

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

RBC Dominion Securities

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

Email: barbara.byckowski@rbc.com



Barbara Byckowski
 Investment Advisor, BBA,
 PFP, CFP

Q: I am expecting a tax refund of about \$2,000. What strategies should I consider to make the most use out of the money?

A: A great question at this time of year. Statistics show that the average refund cheque for 2004 was \$1,201 and this is a great opportunity to review your financial plans with your advisor. Typically, human nature is to spend the refund, however, before you do, here are a few ideas to consider to help you achieve your long-term financial goals:

- save the refund in an emergency savings account
- apply the refund towards an outstanding loan balance
- contribute the refund to your RSP
- contribute the refund to your children's RESP
- invest the funds in a non-registered investment account
- use the funds to pay for the services of having your Will or Power of Attorney completed or updated
- use the funds to top-up your insurance coverage

For a copy of our article "What to do with your tax refund?", please give me a call at 905-450-1850 and I can email or mail it out to you.

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DR. ANOOP SAYAL

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DR. ANOOP SAYAL

Q: Is there any steps I can take to have a better smile?

A: Ever wonder why some people possess beautiful smiles while others try and never achieve the same result? Believe it or not, the secrets to a great smile are often simple steps that just about anyone can take. Here are 5 steps that can lead you to a brighter, better, healthier smile. 1: Take a little extra time to give your teeth the care they deserve. It takes 2 to 3 minutes to adequately brush your teeth, but most people spend less than a minute brushing. Millions of bacteria live, work and play in our mouths. They feed on food left on our teeth after we eat, producing acid which destroys enamel, creating cavities. Proper brushing for 2 to 3 minutes can remove bacteria (so they can no longer make acid) from all tooth surfaces. 2: Do a little flossing. It just might save your teeth. It all has to do with bacteria again. These crafty little critters like to hide between your teeth where the toothbrush can't reach them. They continue to feed on food particles and create cavity causing acid. If allowed to remain between the teeth for a long time, these bacteria can invade and destroy gum tissue and the bone which supports the teeth. Daily flossing removes these bacteria from between your teeth so they can no longer cause problems. 3: Many foods (other than candy) that contain sugars and/or carbohydrates including fruits, peanut butter, potato chips, crackers and raisins that stick to teeth provide a constant source of energy for bacteria. Try washing such foods down with liquids to ensure that less food remains on your teeth. Sugarless gum can also help because it stimulates your saliva which acts as a natural plaque fighting substance. 4: Don't brush your teeth too hard. As many as 2 out of 3 people damage their own teeth and gums by brushing too hard. Use a soft bristle brush with a CDA accepted fluoride toothpaste. If takes very little pressure to remove bacteria, food and plaque. Brushing too hard can lead to receding gums, sensitive teeth, root cavities and notched teeth. If you suspect you may be brushing too vigorously, ask your dentist or hygienist to show you how to brush safely to prevent tooth and gum damage. 5: Reduce your dependency on coffee and tea. These beverages stain teeth destroying your naturally white smile. What's more, coffee and tea can cause small fractures in your teeth called crazes which can occur when teeth are forced to expand and contract as a result of being exposed to hot liquids. These hot and cold cycles occur when you drink coffee or tea and over a prolonged period may result in crazes in the teeth.

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



Elayne M. Tanner

11084, 5th Line, Milton, Ontario
 905-854-0801

Q: I have been feeling down and weepy. This has been going on for a number of months and is not getting better. Am I depressed?

A: The easiest way to test for depression is a simple self-assessment. If your results indicate a problem, talk to me or your family doctor and together decide if medication and/or counselling are warranted. For each of the following questions ask yourself if over the last 2 weeks they have been a problem: NOT AT ALL; MANY TIMES; MORE THAN HALF THE DAYS; or NEARLY EVERY DAY.
 Little interest or pleasure in doing things
 Feeling down, depressed or hopeless
 Trouble falling or staying asleep or sleeping too much
 Feeling tired or having little energy
 Poor appetite or overeating
 Feeling bad about yourself—or that you are a failure or have let yourself or your family down
 Trouble concentrating on things, such as reading the newspaper or watching television
 Moving or speaking so slowly that other people could have noticed. Or the opposite—being so fidgety or restless that you have been moving around a lot more than usual.
 Thoughts that you would be better off dead, or of hurting yourself in some way.
 If your answers are mostly not in the 'not at all' category, you might want to talk to someone about this. You do not have to live with depression. Together we can come up with a plan of action to get you back on track to a happy life.

