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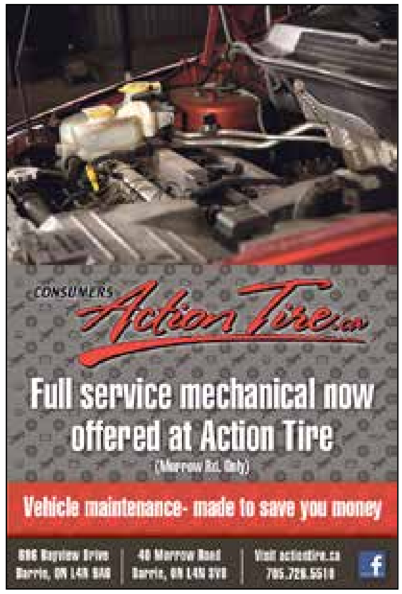
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Free Event
Date: April 25, 2013
Time: 6:30pm-9:00pm
Location: 40 Morrow Rd. Barrie, On
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Changing over your car for spring · Hands On interactive experience
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Location: Action Tire, 40 Morrow Rd. Barrie, On.
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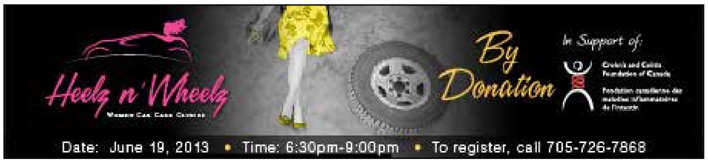
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Crohn's and Colitis Foundation of Canada
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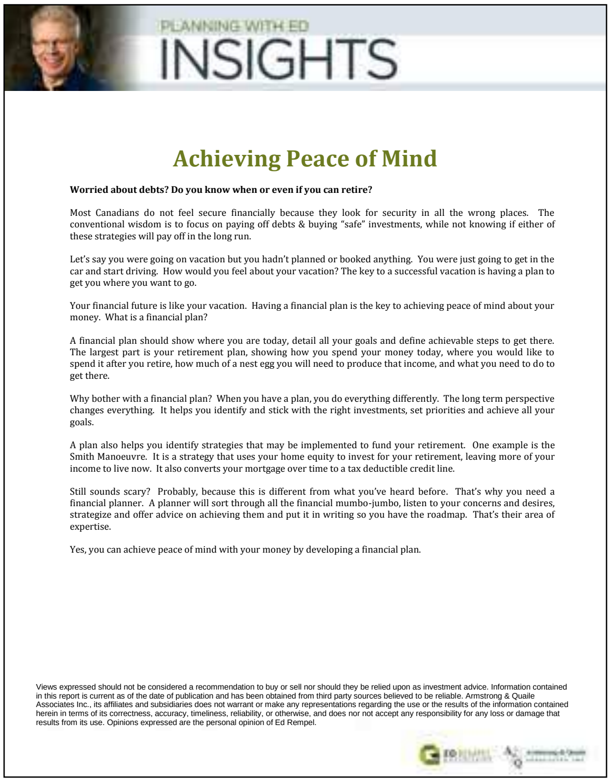
Date: June 19, 2013 • Time: 6:30pm-9:00pm • To register, call 705-726-7868

CONTENT DEVELOPMENT



PLANNING WITH ED

INSIGHTS

Achieving Peace of Mind

Worried about debts? Do you know when or even if you can retire?

Most Canadians do not feel secure financially because they look for security in all the wrong places. The conventional wisdom is to focus on paying off debts & buying "safe" investments, while not knowing if either of these strategies will pay off in the long run.

Let's say you were going on vacation but you hadn't planned or booked anything. You were just going to get in the car and start driving. How would you feel about your vacation? The key to a successful vacation is having a plan to get you where you want to go.

Your financial future is like your vacation. Having a financial plan is the key to achieving peace of mind about your money. What is a financial plan?

