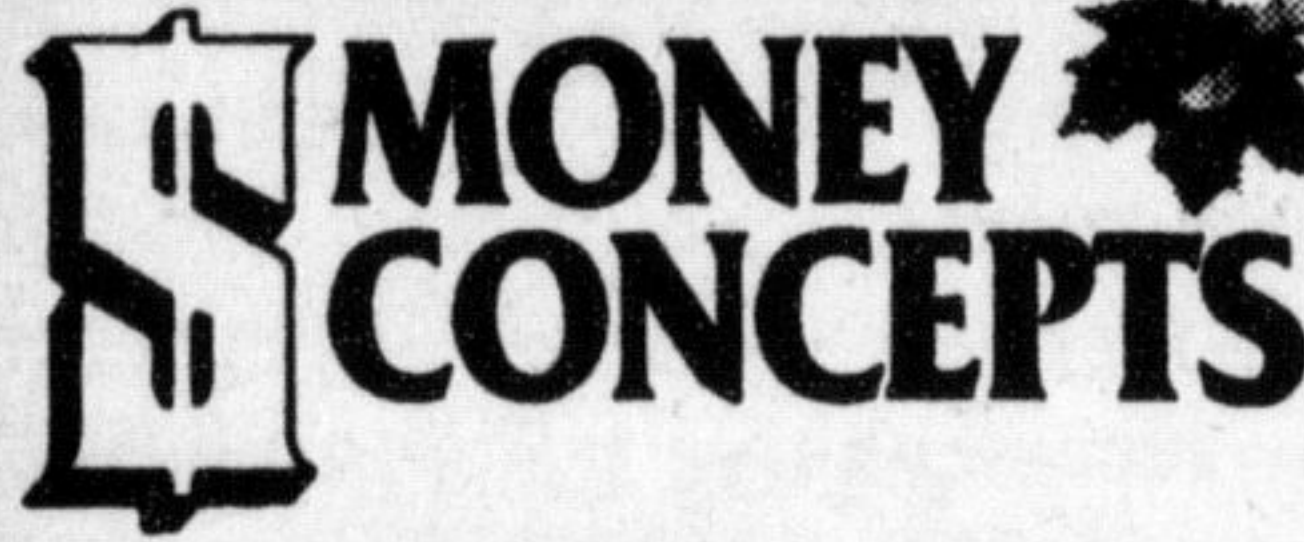


# Ask The Professionals

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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Lou Mulligan, CFP, RHU

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**Q:** How do I know my money is handled properly when I make an investment? (Part 1)

**A:** Every investment transaction involves several parties: 1) investment provider (ie. Mackenzie, Fidelity, etc.), 2) sponsoring company (ie. Merrill Lynch, Wood Gundy, Money Concepts (Canada) Ltd., etc.) 3) local office (ie. Money Concepts - Milton), 4) registered representative (ie. Lou Mulligan) and 5) client (ie. you). This applies whether you're dealing with a financial planner, a stock broker, a life insurance agent, or a bank employee. **Make your cheque payable only to the party you want to cash it.**

Know who is cashing your cheque and how your assets will be held. Your assets can be registered directly in your name (your asset), or indirectly, in the "nominee" or "street" name of sponsoring company, or local office, you are dealing with (their asset). Usually, people want their property registered in their own name, and not someone else's. It is your right to choose how your assets are registered. If you are not sure, ask. If you don't like the answer, you can change.

Check to see who sends you what. If the investment provider (ie. Mackenzie, etc.) sends you tax receipts, you are the registered owner. If the sponsoring company (ie Merrill Lynch, etc.) provides T3's, T5's, or RRSP receipts, they are the registered owner, not you.

Money Concepts' financial planners are licensed to sell mutual funds, life insurance and related products. With Money Concepts, you are always the registered owner. Your cheques are written to the investment provider and not to Money Concepts. Concerned? Contact Money Concepts at 876-0940.



