

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 are anxious to sell our home and our agent has recommended that we list M.L.S. Could you explain what that is so that we understand what the agent meant?

A: Yes, the MLS stands for 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. This also puts you on a computer system allowing agents with prospective purchasers to locate you in the book or computer. When your house is part of these additional listings the extra exposure is sure to increase the number of people who will view your home. This increase in potential buyers means that your home will sell much faster than it would with limited market exposure.

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 an addition to our deck, I want the new wood to look the same. How do I do this?

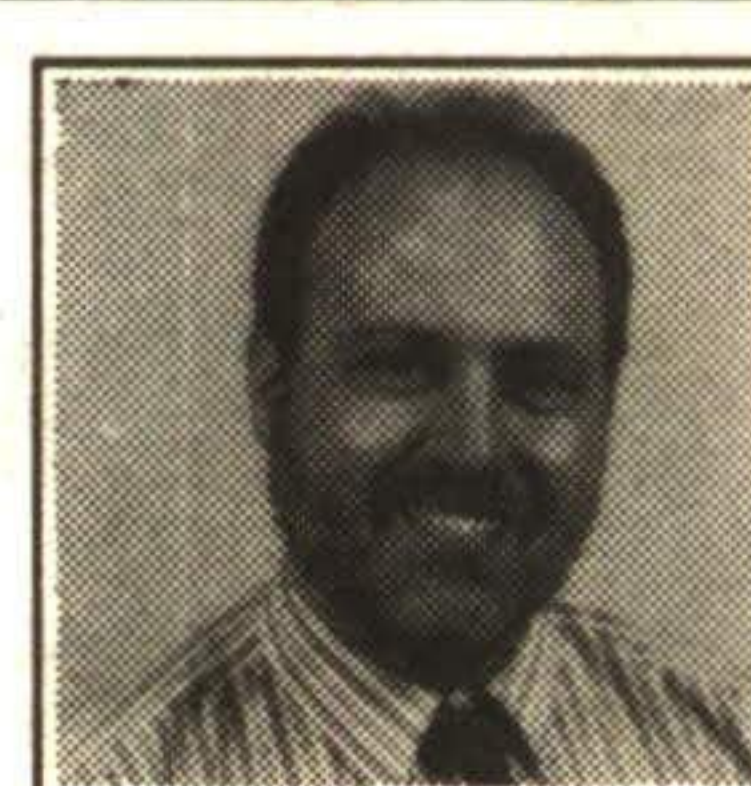
A: Determine the type of wood that is in the existing deck, the most common are Spruce, Pressure treated Spruce, and cedar. Once you have determined the wood, use this for your new deck. Suggestion: Use pressure treated material for underside of deck framing which would include posts into the ground. For deck top the existing wood decking will be weathered and have a different appearance than your new wood, to keep everything looking similar, use a recommended deck stain available at your local paint store. Stain the entire deck, this will blend the old with the new and most importantly the stain will protect your wood and prolong the life of your deck.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

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



Q: Over the past few months, there have been several articles questioning the safety of Chiropractic especially the adjustment of the neck. What kind of risks are involved???

A: Unfortunately, any kind of procedure done to the body involves some degree of risk. There have been injuries sustained as a result of a manipulation of the neck. However the incidence of such injury is extremely rare. According to the statistics kept in Canada and the U.S.A. the incidence ranges from 1 in 1 million to 1 in 3-4 million. Medical experts by their own claim realize this is an extremely safe procedure. How does this compare with other medical procedures? Extremely well. One example is the incidence of death as a result of a chymopapain (papaya enzyme) injection in the intervertebral disc for back and leg pain is 1 in 700! If you have any questions regarding the safety of Chiropractic, please talk to a Chiropractor!

Cathy Kuindersma, B.Sc., N.D.

DOCTOR OF NATUROPATHIC MEDICINE

• Homeopathy • Nutrition
• Preventative Health Care • Botanical Medicine

(905) 873-2361

Natural Health Care for you and your family



CATHY KUIENDERSMA

Q: What is Naturopathic Medicine?

A: The term "Naturopathic Medicine" refers to a distinct system of primary health care that uses natural methods and substances to support and stimulate the body's inherent self-healing process. Naturopathic medicine is regulated in Ontario under the Drugless Practitioners' Act since 1925. Regulated naturopathic doctors in Ontario have completed at least three years of university and a four year full time programme of study at an accredited college of Naturopathic Medicine. Board exams set by the Board of Drugless Practitioners - Naturopathy are mandatory for licensure in Ontario. Naturopathy emphasizes prevention, treatment, and optimal health. Naturopaths assist your body to heal itself with prevention and using nutrition, diet, botanical medicine, counselling and homeopathy to restore health. To help your body heal itself we must find the underlying cause of illness and treat the whole person. Naturopaths treat clients with many kinds of conditions, both acute and chronic. Naturopathic medicine is particularly successful with chronic complaints such as chronic candidiasis (yeast infections), chronic fatigue, muscle aches, arthritis, skin disorders, headaches, digestive difficulties, recurrent colds and flu. Treatment usually incorporates detoxification, building and stimulating the body's function. Naturopathic physicians can also complement and enhance health care services provided by other health professionals providing patients with a comprehensive way to obtain optimal health. Naturopathic Medicine is a truly integrative form of health care.

