



# Michael Chong

Member of Parliament,  
Wellington - Halton Hills



As Member of Parliament for Wellington-Halton Hills, I want to welcome past and present residents of Georgetown to Homecoming 2013.

Hon. Michael Chong, M.P.

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Homecoming Committee Chair Anita Bergsma introduces her lifelong friend Renée Hegi of Caledon to fellow committee member Larry Melton.



Phil and Monty Hyde travelled from near (Monty lives in Toronto) and far (Phil came all the way from Red Deer, Alberta) to attend Homecoming.



Diann Turkington of Fort Erie (left) and Mary Jane Murray of Bruce Mines, Ontario were thrilled to run into each other at the wine and cheese.

Photos by Andrea Lefebvre

## Ask the Professionals DIRECTORY

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SUSAN S. POWELL

**Q:** How do I have my child support increased if my husband is now earning a higher income than he was when we signed our Separation Agreement?

**A:** You should ask your husband for a copy of his previous years Income Tax Returns and then determine how much child support he should be paying. Once you have determined how much your husband should now be paying you can vary your child support by amending your Separation Agreement. An Amending Separation Agreement sets out the paragraph (i.e. child support) that is to be amended and states the new amount of child support. It should state your husband's current income and the date when the new amount of child support is to start.

If you have a Court Order then you must have the Order varied by the court. If you and your husband agree to the amount of the variation for child support then documentation must be filed with the Court and it is unlikely you will have to attend Court. If you are not able to agree then you will have to attend Court. In either case have a lawyer assist you with obtaining the change in your Court Order and/or preparing and Amending Separation Agreement.

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DOUG RIDING  
BA, CFP, FMA  
Senior Associate

**Q:** I have come into a fair amount of money recently. What should I do first?

**A:** Whether you've received an inheritance, sold a business, exercised stock options, won a lottery or received a settlement from an insurance claim, your emotions are no doubt running high. Our team's advice is uniform: Go slow. Here is some initial guidance.

**Get professional advice.** New wealth brings new opportunities and greater need for objective advice. Be wary of well-intentioned relatives and friends who offer unqualified advice. Arrange to meet with a financial planner for wise counsel at first opportunity. It is important that you understand what to expect and get the support you need through a network of specialists.

**Take a pause.** It's important to take time to grieve the loss of a loved one or adjust to a windfall until you are ready to make sound decisions. If you received cash, park it temporarily in a money market fund or deposit investment. Determine whether there is an immediate need to update your own estate plan.

**Review goals.** During this timeout, review your goals to see how your priorities may have changed. Will you retire early, invest in a new business, travel, buy property or give money away?

**Create a plan.** Once you have reset your priorities, we can help you quantify the cost of your desired lifestyle and goals, and create a plan to achieve them. As tax is now a more significant issue, you'll want to consider new strategies to minimize or defer tax.

**Reposition your portfolio.** One mistake people make is to leave an inherited portfolio of investments as is. While it may have been right for your relative, it needs to be customized for you. You will need to establish an asset mix to reflect your own life expectancy, risk tolerance and needs for income or growth.

**Update your own estate plan.** Ensure those you have named as powers of attorney and executors are still appropriate to handle your finances. More sophisticated estate strategies such as trusts may now be relevant. Review your insurance policies and beneficiary designations as part of your updated plan. With a significant life event like sudden wealth, you need the objective advice and support of experienced professionals. Please give our team a call.

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"Never say never, because limits, like fears, are often just and illusion." - Michael Jordan