A financial plan should show where you are today, detail all your goals and define achievable steps to get there. The largest part is your retirement plan, showing how you spend your money today, where you would like to spend it after you retire, how much of a nest egg you will need to produce that income, and what you need to do to get there.

Why bother with a financial plan? When you have a plan, you do everything differently. The long term perspective changes everything. It helps you identify and stick with the right investments, set priorities and achieve all your goals.

A plan also helps you identify strategies that may be implemented to fund your retirement. One example is the Smith Manoeuvre. It is a strategy that uses your home equity to invest for your retirement, leaving more of your income to live now. It also converts your mortgage over time to a tax deductible credit line.

Still sounds scary? Probably, because this is different from what you've heard before. That's why you need a financial planner. A planner will sort through all the financial mumbo-jumbo, listen to your concerns and desires, strategize and offer advice on achieving them and put it in writing so you have the roadmap. That's their area of expertise.

Yes, you can achieve peace of mind with your money by developing a financial plan.

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PLANNING WITH ED

INSIGHTS

Are you "Smart or Dumb Money"

Amateur investors often look down on professional fund managers thinking they are not worth their fees. Meanwhile, professional fund managers tend to think of amateur investors as "dumb money".

What is "dumb money"? It is investors that invest when the markets are high and then sell when the markets are low. This is the natural way that investors with a human gut tend to invest. The human gut tends to make investors momentum investors. They feel more confident after the market is up and more scared after it has fallen. In addition, "herding" means investors are more confident if they are doing what they think most other investors are doing. "Let's all sell at the bottom together."

How common is it for investors to be "dumb money"? Can you identify with the emotions on the chart below? Note the net new investments into mutual funds in the bottom. It shows that the vast majority of investors (the "herd") bought at the top and then sold at the bottom.

One of my favourite quotes from Nick Murray is: "A bear market is a period of time during which common stocks are returned to their rightful owners." "Dumb money" is the investors that invested between 2004 to 2007, and then gave away their shares to "smart money" investors in 2009.

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PEACE OF MIND
NEXT EXIT
How do you feel about the road to your financial future?
A. "Confident. I have peace of mind".
B. "Worried. I'd like to give someone a piece of my mind".
If you chose B, you need a plan. Most Canadians don't feel secure financially because they look for security in all the wrong places. When you have a plan, you do everything differently. The long term perspective changes everything.
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CONFIDENCE
NEXT EXIT
How do you feel about your tax refund?
A. Confident. I feel the wad of cash in my pocket.
B. Worried. I feel the Tax Man's hand in my pocket.
If you chose B, you need a plan. Most Canadians don't feel confident about their money because they don't have a financial and tax plan. When you have a plan, you do everything differently. The long term perspective changes everything.
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IT'S MY COTTAGE AND I'LL CRY IF I WANT TO.

By Randy Holt

Finally after one of the toughest winters in 20 years, we have summer. I will not listen to anyone complain about the heat this summer without uttering a two word response, "remember January". So on a hot, humid, summer day, thoughts usually turn to getting near or on the water, and that typically involves somebody's summer cottage. Ah, the cottage.

When I was growing up, that usually meant some kind of tumbledown, slightly moldy smelling, non-insulated shack, with torn fly screen windows, an old creaky slamming rusty hinged front porch door, second hand discarded furniture from the basement of the house, and despite constant sweeping gritty sand on the floor, that you had to sweep off your feet before you got into a squeaky metal sprung cast off bed with sheets that smelled like a combination of grandma's cedar trunk and mothballs and now sand, it was paradise!

This family cottage was purchased for next to nothing or inherited before current tax laws, and God knows, when but insidiously, it somehow became the heart and soul of the extended family, especially, on the May 24th weekend and Thanksgiving weekend, after which it was closed for the winter, just before the pipes froze and the winter mice reclaimed it.

Fast-forward to today, and this cottage has either been demolished and replaced with the big lakeside lodge or the local real estate market on Lake HoityToity has now made it worth half a million dollars and up. Typically, these properties are owned by the oldest people in your family whose intent is to preserve all the family memories where you learned how to swim, had your first kiss in a canoe, squealed with delight catching your first bass off the dock or just grew up with all your height marks, marked on the wall with the pencil on the string were grandma kept a chalkboard grocery list.

