

Councillor resigns from police services board

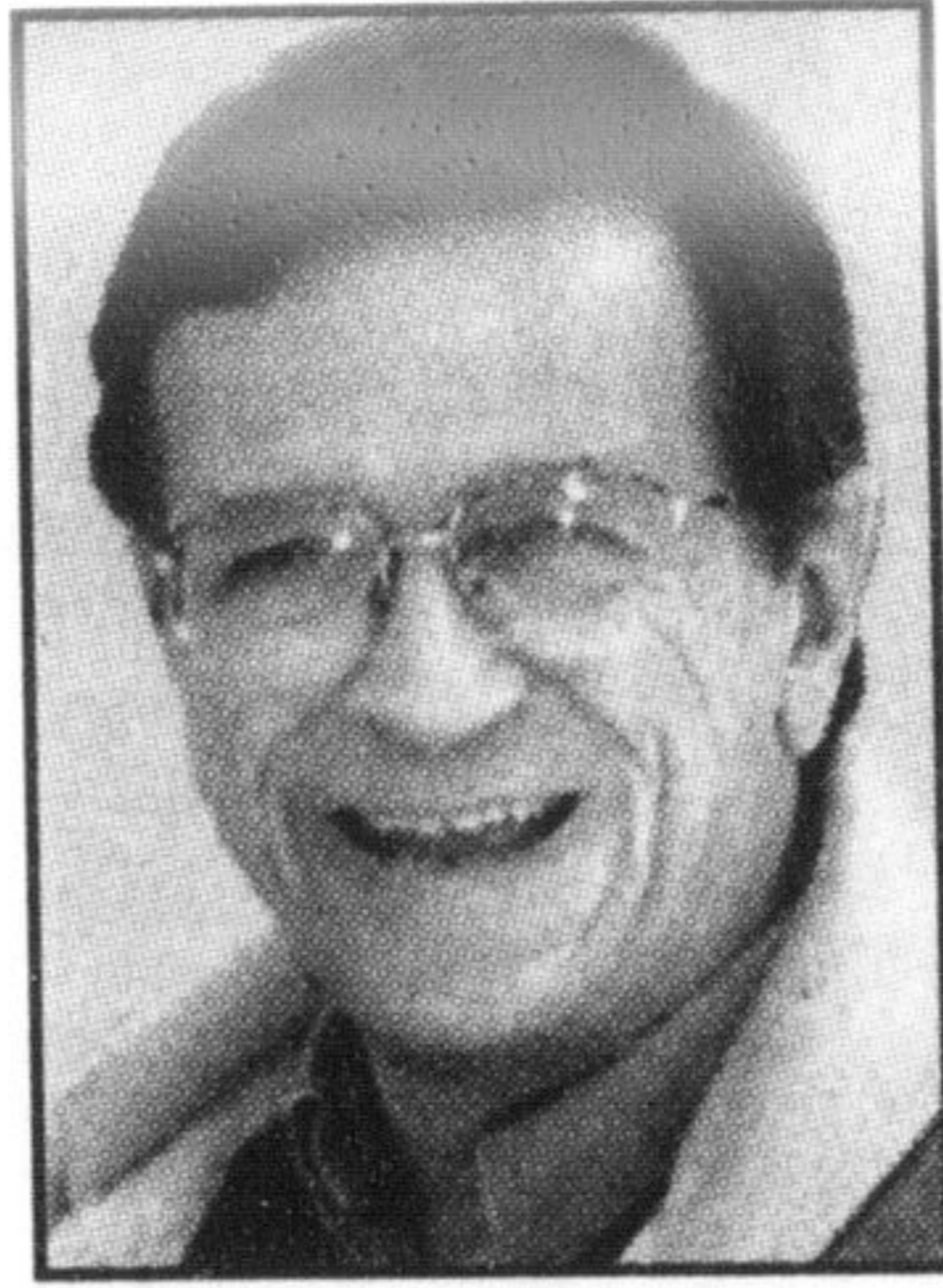
By LISA TALLYN

Special to The Champion

John Day resigned from the Halton Regional Police Services Board just one day after stepping down as the Liberal party's Halton provincial candidate.

