



VOYAGEUR TRAIL NEWS

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The Voyageur Trail Association is a non-profit, volunteer group dedicated to building and maintaining a public hiking trail along the northern shores of Lakes Superior and Huron, from Thunder Bay to South Baymouth on Manitoulin Island.

*The VTA is a member of
Hike Canada En Marche,
Hike Ontario,
Ontario Trails Council,
and
Trans Canada Trail.*

If you would prefer us to email you a short message when the VT newsletter is posted on our Internet site, just send an email to:
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IT'S AT THE PRINTERS!

Voyageur Hiking Trail Guidebook Edition 4.0

Over 600 kms of hiking trail along the northern shores of Lakes Superior and Huron!

FULL COLOUR MAPS!

It's gone to the printer (and many of us are doing a Mexican hat dance right now)! Although this latest edition of the Voyageur Trail Association Guidebook is "Edition 4.0", it has been re-created from the ground up (literally) since the very first Guidebook was published in the 1980s. It started with all the behind-the-scenes work. Funding had to be arranged, advertising had to be sold, and information-sharing agreements had to be hammered out. Most thankfully, we were fortunate to obtain significant cash grants from the Ontario Trillium Foundation and the Active 2010 Communities in Action Fund. Equally valuable were the in-kind contributions by Natural Resources Canada and the Ontario Ministry of Natural Resources, and the countless hours donated by a bevy of volunteers. The following businesses supported us by purchasing advertising in the Guidebook: Casque Isles: Coach House Motel, Circle Route Voyageur Motel, Serendipity Gardens Café & Guest House, Willows Inn Bed & Breakfast, and Township of Terrace Bay; Michipicoten: Naturally Superior Adventures, Wilderness Helicopters; Saulteaux: Glenview Cottages & Campground, Joe's Sports & Surplus, Clergue Forest Management, and Little Brown Dog Bed & Breakfast; and Coureurs de Bois: Township of

the North Shore and City of Elliot Lake. The cover artwork was re-designed. Then we "hit the ground" hiking some 600 km of trails with GPS units, and those tracks were downloaded into computers for the long process of working the information into over forty GIS-produced full colour maps. The trail descriptions were re-written for consistency and to reflect the new realities of walking each section of Voyageur Trail today. The trail descriptions, ads, photos, et al. had to be laid out for printing. The result?--A 140-page Guidebook with full colour maps having the latest in Voyageur Trail information! This includes new trails in Marathon-now linking with Pukaskwa National Park; a new side trail that takes a long-distance hiker into the heart of Bruce Mines for re-supply; a new side trail that leads to the St. Mary's River waterfront boardwalk and past the International Bridge entrance in Sault Ste. Marie; a re-routed trail into the heart of Elliot Lake and all the way to Spanish. There is LOTS of new and exciting information and we can't wait for the Guidebook to "hit the streets". This edition includes some extras, including a map distance calculator and index tab dividers to further enhance the greatly improved product. Steve Dominy, Guidebook Committee Chair says, "It has been an enormous volunteer undertaking and I am extremely satisfied with the end product. And I think the hiking public will like it, too." The project is not over yet. Still much work is to be done marketing the guidebook, raising awareness about the trail, monitoring changes to the maps and text for reporting to members through the newsletter, developing digital versions of individual trail sections, etc. Anyone who would like to help is invited to contact the VTA. All members will want to have this 4th edition of the Guidebook to plan their upcoming hiking season. You may wish to consider giving copies as gifts as well. Just fill in the form at the back of this newsletter (\$25 for members-in-good-standing [max. 2 copies per member] or \$35 for non-members - and don't forget the \$8 postage/handling charge) and your copy will be one of the first sent out. Then you can plan your summer with some REALLY interesting hiking!



REMEMBER YOUR CLUB...GIFTING *by Debbie Morettin*

There are a few ways that members make donations to the VTA. Occasionally members send in \$25 to \$100 with their membership renewal. Some members graciously make donations of their reimbursed mileage. Other members donate a gift "in kind". This may be a piece of equipment or other tangible item that could be of use to the club. All of these donations are much appreciated and help the club manage its budget.

All donations receive a tax receipt for the value of the donation. Most of us pay considerable amounts of income tax and have few opportunities to reduce that tax. Over the past several years, charitable giving has become an attractive tax credit. The first \$200 of all donations is worth about 20% in tax credits; but donations over \$200 is where the real advantage lies, with a minimum 40% tax credit! This credit benefits all equally, regardless of income tax bracket; i.e. as long as taxes are being paid the donation will reduce the amount of taxes owed. I think most of us are aware of this, however many are not aware that the government quite recently has taken another major step in making charitable giving tax "attractive". They have eliminated, yes, eliminated capital gains tax on the gifting of "securities".

Consider the case of Jay and Joy Walker. They are a retired, healthy, active couple. They have 2 children, grown up and financially independent. They don't consider themselves to be rich by any means, but certainly feel comfortable financially. They both have pensions as well as other investment accounts. Their investments include several mutual funds, some stocks and bonds. Recently they sat down with their investment advisor and looked at how their investments fit into their estate plan. They now feel very comfortable that they will have more than enough money to fund their entire remaining lives and know there will be a sizeable estate to leave to their children.

Jay and Joy are VTA members and have come to appreciate the value of the club. Some of their investments have appreciated more than they expected. In particular, Joy noted that one of the stocks they bought many years ago for \$5000 is now worth \$25,000. She's worried that it may not hold its value and wishes that they could take that money and give a donation to the club. Jay agreed that would be nice, but is concerned that as soon as they sell the stock, they will have a \$20,000 capital gain to pay. He knows that only half of the gain has to be claimed, and even if they divide it between them, adding \$5,000 to each of their incomes would certainly be noticed even with the donation credit.

Luckily they discussed this with their advisor and Jay and Joy learned that they could donate the stock to the VTA, instead of the cash. By doing so, zero capital gains have to be claimed, yes zero! Jay and Joy will still get the full donation credit. The donated stock gets transferred out of Jay and Joy's account and into the VTA's investment account. The VTA issues the donation receipt to Jay and Joy based on the



value of the stock the day they receive it. The VTA is free to sell the stock as soon as it is received, if the stock does not fit with its longterm investment strategy.

This is a win-win situation. Jay and Joy will eliminate their exposure to a stock that they no longer wish to own, they help their club financially which makes them feel good, and they will be reducing their taxes!. The VTA gets a \$25,000 donation that will help immensely in planning to do a few extra projects on the trails.

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