

# 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

(905) 877-8668

83 Mill St., Suite B  
 Georgetown, Ont.  
 L7G 5E9



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

**Q:** I was playing soccer when another player knocked into me. As a result, my body twisted to the right, while my right foot remained planted. I felt immediate pain to the inside of my right knee, as well as, hearing a "clunk". There was swelling and occasionally I felt my knee lock. My doctor has told me that I probably have a tear to my 'medial meniscus'. What is this?

**A:** The medial and lateral menisci are crescent-shaped pieces of fibrocartilage that lie on the top portion of the shin bone (tibia), where the tibia articulates with the thigh bone (femur). They act like shock absorbers and allow for a congruency between the two bones ("fill in the gap"). Frequently, a twisting injury such as yours, will cause injury to the medial meniscus (the one closer to the inside of the knee). Depending on the extent of injury, this may result in anything from a mild sprain to a tear of the meniscus. If the portion torn becomes dislodged, it can get caught between the tibia and femur. This can cause the "locking" that you are experiencing. Tears along the outside edge of the meniscus usually heal well because there is a fairly good blood supply to these areas. However, tears toward the inside of the meniscus are poorly supplied by the blood, subsequently resulting in poor healing. Depending on how disabling your injury is, you may require surgery. An Orthopedic surgeon will ultimately make that decision. Regardless, you will need to keep your knee and entire lower extremity, strong. A physiotherapist can advise you regarding the correct exercises. If you do undergo surgery, be sure to see a physiotherapist afterwards in order to help you quickly regain your range of motion and function.

**Compucure Inc.**  
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 416-895-9255 (cell)

**Q:** What do I need to know about security on my PC?

**A:** Last time we talked about viruses, etc and how they can slow our PC's down (go to www.compucure.ca if you missed it - and more). Security is important for many reasons, most of which is privacy. Many of us have wireless networks in our homes. Many of which are "unsecured". That means anyone can access their connection to the internet and most likely access their overall network. In some instances, if a setting is left unchanged, a stranger could "lock" the owner out of their own network! I suppose if we came home and found that a stranger had been in the house and was on our computer we'd be pretty upset. The only difference here is that they didn't come through the front door. I have been setting up wireless networks since they first came out and if you want your network evaluated for security please call. Ask for Ron.

*Don't forget to donate to the Georgetown Bread Basket - they need canned and boxed juices.*

## Elayne Tanner & Associates Inc.



Elayne M. Tanner

**Elayne M. Tanner**  
 B.A., B.S.W., M.S.W., R.S.W., DIP. SOC. ADM.  
**Counselling & Psychotherapy**

Milton 905-854-0801  
 www.etasolutions.com

**Q:** I think my child may be being bullied at school. When I was a kid, we were taught to fight back. Is that still the best advice?

**A:** While bullying used to be seen as an unavoidable part of growing up in the school system, it is now recognized as having long-term negative consequences for the child who is bullied. While bullying is often thought of as teasing, bullying can in fact include physical, verbal, sexual or psychological attacks or intimidation. Bullying does not even have to be done in person. It can be done through telephone, email and web sites. Children who are perceived as different, passive, or weak are more likely to be bullied. These are children who often have poor self-esteem and do not deal well with change. The irony is that bullying creates a vicious cycle—the victim is picked on because of poor self-esteem and of course the bullying makes the child less confident and thus develop even less self-esteem. In order to help your child deal with bullying, talk about it with him or her. Make it a safe topic so that if it is happening, your child will tell you. Don't react so that the child feels it will upset you if they tell you the truth. Next, work on building confidence and self-esteem in your child. Find something that you child does well and build on it. With your child's knowledge, discuss the issue with your child's teacher and ask for advice. Consider counselling for your child to help with self-confidence and esteem and techniques for dealing with bullies. Children who are bullied are a higher risk of depression, inappropriate anger, and self-destructive behaviours. The quicker bullying is stopped the fewer the side effects.

*"HELPING YOU HELP YOURSELF."*

## Halton Hills Speech Centre

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

905-873-8400 www.haltontspeech.com



Karen MacKenzie-Stepner

**Q:** I have a 2-1/2 year old boy who has about 15 words in his vocabulary. The rest of the time he points and grunts to get what he wants. Should I be concerned or will he "grow out of it"?

**A:** At the age of 2-1/2 years a child should have a vocabulary of several hundred words, use both nouns and verbs in combination, refer to himself as "me", answer "where" questions and be able to have "conversations" with other children. It is important to remember that all children develop their skills at different times, however, if your child has a limited vocabulary by 2-1/2 years and is not showing any indication of increasing it on a daily basis, there is possibly cause for some concern. If there are signs of frustration and anger at not being understood and if there is a reluctance to imitate words and phrases that are modelled for him, it would be advisable to refer your child for a speech and language assessment with a Speech-Language Pathologist. If you have any questions or concerns, please call the Halton Hills Speech Centre for information on assessments, individual therapy or possible group therapy.

## RBC Dominion Securities

905-450-1850

Email: barbara.byckowski@rbc.com



Barbara Byckowski  
 Investment Advisor, BBA,  
 PFP, CFP

**Q:** I am interested in buying preferred shares. What do I need to know about this investment?

**A:** There are a few key terms you need to be familiar with prior to considering whether or not a preferred share is suitable for your portfolio. The dividend tax credit makes \$1 of dividends equal to well over \$1 of interest income for most taxable Canadian investors. Even U.S.-dollar dividends paid by Canadian firms get this tax credit.

