

# 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

## GEORGETOWN PHYSICAL AND SPORTS THERAPY CLINIC

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

**Q:** After the last snow storm that we had, I ended up with quite a lot of back pain due to all the shoveling I had to do. I want to be well prepared for the next storm what can I do to avoid the same problem?

**A:** The physical demands of removing heavy snow are something that most of us cannot avoid during the winter. While some people can get away with only minor aches and pains others can end up with more serious back problems and even a heart attack. Shoveling is a strenuous activity. It places a great deal of stress on your muscles, joints and heart. Those of us who are in fairly well condition and exercise on a regular basis usually suffer the least. Most importantly, if you have a strong abdomen and back, you will likely avoid any back problems. Some hints that might make your next shoveling endeavour easier:  
 - Use an ergonomically designed shovel to lessen the mechanical effort.  
 - Pace yourself using smaller shovel-loads and frequent postural breaks  
 - Bend your knees to lessen the load on your back.

Ultimately, conditioning and preparing your trunk muscles through specific stabilizing and strengthening exercises will help make snow shoveling a less strenuous event.

## Mountainview Residence

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**Christoph Summer**  
 Owner/Administrator

**Q:** Are there any tax deductions available when I move into a retirement home?

**A:** You may qualify for a tax credit (up to \$10,000), for attendant care expenses. Attendant care covers the wages paid to employees of a retirement home providing the following:  
 • Health care • Meal Preparation  
 • Laundry services for the resident's personal items  
 • Housekeeping for the resident's personal living space  
 • Transportation services  
 To make a claim, you must provide proof of payment showing the actual amount paid for attendant care. You must also be eligible to claim the disability amount by having form T2201, (Disability Tax Credit Certificate), certified by a qualified person. You may be eligible if one of the following conditions applies:  
 • You are blind, even with the use of corrective lenses or medication  
 • You are noticeably restricted in any of the following basic activities of daily living - walking, speaking, hearing, dressing, feeding, elimination of perceiving, thinking and remembering  
 • You need and must dedicate a certain amount of time specifically for life sustaining therapy (such as kidney dialysis).  
 So, in short, yes, there may be some tax relief. Talk to your doctor.

## CYNTHIA GAMBLE

Staff Writer

Plans to build 147 townhouses in Georgetown's northwest end prompted half a dozen residents to speak up at a public meeting at the Civic Centre last week.

Eden Oak (Main St.) Inc. has applied for zoning and Official Plan changes to allow for the freehold condominium townhouse development on the northwest corner of Main St. at Carruthers Rd.— just south of Moore Park Plaza. The amendments will change the designation on the property from low density residential to medium density residential to allow 50 units per hectare (20/acre).

The land is currently vacant, but is being used as a temporary staging area by Main St. South reconstruction contractors.

Approximately 20 residents listened in the public gallery as seven residents listed their concerns about the proposal.

Topping the list is the traffic impact, generated by approximately another 300 people, in an already congested and dangerous driving area.

Main St. N. resident Bruce Andrews requested that there be no entrance into the project from Main St. N. across from Kennedy Rd., that the Ewing St./Carruthers Rd. intersection on Main St. get a full service traffic light, plus a left-hand turn lane and that another exit from Carruthers Rd. be considered.

"This (turning lane) would accommodate the approximately 300 extra cars that would be entering the subdivision, and also there would a backup of traffic over the railway bridge and down the hill at peak traffic periods if a lane is not installed," he said.

Eden Oak planning consultant Glenn Wellings said a traffic impact study has been prepared and is currently being reviewed, noting that many of the issues are existing conditions.

"There are clearly challenges for this area, no question about it, and so we'll work through that with Town staff and I'm sure that will come back as an item in a future staff report," he said.

Other citizen concerns included: impact on property values and taxes, number of units proposed and their selling price, available school accommodation, construction timing, water availability and impact on the water pressure in the neighbourhood, sewer problems on Carruthers Rd., rail line safety, Carruthers Rd. street parking, pedestrian safety on narrow neighbouring roads, impact on Town recreation facilities, lack of notice, the imbalance between the high density (and subsidized) housing in north Georgetown compared to Georgetown South and the proliferation of absentee landlords.

Wellings called the proposal "a good fit" for the area that will provide a transition from the high-density Carruthers Rd. apartments to the lower density single-detached homes across the street and to the north and the west.

No water allocation is currently available for this project said Wellings, "and we're hoping that can be resolved in the short term."

He discounted speculation that the project will be subsidized housing, saying while marketing has not yet begun "low-end townhomes are not planned or intended." He suggested the new homes would have a positive impact on tax bills and property values.

The planning department will be contacting the school boards for their comments.

