

# ASK THE PROFESSIONALS

## SHOPPERS DRUG MART

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Kennedy Circle, 1020 Kennedy Circle  
905-878-6828



Dawn Ross  
Pharmacist

### HAND, FOOT AND MOUTH DISEASE

**What is hand, foot and mouth disease?**  
Hand, foot and mouth disease is an infection caused by a virus. It typically occurs in young children in small epidemics in nursery schools or kindergartens. Outbreaks are most common in the summer and fall.

**What are the symptoms?**  
Early symptoms are fever and followed by sore throat, loss of appetite and lack of energy. Between 1 to 2 days after the onset of fever, painful sores may appear in the mouth and/or throat. A non-itchy rash develops over 1 to 2 days on the hands and feet and sometimes other places on the body. The rash looks like red spots, often with small blisters on top.

**How is it spread?**  
Hand, foot and mouth disease is spread through direct and indirect contact with an infected person's saliva or stool. Germs then get onto a person's hands or other object, then the illness spreads into someone's mouth and causes infection. Infected persons are most contagious during the first week of the illness. The virus can live in the stool for 4 weeks after the start of the illness.

**What can parents do?**  
There is no treatment for the infection. Antibiotics won't help it go away any faster. It can last from 7 to 10 days. Keep your child comfortable and continue to offer food and liquids. Give Tylenol or Advil for the fever and sore throat. Lots of rest and fluids are important. Be sure everyone in your house washes their hands with soap and water after changing a diaper, blowing their (or a child's) nose, and using the toilet, and before preparing and eating food.

**Prevention**  
Good hygiene practices can lower the risk of getting the infection. Reinforcing good hand washing practice is very important.

For any other concerns please visit or phone your HealthWatch Pharmacist at Shoppers Drug Mart.



Financial Literacy Learning Centre Inc.  
Desmond Jordan, President (FLLC.ca)

### Don't be Intimidated

Are you familiar with this scenario, you go into the bank to get a mortgage, and the banker says "would you like insurance with that". It sounds like a good idea to you, and you don't want to upset the banker (whose job it is to sell products), so you take on their Mortgage and Disability Insurance to protect your family. Buying insurance to cover your mortgage is a **very good idea**, where most Canadians buy it is generally not. There can be several drawbacks to taking on mortgage insurance (MI) at "the bank" vs. getting your own personal life and disability policy (PLD) which will afford you the same, if not better protection.

1. PLD offer a guaranteed **renewability**, while with MI if you move or refinance your mortgage coverage is not guaranteed
2. PLD offer guaranteed **rates**, while rates are not guaranteed with MI (MI rates are often significantly higher than PLD)
3. **PLD you assign the beneficiary who will receive the full policy benefit. With MI "the bank" is the beneficiary, only the remaining balance of the mortgage is paid off, while your premiums are based on the entire original mortgage principle. Essentially part of your premiums are paying for nothing.**
4. PLD is underwritten (100% processed and approved) when the policy is issued, MI is underwritten after death (coverage could be denied).

Canadians should only purchase insurance from a licensed insurance agent, ask if your banker has an insurance license. If the answer is no, do they really understand insurance products. Fortunately all banks have divisions which are licensed to sell insurance products. Has your banker introduced these individuals to you, if not, why?

As part of the Canadian Investment Course we discuss insurance products and the insurance industry so that students are aware of all the insurance options.

We are taking the summer off. Our next six (6) night session will begin in the fall. Beware this summer, hope you raise some cash in your portfolio.

★ Most important point of comparison



Visit [www.canadianinvestmentcourse.ca](http://www.canadianinvestmentcourse.ca) or call to register.

(905) 828-1392 Milton/Oakville

Canadian Investment Course



Dr. Mark Cross  
B.Sc., D.D.S.

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Dr. Tony Wan  
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### ENERGY DRINKS ARE 10 TIMES WORSE FOR TEETH THAN COLAS

The high-caffeine, high-sugar beverages that some teens gulp like water are three to 10 times worse for your teeth than colas.

According to reports, lemonade and energy drinks did the most damage to teeth, while Root beer was the least damaging.

Drink manufacturers put acid into beverages to balance the sweetness of the sugar. A can of Coke includes 10 teaspoons of sugar. Put that much sugar in a cup of coffee, and "you'd be gagging," it would be so sweet. The acid makes it palatable.

A low pH level means high acidity, and a high level means the acidity is low. A pH below 4 is enough to dissolve teeth, and all the energy drinks tested had levels of 3.3 or lower. Some sports drinks and iced teas were even worse. Wine also scored poorly, with pHs in the 3s.

