

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 reading with interest all the real estate questions and answers, however, no one has asked about the MLS service. Is it correct that when an agent lists your home on MLS that has to be for 60 days and no less?

A: Yes, this is correct. The Brampton Real Estate Board rules dictate that we have to take a listing for 60 days or more but you do have an alternative to list for a less period of time by listing with an exclusive listing but you should ask your Sales Representative to explain your options.

Peter Zions Construction Ltd.

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



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 27 YEARS

Q: We are planning to build a deck on the back of our house. What type of wood should we use to construct?

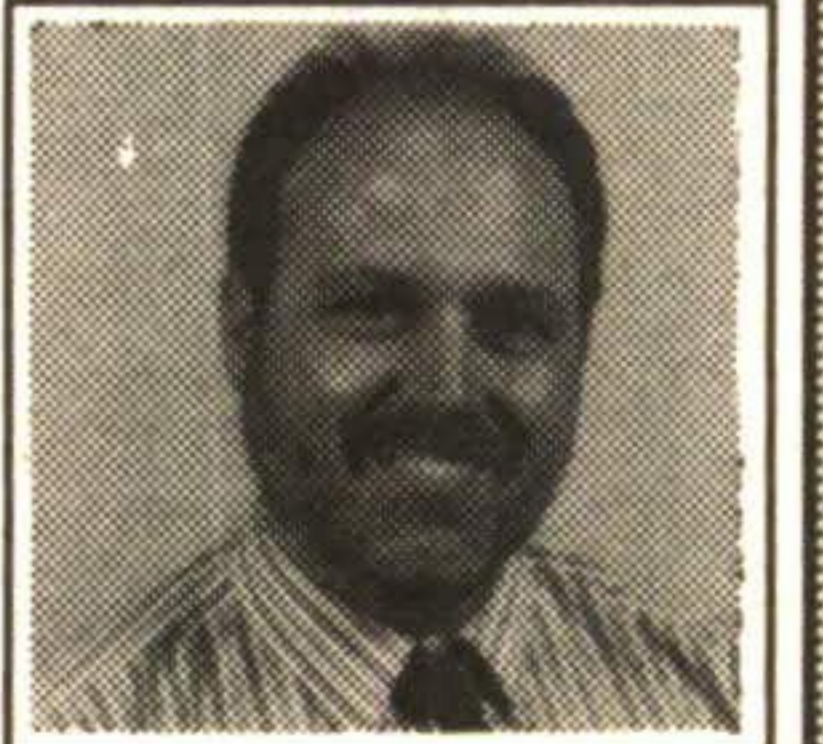
A: The most common material today is pressure treated lumber. It is normally spruce construction grade kiln dried. It has two advantages, one is durability against rot and secondly it is economical. However, there is concerns about using it for decking and railings, the reason being the chemical contents in the material. What we suggest to our customers is to build the frame work with pressure treated material and use cedar for deck boards and railings. It is important to protect the cedar from the elements. Your paint store can recommend finishes for this purpose.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

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



Q: Why is it that medical doctors do not refer their patients with spinal problems to chiropractors?

A: Just a few years ago, most major medical organizations prevented their members from referring patients to chiropractors. They viewed chiropractic technique as unscientific, unproven and ineffective. But after having been found guilty in 1987 of conspiring to destroy the profession of chiropractic in the United States, the medical community was forced by the courts to overturn their ethics ban on inter-professional co-operation. At about the same time, an ever-increasing amount of research and a number of important studies were all reaching the same conclusion: chiropractic is a scientifically valid, safe, effective and cost-efficient method of health care. According to a recent article in the Washington Post, more and more physicians are now referring patients with spinal problems to chiropractors. In fact according to the statistics, 66% of the medical doctors in Ontario are referring to chiropractors. So perhaps if your medical doctor is not, he/she may not be up to date with these facts. The one who stands to gain the most from this new found co-operation is, of course, the patient.



The Feminine Way INTERNATIONAL

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

(905) 873-4907



MARILYN RUSSIANI

Q: What happens if I don't renew my hours? What happens if I don't come in regularly?

A: Both questions are relatively the same - committing to a fitness or diet program is just that - a commitment. We have ladies who have left for a while and we always welcome them back whenever they decide to return. As far as toning goes, once you reach a goal you still should plan to tone once a week at least to keep the body free from building cellulite and retaining water. Walking in place of toning is a good idea when you can't for any reason renew your hours. Proper diet and plenty of water to keep the body flushed out should be a must. But the main thing to promise yourself if you don't join toning or any other fitness club, is to keep the body moving - be it swimming, walking, golfing, tennis or bowling. It's great to keep exercise part of your life as long as you can. You'll be healthier and happy - after all isn't that what we all want?



