

Ask The Professionals

Send your questions for any of these professionals:
"Ask the Professionals"
 Independent & Free Press, 280 Guelph St., Unit 29, Georgetown L7G 4B1

Johnson Associates
 HALTON LTD., REALTOR

Ruth C. Germain
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Ruth C. Germain
 Sales Representative

Q: Should I get pre-approved for a mortgage before I make an offer on a house I'd like to buy?

A: Yes. If you are pre-approved, particularly if you are a first-time home buyer, you have the confidence of knowing how much financing you can access and the Home Seller can have confidence in your offer being a valid one. The pre-approval provides you with an interest rate guarantee from the lender that can protect you from interest rate increases for up to 120 days.

Q: Should I get my mortgage through my bank or through a mortgage broker?

A: Shop around for the best interest rate possible. Ask your bank, but also check with a mortgage broker! A mortgage broker is a professional who performs many loan processing functions such as taking the loan application, ordering credit reports, appraisals, etc. Due to the volume of business they generate, the Mortgage Broker can generally obtain better rates and often from the same bank that the client uses! In most cases, they receive a commission or a finders fee from the lending institution who ultimately grants the mortgage to the borrower.

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MANON DULUDE

Q: I ended my relationship, so why is it so difficult to get over it?

A: This is a question which I hear often. Individuals who chose to end a long term relationship are often surprised at the fact that they are experiencing a wide variety of emotions. When one has decided to end their relationship, they may believe that their feelings for their partner are completely dead. It comes as a great surprise to them when they find themselves grieving the relationship. This can be a very confusing time raising doubt about one's decision. I often hear my clients say "If it hurts this much it must be the wrong choice". Because it hurts does not mean it was the wrong choice. Separation is a time where emotional bonds are being dismantled. Relationships provide many things to a person; emotional and financial security, companionship, a traditional concept of family etc. It is the losses and the need to rebuild a new identity as a single person which are difficult to work through. I have helped many individuals in their transition process and encourage you to seek support if you are going through a separation or divorce.

GREG J. LAWRENCE, B. Sc., D. Ch.
 FOOT SPECIALIST/CHIROPODIST

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Member of the Ontario Society of Chiropractors
 and the Ontario College of Chiropractors



Greg J. Lawrence
 B.Sc. D.Ch.

Q: Why is special care required with diabetics?

A: Foot problems are common in people with diabetes. That is why you need to check your feet for cuts, abrasions, and signs of irritation every day and to protect them with proper footwear. When you do not protect your feet properly, infections can develop from minor injuries. Here are a few reasons why this happens:

- Diabetes can damage nerves in the feet, making them less sensitive to pain. This means that you may not feel a minor cut or abrasion until severe infection develops.
 - Diabetes can cause reduced circulation. This is a problem since proper blood flow is necessary for healing injuries.
 - Elevated blood glucose can interfere with the body's ability to fight infection from cuts and abrasions. It also hampers the healing process.
- You can reduce your risk of infection by keeping your blood glucose under control. Also, learn now how to properly care for your feet.

HOW TO CARE FOR YOUR FEET

Washing: (1) Wash your feet with mild soap and lukewarm water. Always check the water temperature with your elbow or another part of your body where sensation is good before putting your feet in. Never put your feet into hot water.
Examine: Inspect your heels and the tops and bottoms of your feet for skin irritation or breakdown. Look for sores, cuts, blisters, cracks between the toes, and blue, purple or white spots. If you cannot see the bottoms of your feet, use a mirror.
Skin care: Apply a moisturizing cream. This is especially important for dry and calloused skin. Never use cream between your toes or on open sores.
Corns and callous: Gently and gradually rub down corns, callous and other hard skin with a dry washcloth, pumice stone, or emery board. Do not cut corns or callous. Also avoid over-the-counter corn and callous removers or remedies. These contain acid and will burn the skin.
Toenails: Cut your toenails after a bath when they are softest. Carefully file shape toenail edges to prevent them from cutting into adjacent skin.

DR. ANOOP SAYAL

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DR. ANOOP SAYAL

Q: Is it true that certain vitamins are important for my teeth?

A: Just like our bodies, our teeth and gums need certain vitamins and minerals to stay healthy and strong. This is especially important for expecting mothers, babies and children. An adequate intake while the teeth are developing will help to ensure strong and healthy teeth. Calcium, aided by phosphorous and vitamin D, is the main component of teeth and bones. Vitamin A is necessary for the formation of tooth enamel, and Vitamin C is essential for healthy gums. Fluoride is an important mineral for tooth decay prevention.

As with the overall health of our body, a good diet is the best way to ensure an adequate supply of vitamins and minerals. A variety of whole grain breads, cereals, fruits, vegetables, lean meats and milk will help to ensure strong and healthy teeth. Sugary snacks should be taken in moderation. A healthy diet, along with good home care and regular checkups will help keep your teeth healthy for a lifetime!

