

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

Elayne Tanner & Associates Inc.



Elayne M. Tanner

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

Q: After 20 years my spouse and I are separating. I don't know what to do next. Everyone is giving me advice about what I am entitled to but it's overwhelming. I feel so confused. How do I know what my rights are or what I should be doing?

A: Separating can be very traumatic. There are a lot of things you need to know. There are many laws that apply to your break up. The Family Law Act of Ontario and the Children's Law Reform Act deal with most of them, except for your actual divorce, which is governed by the Federal Divorce act.

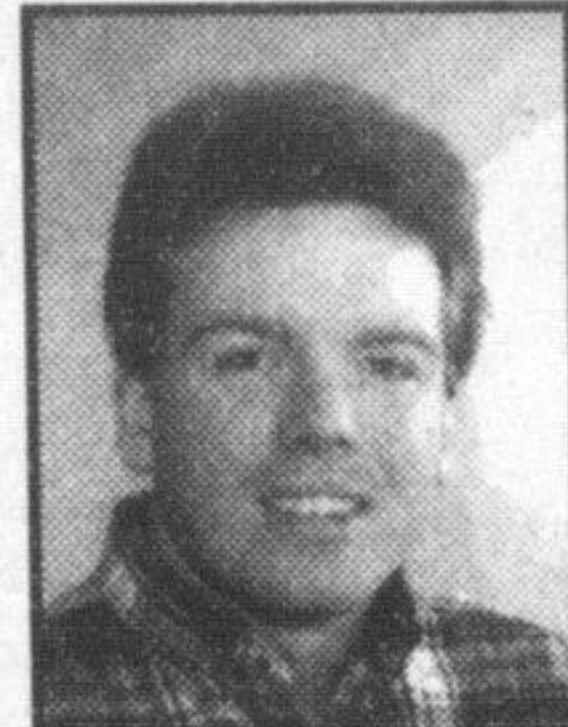
These laws are complex. At some point you will probably need to retain a lawyer to help you through the process but that doesn't mean that you can't first learn much of the necessary information. The more you know about your rights and what to expect, the easier the process will be for you. Because you will be informed, you will have peace of mind in dealing with your spouse, and you will reduce your legal costs because you will know what information your lawyer will need so you will be able to prepare it ahead of time.

To address this need, I am pleased to offer a two part 6-hour seminar, in association with Marilyn Samuels, a Milton lawyer. The series, "Taking the Sting Out of Your Marriage Break Up" is being offered consecutive Tuesdays, November 27 and December 4, from 7 to 10 p.m. The cost is \$179 plus GST.

If you want to learn about your rights and responsibilities in child and spousal support, in child custody & access, how to divide your property, how to obtain a divorce, choose your lawyer and learn how to minimize your legal costs then this is the seminar for you. Space is limited so please call immediately to reserve your space.

Elayne Tanner is a Registered member of the College of Professional Social Workers, with many years of professional experience in individual, family & marital counselling. Her office is located in Milton in a private rural setting minutes from the downtown area.

Further questions welcome - call (905) 854-0801
Confidentiality guaranteed.



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

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

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

With the colder weather quickly approaching we all must make changes in our lives. We start to wear heavier clothing, often in layers, adding weight on our feet. Our shoes change to boots, which are heavier. Our activity level often decreases with our inability to walk due to the climate. This may sound like old news, however, this is often the time of the year people develop foot problems.

Many of us would agree that our activity levels decrease in the winter months. How might this pose a problem? Our feet are a very complex structure with twenty-six bones as well as numerous tendons and ligaments. When we are not as active the soft tissues will tighten. If you have not been active for awhile and go for that mile walk, an injury may result if you do not stretch. Also, a change from shoes to boots is often necessary. This means more weight and not always more support. This will fatigue the soft tissue in feet and lower limbs. When adding the extra clothes for warmth, you are adding further strain on the foot until something gives up. It's not usually the shoes!

This will often account for arch pain, heel pain, bunion formation, neuromas (pinched nerves) and may cause havoc up into the knees and hips. Stretching is vital for strenuous activities. Supportive shoes & boots will help prevent these possible problems. If you are doing indoor athletics, it is vital that you wear appropriate shoes and stretch before activity. Many problems arise this time of year and are easily treated if the diagnosis is done early after the symptoms arise.



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

Dr. Tony Wan's

Tooth Talk

Towne Dental Group
Milton Mall - 55 Ontario St.
(905) 876-1188



Q: What effects can smoking have on my oral health?

A: Use of any tobacco product can increase your risk of developing oral cancer and gum disease (periodontal disease).

Tobacco products damage your gum tissue by affecting the attachment of bone and soft tissue to your teeth. An example of the effect is receding gums. A receding gum line exposes the tooth roots and increases your risk of developing a sensitivity to hot and cold, or tooth decay in these unprotected areas.

