

Ask The Professionals

MANON Dulude
PROFESSIONAL COUNSELING SERVICES
905-873-9393



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Q: I am dissatisfied with my life and don't know what I want. How can a coach help me clarify what I want for my future?

A: When asked about what it is they want, many find themselves with an empty wish list. There are all sorts of reasons and excuses why individuals stop dreaming and wishing for what they want. Lack of vision, confidence, and negative personal beliefs are some of the challenges which interfere with creating a fulfilling life.

I often meet individuals who do not have a clear vision for their future. Whether they scaled down their vision and eventually let go of it due to failures and discouragement or they had achieved their goals and did not think of setting new ones, many are left with little direction and fall into an unchallenging routine.

The unfortunate impact of an unchallenging routine can be a sense of boredom and futility. When individuals are in that state of mind, they sometimes make poor choices in an attempt to shake the boredom they live.

Coaching is a process meant to assist one to look beyond their self-imposed limits where an exciting life vision, goals and "WANTS" have a place. Your coach will challenge your mindset, invite you to redesign a comprehensive life vision, set goals, and take control of your personal, professional and financial future. Coaching assists you in breaking down your vision into manageable steps and keeps you focus on working through them. Your coach will emotionally support you and encourage you to creatively overcome your obstacles.

Whether you want to take your business or career to the next level, reach a particularly challenging personal goal, or plan the next phase of your life, working with a coach is an effective approach to achieving personal clarity and success. Your coach will get you through the foggy patches and keep you inspired to stay the course.

Manon Dulude is a Certified Professional Coach with the International Coach Federation. She works with individuals and businesses. She can be reached at 905-873-9393.

DENTISTRY ON SINCLAIR
DR. MICHAEL HUTTER



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Q: My Dentist has recommended a crown, what does this entail?

A: When you have a tooth requiring restoration one option is a crown. If your tooth has lost its original filling a crown is an excellent way to save your tooth by protecting it against future decay and restoring full functionality. A crown can repair damaged surfaces and protects against future wear and tear.

Your tooth may have also been fractured or cracked. A crown can be placed over a broken tooth to return the tooth to its functional state.

A crown involves preparatory steps and must be coordinated with an external lab facility which fabricates the crown. You will need to book two appointments with our office to have treatment completed.

A crown can benefit you in the following ways:

- It covers and protects the tooth
- It is a durable cosmetic tooth enhancement
- The inner core buffers the crown against heavy biting pressures
- The outer porcelain layer is matched to the color of natural tooth enamel

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318 Guelph St., Georgetown
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(Plaza 2, Suite 320)

on the Corner of Steeles & Rutherford



SUSAN S. POWELL

905-455-6677

Q: I cannot sleep at night due to pain; I can manage all my daily activities without problem but as soon as I lay down I toss and turn all night what is wrong?

A: Sleep quality and quantity is essential in life. Occasionally our sleep position, pillow and/or mattress can be the problem. However, very often it is the activities or postures we use throughout the day that have a huge impact on our sleep quality. Inflammation is a component of pain that is present all day; however our other body systems are also rapidly working all day which can minimize the pain levels. At night when we settle into bed, everything slows down; however, the inflammatory response in your body continues to be active, causing pain and not allowing you to sleep. A physiotherapist in discussion with you and with a physical assessment can help you determine the cause of your night pain and provide strategies in the form of home remedies and hands on treatment to assist you in getting a good night sleep.

A: You should ask your husband for a copy of his previous years Income Tax Returns and then determine how much child support he should be paying. Once you have determined how much your husband should now be paying you can vary your child support by amending your Separation Agreement. An Amending Separation Agreement sets out the paragraph (i.e. child support) that is to be amended and states the new amount of child support. It should state your husband's current income and the date when the new amount of child support is to start.

If you have a Court Order then you must have the Order varied by the court. If you and your husband agree to the amount of the variation for child support then documentation must be filed with the Court and it is unlikely you will have to attend Court. If you are not able to agree then you will have to attend Court. In either case have a lawyer assist you with obtaining the change in your Court Order and/or preparing and Amending Separation Agreement.

RBC Dominion Securities
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Q: I have a locked in RSP (under federal legislation) from a previous employer. What are my options?

