

Ask The Professionals

Ask Questions. Get Answers.

"Ask the Professionals"

E-mail your questions to:

features@independentfreepress.com

ROSS PHYSIOTHERAPY SOLUTIONS

Practical solutions for peak performance
905-873-7677

318 Guelph St., Georgetown
Indoor Mall next to Harveys



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

Q: How can I tell the difference between a pain that needs therapy from one that will go away on its own?

A: This is a great time of year to ask that particular question because believe it or not SPRING IS COMING! I usually tell my patients that noticeable aches that last more than 3 to 5 days will benefit from a consultation and perhaps further treatment. The reason for this is that an ache that lasts longer than one or two days may go away because of your body has adjusted its movement patterns so as to reduce the stress on the injured area, not because the injured area has truly recovered. These altered patterns of movement can become habitual and place stress on other areas of the body that will cause that area to become fragile. This physical stress due to compensatory movements will be more likely to become a source of disability in the event of a lifestyle change - such as that which occurs during the changing of the seasons. Some cases may require hands on treatment while others may only require the application of a handful of simple exercises done over a few weeks. It pays to take care of the little problems before they become big ones.

People are often surprised at how much they get out of a Physiotherapy consultation. In some cases a relatively small number of movements types account for a great deal of the pain that reduces one's ability to work and play. A Physiotherapist can give you insights into the activities and movements that slow or in some cases stop the healing process. Having an awareness of these movements allows you to have much more control over your level of comfort and recovery. The assessment and treatment skills of a Physiotherapist ensures that a wide variety of treatments like massage, joint mobilization, joint manipulation, therapeutic ultrasound and therapeutic exercise are applied to the areas of the body that need it most and in ways that the most beneficial. Reducing pain enhances mental productivity. Increasing one's physical abilities enhances physical productivity. Rehabilitation is a sound investment of your time.

Georgetown

Physical and Sports Therapy Clinic

83 Mill Street, Suite B, Georgetown, Ontario
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Marta Masley
B.Sc.(PT), M.C.P.A.

Q: I took a fall while downhill skiing, resulting in a serious knee injury. I've been told that I have a partial-to-complete tear of the ACL. Will I require surgery for this?

A: The anterior cruciate ligament (ACL) is a relatively weak structure that runs from the thigh bone (femur), to the shin bone (tibia), preventing the tibia from displacing forwards from the femur and preventing hyper-extension of the knee joint. ACL injuries are common in skiing, due to the high and stiff nature of the ski boot and the propensity for falling while skiing.

Depending on the extent of damage to your knee, surgery may or may not be indicated. Often other structures in the knee are also damaged during such an injury. Ultimately, pain, stability and function are the determinants of the necessity of surgery. The stability of the knee joint depends on the strength of the surrounding muscles and ligaments. This is why the initial course of treatment after a knee injury is to decrease swelling and increase stability, possibly with a brace or just strengthening. The most important muscle to strengthen in the knee with ACL damage is the hamstrings, since this group of muscles act to stabilize the knee in a similar way as the ACL. If sufficient stability cannot be attained with an aggressive strengthening program, then surgery is usually required.

SUSAN S. POWELL

BARRISTER & SOLICITOR
FAMILY LAW

350 RUTHERFORD RD. S. (Plaza 2, Suite 320)
on the Corner of Steeles & Rutherford

905-455-6677



Susan S. Powell

Q: My husband and I separated 3 years ago. We have two children and have a Separation Agreement which says he is to pay me child support of \$700.00 per month. He was earning \$50,000.00 per year at the time. Does my child support ever increase?

A: The Child Support Guidelines were amended as at May 1, 2006. Child support for a person earning \$50,000.00 per year for two children increased to \$753.00 per month.

If you do not know your husband's current income you should give him a written request for his three (3) most recent Income Tax Returns and a copy of the Notice of Assessment for those years.

When you receive this information then check with the Child Support Guidelines website at www.attorneygeneral.jus.gov.on.ca/english/family/child_support.asp and calculate the amount of child support your husband should be paying based on his previous years income.

RBC Dominion Securities

905-450-1850

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Barbara Byckowski
Investment Advisor, BBA,
PFP, CFP

Q: I am a business owner and want to really focus on tax savings and my retirement. Do you have any strategies you could recommend?

A: Most people first think of the Registered Retirement Savings Plan for tax savings and retirement, however, the better strategy might be an IPP - Individual Pension Plan.

An RRSP is an excellent vehicle, however, an IPP is a way to potentially contribute more money on a tax-sheltered basis - and sometimes substantially more - than the maximum allowed for RRSPs. It is an ideal vehicle for the self-employed, or for incorporated professionals, including doctors and dentists.

IPPs, sanctioned by the Canada Revenue Agency, define the pension benefit in advance based on income and years of service. An actuarial formula is used to calculate annual contributions funding the pension benefit. These plans are most advantageous for people aged 40 and older, who are earning over \$100,000 a year on their T4, and who've been maxing out their RRSP contributions.

For a personal consultation to see if this strategy is right for you, please give me a call at 905-450-1850.

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Community Calendar

Continued from pg. 18

Friday, Feb. 29 (Leap Year)

Mock Interview Day: Reserve an appointment with a career information specialist and receive valuable feedback on your interview skills, 9 a.m. to 4 p.m. To register, call The Centre for Skills Development & Training, 184 Guelph St., Georgetown, 905-702-7311, ext. 109 or visit www.thecentre.on.ca.

