

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: I understand that only a first time home buyer can put 5% down on a mortgage with CMHC approval but I understand that there are exceptions now. Can you tell me what they are?

A: First of all, now that a first time home buyer is defined as anyone who has not owned a home in the last five years as their principal residence either jointly or separately, CMHC will consider justifiable exceptions to the five year eligibility requirement for hardship situations where homeowners:

- A) Have had to sell their principal residence as a result of a formal marital break-up (including common-law relationships).
- B) Have had to sell their principal residence for employment reasons and moved to a new geographic location.
- C) Have sold their principal residence and experienced a loss of equity.

PROVIDED THAT: The net proceeds (if any) from the sale of their previous principal residence are applied toward the purchase.

Peter Zions Construction Ltd.

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



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 30 YEARS

Q: What causes condensation on my windows and walls?

A: Several people have asked this question. The two common areas are windows and walls. There are a number of reasons that may cause condensation to happen. The relative humidity in your home during the winter months should be between 40-50%. The humidity levels in your home are greatly affected by the number of people occupying, and the different functions such as cooking and showering that create moisture. An older home that "naturally" ventilates which means little or no vapour barriers in walls and ceilings and single pane windows may in actual fact have less humidity troubles than a newer home that is tighter with double insul windows and better vapour barriers. The reasons for this is the air from outside being brought in has a lower relative humidity than inside. It displaces the warm moist air in the house. The problem with this is that the comfort level in the house is sacrificed, the house will feel cold, drafty and another important consideration is the heating system will work harder to keep the temperature up in the house.

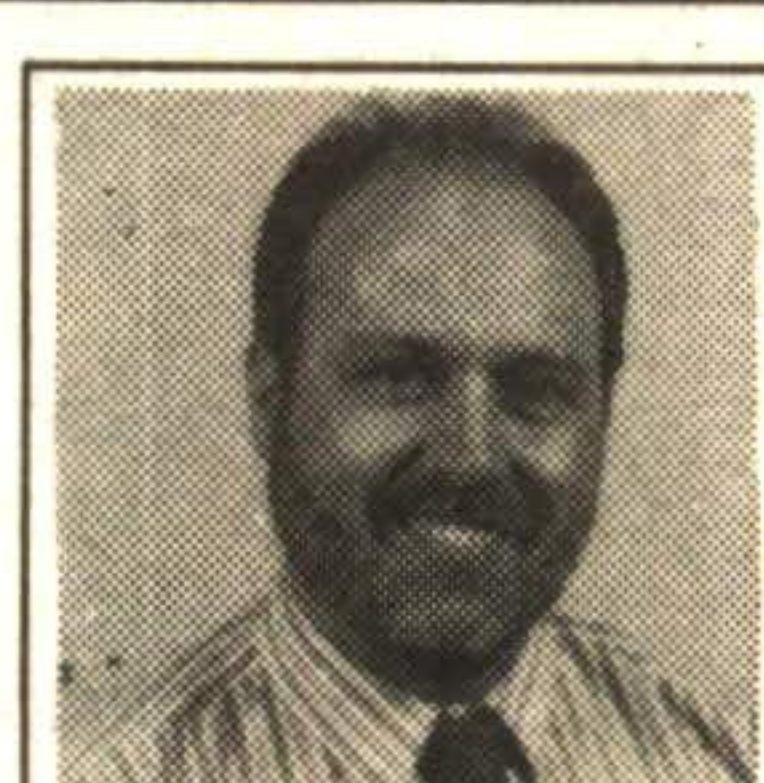
The ideal situation is a well insulated home, with good air and vapour barriers, and energy efficient windows and doors. A Heat Recovery Ventilator (HRV) which is standard in R-2000 homes will control the ventilation of your home and remove stale moisture laden air. The next best moisture control is to have exhaust fans in bathrooms, kitchen, and laundry areas. Note: It is important that the fans are vented to the outside of the house and not into the attic space. Window condensation can also be caused by having drapes or blinds covering glass and not allowing heated air to circulate against glass.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

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



Q: On occasion when I have complained of back pain to my medical doctor he/she has tried to manipulate my spine. Is this a safe procedure?

