The Francis Forum

Fall Edition 2014

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INSIDE THIS ISSUE

The Fourth Law of Wealth Creation is Leveraging – Using Other People's Money to try to Make Money

Sometimes, the concept of leveraging can have a bad reputation. This often comes from investors who have been the recipient of a slick salesman preaching all of the benefits of leveraging without disclosing any of the risks.
Leveraging can be extremely productive but it is not for everyone. Before anyone considers leveraging as part of their wealth building strategy, be sure to understand the risks.

1. **Investment Risk** – like any investment plan, investment risk is a reality. In leveraging, you must invest the proceeds of borrowed money. Leveraging does not prevent you from just making a bad investment decision.
2. **Magnification of losses** – Leveraging can also magnify your losses. For example, let's say you had $10,000 to invest and markets dropped and you were facing a loss of 10%. If you needed the money at that time, you would have $9,000 available to you. If your identical twin took the $10,000 and borrowed an additional $10,000 (at 4.5% interest) to make a total investment of $20,000, he/she, assuming the same return, would have $18,000 available and would still owe the $10,000 for a total net of $8,000 – or double the loss. In this example if your twin borrowed $20,000 instead of $10,000 and invested at total of $30,000, the losses get magnified even more.
3. **Interest Rate Risk** – There are a number of variables that affect your total return like tax, investment return, and the cost of the loan. The key to successful leveraging is to have your after tax investment return exceed your after tax cost of interest. Therefore, rising interest rates can potentially have a negative effect on your leverage returns.
4. **Cash Flow Risk** – Rising interest rates has a ripple effect on your cash flow. If you are going to leverage, you must maintain the interest payments on the loan. If interest rates go up, your interest payments will increase accordingly. Prudent leveraging will ensure that you budget for the potential of higher interest rate costs.
5. **Tax Risk** – Remember that success in leveraging requires that your after-tax returns must exceed your after tax cost on the interest. Changes in tax rules could potentially hurt your leveraging program. For example, if the government made changes to the tax laws disallowing the tax deductibility of interest, you would have to re-evaluate the merits of leverage.
6. **Emotional Risk** – Fear and greed can wreak havoc on any investment plan. It is even more important to keep a level head using logic instead of emotions. Being able to sleep at night is key with leveraging because there are so many variables that can affect the success of a leverage plan. If you are at all uncomfortable emotionally with making interest payments, facing loss or any of these risks, think twice before borrowing to invest.

The bottom line is leveraging is a *tremendou*s tool to build wealth, as evidenced by the renowned ***Five Laws of Wealth Creation***. Before you jump in with both feet, make you sure you take the time to understand the risks.

As always, I'm always available to discuss the topics in my newsletter, or any other financial inquiries you may have.

Sincerely,

Duane

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Create Wealth, Achieve Freedom

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The Role of the Trustee for Investing Assets

A trustee can be a trust company or at least three individuals, who live in Canada, who are charged to promote the financial security of a trust fund through sound investment policies and practices. If the trust is set-up using 3 trustees/individuals at least one of these individuals needs to be completely independent from the settler (the individual who transfers assets into the trust).

What is expected of a trustee is something that had been considered by the Courts over the years, and is now contained in the Trustee Act, as amended July 1, 1999. The rule has been expressed that the trustee must show ordinary care; skill and prudence, he or she must act as a prudent person of discretion and intelligence would act in his own affairs.

The most popular method to date of setting up a Trust is by using the three-person trusteeship structure. Unfortunately many individuals accepting an appointment as a trustee of a trust do not have a full comprehension of his/her roles and duties. Each trustee risks serious liabilities if they are in violation of the ITA, Income Tax Regulations, the Trustee Act; various other acts, and the common laws surrounding fiduciary responsibilities of trustees.

Before someone accepts the position as a trustee, he/she should have a firm understanding of the Trust and the information contained in all documents concerning the administration of the trust.

