

Ask The Professionals

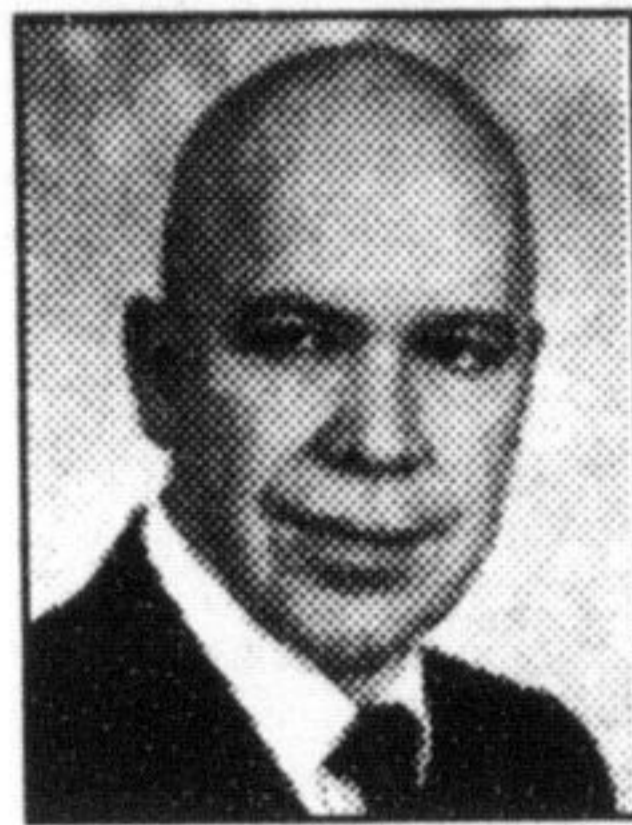
If you have any questions these professionals can answer, please write to:

"Ask The Professionals"
c/o The Canadian Champion
191 Main Street E.
Milton, Ontario L9T 4N9
or Fax to: 878-4943

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Q: My son will be 13 in 1999 and I heard that I may not be able to take advantage of the new government program regarding RESP's? Is it important to contribute before December 31st, 1998?

A: Yes you may contribute to an RESP in 1998 but because he turns 13 next year it could be important that you make this contribution before year-end - especially if you do not expect to contribute \$2000 before he turns 16. This is necessary for you to also contribute after he turns 16.

The government rules indicate that you must have contributed to an RESP \$2000 or \$100 for the four years prior to your son turning 16 to be eligible for the government's CESG grant when he is 16 and 17.

For younger children you can wait until the new year as the government is allowing retroactive grants for 1998. The rules are complex and you should review them with a Money Concepts financial advisor to make sure you can take advantage of the government grants. To learn more call Money Concepts at 876-0940.

On behalf of Lou and Loretta Mulligan, Linda Myronyk, Mary Jane Higham, Lynn Matthews and Steve Smith, please accept Money Concepts' sincere thanks for your patronage. **We wish you all a Happy and prosperous New Year and a very, very Merry Christmas.**

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Christmas is soon upon us and foremost in my mind (apart from the fact that I have not even contemplated shopping) is the danger in which our pets are placed as a result of holiday festivities. **Tinsel, ribbon, string** (in fact anything linear) are immediate attractions for cats.

For some strange reason, felines think that these items are part of their regular diet. Dogs seem to think that their diet must be equivalent to ours and hence, turkey, stuffing, ham, gravy etc. are a must for them.

Also, both dogs and cats expect that the bones and table scraps are theirs after we go to bed. In my experience, I have performed more surgery to remove bones and other foreign objects from pet's stomachs at Christmas time. This is so distressing for patients and clients alike.

Another fact that might surprise readers is that I have treated more dogs for **chocolate** poisoning and hospitalized more dogs for the treatment of potentially fatal pancreas inflammation at this time of year. So please, take all precautions to keep your pet away from these hazards.

If you have a cat, either refrain from using tinsel on the tree or keep it high out of his or her reach. Refrain from (and advise your guests against) offering your dog or cat table scraps and before you relax after dinner take all table scraps and, particularly bones out of the house.

Remember that our pet's first sense organ is their nose, so put food, candy, chocolate and potato chips out of reach. Regardless of the age of your pet, treat them as if they were a 3-year-old child.

I hope that this has been helpful to all and I wish you a very happy and safe holiday for both you and your pets.



THE TRAVEL COUNTER



The travel counsellors at the Travel Counter, located in Loblaws have just returned from a variety of destinations and are eager to share the destinations with you.

Globe-hopping Kim and Frank have sampled the Dominican Republic - with a whirl wind tour through Puerto Plata, Punta Cana and Santa Domingo in November.

