



**RBC Wealth Management**  
Dominion Securities

**Byckowski**

**WEALTH  
MANAGEMENT  
GROUP**

**Q:** I want to give a gift to a charity in the spirit of Christmas, what is the best way to donate?

**A:** I donate to Sick Kid's Hospital in lieu of cards and gifts for clients.

I work with local charities to highlight the benefits of donating in-kind publicly listed securities. Donors receive a fair market value tax receipt and are not subject to tax on the capital gain. The charity benefits and you reduce your income tax vs a cash donation.

Are you a church or charity? Contact me to find out how I can help provide advice for your newsletter.

For a complimentary second-opinion, contact Barb today:

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### **About the Byckowski Wealth Management Group**

Barb has built a business advising clients on the 'big picture' of retirement and estate plans, along with day-to-day guidance on their investments, income and tax strategies.

The client has always been her focus: your individual circumstances, interest and stage in life for which she provides you the basis for good decisions, regardless of global market conditions.

Her goal is to help clients be well informed, be confident, remarkable and have the wealth to be extraordinary.

Barbara Byckowski is an Investment Advisor with RBC Dominion Securities Inc. Member CIPF.

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