"We're in the midst of the process. We're not actually anticipating that we will be reporting back immediately, but we felt it was important to introduce the proposal to the public in order to hear what their concerns were," said Planning Director Bruce MacLean, "so we can take them away and review them as part of the full review."

MacLean agreed he could set up a meeting between planning staff, the developer and Carruthers Rd. Cooperative Homes Incorporated to discuss their specific issues.

The deadline for written comments to the Planning Department about the project is Friday, Feb. 23.

(Cynthia Gamble can be reached at cgamble@independentfreepress.com)

## OXFORD LEARNING

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**Shari White**  
 Education Director

**Q:** My child comes home with plenty of homework and we struggle to get it all done. How can I make this easier?

**A:** Even if your child thinks homework is useless or dumb, it still has to be done. So when it comes to homework, a good schedule is key. First, don't try to change your child's opinion about the value of homework. Instead of berating them for bad attitudes and lecturing about responsibility, concede this: "You do seem to have a lot of homework. It seems that you don't have any time for anything else." When they believe you understand their perspective they will be more open to help. That's why we start with listening not with speeches. Sit down with your child and a large calendar to analyze his or her commitments. Plot out all the activities, lessons, sports, jobs and so on that your child has. This may reveal that your child is doing too much. Once you know the schedule, you can begin to plan certain times for homework every night. Work with your child while you make this schedule. Don't try to cut the number of homework hours, simply plan for the number of hours currently being spent or the number of hours the teacher suggests. For the homework itself, the most common problems are not knowing what to do or how to start. Begin by making sure that your child knows all the essential requirements. What am I supposed to do? Do I know how to do that? Do I have all the tools (books, material, etc) necessary? How long will it take me? In the beginning, you will have to help your child plan and track the time each section takes. Work toward the goal of completing each section within the allotted time. If your child needs help with specific subjects or for more information, please call us or email us at georgetown@oxfordlearning.com.

## DR. ANOOP SAYAL

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**DR. ANOOP SAYAL**

**Q:** Your Heart and Your Teeth

**A:** Have you ever thought about the effect good oral hygiene has on your heart? Until recently, no one even knew if there was a relationship. Current research has discovered something astounding. Patients with long standing gum or periodontal disease are more likely to have heart problems than individuals with otherwise healthy gums. It's thought that the plaque-causing bacteria inside your mouth may force your body's white blood cells to release dangerous clot-producing proteins. If that happens, your heart could be at risk. If you presently have heart trouble, your dentist must know this to safeguard your health. During dental treatment in which your gums bleed, certain bacteria can travel from the mouth to the heart. With some heart conditions, the bacteria can cause a serious infection which can damage the heart. Your dentist may prescribe antibiotics to prevent the bacteria from becoming infectious. Every system within your body depends on another for it's health. Let your dentist know of any health problems you have. Then you will receive the best dental care.

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**Sarah J. Simpson**  
 Certified Bookkeeper

**Q:** I will soon be turning 65. How will this affect my taxes

**A:** Even if your child thinks Congratulations on reaching this milestone! As Old Age Security (OAS) and Canada Pension Plan (CPP) are not automatic, it is important that you apply several months in advance of your 65th birthday for these benefits. In the year following your 65th birthday you will be eligible to claim the age exemption tax credit to a maximum of \$5,066. This credit begins to be phased out when your net income reaches \$30,270 and is fully phased out at \$64,043. If you have other pension income (i.e. a private pension or RRIF) you will be able to claim up to \$2,000 as a pension income credit. If you received a retiring allowance from your employer you may wish to defer taxes payable by transferring it directly into an RRSP. If your income is below \$14,904, you are eligible to apply for the Guaranteed Income Supplement (GIS). In addition, seniors, both married and common law, may benefit substantially if the government enacts its pension-splitting proposal for the 2007 taxation year. Your tax professionals at Yorkshire Enterprises would be happy to assist you by ensuring you receive all the benefits available to seniors and maximizing your tax return. After all, you've earned it!

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**A:** It is wonderful to know that home owner's are now realizing that a Staged property, a move in ready property, is in demand and will bring you results! Home Staging Specialists work closely with Builders, Home Owners and Realtors to prepare homes for sale. All properties (including condos and vacant homes) can be Staged despite the price or location. There are a number of recommendations that a Home Staging Specialist can offer to evaluate and enhance your home's market appeal. Your house is probably your largest investment, be sure to maximize the appeal of your property!  
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 2) Homework / Repairs are to be completed as recommended in the Property Enhancement Guide™. S.S.S can facilitate this process and ensure the target market date is met.  
 3) Staging - S.S.S returns to showcase the property in the best light possible, as well as to designate it "move in ready". The Staging process offers a distinct marketing advantage over your competitors.  
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