The intentions are good, but if the original owners of the cottage also still have a principal residence and this cottage is a second property, they and/or you as their heir, might be in for a rather unpleasant surprise from the tax man.

The sale and realization of capital gains on a "principal residence" are tax-free! Secondary properties such as these cottages are not. Since the cottage was typically bought for not a lot of money, perhaps less than $50,000, and now may be may be worth over half a million when it passes through a probated estate, this unrealized capital gain is realized and significant taxes are owed.

Here's the typical scenario; perhaps one adult child or children love the cottage, use it all the time and contribute towards its maintenance, making it possible for older owners to continue to enjoy their years on Golden Pond. Other siblings may live quite far away or be so urban that they're not interested in driving every weekend through traffic to cottage country, and hence, may only attend once or twice a year for a family dinner.

Knowing this, parents give the urban people that don't come to the cottage a condominium or a house in the city, and you, the cottage loving child, inherits that famous heart and soul of the family, which you are counted on to keep and maintain for the whole clan.

Then, in order to settle your parent's estate you discover that the cottage was purchased for $50,000 in 1974. The local Muskoka or Kawartha/Halliburton real estate agent, who drives a 100k Range Rover, gives a "value of opinion," that the accountant requested of $700,000, because it's a large lot with beautiful waterfront and the people that want to buy it will immediately knock it down and build their 5000sq ft. retirement dream and get a ski boat, and reality sets in.

The transfer of ownership from the deceased's estate to you will trigger $650,000 of taxable capital gains for the deceased's estate tax bill, of which the actual taxes owed are around $162,500.Wow, that's a lot of money for anyone to have to pay to keep the family's lakeside gem!

Perhaps your parents spent all their liquid disposable cash on condominiums, travelled at the insistence of you, their child, had medical costs to cover or just had fun enjoying themselves and don't have a spare $170,000

FALL 2014 NEWSLETTER

By Randy Holt

Well here we are the week after Thanksgiving in the middle of autumn. What's new? Volatility!

Since just before the third quarter September 30 statements came out, markets have been shedding some points; and so a closer look is necessary as to why. If you are a loyal reader of this newsletter, you'll know the one wildcard that we cannot predict, track, or measure are geopolitical events that cause uncertainty and nervousness for some investors.

Here's the short list right now: Ebola, the Ukraine, and Isis. Other than the sanctions imposed by Vladimir Putin's Russia on importing products from other parts of the world and other countries, these events are purely newsworthy but mostly non-economic.

We've had a great two-year run of some pretty nice gains. The natural ebb and flow of markets also contributes to occasional profit-taking, and with institutional investors such as us here, some repositioning and rebalancing in anticipation of future gains. We have had a little bit of a tipping point with the geopolitical events. I saw some very interesting charts on BNN - market volatility was linked and measured and superimposed over another chart, which tracked the amounts and frequency of Ebola news reporting

Photo © Cindy Harris

As the situation in Africa got worse of course there was more media attention and market volatility marched in lockstep with it! It seemed that any nervous investor was looking for any excuse to run for the hills and hide and it reminded me of the last time this happened a few years ago with the European debt crisis - which

NOVEMBER NEWSLETTER

By Randy Holt

While there certainly has been a lot of financial news in the media lately. It was only a few weeks ago I sent my autumn newsletter about market volatility and all the media attention around E bola, Isis, and the troubles that continue in the Ukraine. It seemed markets were marching in lockstep with the amount and frequency and severity of the headlines around those three topics. I predicted a recovery rally sometime before Christmas, and lo and behold, it happened last week when the Dow gained almost 600 points in one week.

The headlines haven't gone away but markets have returned to buoyant growth based on the underlying positive financial factors at work. It's a good case of never take your eye off the ball and remember what really drives economies.

