



Membership Renewals

July - September 2008

A & W Restaurant	Dreamscape Landscaping & Lawn Sprinklers	Halton Region - Income & Employment Services	Markeck Manufacturers Inc.	Swiss Electric Ltd
Action Auto	Eagle Ridge Golf Club/Property of ClubLink	Halton Welding & Fabrication	McKab Taxi	Tarrah Skin Care
Adams Rent-All Inc.	Eramosa Physiotherapy Associates	Halton Window & Door Company (The)	Meldrum, Iain Dr.	- Shirley Katerberg
APD Printing Inc.	Family Optical	Heal Thyself Clinic & Breast Thermography Centre	Mike Francis Insurance Agency, State Farm	TD Canada Trust
Appleby Systems	Felton Bookbinding Ltd.	I'm Inspired	Mold-Masters (2007) Limited	The Knolcrest Centre
Art of Flowers & More	Fendley Florists	Impact Heating & Air Conditioning Inc.	North Halton Golf & Country Club Ltd.	Tiburon Business Services
Ashgrove Welding Ltd.	Fishburn Building Sciences Group Inc.	Intlvac Inc.	Nurseland Farm	Topper's Pizza
Barrager's Cleaners	Floraglass Inc.	Joe Spiteri Geological & Mining Consultants	Papillon's Purification Systems Inc.	Touchpoint Home & Property Services
Bergsma's Paint & Wallpaper Ltd.	Georgetown Volkswagen	John A Gibson Chartered Accountant	Pat's Prime Cuts and Deli	Town of Halton Hills
Brilliant Gold	Glen Valley Furniture Restoration Inc.	JSB Solutions Inc.	Puma Golf	Transitions for Youth
Canadian Building Materials/JC Duff	GMA LLP	Knowledge Management Enterprises	Ramrock Electric	United Fire Safety Co. Ltd.
Canadian Tire Associate Store	GW Farm and Home Services LTD.	Kwik-Kopy Design and Print Centre	Ricon Consulting Inc.	Vehicle & Driver's Licence Office
Can-Pro Horse Equipment	Habitat for Humanity	Lawlor & Company	Ronald K. Henry	Water Magic
Cattron Theimeg Canada Ltd.	Halton Restore	Links2Care	Royal Bank of Canada	Water Store
Dan Lawrie Insurance Brokers Ltd.	Halton Hills School of Dance		Sears Authorized Dealer, Georgetown	Williams Mill Visual Arts Centre
Danny's Auto Collision			Solinst Canada Ltd	
Dawson Home Services			Stephen P. Saxe Ltd.	
			Strictly Dance	
			SUPER LUBE	

Ask The Professionals



905-450-1850

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Barbara Byckowski
Investment Advisor, BBA, PFP, CFP

Q. I'm not sure if I should be looking for a second opinion on my investment portfolio. Under what circumstances should I consider a second opinion?

A. Hopefully your advisor has been in touch over the last month to discuss the markets and review your portfolio. If you have not heard from your advisor, now may be the right time to ask for a second opinion.

Overall, I would suggest that you need to determine if it is a trust problem you have with your advisor. Rob Carrick of the Globe and Mail put out a great article on May 29, 2008 which highlighted the attributes of a trustworthy adviser. According to Mr. Carrick your advisor should:

- * be comfortable speaking about fees and commissions – evasiveness is a warning signal.
- * have good communications skills – talks in everyday language and provide clear explanations without the jargon.
- * ask questions – display curiosity and interest about you as a person.
- * make time for clients – replies promptly to inquiries and doesn't make you feel like you're imposing on a busy person.

If you would like a second opinion feel free to give me a call at 905-450-1850.

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Send your questions for any of these professionals:
"Ask the Professionals"
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SUSAN S. POWELL

Q. My husband and I have separated. We want to have a Separation Agreement but my husband does not want to pay a lawyer to prepare it. Can we do it on our own?

A. In order to have a valid Separation Agreement you need to have full financial disclosure from each other which is done by each of you preparing a Financial Statement and swearing in the presence of a commissioner (usually a lawyer) that the statement is true. You also both need to obtain independent legal advice from your own lawyer. The Separation Agreement must also be in writing and dated and signed by the parties in the presence of witnesses.

If you are missing any of the criteria then the Separation Agreement is weakened and could possibly be overturned in the future by the court. It is best to make notes for your lawyer setting out what you and your husband agree upon and the lawyer will draft the Separation Agreement and ensure your rights are being protected and help you to negotiate any issues that you are unable to agree upon with your husband.



BRACKY'S
TAP AND GRILL
GEORGETOWN, ON

Newly Renovated

**61 Main St. N.,
Moore Park Plaza**

905-877-1913

New Menu

Beer Mon. - Fri. 4 - 6 pm

Dom. Bottle	Dom. Pint	Import Pint
\$2.99	\$3.99	\$4.99

Steelback Sundays

Jugs \$9.99 Pint \$3.99

Wings 1/2 Price Wed., Thurs.

Live Entertainment The King Beats

Sat. Oct. 4th (60's & 70's Rock)