



## BUSINESS THERAPIST

**"Offering quality of life and peace of mind"**

A recent Canadian Federation of Independent Business survey determined 71% of Canadian business owners plan to exit their business in the next 10 years but only 7% had a written succession plan.

Many business owners excel at the technical part of the business but have never had formal training in leading or managing a business. It is therefore not surprising that many of them fail to properly plan for transitions like changes in ownership. Family-owned businesses have added challenges. The dynamics of the family often conflict with the dynamics of the business. For example, job entitlement based on birthright may interfere with an owner's ability to hire or fire an employee based on needs, attitude and skills.

The "Business Therapist" advises and coaches business owners on today's issues, as well as helping them to plan for the future.

If you're thinking of selling or retiring from business, we can help. The good news is that the improvement in profitability and growth made while positioning a business for sale also makes it more valuable and enjoyable to keep!

Or, if you're still working on achieving your dreams, call us today. The business therapist can help you grow your business. We have the resources to complement your skills and we add the planning and accountability you need to keep you focused. Remember to ask about the four ways to grow your business!



Paul Foster C.A. Professional Corporation

*Peace of Mind • Quality of Life*

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## INSURANCE SPECIALISTS

When Faye Barnett acquired the insurance portfolio of the H.R. Johnson Agency and set up shop on Talbot Street in 1966, she had no idea that she was securing the future for Brown-Barnett Insurance Brokers, now a member of the DPM Insurance Group. Over forty years later, offering a sense of security and peace of mind for families and businesses is the primary goal of our family-owned insurance brokerage.

Knowledge, experience and the support of solid insurance companies continue to form the foundation upon which DPM Insurance Group is based. Steady growth over the years is evidence of the strong insurance markets we represent. And joining with the DPM Insurance Group cluster in 2005 has given us even greater purchasing power on your behalf.

DPM Insurance Group, Essex is a proud member of the Registered Insurance Brokers of Ontario, the Insurance Brokers Association of Ontario, the Essex Business Improvement Area, and supports many community organizations like minor hockey, baseball, and various service clubs and volunteer groups.

Now enjoying a well-earned retirement, Faye's influence on the company continues to be felt. Jim and Mark have been joined by Cindy and Doug, the third generation of Barnetts to manage the business, and the company continues to explore innovative ways to meet your insurance needs. We not only offer a wide range of traditional products including life, auto, property and commercial insurance, but we also recognize that the world is changing. Have you considered identity theft insurance or umbrella liability coverage? We can help with all of your insurance needs.

If competitive rates, comprehensive coverage and a commitment to exceptional claims service are important to you, give us a call today.



*Your Security — Our Responsibility.*



**DPM INSURANCE GROUP**  
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**Everything you ever wanted to know but never dared ask!**

## REAL ESTATE BROKERS

**How to Avoid 9 Common Buyer Traps BEFORE Buying a Home**

**ESSEX COUNTY** – Buying a home is a major investment no matter which way you look at it. But for many homebuyers, it's an even more expensive process than it needs to be because many fall prey to at least a few of many common and costly mistakes which trap them into either paying too much for the home they want, or losing their dream home to another buyer or, worse, buying the wrong home for their needs.

A systemized approach to the homebuying process can help you steer clear of these common traps, allowing you to not only cut costs, but also buy the home that's best for you.

An industry report has just been released entitled "Nine Buyer Traps and How to Avoid Them". This important report discusses the 9 most common and costly of these homebuyer traps, how to identify them, and what you can do to avoid them.

To hear a brief recorded message about how to order your FREE copy of this report, call 1-888-879-6576 and enter ID#2020. You can call anytime, 24 hours a day, 7 days a week.

Call NOW to learn how to avoid costly buyer mistakes before you purchase your next home.

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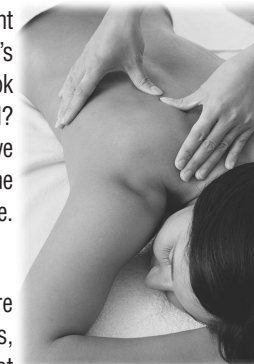
## MASSAGE THERAPIST

**"Darling, you look marvelous!!"**

It's hard to imagine that Billy Crystal's character on Saturday Night Live may have been incorrect when he quipped, "Remember, it's better to look good than to feel good." How many of us actually look good or feel like we look good when we are stiff, sore or injured? When our muscles and joints ache or we are nursing an injury, we adjust our posture, hold our shoulders up, walk bent over, lean to one side, limp, grimace in discomfort, or any combination of the above. But what do we do to fix it?

Massage Therapy is one of over 20 regulated health care professions in Ontario – along with chiropractors, dentists, nurses, physiotherapists, to name a few. A Registered Massage Therapist has completed over 2200 hours of intense training consisting of numerous courses in body sciences, public health, ethics and, of course, hands-on training in techniques and treatment principles. Only then can they attempt the Ontario Registration Exams which, once successful, designates them as a Registered Massage Therapist. They are competent in assessing and treating numerous soft tissue conditions that we experience such as headaches, migraines, neck and back pain, sciatica, sprains and strains, Carpal Tunnel, TMJ (jaw pain) and conditions related to pregnancy, stress and tension. They can work in coordination with other health care providers and insurance companies that offer coverage for Massage Therapy.

At "Hands On" Massage Therapy Clinic, Registered Massage Therapists Brian Diemer and Angie McLellan-Mitchell bring a combined 15 years of experience to their practice to serve their clients. "Hands On" offers daytime, evening and Saturday appointments in order to accommodate most busy work schedules.



**"HANDS ON"**  
MASSAGE THERAPY CLINIC

*Registered Massage Therapists*

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