Tina Doney  
Connie Francoz  
PHYSIOTHERAPISTS



86 Main St., Milton  
876-1515

**Q:** I notice that I get low back pain and neck pain when I am driving in my car. What can I do to stop this?

**A:** Low back and neck pain that comes on when driving is usually a result of being in a sustained posture for a longer period of time than is usual for you. When you are not in a car, you probably change positions regularly, which will give the muscles and ligaments in your back time to rest and allow other muscles to work. When you are driving, you are limited in how much you can change positions, so the key is to put yourself in the optimum position!

Your back has a normal curvature with a slight "arch" at the base of your spine, and at the top of your spine in your neck. Ideally, keeping your spine in that normal curvature when driving will decrease your back and neck pain.

Try not to recline the back of the seat too much. When you do this, the automatic response is for you to slouch at the base of the spine, and poke your chin out and move the neck forward. It is hard for the muscles around your neck to hold this position and often the shoulder muscles tighten up and feel tired. Also, if your neck is in a forward head position, it could pinch some of the nerves in your neck that exit the spinal canal and head out to stimulate the muscles in your arms. You may feel a burning sensation of pain going down one or both arms. If this happens to you, check what position your head is in, and if it is forward, put your seat up and bring your head back in line with your body. Ideally, you should drive with your head resting on the back of your headrest and keeping the shoulders and arm relaxed. In this position, your neck muscles are working minimally to keep the head up and therefore, get to rest.

For the low back, avoid the slouching position. Keep the back of your seat up tall and if your car seat has a good curvature at the base of the spine, you should minimize your low back pain. If your seat does not have a good curvature, roll a towel up and place it at the base of your spine in between your back and the seat and then sit back and relax. Your back will rest in its ideal position. If you find it makes you "arch" too much, use a smaller towel.

Finally, if your pain still persists, consult a physiotherapist or your family physician.



Elayne M. Tanner

*Elayne M. Tanner*

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**Q:** I have heard of a new type of therapy called EMDR. Do you know anything about this and where I would find a therapist qualified to use this method? Would it work for my phobia? What about for my friend's past sexual abuse?

**A:** EMDR is an acronym for Eye Movement Desensitization and Reprocessing. It is an innovative clinical treatment that has successfully helped over a million individuals who have survived trauma, including sexual abuse, domestic violence, crime and motor vehicle accidents as well as those suffering from other concerns such as depression, addiction, phobias and self-esteem issues.

EMDR is a complex method of psychotherapy that integrates elements of a number of therapeutic approaches and combines them with eye movements or other forms of rhythmical brain stimulation so as to stimulate the brain's information processing system. This is a natural method which makes use of the brain's own ability to reprocess material and so involves no drugs or stimulants. With this form of therapy, although taking a complete history is important, it is not necessary to delve into decades old information. This means that although there are no guarantees, people can often reach their goals quite quickly. Some will show dramatic responses in a short amount of time while others progress more slowly.

Finding a qualified EMDR therapist can be a challenge. Because this technique is known to be very successful where other methods have not worked, many people who know very little about it are trying to copy it. In order to be truly qualified, the individual should first have extensive training in counselling and psychotherapy techniques and secondly, should have received Level 1 and Level 2 training from the certified trainers of the EMDR Institute. Reading an article or a book on the subject is not enough and can cause severe psychological damage to the client. As always, I encourage you to check the therapist's credentials and question whether you feel comfortable trusting this person with your mind. Along with many years of education in all aspects of counselling, I have completed both levels of the EMDR Institute's training. I have been using it successfully now for many years with a variety of client problems. Although this technique is not for everyone, it is an exciting option to consider.

*Elayne Tanner is a Certified Social Worker in private practice in north Milton. If you have further questions or if you would like to arrange an appointment, please call (905) 854-0801. Confidentiality guaranteed.*



Brian Goodwin  
Sales & Leasing  
Representative

**GALLINGER Motors Ltd.**

Ford Lincoln Mercury

655 Main St. E., Milton

**875-3673**

**Q:** I'm scared to death at the prospect of shopping for a used car! Where do I start?

**A:** I don't blame you a bit for being nervous! With careful planning, however, you can turn the odds on getting a good car and a good deal in your favour.

