

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



Dr. Tony Wan
B.Sc., D.D.S.

townedental

FAMILY | COSMETIC | IMPLANTS | ORAL SURGERY

Dr. Mark Cross, Dr. Tony Wan,
Dr. Jamie Levitz ORAL SURGEON

905-876-1188 MON-THU
9AM-8PM
www.townedental.com FRI-SAT
9AM-3PM

What is Bruxism?

Bruxism, commonly known as tooth grinding, is the clenching together of the bottom and upper jaw accompanied by the grinding of the lower set of teeth with the upper set.

Bruxism is a subconscious behavior so many people do not realize that they are doing it! Often it is the partner who tells them about the nighttime sounds that their bruxism produces. Although it can occur during the waking hours, bruxism most frequently occurs while we sleep. During sleep, the biting force can be up to six times greater than the pressure during waking hours.

Bruxism can lead to pain and cause damage to gums and other oral structures. This includes: sore facial muscles which can cause headaches, and earaches; wearing of teeth resulting in shortened teeth, sensitive teeth, fractured teeth and fillings; and lastly damage to the temporomandibular joint (TMJ) causing pain upon opening.

Tooth grinding is often seen in children. Children grind their teeth in response to the pain and discomfort of other ailments such as colds or ear infections. Commonly, children grind their teeth to relieve the discomfort of allergies. Usually bruxism in children is a passing phenomena which they grow out of with no adverse effects to their teeth and does not require treatment.

If you suspect that you suffer from bruxism see your dentist. They can tell you if your symptoms are in fact due to bruxism. In most cases, they can create a custom bruxism mouth guard for you to wear while you sleep. The mouth guard takes the punishment that your teeth would normally endure during your bruxism. This will minimize the damage associated with bruxism. Additionally, your dentist may help you properly position your teeth and tongue so as to reduce your bruxism.

Reducing alcohol intake is also advisable since alcohol has been shown to worsen bruxism. It is now well known that **stress and anxiety play the major role** in causing bruxism. If you suffer from bruxism try to more effectively manage the stress in your life. By carefully monitoring and controlling the stress you can often **dramatically reduce** bruxism.

SHOPPERS DRUG MART

Open to midnight, 7 days a week
Carriage Square, 265 Main St. E.
905-878-4492



DAWN ROSS

Q: Can you tell me about heart attacks and strokes?

A Heat attack occurs when there is loss of blood and oxygen supply to your heart muscle. It occurs when there is a narrowing or blockage of one or more coronary arteries.

The warning signs for a heart attack are:

1. **Pain:** Sudden discomfort or pain that does not go away with rest, pain may be in the chest, neck, jaw, shoulder, arms, or back, pain that may feel like burning, squeezing, heaviness, tightness or pressure. In women pain may be more vague.
2. **Shortness of breath:** difficulty breathing.
3. **Nausea:** indigestion, nausea and/or vomiting.
4. **Sweating:** cool, clammy skin.
5. **Fear:** Anxiety, denial.

A stroke or "brain attack", is when there is an interruption of blood and oxygen supply to certain areas of the brain. A stroke occurs when a blood clot travels to the brain, interrupting the supply of blood and oxygen it carries to the nerve cells in that area. As a result, cells may die and the parts of the body they control stop functioning.

The five main warning signs of a stroke are:

1. Sudden numbness, weakness of face, arm or leg (especially on one side of the body)
2. Sudden confusion, trouble speaking or understanding.
3. Sudden trouble seeing in one or both eyes.
4. Sudden trouble walking, dizziness, loss of balance, or coordination.
5. Sudden severe headache with no known cause.

Q: Who is most likely to have heart attack or stroke?

A: Heart attacks and stroke can occur at any age but are more common in older adults, over 45 for males and over 55 for females. Your risk is increased if you have high blood pressure, high cholesterol, atherosclerosis, heart disease or diabetes. Smoking and a family history of heart problems may also increase the risks.

Q: How can I help prevent a heart attack or stroke?

- A:
- Have your blood pressure checked regularly.
 - Follow a healthy lifestyle: eat a high fibre low fat diet, maintain a healthy weight, keep physically active, take time to relax, avoid tobacco smoke.

Heart disease and stroke are the leading cause of death in Canada. Learn the warning signs of a heart attack and a stroke and get emergency medical attention immediately if any occur.

