

Law Offices of
HOWARD S. DYMENT
Family Law

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Dear Howard,

I hope you are enjoying Summer 2016.

Over the past few years, I have worked with a team of video producers who have helped create a series of "thirty second" White Boards. These highlight a sample of key services I provide and the Law as it affects you. I invite you to [click here](#) and tour these very entertaining and informative White Board Videos.

I believe that it is important, with stock market returns bouncing up and down and interest rates almost non-existent, that we have knowledge of the service fees which we pay for those investments. With that in mind, in this newsletter, you will find an article which outlines new legislation to make financial disclosure more transparent.

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 for issues which may be better served by them and I can refer you as needed.

HOW MUCH DO YOUR INVESTMENTS COST YOU?

Is your Financial Advisor honest with you about fees?



A major regulatory initiative that has been underway for many years is finally coming to fruition this coming January. Known as CRM2, it is designed to help clarify investment performance and costs for investors. For many, the question "How does my advisor get paid?" is met with confusing or incoherent responses from advisors that find it difficult to explain expensive fees in the presence of inadequate performance and actual advice.

Investor Statements that come out January 2017 will now be required to have the exact dollar value taken out of a client's account for fees. If you and your advisor have already had a discussion on fees and they've made a compelling argument for the value they provide you, then January 2017 is just another time to focus on your new year's resolutions. If you've heard nothing from your advisor in years, maybe it's time you start re-evaluating what you are paying for. To find out more you may visit one of my Trusted Resource Steve Dwek, by clicking [here](#).

THOSE SIRENS MAY BE COMING FOR YOU!

A way to avoid an Amber Alert that you unintentionally could cause.



Are you a separated/divorced parent who is looking to travel outside of Canada with your children? Travel is seamless with a Consent Letter, which is recommended for any parent traveling with a child under 18 years of age. This letter proves that you have permission from the person with whom you are separated/divorced from, to travel, and can be provided as proof against any claim that you are "kidnapping" your child.

A Consent Letter is not an absolute Canadian requirement but it could be requested by immigration authorities when entering or exiting Canada or your destination country. Don't be the subject of an Amber Alert. Click [here](#) to access the consent letter from the Government of Canada website and call me to have it notarized if you want to be doubly sure that you will have no issues traveling outside of Canada with your child.

2016 FEDERAL BUDGET:

New Canada Child Benefit ("CCB") Replaces CCTB & UCCB



Effective July 1, 2016, the new CCB is a non-taxable benefit that will be paid monthly and is based on adjusted family (or single parent) net income (line 236 of the income tax return) and the number of children in the family, up to a maximum benefit of \$6,400 per child for children under the age of 6 and \$5,400 per child aged 6 to 17. There is an additional Child Disability

Benefit component of the new CCB that will pay an additional \$2,730 per eligible child. The maximum benefit is achieved where family net income is less than \$30,000. The benefit starts to decline when income goes above \$30,000 and further erodes when income exceeds \$65,000.

Generally, benefits under the new CCB will be higher for Canadians with incomes of approximately \$150,000 or less. In the case of one child under 6 years old, it is only when income exceeds about \$150,000 that the new CCB benefits drop below the old CTB/UCCB. The new CCB stops when income reaches about \$190,000 in this example. Under the old regime, UCCB was payable to all Canadians regardless of income.

IN SUMMARY:

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 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.

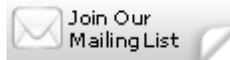
Sincerely,

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