

Ask The Professionals

Send your questions for any of these professionals:
"Ask the Professionals"
 Independent & Free Press,
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Halton Hills Speech Centre

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

Q: My 3 year old cannot say the /l/ sound at all. She uses a /w/ sound instead. Should she have speech therapy?

A: Generally speaking, if this is the only sound that she has difficulty with your daughter does not require speech therapy. Children learn sounds in a particular order according to maturation of their oral structures and visibility of the sounds. Typically, children learn the vowel sounds first and then proceed to the sounds involving their lips (p, m, h, w and b). Children should be able to say these sounds correctly by age 3. Next, the child starts to get more control over movements of their tongue and the sounds (t, d, , g and l) start to develop. Children should be able to make these sounds correctly by age 4. Next, the child learns to control air flow in his/her mouth and we start hearing sounds such as (f, v, s, z, sh, ch, th). These sounds generally take a little longer to master but the child should be able to do most of them by age 5.

RBC Dominion Securities

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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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Susan S. Powell

Q: A friend recently talked about an uncontested divorce. What does that mean?

A: An uncontested divorce occurs when all other issues between a couple have been settled. Many couples settle issues such as custody and access of their children, and child support and the division of their property in a Separation Agreement prior to bringing an Application for a divorce. If these issues are part of the claims in the Application for divorce then this is not an uncontested divorce. It is usually much less expensive and time consuming to settle all other issues prior to commencing an Application for an uncontested divorce. There is usually a flat fee plus disbursements for the preparation of an uncontested divorce and it takes approximately 3-4 months to complete. Your original marriage certificate is required and must be filed with the Court.

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Christoph Summer
 Owner/Administrator

Q: I am planning to move into a retirement home. How do I know what I can afford?

A: Affordability is a major concern for many. Keep in mind that the cost of retirement homes usually includes all meals, utilities and many services. You will no longer have to pay for hydro, heating costs, groceries, services such as meals on wheels, and help in the home and yard. Municipal taxes on your home will no longer be part of your budget and there will probably be a difference in your house insurance.

The first step, therefore is to calculate all available resources. If you live in your own home, get the expert advice of a professional to appraise its value. (If you have lived in your home for any length of time, you may be very pleasantly surprised.) The next step is to determine a monthly budget and if needed, enlist the help of family members or a professional such as your bank advisor.

There are many residences from which to choose with many options available. You may be very pleasantly surprised at what you can afford.

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Elayne M. Tanner

Q: Is suicide still a problem in our society?

A: Today is Suicide Prevention Day. Dedicated individuals of Halton's Suicide Prevention Coalition have been working to reduce suicide occurrences. Suicide is the eighth leading killer of people, third highest for teens and is of greater concern among individuals with addictions and substance abuse problems. In honour of this day here are 10 myths this group shared with me. To join the Coalition or for more information contact me.

Myth 1: Suicidal people don't give warning signs.
 Fact: Most communicate their intent.

Myth 2: Suicide occurs around the holidays.
 Fact: December is often the lowest month for suicide.

Myth 3: Suicide occurs more frequently in the dark, dreary days of winter.
 Fact: Totally false! Most suicides occur in the spring.

Myth 4: Suicide is primarily a teenage problem.
 Fact: Teen suicide is a problem. However, suicide rates in women rise until about age 51 and in men, it keeps increasing with age. Geriatric suicide is nearly three times the rate of the general population.

Myth 5: Most people leave a suicide note that explains why.
 Fact: Only 15 to 25 percent of those who commit suicide leave a note.

Myth 6: People who live in big cities are more likely to kill themselves.
 Fact: The suicide rate is higher in sparsely populated rural areas.

Myth 7: The grief surrounding a suicide is just like any other grief.
 Fact: In most cases survivors have a tougher time coping with grief.

Myth 8: Never ask a person if he or she is suicidal as you could put the idea in his or her head.
 Fact: Not true!

Myth 9: If the depression lifts, the situation isn't as dangerous.
 Fact: Many people commit suicide after the depression lifts. This could be the most dangerous time.

Myth 10: Don't give the suicidal individual the number of the local suicide prevention hotline if they insist they won't call it.
 Fact: Many people, who insist they would never call a hotline, do call after all.

