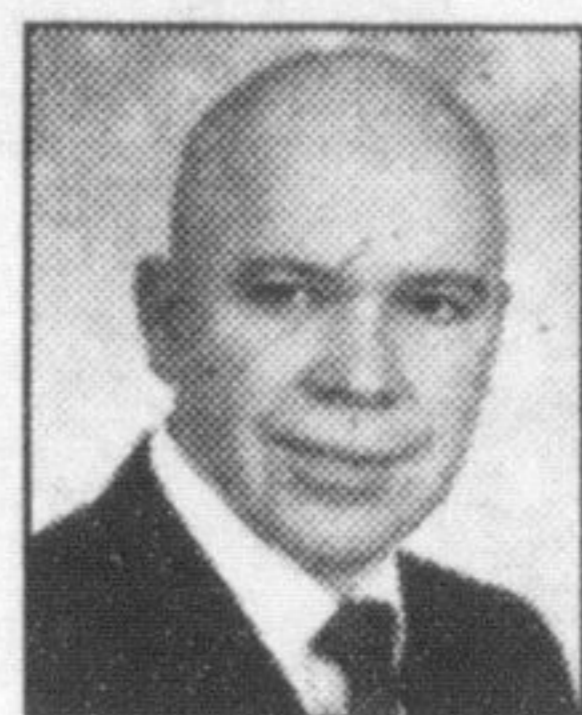


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QUESTION:

I missed the RRSP deadline again! Is there anything that I can do?

ANSWER:

Many people have the desire to contribute to their RRSPs each year, but in spite of their best intentions, they get caught up in just living and the deadline slips by. It's only fitting that right after the RRSP deadline March starts off with "National Procrastination Week!" I think this must have been set with Canadians in mind.

The best way to beat the RRSP blues is with a change in mind set. Many people ask the question "How much do I have to put into my RRSP so that I don't have to pay any more taxes?" This question invites procrastination. At best, it's a guess based upon estimating your taxes and is only available late in February once you get your T4 slip. (Gads! Why isn't National Procrastination Week in early May - just after the tax deadline!)

A better question would be "How much of my income can I defer the taxes on until retirement?" By shifting your focus to saving for retirement rather than minimizing last year's taxes, you have your answer each June when you receive your Notice of Assessment. You can spread your "RRSP contribution/Tax minimization strategy" over 7 months. The end result is that by automatically putting a little away each month, you get your RRSPs done with less effort, without a last minute cash drain, without having to borrow and without having to worry about your investment decision.

Monthly RRSP contributions take the bite out of National Procrastination Week and help you achieve your retirement goals in a more orderly fashion.

So now that National Procrastination Week is officially over, start off on a new foot! Call us today to begin your 2010 RRSP investment strategy. Call 905-876-0120

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LIKE A GOOD NEIGHBOUR STATE FARM IS THERE.™

Keep Your Cool on the Road

By Heather Solie
State Farm® agent

Does it seem to you that the highway is a much more hostile place than it used to be? Do you notice a lot of rude drivers tailgating you, cutting you off, blocking you when you want to pass, weaving from lane to lane to beat the flow of traffic, maybe even making unfriendly gestures?

If so, you're not alone. Aggressive driving has become one of the most talked-about traffic safety issues. On occasion it may lead to "road rage" - use of violence to settle a dispute related to driving.

A major reason for today's aggressive driving is traffic congestion. Construction of new roads and widening of existing ones has lagged far behind the ever-increasing number of cars on the road. In some metropolitan areas, the concept of "rush hour" is virtually outdated because the roads seem to be packed at all times.

Another factor is that many of us lead fast-paced lives and are always in a hurry to get somewhere. This may lead to speeding and aggressive behavior toward motorists we believe are impeding our progress.

In some areas, special law enforcement and public awareness programs have targeted aggressive driving. Counseling has been tried with some angry drivers, but many people seem to regard rude driving as "the other guy's" problem.

