

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: We have been thinking of listing our home and we have been told it is better on the MLS. Could you explain what that is so that we understand what the agent meant?

A: Yes, the MLS is the Multiple Listing Service. Georgetown and surrounding areas belong to the Brampton Real Estate Board, meaning that when you list your home you go in a Real Estate Book with all current listings that is distributed to all Sales Reps and Brokers on that Board which also puts you on the computer system allowing agents with prospective purchasers to locate you in the book or computer and to show you home to help get it Sold faster.

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PETER ZIONS

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Q: I would like to upgrade the windows in my home. What should I look for when replacing them?

A: If you are replacing windows in an existing home there are two ways it can be done. The most common and economical is called a retro fit. The sash portions of the window are removed, leaving the outer frame in place. The new window is sized to fit into this opening. The exterior is usually capped with aluminum to cover the old frame to new window. The advantages to a retro fit are that you don't disturb your interior casing around your window, which means less labor and materials. The second method is called a tearout. The window sash and exterior frame is removed leaving only the rough opening in the wall. The new window is sized to fit the opening. The advantages here are your maximize the size of your window, and can do a better job sealing the window to your wall perimeter. The only disadvantage to this method is that it is usually more expensive. There are many different window styles to choose from. Consult your contractors or window sales person on what best suits your needs. If at all possible have "Low E Glass" for your glass in the windows. It usually doubles your insulation rating over the standard thermopane glass.

RAVES

HAIRCARE MANICURE WAXING

873-0865



BONNIE BRUNTON

118 Guelph St., Georgetown

Q: I am getting married in August. How far ahead should I book my appointment?

A: Pamper yourself. Have a manicure and your make-up done. Booking your appointment early will ensure that you and your bridal party will be accommodated. Talk to your stylist to set up appointments for perms or colors, prior to your wedding day. Have trials set up a few weeks before the big day to try different styles. Bring your head piece with you. Invite a friend, a second opinion is always nice to have.

BRETON MOVING & STORAGE



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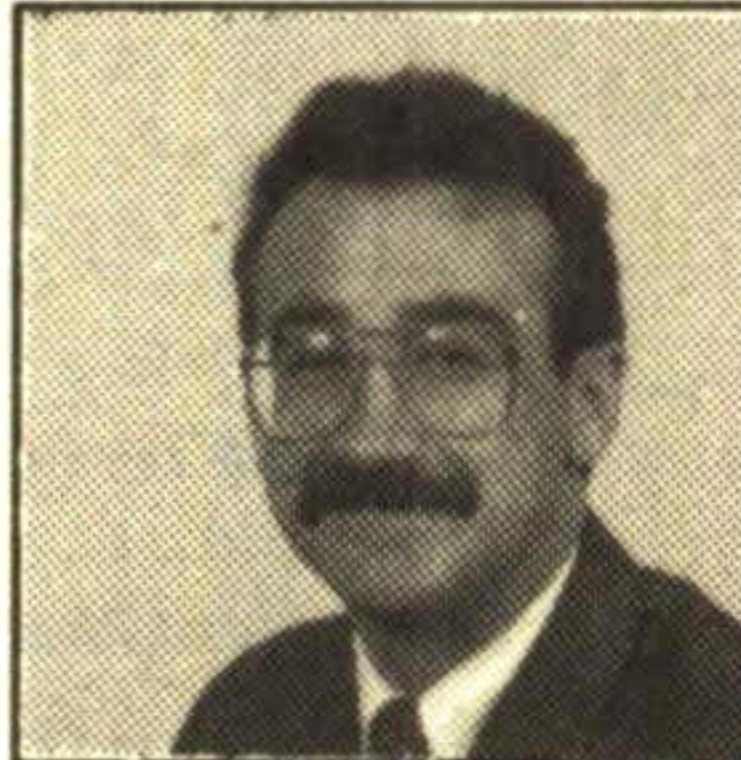
ROBERT G. BRETON

Q: How are costs determined for a long-distance move?

