

ASK THE PROFESSIONALS



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*Insurance products available through IPC Estate Services Inc.

Question: I'm 65 years old and still working. Should I apply for CPP now or wait longer?

Answer: It depends. Do you need the extra income? If you have never applied for CPP, once you're 65, you will be eligible for 100% of your maximum pension amount. If you are still working, you will now have the option to stop paying into CPP and the Post Retirement Benefit (PRB) and your CPP benefit will be added to your annual income and taxed accordingly; however, you still have the option to defer your CPP until a later age and to receive a larger CPP Pension.

Just as the available CPP Pension was reduced for each month prior to age 65, it is bumped up for each month that you defer taking CPP after age 65. It will increase to 0.7% more which is 8.4% per year.

You can defer applying for CPP up to age 70. If you do so, your pension will be larger and the taxes you pay may be lower. A 70 year old first applying for CPP would receive 42% more than they would have by applying at age 65, 42% can be a significant amount!

When you do your Retirement Income Cash Flow planning as part of your annual review with your advisor you can figure out if CPP deferral make sense for you. For more information on Retirement Income Planning, give me a call at 905-876-0120 or send an email to doug.hopkins@ipcc.org.



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Q: I am separating from wife who was previously married and has a daughter from that marriage. Am I responsible for supporting her daughter?

A: Blended families are increasingly common for Canadian children. In certain circumstances, upon a subsequent separation, adults in such families who have acted in the role or stead of a parent may have a legal obligation to contribute toward the support of their non-biological children of such blended relationships.

Whether a person has stood *in loco parentis*, or in the place of a parent, is a factual question determined by the courts based on the individual circumstances of such families. The nature of the relationship between step-child and step-parent must be determined in light of the particular familial circumstances.

Some of the factors the court may consider in deciding the issue are the duration and nature of the step-parenting relationship, the step-parent's involvement in the child's day-to-day life, discipline, extra-curricular activities, and schooling and the step-parent's financial contribution to the child to name just a few.

Where a step-parent is found to have an obligation to pay child support, the amount payable is determined with reference to the *Child Support Guidelines*. Children may be entitled to full *Guideline support* from more than one parent. The child support payable by a step-parent will not be reduced on the basis that additional support is received or payable by another parent for the same child.

Where there are multiple support payors, however, special expense claims under section 7 of the *Guidelines* are properly shared and apportioned, proportionately, between the support recipient and all such payors.

Committed to Working for You!



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Backpack Safety!

Facts about Backpack injury

Heavy backpacks can have a negative impact on the posture and spinal health of children. The American Academy of Orthopedists stated that 58% have seen patients complaining about back or shoulder pain related to backpacks. Medical professionals advise that individuals carry no more than 10-15% of their body weight on their backs. Many children, teens and adults are carrying up to 40lbs and are potentially injuring themselves.

Ways to prevent injury!

Step 1: Choose Right.

- Choosing the right size backpack is the most important step to safe backpack use.
- Choose a backpack with thickly padded shoulder straps - Non-padded straps dig into the shoulders causing pain due to compression loading of the acromio-clavicular joints and stress on the trapezius muscles.
- Choose a backpack with a lumbar support - The lumbar cushion will redistribute weight to the lower extremities, creating a fulcrum that facilitates an upright standing position and good posture that is essential for proper spinal health.

Tip: Have a sales associate/parent help you measure your backpack properly

Step 2: Pack Right.

- The maximum weight of the loaded backpack should not exceed 15% of your body weight, so pack only what is needed.
- Distribute the weight properly - Put the heavier items on the bottom and against the back to keep the weight off of your shoulders and maintain a better posture.

Tip: If the backpack forces the wearer to move forward to carry, it's overloaded.

Step 3: Lift Right.

- Face the Pack - Bend at the Knees - Use both hands and check the weight of the pack. Lift with the leg. Apply one shoulder strap and then the other. Keep the pack close to the body. Carry only what you need.

Tip: Don't sling the backpack onto one shoulder

Step 4: Wear Right.

