

Ask The Professionals

Send your questions for any of these professionals to:

"Ask the Professionals"

Georgetown Independent
211 Armstrong Ave., Georgetown L7G 4X5

Attention: _____

My Question is: _____

RE/MAX SUBURBAN (91) INC.



360 Guelph St.,
Georgetown
877-5211 873-1058

The better way - Donna Rae
Sales Representative



DONNA RAE

Q: After reading your article last week could you explain the Ontario Home Ownership Savings Plan available to first time buyers?

A: Certainly. OHOSP encourages first time buyers to save money for their first home. It allows you to deposit money into an OHOSP account and if eligible receive a credit against your Ontario personal income tax. Eligibility is determined by total family income.

Peter Zions Construction Ltd.

• ADDITIONS • RENOVATIONS Acton
• R-2000 HOME BUILDER 853-2464



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 27 YEARS

Q: How often should a house be reshingled, and how can that be done?

A: A visual inspection of your roof will tell you if your roof needs reshingling. Check for curled shingles, missing shingles, a worn granular surface, and the most obvious, water penetration to the interior of your home. The preferred method of reshingling is to dispose of old shingles to recycling facility - check roof sheathing for water damage and proceed with reshingling. 15 year asphalt or 20 year asphalt shingles are the most common. Make sure adequate ventilation is allowed in roof. Check with your local building supply store for specifics on all materials needed.

RAVES

HAIRCARE MANICURE WAXING
873-0865



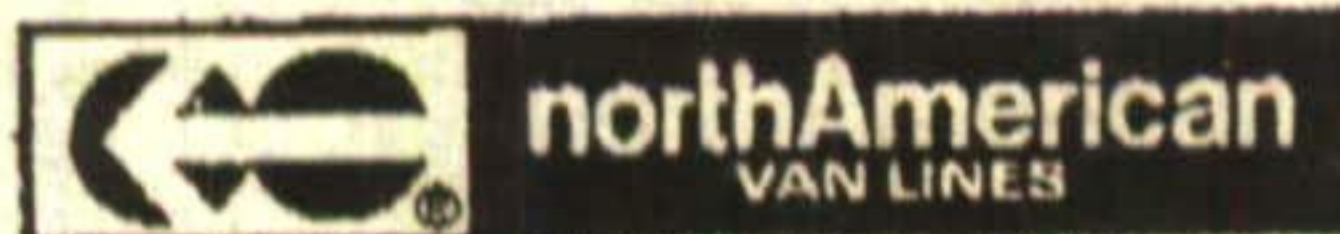
BONNIE BRUNTON

118 Guelph St., Georgetown

Q: Is there a difference between the shampoo used in a beauty salon and what I buy over the counter?

A: Clarifying shampoo is used to remove minerals that are deposited on the hair from hard water, and build up from styling products (shampoo, hair spray, etc.). If used frequently it will rob hair of natural shine & body. Also, if hair is colored it will strip out color faster - with your daily shampoo. It is important to use a good shampoo to provide your hair with the nutrients taken away due to every day styling (blow drying, curling irons, etc.). Conditioning the hair is also essential to equalize the porosity of the hair, and return its natural shine and manageability.

BRETON MOVING & STORAGE



877-4106 840-7181

"Where special care is never extra."



ROBERT G. BRETON

Q: Why should I store my furniture with a moving company?

A: Many moving companies have warehouse storage facilities located with their offices. Not only does warehouse storage offer individual self-contained storage lots but it is also secure and climate-controlled. Storage rates are comparable with mini-storage rates. Insurance is available at a nominal cost. Breton Moving store goods in pallets - large wooden crates. Furniture is wrapped and placed within these pallets. Storage can be obtained for any period necessary, short term or long term. Your furniture and effects represent the culmination of much money and time spent purchasing them. Why not protect them to the best extend possible?

DANIEL VARANELLI CERTIFIED GENERAL ACCOUNTANT

76 Young Street, Acton
853-4311



DANIEL VARANELLI

Q: We have started a bank account in trust for our two year old son, as well as other investments in his name. Who is responsible for reporting the income?

