

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



BARROW FAMILY CHIROPRACTIC

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When Should I Start Seeing a Chiropractor?

Imagine for a moment, if you can, what your teeth might look like if you never thought to take care of them. Imagine that you had never been to a dentist, never had your teeth cleaned. Imagine that your teeth had never been brushed or flossed. What would they look like? Not a pretty picture. What would your teeth look like without any care for 20, 30, 40 or more years?

Now imagine that you took those teeth to the dentist for the first time in forty years. What would he or she see, (and smell), and how much work would they have to do to restore your dental health back to even a reasonable level? How long would it take?

Kind of a gross concept to consider, but sadly many, many people come into a chiropractic office with 20, 30, or 40 plus years of stress and trauma stored in their spine and nervous system, as subluxations. Just neglecting your teeth over that period of time would take its toll, so too does neglecting your spine and nerve function. Most people come into the office chronically subluxated, and they start thinking of their spine only when it starts to give them pain or affect their health.

There is only one reason this happens - people do not know any better. You need to know that subluxations occur early in life, often at birth, and that they often take years to express themselves as a symptom or a health crisis. Research show 8 out of 10 babies are born with subluxations. Should we let them grow and develop subluxated, or should we get them checked early in their life and clear the subluxations before they become chronic? The answer is obvious.

The earlier a subluxation is found, the easier it is to correct. That person can then enjoy true preventative care and live their lives without ever developing a chronic subluxation.

MONEY CONCEPTS

Tel: (905) 876-0940 Fax: (905) 876-2934
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- Financial Planning
- Retirement Planning
- Mutual Funds
- R.R.S.P.'s
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Lou Mulligan MA, CFP, RHU

Q: I've invested too much into my RRSP what should I do?

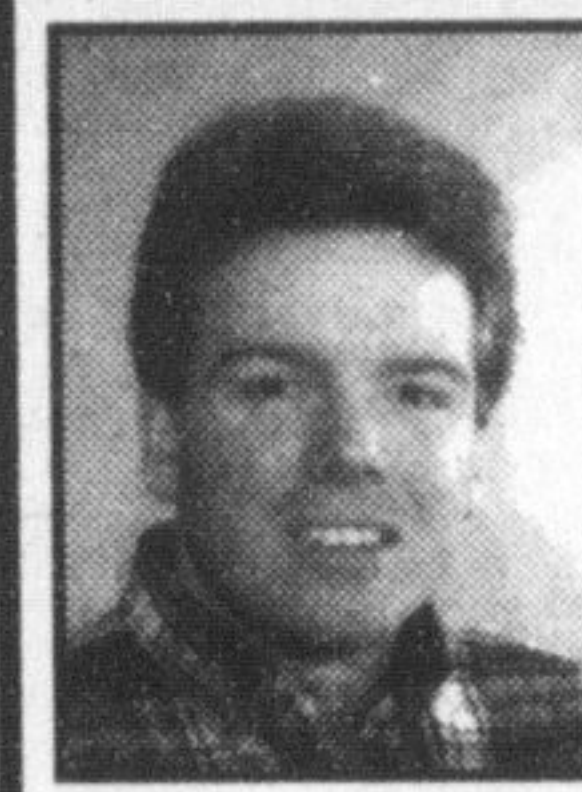
A: Some financial institutions, overly eager to make RRSP loans, cause people to exceed their allowable RRSP carry forward limit. Even if you have over contributed to your RRSP, you still have some options.

This is important: **DO NOT JUST TAKE THE EXCESS AMOUNT OUT!** If you simply redeem your excess, you will still have up to 30% income tax withheld.

Remember, each year that you work, you gain new RRSP contribution room. Your new contribution room is the lesser of \$13,500 or 18% of last year's earnings (less company contributions i.e. your pension adjustment). You already know what this value is! If your excess contribution is only a few thousand dollars, your new year's contribution room will absorb much of the excess. Therefore, it may not be as big a problem as you might think. You can claim it as RRSP contribution for the current year. CCRA also allows each taxpayer a \$20,000 over contribution without penalty.

A taxpayer earning over \$75,000 and having no pension adjustment can contribute the allowable \$13,500 plus the \$2,000 over contribution. If your over contribution is excessive, you will have a penalty of 1% per month of the excess amount (beyond \$2,000) - for the time period it remains in excess. If you find yourself in this position, use CCRA form T3012 to obtain authorization to withdraw the unclaimed excess without causing withholding of tax to be necessary.

Need help to sort out your RRSP position? Contact Money Concepts at 905-876-0940 for a complimentary meeting.



Greg J. Lawrence
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Member of the Ontario Society of Chiropractors
and The Ontario College of Chiropractors

Q: Do you make custom-made footwear?

A: Yes, we carry custom-made Birkenstock sandals and clogs. We also have a new line of sandals. The line is available in two models, a fashionable style and a style similar to the sport lines out in stores.

We take a plaster cast of each foot and send them to the lab. The sandals are manufactured with a custom-made footbed, according to the cast and prescription. The sandals are manufactured to make the weight distribution equal throughout the bottom of the foot.

Custom-made sandals and clogs are perfect after being on your feet all day in the summer months. As the warm weather approaches many individuals prefer to wear sandals instead of enclosed footwear. This is when people neglect to wear their orthotics.

Many extended health benefit plans cover the cost of custom-made sandals. So, if you would like the freedom from your orthotic or just want to walk around in comfort, give us a call.

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



DAWN CASE

905-876-4999 or

1-877-206-7084

website:

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I have met several wonderful people, since I started my company, who told me about their renovation experience. While some of the stories I heard were good experiences some people had horror stories to tell. Not only did several of these people not get what they requested they also lost financially.

A majority of the most heart felt stories I listened to, were those told by Seniors. However, in many other cases where the renovation experience was not a pleasant one, these people said they probably should have done more checking into the background of the contractor... but they just didn't have the time!

Here are a few things to remember to ask before you say "Yes" to a contractor:

- How long have they been in business?
- Where and under what name?
- Who are their subcontractors?
- How long have they worked together?

Ask for references. Ask to see homes the contractor has worked on. Contact and ask former customers if they were satisfied with the contractor's work.

Did they encounter any problems? And, would they change anything?

Whatever your needs are, no matter how big or how small, it will save you the headaches and probably money too if you do your homework first.

A

Z*

Click Here

*And everything in between.

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