

# Grand Opening Oct. 23

## At our new Larger Location



Mai, Opa & Kate

**Grand Opening Lunch Special**

1/2 of the proceeds from 11 am - 1:30 pm will be donated to the Canadian Cancer Society



**Georgetown THAI CUISINE**  
First Authentic Thai Restaurant In Georgetown

**New Location!**

**76 Main St. S., Downtown Georgetown**

**905-873-2754 www.gthai.ca**

Continued from pg. 11  
**Saturday, Oct. 18**

**Octoberfest/annual bazaar:** 9:30 a.m. to 3 p.m. at Holy Cross Church hall, 224 Maple Ave., Georgetown. Pub night with food and games, 6-10 p.m.

**Community Open House:** Halton Hills....Naturally! The Halton Hills Cooperative Program Planning Committee invites the public to join them at the Georgetown Market Place Mall to learn how to be "green" and be involved in Halton Hills! Over 50 organizations, serving the Halton Hills community, will be at the mall with displays from 10 a.m. to 4 p.m.

**Seniors swim:** A free swim for swimmers, aged 55+, will be available at Acton Indoor Pool, 3-4 p.m., thanks to the generous sponsor, Olon Industries! Info: 519-853-3140.



## Community Calendar

**Euchre:** 7:30 p.m. Saturdays at the Hornby Co-operative Nursery School on Steeles Ave. All welcome.

**PWP dance:** Parents Without Partners (PWP), a non-profit social support group is hosting a Dance, 8 p.m. at Terry Miller Rec. Centre, Williams Pkwy and Bramalea Rd. Brampton. All welcome. Cost is \$15/non-members, \$10/members and includes DJ, large dance floor, buffet and prizes. Info: 905-874-1279.

**Kitten adoptions:** 11 a.m. to 2 p.m. at Pet Valu, 235 Guelph St. Upper Credit Humane Society's Kitten Foster and Adoption Program kittens are ready for adoption to approved homes. Info: Barb, 905-873-8547, uchskittens.blogspot.com.

**Knit for the Cure:** sponsored by Georgetown Yarn and Crafts, with the Canadian Breast Cancer Foundation, consists of customers collecting sponsors and then coming in the shop for two fun days of knitting workshops, Oct. 18 and 19. There is also a silent auction at the shop, until Oct. 19 with many local businesses donating items. Be part of the celebration by placing a bid, making a donation to the CBCF, or donating "something" to the silent auction. All money raised is donated to the CBCF. Info: Georgetown Yarn & Crafts, 905-877-1521, knitting@cogeco.ca, www.canknit.com/members/dcrawford.html



**Acton Trunk Sale:** starts at 7:30 a.m. and close out by 1 p.m. every Saturday until the end of October.

More CALENDAR, pg. 17



Candice's Cuts



**13610 Hwy. 7, Georgetown**  
*Appointment Required*  
**905.702.7344**





**Happy 50<sup>th</sup> Wedding Anniversary Mom & Dad**

*with Love the Family*

**Fred & Theresa Woudstra**  
1958 - October 18 - 2008



Investors Group presents...  
**To preserve and protect**

You want peace of mind for yourself and your family. A solid plan can ensure it.

**Hosted by: Thomas Savage, CFP  
Andrew Mackenzie, CFP**

**Complimentary Dinner Seminar**

**Date: Wednesday, Oct. 22, 2008**

**Time: 6:15 pm Registration  
6:45 pm Dinner**

**Location: Eagle Ridge Golf Club  
RR4, 11742 Tenth Line  
Georgetown, Ontario**

Please call to confirm your attendance. There is no cost and no obligation but seating will be limited.

**1-888-867-2935**

RSVP prior to October 20, 2008



Investors Group Financial Services Inc.

## The tripod effect and your estate plan

The tripod - from cameras to easels, you'll find that ancient and famous three-legged support holding up a lot of everyday items. That's because the tripod is one of the most stable and versatile bases ever devised.

The tripod effect can also be an effective way to stabilize your estate planning, while providing the versatility you want in assuring that your legacy will be passed on as you wish. These are the three essential 'legs' of any estate plan.

### Leg One - your Will

A Will is a legally binding document which sets out how you would like your assets to be distributed after your death. Every adult Canadian who has dependants or assets needs one.

In many jurisdictions, if you die without a Will, your spouse will not necessarily receive your entire estate, especially if you have young children or grandchildren who will become entitled to a part of your estate. Young children may also become entitled to your estate if you and your spouse were to pass away suddenly in an accident. The Public Trustee in your province may then end up managing those monies until they reach the age of majority when those children or grandchildren will become entitled to all of it directly. This can result in young adults receiving large sums of money when they are not mature enough to manage it.

If yours is a blended family, without a properly worded Will, your step-children may be inadvertently disinherited.

If yours is a common-law union, you may or may not be treated the same as a married couple at the time of death, depending on where you live.

If you make a disabled child a direct beneficiary, the government may discontinue social assistance payments. You can usually avoid this by leaving your inheritance to the disabled child in a testamentary trust.

### Leg Two - your Power of Attorney

A Power of Attorney (or in Quebec, a Mandate in Case of Incapacity) for finances is a vitally important document that authorizes your attorney (any competent person you wish to name) to make financial decisions on your behalf should you become incapacitated. You need a Power of Attorney even if you have a Will because the personal representative(s) named in your Will do not have any authority to manage your affairs while you are still alive.

### Leg Three - your Healthcare Directive

You may also need a Power of Attorney for Health Care (sometimes called a Healthcare Directive, Mandate in Case of Incapacity or Living Will) naming someone to make medical decisions on your behalf. This should be a separate document from your Power of Attorney for finances because you may not want your financial institutions to have access to a document which also discusses health concerns.

A professional advisor with the assistance of a lawyer can help make your estate tripod - and every other aspect of your financial life - as stable, versatile and rewarding as possible.

This column, written and published by Investors Group Financial Services Inc. (in Quebec - a Financial Services Firm), presents general information only and is not a solicitation to buy or sell any investments. Contact a financial advisor for specific advice about your circumstances. For more information on this topic please contact your Investors Group Consultant.

\*Note: this seminar does NOT apply to existing clients of Investors Group.

™Trademarks owned by IGM Financial Inc. and licensed to its subsidiary corporations. This presentation is intended as a general source of information only and is not intended to provide any tax, legal or investment advice, and is not intended as a solicitation to purchase securities.