Halton Hills
Speech Centre

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Karen MacKenzie-Stepner

Q: I am a 36 year old man, originally from Hong Kong. I work in an English speaking environment and often my colleagues tell me they have difficulty understanding my pronunciation, especially over the telephone. I feel this affects my chances for advancement in the company for which I work. Can a Speech-Language Pathologist help me improve my pronunciation of English?

A: Speech-Language Pathologists are trained professionals that can offer accent reduction therapy or a course in pronouncing English as a second language.

It is not uncommon for adults acquiring English as a second language to have difficulty developing accurate pronunciation of all sounds. In fact, many sounds present in the English language do not exist in other languages. Additionally, many languages have different rules for syllable stressing than English.

Intervention can identify personally specific sound distortions and variations in syllable stressing in words. The goal of this intervention would be to instruct in syllable and specific consonant and vowel production in words, sentences, paragraphs and conversation.

One specific program of intervention is the Compton P-ESL (Pronouncing English as a Second Language) Program. This program is offered by the Halton Hills Speech Centre. An assessment by a Speech-Language Pathologist is warranted if this is of significant concern or interest to you.

Please feel free to call our Centre for further information.

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Barbara Byckowski
 Investment Advisor, BBA,
 PFP, CFP

Q: What is the easiest way to diversify my equity portfolio?

A: Index Participation Units (IPUs) are baskets of securities held in a trust and traded on a stock exchange like equities. They enable you to participate in broad market indexes and sectors in a single trade. In the U.S., they are also known as Exchange Traded Funds (ETFs). Though similar to mutual funds, they differ in several ways:

- the securities held in IPUs are not actively managed
 - their units trade on an exchange allowing for intra-day trading
 - IPUs tend to have lower capital gains distributions compared with traditional mutual funds
- IPUs hold securities that mirror the value of an index. As the value of the index varies, the value of the IPU changes by an equivalent percent. IPUs are a convenient way to maintain and manage your equity exposure. And given the wide range of IPUs to choose from, they make it easy to diversify among sectors and industries. Investing in a sector IPU offers an easy way to overweight a sector that is expected to outperform the market. For more information about Index Participation Units and their potential role in your portfolio, please don't hesitate to call us.

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OXFORD
LEARNING

211 Guelph Street., Georgetown
 (905) 877-3163



Shari White
 Education Director

Q: What are the benefits of an Oxford program during the summer?

A: Summer is a great time to get ahead, or get caught up!

Teachers around the world will tell you that it takes a lot of time for students to settle back down to learning after they've had a holiday. There is the distraction of students getting reacquainted with each other and the reviewing of memorized material from before the break. More importantly, they have forgotten how to learn.

Brains that take a break during holidays take awhile to get back into the swing of things when school restarts. Kids that stay mentally active during the break are ready to learn, and are often ahead of their peers. Oxford Learning Summer Programs offer all ages of students a flexible opportunity to keep their minds active. Each program begins with Oxford Learning's **Dynamic Assessment**, a combination of internationally recognized assessment tools and Oxford's own highly respected observational assessments. The result of this assessment will determine the program best suited for your child.

All the Summer Programs include the **cognitive skill development** for which Oxford has become famous. You can see your child developing an actual love for learning! For more information, please call our centre.

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GERALD ROSS
 H.B.Sc. PT, MCPA, res.CAMT

Q: I like to try to take care of injuries by myself. When should I see a Physiotherapist for help?

A: If the pain is due to an obvious injury that involved a lot of speed or force then it is wise to consider seeking out a professional opinion straight away. Injuries that can be successfully managed without professional assistance generally demonstrate a clear trend towards recovery within 3 to 5 days after the onset of pain, with close to complete recovery within 1 to 3 weeks. Failure to get professional assistance when such assistance is required can result in an injury repair that never completely heals. This can prolong recovery time, reduce the overall level of recovery and increase the likelihood of re-injury. In situations where independent recovery fails to progress, your Physiotherapist will apply therapies that cannot be applied without special training and can teach you how to promote proper healing as well. In many cases people do very well by themselves, but sometimes the assistance of an expert is required to ensure that you get the best possible result.

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Christoph Summer
 Owner/Administrator

Because the many benefits of gardening for seniors, we thought that instead of answering a question this month, we would offer gardening suggestions.

- Carry a whistle or cell phone along with your other tools.
- Check medications for reactions to the sun.
- Garden early or late in the day to avoid the heat.
- Use faucets that enable turning water on and off easily.
- Raised beds or beds that are no more than four feet wide are easier to tend.
- Try vertical planting using trellises or walls.
- Hanging baskets can be raised/lowered by using pulleys; containers are easier to move if on casters.
- Wide, level, garden paths allow for safer walking and permit use of labour saving carts.
- Buy equipment that makes gardening easier such as light, large-gripped, ergonomically designed tools, kneeling benches with sides, and garden wagons or carts.
- Paint the handles of your tools a bright, easy-to-see colour.
- Purchase materials in smaller packages to avoid the stress of lifting heavy bags.
- The water source should be near the garden and use a soaker hose, as water weighs eight pounds per gallon.
- In the heat, wear lightweight, loose fitting clothes of cotton, wide-brimmed hats and of course, sunscreen.
- Take time to smell the flowers.