

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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HEARTWORM DISEASE AND FLEAS

Spring is hopefully just around the corner and with the spring comes the usual parasites that we humans have to deal with each and every year. The list of parasites includes such things as "Mosquitoes and Fleas" which also affect our pets.

Some mosquitoes carry a parasite, which causes Heartworm Disease in dogs, and recently in cats, although the instances are still quite rare in cats. Heartworms are long worms that accumulate in the heart and lungs, and as they grow to maturity cause obstruction of the heart chambers.

The initial symptoms of heartworm disease are usually that the dog will develop a small cough that worsens on exercise. As the disease develops, the dog may suffer weakness and lameness, difficulty breathing loss of weight and congestive heart failure. Unfortunately, death can often occur. If you suspect that your pet is infected with heartworm disease, you must contact your veterinarian immediately.

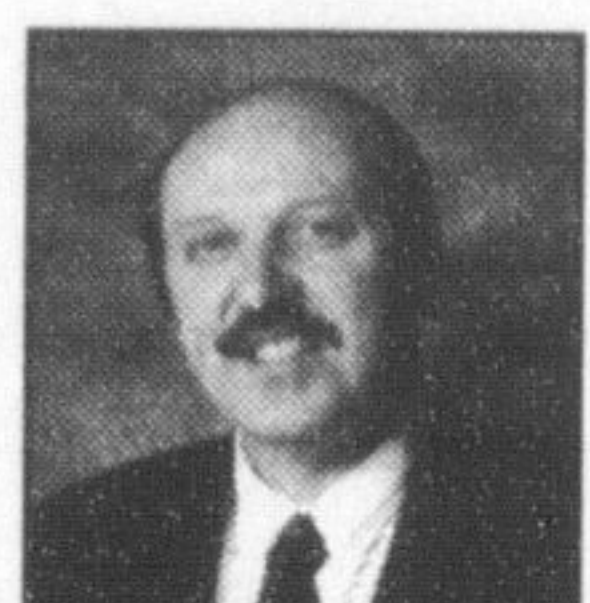
Thankfully, heartworm disease is very easy to prevent, by the administration of a monthly tablet given with food (oral) or by drops applied monthly to the skin at the back of the neck (topical).

Before you commence the heartworm prevention medication, your pet will require a simple blood test. Please contact your veterinarian for advice.

Fleas are parasites that use our pets as a food source. They enter our homes in our pet's fur, and, once in the house leave our pets body, and then busy themselves by laying thousands of tiny flea eggs. Many veterinary hospitals carry posters in the waiting room of magnified pictures of the flea, busy in the tufts of carpets surrounded by flea eggs, quite makes your skin crawl! Eventually, these flea eggs will hatch and result in a major infestation of the home. Ask anyone who has suffered this problem, and they will tell you that a flea infestation is very difficult to remedy.

Contrary to popular belief, our pets do not need to be in contact with other pets to pick up fleas. In fact, the most common source is the ground, whether it is grass on the lawn or sand. Therefore, any dog or cat that sets foot outdoors is susceptible.

There are many products on the market to prevent fleas and heartworm, either singularly or in a combination product. Please talk to your veterinarian soon, to find out which product is best suited for your pet.



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Variable rate mortgages...move over. The long-term mortgage is back

For the past few years, Canadian homeowners shrugged off their traditional preference for security and embraced the cost-saving potential of a variable rate mortgage, which has its rate pegged to the bank's prime rate that now stands at historic lows. But how low can it go? Many Canadians have concluded that the rate is unlikely to drop any further - making long term mortgages look very attractive again. And for some, the longer the better.

The right mortgage always depends on your personal financial situation and your risk tolerance. Your mortgage broker's job is to help you find the best value while managing risk. While homeowners with variable rate mortgages have done particularly well in the past few years, it's easy to forget some of the historical trends. Between 1976 and 1981, rates went from a "low" in the 11% range to highs in the 21% range. That was a doubling of rates in a period of only five years. Those who locked in at 11% were actually the lucky ones.

