



1st road trip across Canada **Sunday Page/A5**



2 RCMP officers shot



Canada/A7 **Canada/A7** NFL title games on today **Sports/B2-3**

# The Chronicle Journal

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## RRSP procrastinators at loss: experts

THE CANADIAN PRESS

TORONTO — As the hype around RRSP season ramps up, it's time to ask whether pushing a big chunk of cash into your retirement savings every winter is the best investment approach.

Some financial advisers say the tradition of RRSP season leading up to tax returns only encourages procrastinators to wait until the RRSP deadline — March 2 this year — before they contribute to their plan.

For everyone else, it's smarter to

set aside money on a regular basis through a pre-authorized withdrawal from their bank account.

"People are likely to save more by investing in their RRSP monthly and treating themselves like a periodic bill," said Jason Abbott, an adviser at WealthDesigns.ca, a finan-

cial planning firm based in Toronto.

Depositing money on a regular schedule also allows investors to take advantage of a practice called "dollar-cost averaging," considered by many as a better way to boost investment value and avoid market volatility.

Since stocks and commodities generally grow over time, the thinking goes that by saving each month investors will increase their odds of buying into the stock market when values are lower.

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PHOTOS BY THE CHRONICLE-JOURNAL/SANDI KRASOWSKI

### Man's 1st time sledding

Top photo: Lakehead University computer engineering student Liuyi Chen is pushed down the Lake Tamblin embankment from his classmate Xuan Wang and business student Lige Gan during the university's 50th anniversary celebration on Friday. This was the first time the student ever slid down a hill that was covered by snow.

Inset photo: Lakehead University engineering students, from left, Solange Geibel, Izabella Lima and Fernanda Farias experience their first bonfire and marshmallow roast on the university campus. The students, all from Brazil, were taking part in the university's 50th anniversary celebration last week.



PHOTOS BY THE CHRONICLE-JOURNAL/SANDI KRASOWSKI

The tugboat Valour, right, held the massive CSL Tadooussac in place as the tugboat Glenada pushed ice away from the Keefer Terminal dock at Thunder Bay's harbourfront on Saturday.

## Last ship of season arrives

BY SANDI KRASOWSKI  
THE CHRONICLE-JOURNAL

One long and two short blasts of the horn from the massive Canada Steamship Lines Tadooussac was returned by one long and two short blasts from the tugboat Glenada at Thunder Bay's harbourfront on Saturday, in a salute to the closure of the 2014 shipping season.

The Glenada and Valour Tugs, owned by Capt. Garry Dawson, helped the CSL Tadooussac dock at Keefer Terminal where she will winter until March.

Dawson said the job wasn't as difficult as last year, and he was happy to have help from the U.S. Coast Guard Alder ice breaker to get the ice out of the way.

"There is a good foot of ice out here (in the harbour)," he said. "Some chunks measure about 46 centimetres."

Dawson said the Soo Locks were scheduled to close on Jan. 15, but stayed open one extra day to allow the CSL Tadooussac to come through to the Thunder Bay port.

"It's the last one for the season," he said. "There may be one or two lakers heading to Duluth, but this is it, everything else is done for the year."

Dawson's son and tug partner, Nathan Dawson, said the tug crews helped the Algonquin Central Corporation Algonquin dock last week at Keefer Terminal in frigid temperatures. The two ships, which are docked beside each other, will be the only two wintering in the Thunder Bay port. Each ship will have maintenance done to them over the winter.

When spring approaches, the two ships will be on their way.

The shipping season opens around March 20, but it depends on ice conditions and when the locks are due to open in late March," said Nathan.

More on shipping/A3

## Public's views sought for report

THE CHRONICLE-JOURNAL

A forum aimed at sparking debate about economic topics specific to Northern Ontario in advance of a federal election wants to hear from all comers and all opinions.

"The federal economic agenda for Ontario is only as strong as the people who create it," Northern Policy Institute president Charles Cirtwill said last week in a news release.

"This is why we are encouraging people to come out and participate in these consultations."

The NPI, which is funded by the province, is hosting Wednesday's noon-hour forum along with Thunder Bay Chamber of Commerce.

Feedback from the forum will be included in a formal NPI report about Ontario's economic priorities to be released this spring.

A federal election is expected to take place Oct. 19, unless Prime Minister Stephen Harper seeks to dissolve parliament in time for a spring vote.

NDP MP John Rafferty said he doubts Harper will do that, since he has been repeating lately that he's planning for a fall election.

"He wouldn't keep saying that (if he

*"It's weird, but for some reason, people still seem to view (Stephen Harper) as the guy who can fix the economy."*

**John Rafferty**  
MP, Thunder Bay-Rainy River

planned to face the voters this spring)," Rafferty (Thunder Bay-Rainy River) said Friday.

Rafferty noted that Harper's re-election chances seem to improve whenever the country's economy starts showing signs of tanking.

"It's weird, but for some reason, people still seem to view him as the guy who can fix the economy."

Wednesday's economic forum is to take place at 11:30 a.m. at the Airplane Hotel.

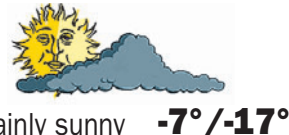


Capt. Garry Dawson holds the bow of the tugboat Glenada against the CSL Tadooussac while pushing her into the dock at Thunder Bay's harbourfront.

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### WEATHER



Mainly sunny **-7°/-17°**

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Complete weather information on page **A2**  
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