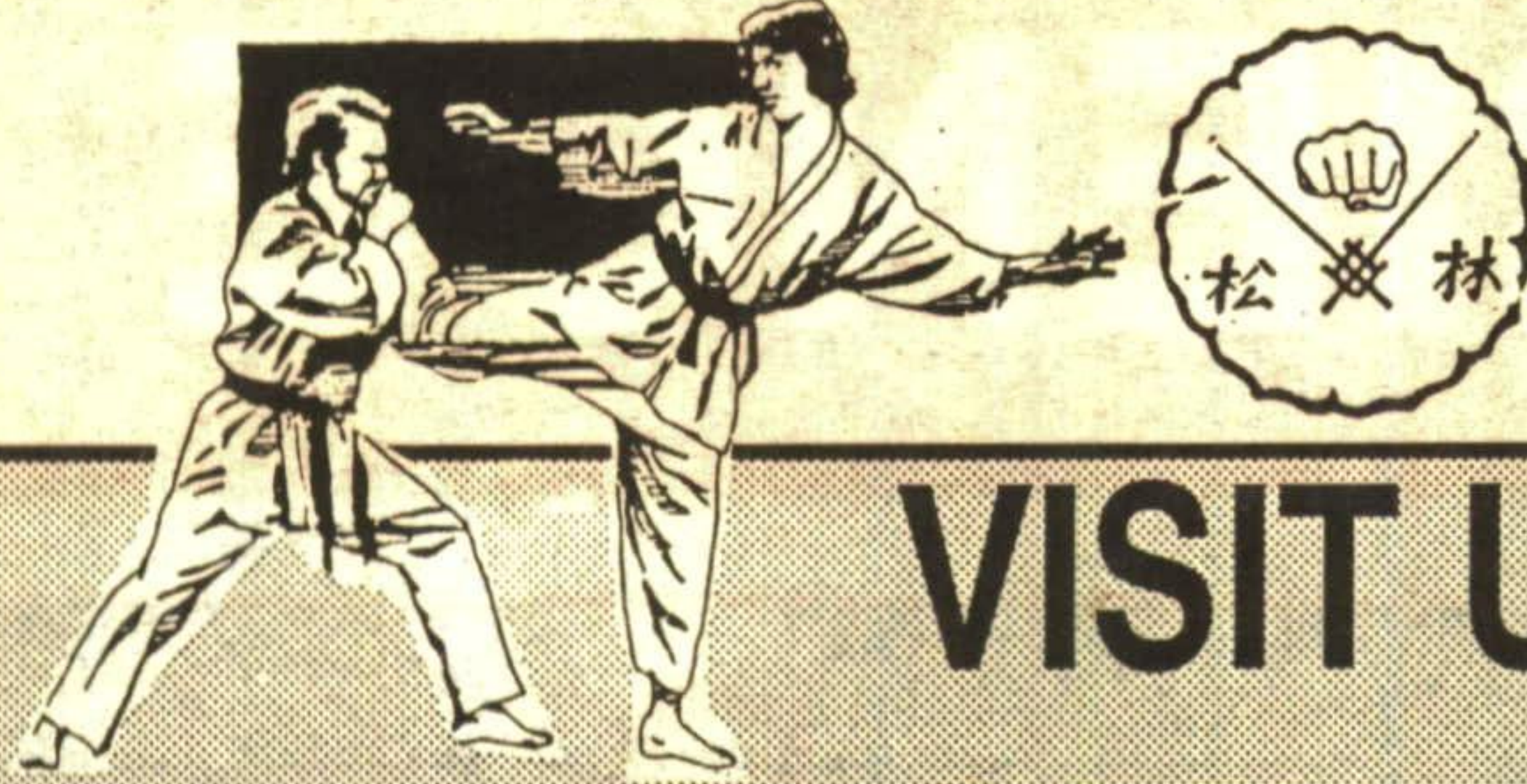




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DONNA RAE

Q: Who pays the Land Transfer Taxes and how much are they?

A: Land transfer taxes are paid by the Purchaser of the home and they are estimated according to the price of the home on a percentage level. e.g. On a \$180,000.00 home the land transfer tax would be 1% minus \$275.00 (\$1,525.00), but on a \$300,000.00 home the land transfer tax would be 1.5% minus \$1,525.00 (\$2,975.00).

