

ASK THE PROFESSIONALS



Heather Solie Ins. Agency Inc.
HEATHER SOLIE, AGENT
 420 Bronte Street South, Suite 210
 www.heathersolie.com
 Bus: 905-693-1400 Fax: 905-693-1403
 Email: heather@heathersolie.com

LIKE A GOOD NEIGHBOUR STATE FARM IS THERE.™

Ways to Reduce Your Auto Insurance Premium

By Heather Solie
 State Farm® agent

If you're like me, you're always looking for a smart way to save money. Sometimes, saving money can come in the most unlikely place - such as your insurance.

There are several ways you may be able to cut your auto insurance costs. Higher deductibles can lower your premium as will selecting only the coverage you feel you need. Many insurance companies offer different discounts. When shopping for auto insurance, be sure to ask about the availability of these discounts and whether the insurer offers them.

- **New business discount:** May offer you a discount as a new policyholder if you have been accident-free for a specific period of time.
- **Accident-free:** Policyholders who have been accident-free while being insured with the same insurance company for several years may be eligible for reduced premiums.
- **Discounts for other insurance lines:** Premiums may be reduced if you insure your home, life or health with the same company that covers your car.
- **Multiple cars:** Premiums may be reduced if there are two or more private passenger cars in the household insured by the same company.
- **Air bag/passive restraint:** Cars that are 1993 or older and are equipped with air bags or automatic seat belts may receive this discount. Certain makes and models of newer vehicles may receive the Vehicle Safety Discount because of the lower medical payments associated with them. The Vehicle Safety Discount is for autos 1994 or newer. Certain makes and models may have a decrease in their premiums because of lower medical payments associated with those specific makes/models.
- **Antitheft devices:** Some insurance companies offer discounts on comprehensive coverage premiums when certain antitheft devices are installed or built into a vehicle.
- **Defensive driving course:** Premium discounts sometimes are offered for the voluntary completion of specified driver improvement courses.
- **Good student:** Full-time students (high school or higher level) maintaining at least a "B" average may qualify for reduced premiums with many companies.

These are just a few of the common discounts offered by insurance companies. For more details contact your insurance company or agent. Above all, drive safely.



Marilyn J. Samuels

Marilyn J. Samuels,
BA, BPHE, LLB, LLM
 Lawyer
 11084 Fifth Line, Milton
Ph. 905-854-4942
Fax: 905-854-5211

Q: I am involved in litigation with my wife over child support for our children. Are the legal fees I am incurring tax deductible?

A. If you have been paying child support to your wife then she may claim the tax deductible legal fees she incurred to achieve the following: to collect late support payments; to establish the amount of support payments from you; to try to get an increase in support payments; or to try to make child support non-taxable if your separation predated 1997.

Until recently payers of child support could not claim any legal fees to establish, negotiate, or contest child support payments. That may be in the process of changing with a recent decision of the Federal Tax Court. The Court in May ruled that a father with joint custody of his son is entitled to deduct the legal fees he spent to pursue child support, even though he had always paid, rather than received child support. In the particular facts of the case the father had actual physical custody of the child for more than 40% of the time and so child support was calculated on the basis of a set off of child support commonly seen in shared parenting schemes. In the court application the father was seeking sole custody and child support even though for the previous 6 years he had been paying child support. The Judge held that his case had merit and could succeed and therefore the legal fees could be deducted. It is unknown if the Crown will be appealing this decision but for the moment it holds some hope that payers in the future may also be able to deduct their legal fees attributable to the issue of child support.

Neither party however can claim legal costs incurred to get a separation or a divorce or to establish custody or visitation rights to a child.



Debbie Hawkins
 B. Sc., DVM

Hawkins Animal Hospital
Debbie Hawkins B.Sc., DVM
Doctor of Veterinary Medicine
 550 Ontario Street South,
 Milton (Pizza Hut Plaza)
Phone (905) 875-6888
Fax (905) 875-6853



PET BEHAVIOUR AND ILLNESS

You would not be alone, if at sometime you thought that the change in your pet's behaviour was due to the pet being 'naughty', when in fact the behaviour change was a symptom of illness or injury.

Most commonly, we hear from clients that their cat is urinating or having poops around the house, or the dog is making puddles in the kitchen, or elsewhere. These elimination problems could be an indicator of any number of medical problems, including a simple urinary tract infection, kidney disease or diabetes. Speaking of elimination problems, other misread symptoms I often hear of are "my dog's got bad gas" or "my cats/dogs breath really stinks". Simply put, these problems (gas) could relate to intestinal parasites, allergy to foods or some other problem in the gastro-intestinal tract, and bad breath can be caused by gum disease, a rotten tooth or a tummy upset.

