

# Ask The Professionals

Ask Questions. Get Answers. "Ask the Professionals"  
E-mail your questions to: [features@independentfreepress.com](mailto:features@independentfreepress.com)



**John Leonard**  
Insurance Broker

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905-451-0755 ext. 201



John Leonard, BA

**Q:** If I have a car accident will my insurance premium increase?

**A:** This is one of the most commonly asked questions of any insurance broker. Many people are hesitant about reporting claims to their insurance company for fear of being subject to a rate increase on renewal due to the accident. However, making a claim for the damage resulting from a car accident does not necessarily mean an increase to your insurance premium. There are two scenarios where an increase in your premium should not occur: If the car accident was the fault of the other driver, which is determined by the claims adjuster handling your claim based on established "rules of the road" that all drivers in Ontario are subject to, your insurance company should not increase your premium due to the not at fault accident. Another scenario where your insurance premium should not be increased due to an accident, even if the accident was your fault, is when "accident forgiveness" has been endorsed onto the automobile policy. The coverage is not automatically provided onto the policy by most insurers so if you do not have it now you should request that your broker add it on. There is a small charge for this endorsement, usually around \$40.00, but in the event of an accident that was your fault this nominal charge will save you a lot of money at renewal time. Whenever you have a question about how a car accident may affect your insurance premium, a telephone call or visit to your insurance broker for advice is always a good idea. Remember an independent insurance broker works for you, not the insurance company.

**SUSAN S. POWELL**

BARRISTER & SOLICITOR

**FAMILY LAW**

2 COUNTY COURT BLVD., BRAMPTON  
(1 block south of Steeles at Hwy. 10)  
**905-455-6677**



Susan S. Powell

**Q:** I have lived with my girlfriend for just over 2 years. I want to separate from her as we are arguing and I no longer want to live with her. My income is much higher than my girlfriend's income. Do I have to pay her spousal support if we separate?

**A:** There is no obligation to pay spousal support to your girlfriend if you have not lived together for three years unless you are the parents of a child. Once you have lived together for three years or have a child together than you may have an obligation to support your girlfriend. Couples who live common-law should consult a lawyer to learn their rights and obligations as they may be different from those of a married couple.



**RBC Dominion Securities**

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Barbara Byckowski  
Investment Advisor, BBA,  
FPF, CFP

**Q:** I am interested in teaching my children financial responsibility. What guidelines do you recommend?

**A:** Please give me a call to attend our upcoming seminar on detail Family Wealth Management strategies to build and protect your family's wealth. Our discussion about teaching children financial responsibility centres around the following principles:

- providing a reasonable allowance (we give you specific examples)
- setting limits
- teaching your kids about financial statements (preparing their own cash flow statements, etc.)
- educating them about money management

This seminar is an educational presentation and it is free. Please give us a call to reserve your spot 905-450-1850.

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**PAULETTE CORMIER**

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RDI® Certified Program Consultant

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Paulette Cormier  
B.A., B.Ed

**Q:** My child has recently been diagnosed with Autism Spectrum Disorder. I have heard about IBI, Floortime and RDI®. What do these therapies involve and how do I decide which one is best for my child?

**A:** Intensive Behavior Intervention (IBI), as well as other skill based interventions, focuses on establishing and correcting behaviors and developing skills. IBI typically involves breaking skills down into small, discrete tasks, and teaching those tasks in a very structured way. The therapist rewards appropriate behaviors and ignores or discourages inappropriate behaviors. Keeping comprehensive records allows the therapist to adjust the program for continued progress.

Floortime (also called DIR) is an autism approach where the parent or therapist meets the child at his or her current development level and uses their strengths and interests to draw the child forward.

Relationship Development Intervention (RDI®) is a program that educates and trains parents how to remediate their child's autism (including Asperger's Syndrome) so they can grow to have the quality of life all parents wish for their children - independent living, productive employment, and intimate social relationships.

RDI® specifically remediates those deficits which prevent children on the autism spectrum from having this quality of life. These deficits are: 1) the ability to think creatively and flexibly; 2) the ability to appraise a situation and attend to what is important; 3) the ability to use memories effectively; 4) the ability to monitor themselves and make adjustments based on circumstances; and 5) the desire and ability to share experiences with others.

RDI® gives children a second chance to gain these abilities by showing parents how to slow things down and set up situations where their child can be competent. In doing so, the child's capacity and motivation for experience sharing increases, as well as their flexibility and adaptability. For more information about RDI®, visit [www.rdicconnect.com](http://www.rdicconnect.com).

Currently, IBI is the only government funded autism therapy in Ontario. A child needs to meet certain criteria in order to be accepted into this program. Once accepted, the child will generally be placed on a waitlist for a period of time before service begins. All other therapies are privately funded.

I encourage you to take the time to research each of these therapies and decide which one is the best fit for you and your family. Look at what each therapy is trying to achieve and decide if those outcomes are what you want for your child. As well as looking at the research, I would also suggest talking to other families who have used each of these therapies and can give you some insight into how it has worked for them.

## Fashion show aids charities

Great fashion for good causes will be on view at the Studio 49 fashion show on Sunday, Sept. 30 at St. John's United Church in Georgetown.

Studio 49, owned by Georgetown South resident Debbie Glover, carries Olsen, Marc Aurel, Robert Kitchen, and other Canadian and international clothing lines, from casual to evening wear.

The event begins at 1 p.m. with light refreshments and prize draw entries for over \$3,000 in donated items from 80 local businesses. The show begins at 2 p.m.

Like all Studio 49 fashion shows, this one will benefit local charities, specifically Halton Women's Place and the Georgetown Bread Basket, as well as St. John's United Church.

Tickets are \$25, and everyone receives a generous gift certificate for Studio 49 clothing. You can buy tickets at the church office weekdays, 9 a.m. to 3 p.m., at Salon 51 on Main St., or call Studio 49, 905-877-0226.

**Thank you for all who attended to celebrate the 80th Birthday of Marie Louth (nee Oliver) on Sept. 23, 2007.**



*Sincere apologies for any who may have missed due to the error with Marie's last name.*

## Tooth Chatter



by  
**ALEX TRENTON**  
DENTURIST

**THE DENTURIST ASSOCIATION OF ONTARIO**

The Denturist Association of Ontario is a professional association incorporated under the law of Ontario. Most Denturist belong to this association. The members of the association are bound by a strict code of ethics to maintain the highest standards of service to the public. Through this association its members are kept informed of new techniques, any new developments, and the latest materials in denture construction. There are many clinics, lectures, seminars, as well as a magazine that is put out 4 times a year. This magazine, "The Denturist," is the organized voice of full-time practitioners in dealing with the licensing board, the government, as well as other professional organizations. This association is a member of the Denturist Association of Canada and the international Federation of Dental Prosthesists. All activities of a licensed Denturist are monitored by the provincially appointed nine-person Governing Board of Denture Therapists. All denture therapy licenses must be renewed annually. You do not need a referral; simply call our office direct.

Creating confident smiles since 1982.

Alexander Trenton, DD, F.C.A.D. (A)  
Denturist  
Georgetown Denture Clinic,  
18 Church Street,  
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**(905) 877-2359**  
(Across from the Library and Cultural Centre)  
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## 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**

**PROFESSIONALS WANTED**

**to inform our readers & answer their questions**

**THE INDEPENDENT & FREE PRESS**

**Contact Amy Sykes to find out about our booking specials**

**905-873-0301, ext. 237**

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