

# THE LAST WORD

Those of you who have been watching the climb of the Canadian dollar over these past few months (I suspect that's everyone) will probably have been doing so with quiet anticipation boiling up within your breast (s). That spring vacation is now beginning to look possible. Within the past two years the Canadian loonie has gained THIRTY TWO PERCENT on the US Buck....Yes I did say **32%**. What has that meant for the average Canadian family in terms of purchasing power? Let's look at the bigger items like buying a home. If you have ever watched television home-purchase programs on a channel like HGTV you might have been struck on the size and number of extras that a home buyer in the US of A gets for their \$200,000. I am not talking about 'inner city' living in places like Washington or NY or LA, but your average Belleville/Picton sized small/medium town in which new developments are shown. The homes come with more land; none of this barely being able to stand between two houses and have your left shoulder on the neighbours wall and your right on your home! The homes also come with additional features like a living space above the double garage (bonus room) and many others. More for less I am thinking. What about our next purchase...a vehicle? A quick pounding of a few keys on the computer



brought this information on one of the big three auto manufacturers...I won't say which one if you don't mind.

**Family saloon** price range in US of A: \$21580 - \$26125 / same in Canada \$26824 - \$32874 giving a median price difference of 18%

**Family X-over vehicle** price of vehicle in US of A: \$27620 / same in Canada \$32664 giving a price difference of 16%

**Pick up Truck** price of vehicle in US of A: \$36830 / same in Canada \$43969 giving a price difference of 16%

Now I do not claim to be an expert on new vehicle pricing, however, give or take a point or two here and there for slight model differences (and I did try to pick the exact same vehicle) the overall price difference between one vehicle purchased in Canada against the SAME vehicle purchased in USA is in the 16 percent range. HOWEVER, we have not yet considered taxes. You can take a look at this yourself if you care to Google: [http://www.bankrate.com/brm/itax/edit/state/profiles/state\\_tax\\_Fla.asp](http://www.bankrate.com/brm/itax/edit/state/profiles/state_tax_Fla.asp) There you can find the taxes for any US State and it makes interesting reading. Take Florida which is the example that will show when you click on the foregoing link. NO personal income tax. 6% state sales tax and 0.5%

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## PUZZLE SOLUTION



### ACROSS

- 7 MAN-I-TOBA (anag. boat)
- 9 H(ALL)OW
- 10 ON(C)E
- 11 G(OVER-NM)ENT
- 12 studieS-PINS-TERmites
- 13 SUNDAE (homo. Sunday)
- 15 DETERMI(anag. Merited)

### -NATION

- 17 pastorS-WED-ENgaged
- 18 E-A-TABLES
- 21 S(PORTS)WEAR
- 23 TIRE
- 24 PUT-RID
- 25 T-RAINING

### DOWN

- 1 CA(TNI(anag. Tin))P
- 2 H(IBERN)ATED
- 3 BOUGHT(anag. hog but)
- 4 CHAR(IS)M-A
- 5 SLAM
- 6 M(OUNT (anag. unto)) AIN
- 8 ADV(ERT(anag.rte)ISEMENT
- 14 sNAIL BIT IN Garden
- 15 DOWN-P-OUR
- 16 R(INGS(anag. sing))IDE
- 19 THRO( w del.)AT
- 20 nastiER-RANTing
- 22 RARE(anag. rear)