ASK TER Profesignals

Send your questions for any of these professionals:

"Ask the Professionals"

Independent & Free Press, 280 Guelph St., Unit 29, Georgetown L7G 4B1



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Edward Jones

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905-873-7630 How will I know when to move my cash back into the market?

▲ •Many Canadians use low-interest bank accounts, short term deposits or similar investments as temporary parking spots for cash. Their intention is to move it later, once they've made longer-term investment decisions. Trouble is, they often leave it parked for too long. In these days of low interest rates, you won't make much money this way. And you could be robbing yourself of potential returns by missing out on rising financial markets. It's best to move that money into higher-return investments as soon as you can. Check your portfolio to determine whether you have an excessive amount of idle cash in the bank, short-term GICs or term deposits, money market mutual funds or a cash account with your investment dealer. Then put it to work in investments such as equities and bonds, or mutual funds that invest in these and other securities. Be sure to check your Registered Retirement Savings Plan as well. Too much cash in an RRSP means you're not taking full advantage of tax-sheltered investing. Your investment representative can help.

Elayne Tanner & Associates Inc.

Elayne M. Janner B.A., B.S.W., M.S.W., R.S.W., DIP. SOC. ADM. Counselling & Psychotherapy Individuals, Couples, Children & Families

11084, 5th Line, Milton, Ontario



Elayne M. Tanner

(905) 854-0801

I noticed your flyer for The Fieldstone Centre for Family Law, Counselling and Mediation in my newspaper. I know many people, including myself, who have been to you for counselling services and have found it very valuable. Have you stopped offering counselling and psychotherapy?

A Not at all! Our services have expanded. The goal has always been to provide previously unavailable, highly skilled, full spectrum, coordinated individual and family services to our community and that is what we do! I have comprehensive skills in individual, family and marital counselling and extensive knowledge regarding children and teens. My colleague, Marilyn Samuels is a family law lawyer who is especially knowledgeable in matters pertaining to all aspects of family law. Although we each still carry on our individual practices, we have also joined our well-matched services to offer you a holistic approach to some difficult situations.

Marilyn and I are both not only experts in our respective areas of law and social work, but are both also highly trained and certified mediators specializing in family concerns. We can provide you with a mediated solution that is uniquely designed to meet your family's specialized needs.

In this way you have a team of professionals on your family's side when dealing with difficult issues in matters such as divorce, family business or elder care. Our extensive network of professionals even allows us the ability to bring in other specialists where necessary. You always get a coordinated approach, which is more likely to meet everyone's needs with the least controversy and in the most fiscally responsible manner. In this way, everyone's needs are met and your family is not torn apart by conflict. Even when you wish the problem wasn't happening, mediation is the best route for everyone, so do it for someone you love.

Attention Readers

Send any questions you may have for our professionals on this page clearly stating who your question is for and with the heading "Ask The Professionals"

MAIL or FAX

The Independent

280 Guelph Street, Unit #29 Georgetown, Ont. L7G 4B1 Fax # 905-873-0398 Attention: Ask A Pro

If you are a Professional who would like to be part of this page ~ call Adam 873-0301

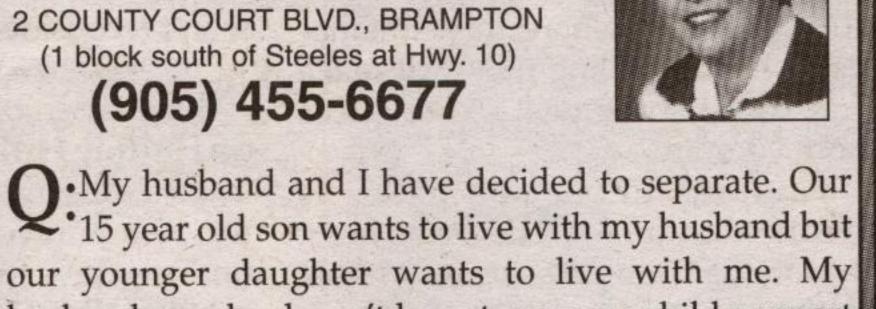
SUSAN S. POWELL

BARRISTER & SOLICITOR

FAMILY LAW

2 COUNTY COURT BLVD., BRAMPTON (1 block south of Steeles at Hwy. 10)

(905) 455-6677



15 year old son wants to live with my husband but our younger daughter wants to live with me. My husband says he doesn't have to pay me child support if we each have one child living with us. Is this true? His income is much higher than mine A Split custody is where one child lives with each