These duties include hiring and overseeing professional advisors and service providers in carrying out the responsibilities of the trust. Trust administration includes maintaining all trustee documentation, receiving and depositing all contributions into the trust fund. The trustee/s should know all the professional advisors, service providers and understand their roles. The trustee/s should review the reports of each advisor. The trustee/s should become familiar with the legal duties and responsibilities for a trustee and should be familiar with the assets held in the trust and how these assets have been invested within it. The trustee/s is responsible for putting together the information to file a T3P to CRA. A T3P is a Trust income tax return. The T3P must be filed within 90 days after the year-end of the trust. If this form is late CRA can impose penalties for filing late.

Prudent Trustee Investment Guidelines

Unless it has been specified in the trust documents, trustees must act unanimously on any discussion that are made concerning trust assets. Some trusts allow for the majority of the trustees to make decisions. If the trustees allow one of their members to manage and control trust assets, all trustees are still responsible for what decisions are made and how trust assets are cared for.

Beneficiaries of Trusts should be able to expect an objective test of what is careful, skillful and prudent and the trustee must document his or her conduct. Below the investment guidelines that an appointed Trustee to a trust must follow as set in Section 27 of the Trustee Act are listed.

Section 27 of the Trustee Act provides:

(1) Standard of Care – In investing trust property, a trustee must exercise the care, skill, diligence and judgment that a prudent investor would exercise in making investments.
(2) Authorized Investments – A trustee may invest trust property in any form of property in which a prudent investor might invest.
(3) Mutual Funds – Any rule of law that prohibits a trustee from delegating powers or duties does not prevent the trustee from investing in mutual funds.
(4) Common Trust Funds – If trust property is held by co-trustees and one of the co-trustees is a trust corporation as defined in the Loan and Trust Corporations Act any rule of law that prohibits a trustee from delegating powers or duties does not prevent the co-trustee from investing in a common trust fund, as defined in that Act, that is maintained by the trust corporation.
(5) Criteria – A trustee must consider the following criteria in planning the investment of trust property, in addition to any others that are relevant to the circumstances:

a) General economic conditions.
b) The possible effect of inflation or deflation.
c) The expected tax consequences of investment decisions or strategies.
d) The role that each investment or course of action plays with the overall trust portfolio.
e) The expected total return from income and the appreciation of capital.
f) Needs for liquidity, regularity of income, and preservation or appreciation of capital.
g) An asset's special relationship or special value, if any, to the purposes of the trust or to one or more of the beneficiaries.

6) Investment Advice – A trustee must diversify the investment of trust property to an extent that is appropriate to do: a) the requirements of the trust; and b) general economic and investment market conditions.
(7) Investment Advice – A trustee may obtain advice in relation to the investment of trust property.
(8) Reliance on Advice – It is not a breach of trust for a trustee to rely on advice obtained under subsection (7) if a prudent investor would rely on the advice under comparable circumstances.

The appointment and acceptance to be a trustee of either a testamentary trust or an inter-vivos should not be taken lightly. A trustee should be someone completely trustworthy because a trustee/s will be the one who decides how money will be invested and how income and capital will be distrusted from the trust to the beneficiaries.

