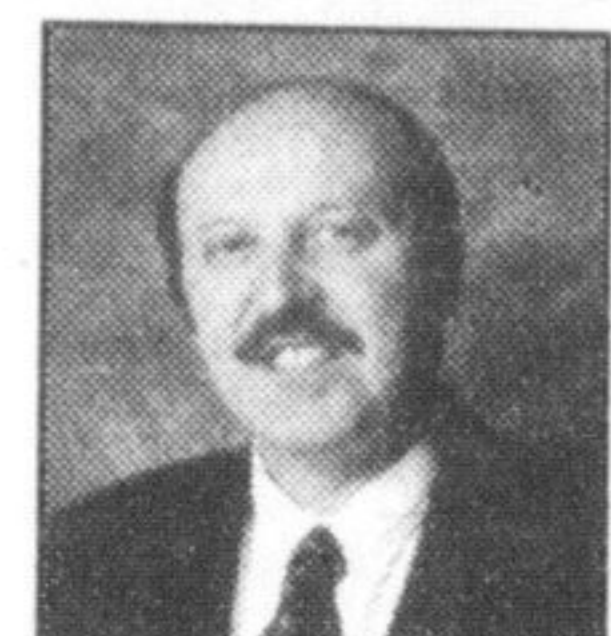


Ask The Professionals

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



John Cavan, AMP
Mortgage Consultant



MORTGAGE INTELLIGENCE
251 Main St. E. Suite 201, Milton
Head Office: 5280 Solar Dr., #101, Miss., ON L4W 5M8
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Spring-cleaning your debt could save you thousands!

Wouldn't spring-cleaning be so much more gratifying if - somewhere in your dusty garage - you found an envelope with \$5,000? Of course it would!

Well, you may not uncover a financial windfall when you're cleaning the house, but a little time and attention to spring-cleaning your financial house can be very rewarding.

Are you endlessly carrying a large monthly balance on your credit card? Are you making regular use of your overdraft protection at the bank? This particular kind of financial clutter - ongoing, unsecured consumer debt - is confusing and costly. **It's time to spring-clean your debt!**

Begin with a list of loans, credit cards or unsecured debts, making note of the interest rates charged on balances. Don't forget to include the tax man in your spring-cleaning project!

Next, take a look at mortgage rates, and make an appointment with a mortgage professional. By rolling your other debt into a mortgage - new or existing - you can reduce the number of payments you're making each month, save big on interest charges, and improve cash flow.

How much difference will it really make? Well it can be as good as finding that \$5,000 envelope in your garage. Why? As an example, if you have a \$160,000 mortgage at 6%, high interest credit cards and other loans of say \$33,000; your total monthly payment could be \$2,014.

Now if you took that \$193,000 and added on an approximate \$3,000 penalty to refinance your mortgage, you may be able to potentially roll that \$196,000 into a 4.95% mortgage (OAC, rates subject to change) that could reduce your overall monthly payment to \$1,134 - a monthly savings of \$880. Your monthly payment has been reduced, you're saving on interest charges, and all of your high interest credit card debts are gone.

If you have equity in your home - preferably more than 25% - you may want to take advantage of low mortgage rates and rid yourself of your financial clutter. Talk to a mortgage professional who can analyze your situation and outline your spring-cleaning options.

So as you polish windows, shake carpets and clear the garage, don't forget the most rewarding task of all: spring-cleaning your debt. Your financial house will enjoy the fresh beginning, too!

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

Call today for great rates & fast friendly service



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



Yvonne Oliveira

Q: Is the Ringing in My Ears Normal?

A: Not at all. Tinnitus is the name for these head noises, and they are very common. Nearly 36 million Canadians suffer from this discomfort. Tinnitus may come and go, or you may be aware of a continuous sound. It can vary in pitch from a low roar to a high squeal or whine, and you may hear it in one or both ears. When the ringing is constant, it can be annoying and distracting. More than seven million people are afflicted so severely that they cannot lead normal lives.

What Causes Tinnitus? Most tinnitus comes from damage to the microscopic endings of the hearing nerve in the inner ear. The health of these nerve endings is important for acute hearing, and injury to them brings on hearing loss and often tinnitus. If you are older, advancing age is generally accompanied by a certain amount of hearing nerve impairment and tinnitus. If you are younger, exposure to loud noise is probably the leading cause of tinnitus, and often damages hearing as well.

There are many causes for "subjective tinnitus," the noise only you can hear. Some causes are not serious (a small plug of wax in the ear canal might cause temporary tinnitus). Tinnitus can also be a symptom of stiffening of the middle ear bones (otosclerosis). More frequently, tinnitus can often be the result of hearing loss which can be confirmed through having your hearing tested regularly.

Tinnitus may also be caused by allergy, high or low blood pressure (blood circulation problems), a tumor, diabetes, thyroid problems, injury to the head or neck, and a variety of other causes including medications such as anti-inflammatories, antibiotics, sedatives, antidepressants, and aspirin. If you take aspirin and your ears ring, talk to your doctor about dosage in relation to your size.

Having a hearing test done is often the first step in identifying the possible cause of tinnitus and any treatments that could follow. Visit an Audiologist to address questions regarding tinnitus.

Stay tuned next month for "Treatments for Tinnitus"



Q: What's in those "Yellow" Bulk Bags?

A: GreenThumb™ Black Garden Soil is the most popular of our 3 products. Use this soil for fantastic growing results. Black Garden Soil is nutrient rich and blended to perfection in our yard with: black loam, peat loam, well-composted manure and a touch of mineral soil. It's great for use in your flowerbeds, vegetable gardens, and for over-seeding your lawn.

