



**Ramblin'
Ruth**

All You Need Is A Bagless Vacuum

By Ruth LeBlanc

Every year on Feb. 14, Cupid slings arrows at starry-eyed people searching for or celebrating love.

We are preconditioned to fall under the spell of this day. Valentines with animated characters holding larger than life hearts are offered as love tokens as early as preschool. When I was in public school we would hand out cards and eagerly count the handful we ourselves would receive. Girls gave valentines to girls, and especially brave girls gave to boys, not always with a signature. Gawd forbid a secret crush came out publicly. That could lead to endless taunting.

Normally as we get older the cards disappear, until dating and young love hit the scene. Cards and verses are then taken very seriously.

Picking a card is daunting - you look through a raft of cards with verses so syrupy you need a stack of pancakes to go with them. Not being a mushy person, I find some make me feel almost nauseous. Searching for something with a touch of humour can be challenging, and there's certainly nothing funny about the price, which goes up every year. Soon you will have to mortgage your house to purchase one.

Gifts for a newly-found love are the best of all and usually consist of not only a card but chocolates, usually in a heart

shaped box, and a bouquet of flowers. Not everyone is impressed with candy and flowers, with jewellery at the top of many wish lists.

One year a new acquaintance asked whether I thought he should get his lady a vacuum cleaner. Being a bling girl I told him gold was the way to go and he took my advice. The next time I saw them she told me he had bought her a silly necklace, when what she really wanted was a bagless vacuum. I no longer offer suggestions on appropriate gifts.

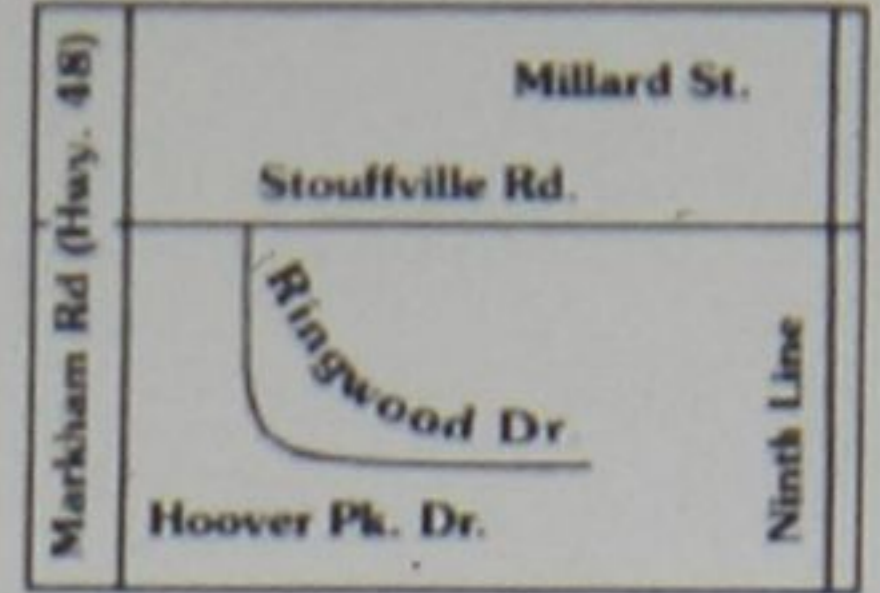
Over the years I have received a fertilizer spreader, gardens of flowers, and cards with verses of undying love. Men usually carry most of the burden of this particular day, but payback can be a very good thing.

Sometimes it's the little things that mean the most. You don't have to bust your budget to show how much you care. Do the laundry, clean the house, cook a meal, rent a movie you don't want to see, but you know your loved one does. That beats chocolate, flowers and gold any day of the week. Happy Valentine's Day and don't forget to show the love.

I would like to pay tribute to the late Lillian Horton of Musselman's Lake who passed away of natural causes on Dec. 26 at the age of 91. It was an honour to know such a remarkable woman, who resided at the lake for 58 years and lived her life loving and being loved.

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*Rebecca takes a tray of fresh baked
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Here We Go Again! 2012 Tax Season Is Just Around the Corner

TAX JOKE: "It would be nice if we could pay our taxes with a smile but normally cash is required." Anonymous

Income tax is a serious business but poking fun at it does no harm and a sense of humour does help us get through.

March 1st will quickly be upon us and anyone looking into the benefits of RRSP's should start soon. First of all, these are some of the issues that should be considered. Is an RRSP the best choice, what kind of return can you expect from your contributions, is it better for the spouse to open a spousal RRSP? Also, is an RRSP loan the way to go? Sometimes, RRSP's are not the most beneficial action to take; debt reduction may be the better choice. If you have fairly accurate figures on your 2012 income, we can help determine if an RRSP is your best option. See us before the March 1st deadline and before you go to your financial institution.

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