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# Marmer Penner Inc. Newsletter

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## Year End Wishes

As the end of 2005 approaches, we are faced with all sorts of deadlines. Separation agreements have to be signed to make spousal support deductible for payments made in the year and possibly in 2004. Payments have to be made to meet deductibility requirements. Investment decisions have to be made as triggering a capital gain or loss may impact both income tax liability and *Child Support Guidelines* obligations. With all this swirling about, it is difficult to find the time to reflect on the events of 2005 and be thankful for all we have.

We at Marmer Penner are very thankful for the opportunity to be of service to you and your clients and look forward to continuing in 2006. We would like to introduce the newest member of the Marmer Penner team - Mr. Pier Sperti, BBA, CA. Pier is enrolled in a CICBV program and has past experience as an audit manager at an international accounting firm and has also served as a finance manager at a major real estate corporation. Pier's talent, energy and enthusiasm make him a great new addition. Pier's hourly rate is \$190.

From all of us at Marmer Penner, we wish you and your family and friends a happy holiday season!

This newsletter is intended to highlight areas where professional assistance may be required. It is not intended to substitute for proper professional planning. The professionals at Marmer Penner Inc. will be pleased to assist you with any matters that arise. Please feel free to visit our website at [www.marmerpenner.com](http://www.marmerpenner.com).