

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



Geraldine Hesketh

COMFI INTERIORS

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Imagine, Explore & Discover

What are we talking about? The new generation of Armstrong Resistant Flooring of course.

Not everyone wants ceramic or laminate, even wood. However vinyl flooring has always been a strong contender, warmer on the feet, contours better to any surface especially with uneven areas to deal with. You can't even detect it is vinyl., at times you have to look twice.

Great for wearability for today's busy lifestyles. Natural Fusion is the latest addition to our line of vinyls from Armstrong.

Sweet Bamboo with a french country look in neutrals, I personally think it looks quite contemporary too. Mediterranean Walnut subtle to rich plank woods, less expensive than real wood too. Why not put it down in the rec room? Warmth and texture are a plus, then add a funky rug and 'voila'!

Beijing Slate variegated tones-dramatic. Could look fantastic in a foyer, bath or kitchen. Blues-golds-browns to name a few.

I have always liked vinyl flooring as you can use it virtually in any room and create unique decors, even cut on the curve to create interest, great in a sun room for that southern look.

So if you want a great look with great designs, low maintenance and cost effective, a vinyl floor could be just the thing for you.



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THANKSGIVING

By the time you read this article, Thanksgiving will have happened, your families will have returned home, and you are probably left with a heap of left-overs.

Left-overs can be lethal. At this time of year, our homes are filled with candies, chocolates, turkey and turkey bones. If your pet is allowed free access to these foods, you could run into potential serious medical problems.

Keep the chocolate out of reach: - Most dogs and some cats love chocolate, but chocolate contains a compound that is toxic, if eaten in sufficient quantities. The quantity needed to be poisonous is related to the body weight of the cat or dog. The symptoms vary from gastrointestinal disturbances, abnormalities in the heart function, brain disturbances (seizures) and, in very severe cases, death. I have treated more dogs for chocolate poisoning and hospitalized more dogs for potentially fatal pancreas inflammation at this time of year. Even more than at Easter Time! If you suspect that your pet has ingested chocolate, I would urge you to contact your veterinarian immediately. It is helpful if you are able to report the quantity eaten and the description of the product.

Apply the same caution with "Trick or Treat" candies too!

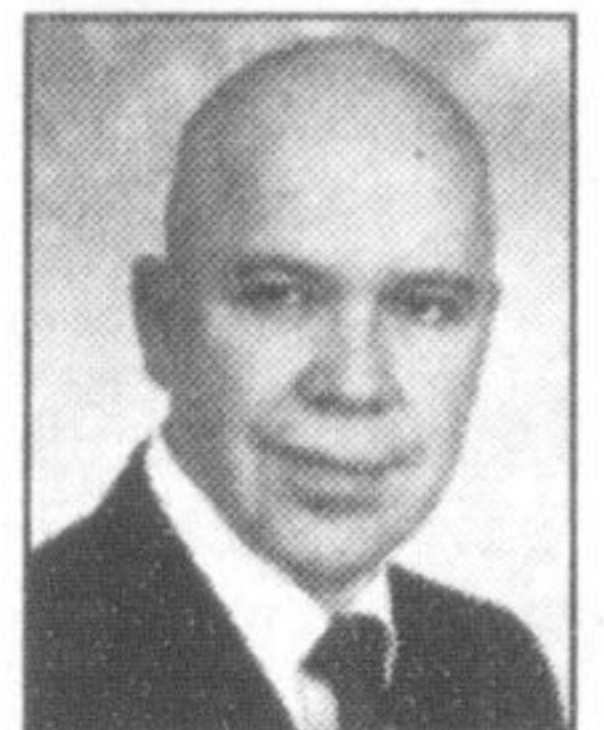
Turkey Bones: - I have performed more surgeries on dogs at this time of year, to remove bones and other foreign objects from stomachs. Turkey bones and carcasses, or other meat bones can make your pet very sick. In addition, your pet may require very intensive care, with or without surgery. My advice to readers is, that after you have stripped the meat off the bone, done whatever it is that you do with your carcass, wrap it up, and dispose of it, securely, in the garbage. Regardless of your pet's age treat them as if they are toddlers- no matter how well trained your dog is, turkey is turkey! Assume that your pet has a nose that is much more powerful than yours. Do not let them anywhere near the garbage.

On a slightly lighter note, your pet is probably a very important part of the family - and in keeping with the family festivities you will probably want to fill a little "pet bowl" with gravy, stuffing and turkey meat. Just pause there a while! Be aware that we also see many "upset stomachs" in the following days after the festive seasons - remember, this food is very rich in comparison with their normal diet.

I hope you and your family enjoyed a wonderful Thanksgiving weekend.

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Q: Are there any special financial planning issues that we should consider before the end of this year?

A: There are several items which you should check before year end.

