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### Easy Ways to Hatch a Terrific Nest Egg

#### SHOP SMART

It's easy to get caught up in the "must have it" trend today. Many people accrue a great amount of debt making purchases that they want, but really don't need. The latest gadgets, a new car every three years, designer duds - these luxuries are fine if you have discretionary income. However, most people live paycheck-to-paycheck, so it's important to be smart about purchases, particularly those on high-interest credit cards.

Instead of relying on your credit cards, try budgeting expenses and pre-paying each month and pay in cash whenever possible.

When it comes to retirement, "The Record" offers a free guide to help you understand the different options available. The guide covers the basics of RRSPs, TFSA, RESP, and more. It's a great resource for anyone looking to build a better financial future.

When a home can be a financial burden in itself, it's important to shop smart and strategize the purchase. As a result of the recent housing boom, many people got rich quickly, cashing in on homes that appreciated in value by several percent from when they were originally purchased. However, experts are seeing a leveling out of most home prices, or even a decline in some markets. Still, you can use the equity built in your home

for retirement investing, home improvements which will boost its appraisal value, and to put the kids through college. However, it's unwise to use this equity to live above your means.

#### SIMPLE SAVING

Many people strapped for cash feel they can't spare any money to start a savings plan. However, most people can manage to find a way to set aside a few dollars a week. Set up a "don't touch" account to which you can have money from your paycheck automatically set aside. Ask your payroll office at work how to set one up. If you can't manage credit card usage, there are companies that offer cash back on purchases or even savings plans that add a percentage of the dollars spent into a savings account. If that's not your style, there are free government-issued credit cards that offer cash back. Register for one and you'll be on your way to saving money. Some banks also offer free savings plans on debit cards. If you're looking for a higher interest rate than most traditional banks and institutions, in some cases it's possible to earn up to four times more interest.

#### YOU CAN INVEST

From million-dollar stock portfolios to money market accounts, there are plenty of options for investing based upon your needs and financial situation. The key is finding the right ones. Investment accounts that fit just about everyone include money market funds.



**SIGN OF THE TIMES:** Susan Wandell and Bill Radbourne hold one of the signs that will identify the Massey Victory Heights neighbourhood.

LARRY WRIGHT/The Record

# Victory Heights gets neighbourhood signs

BY THERESA MCMANUS  
RECORD REPORTER

The Massey Victory Heights Residents' Association wants to dress up the neighbourhood.

The association has taken advantage of an opportunity to access city funds for street sign cappers for its neighbourhood.

"The Brow of the Hill has them, Moody Park has them. Sapperton is getting them," said Susan Wandell, president of the Massey Victory Heights Residents' Association. "We have finished ours. We are going to offer them for sale to people."

While the city's funding allowed the residents' association to purchase 26 signs, residents can buy a sign for \$150 if they want to put one in an additional location. While the purchase of 26 signs will allow one to be located on most streets, residents will have to pay for any additional signs.

As an example, Wandell noted that Mott Crescent is getting a sign at McBride Boulevard, but if residents want a sign at Mott and Cumberland they

could pitch in together or one person could buy a sign for that location.

"I see it as a form of public art," Wandell said. "I see it as a way of defining the neighbourhood. It defines us, it dresses us up. It is a way to make us feel proud that something is happening."

The Massey Victory Heights Residents' Association worked closely with city hall to design a sign that reflects the neighbourhood. The sign includes poppies and a maple leaf.

"Victory Heights was offered to post-war veterans. That is how that area was established," Wandell explained. "Massey Heights was named after (Canada's 18th governor general) Vincent Massey. In that, we have the maple leaf coming out of a V."

Brian Coates, the city's communication liaison, helped design the signs. He tries to create designs that reflect the individual neighbourhoods.

"The city really does support the residents' associations," Wandell said. "Brian is a great liaison."

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PLEASE SEE 'SIGNS'



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