

INSURED ANNUITIES

Are you concerned about your retirement income?

The insured annuity is an investment concept that may provide greater income through the tax-advantage treatment of your money, especially when compared to conventional guaranteed interest instruments. Here's how it works:

Comparison: Male 71, non-smoker and female 70, non-smoker, \$500,000 investment (non-registered)

GIC		INSURED ANNUITY	
\$500,000	Initial Capital	\$500,000	
5%	Annual Investment Rate	N/A	
\$25,000	Gross Annual Income	\$43,251	
\$25,000	Taxable Portion	\$16,106	
\$9,750	Tax Payable (40%)	\$ 6,281	
\$15,250	After-Tax Income	\$39,969	
N/A	Annual Insurance Premium	\$10,245	
\$15,250	Net Annual Income	\$26,724	
N/A	Equivalent Pre-tax Yield	\$11,474	
N/A	Difference in Annual Income Increase over GIC Yield	75.24%	

This chart has been prepared to help you understand how insured annuities work. The values shown here are illustrative only and are not a guarantee of the future earnings, rates or returns. The values shown are dated September 2002. E & O.E.

Potential benefits for you: increased income, higher net returns on your money and estate preservation. For more information please call:

DIANA BRISTOW, VICE PRESIDENT & SENIOR INVESTMENT ADVISOR

1-800-663-3571 (905) 854-4540

diana.bristow@nbpcd.com



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Road restructuring in town's west end gets initial approval

By RICHARD VIVIAN

The Champion

Conceptual plans for Milton's phase two urban expansion received the initial nod Monday.

Milton's administration and planning committee endorsed the conceptual design, which includes the restructuring of several major roads in west Milton.

The preferred option for road realignments includes widening Tremaine Road and giving it an eastern slope, leaving the existing road just south of Steeles Avenue and connecting with Dublin Line south of Regional Road 5.

Conceptual plans would further see Steeles Avenue widened at the west end and realigned slightly south of the existing roadway between Bronte Street and Tremaine Road. The most western portion of Main Street would also be moved south of the existing alignment, between Bronte Street and Tremaine Road, under the plan.

As traffic demands increase, a Hwy. 401 interchange at Tremaine Road is further recommended. No timeline for construction exists at this time. Construction timing will be based on the rate of development within the Sherwood Survey and be paid for through development charges.

Clearly defined neighbourhoods would also be developed under the plan. Each neighbourhood would be focused around centrally located neighbourhood centres such as parks.

Numerous resident concerns were raised about the road network during a public meeting last week. At that meeting, residents expressed worry over land-locking of their properties, access and the fate of existing roads that are to be realigned.

Though the conceptual design has been approved, road alignments will be further defined and possibly altered as the process continues, said Mel Iovio, Milton's director of planning.

Councillor Brian Penman questioned the Town's ability to ensure development density levels are in the low to medium range, as included in the conceptual design.

"Density is where the profitability is," he said. "Can we stick to our guns here? I know people feel threatened by the amount of development that's occurring."

Not all development will be low to medium density, explained Mr. Iovio. The density rating is an average (30 units per acre) and that density is required under the Halton Urban Structure Plan in order to receive servicing, he said.

