



Working in the office of McCarthy and Associates, Pat McCarthy starts setting up for business on the computer in his office. Mr. McCarthy says he can save businesses thousands of dollars on their phone bill by simply cutting a couple of unused phone lines. (Herald photo)

## McCarthy will help keep those phone bills down

A telecommunications business that has set out its goals to help Halton Hills businesses will be opening on Tuesday.

It is a consulting business formed by Pat McCarthy and will work out of a house at the corner of Main Street and Park Avenue in Georgetown.

The entire idea of the new business, called McCarthy and Associates, is to save other businesses money on their telecommunication system, Mr. McCarthy said.

He said the savings can be quite dramatic. A 39 cent per minute phone call can cost 19 cents per minute if you know what to look for, he said.

The approximate cost for a business phone line is \$690. If a large company has three or four phone lines it does not use, it is "throwing money away," Mr. McCarthy said.

The phone bill is "typically the second largest cost" for a

business, he said. Mr. McCarthy added, Canadian businesses generally pay more for telecommunication than their American counterparts.

Mr. McCarthy and his two associates will, for a price around \$500, come into a business and make a telephone study that can reduce a company's phone bill by 10 per cent to 50 per cent every year, he said.

"A business can often save thousands of dollars" by simply cancelling unnecessary telephone lines, Mr. McCarthy said.

"We determine our clients' real telephone needs, we will recommend which telephone services will provide the most cost effective and reliable long distance choice and above all, we are independent," he said.

McCarthy and Associates will never receive any income from equipment suppliers or telephone carriers for work performed on behalf of the firm's clients, he said.

# 830 pets each month visit the Animal Clinic

By DIAHANN NADEAU  
• Herald Special

For many pet owners in Georgetown, Dr. Ross Pezzack and his partner and wife, Dr. Nancy Hull, are familiar faces. How often have Barney or Fluffy eaten the wrong thing, developed mysterious symptoms, or needed shots? Rather frequently it seems - the Georgetown Animal Clinic, one of three vet clinics in town, sees an average of 830 pets a month. That's a lot of cats and dogs.

Dr. Pezzack began working at the clinic in 1982, Dr. Hull in '83. They were married in '84 and bought the practice a year later. They are joined by three other doctors, Dr. Norah Menzies, who started in '85, Dr. Liz Thurston, '86, and Dr. Hilary Mellor, who came on board in 1987. All five doctors are graduates of Guelph, which is not surprising - it's the only veterinary school in Ontario, and one of the very few in the country.

Originally from Toronto, Dr. Pezzack came to know Halton through his acquaintance with one of the vets who worked at the clinic. (The Animal Clinic has been operating at its present location on Mountainview Road since 1970, but it dates back some years before that.) He liked the look of Georgetown and decided to settle here, after practicing in Owen Sound and Windsor.

"It has a nice small-town atmosphere - the people you see in the store are the ones you see in your office. Georgetown combined the things I wanted: a somewhat rural setting, a nice atmosphere, and it was close enough to Toronto.

Like many business owners and residents, Dr. Pezzack has mixed feelings about Georgetown's growth. "I'd like to see some growth, but I want it to stay like Georgetown, not become another Brampton. I want to be able to

drive out of town in five minutes. Yet it would be nice to grow, hire more veterinarians."

The development south of Hungry Hollow on Mountainview has already become a source of new clients. The Animal Clinic is the closest to the development and a natural choice for pet owners. "Franchises are assuming there will be more growth. If there is more growth, we'd increase the space here. We could use it now."

The clinic would convert some of the parking space beside the building into another two examining rooms, a radiology room, and a larger space for the animals. The building was designed specifically as a veterinarian's clinic in 1970.

Dr. Pezzack, who is the business manager for the practice, has plans to computerize the clinic in the coming year. New equipment is also in the works, as there are improvements and refinements going on in the field. However, the doctors intend to continue sending a lot of the lab work to Toronto. They used to do in house, but found it cheaper to send it to the city. They do some tests in the clinic, but most blood chemistries are done elsewhere.

"We are in a unique setting in Georgetown - being between Toronto and Guelph - we can choose the best and most economical path," says Dr. Pezzack.

The business has been growing steadily, averaging a 6 to 10 per cent growth rate in the past few years. There's a seasonal rhythm to a veterinary practice: winter is quieter.

"Pets are not outside as much in the winter, so there are fewer cuts, accidents, pests, ticks and fleas. Bacteria and viruses are dead, not as easy to pick up. Warm weather changes everything, and often people adopt the new family pet then, especially dogs - training outside is

simpler in spring.

The newest development in veterinary medicine is pet insurance. Two insurance plans are now available to pet owners, the Pet Plan Insurance, and Petsure.

Dr. Pezzack feels this is a worthwhile investment: "The companies started up in the last six months, and I think it's a good idea. Not a lot of people are doing it yet, and it's not inexpensive, but it does eliminate major worry when things do happen. It makes for better working conditions for vets; if your dog is hit by a car then we're not worrying about costs - you're looking at shock, x-rays, specialists perhaps, such as an orthopedic surgeon."

Accidents are expensive, and for \$8.00 to \$15.00 a month you can insure your pets against a lot of unexpected problems, including a reward if your animal is stolen, and kennel costs if you get sick.

It's too soon to say which of the plans is better - the Society of Veterinarians is currently doing a comparison study. At this point no one knows how quickly the companies respond to claims. Breeders, however, are most likely to prefer Pet Plan, as they offer additional coverage.

How will the GST affect the average pet owner? Adversely, it seems. "That 7 per cent increase is going on everything. The veterinary association is trying to get it eliminated - but it's been no use. They want us to pay on animal drugs, but not for human prescriptions."

Dr. Pezzack points out the benefits to human health of owning pets - which he views as another reason not to throw the GST on veterinary medicine. "Pets are good for your health, they're a member of the family."

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