

# Tanners set to begin OMHA final

The Acton Firefighters' Association Tanners will play host to Lindsay in game one of their Ontario Minor Hockey Association bantam BB best-of-5 championship series Saturday at 7 p.m.

The bantam BB Tanners swept Tillsonburg in the semifinals to earn their spot in the final.

**Acton 4, Tillsonburg 3:** Brad Bollert (2G); Dylan Schouten, Adam McCoy (G); Matt Fritz, Jasson Lockyer (A).

**Acton 5, Tillsonburg 4:** McCoy (3G); Carter Ebbinge (G, A); T.J. Baker (G); Todd Ratchford (2A); Lockyer, Schouten (A).

**Acton 4, Tillsonburg 2:** Ebbinge (2G); Evan Oulton (G, 2A); Ratchford (G); McCoy (3A).

# OT defeats oust Raiders from OMHA

Two overtime losses to the Ancaster prevented Georgetown's minor bantam AA Raiders from advancing to the OMHA quarterfinals and they're now in Tri-County league playoffs.

**Ancaster 7, Georgetown 6:** Keegan Martinec (3G); Adam Dobis (G, 3A); Dylan Sargent, Carlos Preza (G, A); Curtis Moorhead (2A); Brad Ranson, Josh Fera (A).

**Milton 3, Georgetown 2:** Ranson, Chris Brydie (G); Martinec (2A); Drew Hillock, Dobis (A).

**Ancaster 4, Georgetown 3:** Ranson, Ryan Howard, Blair Vander Glas (G); Hillock, Preza (A).

**Georgetown 5, Brampton 2:** Ranson (G, 2A); Hillock (2G); Martinec (G, A); Brydie (G); Cory Highfield, Howard (2A); Matt Carr (A).

**Georgetown 11, Flamborough 1:** Ranson (2G, 3A); Highfield (2G, A); Hillock (G, 4A); Preza, Vander Glas, Matt Simpson, Dylan Sargent, Fera (G, A); Brydie (G); Carr, Howard, Martinec (A).

**Georgetown 5, Caledon 4 (OT):** Martinec (2G, A); Ranson, Preza (G, A); Curtis Moorhead (G); Howard (3A); Brydie, Nick Hale, Hillock, Fera (A).

# Money Talks

## Are you getting everything you are entitled to from the Canada Revenue Agency?

Everytime there are changes to the Income Tax Act, which seems like every year, the government generally does a good job promoting how these changes will affect the average person. Why do we believe this is true? Well, often our clients will "remind" us of these new deductions and credits during our initial meeting. We are encouraged by this because we believe that our clients, and for that matter, everyone should have a greater understanding of how their decisions regarding compensation, savings or expenses affect their taxes. It is our philosophy that we will take the time to explain why their taxes are what they are, and how they can save more money, before we file their tax return.

However, it is not the new and widely publicized changes that some people are missing, such as the Home Renovation Tax Credit, but the items that have been around a long time and have become relevant to their specific situation only recently due to a change in circumstance. For this reason, it is important to talk with your tax preparer and inform them of any changes in your life circumstances to ensure you receive all the credits and deductions that you are entitled to. We do this with all clients, whether they are new or returning for yet another year of taxes. It is in these conversations that we find the opportunities that make a difference for our clients; to maximize all deductions and credits and minimize their tax bill or increase their refund. For example, while getting to know a new client, it became evident that his spouse, who had recently passed away, was entitled to a disability tax credit. Their previous accountant, who knew his wife and of her illness didn't enquire as to the severity of the illness and missed taking the credit.

Thankfully, CRA allows taxpayers to amend tax returns for up to 10 years, which we did for the client and he received a significant refund. Another example was a woman who was taking care of both her daughter and her mother and she thought that there would be some benefit for her for taking care of her adult daughter. In fact, the benefit arose from her taking care of her elderly mother. Again, amendments were made on her behalf to claim the credits that she was entitled to after we took the time to get to know her and her specific situation - her refund amounted to approximately \$15,000.