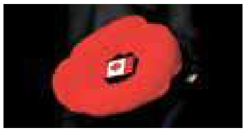
I want to send out a quick newsletter now about changes to the Canadian tax act that might benefit you or someone you know. The conservative government is proposing new income splitting him allowances they can lower your tax bill. In researching it things around that have already become quite political but as a taxpayer any governmental wants to lower taxes is more than welcome to it my books without the associated hand-wringing of whether the benefits all Canadians are not.

Okay to give you the Reader's Digest version in essence what they're proposing is allowing married or common-law couples with children under the age of 18 to split their income evenly thereby lowering their overall household tax bill. So if one spouse is in a very high tax bracket and another spouses in a lower tax bracket they can equalize their income and reduce the taxes for the higher taxpaying earner.

Income splitting is already allowed on pension income and annuity payments, so they are now permitting the same splits on regular taxable income if you have a child under 18. There are other spousal benefits which are the tax-free spousal rollover rules so this is just a continuation of allowing tax relief for spouses especially if there is a child in the house. A good thing in my books even though I don't qualify for it! If you or anyone you know might benefit from this feel free to call me for more details.

Lastly Remembrance Day is just around the corner, it's been a tough time for people in uniform lately. Every year I get a little more choked up watching World War II veterans stand proudly in the cold snow and rain realizing that some of them are well into their 80s.This year if you get a chance also thank some of the younger soldiers and those who serve us in uniform from all backgrounds police, military, fire, EMS knowing that they also feel a little less safe in this modern world, let them know you care and give them a smile! They need it.

Randy



Randy Holt is a Certified Financial Planner (CFP) with Investors Group. He creates positive financial and life outcomes and builds you the life you want and makes it happen. He is also a Tax and Estate practitioner – TEP – which means absolutely nothing until you ask the big question in your mind, "when can I retire and on how much?"

THE MONTH AFTER CHRISTMAS

By Randy Holt

'Twas the month after Christmas, and all through the house,
Every creature was hurting, even smart phone kids who text in the house!

The latest electronics (already obsolete) with their batteries dead,
And Mom passed out with some ice on her head;

Boxes from the Apple Store were strewn on the floor,
While upstairs the family continued to snore.

Then Dad in his designer T-shirt, new Nikes and jeans,
Sent a family group text and started to clean.

When out on the lawn there arose such a clatter;
He sprang from his new laptop to see what was the matter.

Away to the window he flew in a flash;
Tore open the window and threw up the sash.

When what to his wondering eyes did appear?
But a little white truck decked out in red and blue gear.

The driver was smiling, so lively and grand;
The patch on his jacket said Canada post man.

With a handful of bills he grinned like a fox;
Then quickly he stuffed them into the mail box.

Bill after bill after bill they still came;
Whistling and shouting he called them by name.

Now Best Buy, now Costco, Old Navy, Home Depot;
Here's Visa, here's MasterCard and a bank notification about the Mercedes car repo.

To the tip of your limit, every store, every mall,
Now charge away, charge away, charge away all!

He whooped and he whistled as he finished his work –
His face grinning madly held such an evil bad smirk;

He sprang to his truck and he drove down the road;
Driving much faster now with just half a load...

They heard him shout with great holiday cheer –
Enjoy what you got...you'll be paying all year!

The moral is simple and not easily lost,
Christmas is about family, not a big financial cost!

Randy

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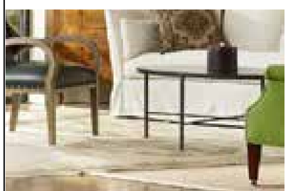
Flooring Solutions