- You only get preferred dividends when the company's directors felt the company can afford to pay. But a company has to pay all preferred dividends before common shareholders get anything. Dividends are riskier than interest because companies can stop paying dividends without risking bankruptcy.
- A company must pay off all cumulative dividends - or dividends in arrears - before it can resume paying common dividends
- Floating rate preferred pay a dividend that varies with the banks' prime lending rate
- Redemption is the company's right to buy your preferreds back at fixed times and prices. Most preferred are redeemable. If you buy above the redemption price, remember you could lose some of your capital. If preferreds trade below their redemption prices, you could earn capital gains. Keep the yield-to-call in mind.

*Please feel free to give me a call for a complimentary one-hour consultation.*

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## THE POWER FITNESS CENTRE Zone

324 Guelph St.,  
 Georgetown  
 905-702-1774

www.powerzone.ca cgallagher@powerzone.ca



Cathy Gallagher  
 General Manager

**Q:** What can I do to get my family more active?

**A:** Summer is just around the corner and we are all getting the "itch" to get outside and enjoy the spring weather. Now is the time to start thinking about shedding those extra pounds! Family activities such as walking, hiking, biking swimming are all great spring/summer activities that take little planning and are lots of fun! Enjoy getting "fit" as a family. Now is the time to set an example to our children on the importance of health and exercise... Power Zone is offering a great summer student rate! Get your teenager involved in a wide variety of sports and activities this summer! Certain children's programs and memberships are now tax deductible! Ask us about the "Children's Fitness Tax Credit."

## SUSAN S. POWELL BARRISTER & SOLICITOR

FAMILY LAW

350 Rutherford Rd. South, Suite 320  
 BRAMPTON, ON L6W 3M2  
 905-455-6677



Susan S. Powell

**Q:** My wife and I are separating. We have agreed the children will live with her and that I will pay child support to her. We have agreed about everything else but she says we should still see a lawyer. I don't want to spend the money. If we have agreed to everything, do we still have to see a lawyer?

**A:** Yes. You should each see your own lawyer. Your own lawyer will talk to you about the issues you and your wife have agreed upon. They may then give you advice about issues that you did not consider. They will help you to ensure you and your wife cover all the issues and make sure you understand what you are each agreeing to with each other. They can prepare a Separation Agreement which sets out your agreement in writing and you can refer to in the future in case you forget some of the terms.

## move Activity & Motion Clinic

116 Guelph Street,  
 Georgetown Ontario  
 Telephone (905) 702-1072

Chiropractic Care  
 Massage Therapy  
 Personal Fitness Training

dckathy@moveamc.com



Dr. Kathy Cameron,  
 Chiropractor

**Q:** How can I enjoy working in my garden without hurting my back?

**A:** Raking, lifting, digging, kneeling, planting - this is enough activity to challenge any athlete. Gardening and yard work may not be Olympic sports, but they are strenuous physical activities. In a recent poll, 88 per cent of Ontario chiropractors indicated that working in the garden and yard were the most common sources of neck and back pain they treat during the warm weather season. To help you enjoy the fruits of your labour during this yard and gardening season, we recommend you keep these tips in mind: **Stretch out before you head out.** Light to moderate gardening can burn between 300 to 400 calories an hour. Take the time to prepare your body for activity, always warm-up and cool down your muscles. **Use good technique while lifting.** Keep the load close to your body, your back straight and bend your knees while picking up and putting down the load. Avoid twisting. **Use the right tools and moves.** Alternate your tasks, change positions frequently and most importantly pace yourself. Always make sure that tools are a comfortable weight and size for you. **You've completed a gold medal performance, take a break!** Get-up, move around, alternate tasks, repeat your stretch routine or sit back, relax and have a cool drink. Give yourself a breather... Your back will thank you!

*Dr. Kathy Cameron is one of the chiropractors at Move Activity and Motion Clinic located at 116 Guelph St in Georgetown, 905-702-1072. The clinic offers a team approach to fitness and health with chiropractic care, acupuncture, massage therapy, personal fitness training and circuit classes for all ages.*

## Planting FOR THE FUTURE!

Most small businesses often underestimate the power of advertising. If an ad in a local publication doesn't bring customers banging down their front door or jamming their phone lines the very next day, then the ad is perceived to be a waste of money.

This could not be further from the truth. Advertising takes time. Ads almost never create the urge to run out and use the advertised product or service (except for sales and limited time offers). Rather, a good ad is like a seed that is planted in the minds of customers, where it grows with more frequent visibility.

This is especially true of ads for services, such as contract work or home repair. No one sees an ad for roofing and thinks, "Holy cow! I've got to go out and get my roof done right now!" No, a good ad placed in a local publication gradually reaches potential customers over time.

When one of these customers does require your services, it is thanks to their repeated exposure to your ad that their initial impulse will be to think of you.

Business owners who use this strategy understand that, "It is nice to be known, but it is even better to be seen and recognized!"

INDEED, PUBLICITY AND PROSPERITY ALWAYS GO TOGETHER!

THE INDEPENDENT & FREE PRESS

Contact Amy Sykes to add value to your local advertising  
 905-873-0301, ext. 237  
 features@independentfreepress.com

