

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



MICHAEL WONG

Question: Why is it so difficult for a physician or a pharmacist to tell me whether I have a penicillin allergy?

Answer: Penicillin, a common antibiotic, is a molecule which has a chemical ring structure at its core called the beta-lactam ring. As a result, penicillin is also known as a beta-lactam antibiotic. Penicillin works as an antibiotic only when this beta-lactam ring structure remains unbroken. A broken or open ring within penicillin may occur due to body metabolism after drug administration. In addition, penicillin manufacturing process may also give rise to contaminating penicillin by-products with broken rings.

Most patients allergic to penicillin are readily sensitive to the broken ring structure within penicillin; although a few may be sensitive to the intact molecule as a whole. On the other hand, a smaller number of allergic patients are sensitive only to the chemical side-chains linked to a beta-lactam ring. These different forms of sensitivity involve different immunological responses which may lead to different clinical manifestations.

Some forms of penicillin allergy happen instantaneously, within half-an-hour of administration, whereas others have delayed onset of symptoms. The range of symptoms vary from skin rashes, diarrhea, hives, itchy eyes, swollen lips, tongue or face, dizziness, breathing difficulty to a potentially life-threatening condition known as anaphylactic shock.

A physician's job is to distinguish between pseudo-allergic and true-allergic symptoms before treatment. Some of the symptoms can simply be adverse effects of the drug and have nothing to do with allergy at all. **Only 10% - 20% of patient reporting a history of penicillin allergy are truly allergic to penicillin assessed by skin testing.** In fact, mechanisms of penicillin allergy are still not fully understood. At the moment, results of skin testing are still imperfect. To make things complicated, some diseases, such as mononucleosis "mono", tend to give pseudo-allergic symptoms whenever penicillin is administered.

Questions? Just ask your Healthwatch 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

Fixed or variable-rate mortgage?

"Wow!" you say to your spouse as you hit the brakes on the car. "Did you see the mortgage rate those guys are advertising?" Your worries are over, you're thinking. Just lock in a rate like that for the next ten years, and you've got it made.

Not so fast. That rate may not be the one for you. Typically, the lowest available rate - and the one that makes the rate sign look great from the street - will be for a variable or adjustable-rate mortgage. That rate has the potential to be like a roller coaster. The posted variable or adjustable rate is the rate you're getting today. Unless you have an economic ouija board, you won't be able to predict what kind of ups and downs are ahead of you.

Let's take a closer look. A lender will offer different rates for different types of mortgages. The rates are determined based on financial risk - to the institution and to you. When a customer is willing to take on the risk, he/she is rewarded with a lower rate. If the lender is taking on the risk (that is, the customer is promised a particular rate ... regardless of what happens in the future), the rate is higher. The longer the term, the higher the risk for the financial institution.

So how do you decide? Fixed-rate mortgages, because they require a low risk tolerance, are usually better suited to first-time buyers or those who haven't owned a home for a very long period. Ask yourself these questions: Do you like or need to know exactly what your payment is going to be over a longer period of time? Do you want to avoid the need to consistently watch rates? Do you have less than 25% down? If you answered "yes" to all, or most of these questions, a more conservative fixed-rate mortgage could be the better choice for you.

A variable or adjustable-rate mortgage is best suited to people who have a flexible budget and can tolerate higher risk. Ask yourself these questions: Do you watch market conditions? Can you handle any sudden rate increases that could increase your payment? Do you have 25% or more equity in your home? If you answered "yes" to all, or most of these questions, a variable or adjustable-rate mortgage might best suit your needs.

Some lenders offer a special promotional rate for the first few months of a variable-rate mortgage, which you should discuss with your mortgage broker. Also discuss what your rate will be based on - prime minus 0.5% or 0.6% or on Bankers' Acceptances (BAs) plus 1%. The latter being a new kind of adjustable-rate mortgage that has recently been introduced to the marketplace. Most variables or adjustables allow you to exercise an option to "lock in" a fixed rate at any time for the remaining portion of your mortgage term or for a longer term.