Family Storytime: Kids and their grownups can enjoy 30 minutes of fun, 10:30 a.m. at the Gellert Centre.

JET show: Watch a one-woman show, *The Spirit of Harriet Tubman*, featuring Leslie McCurdy, 10 a.m. at the John Elliott Theatre. For more details go to www.halton.ca/museum/events.

Friday night euchre: 7:30 p.m. at Georgetown Legion. Admission: \$2.

Saturday, March 1



Scrapbook Day: Come scrapbook and have fun at a fundraiser for The Weekend to End Breast Cancer, 9 a.m. to 5 p.m. at the Georgetown Salvation Army Church, Mountainview Rd. Light lunch and door prizes. Cost: \$25. To register call host Julie Liddle, 905-873-7078.

Nursery open house: Hornby Co-operative Nursery School invites you to an Open House and 2008 Program Registration session, 10 a.m. to 12 p.m. Parents have the flexibility to enroll their children from 1 to 5 days per week. Programs are available for children from 2 to 5 years of age, including a morning Nursery School program and an afternoon JK/SK Enrichment program. The school is located at 13526 Steeles Ave. (intersection of Trafalgar and Steeles), Hornby. Info: 905-878-5211, hornbynurseryschool@yahoo.ca.

Kub Kar Rally: The public is invited to attend The Greater Halton Region Annual Kub Kar Rally at St. Andrew's Church, 89 Mountainview Rd. S., Georgetown. The races will commence around 10-11 a.m. Info: 905-877-6060.

PhotoArt deadline: March 1 is the deadline to enter Halton Hills Camera Club's PhotoArt 2008, the largest juried exhibition of photographic art in Halton Hills. Entries can be dropped off until March 1 at Sandra Timleck's home, 27 Park Avenue, Georgetown. Drop-off times are, 6-9 p.m. on weeknights, and from noon to 6 p.m., Saturday and Sunday. All entries must be packaged in an envelop with the entrant's name and contact info clearly marked on the front. Entrants are asked to call Timleck, 905-877-6198 before dropping off entries. The Awards Night will be held Thursday, March 6 at 7 p.m., in The Gallery at the Halton Hills Cultural Centre. Info: Timleck, 905-877-6198 or photoart@hhcc.ca

Hungry Man's Breakfast: Georgetown Legion hosts a Hungry Man's Breakfast, 8-11 a.m. at the branch upstairs (elevator available). Cost is \$5/person (children under 12, \$2.50). Takeout available.

Family Storytime: Kids and their grownups can enjoy 30 minutes of stories, music and fun, 11 a.m. at the Georgetown branch library

Halton Environment Network: will be holding its Annual General Meeting at Halton Regional Museum at Kelso Conservation Area. Everyone is welcome to attend. Registration opens at 9 a.m. and the AGM will begin at 9:30 a.m. and end by 3 p.m. The entrance fee is \$10. To attend, call Renee at 905-339-2290 or e-mail to info@the-hen.net.

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

Overeaters Anonymous: Halton Hills residents are welcome to: 10 a.m. Saturdays at Claude Church, 15175 Hurontario St., north of King Rd., Caledon. Info: Sue, 905-951-7227.

Choral Gems: Guelph Chamber Choir and DaCapo Chamber Choir present Choral Gems, 8 p.m. at St George's Anglican Church, Woolwich St., Guelph. Tickets: \$20 (students \$10) www.riverrun.ca, 1-877-520-2408 or 519-763-3000.

Sunday, March 2

Church open house: 11 a.m., Hillcrest United Church, Trafalgar Road and Five Sideroad. Everyone welcome.

Bruce Trail hike: Level 1, 6 to 8 km car pool hike. Depart at 10:30 a.m. from the Georgetown Market Place parking lot between Zellers and the grey medical building. Bring snacks and water. Hike on a local Bruce Trail leader: Paul, 905-877-1294.

South Pacific rehearsal: Globe is looking for fellows (age 20 to 50) to come to watch a rehearsal 2 p.m. at the Norval Hall. If you'd like to sing *Nothing Like a Dame*, come and be part of this musical set during the Second World War. Call 905-703-0882 for details.

March Break Morning Cerami-Camp

Monday - Friday, March 10 - 14th
9:00 am 'til noon

VERY COOL DAILY THEMES TO CHOOSE FROM:

- **Over and Under the Sea** - Create your own underwater world!
- **Fab Families** - Design your own "family faces" wall plaque or one-of-a-kind Coat of Arms
- **Create-A-Clock Workshop** - Design and paint your own (working) clock! (add \$5)
- **Messed For Success** - Cool painting techniques with shaving cream, bubble painting, & more!
- **Spaced Out** - Cosmic Creations that are out of this world!

Join us for a morning of creative fun... or two, or three...

SUPERVISED ACTIVITY FOR KIDS 6 AND OVER INCLUDES MID MORNING SNACK
\$30 + TAX PER DAY
PLEASE CALL THE STUDIO FOR MORE INFO!



Parties for All Occasions 324 Guelph Street, Georgetown 905-877-2224 www.glazedexpressions.ca