

Get busy with Hillsview Active Living Centre

By Julie Conroy

Hillsview Active Living Centre-Acton

This coming Monday we will be enjoying all things Italian with lasagna, Caesar salad and tiramisu. The last day for tickets will be Thursday, Jan. 7 at 3 p.m.

There is a date change to the planned Reach Out Dinner. It was scheduled for Jan. 18 but will now be a week later, Monday, Jan. 25. It will have a Caribbean theme and you will enjoy pineapple chicken, Caribbean rice, citrus greens and a specialty dessert.

John Pebble will be entertaining us. This is under the "Inclusion— Everyone Belongs" program and we encourage members and especially non-members to join us.

Are you interested in going to Newfoundland on June 24 for 14 days? If you are please give me a call as there are a limited amount of seats still available. There are signup sheets at the reception desk for anyone interested in a nutritious diet. The first class is "A guide to balancing your dinner plate."

The classes are every two weeks and start Tuesday, Jan. 19 at 1:30 p.m. The last session is April 12.

The hiking group took a break over the holidays and is now back busy hiking the trails around Halton Hills. If you are interested in joining them or even finding out about hiking, drop in to the centre on a Friday morning. They gather at the centre around 9:30 a.m. and car pool to the start of the chosen trail about 10 a.m. You do need suitable hiking shoes to participate.

Don't forget the movie "The Man From Uncle" on Tuesday, Jan. 12 at 1 p.m.

On Tuesday, Jan. 12 at 7 p.m. there is a games night. You can play any card or board game.

Looking forward to February, there is a Valentine Mystery Trip planned on Tuesday, Feb. 16. If you didn't get a chance to join us for the Valentine's Day Mystery trip last year be sure to join us this year. It promises to be full of fun, surprises and good food.

Lunch on Friday, Jan. 15 is chicken and pasta.

Everything you need to know about retiring with RRIFs

Everyone should be familiar with the Registered Retirement Savings Plan, but as you get closer to your post-working life, there's another registered account you need to get to know: the Registered Retirement Income Fund.

At 72, you're no longer allowed to invest in an RRSP. In fact, you must— by government regulation— withdraw money from it. Essentially, an RRSP converts into a RRIF, which then becomes the account you remove your money from.

For many retirees, the switch to a RRIF can be confusing. David Ablett, director of tax and estate planning at Investors Group, shares his advice on the benefits of a RRIF and what you need to know to make it work best for you.

65 is the magical age. While you have to convert your RRSP into a RRIF before Jan. 1 of the year you turn 72, you can make that transition at any age. However, many people wait until they are 65 to do so. At that point, you can take advantage of the pension income tax credit and pension income split-

ting. That means that if you are required to take out, say, \$10,000 from your RRIF in a given year, you could, if it were tax-advantageous, transfer half of it to your spouse's income.

Know the "ins" and "outs." As with an RRSP, the money in your RRIF still grows tax-free, but you are no longer allowed to put new money in. You now have to make regular withdrawals at an increasing rate. There is a minimum amount you have to remove but there is no maximum. However, you will have to pay tax, based on your marginal tax rate, on whatever you take out. "If you take a large amount from your RRIF, you could be exposing yourself to a clawback of your Old Age Security payments," says Ablett.

Use your TFSA for extra cash. If you are required to withdraw more money from your RRIF than you need, then take advantage of your tax-free savings account (TFSA). You'll have to pay taxes on the amount that is withdrawn from your RRIF, but then the money can continue to grow tax-free in the TFSA.



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