

My Caisse Notes

September/October 2007

Member's Report

Caisse Saint-Boniface

Lakewood
257-3360

Île-des-Chênes
878-3765

Marion
237-4505

Provencher
237-8874

Saint-Vital
257-2400

A little grows a long way...

Save a little from every pay cheque and see how quickly your nest egg adds up. Set up an automatic savings deposit to your Caisse Savings Account.

Contact
your
Caisse

Want a new kitchen? It may already be in your home. ♡



In most Canadian markets, property values have increased dramatically over the last few years. This means that many homeowners have enjoyed a significant increase in the equity of their homes. If you are in such a position you may be able to borrow against that equity to make your dreams come true. Whatever amount you borrow can be added to your existing mortgage, and usually this only entails a small change to your monthly payment. So if you've been thinking of adding a sunroom, remodelling the bathroom or fixing the roof, the time may be now. Speak to a Caisse mortgage specialist to explore your possibilities. ♡

Leave a legacy of good planning. ♡

Reduce stress for your loved ones by ensuring that you have an estate plan and will in place for when the inevitable happens. By having an estate plan and a will, you will not only ensure that your wishes will be carried out exactly as you want, but that your loved ones will benefit as much as possible from your estate and lose as little as possible to taxation. Visit your Caisse today to find out more about estate planning. ♡



Feel wealthier at retirement with open investments. ♡

Did you know that most financial planners advise not putting all of your retirement savings into an RRSP, but setting aside a portion for open investments? The term "open investment" refers simply to any investment not registered as an RRSP or RRIF. Because these investments were never tax sheltered, income tax does not have to be paid when they are redeemed. This makes them perfect for large lump sum purchases when you retire such as a dream vacation, an RV or even a condo down south. Talk to a Caisse investment planner about making open investments a part of your retirement plan. ♡

Introducing Club Caisse, a place where adults aren't allowed. ♡

The earlier a person learns to save, the more likely that person will grow up to be a smart manager of their own personal finances. That's why we're introducing Club Caisse, a new savings program for children and teens 17 and under. Club Caisse replaces Caisse's old school based savings program Caisse scolaire (all current Caisse scolaire members will automatically become members of Club Caisse), and offers even more excitement and learning opportunities than ever. In addition to members each being given their own account where they can save their quarters and loonies, members now have an opportunity to win great prizes throughout the year on www.caisse.biz. Club Caisse is open to all children (even those whose parents are not Caisse members) and can be joined either through school (if offered in the child's classroom) or individually through your neighbourhood Caisse. For more information visit caisse.biz. ♡