



Little Joe's Sofa & Mattress Shop

Police warn about phony U.S. bills

Halton Regional Police Service has issued a warning about an increase in counterfeit American bills being circulated in the region.

Police have seen a rise in the number of counterfeit American \$50 and \$20 bills being passed at commercial businesses throughout the Region.

Fraud investigators have arrested two people after counterfeit bank notes were passed in two separate incidents. On Dec. 3, 2014, a woman attempted to exchange a counterfeit American \$50 bill for authentic Canadian currency at the Royal Bank of Canada on Guelph St. in Georgetown.

The bank employee examined the bank note and determined it was counterfeit and seized it. Investigators identified the suspect who subsequently turned herself into police on Monday. Charged with possession of counterfeit money and uttering counterfeit money is Elaine Smith, 58 of Milton.

On Dec. 22, 2014, police say a man purchased two PlayStation consoles using counterfeit American bills at The Real Canadian Superstore in Milton. Approximately 30 minutes later, the same man returned and purchased two more PlayStation items using counterfeit American bills. Investigators identified the suspect and he turned himself into police on Tuesday. Charged with two counts each of possession of counterfeit money, uttering counterfeit money and proceeds of crime is Kevon Henry, 28 of Toronto.

Police are asking local businesses to no longer accept American currency while there are a large number of these counterfeit American bills in circulation. If businesses still wish to accept American money they are asked to be highly vigilant when checking the bills for authenticity.

Anyone that receives counterfeit currency or suspects that someone is attempting to pass counterfeit money is asked to contact police immediately. Anyone with information is asked to call Crime Stoppers, 1-800-222-8477 (TIPS) or www. haltoncrimestoppers.com or by texting "Tip201" with your message to 274637 (crimes).

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What happens if I don't have a will?

It's a new year, and one of your resolutions might be to finally make a will. This is a great idea.

If you die without a will, the government does not get your money. The Succession Law Reform Act sets out how your estate is to be distributed. The primary beneficiary is your spouse (note: common law spouses are excluded), and if you have children then they are included as well. If you have no spouse or children, your parents inherit. If you don't have any parents remaining, your siblings do. If you don't have any siblings, your nieces and nephews do. And if you don't have any of them, then whoever is most closely related to you by blood is next in line. Only if there is nobody left does the government get your

One problem though is the extra time and expense incurred when there is no will and hence no estate trustee designated to distribute the estate. Having an estate trustee (ie: executor) named in your will makes a big difference.

So making a will is a smart decision. It will make the estate distribution process much easier for everyone involved; it saves time, money, and energy. And of course it allows you to distribute your estate how you want to, which may be different from what's set out in the Succession Law Reform Act.

The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.