

GET BIG RETURNS\$ AT TAX TIME

(NC)—In today's economy it seems as though our tax returns cannot get here fast enough. Who doesn't love a little extra cash in their pocket? Here are some small suggestions that will help yield larger returns.

1. Pay down credit card debt. By decreasing your principal, your interest payments will also lower, leaving a little more breathing room at the end of each month.

2. Place money in a savings account. Perhaps you have been wanting a new television, or wanting to take a nice trip. Putting a portion of your tax return toward this savings will help you reach your goal faster.

3. Make a donation. During these tough economic times non-profit organizations are suffering as much as any other business. By logging on to a website like www.ccfcanada.ca you can feel good about making a donation, knowing you have helped a child whose situation is even worse than the crunch we are feeling.

4. Service your car. Cars always need repairs at the most inconvenient times. Repairs can be very costly and be a large burden if funds are not ready available. Paying for servicing your car with your tax return is a proactive way to avoid these irritating repairs. This is not to say you will not run into trouble, but perhaps this tune-up with help to prevent unexpected costs later on.

5. Splurge. Use a portion of your tax return to reward yourself for all the hard work you have done all year long. Updating your wardrobe or purchasing a new toy will help you feel great and inspire you to behave until next year's tax return.

While these tips may seem simple, each will yield large returns. Planning before spending will allow you to do the most with the money you receive.

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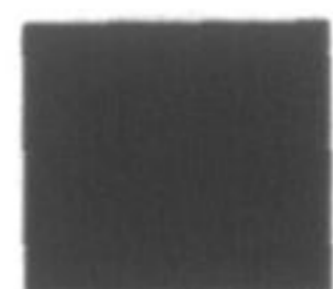
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Am I saving enough to retire comfortably?

More and more baby boomers are asking that question as they head toward retirement. The rule of thumb is that you will need about 70% of your pre-retirement income. But today retirement is measured in decades, not years. So the biggest cash flow drain for many retirees may not be an extravagant lifestyle but their own healthy longevity.

Will you be ready?

Consider this:

- A third of Canadians near retirement age say they haven't set aside enough to be able to afford retirement.
- And a third of Canadians who have retired say that they are in worse financial shape than before retiring.

Source: Stats Canada

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