

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



HEATHER SOLIE, Agent
3006 Derry Rd. W.,
Suite 204
(Across from the Hospital)
905-693-1400
heather.solie.jfsj@statefarm.com



Insurance You Need for your Home

Buying a home is the biggest purchase most people make in their life. It's a large investment, as well as a time commitment and hard work. But a home is more than just a structure; it's the furnishings, prized possessions, feelings and family it contains.

How to Insure your Home

When insuring a home, there are various questions you should ask:
Who will pay to replace my home and my personal possessions?
What would happen if I or another member of my family was responsible for someone's injury or damage to their property?
Who will pay the mortgage if I become disabled?
Who will pay the mortgage if I die?

To protect your home, from roof to basement, as well as the articles in your home, think of homeowners insurance. It protects your home from unexpected losses such as fire, windstorm, explosions, vandalism, theft and smoke damage. The coverage amount should be equal or close to the cost of replacing your home if it were destroyed.

Your homeowners policy specifies what types of claims are covered. The policy will have some exclusions - for example, flooding; special types of insurance policies may cover them.

Homeowners policies also cover additional living expenses. If you are forced to live elsewhere because your house was damaged by a loss that is covered, this coverage pays for expenses such as food, shelter, and other related items that exceed your normal living expenses.

Each home is different, so insurance coverage should be tailored to your needs. An insurance agent can help you decide what coverages fit your needs.

Liability protection is also offered in most homeowners policies. It protects you if you or a member of your family is legally responsible for someone's accidental injury or their property is damaged.

But protecting your home from fire, wind or theft is only part of the picture. Many people overlook the fact that they or their family could lose their homes as a result of disability or death.

If you became disabled and could no longer work, who would make your mortgage payments?

To ensure that if you could no longer work your mortgage payments would still be made, consider mortgage disability income insurance. It can help with your mortgage payments if you become totally disabled.

You should also talk to your agent about life insurance, which could help pay off the mortgage loan if you die.

Your home is your most valuable investment; make sure you protect your investment with some common sense and insurance that fits your needs.

Briarwood Cosmetic Surgical Centre

Dr. S. C. Brown M.D., FRCSC
408 North Service Rd. E. Oakville
905-849-4282

Q: How can I get rid of spider-veins?

A: Spider-veins on the leg are removed by an injection of a saline solution directly into the vein. This is called sclerotherapy and has been used safely and successfully for many years.

Facial spider-veins can be removed by laser, cautery or injection. All of these are available at our Briarwood Cosmetic Surgical Centre in Oakville.

If you would like a free vein consultation and assessment, please call 905-849-4282.

In addition to sclerotherapy, Briarwood Cosmetic Surgical Centre also offers full service plastic surgical procedures such as face lifts, breast augmentation, liposuction, etc.

Cosmetic procedures include; Botox, Restylane and Collagen injections. Our new laser can be used for the removal of unwanted hair or for the treatment of age spots and broken blood vessels. Obagi and BioMedic skin care products, as well as electrolysis and permanent make up are also available.

For more information, or to make an appointment, call Michelle or Sharon at 905-849-4282.



DAWN PHILLIPS

Sun Haven TANNING SPA

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

Q: Is tanning safe?

A: Our skin's ability to tan is a natural and safe process. When our skin is exposed to ultraviolet light our skin will naturally start to tan. However, whether tanning indoor or outdoor, there is a risk of overexposing our skin and developing erythema (sunburn). The tan itself is actually our body's way of protecting itself from overexposure.

So, the answer to the above question is; *yes* tanning is safe *if* we don't overexpose and burn. The idea is to develop a tan slowly so that we don't burn, and the best way to accomplish this is with the control of indoor tanning equipment. Variables such as cloud coverage, wind, time of day, latitude and altitude, make outdoor tanning less precise with a greater risk of burning. When you tan at a reputable indoor tanning facility the guess work is eliminated and the prescribed exposure time will be the same no matter what the time of day or time of year, regardless of the weather outside.

At Sun Haven we provide a tanning environment with the most advanced tanning technology and our professional staff are certified to help you develop your own natural tan as safely as possible.

