

Ask The Professionals

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Community Calendar

Saturday, Nov. 18

Stewarttown bazaar: St. John's Anglican Church, Stewarttown (Trafalgar Rd. at 15 Sideroad) hosts silent auction, bake table, quilt raffle, draw table, white elephant, 10:30 a.m. to 1:30 p.m. Come for lunch.

Christmas Bazaar and Tea: at St. Joseph's Church, corner of John and Church streets, Acton, 11 a.m. to 2 p.m. 50/50 draw, religious articles, penny sale table, homemade baking and preserves, face painting and gingerbread decorating. Enjoy tea featuring sandwiches, relish tray, sweets and tea, coffee or juice. Info: 519-853-3472.

Acton bazaar: Bethel Christian Reformed Church, corner of Hwy. 7 and Churchill Rd. in Acton (across from Home Hardware) hosts its annual bazaar, 10 a.m. to 1 p.m. Baking, crafts, books, white elephant table, grab barrel. Come for lunch: soup, buns, chili, hot dogs and croquettes.

Fraser Direct Charity Book Sale: from 8 a.m. to 5 p.m., 100 Armstrong Ave. Thousands of new books for sale at bargain prices. Cash or cheque only. All proceeds to local charities.

Annual Roast Beef Dinner: with all the trimmings, 4:45-7:30 p.m. at Ebenezer Church, 12274 Guelph Line, north of 20 Sideroad. Reservations 905-854-2423 or 519-822-4374. Tickets: adult \$15, student \$7.50, child (5-11) \$3.50, preschoolers free!

Acton Santa Claus Parade: sponsored by the Acton Fire Fighters Association, begins at 1 p.m. sharp at McKenzie-Smith Bennett Middle School and follow its traditional route through town. From the school the parade will travel along Acton Blvd. to Queen St. to Young St. to Mill St. to Main St. to Knox Ave. ending at Prospect Park. This year's theme: Christmas in Toyland.

Christmas Bazaar: Branch 120 Legion Ladies Auxiliary holds its annual Christmas Bazaar, 10 a.m. to 1 p.m. Penny sale, crafts, draws for \$200 Georgetown Market Place gift certificates, bake table, books, Christmas decorations and more. Come for lunch and browse. The legion is located at 127 Mill St. in Georgetown.

Georgetown Seniors Bazaar: at the centre, 318 Guelph St. rear entrance, 10 a.m. to 2 p.m. Baking, crafts, children's table, raffles, 50/50 draw, art show and penny sale. Lunch and refreshments will also be available.

Holly Fair: Bennett Health Care Centre, 1 Princess Anne Dr. hosts its annual Holly fair, 9 a.m. to 1 p.m. Penny raffle, bake sale, tea room and vendor tables. Free parking.

Family Storytime: This is a half-hour fun drop-in program for adults and young children to enjoy together. No registration required—just drop in to the Georgetown branch, 11 a.m.

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

Craft and bake sale: The Royal Canadian Legion Ladies Auxiliary is holding a craft and bake sale from 9 a.m. to 3 p.m. at 12 Dundas St. E., Erin, Ont. No charge to get in. Come early and shop for Christmas.

Coat drive: Marks Work Wearhouse wraps up its Share The Warmth winter coat drive Nov. 18. Bring in any new or gently-used winter coat to Marks Work Wearhouse, at 319 Guelph St. All coats will be donated to the Salvation Army.

Craft show: The Credit Valley Hospital Volunteer Partners are having their 21st Annual Craft Show, 9:30 a.m. to 4 p.m., at St. Aloysius Gonzaga Secondary School, 2800 Erin Centre Blvd., Mississauga (the corner of Glen Erin Drive and Erin Centre Blvd.). Admission is \$2, children 12 years old and under is free. Proceeds support the Carlo Fidani Regional Cancer Centre.

Sunday, Nov. 19

Acton Community Brunch: one week early this month. All-you-can-eat brunch, 9:30 a.m. to 1 p.m. at the Acton Community Centre to promote community spirit, \$6/ person, preschoolers free. Hosted by the Acton Agricultural Society and Acton Kinettes. Info: George Henderson, 519-853-2751. Next brunch, Jan. 28.

Jubilance Singers & Orchestra: a group of singers and musicians of all ages and backgrounds will be coming to share their talents at the Acton Bethel Christian Reformed Church (across from Home Hardware in Acton) at 6:30 p.m. You're invited to hear them as they share the Gospel of Jesus Christ through music & testimony. No admission fee—only a freewill offering. For more info go to www.actonrc.com.

Bruce Trail hike: a 5 km "mystery" hike on a local trail. Depart at 1 p.m. from the parking lot between Zellers and the grey building by the tall light standard. Bring water and snack. Leader: Maureen, 905-873-9757 mosmith@cogeco.ca

Georgetown Runners: are a group of local runners who meet at the Atlantis Family Athletics at the corner of Guelph St. and Mountainview Rd., 8 a.m. Sunday mornings as well as on Wednesdays, 4:30 p.m. at the Georgetown Dental Clinic (211 Guelph St.) for club runs. Current members vary in fitness levels. All are welcome to join us for our runs. Info: www.georgetown-runners.ca. or call Jim Baidacoff, 905-702-1162.

RBC Dominion Securities

905-450-1850

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Barbara Byckowski
Investment Advisor, BBA,
PFP, CFP

Q: I have heard there are other strategies available for putting money aside for retirement and saving money on taxes. Can you tell me more?

