

Ask The Professionals

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

"Ask The Professionals"
c/o The Canadian Champion
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or Fax to: 878-4943



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Q: I'm not serious about any one sport and I'm not going for a gold medal, but I do want to try improve my overall fitness level this summer. Can you offer some tips?

A: Summer is a terrific time to enjoy outdoor sport and fitness activities. Doing well in your choice of sport and having fun are important, however, equally important is preventing an injury.

Examine the sports you like most. What type of exercise do they provide? Think about the components of fitness ~ aerobic fitness, flexibility, balance and strength. If you are participating in an activity or sport that is aerobic exercise such as soccer, swimming, walking, roller-blading or cycling, try and combine this with an exercise that requires precision, strength, flexibility, balance or coordination like tennis, badminton, golf or yoga outdoors! This will allow you to balance your activities to have a well rounded active summer.

Remember, that the old saying "no pain... no gain" is just that, an old saying. Today, make your motto "train... don't strain". This simply means that you'll remember to stay in shape through the winter to ensure that your body is at a fitness level that will allow you to play sports without injury all summer. Commit to doing a warm up and cool down each time you exercise or play a sport. Remember that if you are new to a sport, you should progress yourself gradually in terms of the time, intensity and frequency that you participate to reduce your chances of injury.

Lastly, remember that the most important aspect of outdoor sport is the fun you'll have while staying fit! At the Halton Community Rehab Centre you can see a registered physiotherapist for guidance and training to prevent an injury or to treat an injury and return to sports safely.

Have Questions? Contact HCRC 905 876 1515



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Renovation Nation:

Canadians use their home equity to feather their nests

More than a decade ago, trendspotters began to tell us about the future trend of "cocooning". They predicted that decorating magazines, home renovation businesses and luxury home fashions and furnishings would see a big boom. But in 1991, we continued to look outside the home for our entertainment, and the idea of nesting at home seemed unlikely.

But the futurists were right, and Canadians have come home en masse: to work, to play, to socialize and to retreat. Not surprisingly, they are re-shaping their homes to accommodate their new passion for home life. Canada has become the renovation nation, with more than one-third of Canadian homeowners planning a significant renovation in the near future, according to CMHC. Sales in home improvement are expected to reach \$31.7 billion this year - up from \$24.6 billion in 1999. If you've tried to find a parking space at Home Depot on a Saturday morning, this information won't come as a surprise.

So where's the money going? The ever-popular kitchen renovation has been surpassed by exterior renovations (landscaping, roofing, decks, fencing, etc.), bathroom renovations, and carpets/flooring. Kitchens are the fourth most popular renovation project for Canadians, according to a CMHC survey. Do-it-yourself renovators are most likely to tackle rec room renovations or painting and wallpaper projects.

Before you embark on a renovation project, you should consider whether you are improving your home for your own comfort, or to increase the value of your home. Renovations are not created equal, and some will perform better than others when it comes to adding value to your home.

Most renovations will improve the value of your home, but you shouldn't expect to fully recover your renovation cost. There are some exceptions, of course, and they often vary from one region to another. But CMHC does provide a general cost/value guideline. For example, you can expect to recoup 68% to 73% of your investment in a kitchen renovation - making it the smartest renovation investment. A bathroom reno is second, at 64% to 71%. A fresh coat of paint on your home's exterior is likely to recover 62% of the cost to do the work, and a main-floor family room recoups 49% to 56% of the cost.

But there's more to the renovation fever than a desire to practice Trading Spaces at home. The passion for home life is coinciding with the availability of attractive financing. Mortgage rates are at historic lows, and Canadians are leveraging the equity in their homes to finance the upgrades they've been dreaming of.

If you're planning to spend a significant amount on a renovation, then you owe yourself a conversation with your mortgage broker to look at your financing options. There are several options available depending on your situation. A secured line of credit could provide you with the funds you need. Or you may want to consider a variable-rate second mortgage of up to \$100,000 that is available at very competitive rates and terms and which can be paid off in a manner that meets your needs.

Garden gazebo, rejuvenated kitchen or whatever your dream is, why not make it a reality?

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

Call today for great rates & fast friendly service



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Q: I am separated and want to know what my husband should be paying to support his children?

A: Child Support is determined according to a pre-determined formula found in the Federal Child Support Guidelines and is often referred to as the Table Amount. The amount of child support depends on how many children are being supported and the amount of money being earned by the parent paying the child support.