http://retirehappy.ca/the-roles-of-a-trustee-for-investing/

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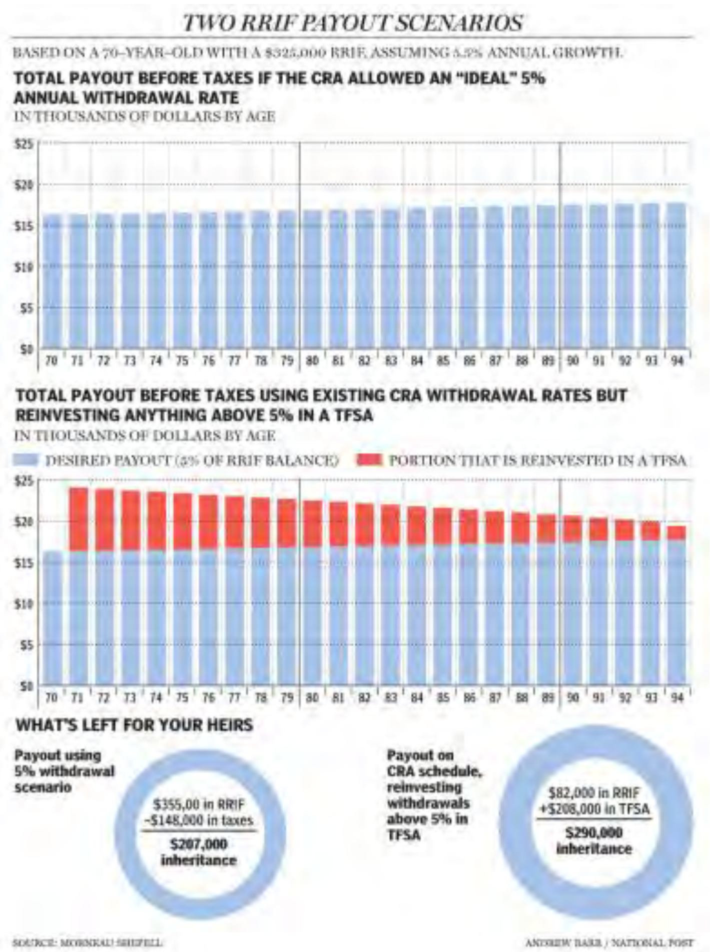
Why your TFSA is Just What Your Unwanted RRIF Income Needs

The "5% rule" is a long-standing guideline for how much of your savings you can safely spend each year once you have retired. Given today's low interest rate environment, many are suggesting that the 5% payout rate needs to be reduced.



Drawing a decent income from retirement savings these days is more of a challenge than it used to be. If you had retired 25 years ago, when bond yields were 10%, you could have withdrawn as much as 8% a year and still left some money to your heirs.

If you had been saving in an RRSP, these withdrawals would have to come from a Registered Retirement Income Fund (RRIF). The Canada Revenue Agency (CRA) forces you to withdraw 5% a year from your RRIF at age 70 but it jumps to 7.38% at age 71 and the percentage keeps on rising to an ultimate rate of 20% at ages 95 and above.

The tax-free savings account is just what your overtaxed RRIF needs and can actually put you further ahead than if the government was compliant enough to allow a steady 5% withdrawal rate to coincide with your desired spending level. In fact, by using the TFSA, you can manage a larger inheritance at the end of your life than if you had to withdraw just 5% a year.

Let's assume that you just turned 70 and have $325,000 in a RRIF. You hope to achieve an investment return of 5.5% a year, after fees, so you invest the RRIF 50% in equities and 50% in bonds. This asset mix entails some risk but you have little chance of achieving a return of 5.5% otherwise.

We assume a fantasy 5% RRIF annual withdrawal rate which translates into annual income of $16,250 at 70, slowly rising in future years (provided you really do earn 5½% a year). At age 95, you would still have $355,000 left in the RRIF, before tax. We will call this the 5% scenario.

If we apply the Canada Revenue Agency's actual RRIF minimum withdrawal rules, the amount you have to withdraw peaks at just over $24,000 at age 71 and then falls for the rest of your life. It falls in spite of higher withdrawal percentages simply because you are burning through your capital right from the start. You would have just $82,000 left in the RRIF at 95 but in reality it's even worse than that because withdrawals of this magnitude leave no margin for error: if the RRIF earns much less than 5½% in a given year, and it will at some point, you won't have much of a buffer to ensure continued payouts.

We can use our TFSA to turn this basic RRIF scenario into the somewhat safer 5% scenario.

The simple solution is to take the difference between the 5% payout you want and the minimum withdrawal the government is forcing you to make, pay tax on it annually and re-invest it in a TFSA. We will call this the Smart RRIF Scenario. Paying income tax is never pleasant but in this case it is not that punitive. In fact, we might even turn this steady stream of tax payments into an advantage.

If you and your spouse have no other sources of income at age 71 besides OAS, CPP and this RRIF, you should be paying little or no income tax. Not only do you get the Basic Personal Amount as a tax credit, the income tax system offers seniors various special tax credits including the Age Amount, the Pension Income amount and the ability to transfer credits between spouses.

