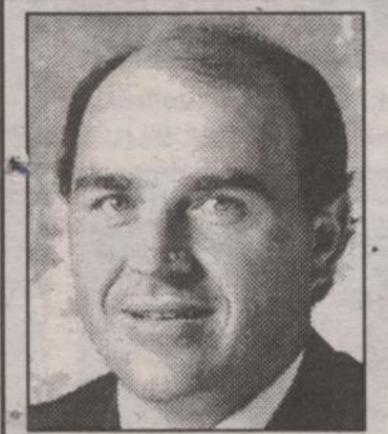


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# CONCEPTS

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### DO YOU NEED TO MAKE A DECISION?

If you will turn 69 years of age in 2000 and you own an RRSP, you have some financial decisions to make before December 31st.

In the 1997 Federal Budget, the age that you must convert your RRSP to a RRIF was reduced from 71 to age 69.

The options:

- Deregister the full RRSP completely taxable in that tax year.
- · Convert to an Annuity guaranteed fixed return tax is deferred; inflexible to investment change.
- · Covert to RRIF tax deferred; flexible for future change.; many investment options

In options 2 and 3 the RRSP only has to be converted, no income actually has to be drawn until 2001.

Choosing what to convert your RRSP to is a very significant financial decision. In some cases, once you have made your decision, it is made for life. Your tax rate, other sources of income, income needs and your estate wishes are all important variables that must be reviewed in order to make an informed decision.

The point of this article is - if you or someone you know is going to be affected by this change, now is the time to start investigating the option(s) that best suit the situation.

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## Barragers Cleaners opens in new location

arragers Cleaners has recently moved to a new and more modern location at 332 Guelph St.

"We felt the need for customer convenience to give them a better location and updated equipment," said Barragers owner Mani Mitera. The grand opening was held Saturday.

Barragers' other two locations have been closed and Mitera said the new store is bigger than both of those combined.

It features a bigger laundromat, 2000 sq. ft. compared to 800 sq. ft., and more than double the capacity of washers and dryers including large and super large machines.

There is also easier access, more convenient parking, a 24hour drop off box for clothing, a drive-up service so customers don't even have to leave their car and an improved tailor shop.

Mitera said the dry cleaning area has an automated clothes carrier and over the past couple



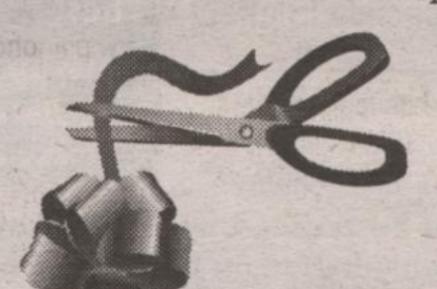
Barragers Cleaners owner Mani Mitera, his wife Vijay, Mayor Marilyn Serjeantson and Mayor-elect Kathy Gastle cut the cake to officially mark the grand opening of the building located at 332 Guelph St.

Photo by Christine Smyth

of years Barragers has become more involved in wet cleaning which allows them to remove more stains.

Barragers Cleaners is open

from 7 a.m. to 9 p.m. Monday to Friday, 9 a.m. to 6 p.m. Saturday and 11 a.m. to 5 p.m. Sunday. The laundromat is open from 6 a.m. to 10 p.m. daily.



### CHRISTMAS OPEN HOUSE

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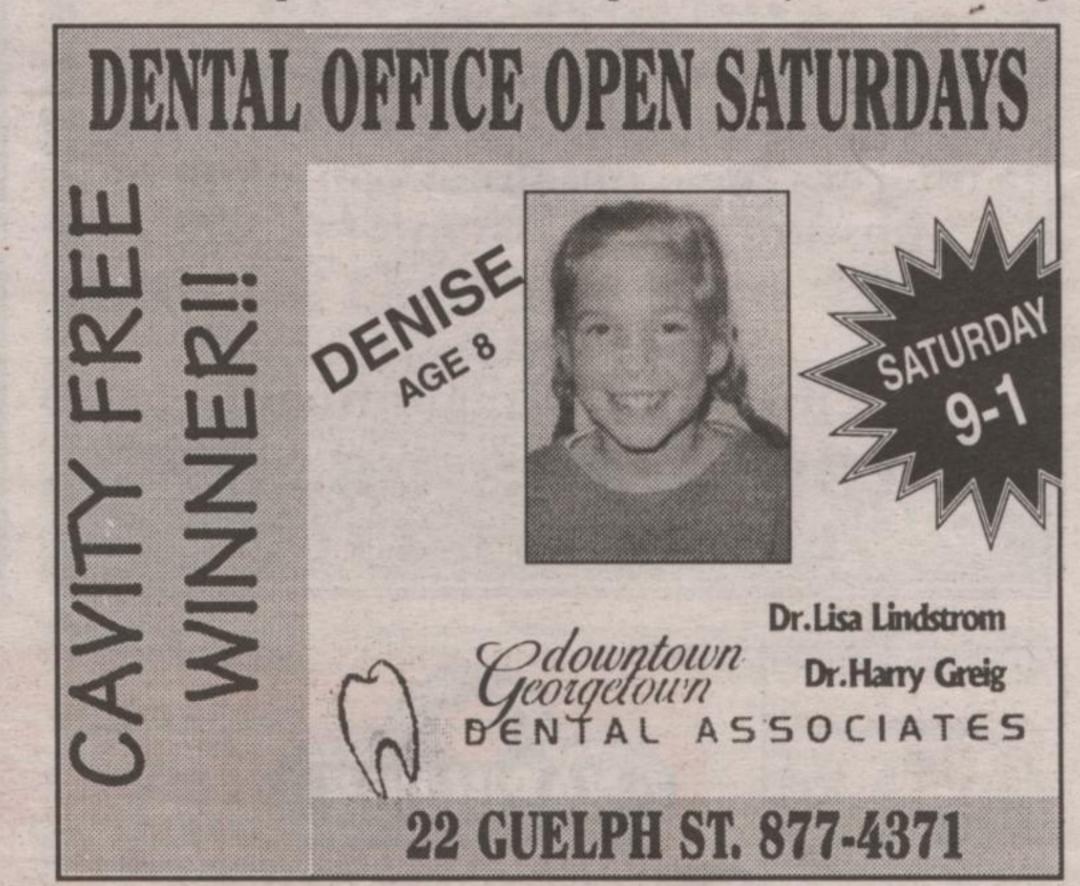
Sun. December 3rd, Noon until 6 p.m.

The Scrapbook Studio

7 Stockman Cres., Georgetown 905-702-8140 www.scrapbookstudio-online.com

Sherri Bennett

The Scrapbook Studio





Regional Municipality of Halton Act (s.7.1(4))

I hereby certify that during the municipal election held on Monday, November 13, 2000, for the office listed below, the certified candidates received the votes that follow their respective names;

NAME OF CANDIDATE	OFFICE	VOTES
Lisa COOPER	REGIONAL CHAIR	11,170
Anne MARSDEN	REGIONAL CHAIR	14,375
Anne MARSDEN	REGIONAL CHAIR	14,377
Joyce SAVOLINE	REGIONAL CHAIR	40,130

Dated this 15th day of November, 2000

Pat Crimmins Acting Regional Clerk