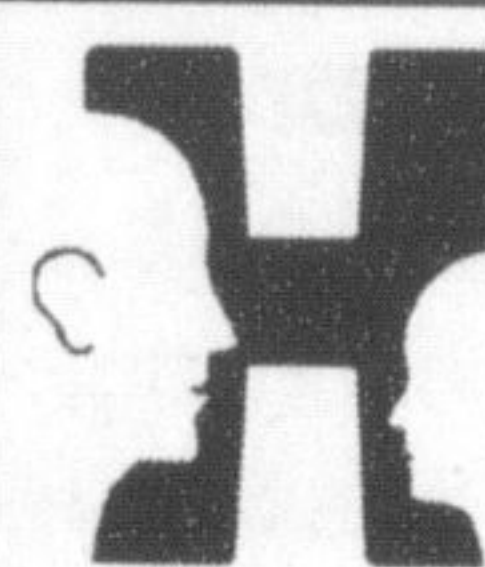
Homeowners who witnessed the mortgage market in those years became a generation of risk-averse buyers, and the preference for fixed term mortgages dominated borrowing habits for almost twenty years. Then as rates kept up a steady pace downwards, the preference for longer-term mortgages faded. So why are they coming back in fashion?

While no one we know is predicting any 1981 scenario in mortgage rates in the next few years, you're unlikely to find many experts who are predicting that rates will continue the long downward trend. There is some sense that we are at the bottom. And with little downward room for rates, the so-called "risk" of the long-term mortgage is effectively eliminated. After all, you are unlikely to sign a 5-year mortgage today and then watch the rates drop 4% over that time.

Canadian homeowners have an opportunity to lock in the lowest rates in history. Some who locked in a very good rate a few years ago are even willing to pay an interest penalty to lock in a new longer-term mortgage at today's rates.

There's little guesswork today about how much lower rates can go; we're talking now about only fractions. So for very little risk (of lower rates), you can benefit from the traditional rewards of a longer-term mortgage: the security of knowing that - whatever happens to the rate environment - you can plan your payments until the end of your term.

Call today for great rates & fast friendly service



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Q: My wife has trouble taking pills. How can I help?

A: Difficulty taking pills is a very common problem for several different reasons.

1) **The pills do not go down:** All pills should be taken with liquids. It takes at least 1/2 cup of liquid to flush the pills through to the stomach. Pills should be given sitting or standing. Pills should never be given lying down.

2) **The pills are too big:** Talk with your pharmacist to see if the pills can be crushed. Not all pills can be crushed as they work outside of the stomach and may have a coating that stops them breaking down in the stomach. If they can be crushed ask your pharmacist if the crushed pill can be put into jam, pudding or ice cream so that it tastes better. If it can't be crushed ask if there is a smaller version or a liquid version that would be easier to take. If this is not possible, try taking the pill with water. Hold the pill and the water in your mouth, put your chin down towards your chest and swallow hard. Swallow again.

3) **The number of pills that need to be taken during the day:** Talk with your doctor and/or pharmacist. Sometimes the doctor can change the number of pills to once a day rather than three times a day. They could also be changed from tablets to capsules. Your doctor might also be able to change how they are taken. Some pills can be taken in a liquid form. Ask if this liquid can be mixed with juice or milk so that it tastes better. It is difficult to take an unpleasant medicine. **Do not make any changes yourself** without consulting your doctor or pharmacist. There are reasons for each medication. **Read the labels on the bottles and talk with your pharmacist.** For further information and help on swallowing difficulties please contact the Halton Hills Speech Centre and a Speech-Language Pathologist would be happy to help you.



Marilyn J. Samuels

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

A: Last month we looked at some ways you could protect your assets and this month we will continue with more suggestions that might help.

1. **Protect yourself from joint loans.** As part of a separation agreement, your former spouse may be required to pay a joint loan. However, no matter what your separation agreement says, you are still liable to the lender. You should protect yourself by notifying the lender that this is the case and trying to have your name removed from this debt. If you are unable to obtain a release, ask the lender to notify you immediately if your spouse defaults, so that you can institute timely legal action against your spouse.

