



101 Tax Secrets For Canadians 2009: Smart Strategies That Can Save You Thousands

Tim Cestnick

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“Easily the best book of its kind in Canada.”

-Money Digest

“By far the best of the Canadian tax guides.”

-Andrew Allentuck, globetechnology.com

“Tim Cestnick really makes sense of the baffling world of personal taxes.”

-Diedre McMurdy, journalist and broadcaster

Keep more money in your pocket at tax time and send less of it to the government.

Canadians love to hate taxes. For many, the biggest expense they face every year is their tax bill, and complaining about it is something of a national sport. Reducing your annual tax bill is the first step in protecting your hard-earned income. Savvy tax planning not only helps you keep more of your money in your hands, it can be a key step to accumulating wealth in the future.

In this comprehensive guide, Canada’s foremost tax expert, Tim Cestnick, offers 101 tips for year-round tax planning. From brand new changes to the tax rules, to little-known strategies, *101 Tax Secrets for Canadians* reveals the smart strategies and advice that can save taxpayers from all walks of life thousands of dollars on their tax bill. The year 2008 brought extensive changes, and so you get six bonus tips in this edition!

There is literally something for everyone in this book, and this year, there are more ways to save on your taxes than ever before!

- Introduction to the new Tax-Free Savings Account and strategies to maximize its effectiveness
- Increases and other changes in the Canada Child Tax Benefit
- Updates on RRSPs and pension contribution limits
- Changes to the taxation of Canadian dividend income
- Revisions to Registered Disability Savings Plans
- Enhancements to Registered Education Savings Plans
- Advice designed to maximize your retirement income, including pension income splitting
- Other essential changes for the 2008 tax season, including: reduced personal tax rates, revised automobile deduction and benefit limits, revisions to rules around donations of certain securities to charity, flexibility for life income fund investors, and changes to the medical expense tax credit.
- Strategies to deal with your estate in a tax-smart manner
- A look at the most recent innovations in tax-smart investing
- A summary of tax changes relevant in your province
- Tim’s “Tax Planning Tip Sheet,” a detailed checklist to design your own game plan for paying less tax
- Helpful charts, tables, and sidebars for fast access to important information

Cestnick's simple and proven advice makes *101 Tax Secrets for Canadians* an essential tool for anyone seeking to accumulate wealth and protect their income.

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