

Business

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Personal financial planning seminar Friday

Halton Hills Chamber of Commerce presents Personal Financial Planning, presented by Roxanne Sponchia of the Royal Bank. This luncheon seminar will be presented April 23, 11:30 a.m. to 1:30 p.m. at the North Halton Golf Club. Registration: \$20 for members, \$25 for non-members. Reserve no later than April 22. Call 877-7119.



Halton Region aids Halton Hills businesses in Georgetown

Jackie Connell, director of Halton Hills Chamber of Commerce (seated) receives a few pointers on connecting to the Halton Business Development Centre from Halton Region Small Business consultant Pam Banks at the newly opened office located at the OMAFRA office in Georgetown at 332 Guelph St., Georgetown. The office is open Monday to Friday from 8:30 to 4:30 p.m. for business people to access the data, draw up a business plan or just find information of the Internet, and Banks is in the office Tuesday mornings from 9 a.m. until noon. For more information, contact Banks at 878-8113 ext. 7229, or the OMAFRA office at 873-9930.

Photo by Ted Brown

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 13 months through 16 years old: Girls & Boys \$35

We do not allow make-up for all participants. Our criteria for selection is: Natural beauty, enthusiasm, poise and personality.

Pre registration is required by phone at 1-888-426-4667 or in person on Friday April 30th between 1:00pm and 9:00pm or Saturday May 1st, (event day) between 9:30am and 12:00noon. Model Search begins at 1:00pm.

Every participant will receive a trophy & gift package!

1 Winner per age category will be selected that day and will receive gifts from Hawaiian Tropic and the Ontario event sponsors. Each category winner will be invited to attend the Canadian/National finals July 28-31 at Mont Saint-Sauveur Quebec Water Park, one girl and one boy will win many prizes including a trip to Florida, accompanied by a parent in the summer of 2000

Shoppers World Brampton
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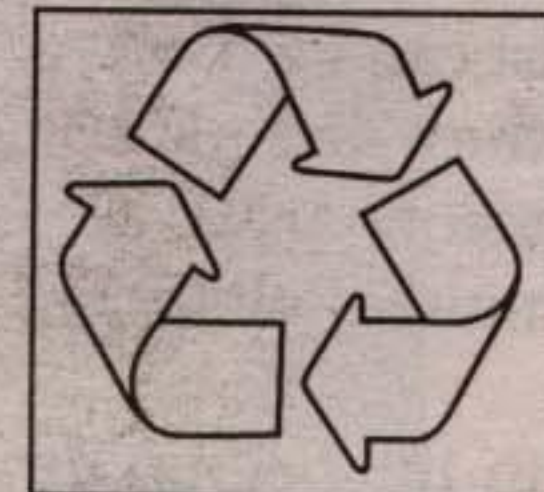
Cover Model Photography Competition
 Friday April 30th between 5:00-9:00pm Only!

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WHEN IS THE RIGHT TIME TO ASK?

Today's boomers are facing a life experience previous generations haven't had to deal with. Many are between their children, whom they want to help with rising education costs, and their parents, who are living longer but may not be prepared financially for their longevity.

The number of Canadian's over age 85 by year 2016 will be 800,000. Although life expectancies are increasing, the quality of life for seniors isn't necessarily rising.

Many seniors have been relying on fixed-income investments such as GIC's to provide them with a retirement income. But with current interest rates near 40 year lows they risk running out of money.

Undeniably, asking parents about the state of their retirement income, extended health care coverage, estate, or death and funeral plans, can be a sensitive issue. Research found that more than one-third of Canadians have never discussed financial matters with their parents.

If you're dreading a conversation with your parents about their financial affairs, break the ice by talking about the specifics of your own financial planning. Explain how you've started building your financial future and arranging your family affairs through RRSP's, education planning, estate planning, and talking to a financial advisor - whatever the situation is. Then move the specifics of the conversation over to their affairs.

If you would like more information on approaching the subject of financial planning with family please call our office. We can send you the new "You and Your Family...Talking About Money" created by Trimark Mutual Funds.

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