

February 22, 2017 is
PINK SHIRT DAY

This year's theme is Make Nice

Kindness is universal – a trait we encourage everyone to openly express every day. The phrase “Make Nice”, acts a friendly reminder that no matter what our differences, kindness is always a choice worth making. Being kind and “making nice” is the underlying philosophy behind the anti-bullying movement that we hope will love on beyond Pink Shirt Day.

You can purchase your pink shirt day t-shirt or button at www.pinkshirtday.ca



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First Time Home Buyers:

How you can harness the power of your RRSPs



RRSP (Registered Retirement Savings Plan) season is here!

Use the first 60 days of the year to contribute to your RRSP. You have until March 1st, 2017 to reduce your 2016 income and get a higher tax refund. Additionally, you can withdraw tax-free funds from your RRSP for qualifying home purchases.

The Home Buyers' Plan (HBP) is a program that allows Canadians to withdraw up to \$25,000 in a calendar year from their RRSPs to buy or build a qualifying home for themselves or for a related person with a disability.

Under this plan, only first-time home buyers are eligible to participate, unless the special rules for persons with disabilities apply.

Each spouse or common-law partner can withdraw eligible amounts under the HBP from any RRSP under which he or she is the annuitant. Each person can withdraw up to the \$25,000 limit, or \$50,000 if purchasing the property jointly.

Any RRSP contributions made must remain in the RRSP for at least 90 days before they can be withdrawn under the HBP.

You have up to 15 years to repay to your RRSP from the second year following the year of withdrawal. If the required repayment is not made, the owing amount will have to be included as income in the year of the shortfall.

Each year Canada Revenue Agency (CRA) will send you a Home Buyers' Plan statement of account with your notice of assessment or notice of reassessment, so you can keep track of your RRSP repayments.

This is an excellent opportunity to save for your first down payment. Make sure you make use of it!

Everything changes fast – having a hard time keeping up?

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What are your kitchen resolutions?



Every new year brings a new list of resolutions and a desire to hit refresh on everything — including your kitchen design. But a new look doesn't always have to mean a big, expensive reno project. With a few little tricks, the process can be easy, painless and even budget friendly. Here Jacquelyn Clark, interior designer and blogger, shares three easy tips that are sure to spruce up your kitchen in a big way.

- 1. Organize everything.** Give your kitchen an instant refresh by grabbing your organizing hat and pressing go. Tackle that daunting spice rack with a few new labels and ensure all your jars match — a little effort goes a surprisingly long way. Next, pick up a few shelf organizers to help make every nook and cranny work harder for you. Organizing and tidying can make you and your kitchen feel brand new again.
- 2. Art swap.** Revive your love for your kitchen by swapping out your artwork without spending a cent. Instead, just shop around your home and rotate pieces of art to instantly give every room a completely different look and feel.
- 3. New year, new finish.** Appliances are at the heart of every kitchen and have a big impact on its overall design. For a more dramatic vibe, swap out your dated appliances with new ones with a fresh new finish, like GE Appliances' slate. The unique dark grey, stone-inspired matte finish is a warm neutral that works for every style. Don't need to be afraid to mix and match with stainless, as it's totally versatile.

We make mortgages simple

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Best Mortgage Rates

Term (Fixed)	Purchase and Refinance	Rental Properties
1 year	2.34%	2.59%
2 year	2.34%	2.59%
3 year	2.49%	2.74%
4 year	2.64%	2.79%
5 year	2.69% - 2.89%	3.04%
7 year	3.24%	3.49%
10 year	3.79%	4.04%
Term (VRM)		
5 year	P – 0.60%	Prime – 0.10%
3 year	P – 0.30%	NA

Rates subject to change without notice. OAC

**Special conditions apply