

# Law Offices of Howard S. Dyment

October 2010



## Law Offices of Howard S. Dyment

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**416-861-0087**

Dear Howard,

Summer of 2010 heralded our three summer law students completing their project of contacting those of you for whom we have Wills and have not heard from in more than three years. We have noted that contact information changes frequently for our clients and in particular email addresses. Your Wills and Powers of Attorney place a positive onus on this Office to assist in times of trouble and it is crucial that our contact information is as up to date as your Wills and Powers of Attorney. This up to date contact information also allows us to keep you informed as to recent developments in the areas of Wills, Powers of Attorney, Family, Estate and Real Estate law which could significantly affect your estate planning.

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## LIST YOUR PROPERTY FOR SALE ON MLS

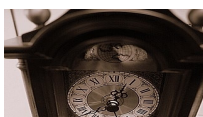
### With No Commission



An agreement between the Real Estate Brokers and the Government now allows you to list your property on MLS (Multiple Listing System) without having to retain a real estate agent (i.e. list on MLS for \$110.00 per booking). For more information click [here](#) or call our Offices to guide you through your purchase or sale.

## CANADA PENSION PLAN AND FINANCIAL PLANNING:

### Stability for the Future



The idea of growing older can be distressing, particularly



the concern that one may not have enough income to last one's lifetime. One thing that helps ease the uncertainty is knowing that you have financial stability going forward. There is no better way to ensure that than by having a solid financial plan. Our Offices are proud to work closely with a financial and retirement planner who has more than 25 years of experience providing financial, retirement, estate planning and investment advice. His conservative approach to investment is in order to ensure that our clients have a sufficient amount of money to last their lifetime, while having some left over to pass on to the next generation. If this approach appeals to you as much as it has to a substantial number of our clients, please contact our Offices to set up a meeting.

### **Apply For CPP and OAS**

One plus of nearing retirement is the ability to finally file for and then receive a monthly pension from the government, through the Canada Pension Plan (CPP) and Old Age Security. Many people forget that they may be entitled to both of these benefits once they reach 65 years of age, but they must be applied for as they are not automatically awarded. In addition to applying for your own benefits, it is important to investigate whether you or your children might be eligible for survivor benefits. If you are divorced, you may also qualify for CPP credit-splitting for the years during which you were married or living in a common-law relationship.

Many of our clients have asked for our assistance, which we are glad to provide, in order to guide them through the murky waters of applying for and obtaining these government benefits. To learn more on splitting your CPP with your former spouse or common law partner click [here](#). To find out who is eligible for survivor's benefits click [here](#).

### **PRIVATE INVESTIGATION:**

#### **A Very Helpful Tool**

Hiring a private investigator can be a difficult decision, but may ultimately prove to be beneficial to you and your family. Our Offices work with a licenced professional investigator who can help you find the information you need, while always respecting your safety and confidentiality.

Undeniably, it is always best to be as informed as possible when making a decision about a person or an action you plan to take. If this is something you are interested in, we can work together to determine the ideal way to find out what you need to know and as a result, make the right choice. If you need to hire a private investigator or even if you only wish to discuss the possibility, please contact our offices to set up a meeting.

For more information on our Private Investigator's services regarding the investigating of a partner click [here](#).

For information on our Private Investigator's services regarding social/rehabilitative work with children click [here](#).

#### FAMILY LAW MEDIATION:

##### **Save Money and Time Using Mediation, But...**



The "buzz" word today is MEDIATION. If you decide to mediate in your separation and/or divorce through a private mediator without knowledge of your financial and legal rights, the result can be financially ruinous for you. You could make a final settlement as one of our newer clients almost did and unknowingly agree to a settlement which you feel is right and you would be bound to, but give up thousands of dollars more than the law would require you to do. You must be prepared for mediation so that you can make informed and appropriate decisions throughout the mediation process. You don't want to agree to something, only to find out that you've sacrificed more than was necessary. We advise our clients as to their financial position and legal rights heading into mediation and provide this service in the background. We then check their agreements before they are finally executed.

For further reading, click [here](#)

We hope this Newsletter finds you well and we send you our very best wishes as we head into the fall. As we have your email address already in our 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 our Offices.

Sincerely,

Law Offices of Howard S. Dymont

*Howard S. Dymont*

### Our Law Offices

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