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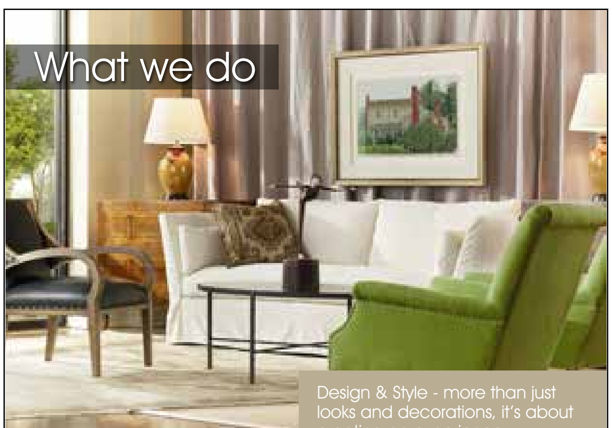

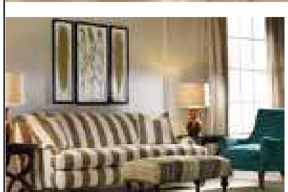

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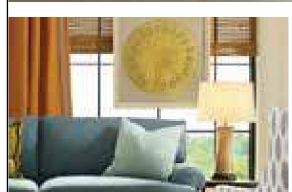
- The capacity to manage any project from start to finish.

We also work with designers on a sourcing basis, utilizing our connections to grant great products at exceptional prices.

Who we are



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Niche Decor is a full range service design firm and furniture supplier.

We have been styling residential and commercial spaces for nearly twenty years.

From new construction to refreshing current spaces, it is our goal to introduce clients with design and style distinctive from others. We have significant experience designing fully customized projects and it is our belief that creating positive impressions, home-like comfort and lasting memories are key factors in establishing a unique space for every venture we undertake.

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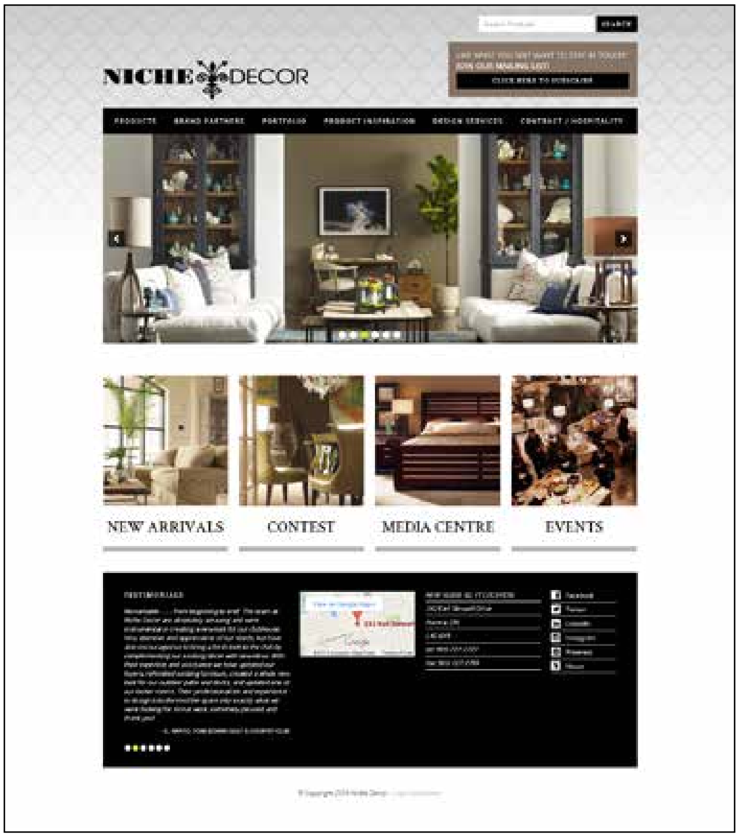
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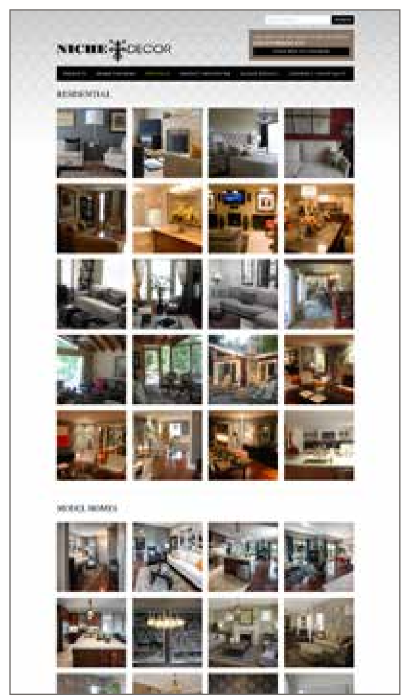

