



Membership Renewals

April 1 - June 30 2006

ActivEars Hearing Centre
 Allison's Farm Market
 Appleby Systems
 Arnies Collision Centre
 Artcast Inc.
 Assured Mortgage Services
 Bank of Nova Scotia
 BASF Canada
 Baskets and Botanicals
 Bergsma's Paint & Wallpaper Ltd.
 Boothroyd Bookkeeping Services
 Breakaway Courier
 Bronze Salon and Spa, The
 Business Development Bank of Canada
 C & S Printing (Georgetown) Ltd
 Canadian Building Materials/JC Duff
 Canadian Tire Associate Store
 Carney Electric Ltd.
 Carpet Barn - Carpet One
 Chalmers Esso Fuels
 Communications & Power Industries Canada Inc.
 Concept Ford Inc.
 Culligan
 Curves
 CVC Courier Ltd.
 Dave Krause - Re/Max
 Delrex Aluminum Ltd.
 Dial-A-Bottle
 Dianne Penrice Broker,
 Johnson Associates Halton Ltd. Brokerage

Dreamscape Landscaping & Lawn Sprinklers
 Dunlop Insurance Ltd.
 E.T.S. Truck Sales Inc.
 Eagle Ridge Golf Club/Property of ClubLink
 Emerald Isle Bedroom Gallery
 Express Personnel Services
 Field Performance Group Inc.
 Fishburn Building Sciences Group Inc.
 Four Sticks Fine Custom Framing
 GallerySoft Inc.
 Georgetown Chevrolet Inc.
 Georgetown Denture Clinic
 Germain, Ruth C.,
 Johnson Associates Halton Ltd. Brokerage
 Global Promotional Apparel
 Goebelle MacAdam Alexander LLP
 Haltel Communications Inc.
 Halton Automotive & Industrial Supply Ltd.
 Halton Camera Exchange
 Halton Engine & Industrial Hose Ltd.
 Halton Hills Hydro Inc.
 Halton Hills Public Library
 Halton Hills Speech Centre
 Halton Power Line
 Halton Region Business Development Centre
 Halton Tire Centre
 Hassell Automotive Ltd.
 Identities
 Independent & Free Press
 Interfab Steel Ltd.
 J.S. Jones & Son Funeral Home Ltd.

Jeffery L. Eason B.A.,LL.B. Barr. & Sol.
 JL Design Inc.
 Johnson Associates Halton Ltd. Brokerage
 Kentners Social Catering
 Lamothe Approvals Inc.
 Leferink Transfer Ltd.
 Literacy North Halton
 Live to Go Networks Inc.
 Main Street Inn
 Mary Kay Cosmetics - Barbara J. Martin
 McIntyre Fuels Limited
 McIsaac Septic Pumping Ltd.
 McMaster's Meat & Deli
 McNally Ltd.
 Mold-Masters Ltd.
 Move Activity in Motion Clinic
 North Halton Holdings Inc.
 Ormac Inc.
 Pacific Carpet and Flooring
 Park Motor Sales Ltd.
 Partners in Planning Georgetown
 Paul C. Armstrong Insurance Brokers Ltd.
 Pignatell Financial
 Pine Cone Music
 Prosperity One Community Banking & Financial Services
 Re/Max Blue Springs Realty (Halton) Corp
 Re/Max Real Estate Centre Inc.
 Rice & McHarg Ltd.
 Riteway Auto Body
 Sears Authorized Dealer, Georgetown

Sheridan Nurseries
 Shoeless Joe's Restaurant
 Silver Creek Service Centre
 Star Limousine Service
 Starret & Starret
 State Farm Insurance, Lora Greene
 State Farm Insurance, Phil Karda
 Stephen P. Saxe Ltd.
 Sterling Combustion Inc.
 Summit Office Supplies Inc.
 TD Canada Trust
 Teamwork Business Solutions Inc.
 Terra Cotta Cookie Co. Ltd.
 The Centre for Skills Development & Training
 The Georgetown Hearing Clinic
 The Terra Cotta Inn
 The Village Bookkeeper
 Truck Watch Services Inc.
 Unilock Ltd.
 Union Gas Ltd.
 Vision 2000 Travel Group
 Wal-Mart Canada
 Wastewise
 Westerveld Contracting Ltd.
 Williamson Industries Inc
 Wyatt Hilts Electric
 Wyldewood Golf & Country Club
 Yorkshire Enterprises Inc.
 Young's Pharmacy & Homecare

