

## NORTH & COMPANY LLP

BY KENDALL SCHILLE, B.A., J.D., BARRISTER & SOLICITOR

### ESTATE PLANNING DOCUMENTS

Last month, I reviewed Personal Directives and how they relate to decisions made about your personal care and medical interventions. A Personal Directive is one-half of the "living will" equation—the other half is an Enduring Power of Attorney (an "EPA").

An EPA allows you to name someone to manage your legal and financial affairs. This person is referred to as your "Attorney". Your Attorney has authority to access and manage your bank accounts, and use your money to take care of you and your dependants. Your Attorney can also deal with government agencies, deal with your real property, and otherwise step into your shoes to manage your affairs. Your EPA comes into effect one of two ways. First: if two medical professionals, after performing an evaluation, sign a

declaration stating that you have lost the capacity to manage your affairs.

This might be when you are heavily sedated or in a coma, or in cases of more progressive illnesses like dementia. Second: you could sign a declaration attached to your EPA and bring the document into immediate effect with your signature.

In both scenarios, your EPA remains in effect, and your Attorney can manage your affairs, until you explicitly revoke it in writing. You must have the legal capacity to revoke your EPA; this is the "enduring" part of an Enduring Power of Attorney. It's important to pick someone you trust to act as your Attorney. As always, contact a lawyer for guidance in setting up these important estate planning documents!



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## BUSINESS DEVELOPMENT

BY KIRK CLEMENTS, BUSINESS ANALYST

### CAN STRATEGIC PLANNING HELP MY BUSINESS?

Strategic planning determines exactly where your business is going over the next few years and how it's going to get there. A rule of thumb is that if there's uncertainty on the horizon, then you need a strategic plan – and there is always uncertainty on the horizon. Strategic planning helps to gauge what your organization is, exactly what it does, and why it does it, with a focus on optimizing your future potential.

The strategic plan contains an action plan with specific objectives and due dates as well as setting out who is responsible for what. Involve the key players in your business.

Strategic planning will help you to achieve the following objectives:

- Prepare and define the scope of your activities—Review your motivation, costs and means.
- Analyze your strengths, weaknesses, opportunities and threats—Review your company's internal and external

environment to maximize on your strengths, protect against weaknesses and take advantage of business opportunities.

- Formulate strategies— Look at exactly what strategies and tactics you should take as a result of the above factors.
- Implement your strategies— Assess your resources and get your plan on paper.
- Get all your employees on the same page.
- Measure success— Track progress and motivate employees to keep up their efforts.
- Increase productivity— Ensure employees know where they're going and optimize their use of resources.

Unless your crystal ball shows no uncertainty on the horizon, strategic planning is the rational way to proceed.



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## ONE EARTH. REIKI & SOAP SHOP

BY RUBY KOEVORT, OWNER

### HOW DO YOU MAKE YOUR PRODUCTS?

I make most of my own oil infusions for my salves and such. Everything from dandelion and comfrey to rose hip and yarrow. Infusing oils is an excellent way to harness the nutritive and healing value of herbs. I primarily work with food grade ingredients to keep the nourishing value of the oils and herbs. They tend to be stripped away with cosmetic grade products. Doing it this way allows the same infused oil that I'd use for a salve or body oil, to also be used as the base oil for my vinaigrettes, marinades and cooking oils! Health does start from the inside and I do love it when things are multipurpose! A proper infused herb oil requires the oils to be heated and the herbs to be steeped, like you would tea. It is the warming process that allows the nutrients of the herbs to release into the oil. There are several methods of doing this, but the one I like to use takes roughly a week. It's a rather soothing and fascinating process for me to watch the oils slowly take on the colours of the herbs. It is not labour intensive, but it does require a bit of time and patience. You can do this by using a hot water bath, placing your jars in a sunny window, or the quick method, heating your oil infusion on the stove for a couple of hours. When it comes to the oils you can use any of your cooking oils. Avocado, coconut, olive oil, sesame, a blend of a couple of different ones, the choice is yours. When you are done infusing, you strain out the herbs and store in a cool dark place, then you can use it for any of your dressing and marinade recipes. I like to take infused dandelion, bladderwrack or ginger oil as my base for recipes, then I mix in my kitchen herbs and other ingredients and voila! Now you have a nutrient power house dressing or marinade. You can mix and match your oils and herbs and really play! The combinations are endless and let's face it, you can't beat the taste of homemade!



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## PHARMASAVE PHARMACY

BY ELLIOT FLETCHER, BSc. Pharm, PHARMACIST

### EYE ALLERGY RELIEF

Many of us are currently experiencing eye allergies during this time of year. Symptoms of eye allergies can include redness, swelling, itching, burning, blurred vision, and light sensitivity. Often these signs are accompanied by other symptoms throughout the body such as nasal congestion, sneezing, and rashes.

