

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

MONEY CONCEPTS

- Financial Planning
- Retirement Planning
- Mutual Funds
- R.R.S.P.'s
- G.I.C.'s • R.R.I.F.'s
- Life and Disability Insurance
- Tax Shelters



Lou Mulligan MA, CFP, RHU

Affiliated with N.F. Insurance Agency Inc.

Tel: (905) 876-0940 Fax: (905) 876-2934
420 Main Street East, Milton, Ontario L9T 1P9

Q: We really enjoyed your recent estate Planning Seminar. Could you please give us more information about what a beneficiary is? (PART ONE)

A: Designating a beneficiary is a critical element of your estate planning and tax planning. If you die without a will, or with "estate" as your beneficiary or without any designated beneficiary, your assets will be subject to probate and taxation. A beneficiary is a person to whom you want to give something to after a specific event occurs for example death or the maturity (end) of a policy. Depending upon the asset, there may be tax savings.

For example, you can name someone as beneficiary of your Life insurance policy. When you die, the face amount of the policy is paid to that person (usually tax free). Segregated funds, annuities, and RRSP's can all have beneficiaries. RESPs must have a named beneficiary. Beneficiary identification can cause confusion because they are classified in several different manners:

PREFERRED AND NON PREFERRED: Preferred beneficiaries include spouses, children, parents and grandchildren. Non preferred beneficiaries are any one else. Preferred beneficiaries enjoy creditor protection on your identified assets. Of the preferred group, spouses and dependent children may receive a tax free rollover of your RRSP assets upon your death. Others would receive a taxable amount. Non preferred beneficiaries enjoy neither of these benefits.

REVOCABLE AND NON REVOCABLE: When you establish who you want as your beneficiary, there are times when you want the right to change your mind (revocable) and appoint another beneficiary, and times when you may be obliged to never change your beneficiary (non revocable) without their prior written consent.

PRIMARY AND CONTINGENT: Primary beneficiaries receive assets on your death. Contingent beneficiaries only receive your assets if the primary beneficiary dies before, or at the same time as you do.

Beneficiary designation is a very important item. Please look for "part two" of beneficiaries in next month's "Ask the Professionals", or contact our office if you have specific questions. In Milton, Money Concepts phone number is 905-876-0940.

AEGON
Dealer Services
Canada Inc.



Tina Doney
Connie Francoz
PHYSIOTHERAPISTS

XERC
HALTON COMMUNITY
REHABILITATION
CENTRE
17 Wilson Avenue
(corner of Wilson & Main)
876-1515

Q: My son started playing soccer this year, and he is complaining of a great deal of knee pain after the games. Is there anything that I can do?

Many children start to develop knee pain as a result of playing a new sport, mainly because athletics stresses the muscles around the knee, and indirectly puts force through the kneecap. This becomes especially true if the child has had a recent growth spurt and the bones in the legs grow longer in a short period of time. This does not allow the muscles to catch up and the muscles become shortened relative to the bone in the leg. When they start to play a sport where the muscles are being used aggressively, it places too much force through the kneecap and causes the kneecap to grind into the bone beneath, which creates pain. Once an area is inflamed, it is difficult to settle the symptoms, because further soccer games or even activities like climbing stairs, aggravates the condition. This condition is often referred to as patello-femoral syndrome.

How do you stop this pain cycle? Well, first I would ice the knees for 10 minutes after every game, to help to settle any inflammation that may have been caused during the game. As well, stretching the hamstrings and quadriceps muscles 2-3 times a day, and especially before each game, will help to lengthen the muscle and reduce the amount of force through the kneecap. If you are still having problems after 3-4 weeks of aggressive icing and stretching, see a physiotherapist.

Please contact Tina or Connie at the Halton Community Rehabilitation Centre, 17 Wilson Drive, Unit #12, Milton, 905-876-1515 for questions about physiotherapy.



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Q: Why is the water in my pond brown?

