

ASK THE PROFESSIONALS

PARTNERS IN PLANNING FINANCIAL SERVICES LTD.

- Financial Planning
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- Mutual Funds
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- G.I.C.'s
- R.R.I.F.'s
- Life Insurance



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Question: I will be retiring soon. When I do, I will lose my medical benefits. Is there anything that I can do? I've got medical bills to pay!

Answers: Yes there is! Retirement brings many surprises; medical bills don't have to be one of them. It can be upsetting to lose the medical benefit from your employment – especially when one of your family members needs regular prescriptions.

While company benefits disappear shortly after termination, there is hope. Some of Canada's leading insurance companies are aware of this dilemma and have developed special medical benefit continuation products specifically for this need.

As with all programs, the insurance company has to ensure that their consideration of this need is not abused. Therefore, the insurers have imposed specific rules of eligibility. For continuation of medical benefits without exclusions, their program must be entered into within 60 days of loss of your former company's benefits.

Why is this so important? It's really quite simple and quite exceptional. Usually the new medical insurance provider will exclude coverage for pre-existing conditions. However, if you apply within this 60 day period, there is no exclusion of pre-existing conditions and no requirement for medical underwriting.

Of course the insurers may still place limits on their coverage; however consider this. If you wait until 61 days after loss of benefits, you may still be able to obtain their medical, dental and drug coverage, but only with your pre-existing medical needs excluded from coverage.

Call Partners in Planning – Milton at 905-876-0120 for simple solutions to your medical benefit needs.

AFFILIATED WITH PARTNERS IN PLANNING INSURANCE SERVICES INC.

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Is NOW a good time to talk pre-planning?

ABSOLUTELY!



Pre-planning your funeral is one of the kindest, most caring things you can do for your family. Pre-arrangement plans reflect your expressed wishes regarding funeral arrangements. Upon death there are seemingly endless numbers of details that need attention by your family. You can provide for them by making your selections in advance and save your loved ones from having to make difficult decisions at a stressful and emotional time. Simplify your life by taking care of everything in advance.

You can be assured that you and your loved ones will experience "peace of mind" knowing that your wishes have been recorded.

Please call us at 905-878-4452 to set up an appointment at the funeral home or in the comfort of your own home to discuss your wishes with one of our funeral director professionals. Get answers to all of your questions, learn about various options available and create a detailed record of your wishes.

HearSay™

SPEECH AND HEARING CENTRE INC.



Yvonne & Rui Oliveira

6941 Derry Road, Suite 203, Milton
905-875-3345 www.hearsay.ca

Q: Are digital hearing aids really better?

A: Even the best hearing aids cannot bring damaged hearing completely back to normal. But new technology is making a significant difference in the way these devices compensate for hearing loss. The overall quality of conventional hearing aids has improved considerably over the last decade, and there are new options available for people who need a more sophisticated device. One of the main problems with traditional hearing aids is that they amplify all sounds, both loud and soft. To compound the problem, most people have the greatest hearing loss in the high-frequency range, where sounds tend to be softest. The result is that a hearing aid can make the background noise of a cocktail party sound uncomfortably loud while you still cannot understand the person standing next to you.

A digital hearing instrument provides the greatest flexibility for matching individual hearing requirements and filtering out unwanted sounds. The performance of these instruments can also change with listening needs. Some of the advantages of digital technology are that they provide a much greater sound quality (as compared to analogue hearing aids) and makes it possible to create hearing instruments with enhance processing features.

Some advantages of digital hearing aid technology include:

- **Directionality** - advanced microphones which dampen background noise coming from behind and amplifying the sounds you want to hear in front.
- **Feedback Cancellation** - the instrument monitors for feedback and automatically reduces or eliminates it.
- **Multiple Programs** - different programs are set up for a variety of different listening environments.
- **Noise Reduction** - the hearing aid distinguishes between noise and sounds the individual wants to hear – such as speech.

For additional information on digital hearing aid technology, call the HearSay Speech & Hearing Centre Inc. to speak with one of the Audiologists or book an appointment today (905) 875-3345.