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Q: Are there some simple ways to winterize my home?

A: The two common areas to check are windows and doors. Replace worn window strapping on doors and recaulk window frames. Another area is wall receptacles on exterior walls. Install foam gasket behind the plate cover. This should help to reduce drafts. Materials for these improvements can be purchased at any home improvement center.

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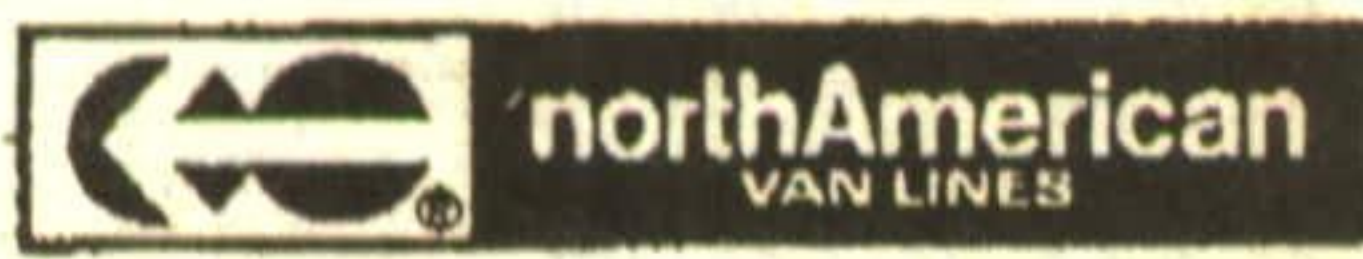
BONNIE BRUNTON

118 Guelph St., Georgetown

Q: Who should I go to for my haircut? How often should I have my hair cut?

A: The best person is someone who will listen to what you want. They should also be someone you can trust and knows what they are doing. The average person's hair grows about 1/2 inch a month. To maintain the style split ends should be removed every 5 to 6 weeks. Remember that styles vary the frequency of many haircuts.

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ROBERT G. BRETON

Q: How do I choose a mover?

A: Choosing a mover can be a difficult task when looking through the yellow pages. Performing a price survey and choosing the lowest rates is not always a good idea as it does not take into account service and reputation. You should first ask family or friends whether they can recommend a mover. A good source of information is your realtor. Second, inquire at the Better Business Bureau. They can advise how long a specific mover has been a member and whether any complaints remain outstanding. Third, moving companies who belong to local organizations such as the Chamber of Commerce suggest a permanency in the area.

**DANIEL VARANELLI
CERTIFIED GENERAL
ACCOUNTANT**

76 Young Street, Acton
853-4311



DANIEL VARANELLI

Q: Last week I mentioned that Revenue Canada has redefined the meaning of "spouse" for income tax purposes. What are some of the advantages and disadvantages of this change?

A: **ADVANTAGES:** (1) a taxpayer with a non income earning common law spouse can now claim the married credits (2) the taxpayer can claim medical expenses for the common law spouse and their dependents (3) common law spouses can now contribute to a spousal RRSP (3) common law spouses may now transfer between themselves unused tuition, education, age, pension and disability credit. **DISADVANTAGES:** (1) a taxpayer who was previously entitled to claim the "equivalent to married" credit will lose their tax credit (2) social payments and benefits that are linked to family income will generally be reduced (3) common law couples are subject to the rules governing tax avoidance through income splitting

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ARLENE BERGSMA

Q: What is the difference between latex and oil-based paint, and what area would you apply them?

A: A latex paint is water soluble meaning that it is thinned and cleaned up with water. Alkyd paint is oil based and is cleaned up with varsol or mineral spirits. Latex paint is the most commonly used paint because it dries in about an hour and can be recoated in 2 to 3 hours. The sheen choices vary from flat to gloss with many in between. The amount of sheen required depends upon the area and the amount of washability. Alkyd paint is recommended to cover areas that require high washability, and resistance to moisture and chipping. An alkyd film of paint, is much harder and less porous than a latex film. A lot of people are under the misconception that oil-based paint only comes in a glossy finish, when really all the same sheen options are available as in the latex paint. In my opinion the alkyd paint is better but you have to accept the disadvantage that it takes 12 hours to dry and 24 hours before you can recoat it.

ASK THE PROFESSIONALS - A NEW WEEKLY FEATURE presented by ATTENTION READERS:

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