Dawn Ross
Shoppers Drug mart Health Watch Pharmacist



311 Commercial St. Suite 109, Milton
905-875-3345 www.hearsay.ca



Yvonne Oliveira

Q: How do I know if I have a hearing loss?

Some people are born with a hearing loss, while others experience hearing loss as a natural part of the aging process. Ear infections and prolonged exposure to loud noise can also cause hearing problems.

You may have a hearing loss if:

- You are aware of others talking but you do not understand what is being said and/or you feel people mumble when they speak.
- You often experience ringing (or other type of noise) in your ears/head.
- You have difficulty determining which direction sounds are coming from.
- You have difficulty hearing familiar sounds, like the telephone and doorbell.
- You have a history of exposure to loud noise (from concerts, construction sites, airports, etc.).

Your friends and family think you have a hearing loss.

Hearing Loss in Children

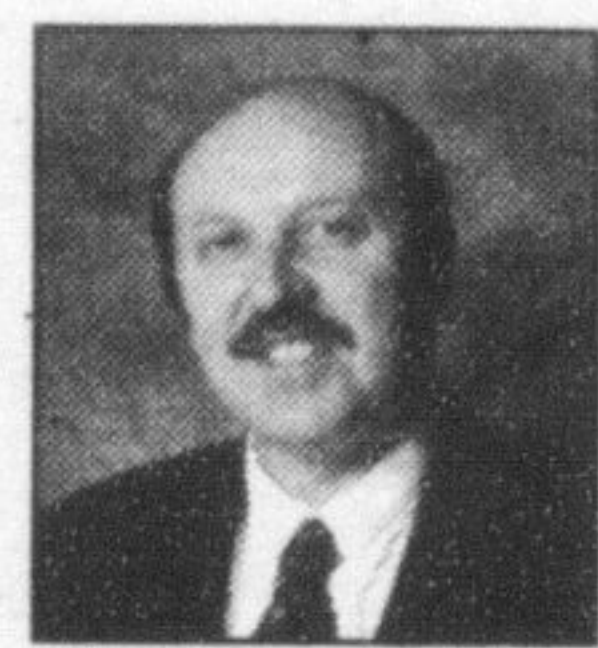
Observing your child's reaction to sound helps identify potential problems. Does your child respond to your voice? Does your child understand simple words and sounds and try to imitate them?

Hearing problems can delay the development of a child's speech, language, and learning skills, so it is important to detect hearing problems early.

Hearing Loss in Adults

For many, hearing loss is a normal part of growing older. However, the process is usually so subtle that those with hearing loss are often the last to realize it. People with hearing loss can feel isolated and lonely. Sometimes they hesitate to get involved in conversations because they are afraid of misunderstanding and responding inappropriately. At the same time, friends and family with normal hearing may complain about having to constantly repeat themselves, or about the television volume being turned up too loudly.

If you or a loved one are experiencing any of these symptoms you should have your hearing tested by an Audiologist.



John Cavan, AMP
Mortgage Consultant

MORTGAGE INTELLIGENCE

251 Main St. E. Suite 201, Milton
Head Office: 5280 Solar Dr., #101, Miss., ON L4W 5M8
A GMAC Company

905-878-7213
www.stressfreemortgages.ca

Using your mortgage to lower your debt

"Where the heck does it all go?" You're looking at your T4 slip from last year... or maybe your most recent pay stub. Sure, many people wish that those numbers after the dollar sign were a little higher, but it's the vanishing act that alarms you most. Tax time is especially sobering; you can see how much money you made... but your credit card is still maxed out and you don't have much to show for a year's income.

If you're looking for the holes in your wallet, start by making a list of your debts. Are your credit cards teetering at the top of their limits? Do you make regular use of your overdraft protection at the bank? Do you have escalating tax liabilities? What about any department store cards? And - quick - what was the interest rate on those balances last month? Have you added it up? Many Canadians are startled to see how much they are actually paying to service their debt.

Industry Canada, which monitors consumer data, reports interest rates for department store credit cards as high as 28%. Even competitive-rate credit cards will often run at 18% or more. And this is at a time when mortgage rates are still at a historic low.

Why do the banks and department stores charge such high rates? These are unsecured debts, meaning that - if you default on the debt - the lender has no easy recourse to recover the money. Not surprisingly, they charge a higher rate - sometimes a MUCH higher rate - to compensate for the higher risk that an unsecured debt represents. A house is considered a reliable security, so mortgages often offer the best rates available anywhere.

