

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



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Defeat

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Greetings!

This Winter Newsletter focuses on the special needs of Seniors. Reverse Mortgages, a choice Seniors make to be able to stay in their homes after retirement, remains a "dirty word" to me. That said, the field has expanded from one provider to two and the competition has improved the product and its cost. Everyone needs a Daughter, particularly Seniors but our flesh and blood are so often involved in their own lives they are just too busy to help out when needed. Discerning Seniors fills that occasional gap by providing those services. Finally, to lighten things up, during this cold and inhospitable season, take a moment to read about the trials and tribulations of the lowly Apostrophe!

## REVERSE MORTGAGES

Still not recommended by these offices but the cost of carrying a reverse mortgage is becoming more affordable

The only lender in the field was HomeEquity Bank but since Equitable Bank entered the market their rate was set roughly 3/4% lower but you have to take the full amount you have been approved for up



front, not draw as you need the money. You are still forgiven from making monthly payment and will qualify solely on the basis of the equity in your home. Retired Seniors may have no other choice but be forewarned, there may be very little equity in your home left as interest charges chew away at it over the years. Speak to me about appropriate Estate Planning designed just for you. For additional information about Reverse Mortgages this article is an excellent resource and you may access it by

clicking [here](#).



## ***DISCERNING SENIORS*** *Need a Daughter or a Son at your beck and call, Discerning Seniors fill that role!*

I have personally blind tested the services of Discerning Seniors and can recommend their services to you. Lori and her staff of caring professionals believe there are 4 key ingredients to living your best senior life:

1. Plan - plan for life's upside and challenges
2. Educate yourself - know your options
3. Outsource - a little help now goes a

long way

4. Live your best life - don't stop living now, get out there!

Discerning Seniors can help with all of these things – here's how: Aging brings many changes, both good and not so good. Health related changes could have the biggest negative impact on lifestyles. Lori works with you to help you plan for big and small health related challenges. Whether you want to plan for a move out of the family home to a condo or retirement home, Lori can help find the help to pack up, and help you find the best situation possible. Maybe you just need to make a few tweaks in your current home, Lori can make that happen too.

Lori believes that the more you try to hang on to control and your independence, the faster you lose control. Getting a little help now with small things can help you stay in control. Lori can help find you the right provider for **anything** you need – whether it is an extra hand getting to the cottage on weekends, or more help around the house with errands and maintenance. Lori can find as much or as little help as you desire.

Finally, and I believe rightly, Lori tells all of her clients to keep living! Don't put off that trip of a lifetime because you have a walker, their travel specialist helps you plan. Traveling, socializing and living your best life – that is the secret sauce to happiness.

***Discerning Seniors***

416-546-4886

[www.discerningseniorsinc.com](http://www.discerningseniorsinc.com)

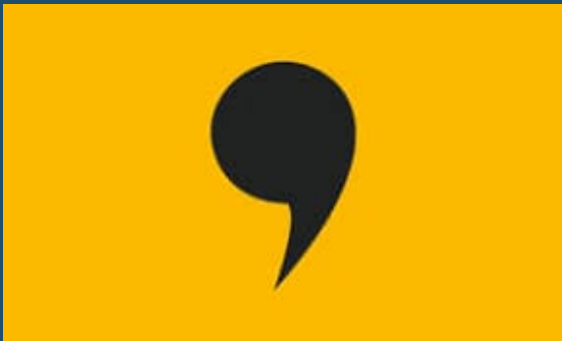
[info@discerningseniorsinc.com](mailto:info@discerningseniorsinc.com)



## ESTATE PLANNING & ONLINE ACCOUNTS

I have written about this subject in the past but now that your online presence is all pervasive, it does not hurt to review this area once again. In fact, the clause that I have been inserting into Wills drawn by me in the past eight or so years has become crucial. Facebook and other sites have recognized the

problem, but not promoted that on death they will keep the deceased's page up and only mark it Memorialized unless the deceased had designated a "legacy contact" in settings. Or have the authority to bring down the Page through a clause similar to the one I employ. If you use Facebook, On line Bank Accounts, Office 365, Instagram, LinkedIn, Snapchat, Pinterest, Gmail, AdSense, YouTube, Twitch etc. etc. please call me to check your Will for this clause. Click [here](#) to read the full article.



## *THE APOSTROPHE PROTECTION SOCIETY ADMITS DEFEAT*

You may wish to click [here](#) to play the appropriate music while reading this article. As a stickler for detail in my work and writing, I was sorry to be informed of the last bastion of

protection for the Apostrophe, throwing in the towel. I welcome your comments after reading this very much tongue in cheek (in the shape of an Apostrophe, of course) obituary for the correct use of the Apostrophe. Have a look at this article by clicking [here](#) and afterwards you may wish to visit Mr. Richard's Web Site by clicking [here](#).

## 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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Proud sponsors of *Children's Wish*



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