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Hawkins Animal Hospital Debbie Hawkins B.Sc., DVM Doctor of Veterinary Medicine

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GIARDIA

Giardia is a parasite that infects the lining of the intestine and causes gastrointestinal disease with symptoms such as vomiting, diarrhea and loss of appetite in dogs and cats. I have also known it to cause death in very young puppies and kittens.

It also can infect human beings. Its nickname being "beaver fever" that a lot of diehard campers would be familiar with.

Giardia is found to reside in high moisture and stagnant areas. It can reside in the soil, puddles and ponds. It is also carried in the feces of wild mammals and that can infect the soil in our back yards.

Dogs that have a tendency to eat other mammals (such as rabbits) feces are at high risk for infection.

Giardial infection can be diagnosed by performing a rectal smear and looking under the microscope under very high power for the presence of giardial cysts.

Once diagnosed, it is very straight forward to treat, however, animals tend not to develop immunity as a result of infection, hence can be reinfected over and over.

Up until 2 years ago, a vaccine existed to protect dogs against giardia, but no longer is available, unfortunately.

My recommendation for dogs that habitually eat rabbit feces, even if they show no symptoms, for owners to have their dogs feces tested, as this is a parasite that can be transmitted to people.



Roshni Patel
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Ontario Foot & Orthotics

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FOOT SPECIALISTS /
CHIROPODISTS

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Member of the Ontario Society of Chiropractors and The Ontario College of Chiropractors

NEW EVENING HOURS AVAILABLE!

Q. I have a foot problem and I see many people advertising their services, from whom should I receive treatment?

A. Orthotic therapy is not regulated in Ontario. This means that many people without proper training can deal with your foot problems. For example, have you not seen individuals selling orthotics (arch supports) in flea markets, sporting stores, or the exhibition in Toronto? All their booths say they sell custom-made orthotics, so they say. In reality, they take an imprint of your foot and give you an arch support off-the-shelf. Unfortunately, these "orthotics" may be purchased with the intention to submit that receipt to their extended health insurance only to find out that orthotic devices must be prescribed by the professionals listed by their insurance carrier.

A Foot Specialist often starts with university training and then attends specialized training for three years. We all belong to a regulating body called the College of Chiropractors of Ontario, and many belong to the Ontario Society of Chiropractors, which maintain a high standard of practice and continuing education. During this period, we are taught all aspects of lower limb problems. We deal with general footcare, which encompasses diabetic footcare, nail problems, callous and corns. We deal with almost any infection affecting the feet. We deal with sports injuries, heel and arch pain. We perform surgical procedures. We dispense custom-made orthotics (arch supports) and footwear.



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Q. My husband and I are separating and he is going to pay support for our children. How is that calculated and can it be reviewed. Can we agree on the amount?

A. The amount of child support depends on how many children are being supported and the amount of money being earned by the parent paying the child support. The amount to be paid is based on the Federal Child Support Guidelines. These are a series of tables which outline what should be paid.

If you go to court the Judge hearing your case will order that the applicable table amount be paid. The court does not usually deviate from the Guideline amount.

Agreeing to a different amount than the table amount comes with risk to the payor. A recent Appeal court case has confirmed that parents cannot contract for child support that is lower than the table amount unless the payor can establish undue hardship, which is a very difficult thing to prove. If the parties agree to a lower amount and the recipient decides to take the payor to court for a change in child support at some point, the Judge can recalculate the child support based on what the payor should have paid. The payor could then be faced with having to pay a large retroactive child support amount.

If you have a separation agreement this usually contain provisions that state the amounts must be reviewed every year and if the payor is earning more money then the monthly amount is adjusted. The Federal Child Support guidelines state that a payor must disclose his or her income on an annual basis if asked by the recipient of the child support. Disclosure means providing the current income tax return, Notice of Assessment and current pay stub. If the payor refuses to disclose this information he or she risks having the court make a retroactive child support order for the new amount to the time when the recipient first asked for this information. This again could result in the payor owing a significant amount to the recipient.