

# 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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### October is Eye Health Month.

There are initiatives taken by organizations such as the Canadian, and Ontario Association of Optometrists, Canadian Booksellers Association, through a new Web Site [www.Preserveyoursight.com](http://www.Preserveyoursight.com) to help end the increasing number of people losing their eye sight.

It has been one year on Oct. 31 that OHIP had partially deinsured routine eye examinations for the age group 20 to 64. The most vulnerable group of our population. It is great to appreciate all the patients who took care of themselves by continuing routine eye examinations in the past year. More people are being accountable for themselves by taking preventative measures, proactive in their well being.

Unfortunately, there are those who do not take care of themselves, are likely the ones imposing increasing strain on the health care system by neglecting themselves and not being responsible. A few minutes spent today saves a lot of time and resources in the future.

The best thing you can do for your eyes is to know about them. Asking for a professional eye examination involves: A thorough personal health, and lifestyle history; A thorough family history evaluation; a medical health assessment; central and peripheral vision evaluation; an optical and functional evaluation of vision and visual needs; a dilated (use of eye drops) internal and external eye health examination; an eye coordination and muscle testing evaluation; and a plan of approach and follow-up of your visual and overall well being. And at times it merely takes a change in lifestyle values to obtain wellness and abilities to see for a long life.

Life is Worth Seeing.....be accountable for yourself. No one will do it for you.



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Marilyn J. Samuels

**Q:** *How can I reduce the cost of my divorce?*

**A:** The cost of your divorce will depend on how complicated and/or adversarial your case is. A simple divorce with mutual agreement and few or no property/custody issues will usually be quick and inexpensive. If your divorce is more complex it will cost you more in legal fees.

There are ways to lower your costs. If your spouse is willing to discuss the issues peacefully in a non-combative setting, try mediation. This popular alternative to court battles allows the spouses to work out an agreement themselves under the supervision and guidance of a professional mediator (often a lawyer or counsellor). Similarly, resolving your divorce in an out-of-court settlement (through negotiation) will be far less expensive and time-consuming than slugging it out in court for months. In a court battle, the fees keep piling up. An agreement will avoid much of these financial expenses.

Whether you're mediating, settling, or litigating your divorce, one way to save money is to use your professionals' time efficiently. Lawyers, accountants, counsellors, and other divorce-related professionals charge fees by the hour. So you don't want to waste their time and your money on irrelevant or wasteful issues. You can also save your lawyer a lot of time by giving your lawyer all the relevant information right away. The more prepared your lawyer is, the better (and more economically) he or she can serve you.

Divorce can be very expensive, and it's understandable that you would want to lower the overall costs, but don't sacrifice your chances of getting an acceptable outcome for the sake of saving money. Don't pick a lawyer solely on the basis of lower fees; make sure that he or she will do a good job as well. Getting the best possible long-term results may be worth spending a little extra.



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Your mortgage could be a goldmine of potential savings

"A penny saved is a penny earned"...or so the old proverb goes. Of course, the value of a penny has changed somewhat from the time when your mother offered her wisdom on the value of keeping what you earn. Today, you could save thousands of dollars by simply making the right mortgage decision. If you're like most Canadian homeowners, your mortgage is a goldmine of potential savings.

In the past few articles, we've talked about the importance of your mortgage as one of your most significant financial decisions. We've explored the value of seeking the advice of a mortgage professional - whether you're buying a home or renewing an existing mortgage. Today, let's take a look at the bottom line: the savings you can enjoy by making the right mortgage decisions.

It is the primary role of a mortgage broker to find you the right product for your personal situation. A mortgage broker is a financial professional and - like your investment advisor - he or she will want to understand your personal situation and payment preferences. Your mortgage broker has access to a broad spectrum of lending institutions, so you can do some valuable comparison shopping for the right combination of features, rates and mortgage options.

All these choices offer you substantial opportunities to save money over the life of your mortgage. If you are like most homeowners, you are focused - for good reason - on finding the best possible rate for your mortgage. Your mortgage broker can offer you the best range of rate options and terms. If a mortgage broker can get you one per cent off the posted rate, that could translate into more than \$13,000 in interest per \$100,000 borrowed over a 25-year amortization schedule. If, however, you believe that most mortgage rates are basically the same from one institution to the next, then consider the fact that even an eighth of a point difference in the rate can offer significant savings over the duration of your mortgage.

But it's also important to look beyond the rate. There are other ways to find savings in your mortgage. Your mortgage broker is up-to-date on market trends and new opportunities...as well as some of the tried-and-true ways to save money in a mortgage.

Do you get an annual bonus in your job? You may want to use that bonus to pay down the principal of your mortgage. If you pursue this strategy consistently over the life of your mortgage, you could save thousands of dollars in interest by paying your mortgage off sooner.

