

ASK THE PROFESSIONAL



Q
Do I need a will?

A Most of us have worked extremely hard during our lifetimes to accumulate assets and make life comfortable for our family. Therefore a Will is necessary to ensure that our estate goes where we want and need it to go, not as directed by legislators. Average cost of a couple making a Will is between \$190 - \$250 + GST.
Jeff Tait
MW Law
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Q
Should I Consider Registering for the Pension Bonus Scheme?

A The Pension Bonus Scheme is for people who work past Age Pension Age and delay claiming the Age Pension for at least 12 months and continue to meet a work test. There is no cost or commitment made by registering and you could receive up to \$33,000 as a one-off payment when you do retire. Your financial adviser can assist you with the whole process. This information is of a general nature and you should seek specific advice to your own circumstances.
Kristin Bishop
Iris Financial Group
Level 2, 29-33 Railway Rd, Blackburn. Vic. 3130
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Q
What is the fastest way to lose weight?

A There are three things to remember when trying to lose weight: 1. Fuel the body with a nutritionally dense diet every three hours 2. Build muscle with weight training 3. Burn the fat with cardio exercise. The best and healthiest way to lose weight is through diet modification and an exercise regime. A great aim is to lose around half a kilo per week. This can be achieved by creating a 500 calorie deficit per day. The way to reach this 500 calorie deficit is by splitting it into two 250 calorie components. One component will be lost through a diet consisting of nutritious foods such as lean protein, whole grains, fruit and vegetables. It is also vitally important that you eliminate all excess calories from your daily intake. These include high sugar foods and drinks such as soft drinks, lollies and fast foods. The other component is through performing cardio and weight training. This is important as you will lose body fat as well as increasing your metabolism. Over the course of a week this should equate to 3,500 calories deficit, which is equivalent to half a kilo of body fat.
Glen McCartin - Manager
Bennettswood Fitness Centre
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Q
Isn't chiropractic about treating back problems?

A While it is true that back and neck pain is a common motivation for people to first seek chiropractic care, the reality is that chiropractors do much more than treat back and neck pain. The major focus of chiropractors nationwide is to allow the nervous system to function free from interference. This is significant given your nervous system is the vehicle through which your expression of health is controlled and co-ordinated. It has been shown time and time again that people under chiropractic care have a greater ability to reach optimal states of physical, social, familial, financial, mental and spiritual wellbeing!
Dr Ben Dorrat, Chiropractor
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Q
I've let my teeth go. Have I 'missed to boat' to getting a nice smile?

A In today's time there is nothing wrong with a sound concern for looking good. Modern dental procedures offer solutions to enhance your smile no matter how bad your teeth are. Whether its replacing ailing teeth, getting rid of that denture, brightening dull teeth, repairing chipped teeth, straightening crooked teeth, or going for the full makeover, new technologies have made a beautiful smile more affordable and more attainable than ever before. The best afters come from the worst before. You don't have to be born with a beautiful smile to have one!
Dr Alex Fibishenko
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Grant Darling from MW Law.

City standards in the suburbs

MW Law stands as a vibrant, dynamic, local law firm. The firm has adopted a fresh and innovative approach to provide city standard advice in a suburban setting. Many of its lawyers have worked in large city firms and several, including its executive director, have worked in senior roles for multi-nationals and in local Australian Stock Exchange-listed companies. With nine lawyers MW Law continues to develop and move forward. The firm's most recent addition is Pam Morton, formerly the ethics manager at the Law Institute of Victoria. Ms Morton has a strong background in commercial property and local government law. The firm also has accredited specialists in business law and personal injury law. The legal practice is supported by a highly-rated team of para-professionals across a variety of disciplines, not just in law, all dedicated to make the law work for you, be it in business or private. At MW Law, the staff tailor their work to meet the needs of individual clients and take pride in moving forward from within. Equally, the law firm also prides itself in providing advice and support consistent in approach, standard and assurance typically expected of city firms, but without the resulting price, complexity or access. Being local to its clients is its choice. The lawyers of Mitcham are proud of its efforts and the future it is creating. MW Law is at 526 Whitehorse Rd, Mitcham. Phone 9837 2100 for more information.

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