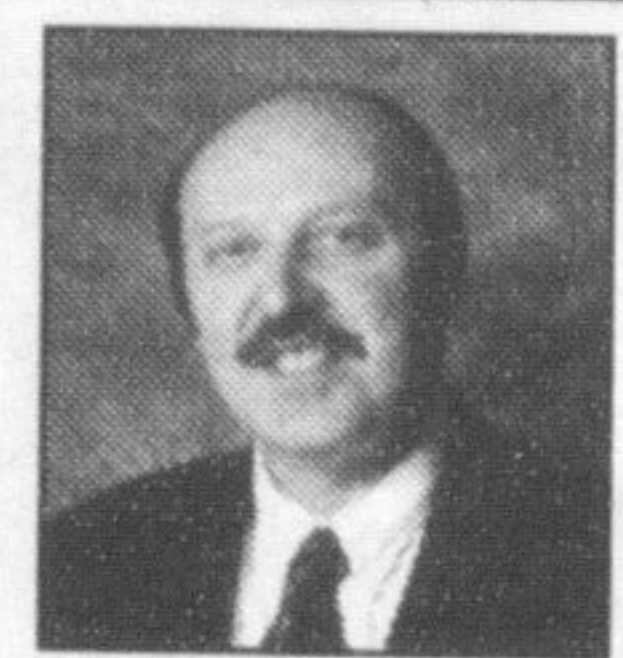


Ask The Professionals

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

"Ask The Professionals"
c/o The Canadian Champion
875 Main Street E.
Milton, Ontario L9T 3Z3
or Fax to: 878-4943



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Mortgage Consultant

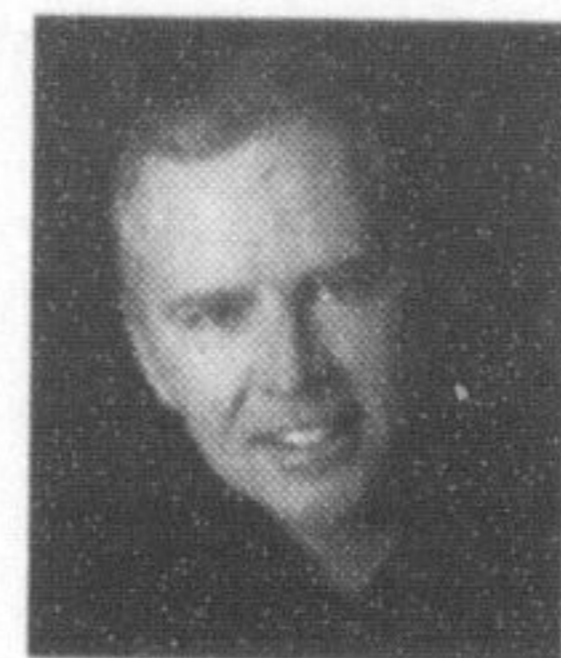
905-878-7213
www.stressfreemortgages.ca

THE MONTH AFTER CHRISTMAS

Twas the month after Christmas, and all through the house,
Every creature was hurting, even the mouse;
The toys were all broken, their batteries dead,
And Mom was passed out with some ice on her head;
Wrapping and ribbons were long from the floor,
While upstairs the rest of the family continued to snore.
Then Dad in his T-shirt, new Reeboks and jeans,
Went into the kitchen and started to clean;
When out on the lawn there arose such a clatter,
He sprang from the sink to see what was the matter;
Away to the window he flew in a flash,
Tore open the curtain, threw up the sash;
When what to his wondering eyes did appear,
But a little white truck decked out in red and blue gear;
The driver was smiling, so lively and grand,
The patch on his jacket said "CANADA POST man";
With a handful of bills, he grinned like a fox;
Then quickly he stuffed them in the mailbox;
Bill after bill, after bill they still came,
Whistling and shouting, he called them by name:
"Now Zellers, now Wal-Mart, now Old Navy and Sears;
Here's VISA and MASTERCARD, Home Sense and Pier's,
To the tip of your limit, every store, every mall,
Now charge away, charge away, charge away all;
He whooped and he whistled as he finished his work,
He filled up the box, his face held a smirk,
He sprang to his truck and he drove down the road,
Driving much faster now with just half of a load;
Then all heard him exclaim, with great holiday cheer,
"Enjoy what you got... you'll be paying all year"
The moral is really quite plain to see;
He needs a new mortgage, then come to see me.

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

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MON - THU
9AM - 8PM
FRI - SAT
9AM - 3PM

Dental Implants - Could you benefit from them?

A dental implant is nothing more than an artificial root made of metal, but it is an extremely useful treatment option. It can be used as an anchor for a false tooth or a set of false teeth.

In reasonably healthy individuals with sufficient bone in the proposed implant site, the success rate is very high. I am constantly amazed by how well they work and how aesthetic a result they can provide. If I lost a tooth, an implant would be my first choice for replacing it because you don't have to touch the adjacent teeth. In addition, most people are surprised with how little discomfort they experience after the initial surgery.

