

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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Milton, Ontario L9T 4N9
or Fax to: 878-4943



Tina Doney
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Q: My New Year's resolution is to stay fit and get a gym membership. I have been working out for two weeks now, and the front of my shoulder is sore, especially when I am doing bicep curls. Can you help me? I don't want to lose momentum.

A: Trying to stay fit is a great New Year's resolution, but you must remember, you cannot do this overnight.

If you are just starting to work out, your body is not used to lifting weights yet, with the number of repetitions that you need to tone and strengthen your muscle. You may be lifting weight that is too heavy, you may have poor technique while lifting weights, or you may be stressing your biceps frequently with not only the number of repetitions you are doing in a workout, but how often you are working out that particular muscle. All of these factors can lead to tendonitis.

My advice to you is to go easy. Rome wasn't built in a day. You are getting too aggressive with your workouts, and now you have created an inflammation in your tendon, and if you don't look after it, it will worsen. Lay off working bicep curls for a few days and do other body parts, and see if it will heal on its own. Check with a trainer to make sure your technique is correct. Start with lighter weights and build your way up to heavier weights. Give your muscles a day or so of rest in between workouts. That does not mean that you have to stop your workouts, just focus on different body parts each day. Also, part of your workout should include stretching, because not only do you want to build strength and muscle bulk, but you want that muscle to be flexible, as this will prevent injury during sporting activities as well as when lifting weights. A mistake so many people make, is that they "cheap out" on the stretching aspect of their workout. Often, they end up attending physiotherapy with an injury that just will not go away.

If your injury nags you after two or three weeks, consult a physiotherapist, so that they may help you return to pain free workouts as soon as possible.



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Q: A new year and with counselling, I am going to make positive life changes and become the new me...but how do I know who to go to for this guidance?

A: Good for you!! You have made a positive decision towards your happiness. The right counsellor will help you set goals, recognize and develop your strengths, and change self-defeating patterns standing in the way of your satisfaction. Consider four areas when choosing the therapist you will entrust with this important role.

1. **Personal Fit.** You must feel comfortable and trust the person you work with so that you are able to share your thoughts, views and passions while feeling understood and accepted.

2. **Cost.** Some agencies provide affordable counselling however, you cannot choose your therapist and may not find the best fit, appointments may fit the agency's schedule rather than yours and your number of sessions may be limited. The other option, private therapists, charge a fee but may offer reduced rates. When comparing hourly rates, remember that the qualified therapists accomplish more in a shorter time.

3. **Qualifications.** Anyone is allowed to provide counselling but you want someone who is properly trained and with many years of experience. Your therapist should have extensive university training in counselling and psychotherapy as well as in your specific areas of concern.

4. **Accountability** Along with qualifications you want a person who is a member of government legislated college so you are assured that their ethics, behaviour, confidentiality and records all meet the highest possible standards. This is for your protection as well as offering you recourse if necessary.

Any therapist should be willing and able to answer all questions regarding these areas. You are purchasing a service. Be a wise consumer. Ask questions, comparison shop, ask the opinion of your doctor or other professionals and make your own decision.

Call Elayne Tanner and see how her qualifications can meet your needs.



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Q: Is it a good idea to borrow to top up my RRSP?

A: Usually it is not a good idea to borrow unless you get a tax break for doing so. Topping up your RRSP will give you a tax refund, but like all good things, too much can hurt you.

The basic rule with an RRSP loan is to pay off the loan with your tax refund. Unfortunately, aside from Labour Sponsored investment Funds, RRSP refunds equal less than 45% of the amount borrowed. You still have to pay back the other 55% plus interest.

By topping up your RRSP, you get more assets growing for your future. This is good. You have less disposable income because you have to repay the loan. This is bad. If you must rely on credit cards while you pay off your RRSP loan this is really bad. The credit card's high rate of interest quickly eats up any anticipated tax savings from the RRSP investment.

Before you borrow, make sure that your cash flow can absorb an RRSP loan without requiring further debt. Keep your non-tax deductible interest payments as close to zero as possible.

Ask your lender about your marginal tax rate. They should be able to tell you when your RRSP loan will drop you into a lower tax bracket. The more you borrow, the more likely you will drop to a lower tax bracket and the smaller your tax refund (as a percentage of your RRSP contribution).

Confused? Many people ask about this issue. Call Money Concepts for details about how you can make the best decision. 905-876-0940



HALTON HILLS SPEECH CENTRE



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Q: My daughter makes the /s/ sound with her tongue sticking out. It sounded cute when she was younger but now that she is six it has become more obvious. How do we correct it?

