BLG

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

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Tax
Private Clients
Corporate Governance
Charities & Not-For-Profit
Tax Disputes & Litigation

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 has completed the Canadian Bar Association's Tax Law Course, the Canadian Institute of Chartered Accountants' In-Depth Tax Course, and the Institute of Corporate Directors' Education Program.

She 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.

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 pertaining to Canada Revenue Agency audits of 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 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.
- Advising trusts and private foundations undergoing Canada Revenue Agency and provincial audits.

Insights & Events

- Speaker, "Tax Update – Major Tax Changes for Private Businesses", STEP Calgary, April 18, 2018.

Beyond Our Walls

Professional Involvement

- Director, STEP Canada, Calgary Branch Chair
- Member, Alberta Family Business Institute
- Member Canadian Bar Association (CBA)
- Member, Estate Planning Council of Calgary
- Member, Canadian Tax Foundation
- Member, Institute of Corporate Directors
- Member, Family Firm Institute
- Society of Trust and Estate Practitioners

Awards & Recognitions

- Recognized in the 2020 edition of *Best Lawyers in Canada - Lawyer of the Year* (Calgary, Trusts and Estates).
- Recognized in the 2019 (and since 2017) edition of *Chambers High Net Worth* (Private Wealth Law).
- Recognized in the 2019 edition (and since 2013) of *The Canadian Legal Lexpert® Directory* (Estate & Personal Tax Planning).
- Recognized in the 2021 (and since 2006) edition of *The Best Lawyers in Canada®* (Tax Law and Trusts and Estates).
- Recognized by *The Best Lawyers in Canada®* as the 2018 and 2015 "Calgary Trusts & Estates Lawyer of the Year."

Bar Admission & Education

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

- LLB, University of Saskatchewan, 1985

BLG | Canada's Law Firm

As the largest, truly full-service Canadian law firm, Borden Ladner Gervais LLP (BLG) delivers practical legal advice for domestic and international clients across more practices and industries than any Canadian firm. With over 725 lawyers, intellectual property agents and other professionals, BLG serves the legal needs of businesses and institutions across Canada and beyond – from M&A and capital markets, to disputes, financing, and trademark & patent registration.

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