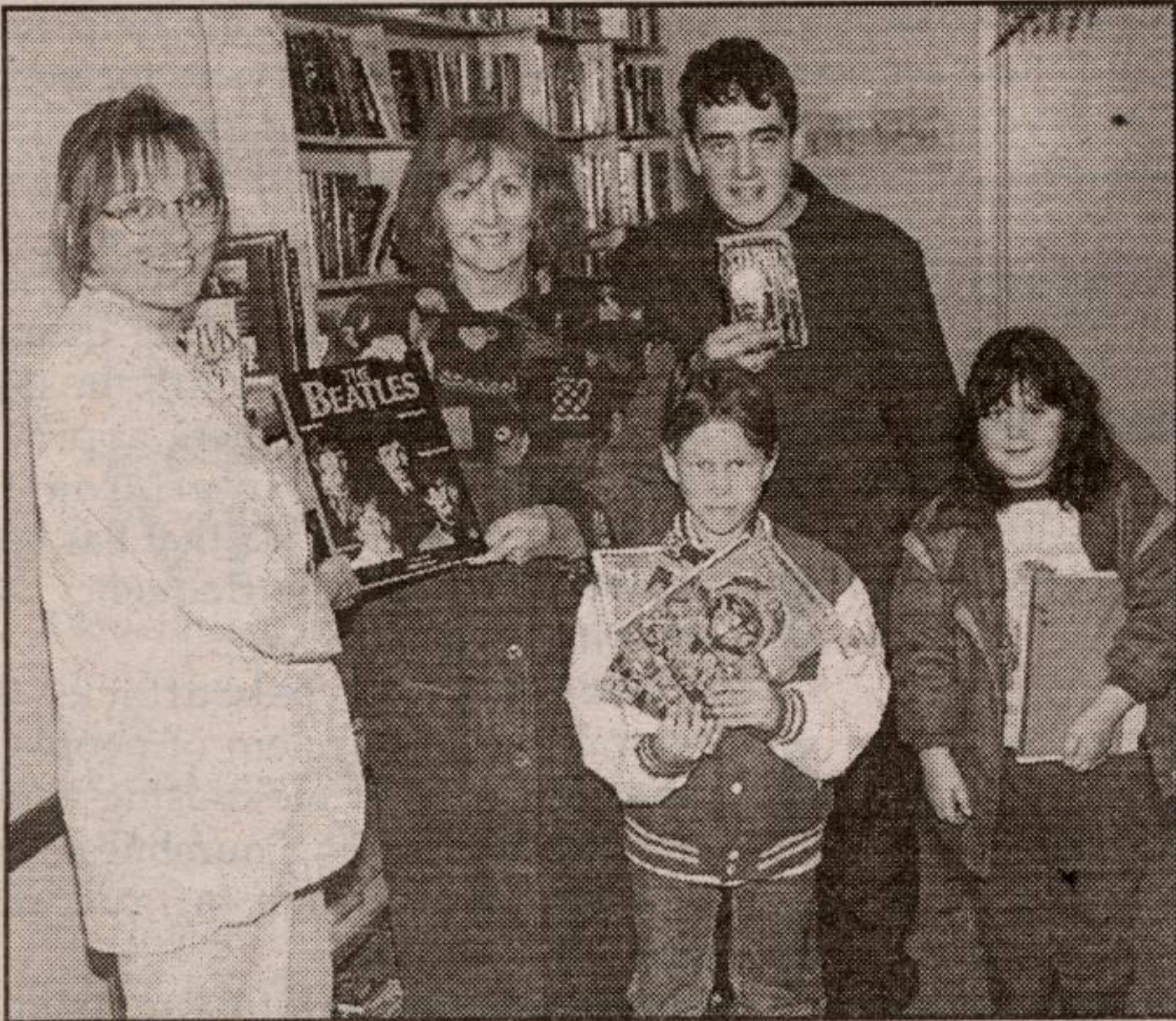


Business

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Wisdom Through the Decades opens

Michelle Goode and Halton Hills Mayor Marilyn Serjeantson, along with Trevor Goode, Paul Goode and Jessica Payne display some of the books available at Wisdom Through The Decades. The new store, located at 8 Mill St. E. in Acton, has a wide selection of fiction, non-fiction and children's used books. Trades on books are welcome. The store is open Wednesday to Saturday from 9 a.m. to 6 p.m. and Sunday from noon to 6 p.m. Wisdom Through the Decades also carries small furniture, games and comic books.