A: Changes to allow more flexibility to Canadians with a federally locked-in RSP were introduced in the 2008 federal budget and became effective May 8, 2008. The changes allow you to unlock your federal locked-in RSP or LIF with the following 3 options:

1. One time 50% unlocking
2. Small balance unlocking
3. Financial hardship unlocking

For the "one time 50% unlocking" option, in the year you turn 55 years old or any subsequent year, you are able to establish an RLIF in order to facilitate the one time unlocking of 50% of your federal locked-in plan. For unlocking purposes, the value of the RLIF is considered the market value at the time the request to unlock the funds is made. The opportunity to unlock is only available in the first 60-day period after the RLIF is opened. I would be happy to review your personal situation and advise you on the best course of action for your circumstances.

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Barbara Byckowski is an Investment Advisor with RBC Dominion Securities Inc.

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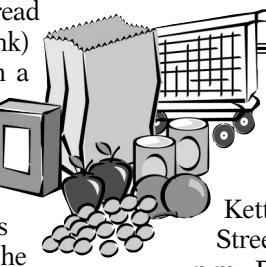


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Going grocery shopping?

Food bank needs help

Georgetown Bread Basket (food bank) is running short on a few items— cold cereal, canned meat, canned juice. Thanks for your help. Any items can be placed in the food bank bins at Food Basics, Metro (north and south) and Real Canadian Superstore and food bank volunteers will pick up.



Limehouse euchre: 7:30 at Limehouse Memorial Hall. All welcome.

Bible Study at the Copper Kettle Pub, Main and Prince Streets, Glen Williams 7:30-9 p.m. Bring your own bible. All welcome.

Business advice: A professional business consultant from Halton Region Business Development Centre will be available at the Georgetown library to help you start a small business or expand your existing small business. Register for a free one-hour consultation, 1-866-4HALTON or busdev@halton.ca

Bereavement Share and Support Night: Bereaved Families of Ontario-Halton/Peel is offering a general share and support night open to all adults who have lost a loved one, 7-8:30 p.m. at Norval United Church at the house next door, 486 Guelph St., Norval. Info: Bereaved Families, 905-848-4337.

Where does our food come from?: Join the Climate Change Action Group of Erin and Credit Valley Conservation for an exposé on the industrialization of our food system and its effect on our environment, health, and economy with the viewing of the film, *Food Inc.*, an Oscar-nominated film about US factory farming, 7 p.m. (doors open at 6:30 p.m.) at the Erin Legion. Free admission (although donations welcome!) This film night also features a mini-Farmers' Market and Mark Eastman, Credit Valley Conservation's Program Coordinator, Agricultural Extension, will answer questions about ways farmers can make environmental improvements to their land – and sources of funding.

Georgetown Horticultural Society meets 7:30 p.m. at St. George's Church. Guest speaker will be Dr. Brian Bergman from Lilies in the Field, on *Lilies—the Orchids of Perennials*. Info: www.geohort.com

Sweet Taste of Lavender: Sue Mattie, owner of Stoney Hollow Lavender, will provide a "fragrant" comparison of different varieties of lavender. Learn how to grow it, how to use it, and make a sachet to take home, 7-8:30 p.m. at the Acton Library. The cost is \$15, and pre-registration is required; call the library, 519-853-0301.

Family Storytime: a free 30-minute program, 2 p.m. at the Acton Community Centre and 9:45 a.m. at the Georgetown Branch. Info: 905-873-2681 ext. 2520 or 519-853-0301 or www.hhpl.on.ca

Sleepytime Stories: 7 p.m. at the Georgetown library.

German Skat: a card game is played at the Georgetown Seniors Centre Wednesdays starting at 6:30 p.m. Info: Martin, 905-878-7013.

Thursday, May 20

Fish Fry: Surfs up at Hillcrest United Church, 8958 Tralfgar Rd., Georgetown for the annual Howell's Fish Fry, continuously serving from 5-7 p.m. For tickets call Marjorie, 905-878-7189.



Friday night euchre and \$5 dinner: Georgetown Legion will be hosting \$5 dinners on Friday nights, 6-7 p.m. in the lounge. Followed at 7:30 p.m. with euchre, \$2. Non-members are welcome.

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Community Calendar