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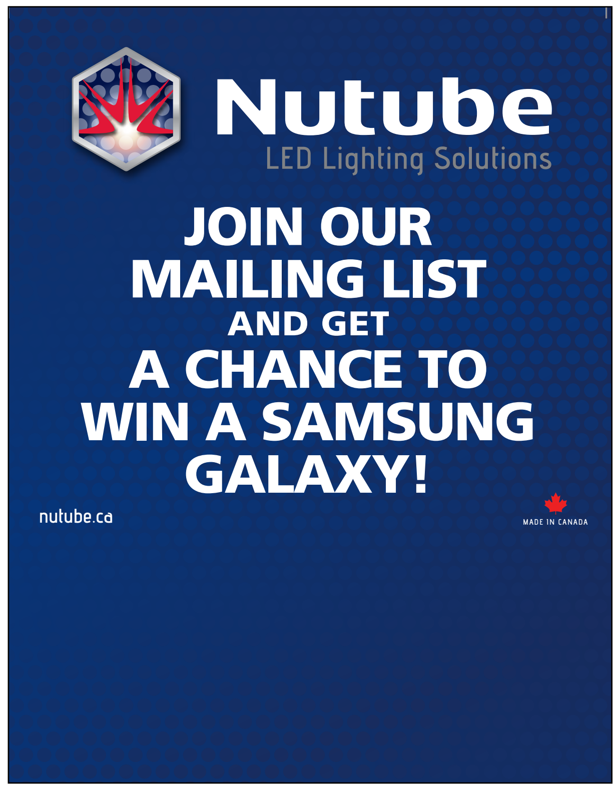