First get the other people involved together and decide a few things. What kind of car/truck, how much you are willing/able to budget, either total cash outlay or monthly payment. This will save you a lot of time and aggravation later.

If you are inexperienced, get an advisor to help you in the process. Consult references like "Lemonaid" or "Consumer Reports". Ask somebody who owns one what experience they've had with their car. Where did they buy it? How were they treated?

Once you isolate a few cars you're going to focus on, look for signs of wear, collision repair, leaks, etc. Ask the history of the vehicle. Was it a "one owner" or rental? Was it locally owned?

Beware of private sales! If you buy privately, know the seller. Studies indicate that 20-30% of vehicles sold privately in Ontario are curb-sided, that is, sold by a professional masquerading as private sellers. If the car is misrepresented or faulty or has a lien on it, the buyer has no recourse.

Consumer advocates agree on one thing, the best place to buy a used car is from a franchised dealer. They're a member of the community with the service facilities to support the products they sell and the good name it takes years to earn. Bottom line is their licence and their franchise is at stake, so they're anxious to do right by you. A conscientious salesperson will deal ethically with you because he or she knows you'll come back again and refer your friends and relatives.

Good hunting!

ASK US ABOUT



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## THE IMPORTANCE OF THE "ANNUAL CHECKUP"

Most of us agree that the annual trip to the veterinarian with our pet is synonymous with shots or vaccinations.

This in most cases is true, however I believe that the opportunity for our pets to receive a thorough physical examination is of equal importance. We humans are no different as we visit our doctor on a yearly basis, and we consider the visit of key importance to our health and well being.

The **huge difference** is that we can verbalize our health problems and our aches and pains.

Before vaccines are administered to a pet, he or she should receive a systematic examination. The ears should be examined with a special scope to examine the ear canal and eardrum for abnormalities. The eyes and inside the eyes should be examined with a special lamp for the same purpose. The throat and tonsils should be checked for masses and teeth checked for dental problems. The heart and lungs should be listened to with a stethoscope to detect problems such as heart murmurs, abnormal rhythms and abnormal breath sounds. The abdomen is palpated to detect changes in the size of its contents, i.e. the liver, spleen, kidney, intestines and urinary bladder. This can identify areas of discomfort for your pet that you as the owner could otherwise be unaware of. The skeleton - neck, back, tail and legs should all be palpated for abnormalities. As you can imagine, all of these problems allow us to find abnormalities that your pet can not tell you about.

I also believe that our pets have a much higher tolerance to pain than we do, so it is really up to us to find the problems. So often I examine a pet's mouth to find a broken tooth or abscessed tooth root, the pet never having exhibited discomfort. If we had such problems we would all rush to the dentist as quickly as we could!

To quote a cliché, an ounce of prevention is worth a pound of cure. If we can detect problems before they amount to serious illness then we can maximize the potential for longer and healthier life.



Greg J. Lawrence  
B. Sc., D. Ch.

**GREG J. LAWRENCE B. Sc., D. Ch.**  
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**Q:** Do you make custom footwear and sandals?

**A:** Yes. Birkenstock sandals, the most popular sandals on the market can now be custom made. We take a cast of each foot and send them to the lab. The pair of sandals are manufactured with a custom-made footbed, according to the cast and prescription. Imagine having sandals made specifically to your foot!

We also have a full line of shoes that can be custom-made from your foot. They are not the typical orthopedic looking shoes. There is a choice of leathers, colours, soles and lacing mechanisms. Many insurance companies cover the cost of custom footwear. So, if you find it hard to fit shoes or you just want to walk in comfort, give us a call.

*No referrals are necessary.*

*New patients are always welcome.*