

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 saving and planning to buy a home in several years but these new mortgage rates have caused us to reconsider. We are concerned about the best way to meet the deposit that is required for a new home. Should we keep saving or purchase now?

A: You did not say whether you already have an Ontario Home Ownership Savings Plan (OHOSP). If you have an OHOSP you should be aware that as of Jan. 1, 1994 land transfer tax rebates are no longer effective unless you purchased your OHOSP before Jan. 1, 1994. The financial minister, however, has extended the plan indefinitely. This plan is to encourage first time buyers to save 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. It is important that you feel comfortable with your monthly payment so really the time to purchase can only be decided after an assessment of your personal finances.

Peter Zions Construction Ltd.

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



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 27 YEARS

Q: Our house is 30 years old, and needs renovations. Should we renovate or move to a new house?

A: First, there are some questions you must ask yourself. Do you like the neighbourhood where you presently live. Figure out how much it will cost to renovate your home to your needs and whether you are prepared to spend the money to do it. If you have children in school will they have to change schools if you move? If you are considering moving to a new home, there are some advantages. Building methods have improved greatly in the last few years. For example homes are insulated better, in walls, windows and attics. Heating systems are more efficient and plumbing fixtures conserve water usage. And most importantly, you can have a home built to suit your needs.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

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



Q: I am pregnant and I am experiencing low back pain. Is there anything a Chiropractor can do?

A: Absolutely! During the course of your pregnancy, there is increased stress on your low back due to the weight gain and change in your centre of gravity. Also, in the later stages of pregnancy, your body secretes a hormone that causes the ligaments, especially the pelvic ones, to relax to allow for an easier delivery. This causes an instability in the lower back. A Chiropractor would do an examination of your spine (without x-rays) to determine if you had subluxations (misaligned and or malfunctioning bones of the spine). If you did, he/she would put you on a programme of care to correct the subluxations. My experience with pregnant women is that those who are under chiropractic care almost always experience less difficulty during the pregnancy and delivery than they did with pregnancies before they had chiropractic care. So yes, do consult a chiropractor.

The Feminine Way INTERNATIONAL



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

(905) 873-4907



MARILYN RUSSIANI

Q: Is there any exercise programme that will help a new mother to get back into shape.

A: Yes, we have a very effective post natal programme as well as a post operative programme. We do, however, request that you join with your doctor's permission. Our post natal programme begins six weeks after delivery and we work on the waist, tummy and abdomen. We have two specific toning tables that are designed for these areas. We stress the importance of any fitness program committing to proper diet, plenty of water and exercise three times a week. These post natal and post operative exercises will get your body ready for more strenuous exercise. It takes about 4 weeks to reach that point.

Janine M Carter



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

(905) 877-3809



JANINE M CARTER

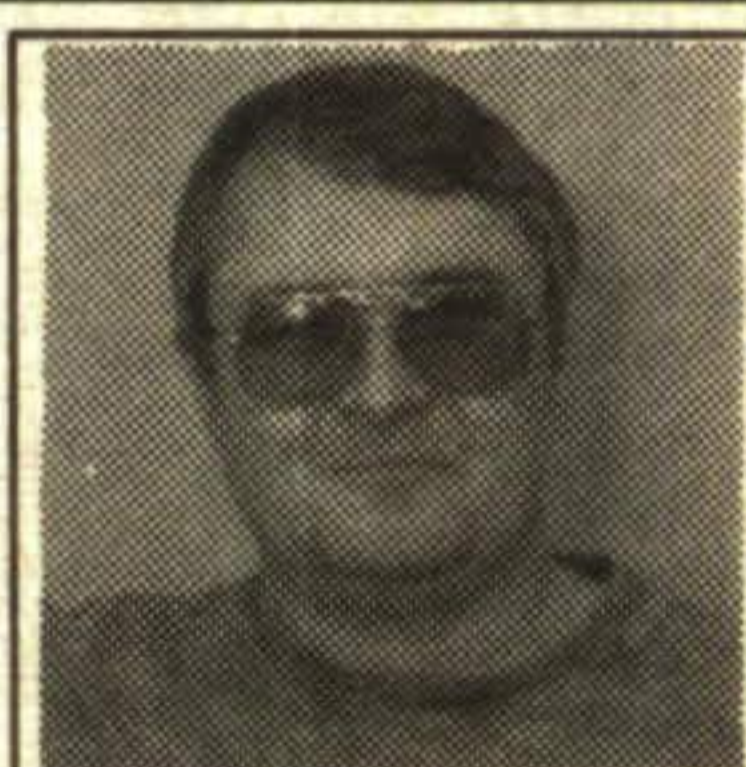
Q: I have a 286 machine. What do I need to do to upgrade it?

A: The term '286' refers to the CPU (central processing unit) of a computer. The CPU is an electronic chip that provides the brains for the computer. The 286 is only one 'generation' of CPU - 386 and 486 are others. Each generation tries to improve upon the last one. CPU speed refers to how fast the computer can do tasks. Common CPU speeds are 25, 33, 50 or 66 MHz (megahertz).
When upgrading a computer, ask yourself these questions: 1: Where is my computer letting me down? Is it too slow? Does it lack storage space? Do I get 'low memory' warnings?; 2) What will my computer need to do in the next 2 years? Am I starting a business? What will the kids need?; and 3) How much am I willing to pay? Sometimes, it costs more to upgrade a old machine than to buy a new one. Ask a hardware specialist what will be best for you. Shop for a computer upgrade like you would for a car - compare prices, service, and reliability.

