

# 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 plan to list our house in the near future but think it would sell better if we finished the basement first. We have been advised that this is not necessary, what do you think?

**A:** It is quite possible that the cost of your renovations would cost more than the value that your home would increase. It is also possible that the buyer could have different plans for that part of the house. If you must hire someone to make these improvements the cost to you becomes even greater than if you did the work yourself. If your time is limited the best way to prepare your home for sale is to make necessary repairs and have it clean and tidy at all times.

## Peter Zions Construction Ltd.

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



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 30 YEARS

**Q:** We plan to renovate our kitchen this winter, should we reface the existing cabinets or replace entire cabinets?

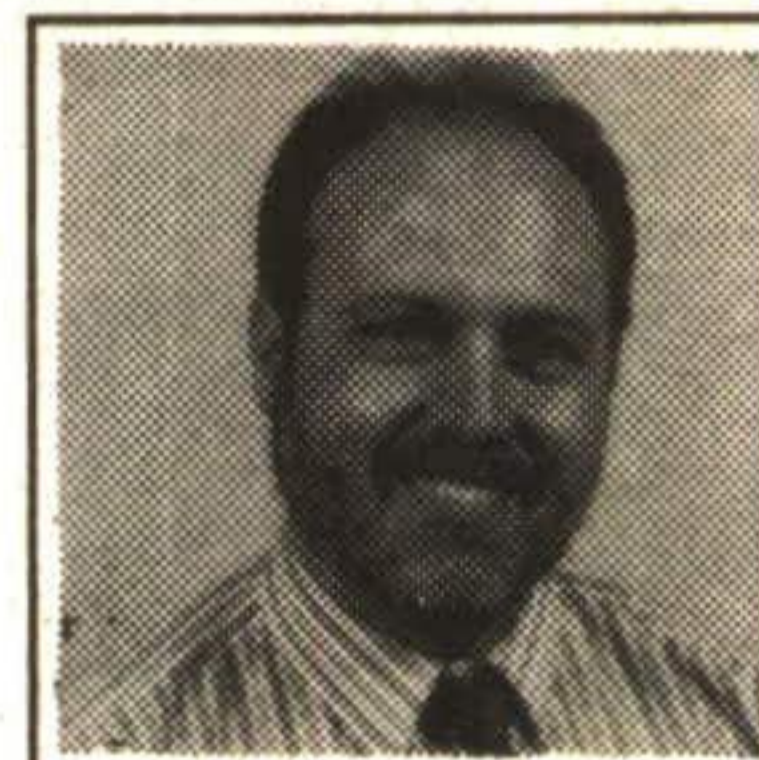
**A:** If you are wanting to cosmetically improve the looks and are happy with the existing layout, consider refacing. It is the most economical method to upgrade your cabinets. This can be done by simply painting your cabinet faces, or remove door and drawer fronts and install new fronts which there are a variety of styles and woods. The countertop in most cases can be replaced quite easily. If your existing kitchen layout does not work well for your needs, replacing the existing cabinets is necessary. This is a more costly renovation, but it gives you the flexibility to design a kitchen that suits your lifestyle needs. The kitchen area is the gathering place for today's family. Many existing kitchens were designed for utility purposes only, and do not work well for today's lifestyles.

## CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET  
 NORVAL, ONTARIO

**877-4288**

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



**Q:** Do chiropractors adjust anything other than the spine?

**A:** Yes. Although chiropractors focus primarily on adjusting the bones of the spine, many are also very skilled at adjusting other joints of the body; everything from the temporomandibular joint (T.M.J.) all the way down to the feet. Because the biomechanics (joint function) is all interrelated, it is important to be able to assess and adjust other joints of the body in the effort to establish normal biomechanics.

## 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 KUINDERSMA

**Q:** For the last year I have been fatigued, what can I do to boost my energy?

**A:** I see many people in my office with low energy. There are numerous reasons why one has fatigue ranging from the relatively simple (lack of exercise, nutritional deficiency, improper diet, obesity, poor digestion) to the more complex (anemia, candidiasis, viral infection (EBV), abnormal blood pressure, hypoglycemia, cancer). As you can understand from the long but certainly incomplete list, such a seemingly simple complaint can be very complex in its proper diagnosis and treatment.

The treatment will be specific to the diagnosis of the fatigue. However here are a few general guidelines to follow:

1. Get enough rest.
  2. Get enough exercise.
  3. Eat a proper diet - Emphasis should be on including more fruits and vegetables, grains, seeds, and nuts and avoiding energy robbers like sugar, alcohol, fats, caffeine, white flour, and highly processed foods. Eat less red meat and more vegetable protein.
- You and your naturopath will be able to determine an appropriate treatment after a proper diagnosis has been made.

