

Ask the Professionals

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Ask the Professionals
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DOUG RIDING
BA, CFP, FMA
Senior Associate

Q. I've heard a lot about gluten lately. What is it and how do I know if I'm reacting to it?

A. Gluten is a protein found in many grains including wheat, rye, barley, spelt and kamut, and the breads, cereals, crackers and pastas made from them. There is a miniscule amount of gluten in oats. Gluten-free grains include rice, quinoa, millet, amaranth, teff, buckwheat. Symptoms associated with gluten reactions include: celiac disease (a potentially life-threatening gluten allergy), to more subtle intolerance symptoms such as irritable bowel syndrome, chronic skin rashes, fluid retention, weight gain and increased inflammation in the muscles and joints. There are 3 possible reactions to gluten: allergy, intolerance and sensitivity and we test for each of these in our office, depending on the nature of your symptoms and integrate these results into a dietary plan that eliminates the guesswork and gets you on the right track.

Q. As we are getting closer to our retirement years, how do we get the most out of our RRSPs?

A. With longer life expectancies and government pullbacks, contributing regularly to an RRSP is a crucial strategy for many middle- and upper-income Canadians. Our team recommends two excellent options for building up your retirement nest egg – one aimed at accelerating growth of your money and the other, at speeding up your refund.

The major benefit of RRSPs is the tax-sheltered compounding of earnings in the plan. You don't pay tax until you eventually make withdrawals in retirement. The sooner you make your contributions, the faster your portfolio will grow over time. So instead of waiting until the end of February 2014 to make your contribution for 2013, make it early in the year to enjoy an extra 13-14 months of tax-deferred growth.

As you won't have filed a tax return at this point, you may not know your exact RRSP contribution room for 2013. In this case, simply estimate your room based on 2012 earned income and deposit a large portion now. Once you receive your Notice of Assessment in the spring, top up your RRSP with a second contribution – possibly using your tax refund. Then direct any excess refund to a Tax-Free Savings Account (TFSA) or other wealth management goal, such as saving for a home or child's education or paying down debt.

A lot of people focus on the other major benefit of RRSPs – the tax deduction generated on contributions you made in the previous year. Usually, the refund arrives in spring following the tax year. But if you arrange to make automatic deposits to your RRSP in 2013, say, monthly or bi-monthly, you could earn the benefits of next year's tax deduction as you go – up to 16-17 months earlier than if you'd waited for the following spring.

You need to apply to the Canada Revenue Agency to have tax deductions reduced on your paycheque to reflect the tax-deductible contributions you are making year-round. The result? Higher take-home pay, which you can funnel to your RRSP, TFSA or other goal.

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Susan Mundy
Sun Life Advisor

Q. I keep hearing about Critical Illness Insurance, what is it and why is it important?

A. Unexpected illnesses bring unexpected costs. Serious illnesses, including cancer, heart disease, and stroke, are the leading health issues facing Canadians today. The statistics back up what we already know is true: every year many people in this country need help to cope with critical health problems and the costs that go with these health problems. No one expects to become very sick. The good news is that more Canadians are recovering from cancer and living after heart attacks and strokes. In recent years the death rate among patients hospitalized for heart attacks has been cut in half and 75% of stroke victims will survive the initial event. These survival rates are adding challenges to our health care system and our pocketbooks.

Here's a possible scenario you may face: like many victims of critical illnesses, you may have to stop working. If you have disability insurance, you may receive only a percentage of your normal salary. Will it be enough to cover mortgage and car payments, monthly bills, and your children's education expenses if they're in college or university? You may also need to spend a considerable portion of your income on things not covered by your health care plan. You could need renovations to your home, vehicle modifications, and devices to help you move around. You may have to pay for home care, child care, or therapy. Or your partner may want to take some time off work to help care for you. What if you decided to seek treatment or surgery outside of Canada? Most plans won't cover that expense.

