



# Clipboard

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## Merry Christmas and Happy New Year

I would like to thank my clients for their business during the year, and I look forward to our continued business relationships in 2009. I wish them, and all readers of my newsletter, a very Merry Christmas and a Happy New Year. May the true spirit of the season warm both your homes and your hearts, and may we get closer to world peace in the coming year. I hope your holidays are safe and create happy memories.



The one who knows how to show and to accept kindness will be a friend better than any possession.  
-Sophocles

## Are you aware...

... that eligible home renovations must be completed by February 1, 2010 to qualify for the non-refundable Home Renovations Tax Credit (HRTC)? The HRTC applies to work performed after January 27, 2009 and before February 1, 2010. Expenditures must be more than \$1,000, but not more than \$10,000, resulting in a maximum non-refundable tax credit of \$1,350—(\$10,000 - \$1,000 × 15%).

...that a withdrawal in the year of contribution, or two years following, from a spousal RRSP is taxed back to the contributor, not the registered owner? You can gain a year by making spousal contributions in December, rather than during the first 90 days of the following year.

...that the non-refundable tax credit increases from 15% to 29% for eligible charitable contributions over \$200? Donations can be accumulated and carried forward for up to five years before claiming.



# Upcoming event

## P.I.N.K.™

(Protection, Investment, and the Need for Knowledge)

We have completed two of a four-part series for women—the P.I.N.K.™ event. It is an educational series for women, by women, to help women make informed financial choices, especially during critical decision-making stages in their lives. There is also a non-financial portion that provides information and entertainment, which makes for a very enjoyable evening.

Pamela Chisholm and Joan Mikkelsen host these FREE events. All investment presentations are by Sarah Daly, Empire Life.

Mark the following **Tuesdays** on your calendar. It is not necessary to attend all the sessions (although we hope you will), but please plan to attend as many as you can.

### **January 19, 2010:**

Family Asset Protection; and Healthy Eating, by Laurie Barker Jackman, Sobeys

### **March 2, 2010:**

Life and Estate Planning; and Double Duty—One Week, One Bag, by Cindy Wheeler, Customizing Wardrobes

As seating is limited, please let Joan know (468-0602) if you will be attending. I hope to see you there!



# Thank You

On Saturday October 31, 2009, we at Serving Seniors Alliance hosted our third annual social for seniors at Holiday Inn in Dartmouth with over 350 people in attendance. It was a most enjoyable day, and I wish to say a huge THANK YOU to the many volunteers and attendees who helped to make it a success.

To all the volunteers who raved about the pineapple cake in the volunteer lounge, Kathryn Craig kindly provided me with her recipe to pass along. Here it is...

## Pineapple cake

2 cups flour  
2 tsp baking soda  
2 cups sugar  
½ tsp salt  
2 eggs  
1 tsp vanilla  
1 cup chopped walnuts  
1-19 oz. can crushed pineapple  
Mix by hand in a large bowl. Pour into greased 9X13 pan. Bake at 350 degrees for 35-45 minutes.

### Icing:

8 oz. Cream cheese  
½ cup margarine  
1-1/2 cups icing sugar  
1 tsp vanilla

Soften cream cheese and margarine and beat with electric mixer. Add icing sugar and vanilla and mix thoroughly. Spread over warm cake. Refrigerate until served. Freezes well. ENJOY!!



For more information on these or other topics, visit my website at

[www.checkwithjoan.com](http://www.checkwithjoan.com)