

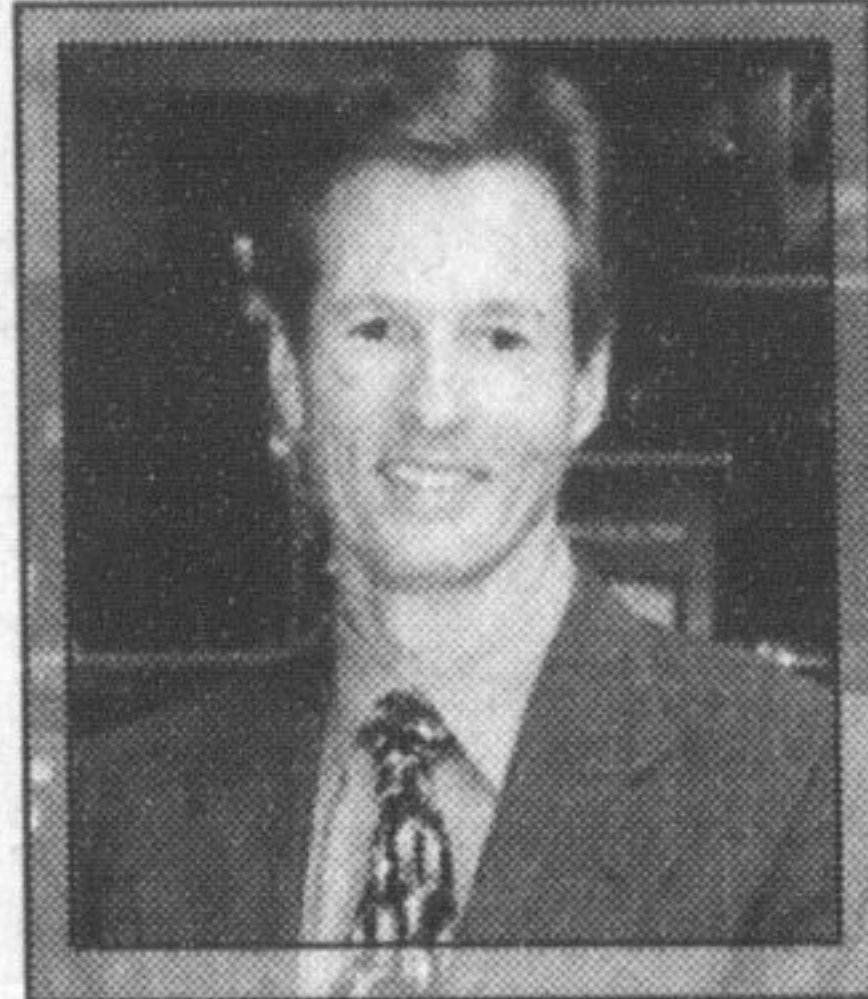
Ask The Professionals

If you have any questions these professionals can answer, please write to:

"Ask The Professionals"
c/o The Canadian Champion
191 Main Street E.
Milton, Ontario L9T 4N9
or Fax to: 878-4943

Brancier
JEWELLER - GEMOLOGIST

MARK BRANCIER Certified Gemologist
Milton Mall
876-GEMS (4367)



Q: 50% off what...How can I be getting the most for my money if I don't buy it on sale?

A: It doesn't seem possible. In fact, the whole issue of price has become a little confusing. We'd like to talk to you openly about jewellery pricing.

As a jewellery buyer, you are faced with many different prices for what appears to be the same item. Wisely, you want to pay as little as possible. Yet you know that the lowest price isn't always the most for your money.

What you really want is the lowest price COMBINED WITH QUALITY.

But isn't all jewellery basically the same quality? Nothing could be further from the truth.

What is the best kept secret in the jewellery business?

According to studies, most people judge the quality of jewellery by the price. The higher the price, the better the quality.

Jewellers know this.

They also know that everyone loves a deal.

They have found that the easiest way to sell jewellery is to mark it up high, and offer a big discount. Regardless of the quality.

It may be the easiest way to sell jewellery, but it sure isn't the best way to buy it.

Don't be misled by inflated prices that are always up to 70% off, or "TODAY ONLY SALE" signs that never come down.

You owe it to yourself to shop around and compare quality and service as well as price. For honest value and professional service, visit us.

At Brancier, we don't speak loudly about price. We whisper. But if you listen carefully, we think you'll like what you hear.

