

Ask The Professionals

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"Ask the Professionals"

E-mail your questions to:
features@independentfreepress.com

Georgetown

Physical and Sports Therapy Clinic

83 Mill Street, Suite B, Georgetown, Ontario
Tel: (905) 877-8668
Fax: (905) 877-4165



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

Q: I am having problems at work. I basically do keyboarding all day long. I find that by mid-afternoon I've got a headache, my neck and upper back are sore and my fingers are tingling. This seems to be getting worse with time. Is there anything I can do to feel better at work?

A: In order to make your working environment as comfortable as possible, you need to keep a few things in mind.

You need to make sure that you are keeping good posture. Sit up straight, so that you face your computer straight-on. Slightly tilt your head downwards to avoid straining your neck. The top of your monitor screen should be at about your eye level.

Adjust the seat of your chair and your keyboard tray so that your wrist and forearms are straight. A wrist rest is helpful in supporting your wrists. Type by keeping your wrists and fingers relaxed.

While sitting on your chair, your knees should be at a 90 degree angle and feet flat on the floor. Place a stool or foot rest under your feet, if need be.

Other props such as a telephone headset, a copystand (connects to your monitor and holds the document that you are transcribing) and a lumbar support are beneficial.

Aside from re-arranging your workstation, you need to take frequent stretch breaks. A 30-second break every 30 minutes is all you need. You'll find yourself being more efficient and productive if you do this. Strengthening your neck, upper back and shoulder girdle muscles will make them less prone to injury and fatigue. See your physiotherapist about having your posture evaluated and being placed on an appropriate stretching/strengthening program.

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Susan S. Powell

Q: My wife and I have separated. We have drafted a Separation Agreement. If we both sign it is it legal?

A: There are 3 requirements to have a valid Separation Agreement:

a) There must be full financial disclosure. This is usually done by exchanging a sworn Financial Statement and documentation which supports your statements in your statement. Your Notice of Assessment for the last three years and your most recent pay statement is attached to your statement. This information is important in order to negotiate the terms of support, if any, and the division of property.

b) Independent legal advice. Each party should have a lawyer to review the agreement and the financial information to advise you whether the support is reasonable and to advise your entitlement to a division of your property. The lawyer would likely assist you in preparing your financial statement and make suggestions for the terms of the Separation Agreement.

c) The Separation Agreement must be dated, signed by both parties and someone must witness your signature.

If you fail to have full financial disclosure or independent legal advice then you may seriously weaken the validity of your agreement. If you both don't sign the agreement and have a witness then there is no agreement.

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Theresa Portelli,
B.Sc. Pharm C.D.E.

Q: Why should I check my blood glucose when I have diabetes?

A: Checking your blood glucose (also known as your blood sugar) levels is the easiest and most convenient way to see how well you are managing your diabetes on a day to day basis.

It is important to keep your glucose levels within your target range and can help you to stay well day by day and prevent long-term complications such as vision problems or kidney problems.

You should first find out from your doctor or diabetes educator what blood glucose levels you should be aiming for since everyone is different. It is also important to know when you should test. The two best times to test are immediately before a meal (fasting) and 2 hours after a meal (post-prandial). You should also test anytime you just do not feel well.

Each time you test your blood, it is also helpful to make a note of anything that is unusual such as feeling sick, eating a different food or even forgetting to take your medication. (Let's be honest!)

Your blood glucose metre will help you determine how different things can influence your blood glucose levels such as: different foods, exercise, symptoms such as a headache or cold, other medicines.

With this information, you and your doctor or other healthcare provider such as a pharmacist or diabetes educator can help you make sound decisions about your diabetes management.

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 then banks' prime leading 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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Cyndi Olsen
Education Co-ordinator

Q: What can you do to help make this school year a success?

A: This year, children everywhere should head back to school with the ultimate accessory for the classroom - a brain that is ready to learn! Be prepared for success from the first day of school by implementing good habits that will last the entire school year! These "Six Tips for School Success" will help students and their families be more prepared to head back to the classroom and have a successful school year!

1. **Begin early.** Whether school is a month or a week away, or even if the school year has already begun, it is never too late to implement positive changes that can lead to better grades. However, the earlier that you get your child on track, the easier it is for them to stay there.

2. **Get informed.** Develop regular communication with the teacher so that both you and your child know what to expect at this grade level. Be informed of important school dates (big projects, standardized testing) well in advance to avoid last-minute scrambles.

3. **Use a family calendar.** Manage school, family, and extra curricular activities with a daily reminder, courtesy of a large wall calendar.

4. **Break bad habits.** Don't fall back into old routines and bad habits. Start this year with a fresh and positive routine.

5. **Get help.** Avoid struggling this year from the get-go by making the decision to get professional support for children.

6. **Don't wait and see.** It's easy to want to wait until the first report card for an update on how a child is progressing, but why wait? If a child had difficulties last year, get help from day one and get on the path to a better school year.

For more information about being prepared for the upcoming school year please contact our Education Co-ordinators, Cyndi or Angela at 905 877-3163 or visit the Oxford Learning website, www.oxfordlearning.com

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PSYCHOTHERAPIST

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MANON DULUDE

Q: What is a mid-life crisis?

