

# TAX STRATEGIES

## SPECIAL SECTION

Thursday, January 28

Booking Deadline: Wed., Jan. 20

Material Deadline: Fri., Jan. 22



**TFSA** - is it better for you than a RRSP –

**TAX FOR DUMMIES** - Making out your tax return on your own is one of the most intimidating things you can do – it looks easy but what tips can we give first-timers on how they can keep more of their dollars out of the tax man's hands.

**TAX ONLINE** - which of the tax return applications being sold these days is the easiest to use for tax dummies?

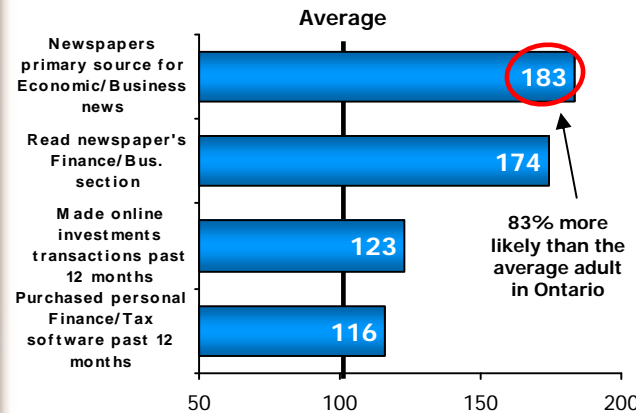
**RRSP TIPS AND TRICKS** - contribution limits, investment strategies, common mistakes.

**WATCH OUT** - for dividends if you want to keep your Old Age Security payments.

**YOUNG AT HEART** - If you're just starting out in the investment game, who do you rely on for tips who are the qualified investment consultants for young people?

**DEADLINE DEAD** - When it comes to deadlines, savers face several big ones throughout the year. Procrastinators run to their financial institution at the end of February to make sure they make their RRSP contribution. Tax filers burn the midnight oil to make the April 30 tax deadline to file their taxes.

### Star readers are financially savvy



Source: NADbank 2008, Ontario (including Toronto Ext.) Adults 18+  
 \*Source: PMB 2009 Spring Two-Year Database, Ontario Adults 18+

### The Toronto Star reaches...

- 1,145,500 readers daily in Ontario
- 437,700 adults with household incomes of \$100,000 or more
- 479,000 university grads+
- 148,100 home business owners
- 1,032,000 readers that filed an income tax return in the past 12 months\*
- 794,000 readers that donated to a Canadian charity in the past 12 months\*
- 474,000 readers that have a will: only 109,000 have updated in the past 2 years\*

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 \*Source: PMB 2009 Spring Two-Year Database, Ontario Adults 18+

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