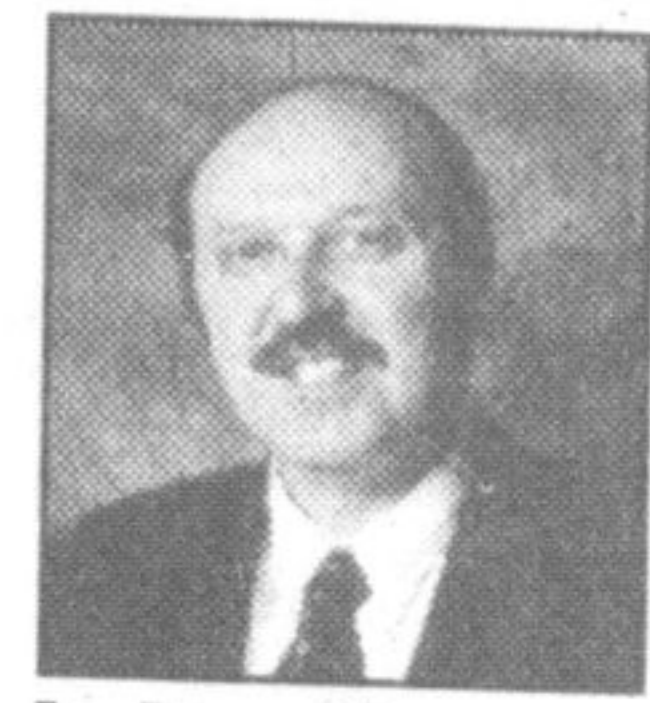


# Ask The Professionals

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



**John Cavan**  
Mortgage Consultant

**MORTGAGE INTELLIGENCE**  
 251 Main St. E. Suite 201, Milton  
 Head Office: 5280 Solar Drive, Suite 101, Mississauga, ON L4W 5M8  
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**877-667-5483**  
 www.stressfreemortgages.ca

Interested in a recreation property?

Flexible and affordable mortgage financing is available

Canadians seek out recreational properties for different reasons. For some, it's a beach setting and romantic sunsets. Others want time in the backwoods and complete solitude. Then there are those who want to be close to skiing and snowboarding venues, possible having a place that offers the best of both the winter and summer seasons. Whatever the reason, the perfect recreational property is any place that renews your spirit and lets you family spend time together doing the things you enjoy.

The relatively wealthy boomer demographic has clearly demonstrated its desire for that perfect recreational property. With the largest wave of boomers moving through the second home ownership cycle, demand is expected to rise in years to come.

Low interest rates have also created greater affordability levels and, as rates start to rise, many prospective purchasers may want to get off the fence and into the recreational property market before mortgage rates climb higher.

Financing a recreational property may prove to be more challenging than funding a principal residence. Some prospective purchasers find that secondary properties are generally considered less desirable for traditional lending instructions. Purchasers are often advised to take out an equity loan or place a second mortgage on their principal residence to finance the recreation property.

However, the lending landscape is slowly changing. Certain lenders are targeting the recreational property market segment and have launched products specifically designed to meet your needs. You may be able to bypass conventional lending criteria and open the door to ownership. Recreational property mortgages are available for owner-occupied second properties, including winterized and non-winterized, with as little as 15 per cent down for those who have good credit. Typically, the vacation property needs to be located in a known vacation area, have approved plumbing, and year round access.

It's also a good idea to get some answers regarding market conditions before you start shopping for a recreational property. In today's heated recreational property market, some purchasers have an edge in the marketplace because they are cash buyers. To level the playing field, buyers who are financing their purchase may want to consider talking to a professional to determine approximately how much they qualify for before launching their search.

So if you spot that perfect cottage, ski chalet, or resort condominium, keep in mind that flexible and affordable mortgage financing is now available.

John Cavan is a Consultant with Mortgage Intelligence, www.stressfreemortgages.ca.

