

# 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

## SHOPPERS DRUG MART

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



DAWN ROSS

**Question: How do I treat a Bee or Wasp sting and is there anything I can do to avoid them?**

It is estimated that one person in every 100 is severely allergic to stinging insect venom. Each year deaths result from sting reactions.

Most people stung will experience a local reaction with redness, pain, swelling, and some itching only at the sting site. This usually begins 2 to 60 minutes after the sting. Normally this reaction will go away in a few hours. Some people may have a larger local reaction that lasts for days. The more severe allergic reactions will involve generalized itching, hives, shortness of breath, wheezing, nausea and abdominal cramps. These require immediate treatment and a visit to the emergency room. The most severe reaction leads to difficulty breathing, and or swallowing, a drop in blood pressure and unconsciousness. This can all happen within 5 to 30 minutes and is called anaphylactic shock. This requires emergency medical treatment as death can occur within 30 minutes.

If you are stung you should check to see if the bee left a stinger behind. Only the Honey Bee has a barbed stinger, which will be left in the skin. If a stinger is left it should be immediately scraped off as it takes 2 to 3 minutes for the venom sac to inject all its venom. The area should be washed carefully with soap and water. A cold or ice pack can be applied and after a paste of baking soda and water can be applied and left on for 15 to 20 minutes. Other first aid creams with an anaesthetic can be used or a hydrocortisone cream. Dabbing ammonia may also help the pain and itching. Oral antihistamines can be taken to reduce the reaction, and acetaminophen can help the pain. Highly sensitive persons should always have an Epi-pen with them.

To prevent being stung stay away from hives and the nests of stinging insects, as they can be aggressive if provoked. If you find a nest, warn others about it and contact a professional exterminator. Should a bee or wasp fly near you, slowly raise your arms to protect your face and stand still or slowly move away. Never move rapidly and never strike or swing at a wasp or bee. Avoid fragrances, don't wear brightly coloured clothing and be careful if eating outdoors to keep food and beverages covered.

For any other concerns, contact your Health Watch Pharmacist.



John Cavan, AMP  
Mortgage Consultant



**MORTGAGE INTELLIGENCE**

251 Main St. E. Suite 201, Milton

Head Office: 5280 Solar Drive, Suite 101,  
Mississauga, ON L4W 5M8  
A GMAC Company

**905.878.7213**

www.stressfreemortgages.ca

### Cabin fever? Mortgaging for recreation properties

All across Canada we're seeing the recreational property market continue to go through the cedar-shingled roof. Industry experts predict another year in which buyers seeking a property may outnumber the recreational properties available. The boomers are in their peak income years and have benefited from an unprecedented climb in the valuations on their primary homes. And across the country, they're scouring every lake, ocean beach and ski slope - looking for the perfect getaway.

When cottages first became the vogue around the turn of the last century, those getaways were generally charmingly rustic structures designed to give their owners a taste of a simpler way of life for the summer season. But today, recreational property markets are reporting a stunning increase in tear-downs and renovations - as rustic simplicity gives way to luxury accommodations. Today's recreational property mix covers the gamut from luxury waterfront homes, resort-style condominiums, ski chalets and timeshare properties. Many of the traditional-style cottages are still standing, of course... and they sell for top dollar on the rare occasions that they actually come on the market.

But more and more average Canadians have cabin fever: they're looking for a recreational property both as an investment and an enhancement to their own lifestyles. And for many, the goal is achievable: we've seen historically low mortgage rates over the last few years - and greater affordability for ordinary Canadians.

But financing a recreational property is more challenging than funding a principal residence. Traditional lending institutions typically find second homes a much less desirable investment. Purchasers are often advised to take out an equity loan or a second mortgage on their principal residence in order to buy the recreation property.

But the lending landscape has been changing in the past few years. We are beginning to see that some lenders have developed flexible new mortgage products and policies that are specifically designed for the recreational property market.

The upshot is that Canadians who are longing for that cottage or condo may now be able to bypass conventional lending criteria - opening the door to ownership much sooner than they imagined. Recreational property mortgages are available for owner-occupied second properties, including winterized and non-winterized, with as little as 15 per cent down for purchasers with good credit. And in some cases, 10 per cent down could get you into the recreational property market if you qualify. Typically, the vacation property needs to be located in a known vacation area, have approved plumbing, and year round access.

And do your homework. 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.

For some, recreational property is an attractive investment, with rentals providing an extra income stream. But the allure is usually more emotional: a cottage or condo often becomes a symbolic centre for family life, where families come together at all ages and stages in their lives to share common activities and traditions.

If you're dreaming of your own beach sunset or the perfect ski slope at your door, begin with a conversation with a mortgage professional. Your own getaway could be closer than you think!

