

# Ask The Professionals

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**Q:** I am in my late 60's and looking going into a retirement home. I need cash flow with a high degree of certainty. Can you provide some options other than the run-of-the-mill GIC's at 2-3%?

**A:** As a Certified Financial Planner at RBC Dominion Securities, I can shop the marketplace for the right investment vehicles for you. I would suggest we get together and review your financial plan to find out your specific cash flow, estate planning and tax issues to ensure we find the best vehicles for your personal situation for now and the future. Life annuities and insured annuities provide a high degree of certainty in these uncertain times and provide guaranteed income from your portfolio. Both of these strategies are suitable for clients who want or need more cash flow (yield) with a high degree of certainty. Predominantly, the cash flow from the annuity is "return of capital", which is supplemented with an interest amount fixed for life from the onset. This also results in the life annuity being tax-efficient since the annuitant only pays tax on the interest portfolio not the entire annuity income. Please contact me for more detailed information.

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Jeff Brookfield

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[www.HomeInspectorsHelp.com](http://www.HomeInspectorsHelp.com)  
[www.GetEnergyGrants.ca](http://www.GetEnergyGrants.ca)

**Q:** Some bricks are flaking on my chimney. What should I do?

**A:** Flaking sometimes occurs on a masonry chimney due to the moisture gets absorbed into the brick and freezes in the winter when the warm exhaust gases stop flowing out the chimney. When water freezes it expands and over time and this freeze-thaw cycle leads to deterioration of the brick, clay tile, and mortar.

The top portion of the chimney is the most exposed area and therefore the most vulnerable to weather. Moisture may also enter the top portion of the chimney from the exterior if the cap is cracked or missing. As well, once the exhaust gases reach the top of the chimney, they may have cooled sufficiently for the moisture to condense, making the concentration of moisture higher at the top.

Once flaking has occurred, the brick requires replacement to prevent further deterioration. Qualified masons should be contacted for quotes and a detailed description of proposed repairs.



Theresa Portelli, B.Sc.  
 Pharmacist



FREE PRESCRIPTION DELIVERY

**Q:** I am worried about the nuclear reactor in Japan and a possible meltdown. People are talking about taking potassium iodide as a precaution. Should I?

**A:** Potassium iodide is a salt of stable iodine, which is needed by the body to make thyroid hormones. It is present in common iodized table salt.

After a nuclear event, radioactive iodine may be released into the air and then enter our bodies through our lungs or the food we eat. Since non-radioactive iodine acts to block radioactive iodine from being taken into the thyroid gland, It can help protect this gland from injury.

But.....

Potassium iodide cannot prevent radioactive iodine from entering the body so that taking it has no protective or preventative benefit. Also, taking potassium iodide will not reverse the health effects caused by radioactive iodine once it has damaged tissue.

While it is natural to worry about the events overseas, the Canadian Department for Public Safety is monitoring the situation through national and international networks and based on current information Canadians are not at risk of radiation exposure from Japan. Also, Canadian nuclear power plants, while among the most robust designs in the world, are located in areas where major earthquakes are not expected and tsunamis essentially cannot happen.

Further information can be found at:

<http://nuclearsafety.gc.ca>



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## OPEN HOUSE

FRIENDS please join us to celebrate

**Phyllis Mackie's 95th Birthday**  
**Sunday, March 27th**

**St. Alban's Church, Acton**

DROP IN between NOON and 2:00 pm

BEST WISHES ONLY

Refreshments and Cake

The War Amps

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Charitable Registration No. 13196 9628 RR0001

# Community Calendar

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## Thursday, March 24

**Consultant on site:** A professional business consultant from the Halton Region Business Development Centre will be available to meet with clients one-on-one for an hour at the Acton Library. Whether you're planning to start a small business or expand your existing small business, the consultant is ready to help. Call 1-866-4HALTON to book an appointment.

**Free job seminar:** Links2Care Employment Resource Centre, 45 Mill St. E., Acton 519-853-5014 is hosting a free session, 1 p.m., to provide information on Employment and Re-training programs. Find out what your options are.

**Limehouse eu- chre:** 7:30 p.m. at the Limehouse Memorial Hall. Sponsored by the Limehouse Memorial Hall Board. All welcome.

**Seniors Involving Seniors:** Partnering Seniors, through Community Living North Halton, invites all seniors to "Seniors Involving Seniors", 1-4 p.m. in the Allendale LTC Auditorium, 185 Ontario St. S. (Milton). This free event to include social, sharing and learning. Please contact your local Senior Centre in Georgetown, Acton and Milton if transportation is required.

**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/ to register: Bereaved Families, 905-848-4337.

## Friday, March 25

**Texas Hold'em Char- ity Poker:** at the Lions Hall on Mill St. (behind the Memorial Arena) hosted by the Georgetown Li- ons Club. Proceeds to benefit local charities and the Georgetown Hos- pital. Doors open at 6 p.m. and the poker tournament begins at 7 p.m. sharp. Door prizes. Info: Lion Jack Ruck, 416-807-8823.

**Century Church Theatre,** Hillsburgh presents *The Farndale Avenue Housing Estate Townswom- en's Guild Dramatic Society Murder Mystery*. Performances, March 25 to April 3 are on Fridays and Sat- urdays at 8 p.m., and Sundays at 2:30 p.m. Tickets, \$18, available at the Box Office, 519-855-4586, [www. centurychurchtheatre.com](http://www.centurychurchtheatre.com)

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# PROFESSIONALS WANTED

to inform our readers & answer their questions

THE INDEPENDENT & FREE PRESS

Contact Special Features to find out about our booking specials  
 905-873-0301, ext. 237  
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