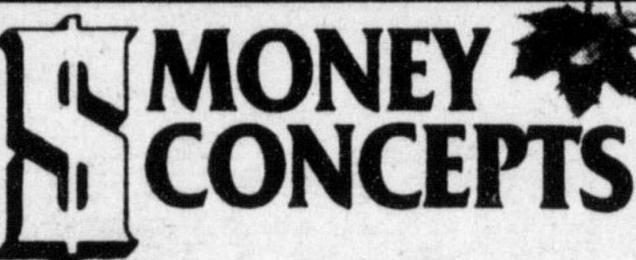
Ask The Professionals

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

Down-to-earth financial management. Your terms. Your comfort.



Tel: (905) 876-0940 Fax: (905) 876-2934 Financial Planning
 Retirement Planning
 Mutual Funds
 R.R.S.P.'s

• G.I.C.'s • R.R.I.F.'s
• Life and Disability
Insurance
• Tax Shelters

Lou Mulligan, CFP, RHU

420 Main Street East, Milton, Ontario L9T 1P9

A: A "power of Attorney"?

A "power of attorney" is a document which allows someone to make decisions and act on your behalf. There are two types of Powers of Attorney:

1) Through the "power of attorney for personal care," you authorize someone you trust to make decisions regarding your medical and personal care when you are not able to because of medical or mental incapacity.

2) Through the "power of attorney for financial affairs," you authorize someone whom you trust to take care of your financial affairs - either for a short period of time (ie. while on vacation) or for a long period of time (ie. as in the case of an aging parent). This type of power or attorney can also apply to specific assets (ie. your RRSP only, or your bank account only).

Your "attorney" doesn't have it be a lawyer, to could be an adult child, a trusted spouse, brother or sister etc. You should be very careful whom you choose to give these powers to. Your attorney has the authority to make any decision which you would make. (Buy, sell, give, receive money or valuables; sign contracts etc.)

Powers of attorney can be complicated documents. Make sure that you consult with a lawyer and understand your legal rights BEFORE you sign a Power of Attorney.

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.

Affiliated with Money Concepts Group Capital Corp. and N.F.M.S. Insurance Agency Inc.

To advertise your service in "Ask The Professionals" call...

The Canadian Champion at 878-2341 TODAY!



Tina Doney
Connie Francoz
PHYSIOTHERAPISTS



86 Main St., Milton 876-1515

Q: Recently I was painting my ceiling, and my neck and arms became very sore. How can I prevent my neck and arms from getting sore the next time that I paint?

Painting is a very challenging task for your neck and arms. It involves a great deal of sustained overhead work with your arms, and also involves looking up with your neck for extended periods. When you make your arms work overhead for several minutes, it is difficult for your body to pump blood to your arms, and your muscles become tired and achy. Also, with your neck looking up for several minutes, it puts a great deal of stress on the spinal chord and nerve structures in the back of your neck. You may start to feel tingling or numbness into your hands after awhile. These are all signs that it is time to take a small rest.

The key to preventing neck and arm pain while painting, is to take a break from painting every hour and do a small stretch. If your neck and arms fatigue faster than that, take a break sooner. You can move your neck from side to side so that your ear is trying to touch your shoulder, keeping your head looking forwards. Hold each side for 30 seconds and repeat. Another stretch to do is looking down, and then side bend your head. You should feel the stretch on the opposite side that you side bend your head. Finally, to get a full extension stretch of your neck, tuck your chin in first, then look up to the ceiling, with your chin being the last to let go. Only go back as far as is comfortable, don't push it.

If your neck and arm pain persists for a few weeks without going away, contact your physician, or a physiotherapist.

Helpful hints by Tina and Connie at the Halton Community Rehabilitation Centre, 86 Main Street East, Milton, 876-1515.



CHRIS NEWELL
Sales Representative

Chris Newell

Sales Representative
ABR, CRES, RMM
Re/Max Blue Springs
Realty (Halton) Corp.
chris@new-all.com
878-4444

Q: We want to buy a house, is there any easy way of getting information on all the new listings without calling every agent in town?

There are several ways to approach this, If you have Internet access, you can visit sites such as www.mls.ca, the homesite of the Canadian Real Estate Association. Or, you can go to www.RealEstateMilton.com, a goldmine of local real estate information. Another way is to take advantage of a new, free service which has just been launched to overcome the most common frustration that homebuyers face - viewing a large number of homes that don't meet their needs. Software executives have teamed with top real estate professionals from around North America to develop custom software that eliminates the frustration of viewing homes that don't meet your needs.

Imagine the time you'd save if you received a fax or email every day that contained detailed information on, and pictures of, all the new listings that match your criteria. This information, along with the addresses of the properties, is sent to your every single day that new listings are available, FREE of charge!

