

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



Geraldine Hesketh

COMFI INTERIORS

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Consumer Report Magazine has voted Pratt + Lambert paint #2 in North America. Not only its quality, but colour range also.

Of course I have my favourites which I love to use inside and out. Especially classy, outdoors is Grey Moire, a neutral, deepening to Whale or in between, Appaloosa, or try Phantom - light, Shadow Beige - medium, to Glacier Sand as a rich accent tone.

Remember, all their colours are available in all finishes, interior and exterior.

I even painted our old shed in Accolade Exterior Eggshell Appaloosa. Then the door in Whale, and used their excellent Metal Primer. What a posh shed we have now. If only the house looked that good.

Seriously though, I find especially when dealing with problem situations use of Pratt's #1 Primer interior is a blessing and all our painters swear by it. Finish with Accolade or Gold latex in flat, eggshell, satin or semi-gloss.

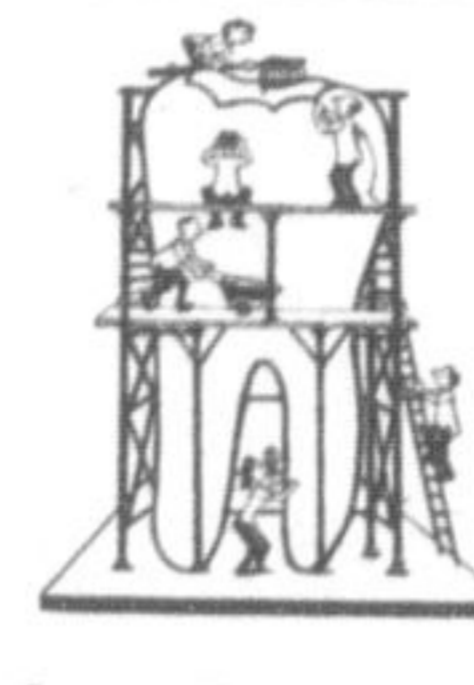
On most design consultations I suggest an Eggshell Finish or Velvet in the top of the line. Accolade hides well and is a beautiful finish.

So saying that, your next step is to visit us and see for yourself.



Mark Cross
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Dr. Mark Cross
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Brush your teeth, comb your hair, and... rinse twice daily with Listerine?

The Pfizer rep dropped by our office the other day to talk about one of their products. No, we're not likely to be prescribing Viagra anytime soon. Pfizer also happens to be the manufacturer of Listerine.

Listerine has been in the news and on commercials lately because of studies that show that rinsing for 2 minutes twice daily with 20 ml of Listerine is as effective at reducing gingivitis between teeth as once daily flossing. There are essential oils in Listerine which disrupt the bacterial cell walls and therefore inhibit the bacteria's ability to replicate and cause gingivitis. Now before you get all excited and decide to throw out your floss, that's not what they're recommending. Think of twice daily rinsing with Listerine as a therapeutic adjunct to brushing, flossing, and regular cleanings. Of course, if you have more severe gum problems (periodontitis) you will need more aggressive treatment. The fact is that most people have gingivitis and may have good intentions to floss but don't do so on a regular basis. If rinsing twice daily with Listerine helps fight gingivitis, then I'm all for it.

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

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Q: I don't bank with the Royal and wonder if their recent computer problem will affect me?

A: The banking problem last month with the Royal Bank Accounts could also affect non-Royal customers.

For example, if your company used the RBC for its payroll and you didn't receive your paycheque in time to cover your expenses, you may be charged NSF or other fees from your bank. RBC has a process for non-RBC customers to collect these charges and you can contact a local branch to complete the paperwork.

You also should check your mortgage payments and especially any line of credit you may have. Any charges may not appear until this month.

Many people set up a line of credit or even a credit card to cover any overdrafts on their bank account. If you are one of these people you should closely examine your statements to make sure that you don't receive charges resulting from the RBC error. These kind of charges would not easily be found even if you were an RBC customer.

