



**The Canadian Guide to Will and Estate Planning:  
Everything You Need to Know Today to Protect  
Your Wealth and Your Family Tomorrow 3E:  
Everything You Need ... Your Wealth and Your  
Family Tomorrow 3E**

*Douglas Gray, John Budd*

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We all know we need a will, one that is current and reflects our wishes and changing life events. So why do two-thirds of Canadians still die without a will - without a plan for passing on their assets the way they want? Why do Canadians still risk losing everything to creditors or the government, or certain relatives being awarded assets by provincial government formulas, none of which were the deceased's intention? Approximately one out of four Canadians die suddenly, so advance will and estate planning is critical.

In this third edition of the bestselling *The Canadian Guide to Will and Estate Planning*, Canada's foremost author team of experts in estate planning provide you with insights and options, practical suggestions, and authoritative guidance. You can then discuss your customized and evolving needs and wishes with your professional advisors in an informed fashion, to ensure your assets are protected and your family and beneficiary needs are met with strategic tax and estate planning. This approach will save you time, money, tax, stress, and anxiety.

Using practical checklists, real-life examples, and answers to frequently asked questions, **Douglas Gray, LL.B.**, and **John Budd, F.C.A.**, provide helpful guidance on many important topics, including guardianship, powers of attorney, trusts, probate, special options for small and family businesses, passing on the family cottage, charitable giving, tax planning, estate planning, insurance and much more. Also includes an extensive glossary and appendix, and invaluable resource information and websites.

Completely updated to reflect the latest changes in relevant legislation and taxation, and with a new chapter on preserving and increasing your net worth, *The Canadian Guide to Will and Estate Planning* explains how to:

Use the latest tax laws to maximize the benefits of charitable giving Don't let the government be your principal beneficiary – take the time to plan ahead!

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