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### Dear Howard,

After an unusually warm Winter and an early Spring, I am reaching out a little earlier this year to reconnect.

Connectivity that we experience today has changed from written communication to texting and now video communications. With that in mind, I worked with a team of video producers who have helped create a series of "thirty second" White Boards that highlight a sample of my services and the Law as it affects you. I invite you to <u>click here</u> and tour these very entertaining and informative White Board Videos. Please let me know what you think.

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.

# VOLUNTARY RETIREMENT REDUCES SUPPORT?

A voluntary decision to retire early is not a material change re support payments



In the case of <u>Hickey v. Princ</u>, the Divisional Court held that the Respondent's decision to retire at age 51 when he was capable at continuing to work did not constitute a material change in circumstances for the purposes of variation of Spousal Support.

I am meeting with many clients who find themselves torn between retirement and the ability to continue to pay Spousal Support. This is a very complicated area but I am able to assist my clients with making this decision in a manner and timing, which is best for both parties. Please contact me by clicking <u>here</u> to set up an appointment to discuss this perplexing issue with me.

WILL MY SURVIVING SPOUSE HONOUR MY WILL?

How Can I Prevent My Spouse, after my Death From Changing Our Fall Over Beneficiaries?



Albeit serious legal issues can arise after the death of one spouse (ie. remarriage) the only way to assure that the surviving spouse maintains the same fall over beneficiaries is a Marriage Contract or Cohabitation Agreement, (completed before or after marriage/cohabitation) duly executed and completed before the date of the Wills. It can be a very simple Contract or Agreement just dealing with this issue, but all the formalities, including independent legal advice must be carefully followed.

This Office has expertise in these two areas of Wills and Marriage Contract/Cohabitation Agreement and can help you make certain that your fall over beneficiaries do receive the inheritance you wish them to receive, after your death.

### IS YOUR SURROGATE CHILD A BENEFICIARY?

Proposed amendments to Ontario Law will affect assisted reproduction.



Assisted reproduction has been available for many years now. The law to date has not kept up with the scientific advances in this area. Bill 137 - Proposed Amendments To Ontario Legislation in Respect of Parental Recognition, attempts to do just that with the Children's Law Reform Act and certain other Legislation but does not include the Succession Law

Reform Act which deals with inheritance.

Recent Wills drawn in my Offices include reference to this issue but depending upon when your Will was drawn or should you not have a valid Will then any children conceived by way of assisted reproduction before or after the death of the Deceased may not be able share in the Deceased's estate whether that was an intended result or not. Please contact me by clicking <u>here</u> to set up an appointment to discuss whether the provision made in your current Will is satisfactory or has to be changed.

# PROTECT YOUR BUSINESS

The best way to preserve your business is through Life Insurance.



Building a solid business often requires years of hard work, lots of endurance and time away from family and friends. If you own an equal share in your business with one or more partners in a private corporation, you must get a plan in place just in case one of you becomes disabled or passes away prematurely.

Mark Halpern, CFP, TEP suggests and I agree that you need a properly crafted shareholder agreement using life insurance to provide for a guaranteed buyer and market for all the hard-earned equity you have put into your business over the years. Click <u>here</u> to read Mr. Halpern's excellent article on this subject.

IN SUMMARY:

As in past years, I support <u>The Children's Wish Foundation</u> 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.

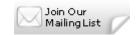
Sincerely,

Howard S. Dyment

Law Offices of Howard S. Dyment

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