyone will love to hear the kids sing."

Their voices, and especially their faces, are delightful to behold. Although the Children's Chorus has two concerts of their own each year, most of the tickets are sold to families. We are anxious to show the public how well we are doing."

Kids, music, Christmas - it's a natural connection. Music lovers of all ages will enjoy "Choral to Advent". Tickets (\$6 for adults, \$4 children 5-12 and no charge for children under five) are available at Oxbow Books, through choir members or call 877-6839.