A normally friendly dog, or cat, may behave quite the opposite, even to the point of being aloof, unfriendly or even aggressive, if they are ill or injured. A painful tooth-ache or an infected ear can be excruciatingly painful and can cause humans to be less than pleasant. Our pets react in the same way. Their body language will say to you, "leave me alone". The pet might flinch when stroked, or go to snap at the hand that strokes. If one is unaware of a medical problem going on, then one might easily think that the pet is simply behaving badly, and reprimand the pet.

Another complaint I hear is that the pet is being finicky about food - will only eat soft food. In the first instance I would check the mouth for injury, and may find a broken or infected tooth as the culprit.

Sometimes a client will tell me that their normally active pet is "just being lazy" but often this laziness or lethargy can be a symptom of illness. Similarly, a normally peaceful, laid back kitty that suddenly becomes restless and overly energetic would make me suspicious of a condition called hyperthyroidism. (Over active thyroid gland.)

Unaccountable weight loss is a great indicator of illness. If you notice that your pet is losing weight, get your veterinarian to examine your pet, before your pet becomes really sick. Many illnesses can be successfully remedied with early diagnosis and treatment.

You, as the owner, know your pet better than anyone else does, and any subtle or sudden changes in behaviour should be investigated. If you have any concerns about your pet's health, contact your veterinarian immediately.

Finally, to prevent personal injury, you must exercise caution when examining a sick or injured pet.

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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.

Kim Family CHIROPRACTIC
 180 Ontario Street South
 Dr. John Kim

Backpack Safety

Although experts recommend that backpacks weigh no more than 15 percent of a child's body weight, many kids routinely carry more than double that burden. Over time, this can lead to stooped posture, chronic back and shoulder pain, and muscle weakness.

More than 40 million students carry backpacks, and most of them are unaware that overloading them or carrying them incorrectly can set them up for a lifetime of problems. It's up to parents, teachers and schools to help spread the word about backpack safety and help our kids lighten their loads.

Follow these tips on how to select, pack and carry backpacks:

- Choose a backpack that is appropriate for your child's age and size. Weigh the pack to see that it is no more than 15% of your child's body weight.
- The pack should rest in the curve of the lower back, never more than four inches below the waistline. Make sure the pack has well-padded shoulder straps.
- Only pack items that are necessary for the day's activities. Load the heaviest items closest to the child's back (the back of the pack), and arrange items so they won't slide around in the pack. If the pack is too full, the child should hand-carry a few items.
- Have the child wear both shoulder straps. Wearing a pack over one shoulder can cause the child to lean to one side, curving the spine and causing discomfort. Also, adjust the straps so the pack fits snugly against the child's back and fasten the waist belt, if the pack has one, to distribute the weight more evenly.

If you have any questions, contact Dr. John Kim at 905-878-2333 or at www.KimFamilyChiropractic.com.

905-878-2333
www.KimFamilyChiropractic.com

HearSay™
 SPEECH AND HEARING CENTRE INC.
 Yvonne & Rui Oliveira
 311 Commercial St. Suite 109, Milton
 905-875-3345 www.hearsay.ca

Q: I notice the earmold for my behind-the-ear hearing aid gets dirty. Is there a way to clean the earmold?

A: One of the advantages of behind-the-ear (BTE) hearing aids is that the earmold can be detached from the hearing aid and cleaned. These suggestions only apply to BTE hearing aids and not to in-the-ear hearing aids. Earmolds are an integral part of BTE hearing instruments. The cleaning of the earmolds allows the sound to proceed from the hearing aid into the ear properly.

To clean earmolds:

1. Disconnect the earmold tubing from the hearing instruments (taking care to keep the left and right instruments separate). The earmold tubing tends to get hard and brittle over time. If it is difficult to separate the earmold from the hearing aid, the tubing likely needs to be replaced by an Audiologist.
2. Wash the earmolds in lukewarm water using a mild soap. Do NOT use strong detergents or alcohol.
- ** NOTE: THE HEARING INSTRUMENTS THEMSELVES MUST NEVER BE WASHED!
3. To remove hardened wax in the tubing try using a small pipe cleaner and gently push back and forth to dislodge and remove wax (or moisture). This also works well for small vents in the earmold.
4. Rinse well with water. The water can be run right through the tube to make sure it is clear.
5. Clear any remaining moisture from the tubing by using an earmold air blower. Audiology clinics as well as pharmacies sell these.
6. Carefully reconnect the tubing to the hearing aid ensuring proper orientation.

If you have any questions, please do not hesitate to call the HearSay Speech and Hearing Centre to speak to one of our Audiologists (905)875-3345.