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With an imagined RRIF balance of $325,000 and a 5% payout, the total income for both spouses combined from OAS, GIS, CPP and the RRIF would be about $45,000 and total income tax paid would be a little less than $2,000. This is based on a marginal tax rate of about 24% (Ontario) but it is applied only to a sliver of the income since most of it is protected by the tax credits mentioned above.

If the minimum RRIF payout at age 71 is $24,000 (7.37%) and the desired payout is $16,250 (5%), the excess withdrawal is $7,750, which reduces to $5,890 after tax. This is the amount you put into a TFSA under the Smart RRIF Scenario. You receive no tax deduction for doing so, but future investment income is sheltered from income tax and the entire amount can be withdrawn at any time with no income tax consequences.

If we project this scenario to age 95, you will have just $82,000 left in the RRIF but you will also have $208,000 in the TFSA and that latter amount is totally tax-free. So here is where the Smart RRIF Scenario pays off: if you had planned to leave your heirs the remaining savings, then upon your death at 95 they would receive an after-tax amount of about $268,000 ($208,000 plus the after-tax portion of $82,000).

By comparison, if you were allowed to withdraw just 5% a year from your RRIF, your heirs would get only the after tax portion of $355,000 which equates to about $207,000. That is because much of the $355,000 that would be left in the RRIF would be subject to a 46.4% marginal tax rate (in Ontario). You are much better off paying a little income tax each year than paying it all in the year you die.

There are the usual disclaimers. The result would be different if your spouse is your heir since he or she could take over the remaining RRIF balance tax-free. Also, if your RRIF balance was much higher than in the example, the marginal tax rates would be different. Finally, it is possible that the amounts that you want to redeposit into a TFSA each year exceed the TFSA limit. These last two problems make the math a little more complicated but do not necessarily change the basic strategy.

The conclusion is that by using a TFSA under the Smart RRIF Scenario, you don't quite beat the taxman but you do come close.

http://business.financialpost.com/2014/08/13/how-to-use-your-tfsa-to-make-the-most-of-your-rrif-withdrawals/?__lsa=490a-c867

What Qualifies as a Good Credit Score?

Equifax is a company that tracks how this population pays back all kinds of debt, including credit cards, lines of credit, bank loans and car loans. (The banks only started reporting mortgage information to Equifax a couple of years ago – soon that will be included too.) Equifax has a database of about 24 million Canadians.

The company does statistical analysis on a representative sample of the population over time to understand the probability of someone not paying a loan back or making late payments and then translates that probability into a score.

A score represents a moment in time and can change based on your behaviour. Missed or late payments or lots of "maxed out" credit accounts will lower your score.

The best way to increase your score is to pay back debts on time and consistently. Which means, of course, you need to first have some debt to repay. Scores typically range from 400 to 900, and good scores are typically 600 and higher; anything over 750 is considered excellent.

Whether it's 750 or 850 doesn't really make a difference. For an institution like a bank or credit union looking at your credit, anything over 700 is considered "a no-brainer." Because the makeup of your credit files is a bit different, your scores will also be a bit different.

Should you get a credit card – and use it smartly – in order to establish a good credit history? We live in a country where you can't do much without having credit, and if you're being responsible about it and not overextending yourself, then it's always a good thing to have.
Credit scores are only one of several tools that credit agencies use to determine your credit-worthiness. Your score is a check on your character.

In this day and age, when we often can't meet face-to-face, how do you determine someone's character? Financial institutions do it through looking at past history and see how you have paid back debt.
You need at least an open and active credit file to establish a credit rating and after that, it's the more the merrier, as long as you're being responsible and not overextending yourself.

http://www.theglobeandmail.com/globe-investor/personal-finance/home-cents/why-is-my-boyfriends-credit-score-higher-than-mine/article12398008/

Three Tax-Efficient Ways to Pay for Education

While students can face challenges in achieving good grades, parents face challenges paying for education. Two of the biggest problems for parents are that (1) they have to use after-tax dollars to pay for education, making it expensive, and (2) the cost of private elementary or high school tuition is not eligible for tax credits.

Here are some ideas on how to pay for education – whether elementary, high school or post-secondary – and to do so using pre-tax dollars. That is, using dollars that you have earned that have not, and may not, be subject to tax. Here are three ideas to consider.