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

Q: I have had pain in my neck and back on and off for years and it seems to be getting worse would exercise help?

A: Yes, exercise is a very effective tool to use when treating spinal pain however your long history of pain and the recent worsening of your condition suggests that the exercises you need will be more specific than those that come to mind when people think of, "exercise" in general. There are postures and patterns of movement that are ideal from the perspective of minimizing your body's susceptibility to injury. The more your postures and movements differ from this ideal the greater the odds that you will have an injury or aggravate an existing injury, especially if your exercises are not suited to your current postures and strength balances. Your physiotherapist will identify these problems and show you exercises that are designed to adjust your posture and movement patterns to be close enough to the ideal so you are more able to live the lifestyle of your choice. Physiotherapists also possess expertise in using other forms of treatment like ergonomic recommendations, joint manipulation and soft tissue massage all of which may be used in conjunction with the exercises.

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.haltonspeech.com



Karen MacKenzie-Stepner

Q: My son is 3 1/2 years old and began repeating sounds a few months ago. What can I do to help him?

A: If your child has difficulty speaking and tends to hesitate or repeat certain syllables, words, or phrases, he may have a speech dysfluency or stuttering problem. However, he may simply be going through periods of normal dysfluency that most children experience when they learn to speak. You can help by modeling slow and relaxed speech when talking with your child. DO NOT, however suggest that he slow down or start over. In addition listen patiently. DO NOT interrupt or finish what your children is saying.

If you are concerned about your child's speech and/or your child's dysfluent period lasts longer than 4-6 months you should seek the help of a registered Speech-Language Pathologist.

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Michelle Wan
 Sales Representative

Q: What is the benefit of placing a small advertisement on one of your community service pages?

A: A community service page is an ad which is produced in conjunction with area businesses to help support the advertising of a non-profit organization such as Cancer Assistance Service of Halton Hills, or the North Halton Literacy Guild. These pages are used to promote an event such as Alzheimer's Awareness Month (January) or the naming of Georgetown & Acton's Citizens of the Year. There are many benefits of placing an ad on one of these pages. For the organization, it means they are able to allocate more funds to their cause, instead of having to fix advertising costs into their budget. The extra exposure in our paper also helps the attendance of the organization's event. For the local businesses which advertise on the page, it is not only an opportunity to help out a worthwhile cause, but also to remind our readers of their company's presence in our community. If you are interested in being a part of our community service pages, or have any further questions, please feel free to contact myself at features@independentfreepress.com.

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 have separated and have three young children. I have heard that Collaborative Law is a way to settle issues with less conflict. What is Collaborative Law?

A: Collaborative Law is a relatively new way to resolve issues. It is a way of practicing law where the lawyers, who have taken special training, agree to work with you and your wife to reach an efficient, fair and comprehensive settlement of all the issues. Everyone agrees that they will not go to Court while they are negotiating and if you are unable to negotiate a settlement neither lawyer will be able to represent you or your wife in any subsequent Court action. This ensures everyone is committed to the process of negotiating a settlement that satisfies the interest of both you and your wife.

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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

SMC SERVICES

Susan Redmond
 Certified Divorce Financial Analyst

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Susan Redmond

Q: I am separating from my spouse of 21 years and we are in the process of negotiating a separation agreement to divide the marital assets. We own a home worth approximately \$265,000.00 with a net equity of \$75,300.00. We have two children both of whom live with me. My spouse earns \$90,000.00 per year with a take home of \$68,760.00 per year. I have not worked outside of the home and have no job skills. I hope to get a job with a take home pay of \$22,000.00 per year. Should I keep the house?

A: Good question, because it is one of the most important overlooked questions. The answer is sometimes yes and sometimes no. It is important to pinpoint exactly what it will cost to maintain the home, factoring in taxes, inflation, mortgage, and insurance. The next step would be to analyze the money required to stay comfortable in the home (in other words, pay the bills every month!). Once that has been determined, the advisability of retaining the home must be compared to the advisability of giving up other assets (such as liquid accounts, retirement plans, etc.). Consideration must also be given for child and spousal support. Finally, all decisions need to be weighed against current economic and market conditions. Certified Divorce Financial Analysts™ are trained to help people answer this question before they commit to a settlement that is extremely difficult to change.