A parent and the other parent has access. In these cases the Child Support Guidelines set out the amount a person would pay for child support for one child based on their income. These amounts are then set off against each other to determine the set amount, for example, if your husband's income is \$50,000 per year, he would pay you \$429.00 per month. If your income is \$25,000 per year, you would pay him \$222.00 per month. These amounts are set off so you would receive from your husband \$207.00 per month

GEORGETOWN PHYSICAL AND SPORTS THERAPY CLINIC (905) 877-8668



83 Mill St., Suite B Georgetown, Ont. L7G 5E9



Marta Masley B.Sc.(PT), M.C.P.A.

I've just started my spring jogging regime, which involves running about 10 km, 3-4 times weekly. I'm beginning to experience pain to both my shins. I assume this is "shin splints". What exactly is this, and what should I do?

↑ "Shin Splints", is a general term used to describe pain and inflammation as a result of repetitive microtrauma to the top two-thirds of the tibia (the main shin bone). There are actually a number of different causes for this syndrome, namely: irritation of the membrane between the tibia and fibula (other shin bone), stress fracture of the tibia, tendinitis of the posterior tibialis muscle, increased pressure (and ischemia) in the anterior tibialis muscle.

More importantly, it should be remembered that shin splints is an overuse syndrome. Contributing casual factors are: uneven running surface, ineffective running shoes, a sudden increase in mileage, the beginning of a brand new running regime, overpronation.

Standard treatment includes rest and possibly oral anti-inflammatories. If the problem has resulted from a tendinitis, then your physiotherapist will utilize modalities such as ultrasound and will work to increase your lower leg flexibility/strength. He or she will also address the possibility of poor lower extremity biomechanics, such as

Ultimately, prevention is the key. Anytime you start (or re-start) a running program, make sure that your shoes are not worn-out and you progress gradually to increase distance and change terrain. Prepare your lower leg muscles with a stretching/strengthening program at least 4-6 weeks before you start your running program, maintaining it throughout your running season.

T. BUTTLE & ASSOCIATES

Trevor Buttle, MBA **Chartered Accountant** 905-873-8837 tbuttleandassociates.com

Every time I turn around it seems that I am writing a cheque to the egovernment for one tax or another. I thought having my own business was suppose to save me money - is there anything that I can do to keep my sanity?

• One of the "disadvantages" of being successful is that you will pay taxes. Sometimes it may feel like a lot, and sometimes it might just be that you are paying too much. There are certainly tax deductions, which many people know about with respect to their business, but there are some less common ones that people often miss. Missing these will result in paying too much tax - it's almost like giving the government a tip, but there is hope. A simple review of your company's situation by one of our tax recovery specialists can potentially yield thousands of dollars in tax refunds to you. Our firm has recovered taxes paid in error for income taxes, both personal and corporate, EI, CPP, GST and PST. To our clients, these recoveries are like winning the lottery - found money they thought they didn't have. Let me ask you this, if you saw a ten dollar bill on the sidewalk would you pick it up or walk right by? The recovery process is relatively straightforward but there are limitations and time frames that need to be respected and the areas of possibility are too numerous to list here. If you would like to discuss this or any other issue for yourself or your business, please call us to arrange a free, no obligation consultation evening and weekend appointments are available. Visit our website at

www.tbuttleandassociates.com or call 905-873-8837 for more information.

