

|                       | Total Students | Percentage Passed both Reading & Writing | Percentage who failed both | Percentage Passed Writing only | Percentage Reading only |
|-----------------------|----------------|--|----------------------------|--------------------------------|-------------------------|
| Province              | 129,032        | 75%                                      | 10%                        | 9%                             | 5%                      |
| Halton Public Board   | 3,328          | 82%                                      | 8%                         | 6%                             | 5%                      |
| Acton High School     | 128            | 73%                                      | 9%                         | 5%                             | 12%                     |
| Halton Catholic Board | 1,482          | 82%                                      | 5%                         | 8%                             | 5%                      |
| Bishop Reding         | 302            | 83%                                      | 4%                         | 9%                             | 4%                      |

## Acton students' scores lower than Region, Province...

*Continued from Page 1*  
 last year's trial run, it's below the 82 per cent pass rates for both the public and Catholic school boards and the provincial average of 75 per cent.

Twelve of the 128 Acton Grade 10s failed both the reading and writing component of the test, 15 passed the reading and failed the writing and seven passed the writing but failed the reading.

Experts caution against using the results to rank schools because they provide no information about why the scores are low or high and ignore particular circumstances affecting achievement in each school.

At the Halton District

School Board where board-wide test results are above the provincial average, Barry Finlay, the Halton program services superintendent said the results are a diagnostic tool.

"We use them to determine where we have to dedicate our instruction in the future to improve in certain areas," Finlay said on Monday, adding there are some students who will never pass the test because of its higher level of expectation, part of the province's plan to set a higher standard.

He said the Ministry of Education was asked by a consortium of about 25 boards to put together a learning portfolio for students - aimed primarily at those kids who didn't pass the test and may go to the workplace, not university.

"The Ministry is now looking at some other ways, potentially of assessing kids literacy levels," Finlay said, adding it's not lowering the bar, but changing the nature of literacy requirements.

The learning portfolio is being tested at Georgetown High School where 72 per cent (224 of 311) students passed both components of the literacy tests and 14 per cent failed both.

The Halton Catholic District School Board reports that of the 1,486 Grade 10 students, who completed the test, 82 per cent passed both components.

At Bishop Reding High School in Milton - until this year the secondary school for most Acton Catholic students - 81 passed both the reading and writing components, up from 78 per cent last year.

Catholic board superintendent of education, Elaine Hine said the board is committed to the continuous development of literacy skills.

"Our school results indicate that our staff have embraced the demands of the new curriculum and delivered a more rigorous program to our students," Hine said in a press release, adding the results will be used to provide remedial help to those who didn't pass the test and to develop further literacy training workshops.

## Insurance? Think long term

Long-term care consists of a wide range of services provided to people who have lost the ability to care for themselves.

An accident, illness or simple frailty, a natural result of aging, can cause this loss of ability. The personal struggles of public figures like Christopher Reeves of former Superman fame, whose riding accident paralysed him for life and Michael J Fox's battle with Parkinson's disease, have taught us that the need for long-term care could happen to anyone at anytime.

And while disability insurance can help meet everyday bills and cover basic needs like food, clothing and shelter, it will not cover the costs of long-term care.

Long-term care services can be expensive and can rapidly erode your hard-earned assets. In addition, there's a tendency to underestimate the cost of prolonged long-term care.

If you're not financially prepared for a long-term care

need, your options are limited.

- Do nothing: this rarely works and in the end could leave you or members of your family scrambling for assistance.

- Rely on family and/or friends: unfortunately, family members today are often located too far away to help provide care or are not in the economic position to assist with time or money.

- Deplete your savings: as costs today continue to rise to uncertain levels, this could leave you unable to pay for the care you need when you need it.

- Rely on the government:

by essentially becoming a "ward of the state" you lose virtually all control over who provides care and where that care is received - assuming you qualify for assistance.

So, what do you do? The only other option: Transfer the financial risk to someone else.

Through proper financial and risk management planning you can have the peace of mind that comes from knowing you'll have access to quality care without being a burden to family and friends. Now you can choose to protect your last unprotected risk.



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Who would you turn to for help?

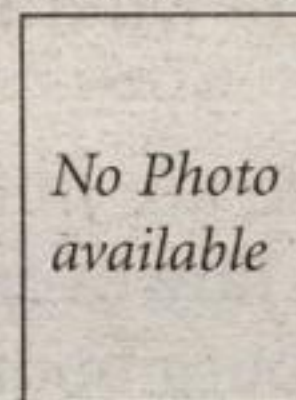
Long term care insurance can provide you with the funds to choose the care you want. Learn more by attending.

Wednesday October 16, 2002  
 7:00 p.m.

Acton Arena and Community Centre (Seniors Recreation Centre)



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## Old Age Security benefits increase

Canadians receiving Old Age Security (OAS) benefits received an increase as of October 1, 2002.

The basic OAS pension, paid to people 65 years of age and over, will be \$449.32 per month. This is an increase of 1.2% over the rate for the previous three months.

The maximum Guaranteed Income Supplement (GIS) and Allowance payments, which are based on the recipient's family income during the previous year, are also increasing by 1.2%.

Increases in OAS rates are based on changes in the average Consumer Price Index (CPI). Since 1973, all OAS benefits have been indexed quarterly (in Jan., April, July and Oct.).

Canada's Old Age Security program provides most seniors with a secure base of retirement income. It also provides additional benefits to eligible low-income pensioners and their spouses or common-law partners in the form of the Guaranteed Income Supplement (GIS) and the Allowance.

We wish you a safe and happy Thanksgiving weekend.

We will be closing at 10 pm on Sunday and reopen again on Tuesday morning at 8 am.



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