

Ask The Professionals

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

"Ask The Professionals"
c/o The Canadian Champion
555 Industrial Drive
Milton, Ontario L9T 3E1
or Fax to: 878-4943



Marilyn J. Samuels

Marilyn J. Samuels, LL.B.

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Q. My husband and I are separating and I think I need a lawyer but I don't know how to pick the right one. What should I be looking for?

A. Choosing the right lawyer is critical to your success. You want to have a good working relationship with him or her. Ask questions. Find out about their qualifications and experience. Find out if you are comfortable with the lawyer's personality. Do you feel comfortable with the degree of communication, attitude, approach, candor and commitment to your case?

Remember that you get what you pay for – be sure you pick the right lawyer for the right job or in the long run it may end up costing you a lot more than you bargained for.

Don't be afraid to ask about fees – what is the hourly rate? Are you comfortable with this hourly rate – knowing that all time spent on your file for telephone calls, emails, reviewing letters, faxes, drafting letters will all be charged at this hourly rate. Ask your lawyer for periodic updates of the charges being incurred on your file. Ask for detailed interim bills which set out how much work is being done and by whom, so that you can keep track of what you are spending.

Use your time with your lawyer wisely. Save up all of your questions for meetings or one phone call and reduce the number of phone calls about single minor matters. Make notes of what you want to ask your lawyer and have your thoughts organized before you call him or her. Be organized and provide all information requested in a timely fashion.

Remember you have control over the cost of your case. Be reasonable in the position you take concerning a settlement. You will pay for any unreasonable or difficult positions you take.

If at any point you feel you are not getting the service you deserve talk to the lawyer about your concerns and if that doesn't work, change lawyers. That is your right.

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Lou Mulligan
MA, CFP, RHU, CLU, EPC

Tell: (905) 876-0120 Fax: (905) 876-2934
420 Main Street East, Suite 203,
Milton, Ontario L9T 1P9

Question: What is income splitting for seniors/retirees all about?

Answer: Income splitting particularly for seniors has become a hot topic in Canada. Our population is aging and seniors are looking for ways to minimize the tax burden. Let's look at some options for seniors/retirees.

Beginning last year (2007) you are able to allocate to your spouse or common-law partner up to 50% of pension income that is eligible for the pension income tax credit. This means that if your pension income is \$60,000 you can claim \$30,000 and your spouse can claim \$30,000. This can result in a significant tax savings throughout retirement. The list of eligible income varies based on your age but can include pensions, annuities, RRSPs and RRIFs. Splitting CPP is handled by a different procedure.

Since this affects your spouse's tax return there is a new form called the Joint Election to Split Pension Income. This form must be filed with both tax returns each year. This allocation will not affect the treatment of income tax withheld at source and the pension deduction amount claim may be available to both you and your spouse.

Old Age Security or Canada/Quebec Pension Plan payments have a different income splitting strategy. Also the "age credit" provided for low or middle-income seniors can be transferred to the lower income partner.

If you are receiving pension income in 2008 and future years, take the time to work out the numbers before you or your spouse file your tax returns. You may be paying extra tax if you don't! To find out how these income splitting ideas apply to you and if you can benefit call Partners in Planning-Milton at 905-876-0120.

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Is NOW a good time to talk pre-planning?

ABSOLUTELY!



Pre-planning your funeral is one of the kindest, most caring things you can do for your family. Pre-arrangement plans reflect your expressed wishes regarding funeral arrangements. Upon death there are seemingly endless numbers of details that need attention by your family. You can provide for them by making your selections in advance and save your loved ones from having to make difficult decisions at a stressful and emotional time. Simplify your life by taking care of everything in advance.

You can be assured that you and your loved ones will experience "peace of mind" knowing that your wishes have been recorded.

Please call us at 905-878-4452 to set up an appointment at the funeral home or in the comfort of your own home to discuss your wishes with one of our funeral director professionals. Get answers to all of your questions, learn about various options available and create a detailed record of your wishes.



