

Ask The Professionals

RE/MAX SUBURBAN (91) INC.



360 Guelph St.,
Georgetown
877-5211 873-1058

*The better way - Donna Rae
Sales Representative*



DONNA RAE

Q: Is it true that there has been a change in how a real estate agent represents a buyer and a seller?

A: This is a recent change effective Jan. 1, 1995. Since it has come into effect I have been approached numerous times to explain this new policy.

All realtors must now discuss with you their responsibilities regarding the role as a buyers agents, a sub agent or a dual agent.

All realtors work under a strict code of ethics. One of the provisions is that they seek written acknowledgement from buyers and sellers that they understand the agency relationship.

You will be asked to sign an acknowledgement from and it will be kept on file.

Peter Zions Construction Ltd.

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



PETER ZIONS

A FAMILY BUILDING TRADITION FOR 30 YEARS

Q: I would like to upgrade the windows in my home. What should I look for when replacing them?

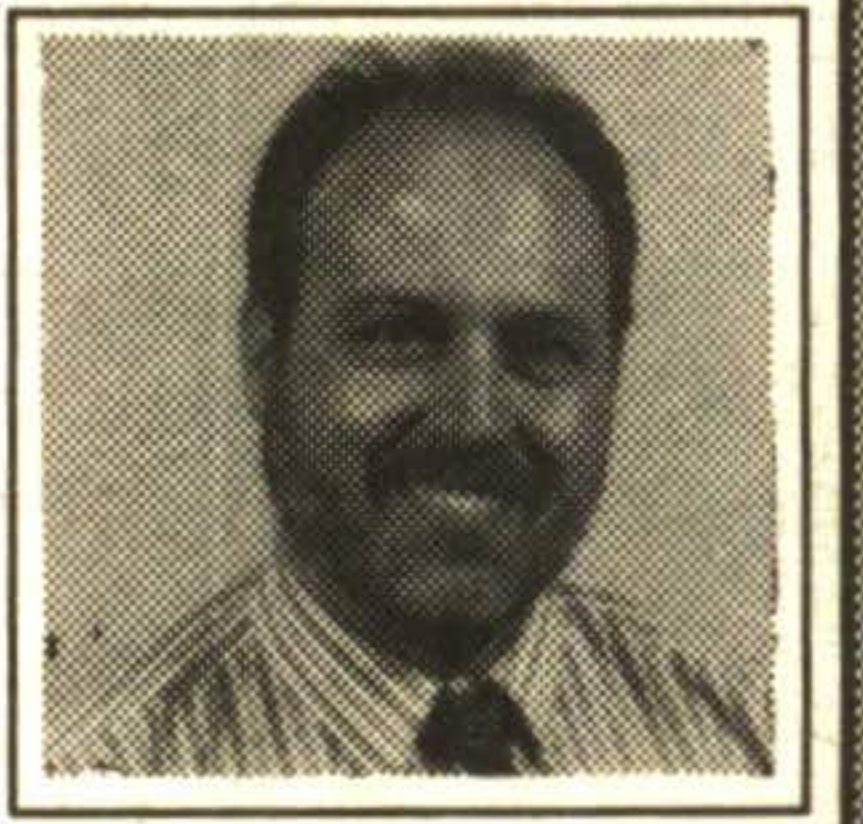
A: If you are replacing windows in an existing home there are two ways it can be done. The most common and economical is called a retro fit. The sash portions of the window are removed, leaving the outer frame in place. The new window is sized to fit into this opening. The exterior is usually capped with aluminum to cover the old frame to new window. The advantages to a retro fit are that you don't disturb your interior casing around your windows, which means less labor and materials. The second method is called a tearout. The window sash and exterior frame is removed leaving only the rough opening in the wall. The new window is sized to fit the opening. The advantages here are you maximize the size of your window, and can do a better job sealing the window to your wall perimeter. The only disadvantage to this method is that it is usually more expensive. There are many different window styles to choose from. Consult your contractors or window sales person on what best suits your needs. If at all possible have "Low E Glass" for your glass in the windows. It usually doubles your insulation rating over the standard thermopane glass.

CRANFIELD CHIROPRACTIC CENTRE

518 GUELPH STREET
NORVAL, ONTARIO

877-4288

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



Q: I understand that there is a research program going on for children with asthma. Is this true?

A: Absolutely! Over the years, chiropractors have had good success with asthmatics; some responding better than others. Now there is a study involving children between the ages of 8 & 16 yrs. at the Firestone Clinic at McMaster University. Two of the top respiratory specialists are involved with the chiropractic profession to determine whether or not chiropractic is effective in treating patients with asthma and if so, to what extent. Currently, 7% of the people with asthma have chiropractic care. In Australia, 30% of the asthmatics go to chiropractors. We are actively looking for candidates for this program. So if your child is between ages 8 & 16 and has asthma, please call the Asthma Hotline at 905-521-6130.

