

WINTER ACTIVE PARTICIPATION



# BOXING WEEK BLOWOUT!

## 20-50% OFF ALL MERCHANDISE

- Snowboards • Boots
- Jackets • Pants • Waterskis, Ropes & Accessories



**WATER SKIS** etc...

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Richmond Hill  
(Hwy. 7 & 404)  
160 East Beaver Creek Rd. #5  
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Hours: Mon. - Fri. 10-7  
Sat. 10-6 & Sun. 11-5  
CLOSED BOXING DAY & NEW YEAR'S DAY



### Dancin' the night away

Stouffville teens enjoyed a night of dancing and being out with their friends at the Stouffville Parents of Teens dance at Latcham Hall last Friday night.

Photo/CHERYL JOHNSON

## IT IS POSSIBLE NEW HIGHER CONTRIBUTION LIMITS



Larry Saunders  
Community Banking Manager  
Markham, Unionville  
Stouffville

This is the first of a six-part series of articles which looks at why RRSPs are an increasingly important source of retirement income for Canadians.

### New Higher Contribution Limits

A few years back, the federal government introduced new RRSP contribution rules which now allow most Canadians to contribute more to their RRSP than in previous years. And for those taxpayers who take advantage of these rules, increased RRSP contributions could result in bigger tax deductions, as well as more tax deferred retirement savings from your RRSPs.

But what's behind these reforms? One explanation is that the federal government believes it has an important responsibility to encourage taxpayers to put more of their own money aside for retirement.

#### AGING BABY BOOMERS

One reason can be found in the unprecedented number of Canadians who will be reaching retirement age over the next few decades. In fact in the next few years, it is estimated that almost a third of the population will be over the age of 50.

The shift towards an older population will have a significant impact on the funding of government pension plans. Quite simply, there will be more retirees drawing on government pensions with fewer people in the work

force to fund the government's pension pool. Given this prospect, it's not surprising that Canadians are being encouraged to take more responsibility for their financial security.

#### RRSPs CAN HELP ENSURE YOU HAVE A COMFORTABLE FUTURE

And it seems Canadians are taking heed. A recent Gallup survey indicates that the number of Canadians setting up RRSPs is increasing each year. And what's more, the majority of current RRSP investors expect that their retirement income will come primarily from RRSPs.

#### MAKING THE DIFFERENCE WITH AN RRSP

Saving with an RRSP can give you added security at retirement. And contributing to an RRSP can have the added benefit of helping you save money today by providing you with a tax deduction. Not only that, any income earned on your RRSP is sheltered from taxes as long as it stays in your RRSP.

So, if you haven't started an RRSP already, visit your nearest financial institution today. It's never too late to start thinking about your future.

FOR MORE INFORMATION, CONTACT ANY YORK REGION BANK OF MONTREAL

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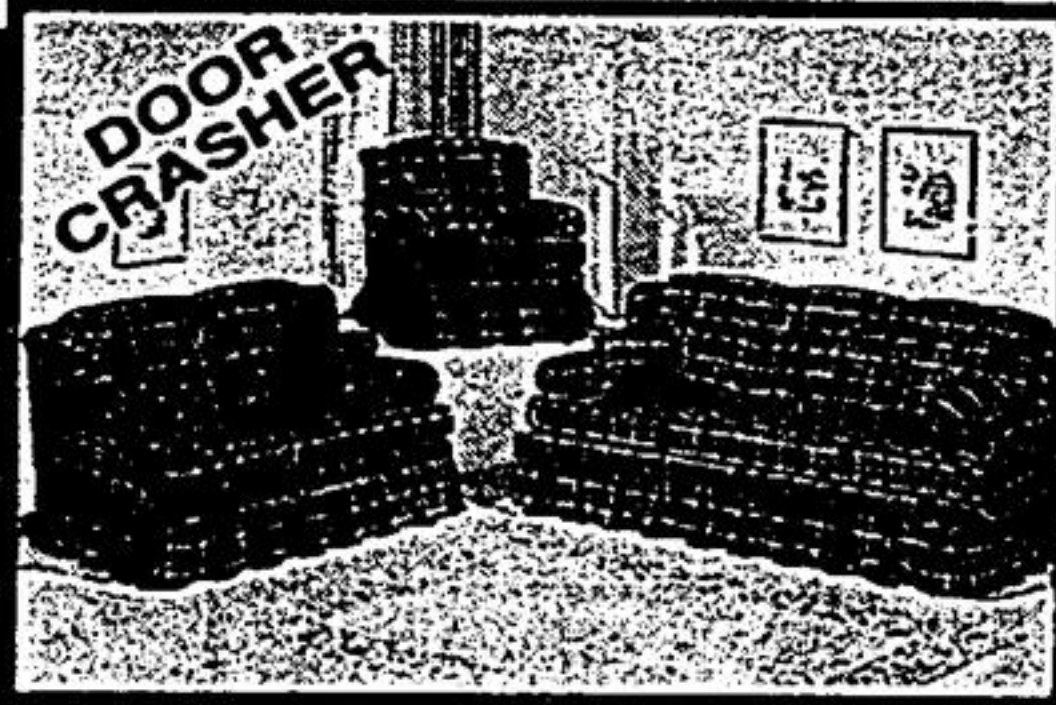


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Single Pedestal Table  
4 Chairs, Solid Oak  
Choice of Color **\$799**



Not Exactly as Shown  
Sofa, Love Seat & Chair  
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Double Pedestal Table  
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HOURS: Dec. 27, 10-6, Dec. 28, 10-6  
Dec. 29, 10-6, Dec. 29, 10-6, Dec. 31