EDWINA DODDINGTON
SOCIAL DIRECTOR

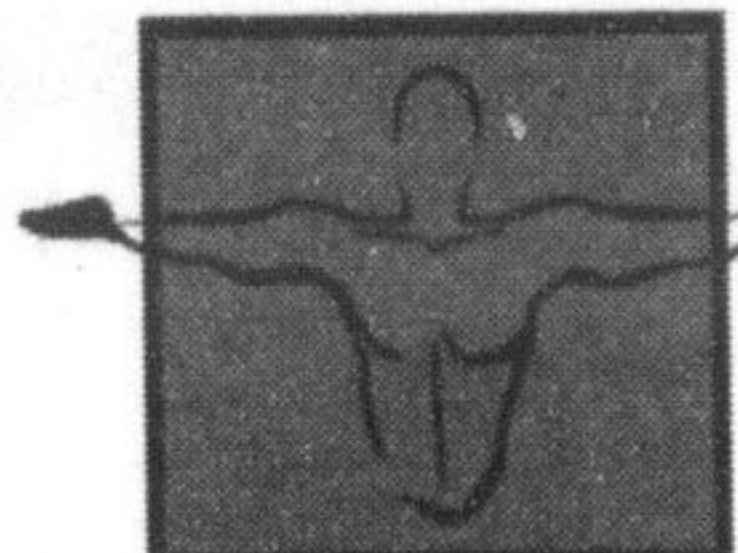
Martindale GARDENS

Milton's Premier Retirement Living Residence
45 Martin St. Milton Ontario

Q. What type of activities and events can I look forward to in a senior's residence?

Most residents generally have a dedicated staff member, called a social director. Social directors ask the residents what their favorite activities are. With this information they plan the outings around the seniors wish list. Resident's can choose to spend their leisure time in a variety ways, everything from relaxing in the park to casino trips, shopping, special breakfast outings, and bus trips to the theatre. Outings are important but having activities planned within the residence too are also a big part of the social directors role. For example, an exciting game of bridge with friends as you enjoy a cup of tea, or your favourite movie with freshly made popcorn, or maybe a scrabble competition that offers a challenge to those 'expert' spellers in the group! There's always lots of variety on those long cold winter days to keep you occupied.

The events are only limited to those putting their suggestions forward.
Hot air balloon rides anyone???



MILTON THERAPEUTIC

Registered Massage Therapy Clinic

Q: I have a 'knot' in my shoulder area that is causing me a lot of discomfort and headaches. Can you explain what a 'knot' is and how Massage Therapy can help?

A: A 'knot' is otherwise known as a Trigger point. A trigger point is an extremely sore area or lump of hardened muscle that can occur as ropy bands within a muscle group. 'Knots' or trigger points are a stress response to overuse and repetitive movement, trauma, strains or the physiological effects of long-term emotional anxiety. When muscles are in a state of sustained tension they are contracting even if your not. Pain from trigger points are usually steady, dull, deep and achy and have referral patterns throughout the body, this is where the headaches come in.

Most people experience repetitive movement in their jobs. For example;

If you work with computers, you are contracting your neck and upper back muscles most of the day. This is considered repetitive motion and will cause trigger points.

If you are a dental hygienist, for example, you are bent over patients in a flexed and turned position most of the day, this is repetitive motion.

Many jobs require repetitious movement and with indeed cause 'knots'.

Massage therapy stretches and encourages the muscles to relax. Deep pressing on the pressure point will decrease tension, increase circulation and get rid of waste or the lactic acid that has built up in the area.

Phone: 905-878-0800

75 Main St., Suite. #10
Milton Medical Buildings

Clinic Hours: Monday thru Friday 8-8 • Saturday 10-2

SHOPPERS DRUG MART

Open to 10pm, 7 days a week
Carriage Square, 265 Main St. E.
905-878-4492



Michelle
Moslim

I use my "Blue Puffer" (Reliever Medication) 3 or 4 times per day. How well controlled is my asthma?

Asthma is a condition that cannot be cured, but it can be managed. While it is true that you may achieve quick relief and feel fine with your reliever medication, underlying inflammation is not being treated.

When asthma is controlled you should have few or no symptoms; be able to lead a normal life and participate in activities of your choice.

Controller medication is used regularly i.e. everyday. By reducing asthma inflammation, it improves symptoms and reduces the frequency with which you need your reliever medication.

Reliever medication provides quick relief when asthma symptoms occur and will also prevent asthma symptoms when used in advance of exposure to a trigger (such as exercise or cold air). When your asthma is controlled, you will not need to use this "rescue medication" very often-not more than 3 times per week. (This excludes what you may use prior to exercise).

Triggers that Worsen Asthma Inflammation:

- infection
- pollen
- dust mites
- mold
- animals
- smoke
- household chemicals
- medications
- cold air
- exercise
- hot humid air
- emotional upset

It's equally as important to use your medication devices correctly and to be alert for worsening asthma symptoms. Your pharmacist can help review your technique with you as well as to show you how a peak flow meter works if you'd like this device to be part of your "asthma action" plan. It's also recommended to get a flu shot annually.

Visit your Shoppers Drug Mart Pharmacist for a complete and complimentary asthma assessment so you can learn how to gain better asthma control.

MEDS CHECK CLINIC DAY SEPTEMBER 25TH.