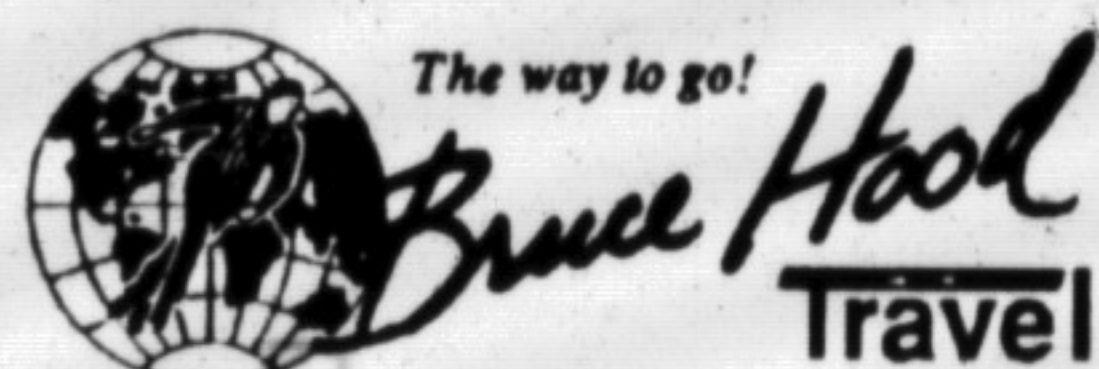


Ask The Professionals

If you have any questions that 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



16 MARTIN ST. MILTON
878-2886



Betty McGee

Q: What is the most popular type of holiday this year?

A: We have found the trend to still be the "all inclusive" type vacation. This year the tour operators have included the hotel taxes & service charges in the price, so the only other expense is the airport taxes which are generally less than \$75.00 per person.

Cancellation and medical insurance are optional also, but need careful consideration as everyone's travel situation's are different. When you reserve an all inclusive vacation you are prepaying meals, drinks, most sport activities & in some cases entertainment.

When the exchange on the Canadian dollar is close to 40%, it is to your advantage to prepay as many of your expenses as possible.

All inclusive resorts vary in the fact that there are budget, moderate and deluxe resorts. We would be happy to help you find the one best suited to your needs.



Financial Planning • Retirement Planning
• Mutual Funds • R.R.S.P.'s • G.I.C.'s • R.R.I.F.'s

Tel/Fax (905) 876-0940
420 Main Street East, Milton, Ontario L9T



Linda Myronyk

Q: I never seem to have enough money to make an RRSP contribution. Is there an easy way to start saving for retirement?

A: Get into the habit of putting \$1.00 a day away for yourself. Think of it as the cost of a coffee a day or brown bagging lunch one day a week. Then \$30.00 per month can be invested for your retirement. The following simple steps should help.

- 1) Start immediately. Put a loonie away for yourself each day.
- 2) Look for an investment vehicle that fits your age, risk tolerance and growth expectations. A financial planner can help you with this.
- 3) Arrange to have the contribution withdrawn monthly from your bank by pre-authorizing chequing.
- 4) Try to raise your level of contribution gradually until you are at the 18% of earned income allowed as a contribution.
- 5) Enjoy the tax refund from making an RRSP, and watch your savings grow.

At 10% of growth an RRSP contribution of \$30 per month for 10 years will grow to \$6,197. In 30 years that same \$30 per month will grow to \$68,380.

At Money Concepts we can help you find an investment that will make your regular RRSP contribution grow! Call Money Concepts in Milton 876-0940.



155 Main Street East,
Milton, Ont. L9T 1N7
876-3918 or 876-3917



Steven Polisuk

Q: Would Telehop make a good Christmas Gift?

A: •Telehop would make a great Christmas gift.

•The gift of Long Distance savings that lasts throughout the year.

•Stay close to family and friends in Toronto and Mississauga.

•Our Unlimited Calling means 24 hours per day, 7 days a week. The perfect gift for friends, family and for yourself.

•Telehop's extended coverage reaches as far as Aurora, Ajax, and Pickering also covering Brampton, Malton, Thornhill and many other places.

•Gift certificates are available in any denomination. Please call Telehop at 876-3918/876-3917 to register or for more information.



WHITE OAKS PLAZA
327 Bronte St.
878-7464



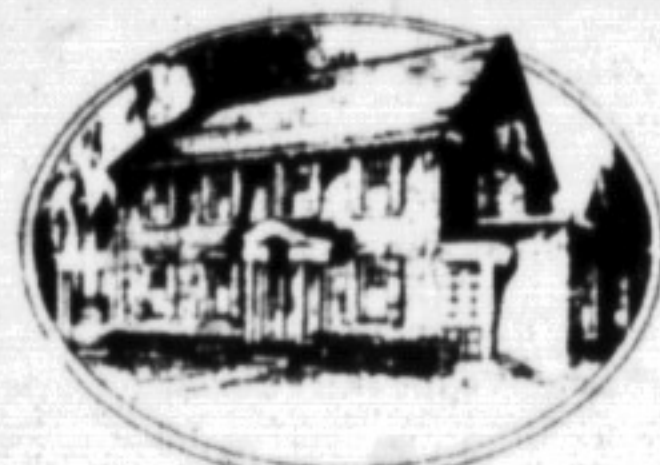
Mike Sharp
Meat Manager

Q: Is a fresh turkey really better than a frozen one?

A: Freezing a turkey crystalizes the juices and separates them from the meat. When you defrost your turkey you lose those juices. This gives you a less flavourful, and potentially tougher bird, which makes it well worth the extra 20-30¢ per lb to have a fresh Christmas turkey on your table.

IGA has secured an excellent supply of fresh, locally raised, Grade A turkeys, including the hard-to-get 14-16 lb size. Call Mike to order your FRESH Christmas turkey!

P.S.: We also have excellent smoked hams (well trimmed for greater value) for your Christmas table.



J. Scott Early
Funeral Home

Tel (905) 878-2669
21 James Street

Q: I have experienced the loss of a loved one this year and I'm having difficulty coping with the holiday season. Is there anything available in my community to help?

A: Christmas is a wonderful time of the year. Families and friends gather together. Homes are decorated with lights and trees. Gifts, cards and greetings are exchanged. Images of the season surround us. Suddenly you remember the loved one that will not be with you at Christmas this year. What was always a time of great joy becomes correspondingly difficult.

J. Scott Early Funeral Home is dedicated to meeting your needs at this time so we are offering our 3rd annual "Coping with Grief" Community Seminar Friday December 16th, from 7:30 to 9:30 p.m. at Knox Presbyterian Church Hall (entrance off Mary St.), which is wheelchair accessible. Admission is free and refreshments will be served at its conclusion.

This seminar is designed to help you get words for the feelings, learn to deal with the pain of the loss and give you some tools for coping with the personal and social situations that come with the season. There will be time for discussion, questions and brief Memorial Time.