



KEATS, CONNELLY
and Associates, LLC

*Bridging the Border to
Your Financial Future*

NEWS

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10TH EDITION OF THE BORDER GUIDE – DEFINITIVE GUIDE TO LIVING ON BOTH SIDES OF U.S./CANADIAN BORDER – NOW AVAILABLE

Based on reader and market demand, Self Counsel Press is pleased to announce the release of the 10th Edition of *The Border Guide*, a best-selling book on living and investing on both sides of the Canadian/U.S. border. Written by international finance expert Robert Keats, RFP (CDA), CFPTM (CDA), CFP[®] (U.S.), MSFP, and available today, the 10th edition has been expanded to assist Canadians wishing to take advantage of the perfect storm of the high Canadian dollar and low U.S. real estate prices, as well as to educate Canadians and American on cross border tax implications associated with living, working or investing on both sides of the border.

Other additions include:

- Overview of several new benefits as a result of Canada and the United States signing the Fifth Protocol, a major amendment to the Canada/U.S. Tax Treaty that became largely effective in 2009;
- Solutions to help readers recover losses incurred during the recent recessionary market conditions;
- Implications of the new U.S. administration including how to deal with potentially higher taxes;
- Outline of tips to avoid penalties being enforced by the IRS including how to deal with a very complex new set of rules for long-time green card holders or U.S. citizens giving up their green card/citizenship status;
- Advice on how to deal with substantial changes to U.S. estate tax rules, both at the federal and state level, that greatly affect the Canadians wintering or retiring in the United States;
- Enhanced immigration chapter, which outlines a major new opportunity for Canadians wishing to immigrate to the United States;
- Methods to help deal with transferring credit between borders; and
- Tax and employee benefit planning to ensure a smooth transition for Canadian businesses moving to the United States.

In the 10th Edition, Keats names Arizona, California and Florida as the most popular U.S. states for Canadians based on weather, location, tax rates and other technical data, followed by Nevada, Washington, New York and Hawaii. He also dispels several popular cross-border misconceptions including:

- You lose money changing Canadian dollars to U.S. dollars;
- Canada has no estate or inheritance taxes;

- An amendment to the Canada-U.S. Tax Treaty eliminated the U.S. non-resident estate taxes;
- RRSPs can be left alone if you move to the United States;
- Canadian exit tax is too high for you to leave Canada;
- You will earn lower rates of interest investing in the United States;
- Wills are all you need for a complete estate plan;
- Investing in the United States means you must file U.S. tax returns;
- You can't be a citizen of both countries at the same time;
- You lose your CPP/QPP and OAS by moving to the United States;
- Medical insurance is too expensive in the United States; and
- Investments in the United States are riskier than in Canada.

In addition to releasing the 10th Edition of *The Border Guide*, Keats will also hold one-day workshops in Arizona, California and Florida focusing on Canadian cross-border living. A CERTIFIED FINANCIAL PLANNER™ in the United States and Canada, Keats will provide valuable information on cross-border currency exchange, U.S. immigration after 9/11, estate planning and investment management. Advance registration is required, and space is limited. All attendees will receive a copy of all presentation materials as well as the newest edition of *The Border Guide*. To register for a workshop, please call (800) 678-5007. For more information, or to purchase a copy of *The Border Guide*, please visit www.keatsconnelly.com.

About *The Border Guide*

The Border Guide is written for both Canadians and Americans, regardless of which direction they may be moving or investing across the 49th parallel, and is a particularly great resource for: Canadians who are considering some form of permanent or seasonal residency in the United States; Canadians who have resided in the United States for employment and are contemplating returning to Canada; U.S. citizens living in, investing in or moving to Canada; U.S. citizens married to Canadians and vice versa.

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