Consider this, then. If you have equity in your home, you can take advantage of attractive mortgage rates to save a bundle on interest charges. Compare current mortgage rates with the rates charged on your other debts. Get some professional advice on whether it might pay to do some refinancing and roll your other debt, such as credit card debt and tax liabilities, into your mortgage. You can consolidate your debt into fewer payments, save some money on interest, and improve your cash flow.

You have a few options: A secured line of credit could provide you with funds up to 75% of the value of your home, minus any mortgage debt on the home. You can look forward to a substantial reduction in the interest rate, and all you need to pay each month is the interest. You can do the math on this comparison yourself, or talk to a mortgage professional. If you are carrying credit card debt, you'll be shocked at what you can save with a secured line of credit.

You could also consider increasing your existing mortgage. If your mortgage is coming up for renewal, this is the perfect time to reorganize and consolidate your debts at today's excellent rates. Even if you are in the last year or two of your mortgage, it may make sense to re-negotiate your mortgage now and roll in your other debt at a low rate. Or, you may be able to benefit from this kind of debt consolidation through a second mortgage.

Your best option - have a professional outline your options for using a mortgage to consolidate your debt and increase your cash flow.

Call today for great rates & fast friendly service

PARTNERS IN PLANNING FINANCIAL SERVICES LTD.

- Financial Planning
- Retirement Planning
- Mutual Funds
- R.R.S.P.'s
- G.I.C.'s
- R.R.I.F.'s
- Life Insurance



Lou Mulligan
MA, CFP, RHU, CLU, EPC

Tel: (905) 876-0120 Fax: (905) 876-2934
420 Main Street East, Suite 203,
Milton, Ontario L9T 1P9

Q: My spouse died recently leaving a large amount of tax owing. Dealing with the loss of a loved one is bad enough, but what can I do to minimize the taxes owing?

A: Losing a spouse is a very personal and all consuming time. We are sorry for your loss. Having to worry about their tax bill should not be an issue, but it is. Canada Revenue Agency permits some post mortem tax planning strategies. While the deceased cannot do anything about their taxes, their executor can. Contributions to a new or existing spousal RRSPs are still possible in the year of death and first 60 days of the following year. By contributing to a spousal RRSP, the executor can take major strides in reducing taxes payable by the deceased and shift more money into the RRSP of the surviving spouse. As with all other spousal RRSPs, the surviving spouse must be under age 69 and the deceased, regardless of age, must have unused RRSP carry forward room.

Even in this situation, a spousal RRSP can still be set up for a common law spouse. This can be even more critical since provincial inheritance laws can exclude a common law spouse from inheriting in certain situations.

Let us help you with your RRSP, tax and estate planning needs. Please call 905-876-0120 for an appointment.

AFFILIATED WITH PARTNERS IN PLANNING INSURANCE SERVICES INC.



Dan Campbell

STRIDE
905-691-3060
danc@yourstride.com



STRIDE
personalized training & consulting

Motivation

Ask any person who is successful in whatever he or she is doing what motivates him/her, and very likely the answer will be "goals". Goal Setting is extremely important to motivation and success. So what motivates you? Why are you at a gym? If you are in a gym because that's what your doctor wants, you may find it difficult to motivate yourself. Sure, it's possible to succeed with someone else providing the motivation for you. But motivation that comes from within really makes the difference.

Certainly, you need some intelligence, knowledge base, study skills, and time management skills, **but if you don't have motivation, you won't get far.** Think about this analogy. You have a car with a full tank of gas, a well-tuned engine, good set of tires, quadraphonic CD system, and a sleek, polished exterior. There it sits. This car has incredible potential. (Have you heard that before?) However, until a driver sits behind the wheel, puts the key in the ignition, and cranks it up, the car doesn't function. You guessed it; the KEY is MOTIVATION.

Interest is an important motivator. **So is a desire to achieve results.** When you link these two things together, you create success. Often success in an endeavor leads to more interest and a greater desire to learn, creating an upward spiral of motivation toward a goal you have established.

So be honest with yourself. **Are you genuinely interested in a better you?** Have you set realistic goals for yourself? How can you develop the internal motivation that really counts? When it comes to motivation, **KNOWING** is not as important as **DOING**.

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.