



The Capital Insider

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Consumers' Choice Award



Four Years Running

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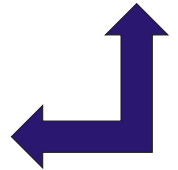
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- Chinese New Year



Reversal of Fortune



"When the US sneezes Canada catches pneumonia." That's a very catchy phrase, but it is also wrong. The US economy is experiencing the most severe housing market recession in generations, with negative implications for the economy as a whole. There is little doubt that the US economy will soften dramatically in the coming six months, the only question is if North America will be able to avoid a full blown recession.

But on this side of the border, things look totally different. The labour market is on fire, the unemployment rate at a 30-year low, Canadian house prices continue to climb and the loonie is reaching levels that only a short while ago were unimaginable.

At the heart of this reversal of fortune is the huge shift in the global terms of trade over the last decade. Simply put, economic value-added has shifted from information technology back to the natural resources. This is very evident in most commodity prices in general and energy prices in particular. Today, it takes only a third as many barrels of oil to buy a basic computer as it did earlier in the decade.

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Which way to Pay... Credit, debit, cheque or cash?

Use a credit card for most large purchases, especially if you usually pay off your balance each month. Credit cards offer greater protection than other forms of payment. If your number falls into the wrong hands, you're liable for only the first \$50.00 in charges and most large issuers waive liability altogether. If you have a legitimate beef with a seller, it's relatively easy to have the charges removed until the dispute is settled, if you report the matter to the issuer within 60 days after the charge appears on your statement.

Use a debit card when you don't mind having the money withdrawn immediately from your checking account. Debit cards are a surefire way to avoid onerous credit card interest charges. But you will need to keep track of how much money you have in your account so you don't incur equally onerous overdraft fees. Debit cards also provide less protection if you decide to dispute a charge with a merchant. Once the money's gone from your account, you can ask your bank to intervene in the dispute but it doesn't have to.

Use a cheque if you need to make a large purchase somewhere that won't accept credit or debit and you don't want to carry cash. Cancelled cheques can also be useful as receipts or for tax purposes. If a cheque disappears you can stop payment on it. Of course your bank is likely to charge you a stop-payment fee.

Use cash whenever you like as long as you can afford to lose it. There's no fear of identity theft and it's accepted almost everywhere. But you won't have evidence of payment unless you save a receipt. Nor will you have the leverage that a credit card provides in a dispute.

Courtesy of Consumer Reports

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WHAT MAKES YOUR HOME A TARGET?

Former cat burglar Walter Shaw knows all the weak spots burglars look for when doing a perimeter check of a house. He says a window takes three to four minutes to penetrate and if a window is hidden with high bushes and no lights it makes it easy to break in. As a rule bushes should be trimmed to waist level.

Walter says crank windows can be pried up and are no better than a casement window. Telephone lines exposed on the outside should be buried, Walter says. Thieves will use the lines to bypass the alarm system and keep you from calling for help.

Motion-detector lights are better than static lights. Regularly check to make sure that the light bulbs aren't burned out or broken. Pay careful attention to where you place the lights. Lights are most needed on areas of the house hidden from plain sight and in shadows.

Are you using your alarm system when you should? Burglars know that if you are home, so are your valuables and cash. Your alarm should always be on, even when you are in the house. Don't advertise the type of security system you use - a thief will find out how to disable it. Get a generic alarm sticker instead.

What type of doors does your home have? Glass sliding doors and French doors are a burglar's delight, because most people don't arm each pane of glass with their alarm system. Replace old French doors with the new version that has a frame-effect over one large piece of glass. If that isn't desirable add more deadbolts to the top and bottom of your old doors making sure you use double-sided key locks for each deadbolt. Be sure to include the doorframe in the alarm system.

Is it worth getting a dog as a deterrent? Walter says yes, the smaller the better especially "little yappers" like Chihuahuas and poodles.

