

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



SECOND NATURE

THE NATURAL CHOICE
The Natural Choice in Health Food
Laurie Vaughan-Sherman
C.R., A.E.C., T.T., N.U.

190 Main St. E. Milton 875-1342

Q: What are some of the symptoms of indigestion?

A: Many of the symptoms associated with indigestion are caused through difficulty in breaking down and absorbing or assimilating foods after a meal. Common complaints are gas, bloating, a feeling of heaviness after the meal, nausea and a poor appetite.

All the good food in the world won't build health if you aren't digesting it.

Second Nature is having a health seminar on learning to recognize signs of poor digestion, differentiate between hunger, appetite and low blood sugar episodes. Learning to match food selection to digestive capacity.

To register for this seminar on Thursday, May 11, 2000 (from 7:00 p.m. to 9:00 p.m.). Seating is limited, please call 875-1342 to reserve.

Upcoming seminar on: Aromatherapy, by Diana Roskam, Certified Aromatherapist. May 17, 2000 from 7:00 p.m. to 9:00 p.m.. Call 875-1342 to reserve a seat.



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Geraldine Hesketh

Decorative Outdoors

Now that summer has been thrust upon us, the time has arrived to spruce up outside. Plants picked out, water can and bug repellent ready, what else is needed? Hmm... well carpet of course! Is this person insane? Yes, but that's another story. Outdoor carpeting is so appealing these days. Gone is the grass look unless you over fertilized and it's your only option!

Seriously, the styles abound and shades will wow up decks, patios, balconies, solariums, boats too. It's a great D.I.Y. product too. It doesn't fray on the edges like indoor carpet so can be easily cut to suit design and shape required. One of my personal favorites is the sisal and if your old paving stones look ugly then outdoor carpet is a great choice. It stands up to a lot of abuse, which is also why some people use it in their cottages. Next on the list... Antihistamine. We don't sell that sorry, but we do have most of what you need to make your home beautiful inside and out. Have a Great Summer from all @ Comfi Interiors.



Herbal Magic

Weight Management and Nutrition Centres

15 Martin St. 905-693-9594

Kristen Foley

"Providing a Natural Way to Better Health and Wellness"

Q: I have tried just about every diet in the last three years, and I can't seem to keep my weight off. Why is that?

A: The answer is really quite simple: diets don't work! Unfortunately, there are a lot of "quick fix" promises, ranging from "fat-eating" pills to all-protein diets to muscle stimulation instead of exercise. The common denominator among these is that they offer short-term solutions to a long-term weight problem. Most make unproven claims of "weight loss", and can be potentially dangerous to your health!

At Herbal Magic, we understand that achieving long-term weight loss results requires focus on the underlying cause of weight gain: poor eating habits! There must be a change in the way one approaches food on a DAILY basis. With this in mind, Herbal Magic has designed a sensible, well-balanced eating plan that uses only your own grocery store bought foods (no shakes or pre-packaged meals). Safe, all natural herbal supplements are used to help control appetite and boost metabolic rate, making it easier to adapt to a healthier, eating lifestyle.

The trained health counselors at Herbal Magic know how hard it is to break old habits, so one-on-one counseling and guidance is provided each and every visit. For more information, stop by or call us at: Herbal Magic, 15 Martin Street (Carriage Square) 693-9594.

Maxine Stanley has a B.A. in Sociology and an S.S.W. in Social Work. She has worked with the Herbal Magic program for over four years, and is a trained nutritional counsellor.

Kristin Foley also has a B.A., an extensive background in herbs, and is a trained nutritional counsellor as well.



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

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

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

Q: What are hammertoes?

A: A hammertoe is a fixed bend in one of the toe joints. As the toe becomes deformed, it rubs against the shoe and the irritation can cause painful corns. Corns may also develop between the toes. These are usually due to a rotation of the toe, rather than a contraction (buckling). This can cause the joints to rub together and may create small bone spurs that cause corns in similar manner. In addition, the skin can break down and become infected. A severe hammertoe may create downward pressure on a metatarsal bone at the ball of the foot, and add to the cause of callous.

