

Halton Regional Chairman Joyce Savoline raises funds for charity

Golf tournament nets over \$70,000 to help kids

Last week's annual Chairman's Charity Golf Classic yielded over \$70,000 – money that will be directed towards 25 different agencies that support children and youth. Held at the Blue Springs Golf Club in Acton, the event was host to 144 golfers of all abilities for whom a day of camaraderie meant raising some much needed funds.

Halton Regional Chairman Joyce Savoline explained it this way: "The Charity Golf Classic truly demonstrates the generosity of Halton's businesses. Not only does this event sell out every year, but the success in raising as much money as possible is largely due to generous sponsorship and the donation of prizes. I just want to express my thanks to everyone whose contributions help our local agencies help young people in need."

The 2005 platinum level sponsors are:

- American Water Services Canada Inc.

- Cooper Construction Limited
 - D'Orazio Infrastructure Group
 - Dufferin Aggregates
 - EarthTech Canada Inc.
 - Fieldgate Developments
 - Greater Toronto Sewer & Watermain
 - Halton Recycling
 - MacViro Consultants
 - Mattamy Homes
 - Monarch Construction
 - Woodbine Entertainment Group
 - Zenon Environmental Inc.
- Over the past decade, the Chairman's Charity Golf Classic has raised approximately \$700,000 dollars for local youth and children-oriented agencies.

Federal Minister comes to 'Meet and Greet' in Erin in support of Rod Finnie

Continued from page 1

there," he noted, adding that the degree of risk is no greater there now than it was several years ago. Then there were questions posed by one man who suggested that there's a thriving underground economy in Canada and a whole generation that's simply avoiding the GST. McCallum agreed that people should pay their fair share of taxes, but he admitted the federal government still has "a long way to go" to effectively deal with those who choose to cheat the system. This month, he noted that the government has opened 11 new centres of expertise to seek out those evading taxes.

Relief for university students was something that came up for discussion as well. Although McCallum says it's one area that needs to be addressed, he emphasized that education is largely a provincial rather than a federal area of responsibility. "I certainly cannot commit to major relief, but it is one of the areas that we are looking at."

McCallum said he's looking forward to working with Finnie as a colleague should they both be elected to Parliament in the upcoming federal election.

Finnie, who was chosen as the Liberal candidate for the riding this summer, has political experience on the local level. He became Deputy Mayor of Erin in 1997 and he was first elected Mayor of Erin in 2000. Three years later, he was returned by acclamation. Finnie, who currently sits on Wellington County Council, is chair of the county's Administration Finance and Personnel Committee.

Finnie can be reached at 519-833-2380 or at his mailing address Box 31, Erin, Ontario, N0B 1T0. His email address is rfinnie@jrfinnie.com.

