

Ask The Professionals

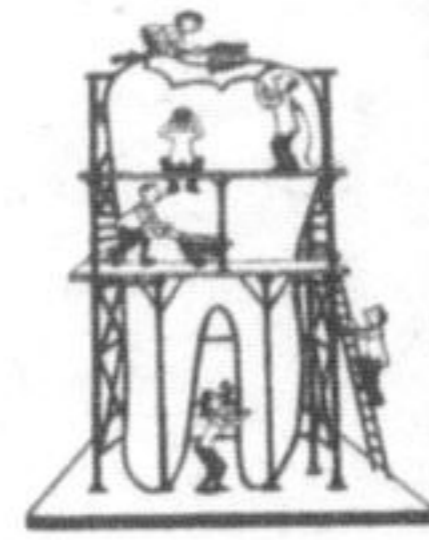
If you have any questions these professionals can answer, please write to:

"Ask The Professionals"
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Dr. Mark Cross

Tooth Talk
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Sealants: a simple and effective way to prevent cavities

I remember as a child, thinking that there was something wrong with my molar teeth because they were all bumpy on the biting surfaces. I assumed that they should be smooth. To my relief, I eventually learned that they were designed to be "bumpy."

Unfortunately those grooves between the bumps, known as pits and fissures, are a very common area for cavities to develop. The problem is that these pits and fissures are deep crevices that collect food and bacteria, and that's a bad combination! Even if you or your child do a good job of brushing, the bristles will not be able to penetrate deep grooves. Fluoride works well on the smooth surfaces of the tooth but is not as effective with fissures. Fortunately we can apply sealants to these grooves to seal out food and bacteria.

Sealants are usually applied on permanent molars because these teeth have the deepest grooves and the highest decay rates. They are applied as soon as the teeth have erupted enough that they are above the gumline. The first permanent molars erupt at approximately 6 years of age and the second permanent molars at 12 years of age.

To seal a tooth we first of all thoroughly clean the grooves, preferably with air abrasion which is like a little sandblaster. Next we etch the surface to be sealed with a mild acid. The etchant is washed off and the tooth is dried. At this point there are little micropores in the enamel. Then, we carefully flow a liquid plastic into the grooves and harden it with a light.

The procedure is simple. No anesthetic or drilling is required and the cost is less than half that of a filling. Properly placed sealants have a retention rate of 90% after 3 years. So don't hesitate to ask your dentist or hygienist about sealants for your children.



Marilyn J. Samuels

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Q. My wife and I want to separate. What is a Separation agreement and do we have to have one to make the separation legal?

A. A legal separation occurs as soon as two spouses begin living separately and apart and there is no reasonable prospect that they will reconcile. You can be legally separated and still be living under the same roof as long as you are not having marital relations or carrying on as a couple.

A separation agreement is simply a written agreement that covers every aspect of your marriage and separation. It can state who has custody of the children, where they will live, when the other parent can see them, the amount of support to be paid, and how the family property will be divided between you and your spouse.

For a separation agreement to be legal it must satisfy certain requirements:

- a) It must be voluntary and not agreed to under duress by either party;
- b) It must be in writing and signed by each party in the presence of witnesses;
- c) There must have been complete financial disclosure by both parties – including disclosure of all assets and liabilities prior to signing the agreement.
- d) Both parties must have understood what they were signing.

You can draft your own separation agreement, but once you have agreed on the terms, see a lawyer for independent legal advice to make sure that what you have agreed to will be enforceable under the law. **Remember:** A separation agreement can be enforced just like a court order so make sure you understand what your rights are before signing it.

UPCOMING SEMINAR: "Elder Care Seminar – November 13, 2004 - Planning for your future or caring for an elderly parent can be overwhelming. This seminar offers you advice and information on all the emotional, financial and legal issues."



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MORTGAGE INTELLIGENCE

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More Canadians are turning to mortgage brokers

When it comes to mortgage financing, more and more Canadians are choosing to work with a professional mortgage broker. According to a study by the Canada Mortgage and Housing Corporation (CMHC), 30 per cent of mortgages written in 2002 were arranged through a broker. CMHC estimates that 50 per cent of all Canadian mortgages will be originated through a mortgage broker by 2005.

Canadians are just catching up with their American neighbours, who are far less likely to simply walk into their home bank for a mortgage. In 2000, almost 70 per cent of all U.S. mortgages were arranged through mortgage brokers.

If we follow the U.S. model – and it seems that we are – then we're in for a sea of change in the way Canadians manage their most significant personal asset. It makes sense. After all, investment returns aren't as lucrative as they were five years ago, and investors are seeking out ways to make financial gains through avenues they may have overlooked.

There are some significant benefits to working with an independent mortgage broker. Firstly, let's compare mortgage expertise: most banks have one or more representatives who are specifically assigned to assist with mortgages. Their role is to develop mortgage business for the banks. A mortgage broker, on the other hand, is a trained mortgage professional who has met standards for education. The comprehensive training of an independent mortgage broker may exceed the training of their counterparts at the bank. More importantly, the mortgage broker is independent. He or she is not an employee of a lending institution, but has access to rate and option information for a full spectrum of chartered banks and other lending institutions. Their role is to find the best possible rates and options for you.

Let's look at a choice: a mortgage broker offers you access to many competitive lenders, each with a range of mortgage options. It would take weeks of research, telephoning and personal visits to recreate the range of features and options that a mortgage broker has at his or her fingertips. Rate information, mortgage options and payment schedules are up-to-the-moment, so you and your broker can make valid comparisons of the options available. The result of all this choice is a mortgage which is customized to meet your needs and that can save you money.

