

# ASK THE PROFESSIONALS



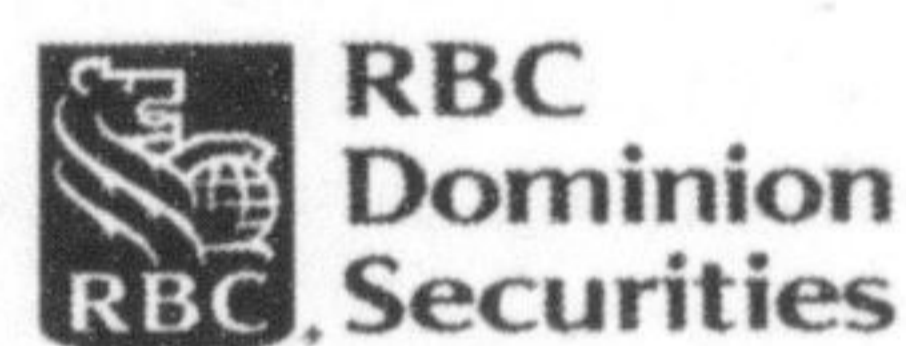
**Jody Coulson**, B.Sc., B.Ed., CRS  
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## Interest Rates are Killing Us!

Current interest rates are wonderful if you have a mortgage, but what if you are a saver, or worse, a retiree? An interest rate of 1.25% for a 1yr GIC, or 3.35% for 5 yrs hardly keeps up with inflation, let alone taxes. Fortunately there are other methods investors can use to safely generate income in their portfolios. **Convertible Debentures** are one option available. They are essentially bonds issued by Canadian companies. They give the holder the right to convert the 'bond' to the company's 'stock' at a set price, anytime before maturity. For example, one of the major Canadian oil & gas companies recently issued a convertible debenture which pays income of 5.0% per year until 2015. Currently the company's stock trades at \$7 per share, the holder of these convertible debentures has the right to convert to the stock at \$8.60 which may make sense if the stock trades above that price in the coming years. Otherwise the investor holds the debenture and collects 5% income. **Dividend paying common shares** are another option. Large, well managed, Canadian companies with good cash flows which allow them to pay attractive dividends, can be used to enhance the overall yield of a conservatively managed investment portfolio. Not only do some of these Canadian companies pay between 4-6% in dividends, but these dividends qualify for the Federal dividend tax credit. For example, a Canadian investor in the top tax bracket earning a 5% dividend from a qualified Canadian company would have to earn 7.15% on a GIC (which pays "interest" income) to have the same money left in their pocket after paying the tax. The lower tax rate on dividends really does make a big difference.

These are just two examples of alternatives to today's low interest rate options. Please give us a call to discuss these or other strategies which can increase the overall income you earn within your investment portfolio.

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**TIFFANY KISHITA**  
Owner & Certified Groomer

## Why should I train my puppy?

A well trained dog is a happy dog. Dogs like to please their owners but they require consistency. I always say "you treat your dog like they were your own child". By training a puppy they learn discipline and respect for their owners.

## When should I start training my puppy?

Once they have all their boosters then they are ready for training. You should start training your puppy as soon as possible to avoid bad habits.

## What should I do first when I bring my puppy home?

When you get your puppy the first thing you should try and do is to get them used to the crate and to go to the washroom outside (a consistent schedule is one of the key things). NEVER USE THE CRATE FOR PUNISHMENT! Always use it for positive re-enforcement!

I do not recommend puppy pads. When using them, they don't learn to hold their urine or bowel movements so they will just go on the pad when ever he/she wants to. Another reason is they will associate other similar objects that looks like a puppy pad and will go on them as well. For example: newspapers and /or a nice expensive rug.

The key thing when training a puppy is consistency. Everyone in the house should be doing the same thing at all times. It is a team effort. If not, the puppy will be very confused and it will be harder for them to learn obedience.

In my obedience training we go over all the commands that the puppy will need for the rest of his/hers life. We go over 11 routines in the classes: sit, release, sit for exam, heeling, turns, speeds, sit/stay, down, leave-it, off, and recalls. I do conditional training which means no treats just a lot of PRAISE!

There is a saying "it's never too late to teach an old dog new tricks". If your dog isn't a puppy it is never too late for obedience classes!

Call the shop for details.



Open to midnight, 7 days a week  
Kennedy Circle, 1020 Kennedy Circle  
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**Dawn Ross**  
Pharmacist

## Why do I smoke?

You are a smart, educated sensible person. You know the harmful health effects of smoking. You like to be in control of your life. You know smoking is bad for you, so why do you choose to smoke. Why does this cigarette control your life?

Smoking may seem to put you in a good mood as you feel that immediate "hit" of the nicotine. But soon after, you feel down and tired, causing you to crave that rush again. It becomes a vicious cycle.

Many smokers truly believe smoking helps them relax. In fact smoking makes your heart beat faster, your breathing quicker and raises your blood pressure. You feel relaxed because the cigarette stops the intense cravings caused by nicotine addiction.