A: For some business owners, an IPP – Individual Pension Plan – might be a better solution than an RSP for saving money for your retirement and saving money on taxes. While there is nothing wrong with an RSP, an IPP is a way to potentially contribute more money on a tax-sheltered basis – and sometimes substantially more – than the maximum allowed for RSP's. IPPs are sanctioned by Canada Revenue Agency and define the pension benefit in advance based on income and years of service. An actuarial formula calculates annual contributions funding the pension benefit. These plans are most advantageous for people 40 and older who earn over \$100,000 a year on their T4 and who max out RSP contributions. All IPP contributions made by a corporation on behalf of an individual are full tax-deductible to the corporation. For the individual, an IPP is treated as a non-taxable benefit. Setup, maintenance and management fees are also tax-deductible to the corporation. In some cases, companies can make additional contributions for past service, as far back as 1991. To see if these are right for you, give me a call at 905-450-1850 to discuss.



Elayne Tanner & Associates Inc.

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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: When should I consult a Physiotherapist and do I need a Medical Doctor's referral to see a Physiotherapist?

A: As of January 1, 2004 you no longer need a medical Doctor's referral to see a Physiotherapist under the WSIB. Some benefits plans still request that you get a Medical Doctor's referral. Physiotherapists treat conditions that limit your ability to move either due to pain and/or weakness and you do not need a Physician's referral to see one. We are trained at accredited Universities on how to use clinical examination techniques to understand why it is that a person's comfort and mobility has deteriorated and if that cause is within our scope of training to treat. I have had occasions when a client presented with what appeared to be a muscle bone problem, but after an examination I referred them to their Doctor because the source of the pain was due to a disease process that warranted a Physician's attention more so than a Physiotherapist. So if you choose to consult a Physiotherapist directly you can be assured that they will provide appropriate care.

Halton Hills Speech Centre

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

905-873-8400 www.haltonspeech.com



Karen MacKenzie-Stepner

Q: I have heard the Halton Hills Speech Centre now has services provided by a Communicative Disorders Assistant. What does this person do and how is it different from a Speech-Language Pathologist?

A: A Communicative Disorders Assistant (CDA) is a professional who is trained to work as a team with a Speech-Language Pathologist (SLP) to provide services to the community. A CDA may have a variety of background education, but has received post-graduate training from either Georgian College or Durham College in Ontario. At the Halton Hills Speech Centre, the CDA and SLP work together as a team providing services to some of our clients. The SLP completes the initial assessment and develops a therapy plan for the client. The CDA then carries out that therapy plan under the supervision of the SLP with every sixth session. Every determined by an. A CDA can carry out intervention programs with a variety of populations from pediatrics to geriatrics. A CDA may see children with articulation or language difficulties, provide group treatment for adults with language problems after a stroke or provide a literacy program for preschool children. The SLP makes recommendations during the course of therapy and supervises the overall treatment.

The Natural Choice Naturopathic Clinic Dr. Jennifer Fitzgerald, ND Naturopathic Doctor

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Q: My doctor recommended the flu shot and I'm not sure I want it. Are there natural alternatives to prevent my family from getting sick?

A: Good for you for getting the facts before making your decision. With many doctors recommending the flu shot, and all the media attention surrounding it, it is easy to assume the flu shot is right for everyone. But, before you roll up your sleeve, there are a few things you should know.

Over 500 different viruses can cause flu-like symptoms. The vaccine is formulated from the three most common strains from the previous year, and there is no guarantee that it will be effective against this year's strain(s). According to Health Canada, the flu shot temporarily prevents the flu in high risk groups such as those over 65 years of age and small children (the populations for which the shot is most recommended), less than 30% of the time. Repeated vaccinations increase the risk of influenza at a later age, possibly due to an overall weakening of the immune system. The flu shot contains potentially hazardous ingredients such as formaldehyde, gelatin, and traces of egg, and viral contaminants that have been linked to cancer. Children are at the greatest risk of side effects, and these include fever, body aches, allergic reactions and potentially a severe paralytic illness.

Naturally speaking, a strong immune system is the best prevention strategy against the flu or any other virus. This includes a healthy diet, plenty of fluids, regular exercise and adequate sleep. Certain natural medicines have an affinity for strengthening the immune system, including Echinacea, plant sterols and Vitamin C. If you do get sick, try any of the above with ginger to moderate fever, peppermint to ease nausea, and garlic to fight off bacteria and viruses. Keep in mind that in most cases, getting the flu actually enhances the immune system in general, and those with serious consequences from the flu are usually extremely ill, weak or malnourished long before getting the flu. If you are interested in improving your health naturally, call Dr. Jennifer Fitzgerald, Naturopathic Doctor at The Natural Choice to book an appointment today. Remember, the right choice is the Natural Choice!

SUSAN S. POWELL BARRISTER & SOLICITOR

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(905) 455-6677



Susan S. Powell

Q: I have lived with my girlfriend for just over 2 years. I want to separate from her as we are arguing and I no longer want to live with her. My income is much higher than my girlfriend's income. Do I have to pay her spousal support if we separate?

A: There is no obligation to pay spousal support to your girlfriend if you have not lived together for three years unless you are the parents of a child. Once you have lived together for three years or have a child together than you may have an obligation to support your girlfriend. Couples who live common-law should consult a lawyer to learn their rights and obligations as they may be different from those of a married couple.