

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

DR. ANOOP SAYAL

Family and Cosmetic Dentistry



located in
Georgetown
Marketplace Mall

(905) 877-CARE (2273)



DR. ANOOP SAYAL

Spring Cleaning!

Spring is in the air! It comes as a welcome relief from those long winter months. For many people, it's a chance to get started on their spring cleaning. That's a great idea, because there's nothing quite like a good spring cleaning. At our office, we're doing a lot of spring cleaning too! No, we're not talking about dusting, vacuuming and scrubbing. We're talking about spring cleaning for your teeth, a smart way to help maintain the health of your mouth. We've found that too many people wait far too long between dental visits. For most folks, it's a simple matter of procrastination. Sometimes, it can be dangerous to wait too long though. It's usually much easier and less costly to treat dental disorders in their early stages. Take gum disease for example. In the early stages of gum disease, most patients aren't even aware that their gums are unhealthy and they delay making an appointment. It's only when troubles such as bleeding and/or swelling develop that they think about seeing a dentist. Unfortunately, by then, it's usually more difficult to treat the injured tissue. The bottom line? If you've put off your dental visits for any reason, why not acknowledge the coming of spring as the right time to do some "dental spring cleaning". We invite you to see a dentist soon and get back on the road to good dental health. Just think of it as "good housekeeping" for your mouth. With proper dental care, you'll feel healthier, look better and enjoy life to the fullest.

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318 Guelph St., Georgetown
Indoor Mall next to Harveys



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

Q: The weather's improving and I am itching to get out and do some yard work. What can I do to reduce the likelihood of getting injured?

A: There are two key issues to understand. One: The physical characteristics of our winter lifestyles are very different from those of our spring lifestyles. Two: As we get older our body's ability to adjust to different physical demands reduces (the good news is that as we get older we become wiser). With this in mind it is important to plan your work so that your exposure to extremes postures like kneeling and crouching is paced over time and mixed in with postures that are not so extreme, like working at chest height or walking. In addition to movement and postural variety taking full advantage of thoughtfully chosen gardening tools like gardening stools for sitting and kneeling and long handled tools for weed removal and tilling the soil will reduce exposure to aggravating postures. This may require changing some old habits and perhaps losing a little speed but it will still be faster, more enjoyable and better for you than trying to work while in pain. If you have any aches or pains that you suspect may become distracting or disabling I recommend that you consider booking a consultation.



Dr. Ann Karmy, B.Sc, D.C.
Certified A.R.T. Provider

483 Guelph St., Norval, ON L0P 1K0
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Q: How does Botox work for pain?

A: Botulinum Toxin Type A is a therapeutic agent derived from the bacterium Clostridium botulinum which produces a toxin. In large quantities it can cause botulism food poisoning, however in extremely small therapeutic doses it is used to treat many conditions associated with hyperactive muscle disorders. BOTOX is used to reduce muscle contraction. It blocks the release of acetylcholine - a substance that is transmitting the electrical messages from your brain to your muscles so that they can contract and move. As a result, the muscle doesn't receive the message to contract and muscle spasms stop after a Botox treatment providing a great relief from pain. Botox is injected into the muscles in spasm using a very fine needle in one or more places. The effect will be seen within three days. The maximum benefit is reached in four to six weeks. Usually Botox treatment is required three to four times a year. All medications have some side effects, but with Botox they are minimal and temporary. Some people notice temporary weakness of muscles or discomfort at the injection site. The benefits of Botox treatments are: it acts locally, relaxes overactive muscles for approximately 3 months, reduces muscle spasms, and it is extremely safe with minimal side effects. The Botox has proven effective in more than 15 years of clinical study and treatment of patient with pain, where pain is due to focal muscle spasm. The safety profile in long-term treatment has been well established. Botox can be helpful for persisting back pain, whiplash associated neck pain and headache, fibromyalgia and myofascial pain, persisting local muscle pain and refractory migraine.

Elayne Tanner & Associates Inc.

Elayne M. Tanner

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
905-854-0801



Elayne M. Tanner

Q: Why haven't I seen you around at community events much lately?

A: It is a matter of priorities. I have to study for my statistics exam, which is tomorrow as I write this. As some of you know, I have been honoured by being one of 6 accepted into Wilfrid Laurier's PhD program in social work. I have a great deal of education—many university degrees and many specialty trainings but I did not get it all at once "when I had nothing better to do". I have attended university right after high school in the traditional manner, night school when my children were small, studying during naps and nursery school, a two year in one intensive while working part time and now I am doing my PhD while maintaining my practice. And even now it is not easy. My kids have moved away and my dad died during first semester, making studying very difficult, but I have great support and I am still standing. I tell you all this because I hope it will inspire you. For those of you who think it is too late and wish you had done it. If you always wanted to go back to school or if you have a different dream, now is the time. There never is a better time than right now. If I can do it, you can do it—if you want to!

