

Ask The Professionals

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

"Ask The Professionals"
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Marilyn J. Samuels

Q: I am thinking of separating from my spouse and want to know how I can protect my assets.

A: There are many things you can do to protect your assets. You do not need to lose everything during your divorce. Using these suggestions might help.

- 1. Try to settle your separation amicably.** The more acrimonious it is, the higher your legal fees will be. If you and your spouse can negotiate issues rather than go to trial, you can save tens of thousands of dollars.
- 2. Use mediation.** Mediation is the most cost-effective way of settling the legal issues when you separate. As well, you and your spouse are more likely to stick to a mediated settlement than a court order, which will save you from going back to court again and again in the upcoming years.
- 3. Stay involved with the family finances.** It is common that one spouse looks after the family's finances and the other doesn't get involved. If you don't know your finances, you can easily be cheated.
- 4. Use a marriage contract or a cohabitation agreement.** The way the law divides assets when your relationship ends may not be the way you think is fair. By entering into a marriage contract or a cohabitation agreement at the beginning of your relationship, you and your partner can agree on how the assets are to be divided if things do not work out.
- 5. Evaluate joint bank accounts.** If you just ignore your joint bank accounts, you may find that your spouse has taken all the money.
- 6. Cancel joint credit cards, lines of credit and loans.** This should be done as soon as possible, or else you could be responsible for large bills run up by your spouse.

Next month we will look at more ways you can protect your assets.

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Elayne M. Tanner

Q: What does self-esteem have to do with relationships?

A: Imagine that as an adult you grew up to be a water jug. And every time you give of yourself, you pour out some water. Some of your water pours into your work, your spouse, your friends, your church, your social life. And if you have children—your water just pours out, because children are needy. Pretty soon, your water level is low, but your darling children give you a hug, and your jug fills some; you do well at work, play a great tennis game, have a nice dinner with your spouse and each time, your jug fills up some more. Things that nurture you, fill your jug but 'giving' takes more out. Because you reached adulthood with a fairly full jug, you can keep the level high. But what if your adult jug was very low? What if, when you were a little jug, no one took the time or effort to fill you up? It makes it much harder to keep your adult levels high enough if you were never really full. Now think of your jug as being filled with self-esteem. If you did not get it filled in childhood, it will be harder to keep a positive level of self-esteem in adulthood. If you are attracted to a partner who has low self-esteem and will be counting on you to keep his/her level full, this will drain you unless your self-esteem is so high that you are able to keep filling up your partner. If this works for both of you, great, but if neither of you wants to be responsible for the other's self-esteem, you should each take care of filling your own jug first and then enjoy sharing equally.

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I have a desk job and suffer from chronic neck and shoulder pain. What could be causing this?

Most people with desk jobs will inevitably suffer from neck and shoulder pain in their careers. The human spine is simply not designed to sit in a chair for 8 hours a day. Most commonly, the pain comes from improper posture that leads to spinal curvature problems. In this case, a head-down or head-forward posture for long periods of time leads to a decrease in the concave curvature in the back of the neck. This is called **loss of cervical lordosis**. The hallmarks of this condition are chronic neck and shoulder pain, headaches, and limited range of motion in the neck. The muscles in the back and sides of the neck, especially underneath the skull, are very tight and sore, with spasming. Serious problems such as arthritis and degenerative disc disease can arise down the line when spinal vertebrae adapt to the straightened curvature, change shape and degenerate at an accelerated pace.

The condition is not irreversible. However, it does take time to improve. Naturally, the faster you catch this problem, the easier it will be to treat. It involves deep tissue work and manipulations to stretch certain muscles and ligaments, with daily exercises to reestablish proper curvature. The client will also be educated to correct contributing postural issues and given instruction to ergonomically set up their workstation.