A: There are rules under the Income Tax Act which attribute income earned from money or other property loaned to a spouse or related minor back to the tender except in defined circumstances. If the amounts deposited in your son's bank account or money used to purchase investments comes from family allowance or child tax benefit payments, gifts for birthdays, Christmas etc., the income earned will accrue in your son's name and will be reported that way for income tax purposes. It would be wise to make sure that your social insurance number does not appear on any account information as Revenue Canada may assess the income to your income tax return.

Bergsma's

Paint & Wallpaper
877-4193

280 Guelph St.

Georgetown Marketplace Mall

Serving Halton Hills For Over 25 Years



ARLENE BERGSMA

Q: How do you successfully remove wallpaper?

A: Using a Wallpaper Remover Concentrate mixed with water is the first step. Apply to wallpaper via spray bottle, sponge and let soak a few minutes. Then scrape. Scoring the face of solid vinyl wallpaper (using sandpaper or a wallpaper tiger) allows solution to penetrate better. For stubborn wallpaper (i.e. walls which haven't been prepared with wall size, or walls which have many layers of wallpaper) usually requires the use of a wallpaper steamer, which can be rented at Bergsma's Paint & Wallpaper.

ACTON TRAVEL LTD DOWNTOWN ACTON 853-3580

It's Worth The Call To Acton!



ROBERT WARRINGTON

Q: We have Insurance on my credit card for car rentals. Is this enough?

A: In most cases, no. Most credit cards offer the Collision Damage Waiver (CDW) on a secondary basis only. Your procedure to claim will be to claim first with your own personal car insurance and then claim through the Cards Insurance company after, they will pay what your own company won't. Covered, yes, but you will still pay the Car Rental agency while away for the damage to the car. They don't really care at all who pays, and they have your credit card on file. A suggestion is to see your own car insurance broker about a 'Rider' program to basically, extend your policy onto the car rental. For the \$20-40 per week it is easier and much cheaper of a way to go than to pay \$11.00 USD per DAY, for CDW Insurance on the car while you are at the counter. Most car companies through Travel agents offer a CDW Inclusive rate when renting in resort areas. Another good procedure to avoid the high costs at the counter. Best bet, plan in advance for the insurance on the car no matter which way works best for you. When renting a car anywhere, ask your Local Travel Agent about the best procedure for you to get the best rates and insurance details.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

The Spine - The Life Line



ROBERT H. CRANFIELD, D.C.

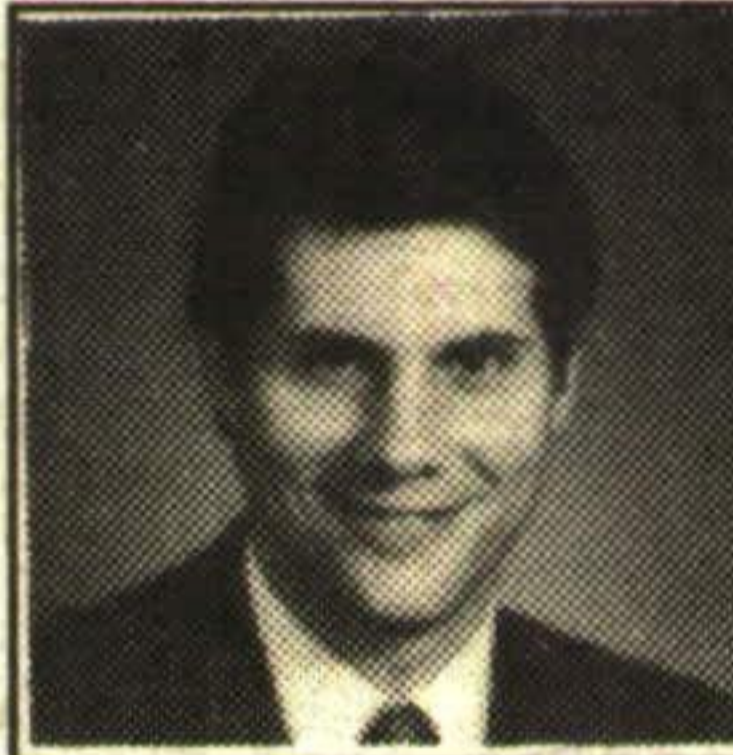
Q: I have been suffering from headaches for years. Is there anything a Chiropractor can do for me?

