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Levesque Wealth Planning

What's On Your Mind?

January 2, 2015

Has Everything Gone Green?

Well it is starting to look like we have reached a new era and everywhere you look it is green. I am speaking figuratively of course. There was a time when I had clients asking if they could suspend their paper statements for electronic copies. As embarrassing as it was, I remember having to say we were not allowed. It was the regulators of our industry not our company who said no, not possible. We were legally obligated to provide paper statements regardless of what the client wanted. Nevertheless, paperless was going on around us and we were being left behind.

Fast forward to 2015 and we are now being encouraged by the company, regulators and the world, that green is the way to go. It is the only way to go. With that in mind, if you haven't already signed up for paperless you should consider it this year as your contribution to the environment. What you may find, at least I did, was that there was less shredding and/or filing to do at home.

I went paperless with my banking when the bank said they would charge me \$2.00 a month to receive a paper statement. That was the only encouragement I needed to go paperless. It took a while for me to embrace the on line banking. Now I am absolutely loving it. I can check anything, any time, and I don't have to go searching for the paper statement or call the bank and be on hold while they find somebody to answer my questions, and that is only if you are lucky enough to prove you are who you say you are.

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I know you all probably think there is no comparison with us and the bank, because there really isn't, we have Lynette as your first contact and she is the best. But green is green and it is the way of the future. So I am encouraging you to contact Lynette, and let her know you want to go GREEN.

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What's On Your Mind?

February 2, 2015

Retirement Planning; it's just not about the numbers.

At this time of the year a lot of people are planning to make contributions to their retirement savings plan. You may be contributing for 2014 or getting a jump start for 2015. In any event you are trying to build a nest egg.

For some retirement may seem a long way off. For others not so far away. But for most it is all about how much money you save. You may be reading different articles on how much you need at retirement. When you can, you are trying desperately to maximize your contribution room. You may believe you need to have a nest egg of one million dollars or more.

Well I am here to ask you one question and I want you to think before you answer. My question simply is this: what do you want to do during your retirement? Remember you may be planning a 30 or 40 year retirement. Have you really thought about what your retirement will look like? The money helps don't get me wrong. But are you sacrificing your life today for something tomorrow? Maybe you already have enough to fund your retirement.

Most people have never really thought about what retirement looks like for them, they just save money. Over the years I have had a lot of clients ask me how much money they need to retire. I always give the same answer, I don't know? What does your retirement consist of? What do you plan on doing during retirement? Where are you going to live? Are you planning to work during retirement? Will you be travelling or staying home and doing volunteer work? All of these questions and more, need to be addressed so you plan how much money you really need. Saving is always good but you need to save in the most effective way for you.

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You can read more about retirement planning in my soon to be released book, Financial Freedom, it's as easy as learning Your ABCs. For now you need to know that the RRSP deadline is March 2, 2015 for 2014 contribution. 2014 limit is \$24,270 and \$24,930 for 2015.

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What's on Your Mind?

March 2015

SNOWBIRDS, Is the U.S. Government Coming After You?

I know there has been a lot of news lately regarding Snowbirds and whether you are residents of the USA for tax purposes. In the past your time in the USA has not been closely monitored, but that is all changing.

Because of the treaty between Canada and the USA, your time is now being tracked through your passport. Uncle Sam wants your money. You are probably thinking that you do not earn any U.S. income so you are safe. While that in theory may be true, you will still need to file a U.S. tax return if your time in United States is 183 days or longer. This could cost you in excess of \$1,000 per return not including your time.

Now you may be wondering how your time is calculated to determine your residency for tax purposes. You need to keep track on the calendar exactly how much time you are in the U.S. If you get audited by Uncle Sam they will take your time in the current year and then add one third of your time spent in the previous year and one sixth of your time the year previous to that. If that totals more than 182 days you will have to complete a U.S. tax return.

