

Ask the Professionals

SEND IN YOUR QUESTIONS TO:
Ask the Professionals
280 GUELPH ST., #29
GEORGETOWN, ON L7G 4B1
ASYKES@THE IFP.CA



WellnesCenter Inc.
324 Guelph St., Georgetown
Halton Gate Plaza
905-702-7891



JENNI VENERUZ

Q. My back and knees are sore after gardening. How can I prevent this from happening?

A. Back and knee problems are common with gardening. Consider how low you need to squat or bend in order to get to your flowers. Before starting, consider warming up your body with a short walk or stretch.

Make sure you have lots of time, have supplies and equipment well organized and ready ... many injuries happen when people are rushing through an activity.

Garden kneelers are useful as they have bars to hold onto while lowering yourself down. This helps to prevent strain on the knees and back. Simply sitting on a stool instead of kneeling or squatting helps.

Invest in good tools that are ergonomically correct and well designed. Proper wheelbarrows or garden carts can take a load from place to place without strain.

If you have to lift, keep the load close to you, use your legs and tighten your abdominals while breathing out. Avoid twisting - if it's too heavy, don't lift it.

Take lots of breaks and change the activity and positions regularly ... rotate from sitting and standing if you can and avoid frequent bending over.

Repetitive activities are one of the main causes of injury so change activity often. Make sure you stretch your shoulders, elbow, wrists and hands - lots of people over do gripping activities and get painful hands and arms.

If it's a big job, get help... or if it's too much, hire help. Talk to your physiotherapist for more ways to prevent injury.

SUSAN S. POWELL
BARRISTER & SOLICITOR

FAMILY LAW

350 RUTHERFORD RD. S.

(Plaza 2, Suite 320)

on the Corner of Steeles & Rutherford



SUSAN S. POWELL

905-455-6677

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.

"Our destiny changes with our thought; we shall become what we wish to become, do what we wish to do, when our habitual thought corresponds with our desire."

~ Orison Swett Marden



905-450-1850

Email: barbara.byckowski@rbc.com



Barbara Byckowski
Investment Advisor, SBA, PFP, CFP

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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Summer is the time to do home improvement projects

Whether it's a little tidying up, or a full-on home repair, now is the perfect time to get some work done. And here are some helpful tips to get you started.

A Perfect Patio

While you were inside warm all winter, your patio was getting a beating from the harsh weather. If you have items, such as a bench, table or planters, that have seen better days, consider spray paint as the ideal choice to add new life to these patio favourites. To be sure that you achieve professional-looking and lasting results, choose a quality product. Popular for this reason is Krylon's DualPaint and Primer. The 'dual' feature allows you to prime and paint in one single step - to save you time and ensure a beautiful finish that will last.

Roof remedies

Although we rarely look up at our roofs and gutters, be sure to give them some attention after the winter. Wind and weather of the colder months can wreak havoc on these overhead areas - and no one wants to spend their summer dealing with inside water damage or worse - mold.

Stop the drama before it starts by inspecting the roof and gutters and looking for damage such as holes, loose shingles or leaks.

A Cool Breeze

Your air conditioner is important because it not only keeps your home cool, it also dehumidifies your house and keeps mold from developing inside the walls.

First, check the filters and replace them if they appear dirty, since a dirty filter can cause damage to your air conditioner by making it work harder than necessary. Turn your air conditioner on for a test run; once it has been running for a while, check the refrigerant levels by feeling the pipe connected to your A/C unit. It should feel cool to the touch- if it doesn't you may be low on refrigerant and will want to refill before the long, hot days of summer.

Make the inside sparkle

Outside projects shouldn't get all your attention. As you move inside, start off with small cleaning projects so you don't get overwhelmed. Scrubbing your bathroom, vacuuming your carpets and dusting every inch of the house can take some time - which most of us don't have. Simple tasks such as cleaning one room a day, clearing off cluttered countertops as you walk into the kitchen, creating an organizing system and donating unused products to charity can get your house ready in no time.

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