

## **Ten Tips for Paying Less Tax!**

- 1. Take maximum advantage of your RRSP limit.**
- 2. Don't overpay your taxes in anticipation of a tax refund – you should have the benefit of your money, not the government.**
- 3. When you invest earn dividends instead of interest.**
- 4. Never pay more tax than you have to.**
- 5. Keep track of all your business and investment expenses and losses.**
- 6. When you give to charity make sure that you do so in a manner that is tax deductible.**
- 7. Invest offshore.**
- 8. Buy an insurance tax shelter.**
- 9. Start and properly utilize a small business.**
- 10. Have a solid financial plan or consult a financial planner.**