Carol L. Reid, B.A., LL.B.

Barrister & Solicitor, Notary

(905) 451-9539

400 Queen St. W.,
Brampton, Ontario L6X 1B3



CAROL REID

Q: I am married and have two young children. My husband and I own property and have some investments. We each run our own small business from our home. My husband and I each have a Will, but should we have a power of attorney?

A: First, you should be aware that a Will and a Power of Attorney are separate documents and have separate functions. A Will provides for the management of your estate following your death and a Power of Attorney authorizes another person to act on your behalf while you are alive. The term "attorney" does not mean a lawyer, but means any person whom you appoint to act on your behalf. Because your attorney's actions are legally binding on you, it is extremely important that you appoint someone you trust completely. In my view, it would be wise for you and your husband to execute Powers of Attorney appointing each other and/or another trusted person to take care of your affairs if you become mentally or physically disabled. Under current law if you do not have a Power of Attorney, your spouse has no authority to deal with real property or investments in your name and would have to apply to the Court to be given authority to manage your affairs. Considering your assets and businesses, I suggest you contact your lawyer to discuss your affairs and complete your Power of Attorney. Planning now will save your family time and expense should you become incapacitated.

ANNA CHRISTINE'S FOR HAIR AND ESTHETICS

873-6027

IF YOUR HAIR ISN'T BECOMING TO YOU,
YOU SHOULD BE COMING TO US!



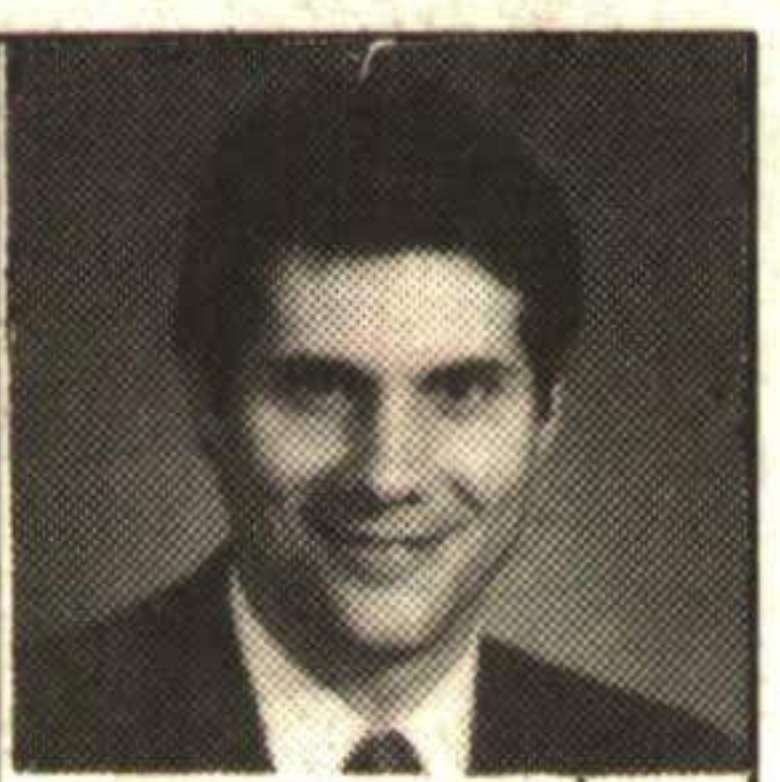
CHRISTINE ZILIO

Q: Why should I have my hair coloured professionally?

A: At Anna Christine's, we use Goldwell hair colour. It is a non-aggressive colour as it's ammonia content is only 2%. Therefore it is much easier on the hair. If you use non-professional colour it can be more damaging. When you come to our salon, we use special techniques to achieve better gray coverage and prevent the ends from fading. When you colour your hair there are many underlying pigments which may need to be controlled or drabbed to prevent a brassy colour. As professionals we recognize this.



**MONEY
CONCEPTS**
FINANCIAL PLANNING CENTRE



BRETT WORBY

348 Guelph Street, Georgetown 873-1877

Q: I am a widowed 68 year old female with a large amount in RRSP's and I understand that in the year I pass away the full amount of my RRSP will be taxable. How can I minimize these taxes to pass more of the money to my children?

