

ASK THE PROFESSIONALS

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ENHANCE COSMETIC CENTRE & SPA

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May is Melanoma Awareness Month

It seems like just yesterday we were bracing ourselves for another bout of cold weather. But we woke up today with hopes of putting those memories behind us as we enter the month of May, which means the return of warmer temperature all thanks to a lot more sun in our lives! It's important to remember that while we may love the outdoors there are a few things we need to bear in mind. May is Melanoma Awareness Month and time to make sure you're up-to-date on the how to protect yourself and the ones you love from skin cancer.

Causes of Melanoma

Skin cancer is the result of overexposure to UV radiation, the most common sources being the sun and artificial tanning beds. One severe sunburn before the age of 18 doubles your chances of developing melanoma at some point in your life. And if you are still using a tanning bed, now is absolutely the time to find a permanent alternative option - tanning bed use before 35 increases your melanoma risk by 74%.

Protecting yourself

You can still enjoy the beautiful weather, you just need to follow a few easy steps in order to protect your health. Protection is your number one prevention method. Wearing hats, shirts to cover your skin is key, as is seeking shade during peak hours of 11am - 3pm when the sun is at its brightest. Another crucial aspect of protection is wearing adequate sunscreen each and every day.

What to look for in a sunscreen

It must have an SPF of 30 or more and offer broad spectrum protection against UVA and UVB rays. Your sunscreen should be applied liberally up to 30 minutes before your sun exposure and needs to be reapplied through the day (best every 2 hours). Remember, reflection from the snow, sand, and water increases exposure.

If you have any questions about protecting yourself against sun exposure or about the variety of sunscreens available call us at **Enhance Cosmetic Centre & Spa at 905-864-0000** and book your complimentary consultation.



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Q: I am in the process of separating from my wife and I have heard a lot of crazy stories about divorces and don't know what to expect.

A: Thanks to television and "it happened to me" stories, there's more MIS-information about divorce going around than you might realize. Many people think they know the law because they "heard it from a friend or read it on the Internet". Here are some of the more common misconceptions people have.

1. Having an affair impacts how you are treated by the law. No fault divorce exists in Canada so unless a spouse's behaviour impacts their ability to parent, the reason for the marriage ending is irrelevant.

2. The court favours the spouse initiating divorce proceedings. The spouse initiating divorce proceedings has no special rights above the other spouse, other than to determine the location of the court case. If you have children the court case must be started where they live.

3. A legal separation precedes a divorce. In Ontario, there is no such thing as a "legal" separation. People who no longer want to be married separate. What's "legal" is the agreement entered into with your spouse after the fact.

4. If I leave the house or my children I will lose my rights to them. Neither is true. The matrimonial home is protected and you are entitled to half the equity regardless of where you reside. Moving out does not impact your rights to parent your children.

5. The courts always order that the children should live with their mother. Courts decide the issue solely on what they believe is in the best interest of the child. It is becoming quite common for courts to award equal or shared parenting to both parents. Judges recognize that children benefit from maximum contact with both parents.

6. Someone 'wins' a divorce. Divorce is not about winning, it's about severing ties, distributing property and protecting the best interests of your children. If there are any real winners in divorce, it's the people who are able to maintain positive relationships with an ex-spouse/co-parent. Enjoying future life events (such as weddings and college graduations), without the bitter taste of animosity, is the victory for those with the foresight to control negative feelings in order to minimize disruption to the children. Neither party will win if they spend thousands and thousands of money in legal fees.

Committed to Working for You!



DR. ELAYNE TANNER
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Q: Your work must be emotionally draining. How do you "recharge"?

A: You are right. Sometimes, holding everyone's grief, shame, and sadness is very emotionally "heavy". We talk of self-care and this is a profession in which it is of utmost importance. There are a number of relaxation activities that are helpful, but the words of my clients are very up-lifting. I don't always get the accolades in written format, but here, with names changed of course, are some that I have received.

Hi Elayne,

Just wanted to send a note to say thank you. You have help me to put so many things in perspective. Your guidance has helped me to find a better way to communicate with the difficult personalities in my life. I have learned not to take every criticism personally and consider the source of the criticism. I have learned to be mindful of my reactions when faced with a stressful confrontation. Again, thank you for everything and I will be in touch if I need your council again.