We make all efforts when we meet with our clients to ensure that we maximize their refund. We take our responsibility to keep abreast of all relevant changes to the Income Tax Act seriously, that affect our clients now or when their specific circumstances change because of a significant life event. Although, we take the time to get to know "you" our fees are still competitive with all major tax return preparation services because in the end, if it were the same price wouldn't you rather have your taxes prepared by a Chartered Accountant?

*If you would like to discuss these scenarios or your specific situation and whether our firm can help you maximize your refund(s) or minimize your tax bill, please call Trevor Buttle or Joseph Tavano at 905-873-8837*

*Article Submitted by Buttle & Tavano Professional Corporation.*

A Wealth of Investment Expertise in Halton Hills.



R. Scott Becksted, BES  
Wealth Advisor

- Retirement Planning, RRSPs, RRFs
- Mutual Funds, Stocks, Segregated Funds
- GICs, Bonds
- Fee-based Managed Accounts

905-873-6640 or 905-796-5024  
Toll Free: 1-800-263-2454 Fax: 905-450-6343  
scott\_becksted@scotiacleod.com  
www.advisors.scotiacleod.com/sbecksted



**dreading tax time!**



**relying on**

**Yorkshire Enterprises.**



**At Yorkshire Enterprises:**

- Pick-Up & Delivery Available. Call to arrange a meeting.
- Your return is completed by tax professionals with more than 40 years of combined experience.
- You get our assurance of accuracy and maximum tax savings.
- Your return will be done while you wait.
- EFILE services are available.



**Sarah, Marion, Joanne, Christine & Liz**  
**Yorkshire Enterprises Inc.**  
Located at: Knolcrest Centre  
360 Guelph St., Unit 47  
Georgetown, ON L7G 4B5  
Call: 905-873-2697  
Email: info@yorkshirent.com  
www.yorkshirent.com



**905-450-1850**

Email: barbara.byckowski@rbc.com



Barbara Byckowski  
Investment Advisor, BBA, PFP, CFP

**Q.** I am curious about exchange traded funds and how they compare to mutual fund performance. Can you provide me with some information and a review of my mutual fund portfolio?

**A.** We offer complimentary portfolio reviews and 2nd opinion of your current investments and financial plan. Just call me at 905-450-1850 and we can arrange an appointment. Exchange traded funds have a history of outperforming most of Canada's mutual funds. By definition, an Exchange Traded Fund will perform approximately at its benchmark index, less a small MER. A recent study completed by Standard and Poor's showed that less than 9% of Canada's equity mutual funds outperformed their S&P benchmark index during the past 5 years. The study on five year performance also showed that actively managed Canadian funds missed their S&P benchmark index by an annualized rate of 4.34%... that is performance lost to the investor. Exchange traded funds are also tax efficient, can be bought and sold during the day and are an easy way to purchase a diversified portfolio. The Exchange Traded Funds are easy to understand and track the performance of well known indices for example: the performance of StreetTracks Gold Trust is tied closely to performance of the price of gold.

RBC Dominion Securities Inc.\* and Royal Bank of Canada are separate corporate entities which are affiliated. \*Member CIPF, ®Registered trademark of Royal Bank of Canada. Used under licence. RBC Dominion Securities is a registered trademark of Royal Bank of Canada. Used under licence. ©Copyright 2010. All rights reserved. Barbara Byckowski is an Investment Advisor with RBC Dominion Securities Inc. Member CIPF. This article is for information purposes only. Please consult with a personal advisor before taking any action based on information in this article. Barbara can be reached at 905-450-1850.



## MALLS ARE FOR SHOPPING... NOT FOR TAXES

Let the Professionals at  
**BTPC\* Chartered Accountants**  
help you maximize your refund.  
**For the same price, wouldn't you rather have a CA Firm prepare your taxes?**



\*BUTTLE & TAVANO PROFESSIONAL CORPORATION  
348 Guelph St. Unit 4, Georgetown  
905-873-8837 www.BTPC.ca



**SUMMER HOCKEY BEGINS!**

**Youth Boys / Girls**  
7 to 17 year olds  
4, 5 & 6 year old  
Instructional  
905 451.9275  
**Our 14th Year!**

**Summer Mens**  
Teams & Individuals  
We Play 3-20 Min Periods  
905 840.7370 or 905 796.7876

Visit our website: [www.arenapro.com](http://www.arenapro.com)