

Money is sheltered in an RRSP

For most Canadians, providing for a comfortable retirement is one of the greatest financial concerns.

Most individuals have a sincere desire to prepare for their retirement needs, but find themselves confused with the complexity of investment options available.

How do you help improve your situation? At the centre of a solid retirement plan should be a Registered Retirement Savings Plan - currently the most effective and flexible way to tax shelter your investments until

you retire.

Contributions limits for your 1996 RRSP is up to 18 per cent of your 1995 earned income to a total maximum of \$13,500, less any pension adjustments you have from your employer.

If you have not been maximizing your RRSP contribution in recent years, you may have unused carry forward room. This carry forward room enables you to increase your contribution amount above the current year's limit.

Contributing has a very beneficial effect

on your income tax. When you make an RRSP contribution, the amount can be deducted from your income to help reduce the taxes you pay.

This year's deadline for the 1996 RRSP contribution is March 1, 1997. Determining the best way to invest your RRSP savings should never be a last minute decision. Call your investment representative to set up an appointment to discuss your retirement plan.

This article was submitted by Larry Stadnyk of Edward Jones, Unionville.



THE Financial Planning Group

cordially invites you & a friend to attend a free seminar on:

Tax and Estate Planning

with

Sig Kusatz, C.A., of Kusatz and Sharpley and

Eric Button, Estate Lawyer, of Button, Armstrong, and Ness

WHEN: Wednesday, January 29, 1997
7:30 pm to 9:00 pm

WHERE: Latcham Hall, Park Drive S.,
Stouffville

R.S.V.P. - Steve @ (905) 642-8371



NOTICE OF ANNUAL MEETING



Credit Union

The forty-second Annual Membership Meeting of Uxbridge Credit Union Limited will be held on

Thursday, January 16, 1997,

at the Uxbridge Public Library, Tokai Room, at **7:30 p.m.**

The business to be conducted will include the receiving of various reports, the election of directors, and the appointment of auditors for the fiscal year 1996-97.

Copies of the Annual Meeting Report will be available at the Annual Membership Meeting or at the Credit Union office at 70 Brock Street West, in Uxbridge, prior to the meeting.

MacKay's

Work\$hop Series

Money Management

"BUILDING & MAINTAINING YOUR WEALTH"

GOOD RRSP DECISIONS FOR A BETTER TOMORROW

Join us for a small, inter-active seminar in which you can get answers to the questions that will affect your financial future

Jan 22, Feb 5 & Feb 10th
7:00 PM
Fortune Financial Boardroom
95 Mural Street, Richmond Hill

Jan 27 & Feb 19th - 7:00 PM
Sat Feb 8 - 10:00 AM
Christian Blind Mission
3844 Stouffville Side Road, Stouffville

Call 905-881-7555 Ext. 272 Today
Seating is limited

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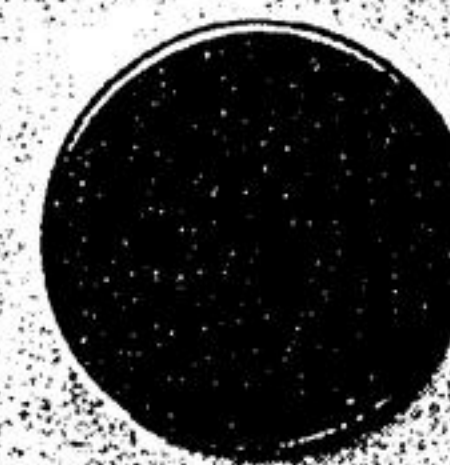
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Mark Kostandoff
Financial Advisor

For professional advice, call
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