

Exhibit gallery expansion slated for Whitchurch-Stouffville Museum

MUSEUM NEWS

The basement exhibit gallery of the Whitchurch-Stouffville Museum is undergoing a facelift. Improved ease of access to the interiors will allow artifacts to be changed more easily and will enhance exhibit techniques, said curator Andrea Wilson. The general store and shoemakers shop will get a new look and the dressmakers will become the millinery shop. Research and selection of artifacts for the Memories and Milestones exhibit, which opens March 26, is also underway. This exhibit, which covers four time periods from 1900 on, will detail early to mid-20th century developments in Canada and their effects on



community life. Researchers for the exhibit are Rebecca Whelan and Julie Claire. Other events taking place at the museum this month are the March break program on heritage activities for children and Maple Syrup and Pancake Day, which will be celebrated Sunday, March 26. Pancakes and ham will be available to museum visitors at a cost of \$3.50 for adults and \$1.50 for children. The museum wel-

comes donations which represent the history of all aspects of the community and also those which can be used for the permanent and hands-on collection. The latter pieces are used for education programs. A recent donation consists of a collection of documents including deeds, mortgages, receipts and transcripts for Conc. 2, Lot 25, which had been home to Whitchurch families such as Playter, Graham, Randall and Coltham. Now part of Aurora, this lot was originally deeded, in 1798, to Captain William Graham, who died in 1814. Born in Scotland in 1745, he emigrated to the United States where he served in the military. After the American Revolution he

moved to Nova Scotia and subsequently came to Upper Canada to work as a master carpenter. He served as a colonel in the York Militia during the war of 1812 and eventually sold his Whitchurch lands to Joseph Mowder. **HOSPITAL HAPPENINGS** Tickets for Field of Dreams, the annual gala celebration for Markham Stouffville Hospital, are available by calling the Foundation Office at 472-7059. This year's theme was inspired by the cornfields which were donated by Stouffville philanthropist Arthur Latham, to provide a site for the building of the hospital. Guests will be treated to a champagne reception and

gourmet dinner and can dance the night away to music supplied by The Graham Howes Band and The Craig Ruhke Trio. As always, there will be a fabulous selection of items up for bids in the Silent Auction. The gala takes place at Le Parc on Friday April 7 from 6 p.m. to 1 a.m. and tickets are \$207 each. Proceeds will go to the hospital and a portion of the cost will be tax deductible. Tables of 10 can be reserved in advance. The hospital's monthly Board of Directors meeting will take place Thursday March 23 at 7 p.m. in the hospital auditorium. The public is welcome to attend and parking is free. For information call 472-7000

ext 6180. **CHILD FIND** The Sutton Group Town and Country Realty will be holding a Child Find Identification Program Saturday, March 25 from 11 a.m. to 2 p.m. at the company's offices on the second floor of 37 Sandford Drive, Stouffville. Fingerprinting and individual identification kits will be provided for each child who attends. **RED CROSS MONTH** March is Red Cross Month and local celebrations include a Fun and Fitness-a-thon for adults 55 years and up at Club Markham, which is located in the Embassy Suites Hotel on Warden Ave. at Hwy. 7. For more information call 640-0888.

SENIORS

Estate planning is for all ages

When Canadians think of estate planning it conjures up images of something you do just before you pass on. However, estate planning is for all ages - simply doing the right things today to allow you to enjoy your wealth and effectively transfer your estate.

Estate planning can be broken into three critical areas of concern: organization, control and taxes. Within each area there are actions to be taken to allow you to enjoy your wealth and effectively transfer your estate. Below I have focused upon some of the key steps within each area of concern.

ORGANIZATION: Anyone who has had the unenviable task of being executor for an estate knows all too well that one of the biggest problems that can arise is that of disorganization. As an investment advisor I often handle estates where the deceased had share certificates that have gone missing or tax and investment records that are nowhere to be found.

1. The first and most important step is consolidating your current investments under one roof. By that I mean finding an investment advisor you are comfortable with, who can offer you a wide variety of solid investments while holding all or most of your investments in one place. By consolidating your holdings you eliminate the myriad of statements and tax forms and take better control of your investments.

2. Involve your family in your financial planning. By communicating your investment goals and involving your family in the process, you allow them to better understand the importance and benefit of each investment.

3. Update your will. Updating your will every five years or whenever major changes take place in your life, will go a long way in ensuring that your wishes are carried out upon death.

CONTROL: Illness and certainly death can greatly disrupt control over your assets. Through the use of joint accounts, powers of attorney or testamentary trusts you can ensure that in the event of illness or death, your assets fall under the control of individuals chosen by you.

4. Joint accounts are an excellent way to allow for the transfer of assets, from one holder to another upon death without involving probate or detailed documentation.

5. Trusts can be useful in that they allow you to transfer ownership of an asset to an intended heir, while still maintaining control over the asset. A testamentary trust would then allow for the transfer of an asset upon your death. Trusts are quite varied and flexible and legal advice should be sought before taking action.

TAXES: With the ever-increasing taxation of Canadians, it is becoming more and more important to find ways to reduce the tax burden.

6. The RRSP is far and away the best tax-saving vehicle we have. Contribute on an annual basis, ensure that you have a solid long-term plan and then stick to that plan.

7. Income splitting in our retirement years can be achieved through spousal RRSP contributions now.

8. Probate fees often arise upon your death. Probate fees expand to 1.5 per cent of the value of an estate in excess of \$50,000. A financial institution may require a probated will for the assets within that institution and each institution has different guidelines to determine the probate requirements. These fees can often be avoided by holding assets under one roof (as discussed earlier), through the use of joint accounts and by naming beneficiaries for insurance policies and RRSPs.

YOUR CHECKLIST:

- Consolidate investment assets under one roof.
- Involve family members in financial planning.
- Update your will.
- Use joint accounts.
- Establish a continuing power of attorney.
- Consider a trust for the transfer of assets.
- Consolidate your RRSPs and set up a solid long-term plan including RRIFs and perhaps annuities.
- Consider a spousal RRSP.
- Eliminate the need for probate.

This article is meant only as an overview to wealth management and estate planning. Always seek professional advice before taking action. *This article is courtesy of Ian Glover, an investment advisor at Richardson Greenshields in Oshawa. For further information, contact Ian Glover or Paul Svana at 1-800-267-1522.*

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Parkview Village Garden Restaurant
and Auditorium
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640-1940

Dinner ~ 5:30 p.m.
Theatre ~ 7:00 p.m.
Dessert ~ 8:15 p.m.
Complete package ~ \$25.00
Theatre and dessert ~ \$14.00
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