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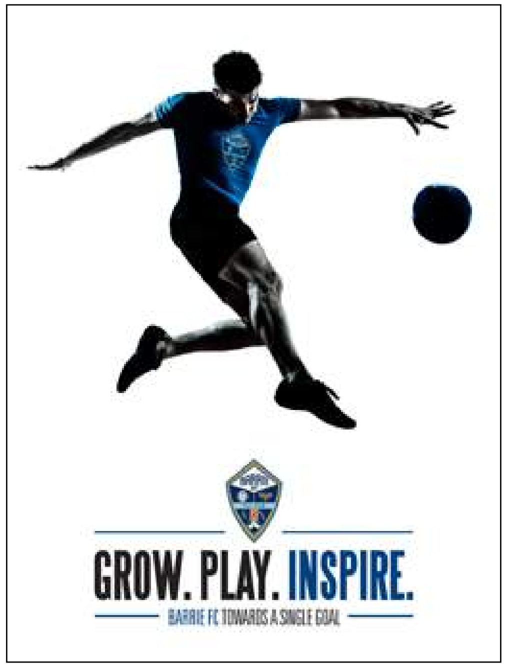
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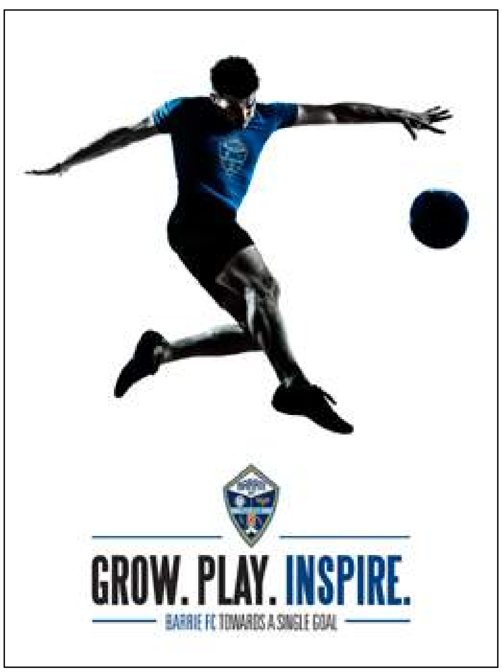
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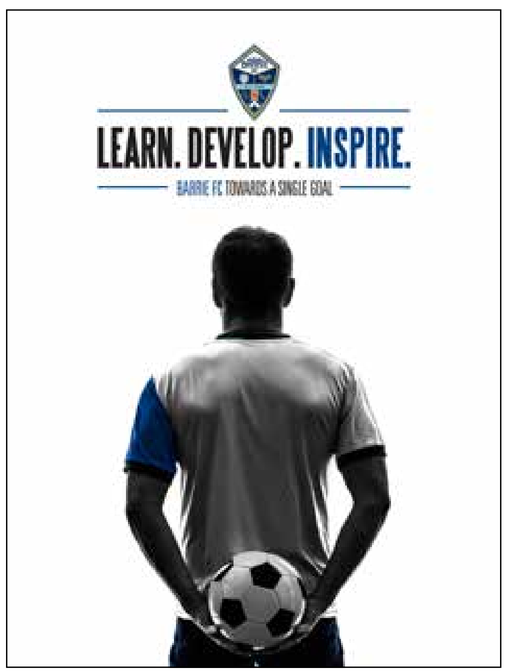
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• What "retirement shock" is and how to avoid it.
• The key factors in building your successful retirement plan.
Optional Fifth Module
Course participants have the opportunity to receive what thousands of other course participants have received – a customized "Retirement Income Model" along with the knowledge to put it to work for you.
PLEASE NOTE: This course is suitable for anyone, and in particular, those within 5-15 years of retirement.
This course does not discuss or promote any investment products and suppliers.
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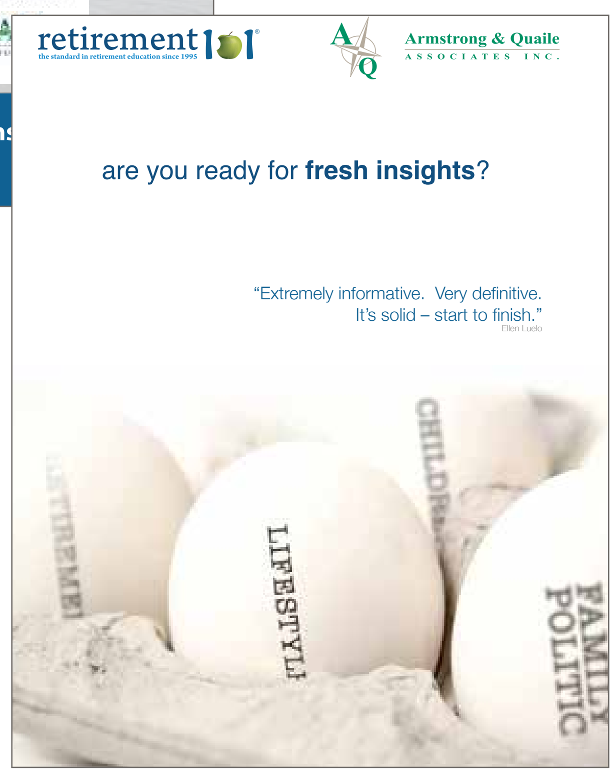
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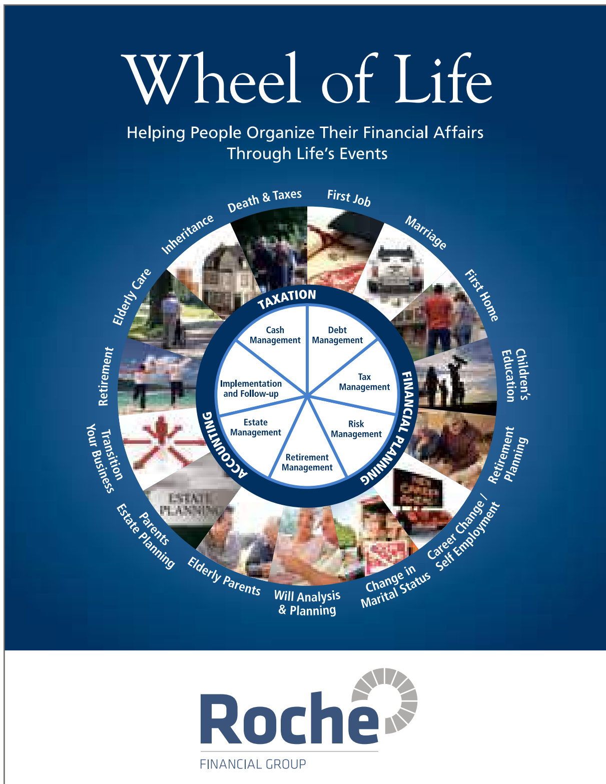

