

ASK THE PROFESSIONALS



JUDY CAMPBELL
COMMUNITY
RELATIONS DIRECTOR



MARTINDALE GARDENS
RETIREMENT RESIDENCE

45 Martin St. Milton Ontario
905-693-8592

Q. What do I need to know about retirement living?

A: Firstly know what is important to you. Is it a more relaxed lifestyle with less work? Someone to cook and clean to free up your leisure hours? The most important questions to ask when you tour a retirement residence should centre around your current needs and wants as well as what may be required down the road should your circumstances change. Health care and the services provided vary greatly between retirement residences as well as the costs associated with it. Ask specific questions like is there an in-house doctor, is physio provided, foot care etc. Tour the nurses' station and meet with the Director of Care. Meet the social director to learn about the in house activities as well as special outings within the community, theatre, day trips etc. Always book a complimentary lunch and try the food. This can be the highlight of your day! Ask about special dietary concerns and the costs that could be associated with meeting your needs. This is the time to have your accommodations just the way you want them. Make an informed decision and enjoy!

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TOM CHUCHMACH
Managing Director

Home Instead
SENIOR CARE®
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905.847.8433 www.homeinstead.com

New Research Sheds Light on Alzheimer's

Q. With Alzheimer's a real threat for someone like me who is past 80, are there early warning signs and anything that can be done to help people avoid the ramifications of this awful disease? So far I am in great health physically and mentally.

As a matter of fact, new research has shed light on what could be the earliest warning signs of Alzheimer's disease, which may open the door to helping people fight back against the disease.

Even very early in Alzheimer's disease, people become less efficient at separating important from less important information, according to a study, published in the May issue of Neuropsychology.

Remembering what's most important is central to daily life. For example, if you went to the grocery store but left your shopping list at home, you'd at least want to remember the milk and bread, if not the jam.

The researchers asked participants, to study and learn neutral words that were randomly assigned different point values. When asked to recall the items, participants were asked to maximize the total value.

All participants, even those with Alzheimer's disease, recalled more high-value than low-value items. However, the Alzheimer's groups were significantly less efficient than their healthy age peers at remembering items according to their value.

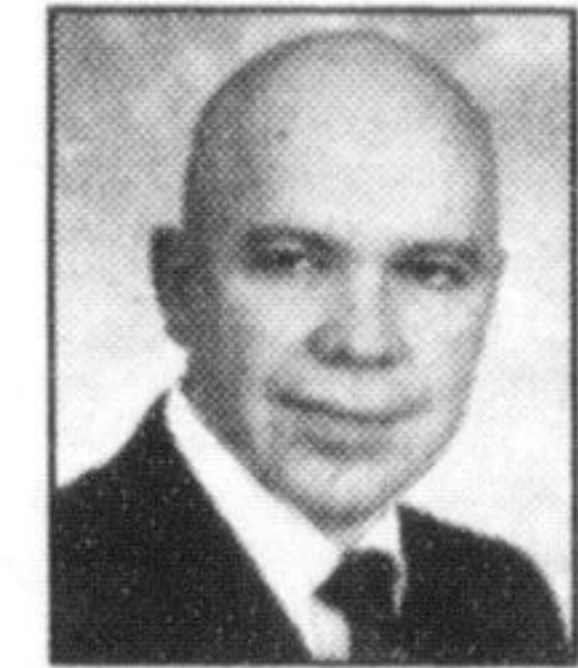
They speculated that Alzheimer's disease makes it harder for people to encode what they learn in a strategic way. Because encoding is the first step in long-term memory, this affects their ability to remember things according to their value.

This suggests the potential for improved memory training. People with early-stage Alzheimer's might remember important information better by learning to be more strategic and selective when encoding high-value information, even though it comes at the expense of neglecting less-important information.

For more information about Home Instead Senior Care, contact Tom Chuchmach or Scott Johnson at 905.847.8433 or visit www.homeinstead.com

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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

Question: What are the new changes to the Canada Pension Plan all about?

Answer: Usually government programs such as the Canada Pension Plan are considered to be basic, unchanging and guaranteed to be there. You pay into the Canada Pension Plan while you work and you expect to collect from it when you retire.