A: There are many causes for a headache. A frequent and over looked cause is subluxation (misalignment and or malfunction) of the bones of the neck and upper back. This will cause irritation of the sensitive nerves and blood vessels and result in migraine, tension, or cluster headaches. Unfortunately the use of aspirin and other analgesics may just cover up symptoms but not correct the underlying structural cause. A chiropractor will examine your spine to determine if you have subluxations. If so, he/she will then put you on a programme of care to correct the subluxations.



MONEY CONCEPTS FINANCIAL PLANNING CENTRE

348 Guelph Street, Georgetown 873-1877



BRETT WORBY

Q: What exactly is a "LIF"?

A: The term "LIF" refers to a new structure introduced by the government for "locked in pension funds". Up until 1993 if you wanted income from your "locked in pension funds" (which you transferred from your past employer) you had to purchase an annuity. The Life Income Fund "LIF" structure was created to provide a more flexible vehicle for pension funds. LIFs are similar to RRIFs in that they allow the plan holder to continue controlling the type of investment in the plan while at the same time maintain the plans tax-deferred status. There are differences.
- There is a maximum amount you can withdraw from a LIF where there is no maximum in a RRIF.
- In Ontario funds from a LIF can not be withdrawn any earlier than age 55.
- You must mature a LIF into a life annuity by age 80.
- Your spouse must consent to the setting up of a LIF.
- You can place any type of qualifying investment into a LIF that you can into an RRIF except for mortgages.
- The LIF payout formula cannot be based on a spouse's age, as in a RRIF.

The Feminine Way INTERNATIONAL TONING & TANNING SALON 36 Main St. S., Georgetown (Located in the old Municipal Building) (905) 873-4907



MARILYN RUSSIANI

Q: How do I join the Feminine Way? How often would you suggest that I visit?

A: To join the Feminine Way first you would call and book an appointment. Your first visit is called "A Courtesy". After you have completed the courtesy, each toning table would be fully explained to you. If you feel this method of exercise is for you we would weigh and measure you. Then we set a personalized programme that is designed especially for you. This is based on age, weight, measurement and medical condition. We like you to come in three times a week in order for it to be effective.

Janine M. Carter Consultant for P.C. Software Installation Instruction and Trouble Shooting (905) 877-3809



JANINE M. CARTER

Q: What is a computer virus?

A: A computer virus is a program written to cause mischief or harm to a computer or its data. A virus can cause small problems, like resetting the computer's time or date. A virus can also wipe programs and data off a computer's hard drive. Viruses spread from one computer to another by copying or sharing programs or data. To avoid a virus, only use unused software, and never use a floppy disk from another computer. You can buy programs to find and destroy many viruses. MS-DOS 6 includes two anti-virus programs - MSAV and VSAFE.

Leathertown Dental Group



Family Dentistry
294 Queen St. East
Acton, Ontario
853-1300



DR. PETER LEMISKI

Q: My child's permanent teeth are coming in before the baby teeth fall out. Should I worry?

A: The permanent teeth will usually start coming into the mouth between the ages of 5-7 years old. In most cases the roots of the baby teeth begin to dissolve and the teeth becomes loose. When enough of the root is dissolved the tooth comes out quite easily. It is not uncommon for a permanent tooth to start to come in before the baby tooth even becomes loose. The permanent teeth may be coming in crooked, however, the jaws are still growing. Often the crooked teeth will straighten out. The dentist may recommend that the baby tooth be removed to prevent problems with the eruption of the permanent tooth. Should you have any questions or concerns, contact your dentist for advice.