A: Generally a long-distance move is one where the destination is over 100 miles from the origin address. By determining both the distance to be travelled, and the weight to be moved, a mover uses a tariff (price guide) to calculate the estimated cost of the move. A mover concerned with giving you the most accurate estimate possible will come to your home to do a survey of the articles to be moved. It is vital that you show the moving consultant all the furniture and effects you wish to take. From this survey, an experienced consultant can determine the weight. Distance is easily obtained using a mileage guide. These two factors result in the basic transportation charge, which entails having your furniture loaded, transported, and unloaded. Other services can be arranged for additional costs. Next week, a look at other charges.

DANIEL VARANELLI CERTIFIED GENERAL ACCOUNTANT

76 Young Street, Acton
853-4311



DANIEL VARANELLI

Q: I have earnings of less than the personal exemption amount. Do I need to file a tax return?

A: While you do not have any tax liability, filing a return is necessary in order to claim any federal or provincial credits that you may be entitled to including the GST and the provincial property & sales tax credits. Additionally, depending upon the extent of your earnings and the source deductions taken by your employer(s) on your behalf, you may have a refund from excess CPP & UIC deductions and of course any income tax deducted at source would be fully refundable.

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280 Guelph St.

Georgetown Marketplace Mall

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ARLENE BERGSMAS

Q: Mildew keeps coming through my painted bathroom walls. I have used Javex and repainted but it still appears. What should I do?

A: Mildew is a problem in many bathrooms and quite often it is not treated properly. Mildew is fungus. It keeps coming back and cleaning with Javex was the correct thing to do. Now the trick is to prevent it from coming back. (Even though you've cleaned it and it appears to be gone, it will start growing again). Benjamin Moore's S.P.S. is a strong alcohol base primer which will prevent stains and mildew from bleeding through! This product should always be applied to the problem area, prior to your finish coat!



DOWNTOWN
ACTON
853-3580

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ROBERT WARRINGTON

Q: Why do airlines have such a difference in their pricings between seat sales and regular full fares?

A: Sell off's apply to charter flights and packages, not to scheduled flights and airlines. The Air Canada's, Canadian's, American airlines of the world are considered scheduled airlines and have a fare system that is similar to a ladder/tier system. The more in advance you book, stay over the Saturday night during the trip, and keep to your flight schedule booked (No charges/refunds) the best price you will get, based on availability, of course. You move up the ladder (and price) by not being flexible and wanting to change for any reason and not booking at least a couple weeks in advance. There are a few other reasons as well. The full fare's are usually used by people who have to be there at the destination tomorrow, and can only be there for a short time period. Quite often for business purposes this is used. Best Bet, ask your local travel agent who can guide you through the maze of fares with each airline, to each destination, and get the best possible fare for what you are trying to do. They can assist easily and their services are FREE!

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

The Spine - The Life Line ROBERT H. CRANFIELD, D.C.

