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Front End & Steering

Richtree restaurant opens in Milton



Richtree Markets Inc. opened the second of what President and CEO, Colin West hopes will be many market style restaurants on February 22 in Milton. Known for many years as the operator of Movenpick and Marché restaurants that opened in 1981 in Toronto, they are now in the process of re-branding. In partnership with Canadian Tire, Sobeys and Starbucks, Richtree restaurants feature fresh market cooking with the entire process transparent to the customer. The Milton restaurant is smaller than some of the Toronto restaurants, but will offer the same recipes and style of cuisine, made from scratch with fresh ingredients. Seen here on opening day are: (from left) General Manager Crystal Newton, Baker Trish Gibson, and team members Amanda Smith, Yvonne Sliekers and Jenn Welsh.



PHOTO BY LOUISE COOK here, with Pictured some of her dolls is Lisa Lister Stoodley the of sole owner Irresistible Dolls, of Milton. Previous articles in the Compass may have given the impression that Lisa shared ownership with others, but this is not the case and we apologize for any confusion.

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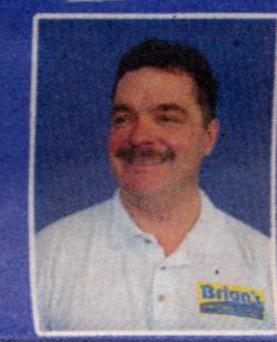
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Certified Financial Planner

Dear Tracey

TRACEY MCGRATH is a Senior Financial Consultant for Investors Group and Halton area resident for over 30 years.

Each week she will answer your questions about Tax, Estate, and Financial Planning.

PREPARE to PROSPER

Last week Finance Minister Ralph Goodale delivered the first minority government budget since 1979. There were a number of changes that could affect your financial plan and present new savings and investment opportunities.

- I thought you would appreciate a quick overview of some key measures from this year's federal budget:
- · Contribution limits for all registered plans, including RRSPs, deferred profit-sharing plans, pension plans and money purchase plans will rise to \$19,000 in 2007, increasing by \$1,000 each year until 2010.
- The rule that kept Canadians from investing more than 30% of their registered assets in foreign securities has now been dropped. This will eliminate the common practice of purchasing expensive investment products that circumvent foreign property rules.
- Bullion and silver coins and bars are now qualified investments for registered plans, providing the gold is of 99.5% purity and the silver 99.9% purity. This means one more asset class that you can hold in your RRSP, and more options is always a good thing.

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- The basic personal exemption rate on personal taxes rises to \$10,000 by 2009 from its 2004 taxation year level of \$8,150 (all Canadians will benefit as we all claim this basic personal amount).
- Those caring for elderly parents or adult disabled children will appreciate the tax credit increase of 50% to \$10,000 for the 2005 tax year, and the Child Disability Benefit will be \$2,000 up from less than \$1,700.

- Tracey

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