A: Chiropractic care is a very safe procedure... when it is practiced by experts...namely chiropractors. You have to realize that the spinal adjustment as practiced by chiropractors is a highly specialized psychomotor skill. To be practiced by anyone who has only been given a weekend crash course is doing a grave disservice to both the adjustment and the patient.

An article recently published in "The Family Physician" eluded to this very point. It stated that spinal adjustments were, in fact, very effective in the treatment of spinal problems but that it should be left to only those who have been properly trained... primarily chiropractors.

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: I suffer from premenstrual syndrome, can naturopathic medicine help me?

A: Premenstrual syndrome (PMS) is a constellation of symptoms, both physical and emotional, which affect many women in the days leading up to a menstrual period (from 2 to 14 days). It is a very common complaint, affecting 3 out of 4 women aged 30 to 40. The causes of PMS are many and varied. They include nutritional deficiency, liver congestion, stress. Also, the thyroid, adrenal and pituitary glands may be involved. The liver plays an integral part in PMS since it converts estrogen to its proper metabolites for circulation; therefore, helping the liver to detoxify may alleviate the symptoms. There are many simple changes a woman can try to help with PMS, they include:

1. Diet change - Increase the amount of complex carbohydrates, reduce animal fat intake (i.e. red meat, milk, cheese, etc.), eat adequate amount of vegetable protein. Stay away from processed foods, sugar, caffeine, salt, alcohol, chocolate. Include fresh vegetables and fruits, whole grains, legumes.
2. Include essential fatty acids in your diet - Flaxseed and Evening Primrose oils.
3. Supplements that may help include: B complex, B-6, magnesium, E, folic acid, bioflavonoids, etc. - however these would be prescribed on an individual basis.
4. Exercise - 30 minutes, 3 times a week.
5. Stress reduction and adequate sleep.

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

Barrister & Solicitor, Notary
(905) 451-9539

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



CAROL REID

Q: My friend wants to change the executor of her handwritten will. Could she just add a Codicil or should she do a new Will?

A: A Codicil is a written document that revokes or amends a Will, in whole or in part. It is important to remember that changes to a Will must be made formally and not by just writing over an existing provision in the document.

Your friend could change her Will by completing a Codicil, taking care to ensure that she refers to the Will and the paragraphs to be amended correctly and that the Codicil is executed properly. The same formalities apply to the execution of a Codicil as to a Will. Deleting, adding and amending paragraphs in a Will by a Codicil can change the interpretation of the document as a whole.

I would suggest she see her lawyer to review her Will to determine if it would be appropriate to update her Will entirely rather than just changing her executor. Obviously her wishes at the time of making her Will and at present have changed. Also depending on the age of the Will, laws may have changed that will affect her estate planning. Consequently, a new Will may be warranted.

3R's Tutoring Service

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



CHERYL O'BRIEN

Q: How long should I wait before getting a tutor for my child?

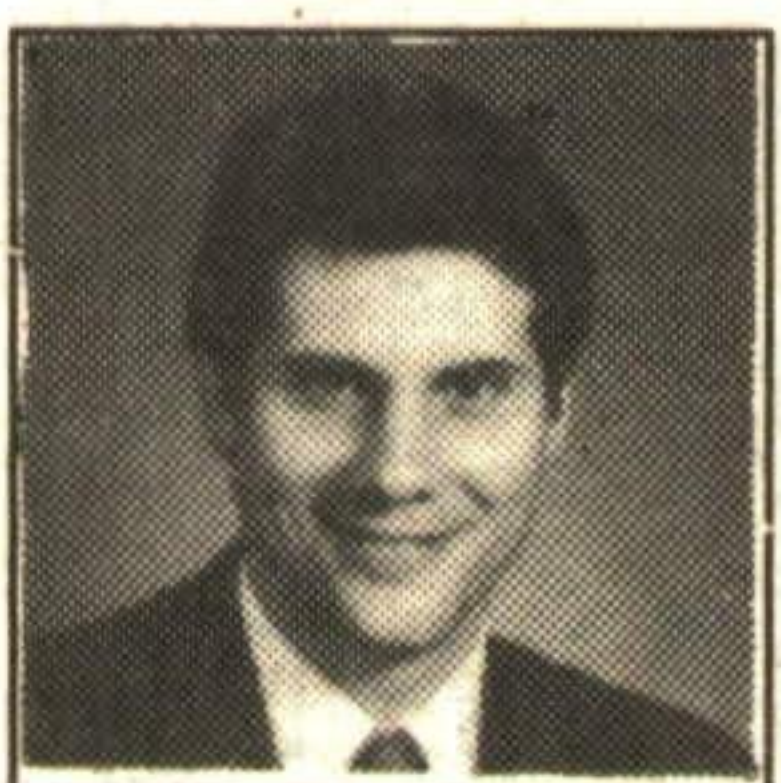
A: My best advice is not to wait. As soon as you see a potential problem act on it right away.

