

IF YOU DIED TOMORROW - WHAT WOULD HAPPEN TO YOUR BUSINESS?

If you haven't thought about this you could be leaving your family, employees, partners and shareholders in a mess. The first question you need to answer is - what do I want to happen? Are there family members that would take over the business? If so, are they competent? Is it a spouse or your children? If it is the children, would they have to buy your spouse out? How would they fund this? Would they borrow from the bank, sell part of the business or do you have life insurance to fund this? Do you have buy/sell insurance to provide funding for other shareholders or partners to purchase your share from your family?

What about the capital gain on the business? What is the company worth today versus what it was when you started it? What percentage of growth do you expect over the coming years? The capital gains on business can be substantial. At death the estate will be required to pay the taxes on the gain in excess of the small business capital gains exemption. How will the estate provide for this - liquidate the business, borrow from the bank or use funds from life insurance?

Looking after you family and your business is important. We're sure you want your family to be the beneficiaries of your estate & not Revenue Canada. Money Concepts is hosting an estate planning seminar on October 23 when we'll address greater details of this and many more of your estate planning questions & concerns.

DATE: Thursday October 23, 1997
 TIME: 7:00 p.m.
 WHERE: Sleepy Hollow Golf & Country Club, Stouffville, Ontario - 10th line, West Side, between Bloomington & Stouffville Sideroad
 R.S.V.P.: (905) 642-4540

Copies of "You Can't Take It With You" written by Sandra E. Foster will be available at the seminar free of charge, however, if you'd like a copy in advance, please call and arrange to come in and pick one up.



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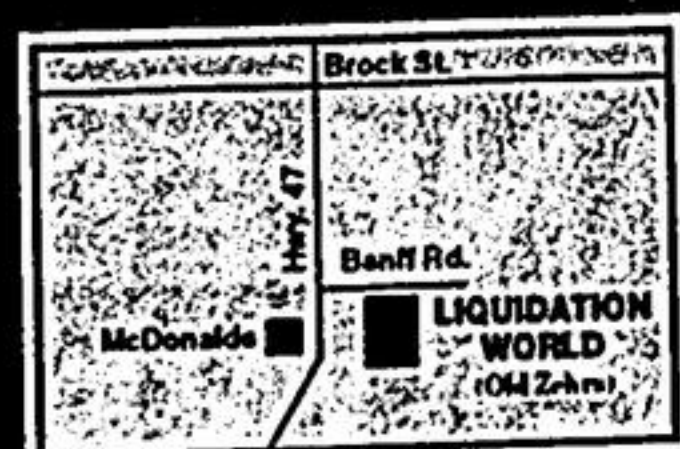
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