

Ask The Professionals

If you have any questions these professionals can answer, please write to:

"Ask The Professionals"
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875 Main Street E.
Milton, Ontario L9T 3Z3
or Fax to: 878-4943



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Home renovating now a national pastime.

The entertainment industry has found a new spin on reality shows that has been surprisingly successful: home renovations. The toolbelted contractors on television are unlikely stars, but their home improvement message has helped fire up the imagination of a whole generation of Canadian homeowners!

According to Statistics Canada, Canadians spent almost \$30 billion for renovations in 2005. That represents more than 40% of the total dollars spent on residential construction. We're renovation-obsessed, and we show no signs of slowing down.

According to a recent survey by TD Canada Trust, more than a quarter of those surveyed had a plan for renovations in the coming year, and most were planning to strap on the toolbelts themselves.

So where are we spending our renovation dollars? A gourmet kitchen tops the list of "dream renovations" for most Canadian, and that's also where they tend to spend the most renovation dollars (with bathroom renos coming close behind in popularity). According to the Appraisal Institute of Canada (AIC), homeowners are probably making the right decisions on where to spend their money, kitchens and bathrooms are at the top of the list for renovations most likely to provide a return on the money invested (returning 75% to 100%).

Think that a renovation will increase the value of your home? It's a nice thought, but just not a sure thing. In fact, there are very few renovation projects that will return more than 100% and pay you back more than your costs.

Painting may be the exception. While it doesn't have the power-tool appeal of knocking down walls, it can be almost as impactful. In fact, the experts consistently agree that painting pays: money spent on a great paint job is almost always money well spent, whether it's inside or outside. In the grand scheme of renovations, painting is a low-cost activity, but it can have a big impact on the look of your home.

Still, it's good to know that not all renovations are created equal: some will provide you with some payback and others are rather notorious as "money pits" for homeowners. The AIC says that the best renovation projects are kitchens, bathrooms and both interior and exterior painting. In the mid-range category (returning 50% to 80%) are more mundane projects like re-shingling the roof or improving the heating system. Slightly further down on the list are recreation rooms, basement renos and adding a fireplace. New flooring also falls into this category (hardwood floors in kitchens are a big trend, according to the TD Canada Trust survey). At the bottom of the list for payback are skylights and swimming pools.

It's clear that renovating to add value to your home is a tricky business. It can work if you're a talented do-it-yourselfer, if you keep your costs down, and if you don't over-improve your home. The next buyer is less likely to see value in your honed granite countertops if all the other homes in the neighbourhood are sporting laminate. From the standpoint of investment, you actually may not want to have the nicest house on the block.

But playing your own version of Trading Spaces can be a great way to increase your enjoyment of your home. Though they might not be making their owners big bucks, certain home renovations are popular projects because they improve the quality of life of the families that live in the homes now - not because they might be attractive to the next buyer.

The popular television network HGTV (House & Garden Television) recently released its list of top renovation trends. The list included projects that are unlikely to make the "top payback list" any time soon - including the family home theatre, the main-floor laundry room, whirlpool baths, built-in kitchen appliances and home offices. Sounds great, doesn't it? Just consider family movie time, a shorter hike to do laundry, your own relaxing spa experience and the chance to work from home.

No wonder we've become a nation of renovators - turning the houses we have into the homes we want. And why not? There's never been a better time. With a wide range of financing products available to homeowners right now, Canadians have the tools available to make their renovation dreams come true.

If you've built up some equity in your home, then you probably hold the key to unlock the financing to make your home renovation possible. In today's great interest rate environment, homeowners aren't renovating just because they want to... but also because they can.

John Cavan is a Mortgage Planner with Mortgage Architects.
www.stressformortgages.ca

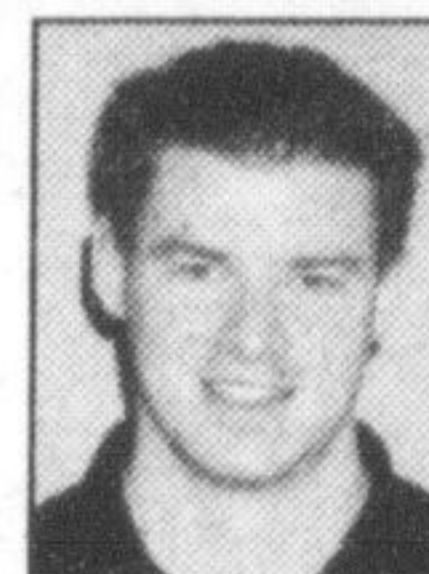
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Milton Therapeutic Massage Clinic



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Ryan Weaver
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TENSION HEADACHES

Tension headaches are described as pain associated with the base of the skull or any other part of the head and face. They are differentiated from vascular (migraine) headaches and are patients' most frequently made complaints. Due to the many causes of headaches, a case history must be carefully considered to rule out organic disease and to ascertain the cause and type of headache. Common causes of tension headaches include trigger point referral, muscle spasm, cervical subluxation, postural stress, and environmental stress. Symptoms include a stiff and tender neck, and aching or vice-like pain in one or more areas of the head. The patient may also experience ringing of the ears, reduced attention, and photosensitivity.