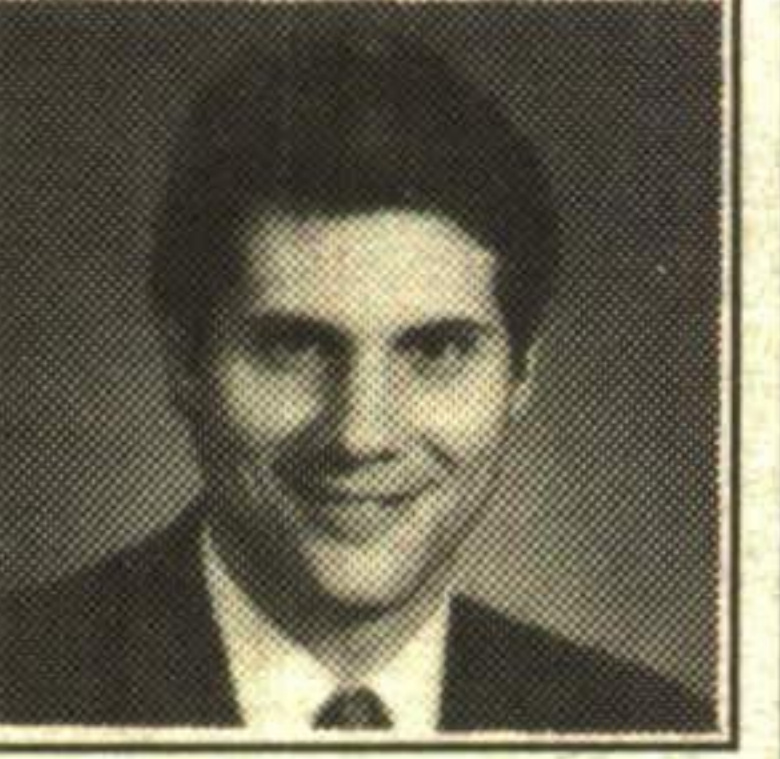


Q: I have had lower back pain off and on for years. Should I consult a Chiropractor?

A: Absolutely! Low back pain (L.B.P.) is usually caused by a subluxation (misalignment and or malfunction) of the bones of the spine. When this happens, it irritates nerves and joints causing the symptoms of pain, aching and stiffness. According to the Manga Report, (commissioned by the Ontario Ministry of Health to study L.B.P.) chiropractic care is by far and away superior to any other type of treatment for L.B.P. One of its many recommendations is that anybody with L.B.P. should see a Chiropractor first.



348 Guelph Street, Georgetown 873-1877



BRETT WORBY

Q: What is Spousal RRSP?

A: A spousal RRSP is a plan registered in the name of your spouse to which you make contributions based on your income. Although the plan is not owned by the contributor, they receive the tax deduction. You can make contributions to both your RRSP and your spouses as long as your total contribution does not exceed your allowable limit. Spousal plans allow a couple to build a pool of funds that will give both husband and wife a stream of income in retirement - an important tax planning strategy. The tax paid on two incomes is much less than the taxes would be paid if all the income flows to one person. A word of warning: Couples should not set up a spousal plan and withdraw the money after a few days or months in hopes of paying tax at a lower rate. Revenue Canada indicates that any money taken out of the spousal plan in the year the contribution was made or with in the next two years after will be seen as income taxable to the original contributor. Revenue Canada recognized common law relationships for spousal contributions beginning in 1993.



TONING & TANNING SALON
36 Main St. S., Georgetown
(Located in the old Municipal Building)

(905) 873-4907



MARILYN RUSSIANI

Q: I have arthritis - will the toning tables help me?

A: Yes - the toning tables help to mobilize and lubricate the joints with their rhythmic movement. The cement-like substance is broken down and toxic materials removed from the joints. Being passive - their is no strain involved, we suggest you inform your doctor of your intention to use the tables - and with the doctors approval - Book an appointment for a "Courtesy" visit. We welcome any arthritic women to come in and talk to us, about how The Feminine Way came help them.

Janine M. Carter

Consultant for
P.C. Software Installation
Instruction
and Trouble Shooting

(905) 877-3809



JANINE M. CARTER

Q: I own a home computer. My family uses it for games and homework. Do software copyright laws apply to me?

A: Yes. Software copyright laws apply to any user, whether public or private. Copyright guarantees that the person(s) who created the program get paid for their work. Intellectual property is the same as physical property. Example: you design and build a house. People can't just live in for free. You want to be paid for your work. Then you find everyone copying the house plans. Now, you want payment for your ideas. Copyright is not a scam. It's fairness and it's the law.

Leathertown Dental Group



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



DR. PETER LEMISKI

Q: When do I bring my child in for their first visit to the dental office?

A: We encourage the parent to bring their child into the dental office for their first visit around the ages of 2 to 2 1/2 years old, unless the parent feel there may be a problem prior to that age. The first visit is meant to introduce the child into a new environment. In most cases the child will not even wish to climb up onto the dental chair. No effort is made to force the child, which could result in negative feelings in future visits. Every effort is made by the dental team to provide positive stimulus for the child. The parent is also encouraged to help in creating a pleasant atmosphere for the child. A happy and pleasant first visit will usually result in many more happy and enjoyable visits for the child and the parent.