

ASK THE PROFESSIONALS



KimFamily
CHIROPRACTIC
180 Ontario Street South

Health is one of your most prized possessions!

After 6 years of practicing chiropractic at 106 Wakefield Road, I am delighted to announce that I will be moving my practice, Kim Family Chiropractic, to 180 Ontario Street South.

I will begin seeing patients at my new location on **Monday, June 21, 2010.**

Along with this move, I will be the new chiropractor writing the "Ask the Pro" column.

I look forward to sharing my expertise and health insights with you in the future months.

I would like to thank Milton for supporting me in my chiropractic practice over the past six years.

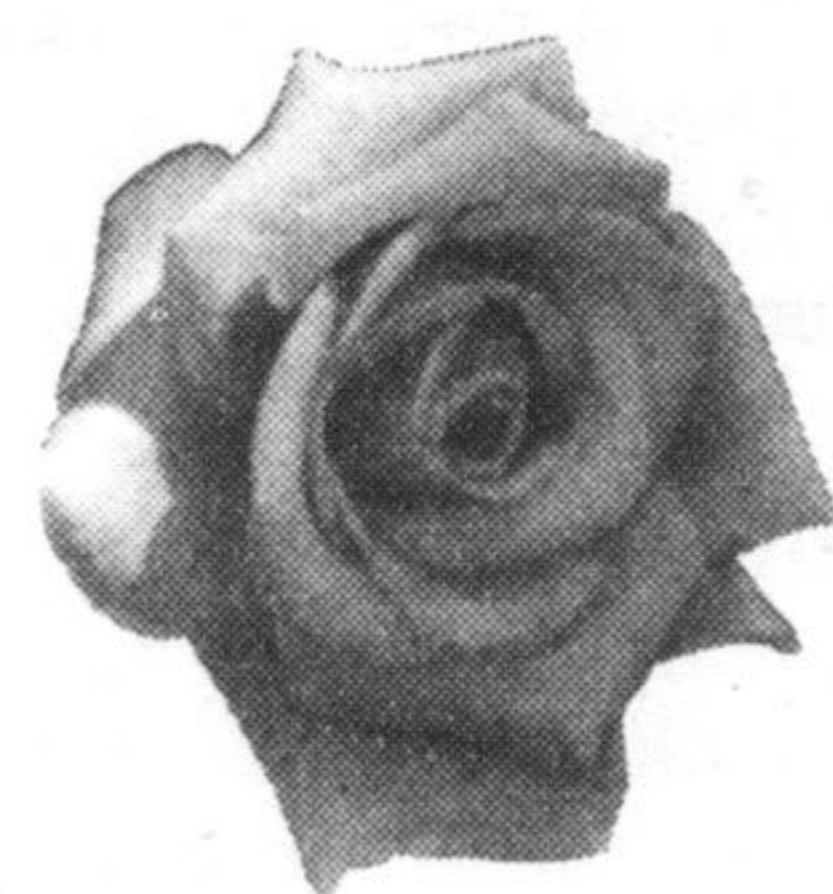
I am eager to continue to service the families of Milton.

905-878-2333

www.KimFamilyChiropractic.com

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On July 1st, 2010 the PST and the GST will be harmonized and the tax on funerals will increase 8%. You can save the 8% tax by prepaying today!

You need not pay in full, starting a plan now will lock you in at today's tax rate and save you 8% on your funeral plan.

Call or visit us anytime. We would be glad to explain how the HST will effect your funeral and what your options are to avoid paying this additional tax. There is no cost or obligation. We are glad to answer your questions.

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Yvonne & Rui Oliveira

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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.

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QUESTION: I prepared my financial plan in 2005. Why should I get it updated?

ANSWER: Your financial plan is your road map to your future, not a snapshot of your past. It has to keep up with your life events. A lot can change. Consider the following:

Family life: Changes in your marital status, number of dependents (children or older parents). Children need financial help for education or weddings and older parents may need support. These all place demands upon your time and finances.

