Ask the Professionals

ANY QUESTIONS ABOUT THIS NEW SPECIAL FEATURE CAN BE DIRECTED TO: AMY SYKES 905-873-0301 EXT. 237 ASYKES@THE IFP.CA

Ask the Professionals DIRECTORY

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Marta Masley
B.Sc.(PT), M.C.P.A.

Q: My 12 year old child has been complaining of back pain ever since school started this fall. I'm wondering if she is carrying her backpack incorrectly?

A: Children that carry backpacks incorrectly, or that carry the wrong type of backpack, may develop bad posture, muscle tension and back pain. This can even progress to an unhealthy back as an adult

First of all, make sure that your child is utilizing both shoulder straps, not just one - which seems to be the "fad" lately. The straps should have thicker padding as not to dig into the shoulder muscles and collarbone.

Secondly, avoid backpacks that have only one large compartment. This will cause the weight to drop down to the bottom and press into the lower back. This, with the pull on the shoulders, will cause your child to lean back and hyperextend the lower back. Subsequently, a muscle strain will develop.

Make sure that your child is not carrying unnecessary items to school. Heavier items should be placed closer to the top of the pack, with lighter items (such as sweaters, etc.) in the bottom. Lighter items can also be placed in the pockets and smaller compartments.

A good rule of thumb with respect to how heavy a backpack should be: before puberty, children should not carry more than 10% of their weight, and after puberty they can carry up to 20%. An ideal backpack will also have padding along the spine.

Since children spend years taking their backpacks to and from school, it is possible that even young children can develop postural problems, chronic tightness and tension. Rather than treating the problems afterwards, it is best if they can be prevented.

MANON Dulude
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Q: Why are hobbies so important to your emotional well-being?

A: Have you ever noticed how when you create art, do wood working projects, scrapbook, knit or sew etc, you feel happier? That is because doing things with your hands triggers a pleasure reaction and a feel-good state in your brain. The brain is circuited toward effort driven actions. This means we are wired to create things and in return we feel good. The benefit of making things with your hands is not only to create a product, it truly is psychological and physiological. The focus required to create brings people to reach a state of "Flow". That is, when we lose track of time and purely enjoy the process and the moment. This psychological state combined with the repetitious and rhythmical movements which come from making things or creating are known to be very soothing and relaxing. So the next time you want to manage your stress, get off the couch, turn off your computer, and create something.

Manon Dulude is a certified member of OACCPP and a Professional Certified Coach. She can be reached at 905-873-9393.

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"He who asks a question is a fool for five minutes; he who does not ask remains a fool forever"
~Chinese proverb

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SUSAN S. POWELL

Q: I have been living with my boyfriend for 4 years. He owns the house we live in and he pays the bills for the house but I pay for the groceries and other expenses. He wants me to move out. Does he have to pay me spousal support (his income is much higher than mine) and can I make a claim against his house?

A: You can make a claim against a common-law spouse for spousal support if you have lived together for 3 years or longer or if you are the parents of a child and have had a relationship of some permanence.

Property claims are different when you live common-law or are married. If you live common-law you do not have a claim against your boyfriend's house, unless you made a substantial and direct contribution to the preservation, maintenance, operation or improvement of the property, which should entitle you to an interest in the house.

If you wish to further discuss this situation please contact me to ensure you understand your rights.

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Barbara Byckowski
Investment Advisor, BBA, PFP, CFP
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Q: We go South to Florida every winter. One of our friends mentioned that we need to be careful how much time we spend in the U.S. – that there can be tax implications! Can you please tell us more?

A: Many people are surprised to learn that their presence in the US, even if they are only vacationing, can create U.S. tax and reporting obligations on their worldwide income if their U.S. residence status is "U.S. resident alien". In order to determine U.S. residency status, the Internal Revenue Service (IRS) applies a test known as the "substantial presence test". This test averages the number of days you were present in the U.S. during the past three-year period, beginning with the current year. Failure to understand the U.S. tax obligations imposed by the IRS can result in unpleasant surprises and costly penalties. For a copy of an article that provides a basic understanding of U.S. residency under U.S. tax laws and potential ways to avoid U.S. tax and reporting obligations associated with being considered a U.S. resident alien, please email me at **Barbara.byckowski@rbc.com** or call at 905-450-1850 and I will send you a copy of the article.

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Goalie gear donated

The Insurance Brokers of Ontario has provided sets of goalie equipment to 40 Ontario Minor Hockey Association centres and Georgetown was among the chosen organizations to benefit from the IBAO Goaltender Assist Program. Paul C. Armstrong Insurance Brokers was selected as the local "pick-up" location and president Paul Armstrong (top left), a longtime Georgetown Minor Hockey Association sponsor, recently presented GMHA house league goalie clinic director Rick Greene with a set of gear for this season and beyond. Jake Ralph, 6, who tends net for the senior tyke Georgetown South Kumon Centre Penguins, will be among those who share the equipment from week to week. Each kit contains an equipment bag, chest protector, pads, blocker, catcher's glove, stick and other goaltender resources. *Photo by Eamonn Maher*

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