Walter says a latched fence is not much of a deterrent without a lock. Also metal gates and fences are best because the noise they make when opened is a deterrent.

Former police officer and safety expert Bob Stuber adds: Never leave your garage door opener in a car in your driveway. With it a thief can gain access to your home or copy your code and break into your garage at any time.

Courtesy of MSN Lifestyle



Can you name all eight Ivy League schools?

What is the shallowest of the world's four great oceans?

What is the southernmost national capital in the world?

What are the traditional names of the 3 Wise Men?

What is geographically the world's second largest nation?

What is the most recorded song in music history?

Who was Time magazine's Man of the Year in 1963?

How many legs do most caterpillars have?



What Italian landmark has 296 steps?

Who were the parents of Queen Elizabeth the 1st



What is the world's largest and highest plateau?

The Suez Canal links what two seas?

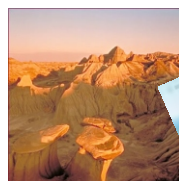
Which capital is located at the point where the White Nile and the Blue Nile meet?

In what country is the source of the Nile found?

World Heritage Centre List

CANADA

- 🌐 L'Anse aux Meadows National Historic Site - Newfoundland
- 🌐 Nahanni National Park - Northwest Territories
- 🌐 Dinosaur Provincial Park - Alberta
- 🌐 Klune/Wrangell-St Elias/Glacier Bay/Tatshenshini-Atsek - Yukon Territory/British Columbia
- 🌐 Head-Smashed-In Buffalo Jump - Alberta
- 🌐 Sgang Gwaay - British Columbia
- 🌐 Wood Buffalo National Park - Northwest Territories/Alberta
- 🌐 Canadian Rocky Mountain Parks - British Columbia/Alberta
- 🌐 Historic District of Old Quebec - Quebec
- 🌐 Gros Morne National Park - Newfoundland
- 🌐 Old Town Lunenburg - Nova Scotia
- 🌐 Waterton Glacier International Peace Park - Alberta
- 🌐 Miguasha National Park - Quebec (Gaspé Peninsula)
- 🌐 Rideau Canal - Ottawa, Ontario



Courtesy of World Heritage Centre

Reversal of Fortune



Another factor that is different between Canada and the US is the real estate market. Housing starts south of the border are falling by 20% on year-over-year basis, the number of unsold homes is surging and house prices have already fallen by 3% and are likely to decline by additional 10% before it's all said and done. This housing market bubble in the US was created by aggressive mortgage underwriting between 2004 and 2007 with subprime lending rising a record high of no less than 22% of new mortgages. In Canada the situation is very different; the share of exotic mortgage in the Canadian market is still negligible with subprime loans accounting for only 5% of new loans. In many ways, if the US pushed the envelope when it comes to mortgage risk, Canada has not touched the envelope yet. Accordingly, home valuations in Canada are much more consistent with economic and demographic fundamentals when compared to the US real estate market. Accordingly, look for the Canadian economy and the Canadian stock market to outperform their US counterparts. Once the sleepy little resource backwater of the North American economy, Canada is turning the table on its big brother in a hurry.

Courtesy of Benjamin Tal
Senior Economist

Chinese New Year

The Chinese have named years after animals for thousands of years. In fact, the Chinese zodiac system is extremely complex based on an ancient agricultural calendar.

In addition to the twelve animals, there are the elements (water, wood, fire, earth and metal), hours (12 two-hour periods), directions, stones, months and seasons.

RAT

1900 1912 1924 1936 1948 1960 1972 1984 1996 2008

Lucky numbers 1, 3, 5, 9, 15, 19, 35

Rats are charming creatures, contrary to their reputation in the animal kingdom. Amusing and intelligent they love socializing and attract a wide circle of friends. However, these relationships can be short-lived, since Rats adore gossip. Although they can be quick to anger, Rat people are able to conceal their negative feelings beneath a calm, cool exterior.



