

# 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

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DR. ANOOP SAYAL

**Q:** Do you know the worst junk food for your teeth?

**A:** As you might have guessed, it is sugar. Moms and grandmas have been telling us for years that too much sugar is bad for our teeth. But, how does this seemingly harmless substance do so much damage?

In as little as fifteen minutes after eating a sugary food, a sticky substance can be found on the teeth. It's called plaque. This sticky material turns acidic and attacks the "enamel", or outer covering of the teeth. Decay is the final result.

It is unfortunate that, in the United States, sugar is such a large part of our diet. In many countries where white sugar is not common, dental disease is almost never seen. The typical American diet, though, lacks many of the foods needed for proper nutrition. An increased consumption of fruits, vegetables and whole grains, and a decreased dependence upon "sweets" will not only improve your dental health, but also can benefit your overall health. Proper nutrition is one of the best ways you can help your dentist help you keep your teeth a long time.

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**Q:** Since my kids have gotten a bit older I have tried to get back into shape but I can't stay on a routine because I keep getting injuries. Why?

**A:** Some old injuries may have recovered enough on their own to allow you to do what has been required while you were busy raising kids ect but they may not have recovered in a way that tolerates the demands of your work out. In addition the physical demands of work and parenting may have caused your joints and muscles loose their proper balance in terms of strength, co-ordination and flexibility. By carefully analyzing your pain patterns and using orthopedic assessment techniques we can point out faulty movement patterns, strength and flexibility imbalances, then give you a rehab plan that will allow you to lay down a solid base upon which you can successfully build a general fitness program.

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Elayne M. Tanner

**Elayne M. Tanner**  
B.A., B.S.W., M.S.W., R.S.W., DIP. SOC. ADM.  
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**Q:** How do I know if my partner and I have a problem with alcohol?

**A:** First of all, alcohol is sexist—women cannot hold their liquor as well as men so even if your partner does not drink enough to cause a problem, if you drink the same amount as him, you may be an alcoholic. Furthermore, if you are pregnant any amount of alcohol can harm an unborn baby.

Another common piece of misinformation is that as long as you haven't missed work, been arrested or need a drink first thing in the morning you don't have a problem. Alcohol abuse that can become an addiction or cause health problems starts with excessive drinking and can affect drinkers of any age.

One more belief is that if doctors recommend alcohol to help protect against heart attack, alcohol must be good for you and if a little is helpful, more must be even better. This is not true. There are some who believe that small amounts of alcohol may be helpful in some situations but excessive alcohol is never a good thing. Check with your physician as to the appropriate amount for you.

Last, beware of binge drinking and warn your teens of the dangers too. Having at least 5 drinks on a single occasion—4 if you are a woman, is enough to cause blackouts, alcohol poisoning and poor decision making that can lead to date rape, sexually transmitted diseases, falls and injuries and can be just as addictive as daily drinking.

Alcohol is not an effective way to deal with problems or stress. If you decide that you do have a problem with alcohol, you can turn this around and completely regain your health if you catch it in time. Treatment and counselling are very effective especially if dealt with quickly. Don't fall victim to misinformation that can ruin your life now and in the future.

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## Halton Hills Speech Centre

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Karen MacKenzie-Stepner

**Q:** I am a student and am looking for information on speech and language problems for a paper I am writing. Do you have any resources at your centre that can be borrowed?

**A:** Yes, we have a full "resource library" full of interesting materials that can be loaned out free of charge to anyone in the community. Our resources include brochures, videos (VHS & DVD) and many books on a variety of topics. We have materials for an assortment of topics such as stroke, stuttering, cochlear implants, communication for deaf or hard-of-hearing children, cleft lip and palate and autism. Our resources are helpful for parents, caregivers and other professionals. For children that attend our centre for therapy, we also offer home activity bags so parents can help their children practice skills at home. We are constantly upgrading our resource library with new materials to continue to provide our community with up-to-date information. We are always more than happy to help, so please feel free to drop in anytime, or call our centre at (905) 873-8400 for more information.

## RBC Dominion Securities

**905-450-1850**

Email: [barbara.byckowski@rbc.com](mailto:barbara.byckowski@rbc.com)



**Barbara Byckowski**  
Investment Advisor, BBA,  
PFP, CFP

**Q:** We are doing our estate planning and I would like to know more about alter-ego trusts and joint partner trusts.

**A:** First, feel free to call to reserve a seat for our upcoming Estate Planning presentation at North Halton Golf & Country on March 20th at 7 p.m. We have our RBC Dominion Securities Estate Consultant Kathryn Aitkenhead to present. Kathryn is a lawyer who works with our clients to educate and consult on their personal estate and tax situations. Please give us a call at 905-450-1850 - we will have time for questions and answers and Kathryn will be covering these trusts in her presentation. Basically, an Alter Ego trust is an inter-vivos (created when alive) trust that was established after 1999 in which the person (called the settlor) who transferred the assets into the trust must be entitled to receive all the income of the trust during his or her lifetime. If the settlor wishes to include his or her spouse as a beneficiary of the trust, then a Joint Partner trust can be used. We will review the details of these trusts and discuss the differences and benefits of each at our seminar on March 20th.

