

## Moving? What NOT to pack

When you're preparing for a moving day, keep in mind that there are some items that should not be packed at all.

### IRREPLACEABLE ITEMS

It is a good idea to carry your important items such as personal files, address books, photos, car and house keys, financial statements, cheque books, bonds, stocks, software, pricey jewellery, medicine, etc. Whether they have significant monetary value or sentimental value, if you can't keep such items on your person, have them sent by a trackable shipping service.

### DANGEROUS ITEMS

All items that are considered flammable, hazardous, corrosive or explosive (such as aerosol cans, paint thinners, gas for the mower) are dangerous and illegal for movers to transport. Ask your neighbours if they can use these items; otherwise, dispose of them properly with assistance from your local recycling centre.



### Home décor tip: Make a plain wall more dramatic

Here's an easy way to arrange wall decorations more creatively. Draw an imaginary rectangle on the room's main focal wall to avoid scattering items just to fill up empty space. Instead, fill the rectangle with portraits, plates or mirrors for greater effect.

### "Good debt" versus "bad debt"

Not all debt is created equal... the difference lies in how it helps – or hurts – your pursuit of your financial goals.

Some debt can be seen as an investment in one's future:

- Borrowing money to maximize your RRSP contributions.
- Loans with tax-deductible interest to earn investment income.
- Borrowing to acquire an asset that may increase in value, such as your home or a rental property.
- Student loans that enable you to get an education and lay the groundwork for a career.

However, other types of debt can be a drag on future opportunities:

- Revolving consumer debt with high rates of interest, such as balances on certain credit cards or department store cards.
- Buying something that has little or no future financial value using borrowed funds.
- Cash advances on your credit card. Interest is charged right from the date of your advance.

Whether you are purchasing a home, refinancing or renewing your mortgage, I can help...