

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



Herbal Magic
WEIGHT LOSS & NUTRITION CENTRES
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"Providing a Natural Way to Better Health and Wellness"



Stephanie Norrie

Q: I've been trying to quit smoking for the past ten years, but unfortunately, without much success! I can't use pharmaceutical "quit smoking" aids due to conflicts with my other medications, and going "cold turkey" is not an option! Are there any herbs that can help beat the smoking habit?

A: Yes, there is a herbal solution!

Herbal Magic has developed an all-natural product that is designed to reduce the uncomfortable symptoms of nicotine withdrawal. "Q.U.I.T." contains herbs traditionally used by herbalists to combat smoking, plus extracts that set up a distaste for nicotine within the body.

Once you have decided to "kick the habit", daily use of "Q.U.I.T." will provide the following benefits: a reduction of nicotine cravings, a calming of withdrawal nerves, and a curbing of increased appetite. A decrease in cravings is usually noticed within the first few days, and many ex-smokers claim complete cessation of smoking by the third week of use. "Q.U.I.T." is safe, effective and non-addictive, with no known side effects. To find out more about this product, stop by or give us a call!

Milton Therapeutic Massage Clinic

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



Wendy Cook
RMT



Cathleen McTavish
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Registered Massage Therapy

TENSION HEADACHES

Tension headaches are described as pain associated with the base of the skull or any other part of the head and face. They are differentiated from vascular (migraine) headaches and are patients' most frequently made complaints. Due to the many causes of headaches, a case history must be carefully considered to rule out organic disease and to ascertain the cause and type of headache. Common causes of tension headaches include trigger point referral, muscle spasm, cervical subluxation, postural stress, and environmental stress. Symptoms include a stiff and tender neck, and aching or vice-like pain in one or more areas of the head. The patient may also experience ringing of the ears, reduced attention, and photosensitivity.

Referred pain in the head most commonly occurs as a result of trigger points in the neck and shoulder region. For instance, the upper trapezius (shoulder muscle) is the muscle considered most likely to develop trigger points which refers pain behind the ear into the temple. Trigger points in the splenius muscles (base of the skull) refer pain upward to cause a deep-seated headache that concentrates behind the eye and often extends to the top of the head. Additionally, sternocleidomastoid (V-shaped muscles in the front of the neck) trigger points not only refer pain to the ear, temple, and around the eye, but may also cause dizziness, disorientation, and the symptoms of trigeminal neuralgia.

Treatment of tension headaches will include thorough assessment, trigger point therapy, and hydrotherapy to reduce pain and muscle spasm, and increase circulation to compromised tissue. The therapist will stretch shortened muscles and encourage the patient to be aware of and minimize contributing factors.

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

MONEY CONCEPTS

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Q: When I invest with Money Concepts, where does my money go? Are my assets protected?

A: It is important to know where your investment dollars go and who has access to them. When we meet with a client, we establish mutual agreement upon the investment to be made and the investment account that the assets will be placed in. This is all decided up front before any cheque is written. All investments made through our office are placed electronically, directly in the client's account at the mutual fund company. The client's cheque is deposited directly into our Head Office's "Corporate In Trust" account. Head Office audits the investment instructions. The next day, our Head Office transfers the funds directly to the investment company where the client's account is held. The mutual fund company knows that the investment has been completed and is looking for the client's deposit. The investment dollars never go into any bank account that we control—and that's the way we like it.

Many investment companies—particularly stock brokerage—set up the accounts in their own company's name on behalf of the client. This is called a "nominee" account or a "street name" account. This gives the investment advisor more control over your investments. Assets held in "nominee" or "street" name accounts are considered to be the property of the investment company.

We prefer to have the account set up directly in the client's name. This is called a "client name" account. This gives the client control. Assets held in "client name" are always considered to be the property of the client.

Mutual fund companies such as Aim/Trimark, Fidelity, MacKenzie Financial, AGF, RBC, etc. will set up the account in the client's name and only respond to the client's signature. This way nothing happens to the account without the client's knowledge and authorization. This is the way that we prefer it. The exception to this is self directed RRSPs. They are always held in "nominee" name—but by a third party trust company which specializes in administering self directed RRSPs.

Always be concerned if an investment advisor says to make the cheque payable to them. Always ask whether your assets will be held in your name (client name) or the company's name (nominee or street name). You can't tell which is the case. You need to ask. Never sign and give any advisor a blank cheque. Never give them cash. Always read your investment receipt. Your signed copy of your investment instructions is your confirmation of what you are approving.

Because your investment is held by the mutual fund company, and not by Money Concepts, your assets are only available to you. Your investments are in your name at the fund company, with us as your representative. This helps to protect you.

Do you have a question about the safety of your investment dollars?

Please call us at 905-876-0940.




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Q: My elderly parents want me to be their power of attorney and look after their money and health care. What does this mean?

A: A power of attorney is a legal document that specifies who you want to make decisions on your behalf. The person you choose is called an attorney and should be someone you trust. The power of attorney is used when the person who gave it is judged to be incapable. Deciding if someone is incapable is determined by a Capacity Assessment, done by trained professionals.

There are 2 types – a power of attorney for property and one for personal care. Once the power of attorney is activated an attorney has many responsibilities. The law requires that you manage the person's money or make decisions only in their best interest. You must keep track of what you do and be ready to explain your decisions or account for the money you have been using if a court or another family member asks you to. As the attorney you cannot accept gifts from that person or use their money to benefit you. As an attorney for personal care you are responsible for making decisions involving where they will live and who will take care of them, if necessary.

You must be careful if you are helping an elderly parent with paying the bills or writing cheques on their bank account. By doing this you may find out that you have been acting as a power of attorney and that many of the things you were doing to help were not allowed. If that is the case you might find yourself being sued by another family member. If you have concerns about this consult a lawyer who will be able to advise you on how to avoid problems.

Elayne Tanner & Associates Inc.



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Q: My 82-year-old mother denies any problems but I am concerned. How can I tell if she is being abused?

A: Elder abuse is a growing problem, which occurs in every community. As the population ages, so does the incidence of elder abuse. Men and women are equally likely to become victims of abuse. Unfortunately, most incidences remain hidden. There are many reasons why the elderly victim does not disclose the abuse. Sometimes it is because they are physically or mentally unable to speak for themselves. Other times it is because in spite of the abuse, they fear losing a trusted and valued relationship.

Elder abuse can be in the form of:

- Physical Abuse
- Emotional Abuse
- Sexual Abuse
- Neglect
- ▶ Financial/ Material Exploitation
- ▶ Isolation/ Psychological Abuse

While neglect may be the most common form in domestic settings the last 2 are the most prevalent types of abuse overall.

The first 4 are self-evident so I will focus on the last 2 types. Financial or Material Exploitation is when someone misuses, mishandles or exploits the elderly victim's property, possessions or financial assets. This includes using those assets without the individual's consent or manipulating the elderly victim for the financial benefit or material gain of another.

Psychological abuse includes intentionally inflicting psychological distress through insults, verbal assaults and threats of harm or isolation. Isolation includes preventing the individual from receiving mail, telephone calls or visitors in order to prevent contact with family or concerned friends. This allows the abuser more complete control and prevents the victim from seeking assistance.

Since Ontario does not have mandatory reporting of elder abuse do not expect someone else to report it. If you suspect abuse of a senior, you should consult a family counsellor, mediator and/or lawyer experienced in the dynamics of elder abuse, to work out a plan to protect and responsibly care for your loved ones.

"HELPING YOU HELP YOURSELF"