# Going the extra mile



PHOTO BY JENNIFER ENRIGHT

To her surprise, Jocelyn Hamilton recently became the newest recipient of Country Heritage Park's Volunteer of the Year Award. A plaque commemorating her achievement was presented by Don Taylor, Assistant Deputy Minister from the Ontario Ministry of Agriculture. The Park's general manager, Reg Cressman, lauded Ms. Hamilton during the awards presentation, describing her as "a fireplug in a small package." He said she's the kind of person who is willing to make an extra effort, no matter what the job, whether it's picking up garbage or finding a misplaced item. Hamilton works as a historical interpreter and oversees bilingual programming at the Park. The interactive heritage park is a non-profit organization.



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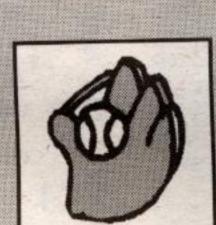
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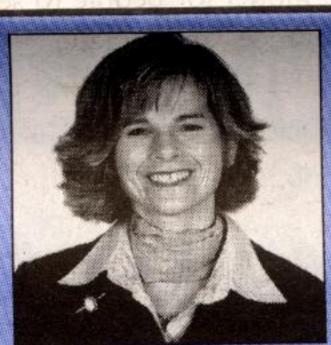
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TRACEY MCGRATH

Senior Consultant, Investors Group

The places where a conversation can strike can be funny. This one was at my parents' house. They were having a party for all of the people that supported us through my dad's journey. I was offering our guests fresh shrimp and stopped by a wonderful couple who had been friends of our family's for years. They were actually one of the first calls I made in the ICU that day as I knew they would get that message to the big guy upstairs fast! It was wonderful to be surrounded by such good and supportive friends. The question that was asked over that yummy shrimp was, "Should I take income out of my RRSPs early, at age 66?"

That's a good question since every retired person wonders the same thing. But my problem is that there is no easy answer, because there are many personal and financial variables to con-

Here are a few guidelines: The first is to be careful of the old age security claw-back since the taxable income

# Dear Fracev

With every publication I will be answering your questions about Tax, Estate and Financial Planning. I've lived in Halton for 30 years and I am raising my family here.

clawed back and will be 100 per cent receive the proceeds of the account taken back if your income is over \$90,000. without the implications of taxation, as A little tip here is to split as much income in the form of an RRSP. evenly between spouses as possible; consider splitting the CPP or perhaps a marize in a little column. The key is to spousal loan to even out investment realize that everyone's situation is income. It takes careful planning to draw unique and will change as life chooses income that keeps you at a "reasonable" tax bracket, and to better your retirement lifestyle today and have enough reserve down the road to ensure possibly proper long term care in the future. Another key factor to keep in mind is that you do not want the last spouse to pass way with a large amount in their RRSP as it will ALL become taxable. That potentially puts you in the highest income tax bracket which means 50 per cent of your hard-earned savings will go to the tax man instead of your family at death. If you don't need all of the income generated by your RRIF consider reinvesting it in a non-registered portfolio. This will continue to increase

your net worth, also becoming a place

from where you can draw income and at

amount of \$56,000 OAS starts to get the final spouse's death the children

These ideas are difficult to sumyour path. Please feel free to contact me if you need more details concerning your personal situation or if this leads to another question.

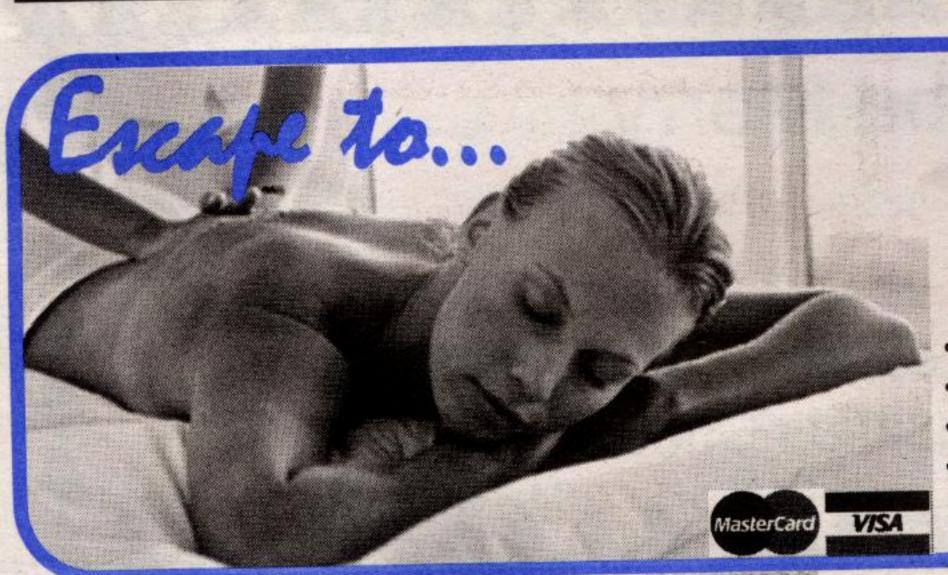
We would like to sincerely wish to all our friends in north Halton a wonderful and healthy holiday season.

All the best,

# Tracey

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