Self-employment

Consider Peter and Janice. They live in British Columbia and have four children. Their eldest daughter is heading to university this fall. Peter earns about $100,000 annually, and figures they'll need $15,000 to help cover the cost of tuition, books, supplies, and room and board for their daughter this school year. At a marginal tax rate of 38.3 per cent, Peter would have to earn $24,311 (almost one quarter of his salary) just to be left with $15,000 after taxes to help pay for his daughter's education.

Janice carries on a part-time business. She decided last spring that she'll try to earn enough to pay the $15,000 toward their daughter's education. Janice has had their daughter working in the business as well. In fact, Janice will pay her daughter the $15,000 – reasonable wages for the work performed – that she needs for school. The result? Janice gets a tax deduction for the $15,000 that will be used by their daughter to pay for school, and their daughter will pay no tax on the income because she has a basic personal tax credit that will offset the first $11,138 of income from tax federally, and she has tuition, education, and textbook tax credits to offset the rest. The bottom line is that the family will use pretax dollars to pay for the cost of school.

Family trusts

Aaron and Vonnie have three children who will be attending a local private school again this year. A trust was established for the kids a few years ago with $300,000 provided by Aaron's parents, with Aaron and Vonnie as trustees (they control the funds in the trust). The funds are being invested in a portfolio of securities, earning income and capital growth. The trust earns about 6 per cent – about $18,000 – in income and growth annually.

The interest and dividend income earned in the trust on the original $300,000 is attributed back to (and taxed in the hands of) Aaron's parents each year under the attribution rules in our tax law. But the income on the income (second-generation income), and all capital gains, are taxed each year in the hands of the children. The minors each have a basic personal tax credit available which more than offsets any tax owing on the income allocated to each of them each year. The bottom line? It's expected that a few thousand dollars (perhaps between $5,000 and $10,000) will have been earned, but not taxed, thanks to the kids' basic personal tax credits in 2014. These dollars can be used to help fund the education costs of the kids.

RESP

Rachel and Eldon have two young children, and they're setting aside $200 each month ($2,400 annually) in a registered education savings plan (RESP) for the kids. In addition to their own contributions, the government is kicking in a Canada Education Savings Grant worth 20 per cent of their contributions – or $480 annually.

The funds inside the RESP grow on a tax-sheltered basis, and when payments are made to their children later in life, once they start to attend a qualifying postsecondary program, the income that had accumulated in the RESP will be taxed in the hands of the kids. The children will have their basic personal amount and tuition, education and textbook tax credits available at that time which could very well offset any tax owing. In effect, the accumulated income in the RESP can be used to fund education costs, potentially with little or no tax.

http://www.theglobeandmail.com/globe-investor/personal-finance/taxes/three-tax-efficient-ways-to-pay-for-education/article20049048/

Health and Wellness: Mixing Up Your Workout Routine

The change in the seasons is the perfect time to get out of a workout rut and explore new and exciting fitness routines. I'll be the first to admit that I have my favorite go-to classes when I need to break a sweat, but I've learned that stepping outside of my comfort zone always proves to be beneficial.

But if a regular workout routine works for you, why should you change up your fitness style? Here's why it's important to mix it up every now and then.

1. **You don't want to plateau.** Adding variety to your workouts will keep your exercises from becoming ineffective. If you run at the same speed on the treadmill every day for 20 minutes, your body will eventually hit a plateau. You will still be burning calories, but you'll need to increase your resistance levels or speed if you want to really maximize results. This is why personal trainers always push their clients to do more reps each workout session, because it helps boost their metabolism and as your strength and endurance grows, so should your workout.

2. **Your body needs time to repair itself.** A friend of mine has the best workout routine: Mondays and Wednesdays she goes to yoga and Tuesdays and Thursdays she runs five miles. Because running can be hard on her body, she gives herself a day or two in between to recuperate. If you do the same intense workout each day, you won't be giving certain muscle groups enough time to heal between each workout, and you increase your chances of being injured. Just make sure you have low-intensity workout days between your intense workouts to prevent your body from becoming over-trained.