A: "Mid-life crisis" is a term that was coined in the mid-sixties by a psychoanalyst who observed that personal and professional performance decrease around age thirty-five. These days, due to our increase in longevity, mid-life crisis is most likely to occur around age fifty. It can affect women and men equally. A mid-life crisis can come as a result of a sudden life change such as a health issue, loss of employment or change in marital status. In these cases, the event becomes the catalyst which leads us to re-evaluate life and revisit our life map. As a result, it is not unusual to see a shift in values and priorities and the creation of a new vision and focus for the future. Alternatively, a mid-life crisis can occur with no leading events. There are natural transitions in an adult's life which bring an emotional and psychological impulse to engage toward change. Entering a new life stage is most likely to provoke in a person a strong urge to transform their lives and reinvent themselves. Living in a meaningful and passionate way is often what the person will seek to achieve. It can be a confusing and perplexing time. It can also be distressing to those around that person as they might feel frightened by the impact of the life alterations this person is considering making. It is important that we don't confuse an extra-marital affair with a mid-life crisis. The two are very different things. Affairs occur as a result of marital issues not as a means to make life more meaningful. A mid-life crisis manifests itself as an inner conflict often bringing confusion and restlessness about one's own life. The struggle for many comes when they realize that the path they had carved for themselves and the life infrastructure which comes with it are no longer satisfying or fulfilling. Working with a life coach can assist you in navigating the challenges of mid-life and designing the second half of your life.

Manon Dulude is a Professional Certified Coach and a Psychotherapist. She can be reached at (905) 873-9393

ENTERTAINMENT

Local sculptor featured at RBG SculptArt exhibit

Williams Mill sculptor Mary Ellen Farrow is one of the artists, whose work has been selected to appear in the Royal Botanical Gardens SculptArt Exhibition.

This exhibition of outdoor sculpture runs until October 5 in Hendrie Park Gardens (Rose Garden, located at 681 Plains Rd. W., Burlington).

Besides Farrow, artists include Sadashi Inuzuka, Josef Petriska, Lea Vivot, Dave Hind, Laura Hollick, Carolina Lockwood, and over 20 other Canadian sculptors.

Original pieces of art, large and small, will be available for purchase for visitors wishing to add some artistic ambience to their garden, or to acquire beautiful pieces of unique works of art.

For more information about SculptArt, or the Royal Botanical Gardens, please visit www.rbg.ca or call 905-527-1158. To find out more about Farrow, go to www.mfarrow.com.

Youth Symphony to hold auditions

Halton Youth Symphony auditions for the 2008-2009 season will be held on Tuesday, September 2, beginning at 6 p.m.

Please send an e-mail to manager@haltonyouthsymphony.com to receive information and book an audition time. Please visit the website, www.haltonyouthsymphony.com or call 905-616-2760, to find out more about the HYS.

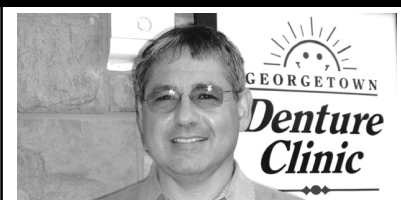
Photography business shutter location

Left of Centre Photography Services are moving their studio from their current location at 124 Main St. S. in Georgetown down the road to 159 Main St. S. this week.

This new location boasts a spacious interior studio for portrait or product work while the back door opens onto a stunning ravine green space. This natural area provides the ideal backdrop for portraits.

Left of Centre will be hosting an open house early this fall with the date to be announced.

Tooth Chatter



WORLDS CHEAPEST STRESSBUSTER - A SMILE!

Put on a happy face! An annoying musical adage - or sound medical advice? Score a big grin for science. Research shows that the physical act of smiling - even when you don't feel like it - can measurably reduce stress and improve your mood. Psychologist Paul Ekman of the Human Interaction Lab at the University of California, San Francisco, has discovered that faking a smile produces the same changes in brain activity, respiration, skin temperature, and heart rate as a genuine feel-good smile - and these physical changes promote a sense of well being. Smiling may also boost your mood because it elicits positive responses from people. Faking a smile won't jolt you out of a serious depression, notes Ekman, who has been studying facial expressions for 30 years. But it can lift your mood and help you relax! So when in doubt, smile! Smile a while, give your frown a rest!!!

You do not need a referral; simply call our office direct.

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Alexander Trenton, DD, F.C.A.D. (A)

Dentist
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Child Abuse Breaks Hearts



Child abuse is a far-reaching problem that affects children of all ages, socioeconomic levels and ethnicities. It is every adult's responsibility to help stop child abuse by reporting suspected abuse or neglect. If you believe a child has been harmed, or is in danger of being harmed, call your local department of children and family services or your local police department. If you are a parent, do your best to provide a nurturing, loving home environment for your child. If you need help doing this, there are resources to help you - look online or in the phone book, or ask for assistance through your church or your child's school. If we all do our part to prevent child abuse, we'll get to the heart of the matter.