If the uncertainty of a floating rate is going to give you sleepless nights, you're in good company. Many Canadians prefer the certainty of a fixed-rate mortgage. They know exactly how much they will pay over the term of their mortgage, and they can plan accordingly ... with no financial surprises. But if rates do drop ... and drop ... and drop ... you are committed to the "promise" that you have made. Your best option - have a professional help you decide which option best meets your needs.

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

Call today for great rates & fast friendly service



Geraldine Hesketh

COMFI INTERIORS

"Where we make you feel at home"
• Carpet • Vinyl • Ceramics • Hardwood
• Paint • Wallcoverings

Showroom RESIDENTIAL & COMMERCIAL
845 Main St. E. Milton 878-4280

First Impressions

First impressions we know are paramount, so when buying or selling a house, it is important to give a good impression. This is where flooring plays a key role.

Your entrance should be a hard surface whether it be ceramics, vinyl or laminate which by the way is available in tile and wood effect. These types of flooring show a clean, low maintenance look.

Onto carpeting which has gone through major changes, people are moving away from traditional cut pile and leaning toward texture - Sisal effects - cable or loop designs. These can look formal or casual: stairs look particularly good, runner style or fully fitted. One good thing the pricing on these can be quite reasonable yet attain a quality look being multi functional living areas to bedrooms.

Just changing your paint colour can transform a room - why not take accent tones to create interest ie. An accent wall. Neutrals don't always mean beige either. If selling your house, just make sure your colours will suit to another person's taste. Pratt & Lambert colours are interesting, with tobacco tones, soft creams, warm yellows, to rich pagoda reds, for character.

Whatever your taste & needs, Comfi Interiors, can help you decorate with style, and if you need more help, just ask about our design service. PS... Just to let you know Pratt & Lambert has just released a new colour system and is now at our store with all the latest colours just for you!

Halton Hills Speech Centre

Division of M. Karen MacKenzie Stegner Speech Language Pathology Professional Corporation

"Your Caring Partners..."

Northview Centre, 211 Guelph St., Suite 5, Georgetown
(905) 873-8400 • www.haltonspeech.com

Q: My child loves to play on the computer. Are there any software programs to improve reading skills?

A: Learning to read should be fun for kids and most kids love to play with the computer! Whether they are just beginners or having difficulty with reading, these programs are filled with lively animation that will reward your child's success and help build confidence! Popular programs include:

- Bailey's Bookhouse (Mac/Win/Dos). Activities are designed to develop emerging literacy skills such as names and sounds of letters, rhyming, early writing and story making. For Pre-K to Grade 2.

- Stanley's Sticker Stories (Mac/Win). Helps kids strengthen reading and writing skills, improve spelling and build creativity as they make their own animated storybooks. For Pre-K to Grade 2.

- Word Munchers Deluxe (Mac/Win). Helps build confidence using consonants, vowels, adjectives, adverbs, synonyms and antonyms. Focuses on development of phonics, reading skills, grammar and vocabulary. For ages 6-11 years.

For information on other computer software programs which can help your child develop reading and language skills, contact your school or local Speech-Language Pathologist. As well, the Halton Hills Speech Centre offers you the opportunity to "try out" their software in order to determine if it contains the necessary tasks.

Call the Centre at 905-873-8400 for more information.

Dateline

• from DATELINE on page 9

entrée, dessert and a beverage. Reserve at the reception desk or by calling the number below by Monday. It holds **Evening Clogging** at 6:45 p.m. for beginners and at 7:45 p.m. for intermediate cloggers. The cost is \$3.50 for members and \$5.50 for non-members. For more information, call (905) 875-1681.

Thursday Mar. 10

The Burlington chapter of the Schizophrenia Society of Ontario holds its **support group program** for friends and families of people with schizophrenia. It takes place at 7 p.m. in the library of Port Nelson United Church, 3132 South Dr., in Burlington. For more information, call (905) 634-6797.

The Fine Arts Society of Milton's **Evening Group of Artists** meets from 7 to 10 p.m. The informal environment provides artists with an opportunity to exercise their drawing skills. For more information, call Janis at (905) 854-5753.