For those who are frustrated with loose dentures, even as few as two implants can make that denture a lot more secure and comfortable. Implants allow you to eat and speak with confidence, and when properly placed and maintained they can last a lifetime.

If you think that you might benefit from implants, be sure to ask your dentist about them. If you do not have a dentist, we would be happy to provide more information for you about implants.

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JOY THORNTON

As we welcome in the New Year many of us are making resolutions to improve our health and well being. Why not focus your efforts on improving your lifestyle so as to maximize your quality of life and life expectancy. There are a variety of lifestyle factors that can improve how well and how long you live. These include proper nutrition, regular exercise, not smoking, maintaining a healthy weight, managing stress and keeping your mind active. The next few articles will provide information and tips on how a healthy lifestyle can help you age well.

NUTRITION

The foods you eat can help you maintain a healthy body weight, keep your energy up and offer you protective benefits against a number of age-related conditions. There are many studies showing the disease-fighting benefits of many different foods. For example, many studies on the Mediterranean diet, which is rich in fruits, vegetables, whole grains and healthy fats and low in meat and dairy, demonstrate that it contributes to a longer life, protects against heart disease and certain type of cancer, and even helps reduce pain from rheumatoid arthritis. The best way to manage your nutrition needs is to follow Canada's Food Guide and aim to eat a variety of colourful fruits and vegetables, whole grains and lean proteins. A great website for information on healthy eating is provided by the Dieticians of Canada at www.dieticians.ca. Click on "Eat Well, Live Well" and get help with menu planning with "Let's Make a Meal" or get an analysis of the food you eat in a day with the "EATracker".

Remember, too, the role that nutritional supplements can play. If you aren't sure you are getting all the nutrients you need from your diet, a multivitamin may be advisable. For adults over the age of 50, a calcium supplement and Vitamin D may be needed in order to get the 1500mg of calcium per day that is recommended to prevent osteoporosis. Your Healthwatch Pharmacist can help you find a supplement that addresses your nutritional needs.



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Dan Campbell

Exercise and Menopause

Menopause is sometimes called the "change of life" and there are a lot of changes going on in a woman's body, both as menopause approaches (called peri-menopause) and afterwards.

Basically, menopause is caused by a decrease in estrogen and other hormones produced by a woman's body. This causes a gradual reduction and finally loss of a woman's monthly periods. In addition, as estrogen levels drop, the research says women become more at risk of a number of health problems, including osteoporosis and heart disease.

Between the ages of 48 and 55 (typically), women experience progressive reductions in estrogen and progesterone production. Hot flashes, night sweats, sleep disturbances and other symptoms. Studies have shown that women who are physically active have fewer and milder symptoms than inactive women; also that exercise provides valuable emotional stress relief, and improves self-perception of body image.

In addition to providing protection from heart disease, diabetes and hypertension, regular cardiovascular exercise stimulates an increase in bone mineral density, which protects bone mass and can slow the rate of loss that often accompanies menopause. As a health professional we also advise strength training for muscle and bone health, including flexibility training into the overall exercise training program.

If you would like more information on this topic or would like to begin a program to help cope with symptoms of menopause or a preventive program to reduce your chances of getting osteoporosis and heart disease contact us for a free lifestyle evaluation.

STRIDE Personalized Training and Consulting Inc. is a leader in "In Home" training, corporate training and home gym design. If you would like to save time, money and most of all See Great Results contact us for your Free lifestyle consultation and a half hour training session.



Kelly Gillespie
Travel Advisor

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Time: 7:00pm to 9:00pm

Location: Travel Choice Milton - 16 Martin Street

Please RSVP 905-878-2886 space is limited

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Lynn Sedgewick
Travel Advisor

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Q: Do I need a Lawyer to make my Will?

A: Many people find the thought of creating their will so stressful that they never bother. They die "intestate" or "without a will." When this happens, the province has inheritance rules which take effect. The province's rules may be different from your wishes. The solution to this is to make your will. If you use a "will kit" and make errors in its preparation, your will becomes void and your estate is distributed according to the provincial guidelines.

Using a lawyer ensures that the correct legal process is used and your wishes are followed. This is particularly necessary where there are minor children, when you anticipate family squabbles or when there is someone whom you want to include - such as a common law spouse - who would be excluded by the provincial inheritance rules.

The process of doing a will includes the appointment of guardians for minor children, naming the executor of your estate and giving any special instructions.

Your life's estate is too important to you, and to your beneficiaries, to leave it up to provincial guidelines. Seek out the help of a qualified lawyer. Preparing your will need not be expensive, and it will be time well spent.

Preparing your will is part of the Estate Planning process. While financial planners do not prepare wills, they can assist you in organizing your thoughts. This way, when you meet with your lawyer, you will be better prepared for their questions.

Do you have questions about Estate Planning? Let's sit down and talk about your needs. Please call 905-876-0120 for an appointment.

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