

*To each and every one of you,  
the entire Deker Team wishes  
you health, happiness and all the  
best in the New Year.*

*-Derek, Lana and the DEKER team*



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Veronica Appia/Metroland

"For all of the people who donated so I can get these teeth, you'll never be out of my heart as far as I'm concerned," Dennis said.

## DENNIS GETS SMILE BACK IN TIME FOR THE HOLIDAYS

VERONICA APPIA  
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Dave Dennis can't stop smiling.

Recently he went to SunnyView Dental in Georgetown to get the one thing he's been asking for this year: his dentures.

"It's the greatest gift to have teeth," he said. "I know I'm really going to be happy."

Last month, Dennis' landlord Laura Watson launched a GoFundMe page, in an effort to help him raise the \$2,000 necessary to get his smile back, following an earlier extraction procedure.

On Nov. 13, the IFP published a story

about the fundraising campaign and donations came pouring in from members of the community - some who already knew and loved Dennis and some who didn't know him at all.

A few hours later, Watson visited Dennis' unit to share the exciting news: they had already reached their financial goal.

Dennis wasted no time calling the dentist to book his first appointment.

"I almost had a heart attack," Dennis said. "I can't get over the people who did that."

Watson said one of her initial concerns, when Dennis got his teeth extracted, was the extent to which his diet was restricted, and while he cannot quite manage to chew the gigantic steak he's been dreaming about just yet, Dennis is well on his way back to a regular diet.

"I get to eat chicken teriyaki," he said, a smile plastered across his face. "Not only soup, soup, soup."

Dennis says he is forever grateful to everyone who helped make the procedure possible.

"For all of the people who donated so I can get these teeth, you'll never be out of my heart as far as I'm concerned."

## legal matters | LITIGATION

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ASK THE PROFESSIONAL

Q

**I am separated from my spouse and I have child support obligations. What happens if I die while my kids still need financial support?**

A

Child support is based on, and paid from your income. If you die, then of course your income will end, and so will the ability to pay child support. Your former spouse could make a claim against your estate, typically by way of a dependant's relief claim for continued support for the kids. However, it is conceivable that there will not be much or enough in your estate on death. This is especially true if you have designated a beneficiary on specific assets (e.g. RRSP's) or you have a joint holder of your assets (e.g. house, bank account), such that the asset passes to the beneficiary or surviving joint holder. Therefore, it is wise, even a requirement, to have life insurance insuring your life to secure the anticipated ongoing child support obligation. Usually, you name the surviving parent who will continue to provide for the children as the irrevocable beneficiary, sometimes in trust for the children. Speaking with Doug Lounsbury, Lounsbury Life & Group Insurance Services, here in Georgetown, this is something he deals with quite regularly, helping support payors to ensure he or she has appropriate insurance in place to protect their children's interests. We are a full service firm that does a lot of family law. We are happy to meet you for a free consultation about your matter at one of our three offices, including 8 Guelph Street, Georgetown. Have a happy and safe holiday. See you in the new year.



**Todd C. Hein**  
Litigation Lawyer

OFFICE LOCATIONS

GEORGETOWN

8 Guelph Street  
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BRAMPTON OFFICE (Main)

350 Rutherford Road S., Suite 320  
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