

news + views

CLOUD OFFICIALLY LAUNCHED!

After 3+ years of researching, planning, developing and testing, we are pleased to officially announce the release and availability of DM Tools Cloud, the first product of our new DM Cloud product line. It is similar in look, feel and functionality to our Tools One for desktop software for calculating child and spousal support, but now you have the added ability to access your calculations anytime, anywhere, and with any device.

You can also use DM Cloud to manage your DivorceMate account: make firm address changes; add, edit or delete contacts; order software; make Pay Per Use deposits; review a statement of your account; plus much more.

...And this is just the beginning. We are developing the DM Cloud product line and plan to add many new features and products in the coming months and years (DM Forms Cloud and DM Precedents Cloud coming to ON/BC late 2015).

But we're not just about Cloud development! We will continue to support, update and maintain the current desktop product line into the foreseeable future.

Why DM Cloud?

The Benefits

- ✓ More Flexibility - Use anywhere; use anytime; use any device.
- ✓ Easier to Manage - No software installation; no updates; no complicated network configurations. With DM Cloud servers located off-site and managed by us, reduce your costs and shift the maintenance to us.
- ✓ Superior Security - Using Microsoft's Azure platform, one of the world's leading experts in the field, means your files will be safe and secure.
- ✓ Automatic File Backup/Storage - Files are backed up throughout the day on multiple servers across multiple locations.
- ✓ No Learning Curve - Easy to use with familiar design and features similar to your Tools One for desktop program.

- ✓ Always Current - You will always have the most current version of the software.
- ✓ Collaboration - Future development will allow seamless collaboration at your office or with your clients, opposing counsel, mediators or any other interested party.
- ✓ Improved Customer Care - With better productivity and more flexibility comes better service and care for your clients. Focus your time and energy on what you do best - value-added legal services.

The Cloud is Here to Stay & It Will be Mainstream!

The "cloud" is here to stay and will become common practice in office computing over the next 5-10 years. The largest and most influential tech companies in the world are banking on it. Microsoft, Amazon, Google, IBM and Apple have spent, and continue to spend billions of dollars per year developing cloud products and services.

There has also been tremendous growth in cloud usage in both the personal and professional world over the last few years and most technology analysts expect this trend to continue. Forrester Research, a respected independent technology and market research company, predicts that the global cloud market will reach \$241 billion by 2020, up from \$40.7 billion in 2011.

The legal industry is starting to move in this direction as well. (See the LexisNexis survey in our last newsletter).

For more information about DM Cloud please visit our [website](#) and click the DM Cloud logo at the bottom of your homepage.

DM Cloud: IMPRESS THE JUDGE (AND YOUR CLIENT)

You are at court and the Judge asks to see a revised support calculation. No need to adjourn the matter or frantically contact your office. Simply pull out your smartphone (or iPad or laptop), make the changes on the spot and provide the updated calculation in seconds. Impressive!

Getting Started with DM Cloud

Current DivorceMate users: Click [here](#) or go to the DivorceMate website and click “Log In” found in the top right corner.

To set up your DM Cloud account, use your email address and the first four digits of your customer number (found under the “setup” button in your desktop software). Once we verify you as a contact at the firm, you’re ready to go!

Important things to know...

Each DM Cloud user at your firm must create a personal log-in. The software will automatically log out a user if a second user logs in with the same email /password credentials.

DM Tools Cloud and Tools One for desktop work independently from one another. If you wish to replicate a matter/calculation in DM Tools Cloud, you will need to manually recreate it. (Most calculations can be done in less than 5 minutes!)

I don’t currently have DivorceMate

Please visit our [website](#) and click “[try now](#)”. Follow the instructions for a 30 day trial of DM Tools Cloud or DivorceMate One for Desktop. Or click “buy now” to purchase!

What is DM Cloud Exactly?

DM Cloud is nothing more than a technical name for a remote server that hosts our DM Cloud software and your client files. Access is over the internet through a safe and secure portal on the DivorceMate website (much like online banking).

We’re in Good Company!

We are using Microsoft Azure for all of our cloud needs, and we’re in good company! Microsoft CEO, Satya Nadella, claims that 80% of Fortune 500 businesses use some form of Microsoft’s cloud platform, Azure. Companies using Azure include GE Healthcare, AccuWeather, NBC, 3M, and Heineken. Azure is signing up 10,000 new customers a week.

DM Cloud TO THE RESCUE!

- A client calls while you are out of the office, and you need to access your Tools calculations immediately. Use your smartphone to run a calculation on the spot. Customer satisfaction guaranteed!
- Your computer crashed and all your files were on it! With DM Cloud, your files can easily be accessed immediately from another computer with no downtime or IT retrieval costs. It’s business as usual!

