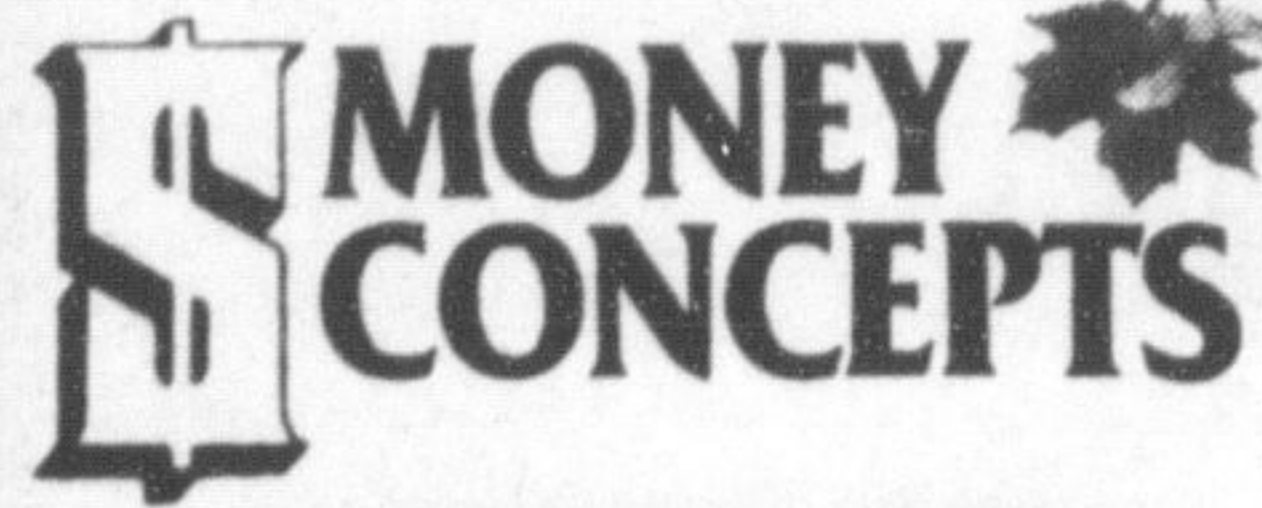


Ask The Professionals

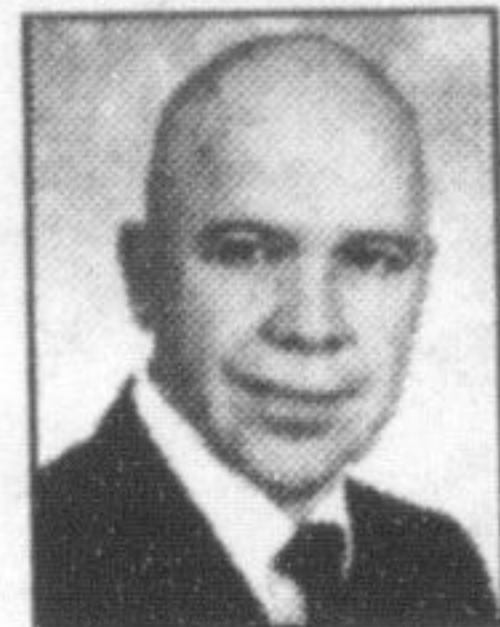
If you have any questions these professionals can answer, please write to:

"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 MA, CFP, RHU

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

420 Main Street East, Milton, Ontario L9T 1P9

Q: We have our T4 slips for our taxes. Should we file right away? My wife is expecting money back and I'm not. Do we have to send them in together?

A: A common mistake that people make is to file as soon as they get their T4 slips even though they have investments, savings accounts, Savings Bonds or have done an RRSP. Your employer must mail the T4 by February 28th but investment companies/banks do not have to issue T5 or T3 slips until mid-March. These slips cover interest earned, capital gains and other income. If you have open investments such as a savings account, you may be receiving these slips. Most mutual fund companies try to issue RRSP receipts as soon as possible. You should wait for these slips to ensure that they have been properly completed i.e. spousal RRSP receipts must show contributor's name and social insurance number as well as annuitant's.

