

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: As first time buyers do we qualify for the Land Transfer Tax Rebate if we have an OHOSP?

A: As of January 1, 1994 Land Transfer Rebates are no longer in effect unless you opened a plan (OHOSP) before January 1, 1994. The Financial Minister however has extended indefinitely the Ontario Home Ownership Savings Plan (OHOSP) which benefits first time home buyers.

Peter Zions Construction Ltd.

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



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 27 YEARS

Q: I want to replace my front entrance door and need a recommendation as to replacing with solid wood or metal.

A: There are a number of differences between wood & metal doors. The most important is cost. A prehung steel door is usually less expensive than a solid wood door. A steel door structurally is less likely to warp as compared to a wood door. This is an important consideration, for your weatherstripping to work properly around the door frame and sill. From an aesthetic standpoint, a stained natural wood door is beautiful to look at but needs more attention and maintenance. An alternative to natural wood is a fiberglass door which looks and feels like wood, stains like wood and performs like a steel door.

RAVES

HAIRCARE MANICURE WAXING
873-0865



BONNIE BRUNTON

118 Guelph St., Georgetown

Q: I have very fine and straight hair. A friend of mine recommended that I get a body perm. Since I am a man who has never been to a hair dresser I want to be sure this would be the right solution for my problem.

A: Body perms are great in short hair for both men and women. This type of perm does not last as long as a regular perm but it gives you an easy to care for style that you will love from the start.

BRETON MOVING & STORAGE



877-4106 840-7181

"Where special care is never extra."



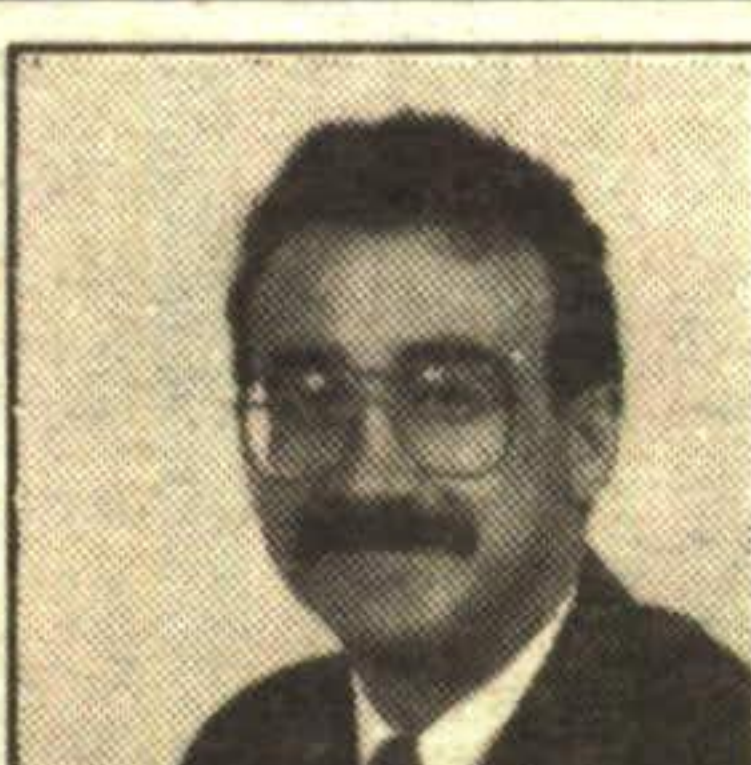
ROBERT G. BRETON

Q: Why move with a professional?

A: At first glance, it seems ridiculous to spend money to do something you could do yourself. But adding up all the incidentals - rental truck, insurance, gas, pads, dollies - as well as the headache of enlisting sufficient, often inexperienced help, coupled with the possibility of damaging irreplaceable items, all seem to point to using a professional service. The experts have the proper equipment, skill and knowledge to move your goods capably and efficiently. They show up promptly and work diligently until the job is done. For a small price, you can achieve the best possible piece of mind when using your local professional moving company.

