

## Those Were the Days • By Russ Sanders

Sanders

### A CHILD IS BORN

(Recalling the good old days, I would like to share this story I wrote almost twenty years ago)

Mary was content; she often gave thanks for her good fortune, a loving husband, a sturdy farmhouse situated on ten acres of arable land and their first child growing in her body destined to enter the world sometime soon.

It was Christmas Eve and Mary was visiting her mother, cheerfully the ladies hummed Christmas carols while stuffing a plump turkey, preparing cookies, mince pies and baking fresh bread for tomorrow's holiday feast.

It had been raining when Mary arrived in the early afternoon but even the lack of snow could not dampen her holiday spirit, but the hours had slipped rapidly by and darkness had long since taken hold of the evening.

"Time to go," Mary said, "it is getting late, my back is beginning to hurt and I want to get home before Joe starts worrying." So engrossed in their culinary labour of love, no one noticed the temperature had plummeted drastically and the rain had turned to sleet. Tiny icicles formed on the clothes line and a glossy glow began covering the ground and surrounding tree branches. Mary's mother and father tried desperately to get Mary to stay; driving would be hazardous especially perilous considering her delicate condition. Mary dialed home but discovered telephones were already out due to ice laden downed lines, yet she refused the fervent pleas to allow her father to drive her home assuring her parents she would be extra careful and take her time, "after all, it is only twelve miles between houses, I will be fine."

A thick layer of ice filmed the road, more slippery than she had imagined. Although the tires revolved slowly every bend and curve on the country lane was taken with great difficulty. She grasped the steering wheel with white knuckles becoming tenser as each foot was gained. Grains of sleet fought to stick to the windshield and the wipers left slushy streaks in their wake. Mary admitted to herself that she was afraid and foolish to have been so stubborn to ignore her parents' warning, silently she prayed for a Guiding Hand.

A sharp pain stabbed her lower stomach, then another. Stress she thought, maybe the long day on her feet. The cramps continued becoming more intense forcing Mary to glide her car to a full stop in hope the pangs would subside. "Oh no not now," she spoke aloud, "not now."

She eventually gathered her calm and with beads of perspiration flowing down her brow touched the gas pedal once again creeping closer to home and safety.

Almost thirty minutes has passed and she was only midway through her journey. She came to an

upslope in the road, maneuvering was impossible. The car began to fishtail out of control; steering and brakes were rendered useless. All Mary could do was hold on in terror as the car skated off the road into a ditch. The sharp incline toppled the car over onto its side and with wheels spinning freely, slid unencumbered down the embankment finally and mercifully coming to a halt twenty feet below.

Mary was fully conscious during the entire ordeal and although in a semi state of shock, had the presence of mind to take a personal inventory. She was alone in an overturned car, ice caking on the windows but she was not injured, not even a scratch. It took a moment to focus on her position then tears rolled down her face realizing she lay parallel to the ground separated only by the thin pane of glass in the crumpled driver's side door. The head lights shone outlining frozen pellets of ice but the motor was no longer running and the cold dampness had quickly overpowered any remaining hints of heat. Mary shivered. She struggled to pull herself up but fell back time and time again in total exhaustion.

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## Financial Notes • By Gwyneth James

One of the best ways to make a community strong is to support – either with your time or your money – its non-profit organizations. These groups are dedicated to assisting and supporting your fellow citizens, some of whom struggle with illness or poverty. In recognition of their importance, our federal and provincial governments provide generous tax credits to encourage taxpayers to donate some of their hard-earned money.

On your tax return, the credit for charitable donations is found on the federal Schedule 9 and provincial form ON428. The first \$200 you donate results in a 20% tax credit of \$40.10 (15% or \$30 from the federal government and 5.05% or \$10.10 from Ontario). Any amounts donated over the first \$200 receive a more generous 40% tax credit (29% federal + 11.16% provincial).

Sadly, there are those individuals who will abuse the generosity of others by asking for donations to a non-existent charity. The Canada Revenue Agency has a number of resources to help you make tax-wise choices when it comes to donating and avoid fraud. From their site you can ensure a charitable organization is Canadian, registered, and has a valid registration number.

There are a few tax planning strategies that can be used if you are considering making a donation. The two within reach of the average taxpayer are (1) grouping donations and (2) donating shares.

**Grouping Donations:** Since donations over \$200 attract a larger tax credit, it often makes sense to group donations. There are two ways to achieve this: (a) have one spouse claim all donations made by both spouses and (b) carry forward your donations – don't claim them every year. You can claim donations made by you and your spouse in the previous five years.

**Donating Shares:** If you are fortunate enough to own publicly traded securities outside of an RRSP that have appreciated in value, you would be better off donating them rather than cash. There is a double benefit – you get a tax receipt for the fair market value of the shares, but you do not have to pay any tax on the capital gain.

Above all, consider how you can support our community. As the old Greek proverb says: "A society grows great when old men plant trees whose shade they know they shall never sit in."

—Gwyneth James MBA CGA is the owner of TCP Accounting & Tax Services which has been providing accounting services for over 20 years to individuals and small businesses throughout Peterborough City and County. (705) 876-6011 or tcpaccounting.com

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