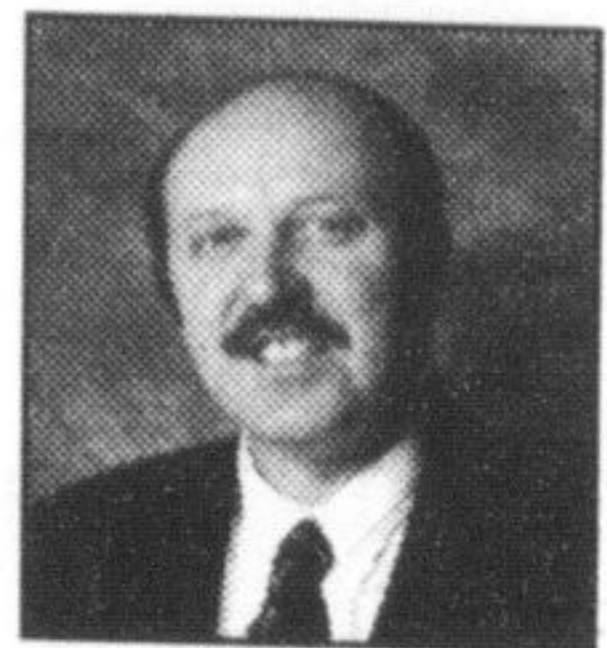


Ask The Professionals

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
A GMAC Company
905.878.7213
www.stressfreemortgages.ca

Self-employed?

Arranging a mortgage can be quicker and easier than you think

Over the years an increasing number of Canadians have become self-employed, often because of corporate downsizing or, in some cases, the desire to leverage their knowledge and experience in an entrepreneurial environment.

According to Statistics Canada, approximately 17 per cent of Canada's work force is self-employed. Self-employment has numerous benefits and certainly some challenges as well. Often, self-employed individuals are surprised when they find it difficult and very time consuming to secure a mortgage. They quickly learn they don't fit the model most mortgage lenders prefer - traditional full-time employment where pay stubs prove income and stability.

Many self-employed individuals do not meet the criteria laid out by their lending institution, even though they are financially sound and can easily maintain their payments. After a long and complicated process to prove the ability to service their debt, the information provided may not be good enough for their financial institution. Lenders typically want to know that payments can be made for the life of the mortgage, not just over the next year.

Small business owners are usually required to provide lenders with two years of financial statements. However, assuming their accountant has used all available tax principles to minimize the company's profits, these financial statements may not be a true reflection of their ability to service their debt obligations. Consultants, contractors and those in commission sales can find it equally difficult to satisfy their lender's need for employment and revenue verification.

The good news if you are self-employed is that the lending landscape has changed. Certain lenders are targeting this market segment and have launched products specifically designed to meet your needs. You may, in fact, be able to get the mortgage you want without the time consuming process of providing income verification. If your credit rating is good, you could qualify solely on your stated income, limited employment verification, and confirmation that you don't have outstanding taxes. Imagine, mortgage approvals tailored to you!

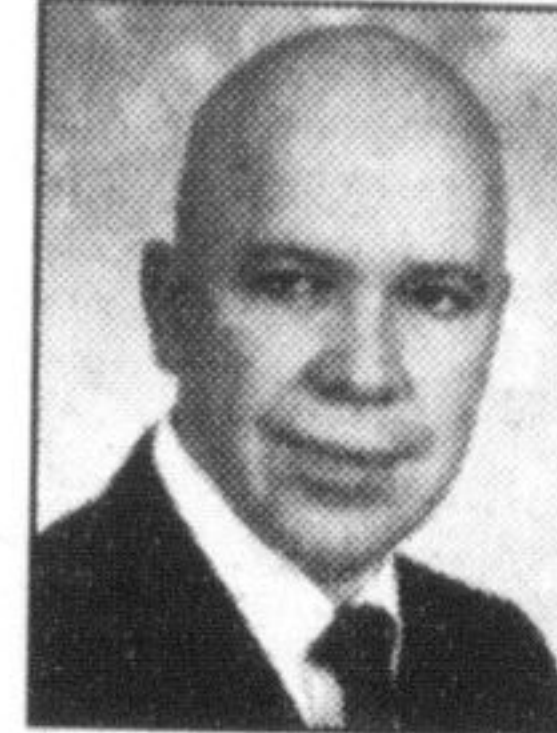
So if you're self-employed, your mortgage needs and home ownership dreams don't necessarily have to be compromised just because you don't have a conventional job or pay slips. And that's good news for the many Canadians who want the challenges and benefits that go along with self-employment.