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

Barrister & Solicitor, Notary  
**(905) 451-9539**

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



CAROL REID

**Q:** Continuing on with last month's question: "I want to make a Will. What should I do?"

**A:** This month I will discuss choosing your beneficiaries and your executor. Most people know who they wish to benefit under their Will. Ontario law does have special rules concerning spouses and dependents. If you plan to omit or limit your gifts to these people, you should discuss this with your lawyer. You should also consider who you would like to benefit if your initial beneficiaries dies before you and at what age any child should have control of his or her share of your estate. With respect to choosing an executor, it is important to choose someone who is trustworthy as they have the responsibility of carrying out the terms of your Will. A family member or friend may be the best choice in your situation; however, if your estate is large or you have complicated trust provisions, you may wish to have a professional trust company act as executor. You can also appoint two or more people to act together as your executors so that they can assist each other in administering your estate. Making a Will is an important task. Think carefully about your beneficiaries and executors. Ask your lawyer about estate planning to ensure that following your death your wishes will be carried out and to discuss tax planning.



## 3R's

**Tutoring Service**

B.A. Spec. Education  
**(905) 877-4947**



CHERYL O'BRIEN

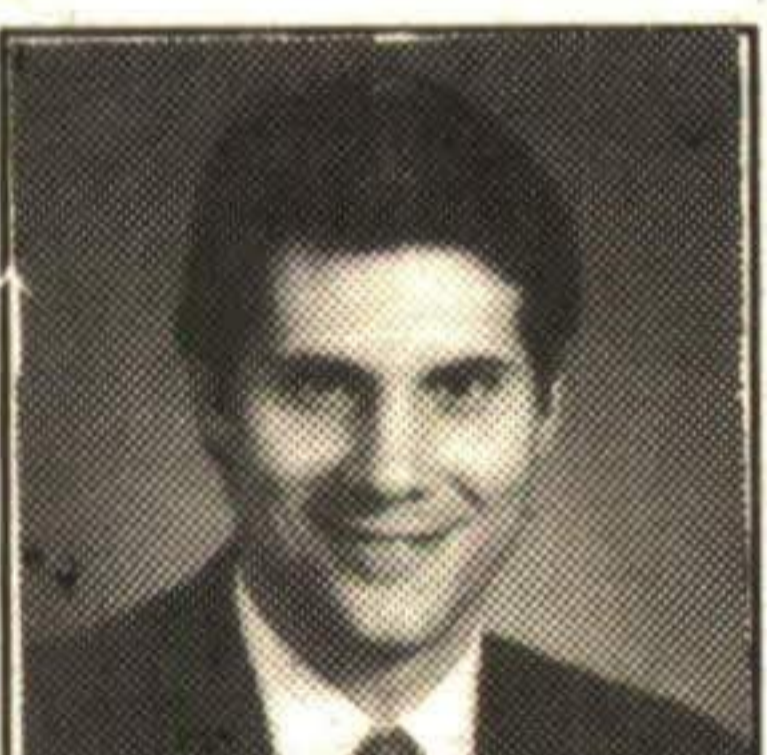
**Q:** How can I help my child develop strong reading skills at home?

**A:** Ten minutes a day will mean the difference between an average reader and a great reader. Bedtime is the ideal time for this to occur since

the household is generally calm and quiet. Begin by encouraging your child to choose a book of interest to them, something they will look forward to reading. If your child is at the age or level to be reading independently, help them with words they may struggle with. It is very important that you are there to read with them. Younger children will enjoy the story you read as they learn proper book etiquette. This will be an asset when they are ready to read. By following these basics steps you, as a parent, can spend individual time with your child while encouraging reading and instilling in them a love of literature.

## MONEY CONCEPTS

The Money Management People



BRETT WORBY

348 Guelph Street, Georgetown 873-1877

**Q:** Why invest in foreign equities and bonds?

**A:** There are several good reasons to invest in foreign equities and bonds.

1. With only 3% of the world capital being in Canada investing outside provides access to economic sectors that are not available in Canada or sectors we are not strong in.
2. Historically higher returns. Over the last 10 and 20 years the Morgan Stanley World Index has performed at an annual compound rate of 16.3% for 10 years and 14.5% for 20 years while the Morgan Stanley Canadian Index rate was 8.3% for 10 years and 10.1% for 20 years.
3. Lower risk. A portfolio split 70% Canadian and 30% World, based on the past 10 years, would have fluctuated 3% less than a 100% Canadian portfolio, while still producing 3% better returns annually.