Referred pain in the head most commonly occurs as a result of trigger points in the neck and shoulder region. For instance, the upper trapezius (shoulder muscle) is the muscle considered most likely to develop trigger points which refers pain behind the ear into the temple. Trigger points in the splenius muscles (base of the skull) refer pain upward to cause a deep-seated headache that concentrates behind the eye and often extends to the top of the head. Additionally, sternocleidomastoid (V-shaped muscles in the front of the neck) trigger points not only refer pain to the ear, temple, and around the eye, but may also cause dizziness, disorientation, and the symptoms of trigeminal neuralgia.

Treatment of tension headaches will include thorough assessment, trigger point therapy, and hydrotherapy to reduce pain and muscle spasm, and increase circulation to compromised tissue. The therapist will stretch shortened muscles and encourage the patient to be aware of and minimize contributing factors.

Please call Ryan or Jillian at the Milton Therapeutic Massage Clinic, if you have any questions concerning massage therapy or would like to book an appointment. 878-0800.

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



Marilyn J. Samuels

Marilyn J. Samuels, LL.B.

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No legal questions this month just some observations from the heart. Someone once wrote "all that is necessary for the triumph of evil is for good men to do nothing".

We live in a great country where anything is possible. We live in a country where our differences are embraced and accepted; where tolerance is not just a word. We have freedom like no other country in the world. We are truly blessed but that does not mean we should become complacent and take it all for granted. With untold freedom comes responsibility. We have a responsibility to our families, our neighbours, our community and to those all over the world who do not enjoy what we enjoy, the right to be safe and unafraid, to have food and shelter, an education or a job.

When we do not take up our responsibility evil things happen. We see it in the Middle East, Africa and sadly so even here sometimes. We must not allow prejudice and intolerance to creep into our lives. We must not allow the "it's not my problem" mindset to flourish. Everything that happens in this country, in this world impacts us all because it diminishes us as human beings. This is particularly poignant at this time of the year.

My wish for 2007 is that we all commit ourselves to making a difference, to taking up a cause whether it be large scale like the environment or human rights or smaller scale like volunteering for a local charity. What a formidable force we could be if we simply decided to get involved in some project, some cause or simply in the life of someone less fortunate.

I wish everyone joy and peace this holiday season and remember it was a lawyer who proved to the world that there was a Santa Claus in Miracle on 34th Street!



Inner Sanctum Yoga Studio

400 Main Street, Suite 208, Milton
905.876.0551

Wendy Sammut, FOYT R www.innersanctum.ca

Is all yoga the same? My doctor has suggested it would be a good way to control my stress levels, but there is so much to choose from I don't know where to begin, how do I decide?

All yoga is not created equal, there are many variations being taught by people with different amounts of experience and training. When shopping around for a class, keep the following in mind:

- Traditional yogic teachings approach yoga as a lifestyle encompassing body, mind and breath.
- It takes many years of practice and dedication to become a solid yoga practitioner.
- Classes that focus only on physical strength, cardio-workouts and attainment of postures do not adhere to the whole-body philosophy of yoga teachings by providing balance between physical movement and inner quiet.

When shopping for a yoga class, ask questions.

- What background and experience do the instructors have?
- Where and how long did they train?
- Do they teach meditation and relaxation techniques as well as postures?
- Can they accommodate special needs (i.e., arthritis, fibromyalgia, depression, injuries, or any other challenge you may have)?
- Can you try a single class before making a commitment? Personality and teaching style needs to mesh with your expectations.