Call today for great rates & fast friendly service

## SHOPPERS DRUG MART

Open to midnight, 7 days a week  
 Carriage Square, 265 Main St. E.  
 905-878-4492



**MICHAEL WONG**

**Q: What's new in the nutraceutical front?**

**A:** Two recent scientific articles, respectively from the U.S. Proceedings of the National Academy of Sciences and the Harvard Medical School, indicated that drinking black tea could boost human immune defense against micro-organisms, such as bacteria, viruses and fungi. In fact, the conclusion is that the immune response against micro-organisms of tea drinkers is approximately five times quicker than that of the coffee drinkers.

Some observers even came as far as suggesting that drinking five cups of black tea daily could substantially elevate a person's defense against infections.

Black tea consists of L-theanine. L-theanine is converted in human liver to ethylamine, which in turn stimulates the gamma-T-cells and delta-T-cells of our immune system. Incidentally, T-cells act as a powerful front-line defense against most invading micro-organisms.

These are significant studies because solid clinical and laboratory data were provided to substantiate the benefit of a particular aspect of tea drinking.

Disappointingly, when compared to tea, coffee does not exhibit the similar benefit.

Michael Wong, Healthwatch Pharmacist  
 Shoppers Drug Mart, Carriage Square

### Milton Therapeutic Massage Clinic

75 Main St., Ste. 10  
 Milton Medical Buildings  
 905-878-0800



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

**Wendy Cook**  
RMT

**Cathleen McTavish**  
RMT



**Ryan Weaver**  
B.Sc., RMT

#### Registered Massage Therapy

**I have a lateral curvature in my spine. Is this serious?**

A scoliosis is any lateral (left or right) curvature of the cervical, thoracic or lumbar spine. A scoliosis may be structural or functional.

**Structural scoliosis** is a connective tissue or bony change in the vertebral column. The majority of these cases have no known cause, but 15 to 20% of structural cases develop from neuromuscular or myopathic disease, (such as polio or cerebral palsy) injury, or joint degeneration.

**Functional or postural scoliosis** is a muscular imbalance where the curves can be straightened out or reversed. It may be diagnosed if the curvature changes or disappears when the client bends forward or to the side. This condition is caused by soft tissue dysfunction, as a result of trauma, injury or disc lesion. Most functional cases are attributable to occupationally-related asymmetric posture which will translate into muscular changes - shortening of muscles on one side of the spine, creating a convexity on the opposite side. Functional scoliosis is a reversible benign condition, but because it is associated with muscular contractures and spasm, it can be painful. It can be corrected with deep tissue massage on the shortened muscles and remedial exercises designed by the therapist. The client's postural habits or occupational postural stresses would be evaluated and corrected.

Structural cases are classified by the degree of curvature and rotation of the spine. The condition is progressive with severe cases characterized by advanced joint deterioration, decreased lung capacity, and decreased life expectancy. The focus of treatments with a structural scoliosis will be on maintaining tissue health.

Generally, a structural scoliosis needs long-term maintenance (once a week for years) whereas a less severe scoliosis that is correctable should be treated frequently at first then reducing treatment frequency as the client takes over with self-care exercises.

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.

**Clinic Hours: Mon.-Fri. 8-8 • Sat. 10-2 • Closed Sunday**



**Geraldine Hesketh**

### COMFI INTERIORS

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Showroom RESIDENTIAL & COMMERCIAL  
 845 Main St. E. Milton 905-878-4280

**Virtually anything goes these days & why not!**

Life would be boring if we all looked the same & this goes for our homes too.

Obviously there are some ground rules as to colours - match to existing items we already possess. Unless you want your painter living with you.

Generally the choices you make will be with you for quite some time. So again do it to match to your decor and taste, not a magazine, unless you are willing to transform totally.

Whether it's carpet, wood, vinyl, laminate or ceramics for any area ask questions & take a cushion, fabric sample, paint swatch, etc. with you and listen to the advice of a professional. Yes you can have ceramic in the bedroom if you want, but did you know laminate flooring comes in a ceramic effect and is not as cold to walk on.

