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**New!!!!**

April 2007

## *Seminar Series*

The Seminar Series is a program of FREE interactive seminars providing information on various topics related to Real Estate, Mortgages and much more. Topics include the following:

- How to buy and manage small income properties
- MatureMoves Seminar**
- How to sell your home in a changing market
- First time homebuyers
- A career in real estate

### **MatureMoves Seminar:**

Who are “*MatureMovers*”? Most people in this category are mature adults (50+) who know their tastes, and their wants and needs are well established. The *MatureMoves* seminars will be of interest to mature adults and to those who assist them with their affairs. I am pleased to have been invited to be one of the presenters at the *MatureMoves* Seminar.

Various topics including estate planning, fraud prevention, hearing, homecare, and probate will be discussed. The format is unique – resembling a round table discussion of groups of eight to ten attendees together with a presenter for ten minutes. Then the presenter will move to the next table and a new presenter will join the group – allowing you the opportunity to raise questions with each professional.

The first *MatureMoves* Seminar will be held at Future Inn, Lacewood Dr., Halifax, on Wednesday, April 4, 2007 at 7:00 pm. As seating is limited, registration is required. Please call 1-800-469-0855 ext 030 to reserve your seat.

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“We make a living from what we get.  
We make a life from what we give.”  
–Winston Churchill

## Did you know that....

- if you are 65 years or older you are entitled to free directory assistance on your home phone? Simply contact your phone provider and give them your date of birth for their records.
- if a couple (who do not have wills) die at the same time, the older spouse is deemed to have died first and everything goes to the younger spouse's estate? When you do not have a will, the law decides who will receive your estate, and it may be someone you don't even like! Take control of your estate by having an up-to-date will.
- you can take out a life insurance policy on your life, and by giving ownership of the policy to a charitable organization and making them beneficiary, you can claim the monthly premium as a charitable donation?
- charitable donations can be accumulated for up to five years? The Federal tax credit is 15.25% on the first \$200 and 29% on amounts over \$200. Provincial tax credits are in the range of 11% to 18%.
- \$40 to \$50 million dollars is lost in Canada each year due to telemarketing fraud?

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## Are wedding bells in your near future?

Many hours are spent planning a wedding, and thousands of dollars may be budgeted for the event. I suspect much more time is spent planning for the wedding day than is spend planning for the financial future.

Here are some things that should be discussed and arranged:

- Arrange for wills and powers of attorney. Previous wills (unless written in anticipation of your marriage) become invalid upon marriage.
- Review your disability and life insurance policies to ensure you have sufficient coverage.
- Review beneficiaries on current life insurance policies and RRSPs (RRSPs can remain tax sheltered when rolled over to a surviving spouse).
- Review your group benefits and change your description of marital status.
- Discuss your financial goals. Are your goals similar? Do you share similar philosophies on money management, eg, saving/spending?
- Develop a savings plan – get into the habit of paying yourself first.
- Avoid credit card debt – which is usually at high interest rates.
- Work with a financial advisor and as a team to achieve your financial goals. Don't delay – start now!

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