Alternative medicine is an option that often falls outside health plans. Critical Illness Insurance pays you a tax-free lump sum benefit to cover any of these expenses. Like many Canadians, you may have already been saving for your retirement years. It would be frustrating and perhaps even devastating if you had to cut into your retirement savings to help you get through your recovery. If you're wondering if disability insurance or extended health care benefits are enough, it's important to understand exactly what those benefits cover and for how long. Review your policy if you have one or speak to an advisor about one. Speak with the person who administers your benefits, it's important to check. Finally, compare your current plan with what critical illness insurance could provide. An advisor can show you how this plan will help if an unexpected illness strikes.

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Elayne M. Tanner

Q. You have talked a lot over the years about anxiety. Is hypnosis also effective in dealing with anxiety?

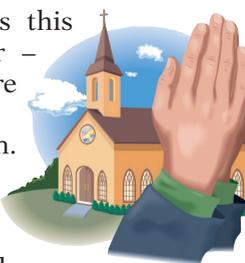
A. Yes, in fact hypnosis is a good coping strategy. A big part of dealing with anxiety is the concept of mind over matter. This does not mean that extreme anxiety attacks are 'all in your head' as the phrase goes, but it does mean that we sometimes have to train the brain to respond differently to common triggers. When we are stressed the brain becomes hypervigilant—it watches for whatever danger might befall us. Many have heard of the fight or flight response. Our bodies have an autonomic nervous system that often mis-interprets stress to mean that we are under threat and that we either have to prepare ourselves to run or to fight. In order to have the energy to run or fight, our body releases adrenaline providing us with the needed extra energy. When we have an anxiety attack, the brain interprets our heightened anxiety to mean that we are under attack—why else would we be experiencing such extreme anxiety? In response, the brain tells the adrenal glands to release more adrenalin into the system. However, since we are not really under attack we are not using the extra adrenalin and it stays in the system making us feel very anxious and further contributing to the elevated state of anxiety.

Hypnosis along with other techniques provide us with a means of training the brain to stay calm in times of stress and to not react as it normally would to the fight or flight triggers. With hypnosis an individual can be placed into a state of relaxation while the trigger stressors are introduced so that the individual's brain learns to stay relaxed even when facing the things that usually would be stressful. Thus minimizing the anxiety rather than enhancing it. It is like retraining for the brain and it works.

Sacré-Coeur Church to host World Day of Prayer March 1

Sacré-Coeur Church hosts this year's World Day of Prayer – Journée Mondiale de la Prière on Friday, March 1.

All are welcome 7:30 p.m. at Sacré-Coeur Church, 39 Guelph St., Georgetown. Soyez des nôtres à la Paroisse Sacré-Coeur, 39 rue Guelph le vendredi 1er mars 2013 à 19h30.



à 19h30. Le thème cette année est "J'étais un étranger et vous m'avez accueilli."

The theme of the service this year is "I was a Stranger and You Welcomed Me" and it was written by the women of France. Each year the World day of Prayer service brings

with it a feeling of curiosity. What will we learn about the theme and the focus country? What will challenge, inspire and encourage us?

Please join Christians in more than 170 countries around the world who will gather to pray and act in solidarity with the people of France.

The World Day of Prayer is sponsored by the Women's Inter-Church Council of Canada and it is an invitation for all Christians to pray together.

Soyez des nôtres pour une Célébration écumenique de la Journée Mondiale de la Prière, le vendredi 3 mars

safeTALK workshop to teach suicide alertness

North Halton Distress Centre is hosting another safeTALK session to help people become suicide alert. Learn four basic steps to recognize persons with thoughts of suicide and connect them with suicide helping resources.

Most people with thoughts of suicide invite help. Often these opportunities are missed, dismissed or avoided—leaving people more alone and at greater risk. SafeTALK training prepares you to help by using TALK (Tell, Ask, Listen and KeepSafe) to identify and engage people with thoughts of

suicide and to connect them with further help and care.

SafeTALK is for everyone who wants to help prevent suicide: front line workers, clergy, volunteers, parents, youth, teachers and law enforcement...

SafeTALK is brief, affordable and internationally recognized.

It will be held on Thursday, February 28 in the Georgetown police station's Community Room, 217 Guelph St., Georgetown, 7-10 p.m. Please e-mail Gail at dcnhalton@bellnet.ca to secure your spot.

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"Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all."

~ Dale Carnegie