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 KUIINDERSMA

Q: I am a 47 year old female having hot flashes is there anything natural I can do to help?

A: Menopause is a transitional period for women where the female hormones estrogen and progesterone taper off which may cause symptoms. Hot flashes is the most common symptom (80% of women) other symptoms include fatigue, depression, anxiety, palpitations and more. Your health prior to menopause may determine your ease of transition. Therefore prevention is key and includes the following:

1. Nutrition
 - Eliminate coffee, refined sugar, and processed fats.
 - Include whole grains, fruit, vegetables, essential fatty acids
- 2.. Exercise - Builds strong bones.
3. Adrenal Support - Supporting this gland will help with a smooth transition during menopause. Vitamin C, B5, and herbs including Black Currant, Siberian Ginseng and Licorice.
4. Specifically hot flashes can be helped by using Vitamins E, C and Selenium and herb such as Wild Yam, Chaste Tree, Motherwort and Angelica.

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 have been living with my boyfriend for two years. We don't have a written agreement. What will happen to our savings and investments if one of us dies?

A: If you live with someone without being married, you are living common law. In Ontario common law couples do not have the same rights as married couples.

A Will sets out what you want to happen to your property on your death. If you die without a Will, your property will go to your blood relatives -- your children, parents or siblings, depending on who survives you. To claim part of your property, your partner would have to go to court to prove that he helped to pay for the property. This can take time and is expensive. Consequently, each of you should have a Will setting out whom should receive your property should you die. You should consult a lawyer to discuss making your Wills and to review your individual circumstances.



3R's

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(905) 877-4947



CHERYL O'BRIEN

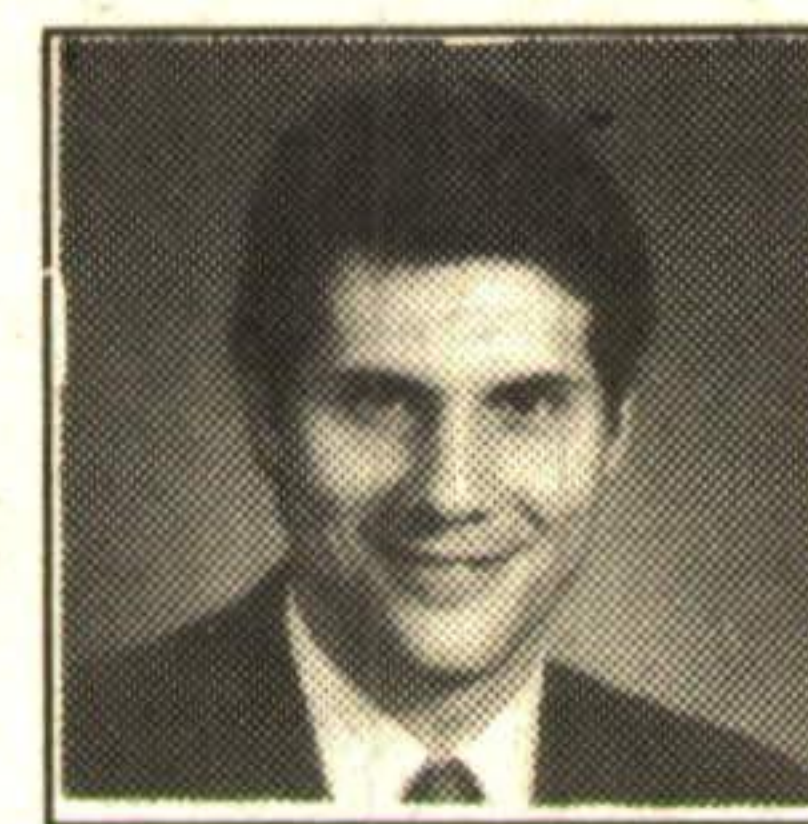
Q: How can I help my child retain academic skills throughout the summer?

A: The summer months can be long for some children and the valuable information they attained through the school year can be forgotten during this time. Often the community will offer programs to help stimulate further academic growth. Call your local library to find out what programs are being offered throughout the summer. Inquire with your child's school as to what resources may be available to you within the community. Retaining a professional tutor during this time is an option that works well for many parents and students. One to two hours a week will ensure your child will continue to develop positive learning skills. Parents can also play an important role by spending a little time each day concentrating on the areas that they feel need strengthening. Remember, the summer months should be a time to gain knowledge, not to forget it.

