

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

ESTABLISHED SINCE 1999
15 Martin St. 905-693-9594
www.herbalmagicsystems.com



Stephanie Norrie

With the Christmas season in full swing it seems like every time you turn around there's another plate of goodies calling your name. With all the office parties and family gatherings it can be hard to stay on track with your weight loss goals.

Losing weight is always easier said than done. But at Herbal Magic we provide all the tools you'll need to lose that unwanted weight quickly, easily and most importantly safely. Herbal Magic offers a common sense, well balanced approach to weight loss, so even losing weight at Christmas time is possible. From our easy to follow food guides, to our collection of delicious recipes, to our one on one meal planning, Herbal Magic health counselors are with you every step of the way. And just in case you can't resist the temptation we offer a wide variety of NHPD registered herbal supplements that will help get you through the tough times by stopping sugars and fats from being absorbed into your system.

At Herbal Magic there are no weight loss goals that are too big or too small. Our weight loss programs have successfully helped 1000's of men and women just like yourself shed those unwanted pounds and keep them off, for 10 years now. With over 280 centres Canada wide it's easy for you to locate a centre near work or home. The hardest step to beginning a weight loss program can be just walking in the door. At Herbal Magic we try to make the process as painless and fun as possible. Once you get started we all have the same goal in mind. **GET THE WEIGHT OFF AND KEEP IT OFF!**

Make your New Years resolution early this year. Join the Herbal Magic weight loss program now and you can be down up to 15 lbs by New Years Day. Why put off till tomorrow what you can do today. Call 905-693-9594 to book your free consultation.

Milton Therapeutic Massage Clinic

75 Main St., Ste. 10
Milton Medical Buildings
905-878-0800



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



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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



MORTGAGE INTELLIGENCE
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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



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CHRISTMAS HAZARDS

Christmas is nearly upon us, and as in each year previous, I would like to remind you about hidden seasonal hazards.

Firstly, try to avoid using Tinsel, ribbon, string and in fact anything linear. These are immediate attractions for cats and kittens, who see these sparkly, dangly things as prey which just have to be 'dealt with'. In real life these materials if swallowed, can catch in the gastro-intestinal tract. This could then cause the intestines to spasm and bunch, as the body tries in vain to move the foreign body. This is definitely a situation to avoid. It could prove life threatening and would require surgery for correction.

I would also draw your attention here, to the hazards of electric light cords. Particularly at risk would be the teething puppy or kitten. Biting through the cords could cause tongue and mouth burns, which could in turn lead to respiratory distress. This accident would require immediate medical attention.

Secondly, avoid table scraps for pets. In the first instance our pets are not generally used to such rich foods, and the last thing you want to be dealing with at Christmas is your pet's upset stomach! Christmas leftovers are usually particularly fatty, and this could cause the pancreas to become inflamed and overloaded. This condition is serious and may require hospitalization.

Equally dangerous are the turkey bones that are given, or even stolen by the pet. I have performed more surgery to remove bones and other foreign objects from pet's stomach at Christmas time. This is so distressing for patients and clients alike.

Thirdly...chocolate. Again I have treated more dogs for chocolate poisoning and have hospitalized more dogs for the treatment of potentially fatal pancreas inflammation at this time of year. Clinical signs of chocolate poisoning include hyper-excitement, nervousness, vomiting, diarrhea and death.

Lastly, just as we become stimulated by the aromas of the roasting turkey, keep your pet out of the kitchen, and away from the basting and roasting for obvious reasons. They too become very thrilled by the cooking smells and may get very close to the stove.

On a lighter note, I would like to wish all readers and their pets a very happy and safe Christmas.



Melissa L. Coulson
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Q. : It's the season of giving and I want to contribute to my favorite charity. What are the tax implications of doing this?

A. 'Tis the season for giving! A donation to a favorite charity is a great idea since the donor receives a tax credit for the amount and the knowledge that the money is going to a good cause. Always ensure that the organization is recognized by the Canada Revenue Agency. This will be evident on the receipt by way of their charitable organization number. If in doubt, ask before you contribute. Only registered charities are eligible to issue tax receipts and allow you as the donor to report the deduction.

Donations generate a federal tax credit of 16% for the first \$200 of a donation and 29% for total donations in excess of \$200. A tax credit directly reduces the amount of tax owing as opposed to a tax deduction that reduces the amount of income you earned for tax purposes. So, if you make a donation of \$200, you will receive a credit against your federal tax balance of \$34. A donation of \$500 will reduce your federal tax balance by \$121.

If you donate more than 75% of your income during a particular year, you can carry forward the unused amounts for up to five years. In the year of death, 100% of donations are deductible.

Charitable giving can also be used as an estate planning tool. Talk to your tax advisor or financial planner for details on this option.

From all of us at my office, I'd like to wish you and your family a safe and happy holiday season.

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



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Q: What is the best thing to do now?

A: At this time of year, the best thing to do is celebrate living.

On behalf of all of us at Partners In Planning

please accept our best wishes

for a safe and joyful

Christmas and New Year.

Family, friends and good health are

some of the most precious valuables

which we can share. Drive safely.

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