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legal matters | ESTATES & TRUSTS

Q: What is an Estate Freeze?



M. J. Sweetman
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A: An estate freeze is a financial planning strategy that allows you to reduce your taxable income and protect your assets for your family. It is a complex transaction that involves the transfer of assets to a trust or other entity. The goal is to freeze your current income and assets, so that you can pass them on to your family without paying a large estate tax. This is done by transferring your assets to a trust or other entity, which then pays the income from those assets. This income is then distributed to your family members, who can then pay taxes on it. This allows you to reduce your taxable income and protect your assets for your family.

Thinking of implementing an estate plan .call us to discuss!

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COMMENT theifp.ca

Learning about history and whiskey

By Lori Gysel & Gerry Kentner
whatscooking@theifp.ca

Gerry is writing today...

Our warm thoughts and best wishes for a speedy recovery go out to Lori as she badly broke her ankle the last day of July. She is at home recuperating with a bright lime green cast, certainly like her, never losing her spirit!

Several of our column followers have commented that they always enjoy the stories that are about our family adventures and our travels.

My last travel adventure wasn't too glamorous, but always interesting and full of new experiences. Dave, the councilor, was attending the AMO (Association of Municipalities Ontario) convention in Windsor in August. As our daughter Stephanie lives there, I took this as a great opportunity for some mother/daughter time as Dave was busy all day and some evenings.

The three of us attended one of the study tours offered by the convention committee. We bussed to the Spirited Tour of Hiram Walker Distillery, the largest distillery in North America. I was



What's Cookin

looking forward to the history of the company, the buildings and the product information, not the samplings.

We started in a newer building in the tasting room and were very attentive as the master blender (only one of three in the world) talked us through a slide presentation, several samplings of their whiskeys along with the history of the business, the effects of Prohibition, the distilling process and their local sources for raw product. Before we moved on to the historic original office building, the store was open for purchases.

More stories, history, tours of the original offices and this well maintained first class building, artifacts and a real insight into the workings of the company 150 years ago.

So, all in all, it was a very worthwhile side trip with so many stories, including Al Capone's visits regularly to order his whiskey in the 1920s.

Have fun and keep cooking!

Caramel Sauce

Makes one and one half cups

INGREDIENTS

- One cup packed brown sugar
- 2 tbsp cornstarch
- ½ cup water
- 2/3 cup 5% or 10% cream
- 4 tbsp corn syrup
- 2 tbsp butter
- 1 tsp. vanilla

METHOD

In a saucepan, combine brown sugar and cornstarch. Stir in ½ cup water, then cream, corn syrup and butter. Cook and stir over medium heat until bubbly, then simmer for two minutes.

Remove from heat and stir in vanilla. Serve warm or room temperature.

Hot Fudge Sauce

Makes two and a half cups

INGREDIENTS

- 1 ½ cups semisweet chocolate pieces



- ½ cup butter
- 1 1/3 cups sugar
- 1 can 354 ml. evaporated milk

METHOD

In a saucepan, melt the butter with the chocolate. Add the sugar, gradually stirring in the milk.

Bring to a boil, reduce heat, simmer gently on low for 5 minutes, stirring frequently to prevent sticking.

Remove from heat. Cool slightly. Serve warm. Refrigerate leftovers (if any!) and reheat when needed.

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