

**STICK 'N' STAY: Self-sticking labels promise an end to lost clothing.**



Ever lose your kids' clothes at day care or camp? Stikins bills itself as the self-sticking clothing label that stays put. The label doesn't require ironing or sewing and it's washer and dryer safe. Lena Grierson, of Oakville, is a local distributor for the labels. Packages start at \$25 for 60 stickers of various sizes to suit clothing, shoes and even toothbrushes. For more information, visit [labellighthouse.com](http://labellighthouse.com) or contact Grierson at 1-877-637-4141 or [contactus@labellighthouse.com](mailto:contactus@labellighthouse.com).

**Here are the tools, now build a budget**

BY INEZ DYER

Just as a carpenter needs a saw, hammer and nails to do the job, the average person needs a few basic tools to manage your finances.

These tools apply to you whether you have \$2 or \$2 million on deposit.

1. Know your credit rating. You can obtain this information free by simply printing off a form at [www.equifax.ca](http://www.equifax.ca). Complete the information, sign and attach a photocopy of two pieces of ID and mail it to the address on the form.

2. Maintain a library membership. It's the cheapest and fastest way to get smart about your personal finances.

3. Get a financial mentor. In virtually every office, family or group of friends, there's someone who is financially successful and willing to share expertise. Look around the people you associate with. Odds are there are a few individuals to choose from.

4. Have Internet access at home or log on at your local library. There is no better place to get a good, no-cost financial education. Some of my top website picks are: My bank's web banking and discount brokerage site, the TSX, Dow Jones and Morningstar Canada. You'll find virtually everything you need to know about risk, fees, taxes, borrowing costs and more.

5. If possible have all your bank accounts, investments and credit products accessible over the web. It allows you to track your spending, do self-serve transactions, monitor investment performance and make additional loan payments at any time. With more bank and credit cards being fraudulently duplicated, an online check is your best defence against becoming a card-skimming victim.

6. Subscribe to a newspaper. Taking

just five minutes out of your day to read the business section may be the most valuable boost to your bottom line.

7. Keep abreast of your employee benefits. You should know at any given time how your pension or group RRSP is doing, how much life insurance you have and what medical coverage you have. These things are just as important as knowing your bank balance, investment mix and credit obligations.

8. Have your financial goals written down and know where they are. Short, medium and long-term goals are the foundation needed to build and maintain wealth.

9. Know how interest is calculated on all financial products. From mortgages to credit lines, to credit cards and GICs, each has their unique way of charging or paying out interest.

10. Keep on top of ALL financial charges. Fees and service charges take the biggest bite out of your money. Know what you're paying, why you're paying it and always look for ways to reduce those costs. This is one area where you can't afford to be complacent.

11. Have a calculator and use it.

12. Always check your bills when they arrive in the mail. When you see what things are costing you month over month, it makes you aware of how your lifestyle choices are impacting your bottom line, both good and bad.

Put these tools in place today and within a year you'll have much more money, less debt and greater confidence in your ability to earn, manage and grow your money.

*Inez Dyer has 25 years financial experience. If you have questions or comments, she can be reached at [personalfortune@shaw.ca](mailto:personalfortune@shaw.ca)*

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