



**KEATS, CONNELLY**  
*and Associates, LLC*

*Bridging the Border to  
Your Financial Future*

## NEWS

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### **9<sup>TH</sup> 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 9<sup>th</sup> 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), CFP<sup>TM</sup> (CDA), CFP<sup>®</sup> (U.S.), MSFP, and available at Amazon.com today, the 9<sup>th</sup> 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 to invest in the United States.

Other additions to the book include:

- An overview of the Fifth Protocol, which is a Canadian/U.S. treaty that provides new benefits for Canadians and Americans living on both sides of the border;
- Several thousand technical changes in tax and immigration laws in both Canada and the United States over the past two years as well as an overview of the substantial changes to U.S. estate tax rules, both at the federal and state level;
- Enhanced retirement options for Canadians in the United States created by the stronger Canadian dollar;
- Q&As from individuals dealing with real and timely complex cross-border circumstances;
- Detailed information for Americans and Canadians working on both sides of the border as it pertains to Social Security and pension benefits; and
- Transferring credit ratings between borders.

In the 9<sup>th</sup> 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;
- Medial insurance is too expensive in the United States; and
- Investments in the United States are riskier than in Canada.

In addition to releasing the 9<sup>th</sup> 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 both 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](http://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 49<sup>th</sup> 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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