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

Q: I am looking around for someone to assist me in getting rid of my pain. Why should I choose a Physiotherapist?

A: The strength of Physiotherapists lies in the number of tools that they possess competence in using and the manner in which they combine these tools during the course of your care. The profession was born out of the casualties of World War One and the primary tools used by Physiotherapists at that time were "remedial gymnastics", that is the prescription of movements designed to promote wound and injury healing, and massage. Since that time the nature of injuries have changed somewhat and so has the training of Physiotherapists. Today all Physiotherapists are trained in Universities with the vast majority of programs requiring a degree prior to entering a Physiotherapy program. Tools that we are trained in using include electrical stimulation, (including acupuncture point stimulation), therapeutic ultrasound, biomechanics, (including the design of orthotic devices), spinal manipulation and of course "remedial gymnastics", which is now known as therapeutic exercise, and massage. Physiotherapists effectively combine the use of these tools based on your specific needs. Another advantage to consumers is that the conduct and competence of Physiotherapists is government regulated so you can be confident that you will be treated in an appropriate and competent manner.

SMC SERVICES

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Susan Redmond

Q: Why should I hire a Certified Divorce Financial Analyst?

A: Financial analysis conducted early in the divorce process can save time.

A C DFA™ can help the client save money during the divorce process.

A C DFA™ can help their clients to avoid long-term financial pitfalls related to divorce agreements. C DFA's™ can assist their clients with developing detailed household budgets to help avoid post-divorce financial struggles.

A C DFA™ can reduce the amount of apprehension and misunderstanding about the divorce process.



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Q: I think I have food allergies, what is the best way to find out?

A: There are several ways to find out if you have food allergies, but first, we need to understand the different types of food allergies. An allergy occurs when your immune system reacts to the food because it recognizes it as a foreign and harmful agent. This reaction may occur immediately (within minutes or hours) after the food is ingested or it may be delayed for several hours or days.

One of the most common ways to identify allergies is with the Elimination/Challenge diet. In this technique, the top allergens (dairy, wheat, sugar, caffeine, citrus, shellfish, nuts (especially peanuts), eggs, soy and corn) are eliminated from the diet for a period of time, then slowly reintroduced one at a time to determine if there is a reaction or not. This method is effective because it allows you to see yourself how individual foods affect your body, and can determine allergies (immediate and delayed), intolerances and sensitivities.

Skin testing is another common form of allergy testing. In this method, a series of allergens are placed on your skin. A small pinprick is made where the allergen is placed to elicit a response. This method is great at determining inhalant allergies like pollens and animal dander, and for severe allergies like peanuts and shellfish because this testing is measuring the immediate reaction.

Blood allergy testing can measure both immediate and delayed type food allergies, and is the best method for detecting delayed type food allergies. Most food allergies are of the delayed type and are virtually impossible to identify without testing. In this method of testing, 100's of foods are tested against your blood to determine if a reaction occurs.

If you think you may have food allergies and would like to be tested, please contact Dr. Jennifer Fitzgerald, Naturopathic Doctor today! Remember, when it comes to your health, the right choice is The Natural Choice!



Dr. J.Eric Selnes, Orthodontist
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Dr. J. Eric Selnes
 Orthodontist

Q: I have heard about a new way to straighten teeth with invisible braces called INVISALIGN™...what is it?

A: Invisalign™ is an orthodontic technique which utilizes a series of clear removable aligners to straighten teeth. Because of this, people who have been apprehensive about having conventional braces now have an alternative to provide correction of their crooked or spaced teeth. With Invisalign™ there are no orthodontic braces or wires. Instead, 3-D computer technology is used to fabricate a set of custom aligners, which are used sequentially for your bite correction. Depending on the severity of your orthodontic problem, a series of precision aligners ranging from as few as 5, to as many as 50 may be required. You will wear each aligner for approximately two weeks, removing them only for brushing, eating, and flossing. With each new aligner, your teeth will move gradually, day by day, week by week, until they have achieved the final alignment that your Align Technology™ certified orthodontist has prescribed. Finally, you will have the smile that you have always wanted, and without the "railroad tracks". Invisalign™ is not an option for every patient and is not intended for children. By allowing your orthodontist to examine your teeth, he/she will have the ability to explain the Invisalign™ technique to you and decide if it is the right treatment for you.