- Use both shoulder straps - snug, but not too tight.
- Carrying a heavy backpack using one strap can shift the weight to one side, which can lead to neck and muscle spasms, low back pain and abnormal gait.

Tip: When the backpack has a waist strap - use it.

If you have any questions regarding posture or children's spinal health, please contact our office through our website.



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You Missed that Spot

It's not unusual for us to check someone's teeth at their checkup and cleaning appointment and find that they are doing a pretty decent job overall, but there's one area of the mouth that's obviously not getting brushed very well. Often it's close to the gums on the tongue side of the lower molars or else on the lip side of the lower incisors. This is most likely because that person finds it awkward to reach those areas with the toothbrush and roll their wrist to effectively remove the plaque.

In addition, you should spend at least two minutes each time you brush your teeth. You may think you spend that amount of time, but you'd probably be surprised if you timed yourself at how little time you actually spend.

The best solution for both of these problems is an electric toothbrush, whether it be rotary or sonic. As long as you move slowly from tooth to tooth with an electric brush, they will invariably do a much better job of plaque control. And nowadays they don't cost that much. Several electric toothbrushes have built-in timers to make it easier to ensure you spend the minimal amount of time brushing. If you haven't tried one before, you'll notice how much cleaner your teeth feel after using them. It's a small investment, but well worth it.



Yvonne & Rui Oliveira

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Q: My child has ear tubes, how do I prevent water from getting into his ears?

A: Ear tubes or 'ventilation tubes' are commonly inserted into the eardrum by an Ear, Nose and Throat doctor in order to prevent the accumulation of middle ear fluid. This is often seen in children who have chronic ear infections where the fluid does not drain adequately and causes pain. Children (and adults) with ear tubes need to be extra cautious in order to avoid water entering their ears or getting through the tubes in their ears. Their ears should not be submerged in water as it can pass through and get behind the eardrum which can cause an ear infection. Recent studies have shown that infections are more likely to occur in children who swim in chlorinated pools without ear plugs particularly when putting their head underwater for extended periods of time.

In the midst of spring and summer, children often spend a lot more time swimming in pools, swimming at the beach, and taking swimming lessons. In order to ensure that water does not go through the ear tubes it is often recommended that ear plugs be worn. Although many styles and types are available, custom swim plugs are considered to be the most effective at preventing water from entering the ears. For older children who swim under water for extended periods of time, an aqua-band (water head band) can be used to cover the ear plugs to keep them in place and add extra protection.

Custom swim plugs require impressions of the ears so that the ear plugs can be made to fit every bump, and curve of the person's ears. A malleable substance is syringed into the ears to take the exact shape of the ears and enable a perfect seal and maximum comfort. The impression is then used to fabricate the custom swim plugs which are available in a variety of vibrant or neutral colours.

If you have any questions regarding swim plugs or aqua bands please contact our office 905-875-3345 and speak with one of the Audiologists.

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What is Microneedling?

You may be familiar with microneedling tools; small roller-like-devices with tiny needles that roll over the skin as a facial rejuvenation technique. With its first market appearance in the 1990's, its appeal has wavered on and off, primarily due to the unpleasant side effects of irritation and downtime.

New techniques in microneedling are based on the same concept as fractionated lasers, which create a controlled damage area that the surrounding skin will immediately begin to repair. With the latest in microneedling technology and the combination of IPL (photofacials) and microdermabrasion, the results are far more impressive. The benefits can include new collagen production, minimizing of fine lines and enlarged pores to diminished acne scars, sun damage and eliminating blackheads. The tiny micro channels the technique produces also allows for better penetration of active ingredients for your daily skin regime.

At Enhance, we are offering both our Micro Facial, the combination of microdermabrasion with microneedling as well as the Photorejuvenation Facial, combining IPL with microneedling. Complimentary consultations are offered to assess your individual skin care need. Single treatments and multi-packages are available to suit your personal needs.

Book a free consultation with one of our laser experts today to discuss any of your skin care needs. Call or text us at 905-864-0000.

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