For those of you snowbirds that are in the U.S. for five or six months you will, for tax purposes, be over the 182 days. To avoid this situation starting with 2014 tax year, you must complete form 8840 "Closer Connection Exception Statement for Aliens". This form should be submitted to the IRS declaring the close connection you have, but that you are not a resident for tax purposes.

Form 8840 can be found on the IRS website below. It will be posted to our website shortly. Do yourself a favour and get this form completed every year before you get targeted, otherwise you will be spending your hard earned money on something that could have been prevented.

<http://www.irs.gov/uac/Form-8840,-Closer-Connection-Exception-Statement-for-Aliens>

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If you need more information you can call me or your accountant. We want you to continue enjoying your time down south without worry of over staying your welcome in the USA.

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What's on Your Mind?

April 2015

Who the Heck is Linda Levesque?

I know you all know who I am but as I celebrate 25 years in this business next month, I wonder how I can get more people to know what you know. And that is, Who the Heck IS Linda Levesque?

Like a good gospel you want to spread the word. At least I would like you to spread the word. I am growing my business. I am especially letting those of you that may wonder when I will choose to leave the business and retire, that as far as I am concerned, I retired when I left the federal government and entered this business back in 1990. I have grown a business, I am a published author, given many public presentations and recently was a guest on the Maggie Linton Sirius Satellite Radio Show all in 25 years and I am just beginning to gain steam.

Since 1990 I have helped many loyal clients retire when and how they have chosen. I have been there to support and guide clients to make the right financial decisions to send their children to post-secondary school. I have been around to help wind up estates when a loved one has passed on or when marriages have broken down. I have helped clients purchase their first home or help when it was time to downsize. I have been there for my clients for most of the important events of their lives. Now as I have put an impressive team together to look after almost all your financial needs, I am asking you for the ultimate favour, refer me when you know our services will fit your friend or family member's needs.

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This is a time of celebration so I would also like suggestions on how I can mark this milestone mark in my career. So far I have started a Twitter account so I can spread the good word. There is also a Facebook for Levesque Wealth Planning. Everything will be linked to our webpage as well. www.levesquewealthplanning.com

Be sure to book appointments during this year since there will be some extra surprises when we meet. I also want to take this time to thank all of you that have been with me for the last 25 years through up and down markets and as we head into the unknown future together. Remember I will be there no matter what the markets do to help you navigate towards the life of your financial choosing, because at Levesque Wealth Planning, we help you to realize all your financial goals.

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Early Edition What's on Your Mind?

May 2015

April's Budget, Showers us with Presents

Budget Highlights as it Relates to Tax and Investments, I have decided to provide a short summary of the Federal Budget and how it may relate to you and your investments.

First thing I want to address is the anticipated increase in the TFSA. The limit has increased to \$10,000 effective for 2015. This is great news. The maximum you can now contribute to your TFSA is \$41,000. In the future all other increases to the TFSA will have to be legislated. The plan can no longer increase with inflation automatically.

If you have children, the Children's Fitness Tax Credit has doubled to \$1,000.

For those of you retired or nearing retirement and were not happy about the having to withdraw so much of your RRIF annually, you are now going to get a break. Your RRIF limits have been lowered. Where at 71 you were required to redeem 7.38%, now the minimum is 5.28%. You can always take more so that hasn't changed.

For seniors and others who qualify for the Disability Tax Credit there is a new Home Accessibility Tax Credit. This is a 15% non-refundable tax credit that applies to renovations done to your home such as putting in wheelchair ramps, walk-in bathtubs, etc. The maximum you can claim is \$10,000 in renovations to give you \$1,500 in tax savings. Unfortunately this is not retroactive so it would only be for new renovations.

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The budget proposes to reduce the small business tax to 9% over the next four years. This applies to the first \$500,000 of business income.

And lastly there will be a change in reporting specified foreign income. If you have foreign assets between \$100,000 and \$250,000, form T1135 will streamline the process for reporting these assets. No changes for foreign assets over \$250,000.