## BETTY E. McTAGUE CHIROPODIST

FOOT CARE SPECIALIST

Georgetown **702-0111**



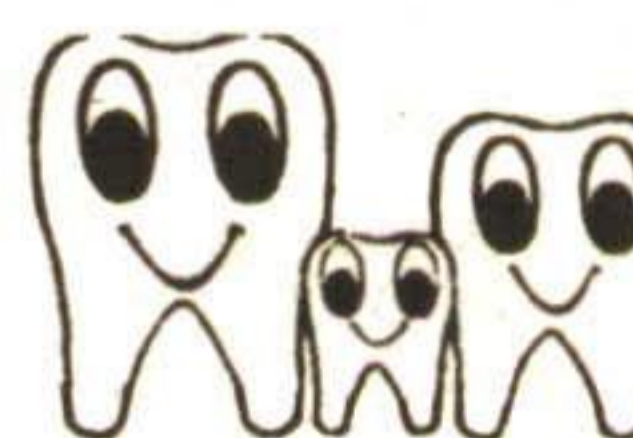
BETTY E. McTAGUE

**Q:** I am just not ready to wear those ugly shoes with support, is there another way?

**A:** Fortunately, today a great number of people are paying more attention to their overall health and well being. Thinking back to 1969 when I bought my first pair of "Birkenstock" sandals and Wallobee shoes, walking through the front door my Mother said, "Oh my, your not wearing those with a skirt?" Well I did and still do. With a double EE fitting and needing an orthosis myself, I'm always on the great shoe hunt. Take your supports with you wherever you go shopping eventually something will come up to your liking. Then get back to the Clinic so then we can follow up effectively and successfully.

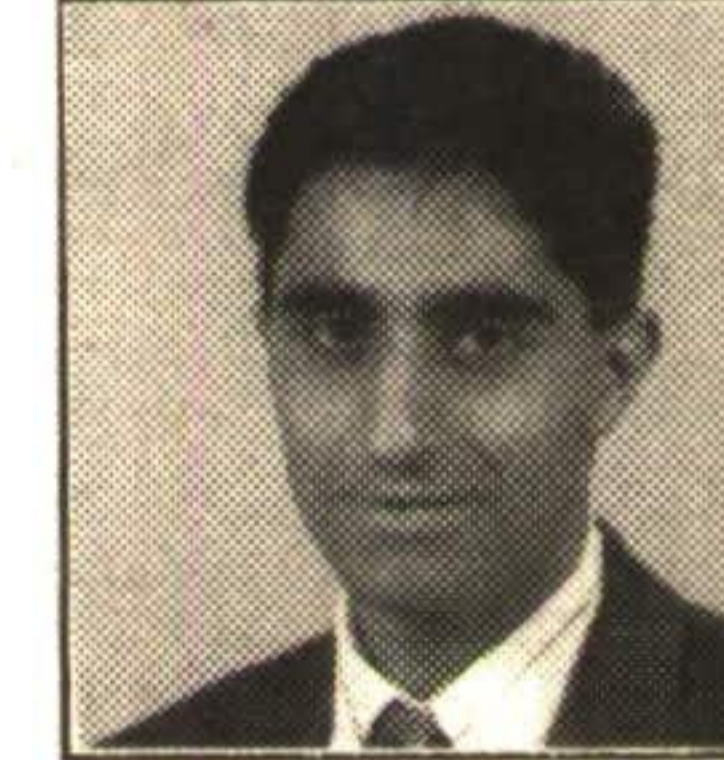
## DR. ANOOP SAYAL

Family and Cosmetic Dentistry



located in  
 Georgetown  
 Marketplace Mall

**(905) 877-CARE (2273)**



DR. ANOOP SAYAL

**Q:** If I accidentally knock my tooth out what action should I take first?

**A:** The Tooth, the Whole Tooth, and Nothing but the Tooth....It seems most parents are unaware of the emergency procedures to be followed when teeth have been knocked out. According to a study published by the Australian Dental Journal, 90% of parents stated that they have never received advice on the subject. The American Society of Endodontics states that proper procedure is as follows:

1. Find the tooth and handle it by its crown - not by the root.
  2. Do not attempt to clean the tooth with any scrubbing or cleaning agents.
  3. If the tooth is not covered with dirt or mud, place it between the cheek and gums of the patient to transport it to the dentist. It can also be placed in a small container of milk.
  4. Go to a dentist immediately.
- Every injury to the mouth whether to the baby or adult teeth should be investigated by a dentist as soon as possible. Our goal is to help you enjoy the benefits of good dental health for a lifetime.