You think if you quit smoking you will gain weight. 1 in 5 smokers won't gain any weight. The average weight gained is 5-7 pounds. Of course, some people also gain weight while they smoke. The key here is to drink extra water, have healthy snacks on hand and get some exercise. Don't substitute food for the cigarette. Overall becoming a non-smoker, eating healthier and exercising will give you more energy.

You may think the only person you are hurting is yourself. It is hard to believe that something you enjoy so much can actually hurt others. Second-hand smoke is very harmful to your friends, family and other people around you. So when you are out with friends or family you have to think about where you can go to have that smoke you crave and this is getting more difficult as more and more areas do not allow smoking.

Many people quit every year, and you can too if you want to. Smokers Helpline is a great website for helpful tips for quitting, [www.smokershelpline.ca](http://www.smokershelpline.ca).

Speak to your Shoppers Healthwatch pharmacist for more advice.

Make 2010 your year to become a Non-Smoker



**Dr. Mark Cross**  
B.Sc., D.D.S.



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**Dr. Tony Wan**  
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## Happy New Year!

If you haven't already made a New Year's resolution, why not make one that you can smile about? New Year's resolutions can be as easy or as hard as you make them. Setting a goal of good dental health is easy and it can benefit your overall health too.

By following these simple tips, you can easily maintain good oral health all year long.

1. Brush your teeth at least two times a day. Brushing your teeth properly removes plaque from the surface before it hardens into calculus.
2. Use a fluoride toothpaste. Using a toothpaste with fluoride helps to prevent decay.
3. Change your toothbrush every 3 to 6 months, depending upon which type of brush you use.
4. Floss your teeth daily. Flossing is the only way to remove plaque from in between your teeth that a toothbrush can't reach.
5. Use a mouth rinse. An antimicrobial mouth rinse can provide extra help in controlling plaque.
6. Eat healthy meals and snacks. Good nutrition is an important aspect in maintaining good dental health.
7. Visit your dentist for regular checkups. Routine dental cleanings and examinations are the best way to make sure that your teeth and gums stay healthy.

If you follow these simple tips, you can have a great smile as well as the satisfaction of knowing that you are sticking to your New Year's resolution of maintaining good dental health!



**Kenneth C. Mitchell**, MBA  
Graduate Certificate - Court and Tribunal Agent  
Advanced Certificate - Mediation  
Canadian Securities Course  
Certified Fraud Examiner (1992)

## Higher Limit for Small Claims Court

On January 1, 2010 the jurisdiction of the Small Claims Court was increased to \$25,000.00. This long-awaited change makes it easier for businesses and individuals to use the court process for the enforcement of contracts, the collection of debts, and for compensation for civil damages. The Small Claims Court is the peoples court, designed so that every person, regardless of means, can have her day in court. There is, however, a difference between having your day in court, and winning in court. Lord Diplock once stated, "The beauty of the common law is that it is a maze and not a motorway." At **Parallax Paralegal Services** we have the skills to navigate the maze, assess your case, advise you of your legal options, manage the court process, negotiate settlements, and to argue and win your case at trial. Please call for a free consultation.

### Courts and Tribunals

- Small Claims Court  
(for damages and collections up to \$25,000)
- Landlord and Tenant
- Provincial Offences and Municipal By-laws
- Criminal Court (for summary conviction offences only)
- Workplace Safety & Insurance Benefits • Human Rights  
• Accident Benefits

### Traffic Tickets

- Seat Belt Offences • Speeding • Fail To Stop - Light & Signs • Fail To Yield • Fail To Stop - School Bus • Follow Too Closely • Careless Driving • Fail To Remain / Report
- Drive Under Suspension • No Insurance

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- Financial Planning
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- R.R.I.F.'s
- Life Insurance



**Lou Mulligan**  
MA, CFP, RHU, CLU, EPC

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**Question: I have \$5000 and need to know whether it is better to put it into my RRSP or a TFSA.**

**Answer:** Why not do both? Depending upon your tax bracket and the type of investment you select, a \$5000 RRSP contribution in January or February could give back a tax refund of \$1000 to \$4000 when you submit your 2009 tax return. You can invest your refund in your TFSA and add to it during the year. You can have your cake and eat it too!

If you have a child or grandchild under 18, your RRSP tax refund could go into their RESP and give back another 20% in the form of the Education Scholarship Grant.(CESG).

While RRSPs reduce your taxable income, TFSA's do not. While RRSPs are taxable when redeemed, you will most likely be in a lower tax bracket. TFSA's are not taxable when withdrawn, but they are not a substitute for a savings account. Special TFSA rules apply and if not properly adhered to, could result in taxation.

RESP contributions give a 20% grant to the child. That's more free money from Ottawa!

These strategies are there to help you reduce your taxes and reallocate part of your tax dollars to a "worthy cause of your choice." Essentially, you are creating free after-tax money that you can use however you wish - TFSA, RESP, 2010 RRSPs, Charitable gift (and receive a charitable gift tax credit), vacation, debt reduction. Why not use your \$5000 to your best benefit?

Got a question about how to turn your tax dollars into a better use? Contact Lou at Partners in Planning Financial Services 905-876-0120

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