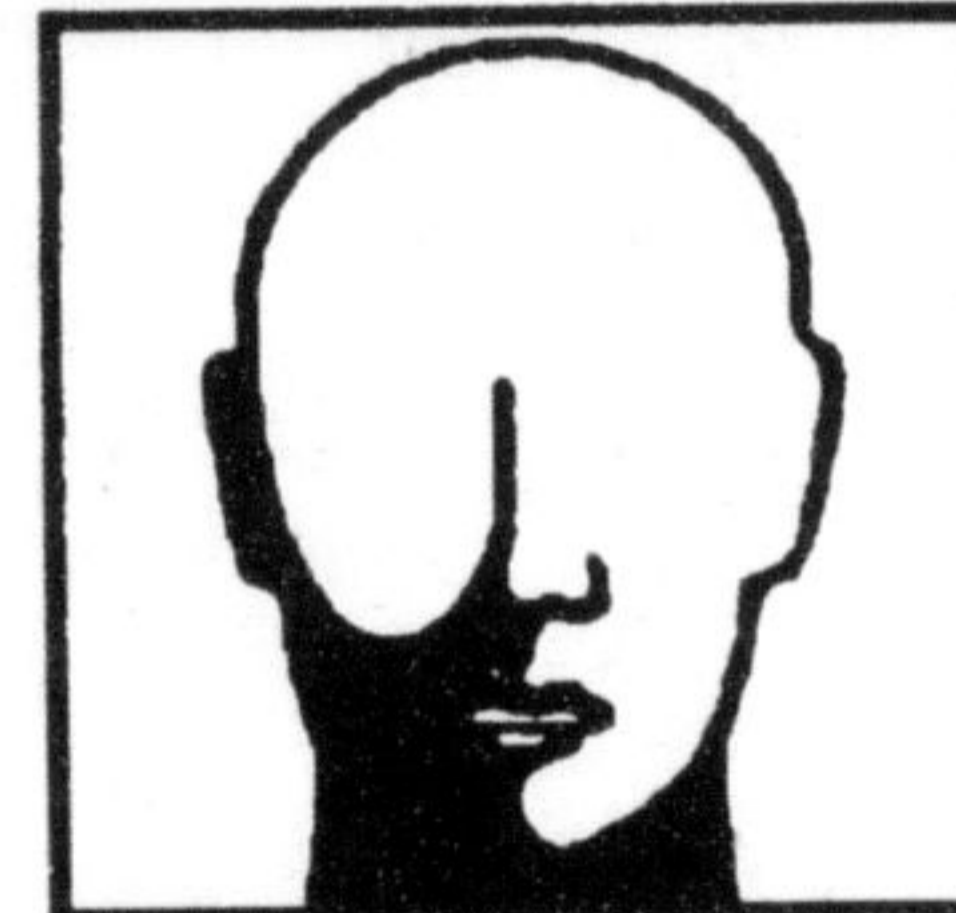
Kim has just returned from checking out Merida, Mexico and the St. Pete's area of Florida! She loved them all!

Rose and Danielle were guests of Alba/Sunquest last week to ever popular Cancun. And Maria says, why not give Galveston, Texas a try?

Where can we send you?

Give us a call, whether it be a Sandals resort, a cruise or a sell-off, we have something for you!

693-9393



HALTON HILLS SPEECH CENTRE

The *Health & Wellness* Centre of Georgetown

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Q: As a parent, how can I tell if I should be concerned about my child's stuttering?

A: Stuttering begins gradually in the young child. Most children between the ages of 2-5 may become dysfluent as they begin to put sounds, words and sentences together. It is important for parents to recognize the difference between stuttering and the normal hesitations which all children will occasionally show.

Stuttering is an involuntary repetition, prolongation or blockage of a word or part of a word that a person is trying to say. Children who stutter know what they want to say, yet in spite of all their efforts, they are unable to say the words smoothly and effortlessly.

Normal childhood dysfluency is seen as a child is learning to master certain sounds, vocabulary and sentence structures while exposed to social pressures of talking. As your child tries to explain something to you, he/she may come to a point where they are unable to find the words they want to say and may end up groping, repeating helplessly and in many cases may give up entirely. This often happens when children are trying to use a new word or talking about something which they are not familiar with. If your child tries to do this when he is confused, hurried or excited; if he is afraid that you or someone will interrupt him; if he is aware that you are not listening or is not pleasing you with his talk, one can understand why your child's speech may not be smooth.

Concern with stuttering becomes evident when the child is overly troubled about their speech and expresses anxiety about the way they talk. If signs of tension when speaking are observed, this may also identify a child who is at risk for developing stuttering behaviors. Most importantly, if the child begins to shy away or avoid talking situations because of fear of stuttering, parents should be concerned.

If your child demonstrates any of these behaviors, it is recommended that he/she visit a Speech-Language Pathologist for further evaluation.