

ASK THE PROFESSIONALS

Brancier

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**Q: 50% - 60% - 70% 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.



Financial Literacy Learning Centre Inc.
 Desmond Jordan, President (FLLC.ca)

**Finally, A Great Alternative
 to an Equity Mutual Fund!**

Today we will discuss a fairly new instrument that I think will really take hold among investors. The Equity-Linked Note. The first thing to "note" is, this is NOT and indexed-linked note that you would buy at a bank, or an index-linked GIC, and it is not the Principal Protected Note that has been produced and sold to investors for years.

A big difference between these instruments is Time commitment and FEES. Face it, you can't get something for nothing. These investments are manufactured in Canada, by the investment arms of the banks who must make a profit. A three year note will have higher fees than a one year note. Adding a principal guarantee will really pile on the fees. Considering the hidden fees, and the disappointing markets of late, you may not make money even if the market goes the right way.

These new investments are lean on fees, simple to understand, run for 1 year at most, provide liquidity and require a small move up in the market to give you a very high return. Here is an example of one that was released 2 weeks ago and can be obtained in Milton.

Details

- 1 year term (can be sold after 90 days)
- underlying index is the S&P/TSX 60
- 300% upside participation up to 16.2%
- 100% participation on the downside

300% up to 16.2% means that you will earn triple what the index does, up to a maximum of 16.2%. If the stock market goes up 5% over the next year, you will earn 15%. If the index is up 6%, you are capped at 16.2%. 100% downside means you will lose what the index loses. If the market falls 10%, you fall 10%. Very simple. Great alternative to an equity fund. If the market falls, usually your equity funds fall too. If the market goes up 5%, then maybe the fund goes up 5% ONLY.

Here's a strategy that has worked historically. Markets tend to correct in the Fall, so buy these if the index falls during the September/October period when it's low. These are available from local Investment Advisors who are licensed to handle them. Avoid the "other" notes. Great potential returns for small stock market moves.

Visit www.canadianinvestmentcourse.ca or call to register.



(905) 828-1392 Milton/Oakville Canadian Investment Course

Elayne Tanner & Associates Inc.



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**Q: My 6 year old is starting grade one this year.
 Do the dynamics in our family impact him?**

A: A three year study has shown that there are only 3 family types. They examined the impact of these family types on 6 year old children's social and emotional development and readiness for school. The three types of families are:

1. Enmeshed

This family is overly emotionally involved with each other. They are meddling with a lot of emotion and conflict. The children from this type of family have an emotional immaturity because they have learned to rely on others to solve their problems. They do not get along well with other children and find social situations difficult. Their insecurity leaves them unsure about their identity.

2. Disengaged

This family type is the opposite of the enmeshed family. Members do not talk to each other, communication is poor and interactions are cold. The family members are controlling and emotionally withdrawn. Communication is most often negative. Children raised in this type of family experience heightened levels of depression, anxiety and acting out aggressive behaviour. They tend to be insecure and do not talk about their emotions. These children are easy targets for peer pressured activities, self harm and bullying. They do not feel worthwhile and are insecure even when hiding it by using back talk.

3. Cohesive

This is the family type to strive for. Interaction in this family is harmonious. There is emotional warmth and the rules are clear and flexible. There are defined roles for parents and for children. Children grow up feeling supported, confident, strong and resilient. They believe in themselves and feel worthwhile. This family type raises independent young adults that are able to resist peer pressure. These children will achieve goals and able to resist drugs and other self-harming behaviours.

This study found that the children who do well in the first year of school continue to do well throughout life and are more able to deal with traumatic childhood events. Elayne Tanner can be your family coach to help you get and stay on track to raise healthy children.

"HELPING YOU HELP YOURSELF"



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ASSUMING YOUR CHILD CAN LEARN
 VISION AND LEARNING GO TOGETHER.

If your child cant see clearly how can they learn with clarity?

Until recently, in Milton there seemed to be a drop in the number of children being referred from school screenings. Has the recent upswing in occurrences of vision screenings been responsible for the number of children being brought in for eye examinations? Maybe. However it has been found that many school type screenings are actually filtering the less obvious children with possible vision disorders and producing the problem of many children being missed from diagnosis of serious vision and health problems because the screening process is using very limited testing abilities.