Mr. Day, 55, a regional councillor from Halton Hills who has been a member of the police services board since 1998, cited personal and family reasons in his resignation which he tendered October 10. His resignation is effective immediately.

The withdrawal of his candidacy and the police board resigna-



John Day

tion came on the heels of a court appearance by Mr. Day in Oshawa last week on an impaired driving charge.

Mr. Day, who still remains a regional councillor, was charged by the Whitby OPP September 11 with impaired driving and having over the legal limit of alcohol in his blood.

The board accepted Mr. Day's resignation last Friday at a special meeting that Mr. Day didn't attend.

The Georgetown resident tendered his

resignation before the meeting, which was being held to deal with the charges.

Donald Robinson, chairman of the police services board, thanked Mr. Day on behalf of the board for his contributions to the board, his dedication to the community and wished him well in the future.

"I've always enjoyed working with Day," said Halton Police Chief Ean Algar, who credited Mr. Day with making some "valuable contributions to the service and the community."

Regional council will be asked to appoint another member to the board.

Mr. Day's three-year term was to expire in November, 2003.



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REQUEST FOR PROPOSAL
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FOR COMMUNITY SERVICES GUIDE

Sealed Proposals will be received by the Corporate Services Department, Purchasing until 11:00 a.m. local time on:

November 13, 2002

Request for Proposal documents may be obtained at the Town Hall, Corporate Services Department, Purchasing, 43 Brown Street, 2nd Floor, Milton, Ontario during normal business hours, Monday through Friday, 8:30 a.m. to 4:30 p.m. There is a document fee of \$27.00 (\$25.23 + \$1.76 GST) Payment can be made with cash, cheque, Interac or Visa/Mastercard.

Any inquiries regarding this proposal may be directed to Purchasing at (905) 875-5404. If you would prefer the bid document sent by courier, please complete the Request for Bid Document form on the Town's web site: www.town.milton.on.ca. Plan takers and current and upcoming bids are also posted on the web site.



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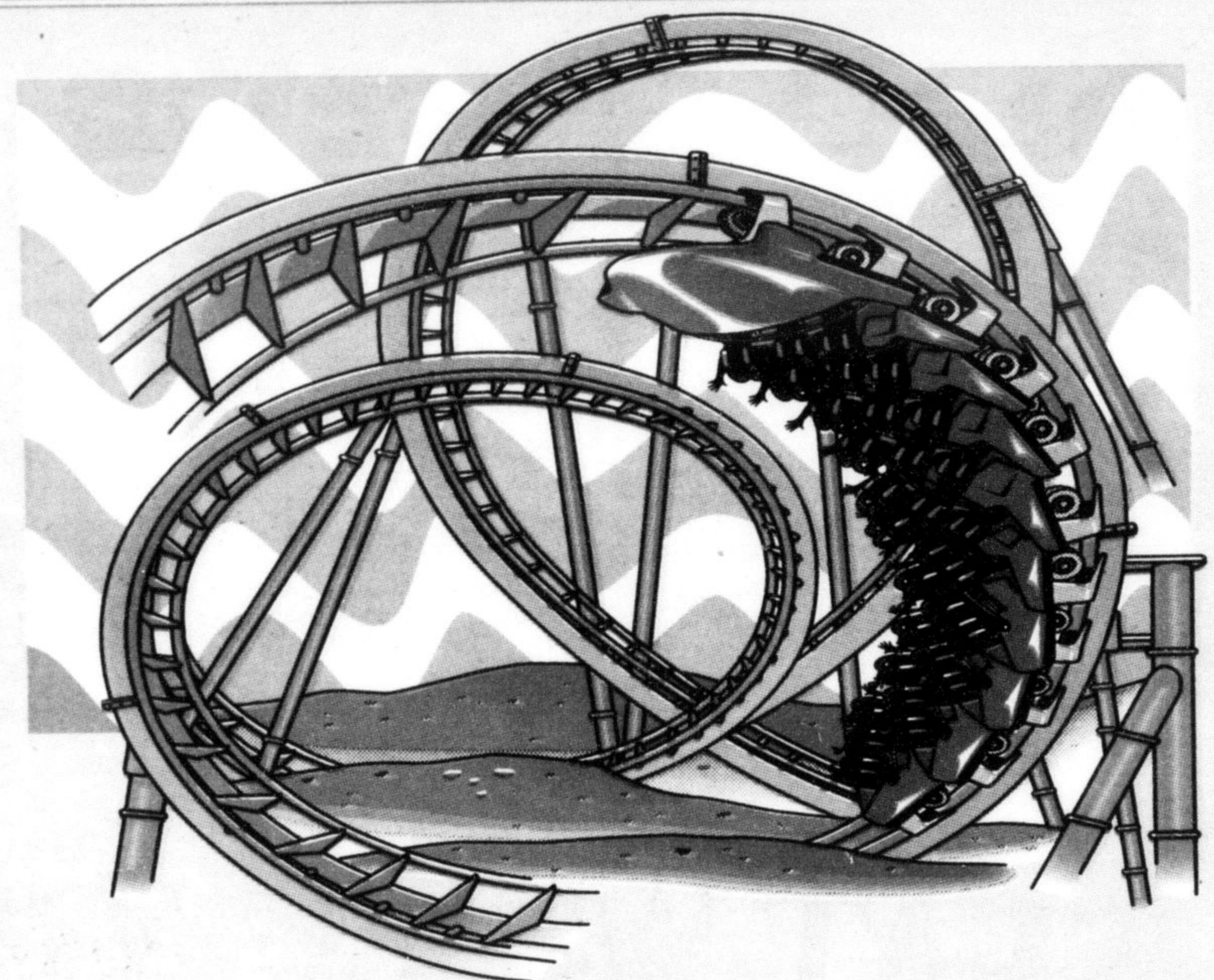
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Surviving the Ups & Downs

