

ASK THE PROFESSIONALS



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Cold Sores - What are they and how do I treat them?

Cold sores are caused by the Herpes Simplex virus, and can occur in ages ranging from adolescent to the elderly. They remain dormant along nerve pathways until they are reactivated by some form of trigger, often in the form of stress or UV light such as the sun. They are often preceded by an itching or tingling sensation. This is the time to treat them! Otherwise they will eventually crust and then heal over a 2 week period and can be quite unsightly during that time. Treatment typically consists of antiviral topical agents such as Zovirax and Abreva which are applied to the lesion every 2 hours from the initial symptoms until healing has occurred. I have been using a laser to treat these lesions for a couple of years now, with great success. The trick is to let us know as soon as you feel the tingling or itching, because that is when it is most effective. The laser speeds the healing process and can usually prevent the lesion from crusting. They also don't appear to reoccur at the same spot.

So don't be frustrated by cold sores. There's lots that can be done to help.



HearSay
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Yvonne & Rui Oliveira

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How To Choose A Hearing Clinic


In selecting a hearing clinic your doctor or 'ear specialist' may refer you, or you may choose a clinic on your own since no referral is needed. In deciding on the best hearing clinic for you, there are several considerations.

Location: You will likely be making several visits to the clinic particularly if a hearing aid is needed, therefore, a convenient location is recommended. Follow-up appointments for minor hearing aid adjustments, purchase of hearing aid batteries, annual check-ups and hearing aid cleanings are typical.

Office Hours: The clinic should be open on a regular basis with an office and staff that you can visit weekly if needed. Make sure the hours the clinic are open will be convenient for you.

Staff: One of the most important considerations is the staff. Staff must be licensed and qualified to test and fit hearing aids. An Audiologist must have at least a university Masters degree in audiology and be licensed through the College of Audiologists and Speech-Language Pathologists of Ontario (CASLPO). Hearing instrument specialists are certified through a college level program and can fit hearing aids, but may or may not be able to do the testing. Find a professional in whom you are comfortable and confident; someone approachable and listens to any concerns or requests you may have.

Selection: The clinic should carry a number of different types and makes of hearing aids. There is an extensive selection of hearing aids available to accommodate most budgets, lifestyles, personal tastes and needs. Don't feel overwhelmed by all these decisions. An experienced, well-trained professional can help you make these important decisions in your best interest.



Larry Stolberg, CA, CPA, CFP
Tax Specialist
Practice restricted to Canadian & U.S. taxation
Unaudited financial statements available

Q. Should I incorporate my business?

A: The conversion to corporate form may be based on tax or on on-tax reasons. Non-tax reasons may include access to limited liability or the possibility that certain companies will only do business with a corporation. This is very common if you intend to access the U.S. marketplace.

As a sole proprietor, your income is reported on your personal tax return, taxed on the basis of graduated tax rates.

For corporations resident in Ontario, the first \$500,000 of active business income is taxed at about 15.5% and excess is taxed at about 26.5%. If you retain the profits in the corporation, there is a tax deferral of about 30.91% if active business income is under \$500K and you are personally at the top marginal tax rate.

If the corporation annually pays out most of its corporate after-tax profits as salaries/dividends, there is no real tax benefit of incorporating because there is no tax deferral. However income splitting among family members may be more tax-effective with incorporating.

To incorporate you need to determine a name for your corporation and who will be the shareholders. Will they be entitled to voting rights? Will they participate in the growth of the company or just be entitled to discretionary dividends? In order to avoid adverse income tax implications, the issuance of shares has to be properly implemented.

Transferring business assets and goodwill to the corporation will trigger tax on any unrealized appreciation. In order to avoid adverse tax implications, it is suggested to have your lawyer prepare a purchase and sale agreement and you should timely file prescribed CRA election forms that will exempt the asset transfer from HST and from personal tax on any potential unrealized appreciation.

You should consult with your professional advisor on all related matters

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Q: I am getting married to someone who has children from a previous marriage. Would I be financially responsible for her children if the marriage does not work out?

A: When a person marries someone who has children from a previous relationship, that person can become a step parent to the children. From a purely legal perspective, it is the actual relationship that develops between the step parent and the step children which will ultimately determine how the law views the step parent's rights and obligations. The relationship will be greatly impacted by the age of the children and the length of the marriage. There is an unstated assumption that the man is voluntarily accepting the rights and obligations that go along with being a father to her children. These rights and obligations do not however replace the rights and obligations of the biological father, but are in addition to them. If a step parent divorces the biological parent of the children, the court will examine the relationship between the step parent and the step children to determine what on-going rights and obligations exist. If the court determines that the man began playing the role of father to the children, the court will impose parental rights and obligations upon that man. This is referred to as stepping into the shoes of the parent, or its Latin equivalent, in loco parentis. As such the man may end up with the same rights and obligations as the biological father in terms of support and access. The relationship between the man and the woman's children may continue, creating both a child support obligation and the right to spend time with them. Any child support payable by a step-parent is not reduced just because additional support is received or payable by another parent for the same child. Both "fathers" would pay full child support.



KimFamily
CHIROPRACTIC
905.878.2333
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Chiropractic and Pregnancy
Greater Comfort and Safer Births
How can chiropractic help?

The growing amount of research is showing that chiropractic care during pregnancy is an essential choice during prenatal care. Pre-existing unnoticed imbalances in the spine become stressed during pregnancy. These pronounced discomforts make it difficult to perform routine, daily activities.

Chiropractic care throughout pregnancy can relieve and even prevent the common discomforts experienced in pregnancy. Doctors of Chiropractic work specifically with your pelvis throughout pregnancy restoring a state of balance and creating an environment for an easier, quicker, safer delivery. This balance is created by using the Webster Technique, which requires post graduate training, and helps to prevent dystocia (a difficult labour). Also, specific chiropractic adjustments reduce interference to the nerve system allowing your uterus to function at its maximum potential.

Chiropractic care is shown to reduce the need for pain medication and complicated medical interventions. An ounce of prevention is worth a pound of cure!

If you have any questions or wish to learn more, please visit us online at
www.KimFamilyChiropractic.com
or call us at 905-878-2333.



Dr. John Kim, D.C.