Are you paid bi-weekly or bi-monthly? Consider a change from the usual monthly mortgage payment. Set up your mortgage payment schedule to coincide with your pay period. Again, you can save years off your mortgage, and enjoy thousands of dollars in savings.

Consider the old penny proverb again. How much is your time worth? Time savings is one of the key, unexpected benefits that clients say they have enjoyed when they choose to work with a mortgage broker. Above all, a mortgage broker is an expert in customer service, and that means that your broker looks after every detail of your mortgage research and negotiations on your behalf.

John Cavan is a Consultant with Mortgage Intelligence, [www.stressfreemortgages.ca](http://www.stressfreemortgages.ca).

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Stephanie Norrie

### DRINK UP!

Water constitutes about 60 per cent of our body weight. Water dissolves and transports nutrients to the body, eliminates waste, maintains circulation and electrical impulses of cells and nerves, and is necessary for proper digestion and joint lubrication, so it's crucial to stay hydrated.

Drinking clean, filtered water is ideal. Hot or cold herbal teas also work. Fruit and vegetable nutrients help combat dehydration and also provide essential vitamins and nutrients. Most fruits and vegetables like lettuce, celery, carrots, apples, and peppers, have high water contents and contribute to your daily fluid intake.

At Herbal Magic, water is a main component of our weight management programs. The best way to avoid dehydration is to carry a water bottle with you and drink often.

### SIGNS OF DEHYDRATION

#### Beginning signs

- \* thirst
- \* fatigue and weakness
- \* dry mouth
- \* dizziness
- \* flushed skin

#### Advanced signs

- \* dry, hot skin
- \* rapid breathing
- \* rapid, weak pulse
- \* confusion, lethargy
- \* reduced urination



**Halton Hills Speech Centre**  
Division of M. Karen MacKenzie Steiner Speech Language Pathology Professional Corporation  
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Northview Centre, 211 Guelph St., Suite 5, Georgetown  
(905) 873-8400 • [www.haltonspeech.com](http://www.haltonspeech.com)

**Q:** *I am 40 years old and have had a lisp most of my life. Until now it has not bothered me although it is quite noticeable at times. I have recently applied for a promotion that would involve more face to face contacts and am worried that my speech may be a factor in my supervisor's final candidate selection. What can I do to get rid of the lisp? Is it too late to change it?*

**A:** In our fast-paced world, first impressions are always important. The way that we speak often gives others an impression of our background, education and sometimes even our intelligence. That is why it is important to know that **it is never too late to change one's speech.** However, the way we speak is like a habit. So, the longer that we have had a particular "style" of speech, the harder it will be to change it, but with motivation and effort change is possible.

First, I would recommend a complete articulation (speech sound) evaluation by a Speech- Language Pathologist. This evaluation will determine which sound or group of sounds are in error and also exactly how the error is being produced. Then the Speech-Language Pathologist will teach you the correct placement of your tongue and flow of air in order to make an 's' and/or 's group' of sounds. After that, he/she will give you "drillwork" to do; that is, sounds and/or words to repeat again and again until they become more natural. Together, both of you will work to change the production of the "s" or "s group" of sounds until you can do it at conversational level without thinking about it. It will take effort and perseverance on your part to stick with it but remember, habits can be broken -

"speech therapy is not just for kids."



Melissa L. Coulson, CA

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**Q:** *What's the difference between a Chartered Accountant (CA), a Certified General Accountant (CGA) and a Certified Management Accountant (CMA)?*

**A:** So many letters, so little difference! It's amazing all the accounting designations that are out there and yet anyone can call themselves an accountant. The term "accountant" is not regulated so someone who has never taken any kind of accounting or tax course can call themselves an accountant. Your best bet for good advice is to use a professional with a designation - but what's the difference?

#### Education & Training

Each designation requires a different standard of education and testing. CMA's require a minimum of a college education. CGA's require a university undergraduate degree; not necessarily in business and CA's require a university degree from a specified university that provides the appropriate credits for the CA program. CA's also have a structured training program involving a series of intense exams and an articling period.

#### Services

Chartered Accountants can provide all the services a CMA and a CGA can provide with one additional item - Chartered Accountants can sign audit reports. As an individual, this difference will likely never be something that you will come across but if you or your business ever requires an audit report for bank financing or government funding purposes, you will require the services of a CA. All three designations can provide tax, bookkeeping and accounting services with

Each designation has certain professional standards that they must adhere to. Because of this, you do have an organization to turn to if you feel that you have been wronged by your accountant. Receiving advice from someone who is not designated leaves you no action for recourse if something were to happen. If you are looking for advice, leave it to the professionals - you can be comforted in knowing that you are working with someone who will have your best interest in mind.

Melissa Coulson is a Chartered Accountant located in downtown Milton. She provides accounting, tax, auditing and bookkeeping services to both individuals and corporations.