I realize there is so much more to the budget than what I outlined, but these are just some of the things that may have a direct impact to you or someone in the family that is immediate.

Please book an appointment if you wish to discuss further or how the budget will affect you personally with your investment plans.

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What's On Your Mind?

June 1, 2015

Home Owners Insurance, What Your Agent may have forgotten to tell you.

Do you know what's in your home owners' insurance policy? Recently I had a conversation with some clients and we happen to start talking about our home owners insurance policies. One of the topics that came up was what you need to do when going away on holidays.

I know that there is a lot of thought when planning to go on vacation. You get your lists and make sure you have not missed anything. You plan the perfect vacation. Then you come home and find that you had a water pipe burst and you have a lot of damage in your basement. The first or second thing you do is call your insurance representative right? Then you hear the representative say, I am sorry but that is not covered under your home owners' insurance policy. You are stunned, shocked and angry. You pay for home owners' insurance and now you are told you are not covered for the damage. Why, because your insurance representative may not have brought it to your attention that there is a clause in your insurance policy that states: "If you are planning on leaving your home empty four or more days, especially in the winter, you had better notify your insurance company". And more importantly you should arrange to have someone come into your house on a regular basis to check that everything is in working order. This may include the heating, no burst water pipes, etc. It is even suggested that water not only be turned off but you should drain your pipes as well if you plan to be away more than four days in the winter. If your pipes burst and cause water damage you may not be covered. Now your own specific insurance policy will have its own wording but you get my message.

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There are other exclusions that you may not be aware of such as flooding or any underground water that leaks in through cracks in the foundation. Damage caused by insects and/or rodents are also not covered. Remember my raccoon problem. This cost me thousands of dollars to repair the damage.

It is important to understand your home owners insurance policy and if need be, discuss with your insurance representative. You don't want to find out the hard way that something you thought was included, isn't. Don't wait until disaster strikes, know your exclusions now so you can be prepared. You may be able to add certain riders to cover your exclusions. Just another tip to know.

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Levesque Wealth Planning

What's On Your Mind?

July 2015

Canada Pension Plan (CPP) Bird in the Hand or Two in the Bush?

I am often asked when doing retirement planning whether you should apply for early CPP or wait until age 65 for the unreduced pension. Just so you know, no one ever wants to defer the pension to age 70 for an increased pension but it is an option. Although I cannot make the ultimate decision for you I can give you some food for thought options of why you may want to consider an early reduced pension. This is where the bird in the hand comes in.

Taking an early pension allows you up to five years of receiving money that you did not have before. Since most of us certainly do not have a crystal ball as to when our number is up, you may want to enhance your lifestyle by using this additional cash. If you decide to take the money and do something more conservative, this money would certainly help to increase your savings by investing in your TFSAs or RRSPs.

CPP comes with a maximum monthly amount of \$1,065 currently. If are a married couple who have both contributed to CPP and one of you dies, the death benefit will be limited to the maximum allowed. For example, you have both contributed to CPP and one of you have a reduced monthly benefit of \$650.00. The second spouse passes away, the monthly death benefit may be increased by an additional \$415.00 to bring it up to a monthly amount of \$1,065. If you were both receiving the maximum CPP benefit, then your monthly death benefit would be increased by 0.

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If longevity does not run in the family; you have health problems; you are a married couple that are both CPP contributors; or you just want the bird in the hand; you should discuss with your investment advisor if taking a reduced CPP makes sense for you or should you wait until age 65 or older for the two in the bush, so to speak.

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What's On Your Mind?

August 2015

Sharing, caring and saving you money

Summer is a time when there is a lot of activity going on. Houses are being bought and sold; renovations are happening; vacations are being taken. It recently came to my attention that even though we live in great communities around this country that there are still a lot of people unsure who to do business with. Whether you need your air conditioning serviced or have a major project like landscaping to do, how and where do you find the trades you trust?

