

*Law Offices of*  
**HOWARD S. DYMENT**  
*Family Law*



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Greetings!

In this summer newsletter I feature an entertaining video by the Wealthy Barber as to why you should choose a corporate executor; funeral planning is not for you but for your loved ones. Probate Fees (believe it or not) are going down; and where to turn when you can't get out of credit card debt. I hope the new format for my newsletters is a welcome change.



DAVID CHILTON

## Video Update As To Why Choose A Corporate Executor

You will recall my *Fall 2018 article* encouraging you to use a corporate executor. Many of you have heeded my advice and revised your Wills naming a Corporate Executor. For those of you who are still on the fence over this option, the Wealthy Barber, David Chilton has made *an*

entertaining video as to why there are two things he will not do, one never help friends move and second absolutely, never act as an executor. Stuart Sass, CFP VP Investment Advisor RBC is my go to person for such help.



## Making A Difficult Time Easier: Pre-planning Your Funeral

In life, we plan for many important events - vacations, tuition, weddings - so it also makes sense to plan for the inevitable. Making funeral and cemetery arrangements now, before the time of need, can help to:

- Spare your loved ones from guessing what you would've wanted.
- Protect your family from unnecessary financial stress as the cost, once paid, is frozen. Historically funeral costs almost double every five years.
- Ensure your wishes are followed.

Many of my clients have consulted with

*Alexandra.Gellman@dignitymemorial.com* and have been very happy with the services she has provided.



## Probate Fees Are Going Down!

Effective Jan. 1, 2020, the Estate Administration Tax, colloquially known as Probate Fees are going down. Probate fees for estates with gross assets under \$50,000.00 will be eliminated. For larger estates, probate fees will be reduced by \$250.00. Much of the Estate Planning of the past should be reviewed as it was anticipated that the rates would again triple as it had in 1992. Call me to discuss this.



## Where To Turn When You Cannot Get Out Of Credit Card Debt

Credit counselling works by putting a team of trained negotiators on your side to work with your creditors on your behalf. A trained credit counsellor will evaluate your individual situation and help you find a monthly payment you can afford. Further, they will call your creditors to arrange a restructured payment plan with reduced payments through their agency. This restructured plan may include reduced or eliminated interest charges and stopping any additional penalties and fees. Jeff has helped many of my clients. Take a look at what he can do for you by [clicking here](#).

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### In Summary

As you know, I support The Children's Wish Foundation which provides children living with life-threatening illnesses the opportunity to realize their most heartfelt wish.

Please as I do, consider making a donation.

As I already 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,

Howard S. Dymont

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