

STILL HAVE SOME SHOPPING TO DO? DO IT LOCALLY

Are you ready for the holidays? It's a common question posed at this time of the year. Hopefully you have already shopped locally or plan to if you've still got some people remaining on your list.

We, as a local community voice, are encouraging residents who are spending money this holiday season to make sure their dollars stay close to home.

If you celebrate Christmas, there are still six shopping days left until the big day.

Then there will be all kinds of Boxing Day deals to be had on Dec. 26.

Local retailers, car dealers, specialty shops, services and restaurants, to name but a few, are counting on consumers to open their wallets right here.

By spending your hard-earned dollars here you are helping to keep the municipality running smoothly.

Local retailers are placing their hopes on a good holiday season to carry them through to the new year.

We can't let them down. You can take in old-fashioned Christmas displays and appreciate store owners who are proud of the goods they sell and who spend the necessary time intelligently answering customers' questions.

There are so many unique gift ideas hidden in local stores and galleries.

By spending your hard-earned dollars here you are helping to keep the municipality running smoothly.

When you shop local twice the cash stays in the community.

The spin-off effects are tremendous.

After you are done your shopping, stop at a local restaurant to relax and have a bite to eat.

And don't forget the local charities that need assistance.

Set aside some extra dollars and give generously to all the groups and organizations that work so hard to ensure everyone has a happy holiday.

We would like to thank those who donated to our holiday drive for Halton Women's Place.

Happy holidays!

YOU OPINIONS

SIGN UP FOR OUR WEEKLY NEWSLETTER AT INSIDEHALTON.COM

SNAPSHOT



Louise Azarcon photo

A cold moon hangs over Bronte Meadows. Got a great local photo you'd like to share? Send it to sleblanc@metroland.com.

10 TIPS FOR A BETTER RETIREMENT

MORE TIME TO DO WHAT YOU WANT, WRITES PETER WATSON



PETER WATSON
Column

Today I'm going to share a list of 10 things you can do to prepare for a fulfilling retirement.

1. Housing. The aging process can result in less mobility. Consider a house with no stairs and an easy way to access the garage.

2. Car. Some cars are either too high off the ground or too low. Your knees and back might be more comfortable with an automobile that has easy access to seating.

3. Home repairs. If there's anything we learn from home ownership it's that repairs for minor renovations can cost way more than anticipated. Try

and get all those types of things done while you are working and still have a paycheque.

4. Public pensions. Decide when to start Canada Pension Plan and old age security benefits. That will depend on your need for cash flow, tax implications and life expectancy.

5. Health. Health is extremely important. Without good health, retirement can be drastically different. Pay attention to key factors, such as drinking in moderation, not smoking, eating a healthy diet and daily exercise.

6. Medical team. Have a good doctor and dentist, plus any other specialists that are required. The next two decades will be different than the past two, so anticipate needs in advance.

7. Pay off debt. This will include your mortgage, line of credit, and credit cards. Your cash flow is better spent providing you with a happy retirement versus paying interest charges.

8. Companionship. Look forward to the social aspects of life that are often enhanced with a spouse, partner, or close friend.

9. Advisers. Have advisers who are both competent and trustworthy. This could include a lawyer, accountant and financial planner.

10. Travel agent. Younger seniors tend to travel. Cruises are popular because they combine visiting places of interest, compatibility with other travellers, and ease.

These 10 suggestions, together with a positive attitude, are a wonderful formula for a happy retirement. Finally, a time in your life where you have more time to do the things that please you most.

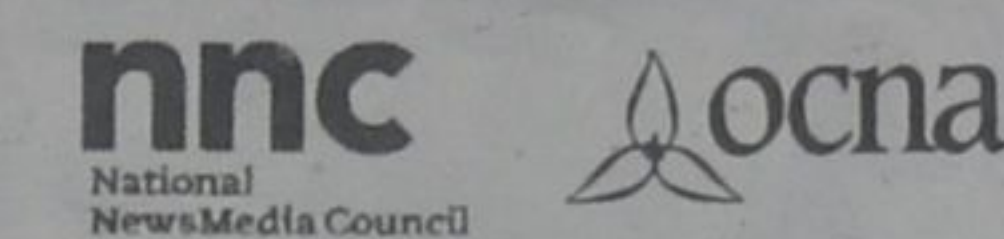
Enjoy.

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