Given that a lot of business is done by referrals I thought this month would be a good opportunity for my clients to share their stories and trades people with the rest of our community. I will put the trades in categories and addresses so other clients can use your great person. I only want names and contact information from people that you were extremely happy with their services and that you also felt gave you good value for the money you paid.

Names will go on the website but will only stay on as long as the service person continues to provide excellent services to our clients. We all want to know we can trust the person to provide services in our best interest and not be self-serving.

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We are looking for names in every category you can think of that has provided some service to you such as lawyers; doctors; accountants; salespersons (in any industry); handyman; landscapers; hairdressers; etc. If you know of someone please submit all their contact information to us.

Thanks for sharing and for caring.

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What's on Your Mind?

September 2015

O' Holy Day, No Regrets

I know for most of you Christmas seems a long way off. Wouldn't it be nice if this year you gave the holiday more thought and planning so you will not experience January blues when the credit card bills come in? What if the day could be more about the true meaning of Christmas instead of a competition with the Jones's giving your children, friends and relatives the latest and greatest gifts stirred on by advertisers of course. You should start seeing Christmas ads soon I am sure.

I remember growing up where families were large and money was tight. Some of my best Christmas memories were being together as a family and having a few simple gifts. We truly felt blessed. Now for the most part Christmas is about an exchange of gift cards. I thought this year I would help you to plan in advance by providing some food for thought so this will be the year your best memories get created. First start making a list of the people you feel you want or need to buy for. Then start thinking about what you can commit to for your Christmas budget. You will have to budget some of your disposable income. Choose an amount you can comfortably put aside each month without jeopardizing your current savings plans. Allow for some extra since it is like a home renovation, it always costs more. Assign a monetary value to each name.

Next think about the person and what they would like. If you were them, what would you enjoy receiving? This may be something homemade like gift certificates of services you would do such as washing and waxing their car, making a meal, or offering to babysit someone's children. Think of what the receiving person would appreciate. If you have plans to purchase store bought gifts then start looking now and take advantage of sales. Shopping now can really save you money because over time everything goes on sale up and until it gets closer to Christmas. Retailers know you will pay anything as it gets closer to Christmas so few things go on sale.

If you really want to save money and have a lot of fun, you can plan for one family to host the holiday party or look for a restaurant with a private room and do a gift exchange. If you have a lot of children within the immediate family you can have one dedicated to the children and another one for the adults. You set a price limit say \$50 and only buy a gift for that value. If you get the gift on sale it will be even better.

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Nobody gets to know in advance who will receive the gift. All gifts purchased are wrapped by the individual that will participate and put under the tree. Each person draws a number and then gets to go in order to pick something from the tree. The next person that picks a gift has a choice from under the tree or a gift already chosen and opened. The person that picks at the end gets their choice of gift. It is the most fun because you won't really know what you will end up with until the very end. You can wrap the gift in disguise to make it even more fun.

We did this one year and had the most fun that even the children enjoyed it. Everyone got to see what the other person got and had a lot of laughs doing it. If this is done at one person's home then the family members coming over will bring a main dish of food so no one gets stuck doing all the work and expense of hosting.

A restaurant is easy because there is no mess and you know exactly in advance how much it will cost each person. Try thinking outside the box this year and remember what Christmas is really all about. Celebrate in a way that brings families closer together. Make January blues a thing of the past. No regrets.

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Levesque Wealth Planning

Saving for today for a richer tomorrow

What's on Your Mind?

October 2015

One Step Back, Two Steps Forward

Do you ever watch a child trying to walk? In the beginning they fall on their butts more than once. The thing with a child is they don't realize they are failing at something so they keep on trying until they succeed. The child will eventually succeed at walking no matter how many times he or she falls down.