A: At this time of year, brown water is a common complaint from pond owners. Heavy rain in the spring is the cause of the brown water. As the rain falls, it picks up dust particles and nutrients from the air. The water in the pond rises, picking up even more nutrients from the area surrounding it. The brown or tea colour that you are now seeing is a type of algae bloom that is being fed by all these extra nutrients. Usually this occurs after heavy rainfall and will last for a few days to a week before returning to normal. When we have more rainfall than normal, like we have experienced in the past week or so, this keeps the algae bloom well fed and therefore this brown water will last a little longer. Be patient, as things will return to normal soon. (Hopefully, if we do not have a wet summer) Some ponds also have a scum on the surface. This is also the dust particles from the air and rising water. This scum can be scooped out. None of these conditions will harm your fish or your plants in any way. These are natural occurrences in ponds and streams. Fish actually love when this happens as it introduces a whole new smorgasbord to feast on.

HALTON HILLS SPEECH CENTRE



Northview Centre
211 Guelph St., Suite 5
Georgetown
(905) 873-8400
www.haltonspeech.com

Q: My 3 year old cannot say the "I" sound at all. She uses a "w" sound instead. Should she have speech therapy?

A: Generally speaking, if this is the only sound that she has difficulty with your daughter does not require speech therapy. Children learn sounds in a particular order according to maturation of their oral structures and visibility of the sounds. Typically, children learn the vowel sounds first and then proceed to the sounds involving their lips (p, m, h, w and b). Children should be able to say these sounds correctly by age 3. Next, the child starts to get more control over movements of their tongue and the sounds (t, d, g and l) start to develop. Children should be able to make these sounds correctly by age 4. Next, the child learns to control air flow in his/her mouth and we start hearing sounds such as (f, v, s, z, sh, ch, th). These sounds generally take a little longer to master but the child should be able to do most of them by age 5. This is a general outline of articulation development. However there are exceptions to every rule. If your child is dropping the first or last sounds of words at any age a speech evaluation is usually required. If your child has difficulty with tongue movements or control, speech therapy may be required early so that later sounds are not affected. If in doubt, please call for answers. Speech problems are easier to correct at a younger age before the child has developed the habit of saying the sound incorrectly.

Garage Sales This Weekend

Garage Sale
Saturday, June 14, 9am
**Guelph Junction Rd.,
Campbellville**
Antiques, Collectibles, Household Items.
NO EARLY BIRDS

Garage Sale
Saturday, June 14
373 Woodlawn Crescent

SEVERAL FAMILY Garage Sale
Saturday, June 14, 8am-4pm
6521 Glenfern Ave., Kilbride
Several families have brought their treasures: large furniture pieces, new sofa & chair, solid wood dining room suite, window treatments, headboard & ottoman - a steal at \$400. 905-336-8802 Refreshments available on site.
*Follow signs from Derry Rd & Guelph Line.

Garage Sale
Saturday, June 14, 8am - 12 noon
272 Randall Cres.
Items include 8 piece patio set - great for cottage, kitchen chairs, small pond kit, bicycles, sports equipment, etc.

**MULTI FAMILY
Garage Sale**
Saturday, June 14, 8am - 11am
758 Syer Dr.
Couch, wine glasses, Something for everyone.

**ANNUAL
Garage Sale at Condominium
TOWNHOUSE COMPLEX**
Saturday, June 14, 8am - 12 noon
371 Bronte St

**BEAVER COURT
Garage Sale**
Saturday, June 14, 8am
Beaver Court

Garage Sale
Saturday, June 14, 8am - 1pm
252 Oriole Court
NO early birds please.
RAIN DATE SUNDAY

Garage Sale
Saturday, June 14, 8am - 11am
7621 5 Side Rd
West of Hwy 25.
NO EARLY BIRDS PLEASE. Something for everyone!

Garage Sale
Saturday, June 14, 8am - 12 noon
617 Beaver Court
Lots of girls clothes, 3 months to 5 years, and much more.

Yard Sale
Saturday, June 14, 9am - 3pm
Pouring Rain Date: Sunday June 15
8730 Twiss Rd,
Just south of Campbellville Side Rd.
Household - washer, dryer, 2 sets of dishes, brass, silver, king size pine water bed frame, curtains, small appliances, lots of kids' stuff, etc.