Ask The Professionals

Send your questions for any of these professionals:

"Ask the Professionals"

Independent & Free Press,
 280 Guelph St., Unit 29, Georgetown L7G 4B1

If you want to sell your property and get top dollar - you need to team with the experts at Savvy Staging Solutions!



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 www.savvystagingsolutions.com



Q: I love how I have decorated my home but my friend said I should consult with a Home Staging Specialist before we list our property for sale. Why?

A: Our team of Home Staging Specialists view a number of properties on a weekly basis. Many home owners do have great style and often a flare of their own but YOU should not stand out. Meaning, when a prospective buyer enters the home the goal is to have them make an emotional connection to the home and not your possessions. You want them to admire the features of the home not your art collection, family portraits or especially shy away from sculptures and bold room colours.

Home Staging Specialists prepare any property for sale and / or rent despite size, location or price. We provide you with attainable, realistic recommendations / goals - within your budget and your target market date. The mere act of consulting with a staging expert will enable you to devise a plan, save time and money, remain calm / focused, adhere to a budget and commit to having your property staged properly.

When you are planning to sell your home there are so many variables to consider and so, it is always best to consult with a professional and receive expert advice. Be mindful of the fact that your house is probably your largest investment. Be sure to maximize the appeal of your property and do not ignore the need to have your property staged.

All the best with your upcoming move!

Our customized services permit our clients to choose the level of investment (time and money) to best meet their needs. Savvy Staging Solutions at 905-877-3880 or TF 1-877-80-STAGE visit www.savvystagingsolutions.com.



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Barbara Byckowski
 Investment Advisor,
 BBA, PFP, CFP

Q: I am interested in buying preferred shares. What do I need to know about this investment?

A: There are a few key terms you need to be familiar with prior to considering whether or not a preferred share is suitable for your portfolio.

The dividend tax credit makes \$1 of dividends equal to well over \$1 of interest income for most taxable Canadian investors. Even U.S.-dollar dividends paid by Canadian firms get this tax credit.

- You only get preferred dividends when the company's directors felt the company can afford to pay. But a company has to pay all preferred dividends before common shareholders get anything. Dividends are riskier than interest because companies can stop paying dividends without risking bankruptcy.
- A company must pay off all cumulative dividends - or dividends in arrears - before it can resume paying common dividends

- Floating rate preferred pay a dividend that varies with the banks' prime lending rate
- Redemption is the company's right to buy your preferreds back at fixed times and prices. Most preferred are redeemable. If you buy above the redemption price, remember you could lose some of your capital. If preferreds trade below their redemption prices, you could earn capital gains. Keep the yield-to-call in mind.

Please feel free to give me a call for a complimentary one-hour consultation.



Manon Dulude • Psychotherapist
 Individual, Couple & Family
 Counselling

DAY & EVENING
 APPOINTMENTS **873-9393**

38 OAK STREET
 GEORGETOWN



MANON DULUDE

Q: I ended my relationship, so why is it so difficult to get over it?

A: This is a question which I hear often. Individuals who chose to end a long term relationship are often surprised at the fact that they are experiencing a wide variety of emotions. When one has decided to end their relationship, they may believe that their feelings for their partner are completely dead. It comes as a great surprise to them when they find themselves grieving the relationship. This can be a very confusing time raising doubt about one's decision. I often hear my clients say "If it hurts this much it must be the wrong choice". Because it hurts does not mean it was the wrong choice. Separation is a time where emotional bonds are being dismantled. Relationships provide many things to a person; emotional and financial security, companionship, a traditional concept of family etc. It is the losses and the need to rebuild a new identity as a single person which are difficult to work through. I have helped many individuals in their transition process and encourage you to seek support if you are going through a separation or divorce.