Janine M Carter

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

(905) 877-3809



JANINE M CARTER

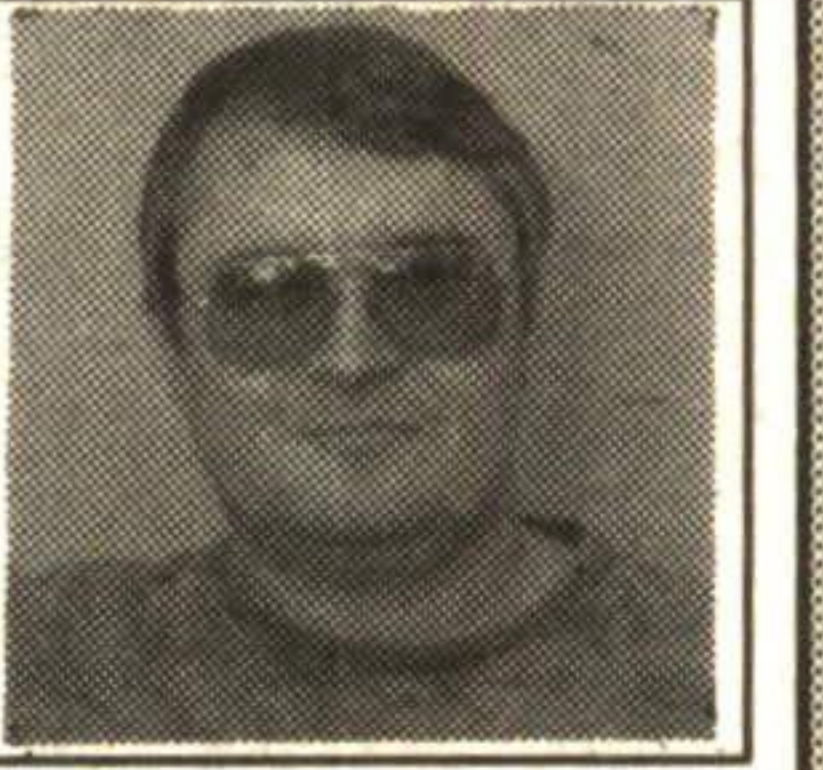
Q: What's the difference between RAM and ROM?

A: RAM and ROM are different kinds of computer memory. A computer uses RAM (random access memory) to temporarily store programs and data. Since it is 'random access', any program or data can use the memory. ROM (read-only memory) concerns permanently stored data or programs. For example, you write a letter and save it to a file. Later, you can either look at the letter (reading), or edit it (writing). If you make it a read-only file, no one will be able to change the letter. A CD-ROM (compact disk-read-only memory) contains read-only files. You cannot write to or edit files on a CD-ROM. A computerized encyclopedia is read-only memory. You cannot rewrite the articles or change the facts. You can only read the text. A music CD is very similar. You can play it, but you cannot record on it.