Concerned About Security & Reliability?

A recent Microsoft survey shows that many of the concerns regarding security and network reliability are unfounded - 94% of businesses reported an improvement in security after switching to cloud computing, and 75% said that network availability improved.

Did you know that the majority of Americans (54%) claim to never use the cloud, however 95% of those who think they’re not using the cloud, actually are! (Citrix survey guide 2012).

DM TOOLS CLOUD PRICING & LICENSING

For Ontario & British Columbia:

- Available in both Pay Per Use and Annual Subscription formats, at no additional cost.
- Continue to use DivorceMate One for Desktop, and use DM Tools Cloud as an added feature for those Tools calculations you need anytime, anywhere, on any device.
- DM Forms Cloud and DM Precedents Cloud will be added to the DM Cloud product line later next year, at which time you will have the opportunity to switch exclusively to DM Cloud.

Rest of Canada (Excluding Quebec):

- Your choice: continue using DivorceMate One for Desktop, switch to DM Cloud exclusively, or use both programs simultaneously.
- Pay Per Use Subscribers:
 - Cost: \$55 per file whether you create the file in DM Cloud or DivorceMate One for Desktop. *(This fee can be billed as a disbursement to your client.)*
 - Licensing: An unlimited number of users can use DM Cloud. Pay per file, not per user.
- Annual Subscribers:
 - Cost: No additional cost over and above your regular annual subscription fees.
 - Licensing: One licence needed for each DM Cloud user. For example, a single user licence of DivorceMate allows one person at your firm to use DM Cloud from multiple devices (ie. office computer, home computer, laptop). A second user requires an additional licence at our regular rates.

Important Update Coming January 2015

We will be updating Tools One for desktop and DM Tools Cloud early January 2015 to address the tax changes announced by the Federal Government in October. These changes will have a significant impact on your Tools calculations where there are children involved. Current DivorceMate users will automatically get the free update when it is available. Here is a breakdown of the changes:

The Family Tax Cut (2014 & subsequent tax years)

Couples with a dependent child under 18 years of age may transfer up to \$50,000 of taxable income from the higher income earning spouse to the lower income earning spouse. The maximum tax savings is capped at \$2,000.

This would not apply to separated or divorced couples unless they have re-partnered. If both parties have re-partnered, a child in shared custody could potentially mean both new families could take advantage of this tax savings.

Child Care Expense Deduction (2015 & subsequent tax years)

The child care tax deduction is being increased by \$1,000. Therefore, the tax deduction increases to:

- a) \$8,000 per child for children under 7 years of age;
- b) \$5,000 per child for children 7 to 15 years of age, inclusive; and,
- c) \$11,000 per child for disabled children of any age.

Children's Fitness Tax Credit (2014 & subsequent years)

The amount of program fees eligible for a federal non-refundable fitness tax credit for children engaged in qualifying activities doubles from \$500 to \$1,000 per child. In 2015, this tax credit becomes refundable.

Universal Child Care Benefits (2015 & subsequent benefit yrs.)

The UCCB increases from \$100 to \$160 per month for children under 6 years of age. A new benefit of \$60 per month begins for children 6 to 17 years of age, inclusive.

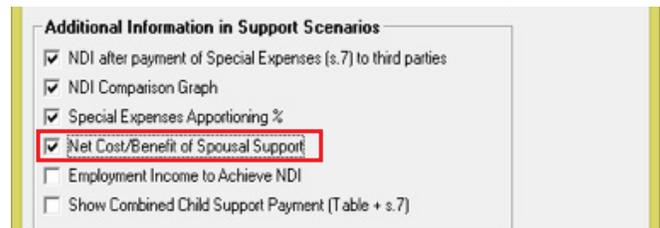
Child Tax Credit (2015 & subsequent taxation years)

This non-refundable tax credit for children under 18 years of age has been repealed, and replaced by the enhanced UCCB.

**TIPS & TRICKS:
Net Cost/Benefit of Spousal Support**

Want to show a payor how much spousal support will actually cost after the payment is deducted from income, thereby reducing the taxes? Need to advise a spousal support recipient how much to put away each month to cover the taxes that will be owing at the end of the year?

To add the Net Cost/Benefit of Spousal Support to your Tools One for desktop calculation (automatically added in DM Tools Cloud), click the blue "Options" link in the Support Scenarios section. Check the box marked "Net Cost/Benefit of Spousal Support". This will add the after tax cost to the payor and after tax benefit to the recipient for each scenario.