The whole situation emphasizes the importance of verifying your statements from your bank and your credit card companies. Even large companies such as the Royal can make errors and it is important to examine your paperwork. This also can help you detect any credit card fraud if unauthorized charges appear. Often thieves can go for months before they are caught. This can also apply to telephone bills! It's easy to assume statements from banks, gas and credit card companies are always correct.

Take the time to look at those statements. If you have any questions, please give us a call at Money Concepts, 905-876-0940.

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HUMAN RESOURCE SOLUTIONS

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Providing straightforward advice, seminars and contractual employment for project work to unionized firms and non-union firms that want to remain that way.

Q: I don't understand why I have to join the union? I didn't want to have anything to do with the union and so I did not vote. Why should I have to join?

A: You have actually mixed in a number of issues in your series of questions. I'll answer as follows, more or less in reverse order:

If you will or are performing duties covered by the "Recognition Clause" (a section of the agreement near the beginning that states which employees are covered by the agreement) in the proposed collective agreement then you will have to join the union and pay dues to the union. Conditions such as these are generally referred to as "union security" provisions. These provisions provide protection for the union by ensuring a stable membership and a known continuing source of funds. Provisions such as these came into being many years ago as some employers tried to undermine unions by replacing union members with non-union employees and by not collecting dues. So you have to join the union.

Actually the more interesting and complicated issue arises from your statement that "...I did not vote." Big mistake. Just like any other democratic process, voting physically expresses your feelings on an issue or issues. By not voting, you have in effect, helped the union achieve its desire to "organize", that is represent the employees in your workplace, because the union will ensure that its supporters will vote. So by not voting against the union, there is one less ballot available to count against the union. In the past, some union organizers have told those employees who either did not want a union or were unsure if they wanted a union, to just not bother with the whole matter, and so don't vote. These days, this is considered illegal, however it still can occur. The Ontario Labour Relations Board, which oversees and regulates these votes, (called a "certification vote") can only count the votes actually cast by employees so whether or not you want a union, you should always vote. If you don't vote, then you should not complain about the outcome later.



Halton Hills
Speech Centre

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Question: My child's teacher has asked me to have him tested for Central Auditory Processing? What is this?

Answer: Central Auditory Processing Disorder is found in some children who have difficulty understanding language in a meaningful way. They do not have a hearing loss but have a listening problem. Many children who have CAP difficulties demonstrate the following behaviours:

- inattentiveness
- short attention span
- say "huh" or "what" frequently
- require directions to be repeated
- need extra time to process auditory information

Children with CAP hear the words but have a problem understanding what is said to them - particularly as the language becomes more complex, is spoken quickly or when there is a lot of noise around them.

An Audiologist will test your child's hearing and identify any processing problems. The Speech-Language Pathologist can also test your child's receptive and expressive language and suggest treatment strategies or ways to improve their listening environment. For more information please call the Centre at 905-873-8400.



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INSECT BITE REACTIONS

Many years ago, in my first month of practice I was on call one Sunday afternoon, when a young black Lab presented as an emergency case. This poor pup had a head that was so swollen it resembled a Rottweiler pup, more than it did a Lab puppy.

Having never encountered this before, I was shocked at the severity. I consulted with a colleague, who informed me that the puppy had most likely been stung by a wasp.

Since then, I have encountered this type of case many, many times, mostly in the Spring or Fall when wasps are prolific and active.

This medical condition is termed "angioneurotic edema" and it is a symptom of an allergic reaction. After exposure to the allergen (i.e. wasp venom), the body reacts in tremendous swelling of the face and head.

Some times the symptoms can be so severe that the dog is unrecognizable.

We see this most often after an insect bite or sting, anywhere on the body, but also the same symptoms may present after a reaction to certain food items - big culprits being preservatives and dyes in treats and sometimes nuts.

This type of allergic reaction should be viewed as an emergency as it can often lead to breathing difficulties and unfortunately, death.

If your pet appears to be suffering from an allergic reaction, you should seek immediate medical assistance.