A: What you have indicated is true. Money in an RRSP can be passed to the surviving spouse free of tax. Once the surviving spouse passes away the value in the RRSP is deemed to be disposed of and is received by the deceased in that year as income and taxed accordingly. If you want more of the money in the RRSP to pass to the children there are several methods to achieve this:
- You can gradually withdraw funds from the RRSP and gift the money to the children. This reduces the taxes because the money is being drawn over several years instead of the full amount in the year of death.
- You can insure yourself with a Term to Age 100 life insurance policy on about half the amount of the RRSP value. The reason for half is that is about the amount that will go to pay the tax if the RRSP plus other income in the year of death is over \$62,000. The life insurance proceeds are tax free thus increasing the amount for the children. The cost for insuring, with no cash values, for your age will range between \$24.75 and \$34.75 per \$1,000 per year.
In order to decide the right route for you to take, a complete overview of your income needs both present and future would have to be addressed.

BETTY E. McTAGUE CHIROPODIST FOOT CARE SPECIALIST

Georgetown 702-0111



BETTY E. McTAGUE

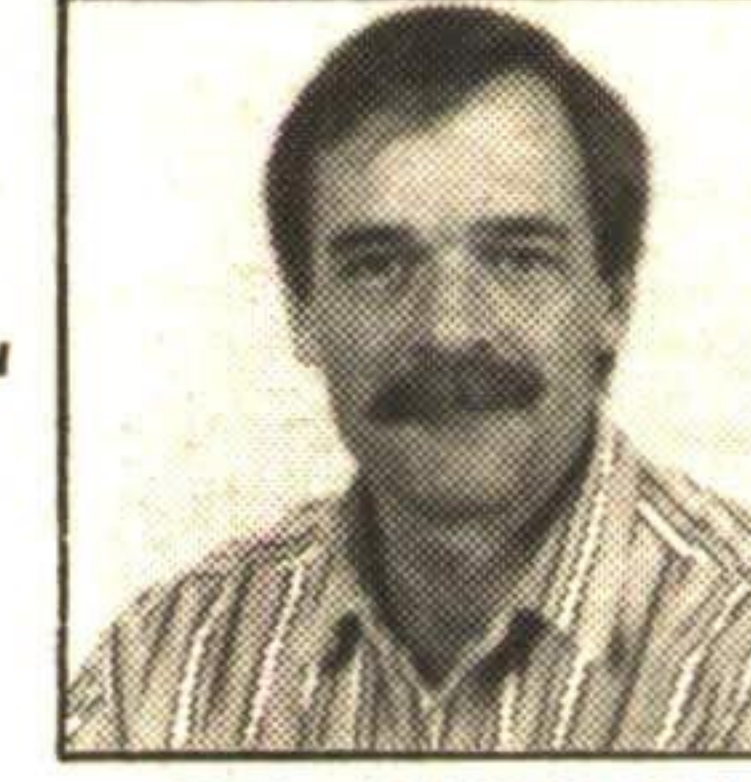
Q: What can be done for pain in the ball of my foot?

A: This is "Metatarsalgia" and is usually due to excessive pressure on the metatarsal joints, causing inflammation and resulting in swelling and callous often & painful corns. This condition is usually caused by trauma (sports injury), concrete floors (work environment), ill fitting footwear, high heels, etc. Management for this type of lesion usually consists of debriding the callous. Sometimes the addition of a metatarsal pad in the shoe or a bar on the outside of footwear is enough. In more severe cases a cushioned orthosis is custom made for the patient to protect the metatarsal heads and assist in preserving the body's own fibro-fatty pad which naturally exists across the ball of the foot. Footwear may also be part of the treatment as most shoes will not accommodate an orthosis and must therefore be professionally fitted. Remember, your feet are your foundation. Comfort is essential.

TERRA GLEN ANIMAL HOSPITAL

R.R. #4, Georgetown

873-1354



DR. JANITSCH

Q: I've heard of a new way of identifying my pet with a microchip, could you explain this to me?

A: Over 90% of lost pets cannot be identified. Millions of pets are euthanized every year because their owners cannot be contacted in an emergency. The microchip provides your pet with a permanent, safe and humane identification for life. We place the chip just under the skin between the shoulder blades. An anti-migratory cap on the microchip holds the chips place forever. Each microchip has a unique code number, and owner information for each pet is stored in a central database. Shelters and veterinarians are equipped with microchip readers and routinely scan all lost and found pets. 'Chips' can be implanted by licenced veterinarians as an office procedure or in combination with any procedure when an anesthetic is required.