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Do I Need A Financial Planner?

Financial planning is a process that determines how you can best meet your life goals through the proper management of your finances. The key to effective planning is the ability to take into account all relevant aspects of your situation, identify and analyze your objectives, and determine an appropriate strategy to achieve them.

Thinking about these issues might help you to decide whether to go it alone or work with a professional:

- Do I understand the tax implications of my investment decisions?
I know I'm not paying too much income tax
- How hard can choosing my investments be?
I have the time and skills to choose investments that are appropriate for my needs.
- Insurance?
Yes, I understand it, and know that I have both

- the right amount and right coverage for my needs.*
- Retirement income?
I know what I have and that I'll be okay.
 - What is the difference between investment planning and financial planning?
Could it benefit me to talk to a professional to learn more?
 - I know what my financial legacy will be.

Financial planning consists of six distinct steps. These six steps give your certified financial planner a "big-picture" approach that sets them apart from other financial advisors who have been trained to focus on only one or maybe two aspects of your finances.

- What are the six steps?
1. **Establish a rapport with you.** They will explain the issues that are relevant to you,

2. **Gather data and determine goals and expectations.** Your financial planner will gather information about your financial resources and obligations, as well as any documents needed for the planning process. They'll help you define your goals, needs and priorities, and any other values or preferences that may impact your plan.
3. **Clarify your present financial status and identify any problems and opportunities.** Your planner will analyze your current situation with respect to investments, taxation, insurance, retirement planning, estate planning, employee benefits, and any special needs.

4. **Develop your financial plan.** Your financial planner will develop and prepare a plan tailored to your goals and objectives, time horizon, risk tolerance, and provide projections and recommendations.

5. **Implement the plan.** Your planner will assist you in implementing the recommendations discussed.

6. **Monitor the financial plan.** Your planner will periodically evaluate your plan and your progress toward your goals and make adjustments as necessary to help you achieve your financial goals. A review will involve a discussion about any changes in your personal circumstances which may affect your goals. It will include an evaluation of changes in tax laws and economic circumstances which could be important to your situation. They will also look at changing life circumstances such as birth, marriage or retirement that could change your objectives.

Please call Partners In Planning Georgetown with your questions, or to book an appointment. 905-873-1877



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Legion Ladies to meet tomorrow

JANET MALLOY
Georgetown Legion Ladies Auxiliary

Welcome to the following comrades, who were initiated at our general meeting held on January 17: Gloria Amodeo, Janice Beaulieux, Sarah Edwards, and Debbie Smith. Enjoy the camaraderie.

Our meetings are on the third Thursday of each month at 8 p.m. except in July and August.

Our Elimination Night on January 18 was another great success and congratulations to all the winners.

Our next general meeting is on Thursday, March 20 at 8 p.m. Our bazaar convener, Ev Metler, is having a short meeting the same night starting at 7 p.m. for all co-conveners regarding this year's November bazaar.

To all our comrades who are shut-ins or under the weather, please know we think of you often!

TOWN OF



HALTON HILLS
Working Together Working for You!

EMPLOYMENT OPPORTUNITY

SURVEY ASSISTANT
Posting No. 200810

Reporting to the Manager of Engineering Design and Capital Works, the Survey Assistant will assist the Survey Technician to coordinate and collect base information for utilization by the Engineering Design staff in the design of capital projects following sound surveying practices.

- Responsibilities:**
- Assist in the completion of pre-engineering surveys, construction layout, storm sewer, property line and tree dispute locates.
 - Update storm sewer, benchmark, and streetlight database.
 - Organize, file and maintain documents in Engineering office.
 - Provide back up Survey Technician duties and construction inspection as required.

- Qualifications:**
- 2-year Civic Engineering Technician diploma or equivalent education and experience.
 - Registration with OACETT with C.TECH designation.
 - 4 years of experience in a Civil Engineering environment, which includes 2 years credit applicable to obtaining a C.E.T. designation.
 - Knowledge of Microsoft Word, Excel and AutoCAD.
 - Familiar with Nikon AP800 survey equipment and software.
 - Physically able to perform heavy lifting (in excess of 75 pounds), walking and climbing on rough terrain required. Working in high traffic and construction areas also required.
 - Valid Ontario Class 'G' Drivers License with a clean abstract.

Annual Salary Range: \$43,824 - \$52,172

Qualified candidates may submit a detailed resume in confidence to the undersigned by **4:30 p.m., Friday, April 4, 2008.** Please quote **Posting No. 200810** on your resume.

Ms. Jackie Kerr
Manager of Human Resources
Town of Halton Hills
1 Halton Hills Drive
Halton Hills, ON L7G 5G2
Fax: (905) 873-1431 30

We thank all those who apply, but advise that only those applicants selected for an interview will be contacted.

Personal information is collected under the authority of the Municipal Act, 2001 (S.O. 2001, C.25) and will be used to select a candidate. Questions regarding this collection should be directed to the Manager of Human of Human Resources.

AN EQUAL OPPORTUNITY EMPLOYER

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