A hammertoe may be present but not always painful unless irritated by shoes. One may have enlarged toe joints with some thickened skin and no redness or swelling. However, if shoes create pressure on the joint, the pain will usually range from pinching and squeezing to sharp and burning. Cramping in the toes, foot and leg may develop from the muscles and tendons functioning in abnormal positions because of the deformed joints. In long standing conditions, the dislocated joints can cause pain and arthritis.

The clinic offers extended hours.

No referral is necessary.

House calls are also available.

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Lou Mulligan, CFP, RHU

Tel: (905) 876-0940
Fax: (905) 876-2934

420 Main Street East, Milton, Ontario L9T 1P9

Q: What is a beneficiary? (PART ONE)

A: As discussed here, a beneficiary is a person to whom you want to give something to after a specific event occurs for example death or the maturity (end) of a policy. Designating a beneficiary is a critical element of your estate planning and tax planning. If you die without a will, or with "estate" as your beneficiary or without any designated beneficiary, your assets will be subject to probate and taxation. Depending upon the asset, there may be tax savings.

For example, you can name someone as beneficiary of your Life Insurance policy. When you die, the face amount of the policy is paid to that person (usually tax-free). Segregated funds, annuities, and RRSP's can all have beneficiaries. RESP's must have a named beneficiary. Beneficiary identification can cause confusion because they are classified in several different manners.

PREFERRED AND ORDINARY: Preferred beneficiaries include spouses, children, parents and grandchildren. Ordinary beneficiaries are any one else. Preferred beneficiaries enjoy creditor protection on your identified assets. Of the preferred group, spouses and dependent children may receive a tax-free rollover of your RRSP assets upon your death. Others would receive a taxable amount. Ordinary beneficiaries enjoy neither of these benefits.

REVOCABLE AND IRREVOCABLE: When you establish who you want as your beneficiary, there are times when you want the right to change your mind (revocable) and appoint another beneficiary, and times when you may never be able to change your beneficiary (irrevocable) without their prior written consent.

PRIMARY AND CONTINGENT: Primary beneficiaries receive your assets on your death. Contingent beneficiaries only receive your assets if the primary beneficiary dies before, or at the same time as, you do.

Beneficiary designation is a very important item. Please look for "part two" of beneficiaries in next month's Ask the Professionals or contact our office if you have specific questions. In Milton, Money Concepts phone number is 876-0940.

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



Elayne M. Tanner

B.A., B.S.W., M.S.W., C.S.W., DIP. SOC. ADM.
Counselling & Psychotherapy
Individuals, Couples, Children & Families
11084, 5th Line, Milton, Ontario
(905) 854-0801

Elayne M. Tanner

Q: My wife and I are unsure if we are making the right decision regarding our daughter. She is 13 and we are reluctant to let her go to coed parties. She feels that we don't trust her and are being mean.

A: Your daughter will not like my answer. I believe that it is your job to guide, teach and protect your child and if you take the easy route, letting her do whatever she wants so that she will like you, you are renegeing on your duties. Children need supervision and they need to be taught how to make good, moral and safe decisions. There is a reason that people of this age do not generally live on their own and that is because they still need direction. They, of course, should be allowed to make some decisions, but in situations where a wrong choice may put them at risk. I believe that you should intervene. I have unfortunately, seen many teens as young as 13, who have been raped by school "friends", hospitalized close to death because of alcohol poisoning and drug over doses and who are self-mutilating (cutting, burning, scratching and starving) or attempting suicide, because of things that got too far out of control when they were not supervised. We have also undoubtedly lost too many of our young people to alcohol related traffic accidents, because of bad choices that result in tragedy. Young people believe that they are invincible but unfortunately, this is not true. And don't think that our small town lifestyle protects them because it does not. Call to the homes where the parties and sleep-overs will be. Ask if there will be constant supervision while your child is there. Ask if the parents allow their children and guests to drink alcohol and use drugs in their home (many do). If children are invited to a friend's cottage, will there be adults there who are willing to take the responsibility for your child or are they going up with an older sibling, who is having their own party? Do not assume. Frequently, when parents call, they are shocked to hear what the other parents are assuming. Get the facts and do not be afraid to make an unpopular decision - love is not always easy.

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.