

ASK THE PROFESSIONALS



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Q. My husband and I are separated and he pays child support for our children. I am not sure what he is paying is correct, is there anyway I can check this out.

A. The amount of child support depends on how many children are being supported and the amount of money being earned by the parent paying the child support. The amount to be paid is based on the Federal Child Support Guidelines. These are a series of tables which outline what should be paid. They can be found on the Federal Government web site. On May 1, 2006 these table amounts changed and as a result the table amounts increased substantially for persons earning medium or high incomes and decreased for those people earning lower incomes. These changes constitute a "change of circumstances" giving rise to the making of a variation order through the courts.

If you have a separation agreement this usually contain provisions that state the amounts must be reviewed every year and if the payor is earning more money then the monthly amount is adjusted. The Federal Child Support guidelines state that a payor must disclose his or her income on an annual basis if asked by the recipient of the child support. Disclosure means providing the current income tax return, Notice of Assessment and current pay stub. If the payor refuses to disclose this information he or she risks having the court make a retroactive child support order for the new amount to the time when the recipient first asked for this information. This could result in the payor owing a significant amount to the recipient.

If your agreement doesn't have a provision for reviewing the child support you will have to go to court and ask a Judge to review it for you. If your child support hasn't changed in years it might be worthwhile to consult with a lawyer to see if it is worth pursuing a review through the courts.

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 420 Main Street East, Suite 203,
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Question: My life insurance premium just about doubled in cost. Is there anything I can do to get it lowered?

Answer: When you take out a life insurance policy, the insurer guarantees that the premium will not increase for a stated period – usually 10 years or longer. They also guarantee what the new monthly cost will be ten years from now. Your insurance cost has increased because the 10 year term has renewed.

Most individual life insurance contracts are one-sided. Once the insurance company issues it, they cannot change it. Regardless of your health, as long as you continue to pay the premium, they are contractually bound to insure you until the contract ends – usually at age 70 or older.

One way to get a lower premium is to prove that you deserve one. While the insurer cannot force you to prove your healthfulness, you can do this voluntarily. When you submit new health underwriting information the insurance company will assess it and may offer you coverage at a substantially lower monthly cost. Even if your health has deteriorated, your insurance provider can not change your current contract of insurance or the monthly premium in it - as long as you continue to pay the premium.

Partners in Planning represents the major Canadian life insurance providers. We pick and choose which supplier to recommend based upon their quality and the coverage needs of our clients. We often find that there is a significant difference in premium costs for similar coverage. It is definitely in your best interest to make sure you are not over paying for the coverage you have.

Need more information about your life insurance options and costs? Contact Partners in Planning for straight answers. Phone 905-876-0120

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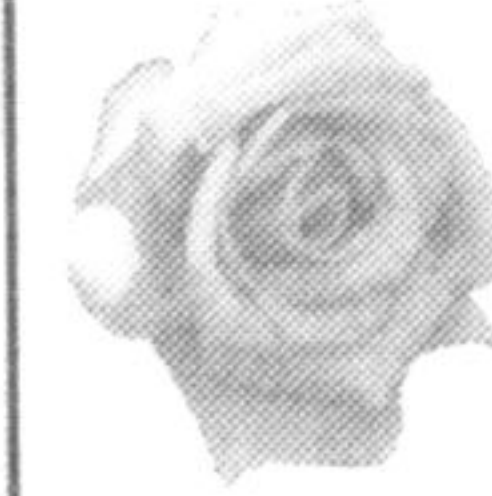
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Is NOW a good time to talk pre-planning?

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.

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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

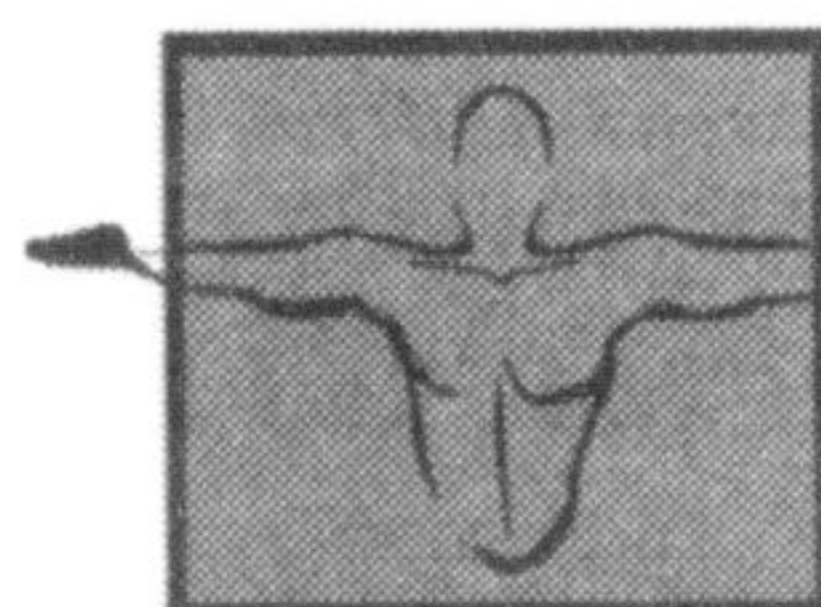


MARTINDALE GARDENS
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45 Martin St. Milton Ontario
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Q. How do residents stay active and are they encouraged to join in?