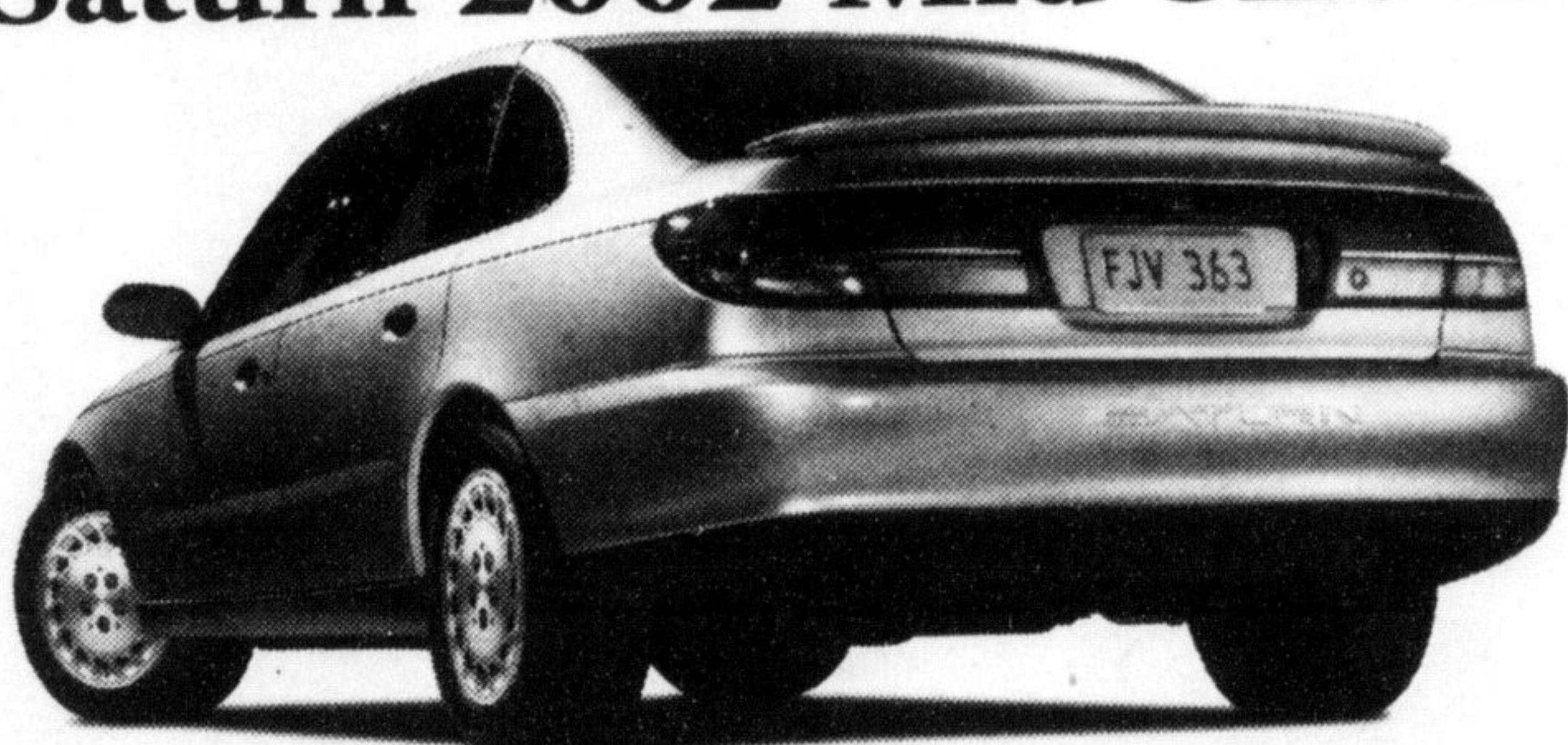
"That higher density is needed. Each phase is financed on its own and needs to be self-supporting," the director said.

Milton council has yet to take a formal position on the matter, but is expected to do so Monday. If approved, the conceptual design will be used by Town staff in preparing the Sherwood Survey Secondary Plan and related reports.