Career: Job change, relocation, reassignment, changes in duties, deadline pressures, future career prospects with your current employer, compensation or an early retirement package all spark the need for a review of your life goals and financial plan.

Health: Believe it or not, you're older! How has your health changed? What about your loved ones? Are the stairs getting harder to climb? Are your hips and knees telling you to move into a bungalow? Do you need help with cutting the grass and shoveling the snow?

Financial Affairs: Have your financial obligations changed over the years? Are your expenses growing faster than your savings? Do you want to pay less in taxes? Do your children need a hand? Charitable causes, investment portfolios, insurance, debt obligations and personal timeframes are all dimensions of your financial plan that need reconsideration.

Is your financial plan still on target? What about your financial preparedness? Your "Plan Bs?"

Now for the important part... What proactive changes do you want to make before 2015? Call Partners in Planning Financial Services today to being your five year's growth strategy! Will you be ready for 2015? Will it sneak up on you one-day-at-a-time?

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Q: I am separating from my wife. How can we continue to parent our children together?

A: When parents divorce, regardless of the level of conflict they need to reorganize their lives and adjust to the new family structure. Divorce creates a temporary family crisis that places an extraordinary amount of psychological, financial and physical stress on all family members. Family courts are adopting systems that favour capacity building processes that seek to empower families to resolve their own conflicts. Divorcing parents require education, mediation and specialized interventions to help them manage the emotions of going through a divorce. Collaborations between the legal and mental health systems have emerged to assist in the complexities of divorce and its potential ramifications for all members of the family.

The premise of collaborative parenting is that although the two parents will no longer share their lives together, the children will still love both of the parents, the parents will still both love the children and they will both still want to be involved in parenting the children in a meaningful manner. Whereas custody speaks to parental rights, co-parenting emphasizes parental responsibilities. Collaborative co-parenting occurs when parents continue to share responsibilities for their children's emotional, physical and economic needs through a cooperative parenting partnership regardless of where the child primarily resides. Collaborative parenting allow the professionals best able to assist with this matter, both legal and mental health experts, to guide the parents in coming up with their own parenting plan that allows for creative and individualized parenting schemes and to fulfill the new requirements of mandatory parenting plans for parents seeking access to the court system.

The Fieldstone Centre for Family Law, Counselling and Mediation can assist you in learning how to parent collaboratively after separation and develop a parenting plan suitable for your family. This partnership of a legal and mental health professional is essential towards the goal of promoting good parenting for families even after divorce.

Elayne Tanner & Associates Inc.



Elayne M. Tanner

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Q: My husband and I are divorcing. What is a parenting plan and how will it help my family?

A: Parenting plans are a relatively new concept designed to meet the needs of the children of separating and divorcing parents. Ontario implemented changes to its family law in March 2010 in the hopes of making the family courts easier to navigate, more focused and more affordable. Now, to obtain custody of your children you will have to show the court that you have considered how you intend to continue caring for your children after the separation in a way that meets the best interest of the child. A parenting plan is simply a detailed description of who will be doing what with regards to parenting after the divorce. It should be designed with the understanding that most children benefit from having both parents in their lives and that divorce does not have as much of a negative impact on children as parental conflict does.

Last month I spoke about attachment theory and developmental issues. A good parenting plan will take into account these "age and stage" factors and recognize that children grow up and that their needs change. While an infant who is still in the attachment phase may benefit from seeing both parents daily, an older child can go for possibly 3 days without seeing one of the parents and then can extend that to a week without negative effects. At the Fieldstone Centre we provide both the legal and the psychological know-how to develop a collaborative parenting plan that will address high conflict issues such as transfers between parents; communication; and decision making, in a way that suits the temperament and age of your child now and in the future so that your child does not suffer in the middle of adult conflict.

"HELPING YOU HELP YOURSELF"