Why is it as adults we are afraid to take a step back so we can move forward? Most people are afraid to fail at something so most of us won't even try. In life failure should be an option. If you don't fail, you really don't get the valuable lesson that failure teaches us. The most successful people are the ones that had the most failures. The more you fail at something the more successful you should be in life. I know that you have to understand the differences with failure. You cannot go through school without trying, then failing, and think you will succeed at your chosen career.

I am talking about taking a chance in trying something new. Whether it is a sport or applying for a new job. You won't know if you can do something until you try, fail and then learn from your mistake.

I met someone recently in my travels who had very successfully built an amazing business. What he failed at was in planning his finances. He overspent and over leveraged to a point where he found himself broke. He went from rags to riches to rags again. When this man looked at the failures he had had he took away some valuable lessons and today he is back financially sound and making better choices. In this case this man needed to go broke to become a better person. This was an extremely valuable lesson for him. We all will take away a different lesson from a failure. The point is learning and growing from all the steps back so we can move forward in life.

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What's On Your Mind?

November 2015

The Squeaky Wheel Gets the Oil!

A few years ago when I was on a training course I learned a very valuable lesson. That lesson was to ASK. You may be wondering what you ask for. You ask for anything you want. If the answer is no, then it is no. You have lost nothing because you did not have that thing you asked for in the first place. If the answer is yes then you have now received something you wanted but were afraid to ask for. So now you are better off because someone said yes.

So why am giving you this lesson in life? I am giving you this lesson because it is time to start asking for discounts and other areas to save money. One of my biggest pet peeve is to pay fees on things that I determine have no real value to me. Whoever heard of paying a fee to find out how much money you owe a company? I am referring in this example to cell phone bills. You sign up for a service and you used to get a paper bill showing how much you owed. Next thing you know the company tells you if you want to continue getting a paper bill you must pay for this privilege. Well since I hate paying fees more than going on-line, I went on line. I like my paper cell bill because I actually look at it.

Thank goodness there were people who fought this injustice. Apparently you can now ask to have your paper bill back with no fee. Talk to your provider about waiving the fee on your paper bill, I did. Not only am I getting my paper bill back without a fee but CRTC has banned three year contracts. Now may be a great opportunity to renegotiate your monthly bill. Remember no one is going to volunteer to save you money as I recently found out when I called. My new cell phone plan offers a \$10 a month savings with more data.

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Remember it is up to you to ask. Saving money has to be your decision. No one will automatically do it for you. Until next month, what is on your mind?

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What's On Your Mind?

December 2015

Did You or Didn't You?

With the end of the year around the corner it may be a good time to reflect on the past year and the goals you wanted to accomplish. Did you accomplish all that you wanted to? If you did, then maybe you did not set high enough goals for yourself. If you did not accomplish all you set out to do this past year, why didn't you accomplish your goals?

2016 is fast approaching and with it comes another year of your life. What is holding you back or stopping you from accomplishing what you want out of life? It has been said many times, many ways, that this is no dress rehearsal. We get one kick at the can.

Are you setting realistic goals? Are you putting so much pressure to accomplish your goals that you don't accomplish anything you set out to do. Maybe this would be a good year to set some goals and then share it with another person that could help you to achieve your goals. The person I am talking about would be the person that would hold you accountable to completing your goals. This person you select is someone you would not want to let down by giving lame excuses why you have not done what you set out to do.

Make sure when you set your goals you set a timeline and a detailed plan as to how you will accomplish these goals. Some goals may be over a long period of time. The point is there will be steps that need to be taken in order to get closer to what you are trying to do. If your goal is to save a certain percentage of your earnings and you have never done it before, you will need to write down how you will be able to now start. Written goals with a plan and a timeline has a higher success rate of accomplishing than just a wish list of what you would like to accomplish.

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Make 2016 the year you set out with purpose. I want you to look back over the year and be able to congratulate yourself for all the things you achieved and not feeling bad for the things that never got done. Remember this **is** the first day of the rest of your life.

Merry Christmas

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