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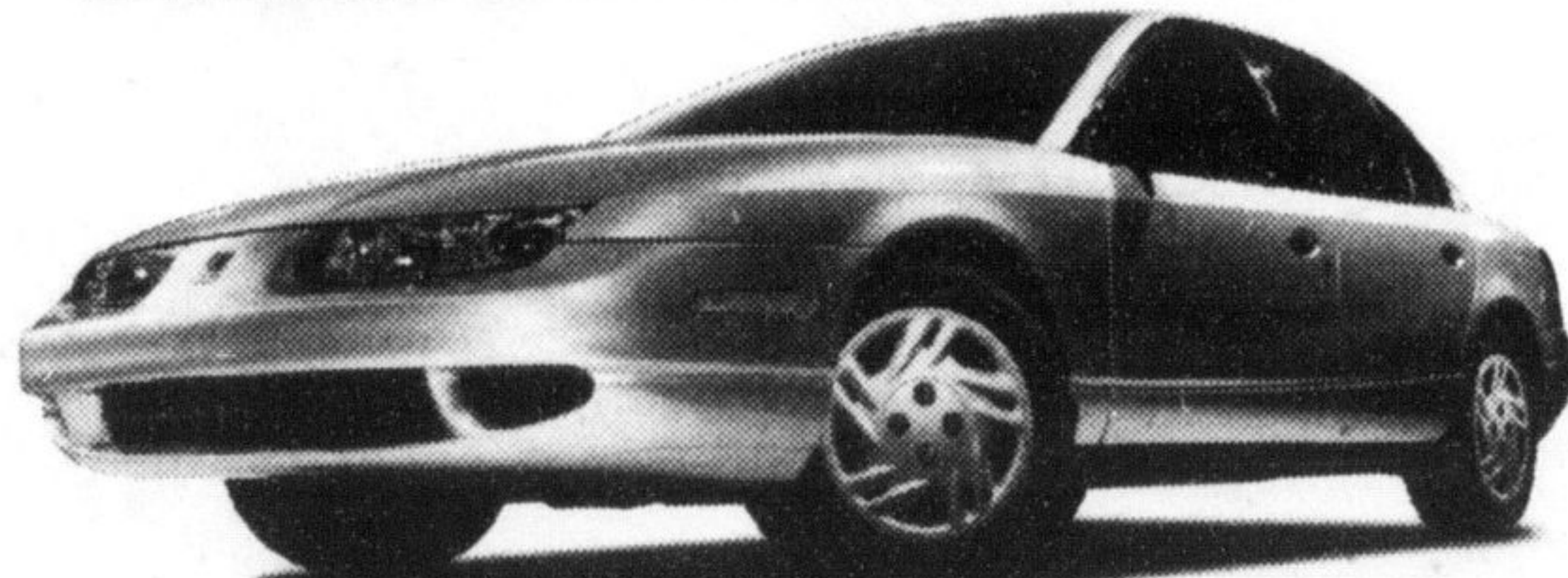
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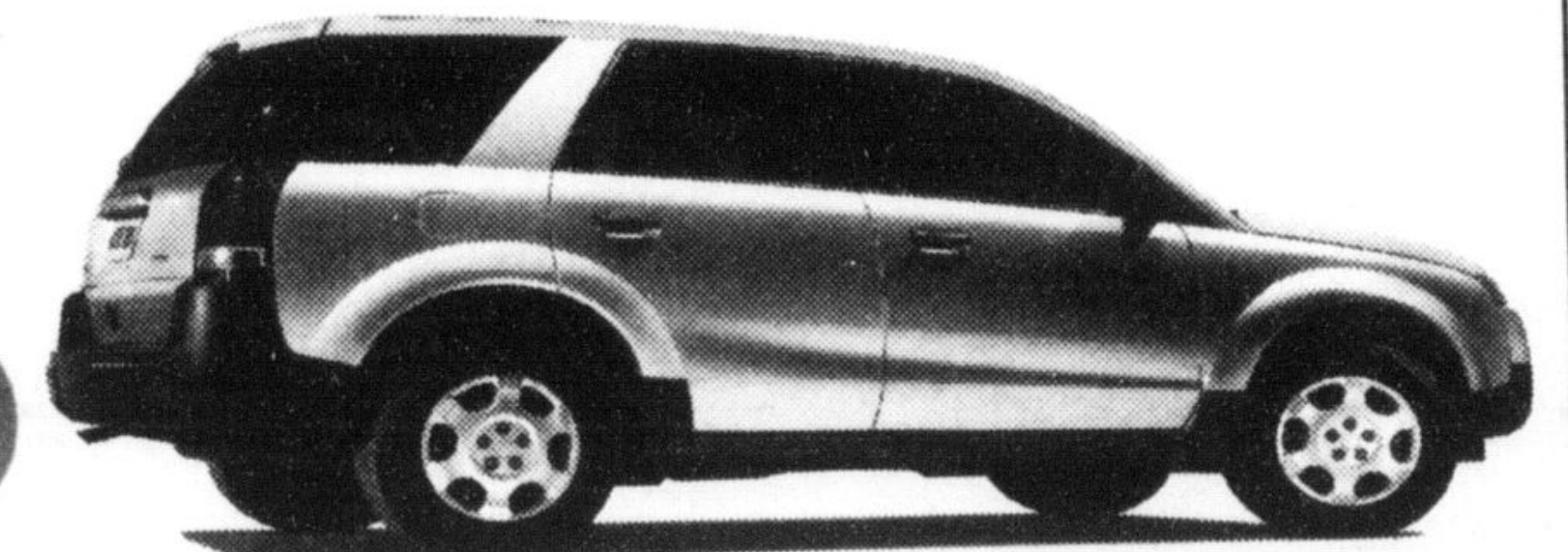
