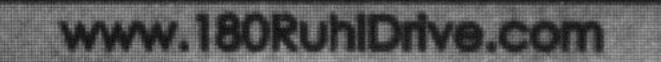
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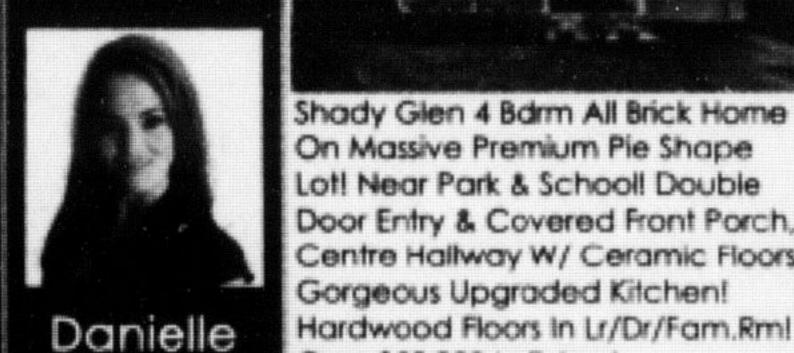
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Withstand financial storms with emergency savings

carrying too much debt and too little savings which may result in a year-end tax bill. can be dangerous. This is especially true if you needed immediate cash due to an illness, accitakes discipline and hard work but pays off when the unexpected occurs.

Simple scenarios where an emergency fund would have been handy:

- You had money set aside to replace your aging car, but your roof has started to leak. The choice is clear: use credit to replace the roof and buy the new car with cash. But now you're in debt. An emergency fund would have given you the flexibility to be able to afford both the roof and the car without incurring debt.
- If you lost your job or got sick, you'd need cash to pay for everyday expenses (groceries, rent, etc.) An emergency fund would give you something to fall back on and peaceof- mind while you look for a new job, or take the time to recover.

Can't I use my credit card, line of credit or RRSP in an emergency?

Lines of credit and credit cards are for temporary expenses that you'll be able to pay off within a month or so. They're not ideal for sustained periods, like being out of work for six months. Some credit cards charge 19.5% interest on cash advances, meaning that you'll have to repay the amount you borrowed plus an additional 20%. RRSPs should not be

How do I get started?

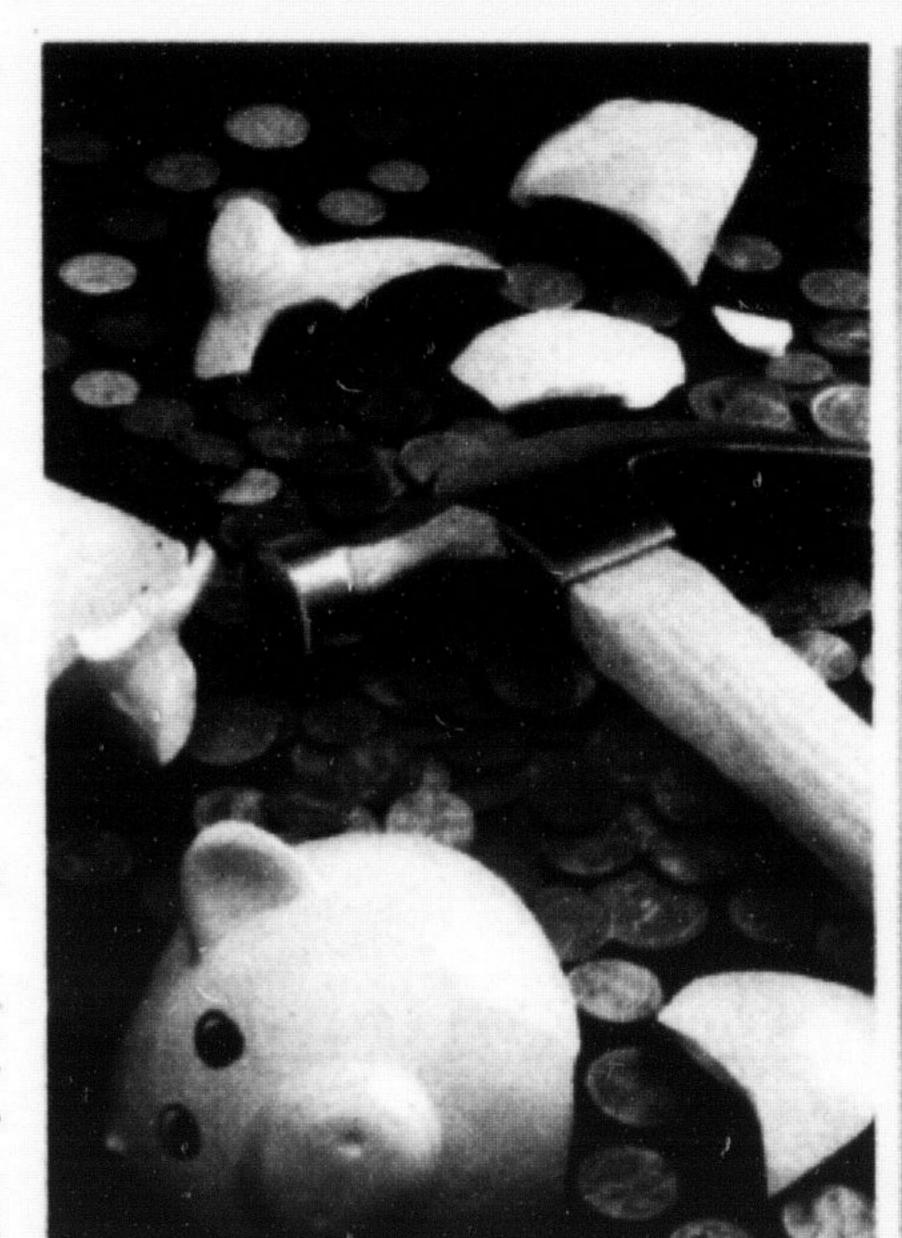
dent or a job loss. Building financial stability gency fund is the equivalent of three months. Keep in mind that it's more important that www.desjardins.com.

experts at Desjardins Group, being financial using some of these savings for a house down groceries and then work on the other monthly remember: don't go into your emergency fund prepared for an emergency is essential. As payment. Any withdrawals you make will be expense categories one month at a time. With unless it's an emergency. A couch on sale that we've seen with the recent financial volatility, considered income on your next tax return, each paycheque, try to put aside the equiva- you simple can't live without isn't an emerlent of 1 to 10 per cent of your income. Don't gency. worth of living expenses. For example, start by you're starting a savings habit than the total

According to the wealth management touched until you retire, unless you plan on saving the equivalent of one month's worth of amount that you're saving each month. And

forget to put it into a separate account, like a For more information about setting up an Financial experts suggest that a solid emer- TFSA, so you're not tempted to dip into it. emergency fund, visit Desjardins Group at

www.newscanada.com



Lower your monthly home operating costs

Spending more time inside during the winter is a reality, but it comes at a cost. Keep your energy bills low this season by following these four tips:

- Invest in energy efficient appliances.
- · Install spray foam insulation.
- Wrap an insulating blanket around your water heater.
- · Install a programmable thermostat that turns down the heat at night while you sleep and during the day if no one is home.

You can learn more about insulation at www.icynene.com.

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