Ruth M. Spetz KC, TEP, FEA, ICD.D

Partner

T 403.232.9510
F 403.266.1395
Calgary
RSpetz@blg.com
LinkedIn

Tax
Corporate Governance
Charities & Not-For-Profit
Tax Disputes & Litigation
Estate & Trust Administration
Private Client Planning

Ruth practises in the areas of tax, trusts, estates, family enterprise planning, charities and not-for-profits. She advises private clients, trusts, family offices, closely held corporations and foundations and serves as a director and trustee of private client interests.

Ruth also holds the Society of Trust and Estate Practitioners' TEP, the Family Enterprise Advisor (FEA), the Certified Financial Planner (CFP) and the Institute of Corporate Directors' ICD.D designations.

She currently serves as Chair, STEP Worldwide Governance Committee and a director of Fiera Capital Foundation.

Experience

- Advising senior-generation family members, establishing and varying Canadian trusts, reorganizing Canadian private corporation interests, negotiating next-generation shareholder agreements, and related business-succession, asset management and estate-planning matters.
- Advising on family enterprise and transition strategies.
- Advising families and trustees on managing trusts, 21 year deemed disposition, trust variations, terminations and rollouts to beneficiaries.
- Advising private corporations and related entities pertaining to Canada Revenue Agency audits of global high net worth compliance, foreign exchange, Part IV tax and inter-provincial income allocation issues. Negotiated favourable advance tax ruling in connection with foreign exchange implications of intercorporate loans.

- Advising trusts and private foundations undergoing Canada Revenue Agency and provincial audits.
- Advising personal representatives of complex estates involving court sealing of grants of probate, resealing in other Canadian and U.S. jurisdictions, administration of testamentary trusts, tax implications of donation of private corporation shares and gifts by will, and wind-up and reorganization of private corporation interests.
- Preparing tax-planned wills for high-net-worth individuals involving complex tax, estate and family situations, testamentary trusts and philanthropic planning.
- Advising donors, charities and non-profit organizations regarding tax implications of structuring operations, establishing legal entities, obtaining and maintaining charitable registration, and trust/corporate governance.
- Establishing and obtaining charitable registration of private foundations for senior executives anticipating a liquidity event and parallel foundations for public entities.

Insights & Events

- Steering Committee Member and Moderator, "Shield Your Success: A Digital Security Masterclass," Cambridge Forum for Trusted Advisors to Ultra-High Net Worth (UHNW) Families, May 2025
- Panelist, “Cross Border Philanthropy," The International Academy of Trust and Estate Lawyers, May 2024
- Steering Committee Member and Presenter, “Wisdom of the Crowd: Shaping the Future of UNHW Family Services," Cambridge Forum for Trusted Advisors to UHNW Families, May 2024
- Steering Committee Member and Presenter, “Decoding Family Offices: Assessing Client Needs and Exploring Effective Structures," Cambridge Forum for Trusted Advisors to UHNW Families, May 2024
- Speaker, “Tax Update – Major Tax Changes for Private Businesses”, STEP Calgary, April 18, 2018.

Beyond Our Walls

Professional Involvement

- Chair, STEP Worldwide Governance Committee, 2024-present
- Board Director, STEP Canada, 2019-2025
- Chair, STEP Member Services Committee, 2023-2025
- STEP Calgary Branch Chair, 2019-2021
- Academician, The International Academy of Estate and Trust Law
- Member, Society of Trust and Estate Practitioners (STEP)
- Member, Family Enterprise Canada
- Member, Alberta Family Business Institute
- Member, Institute of Corporate Directors
- Member, Estate Planning Council of Calgary
- Member, Canadian Tax Foundation
- Member, Family Firm Institute
- Member, Canadian Bar Association

Awards & Recognition

- Recognized in the 2026 edition (and since 2006) of *The Best Lawyers in Canada®* (Tax Law; Trusts and Estates).
- Recognized in the 2025 edition of *The Canadian Legal Lexpert® Directory* (Corporate Tax), since 2013 (Estate & Personal Tax Planning) and since 2020 (Charities/Not-For-Profit Law).
- Recognized in the 2025 edition (and since 2021) of L*exology Index* (formerly *Who's Who Legal*) (Private Client).
- Recognized in the 2025 edition (and 2017-2020, 2022-2024) of *Chambers High Net Worth* (Private Wealth Law).
- Recognized by *The Best Lawyers in Canada®* as the 2020, 2018 and 2015 "Calgary Trusts & Estates Lawyer of the Year."
- Appointed Queen's Counsel, 2020.

Bar Admission & Education

- Alberta, 1991
- Ontario, 1990
- Saskatchewan, 1986

- Family Enterprise Advisor, Family Enterprise Canada, 2018
- Directors Education Program, Institute of Corporate Directors, 2010
- Certified Financial Planner, FP Canada, 2003
- In-Depth Tax Course, Canadian Institute of Chartered Accountants, 1994
- In-Depth Tax Course, Canadian Bar Association, 1993
- LLB, University of Saskatchewan, 1985
