## Local youngsters making a splash quite early

By FANNIE SUNSHINE

The Champion

It's never too early to learn how





to swim.

Three times a week, parents and their young ones climb into the pool at Carole Murray's Swim Academy for the 30minute Infant Program.

The little ones learn how to hold their breath under water, flip onto their backs and swim from the instructor to the wall.

"The youngest we have in our infant program is two months," said Ms Murray, who has owned the swim academy for more than 30 years. "The program goes up to age two. The parents must be in the water with their children during lessons."

She said she believes all children should know how to swim in case of emergency situations.

"If you fall into the water and don't know how to swim, you're gone. If you have a pool in your backyard, you definitely need lessons. When you swim you use all the muscles in your body. It's very worthwhile.'

And the younger the child is when starting lesson, the more the lessons have to keep going, Ms Murray stressed.

"It's all about the child's memory. Don't start and stop because after a couple weeks the child will forget everything and it will be like going back to the beginning. Once a week is more than enough."

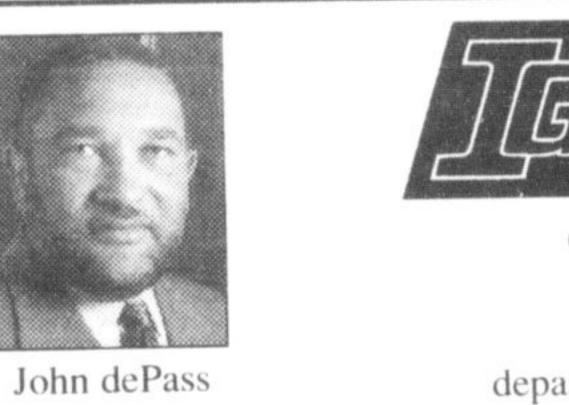
The Infant Program costs \$8 per lesson. The swim academy, which is open six days a week, also offers personal fitness programs Lap and Aqua-cise, which improve cardiovascular performance and muscle tone, aid in weight loss and relieve stress. All Red Cross levels are also available for children, teenagers and adults.

Private, semi-mini (maximum two children per class) and semi-private (maximum three children per class) lessons can also be arranged.

For more information, call (905) 878-



Program focuses on teaching youngsters how to hold their breath under water and how to flip onto their backs. Just what's in a name, anyway?





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## Prenuptials and Wills.

A prenuptial (pre-nup) agreement basically outlines how assets of both spouses are to be divided in the event of divorce or for that matter death. Without it you are at the mercy of family law, which in effect says the growths of assets during the marriage are to be split

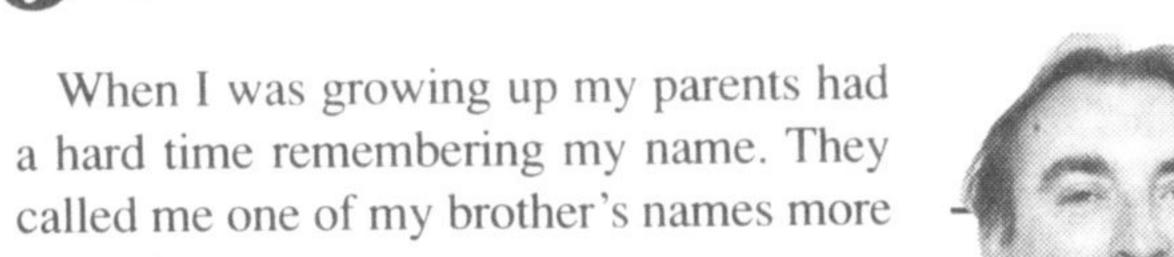
equally. If you put aside the quite understandable awkwardness in asking your newly beloved to sign a "pre-nup" before there is "trouble in paradise" it is generally a good idea. In most Provinces, remarriage terminates an existing will, which means your intention to bequeath assets to your children from the previous marriage is no longer in

This may mean the children from your previous marriage will get nothing.

Love may well be a many splendoured thing but I should caution that living common law without rewriting your will may mean your old will still stands and your ex-spouse will inherit your entire kingdom. Again, this may not be what you had in mind.

Finally, people often forget to change their beneficiaries on Pensions, RRSP's or life insurance policies after marriage breakdown or death of a spouse. I am sure you can imagine the conflict that could arise from this oversight.

Prenuptial agreements, Life insurance, Spousal trusts, rewriting or adding codicils to existing wills, indeed simply writing a will, as significant numbers of Canadians neglect to do, are all part and parcel of the financial planning process. I invite you to call me at (905) 875 1771 or visit my web site "johndepass.com" for more information.



often than my own. always found it odd that they never called one of my brothers by my name, but I'll save that for my therapist, when I get

My father still calls me Bob, which is my oldest brother's name. I used to tell him



On the

constantly. I don't even bother correcting him, anymore. I just call up and tell him

with MURRAY TOWNSEND

that it's Bob. He knows who it is.

At least I can say to my kids that, "Bob's your uncle," which strikes me as funny even if I have no idea what that phrase

I wish my name was Bob. It's one syllable, easy to say and apparently easy to remember. Todd, Scott, Biff, good easy

Murray is a strange name to say. If I have to introduce myself I'll say, "I'm Murray," but you get the two Ms mixing together. Consequently, people either think my name is Urray or most often, Roy for some rea-

There are people still that call me Roy, and I don't correct them. It's an easier name to say, anyway.

Another problem with Murray is that it rhymes too easily. Hurry Murray. Furry Murray. Don't worry Murray. Want some curry, Murray?

Hardly anybody in movies or on television is named Murray, unless they're some kind of inconsequential weirdo.

There was Murray the policeman on the Odd Couple, and Murray Slaughter on Mary Tyler Moore, and on another show, which I can't remember right now, they

see ARE on page 11



Meanwhile, 9-month-old

Defabbro (at right) looks at the cam-

era while submerged under water at

the swim academy. Ms Murray

encourages children as young as two

months to start lessons. The Infant

9 - 4 pm

OBA Levels 1 & 2 You must be 13 years of age or older For more information call 905-876-2288