3. **Burnout prevention.** The last thing you want is to get bored with something because you do it so much. Loved biking as a kid but now it only reminds you of your loathed spinning class? Here's the thing: if you keep doing the same workout routine each day and your results start dropping, you're more likely to get bored and give up on your fitness goals. To prevent this from happening, always keep your workout schedule mixed up so things don't become repetitive and boring.

http://www.fitsugar.com/Why-Mixing-Up-Your-Workout-Routine-Important-14965282

The Health Hazards of Sugar

Sugar was once called “white death”. It deserves 100% of this title. It is a key factor in most degenerative disease, and in order for us as a society to get control over our health, we must stop consuming it.

On some level most of us know that sugar is not healthy, but the majority of us truly have no idea how devastating sugar really is to our health. The world’s consumption of sugar or processed carbohydrate that converts to sugar has grown to enormous proportions in the last century. It is estimated that the average Western person consumes about 10 –200lb of this highly processed substance each year and is estimated that sugar constitutes about 25 to 35 per cent of the western diet.

The human body is designed to breakdown complex carbohydrates found in whole grains and fresh fruit and vegetables into glucose. This glucose then slowly releases into the bloodstream while absorbing the vital nutrients from them. Glucose the sugar that fuels the body, needs insulin which is released from the pancreas, to do its job. Feeding the body with the correct foods will allow the gradual release of glucose with small amounts of insulin, into the bloodstream. This process keeps the body running smoothly, with energy levels stable and mind and body feeling balanced and nourished.

When we eat the wrong foods, processed foods and sugar, it sends the body into overdrive. Glucose instantly floods the bloodstream, sending the pancreas into a panic to produce enough insulin to handle the excess. This momentarily creates a blood sugar “high” glucose that is eventually mopped up by the insulin, leaving the body worn out, tired and depleted. The sugar “low” then sets in, and it's time to eat again. Eventually with this ongoing consumption of sugar the body becomes sluggish unable to cope, the brain becomes less efficient memory is impaired and the inevitable slide of ill health begins.

Nature has given us sugar in the form of sugar cane and sugar beet. When sugar cane and sugar beet are analysed it is found that every piece is equipped with every nutrient our bodies need to metabolise every molecule of sugar, in that piece properly. But we don’t eat sugar cane or sugar beet in its natural form. We extract the sugar out of them and throw everything else away. That processed sugar comes into our bodies like a villain, robbing and pulling nutrients out of our bones, muscles, brain and other tissues in order to be metabolised.

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For example, for the body to metabolise just one molecule of sugar, the body requires around 56 molecules of magnesium. The over consumption of processed carbohydrates and sugar is a major reason for the widespread magnesium deficiency in our modern society, eventually leading to high blood pressure, heart attacks, strokes and neurological problems. Sugar is also implicated in causing type 2 diabetes, osteoporosis, kidney disease, liver disease, obesity and depression.

Every tablespoon of sugar depresses the immune system for up to 6 hours. If you get sick often, this could be in a large part due to your sugar consumption. Sugar has a detrimental effect on the gut flora, it promotes the growth of parasites, worms and fungi, encouraging the growth of Candida Albicans. Fungi attack living tissue and survive by producing toxins and enzymes to defeat the host's immune system. Sugar also increases the growth of cancerous tumours, as cancer cells love sugar.

Refined sugars are everywhere, and it is hard to find any processed food without it. Crackers, biscuits, crisps, breads, pastries, pastas, chocolates, sweets, jams, breakfast cereals are highly processed carbohydrate, and full of sugar. A bowl of breakfast cereal will start your day with the first round of the blood sugar roller coaster. The manufacturers of these cereals claim that with a bowl of their product you will get all the fibre that you need.

Unfortunately it is the wrong kind of fibre for most people. Fibre in breakfast cereals are full of phytates - substances that bind essential minerals and take them out of the body, thus further depleting you of minerals. Soft drinks (pops, cordials, lemonades, etc.) are a major source of sugar. A can, can contain 5 to 10 teaspoons of sugar. Tinned soups, baked beans, tinned peas, ready-made dinners, basically everything that has been processed is laced with processed sugar.