Leathertown Dental Group



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



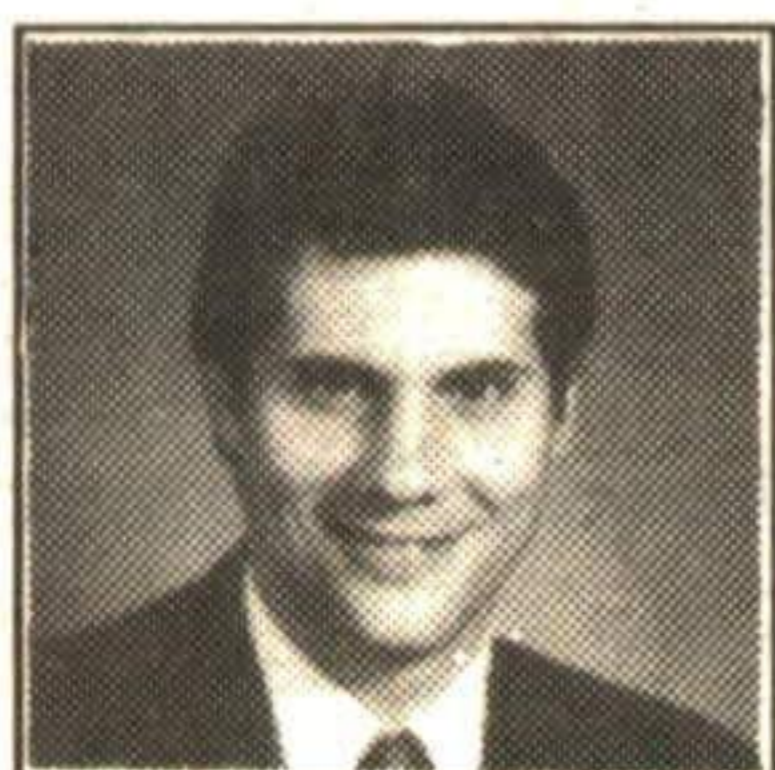
DR. PETER LEMISKI

Q: Why should I go to the Dentist and get a regular check-up?

A: Your mouth is a very important part of your body. In order to keep it in tip-top shape you should go in for a tune-up when necessary. The Dentist is trained to diagnose and fix problems in your mouth. The basics include the examination for decay, broken fillings, fractured teeth, and gum disease. The dentist will also check for the possibility of oral cancer. Removal of any calculus or tartar is then performed to help keep gingival tissues healthy. Remember the saying "the teeth were great but the gums had to go" - the Dentist will help to make sure it doesn't happen. Stain is then removed to help keep the teeth smooth and slippery, to prevent food from sticking to them. The regular check-up by the Dentist will help to insure that small problems get fixed before they become large problems. The small broken filling is easy to fix. Leave it for awhile, and you may need major Root Canal Therapy. Small problems cost a little, large problems cost a lot.



MONEY CONCEPTS FINANCIAL PLANNING CENTRE



BRETT WORBY

348 Guelph Street, Georgetown 873-1877

Q: If I want to help out my children is a "Reverse Mortgage" the right product?

A: With a reverse mortgage you are borrowing against your home equity but making no payment until, a pre-set date, when the property is sold, or death of both spouses.

If you were to use a reverse mortgage to make a gift to the children, you should look at it as providing an early inheritance. If you want the children to pay the money back the reverse mortgage is probably not the product to use. Like a conventional mortgage there are penalties in the first 5 years to cancel the mortgage, barring certain exceptions. Some of the positive aspects of using the reverse mortgage for this situation are:

- you can provide assistance to your child without affecting your own standard of living
- you can provide the assistance at your discretion and when it is needed
- there are no income tax consequences to you or the children

When making the decision to go this route you must consider your age and your own plans over the next 5 to 10 years. You should probably be over 70 and should have plans of staying in your home until death or until you can't keep up the house.

This use of the reverse mortgage is only one of a variety of situations which can make sense. If you need further information please contact Money Concepts in Georgetown.

BETTY E. McTAGUE CHIROPODIST FOOT CARE SPECIALIST

Georgetown 702-0111



BETTY E. McTAGUE

Q: With all the footwear on the market today how do you know what is correct?

A: Shoes are meant to be for foot protection, warmth and comfort. When buying a shoe, always have both feet measured while standing. Most people have one foot larger than the other, so fit the larger foot always. The other shoe can be made to fit more snugly with a heel pad. A Pedorthist or a good shoe repair person might be sought for this purpose. The shoes should have firm soles and soft flexible uppers. The length, width and depth are equally important. There must be a full finger width between the end of the longest toe and the end of the shoe so that no rubbing or trauma to nails/tissue occurs. Every day shoes for women should be low and never more than 2" in height. Shoes with an ankle strap or laces are advised over the "slip-on" type. Socks ideally should be of a cotton-wool material and also be the correct size for your feet. Exceptional ladies panty hose with cotton feet can be purchased at most major department stores. With the cotton/wool designation labels, fellows can purchase fine or heavier quality socks. Clean socks/stockings should be worn every day. Arch supports/orthotics or other devices for the foot need to be custom made and purchased only if prescribed by a professional.

fire & ICE Jewellery Emporium

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



BRIAN EDGAR

Q: How can I keep my diamonds and gold jewellery looking clean?

A: A solution of laundry detergent, hot water and a very small drop of liquid ammonia (not bleach!) will keep your diamonds and gold jewellery sparkling between cleanings from your jewellers.

Q: Can you tell me what are the individual months birthstones?

A: Here is a birthstone guide for you to follow:

January - Garnet	Feb. - Amethyst
March - Aquamarine	April - Diamond
May - Emerald	June - Alexandrite
July - Ruby	August - Peridot
Sept. - Blue Sapphire	October - Opal
Nov. - Topaz	December - Blue Zircon