

Ask The Professionals

RICHARDSON'S CHEV - OLDS - GEO

HWY.25 & DERRY RD.

878-2393



Brent Richardson

Q: What are the advantages of Leasing a car, as opposed to buying a car?

A: Leasing offers the customer many advantages over the traditional purchase of a new vehicle. For instance, the downpayment or up-front costs are lower, as are the monthly payments on comparable dollar amounts. Therefore, you can have a more expensive vehicle for the same monthly payment. Leasing eliminates the risk of resale or trade-in hassles since the value of the vehicle at termination is agreed upon at the inception of the lease. You could be driving a new car more often (every three years versus 5-7 years). When leasing, you only pay for the portion to the car's value that you use and are taxed on that portion. By choosing to lease you have the option to keep the car or move up or down in value. This allows you the flexibility to drive the vehicle that suits your needs.

Brancier

JEWELLER - GEMOLOGIST

MARK BRANCIER Certified Gemologist
Board Member of
Canadian Jeweller Institute

MILTON MALL
876-GEMS (4367)



Mark Brancier

Q: When shopping for a diamond, how do I choose a jeweller I can trust?

A: Buying diamonds and diamond jewellery is not like buying furniture or clothing or an automobile. You can't even comparison shop in the same way, since no two diamonds are exactly alike. For the purchaser who wishes to intelligently compare diamond values, my advice is that after he or she acquaints themselves with the fundamental reasons for differences in price, and after deciding what you want most in the diamond you buy, you should make your purchase only from merchandise selected and sold by a reliable jeweller. It is very important to patronize a knowledgeable, ethical jeweller; one you feel you can trust. American Gem Society Association members are dedicated to the organization of high ideals and are a wise choice for consultation in any matter concerning diamonds and any other fine jewellery. A complete list of American Gem Society Jewellers and Canadian Jewellery Association members is available upon request. Call me, I look forward to assisting you.

MONEY CONCEPTS

FINANCIAL PLANNING CENTRES

420 Main Street East
876-0940



Lou Mulligan

Q: My spouse doesn't work. Can I put money into a Spousal R.R.S.P.?

A: Yes you can. When you invest money in a Spousal R.R.S.P., you share your personal R.R.S.P. contribution amount, but you keep the tax deduction. Either spouse may set up a spousal R.R.S.P. and this year, common-law spouses are eligible too. Without a Spousal R.R.S.P., one spouse would receive most of the retirement income and could be in the top tax bracket. Spousal R.R.S.P.'s become the spouse's taxable retirement income. Consider all sources of your future retirement income (CPP, OAS, work pensions, R.R.S.P.'s savings and investments) and who will pay tax on it. A Spousal R.R.S.P. helps keep the family's taxable income as low as possible in retirement. If the wife is a member of a work-related pension plan and the husband is not, it may make sense for the wife to set up a Spousal R.R.S.P. for her husband. Regardless of who has the Spousal R.R.S.P., the question is the same: "How can you best split your retirement income now to your maximum tax advantage later?"

Money Concepts - Milton can help you make the right R.R.S.P. choices. Call your Money Concepts Financial Planner today at 876-0940.

ZAK'S PHARMACY

88 MAIN ST. E.

(Across from Medical Centre)

At Zak's we care about your health

875-2424



Zak Patel

Q: I get a lot of heartburn, is there anything I can do?

A: Heartburn is more likely to occur after a very large meal, so aim for smaller meals throughout the day rather than one large meal. Also, avoid certain foods: caffeine (eg. coffee, tea, cola) spicy foods (spices, tomatoes) or fatty foods (bacon, burgers). Regardless of what you eat chew your food slowly and thoroughly and drink plenty of water. Alcohol and smoking should also be avoided. After eating a meal, watch your posture, don't wear tight fitting clothes and stay mobile (avoid strenuous exercise or lying down for a couple of hours). If bothered at nighttime, try raising the head of the bed 6 inches. See your doctor or Pharmacist if symptoms continue.

Zak



Vis Medicatrix Naturae

Charlene L. Summerfield

B.A.A.(Natr.), N.D.

Doctor of Naturopathic Medicine

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Charlene Summerfield

Q: What is Naturopathic Medicine?

A: The term "Naturopathic Medicine" refers to a distinct system of primary health care that uses natural methods and substances to support and stimulate the body's inherent self-healing process.

"The natural healing force within each one of us is the greatest force in getting well."

Hippocrates

Naturopathic medicine is founded on the most time tested principle Vis Medicatrix Naturae which is latin for The Healing Power of Nature.

The naturopathic doctor views the individual as an integral whole where symptoms of disease are seen as warning signals of improper functioning of the body. The primary goal is to treat the underlying cause of the disease.

"The pathogen is nothing. The terrain is everything."

Louis Pasteur.

Naturopathic doctors can also compliment and enhance health care services provided by other health care professionals. They provide patients with a comprehensive way to obtain optimal health.

Naturopathic doctors registered in licensed provinces and states must complete four years of professional training at a recognized college of naturopathic medicine. Pre-admission requirements include a minimum of three years of pre-medical studies at a university, training includes basic clinical sciences, diagnostics, naturopathic philosophy and therapeutics as well as extensive clinical experience. Graduating students receive the title "N.D." or Doctor of Naturopathy. Graduates must then pass rigorous provincial exams set by the government appointed Board of Drugless Therapy. Naturopathy to be eligible to practice in Ontario.

Treatment provided by naturopathic doctors can include: nutritional therapy, botanical medicine, homeopathy, manipulation, physical therapies, chinese medicine and lifestyle counselling. People experiencing chronic or acute conditions can benefit from naturopathic treatment.



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Larry Green

Q: How can I prevent viruses from getting into my computer, and how do viruses harm the computer?

A: Most brand name computers, ie. IBM, Hewlett Packard, Acer, come packaged with windows & DOS. These normally have an anti-virus loaded to counter-act and detect any virus in the machine or on the diskette. Some viruses can destroy all of your data and programs, which results in problems that can only be repaired by a technician. The best thing you can do to prevent a virus is make sure your computer comes with an anti-virus program or buy one from your local dealer.