Non-drug treatments recommended for eye allergies include washing the face and rinsing out the eyes with an appropriate and sterile eye rinse. A cold compress applied to the area can provide some relief as well. Avoiding exposure to the environmental triggers of the allergy (staying indoors, keeping windows closed, wearing mask/eye protection when doing yard work etc...) can also be beneficial. It is also recommended to avoid rubbing or scratching the eyes as this can cause more histamine to be released and making problem worse.

Drug treatments for eye allergies include anti-allergy eye drops, oral medications, and even injections. Both over the counter and prescription options are available depending on the frequency and severity of symptoms. It is very advisable to speak with a healthcare professional prior to starting a new treatment it can be challenging to select an appropriate therapy in those with other concurrent medical conditions and medicinal therapies.



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## ALTERNATIVES FUNERAL

BY DIANN BOLDUC-ROWAT, FUNERAL DIRECTOR

### WHAT DOES ALTERNATIVES FUNERAL AND CREMATION SERVICES MEAN?

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## REAL ESTATE

BY SANTANNA THOM

### IMPORTANCE OF A HOME INSPECTION.

One of the questions I get from buyers is do I need a home inspection by a licensed technician? ... I like to explain it as like an extra insurance policy. Because not everyone is a professional plumber, electrician, roofer etc., a home inspector can be another set of eyes for you. Making sure to check the over all quality of the home you are purchasing. A home inspector will go through your potential new home with a fine toothcomb. Looking through the important areas that may not be visible with the naked eye that could be expensive to remedy. Using heat tracing guns they are able to check the insulation in your home, test the electrical panel and plug ins, sump pumps, moisture detectors for any potential leaks in the home, your plumbing lines, roof status, grading issues, and so much more. It is an exciting time when you buy a house and there are things that you don't always remember or know to check over. Typically you will get to meet with the inspector once the inspection is complete and he can go over the key areas that may need attention, plus send you a detailed report highlighting any issues as well as giving you important information about your home. There are many reputable companies that offer home inspections with inspectors are well educated. Some even offer a limited warranty that covers certain areas of the inspection. Make sure to call around checking prices as well as references to help make your decision of who to have inspect your home.

Give me a call for more information. I look forward to helping you find your new home.

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## RETIREMENT LIVING

BY BARB KEMERY, GENERAL MANAGER

### COMMUNICATING WITH OUR ELDER

As family members age, many challenges arise such as financial, social, physical, mental, and physical. The way we interact with one another can change or damage family dynamics.

• **Role Reversal** Throughout our lives we looked to our parents for support and guidance. We may or may not always welcomed their advice, and now the roles have changed. It's best not to give advice unless asked. Leave that to a third party and that allows you to be their support system

with no judgement.

• **Listen & Accept** Without interrupting, really listen to what your elder is saying. Sometimes if they sit quietly they are just thinking how to answer a question. It's a two way street that needs to be negotiated carefully and with care. Everyone is not going to agree all the time. Listen to all sides and look for a compromise.

• **Enunciation** No one likes to admit they can't hear clearly, no matter their age. Make sure to speak clearly and slowly if necessary. It might be required

for you to speak louder but do not shout. Try rephrasing your sentence if they do not appear to understand. Patience and remaining calm is very important.

• **Compassion** It's very easy to come across as condescending despite your best intentions. Dementia, hard of hearing or a disability are difficult situations at best. Show your love, they will feel it! Laugh, it's the best medicine. Laughter can ease a situation, hold their hand and tell them you love them.



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## ACCOUNTING

BY DAHLIN SABEY, CGA

### HOW MUCH TAX WILL I OWE ON MY CERB PAYMENTS?

The Canada Emergency Response Benefit (CERB) is a benefit that provides eligible Canadians with \$500 per week for a maximum period of 16 weeks. As of 2020 June 02 there was 15,320,000 CERB applications processed for a total dollar value paid of \$43,018,000,000.

It is important to remember that the CERB payments you received are taxable. That being said, the CRA is not deducting any income tax at source from the monthly \$2,000 CERB payments. This is, presumably, to allow recipients to have full access to the cash when they need it most.

The CERB payments will be taxed as ordinary income.

The amount of tax you will owe, therefore, depends on your total income for 2020 and your marginal tax rate for the year (which could be as high as 54%). To properly determine the 2020 tax you will owe you would need to know what your total 2020 income will be, which can be very hard to gauge during this time of income uncertainty.

Our office would be happy to assist you in doing an estimate of the tax you will owe on the CERB payments you received. We would also encourage you, if practical, to set aside those funds for next April's tax payment. Stay safe and take care!



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