Support Scenarios	Monthly \$	A. SSAG Low	
Options	Show Annual \$	Fred	Wilma
Gross Income		8,333	2,500
Taxes and Deductions		(2,005)	(449)
Benefits and Credits		24	112
Special Expenses (s.7)		0	(500)
Cash Flow Adjustments		(800)	0
Spousal Support		(1,082)	1,082
Child Support (Table)		(635)	635
Child Support (s.7 Payment)		(256)	256
Net Disposable Income (NDI)		3,579	3,636
CSG Special Expenses Apportioning %		66.9%	33.1%
Net Cost/Benefit of Spousal Support		(613)	843

- 1 Actual Spousal Support payment (pre-tax)**
- 2 After tax cost / benefit (post-tax)**

MySupportCalculator.ca: THE BEST ONLINE MARKETING OPPORTUNITY OF THE YEAR!

We can put your name in front of thousands of divorcing Canadians at the exact moment they need you the most! In 2014, MySupportCalculator.ca had over 235,000 total visitors that viewed over 26,000 profiles and completed over 215,000 calculations. With a median income of approximately \$120,000, these people are going through a separation or divorce and have money to spend on professional assistance!

For only \$29.95/month for a PREMIUM listing (that's less than 1\$ per day), it's a cost effective way to advertise online. Plus it gives you incredible exposure to your target market. *No commitment required.*

Click [HERE](#) to get started.

Lunch On Us Contest!

“And then there was one” was the winning caption submitted by two people for the *Spring 2014 Lunch On Us Contest* presented in the *Spring 2014 News & Views* (refer to the image to the right). Congratulations to **Tracy Bailey** of Kingston, Ontario and **Barbara Perry** of Windsor, Ontario for both submitting the winning phrase! Their winnings earned them each a lunch for two this past summer, courtesy of DivorceMate.



You too can WIN a FREE lunch for two by participating in this issue’s *Lunch On Us Contest!* Review the picture below and email your caption phrase to **info@divorcemate.com** by **February 1, 2015**.



Your caption will be judged based on creativity and relativity. The selected winner will be notified by February 13, 2015. Good luck to those who participate!

GIVING BACK TO OUR COMMUNITY

Funding provided by Legal Aid of Ontario recently helped student legal aid clinics at six Ontario universities expand their services to include family law services programs. DivorceMate has proudly joined in this initiative by donating software and training to the following student legal aid clinics: U of T’s Downtown Legal Services, Osgoode Hall Law School’s Community & Legal Aid Services Programme, Queen’s Legal Aid at Queen’s University, the University of Ottawa’s Community Legal Clinic, Western University’s Community Legal Services, and the University of Windsor’s Community Legal Aid.

New Logo, New Website, New Look!

The DivorceMate Software Inc. logo and brand has undergone a significant transformation. Our new identity and mark maintains the integrity of our established brand and represents the evolution and progression of our company as we continue to create innovative and cutting edge software.

Our desktop product line (complete with new logos) is now unified under the “DivorceMate One for Desktop” umbrella which includes Tools One (formerly Tools 2K), Forms One, and Precedents One .

“DM Cloud” is our exciting new product line featured in this newsletter, and includes our DM Tools  Cloud product. Note our cloud-like “DM” in the logo!

Our website has also been redeveloped and redesigned to represent our new branding and to better serve our visitors. The new layout and functionality makes it easier to navigate the site, whether you need pricing, product information or technical support. You can also log-in to your new DM Cloud portal here to access your DM Tools Cloud software or to manage your DivorceMate account. Learn about the DivorceMate Team in our new “About” section of the website (complete with photos)! Please check us out at www.divorcemate.com.

DivorceMate Gets Social

We are now officially joining the world of social media. Follow us on [LinkedIn](#) and [Twitter](#) by going to www.divorcemate.com and clicking the social media icons in the footer. Be kept in the loop about updates, tips and tricks, events, training and more!

Holiday Humour!

A man in Ottawa calls his son in Halifax just before the holidays and says, “I hate to ruin your day but I have to tell you that your mother and I are divorcing. We can’t stand the sight of each other any longer. Forty-five years of misery is enough! ”

Frantically, the son calls his sister in Vancouver, who explodes on the phone. “I’ll take care of this!”

She calls her father immediately, and says “You are NOT getting divorced. Don’t do a single thing until I get there.

My brother and I will both be there tomorrow. Until then, don’t do a thing! DO YOU HEAR ME?” and hangs up.

The man hangs up the phone and turns to his wife. “Okay,” he reported, “they’re both coming for the holidays, and they’re paying their own way!”