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**Judith L. Grant-Horner, CA**

**Q:** I hate income tax time, but I know that I am here. I have been thinking about completing my income tax return and my neighbour mentioned that he takes his taxes to a tax preparer. Is there really any advantage to following his lead? How do I decide where to take my taxes? I wonder if you can shed some advice.

**A:** Canadians love to hate taxes but this is one relationship you want to become deeply involved in. I love tax time, but better yet...I love tax planning. If you wait until now to starting thinking about last year's taxes, then you really are limiting your opportunity to keep your hard earned money in your hands. Tax planning = Tax savings! There are so many tax deductions and tax credits available to you and you really want to take advantage of them. How do you know which ones apply to you? Well that's where your tax expert comes into the equation. I must tell you there is a significant difference between a tax preparer and a tax expert. I recommend meeting with a Chartered Accountant who has thorough knowledge of the tax regulations and tax strategies. Your tax expert must be an expert in tax and your situation to develop sound tax strategies. Too often, a meeting between the client and the tax expert is not held. How can anyone know your tax situation without knowing you and your unique set of circumstances? If you have a business, even a home based business, many tax deductions can be taken for the business use of your vehicle and home. There are income splitting opportunities that are available. Do you have children? Are you paying for your children's education? Why not pay your child a reasonable salary for work performed in the business? Your child benefits from work experience and first hand budgeting of his or her salary. You save tax dollars because business income which would be taxed in your hands at your marginal tax rate is now effectively taxed at your child's lower tax rate. A good tax expert should be discussing with you options such as this and much more.

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

**A:** 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!



**Marion Murchison**  
Tax Consultant

## move

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**Q:** I'm not an athlete. Should I get regular massages and can I really benefit from them?

**A:** One of the most damaging results of today's faster paced society is stress. Stress is an insidious condition that slowly but steadily deteriorates health. Stress has been linked to everything from increased risk of heart problems to depleting the immune system. Most everybody experiences stress in one form or another, from the office worker hunched in front of a computer all day to the factory worker who stands on concrete floors all day to the full-time mother who vacuums, lugs groceries and nurses her baby during the day. You don't have to have a specific sports injury or musculoskeletal disorder to benefit from massage. The deep relaxation that can result for some people is reason in itself. Through research it has been shown that massage; reduces pain and muscle tension, increases circulation which helps eliminate toxins and helps nourish muscles and joints, calms the nervous system, facilitates postural alignment, increases flexibility and mobility and strengthens the immune system. The frequency of your massage is dependent upon your goals and how your body responds. Once every 3 or 4 weeks is usually enough to keep chronic muscle tension in check. Discussion with your therapist will help to determine if you would benefit from coming in more frequently. Your therapist may also give you some stretches to do in between appointments in order to maintain muscle health. You and your therapist will become partners working hand in hand in order to maintain your healthy lifestyle.



**Dr. J. Eric Selnes, Orthodontist**  
BA, BPHE, DDS, MSc, D. Ortho, FRCD (C)

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**Dr. J. Eric Selnes**  
Orthodontist

**Q:** What if my child sucks their thumb or uses a soother??

**A:** A child's natural reaction is to place their hands and fingers in the mouth...it is both a comfort and a natural behaviour for them during their development. Many parents are advised not to encourage thumb sucking or to give soothers to their children because of the harmful effects on dental and facial growth and development, among other concerns. In fact, the sucking process is a normal and common behaviour and a specially designed pediatric soother is a safe and preferable alternative to the ever-present thumb. The new soother designs allow the children ample breathing ability with perforations cut into a large plastic base. These should never be tied around a child's neck but can be fastened to the front of their shirts or pajamas. Provided a child gives up their thumb/soother habit by 4-6 years of age, there are typically NO harmful long-term side effects. Should your child be a little resistant to giving up the comfort of the sucking habit, it is much easier for parents to get rid of a soother rather than a thumb!!! When a habit persists, early orthodontic intervention at 6-8 years of age is often indicated to correct the resulting "open bite" and/or "cross bite" and to help with chewing and speaking problems, which may develop. If you are unsure what to do, see the Orthodontist for an early evaluation.