A: When a new resident is moved in and familiar with their new home, an activity questionnaire is filled in with the assistance of the Social/Activity Director. With the monthly resident's meetings as yet another tools, the residents can be assured of a full day centered around their particular needs and wants. Suggestions for new and interesting activities or outings are always considered. Variety is truly the spice of life and is incorporated into the daily routine starting with chair exercises to encourage stretching and slow movements. Equipment such as stationary bikes, tread mills and weights are available for the more active and energetic. Outings are organized to provide entertainment, shopping and learning with such things as tour to the Halton escarpment, museums and other points of interest. The new Nintendo Wii brings out the bowlers in the crowd. Bowling is made simple yet fun with the computerized game. This very interactive game provides exercise and brings back the concept of being part of a team once again. Every resident is encouraged to join all the activities, but their individual privacy is always respected.



MILTON THERAPEUTIC
 Registered Massage Therapy Clinic

Q. I understand that you offer Cranial Sacral Therapy at your clinic. What is Craniosacral therapy and how can it help me?

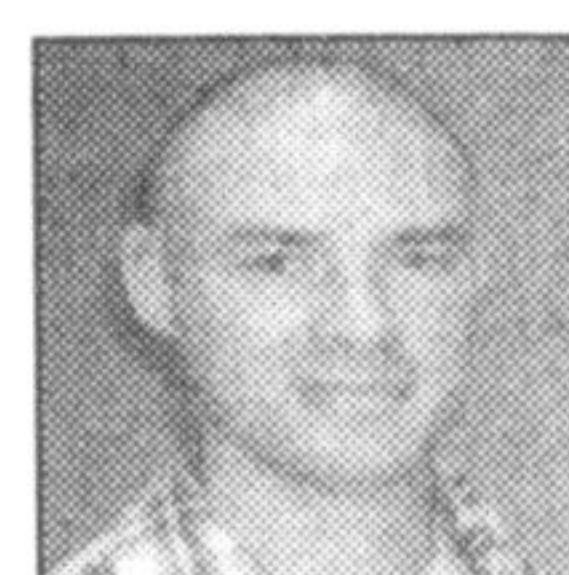
A. Craniosacral therapy is a gentle hands-on method of evaluating and enhancing the function of a physiological body system called the caniosacral system.

Like the pulse of the cardiovascular system, the Craniosacral system has a rhythm that can be felt throughout the body. Skilled practitioners can monitor this rhythm at key body areas to pin point the source of an obstruction or stress. Once a source has been determined, they can assist the natural movement of the fluid and related soft tissue to help the body self-correct. Often times, Cranial Sacral therapy may be combined with other complementary therapies to help restore the body to it's optimum functioning level.

Cranial Sacral Therapy is used to treat mental stress, neck and back pain, migraines, TMJ Syndrome, and for chronic pain conditions such as fibromyalgia. Cranial Sacral therapy has wonderful calming effects on children with ADHD and Autism.

Lindsey Jukes is a certified Craniosacral Therapist and would love to answer any questions you may have regarding this beneficial therapy.

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



Ryan Weaver, B.Sc. R.M.T. • Leanna Sargent, B.F.A. R.M.T. • Lindsey Jukes, R.M.T. C.S.T.

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Michelle Moslim

There's been a lot of news about Vitamin D lately. How do I know if I'm getting enough?

Vitamin D is a fat-soluble vitamin that is naturally present in very few foods, added to others, and available as a dietary supplement. It is also produced by the body when UV rays from sunlight strike the skin and trigger Vitamin D synthesis.

Vitamin D is essential for Calcium absorption in the gut and maintaining adequate blood Calcium and Phosphate levels. It is essential for bone growth and adequate amounts are needed for the maintenance of healthy bones and muscles, especially in children and the elderly. There is growing evidence that vitamin D may reduce the risk of some types of cancers, particularly colon and breast cancers. Experts are now concerned that many people are not getting enough vitamin D.

Very few foods in nature contain vitamin D. The flesh of fish (such as salmon, tuna, and mackerel) and fish oils are among the best sources. Small amounts of vitamin D are found in beef liver, cheese, and egg yolks. Some mushrooms also provide vitamin D. Fortified foods, such as milk and breakfast cereals, provide most of the vitamin D in our diets, as do some brands of orange juice, yogurt and margarine. Cheese and ice cream are generally not fortified.

Who's at higher risk? You are probably not getting enough vitamin D if you:

- are over 50
- are obese
- don't go outside very much or wear clothes covering most of your skin
- breastfed babies
- children who do not drink enough milk
- have dark skin

Canadians aged 50 and older are at greater risk of developing vitamin D deficiency. As people age, the skin can not synthesize vitamin D as efficiently and the kidney is less able to convert vitamin D to it's active form. As many as half of older adults with hip fractures have extremely low vitamin D blood levels.

Individuals who are obese (BMI > 30) typically have low blood levels of vitamin D and the level continues to decrease as body fat increases. Obesity does not affect the body's ability to synthesize vitamin D, but greater amounts of fat below the skin alters it's release into the circulation.

Vitamin D requirements can not be met by human milk alone. The sun is a potential source of vitamin D, but it is highly recommended to keep infants out of direct sunlight, and have them wear protective clothing and sunscreen. Exclusively and partially breastfed infants should receive 400IU/day.

Due to our northern climate and because the sun's rays are weaker in the fall and winter months, it is recommended that Canadian adults consider taking a vitamin D supplement up to 1000IU. A supplement of 400IU/daily will be sufficient for the rest of the year.

It is now recommended that older children and adolescents who do not obtain 400IU/day through milk and fortified foods should take a 400IU supplement daily.

People with dark skin have a reduced ability to produce vitamin D from exposure to sunlight.

Talk to your healthwatch pharmacist about the right amount of vitamin D for you and your family.