2. **Freeze all Lines of Credit and Savings Bank Accounts.** It is not uncommon for one spouse to max out the couple's line of credit and take all of the money. To prevent unauthorized usage have your bank freeze it so it can't be used.

3. **Inventory your property.** A complete and accurate inventory of all property will ensure that the property gets divided fairly. Take pictures of everything.

4. **Secure jewelry, artwork and other valuable moveable objects.** Valuables have a way of disappearing when a relationship breaks down. If you believe this may happen, you should take steps to protect your valuables.

5. **Ensure that excluded property remains excluded.** Certain types of money - for instance, life insurance proceeds, inheritances and personal injury awards - may not be divided upon separation. To ensure that this is the case, keep these monies separate from other monies. While it may be tempting to use a large inheritance to pay down your mortgage, doing so means that you are giving up half of the inheritance if you separate.

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Lou Mulligan
MA, CFP, RHU, CLU, EPC

Q: I missed the RRSP deadline again! Is there anything I can do?

A: Many people have the desire to contribute to their RRSPs each year, but get caught up in just living and watch the deadlines slip by. It's only fitting that right after the RRSP deadline March starts off with "National Procrastination Week!" I think this must have been set with Canadians in mind.

The best way to beat the RRSP blues is with a change in mind set. Many people ask the question "How much do I have to put into my RRSP so that I don't have to pay any more taxes?" This question invites procrastination. At best, it's a guess based upon estimating your taxes and is only available once you get your T4 slip. (Gads! Why isn't National Procrastination Week in early May - after the tax deadline!)

A better question would be "How much of my income can I defer the taxes on until retirement?" By shifting your focus to saving for retirement rather than minimizing last year's taxes, you have your answer when you receive your Notice of Assessment in June. You can spread your "RRSP contribution/Tax minimization strategy" over 7 months. The end result is that by automatically putting a little away each month, you get your RRSPs done with less effort, without a last minute cash drain, without having to borrow and without having to worry about your investment decision. Monthly RRSP contributions take the bite out of National Procrastination Week and help you achieve your retirement goals in a more orderly fashion.

So now that National Procrastination Week is over, start off on a new foot! Call us today to begin your 2006 RRSP investment strategy. Call 905-876-0120.

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Q: I am new to the community, and I am looking for a registered physiotherapist. What qualities should I look for in a physiotherapy clinic, or registered physiotherapist?

A. There are pros and cons to having a newer graduate as a physiotherapist. On one hand they are aware of the newest research with respect to physiotherapy, but a physiotherapist who has been working for a while has more clinical knowledge. Once you graduate from physiotherapy, you can choose to take post graduate course work to increase your knowledge and skills in a particular area. For instance, in the area of orthopedics, which is an area commonly treated in private clinics, the therapist can take a series of courses and then write three exams to achieve your "Part A" designation, and then take another series of courses and write another exam to achieve your "Part B" designation. There are many other types of courses that are relevant to the field of physiotherapy, so the more courses that are taken, the more skills the therapist has to offer you. It is important to inquire whether or not the therapist you are asking about takes ongoing course work. In the medical profession, things change so much, the therapists need to keep up on new research and techniques.

If you are inquiring about the clinic, you want to know how many clients the therapist sees per hour. Some clinics see two clients per hour, others three, and others four or more, which means less time with your attending physiotherapist. As well, your initial assessment should be forty minutes to an hour with your therapist. This allows the therapist to give you a full assessment, and together make a plan for your care.

At the Halton Community Rehabilitation Centre, we are pleased to say that we have three "Part B" therapists, one "Part A" therapist, and other therapists being mentored through the system, so you are guaranteed to receive top quality care at our clinic. As well, our new assessments are all one hour long, a time which allows you to get to know your new therapist. Come and see how we can get rid of all your aches and pains!!! Give us a try.