Also consider accessibility. Your mortgage broker will be available to you before and after your mortgage closes, which will be good news for those who have spent long hours on hold or in a telephone voice answering loop.

Above all, clients have turned to mortgage brokers for better rates. Access to a broad range of lending institutions is a critical advantage for mortgage shoppers. A quarter-point difference on your mortgage rate can add up to thousands of dollars over the life of your mortgage. Many mortgage brokers work inside a brokerage organization with sufficient mortgage volumes that they can negotiate the best possible rates for your situation. Canadian homeowners who have experienced the benefits of a mortgage broker are unlikely to ever return to a world in which they simply accept the best posted rate at their local bank.

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

Call today for great rates & fast friendly service



Phil Lawton

Taylor Nursery

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I had a lot of winter damage last year. How can I prevent it this winter?

Late fall is the time to do most of your winterizing but now is the time to plan what you will need to do. Here are some suggestions from Landscape Ontario.

Lawns—Apply fall fertilizer (or fall fertilizer plus weeder) anytime now to strengthen your lawn and its roots to help it survive the winter ahead. The last mowing should be close cut to the ground and clippings raked to prevent fungal diseases.

Evergreens—Yews and Alberta spruce are most susceptible to winter wind and sun burn. Wrap them in burlap (never in plastic—every plant needs to breathe!) from top to bottom in late fall. Upright evergreens like Skyrockets and Mountbattens can get weighted down with snow. Wrapping them in Vexar netting in late fall and leave on until all spring snowfall is past. All evergreens should be well watered before the severe ground frosts of mid-December to keep them from drying out.

Roses—After the first heavy frost, cut back roses to about 50 cm by removing all frozen buds and leaves. Dust lower branches with fungicide. Using a rose collar, build fresh soil 25 cm high around each bush, then after the soil is frozen, apply a layer of straw. Climbing roses should be pruned slightly and the branches tied together and wrapped in burlap. Build up soil around their roots too.

Rhododendrons & Azaleas—These are very susceptible to winter damage. Cover roots with up to 8 inches of mulch (oak leaves or peat moss). Then build a shelter around each plant, wrapped in burlap.

At Taylor Nursery, we have all your winterizing supplies and we are happy to advise you on any gardening problems.



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CANINE LEPTOSPIROSIS

Many clients have been asking me for advice regarding the above named disease, which in short form, is simply known as "Lepto".

Leptospira is a spirochete, which is a bacteria that is shed through the urine of wildlife - the most common source being, raccoons, skunks, opossums and voles.

This bacteria, in general, is deposited on the ground. If a dog walks in that area and then licks his or her paws, they will ingest the bacteria and this will cause infection. The bacteria attacks mainly the kidneys and liver, and is often fatal, if not treated.

If your pet was unfortunate enough to require treatment for this infection, one would anticipate a one to two week stay in the veterinary hospital Intensive Care Unit.

The incidence of Leptospirosis is on the increase, despite the fact that, on its return as a concern, veterinarians have started vaccinating against this horrible disease. Leptospirosis is also zoonotic, which means that it can be transmitted to humans.

Over the past years, I have always advocated the use of the Lepto vaccine, in dogs who go to the cottage, camping or hikes.

Just recently we had our first case of Lepto at this hospital - a lovely 13-year-old dog named "Clyde" - who lives here in the town of Milton. He underwent lengthy intensive care, and now seems to be doing very well.

Interestingly enough, Clyde does not go outside the Milton area, so he probably contracted the disease in the park or on the sidewalk, on his daily walks. Alternately, maybe from his own back yard.

If you have any further questions regarding Lepto, please contact your veterinarian, who will be happy to advise you.



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Q. I had a baby a few months ago, and whenever I hold the baby, I get back pain. What can I do about this?

A. Neck, shoulder and back pain are common symptoms that both new mothers and new fathers can experience when a baby arrives.

There are many new physical demands required in caring for a new family member. Some of these include additional lifting and carrying, or loss of sleep when evenings are filled with rocking or pacing the floor to settle an infant. A new mother and father may share feeding duties that require long periods of sitting. While feeding, shoulders may be held in a rounded position, head forward, arms may be out in a sustained position to hold the baby and the back is often slightly bent forward.

Performing these new demands, day after day, can cause some pain for caregivers. Performing an activity in a sustained position, as with feeding, can cause muscles to become tired, weak, and painful. Sitting in a position that is flexed or "hunched" over can cause muscles to lose their natural balance, so that some become short and tight, and others become long and stretched over time. Muscles eventually start complaining about this in the form of pain.

What can be done? Whenever possible, be aware of your posture while holding an infant. Try to remain as tall as you can when sitting and standing. Also, change positions whenever possible and try this simple exercise. While sitting, every 10 to 15 minutes, sit tall, with shoulders back, chin in neutral, and squeeze shoulder blades together. Feel your back muscles working, then go back to your rocking position. Use a chair that provides good back support and arm rests and ensure that your spine is supported in a good posture while sitting. If your chair lacks arm supports use a pillow to support the baby. A perfect upright posture is not going to be your position of choice for "cuddling" but being aware of your posture will help to prevent poor posture habits and allow you to care for your child in a pain free state.

Finally, try to take the time to return to a gentle fitness program as soon as your physician will allow. If you have pain or have questions about returning to regular exercise speak to your physiotherapist or physician to plan an exercise program that will best suit your individual needs.