Milton District Hospital holds a **breastfeeding clinic** with a certified lactation consultant from 7 to 9 p.m. For more information or to make an appointment, call Jean Gallen at (905) 878-2383, ext. 7030.

The Women's Centre, 210-1515 Rebecca St., in Oakville holds its **Social Group for Spanish Speaking Women** from 12:30 to 2:30 p.m. It holds free **peer counselling** in person or over the phone from 10 a.m. to 3 p.m. by volunteers for women facing abuse, grief/loss and relationship issues. No appointment is necessary. Its free **Women's Employment Network** — for women who are unemployed, laid off or returning to the workforce — takes place from 9:30 to 11:30 a.m. And, its free **Women's Caring and Sharing Circle** takes place from 1 to 3 p.m. For more information or to register, call (905) 847-5520.

Wellspring Halton-Peel, a support network for cancer patients and their families, holds its drop-in **Graduate Patient Support Group** from 7 to 8:30 p.m. at 2545 Sixth Line in Oakville. For more information, call (905) 257-1988.

The Milton Seniors' Activity Centre, 500 Childs Dr., holds its **Seniors' Cinemas** at 1:30 p.m. featuring the movie Ray. The cost is \$2, which includes refreshments. It holds **bid-euchre** at 1:30 p.m. The cost is \$2 for members and \$4 for non-members. And a **foot care clinic** takes place in the afternoon with a VON nurse by appointment only. The cost is \$22. **Contract bridge** takes place at 1:30 p.m. The cost is \$2 for members and \$4 for non-members. For more information on these activities, or to make an appointment for the foot care clinic, call (905) 875-1681.

The **Halton Hands in Motion Knitting and Crocheting Guild** meets from 7 to 9 p.m. at the Georgetown Seniors' Centre, 318 Guelph St. (rear entrance), with guest speaker Anna Chanler, who left a career on Bay Street to become a shetland sheep farmer. The non-member fee is \$5, with the first visit free. For more information, call Diane at (905) 877-1521.

Friday Mar. 11

The Milton Leisure Centre holds **MLC Fridays** for youths aged 9 to 13, with a **St. Patrick's Day Party** from 6:30 to 9 p.m. Be sure to wear green. The cost is \$4 at the door. For more information, call (905) 878-7946.

The Women's Centre, 210-1515 Rebecca St., in Oakville holds its free **WISE Mature Women's Network** from 10 a.m. to noon. To register or for more information, call (905) 847-5520.

The Khi Community of the Salvation Army, 100 Nipissing Rd., suite 3, holds **Khi Youth**, an evening of fun for 13- to 18-year-olds. For information, call (289) 242-1432 or e-mail bill@khicommunity.com.

The Milton Seniors' Activity Centre, 500 Childs Dr., holds its **International Pub Night** with food, music by the Balkan Strings Quartet and dancing by the Centre's own Cloggers. Tickets cost \$15 each. It holds **euchre** at 1:30 p.m., **contract bridge** at 10 a.m. and its **CyberCafé** from 1 to 4 p.m. The cost for each of these activities is \$2 for members and \$4 for non-members. It also holds its **Campbellville Evening Euchre Party** at the Lions Hall in Campbellville at 7:30 p.m. The cost is \$2.50. For more information, call (905) 875-1681.

Saturday Mar. 12

The Women's Centre, 210-1515 Rebecca St., in Oakville holds free **peer counselling** in-person or over the phone from 10 a.m. to noon by volunteers for women facing abuse, grief/loss and relationship issues. No appointment is necessary. For more information, call (905) 847-5520.

The Salvation Army, 100 Nipissing Rd., unit 3, holds a **yoga workout** from 9:30 to 10:45 a.m. and a **book club** from 11 a.m. to noon. For more information, call (289) 242-1432 or e-mail jen@khicommunity.com.

Euchre takes place at 7:30 p.m. at the Hornby Co-operative Nursery School. Everyone is welcome.