Call today for great rates & fast friendly service

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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: My daughter is going to school in Montreal. Will she be covered by OHIP?**

**A:** OHIP provides basic medical coverage while in Ontario and for short term travel from Ontario to other provinces (and to other countries). OHIP will only pay what it would pay in Ontario - not more. Medical expense rates in other provinces are not the same as in Ontario.

If your child will be out of the province for an extended period of time (more than 212 days) and plans to return to Ontario after that time, OHIP coverage will continue to be extended to them - provided they qualify and provided that they apply!

To qualify, you must apply for extended coverage. Whether out of the province for school, or for employment, it is necessary to write to the "Ontario Ministry of Health and Long Term Care" and advise them of the timing and details of your extended absence (including a letter of acceptance from the educational institution) and indicating that you will return to Ontario at the end of the term.

While OHIP provides basic health insurance coverage, it does not cover all aspects of health insurance. The Ministry recommends that additional private insurance coverage be obtained. This may be through the parent's company benefit plan for dependants, (you should check with your employer on this), or through private travel insurance.

Money Concepts - Milton represents companies which provide appropriate travel health insurance. For further details, please call 905-878-0940.



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### Why Choose Vinyl?

When one thinks of vinyl flooring, we tend to put it into a lower category than wood or ceramic. This isn't necessarily the case. By today's standards, it can be an excellent choice to make.

When searching for a floor, remember a good vinyl floor has great resilience & being warmer than ceramic and not as hard on the feet. Gone are the smooth shiny show all surfaces. Now look at amazing stone, slate, even wood effects. The floor in our showroom proves the point & stands up to commercial traffic & everyone swears it's ceramic.

Both Mannington and Armstrong, leaders in the industry do their homework with strength & design for the competitive market. When helping you decorate it's important that your floor looks really sharp while it suits & stands up to the traffic. Vinyl definitely is a good choice. From basement to bedrooms, great for allergies too!

Within the next few weeks, the hot off the shelf designs will be here, so let's decorate & be a little unique!



Dr. Angela Barrow  
B.Sc., D.C.

## BARROW FAMILY CHIROPRACTIC

180 Ontario St. S. Milton

(905) 878-4994

Fax: (905) 875-4485

Email: drabarow@sympatico.ca

**BOOK BAGS, WHAT EVERY PARENT & STUDENT SHOULD KNOW**

A recent study indicated that "students who carry packs weighing 25% of their body weight exhibited balance problems while performing normal activities such as climbing stairs or opening doors, in turn increasing their risk of falls. In contrast, students who carried packs weighing 10-15% of their body weight maintained their balance moderately well."

As summer has come to a close and excitement of a new school year has begun, we want to make sure you get started on the right foot. Below is a list of recommendations for backpack use:

- 1. Wear both shoulder straps.** Wearing a backpack over one shoulder causes a person to compensate for the imbalance of weight by leaning to one side. This causes curving of the spine which, overtime, leads to upper and lower back pain, strained shoulders and neck, and even functional scoliosis. (note: The one-strap bags that have been the rage over the last couple of years are most definitely NOT recommended for the same reason listed above.)
- 2. Distributing weight evenly across your back.** Load the pack so that the heaviest items are right next to your back.
- 3. Adjust shoulder straps so the pack fits close to the upper part of your back.** The further a backpack's load is from your back, the more it pulls you backward and strains muscles between your shoulders.
- 4. Use the waist belt and side/chest straps.** Keeping the pack close to your hips shifts "work" to your legs.
- 5. The bottom should rest in the curve of your lower back and the top, touch just below shoulder level.**
- 6. Try to make frequent trips to your locker** between classes to replace books.

As a chiropractor, my focus is on the spine and more specifically, its impact on the nervous system and the nervous system's ability to function at an optimal level. Improper use of a backpack can create stress on your spine causing subluxations. Subluxations are areas of your spine that are misaligned. These misalignments cause interference in nerve flow thus altering communication along the path from your brain, down your spinal cord, out the nerves, to all of the muscles, tissues and organs of your body. So, when choosing a backpack, follow our recommendations - your child's health depends on it!



Dr. Ron Strohan  
Optometrist

## Dr. Ron Strohan Optometrist

Wakefield Professional Centre

106 Wakefield Rd., Milton

905-878-5882

Mon-Thurs 9-6, Wed-Fri 9-5, Tues 9-8  
Saturday AM by appointment

This column is dedicated to the education in vision care.

It is blank this week in recognition of all the people who have lost their ability to read due to their physical health. Vision is preserved with regular ocular health examinations yearly from the age of 6 months. It cannot be replaced. I am dedicated to the preservation and education of your vision. Most people who have lost their vision clarity did not know what they did or did not do.