

ASK THE PROFESSIONALS



Ontario Foot & Orthotics

UJALA KHANDERIA
B.Sc., D.Pod.M

CHRIS SWEETING
B.Sc. PODIATRY



Chris Sweeting
B.Sc. Podiatry

FOOT SPECIALISTS/CHIROPODISTS
550 Ontario St. S., Unit 205, Milton, 905-878-6479

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

NEW EVENING HOURS AVAILABLE!

Q. What causes a plantar wart and how can it be treated?

A: A plantar wart, also known as verruca pedis, is caused by the human papillomavirus (HPV) that occurs on the sole of the foot or the toes. The virus enters the skin through tiny cuts, breaks or other sensitive sites on the skin of your feet. The spread of warts most likely occurs in areas that are contaminated by others with plantar warts. This can include communal showers, pool areas, activities that include being barefoot such as gymnastics, martial arts, etc. The destruction of HPV once it enters the skin depends on the development of immune lymphocytes (small white blood cells) that destroy the virus-infected cells.

Plantar warts generally develop underneath pressure points in your feet such as the heel or the balls of your feet. They can also occur on the toes. Since the warts develop under pressure points, they may develop a callus (thickened skin) over top. Plantar warts look like small, fleshy lesions or growths on the bottom of your feet. Many warts have small black pinpoint, which are small clotted blood vessels. If the wart is scratched, pinpoint bleeding can occur. A cluster of warts in one area of the skin is called a mosaic wart. Plantar warts can become very painful if not treated. They are most painful when squeezed as opposed to direct pressure because the skin striations go around the plantar warts. Plantar warts mostly affect children and teenagers and those with weakened immune systems.

There are various treatment options for plantar warts. Treatment options depend on the individual and how long they have had the warts. Since plantar warts can be resistant to treatment, it requires multiple visits and patience to ensure that the wart has been successfully treated. Treatment options include freezing (cryotherapy), various topical medication that includes salicylic acid, cantharidin, Imiquimod, silver nitrate, etc. If none of these treatment options work, there is laser treatment available as well as minor surgery, which involves cutting away the wart.

For more information on each type of treatment, contact your local chiropodist and ensure that you treat your plantar wart(s) as soon as possible to avoid pain and longer treatment times.



Dr. Mark Cross
B.Sc., D.D.S.

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Dr. Tony Wan
B.Sc., D.D.S.

To Keep Mouths Safe, Don't Just Wear A Mouthguard; Keep It Clean

Mouthguards have been known to avert oral injuries and cut the risk of concussion by 50 percent. However, while a mouthguard may be popular for its ability to prevent the injuries, what many may not be aware of is the importance of proper maintenance, cleanliness and care to prevent disease transmission and infection.

Studies have shown that mouthguards harbour large numbers of bacteria, yeasts and molds that can cause gum infections and possibly lead to life and/or health-threatening infectious/inflammatory diseases. While mouthguards appear solid, they are very porous, like a sponge, and with use, microorganisms invade these porosities.

There are warning signs that can alert athletes that he or she may be suffering from a contaminated mouthguard. Those include difficulty breathing, wheezing, diarrhea and nausea to the point of vomiting.

Poor habits athletes practised when handling their mouthguard include chewing on the mouthguard until it no longer serves the purpose of protecting the dentition. In addition, some athletes throw the mouthguard in with dirty, sweaty gear and never clean it.

Tips for Mouthguard maintenance:

- Brush teeth before wearing a mouthguard.
- Never share a mouthguard with teammates.
- Clean your mouthguard by washing it with soap and warm (not hot) water. Before storing, soak your mouthguard in disinfecting mouthwash (Listerine). Keep your mouthguard in a well-ventilated plastic storage box when not in use.
- Depending on the child's growth, mouthguards may need to be replaced once a year.



Marilyn J. Samuels

Marilyn J. Samuels,
BA, BPHE, LLB, LLM
Lawyer

11084 Fifth Line, Milton

Ph. 905-854-4942

Fax: 905-854-5211

Q: My husband and I are separating and the house we live in is in my name. Does that mean I can keep the house?

A: The house you and your husband live in is a matrimonial home. The matrimonial home is given special treatment under the Family Law Act. The Family Law Act states that both spouses have an equal interest in the house, regardless of whose name is on the title to the house. The law also states that both spouses have an equal right to possession of the home. In your case your husband has the same right to the house as you do. One spouse moving out of the house does not affect that spouse's rights to the house. He or she does not lose their half interest in the house just because they move out.

For the purposes of dividing your family property one half of the value of the home would be attributed to each of you. You can keep the home if you want to but you would have to buy his interest in the home from him. He also would have to agree to sell it to you. If you buy him out you will have to be financially able to assume the mortgage and any lines of credit attached to the house as these liabilities are considered when calculating the value of his interest.