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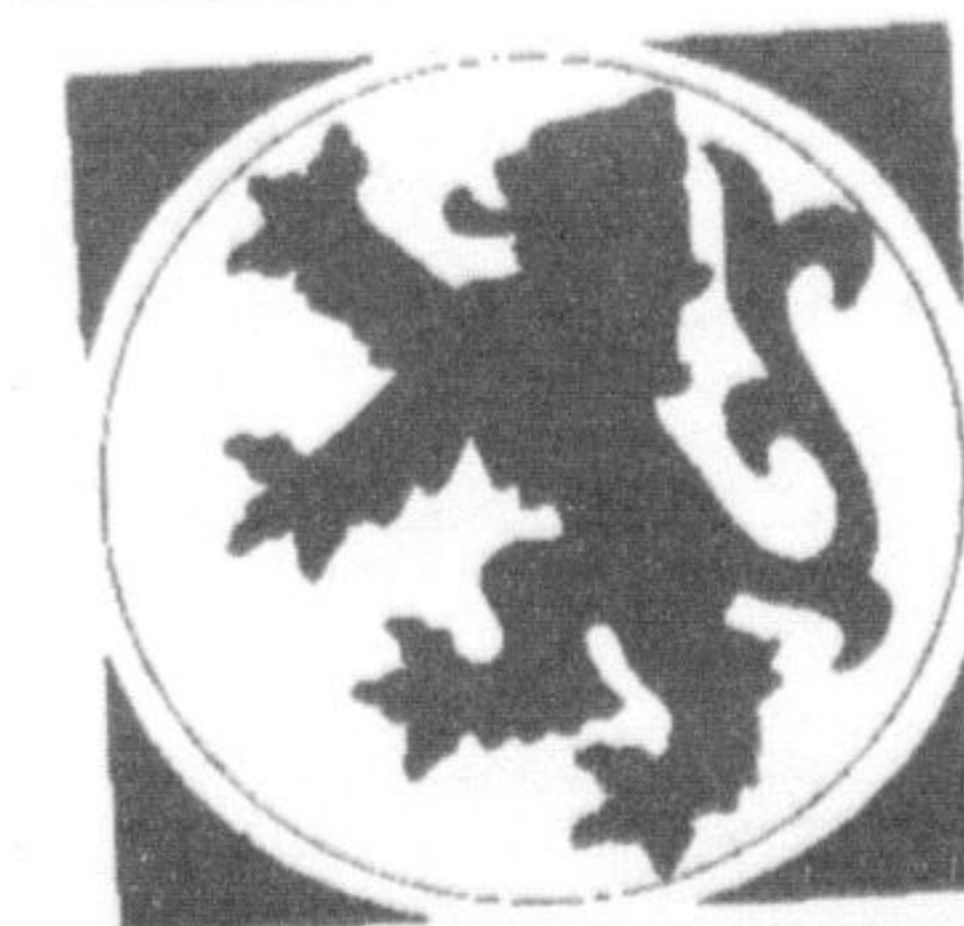
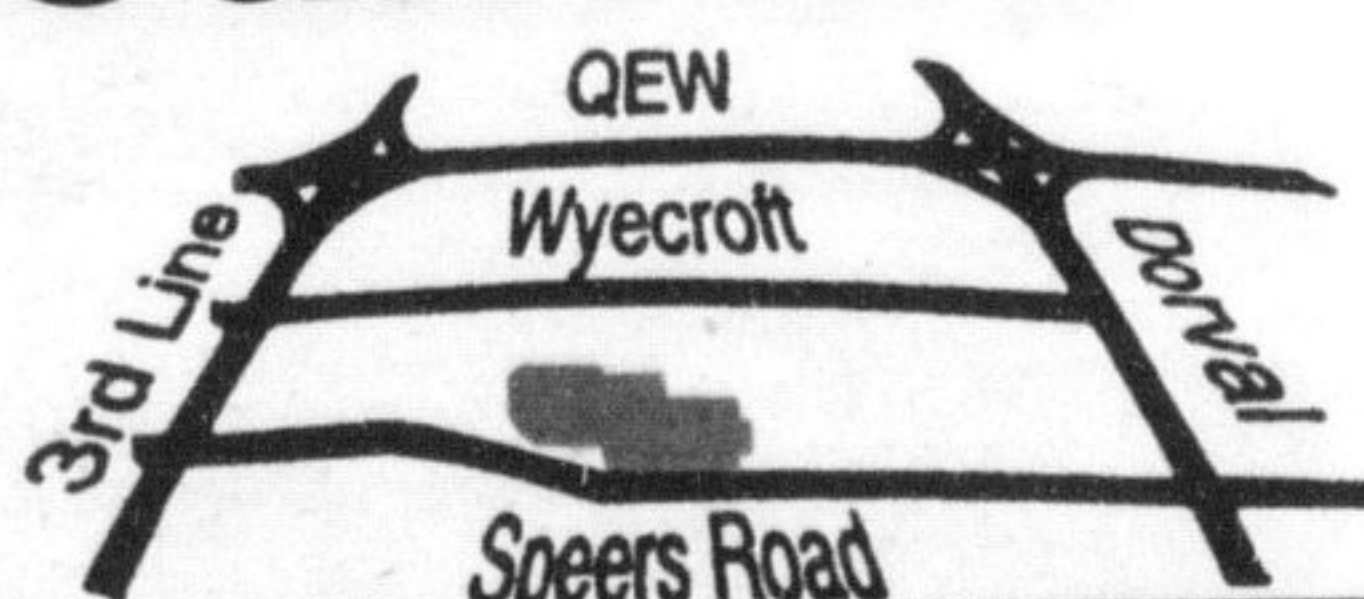
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