I choose to live my life happy, healthy and confidently.

Peggy Sue X

I wanted to take a moment to express my gratitude for how you have assisted me over the last two years, working through the many challenges and life changes that I have experienced.

When I walked into your office two years ago, I was desperate, afraid, insecure and unsure of the how, what and when to do the things I needed to do in order to become whole and happy. I didn't know how to move forward. I felt paralyzed. Through your infinite wisdom and ability to guide me to explore my feelings and needs has changed my life for the better. I now have the tools and behaviour strategies to be a happy, productive, whole person. I now feel confident and at peace with myself.

Thank you Elayne, I am forever grateful and will refer you to anyone I know who can benefit from your guidance.

Mary Ellen W

Hello Elayne, I owe you a ton of thanks for the tools and guidance you provided me when I needed it most. When I came to see you, I was a young boy. I am now a successful adult with a good job and family of my own.

Wally S

There are a number of relaxation techniques... that are, of course, very helpful, but accolades from clients, letting me know that I have helped improve their lives, also recharge me.

"HELPING YOU HELP YOURSELF"

Elayne Tanner Social Work Professional Corporation



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FOOT HEALTH MONTH

May is Foot Health Month! The purpose of Foot Health Month is to raise awareness to the public about the importance of your feet and how to care for them properly. Feet are an important part of your body and if your feet are sore and in a lot of pain, this can affect your day-to-day activities.

By visiting a chiropodist or podiatrist, one can learn the benefits of proper foot care and the various diseases and disorders that can affect the feet. Diabetes is one condition that can affect the feet in many ways. There are complications that can arise from diabetes that can lead to loss of sensation causing wounds, infections, and possibly amputation. By seeing your foot specialist on a regular basis, these complications can be prevented and if caught early, can be treated accordingly.

Conditions that can be treated by foot specialists include corns, calluses, routine foot care, ingrown toe nails, diabetic foot care and wound care, warts, sports injuries, plantar fasciitis, achilles tendonitis, and much more. Chiropractors and Podiatrists can also assess and prescribe custom made orthotics and orthopaedic shoes.

Visit your local Chiropractor or Podiatrist this month for a foot assessment and learn how to care for your feet. Learning about your feet and how to keep them healthy is very important and always remember that happy feet are healthy feet!



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CORE PARTNERSHIP GROUP **Investment Planning Counsel** **CIPF** MEMBER

Question: I just got my refund cheque for last year's taxes! What should I do with the money from my tax refund?

Answer: Congratulations! Take the family on a trip to Disney. Sorry, just kidding! Building wealth requires hundreds of little decisions made correctly. When I do planning with those nearing or in retirement the number one regret is "I wish I had invested more and started earlier".

Chances are you received this refund because you put extra money into your RRSP. Now you can let your money work twice for you.

Some better choices than Disney for the refund:

- use it to **reduce debt** - you could pay off your credit cards or make an extra payment against your mortgage or car loan. Highest interest debt first.
- put it into a **Tax Free Savings Account** to build your **emergency fund**
- **invest** it into your or your spouse's **RRSP** for a bigger tax refund next year.
- **invest** it into an **RESP** for a child or grandchild's future education needs.
- **give** it to a recognized **charity** and reduce your taxes next year.
- register to **take** a skill-upgrading **course** to improve your employability.

Any of these would be positive steps toward your family's future financial well being.

The best way to understand the right choice for you is to have a **personal financial plan**. If you don't have one give me a call at 905-876-0120 or send an email to doug.hopkins@ipcsecurities.com



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May Is Vision Health Month

How many things that you do depend on Vision. In a digital world the reliance on your eyes even more demanding.

Issues with headaches, neck aches, burning eyes and poor performance in sports, work and driving are only a few items which many people encounter.

For any person who states they see fine. May be fooling themselves.

Annual eye exams can determine many issues which if left untreated may actually ruin your life. You depend on them from the moment you open your eyes.

They deserve your attention.

One hour of your time can save your life.

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