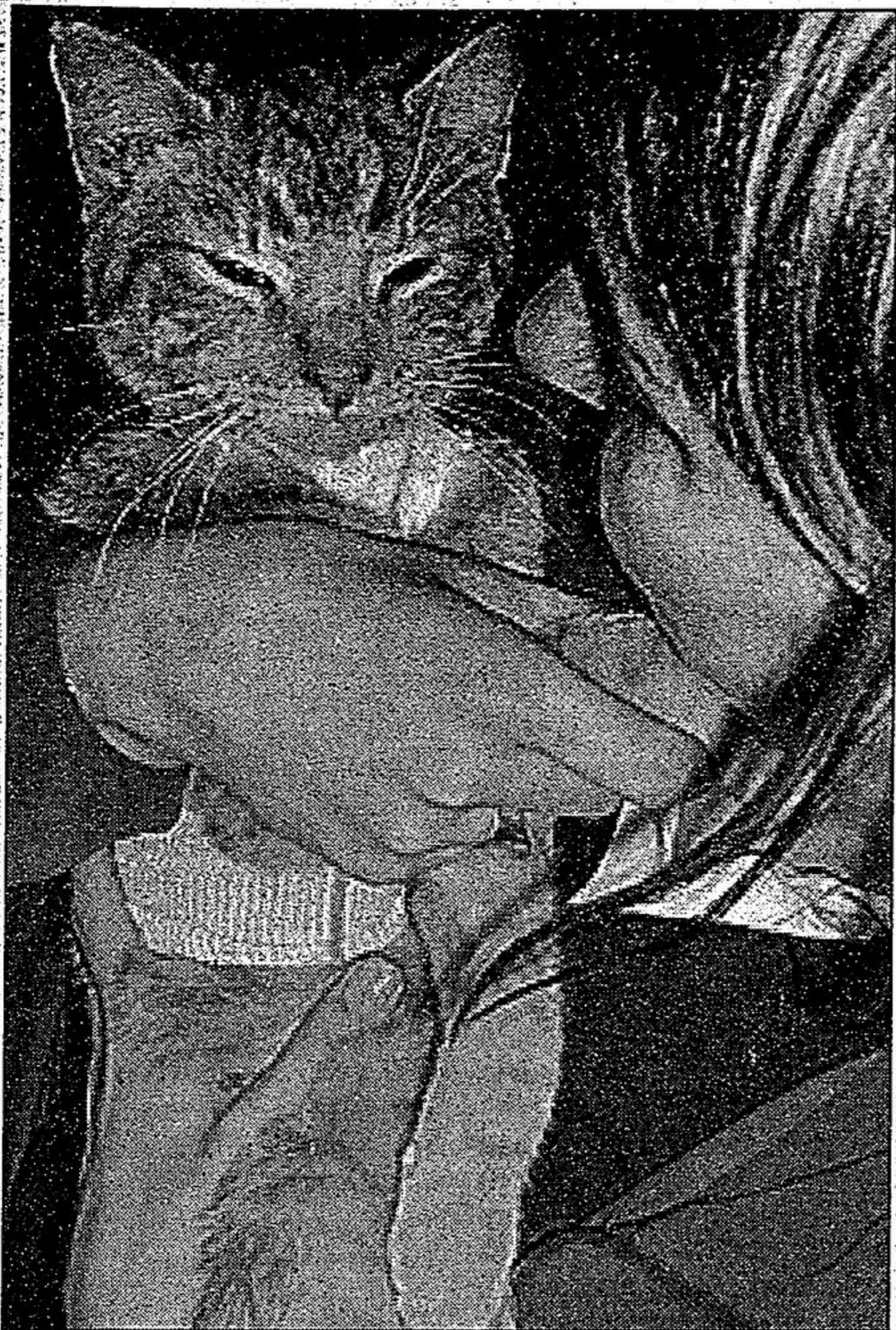


Cat's temperature so low, it didn't register on thermometer



Veterinary technician Joanne Whiteley with Bill, a young cat rescued from a snowbank east of Stouffville. He is being cared for at Ballantrae Plaza Veterinarian Clinic. He will likely lose parts of its ears and a part of its tail to frostbite.

From page 1.

thermometer. With the help of warm intravenous fluids, heated blankets and a pain patch, which the cat wears under a vest, it began the slow process of recovery.

After four hours, the animal's tem-

perature was up to 32 C. A normal reading is 38.5 C.

Ms Whiteley took the animal home

the first night to watch over it. She was overjoyed when Bill took his first tentative steps a few days later.

The Ballantrae clinic specializes in equine care under Dr. Ralph Watt, but also has a small animal clinic run by Dr. Joanne Pagnou.

The clinic can be contacted at 905-642-3349.

CARING FOR COLD CRITTERS

TIPS FOR TAKING CARE OF YOUR PETS DURING COLD WEATHER:

- Cats and dogs should never be left outside for extended periods of time during extremely cold weather. Animals are in danger from both the low temperatures and the fact coyotes and foxes are hungry at this time of year and are on the prowl.
- Make sure pets have water to drink: it freezes within a few minutes when temperatures are low.
- Make sure your pets have enough food to eat and make sure it doesn't freeze.

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TAX & INVESTMENT

Tax Advantages of Life Insurance

A very common misconception is that an RRSP is the only option when it comes to saving towards one's retirement in a tax preferred way.

Thankfully, Canadians have more than one tax preferred vehicle available, but choosing the best financial product for your situation takes some planning since different types of financial products serve different purposes.

For example, an RRSP is designed to defer taxable income from your employment years to your retirement years. A life insurance policy is designed to provide protection when there is a life insurance need. However, depending on the type of life insurance product you choose, you may put yourself in a position to minimize, or even eliminate, the taxes you would owe on the interest you earn inside of your insurance policy.

A permanent life insurance policy (such as Universal Life or Whole Life) can allow you to accumulate cash values inside the life insurance policy within certain regulatory limits, without paying income tax on the growth. What's more, the cash values inside of your policy can be accessed to supplement a retirement income through a policy loan or partial surrender, or you may be able to use the policy as collateral for a consumer loan at a third-party lending institution. Straight cash withdrawals are subject to taxation based on the rates and rules in effect at the time you withdraw the funds, and your life insurance benefit is paid directly to a beneficiary of your choice completely tax free.

Who can benefit from a tax preferred life insurance product?

Canadians who have maximized their RRSP contributions and are looking for an

alternative method to save for their retirement are in a great position to take advantage of this tax preferred life insurance vehicle. As well, those who are interested in protecting their assets from creditors or personal liability could very well be a great fit for a tax advantaged life insurance policy. Another unique opportunity exists for those who combine a single life annuity pension and a permanent life insurance policy to maximize their pension income while living, and provide funds for a surviving spouse after their death.

There are many unique strategies available to Canadian's when it comes to saving for their retirement while minimizing their tax bill, it just comes down to which product, or combination of products, is best suited for you and your particular situation.

Chris Karam is a Financial Consultant with SAFEBRIDGE Financial Group and Greg Holohan is an Investment Executive with ScotiaMcLeod.

Together they specialize in providing unique investment, insurance and retirement strategies to families in the Markham-Stouffville area. Chris can be reached at 416.466.5858 or chris@safebridgefinancial.com and Greg can be reached at 905.479.8238 or greg.holohan@scotiacleod.com. ScotiaMcLeod is a division of Scotia Capital Inc., member CIPF.

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