In the comfort of your own home, you can decide which homes you are interested in, and then drive-by those homes to make sure you like the neighbourhood.

With this exclusive service, you'll hear about new listings before the average buyer does, which gives you a jump on the competition!

And along with this FREE, no-obligation service, you also get access to the lowest interest rates available today, to help you move into your dream home sooner than you ever thought possible.

To hear a brief recorded message explaining how you can have this exclusive new service work for you, call 1-888-475-8645, and enter ID#6071 as soon as the message starts. Call 24 hours a day, 7 days a week. Speak to no Agent.

Call today to learn all you need to know to eliminate the stress and time-wasting from your homebuying experience!



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

GREG J. LAWRENCE B. Sc., D. CH. FOOT SPECIALIST / CHIROPODIST

350 Main St. E., Milton, Ontario, L9T 1P6 (905) 878-6479 1A Princess Anne Dr., Georgetown, Ontario L7G 4W4 (905) 702-1611

Member of the Ontario Society of Chiropodists and The Ontario College of Chiropodists

Q: My toenails are thick and discoloured? What could this be?

A: Our toenails will become thick and discoloured from trauma to the nail or from fungus. In most cases it is from a fungal infection. Our nails are made up of a protein called Keratin. The same substance that is in skin, except it is hard. Fungus can easily get trapped with dirt and debris under the nails and invade the softer nailbed. Unfortunately, fungal infections can be stubborn and difficult to treat, and recurrence is common. The appearance of an infection can be small discolourations, streaks or whole nail plate infections. The nail often becomes thick and the consistency, brittle or soft. Sometimes there is even an odour associated with fungus.

Treatments for nail infections have not been very successful until recent years. Since the infection tracks under the nail, topical creams or solutions have very poor cure rates. In the past 10 years, pharmaceutical companies have developed an oral tablet which has very few side effects and great cure rates. Unfortunately, these medications are very costly and often must be taken for a lengthy period of time.

For individuals who would like an alternative treatment, I have something for you. By using a carbon dioxide laser, holes can be placed in the nail throughout the infected nail plate. Then with the application of an antifungal cream on the top of the nail, the fungus can be treated. If you would like more information, please contact my office at 702-1611.

The clinic offers extended hours.

No referral is necessary.

House calls are also available.



Tony H. Wan B.Sc., D.D.S.

Dr. Tony Wan's Tooth Talk

Towne Dental Group (1020)

Milton, Mall – 55 Ontario St. (905) 876-1188

The Perils of Mouth Piercing

Feeling a little rebellious? Bored with your tattoos? There is an alternative: body piercing. Seems lately there's no limit to where you can poke a hole and fill it with some sort of shiny jewellery. But before you run out and join the ranks of the formidably cool by piercing your tongue, lip or cheek, consider the health risks involved in doing so.

Dentists are not opposed to people piercing in or around their mouths. It's your body. If anyone's going to make a choice to pierce their body, they need to be responsible for that choice and realize what the possible side effects are. And what are some of those possible side effects? For starters, you can get blood poisoning from impure metals, allergies, or an increased saliva flow that can result in a permanent drool. An excess of bacteria on the tongue could cause an underlying infection in the bloodstream. In severe cases, a pierced tongue can swell so much that it could obstruct the airway. Or the ball that holds the barbell in the tongue can become loose and be inhaled into the lung. There are very specialized nerves that bring taste to the anterior (front) third of the tongue that can be damaged, so you can affect your taste sensation. You can also affect your speech and the way you eat. The worst culprit of all is the tongue pierce because there are so many ramifications of what can happen during and after the pierce. Even if everything is healed, you have the constant worry of accidentally biting down on the jewellery in or around the mouth, causing chipped or broken teeth.

If you still decide that body piercing is for you, take time to investigate techniques, materials and background of any potential piercer before going under the needle. All instruments used in the piercing process should be sterilized and any body part that is being pierced should be disinfected. He advises people to consult their physician prior to being pierced. Their physician may prescribe an antibiotic and/or an anti-inflammatory to help prevent infection

Some advice for people who already have mouth piercing and want to keep them healthy is to keep them as clean as possible. Try using ultrasonic cleaners for the metal jewellery, flushing the hole with a small rinsing syringe, and rinsing the mouth out and brushing the tongue and oral tissues daily. Consider changing the metal jewellery for plastic ones that you can wear while eating.

So, in response to the burning question, "Is piercing your tongue hazardous to your health?" it seems the answer is a resounding "Possibly." While entering into this process with as much information as possible certainly increases your chances for a problem-free piercing experience, it doesn't necessarily guarantee it. It's really about personal responsibility and paying attention to what's going on and doing what's right for you.