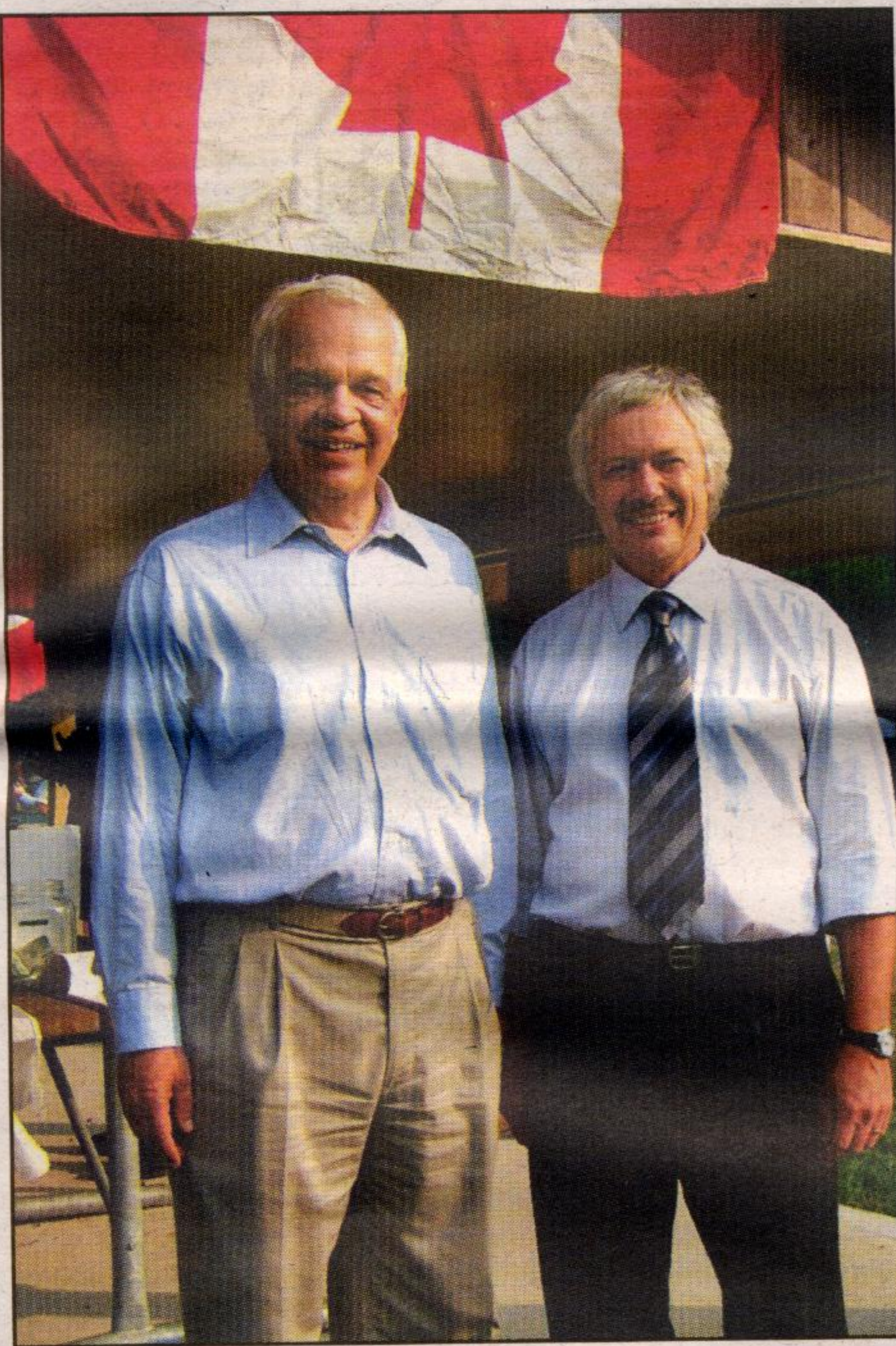


PHOTO BY JENNIFER ENRIGHT

John McCallum (left), the federal Minister of Revenue, joined Erin Mayor Rod Finnie at a meet and greet event on August 9 held at Lions' Club Park in Erin. Finnie, who has been active in politics at the local level, was recently chosen as the Liberal candidate for the riding of Wellington-Halton Hills.

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PREPARE to PROSPER

This week's column will be a continuation of last week's, regarding variable rate mortgages and where interest rates are going.

It is a difficult decision whether to lock in at today's interest rate. One thing that I know for sure is that rates are very low right now; you can lock in for a 5 yr term at 4.5%, which is wonderful. The first thing to consider when making your decision is to look at your current rate and if there is a penalty to get out of your current mortgage. Go to your current institution then go to an advisor or a broker and compare rates. You can go through an exercise to compare your current rate and your newly offered rate looking at dollars and cents to see if it makes sense to change, the answer will be "in the pudding".

If someone is at the end of their mortgage life and paying it off in great strides, then staying in at a low variable rate makes sense. If however, you still have a sizable mortgage and it will be a period of time before it is paid, then locking it in at today's rate makes good financial sense.

One thing I am nervous about in our society is that people have over extended themselves with debt. If interest rates rise, which they will do, I am very concerned that people have over extended themselves. In this low interest rate environment, I recommend people concentrate on paying down their mortgage and debt as much as possible so that at renewal time if rates are higher, their debt is still manageable. There is always a careful balance of paying down debt and saving. Take the time to go through the exercise with someone you trust.

mail questions to:
Tracey McGrath, CFP
R.R.#1 Campbellville, ON
L0P 1B0
Email: info@prosper.ca
Tel: 519-836-6320

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