



The Canadian Snowbird in America: Professional Tax and Financial Insights into a Temporary U.S. Lifestyle

Terry F. Ritchie, Brian D. Wruk

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With thousands of Canadians heading south for the winter each year, many of these individuals, referred to as “snowbirds,” face unique and challenging U.S. tax and financial planning considerations. Crossing the border, spending time in the U.S., and engaging in various financial transactions have legal and tax implications both in Canada and the U.S. The Canadian Snowbird in America covers the U.S. tax filing requirements based on seasonal residency in the U.S. and the U.S. tax issues related to the renting and sale of U.S. real estate. Information related to the acquisition and financing of U.S. real estate is also covered. The Canadian Snowbird in America provides a comprehensive overview on financial management issues including the implications of opening U.S. bank and investment accounts, the management of Canadian investment and registered accounts, cross-border retirement planning and foreign exchanges issues. Readers will learn strategies to deal with a fluctuating loonie. Snowbirds will gain valuable insight into how and what their provincial health plans cover while they are in the U.S. Understanding what to look for in a travel insurance policy is covered as well. Incorporating recent changes in the Canada-U.S. Income Tax Treaty and U.S. income and estate tax rules, this book is an invaluable resource for Canadians who spend time or invest in the United States. If you are a Canadian looking at adopting a temporary lifestyle in the U.S., you cannot afford to head south for the winter without this book.

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