



Photo by GRAHAM PAIN

Beach babies

Six-year-old Olivia Baudais and her four-year-old brother Lucas have a blast splashing about at Kelso Lake. With the hot, sunny weather, Milton's Kelso Conservation Area was an especially busy spot on the weekend.

Looking to avoid another 'bomb'

• from BRIEF on page 1

fee be charged in order to encourage the industry to use locations in Ontario. However, when the municipality decides it should have a staff member on hand the costs should be picked up by the film company. The OFDC also recommends a security deposit and insurance coverage be in place prior to any filming.

Milton Councillor John Challinor said the guidelines

should be forwarded to film companies upon their first contact with Milton officials and the provisions included as part of the town's normal procedure. He directed town staff to study the guidelines to see if there are any areas which need further attention.

The OFDC also believes business associations should be notified of any filming and traffic stoppages be kept to a minimum with police supervision.



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WHAT IS YOUR MOST VALUABLE ASSET?

When I ask this question, most people respond with something like 'That's easy. It's my house.' However, for most people the ability to earn an income is their most valuable asset. Almost everyone has house insurance but not everyone has insurance to protect their own ability to earn an income.

For example, if you earn \$60,000 per year and are age 40, you will earn approximately \$2.86 million (assuming a 5% increase per year) by the time you reach age 65. When compared to the value of your house your ability to earn an income becomes the most valuable asset that you have!

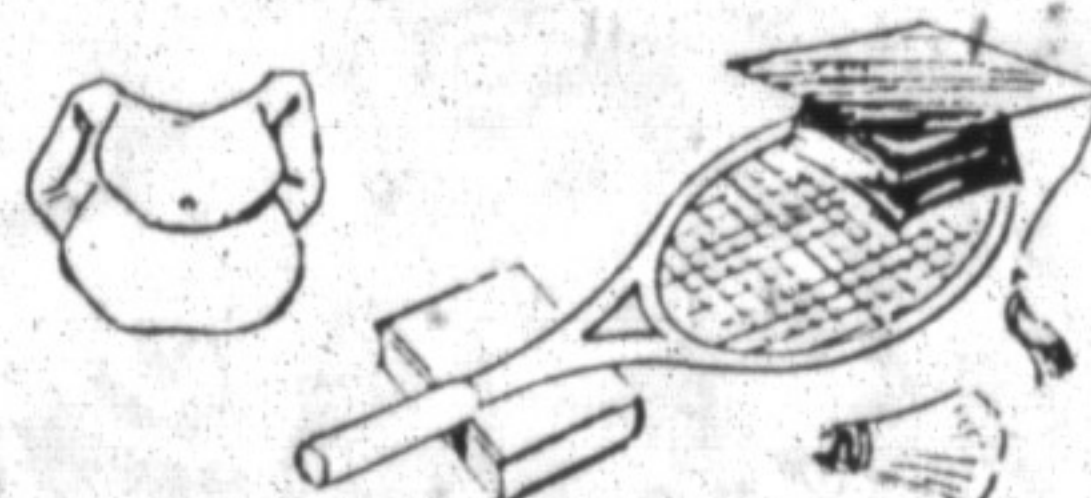
If you are self employed this type of protection is essential. Most self-employed individuals have no group insurance plans to rely on. And even if they do, the definition of disability may not provide enough protection.

One of my clients recently told me a story about one of his friends. The friend was a self-employed businessman who ran a successful advertising business. Unfortunately, he became ill. Being self-employed, he continued to work a few hours a day. He expected that he would be reimbursed for his loss of earnings while he was unable to work his full-time hours. He was shocked to find out that he had to be totally disabled and unable to work in any way before he received a benefit from his insurance company. In the course of one year he wiped out ten years of RRSP savings.

The problem could have been prevented by using a proper insurance plan, for his situation with the correct definition of disability. At THE Financial Planning Group we are specialists in making sure that you make sound decisions about your money.

By William Shutt, Branch Manager of THE Financial Planning Group
For further information call him at (905) 639-8777