DANIEL VARANELLI CERTIFIED GENERAL ACCOUNTANT

76 Young Street, Acton
853-4311



DANIEL VARANELLI

Q: What can be included in the \$100,000 capital gain exemption? Can only a portion be claimed?

A: The lifetime deduction of \$100,000 of capital gains is available for most capital property dispositions. Dispositions of qualified farm property and shares of a small business corporation are eligible for a \$500,000 deduction. Common types of capital property include securities, such as stocks and bonds or land, building and equipment used in a business or rental operation. Any unused portion remains for future use, assuming this deduction isn't legislated away. Gains on real estate held as of February 1992 are calculated based on a pro-ration of the holding period before March 1992 over the total holding period. Also the balance of your cumulative net investment loss (CNIL) account reduces your capital gains exemption. The balance of your CNIL account consists of interest costs, carrying charges and property losses claimed in previous years to reduce taxes.

Bergsma's

Paint & Wallpaper
877-4193

280 Guelph St.

Georgetown Marketplace Mall

Serving Halton Hills For Over 25 Years



ARLENE BERGSMA

Q: My laundry room is in my basement and right now the floor is bare concrete and I would like to paint it. What do you recommend I use?

A: If your basement floor does not have a moisture problem, then I suggest you use Moore's Porch and Floor Enamel. However, if you cannot determine if there is a moisture problem, place a plastic sheet over your floor and seal the edges with bricks or something heavy. In a few days you will be able to see if there is moisture on the plastic or not. If there is, then use Moore's Latex Floor and Patio Finish, which allows the concrete to breathe.



DOWNTOWN
ACTON
853-3580

It's Worth The Call To Acton!

ROBERT WARRINGTON



Q: We are travelling to Florida for the winter and noticed the high cost of Medical Insurance, any way around paying so much?

A: Unfortunately our OHIP services are hardly covering anything while outside Canada, especially in the USA, due to obvious cutbacks by the province. Insurance companies now are faced with making up the rest of the cost of a claim that OHIP doesn't pay out on. More costs to pay, the higher the rates. For seniors, there are 'snowbird' associations that have group plans, but some of their costs have increased for 1994, as well as their rates. Blue Cross Insurance is no longer a viable insurance for long term, due to their high prices of premiums. A new program put out by Ontario's Voyageur Travel Insurance enables seniors to get good rates for long term insurance in Florida, and they do it by using certain Hospitals and Clinics in the state only. Make a claim at these locations and you are covered 100% for the cost, go to a different location not on the list, and you will be 70% covered. Good for the people who are planning to stay in one area for the winter. Check out the prices at any of Voyageur's participating travel agencies in Acton and Georgetown.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

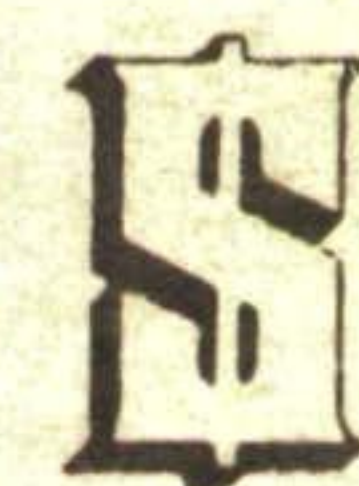
The Spine - The Life Line

ROBERT H. CRANFIELD, D.C.



Q: Two years ago I had a major break in my leg. Since then I have had hip and lower back pain. Can a break in the leg cause hip and lower back pain.

