

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

Georgetown
Physical and Sports Therapy Clinic
83 Mill Street, Suite B,
Georgetown, Ontario
Tel: (905) 877-8668
Fax: (905) 877-4165



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

Q: My doctor has suggested that I go for a massage for the neck pain that I am experiencing. Will a massage help, and is it covered by OHIP?

A: Massage therapy is a regulated health profession in Ontario. It involves the hands-on manipulation of the soft tissues (muscle, tendons, connective tissues) of the body. It has significant effects on the circulatory and nervous system. Massage therapy is recommended for athletic and work related injuries, sprains, strains, muscle spasms and numerous other conditions.

However, be certain that you are being treated by a registered massage therapist. This ensures the qualifications of the therapist, which often included thorough schooling. As well, this may allow for reimbursement from your private or extended health insurance since massage treatment is not covered by OHIP. Many people do not realize that they have an annual allowance for massage therapy through their health benefits they receive through work. The exact amount varies between plans and frequently requires a doctor's referral. If you yourself do not have any insurance, inquire about your spouse's plan. Often, health plans allow coverage for one's spouse and children.

ROSS *Source Book*
Ross Physiotherapy Solutions
905-873-7677
318 Guelph St.,
Georgetown



Gerry Ross
H.B.Sc. PT, MCPA,
res.CAMT

Q: I had a full ergonomic assessment of my office workstation and my pains haven't gone away. Why?

A: The field of Ergonomics plays a key role in injury prevention but even the best ergonomic set up will not allow workers to stay in the same position indefinitely. Our bodies rely on muscle contraction and relaxation as well as regular joint movement to stay healthy and efficiently coordinated. By analyzing your work station, your work demands and your pre-existing posture we can provide you with an at work postural health program that is designed to increase your comfort. Everyone is more productive when they are comfortable.

RBC Dominion Securities

905-450-1850

Email: barbara.byckowski@rbc.com



Barbara Byckowski
Investment Advisor, BBA, PFP, CFP

Q: Is the tax-free savings account really worthwhile?

A: Yes, the tax-free savings account is a way to tax-shelter \$5,000 a year. Whether you are young or old, the tax-free savings account is a way to tax shelter income and growth. It allows you to split income with spouses/partners and you can withdraw assets (both original contribution and growth) from the TFSA at any time, for any reason, tax-free. If you are over the age of 18, you are eligible for a TFSA. To give you an idea of the power of this plan, a 22 year old who puts in \$5,000 a year and only earns 4% on the funds each year, will have \$470,000 at the age of 60. If you would like to see how this works, give me a call and I will send you the information.

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SUSAN S. POWELL

Q: I have been separated from my husband for several months but we still live in the same house. I want to buy another house but someone told me my husband could claim one-half of it? Is this true?

A: If you and your husband have decided to separate you would be considered to be living separate and apart in the matrimonial home. Any assets you acquire after your separation are your assets and your husband can not claim an interest in them.

The new house would be your asset. Be careful though, as you will likely not be able to obtain a mortgage unless you have a Separation Agreement and have divided your property and settled other financial issues such as support. The bank will require a copy of your Separation Agreement before they will advance you the money for your new house.

House fire damage could hit \$1.5M

By **LISA TALLYN**
Staff Writer

No one was injured in a fire that destroyed a Forest Ridge Cr. Halton Hills home early Friday morning. Damage is estimated between \$1.4 and \$1.5 million.

Halton Hills Fire Department was called out to the home in a rural estate development north of Hwy. 7 between Fifth and Sixth Lines about 4:30 a.m. for a reported garage fire.

Halton Hills Fire Chief Brent Marshall said when firefighters arrived eight minutes after receiving the call from the residents of the home they found the attached garage and south end of the large home fully involved in flames.

Firefighters attempted to attack the blaze from inside the home but were forced to retreat because the fire had spread, damaging the home's structural integrity and causing the ceiling to collapse. So firefighters had to continue battling the fire from outside the home.

