

Enter To Win a Specialty License Plate!



Visit YourStyleFinancial.ca/licenseplatecontest to enter for a chance to win your choice of a Specialty License Plate courtesy of **YourStyle Financial**. Choose a Winnipeg Jets, Blue Bombers or Goldeyes plate. Receive an additional contest entry for every friend you refer who signs up on the YourStyle website.

Contest closes June 29, 2013 and the draw will be held at the YourStyle office on June 30!

Stand Up and Get Moving!

If you are sitting down; STAND UP! If you are standing; GET MOVING! If you are moving; MOVE MORE!

Get up from your desk (or wherever you are sitting) every 20-30 minutes, even if it's just to walk to the water cooler.

Take the stairs whenever you can.

The key to healthier living is to make an effort throughout the day and get moving.

Sitting for long periods of time can pose the same health risks as a fully sedentary lifestyle.



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Nardella Photography



Celebrating 25 years of service

As I celebrate 25 years in the Financial Services Industry, I wish to acknowledge and thank all my friends, family, colleagues and clients for making my career so rewarding. Some of the milestones I am particularly proud of:

- Eighteen years with Rice Financial Group Inc.
- Seven years running my own financial practice – **YourStyle Financial Inc.**
- 2007 - achieved **CLU** (Chartered Life Underwriter) designation
- 2007 - achieved **CPCA** (Certified Professional Consultant on Ageing) designation
- 2008 - achieved **CFP** (Certified Financial Planner) designation

Recently I was chosen by the Dancer Transition Resource Centre (**DTRC**) to provide financial counseling to their members. The **DTRC** helps dancers from across Canada make necessary transitions into, within, and from professional performing careers. I now have the honour of working directly with members of the **Royal Winnipeg Ballet**.

WINN\$TOCK 2013 – Financial Services Industry Battle of the Bands For Local Charity.

I am so pleased and honoured to have taken part in this wonderful event which raised \$70,000 for the Movement Centre of Manitoba. Our band was titled "**Hell or High Water**" and was made up as follows: Ernie Gruhn - Lead Vocals, Whitney Chaulk - Backing Vocals (GWL), Norm Goodman - lead guitar (The "Man"), Daniel Cheung - bass (IG), Yvonne Burman - Backing Vocals (GWL), Doug Buss - saxophone (YourStyle Financial), Nancy Sedo - synth (IG),

Gregg Melnyk - piano (GWL), and Dan Nguyen - Drums (Stats Can). We did a five song set of **Meatloaf** tunes which included *You Took The Words Right Out of My Mouth*, *All Rev'd Up with No Place To Go*, *Two Out of Three Ain't Bad*, *Bat out of Hell* and the crowd favorite *Paradise by the Dashboard Light*. It was a total blast and to top it off, we won the competition for bragging rights and our name will be placed on the "golden guitar".



CKusie Photography



C. Kusie Photography

Is There a Link Between Music and Happiness?

Music and Neuroscience

Music activates so many parts of our brain that it's impossible to say that we have a center for music the way we do for other tasks and subjects, such as language

If the song has lyrics, then the parts of the brain that process language, Broca's and Wernicke's areas, kick into gear. Songs can trigger neurons in the motor cortex, leading you to tap your foot and boogie. Your cerebellum gets into the act, trying to figure out where a piece of music will go next, based on all the other songs it's heard before.

Hearing a piece of music is also tied to memories: If this is the song that was playing during a first kiss, then the medial prefrontal cortex, where memory is stored, lights up. Since this is one of the last brain areas to fall prey to the ravages of Alzheimer's disease, researchers have found that people with the

condition can remember songs from long ago, even when they can't remember what they did yesterday.

While many parts of the brain are involved in deciphering a piece of music, brain imaging scans appear to demonstrate that our emotional reaction to music also takes place in the brain.

In a study of a woman who had damage to her temporal lobe, researchers found that while the woman was unable to distinguish between melodies, she was still able to have the emotional reaction that you might expect from hearing happy or sad melodies.

[source: Weinberger]

Further imaging studies have shown that music we'd expect to be happy activates the reward centers of the brain, releasing dopamine, so that music gives us the same hit of happiness that we would get from a piece of chocolate, sex or drugs.

Source: Molly Edmonds, HowStuffWorks



Helping Clients Keep Their Cottages

Here are some questions to help you determine if you want to pass on your cottage:

- Which children are interested in owning the cottage?
- What's the impact of passing the cottage to only one child?
- Are the children, spouses, or grandchildren capable of jointly owning the cottage?
- Do any children have the financial resources to purchase it from their siblings?
- Does it make sense to pass on ownership prior to death?
- Are there sufficient estate assets to equalize the value of the cottage with other children?
- Are you counting on the sale of the cottage to fund your current lifestyle?

Using a Trust to hold the family cottage may be appropriate when:

- **Parents would like continued access to the cottage throughout their lives** but would like to pass on the increase in value, as well as the related tax liability, to future generations.
- **The Trust agreement should address the ongoing management of the property** and responsibility for costs. As part of the trust, the parents may also choose to include a sum of money for the upkeep of the cottage.
- **Parents feel the children are not able to handle the financial responsibilities**, or have concerns about existing or potential creditors, or situations of marital breakdown.
- **Decision making can be simplified by having the trustee make the decisions as to use**, upkeep and eventual disposal. This would simplify the process of having consensus on sensitive issues.
- **Probate fees will be avoided on death** because the cottage will be owned by the trust and not the deceased.

TFSA at a Glance

- Money invested in a TFSA can be withdrawn any time
- Canadian residents have to be at least 18 years old to take advantage of TFSAs
- The annual allowable contribution has risen to \$5,500
- Contributions accumulate tax-free, but are not eligible income tax deductions
- The accounts are only tax-free while the holder is alive
- Joint TFSAs do NOT exist, although they can be transferred directly to a spouse



The Surprising Uses and Benefits of Lemons

The natural acidity, antibacterial properties, antioxidants, and high vitamin C count makes lemon help all of the following:

- Aid digestion by staving off bad bacteria
- Flush & cleanse kidneys and liver
- Soothe sore muscles
- Fight free-radicals to keep you looking and feeling young
- Strengthen immune system

Better Eats Hint!

Start your day with a cup of hot water and lemon to reap all the fantastic benefits!



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