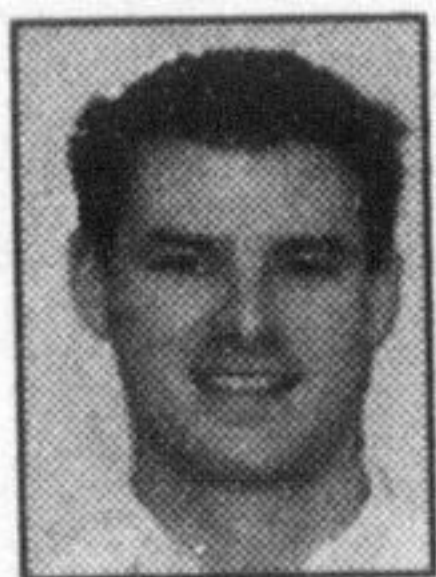
Sun Haven's golden rule: "whether tanning indoor or outdoor, DON'T BURN!"



Jillian Guard
(Hons.) B. Sc., RMT

**Milton Therapeutic
Massage Clinic**
75 Main St., Ste. 10
(across from Zak's Pharmacy)
878-0800

**Registered
Massage Therapy**



Ryan Weaver
B.Sc., RMT

TENSION HEADACHES

Tension headaches are described as pain associated with the base of the skull or any other part of the head and face. They are differentiated from vascular (migraine) headaches and are patients' most frequently made complaints. Due to the many causes of headaches, a case history must be carefully considered to rule out organic disease and to ascertain the cause and type of headache. Common causes of tension headaches include trigger point referral, muscle spasm, cervical subluxation, postural stress, and environmental stress. Symptoms include a stiff and tender neck, and aching or vice-like pain in one or more areas of the head. The patient may also experience ringing of the ears, reduced attention, and photosensitivity.

Referred pain in the head most commonly occurs as a result of trigger points in the neck and shoulder region. For instance, the upper trapezius (shoulder muscle) is the muscle considered most likely to develop trigger points which refers pain behind the ear into the temple. Trigger points in the splenii muscles (base of the skull) refer pain upward to cause a deep-seated headache that concentrates behind the eye and often extends to the top of the head. Additionally, sternocleidomastoid (V-shaped muscles in the front of the neck) trigger points not only refer pain to the ear, temple, and around the eye, but may also cause dizziness, disorientation, and the symptoms of trigeminal neuralgia.

Treatment of tension headaches will include thorough assessment, trigger point therapy, and hydrotherapy to reduce pain and muscle spasm, and increase circulation to compromised tissue. The therapist will stretch shortened muscles and encourage the patient to be aware of and minimize contributing factors.

Please call Ryan or Jillian at the Milton Therapeutic Massage Clinic, if you have any questions concerning massage therapy or would like to book an appointment. 878-0800.