On May 25th, the provincial and federal Ministers of Finance announced proposals to make sweeping changes to the Canada Pension Plan for all Canadians who have not yet retired. These changes are broad based and will mean that many people will need to re-think their future retirement plans. Depending upon your circumstances, the answer to basic retirement planning questions can be different from before.

- If you retire at age 60, your pension will decrease by 36% rather than 30%.
- If you delay retirement until age 70, your pension will increase by 42% rather than 30%.
- If you return to work while receiving CPP, you will be able to increase your future CPP pension benefit.
- For teachers, nurses, firefighters, police and others in Defined Benefit Plans, early retirement options will be affected by these changes.
- There are also other considerations regarding eligibility for OAS and GIS benefits.

While in the past, the "should I take CPP early" decision may have seemed fairly straight forward, these new changes will require a new assessment. The cost of taking CPP earlier will be higher and the benefit of delaying CPP will be greater.

These changes do not affect current CPP recipients. They will affect you if you apply for CPP after 2012. 2009-2012 is a "grey area." Some may be better off by applying for CPP sooner, others will benefit more by delaying their application until after the changes take effect.

Do you want to know more about how this will affect you? For your copy of the "Information Paper on Proposed changes to the CPP", contact Partners in Planning at 905-876-0120.

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Yvonne & Rui Oliveira

311 Commercial St. Suite 109, Milton
905-875-3345 www.hearsay.ca

Q: My child has ear tubes, how do I prevent water from getting into his ears?

A: Ear tubes or 'ventilation tubes' are commonly inserted into the eardrum by an Ear, Nose and Throat doctor in order to prevent the accumulation of middle ear fluid. This is often seen in children who have chronic ear infections where the fluid does not drain adequately and causes pain. Children (and adults) with ear tubes need to be extra cautious in order to avoid water entering their ears or getting through the tubes in their ears. Their ears should not be submerged in water as it can pass through and get behind the eardrum which can cause an ear infection. Recent studies have shown that infections are more likely to occur in children who swim in chlorinated pools without ear plugs particularly when putting their head underwater for extended periods of time.

In the midst of summer, children often spend a lot more time swimming in pools, swimming at the beach, and taking swimming lessons. In order to ensure that water does not go through the ear tubes it is often recommended that ear plugs be worn. Although many styles and types are available, custom swim plugs are considered to be the most effective at preventing water from entering the ears. For older children who swim under water for extended periods of time, an aqua-band (water head band) can be used to cover the ear plugs to keep them in place and add extra protection.

Custom swim plugs require impressions of the ears so that the ear plugs can be made to fit every bump, and curve of the person's ears. A malleable substance is syringed into the ears to take the exact shape of the ears and enable a perfect seal and maximum comfort. The impression is then used to fabricate the custom swim plugs which are available in a variety of vibrant or neutral colours. If you have any questions regarding swim plugs or aqua-bands please contact our office and speak with one of the Audiologists.



Marilyn J. Samuels

Marilyn J. Samuels,
BA, BPHE, LLB, LLM
Lawyer

11084 Fifth Line, Milton

Ph. 905-854-4942

Fax: 905-854-5211

Q. I am separating from my husband. What should I know about our finances?

A. When it comes to divorce, two old adages are worth remembering: Knowledge is power, but ignorance is not bliss. The vital first step to a financially-fair divorce is to get organized as soon as possible. If you know little about your family's money situation, you must gather information and take other important financial steps:

- Copy and understand income tax returns and investment reports
- Review current pay stubs with deductions, bonuses, and expense reimbursements
- Establish a credit history in your own name
- Order a copy of your joint credit report
- Research and verify the ownership of all assets (e.g. stocks, bonds, annuities) and how they are registered
- Review life, medical, and disability insurance policies
- Understand employee benefits summaries, mortgage terms on the family home, vacation and rental properties
- Clarify the terms of pension and profit-sharing plans.
- Value your matrimonial home

This level of organization will help your lawyer be more efficient with your time and may save you money in the long term. It also will begin the process of empowering you with financial decisions and allow you to control your divorce.

Before splitting your assets, you should think about what you need: you must create a budget, identify which assets will help ensure your financial security, and negotiate for this. When you understand the finances yourself, you are better equipped to be objective. This saves time, which leads to cost savings. If you do your financial homework, you will be able to recognize a fair offer rather than settling for too little or rejecting a reasonable offer.

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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.