Photo by Herb Garbutt

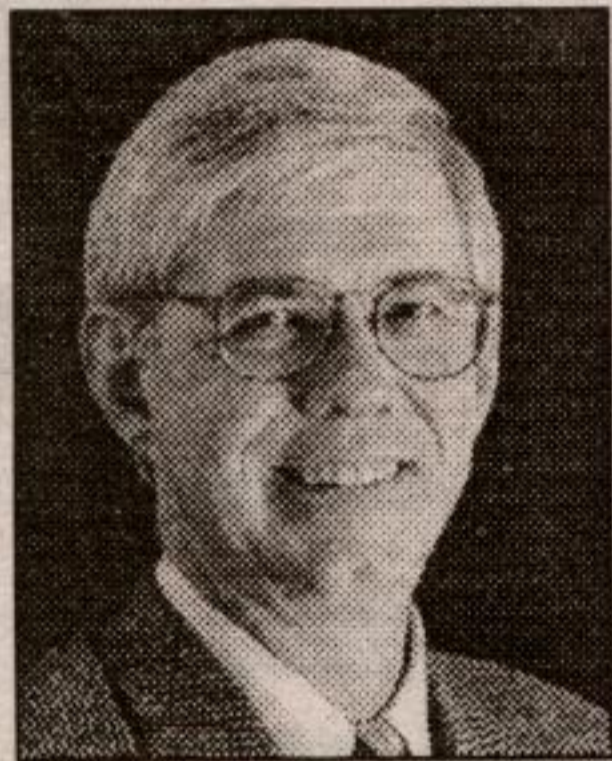
Business After Five events

Kentners Social Catering Ltd. invites business people to the historically beautiful Scotsdale Farm on May 13, 5-7:30 p.m. to view the property, make new business contacts, meet old friends and discuss mutual concerns. Guests welcome. Hors-d'oeuvres and beverages will be served. Bring your business cards to take full advantage of this networking event.

On June 10, Wastewise invites business people to the McGibbon Hotel, 78 Main St., Georgetown on June 10, 5-7:30 p.m. These business to business events are co-ordinated by the Halton Hills Chamber of Commerce.

MONEY CONCEPTS

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 B. Sc., P. Eng.

Foil the Final Tax Grab

Thinking about fairness, the man decided to leave his half of the rental property to his brother, and the rest of his holdings to his wife. Foiled again. The spouse ended up with less than planned since the estate had to pay capital gains on the deemed disposition of the husband's portion of the property.

Now, tax evasion is not legal. However, some taxes can be avoided by preparing an estate plan that considers the total tax hit. That hit can be substantial.

There is currently no inheritance tax in Canada. There is income tax and it is at record levels. Income tax is applied to most assets in an estate unless those assets are transferred to a spouse. All capital gains since the original purchase of financial assets plus the total of RRSPs and RIFs will be added up and taxed in the year of your death. This will put most Canadians into the highest tax bracket which will subsequently drain the value of the estate by near 50%. For example, the taxes associated with a RRSP valued at \$200,000 would be near \$100,000 and the taxes associated with a \$100,000 capital gain would be near \$37,000.

Foreign property, especially in the U.S. could trigger taxes in both countries.

Probate fees are based on total assets. To reduce this fee you must reduce total assets before death. For example, a \$400,000 estate would attract probate fees of \$5,500 in addition to the taxes.

The reduction of these expenses depends upon one's objectives and beliefs, the size of the assets, and the circumstances surrounding the distribution of the assets.

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