Erika Ristok B.A., N.D.
Doctor of Naturopathic Medicine

- Clinical Nutrition ▪ Herbal Medicine
- Homeopathy ▪ Acupuncture

By Appointment (905) 693-9837



Erika Ristok B.A., N.D.

Q: What can I do to protect myself against the flu naturally?

A: Influenza is a viral infection of the respiratory tract. Symptoms include fever, runny nose, cough, headache, achiness, lack of appetite and fatigue. Complications may develop, especially in people at risk for severe disease. Generally, however, influenza runs its course in three to four days.

The naturopathic approach to flu prevention involves support of the immune system. A healthy immune system will make you less susceptible to infections including flu, and speed your recovery in the event that you do get sick.

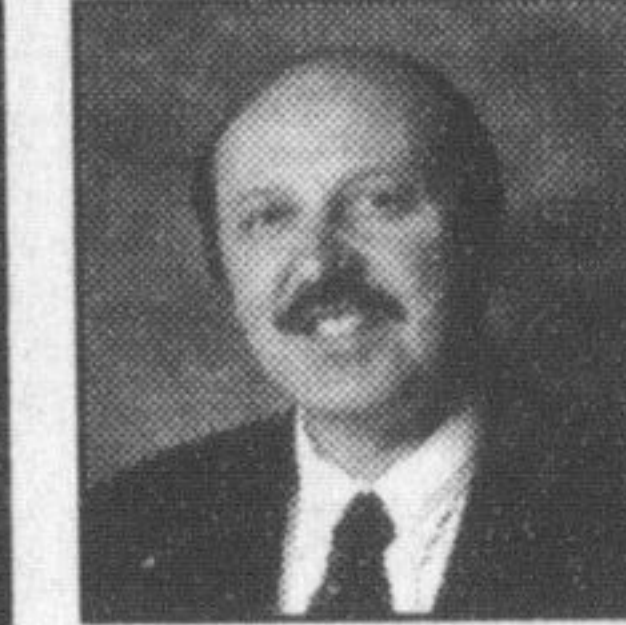
Good nutrition to provide your body with the essential building blocks needed for your defense system is a cornerstone of naturopathic care. Good quality proteins (fish, beans and legumes, nuts and seeds, soy foods, and moderate amounts of meat and dairy) provide amino acids necessary for antibody production. Essential fats are crucial for immune system functioning, and can be obtained from raw nuts and seeds, good-quality oils (including flax seed oil and extra-virgin olive oil), cold-water fish, and legumes.

Vitamins A, C, and E, and the minerals zinc and selenium are crucial for a healthy immune system. All of these important nutrients can be found in a diet rich in organic fresh fruits and vegetables, whole grains and good quality oils and proteins. Variety is the key!

There are many naturopathic therapies to address an acute influenza infection. Antiviral herbs such as echinacea, astragalus, garlic and licorice will fight influenza viruses. Yarrow, meadowsweet and elder flowers will help to reduce a high fever. Ginger will soothe an upset stomach. Specific homeopathic and acupuncture treatments can also be helpful in preventing and treating flu.

Check with your naturopathic doctor to determine the prevention and/or treatment plans appropriate for you.

Erika Ristok, N.D. uses naturopathic therapies including clinical nutrition, herbal medicine, homeopathy and acupuncture in her local family practice.



John Cavan
Mortgage Consultant



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Make a mortgage broker a part of your financial plan

For most Canadians, buying a home is the largest financial decision they will make in their lifetime. Yet, consumers across the country are more likely to painstakingly review dozens of investment possibilities for their portfolios than to scrutinize their mortgage choices.

The mortgage world - like the investment world - can sometimes be confusing. There is a vast array of choices - open, closed, fixed, floating, long or short amortization, prepayment options, portability... and of course, the rate itself. Making the right mortgage decision can have a huge financial impact over the long term.

Many Canadians have an investment advisor to help them sort through their choices. Now, Canadians are also beginning to turn to mortgage brokers to help them make better mortgage decisions. Canadians are just now catching up with their counterparts south of the border, where mortgage brokers already arrange approximately 70 per cent of mortgages for U.S. properties.

So what is a mortgage broker? The role of a mortgage broker is to understand your mortgage needs, seek out the best options for your situation, and guide you through the lending process. A mortgage broker does not work for any individual institution or lender, but is independent, and has up-to-the-minute loan rates for a wide array of banks and other lending institutions.

Unlike many mortgage representatives at the banks, mortgage brokers have very comprehensive training in mortgages. They are financial professionals trained to give lending advice.

