

Law Offices of
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Family Law

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Dear Howard,

The Holiday Season seems to have come upon us quickly this year. I hope you were able to take the time to enjoy the Holidays. The New Year is a time of connecting with others and this newsletter focuses on the future of the Law as we will experience it this year, into the future and as it affects us and those around us.

Connectivity, which we experience today mainly through the Internet, is very important to me. With that in mind, I worked with a team of web designers to produce and launch a brand-new Web Site which you will find very enjoyable to use and most informative. My new Site can be found at the same web address: www.dyment.com

As you read this newsletter or browse my Web Site, take the time to assess your needs. Please call me for a chat if there is something I can help you with. I also work with a team of strategic associates, some of whom are featured in this newsletter who are also available as needed.

SAVING LIVES THROUGH ORGAN DONATION!

One organ donor saves up to eight lives.



As your estates lawyer, I would like to inform you about the importance of organ and tissue donation in Ontario. Before you decide whether to register to donate, it is important to be well informed in order to make an educated decision.

Many people mistakenly believe that their age or medical history makes them ineligible to be an organ or tissue donor. The physical and medical condition of the organs and tissue will be assessed at the time of death and will determine what can be donated. Anyone 16 years of age or older regardless of their medical condition is encouraged to

register consent for organ and tissue donation in Ontario.

If you do choose to register your consent, your registered donation decision is stored in a confidential Ministry of Health and Long-Term Care database and is only disclosed at end of life to your family for the purposes of honouring your decision. Organ and tissue donation has no financial impact on one's family or estate and donation does not impact funeral arrangements. Also, you can withdraw or change your donor registration at any time.

POWER OF ATTORNEY FOR PERSONAL CARE

The Supreme Court of Canada affirms operation of the Substitute Decisions Act.



With the release of the decision in Cuthertson v. Rasouli, (click [here](#) to read the entire decision), the need for a Power of Attorney for Health care has become absolutely critical.

The Supreme Court of Canada has ruled that Ontario Doctors have no right to unilaterally withdraw life support from a patient if the family objects. On the other hand without a clear Power of Attorney for Health care, patient's family cannot direct an Ontario Doctor to discontinue life support.

The above said, under the Substitute Decisions Act, 1992 and the Health Care Consent Act, 1996 in Ontario, a special tribunal can substitute its decision for that of the family.

I have made it my practice to prepare Powers of Attorney for Health care at the same time as I prepare Wills for my clients. It is time to look over your Powers of Attorney for Health care for specific instructions concerning these very real issues or contact me to draw a Power of Attorney for Health care for you.

TOP 3 REASONS WHY YOUR BUSINESS NEEDS INSURANCE



Business insurance is one of the most important ingredients to a small business. It protects you and your business from a multitude of issues. Have you ever asked yourself why?

1. Our business environment is more litigious. At one time lawsuits were rare, but these days, businesses are finding themselves the subject of a suit from anything from employee dismissals to slip and falls. Commercial general liability insurance protects your business from any accidents, injuries or accusations of negligence, including legal costs.

2. Weather patterns are increasingly volatile. In the last few years, Canadians have been affected by weather related emergencies that impact not just their personal property, but their business' financial future. When impacted by a weather related emergency, you may be unable to conduct business for a significant period of time. Business Interruption insurance protects you from financial loss when your business has been affected by an insured event.

3. Your reputation is your business. Professionals need to protect themselves for any allegations arising from their advice. Errors and Omissions (also known as Professional Liability) covers you from the rendering of, or failure to render, your professional services.

Cornerstone Insurance Brokers is a large Canadian brokerage specializing in all lines of insurance. They may be contacted at 1 888 768 8001 or www.csib.org.

INSURANCE ADVISOR ADVOCATES NEW THEORY!

Mr. Gilboord is associated with Sun Life Financial.



There is a more modern and effective insurance strategy than maintaining one large life insurance policy, a house and an RRSP or company pension and believing yourself and or your family is "protected."

Mr. Gilboord's theory precedes wealth accumulation. It concerns "risk mitigation". Therefore it should be seen as a defensive strategy against:

1. unexpected sickness or accidents,
2. increasing personal longevity and
3. low guaranteed or market investment growth rates,
4. high inflation,
5. receding of OHIP (provincial universal health care plan),
6. constantly growing government debt and
7. consequent higher taxes.

To continue reading click [here!](#)

NEW JOB? LOST YOUR JOB? NEED LEGAL ADVICE!

Mr. Hager has been assisting my clients for years now and can help you.



David Hager is employment counsel for many national and international employers as well as acting for executives and senior employees in the negotiation of employment contracts and with respect to the termination of their employment. David has appeared as counsel at all levels of courts in Ontario, including the Ontario Court of Appeal and the Supreme Court of

Canada and has also appeared before the Ontario Labour Relations Board, Employment Standards Referees and Human Rights Tribunals. David has been featured in The Financial Post, The Globe and Mail, The Lawyers Weekly, Law Times and Canadian Living and is a frequently requested speaker addressing employment matters, having chaired or participated in seminars for the Law Society of Upper Canada, the Ontario Bar Association, The Board of Trade, Federated Press and Lorman Education Services. David has received a "BV" Peer Review Rating from Martindale-Hubbell signifying a lawyer rating of excellent for ethical standards and professional ability and is a member of the Canadian Bar Association.

IN SUMMARY:

Lastly, the season of connecting is also a season of giving. As in past years, I support [The Children's Wish Foundation](#) which provides children living with life-threatening illnesses the opportunity to realize their most heartfelt wish. I hope you will take the time to look at their website, the wonderful work they do and consider making a donation through their website.

As I have your email address already in my database, you have automatically been subscribed to these emails. Should you wish, you may unsubscribe at any time by following the instructions at the bottom of this or future emails. If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

Howard S. Dymont

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