RESPs: Have you contributed the full annual amount of \$2000? Have you made additional contributions for any outstanding Grant money not previously collected? Did your child turn 15 or 16 in 2005? If yes, there are special considerations to know about.

RRSPs: Did you or your parents turn 69 in 2005? If yes, you must take action to convert your RRSP to a RRIF or Annuity. If you do not, the entire RRSP will become taxable NOW! Do not let this happen. It's a simple decision which has a big impact on your taxes.

Capital Losses and Gains: If you have losses in investments which are not in a registered plan, consider selling them now. This will capture the capital loss for future tax benefit.

Changes in income levels: If you anticipate that your income next year will be less than this year, you will gain a bigger tax break from doing your RRSP this year than next year.

Medical Expenses: If you have significant medical expenses, go back over the last 18 month's worth. You can claim 12 consecutive months (ending in 2005) of medical expenses against your 2005 taxes. If you need new glasses, or dental work decide whether it will improve your tax position to get it done now or later. Look to see which 12 month period gives you the best tax advantage.

Please contact Partners in Planning - Milton if you have questions about these or any other tax saving strategies.
Phone 905-876-0120.



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Member of the Ontario Society of Chiropractors
and The Ontario College of Chiropractors

Q. What causes an ingrown toenail, and how can it be treated?

A. Ingrown toenails are caused by impingement of the skin along the margins of the nail by the nail plate. Some ingrown toenails are chronic, with repeated episodes of pain and infection. Pain can be present without infection, and occasionally infection is present without pain. The usual signs of infection include: redness (erythema), swelling (edema), increased warmth (color) and pain (dolor).

Causes:

- Improper trimming of toenails.
- Tight fitting shoes which compress the toes together.
- Abnormally shaped nail plate.
- Other toenail deformities (e.g. excessively thick nail plate)
- Trauma to the nail plate or toe.

What the Chiropractor May Do:

Ingrown toenail treatment may need to be done on a routine basis. Your chiropractor may perform any one or combination of the following procedures:

- Elevate the end of the nail plate to prevent impingement on the soft tissues.
- Prescribe antibiotics or special foot soaks.
- Surgically correct a chronic ingrown toenail.

What You Can Do:

- Cut the toenail straight across, and leave slightly longer than the end of the toe.
- Avoid tight fitting footwear.
- If discomfort develops, try soaking the foot in a basin of warm water 2-3 times a day.
- If you are diabetic or have poor circulation, the water should never be more than 95 degrees Fahrenheit.
- An infected ingrown nail requires prompt professional attention. Contact your chiropractor or physician immediately.



Tina Doney
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PHYSIOTHERAPISTS



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Q. I am currently receiving physiotherapy and have been told that I will be followed by a physiotherapist and a kinesiologist. What is a kinesiologist, and how could I benefit from working with one?

A. Certified Kinesiologists are qualified and trained professionals who are capable of treating and preventing human movement disorders. They have a four year degree in Kinesiology or Human Kinetics from a University, and must take continuing education courses on a yearly basis. They have been practicing in the province of Ontario since 1982 and are governed by the Ontario Kinesiology Association.

Currently Halton Community Rehabilitation Centre has 4 certified or affiliate kinesiologist on staff, each of whom have been trained to assist with exercises, progressions, and transitional assistance from physiotherapy.

Kinesiologists may work in several different environments, such as members of a multi-disciplinary team in clinical settings, fitness consulting, cardiac/stroke rehabilitation, functional ability evaluations, work conditioning, in-home assessments and or ergonomic assessments. Each of these areas require specific training over and above the university degree. For more information, contact the Halton Community Rehabilitation Centre (905) 876-1515 or the Ontario Kinesiology Association at www.oka.on.ca.

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Q: My husband and I are in the process of separating. Although we agree that we want what is best for the children we both have our own views on what that is. How can we come to a mutually satisfying agreement so that we both stay actively involved in our children's lives but do not tear the children apart doing so?

A: First, I would like to commend you for being such good parents and putting your children's needs ahead of your own. What works best for children depends on a number of different things such as, the age of the child, how well the child copes with change, the past involvement of each parent, the school arrangements, how close each parent will be living to the child's school and many other individual factors. The answer will be different for each child.

The best way to come to an agreement that will be best for everyone is to have a mediated parenting plan. This would involve you, your husband and a mediator such as myself who is trained and qualified in child development, interviewing skills and mediation, working out the best possible arrangement. Each of your children's individual personalities would be considered, as would you and your husband's parenting needs, wants and abilities. When parenting plans are done in this way, the children are much less likely to suffer any adverse effects from the divorce, the parents are more likely to cooperate and follow the plan, everyone is happier and because you are both working together to come up with your own plan, in the long run you save money. What more could you want?

"HELPING YOU HELP YOURSELF"