

Ask The Professionals

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

"Ask The Professionals"
c/o The Canadian Champion
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DAWN PHILLIPS

Sun Haven TANNING SPA INC.
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Q: How did indoor tanning originate?

A: The roots of indoor tanning actually began in physicians' laboratories. Early in the last century physicians and scientists used artificial ultraviolet light sources to combat certain skin disorders and bone density deficiencies. They found that limited exposure to certain UV wavelengths helped with psoriasis, eczema and acne. Also, it was discovered that when working during daylight hours, underground miners did not receive regular UV exposure and this was having an adverse affect on their health. Artificial UV light sources were deployed in the mines to give the workers the needed vitamin D for calcium absorption helping bone density problems such as osteoporosis.

Today's technology has improved upon those early artificial light sources and has provided us with modern indoor tanning equipment.

Sun Haven Tanning Spa... the evolution of tanning.

MONEY CONCEPTS.

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Lou Mulligan MA, CFP, RHU

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Q: What RRSP choices does Money Concepts offer?

A: Money Concepts acts as a broker. We work for our clients and provide a wide selection of RRSP investment options ranging from conservative to aggressive Labour Sponsored Investment Funds and RRSP loans.

We shop the market and offer competitive GIC rates from several major Canadian financial institutions.

Our segregated fund suppliers offer our clients creditor protection and future value guarantees.

There are over 3,500 mutual funds available in Canada. Most financial institutions only sell their own "in house" brand of mutual funds. Money Concepts offers all the funds from the top mutual fund families in Canada. We make our recommendations based upon our client's needs and the selection of mutual funds that we believe best address these needs.

Labour Sponsored Investment Funds are a special risk category which meet some client's investment and tax strategy needs by offering up to 35% in tax credits.

At Money Concepts we focus upon the design of your entire RRSP investment portfolio. A well diversified portfolio employs asset allocation strategies to help reduce risk and volatility while seeking a higher, consistent rate of return over the long term.

Our RRSP mutual fund suppliers offer RRSP investment programs from \$50 per month or a \$300 initial investment. RRSP investment loans at competitive rates are available too.

AEGON
Dealer Services
Canada Inc.



Elayne M. Tanner

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Q: I never seem to get anything done on time. I always leave it until the last minute and then rush through it. What can I do to change this?

A: It sounds like you are a classic procrastinator. Procrastination is something we all do some of the time but for some people it is a way of life. There are different ways to procrastinate such as:

1. **The Perfectionist** If it cannot be perfect I will not do it at all - you can't fail if you do not try.
2. **The Worrier** What will happen if I cannot do it right? What if I do do it right and people expect more of me? But...I What if...?
3. **The Defier** Why should I have to do it - no one can make me do it. I'll do it when I am ready..
4. **The Crisis-Maker** This person needs to be right up against a deadline to be motivated to action. The adrenaline rush serves as a high.
5. **The Dreamer** A dreamer of great ideas but not focused enough to follow through.
6. **The Overdoer** One who cannot time manage. They cannot say 'no' when they should and they try to accomplish too much in order to keep everybody happy.

In counselling we would determine what is holding you back. You may need help in learning to set realistic and manageable goals, or you might have difficulty in breaking tasks down into steps, so that you are not overwhelmed. If you are procrastinating, what technique are you using and why are you doing it? Once we discover the what and the why we work on the how - how to change the patterns. Before long you will find that you are accomplishing your goals in a timely manner.

Elayne Tanner & Associates, Inc.

With my associates, I am able to offer a variety of services including mediation, group, seminars and access to a lawyer and legal services.

Confidentiality guaranteed.



Dr. Angela Barrow
B.Sc., D. C.

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How Are Computers Effecting Your Children?

A: Recent literature is advising against the overuse of computers for children. "What's good for his/her education may not be good for his/her growing body. Poor posture, repetitive motion and other harmful usage patterns can lead to aches and pains in the short term, and possibly more serious effects in the long." The Canadian Pediatric Society has found that "63% of children between the ages of 6 and 11 aren't getting enough exercise." There are changes that can be made to the workstation to make it more comfortable, but children still need to get "at least an hour of exercise each day." This generation of children has become sedentary and parents need to be more proactive about doing physical exercise as a family.