Leathertown Dental Group



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

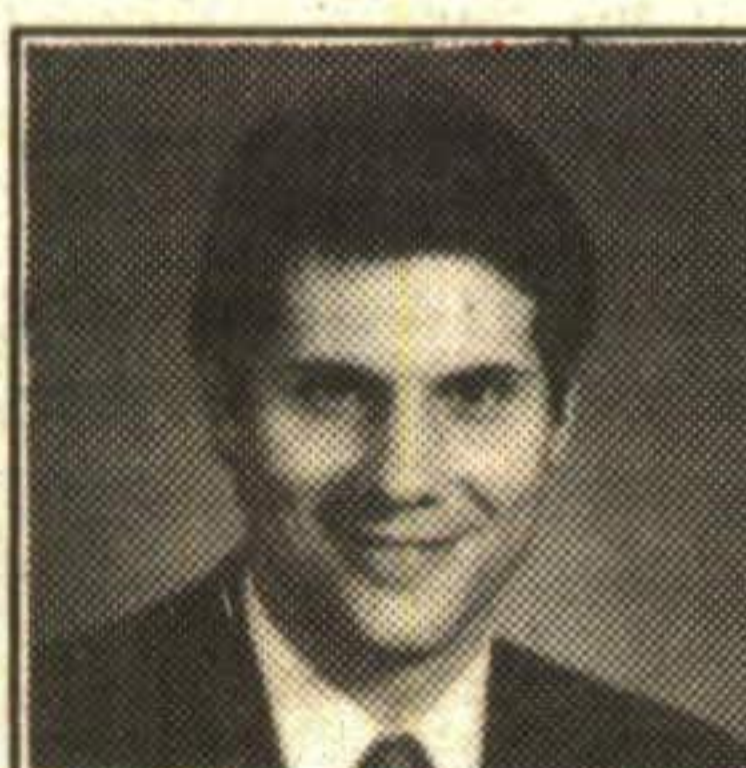


DR. PETER LEMISKI

Q: What is the cause and what can I do about ulcers in my mouth?

A: Although canker sores have been affecting mankind for thousands of years, we do not know what causes them. Viruses and bacteria have been suggested but none have been found, genetics has also been suggested. Minor trauma from tooth brushing, dental flossing, sharp foods have also been suggested. There are also a multitude of diet theories as to the cause. Treatments are varied. Topical local anesthetics can be used as gargle or applied directly to the ulcer with a cotton swab. Do not use without advice from the dentist or doctor. You can try gargling with a teaspoon of salt in a cup of warm water. The ulcers may be cauterized with silver nitrate or covered with Orabase. Sometimes tetracycline is prescribed. In conclusion, no direct cause has been found, nor has any one treatment been totally successful. Should have problems with ulcers, consult your dentist.

MONEY CONCEPTS FINANCIAL PLANNING CENTRE



348 Guelph Street, Georgetown 873-1877 BRETT WORBY

Q: What can you look for in judging an equity mutual fund other than past performance?

A: I agree past performance is one of the things that can help you judge a funds ability to earn returns, but compounded past performance smooths out variations in returns. An exceptional one year performance will affect all previous returns when averaged in - possibly obscuring past losses.
Tip #1 - Ask to see actual returns by calendar year as well as compounded average.
Tip #2 - The returns of a fund do not show the affect of sales charges. Be sure all fees or commissions are explained.
Tip #3 - Check management style. Past performance don't take fund managers investment styles into account and can't help you determine whether relative underperformance is due to conservative management, poor management or a management style that is out of sync with the current market.
Tip #4 - Find out if the manager who was responsible for the past performance has quit or retired.
Tip #5 - All of the above points are important, but your investment objectives and overall investment plans are equally, or more important.

BETTY E. McTAGUE CHIROPDIST FOOT CARE SPECIALIST



BETTY E. McTAGUE

Georgetown 702-0111

Q: WHAT IS A CHIROPDIST?

A: A "Foot Care Specialist" having graduated from a three year program either British or Canadian. We are an intricate part of the total primary health care team, enhancing and meeting the growing foot care needs of the community. There is a great need to educate the public about their feet as a PREVENTATIVE measure. We are trying to reduce the need for institutional care precipitated by the loss of mobility resulting from painful or damaged feet. In our daily practice of diagnosing and treating foot disorders, disease and dysfunction, the following are common:
1. Nail problems
2. Corns, callous, warts
3. Neuroma's
4. Planter fasciitis/heel spurs
5. Cracked heels ... diabetics
6. Sports injuries
7. Biomechanical problems
8. Patient education

The human foot consisting of 26 bones are bound together by ligaments, propelled by muscles, and equipped with blood vessels and nerves. The foot, due to its complex structure, is subject to more pressure and injury than any other part of the body.

fire & ICE Jewellery Emporium



310 Guelph St., Unit 5, Georgetown
873-4405

BRIAN EDGAR

Q: I have not had an evaluation of my diamond ring in over 10 years. Has the value increased enough to warrant a new evaluation for insurance purposes? I was also wondering how to bring back the sparkle to my diamond?

A: Depending on the value of your diamond, many insurance companies will request the appraisal be updated every five years. To accurately reflect the current market value. You can clean all your jewellery with a weak blend of tide and hot water, with a very small drop of liquid ammonia (do not use bleach). A toothbrush can be used to loosen dirt in those hard to reach spots. This will make your diamonds sparkle like new.