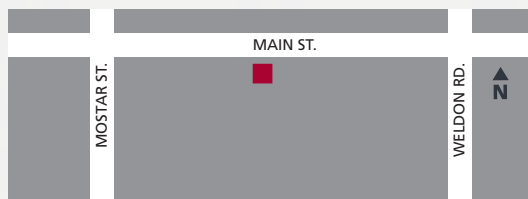


Nice to meet you, neighbour.

Our doors are now open.

Our newly relocated CIBC branch is open in the neighbourhood for all your banking needs. So drop in and ask about our limited time offers.

Enter* in branch for a chance to WIN
ONE \$1000 Travel Voucher from StoneHouse Travel



CIBC Stouffville Main & Weldon Banking Centre

1-5827 Main St. | Stouffville | 905 640-1811

Branch Hours

MONDAY-WEDNESDAY	9:30 AM-5:00 PM
THURSDAY	9:30 AM-8:00 PM
FRIDAY	9:30 AM-7:00 PM
SATURDAY	9:30 AM-4:00 PM
SUNDAY	CLOSED

#FitsYourLife

*NO PURCHASE NECESSARY. There is one (1) prize available to be won, consisting of one (1) \$1000 Travel Voucher from StoneHouse Travel. To enter, fill out ballot in branch, available between 9:30 am, July 27, 2015, and 4:00 pm, August 22, 2015, one per person. Odds of winning depend on number of ballots submitted. Skill-testing question required. Employees, minors and Quebec residents not eligible. Full contest details in branch. Prize supplier is not a sponsor of the contest. CIBC Cube Design and "Banking that fits your life" are trademarks of CIBC.

Banking that fits your life.



29,402



Darcy

Darcy is a lawyer with Boland Howe LLP, Trial Lawyers for the Injured, and can be reached at 905.841.5717

www.bolandhowe.com

Canadian Lawyer Magazine has recognized BolandHowe as one of the Top 10 Personal Injury law firms in Canada.



What does that number represent to you? Allow me to put it into perspective. It is about as many people as the entire complement of the Canadian Reserve Force. It is about as many people as the population of Bradford. It is approximately the total number of days the average Canadian lives.

It is also the estimated number of Ontarians, who, one year after a car accident, will still be in pain.

The Ministry of Transportation's most recent published statistics show that in 2012, there were 61,001 people injured in car accidents. More than 96 percent, 58,805 of them suffered

injuries that did not require admission to a hospital and could be dealt with in the emergency room or by a family doctor.

This year, a research team commissioned by the Ministry of Finance published research papers that reviewed the findings of what the team considered to be the most reliable clinical studies relating to these 58,805 Ontarians injured in automobile collisions with injuries not requiring admission to hospital.

According to one of their research papers, published in Journal of Manipulative and Psychological Therapeutics, Volume 32, Number 2S, "the preponderance of evidence indicates that, in adults, recovery of whiplash-associated disorders is prolonged, with approximately half of those affected reporting neck pain symptoms one year after the accident.

Perhaps, you may think that there must be something unique about the 50 percent who don't get better in the first six months or who never get better. The research team reviewed all the red flags, like pre-existing conditions, age, percentage of body in pain, baseline neck pain and headache intensity and disability. Researchers concluded they could not reasonably predict who would recover and who

would not. So, you and I are as likely to recover after one year as we are to not recover after one year. And we have the same odds of being one of the unfortunate 1,311 to 1,836 Ontarians who suffer prolonged severe symptoms.

With 58,805 Ontarians suffering from such injuries each year, and half not recovering after one year, you would assume that your auto policy would afford ample funding for treatment to cope, wouldn't you?

Formerly, motorists had coverage for \$100,000 of treatment if they needed it. Then, in 2010, the government reduced it to \$3,500 for those who have injuries like we have been discussing. Now the government is contemplating reducing it even further, and limiting the duration of treatment to just six months.

On behalf of the Ontario Trial Lawyers Association, I attended the Financial Services Commission August 17 to implore the Ministry of Finance and the Financial Services Commission to afford greater care to Ontarians whose soft-tissue injuries persist beyond six months. There should be more funding available through Ontario's automobile policies. Let us hope they listen to reason 29,402 Ontarians are too many to ignore.