Begin by consulting your child's teacher to address your concerns and inform them of your desire to contact a tutor. This allows the teacher and tutor to work together on correcting the situation. If your child is struggling with a particular learning area remember, the longer they have difficulty the more their self-esteem will suffer. Once this happens the potential for learning is greatly hampered. The key to successful learning is to identify a problem from its onset and get the help your child needs immediately. It is guaranteed that the earlier your child gets the necessary help the less time they will need to work with a tutor and the better they will feel about themselves.

MONEY CONCEPTS

The Money Management People

348 Guelph Street, Georgetown
873-1877



BRETT WORBY

Q: What is Strategic Asset Allocation?

A: Essentially it's a systematic way to diversify our assets, or savings, among a range of financial investments. This approach can determine the overall performance of your investments. Along the way, we're told about snappy, easy-to-use formula. Apparently, you just subtract your age from 100. Whatever the answer, invest that percentage of your portfolio in stocks or stock based mutual funds. The rest should go into a mixture of bonds, or bond funds, and money market funds.

There's one problem with this kind of simplistic interpretation of asset allocation: it's misleading. There is no single magic formula. No short cut. No instant recipe for success. Strategic asset allocation means tailoring investments to your personal investment needs. They are shaped by five factors-risk tolerance, return requirements, liquidity needs, and time horizon & tax treatment.

The strategic asset allocation approach, is based on your own needs and allocates investments accordingly. That doesn't mean it's carved in stone; there is room for minor adjustments in your portfolio as your needs change. Of course this involves some work; however, the end results may be more satisfactory than assuming a passive role with an asset allocation service. Strategic asset allocation takes patience, discipline, and understanding of your needs. With the help of your financial advisor, you should be able to put such allocation into practice; and eventually reap the rewards.

BETTY E. McTAGUE CHIROPDIST FOOT CARE SPECIALIST

Georgetown 702-0111



BETTY E. McTAGUE

Q: My heels are cracked, is there anything I can do on my own?

A: Cracked heels can be very painful and disabling. It is important that they are taken care of on a daily basis. While you are in the bath take an emery board and file away as much as the dry skin and debris as possible.

Using a Q-Tip, apply friars balsam to the soles of your feet and then an emollient eg. lanolin, uremol, lubriderm etc.

A marked improvement should be seen very quickly. However if this is not the case then consult your Chiropodist.

DR. ANOOP SAYAL Family and Cosmetic Dentistry



located in
Georgetown
Marketplace Mall

(905) 877-CARE (2273)



DR. ANOOP SAYAL

Q: I have a chipped front tooth. What can be done to fix it?

A: The first consideration when you chip or fracture a tooth is determining whether the pulp, or nerve has been damaged. Ultimately, the condition of the pulp and the amount of tooth structure left will help determine the choice of treatment.

Small fractures can be corrected by cosmetically contouring the rough edges.

Bonding has revolutionized the treatment for moderate chips. Now a new tooth can be formed by simply applying a special moldable plastic to the remaining tooth. This will build the tooth back to its original shape, colour and size and can even make it better than it was.

For large fractures, caps or crowns may be required to help prevent your tooth from breaking again.

With the newer materials and advancing technologies, dentists can repair fractured teeth in only one appointment, often with very little discomfort. If you have any questions, do not hesitate to set up a free consultation at our office. Our goal is to help you enjoy the benefits of good oral health for a lifetime.