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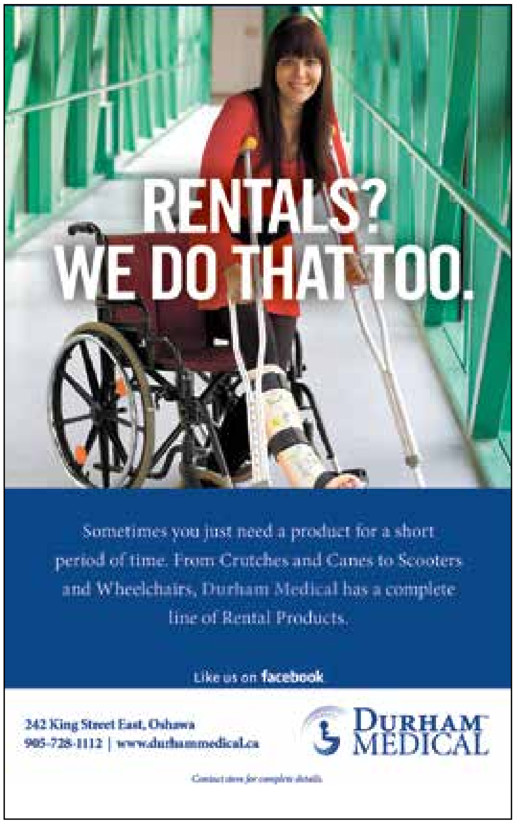
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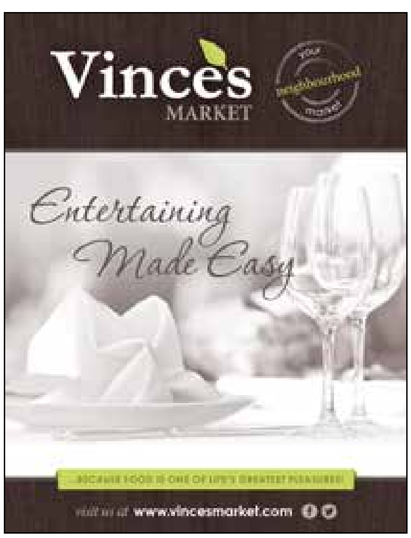
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Waste Disposal
A Long-Term Safe Solution
Dan Schram, Landfill Operations Superintendent
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Walker Environmental Group
Highlights
South Landfill, Niagara Falls, ON
• 130 acre landfill facility for non-hazardous solid wastes
• 'Double Generic' liner design
• Disposal Capacity
° 10,000 tonnes/day
° 850,000 tonnes/year
• Designed with an agricultural end-use as the primary consideration
Atlas Landfill, Welland, ON
• 55 acre landfill facility for non-hazardous soil-like wastes
• 5,000 tonnes/day disposal capacity
• Operated as a partnership with the City of Welland
• Designed as a public parkland end-use


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• Soil-like residuals
• Non-petruscible demolition debris
• Designed with a modern, engineered liner system
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