According to the National Highway Traffic Safety Administration (NHTSA) here are a few things you can do to avoid becoming an aggressive-driving victim or offender:

- Don't tailgate.
- Avoid eye contact with an aggressive driver.
- Don't make obscene gestures or return those of others.
- Use your horn sparingly.
- Don't block a passing lane. Avoid blocking a right-turn lane.
- Signal before switching lanes.
- Don't weave in and out of traffic.
- Allow adequate rest for your trip. Realize that you can't control traffic - only your reaction to it.
- If you think someone is driving dangerously and may be breaking the law, consider reporting that driver to the authorities. If you have a cellular phone and can do so safely, call the police.
- When parking, don't take up more than one space. Don't allow your door to hit the car parked next to yours.

If someone provokes you, take a deep breath and resist the urge to retaliate. The important thing is that you reach your destination safely.



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THE HAZARDS OF CHOCOLATE

For those of you that read my articles on a regular basis, this is a repeat article that I write every year at Easter time. I apologize for my repetition, but I feel that this is a very important subject.

Firstly, East is in April this year, but if you are like me, you will start stocking up on 'chocolate supplies' very soon. My advice would be to place those chocolate eggs and bunnies out of harms way, and in a safe place. Take the temptation away from everyone, including our pets!

Most dogs and some cats love the taste of chocolate and if given the opportunity will eat whatever they have access to.

Each Easter time, we receive many calls from pet owners reporting chocolate ingestion by their pet. The owners did not offer these pets chocolate, but rather the pets have opened cupboards, jumped on counters, or actually opened gift-wrapped boxes of Easter bunnies, eggs and candies.

Many years ago, when I was newly qualified, I had been called out on an emergency, and on returning home, found Rosie, my old black Lab in the guest bedroom. The wardrobe door was open (and damaged) and wrappers that used to contain chocolate-coated gums. That was a real learning curve for me.

Chocolate contains a compound that is toxic, if eaten in sufficient quantities. The quantity needed to be poisonous is related to the body weight of the cat or dog. The symptoms vary from gastrointestinal disturbances, abnormalities in the heart function, brain disturbances (seizures) and, in very severe cases, death.

If you suspect that your pet has ingested chocolate, I urge you to contact your veterinarian immediately. It is important that you are able to report the amount and description of the ingested chocolate so that your veterinarian can determine the potential severity.

As a postscript, Rosie survived her chocolate ordeal, but only after a lot of medical attention. She was so cute when she tried to look guilty!



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

A: 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.

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 are not prepared to look at reality - without the emotional entanglements - the outcome will never be what you need, let alone what you want. 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.



Yvonne & Rui
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905-875-3345 www.hearsay.ca

Q: How do I know if I have a hearing loss?

Some people are born with a hearing loss, while others experience hearing loss as a natural part of the aging process. Ear infections and prolonged exposure to loud noise can also cause hearing problems.

You may have a hearing loss if:

- You are aware of others talking but you do not understand what is being said and/or you feel people mumble when they speak.
- You often experience ringing (or other type of noise) in your ears/head.
- You have difficulty determining which direction sounds are coming from.
- You have difficulty hearing familiar sounds, like the telephone and doorbell.
- You have a history of exposure to loud noise (from concerts, construction sites, airports, etc.).
- Your friends and family think you have a hearing loss.

Hearing Loss in Children

Observing your child's reaction to sound helps identify potential problems. Does your child respond to your voice? Does your child understand simple words and sounds and try to imitate them?

Hearing problems can delay the development of a child's speech, language, and learning skills, so it is important to detect hearing problems early.

Hearing Loss in Adults

For many, hearing loss is a normal part of growing older. However, the process is usually so subtle that those with hearing loss are often the last to realize it. People with hearing loss can feel isolated and lonely. Sometimes they hesitate to get involved in conversations because they are afraid of misunderstanding and responding inappropriately. At the same time, friends and family with normal hearing may complain about having to constantly repeat themselves, or about the television volume being turned up too loudly.

If you or a loved one are experiencing any of these symptoms you should have your hearing tested by an Audiologist.

**If you have any questions or would like to book an appointment contact
HearSay at 905-875-3345**