Refined sugar is in almost everything and can be very difficult to avoid unless you are preparing your own foods from scratch. Start reading product labels and avoid, as best as you can this deadly concoction of sugars. Avoiding these processed foods and sugar is a huge start in our longevity of health. Try naturally sweetening foods, with organic fresh fruits or try a natural alterative like:

Xylitol: A low calorie natural sweetener made from birch bark. Xylitol is not only safe, natural sweetener without the bad side-effects of sugar and artificial substitutes, it's also good for your teeth, stabilises insulin and hormone levels and promotes good health. Xylitol is widely distributed throughout nature in small amounts. Some of the best sources are fruits, berries, mushrooms, lettuce, and corn cobs. One cup of raspberries contain less than one gram of xylitol.

Stevia: Used worldwide as a no-calorie herbal sweetener, Stevia is a South American herb that is 30 times sweeter than sugar. With hundreds of studies showing Stevia is a safe alternative,

Avoid artificial sweeteners especially:

Saccharin: Saccharin is carcinogenic. It was banned in the US in 1911, but this ban was lifted during the sugar rationing of World War I. In the 70s the Canadians proved conclusively that saccharin caused cancer. As a result, the FDA required that any saccharin products carry a warning label. The warning labels read: *"Use of this product may be hazardous to your health. This product contains saccharin, which has been determined to cause cancer in laboratory animals."* But this warning was removed in 2000 by the US Congress (not by the FDA) after heavy lobbying by the saccharin industry.

Further research was then done on saccharin, because the FDA wished to ban saccharin outright but the food companies fought this (successfully). The National Cancer Institute ran studies in the next 2 years and found that saccharin was indeed connected with bladder cancer. Saccharin is an artificial sweetener known as Sweet N Low. Saccharin is found in many children's soft drinks, medicines and some toothpastes. Saccharin is used frequently in products that are sugar free.

Aspartame: Found in many foods as an artificial sweetener, found in the NutraSweet sweetener. Aspartame when heated above 86 degrees (remember the body is 96.4 degrees) it turns into Formaldehyde. Formaldehyde is a suspected carcinogen and neurotoxin and banned in some countries.

http://www.purenewyou.com/shop/index.php?main_page=index&cPath=170

Fall Activities

The Metcalfe Fair
October 2nd – 5th, 2014
http://www.metcalfefair.com/

Lebanorama
October 17th – 19th, 2014
http://www.al-arz.ca/lebanorama/

The Ottawa Storytellers Children's Festival
November 8th, 2014
http://www.ottawastorytellers.ca/

The Help Santa Toy Parade
November 22nd, 2014
http://www.toyparade.org/

The Ottawa Tea Festival
December 6th – 7th, 2014
http://www.ottawateafestival.com/

Upcoming Events

The Mysteries Surrounding Air Traffic Tickets
Unfortunately, we are full for this event
Wednesday October 1st, 6:30pm
1525 Carling Ave, Lower Boardroom

Funeral Planning
Wednesday October 22nd, 6:30pm
1525 Carling Ave, Lower Boardroom

How to Recognize Fraud and How you can Protect Yourself
November. Date TBD. 6:30pm
1525 Carling Ave, Lower Boardroom

Children's Christmas Party
Sunday December 7th, 1pm
The Experimental Farm

Halloween in Ottawa

If you are planning on spending your spooky Halloween in Ottawa this year then you certainly won't be disappointed with all of the festivities and events that are being planned in and around the city.

Halloween Events & Activities for Young Kids in Ottawa
Trick or Treating - this is a favourite activity for a lot of young kids. You can go trick or treating in and around your neighbourhood or someone else's. For safety sake, take a moment to read the Ottawa Police website on Halloween Safety Tips.

Parties - a lot of families are choosing to bring their kids to Halloween parties in Ottawa nowadays. They think it is safer and knowing the weather in Ottawa, some years, it is a really good idea. Make sure to check out your local papers and schools to find out about the parties that are being organized in your area. Or, alternatively, why not plan one at your house?