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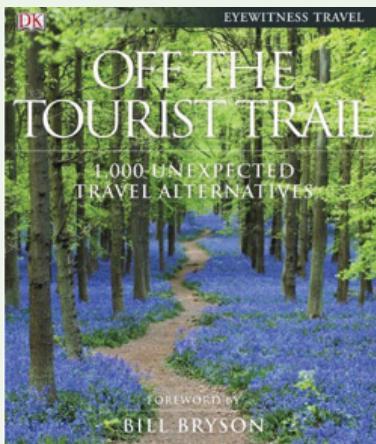
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Off the Tourist Trail • A Review by Andrea Huisman - Chapters Peterborough

Is an incurable wanderlust pulsing through your veins? Does your adventurous soul desire a unique travel experience that departs from a standard package to atypical hot spots? Then "Off the Tourist Trail" is sure to delight your senses.

If the detailed descriptions of the unique and fascinating features of each location don't motivate you to pick up the phone and book your next vacation, then the amazing full colour photos will. Unlike other travel guides, each destination offers an alternative to the often overcrowded commonly visited locales. Practical advice on where to eat and stay, and suggestions for the best time of the year to visit for optimal enjoyment of weather and regional events, adds valuable detail for planning the perfect vacation.

For those whose interests lie in exploring world history through ancient and historical sights, why not skip the crowds at Angkor Wat and visit the lesser known but equally impressive Buddhist stone carvings of Borobudur? Bypass the long lines in the hot sun at the Colosseum in Rome, and draw a deep breath at the magnificence of the Pula Arena in Croatia as you are entertained with music, opera, dance or cinema, in this stunningly preserved fully operational open air amphitheater.



For the sports enthusiast, consider hiking the unparalleled beauty of the flora, fauna and terrain of Mount Stanley that puts a costly expedition up Mount Kilimanjaro to shame. The divers in the crowd will appreciate the lush display of ocean life and the intriguing underwater caves off the coast of Christmas Island, rather than the crowded and crushed Great Barrier Reef.

I cannot even begin to touch upon the sections highlighting the secluded and pristine beaches, the exciting festivals and parties, the natural and architectural marvels, and the remarkable

journeys explored throughout the dazzling pages of "Off the Tourist Trail". I hope your interest will be piqued enough to do so yourself. Once you pick it up you will find it more than a little difficult to put down, and it will undoubtedly leave a lasting impression. I indeed found myself pouring over page after page until the wee hours of the morning when I decided to review it for this publication.

"Off the Tourist Trail" makes the perfect gift for the graduating student, the newly retired, or simply as a superb addition to the coffee table as a conversation starter among family and friends.

Book Title:
Alternatives
Forward by:
Bill Bryson
Publisher:
Dorling Kindersley Ltd.
Year of Canadian Publication:
2011
Price:
\$23.95 CAD•

Off the Tourist Trail *1,000 Unexpected Travel*
Bill Bryson
Dorling Kindersley Ltd.
2011
\$23.95 CAD•

Chapters

Have You Seen Our Paddle Boat?

Lost on Chemong Lake south of the Causeway: a blue top, white bottom paddle boat, cooler compartment with white flip cover in rear. Floated away from dock at 177 Arnott Drive on or about August 23rd. If you have seen or rescued the above, please call Gerard or Wanda at 705-292-7014.

Financial Notes • By Gwyneth James

Following my 15 seconds of fame in the Globe and Mail ("Student Financial Planning 101", August 22nd) and many articles geared towards "back to school", this month's topic is RESPs.

A Registered Education Savings Plan (RESP) is an investment vehicle which was created by the federal government to encourage parents and extended family to save for a child's post-secondary education. Unlike RRSPs, contributions to RESP do not result in a deduction on your tax return. Like RRSPs, funds invested in an RESP accumulate tax-free until they are withdrawn. The government pays a grant of at least 20% of the annual contributions into the RESP, to a maximum of \$7,200 of free money. Start the RESP before the year your child turns 15 years old to reach this maximum. Additional grant money is provided to lower income families.

Three are two parts to an RESP account: the contribution amount (the money you put in) and the non-contribution amount (the grant money the government put in plus any investment gains). When you withdraw from the RESP to pay a student's tuition, the non-contribution amount is taxable in the student's hands and they will receive a T4A slip for that amount. Since a student does not normally have much taxable income, this is generally not an issue, but you should be aware of it. You can designate which part of the RESP account you are withdrawing from and how much, but all of the non-contribution money must eventually be withdrawn. (See "A Primer on How to Withdraw from RESPs, Globe and Mail, August 29th.)

Many people worry that they will be penalized by an RESP if their child does not attend a post-secondary institution. Fortunately there are many different types of education that qualify. If necessary, you can transfer your contributions plus the investment gains into your RRSP. As a last resort, any contributions can be returned to the contributor tax-free, although the investment gains will be taxed. The grants are returned to the government if the RESP is not paid to a recipient. A helpful website for students and parents is www.canlearn.ca.

Gwyneth James MBA CGA is the owner of TCP Accounting & Tax Services which has been providing accounting services for over 20 years to individuals and small businesses throughout Peterborough City and County. (705) 876-6011.



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