There was a time when the banks exercised the view that they "owned" their customers, and mortgage brokers were perceived only as a last resort for home buyers with poor credit history. But times have changed, and home buyers in every bracket are learning they can benefit from the professional advice of a mortgage broker.

A good investment advisor can make you thousands of dollars. But a good mortgage broker will SAVE you thousands of dollars. Whether you are buying a home or renewing a mortgage, consider making a mortgage broker a part of your financial plan this year.

John Cavan is a Consultant with Mortgage Intelligence, www.stressfreemortgages.ca.

Call today for great rates & fast friendly service



The Home Inspector is in the house.

Andy Shaw - Certified Home Inspector
with Halton Home Inspection Service

Dear Andy:

I will be phoning you soon to arrange for our Pre-Purchase home inspection. We have been looking at homes in the area and we are ready to buy. Please briefly answer the questions listed below to help me prepare for the Inspection.
J.M. Milton

Should I be at the Home Inspection?

At Halton Home Inspection we prefer you come along on the Inspection. It is your opportunity for you to become familiar with the home, it's conditions, and how to maintain it. By attending the Inspection, you will get advice, have questions answered, and concerns addressed. You may want to bring a notepad and measuring tape to measure for furniture placement or take window dimensions. At the end of your inspection you will receive our comprehensive, easy-to-read report and a free copy of *The Home Reference Book*. Tested and refined, renowned for its excellence and quality, our *Home Reference Book* is a home management tool for owners and provides detailed information on homes in a simple easy to access format. It has 16 chapters, 400 pages, 171 illustrations in a 3 ring format.

How long does the Home Inspection take?

A typical Home Inspection will take between 2 and 3 hours. Some older and or more complex homes may take longer.

Who gets a copy of the Home Inspection Report?

We provide a copy of our report to our client only and we cannot discuss our findings or release a report to anyone unless instructed by you, the client.

When do I call you to schedule the Home Inspection?

We are typically called right after the offer to purchase has been signed. Your offer should include a clause which makes your offer conditional upon a satisfactory home inspection report.



Halton Home Inspection Service

To book your Pre-Purchase Home Inspection call 905-876-4761



Elayne M. Tanner
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Elayne M. Tanner

Q: I've done it again! Another relationship ended up just the same as all the others. Why do I keep falling for the same kind of person? Why do I keep making the same mistakes?

A: There are many answers to your questions. The short answer is that we are programmed in childhood to act certain ways if we want people to like us, and until we recognize what we are doing and consciously change it, we continue to act in the same way. It takes some work and introspection in order to recognize and change our unique 'baggage' and 'dance'.

In response to many others who have asked the same question that you asked, I am holding an interactive daylong seminar. This day will be restricted to women, as I believe that the issues are different for men. We will examine the topics of relationships and repeating patterns; communication styles; self-esteem; anger and impulse control; self-identity and how it changes over time; strengths and why they are so hard to see; changing responsibilities as we change and much more. As the day will be interactive, it will reflect the needs and issues of the group. It will be a fun and informative self-care day. This seminar is filling up fast, so if you are interested in joining us at the Elayne Tanner & Associates beautiful Counselling and Conference Centre on **Saturday November 29th 2003**, please call (905) 854 0801 now.



Greg J. Lawrence
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and The Ontario College of Chiropractors

Q. Are we more prone to foot ailments in winter months?

A. With the cold weather quickly approaching, we all must make changes in our lives. We start to wear heavier clothing, often in layers, adding weight on our feet. Our shoes change to boots, which are heavier. Our activity level often decreases with our inability to walk due to the climate. This may sound like old news, however, this is often the time of year people develop foot problems.

Many of us would agree that our activity levels decrease in the winter months. How might this pose a problem? Our feet are a very complex structure of twenty-six bones and numerous tendons and ligaments. When we are not as active the soft tissues will tighten. If you have not been active for a while and go for that mile walk, an injury may result if you do not stretch. Also, a change in footwear, from shoes to boots is often necessary. This means more weight and not always more support. This will fatigue the soft tissue in the feet and lower limb. When adding the extra clothes for warmth, you are adding further strain on the foot until something gives up. It's not usually the shoes!

This will often account for arch pain, heel pain, bunion formation, neuromas (pinched nerves) and may cause havoc up into the knees and hips. Stretching is vital for strenuous activities. Supportive shoes & boots will help prevent these possible problems. If you are doing indoor activities, it is vital that you wear appropriate shoes and stretch before activity. Many problems arise this time of year and are easily treated if the diagnosis is done early after the symptoms arise.