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Question: If I want to gamble with \$10.00 a week, where can I get the best chance of winning?

Answer: What an interesting question! Probability odds address the likelihood of something happening. If you are flipping a coin, the odds are 50/50. This means that you have as much of a chance of being right as being wrong.

If you bought a Lotto649 ticket, your odds of getting all six numbers correct are 1 in 14 million, but your odds of winning \$10 are 1 in 57 tries – still pretty slim. This means that, on average, you would have to buy 57 tickets (\$171.00 worth of \$3 tickets) to win \$10.00. So if you spent \$10.00 a week on Lotto649 tickets, statistically, you should win \$10 about every 3-4 months. Over 10 years, this means that you could almost guarantee that by spending \$10 a week (that's \$520 a year or \$5,200 over 10 years, your 10 year's total winnings "should be" the princely sum of about \$400 – total!

Can you do something better? Sure! Buy Critical Illness Insurance. For \$10 a week, a 40 year old male could have \$80,000 of coverage for 10 years. So what's so great about that? Well in the next 10 years, a 40 year old male has a probability of 1 in 20 of having a heart attack and about a 1 in 30 chance of developing a life threatening cancer. If you're not particular, your 10 year odds of having either Cancer or a Heart Attack are about 1 in 10 – much better than winning just \$10 every 3 months in Lotto649.

So why not improve your odds of winning the jackpot! Bet on your likelihood of having a cancer or a heart attack in the next 10 years. If you do, you're \$80,000 ahead. If you don't, after 10 years, you're only \$400 behind on your probable Lotto649 winnings.

Think about it ... if you lose, you win – although I'm sure most of us would prefer to win ... by beating those odds.

For help with protecting your future by investing or insuring, please contact Mulligan & Associates Financial Solutions at 905-876-0120.

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NEW EVENING HOURS AVAILABLE!

Ankle Sprains: How they can occur and the different treatment options

Ankle sprains are one of the most common injuries of the foot. They can happen at any time to anyone from athletes to adults and children. A sprain can occur when you are participating in a sport or physical activity, or even if you step on an uneven surface, or step down on an awkward angle.

The ankle has many ligaments that help hold the bones and joints in position. They are in place to help prevent the ankle from any abnormal positions like twisting or rolling of the foot. Ligaments are like an elastic band; they can stretch within their limits then go back to their original shape. Once the ligament is stretched beyond its means, a sprain can occur. The most severe sprain occurs once the ligament(s) has torn. This brings us to the different types of ankle sprains that can occur.

The two main types of ankle sprains are eversion and inversion sprains. An eversion sprain is more rare and occurs when the ankle rolls too far inward. This can be accompanied by a fracture of the fibula. The deltoid ligament is one of the strongest ligaments of the ankle making it harder to sprain. That's why this type of sprain is often rare and is usually a result of a break or fracture of the fibula.

The most common type of ankle sprain is an inversion sprain. This occurs when the ankle rolls too far outward injuring the ligaments on the outside of the ankle. The two main ligaments that can be injured here are the ATFL (anterior talofibular ligament) and the CFL (calcaneal fibular ligament).

Once you get an ankle sprain it is important to get it checked to make sure it's not too serious. Once you visit your doctor or foot specialist, there are a few tests that can be done to determine the degree of injury. An x-ray is sometimes done to determine if there is a break or fracture of the bone. There are three grades of a sprain. Grade 1 is a mild sprain, grade 2 is a moderate sprain, and grade 3 is a severe sprain that usually involves a break.

For grade 1 and 2 sprains the practitioner will probably notice tenderness and swelling at the site of injury. This is usually accompanied by bruising. You may also have limited range of motion of the ankle and should not try to force it in any one position. With a grade 1 or 2 sprain there will be a microscopic tear to partial tears of the fibers of the ligaments. With a grade 3 sprain, you will most likely have a complete tear or rupture of the ligament.

There are a number of treatment options available for each type of sprain. Here are a few for each grade of sprain:

Grade 1 Sprain

• RICE (Rest, Ice, Compression, Elevation) Make sure you rest and only weight bear as tolerated. Ice the area daily until the swelling comes down. You can use a tensor band to aid with compression and lastly elevate the ankle to help reduce swelling and inflammation.

• Full range of motion stretching and strengthening exercises as tolerated.

• Do not immobilize the foot by casting or splinting, as this won't allow for any stretching exercises.

Grade 2 Sprains

• Immobilize foot with an air cast or splint to prevent further injury of the ligaments.

• Physical therapy with stretching and icing exercises as well as strengthening exercises.

Grade 3 Sprains

• Immobilization of the foot. • Physical therapy similar to a grade 2 sprain but for a longer period of time. • Surgical intervention if necessary.

Ankle sprains can happen at any given moment so it is always important to be aware of your surroundings and to wear proper footwear to help stabilize and support the foot. If you do sprain your ankle make sure to visit your local chiropractor to determine the best course of treatment.



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Q: I am in the process of separating from my wife and I have heard a lot of crazy stories about divorces and don't know what to expect.