If the two of you cannot agree on this the house would have to be sold and then the net proceeds from the sale of the home would be divided equally between you subject to any payments necessary when your net family property is calculated.

If you want to sell the house you also have to get your husband to agree and he typically has to sign the listing agreement. The law states that you can't dispose of or encumber an interest in the matrimonial home unless your husband consents or you obtain a court order permitting you to do so. Normally the parties agree to sell the house together rather than resorting to the courts. Since you cannot prevent the home from being sold, you might as well do it cooperatively; it is certainly more economical in the long run.



Larry Stolberg, CA, CPA, CFP
Tax Specialist

Practice restricted to Canadian & U.S. taxation
Unaudited financial statements available

Q. Do I have to make tax instalments for 2013 to CRA?

A: If your net tax owing was more than \$3,000 on your 2011 tax return, you have to make quarterly instalments. Self-employed farmers and fisherman have a different set of rules.

Instalment payments due on or after the date of death are not payable. Any balance is due is paid upon filing the terminal tax return. For deaths occurring from January 1 to October 31, the due date is April 30th. For deaths occurring from November 1 to December 31, the due date is six months after the date of death.

CRA will send instalment reminders in February and August. Their calculation called the "no-calculation option" is based on your tax owing for the prior two years. If you pay your instalments on time, there should be no instalment interest or penalty. An instalment penalty is charged if your instalment interest is more than \$2,000.

Alternatively, you may compute your instalments based on either the prior year amount owing or on an estimate owing for the 2013 taxation year. If the amount paid using either of these methods was too low, instalment interest and penalty will be charged.

If you expect your income not subject to tax withholding, such as investment or rental income will drop significantly in 2013, the current year option may be the better instalment base.

Your tax preparer will provide you with you with an instalment schedule based on your history that will provide you with the lower of the no-calculation option and the prior year option. You need to advise them if you believe the 2013 estimate will be lower.

You should consult with your professional advisor on all related matters

647-298-1339

Istolberg@Insc.com

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Lou Mulligan
M.A., CFP, CHS, CLU, CPC

Question: It's January again....time for another resolution about money. I'm tired of dreaming and not achieving. What should I do?

Answer: Many goal setters get frustrated. Money related goals can be challenging. Bills keep coming in. Newspapers report gloom and doom. Stock markets swing up and down. Still, many individuals reduce their debts and increase their assets. Here are three simple rules to help make 2013 your best year yet.

Focus on goals that you can control

• Many things are outside of our control. Focus on what you can do. You can get control by paying with real cash instead of plastic. You can pay off more than the minimum balance on your debts. Do both of these and your debts will shrink more quickly. You can automatically add money into your RRSP. Do this and you should get a tax refund.

Empower yourself with the resources you need.

Successful goal achievement requires that you have the tools to do the job. Make a list. Do you need knowledge? Do you need a strategy? Do you need coaching? Meet with a Certified Financial Planner. Do you need help to keep going when you're ready to quit? Get a financial plan.

Persist at your plan.

Your plan is your strategy to achieve your vision. Stay positive. Commit to your goal and achieve your goal. Sometimes you will make great advances; sometimes you may fall behind. Stick to your vision. Keep working at your plan. You will achieve your goal.

2013 is your year. Start your goal achieving with my book "Hey! I Can Do This!" Meet with a Certified Financial Planner by calling 905-876-0120

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Restore one's Natural Beauty?
How do we look better with age?

We once thought that during our 20's we were at our peak of beauty, but as advances in technology, experience, and consumer knowledge, there are no barriers to what can be achieved. There is a whole new arsenal of treatments, procedures, and products to combat the signs of aging.

The Thermage® procedure is a non-invasive procedure performed with the ThermoCool NXT™ System, which uses proprietary technology to deliver radio frequency energy to the deep layers of the skin and its underlying tissue. Using our advanced technology, the Thermal Tip can safely deliver controlled, uniform volumetric heat to the target area. In response, the collagen contracts and remodels over time, providing you with tighter skin, renewed facial contours and healthier collagen especially around mouth, neck, eyes and forehead. To enhance your treatment combine it with D.R.T for optimum results.

Results vary from subtle to dramatic. Generally improvements are immediately visible and continue for up to six months. Results are long lasting depending on your skin condition and the aging process. Thermage can be repeated easily and safely for an accumulated tightening effect.

Visit the clinic at the Medical Arts Building or call for your complimentary assessment at 905-864-0000.

E-mail: ecclaser@bellnet.ca Website: ecclaser.ca
905.864.0000