

September 24, 2012 Meeting Highlights

Announcements

☛ **Arthur Scauzillo** announced that Rich Ternieden of The West Mall Junior Hockey Association will be speaking to our Club at the **October 29, 2012 luncheon**. We have sponsored the Association for many years. This is an opportunity to learn how our contributions have helped kids in our community. **Please make every effort to attend this very informative meeting.**

☛ **Clarke Mills** reported that Diversicare Evergreen, 820 Scollard Court, Mississauga, (north west corner of Mavis and Eglinton) has extended an invitation to have a display table at their fall bazaar/fair on **November 24th, 8 A.M. to 12:00 P. M.** Please contact Clarke at 289-521-0145 to help with our table.

☛ **Arthur Scauzillo** announced that the 4-H Awards meeting will be on Monday **November 26th**, with special guests from the 4-H Club.

☛ **Barnaby Ross** announced that the Barry Club celebrated their 90th anniversary and the Toronto Club celebrated their 95th.

MEMBERS NEWS

HAPPY BIRTHDAY

- Joyce Stevens, October 9
- Clarke Mills, October 10
- Jim Paradine, October 10
- Jane Ruccetto, October 14
- Bill Stuart, October 15

Special Guests

Barnaby Ross introduced **Richard Todd**, RBC Estate & Insurance Specialist, who spoke about estate planning. Probate gives assurances that the will is valid and allows the trustee to go ahead. Probate tax is .5% on the first \$50,000 and 1.5% on everything above that amount. Joint ownership of assets with children can avoid this tax, but has risks if children divorce. You can also avoid probate by naming a specific beneficiary to receive certain assets such as registered accounts.

The estate will be taxed on RRSPs & RIFTs. Other assets, with the exception of your home, will incur capital gains tax.

Barnaby introduced **Brad Jones**, director of pre-planning at Ridley Funeral Home. Brad advises pre-planning to be sure your wishes are carried out, to avoid unwanted costs and to alleviate stress for the survivors. Pre-arranging can be done without pre-paying, however if pre-paid the accumulated interest will go to the estate.

Some things to consider: the cemetery by-law requires people to attend the graveyard to choose the site; plots can only be sold back to the cemetery or transferred to another person; cremated remains may be scattered on crown land; scattering on private property requires permission.

Brad advises, at the very minimum, to tell your children what you want.

Barnaby thanked the speakers as well as **Alberta Craft, Bob Craft and Bev Holder** for organizing this important program.

Community Service

One Can Make a Difference

KIWANIS MUSIC FESTIVAL PARTY The Boiler House Monday, October 15, 6:00 p.m.

Silent Auction donations:

- La Cage Aux Folles Tickets
- Raptors Tickets – Exhibition Games
- Old Mill Brunch Gift Certificates
- \$50 Shoppers Drug Mart Gift Card
- Vintages Wine
- Cookbooks
- Pasta Products
- Party Games
- Hair Products by Moroccan Oil
- Flower Container
- Air Canada Travel Bag

We gratefully acknowledge the following:

- Peter Clarkson
- Collings & Associates International Ltd.
- Cos on The Kingsway
- Mary Margaret MacInnes
- Marjorie Paradine
- Barry Phillips, Shoppers Drug Mart
- Ridley Funeral Home
- The Old Mill Inn and Spa

Attending the Festival Celebration:

Bruce and Jo Burns, Peter and Sue Clarkson, Paul and Barbara Collings, Bob and Alberta Craft, Bo and Helen Fleischman, Priscilla and Horace Knight, Mary Margaret and Don MacInnes, Clark Mills, Jim and Marj Paradine, Zig and Fran Parkin, Lois and Barnaby Ross, Margaret Rutledge, Bruce and Elizabeth Sinclair, Bill and Faye Stuart

UPCOMING MEETINGS

Monday October 15 • 12:15 p.m.
Charter & Induction Meeting
Lt. Governor George Rowell

Monday October 22 • 7:00 p.m.
Board Meeting
Kingsway-Lambton United Church,
85 The Kingsway

Monday October 29 • 12:15 p.m.
The West Mall Junior Hockey Association
Rich Ternieden

Monday November 12 • 12:15 p.m.
Foundation & Remembrance
Don MacInnes

SPECIAL EVENTS

Division Caucus Meeting
Saturday October 27
8:30 a.m. - refreshments
9:00 a.m. - meeting
247 McMurchy Street S., Brampton

EC&C Governor Peter Tudisco's Visit to Division 9
December 6 to 9, 2012
During that time we will have a Regional Caucus Meeting.
Details will follow soon.

“Always laugh when you can. It is cheap medicine.” Lord Byron