Married and common law spouses should prepare their returns at the same time because many credits are based on combined family income. You do not have to submit your returns together although your name and social insurance number and income should appear on your spouse's return and only one of you may claim the GST, Child Tax benefit or Ontario Tax Credit. Your wife should send her return as soon as she has all her slips. This will speed up her refund. You should wait until the end of April to send your return along with your balance owing. You are not rewarded for paying early and you might as well earn the interest. Just remember to mail or e-file before the deadline. If you are telefiling, file early. The lines get busy the last week or so.

Part of a financial plan includes tax planning. We can help you set up a monthly RRSP investment plan to reduce your taxes and help you review your options. Contact Lou Mulligan at Money Concepts, Milton for a complimentary appointment at 905-876-0940.

Money Concepts Group Capital Corp. and N.F. Insurance Agency Inc.



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

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Milton, Ontario, L9T 1P6
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1A Princess Anne Dr.,
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(905) 702-1611

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

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

Q: My family doctor has recommended an orthotic to wear during activities. What is the difference between a store-bought orthotic and a prescription orthotic?

A: Some drugstores and sporting good stores offer devices for runners and other athletes that sometimes help to alleviate painful symptoms. Self-treatment with store-bought devices can provide hit or miss pain relief because they are not specifically prescribed for one person's problem. They can result in harm somewhere else in the body. However, a prescription orthotic, developed from a cast of your own feet, will yield precise control over gait and function.

Often it is not just the fitness activity that requires an orthotic to control foot and leg function, but also everyday wear. Orthotic devices may require periodic adjustment. A Chiropractor/Foot Specialist's examination will determine if adjustments are necessary. Children's orthotics should be changed to accommodate the growth of the foot and should be worn throughout the active growing years. Those who wear orthotics as children will preferably wear them for life.

Most extended health plans offer coverage for a custom-made orthotic device.

*The clinic offers extended hours.
No referral is necessary.*

LASER HAIR REMOVAL

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550 Ontario St. S., Suite 203, Milton, ON

Specialists in Electrolysis & Laser Hair Removal

Phone: 905-878-9113 or 905-878-3945
Certification & Treatment Centre



Judith Finn

Why is a consultation so important prior to an electrolysis or laser treatment?

While a consultation may appear time-consuming, especially when most people lead very busy lives and are anxious to get on with the treatment, it is important for the technologist to be able to assess a client's particular problem and provide an explanation of the procedure. Sometimes a client may have a medical problem that will affect treatment. For example, a diabetic usually takes longer to heal. Medications may also have to be taken into account. If a patient is using accutane to relieve acne, it will be necessary to delay electrolysis or laser hair removal.

A consultation allows the technologist to answer a client's questions, provide reassurance for the nervous newcomer and do a trial treatment to see what kind of reaction the skin shows. It also allows for an explanation of the importance of infection control in the practice of laser and electrolysis.

If you have any further questions or would like to schedule a complimentary consultation, please don't hesitate to call the Electrolysis College of Canada Inc./ Central Electrolysis and Laser Clinic at (905) 878-9113 or 878-3945.



Debbie Hawkins
B. Sc., DVM

Hawkins Animal Hospital

Debbie Hawkins B.Sc., DVM
Doctor of Veterinary Medicine

550 Ontario Street South, Milton
(Pizza Hut Plaza)

Phone (905) 875-6888
Fax (905) 875-6853



Q: Many cats and dogs go missing in Milton. What can we do to stop this from happening?

A: So often my staff and I receive calls and personal visits from clients who have pets who go astray. This is a very difficult question, with no easy answer, and its occurrence can be so distressing for pet owners. They all have our deepest sympathy. For the most part, pet owners do all that they should for their pets, including annual vaccines and physical examinations, heartworm testing and medications and the general overseeing of the pet's health. These pets truly become part of the family, and their loss can be devastating. Unfortunately, out outdoor cats do wander, and we are torn between letting them out or keeping them indoors. Once outdoors, our cats may fall prey to traffic, wildlife or poisoning, not to mention the stray kitty who decides to find a new home, all of its own accord. Personally, I live in the country, and having lost two very wonderful cats, I now never let anyone outdoors. They all seem very content!

As far as dogs are concerned, apart from the obvious regulations, which require that dogs be on a leash, owners can do more to be vigilant. In my opinion, dogs should be properly supervised when let out into the back yard, particularly at night. Not all backyards are fenced, some dogs can clear the fence, and some children given charge of the family dog are not physically strong enough to control their pet. Some owners, whether town or country, open their front door at night and let "Fido" out to do his or her own thing, which I find totally unacceptable.