Smoking can delay healing after a tooth extraction or other oral surgery. Smoking can also contribute to bad breath, stains on your teeth and tongue, and a build-up of tartar on your teeth.

Q: Are cigars a safe alternative to cigarettes?

A: Cigars are not a safe alternative to cigarettes. Even if you do not inhale cigar smoke, you are still at risk for oral and pharyngeal (throat) cancers. Like cigarette smokers, cigar smokers are at increased risk of periodontal (gum) disease, a leading cause of tooth loss.

In addition to the health risks, cigar smoke (and cigarette smoke) can cause staining of the teeth and tongue as well as bad breath.

Q: Are smokeless tobacco products safe?

A: Like cigars and cigarettes, smokeless tobacco products contain a variety of toxins associated with cancer. At least 28 cancer-causing chemicals have been identified in smokeless tobacco products.

Smokeless tobacco can irritate your gum tissue, causing it to recede or pull away from your teeth. Once this gum tissue recedes, the roots of your teeth are exposed, increasing your risk for tooth decay. The roots of your teeth also may become sensitive to hot and cold or other irritants, which means you could experience some discomfort when eating or drinking.

Sugars, often added to enhance the flavour of smokeless tobacco, can increase your risk for tooth decay. Smokeless tobacco also typically contains sand and grit, which can wear down your teeth.



DAWN PHILLIPS

Sun Haven TANNING SPA INC.

550 Ontario St. S., Milton • (905) 878-2324
3505 Upper Middle Rd., Burlington • (905) 335-5050

Q: Why do some tanning beds have facial units?

A: Tanning beds with facials provide a better tan. The majority of modern tanning beds have integrated facial tanners. The facials provide a gentler UV output for delicate facial skin and also provides a longer lasting tan, which is important because our facial tan can fade faster than the rest of our body due to exposure of wind and washing.

The technology behind facial tanners is more sophisticated and more costly, but we at Sun Haven know our clients deserve the best equipment so they can enjoy their ultimate tan. We provide a variety of equipment including regular and deluxe beds; also our most popular stand ups and turbo beds are available. We suggest you try them all and then decide which type of tanning equipment you prefer.

The ultimate tanning environment with the most advanced tanning technology.

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

MONEY CONCEPTS

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

420 Main Street East, Milton, Ontario L9T 1P9

Q: My GICs used to give me a good income. Now with interest rates dropping, I don't know how I'll get by. What should I do?

A: Five-year GICs usually pay a higher interest rate than one-year GICs. However, five-year rates lock you in for five years. Interest rates could go up in the meantime and you would get stuck at the low rate! One-year rates are usually much lower, but you can get at your investment sooner if rates start to go up.

There is a middle ground. It is called a "GIC Ladder." If you take your investment and divide it into five parts, you can invest it equally in 1,2,3,4 and 5-year GICs. Each longer "lock in" period gives you a slightly higher interest rate. You will get a better rate than the one-year rate, but you are not stuck at a low rate for any longer than necessary. Each year, your one-year GIC matures and the others move one year closer to maturity. If you re-invest your matured dollars in a five-year GIC, you will get the best available rate on the new investment.

By repeating this process, you will be able to get a combination of best average rate and best opportunity to re-invest within the 12 month period at the current five-year rate.

A second benefit of this approach is that you can spread your investments across different financial institutions. This means that you can increase your CIDC protection by using multiple financial institutions.

Money Concepts will search the market for the best choices in GIC rates. Call 905-876-0940 for details.

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



Lou Mulligan MA, CFP, RHU

HALTON HILLS SPEECH CENTRE



328 Guelph Street
Georgetown
(905) 873-8400

Q: My toddler is very hard to understand. When should we expect him to speak clearly?

A: Talking doesn't just happen. Children have to learn speech gradually; and learning all the speech sounds takes time. Children master speech sounds in a specific sequence, according to maturation of their oral structures and visibility of the sounds. Some sounds like p, b, m, t, d, and n are usually mastered by age three while others like r, th and s may not be correct until the early school-age years.

While learning to speak, all children make mistakes and pronounce some sounds incorrectly. You may hear your child substitute one sound for another (e.g. "wabbit" for "rabbit"), omit a sound (e.g. "han" for "hand") or distort a sound (e.g. "shlip" for "ship").

Although these are common errors and will probably disappear as a child gets older, they might also be signs of articulation disorders. Simply stated, an articulation disorder exists when a child consistently makes speech sound errors that are not usually made by children of the same age.

Distinguishing between simple mispronunciation and articulation disorders can be difficult. If you feel that your child might have an articulation problem, you should make an appointment for an evaluation by a Speech-Language Pathologist. For further information, or to inquire about our programs, please call our Centre.