School screenings are not a substitute for Eye Examinations. Children are to be seen by as early as Age of Six Months. The Ontario government provides coverage through the Ministry of Health eye examination funding for every child to be examined yearly from age 0 to 19. If it will help the children see, learn and be aware of their environment then what would be the issue with having a little more assurance to having the examinations?

Practising now for over 30 years, I still cringe at the phrase. 'My child can see better than I can. He/she doesn't have a problem.' Uttered in reply to my question-DO YOU HAVE ANY CHILDREN? HAVE THEY EVER BEEN EXAMINED?

Or: 'Johnny needs an eye exam because we think one eye is turning in. The other five children, (often older) are too busy to have an examination. 'Or 'I will have to think about it.' Think about what? The well being of your children's health and ability to see?

My silent reply would be the echo of: "I suppose your child was either examined by the parent, the child knows everything, and maybe even the response... the parent apparently knows it all." Unfortunately if I wrote all the responses in a column like this some take it personally. So... Later years of: Followed by, How can we fix it? How long will it take? How much? No we are busy going on holidays."

Ever wonder why children develop behaviors? If they cant see it I suppose they may have to guess! And when do we decide when behavior changes? Who teaches them?

Maybe the children are smarter than we think, but who knows?



E.C.C.
 Laser & Cosmetic Centre

Judith E. Finn - Director



25 Years Experience

**HOW TO GET THE ULTIMATE
 SKIN TIGHTENING PROCEDURE
 WITHOUT SURGERY**

The Thermage® Procedure

The Thermage® procedure is performed with the ThermoCool NXT® System, which uses proprietary technology to deliver radiofrequency energy to the deep layers of the skin and its underlying tissue. Using our advanced technology, the Thermal Tip can safely deliver controlled, uniform volumetric heat to the target area. In response, the collagen contracts and remodels over time, providing you with tighter skin, renewed facial contours and healthier collagen.

The unique aspect of Thermage® radiofrequency delivery lies in our sophisticated treatment tip called ThermoTip®. The ThermoTip® device employs a proprietary capacitive coupling electrode to deliver a controlled amount of radiofrequency energy.

This deep uniform heating action with contact cooling causes deep structures in the skin to immediately tighten. Over time, new and remodeled collagen is produced to further tighten skin, resulting in healthier, smoother skin and a more youthful appearance.

Thermage is a non invasive single-treatment, that contours the jaw line and under the chin, softening of wrinkles around mouth, eyes and forehead without surgery or injections and little to no downtime.

Like all Thermage treatments, Face by Thermage tightens existing collagen and stimulates new collagen growth for skin that looks and feels noticeably smoother and tighter.

Results vary from subtle to dramatic. Generally improvements are immediately visible and continue for up to six months. Results are long lasting depending on your skin condition and the aging process. Thermage can be performed on coloured skin and will not interrupt your summer tan!

Book your complimentary consultation to see how you can benefit from a full face Thermage treatment!

See us on www.dailywebtv.com
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**Halton Hills
 Speech Centre**

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Q: My wife has trouble taking pills. How can I help?

A: Difficulty taking pills is a very common problem for several different reasons.

1) The pills do not go down: All pills should be taken with liquids. It takes at least 1 cup of liquid to flush the pills through to the stomach. Pills should be given sitting or standing. **Pills should never be given lying down.**

2) The pills are too big: Talk with your pharmacist to see if the pills can be crushed. Not all pills can be crushed as they work outside of the stomach and may have a coating that stops them breaking down in the stomach. If they can be crushed ask your pharmacist if the crushed pill can be put into jam, pudding or icecream so that it tastes better. If it can't be crushed ask if there is a smaller version or a liquid version that would be easier to take. If this is not possible, try taking the pill with water. Hold the pill and the water in your mouth, put your chin down towards your chest and swallow hard. Swallow again.

3) The number of pills that need to be taken during the day: Talk with your doctor and/or pharmacist. Sometimes the doctor can change the number of pills to once a day rather than three times a day. They could also be changed from tablets to capsules. Your doctor might also be able to change how they are taken. Some pills can be taken in a liquid form. Ask if this liquid can be mixed with juice or milk so that it tastes better. It is difficult to take an unpleasant medicine. **Do not make any changes yourself** without consulting your doctor or pharmacist. There are reasons for each medication. **Read the labels on the bottles and talk with your pharmacist.** For further information and help on swallowing difficulties please contact the Halton Hills Speech Centre and a Speech-Language Pathologist would be happy to help you.