

Ask The Professionals

If you have any questions that these professionals can answer, please write to:

"Ask The Professionals"
c/o The Canadian Champion,
191 Main Street E.
Milton, Ontario L9T 4N9
or Fax to: 878-4943



Elayne M. Tanner

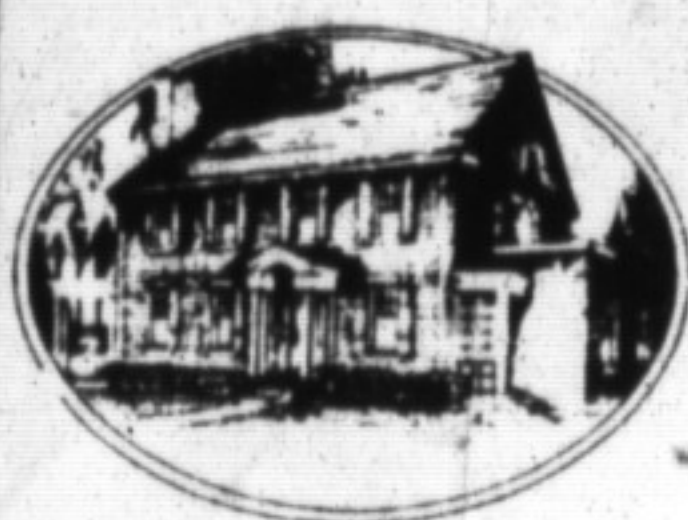
Elayne M. Tanner
B.A., B.S.W., M.S.W., C.S.W., DIP. SOC. ADM.
Counselling & Psychotherapy
Individuals, Couples, Children & Families
11084, 5th Line
Milton, Ontario (R.R. 2, Rockwood)
(905)854-0801

Q: HELP! What should I look for when choosing a therapist?

A: No matter what your problem, you want someone that you can trust and who meets your needs. A first concern is the education and the credentials of the therapist. Did you know that anyone can call themselves a counselor, therapist or social worker, even with no training or education? A professional therapist should have the appropriate university education and experience and have further training and experience in dealing with your particular concern. For accountability, look for membership in an accredited governing body. Location may also be a concern. Do you mind being seen entering a therapist's office or going to someone's home? Fees and length of each session must also be considered.

Elayne Tanner holds Bachelor and Masters level degrees in Psychology, Social Work and Social Administration. A Certified member of the College of Professional Social Workers, with many years of professional experience and training to work with individuals, families and couples in areas such as sexual abuse, alcoholism, ADD, stress and depression. Her office is located in Milton in a private rural setting, minutes from the downtown area. For a free consultation or if you have any further questions, please contact Elayne Tanner at (905) 854-0801.

Fees are based on sixty minute hour appointments and can be negotiated on a sliding scale if necessary.



**J. Scott Early
Funeral Home**

Tel (905) 878-2669
21 James Street, Milton

Q: What is a "Simple Alternative Funeral"?

A: This is a term used to describe what is referred to in the funeral industry as "direct disposition", cremation usually being the chosen form of disposition. The deceased is taken directly from the place of death, transferred into a cremation container and cremated. There is no funeral service held.

This service is available and always will be at any funeral home in Ontario. No funeral home will refuse to conduct this service for the consumer. The consumer is entitled to whatever services they wish to purchase from a funeral home and the consumer can be guaranteed this service will be performed with the same dignity as any other services are.

You may find that the funeral director will share the education he/she acquired when completing the psychology portion of the Funeral Service Education course, that being some of the side effects the bereaved have experienced following the choosing of "direct disposition". Many funeral directors continue to educate themselves in the area of "post-funeral" grief and some funeral homes staff themselves with counsellors. The "direct disposition" can be a good choice for some individuals and not for others, depending on the circumstances. It is the responsibility of the funeral director to help his families make a "healthy" choice.

A "healthy" choice may mean spending between \$150-\$200 to have a brief time of visitation with family members and a funeral/memorial service following. In this case you may choose to have the cremation container or urn present.

Caring professionals in the funeral service industry are always at risk of sounding preachy or being accused of having hidden agendas when educating about grief before, during, and after a funeral, but this is a dedicated profession and there is nothing "Simple" about people's needs when a death has occurred. We believe there is already enough "mystic" surrounding funeral service and we hope this has helped you to understand what a simple alternative funeral means, because an educated public is a more prepared public. Any other questions pertaining to funeral service please feel free to call the J. Scott Early Funeral Home at 878-2669.

Central Electrolysis Clinic

Professional Electrolysis with
Verifiable Sterilization

Judith E. Finn, C.C.E.



898 George St. Milton, Ontario L9T 1T2 By appointment (905) 878-8945 Judith E. Finn

Q: What is Electrolysis?

A: It is the permanent removal of superfluous or unwanted hair growth using a very mild electrical current directed at the base of the hair follicle.

Q: Who is it for?

A: This service is available to everyone from the ages of 5 to 90, both men and women. Although the process has been performed for over 100 years, first by doctors then by trained professionals there are certain criteria one must look for before acquiring treatment. The permanent removal of unwanted hair growth is a very unique and fascinating field entailing medical background and practical expertise to eliminate the hair growth problems which people endure.

