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## Local nursery honored

Sheridan Nurseries has been selected as one of the best of the bunch.

The 86-year-old company recently beat out 750 competitors to be named one of Canada's 50 best managed private companies in a national contest.

The competition was sponsored by The National Post, CIBC, Arthur Anderson and Le Groupe Mallette Maheu.

The company was one of 800 that originally applied for the honor. That number was then pared down to 250. From there, a panel of five judges selected Sheridan as one of the nation's best, said the company's executive assistant to retail and wholesale, Jody Thompson.

"It's absolutely wonderful. We've been to galas and been presented with wonderful plaques," she said.

Since winning, Sheridan has also received stacks of congratulatory letters, she reported. Representatives of the company were treated to a congratulatory gala at the Sheraton Hotel in Toronto earlier this year.

"It has been recognized by so many people," said Thompson. "Morale is very high in the company."

Sheridan Nurseries started out in 1913 with a head office in Toronto and a farm in Oakville. Today there are seven garden centres from Montreal to Kitchener. The company also runs three farms including Glen Williams'. In all, there are 250 employees in the 100 per cent Canadian-owned retail and wholesale business.

—By Irene Gentle, special

# TAX DIRECTORY

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### YOUR ESTATE PLAN

"I wish I'd known about this before". Estate planning is for everyone yet less than 50% have done any. It is important for a number of reasons.

It keeps more of your assets in the hands of your heirs.

It minimizes taxes and probate fees.

It designates personal care treatment, organ donation intention, and charitable gifts.

It provides for income splitting to reduce taxes.

It distributes your assets as you intended.

In the case of business it ensures continuity.

It identifies those chosen to carry out your last wishes and care for any minor children.

The "do nothing option" is obviously not in the best interests of your family or other relationships. Step by step planning is outlined below.

1. Designate a team of professionals (financial planner, lawyer, tax planner)
2. Create a balance sheet (what you own and what you owe).
3. Define any life insurance needs (make sure you understand the real costs and that the benefits are for you not the insurance company.)
4. Update your will (streamline administration).
5. Establish power of attorney for property (for your financial affairs).
6. Establish power of attorney for personal care (for your health care decisions).
7. Minimize taxes and administration fees (keep it in the family).
8. Keep track of accounts and date (streamline the executor's effort).
9. Review and update the plan at least annually.
10. Share your plan information.

Although the detail above is a minimum it is obvious that an estate plan is much more than a will.

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