Naturally, one basic step for successful gardening is taking care of your soil. GreenThumb™ Black Garden Soil in Bulk Bags is the most convenient way to get a full cubic yard of rich black soil delivered right to your home. One phone call and the task is done. It's in a "Bag", so there's no hurry to use it up. You don't even need to be home to make it all happen.

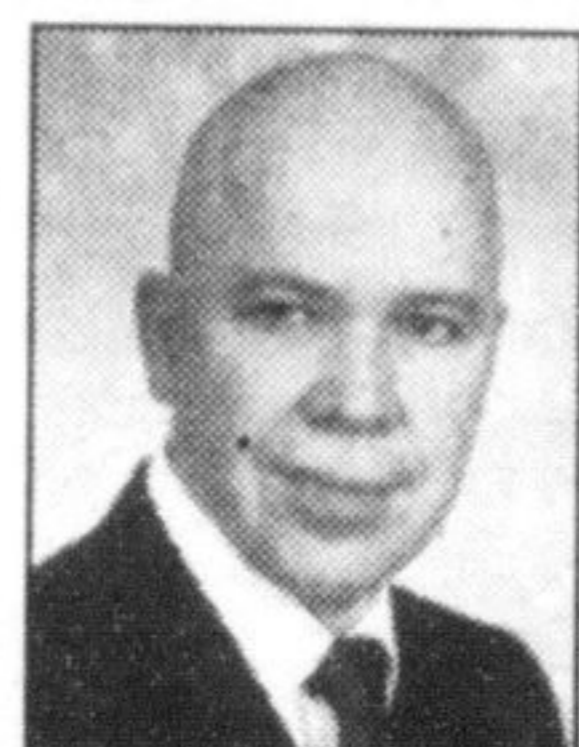
This information has been provided by Ron Schiedel, Farm Manager for Halton Sod, (905) 878-1011.

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Milton, Ontario L9T 1P9

Q: Should I E-File my tax return?

A: We live in a world of instant - fast food, self serve gas, ATM machines. Why not E-file? Like everything else benefits are often accompanied by potential issues.

Some people's tax returns are straight forward. There are few attachments and small refunds. Others are very complex with tuition transfer from older children, child care expenses from younger ones, medical and charitable receipts, RRSP or RRIF withdrawals, pension adjustments, business related expense, disability tax credits etc. These receipts must either be submitted with your tax return or retained for future presentation to CRA.

Straight forward tax returns can benefit from E-Filing - taxes are submitted quickly and you may get your refund sooner.

While e-filed complicated returns may benefit from less clerical errors when being processed by the Canadian Revenue Agency (CRA), there can be problems with the details. With E-Filing, the attachments are not submitted. It is your responsibility to hold on to them for future reference - for 7 years. CRA does audits or quality control reviews. You can receive a letter requesting copies of your daughter's tuition receipt or your own tax information. These requests require that you go into your files, and provide the requested original document before your deduction will be allowed and your refund received.

When your tax return has several attachments, ask your tax preparer about the pros and cons of E-Filing. The benefit of speedy submission can be outweighed by the need to retain your receipts for 7 years.

Understanding your tax situation and developing appropriate strategies is vital to your financial future. Contact Partners in Planning regarding your tax strategies. 905-876-0120

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DAWN ROSS

Question: How do I treat a Bee or Wasp sting and is there anything I can do to avoid them?

Answer: It is estimated that one person in 100 is severely allergic to stinging insect venom. Each year deaths result from sting reactions. Most people stung will experience a local reaction with redness, pain, swelling and some itching only at the sting site. This usually begins 2 to 60 minutes after the sting. Normally this reaction will go away in a few hours. Some people may have a larger local reaction that lasts for days. The more severe allergic reactions will involve generalized itching, hives, shortness of breath, wheezing, nausea and abdominal cramps. These require immediate treatment and a visit to the emergency room. The most severe reaction leads to difficulty breathing and, or swallowing, a drop in blood pressure and unconsciousness. This can all happen within 15 to 30 minutes and is called anaphylactic shock. This requires emergency medical treatment as death can occur within 30 minutes.

If you are stung you should check to see if the bee left a stinger behind. Only the Honey Bee has a barbed stinger, which will be left in the skin. If a stinger is left it should be immediately scraped off as it takes 2 to 3 minutes for the venom sac to inject all its venom. The area should be washed carefully with soap and water. A cold or ice pack can be applied and after a paste of baking soda and water can be used or a hydrocortisone cream. Dabbing ammonia may also help the pain and itching. Oral antihistamines can be taken to reduce the reaction, and acetaminophen can help the pain. Highly sensitive persons should always have an Epi-Pen with them.

To prevent being stung, stay away from hives and the nests of stinging insects, as they can be aggressive if provoked. If you find a nest, warn others about it and contact a professional exterminator. Should a bee or wasp fly near you, slowly raise your arms to protect your face and stand still or slowly move away. Never move rapidly and never strike or swing at a wasp or bee. Avoid fragrances, don't wear brightly coloured clothing and be careful if eating outdoors to keep food and beverages covered.

Questions? Just ask your Healthwatch Pharmacist!



Dina Albazi
Travel Advisor

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Travel Advisor

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Please join our Disney Information Night at our Office.

Christine Chilton from The Holiday Network will be joining us to discuss vacationing at the Walt Disney World Resort.

Date: April 25th, 2006.

Time: 7-9pm

Please RSVP 905-878-2886 Space is Limited