COMMUNITY CALENDAR

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Prenatal program: Halton Region Health Department's Healthiest Babies Possible prenatal program is accepting registrations for its free six-week series, 7-9 p.m. at the Ontario Early Years Centre, Georgetown. Sessions include Off To a Great Start, Getting Ready, Your Baby's Birth, Breastfeeding, The First Year After Birth, and Caring For Your Baby. Info: 1-866-442-5866.

Emotions Anonymous: Is your life becoming unmanageable? Emotions Anonymous can help! No cost, no commitment and no appointment necessary. The group meets every Thursday, 7:30 p.m. sharp at Norval Presbyterian Church, rear entrance. Info: Angela or David, 905-873-2852.

Friday, May 27

Lobsterfest: Georgetown Kiwanis Club's annual Lobsterfest will be held at Georgetown High School, dinner 7-8:30 p.m. followed by dance. Steak and lobster, all you can eat. Tickets \$70/per person; proceeds to the Georgetown hospital emergency room. Tickets available at JV Clothing, Brett Worby of Money Concepts or Melanie McCracken, Goebelle MacAdam and Alexander or call 905-873-1877 or 905-877-1598.

Women in Business: Reserve by May 27 for the Halton Hills Women in Business networking luncheon on June 1 at the Ares Restaurant. Guest speakers: Jane Diamanti, director of Library Services of Halton Hills Public Library (on library services) and Debbie Edmonds, Town manager of licensing and legislative services (on the business licensing bylaw). To reserve or more details call 905-877-7119.

Foot care clinic: VON Halton hosts a foot care clinic at Georgetown Seniors Centre, 9 a.m. to noon. By appointment only. Call 905-877-2026.

Youth bowling: Erin Village Alliance Church Youth host bowling in Orangeville. Meet 7 p.m. at Erin Centre 2000. Cost: \$8 for bus, bowling and snack. Info: 519-833-7114.

Saturday, May 28

Willow Park lawn sale: A lawn sale will be held at 24 Edith Street from 8 a.m.- 2 p.m. with all proceeds going to the Willow Park Ecology Centre.

Heather's Heroes: will be holding a perennial plant sale 9 a.m. at 117 Main St. North, Georgetown. Bring your spade and container and make a donation towards the Weekend to End Breast Cancer.

Chicken barbecue: Norval United Church holds their 39th Annual Chicken Barbecue and silent auction at Huttonville Public School, serving from 4-7:30 p.m. Adults \$11 (\$12 at the door), children \$6. Menu: Maple Lodge Farms full-half chicken, potato salad or baked potato, salad, pie. Call Lorne Cowan, 905-459-2837 to reserve tickets.

Yard sale: St. John's of Glen Williams yard sale will be held 8 a.m. to noon. Tables to rent - cost per table is \$20. This sale is a fund-raiser to support church renovations. Info: church office, 905-877-2531.

Love books?: Upper Credit Humane Society's Giant Book Sale will be held in the Georgetown Market Place's Centre Court, 10 a.m. to 4 p.m. and Sunday, May 29, 11 a.m. to 4 p.m. Info: Gerda, 905-702-1681.

Family Story Time: Are you looking for a free 30minute program for your preschooler? Then come to the Georgetown library, 11 a.m., for a half hour of stories, music and fun for children age five and under and their grownups. Info: 905-873-2681 ext. 2520.

Euchre: is held every Saturday night at the Hornby Co-operative Nursery School on Steeles Ave. at 7:30 p.m. Everyone is welcome.

Overeaters Anonymous: meets Saturdays 10 a.m., at Sacred Heart Catholic Church in Rockwood. Info: Elisabeth, 519-856-1428.

Entertainment: The No Name Band hosts an afternoon of music for dancing and listening with various local bands and entertainers plus people who may get up and sing, tell jokes, play music, 1-5 p.m. at the Georgetown Salvation Army Community Church. Adults only. Admission is \$5 (\$4 for senior centre members). Info: Jim, 905-873-0310 or Carol, 416-889-0252. Open to the public. LATITE STIME STIME