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

Call today for great rates & fast friendly service



- 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 daughter just graduated from college and has her first career job. What advice should I give her?

A: First of all, congratulate her on sticking to her dreams and completing this stage of her formal education. Things are not as simple as they used to be. Your daughter will need further educational upgrading just to remain competitive in the workplace.

It is important that recent graduates retain their former sense of frugality. Many young adults see what their parents have accumulated over 20 plus years of marriage and expect that they should have the same right away. Hopefully, your daughter already knows that she should save for what she wants rather than rush into debt.

Four big lessons are:

1. To live within her means. Set a personal savings and expense budget and stick to it.
2. To pay off and avoid unnecessary debt. Getting out of debt can be a lifetime pursuit. The sooner your daughter achieves this goal, the sooner she will start to get ahead.
3. To save a portion of every dollar she earns. Building future wealth should be a daily priority.
4. To pay attention to the before tax impact of interest rates. If your daughter earns \$45,000 a year and has to pay \$1,000 in interest on debt, she will need to year approximately \$1,600 before tax just to cover that debt. That's 4% of her earnings just to pay the interest, without even touching the principal! The more debt she takes on, the more her income is spoken for.

It's never too soon to start planning for your financial future. Your daughter should find a financial advisor whom she can learn from, and whom she trusts.

Our financial planners at Partners in Planning can help. Call 905-876-0120 for further information.

AFFILIATED WITH PARTNERS IN PLANNING INSURANCE SERVICES INC.



Marilyn J. Samuels

Marilyn J. Samuels, LL.B.

Lawyer
11084 Fifth Line, Milton
Ph. 905-854-4942
Fax: 905-854-5211

Q: I have heard that women can't mediate effectively and therefore don't do as well as men do in mediation, is that true?

A: No it is not true. Women can mediate quite effectively although they first must overcome the hurdle of what we have been trained to be which is the accommodating caretaker and someone who is not supposed to assert their own interests in mediation. Many men however have concerns that they will do worse, because mediators may assume that women should be the primary parents, receive indefinite support, and remain in the matrimonial home.

One concern for women is that they will be pressured into unreasonable compromises with respect to sharing time with children, decision-making, or their standard of living. Mediators must screen for domestic violence to ensure agreements are reached voluntarily and without duress. "Trust me," "I'll take care of you," and "We have agreed not to exchange financial disclosure" are common refrains, but women's best protection in mediation is full financial disclosure and an understanding of their rights, so they can make informed decisions.

Many women prefer mediation to litigation because they like to resolve problems by talking rather than have someone else do battle for them. Women who feel unheard in their marriages welcome having a mediator present as a "referee" to ensure their voice is heard and that concerns affecting the children are taken seriously. If a couple can behave respectfully, fairly, and as caring parents, then even in very difficult circumstances mediation will usually produce a unique agreement more efficiently, and result in greater cooperation, at considerably less cost.



DR. MARC DAVIS
DOCTOR OF
HOMEOPATHIC MEDICINE



917 Nipissing Rd., Milton, ON L9T 5E3
Tel: 905-693-0003 Fax: 905-693-0069

HEALTH AND WELLNESS - With Dr. Marc Davis

The Milton community welcomes Marc Davis, Doctor of Homeopathic Medicine.