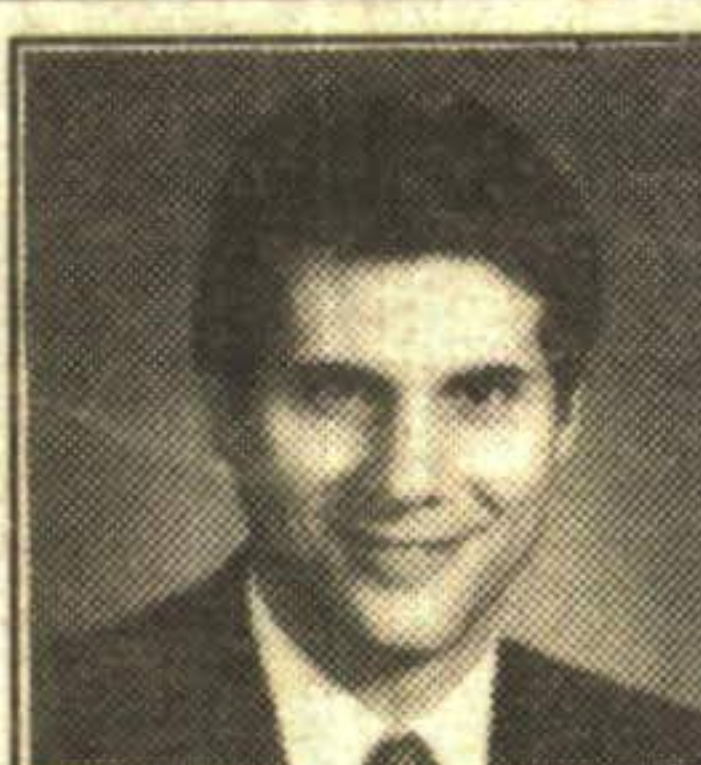
A: When the leg is broken and it heals, it can end up being shorter than before. This, in turn, will cause an imbalance in the pelvis and lower back, causing the bones in the low back to become subluxated (misaligned and/or malfunction). This subluxation in the low back will then irritate the nerves that go to the hip and leg, causing pain in the lower back, hip and leg. A chiropractor will examine your spine to determine if your problem is caused by subluxations. If so, he/she will then set out a program of care to correct the subluxations.



MONEY
CONCEPTS
FINANCIAL PLANNING CENTRE

348 Guelph Street, Georgetown 873-1877

BRETT WORBY



Q: What percentage of your RRSP can be held in foreign investment for 1993?

A: The limitation on foreign content in your RRSP for 1993 is 18%. Although with the help of mutual funds you can legally increase your 1993 foreign content to 32.75%. Here's how: First you can hold up to 18% of your RRSP in a mutual fund which invests in only foreign equity or bonds, such as an Asian Fund or a US Bond Fund. Secondly you hold the other 82% in a "RRSP eligible" mutual fund. An eligible mutual fund can invest up to 18% of its assets in foreign investments and still be RRSP eligible. Giving you another $(82\% \times 18\%) = 14.75\%$ foreign content. For a total foreign contents level of 32.75%.



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

(905) 873-4907



MARILYN RUSSIANI

Q: I am a senior. What will the Feminine Way do for me?

A: At the Feminine Way seniors make up 65% of our membership. This age group tends to be prone to degenerative diseases such as hypertension, diabetes, cardiovascular diseases, arthritis and many other illnesses. The use of toning tables will improve strength, range of motion, flexibility and endurance as well as improving the overall feeling of well-being. Use of our treadmill and a stationary bike - has proven to be beneficial to all members. We offer 15% discount 365 days a year to ALL seniors.



Janine M. Carter

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

(905) 877-3809



JANINE M. CARTER

Q: My son wants to copy a game from a friend's computer and put it on our home computer. I also use this computer for my business. What should I tell him?

A: You have three major concerns.
1) **Viruses.** Copied games can carry viruses that may disable your computer.
2) **Copyright.** Almost every game is under copyright, even shareware games. To use a game without paying its maker is against the law.
3) **Sub-directories.** When you install a game onto a hard drive, make a sub-directory for the new game. Never just copy all the files to the "C/" directory.

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 feels 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 both the child and the parent.