MONEY CONCEPTS

The Money Management People

348 Guelph Street, Georgetown
873-1877



BRETT WORBY

Q: If market timers are so smart, why aren't they rich?

A: Market timing involves jumping in and out of stocks, or equity mutual funds, in an effort to catch bull markets but sidestep crashes. After a year of market turmoil it might seem like a wonderful strategy. There's just one problem. While timing may help to ease the pain of a bear market, it sure isn't the road to riches. Indeed you would get better returns by simply buying and holding a collection of well-run stock mutual funds. And yet a lot of us are closet market timers. We call ourselves long-term investors. But we get antsy when the markets get rough, so we sell some of our mutuals, figuring we'll be able to buy back later at lower prices. Don't bank on it. Even some market timers will tell you that timing isn't principally about beating the market. It's about controlling risk. "The reality is that market timing mutual funds underperform bull markets but they outperform bear markets. And overall, most of them lag the market slightly." Morningstar Mutual Funds, reckons there are nine market-timing stock funds that have been around for five years. The funds have returned an average of 7/2% a year, compared with an average of 9% for all diversified stock funds. Market timers is still a valuable service. Many investors end up dumping their stocks at fire-sale prices, thus locking in their losses. "The fact of the matter is that people become scared at the bottom and too greedy at the top." Thus market timing reduces this.

BETTY E. McTAGUE CHIROPDIST FOOT CARE SPECIALIST

Georgetown **702-0111**

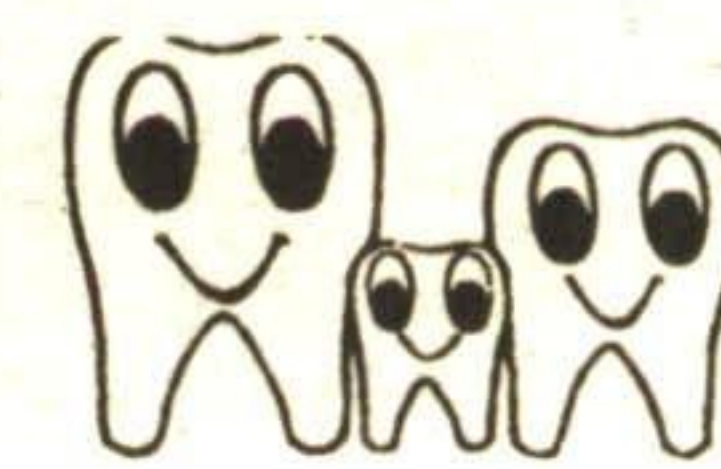


BETTY E. McTAGUE

Q: I need to purchase shoes to live-in how is this accomplished?

A: Shoes are meant for protection and warmth and comfort. Both feet need to be measured when standing and preferably at the end of the day. Usually one foot is larger than the other so always fit the larger of the two. The other shoe can be adjusted or modified to feel better. Your shoe store should be able to accommodate you for this or if not should be able to recommend a reputable repair person. Length, width and depth are all equally important and must be considered. Laced shoes with 4 eyelets on each side is generally much more appropriate than a slip on-type of shoe especially if an orthosis is to be worn. A dress shoe is better if it has an ankle strap to hold the heel back into the shoe not allowing the foot to splay forward. There needs to be a full finger width between the end the longest toe and the end of the shoe. A more rounded toe generally fits the overall shape of the foot better than a tapered toe box. Leather is always preferred over synthetics as they allow perspiration to be evaporated naturally. Soft uppers and firm soles. **Remember: Shoes need to be as comfortable the day they are put on as the day you finally discard them.**

DR. ANOOP SAYAL Family and Cosmetic Dentistry



located in
Georgetown
Marketplace Mall

(905) 877-CARE (2273)



DR. ANOOP SAYAL

Q: My teeth are stained What can I do about it?

A: Its first important for you and your dentist to determine the cause of the stains (medications, smoking, age etc.) There are several procedures that can be done.

1. Bleaching involves the application of a solution to the teeth via a custom bleaching tray for approximately two weeks. This dentist supervised procedure can whiten teeth for up to two weeks.
2. Bonding is the application of a tooth coloured resin to block out the underlying tooth structure. Life expectancy of this type of restoration is 5 - 10 years.
3. Porcelain veneers are thin sheets of porcelain made by a laboratory to cover teeth and hide unanesthetic colour of defects. Life expectancy is 10-15 years.
4. Porcelain crowns or "caps" are again made by a laboratory and cover the entire tooth. These are often used on badly broken teeth. Life expectancy depends on the health of the gum tissue and can range from 15-20 years.

The choice of treatment should be thoroughly discussed with your dentist who will help you make an educated choice. Our goal is to provide you with the good oral health that will last a lifetime.