When investing during good times, it's easy to profess a tolerance for risk and say we'll hold tight during downturns. But when the reality of a bear market actually presents itself, our natural reaction is to cut our losses and pull our assets out of the markets.

In the face of such events, here is some common sense advice on how you can weather the current financial storm:

- **LEARN FROM HISTORY** Historically, at least since the end of the Depression, swift declines coming out of bear markets have typically been followed by rapid advances. History also clearly illustrates that bull and bear markets operate in cycles; neither can last forever.
- **TAKE ADVANTAGE OF THE SALE** A bear market can signal great buying opportunities on quality equity funds. The lower the market goes, the better the bargains. Experienced investors know this and take advantage of sale prices.
- **STAY INVESTED** Buying high and selling low will never result in wealth. By cashing in now, you're guaranteed losses. By staying the course, you increase your chances of prospering over the long term. Bear markets always end, and with them, so do losses.
- **DIVERSIFY WISELY** While staying invested is the best strategy, recent scandals involving corporate integrity illustrate the importance of being diversified across high-quality companies and stocks. Minimize your exposure to risky sectors and securities and limit them to a small portion of your assets.
- **STICK WITH YOUR PLAN** Scrambling to reallocate your money into whatever sector or stock is currently being judged attractive by the media is a recipe for failure. Attempting to time the market does not work; no one can predict the future. Allocating your assets carefully and holding them through good and bad times is the only proven formula for success.
- **REMEMBER THAT LONG-TERM INVESTING PAYS OFF** Although enduring down markets can be difficult, the upswings that follow can be swift, sharp and unpredictable. To illustrate: if you had invested \$10,000 in the TSE 300 Composite Index on September 30, 1981



and held it for 20 years, the end value of your investment would have been \$63,294. But if you had missed the TSE's 10 best performing days over that period, the ending value would have been only \$39,856. In equity investing, none of us know when those 10 best days will come. But the act of wading in and out of the market increases the likelihood of missing them.

Now, more than ever, it is important for you to review your investment objectives, risk tolerance, and asset mix. I would be delighted to speak with you about these issues. Please do not hesitate to give me a call.



Melissa DeBrouwer
C.F.P.



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