The basic table amount is based on the child living primarily with one parent. There are special rules to adjust payments in cases where the children live almost equally with both parents. Many people think that the minute the child lives equally with both parents that no child support has to be paid but that is not so. In these situations the responsibility for child support may be reduced depending upon the extent of parenting assumed by each parent and by their respective incomes. In the majority of cases however the higher income earning parent will still have to pay child support.

There are special rules, which may change the Guideline amount for spouses earning over \$150,000 annually or where there are "special or extraordinary expenses".

Special or extraordinary expenses often referred to as "add ons" can affect the basic amount to be paid under the tables. These add ons are in addition to the basic amount provided for.

These expenses may include: child care expenses; health related expenses that exceed insurance reimbursement by at least \$100.00 annually; extraordinary expenses for primary or secondary school education or for educational programs that meet the child's particular needs; expenses for post-secondary education; and or, extraordinary expenses for extracurricular activities.

These expenses are paid by both parents in proportion to their incomes so that the higher income earner pays more than the other parent who earns less.



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HEATSTROKE CAN KILL

In summertime, the most common cause of Hyperthermia or Heatstroke is over exposure to heat. Every year, across the globe, pets suffer and die from being left in locked vehicles. In the temperatures and the humidity we have been experiencing this week, it would only take a few minutes for a pet to succumb, and to my amazement, many people do not realize this fact.

The most common symptoms of heatstroke are excessive panting, restlessness, agitated, being unable to stand or lying down, thick saliva in the mouth and froth coming from the nose or mouth. The pet will be in shock and the body may seem rigid, with the pet extending it's head, neck and limbs. If not removed from the situation, the pet will suffer a horrible death.

Should you find a pet in this terrible situation, for first aid, do all that you can to remove the pet from the cause of the hyperthermia, taking care not to injure yourself. Take the pet to a shady or cool area and fan the pet rapidly. If available, pour cool not cold water over the pet's trunk and legs, and get a veterinarian as soon as possible. Try not to over cool the pet, and do not force cold water or ice down its throat.

Heatstroke can also occur when pets are left in garages (even if a window is left open), or kennels without shade. Dogs can also experience heat exhaustion when their owners take them out as jogging partners. Some owners do not realize that unlike the human body, the dog's body does not have a cooling system.

Whilst we all know that exercise is as important as food to our pets, inappropriate or excessive exercise in hot weather should be avoided. If you feel that you are thirsty when you are out walking, assume that your dog is also thirsty. Take some water along for the pet too! Sit in the shade and share a drink.

One last point I would like to mention, which is sometimes overlooked, is the fact that older pets, and pups do not handle the heat as well as active young pets. As an example, Rudy, a lovely old Retriever I had many years ago, was arthritic and very senile. She would always want to sleep under the lilac tree, despite the temperature. I made a point of keeping an eye on her as she slept so deeply. She did not have the sense to that stage to remove herself indoors.

I apologize for being so graphic about the symptoms of heatstroke, but it is important that people are made aware of the dangers. It may save a life.

On a lighter note, I wish you and your pet a wonderful healthy and happy summer.



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For more information you can check out our website
www.herbalmagicsystems.com or
www.healthcanada.ca/nhpd

If you have a question for ask the pros please email to
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Q: My child has a stuttering problem which has also been commented on by his classroom teacher. Are there any suggestions I can give the teacher to help her deal with his stuttering?

A: Teachers are often unsure of what to do when faced with a dysfluent student. They all have good intentions of helping, but sometimes have unintentionally increased the problem. The following 5 suggestions are appropriate not only for children who stutter but for shy, sensitive and fearful children who may be present in any classroom.

1. Do not fill in words when the child "gets stuck". This will increase feelings that they cannot talk for themselves. Do not encourage the use of tricks such as deep breaths, finger snapping, etc.
2. Praise the student for participating verbally in class. Praise what they say, not how they say it. Be careful not to impose a "time pressure" on the student's speaking situation.
3. Model slow, relaxed speech when talking to the student. Be aware of your own speech. If you speak rapidly or use words and sentences that are above the child's level, you are setting unrealistic goals and causing the student to feel frustrated.
4. After a dysfluent utterance, repeat back the content of what the student said. This will ensure the child that his message has been understood.
5. Use a random method to call on students. The apprehension of waiting his/her turn to speak severely increases the student's tension.

It is important for the teacher to speak to the student's parents to gain further insight into the child's stuttering and determine a co-operative approach. Consulting with a Speech-Language Pathologist can also provide both the parents and teacher with further suggestions and a better understanding of the child's dysfluency.

REMEMBER: STUDENTS NEED OUR UNDERSTANDING, NOT OUR SYMPATHY OR PITY! Please feel free to call our Centre for more information.