

# 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



**Marilyn J. Samuels, LL.B.**

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Marilyn J. Samuels

**Q. Part 2 of what do I need to know before creating a settlement agreement with my spouse.**

A. If you have a private pension it will have to be included in your assets. A portion of the pension (usually the portion accumulated during your marriage) may be subject to division like any other family asset.

The Canada Pension Plan also provides for the sharing of pension credits accumulated during a marriage. One cannot negotiate out of the right to obtain a share of the pension credits. This splitting only applies to Canada Pension Plan credits accumulated during the course of the marriage.

In addition to retirement plans, many employers provide other fringe benefits and incentives to their employees. These benefits include bonuses, accrued vacation time, sick time, health insurance, life insurance, disability insurance, expense accounts, and stock options. Some of these benefits may be included in your list of assets; other benefits may be included as income, and some may not be included at all.

List your personal possessions, particularly those that are important to you, and note how they are going to be divided. This would include big-ticket items such as cars, boats, and motor homes, as well as items such as jewelry, furniture, photos, and personal papers. Keep the value of these assets in perspective. We've all heard of those cases where parties spend thousands of dollars fighting over an asset that's worth less than \$100. Real estate includes your marital home and any other homes, vacation properties, timeshares, and rental properties - commercial and residential - as well as any business property. The properties should be valued and listed.

Lastly don't forget the following: life-insurance policies that have cash value, frequent flyer miles, lottery winnings or other prize winnings, club dues and annual membership fees. All these are considered assets and must be included.

## Milton Therapeutic Massage Clinic



Jillian Guard  
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905-878-0800



Ryan Weaver  
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### 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.

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### Renovation Nation: Canadians use their home equity to feather their nests

More than a decade ago, trendspotters began to tell us about the future trend of "cocooning". They predicted that decorating magazines, home renovation businesses and luxury home fashions and furnishings would see a big boom. But in 1991, we continued to look outside the home for our entertainment, and the idea of nesting at home seemed unlikely.

But the futurists were right, and Canadians have come home en masse: to work, to play, to socialize and to retreat. Not surprisingly, they are re-shaping their homes to accommodate their new passion for home life. Canada has become the renovation nation, with more than one-third of Canadian homeowners planning a significant renovation in the near future, according to CMHC. Sales in home improvement are expected to reach \$31.7 billion this year - up from \$24.6 billion in 1999. If you've tried to find a parking space at Home Depot on a Saturday morning, this information won't come as a surprise.

So where's the money going? The ever-popular kitchen renovation has been surpassed by exterior renovations (landscaping, roofing, decks, fencing, etc.), bathroom renovations, and carpets/flooring. Kitchens are the fourth most popular renovation project for Canadians, according to a CMHC survey. Do-it-yourself renovators are most likely to tackle rec room renovations or painting and wallpaper projects.

Before you embark on a renovation project, you should consider whether you are improving your home for your own comfort, or to increase the value of your home. Renovations are not created equal, and some will perform better than others when it comes to adding value to your home.

Most renovations will improve the value of your home, but you shouldn't expect to fully recover your renovation cost. There are some exceptions, of course, and they often vary from one region to another. But CMHC does provide a general cost/value guideline. For example, you can expect to recoup 68% to 73% of your investment in a kitchen renovation - making it the smartest renovation investment. A bathroom reno is second, at 64% to 71%. A fresh coat of paint on your home's exterior is likely to recover 62% of the cost to do the work, and a main-floor family room recoups 49% to 56% of the cost.

But there's more to the renovation fever than a desire to practice Trading Spaces at home. The passion for home life is coinciding with the availability of attractive financing. Mortgage rates are at historic lows, and Canadians are leveraging the equity in their homes to finance the upgrades they've been dreaming of.

If you're planning to spend a significant amount on a renovation, then you owe yourself a conversation with your mortgage broker to look at your financing options. There are several options available depending on your situation. A secured line of credit could provide you with the funds you need. Or you may want to consider a variable-rate second mortgage of up to \$100,000 that is available at very competitive rates and terms and which can be paid off in a manner that meets your needs.

Garden gazebo, rejuvenated kitchen or whatever your dream is, why not make it a reality?

John Cavan is a Consultant with Mortgage Architects.  
www.stressfreemortgages.ca

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### Instead of Over Eating

Everyone has their own reasons for overeating. Some of us eat for comfort when we're sad, others due to stress at work, and others because we're bored. Whatever the reason may be, it's important to realize that you're not alone. The key is to understand what your personal trigger is, and to recognize when it occurs. Then ask yourself what is really wrong, and why you are using food to feel better. Once you figure out what it is that's making you overeat, the next step is to come up with a plan that will help you to stop.

