



ce Fat from Abdomen, Hips, Thighs, Buttocks, Love Handles, Arms, Chin, Neck with fo
Pain Zero Surgery Zero Downtime

Lose 3-9 Inches in Two Weeks-Guaranteed!

Join us for a Free Seminar on January 29 from 6-8PM to Learn More



has been featured on CBS's Early Show, The Doctors and Rachel Ray

Call to schedule your Free Consultaiton Today 1 learn how Zerona can help you Lose Fat without Surgery

Dr. Cherese M, LaPorta ' N. Ocean Avenue, Patchogue • 631-654-5004

RONA-The PROVEN, Non-Invasive Treatment that Safely Removes Fat

by Cherese LaPorta, DO

How many times have you become discouraged by excess body fat that refuses to go away no matter how many times a

ZERONA actually causes fatty tissue to collapse, providing natural body contouring results.

on work out, or such resistance 1 you do? Caught - an ever-grow-stration level and ;r of invasive sur- procedures, you TXJW where to turn. Now there is -' : -ary procedure called **ZERONA** •il actually collapse fat cells with-gery, pain, downtime, bruising or g. Patients lose between 3.6"-9" veatment—the results are dra-

HOW IT WORKS

T voluminous fatty tissue is pres-aged subcutaneous fat regions -. Because subcutaneous fat is o tti£"3fcinisurface, laser emulsifi-can have a dramatic effect.

ZERONA actually causes this fatty tissue to collapse, reducing the cells' volume and providing natural body contouring results. Using the safest and most researched low level laser technology,

patients are treated 6 times over a two week period with each treatment taking no more than 40 minutes and ALL normal activity can be resumed

immediately after. There is literally NO DOWNTIME and NO PAIN. **ZERONA** has been featured on CBS's The Doctors, Fox News, Rachel Ray and in Allure Magazine and is now available at my practice. You'll be amazed at the dramatic results seen in ONLY A 2 WEEK PERIOD and how this cutting edge technology can help you kick-start a healthier lifestyle and put you on the road to a more confident you! Call Dr. LaPorta at 631-654-5004 today for your complementary consultation and for more info.

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Good Advice

Achieving an Equitable Divorce Settlement Quickly

By Rita Medaglio-Barrera, CDFA and Gloria Ciolli, MSW, CSW, ACSW, LMSW



The majority of Divorcing couples go through tremendous emotional turmoil which often clouds their thinking when it comes to financial matters—both present and in the future.

As Certified Divorce Financial Analysts (CDFAs), our mission is to help provide couples with a clear and complete financial picture so that an accurate equitable settlement can be achieved more quickly. We will review your current situation and

- Prepare cash flow analysis, lifestyle analysis in preparation of the Net Worth Statement
- Prepare Maintenance and Child Support Analysis
- Estimate Immediate and Long-Term Needs for your Budget

Our mission is to provide couples with a clear and complete financial picture to ensure an accurate equitable settlement.

- Project your Retirement and Insurance Needs
 - Estimate future College and Educational Costs
 - Estimate Career Training Costs
- Projecting the long-term viability of a proposed after-tax settlement is perhaps the most important component of our analysis. By preparing spreadsheets and charts, we can provide you with a sense of how you will survive financially. Questions such as whether or not you sell your home, take or forfeit your rights to a pension, and what kind of lifestyle you'll be able to afford are much easier to answer with the help of a CDFAs who works with you to determine YOUR financial needs. We also offer post-divorce financial planning and many other services. Visit us at www.mecoag.com for more information or call 631-393-4456 today.

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Buying A Larger Home Now May Be Wise

By Susan Hamblen, Licensed RE Broker, CBR, EXIT Realty Achieve



If you have been considering moving up to a larger home, now may be a great time despite the perceived loss you may take in selling your existing home. Consider the following. If you are selling a home previously valued at \$300,000 and take a loss of 20%, then you have a negative position of \$60,000. However, if you were to now buy a home previously worth \$400,000, also suffering a 20% price reduction, then you would be in a positive position of \$80,000. You would realize a net gain of \$20,000 at this point.

Buyers are encouraged to think about the cost (or shall we say savings) versus the price tag on the home.

There are additional factors to be considered as well. Future gains on the property will increase proportionately. The existing homeowners tax credit of \$6,500 adds additional incentive. Current low interest rates give you extra purchasing power. According to the New York Times, July 27, 2009, "If prices come down another 10% but interest rates increase by 1 percentage point, that would mean the same monthly payment today versus waiting." *Move up buyers are encouraged to think about the cost (or rather savings) versus the price tag on the home. For more real estate information or a free consultation call EXIT Realty Achieve at 631-543-2009.*

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