Who is Marc Davis?

Marc A. Davis is a Doctor of Homeopathic Medicine, Clinical Kinesiologist, Nutritional Consultant and a specialist in functional medicine. He is a graduate of the University of Guelph and Homeopathic College of Canada. He is currently a professional member and former Vice-President of the Ontario Homeopathic Association, Ontario Board of Homeopathic Doctors and Orthomolecular Society of medicine. Dr. Davis is a lecturer on health prevention and has created the lecture series "The Wisdom of the Human Body". He is a teacher of anatomy and physiology and has authored numerous articles.

His passion is natural medicine and being able to provide integrative and alternative options for healthcare. His specialty and focus are in the areas of Cardiovascular disease, Diabetes, Obesity, A.D.H.D and Autism. Dr. Davis also works closely with the various school boards in the region of Peel.

What is Homeopathy?

The word homeopathy is derived from the Greek word homoios, meaning "similar" and pathos, meaning "suffering". Homeopathic medicines are derived from natural substances such as plants, minerals, and animals.

Homeopathy is a complete system of natural medicine that can have a therapeutic effect on almost any disease or health condition. The science and art of homeopathy embody what many people envision as a medicine for the 21st century. Homeopathy is a medical approach that stimulates the body's own immune and defense system to initiate the healing process. It is an approach that individualizes medicines according to the totality of the person's physical, emotional and mental symptoms. It is widely recognized as being one of the safest forms of medicine in the world.

Who uses natural medicine?

Individuals that are looking for a healthier, safer alternatives to managing and preventing illness and diseases. Individuals that are health conscious and are aware that there are natural ways of managing the body when there is disharmony.

What concerns warrants a visit to a Homeopathic doctor?

Individuals have reported that a Homeopathic doctor deals with the total person and does not work with the ailment in isolation. They have reported that there are endless medical concerns that have been reversed and assisted by a Homeopathic doctor. They have also stated that these lifestyle changes have reversed many if not all of their complaints.

Dr. Marc welcomes any questions, concerns and inquires at 905-693-0003 or Fax 905-693-0069

Milton Therapeutic Massage Clinic



Jillian Guard
(Hons.) B. Sc., RMT

75 Main St., Ste. 10
Milton Medical Buildings
905-878-0800

Wendy Cook
RMT

Cathleen McTavish
RMT



Ryan Weaver
B.Sc., RMT

Registered Massage Therapy

The Muscle Spasm

The physiological response of muscle to trauma of any type (overuse, overload, hypertension, impact) is tightening. This tightening is facilitated by the nervous system and results in a spasm at the exact spot where the trauma occurred. A spasm is a group of muscle fibers held in continuous (tetanic) contraction, unable to secure its own release - a rigid knot. Because spasms are an extension of the normal contraction process, nothing will show up on x-rays or diagnostic imaging. It is, however, a malfunction, and any portion of a muscle that is not working for you is working against you - ACTIVELY! A spasm in a muscle can severely impact its ability to contract and relax (release). The portion of the muscle involved in the spasm is unable to work, forcing the remainder to work excessively. A compromised muscle is a weak one, which fatigues quickly. With continued use the spasm becomes aggravated and enlarges, causing pain and discomfort. Worse yet, the shortened fibres in the spasm restrict the ability of the muscle to be stretched to full length.

A muscle that cannot accommodate the movement placed on it will pull or even tear. Thus, a movement normally within the safe context becomes unsafe when shortening and spasm are present. The stage is now set for one final overstretch overload which will produce the massive spasm of a charley horse or straining of the tissue.

Massage Therapy is effective treatment for muscle spasms and contractures. The therapist will use techniques to reduce pain and increase the local circulation to help reduce the spasm. More importantly, the therapist will help prevent recurrence of the spasm by considering the causes or contributing factors and reducing their effect.

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



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



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!