From: Her Desk Drawer

Leek, Potato and Ham Gratin

Gratins are often laden with heavy cream and butter. This lightened version is just as delicious and wonderfully comforting. To serve with roast meats or poultry, omit the ham.

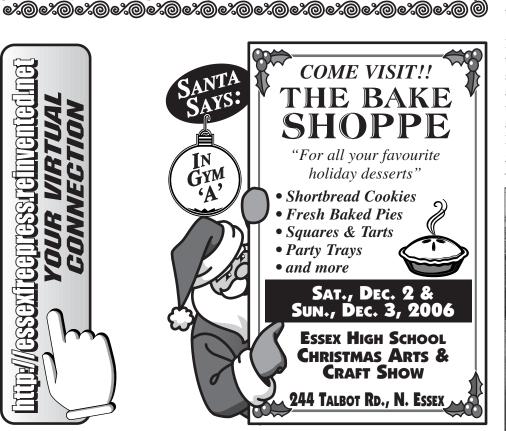


bunch Ontario Leeks (2 to 4) 1 tbsp each olive oil and butter cloves Ontario Garlic, minced 1/2 tsp dried thyme leaves 1/4 tsp each salt and pepper 1 tbsp Dijon mustard 1/2 cup chicken or vegetable stock 1 *cup* diced ham (about 4 oz) 2 lbOntario Potatoes (5 to 6 medium) 1/4 cup freshly grated Parmesan or Asiago cheese

Cut leeks in half lengthwise and wash well. Slice white and light green parts. In nonstick skillet, heat oil and butter over medium heat. Stir in leeks and garlic; cook until slightly softened, 3 to 5 minutes, stirring often. Remove from heat. Season with thyme, salt and pepper. Stir in mustard, stock and ham; set aside. Peel and thinly slice potatoes about 1/4-inch thick. Place

one-third in buttered 8- to 10-cup gratin or shallow baking dish. Spoon half of the leek mixture over top. Repeat layers once. Top with remaining potatoes. Cover with buttered parchment paper, pressing buttered side down. Bake in 400°F oven for 45 to 50 minutes or until potatoes are tender when pierced with a knife. Remove parchment paper. Sprinkle with cheese; bake for 15 minutes to melt cheese and lightly brown potatoes. Let stand for 10 minutes before serving.

Tip: A mandolin or food processor makes even, thin potato slices. To make slicing easier, cut potatoes in half crosswise and place flat edge down on mandolin.







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Tamara Cooper Clarica Advisor Cottam & Essex

Meeting a growing need in Canada with long-term care insurance

Tammy and I have seen a lot of things in our line of work - some gratifying, others heartbreaking. We've helped many people set and meet their financial goals and we've witnessed others draining their hard-earned savings because they didn't plan long-term care.

Long term-care insurance (LTCI) isn't the flavour-ofthe-week. LTCI is the answer to a growing need in this country.

Canada is facing the largest, most senior population we have ever had to support. We're living longer and medical advances help us survive more illnesses and injuries than in the past. But it also means we have a greater need for long-term care. What is long-term care insurance?

While life insurance offers financial protection when someone dies, LTCI is designed to protect you while you're alive. Without it, if you need long-term care, your assets could be depleted.

OHIP and employee benefits may not cover the full costs of a long-term illness. That means your choice of care could be limited. LTCI can supplement OHIP. It can provide the funds to pay for the care you may need, give you options and keep a long-term illness from becoming a financial burden on your family. how LTCI can help people who have suffered strokes, cancer, Alzheimer Disease, serious fractures, complications from surgery and other serious accidents and illnesses.

Sun Life Financial is the LTCI leader, providing nearly 80% of all long-term care in Canada.

It's all about giving you choices and options when you and your family need them most.

Jim Augerman and Tammy Cooper are your local, "home-town" Clarica advisors. If you'd like to submit a question for next month's column, or have questions they can help you with, please feel free to contact them.

We've seen first-hand



OPERATION CLEANUP – "We kind of adopted the pond," said Mark Buis, leader of the 1st Cottam Beavers troupe, whose members helped clean-up Cottam's Rotary Park, removing garbage and twigs from the site, Saturday, Nov. 25.



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