*Tips To Save Your Teeth Enamel From Energy Drinks and Sodas*

- Use a straw positioned at the back of the mouth so that the liquid avoids the teeth
- Rinse the mouth with water after drinking acidic beverages
- Limit the intake of sodas, sports drinks and energy drinks
- Do not use to quench thirst, as a dry mouth is more susceptible to acid due to lack of saliva

According to the study, the popularity of energy drinks is on the rise, especially among adolescents and young adults. Their permanent teeth are more susceptible to attack from the acids found in soft drinks, due to the porous quality of their immature tooth enamel. As a result, there is high potential for tooth erosion among this age demographic to increase.



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Owner & Certified Groomer

### Should I shave my Golden Retriever for the summer?

It is cottage time and I always get a lot of calls asking if I could shave down their golden retriever for the summer. The fact is that you should not shave them down. Dogs have a coat for a reason.

Golden retrievers have a double coat. They have an under coat and a top coat or (outer coat). The two coats work together. By shaving them you are taking the outer coat off and exposing the under coat and by doing that the under coat does not know what to do.

These are the reasons why you should not shave a golden retriever:

1. When the hair starts growing back it will get fluffier and fluffier every time you shave them. They should have nice flat wavy hair.
2. By exposing the under coat they shed more as well. A lot of people think they don't but they have shorter hair so you can't see the hair as much as if they were longer.
3. The dog is actually hotter if you shave them in the summer. The double coat keeps them warm in the winter time and cool in the summer time. It protects the skin from the sun and the winter weather.
4. Look out for sun burn. By shaving you are letting the sun get to the skin which can lead to sun burn.

What about hot spots? Hot spots are very common in golden retrievers that are in the water a lot. My advice to try and avoid them is to trim the areas a little shorter where they are prone to getting hot spots but not shave them, and try and make sure they are dry after they are done swimming in the water.

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### QUESTION: Why am I getting taxed on my Tax Free Savings Account?

**ANSWER:** The TFSA offers significant benefits for long term savings and investing. However, many people recently received a rude awakening in the form of a tax bill for their Tax Free Savings Account.

Here are five simple "don'ts" to help keep your Tax Free Savings Account "tax free:"

1. **Don't use your TFSA as a bank account:** You can invest up to \$5000 in your TFSA each year and have it grow tax free, but once you take it out, you cannot replace it until the following year.
2. **Don't over contribute:** If the total of all your contributions in the year is greater than your eligible room (ie. \$5,000 for each of 2009 and 2010), you will be paying the penalty tax.
3. **Don't make an ineligible TFSA investment:** Non arm's length loans or investments in a company you control are not eligible investments for TFSAs.
4. **Don't put money into your TFSA while outside of Canada.** Only deposits made while a Canadian resident are eligible. Non-resident can not make additional contributions to TFSAs.
5. **Don't assume you have the TFSA room:** You do not acquire additional TFSA contribution room in any calendar year that you are a non-resident or if your Social Insurance Number is invalid.

The TFSA is a registered investment. TFSAs and RRSPs have similar investment options and procedures for transferring from one financial institution to another without tax penalty.

Don't let headlines confuse you. Get the answers that you need to make your smart decisions. Call Partners In Planning - Milton at 905-876-0120.

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Greg J. Lawrence  
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### NEW EVENING HOURS AVAILABLE!

**Q. How do I know when I need new running shoes and what should I look for?**

**A.** Failing to replace worn shoes is a major cause of injuries. Estimates vary, as do individuals, as to when is the best time to replace your running shoes. The usual estimates place the mileage at somewhere between 350 and 550 miles. This means that many individuals should be replacing their shoes before they show major wear. In spite of the lack of wear the shoe will be gradually losing its shock absorption capacity as well as possibly starting to lose some of its stability.

Put your shoes on the table and look from the back of the shoe to the heel. If the counter of the shoe is tilted in or bulges over the inner part of your shoe, you might be one who excessively pronates. If this is so, you may want to look for a shoe with more stability or replace your shoe a bit sooner next time. If your shoe tilts to the outside, you may have a high arched foot. This in some cases can lead to ankle sprains and also increased transmission of forces to the leg and back. Looking at the top of your shoe, you should note if you can see the outline of your toes in the upper or either your large or small toe on either side. If you do and have discomfort in these areas or have had a "black toe" you should consider wider or longer shoes or both wider and longer.

If you have a flexible and pronated foot, you might do better with a board lasted shoe. But looking for a good counter and a shoe that is rigid until the point where your toes attach is an easier empirical way to find a good shoe. This offers resistance to torsion and inhibits pronation. Slip lasted shoes are frequently good for high arched feet. Combination lasted shoes are supposed to offer the best of both worlds; stability in the rearfoot and flexibility in the fore foot.

If you have any further questions regarding footwear feel free to give us a call.