It helps to make up an index card with a list of alternate activities according to the amount of free time you have. Make sure the things on your list are fun for you to do, and that there is a variety of them. Here are some ideas:

*If you have 10 free minutes:*

- Reality check! Write down what you have eaten so far in the day. This will help you to visualize your intake and prevent you from indulging in something you shouldn't.
- Make a grocery list of healthy foods to bring with you next time you shop.
- Make some herbal tea and flip through a magazine.

*If you have 30 free minutes:*

- Go for a walk.
- Look at the past weeks in your food diary. Determine what you did in the weeks you had success and try to do them again.
- Write in your diary or journal how you are feeling about your progress so far. Do you have more energy? How is your body image? Is there anything frustrating you would like to vent about?

*If you have an hour of free time or more:*

- Look for new recipe ideas.
- Clean out your closets and donate any clothes that are too big to charity.
- Grab a great book and get lost in it.
- Start a craft project. Keeping your hands and mind busy will keep them off of food.
- Find a local attraction that you haven't visited in ages and treat yourself to a fun day out.



Wendy Sammut, FOYT C

**Inner Sanctum  
Yoga Studio**

400 Main Street, Suite 208, Milton  
905.876.0551

www.innersanctum.ca

**I am pregnant and would like to take some yoga classes, is there a difference between a regular class and a pre-natal one?**

Regular yoga classes are designed to advance you from one pose to the next, gradually increasing muscular strength and mental focus over the course of the term; a basic level class in traditional hatha yoga could easily be adapted to accommodate pregnancy especially during the first and second trimesters. Keep in mind that it is important to always make space for baby and not to work with inversions or breath retention at this time.

In a pre-natal class there is the opportunity to meet others who are pregnant and develop a support system where you can discuss concerns and make friends while still gaining the benefits of a solid yoga practice. Pre-natal classes are designed to help you keep active and place a greater focus on breathing, visualization and relaxation techniques to help with labour, delivery and the general aches and pains that you may experience. As pregnancy progresses, movement and breathing often become more difficult because of the baby's growth and a pre-natal class will allow you to continue at your own comfort level while finding a practice that works best for you.

Yoga is a personal process. There should be no expectations, demands or competition within the class. You need to be permitted to work at your own pace, and the instructor must be able to accommodate and adjust postures to keep you comfortable and safe. A yoga class will feel wonderful, energizing and calming at the same time. When you leave you want to be looking forward to the next time; yoga is after all, a gift we give ourselves!

Wendy Sammut, FOYT C, is the owner and principal teacher of Inner Sanctum, Milton's full-time yoga studio, specializing in traditional yogic teachings; offering classes, workshops and retreats year-round.



Geraldine Hesketh

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### Designing a bathroom

I think the word for today is elegance.

Gone are the days of the water closet or outhouse loo. Nowadays some bathrooms are the size of a small house, but joking apart the renovation of a bathroom can be quite a large feat.

Firstly, the size of the project is whether to just try and work around what you have or bite the bullet and revamp totally. The latter is generally the best option. If your plumbing and tiles are old then it is basically impossible to patch up and add. Whereas for not much more you could achieve a room well worth the time and expense. I prefer using ceramics on all areas and with all the extensive range both in floor & wall, optional sizes incorporated together. i.e. 2x2 mosaics on the base of your shower, maybe taken up the wall a short way then switch to a larger tile 8"x12", 14"x16", etc. If looking for a heavier effect the use of a border or some decors might be your choice, as large as possible on the main floor to create expanse, maybe the conversion of a closet so you can have both a shower and a tub separated with a glass partition, maybe a knee or 1/2 wall ceramics would look quite architectural, bringing another dimension to the area. Even the added touch of a bench in the shower tiled in mosaics or niche in the wall to hold your bath products. Try 6"x 6" on the diagonal 2 rows up from tub and then switch to a large tile.

The latest concept is the use of totally floor tiles. Both wall and floor so more sizes and shapes are available. A good reputable installer should be used on projects of this nature and we can recommend professionals to you when needed. Make sure also you plan it with plenty of time as most contractors the good ones anyway are usually booking a few weeks ahead, so with imagination and careful planning, you could achieve the bathroom you have always dreamed of.

We now show a diverse line of tiles to suit all tastes and needs.