A: Thanks to television and "it happened to me" stories, there's more MIS-information about divorce going around than you might realize. Many people think they know the law because they "heard it from a friend or read it on the Internet". Here are some of the more common misconceptions people have.

1. Having an affair impacts how you are treated by the law.

No fault divorce exists in Canada so unless a spouse's behaviour impacts their ability to parent, the reason for the marriage ending is irrelevant.

2: The court favours the spouse initiating divorce proceedings.

The spouse initiating divorce proceedings has no special rights above the other spouse, other than to determine the location of the court case. If you have children the court case must be started where they live.

3: A legal separation precedes a divorce.

In Ontario, there is no such thing as a "legal" separation. People who no longer want to be married separate. What's "legal" is the agreement entered into with your spouse after the fact.

4: If I leave the house or my children I will lose my rights to them.

Neither is true. The matrimonial home is protected and you are entitled to half the equity regardless of where you reside. Moving out does not impact your rights to parent your children.

5: Someone 'wins' a divorce.

Divorce is not about winning, it's about severing ties, distributing property and protecting the best interests of your children. If there are any real winners in divorce, it's the people who are able to maintain positive relationships with an ex-spouse/co-parent. Enjoying future life events (such as weddings and college graduations), without the bitter taste of animosity, is the victory for those with the foresight to control negative feelings in order to minimize disruption to the children.

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Q: I currently wear hearing aids and have heard about FM systems. What is an FM system and in what situations would I benefit from the use of an FM system?

A: Often referred to as a 'third' ear, an FM system is basically a Frequency Modulated radio. A microphone is either built-in or attached to the transmitter which picks up the speech signal and "broadcasts" it to the FM receiver, worn by the recipient. An FM system improves the 'signal to noise ratio' (i.e., the speech signal becomes more pronounced than the background noise). Many hearing aid wearers do feel that there are several advantages to wearing an FM system paired with their hearing aids for added benefit in situations where they continue to struggle with background noise.

Widespread use of FM systems has been implemented with school age children with hearing loss to give them a 'boost' in the classroom. As a result of newer technology and more discrete, smaller size FM systems, more and more adults are using an FM system as well. FM systems provide significant advantages in giving clients the ability to receive spoken messages in a number of difficult listening situations and have many applications in daily use. Examples where an FM would be helpful are:

1. Noisy Restaurants
2. Group Conversations/Meetings
3. Car rides
4. Cocktail Parties
5. TVs, stereos, iPods, walkmans, and cell phones
6. Guided Tours & Travel
7. Sports, and extracurricular lessons and training
8. Lectures, speeches & educational settings
9. Places of worship

Demonstrations as well as a trial period with an FM system are available. If you have further questions regarding the advantage, use and function of FM systems call the HearSay Speech & Hearing Centre and speak to one of the Audiologists on staff (905)875-3345.



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Cavities in Primary Teeth

The majority of children we see on a daily basis in Milton manage to make the transition to permanent teeth without getting cavities in their primary teeth. This is very encouraging because there was a time when it was much more common for children to get cavities. I'm sure fluoride and the fact that their parents are now more educated than they were years ago about the dangers of excessive sugar consumption has helped. Parents now generally seem to understand that it is important to retain primary teeth until they are due to be exfoliated naturally because they are very important to keep the space available for the permanent teeth, for the proper development of speech and to aid in the digestion of food.

If we find cavities in primary teeth, they are almost always in between the back teeth which is only accessible by flossing. These cavities can grow to be quite large before they are visible, other than with X-Rays. Primary teeth have very large pulps (the nerve inside the tooth), so it doesn't take long before the cavity is close to the nerve and pain or an abscess can result. Therefore it is very important to help your child by flossing between their teeth, especially the back ones, and to bring them in for regular checkups, including X-Rays, at appropriate intervals in order to make sure that if a problem develops, we can catch and treat it at an early stage.

I love to be able to say "No cavities!" after I check a child's teeth. Together, let's do everything we can to make it possible for us to say that for every child.

KimFamily

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Dr. John Kim, D.C.

Tech-free Zone

According to new research by the British Chiropractic Association, over half of us are watching TV in bed before dozing off. Many more use other electronic gadgets in bed, and those of us that do, are spending up to four hours staring at these screens! Many feel this can help them get to sleep, but there are other issues involved that should be considered.

Pain and Sleeplessness

What many of us may not have thought of is that this common habit can wreak havoc on the structure of our bodies. More hours spent hunched over small screens or sitting in uncomfortable positions can lead to poor sleep, bad backs and necks and other spinal problems.

Protecting Your Health

If you need to use a gadget while you're in bed, make sure your back is supported with a pillow and that the device or the TV is at your eye level. And it's not just about your spinal health. Research shows that turning off the TV can better support optimal sleep. The bright lights from the screens of our gadgets can stimulate our brain, negatively affecting our sleep quality.

Get the sleep you need and protect your mind and body by making your bedroom a tech-free zone! Then give us a call and schedule an appointment with us to protect your spine and maintain your health.