

**IF YOU'RE EXPECTING TO RECEIVE an income tax refund this year, you're probably thinking about what you'll do with the money. Before you plan a spending spree, here are a few practical suggestions for your refund. In the long run, these strategies can help improve your financial position - which may mean more cash to use as you like in the future.**

**Pay down debt.** This is often the best use you can make of your tax refund. It makes sense to pay down just about any kind of debt - a car loan or your personal line of credit, for example.

**High-interest debt should be your first priority.** If you have outstanding credit card balances, use your refund to pay them off. You could save yourself a bundle in interest costs. Interest rates range up to 28.8% on retail credit cards, so the sooner you pay them off the more you'll save.

**Do you have a mortgage?** Paying down some of the balance with your refund could significantly reduce your interest costs and shave years off your amortization schedule. Every dollar you pay down early goes directly toward reducing the mortgage principal.

**Perhaps you borrowed to make your Registered Retirement Savings Plan (RRSP) contribution this year.** If you don't have other debt to deal with, be sure to pay off that loan. When a RRSP loan is paid off quickly, the tax benefits usually outweigh the borrowing costs.

When considering which loans to pay first, follow this rule: put your money first toward the repayment of debt, the interest for which is not tax deductible. If you've borrowed for investment purposes, the interest is usually tax-deductible (except in the case of RRSP loans). You might want to maintain these tax-advantaged loans and direct your refund elsewhere.

**Contribute to your RRSP.** If debt isn't an issue, consider an early RRSP contribution. The sooner you get money into your RRSP each year, the longer it has to grow, sheltered from tax. That means you'll potentially have more money when retirement time arrives. And you won't have to scramble to find the money for your full RRSP contribution when the deadline rolls around next year. Don't forget about making up for unused RRSP contribution room from previous years.

**Invest outside an RRSP.** Perhaps you have already made your maximum RRSP contribution. Then why not consider non-registered investments? The returns from many of these investments, including capital gains and dividend payments from Canadian stocks are eligible for income tax breaks.

**Here's another tip.** If your income tax refund is very large, it may be time to talk to your employer about making adjustments to your regular tax deductions. In essence, a large refund means you have overpaid on your taxes, which is often the case for those who regularly make large RRSP contributions. Since your overpayment does not earn any interest, it makes sense to request an adjustment to lower the amount of tax deducted at source. Simply fill out an updated Revenue Canada Form TD1 to reflect tax credits and deductions that lower your taxes.

## Family of geese settle in at Sears Whole Home store

BY JENNIFER BROWN  
Staff Writer

A territorial Canada goose and its family are no longer the unofficial greeters at a local furniture store.

Recently, a pair of Canada geese decided to nest just six feet from the entrance of the Sears Whole Home store on Davis Drive in Newmarket. They were admired by customers and received the odd food hand-out, but when the male bird's paternal instincts began to kick in, his appeal began to wear thin.

"We've been involved with this for two weeks," said Sears Whole Home manager Roger McMillan. "At the beginning, it was quite a cute thing, but then the male started to defend the female and bother the customers. Actually, he was frightening the customers."

McMillan decided the furniture store's grounds were not the best place for a pair of geese to start their family and set out to find someone to remove the birds.

Knowing the birds are a national symbol, McMillan took the situation seriously. As it is a migratory bird, the Canada goose is protected by federal law.

What he discovered was that relocating a couple of Canada geese isn't easy.

"It's incredible," said an exasperated McMillan Friday morning. "I must have made 30 phone calls - to the town, to animal control and finally to a place in Guelph that gave me the right number."

McMillan also spoke to individuals at the Ministry of Natural Resources and the Ministry of Environment and he was advised he would have to obtain a permit to have the nest and eggs removed.

Eventually, McMillan was advised by Canadian Wildlife Services, a group associated with the Ministry of the Environment, to call Triple A Wildlife Control in Toronto.

"I called the company and told them of the situation, but didn't indicate we wanted them to come. I was away for Tuesday, Wednesday and Thursday

and they came and did it without our authorization," said McMillan, adding the birds were shooed away from the property.

"But the geese were not endangered or hurt," he added.

"And in terms of following procedure, we've documented what happened. What's upsetting is the wildlife control company removed them before we asked them to."

When contacted Friday, Triple A Wildlife Control said they follow all regulations as set out by Canadian Wildlife Services.

A spokesperson at Canadian Wildlife Services in Hull, Quebec said an investigation must occur before any animal is removed.

But despite the uprooting of their family, McMillan said the birds have returned.

"We've parted ways, but he was here for lunch just the other day," he said.

## Box Grove auction an annual event

BY JENNIFER KEE  
Correspondent

J.D. Marshall and Associates will conduct and provide items for the Box Grove United Church fundraising auction April 29 at 1.

"We, the United Church in Box Grove, share in the profits so we, in turn, can help out the charities we give assistance to during the year," Helen Buell said.

This year, the church has some new articles on the block, plus spectacular estate items including collectibles, autographed sports memorabilia, carved mahogany cabinets, fancy occasional tables, hand-painted porcelain figurine, clocks, oil lamps, doll furniture and sculptures.

There will also be signed artwork by members of the Group of Seven and original oils on canvas painted by various artists.

As an added incentive, the church is holding a draw for a colour TV and VCR to all registered bidders.

A preview of the items will start before noon. The auction is being held at Box Grove Community Centre at 7651 Ninth Line.

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## York Technology Association Funds ChampionChip for Legacy Run/Walk



Wayne Scott, of NRG Group and President of the York Technology Association and Doug McIntyre, a Vice President of Xenos Group Inc. and a Director of the York Technology Association, present a cheque to Sheri Evans, Legacy Race Coordinator. Proceeds are to fund the ChampionChip timing for all participants in the Legacy 5 KM Run/Walk. The ChampionChip is a revolutionary automatic timing, identification and registration system for road running events. The ChampionChip is a small plastic disk containing a miniature transponder that is attached to an ankle bracelet. The Legacy Event is thrilled to have this superior technology as part of their event on Sunday, April 30th!