Underlying physical factors sometimes contribute to facial hair in both men and women. Continual use of temporary methods of hair removal such as tweezing, waxing, shaving, etc. often leads to heavier growth and irritation. Hair growth is not something that needs to be endured, since electrolysis performed safely and effectively will eliminate those areas that may be bothersome.

Q: What should I look for when choosing an electrologist?

A: Sterile disposable needles only — discarded after each treatment.

Never purchase your own needle. Public health and safety is a main concern. Electrolysis performed appropriately is a very safe and effective method of permanent hair removal. This is a health care service and complete, verifiable sterilization procedures must be practiced!

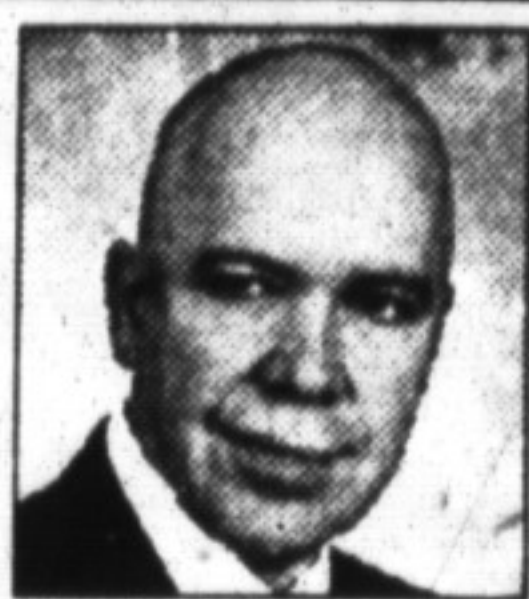
Professional Electrolysis available at Central Electrolysis Clinic

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Tel/Fax (905) 876-0940

420 Main Street East, Milton, Ontario L9T 1P9



Lou Mulligan

Q: I make New Year's Resolutions but by March, I've lost the incentive. What should I do?

A: Set simple plans in motion that help you achieve your resolutions! (We hope that one goal is to improve control over your finances.)

1. SET A GOAL: Resolutions are directed at improvement. If you have a goal, it's easier to make a plan to stay on track.

2. GET PROFESSIONAL ADVICE: Develop a team approach. Choosing the right tools to achieve your goals and the motivation to stay on track takes professional help. Find a financial planner you want to work with (ideally at Money Concepts) and use their skills to help achieve your goals.

3. CREATE A SUCCESS HABIT: When you put your plan in motion and make it automatic, it's easier to achieve your dreams. With a regular monthly investment program, you can take steps toward your financial goals and easily as you pay your cable TV bill!

4. REWARD YOURSELF: Reduce your taxes. If you don't have an RRSP, begin regular RRSP contributions. It's easy to do. You save for your future and you reduce the taxes you pay too.

5. FORGIVE YOURSELF: It took a long time to create the habits you want to change. If you make a mistake, forgive yourself and get back at it. DON'T GIVE UP! KEEP TRYING!

Make your personal success through Money Concepts part of your 1996 New Year's Resolutions. Call Money Concepts today at 876-0940.

Robin's of Campbellville
THE SHOPPE FOR HAIR & SKIN CARE

70 Main Street
(905)854-0376

IN THE ♥ OF CAMPBELLVILLE



Robin Mustaphia

Q: When is the right time to colour your hair?

A: ANYTIME....

• For the colour shy client, a no lift, deposit only colour is the perfect step between no colour and permanent colour for men and women. It can enhance, cover or blend any percent of grey or white hair.

OR

• Permanent colours that match the client's natural colours but covers all the grey hair.

OR

• Consider HIGHLIGHTING specific areas especially around the face. To tone all over (as one becomes greyer over time) select LOW-LIGHTING areas around the face to diminish the amount of grey hair visible.

OR

• HIGH FASHION colouring such as bleached and toner or toners for a more dramatic look.

OR

• With proper shampoos and conditioners which help maintain colour, replenish moisture and nutrients, *You can have lots of fun with hair colours.*

For more information, please call...

Robin 854-0376

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Clayton Hackenbrook

When dealing with 1st time buyers there are two questions which come to mind:

Q: How big a mortgage will I qualify for?

A: To qualify for a mortgage the bank will use a gross debt service ratio (GDRS) which is the relationship between the mortgage plus tax payments (PIT) versus the gross income of the purchasers. This ratio is expressed as a percentage usually 32%. In simple terms your total PIT payments cannot exceed 32% of your combined income. Example: \$50,000.00 gross income supports total mortgage payments (PIT) at 32% of \$16,000.00/ year or \$1333.00 per month approx. Assuming taxes are \$150.00/mo. the remaining \$1183.00/mo. pays a mortgage of approx. \$158,300.00 at 7.75% over 25 yrs.

Q: What is the difference between a conventional vs. high ratio mortgage?

A: A conventional mortgage is obtained when the purchaser puts a down payment of 25% or more. A high ratio mortgage is obtained when the purchaser puts a down payment of less than 25%. This mortgage has to be insured by a company like CMHC at a fee of up to 2.5% of total mortgage.

Should you as first time buyers have any additional questions, please feel free to contact me.