A: From what you have described, your daughter may have what is typically called a frontal lisp. A frontal lisp is produced when the tongue is placed between the teeth during the production of the /s/ sound. The /s/ sound is usually produced with the teeth together, lips in a smile position and the tongue tip placed behind the bottom teeth. Some suggestions that may be helpful are: 1) point out to your daughter how you make the /s/ sound; 2) use a mirror and practice making just the /s/ sound with teeth together; 3) after your daughter can make the /s/ sound alone, practice making the /s/ sound using vowel sounds; and 4) start working on words that start with /s/. A Speech-Language Pathologist can help with the development of a program specifically geared for your daughter. Contact our Centre for more information.



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THE CHARLIE FUND

Firstly, to all of my readers, I hope that you all had a happy and safe Christmas and New Year.

This month I wanted to use my space in the Champion to make everyone aware of a project that I have just recently become aware of. This project, organized by the Oakville Humane Society, (OHS) is called the CHARLIE FUND.

The Charlie Funds creation was based on a Border Collie named Charlie. His story is that after a call had been put into the OHS, they went to investigate his circumstances. They found him in a "deplorable state" with an almost severed foot. None of the occupants of the house admitted ownership and no one would give details of this poor dog's demise. The OHS, seized the dog, and he was taken to the vet for treatment. On examination, it was determined that his leg would need amputating. This expensive surgery was paid for by the staff of the shelter, who gallantly raised the funds to enable Charlie to have the corrective surgery and go on to lead a happy life, with a new family.

The fund relies on donations from the public and continues to provide medical and surgical care to critical homeless pets.

One week before Christmas our hospital organized a photo session for 3 hours with *Santa Claus*. Cats, kittens, dogs, puppies, one rabbit and a hamster attended the shoot with their parents, and everyone behaved themselves (the pets that is!) It was great fun. We requested a minimum donation of 2 dollars per picture and at the end of the day, we had collected almost \$450.00. We were so pleasantly surprised at the amount raised. I would like to extend my thanks to all of my staff members who volunteered their time on a Saturday afternoon to help coordinate this event, and to all of the kind people (and pets) who came to participate. This is the first year we have done this, and we look forward to doing it again in 2004.

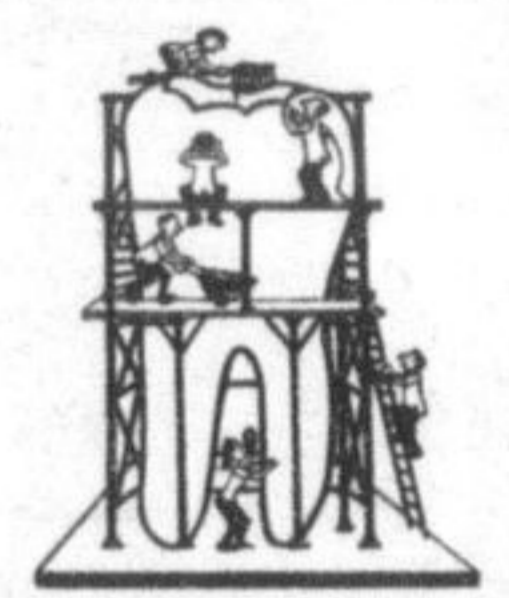


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Tooth Talk

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A Disturbing Trend

We are seeing more and more cases of teenagers complaining about sensitive lower molars. Usually the tooth doesn't have a cavity or a filling. Upon closer examination, the enamel shows signs of wear, especially upon the bumps or "cusp tips", as we call them. When we touch these worn spots, the patient will often say, "Ouch, that's the spot!" While clenching or grinding can cause significant tooth wear, that's not usually the cause of this pattern of wear. It's a chemical erosion caused by drinking too many soft drinks or fruit juices.

Studies have shown that there is a significant risk of tooth surface loss when these beverages are consumed at least once a day. It's not uncommon for teenagers, when asked, to admit to drinking a couple of cans of Coke a day. Some drink over a litre a day! This is especially harmful when the soft drink is swished or held in the mouth until the bubbles dissipate. The tongue and cheeks hold the soft drink against the lower molars which are then bathed regularly in a very acidic solution. Diet soft drinks may not have sugar, but they still contain acid, so they're not the solution.

The best thing to do is to try to prevent these problems from happening in the first place. This means monitoring the consumption of these drinks and preferably substituting water for acidic beverages. It is possible for us to apply a thin plastic coating over these worn spots to decrease the sensitivity, but this will need to be reapplied over time. As the saying goes, "An ounce of prevention is worth a pound of cure."