SUSAN S. POWELL

BARRISTER & SOLICITOR

FAMILY LAW

350 Rutherford Rd., Suite 320.,

BRAMPTON, ON L6W 4N6

(905) 455-6677



Susan S. Powell

Q: My wife and I are separating. We have agreed the children will live with her and that I will pay child support to her. We have agreed about everything else but she says we should still see a lawyer. I don't want to spend the money. If we have agreed to everything, do we still have to see a lawyer?

A: Yes. You should each see your own lawyer. Your own lawyer will talk to you about the issues you and your wife have agreed upon. They may then give you advice about issues that you did not consider. They will help you to ensure you and your wife cover all the issues and make sure you understand what you are each agreeing to with each other. They can prepare a Separation Agreement which sets out your agreement in writing and you can refer to in the future in case you forget some of the terms.



Sarah Simpson
Certified Bookkeeper

Conveniently located: Knolcrest Centre
360 Guelph St., Unit 47, Georgetown, ON L7G B5
T 905-873-2697

info@yorkshire.com yorkshire.com

Trust Yorkshire Enterprises to make personal income tax preparation easy and stress-free.

Q: Are we getting the maximum tax advantages regarding our children?

A: Childcare is certainly costly. Be sure to claim this on the tax return of the spouse with the lower net income, unless that person has no taxable income or is in full or part time attendance at a designated educational institution. Sending your child of 16 or under to camp for the summer can result in a tax reduction for you. You can claim up to \$175.00 per week for a child under the age of 7 and \$100.00 per week for older eligible children. For a disabled child under the age of 17 with a disability tax credit, you may claim \$250.00 per week. If you adopted a child in 2005, you must be eligible to receive a tax credit for up to \$10,000.00 of adoption. Child support is not included in the income of the recipient if the agreement or court order was made after May 1st, 1997. However, the legal fees to establish the child support or increase it are deductible. If you were single, divorced or separated at any time during the year, you may claim an additional tax credit for one of your children.

Call Year Round For An Appointment, During Tax Season, Drop In:
Monday to Friday 10am - 7pm, Saturday 9am - 1pm

Halton Hills Speech Centre

Division of M. Karen MacKenzie-Stepner Speech-Language Pathology Professional Corporation

211 Guelph St., Suite #5
Georgetown L7G 5B5

905-873-8400 www.haltontspeech.com



Karen MacKenzie-Stepner

Q: My mother was recently diagnosed with Huntington's Disease. In our meeting with the doctor, he mentioned that speech and swallowing difficulties may develop as the disease progresses. Can you give us more information?

A: Problems with communication, cognition, and swallowing vary in nature and severity from person to person. Although there are commonalities, no two people with HD are exactly alike, and as the disease progresses, these differences continue. The following list summarizes some of the problems that people with HD may experience at different stages of the disease:

- Dysarthria (muscular weakness, slowness, or incoordination of the lips, tongue, jaw and larynx)
- Apraxia (disruption in programming and sequencing muscle movements for speech)
- Diminished rate control (talking too fast or too slowly)
- Poor voice quality (hoarse/harsh, breathy, volume too low or too high)
- Word finding problems
- Short length of utterance (only responding with 1 or 2 words)
- Lack of initiation (inability to start talking)
- Echolalia (keeps repeating back what is said to them)
- Reduced problem-solving ability
- Concentration difficulties/ short-attention span
- Difficulty chewing
- Difficulty controlling the amount of food
- Drooling

Huntington's Disease is a devastating illness that affects every aspect of a person's life. Although no treatment yet exists to stop or reverse the course of HD, Speech-Language Pathologists can help maximize communication and swallowing abilities as long as possible. The Speech-Language Pathologists will also work with the other disciplines to help prolong independence and maintain the highest level of function for the longest period of time. If you would like more information, please call the Centre at (905) 873-8400.

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 & FREE PRESS

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Attention: Ask A Pro

If you are a Professional who would like to be part of this page ~ call Michelle 905-873-0301



RBC Dominion Securities

Phone: 905-877-5659 or
Cell: 905-866-9414

Email: barbara.byckowski@rbc.com



Barbara Byckowski
Investment Advisor, BBA,
PPF, CFP

Q: Its tax time and I was wondering if there are certain investments which are more tax-efficient than others?

A: One way to improve the chances of getting money back from the Canada Revenue Agency is to make your non-registered investment portfolio as tax-efficient as possible. There are several ways to significantly reduce the tax bite on your profits. We can help you take full advantage of them with a free consultation. Feel free to call me at 905-450-1850 to discuss.

Securities that offer a return of capital (ROC) component in their distributions are particularly tax-efficient. But it's important to understand exactly what this means. Some investors are under the impression that ROC simply means they are getting their own money back. That may be so in certain situations, but often it's simply a code for payments that qualify for some type of tax sheltering. Exploration expenses, development expenses, environments credits, amortization and depreciation are just some of the ways in which distributions can be shielded from immediate tax liability. ROC is not a free pass, however, it's a tax deferral. You'll have to pay tax on the capital gain when you eventually sell. Here is a sample of securities we always consider to improve the tax efficiency of your portfolio: Real estate investment trusts (REITs), Oil and gas trusts, Business trusts, closed-end funds, and dividend-paying stocks.

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