

Business

BANKRUPTCY!

GET A FRESH START. Get SOLUTIONS now for:

- | | | |
|----------------------------|--------------------------|------------------------------------|
| Credit Card Problems | Loss of Job or Loved One | Repossessions, Evictions |
| Major Cash Flow Problems | Wage Garnishments | Student Loans |
| Persistent Bill Collectors | Judgements, Law Suits | Divorce Related Financial Problems |
| Delinquent Taxes | Foreclosures | |



Bankruptcy can be avoided. Call us! No charge for initial consultation!

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348 Guelph Street, Georgetown

A better solution!

Volunteers needed

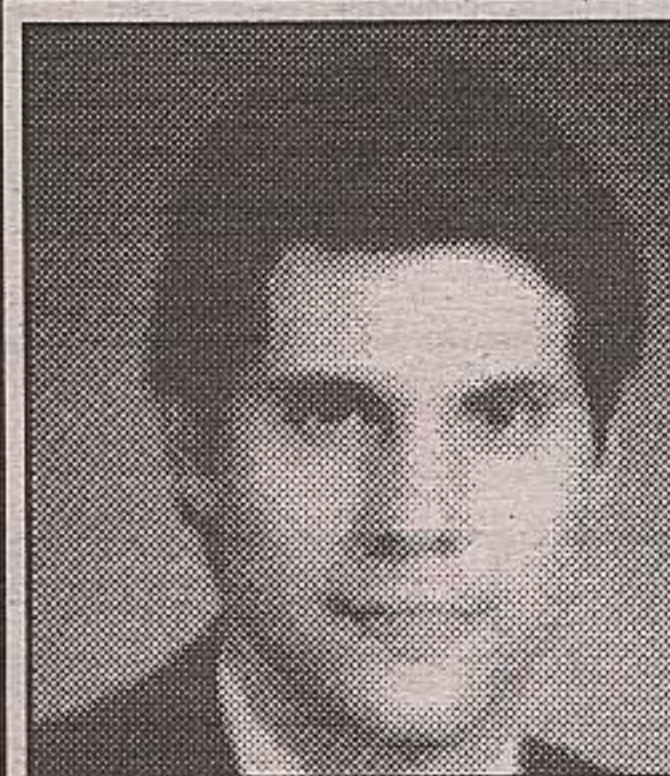
Junior Achievement (JA) of Halton is looking for consultants with business experience, good communication and people skills, commitment and a positive attitude. Volunteering gives people the chance to be a role model for young people while strengthening their business acumen. Anyone interested should call JA of Halton at (905) 637-7200.



Centre honored

Canadian Association of Speech Language Pathologists and Audiologists president Catriona Steele (right) presented a Media Award for Publications to Karen MacKenzie-Stepner of the Halton Hills Speech Centre at the recent conference in Edmonton. The award is in recognition for the work by the centre to promote speech and language issues to the public through written material. The speech centre is located on Guelph St. in Georgetown and serves the Halton, Peel and Wellington regions.

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MONEY CONCEPTS
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BRETT WORBY

DO YOU NEED TO MAKE A DECISION?

If you have or will turn 69 years of age in 1999 and you own an RRSP, you have some financial decisions to make before December 31st.

In the 1997 Federal Budget the age that one must convert their RRSP to RRIF was reduced from 71 to age 69.

The options:

1. Deregister the full RRSP - completely taxable in that tax year. OUCH!
2. Convert to an Annuity - guaranteed fixed return, tax is deferred, inflexible to investment change
3. Convert to RRIF - tax deferred, flexible for future change. Multiple investment options.

In options 2 and 3 the RRSP only has to be converted, no income actually has to be drawn until 2000.

Choosing what to convert your RRSP to is a very significant financial decision, because in some cases, once you have made your decision it is made for life! Your tax rate, other sources of income, income needs and your estate wishes are all-important variables that must be reviewed in order to make an informed decision.

The focus of this article is: if you or someone you know is going to be effected by this change, now is the time to start investigating the option(s) that best suit the situation.

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