



Dear Tracey

TRACEY MCGRATH is a Senior Financial Consultant for Investors Group and Halton area resident for over 30 years.

Each week she will answer your questions about Tax, Estate, and Financial Planning.

TRACEY MCGRATH
Certified Financial Planner

PREPARE to PROSPER

Dear Tracey:

Recently I was turned down for a loan because of a "poor credit rating" - this was a shock to me! How is a person's credit rating determined?

Signed, Disappointed Applicant

Dear Disappointed:

Every time you apply for credit or a utility account, one or both of Canada's two credit bureaus, Equifax and Trans Union, are contacted. Equifax and Trans Union simply compile the data they get from companies - they don't verify it. Mix-ups can occur, especially among people with identical names, and when couples split up.

To check your credit rating, both bureaus will mail reports for free and they offer immediate online access for \$15.

Your report will show every time you applied for credit. If you find records of applications that you didn't make yourself, it may indicate that you've been a target of identity theft - North America's fastest growing crime. Also, the report might show credit cards that you obtained long ago, but have forgotten about.

Your credit rating is very important, take the time to make sure those ratings are accurate. Check your file annually and after a major event, such as divorce, the death of a spouse, or theft of personal papers.

Equifax Canada - www.equifax.ca or 1-800-465-7166
Trans Union of Canada - www.tuc.ca or 1-866-525-0262

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Regional Councillor looks East

By DONNA DANIELLI

With the G.T.A. coming under increasing pressure from development and urban sprawl, municipal leaders are casting their eyes elsewhere in search of workable solutions. Regional Councillor for Milton Barry Lee recently travelled to China for an Agri-business and Agricultural Study Tour, seeking Asian answers to Canadian obstacles.

"I was extremely interested in how they handle the intensity, urban sprawl and preservation of agricultural land," explains Councillor Lee of the country which houses 21% of the world's population on less than 9% of the world's total cultivated land. "It was an opportunity to witness how they are dealing with the pressures."

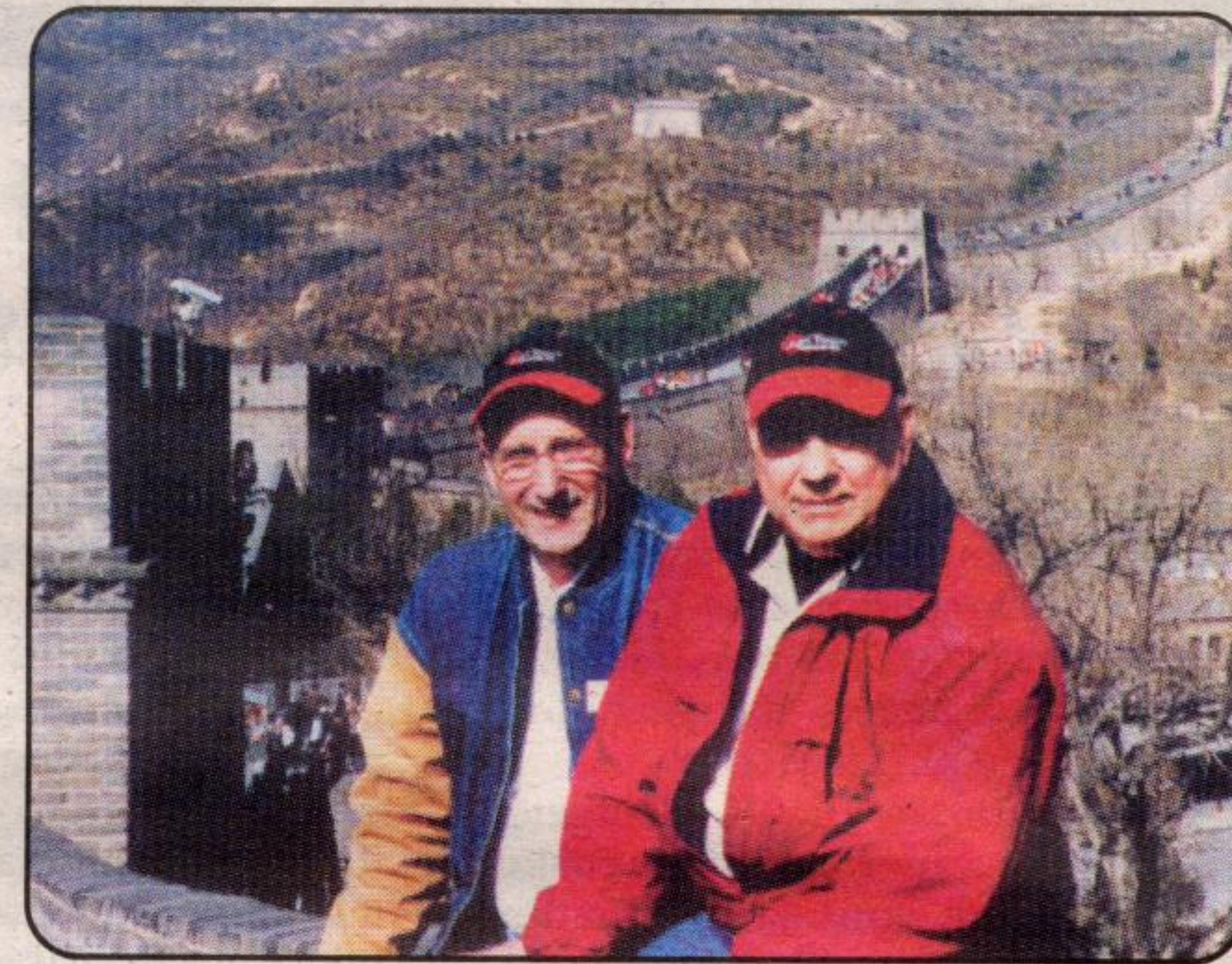
Studies show that in China, urban sprawl has resulted in a contraction of fertile land at a rate of 1% per year, while at the same time their food imports have escalated due to the demands of an increasingly affluent population. Since 1978, the government has been emphasizing a shift from a commune system of agriculture to a market oriented development. "They're shifting from cereal grains to vegetables and livestock," explains Lee, who points out this allows them more access to the world marketplace as well as answering a demand from their own population for new foods. "The idea is to transfer agriculture from a commune system to a partnership cooperative system. It's moving away from the peasant production system, which is very inefficient and can't provide for the needs of the future."

Of particular interest to Councillor Lee was the amount of green space evident within the urban boundaries. Manicured hedges and tree-lined streets exist side by side with metropolitan structures throughout even the most populous cities. "High density living can be done beautifully," he says. "They have parks under the freeways where they're sheltered from the hot sun. And those parks are used quite a bit."

The two-week tour took Councillor Lee and 19 others through Beijing, Xi'An, Shanghai and Hangzhou. The group met for discussions with federal and provincial Ministries of Agriculture, as well as touring such agricultural industries as a pig farm, vegetable production base, poultry farm, beef cattle farm, feed company, Agri High Tech Demo Garden, dairy farm, fruit farm and Agricultural Development Zone.

"The most fascinating aspect is how much has happened for them in such a short time," says Lee. "It's a blend of capitalism and communism that's never been developed before. What's being done in China is an illustration of what works, rather than what doesn't work."

Still, after his eighteen year career so far as a municipal politician, there is one aspect of the Chinese system in particular that he is willing to admit to being envious of. "They have an advantage," he quips. "They don't have to spend three years studying something and they don't have to spend millions of dollars acquiring land because the state already owns it."



SUBMITTED PHOTO
Regional Councillor Barry Lee and Milton farmer Reid Frank rest on the Great Wall of China during a recent agri-tour.

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