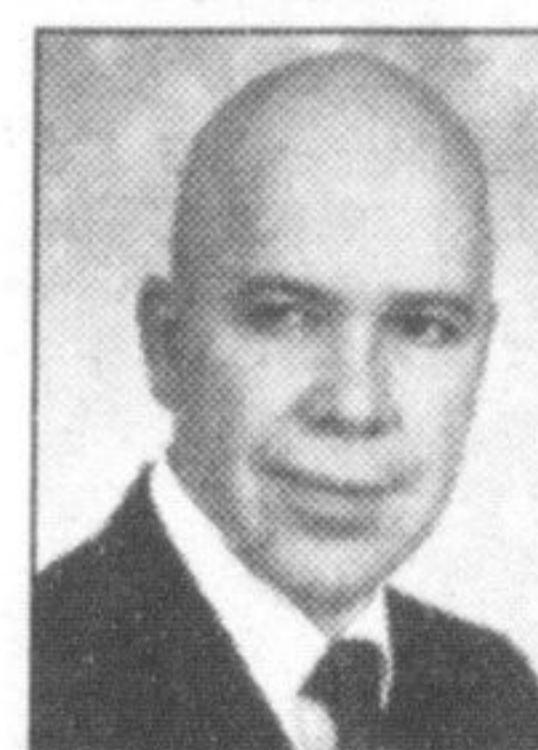
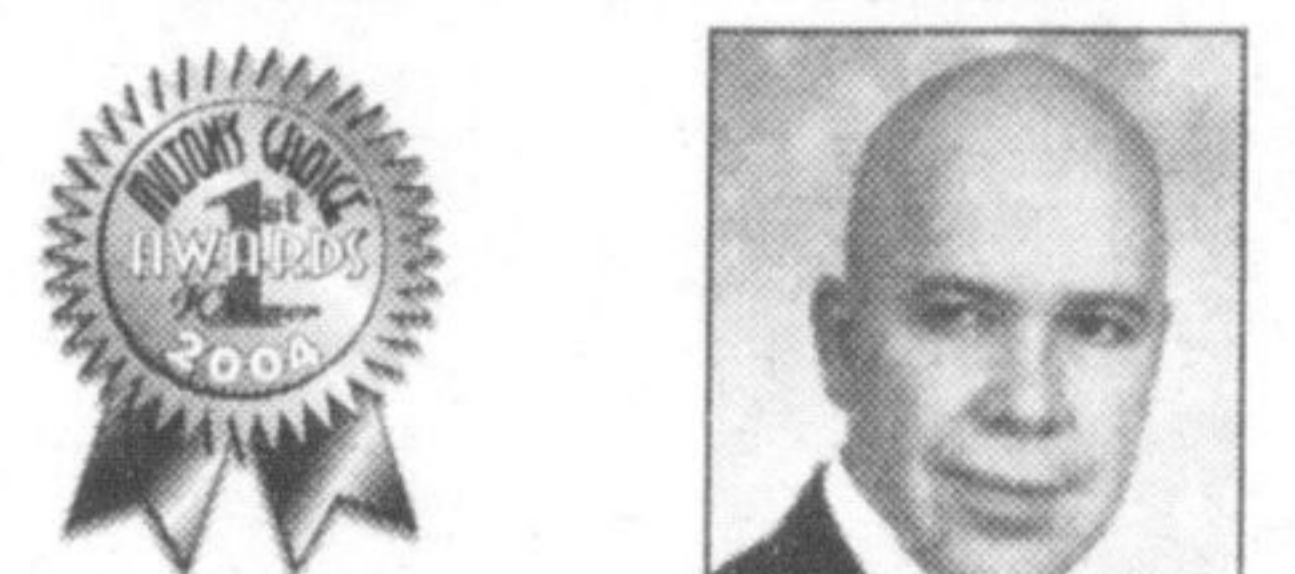
Once you decide to try a class, maintain responsibility for your own well-being. If anything hurts (particularly neck, low back or knees) stop and let the instructor know. Always remember you cannot work through pain without injury.

Yoga is a personal process, with no expectations, demands or competition within the class. You work at your own pace, accommodating and adjusting postures to meet your own abilities and needs. 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 R, is the owner and principal teacher of Inner Sanctum, Milton's only full-time yoga studio, specializing in traditional yogic teachings, offering classes, workshops and retreats year-round.

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Q: What is the best thing to do now?

A: At this time of year, the best thing to do is celebrate living.



On behalf of all of us at Partners In Planning please accept our best wishes for a safe and joyful Christmas and New Year.

Family, friends and good health are some of the most precious valuables which we can share. Drive safely.

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DAWN ROSS

Question: Dry Skin - How Do I Prevent That Winter Itch?

Answer: The cold, dry air of Canadian winters increases skin water loss. This can lead to dry, itchy skin; chapped lips; dry, cracked hands and feet; and flaking skin.

The water content of the skin varies depending on the layer. The epidermis is approximately 80% water while the very surface of the skin is much drier, around 10-30%. When this layer gets dry, it tends to lose its luster and produce dry skin. Skin that has low water content will dry and fissure, making it more prone to bacterial and fungal infections.

Moisturizers are designed to reduce water loss and prevent further dryness. They help to repair the skin barrier, increase water content, reduce water loss and help restore the skin's ability to attract, hold and redistribute water.

Here are some hints to help you deal with your winter itch:

- Even though it is cold, taking a hot bath or shower is not the answer. A hot bath or shower can leave your skin drier because it removes the natural oils in your skin and allows water to evaporate from your skin faster.
- Minimize soap. Nonsoap cleansers can be helpful, i.e. Cetaphil or Spectroderm. If choosing a bar soap or body wash, make sure it has a good moisturizer in it.
- Moisturize right after your bath or shower. Slather on the moisturizer while your skin is still damp to help seal in the moisture.
- Thick, greasy moisturizers can be effective on your hands at night when covered with cotton gloves.
- Use a hand moisturizer after each hand washing. People that work in environments where their hands are consistently wet, need to be especially concerned about keeping their hands moisturized.
- Drink plenty of water.

Enjoy the winter season and visit your Health Watch Pharmacist for all your health concerns.

Take care of yourself!