

ASK THE PROFESSIONALS

ECC *Cosmetic & Laser Centre Inc.*

Judith E. Finn - Director
29 Years Experience
ECC
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Are your brown spots getting you down?

Fall is here and it's time to think about getting your complimentary consultation and skin analysis at ECC Cosmetic and Laser Centre Inc. to determine your best approach at alleviating uneven skin tone.

There are several different procedures available to address each individual's needs. Most common pigment changes are due to sun exposure and hormonal changes. One of the ways we address pigmentation on darker skin is through the process of multiple sessions of microdermabrasion followed by the infusion of 4% hydroquinone plus vitamin C, leading to the fading of dark spots over the course of the treatment. The microdermabrasion process allows the serum to infuse deeper penetration forcing the epidermis to regenerate itself. The result is healthier, smoother and clearer skin. This regeneration process is proven to reverse the signs of aging over time.

Another option for lighter skin tones is a procedure called BroadBand Light (BBL by SCITON). This procedure uses multiple wavelengths of light to target red skin tones and brown spots. Within a week or so, the brown pigment sloughs up to the surface and is exfoliated naturally away.

All procedures are performed by our highly experienced and knowledgeable Dermal Therapists for optimal client satisfaction.

Call us today and discover a clearer brighter complexion!

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Lou Mulligan
M.A., CFP, CMA, CFE, CFP

Question: Are there any tax planning ideas that I should consider before the end of the year?

Answer: Ideally, tax planning should be a year round activity. You should put plans on automatic pilot that help you reduce tax every month. There are some things which we should consider which are only available prior to December 31st:

Registered Education Savings Plans: The Canadian Education Savings Grant portion is based upon contributions in the year. There is still time to top up your RESPs to the \$2500 level to get the maximum \$500 annual grant. This is the last opportunity to get the grant for children who turned 17 in 2013.

RRSPs - If you turned 71 in 2013, you have until the end of the year to convert your RRSP into a RRIF. This is of critical importance. Failure to do this will cause your entire RRSP to become taxable. The switch to a RRIF should not cost anything, but the tax savings could be over 30% of the total value of your RRSP!

RRSPs for those over 71. Once you are over 71, you cannot contribute to your own RRSP. However, if you have unused RRSP carry forward room, you CAN contribute into a spousal RRSP for a spouse who is under age 71. This will help the contributor reduce any taxes payable in the year.

Capital Gains and Capital Losses: If you have investments which have lost money in relation to their purchase price, you may want to consider selling them in order to capture the loss. You can use the loss to offset taxable capital gains taken in the previous three years, or in future years.

Need help putting your tax minimizing strategies into effect? Please call Mulligan & Associates Financial Solutions at 905-876-0120 for a complimentary meeting.

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Debbie Hawkins
B. Sc., DVM

PUSSY CATS AND CLAWS

This article is intended to provide tips to divert your cat's natural scratching behaviour to a different substrate.

First and foremost, scratching is a normal feline behaviour. We should not punish it, rather redirect it.

First of all, you need to start with a stable cat tree or post. It should be covered with a material that your cat can dig its claws into, and not tip over. It should be placed in a prominent area.

Rub some catnip or "Feliway" onto it to encourage your cat to use it. Make sure that the post is not covered with the same texture, of the items being scratched. The best cover is sisal. Since clawing is a territorial behaviour, make sure the cat tree is in a prominent place, near the piece of furniture that is being scratched.

Trimming their claws every few weeks helps to reduce the destruction. If the above does not work, there is a product called "soft paws" that is very effective.

Soft Paws are little rubber caps that are applied monthly. I have, personally, used them and have many clients who swear by them. They are a much more humane alternative to surgical declawing.

ONLY 40 DAYS TILL CHRISTMAS

Elayne Tanner & Associates Inc.

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Dr. Elayne M. Tanner

Q: It appears that there is an epidemic of kids diagnosed with ADHD. Is it for real?


