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Contribute regularly to your RSP and make it automatic



by Graham Barber
The Vault

If you're still not making regular automatic contributions to your RSP, you may not be

maximizing the benefits of registered savings. You get three amazing benefits when you make regular contributions to a mutual fund in your RSP.

1. Smaller regular contributions are actually easier to make than large lump sum investments at year end.

Similar contributions made automatically every month reduce the year end, after holiday season stress of coming up with a lump sum contribution.

2. Regular contributions start earning returns immediately.

3. Automatic regular contributions into a mutual fund take advantage of dollar cost averaging.

If you invest a sum of money in a mutual fund on a regular basis, say \$150 a month for a year, you have four important features working for you;

- When the mutual fund unit price goes up, you may purchase fewer units, but you continue to invest in a successful fund. Advantage: you continue to invest into a successful fund.

- When the mutual fund unit

price goes down, you are automatically buying more units for your \$150. Advantage: you're "buying low".

- You stay invested. Advantage: you leave your investments alone and let them benefit from the long term growth potential of equity markets.

- Because the stock market goes up and down, your average unit price may be lower than it would be if you invested an equivalent lump sum amount. Advantage: more value for your money.

Talk to your Scotiabank

representative about arranging pre-authorized contributions to your RSP.

The proceeding information was provided by Graham Barber, Branch Manager of Scotiabank, Alcona Branch. The Scotiabank, Alcona Branch, is located at 1161 Innisfil Beach Road, (705) 431-6116.

The Vault is a weekly series of articles provided by Graham Barber with financial advice and suggestions.

Insurance Corner - Keeping smoke detectors clean

The next time you're vacuuming your house, don't just pay attention to the dirt and dust on the floor. Look up to the smoke detectors on your ceiling.

When smoke detectors get plugged up with dirt and dust, they can become inoperable – even if the batteries are still good.

Every month or so, clean out the alarm detection chamber and protective cover with the soft brush attachment on your vacuum.

You may want to clean smoke alarms more often if there's a smoker in the house. Remember, fumes and other particles rise in the air, and can get captured in your smoke detector.

You should also test your alarm monthly to make sure it's working. Use a candle, cigarette, or incense to introduce smoke into the unit until the alarm sounds.

If the alarm is battery-powered and doesn't sound, replace the battery and try again. If it's electrically connected to the household circuits and doesn't sound, check the fuse and try again.

In either case, if the alarm still isn't working, replace the entire unit. A dead unit is worse than none at all, as it can give you a false sense of security.

To ensure proper operation, replace the batteries at least once a year, or when you hear intermittent beeping. Don't use

rechargeable batteries for smoke detectors, unlike non-rechargeable batteries, they will lose their charge without emitting any warning signal.

Install your detectors on each level of the home (including basements), in hallways adjacent to stairs or bedrooms.

Always read the manufacturer's instructions for specific installation, maintenance, and testing information. And use only smoke detectors tested and approved by the SCA or UL.

Remember that most fatal fires start at night, when you are asleep. You can be overcome by smoke and never even wake up. Seconds can make the difference

between life and death. By detecting smoke in the early stages of a fire and sounding an alarm, a smoke detector can give you those vital seconds.

Mark Guergis
 Registered Insurance Broker
 Aim Insurance Brokers Ltd. 705-424-7676

General insurance brokers with offices in Angus and Innisfil. We will provide material from within our office and other members of the industry to hopefully help you have a greater understanding of home, auto and business insurance products.

After school programs at the Innisfil Public Library

Acting Out (Ages 8 – 12)

A new library club where you'll make costumes, act out in plays, tell stories and create your own plays!

Lakeshore; Thursdays, 4 – 5 pm.

Book Magic (Ages 5 – 8)

An after school program for children 5 – 8pm. Join us

for games, stories and more!
 Churchill; Wednesdays, 5:00 – 6:00pm

Cookstown; Tuesdays, 4:30 – 5:30pm

Lakeshore; Wednesdays,

4:00 – 5:00pm

Stroud; Thursdays, 4:00 – 4:45pm

Clickstream (Ages 10-14)

Make your own animated

computer game! You can also get help building a website or working on one you already have. A four week session, starting January 23rd.

Lakeshore; Tuesdays and Thursdays, 5:00 – 6:00 pm

Glam, Glitz and Gigabytes (Ages 10+)

Make tasty treats and cool things to decorate your room.

Lakeshore; Tuesdays, 4:30 – 5:00 pm

Stroud; Thursdays, 6:15 – 7:15 pm

Homework Hangout

Need help with your homework? Are you having trouble finding books or internet sites to help you with a project? Bring your homework to the library and our librarians can help.

Board Games Club

Join us and play a variety of games and make some new friends while you are at it.

Churchill; Thursdays 4:30 – 5:00pm

Lakeshore; Fridays, 4:00 – 5:00pm

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York-Simcoe Naturalists meeting

The York-Simcoe Naturalists Club will be holding a meeting on Tuesday, January 9, 2007 at 7:30pm in the River Drive Park Community Centre, 20 Oak Avenue, in River Drive Park (off the Queensville Sideroad, north of Holland Landing) Songbirds of the Boreal Forest will be the topic. Refreshments will be served. Bring your own mug. For more information call 905 898-2329 or 1 800 216-3830. All are Welcome.