I want wallpaper but I hear it's not in Vogue. So what! Again do it to your taste. "Oh, I shouldn't decorate in that colour as we might be selling the house". Chances are the new owners won't like your colours anyway and can change things for their lifestyle. So live for you with-in reason too! Remember blue & green should never be seen except with a colour in between. Sure!!

Carpet can be awesome with use of borders, runners, carved berbers etc., & have been covering floors/sometimes walls for hundreds of years. Same with wood.

Make use of your existing furnishings too. Put the bed on an angle in a corner of a larger room & the whole room is transformed. Use an old coat rack to hold the kids toys.

Lattice work or a hammock can achieve a cute remedy or if you have a closet not being used, take off the doors & you can put the bed, shelves, TV, etc inside.

So get busy with your decorating! We are always here at Comfi to help with your design ideas.

## Public comments can be submitted up until July 15

• from TOWN on page 3

is similar to Sherwood and calls for about 40,000 new residents when complete.

There's still another phase of development in Milton to occur — called the Boyne Survey, south of town. But that phase of growth isn't expected to occur for about another 15 years.

With proposed development of this magnitude, it's not surprising some people have concerns about the Sherwood Survey.

Dozens of people milled around at the June 23 open house, making inquiries as they closely examined big, colorful posters highlighting the various components of the development proposal.

Shirley and Doug Walmsley own a property on Peru Road that their son lives on with his family. The realignment of Tremaine Road risks bisecting that property, they said.

"We're not happy about that," Ms Walmsley said. "We don't know if the Town intends to buy or expropriate the property."

A public meeting was also held June to give residents an opportunity to ask questions about the expansion plan.

Among those present was Rocky Gaetan of Milton Heights, which is located in the north portion of the survey lands.

He told councillors he's worried that a proposed Hwy. 401 interchange at Tremaine Road will attract more truck traffic, making things noisier around the large residential area.

He said the interchange should be located further away from the subdivision and closer to where industries are situated along the highway.

"You should hear the howl of truck traffic at three o'clock in the morning," he said.

Mayor Gord Krantz said he's impressed by what he's seen so far. What he keeps in the back of his mind, he said, is that it's not Milton's job to stop growth, but to control it to give people the best kind of development.

"You'll always get a minority of people who don't want to see change, but change is going to happen and we're managing it well," he said after the council meeting. "You have to make provisions for new growth."

Public comments can be submitted to the Town until July 15. These comments, along with those made at the open house and council meeting, will help form the Official Plan (OP) amendment for the Sherwood Survey that's expected to go before Milton council for approval in January.

The Town is also conducting a thorough financial analysis to determine the ultimate impact on the tax base.

Provided it's passed by councillors, the Sherwood plan would have to go before regional council for approval, and that could happen as early as next spring.

Jason Misner can be reached at [jmisner@miltoncanadian-champion.com](mailto:jmisner@miltoncanadian-champion.com).

## Less you eat, less you want to eat

• from CHALLENGE on page 10

"I'd like to be able to say I reached my goal — which was to lose 60 pounds and better control my blood sugars," said Ms McNab, who's a diabetic.

**Karen Smith**

Keep on keeping on. That's what Champion editor Karen Smith has been telling herself these past five months, and she said she feels her slow and steady approach is paying off.

This month, Ms Smith lost four pounds, for a total weight loss of 15 pounds.

"I haven't reached my goal, but there's still one month, and I think I'm doing well," she said, referring to her desire to lose 30 pounds.

Ms Smith said she's been enjoying exercising in the great outdoors. With the nice weather, she said doesn't have any excuse not to.

Walking seems to be the exercise of choice these days, as well as aerobics classes at the Milton Leisure Centre.

Ms Smith's eating plan — simply following the Canada Food Guide — is working well, she said, and it means she can occasionally splurge so she never feels deprived of her favourite foods.

She said she doesn't snack much between meals anymore, and her meals are smaller than before.

"When you're not eating much, your stomach shrinks," she said. "The less you eat, the less you want to eat."

She said she's appreciating the fact that many fast food restaurants now have healthy items on their menus.