

Ask The Professionals

If you have any questions 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

9—The Canadian Champion, Wednesday, November 13, 1996



Elayne M. Tanner
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Counselling & Psychotherapy
Individuals, Couples, Children & Families
11084, 5th Line
Milton, Ontario (R.R. 2, Rockwood)
(905) 854-0801

Elayne M. Tanner

Q: My spouse and I are divorcing after eleven years of marriage. We have three children, 10, 8 and 5 years old. What problems should we watch for and how can we help them through this time?

A: Unfortunately, divorce is a fact of life in today's society. No matter how hard parents try to convince themselves otherwise, studies have shown that unless the children have been exposed to severe physical violence in the marriage, very few accept their parents' decision. Furthermore, knowing many divorced families has also not proven helpful to children going through the experience. No matter what their age, children have some specific tasks that they have to master after a family break-up. They must:

1. Accept the reality that divorce is permanent. But that they will not be abandoned.
2. Let their parents deal with the relationship while they return to their own interests & activities.
3. Deal with their losses and attempt to restore the ability to trust adults.
4. Deal with guilt and anger at themselves and at their parents.
5. Begin to understand that many marriages are happy and long lasting.

In your case, 5 year olds often suffer separation anxiety and this may increase. This child may become clingy and regress in behaviour. Your 8 year old may believe that the divorce was not their fault; He may deal with guilt, split loyalties, confusion, embarrassment and shame. Physical symptoms such as stomach aches may occur. Your 10 year old will have even more problems with loyalty issues, feeling sorry for one parent while blaming the other. This child will likely be very angry and resentful. At any age, children need honest information, freedom to express their true feelings (often only possible with a neutral adult) and must be told over and over that the divorce was not their fault; and that they will always be cared for and loved by both parents. Children fear that "if mom and dad could fall out of love with each other, they can fall out of love with me too." They must be reassured that this will not happen. It is also important to remember that adults also go through many stages during divorce and frequently benefit from counselling. If the children are to feel safe, the parents must be emotionally well enough to parent and frequently this is the biggest problem that children face.

Elayne Tanner brings many years of professional experience and training. She has worked extensively with children and adults dealing with divorce. Her office is located in Milton in a private rural setting minutes from the downtown area.

For any further questions, please contact Elayne Tanner at (905) 854-0801. Confidentiality guaranteed.

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Lou Mulligan

Q: I've been offered early retirement! What should I do?

A: Investment advisors at your office are working for your employer. Get your own independent and objective, professional financial planning advice.

Looking at a retirement or severance package can be very emotional and confusing. Terms such as "retirement allowance" and "locked-in amount" have specific, unique meanings under tax and pension legislation. It is important to understand how these meanings affect you. There are "statutory amounts". There is the question about whether to do something new or to stay put while those around you retire.

Your financial planner will help you answer many important questions. What are your lifestyle expenses? How much does your family spend on a monthly or annual basis? If you stop work, will your spending patterns change? How? Do you have other income sources? Do you have major expenses on the horizon (for example, a new car, home repairs, a child's education or a wedding)?

What can you do with your lump sums and pension amounts now? At what rate will these amounts continue to grow? How long will the income last? What are the tax implications of your decision? Can you defer tax now? Can you pay tax at a lower rate? What is the best time to take the retirement income?

Contact Money Concepts - Milton for more information and a free booklet on retirement income plans. Call 876-0940 for yours!



Avco Financial Services Canada Limited
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Q: I have a lot of financial goals — how can Avco help me?

A: For over 35 years, Avco Financial Services Canada Limited in Milton has been helping people reach their financial goals. This commitment of providing accessible, quality service has earned us our customers' trust. A trust we value greatly.

Avco offers a friendly alternative to other big financial institutions. We take the time to listen and understand your plans and goals so that we can provide reliable information on money matters that will help you with financial decisions. This down-to-earth philosophy means you can trust us to work with you to make the best decisions for your financial future.

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- Consolidation loans
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- No fee loans

Everyone who comes through our doors has a different financial situation and different financial goals. That's why we spend every day getting to know our customers better, working with them to understand their needs and to help them reach their goals. We want to do the same with you, providing financial services that will meet your needs — and suit your budget. Come to Avco today and let us help you put your plans into action.

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Robin's of

70 Main Street, Campbellville
By appointment Monday thru Saturday
(905) 854-0376



Robin Mustaphia

Q: How do I prepare my hair, scalp & skin for the ever changing winter weather?

A: Hair Spas - Blending Centre

1. Hair Treatment

The Spa Hairwrap features four deep conditioning treatments that wrap individual hair strands in moisturizing botanicals. Each wrap works in conjunction with the scalp treatment or can stand alone. The real beauty of Biolage Blends is its simplicity. Each Custom 'recipe' is individually formulated for the proper customized at-home treatments for you.

2. Scalp Treatment

The Scalp Treatment features three essential oils that treat your basic needs — remember, the source of healthy hair is a healthy scalp. Customized formulas that will help melt away stress, with a combination of soothing massage and pure Aromascience fragrances.

3. Custom At-Home Treatment

Personalized Hair Therapy is a unique treatment that enhances and maintains the Biolage Blends benefits achieved in the salon. This is a truly "professional only" product that is custom formulated and designed for your own personal requirements. Combining a blend of flowers, herbs and botanicals that will dramatically improve the look and feel of your hair and scalp. These treatments are designed to supplement your current Biolage hair care products, not take their place.

Skin Care Service

Skin Care Analysis & Facials, Manicures, Pedicures, Waxing, Eyebrow and Eyelash Tinting & Relaxing Body Massage.

For further details call Robin or Teresa

ALSO, DON'T FORGET TO TAKE TIME OUT OF YOUR HECTIC HOLIDAY SCHEDULE TO PAMPER YOURSELF WITH A NEW HAIRSTYLE OR TREATMENT!



Greg J. Lawrence, B. Sc., D. Ch.

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Member of the Ontario Society of Chiropractors
and The Ontario College of Chiropractors

Q: What is a Chiroprapist and what do they treat?

A: The practice of Chiroprody/Podiatry is the assessment of the foot and the treatment and prevention of diseases or disorders of the foot by therapeutic, orthotic or palliative means.

Chiroprodists are professional primary health care practitioners who have undertaken a specialized intensive three-year program with concurrent clinical training at Toronto General Hospital.

Chiroprodists/Podiatrists are authorized to perform the following licensed acts:

1. Cutting into subcutaneous tissue to treat disorders of the foot.
2. Administering substances by injection into the foot.
3. Prescribing medications.

The foot problems that Foot Specialists treat are:

Nail Care	Corns/Callous	Circulatory Problems
Ingrown Nails	Nail Surgery	Rheumatoid Arthritis
Diabetic Footcare	Ulcerations	Arch Pain
Gout	Osteoarthritis	Hammer Toes
Nerve Conditions	Heel Pain	
Orthotics	Bunions	
Footwear Advice	Pediatrics	
Sports Injuries—	Warts	
Knee, Foot, Ankle	Fungal Infections	