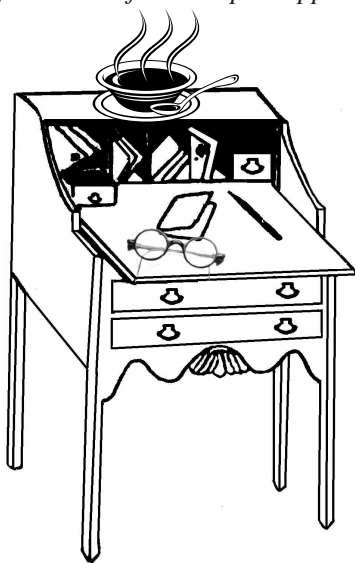


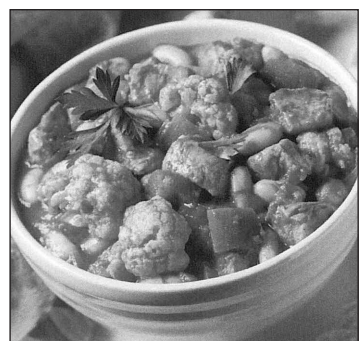
From: Her Desk Drawer

Chunky Chicken and Cauliflower Chili

Serve this light and easy version of a popular favourite with crusty bread and a green salad for a simple supper.



- 2 tbsp vegetable oil
- 1 lb boneless skinless chicken, cut in 1" cubes
- 2 Ontario Onions, chopped
- 3 cloves Ontario Garlic, minced
- 1 Ontario Sweet Green Pepper, coarsely chopped
- 3 cups Ontario Cauliflower florets
- 4 tsp chili powder (or to taste)
- 1 tsp each cumin, dried oregano and salt
- 1 can (28oz) diced tomatoes
- 1 can (19oz) white or red kidney beans, drained and rinsed



In large skillet or saucepan, heat oil over medium-high heat; cook chicken, onions and garlic until browned, 5 to 7 minutes. Add green pepper, cauliflower, chili powder, cumin, oregano and salt; cook, stirring, for 1 minute.

Add tomatoes and beans; bring to boil. Reduce heat, cover and simmer for 30 minutes, stirring occasionally.

Common Cents



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RRSPs 2007!

Q. We just received our year-end 2006 RRSP statement. How do we really know how we are doing? We know we have made money, but beyond that, it's pretty much a mystery to us. Help!

A. Great question. There are a handful of areas on your statement that can give you a pretty good idea of how your savings are doing - and you've already told me one. First off, what's the bottom line? Are you making money? All statements will show you what you have gained or lost during the year or since your last statement. Like all financial statements, positive numbers are good ... and brackets and negatives are bad!

Second, your statement should give you a detailed list of your holdings. Each investment fund should be itemized. Most portfolios should be well diversified across four to six different sectors of the economy. If you go fund by fund and compare today's market value to original book value, you should be able to see which funds have contributed the largest overall gains and which one's may have lost, or be holding you back. For a

GIC or Guaranteed Investment Fund portfolio, you will also see interest rates and maturity dates for each deposit. My suggestion in our current low interest rate environment is to talk to your banker or investment advisor before each renewal in 2007. Don't just automatically re-lock these at 3 percent or 4 percent without considering a higher yielding alternative like a conservative bond or income fund.

Third, if you are feeling "all alone" out there with your portfolio -- why? Even in a small town like Essex, you have three or four banks and several other advisors to choose from. Before you simply do what you have always done with your RRSP contributions this year, consider getting a new third party opinion this year - you have until March 1st. If you like what you hear, "test drive" this new banker or advisor for the year, and at the end of 2007, consider consolidating or transferring your funds to the advisor or institution that is delivering the better returns, advice and client service.

Lastly, try your best to "ignore the hype" this

RRSP season. Every fund company will advertise their best 3 (of 30+) funds, and you will be left with the impression that everyone under the sun, heck, even your neighbour's dog, is making more money than you are. A good investment advisor will spend a good hour with you just talking and discussing your overall goals, investment experience, risk tolerance, time frame etc., to help build you a winning investment mix that is suitable and customized just for you. Our business is so competitive these days that if you are still accepting no service, off-the-shelf products, shame on you. Taking an extra hour or two this February to get that 3rd party opinion will very likely pay dividends for your savings, retirement and education portfolios throughout the rest of 2007!

Jim Augerman and Tammy Cooper are your local, "home-town" Clarica advisors. If you'd like to submit a question for next month's column, or have questions they can help you with, please feel free to contact them.

Office open 'til midnight Feb 28th and March 1st so you don't miss out.

Call Tammy at 519-839-5965 to set your appointment asap.
Last minute RRSP loans of \$18,000 or less available!



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Rural Ontario urged to look at new opportunities

CONTINUED FROM PAGE 7

And growth was even higher (2,000 jobs) in "buffer" regions, areas with significant rural populations but within reasonable commuting distance to cities. Easy access to urban customers helped overall business numbers in buffer areas grow by a healthy five per cent from 2001 to 2005.

But it's cities that are the engines of economic growth in Ontario, says Sparling. They added 76,000 more businesses between 2001 and 2005. About 3,000 went into buffer areas. There was almost no growth in rural areas.

Jobs follow business, and job growth is happening in or near cities, sometimes at

the expense of rural areas. Of the estimated half-million jobs created in Ontario between 2001 and 2005, about 490,000 were in cities and 21,000 were in buffer areas. Rural regions actually lost about 12,000 jobs. Northern Ontario was the hardest hit, accounting for more than half of all rural job losses.

However, some bright spots remain in agriculture. For example, agricultural services is one of the fastest growing sectors in Ontario, with farmers specializing and outsourcing more activities, such as veterinary services, soil testing and production assistance.

But ironically, most of those jobs are being created in urban and buffer areas.

There is also job growth in industries such as greenhouses and fruits and vegetables, which again are typically closer to urban customers.

To Sparling, this all points to the need for change.

"Rural communities must think beyond their traditional image as scenes of pastoral tranquility, and look to a future with ever more non-farm businesses," he says. "Those businesses support both farm and non-farm rural families. For a prosperous future, promoting and developing new opportunities in rural Ontario could be more effective than focusing solely on agricultural policies."