A: ADHD or Attention Deficit Hyperactivity Disorder is now estimated to affect up to 9% of school-aged children. These children are taking medication for their disorder. But this high rate of ADHD only exists in North America. In France, for example, the number of children diagnosed with ADHD is only 1/2 of a percent. How can this be? Are our children sicker or being exposed to harmful toxins that French children are being spared from? No, it appears that the difference is in the method of diagnosis. French child psychiatrists look for underlying issues that cause the child distress, not in their brain but in their social context. They treat what we diagnose as ADHD, not with medication but with either psychotherapy or family counselling. While the French see the problem as an issue of the family and focus on fixing the family dynamics, North Americans pathologize, and see the child as disordered, medicate, and try to adapt the environment to suit the child.

The French adopt a holistic attitude. One difference that many local moms will agree with is that the French consider nutritional causes and believe that certain foods and food colourings contribute to unruly behaviour.

Another reason that French children are diagnosed with ADHD less frequently is that the philosophy of child rearing is different. French children are expected to follow rules and structure and are consequence if they do not. Congruent with my own beliefs, French parents believe that children feel safer when they have clear boundaries and the expectations on them are high. It would appear that at least in French families this more rigid method of parenting works and saves children from ADHD.

"HELPING YOU HELP YOURSELF"

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Marilyn J. Samuels

Q: I understand you are a family lawyer and I wonder why you seem to encourage mediation instead of going to court when a couple wants to separate.

A: I am also a mediator who has been trained in family mediation and I believe that mediation is in most circumstances the best way to deal with the issues that arise in separations. I support and encourage mediation for couples because I strongly believe that husbands and wives, mothers and fathers, should be the ones deciding how they will parent their children and arrange their financial affairs. Leaving decisions that are this important and this long lasting to a judge and to lawyers makes little sense. Why would anyone want a judge who doesn't know their children deciding how they should live and what their day to day activities will be? Why would anyone want to spend vast amounts of money having lawyers, who likely have never met the children arguing over what is best for them.



Mediation allows for a tailored solution that takes into account your particular circumstances. What works for you may not work for someone else. Couples who participate in mediation are empowered not only by actually having a say in what happens but by coming up with their own solutions. I believe it is the best way to deal with parenting issues. For any couple that has children they owe it to them to try mediation first. If mediating for the sake of your children is not reason enough, do it because it is less stressful, quicker and certainly less expensive.

The Fieldstone Centre for Family Law, Counselling and Mediation is a unique service available in Halton. The Fieldstone partners, I and Dr. Elayne Tanner, a registered social worker and family therapist can help separating or divorcing couples lessen both the emotional and financial burden of a marital breakdown through mediation.

Ontario Foot & Orthotics

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NEW EVENING HOURS AVAILABLE!

Q. How can diabetes affect the feet?

A. With diabetes, the whole body is affected, including the feet. As diabetes affects blood circulation and increases nerve sensitivity, feet are particularly prone to problems. It is very important for diabetics to clean their feet daily, to do a daily foot check and to have them checked regularly by a chiroprapist, even though there may not be any problems obvious to you. For example, some signs to watch out for and to act upon are: itchy skin, redness, bruising, burning, blisters, coolness, roughened areas, lack of sensitivity to temperature and of course any pain in the feet.

There are many complications that can arise due to diabetes. One of the complications that can lead to foot problems for people with diabetes is peripheral or diabetic neuropathy. This type of neuropathy causes nerve damage in the feet causing you to lose feeling in your feet or may cause a burning or tingling sensation. When this occurs, you start to lose sensation and you are not able to feel things like a pebble in your shoes or socks, a blister caused by poor fitting shoes, changes in temperature, etc. These injuries can lead to ulcers that can eventually lead to amputation.

All people with diabetes are at risk for foot problems. Certain warning signs can put one at a higher risk for developing ulcers (foot sores). These signs include calluses or corns, numbness or tingling in the feet, loss of feeling in your feet, poor circulation in your legs or feet, foot deformity such as bunions and hammer toes, etc. It is also important to check your blood sugars daily and have your hemoglobin A1c monitored by your physician. Normal blood sugar values should be between 4-6 mmol/L and hemoglobin A1c should be kept under 7.

November is diabetes awareness month. If you are diabetic, visit your local chiroprapist for a full diabetic screen and for any questions you may have regarding diabetes and your feet.