Although technology has its obvious advantages it comes with some less apparent negative effects. The fact that the average Canadian child watches between 4-7 hours of TV or video games a day is unbelievable. This sedentary lifestyle has immediate and long-term health effects. The human body is not designed to sit for many hours a day, especially in less than optimal postures. For children whose bodies are still developing this can have a tremendous impact on their health.

Chiropractic is concerned with the structure of the spine and the function of the nervous system. The nervous system is the master control in the body and changes in function of the nervous system leads to changes in your health. Most of these changes are silent and asymptomatic as the body goes through a process of disease (out of balance) before disease and symptoms occur. The three main causes of nerve disturbance or subluxations are physical, chemical and emotional. Hours spent at a computer especially at poor workstations causes postural changes thus affecting the nervous system. As a family chiropractor, I feel it is essential that parents make the effort to ensure their children are physically active. Healthy lifestyle factors including exercise, diet, sleep and regular chiropractic adjustments are very important to help you and your children perform to your full potential.



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Shopping for auto insurance

Whether you're a first time buyer of auto insurance or already have it but are looking for a better deal, you should be asking several questions.

First, is the person from whom you're buying (your agent) a visible, established member of your community - someone you know and trust?

Second, is the company from whom you're buying well known? What is its reputation?

What about price? Because there are hundreds of companies competing for your business, prices vary - sometimes a lot. Be sure the premiums you're quoted are for equal amounts of coverage.

How about service? Price is important but saving money won't mean much unless you get the service you need - when you need it.

How about solvency? Is the company you're considering still going to be in business when you file your claim?

Once you've decided on a company and an agent, there are more questions to ask.

How much coverage do you need? The required minimum amounts of liability coverage may not be enough for you. Consider your needs in light of your assets and income. How much can you afford to pay if there's a big judgement against you because of an accident?

What about deductibles? Should you carry collision and comprehensive coverage? As your car's value decreases, you might consider dropping these coverages and pocketing the savings on premiums. But consider if the savings are enough to offset the risk of repairing or replacing your car.

Auto insurance is not a generic commodity. It is a product that should be tailored to each individual. Your agent can help you answer these questions and thereby help you tailor your auto insurance to your specific and unique needs



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Q: I find it very frustrating as each year ends and a new one begins because I know I need to clean up my office, archive files, and so on, so I will start the New Year right. To do it myself and/or to have any staff member do is very costly and is certainly not the best use of anyone's time. Do you have any suggestions on how this can be done efficiently and cost effectively?

A: Frustrating is right. It can be very stressful to face the "Annual Office Clean-up, File Archive, Get Ready for the New Year and Tax Return Blues!"

In a recently released National Study, the amount of time people spent at the office each week rose to a mean of 43 hours from under 41. The people taking work home jumped to 52 per cent from 31 per cent.

So, does it make any sense to add to those hours for your office clean up or some of those other time-consuming administrative tasks? Absolutely not!

Here are a few suggestions that may help:

- **Prioritize**
Consider the importance of completing these tasks with regard to your personal and professional goals.
- **Schedule the Tasks**
Set the time aside to complete the tasks. Focus on getting the job done.
- **Do Not Procrastinate**
What is easy to do is also easy not to do. Tasks that we do not enjoy we sometimes put off.
- **Count the Hours**
How much time would you and/or a staff member need to set aside to get the job done? We are talking about dedicated, uninterrupted hours to complete all the tasks.
- **Calculate the Cost**
How much will it cost the Company in staff wages, your salary and lost customer or sales time (if completing tasks during regular work hours?) Be sure to add in all the associated expenses, such as, benefits costs, EI and CPP.
- **Outsource The Project**
When you have counted all the hours and calculated the cost, you may be surprised. You may discover that it would be more beneficial to contract someone to complete the project for you.

If you have not completed this annual event yet, there is a good chance that this will continue to weigh on your mind. We all know those things that weigh on our mind tend to keep us less productive.

The best advice I can give is this "Do what you do best and delegate the rest!"