At the Hospital, when we are presented with a dog that has been hit by a car, I have heard owners say, as if to relinquish themselves of blame, "Well that has taught him a lesson - he will not run into the road again!" Unfortunately, this is not true, I wish it were. Fido never does learn by that experience. I have dealt with many repeat instances, often ending in the death of the pet.

Suggestions - get a fence, walk your pet on a leash, buy some form of invisible fencing and certainly never let your dog stray on its own. We see too many injured pets, do not let your pet be one of them. If you want any advice concerning the safety of your pet, contact your veterinarian.



Tina Doney
Connie Francoz
PHYSIOTHERAPISTS



86 Main St., Milton
876-1515

Q: Last year, while playing tennis, I strained my shoulder. I'd like to prevent injuries and want to try to achieve my personal best in summer sports this year. Can you offer some tips?

A: Summer is a terrific time to enjoy outdoor sports and fitness activities. Doing well in your choice of sport and having fun are important, however, equally important is preventing an injury. Early spring is a great time to consider whether you are prepared for the summer.

Firstly, examine the sports you like most. What type of exercise do they provide? Determine whether the sport helps build body strength or muscle endurance, improve flexibility, promote co-ordination and balance, or provides a cardiovascular work out for your heart and lungs. You should think about all of the components of fitness - aerobic fitness, flexibility, and strength and participate in a variety of activities that together will offer benefits in all or most of the areas of fitness.

Remember, that the old saying "no pain ... no gain" is just that, an old saying, a myth. Today, make your motto "train ... don't strain". This simply means that you'll remember to stay in shape through the winter to ensure that your body is at a fitness level that will allow you to play sports without injury all summer. Commit to doing a warm up and cool down each time you exercise or play a sport. Remember that if you are new to a sport, you should progress yourself gradually in terms of the time, intensity, and frequency that you participate to reduce your chances of injury.

Think about whether your sport has any repetitive movements, bending, twisting or other motion that can contribute to muscle strains or ligament sprains. Work with a physiotherapist or personal trainer to choose winter exercise that helps to work on the strength or endurance that you'll need for your specific summer sport. A physiotherapist can offer information to reduce potential problems by assessing the biomechanics of your sport. That simply means, how your body is moving when you hit your rackets or swing your club.

Lastly, remember that the most important aspect of outdoor sport is the fun you'll have while staying fit! See your doctor or registered physiotherapist for the treatment of an injury or guidance for injury prevention.

Please contact Tina or Connie at the Halton Community Rehabilitation Centre,
86 Main Street East, Milton 876-1515, for questions about physiotherapy.

Elayne Tanner & Associates Inc.



Elayne M. Tanner

Elayne M. Tanner

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

Q: I know this isn't exactly a question about counselling but I was hoping you might be able to help me anyway. My wife and I are divorcing. We've tried everything to save the marriage but we both agree that it is time to separate. I've heard that if you can settle things with a mediator you can save yourself a lot of lawyer's fees. Where do I find someone and how do I know if they're any good?

A: You begin by asking people that you trust, if they know of anyone that they would recommend. This is very much the reason that Elayne Tanner & Associates Inc. has grown in the direction it has. Over the years I have developed a reputation for providing excellent service and expert advice. As a result, I have often had clients and other professionals ask me if I could recommend someone for various other concerns that they have had. Since my reputation means everything to me, I am reluctant to refer to anyone that I am not sure will provide the same high quality of service at fair prices.

In response, I have developed associations with professionals that I know to be highly qualified, skilled, and experienced in their specialized areas. I have done the screening and financial negotiations for you. As a result, Elayne Tanner & Associates Inc. is now able to offer, with confidence, a more complete range of excellent services including; Custody & Access and Capacity Assessments, Mediation, Parenting Training, Supervised Access Visits and Legal Services. These services will not cost you any more than dealing directly with the individual, but rather than picking a stranger at random from the phone book, you get to deal with a person in your own community that you know and trust. Other professionals have demonstrated their trust and confidence in Elayne Tanner & Associates Inc. with their ongoing referrals. It is with the same confidence that we offer our extended range of services to meet your needs as fully as possible. The times when you need these services are always stressful. Let our one-stop-shopping concept make that part of your life a little easier for you.

Elayne Tanner is a Registered 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.