Clinic Hours: Mon.-Fri. 8-8 • Sat. 10-2 • Closed Sunday



Melissa L. Coulson, CA

**Melissa L. Coulson
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Q: It's RSP season and I'm planning to contribute. Everyone tells me that it's a tax write off but what does that mean exactly?

Contributing to an RSP works twofold – you get a tax break by doing so and you get the benefit of savings that grow over time.

When you contribute to an RSP, the amount is applied against your earned income in 2005. So lets say you earned \$40,000 at your place of employment in 2005 and you contribute \$5,000 to an RSP. Your employer would be taking off taxes assuming that you will be making your salary of \$40,000 but on your income tax return, you are taxed on \$35,000 of earnings. When you file your 2005 tax return, you would be entitled to a tax refund on the \$5,000 difference that you've already paid the tax on.

The amounts in an RSP grow over time and the gains that your RSP makes are not taxed to you until you withdraw. From a tax perspective, the strategy is one of contributing when you are in a high tax bracket taking advantage of the maximum deduction you possibly can on your income taxes and then withdrawing the amounts in a lower tax bracket later on when you retire.

CRA allows you to contribute to an RSP up to your Deduction Limit. This amount is detailed on the bottom of your 2004 Notice of Assessment and is an important figure for your financial planner to be aware of.

You have until March 1, 2006 to contribute to your RSP and still apply it to your 2005 tax return.

Be sure to discuss RSP's with your financial planner and tax preparer. There are great benefits both from a tax perspective and a financial planning perspective to having them.

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



Dr. Ron Strohan
Optometrist

**Dr. Ron Strohan
Optometrist**
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An Opportunity for you to be Heard, if not SEEN

I am not one for politics, but I have a concern for you, the public. And 17 years with no changes in favor of investing in your care is coming to an end.

On February 17th of this year the Ministry of Health will meet with our Association. A meeting that is long over due, and postponed time and time again.

Please check out the following web site developed to inform you of the government's tactics on your eye care.

<http://www.preserveyesight.com/> Visit the home page.

In the site you will find how the government of Ontario has neglected eyecare support for the public, and has turned the ear away from the Ontario Association of Optometrists concerns

You will find it informative in a way that most people do not realize what the government is recognizing as the value of your vision and health.

Once you have read the web site, use the "TAKE ACTION" button to take the initiative and write the Minister of Health concerning your future in your health care, and how you feel about the changes that have occurred in the past years.

As Optometrists who care for you, the government of Ontario has turned off its ears and has ignored your care for almost 17 years.

And they continue to reduce your accessibility, and increase the risk of blindness and disease in the public.

This is your opportunity to speak out
..... so please write, and make a difference.

**Prevention is the only way.
Isn't it time the Government acted to do so?**



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Q: What can I do to prepare my home for sale?

A: Simple Advice... Remove Clutter

This is the hardest thing for most people to do because they are emotionally attached to everything in the house. After years of living in the same home, clutter collects in such a way that may not be evident to the homeowner. However, it does affect the way buyers see the home, even if you do not realize it. Clutter collects on shelves, counter tops, drawers, closets, garages, attics, and basements.

Take a step back and pretend you are a buyer or let a friend help point out areas of clutter. A real estate agent can help too!

The kitchen is a good place to start removing clutter, because it is an easy place to start. First, get everything off the counters. Find a place where you can store everything in cabinets and drawers. Of course, you may notice that you do not have cabinet space to put everything. Clean them out. The dishes, pots and pans that rarely get used? Put them in a box and put that box in storage, too.

Many people have too much furniture in certain rooms, not too much for your own personal living needs, but too much to give the illusion of space that a homebuyer would like to see. Get some ideas from style magazines and home improvement television shows on what to remove and what to leave in your house.

Basements, garages, attics, and sheds accumulate not only clutter, but junk. These areas should be as empty as possible so that buyers can imagine what they would do with the space. Remove anything that is not essential and take it to the storage area.

Create as much Open Space as you can...and the SOLD sign will go up quickly.