"This fire was really going in that garage before they (the homeowners) were even aware," said Marshall.

Firefighters remained on scene until about 2 p.m. Friday extinguishing hot spots in the rubble.


The homeowner couple, their daughter and grandmother got out of the home safely.

Marshall said the female homeowner was up briefly in the night and noticed an "odd glow" outside of the home. Her husband went out to investigate and found the raging fire in the garage. The smoke alarms, sounded shortly after the fire was discovered.

Two vehicles and a mini excavator in the garage were also destroyed in the blaze.

The Ontario Fire Marshal office was called in to investigate. The fire has been deemed non-suspicious and the cause determined to be an electrical problem in the garage.

The residents of the home, which was fully insured, are staying with family.



TOWN OF HALTON HILLS
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BOARDS AND COMMITTEES

**TOWN OF HALTON HILLS
HAMLET OF NORVAL
SECONDARY PLAN REVIEW
STEERING COMMITTEE**

The Council for the Corporation of the Town of Halton Hills invites applications from members of the public who are interested in serving on the Hamlet of Norval Secondary Plan Review Steering Committee. Council is seeking volunteers from the Town of Halton Hills to serve on a Committee that will meet as needed (4 to 5 times) throughout the Study process (April 2012-June 2013).

The overall intent of the Hamlet of Norval Secondary Plan Review is to review and update the land use designations and policies in the Hamlet of Norval Secondary Plan. The current Hamlet of Norval Secondary Plan was adopted by Council in 2001 and approved by the Region of Halton in 2003.

The role of the Steering Committee is to:

1. Provide comments during the study process;
2. Assist with issue identification and resolution;
3. Liaise with key community stakeholders to ensure study awareness; and,
4. Meet on a regular basis to monitor the progress of the study.

Applicant Eligibility:

- Must be a resident of, or a business owner/operator in, the Hamlet of Norval, Town of Halton Hills; and,
- Over the age of 18 years; and,
- Not employed by the Corporation of the Town of Halton Hills; and,
- Demonstrates a strong knowledge and/or interest in the future planning of the Hamlet of Norval in the Town of Halton Hills.

Submission of Application:

- Submit an application form which can be obtained on the Town of Halton Hills website at <http://www.haltonhills.ca/committees/pdf/volunteers-application.pdf>.
- Specify the committee you are interested in serving on.

- Forward the application to Ashley Mancuso, Council and Committee Services Coordinator, Clerk's Department, Town of Halton Hills, 1 Halton Hills Drive, Halton Hills ON L7G 5G2 or by email: ashleym@haltonhills.ca.
- Deadline is 4:30 p.m. on March 29, 2012.


If you have any inquiries or if you wish to receive additional information regarding this committee, please contact Curtis Marshall, Planner - Policy at (905) 873-2601 ext. 2253, email: curtis@haltonhills.ca or Steve Burke, Acting Manager of Planning Policy at (905) 873-2601 ext. 2254, email: stevebu@haltonhills.ca. 26

NOTICE OF STREET NAME CHANGE

NOTICE is hereby given that Council for the Town of Halton Hills will be considering the passage of a by-law to authorize the change of the following street name from Ballantine Drive to Silver Pond Drive, at its meeting to be held on Monday, March 19, 2012 at 6:30 p.m., in the Council Chambers at the Civic Centre, 1 Halton Hills Drive, Georgetown:

- **That Part of Ballantine Drive, abutting Danby Road and Milfoil Street, Plan 20M-929, Town of Halton Hills (shown on the sketch below)**

Council shall hear any person who claims to be prejudicially affected by the By-law and who applies to be heard. Persons wishing to be heard should notify the Clerk's Division at (905) 873-2601 x 2333 prior to the meeting date. 25



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Pinevalley Trail
Sumach Trail
Faludon Dr

GLEN WILLIAMS
Tweedle st
Mountain St

ALSO NEEDED: ADULT CARRIERS

If interested, please call **CIRCULATION**
905-873-0301