

# @Home with Winona

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## “Living for today, saving for tomorrow”

Saving for retirement may not be number one on your list of 2012 intentions, however it's important to start saving as early in the year – and your lifetime – as you can. Canadians who haven't yet set up their retirement savings can help secure their financial future by making this the year to begin saving in earnest, Saving money isn't about giving up what you enjoy when you are young; it's about planning wisely so you can afford the lifestyle you want in the future.

We suggest the following tips to help you save for your retirement easily and effectively.

### ***2012 tips to help you save for retirement:***

#### ***Determine your goals:***

Consider building a plan that highlights your short- and long-term goals and priorities.

#### ***Contribute regularly to your RRSP:***

Consider weekly, bi-weekly, or monthly contributions – this may be easier for you to do than making one large annual contribution.

#### ***Go automatic:***

Consider taking advantage of an automatic RRSP contribution program or other regular investment program– this is a good way to establish a savings habit.

#### ***Manage your debt wisely:***

Liberate funds for your savings goals by reducing your total interest costs – for example, consider paying down highest interest debt first, such as credit card balances.

*(Source: News Canada)*

## Online shopping – what you need to know

Canadians spend more time online than citizens of any other country. The key to staying safe when shopping online and using digital technologies is knowing where the risks may be and how to protect yourself.

While most shopping sites are credible, there are those that prey on trusting consumers.

### ***To protect yourself while shopping online, follow these tips:***

- Know who you're dealing with. Look for phone numbers, e-mail addresses and street addresses so you can follow up if needed.
- Know exactly what you're buying. The vendor should tell you everything



- Know what you're agreeing to. Look for detailed information about the terms of sale, the company's privacy and complaint policies, and the expected delivery date and costs.
- Read the return policy. The vendor should outline the return policy and any fees associated with it such as shipping costs.
- Know exactly what you're paying. Ask for the total price, including taxes, shipping, insurance and handling. International orders may be subject to customs and brokerage fees.
- Look for secure payment methods, like an icon of a closed padlock and for an address with https:// as the "s" indicates a secure site.
- Be cautious. Never give your credit card information before entering a site and never buy into unsolicited offers you receive by e-mail.

*(Source: News Canada)*



## **How to make your home look and feel more spacious**

After months of being cooped up, a lot of homeowners are beginning to feel their indoor living space is too small. Moving to a larger home is one answer, but for most Canadians, a change of that kind is simply not an option. There are, however, a number of solutions to make a room, or an entire home, look and feel more spacious, experts say.

When renovating or building a home, or putting on an addition, a great way to create more physical space is to install radiant heat instead of a traditional forced air heating system. Radiant heating uses a ductless design without the need for fans, blowers or vents in the floors. As a result, room layouts aren't limited by vents or registers, and in the basement, bulky ductwork can be completely eliminated.

For homeowners who are feeling cramped and confined, the following design tricks can help make a living space feel more spacious:

- Use light colour paint on the walls to make the room feel airy.
- Move large sized furniture against the walls and select pieces that can have several functions, such as a trunk that can serve as storage and a coffee table.
- Let the light flow in. Use sheer window coverings or better yet, pull them back completely to make the maximum use of natural light. If natural light isn't available use a lamp as a focus point.
- Tidy up and move unwanted clutter out to keep the floor space clear.



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