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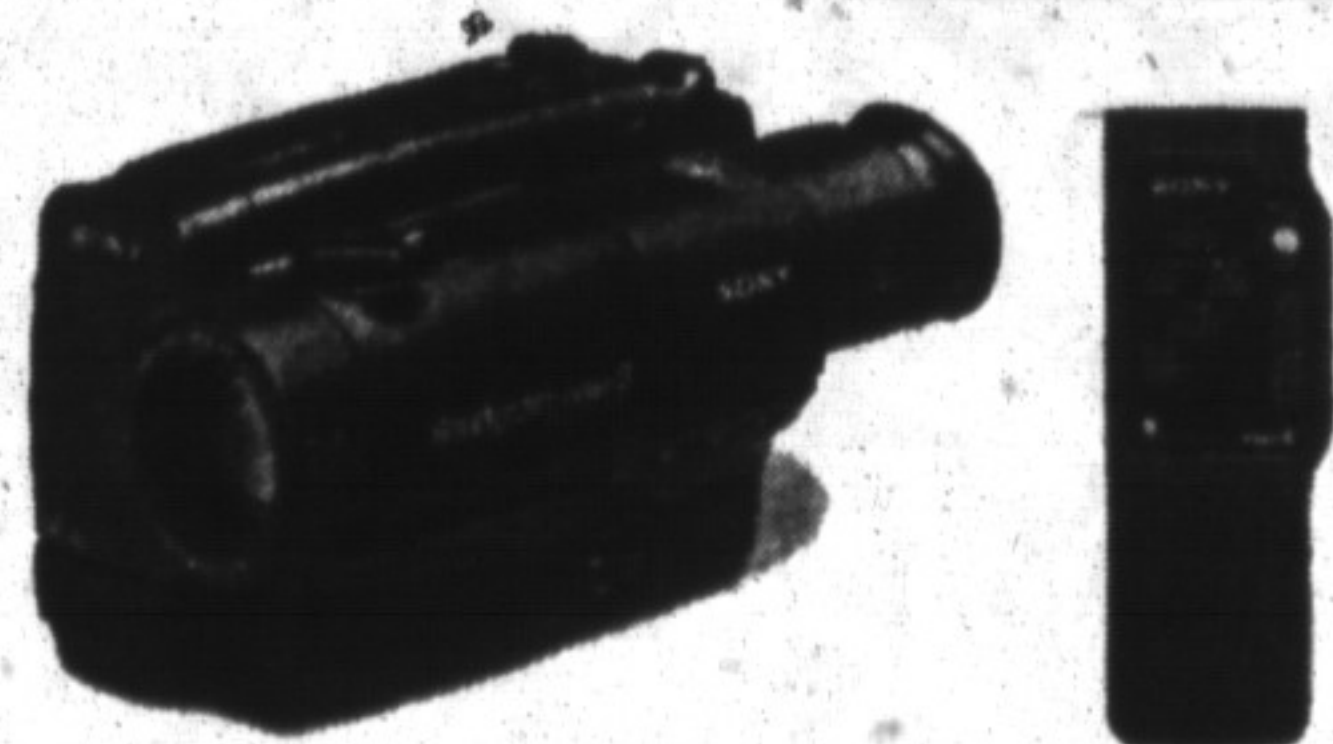
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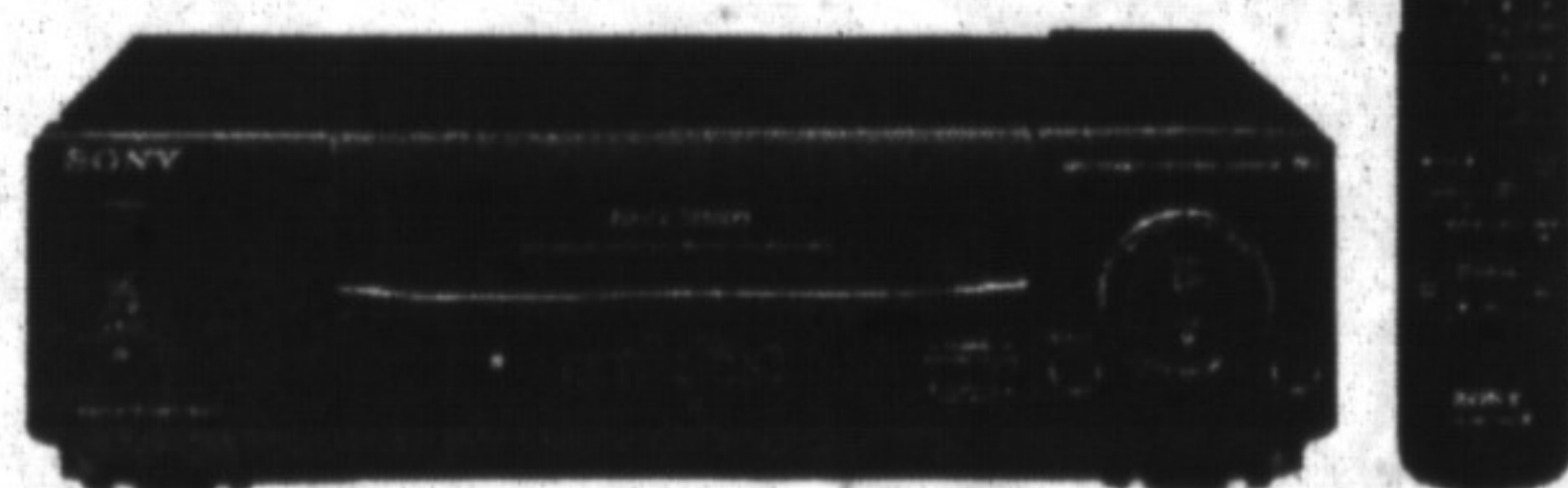
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