HALTON HILLS SPEECH CENTRE



328 Guelph Street
Georgetown
(905) 873-8400

www.haltonspeech.com

Q. As a parent, how can I tell if I should be concerned about my child's stuttering?

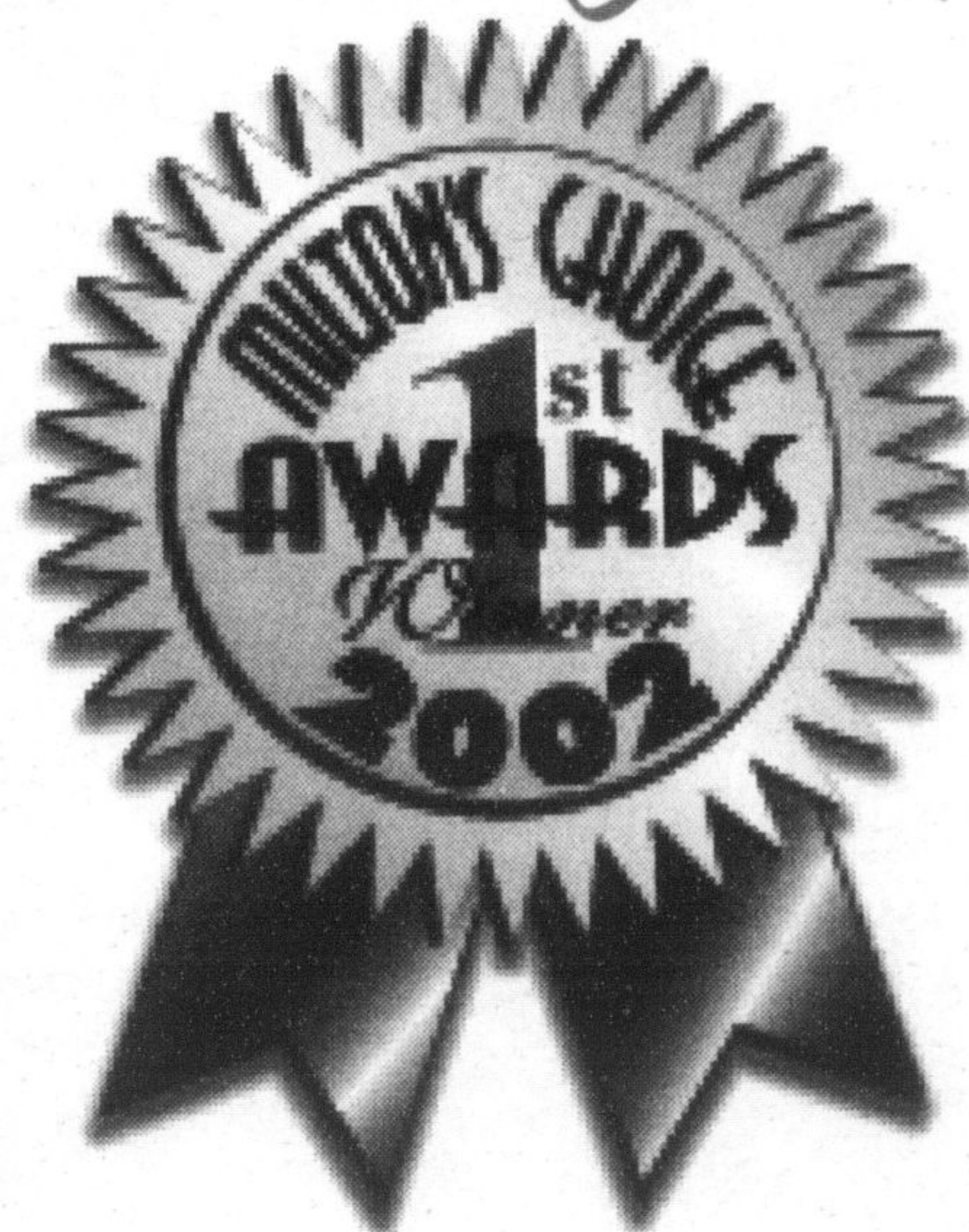
A. Stuttering begins gradually in the young child. Most children between the ages of 2-5 may become dysfluent as they begin to put sounds, words and sentences together. It is important for parents to recognize the difference between stuttering and the normal hesitations which all children will occasionally show.

Stuttering is an involuntary repetition, prolongation or blockage of a word or part of a word that a person is trying to say. Children who stutter know what they want to say, yet in spite of all their efforts, they are unable to say the words smoothly and effortlessly.

Normal childhood dysfluency is seen as a child is learning to master certain sounds, vocabulary and sentence structures while exposed to social pressures of talking. As your child tries to explain something to you, he/she may come to a point where they are unable to find the words they want to say and may end up groping, repeating helplessly and in many cases may give up entirely. This often happens when children are trying to use a new word or talking about something which they are not familiar with. If your child tries to do this when he is confused, hurried or excited; if he is afraid that you or someone will interrupt him; if he is aware that you are not listening or is not pleasing you with his talk, one can understand why your child's speech may not be smooth.

Concern with stuttering becomes evident when the child is overly troubled about their speech and expresses anxiety about the way they talk. If signs of tension when speaking are observed, this may also identify a child who is at risk for developing stuttering behaviors. Most importantly, if the child begins to shy away or avoid talking situations because of fear of stuttering, parents should be concerned. Feel free to contact our Centre for information and/or availability of videotapes on dysfluency from our lending library.

Milton's Choice Awards Nominee Section is *Coming*



**The Canadian
Champion**

Milton's Choice - Since 1860