OX

1901 1913 1925 1937 1949 1961 1973 1985 1997 2009

Lucky numbers 1,3,5,12,15,33,35,51,53

Ox people are placid and stable utterly reliable and tenacious. They are true survivors doggedly plodding through life's obstacles and pitfalls to achieve their chosen aims. Ox people are careful about who they take into their confidence but once you have earned their trust you will enjoy their sympathy, sound advice and willingness to give constructive help when the situation arises. Although tolerant and easy-going it is dangerous to push the Ox too far: he or she makes a formidable and long-lived enemy.



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Strange things you likely did not know

By raising your legs slowly and lying on your back, you cannot sink into quicksand

The first couple to be shown in bed together on prime time TV were Fred and Wilma Flintstone

The human brain stops growing at the age of 10

Your thumb is the same length as your nose

Dr. Jekyll's first name is Henry

Almonds are a member of the peach family

Each king in a deck of playing cards represents a king from history:

- Spades - King David
- Hearts - Charlemagne
- Clubs - Alexander the Great
- Diamonds - Julius Caesar



Drinking water after eating reduces the acid in your mouth by 61%

It is impossible to lick your elbow

Between 25% to 33% of the population sneeze when they are exposed to light

Every person has a unique tongue print

Blonde beards grow faster than darker beards

There are 225 spaces on a Scrabble board

Parker Brothers prints about 50 billion dollars worth of Monopoly money in one year

By age sixty, most people have lost half of their taste buds

Al Capone's business card said he was a used furniture dealer

Answers
Schools - Harvard, Yale, Brown, Columbia, Princeton, Pennsylvania, Cornell, Dartmouth
Nation - Canada
Steps - The Leaning Tower of Pisa
Canal - The Red Sea and the Mediterranean Sea
Shallowest - The Arctic Ocean
Song - "Yesterday" - The Beatles



Answers
Queen - King Henry VIII and Anne Boleyn
Capital - Wellington, New Zealand
Man of the Year - Martin Luther King Jr.
Highest plateau - the Tibetan Plateau
White and Blue meet - Khartoum, Sudan
Wisemen - Melchior, Balthazar, Gaspar
Caterpillar - 16
Source of the Nile - Uganda

Chinese New Year

TIGER

1902 1914 1926 1939 1950 1962 1974 1986 1998 2010

Lucky numbers 4,5,7,9,13,34,44,45,54

Tiger people are powerful and courageous in line with their animal counterparts. Together with their capacity for original, creative thought, Tigers are natural leaders. However, while occupying their elevated positions in society, Tiger people can be selfish and stubborn, exercising an unwillingness to take heed of or trust others beneath them. They have a rebellious streak and tend to resent their elders or anyone in a position of authority above them.



DRAGON

1904 1916 1928 1940 1952 1964 1976 1988 2000 2012

Lucky numbers 3,4,5,6,15,21,34,35,36,45

Dragons are larger than life, befitting their mythological status in Chinese astrology. They will attract attention in any situation, even though it may not always be of a positive nature! Flamboyant, glamorous and strong-willed, the Dragon draws people to him or her like a magnet. He or she can be unfaithful or unreliable but you will doubtless be persuaded to give them a second or more chance such is their attraction.



HORSE

1906 1918 1930 1942 1954 1966 1978 1990 2002 2014

Lucky numbers 1,3,4,8,13,14,41,43

Horses are popular, friendly creatures but can have a fiery, rebellious latent tendency. They are physically energetic, strong and enduring and will invariably work hard at any job. However, they may be over-enthusiastic and single-minded about a pet project and behave somewhat impetuously and pig-headed. Horses are gregarious people and enjoy entertainment on a large scale. They enjoy spending money, but they put their boundless energy into travel. Horse people are prone to falling hopelessly in love and become blind to the world outside.



MONKEY

1908 1920 1932 1944 1956 1968 1980 1992 2004 2016

Lucky numbers 3,4,5,7,16,23,34,45,54

Monkeys are multi-talented people being quick of wit and highly adaptable. However, in view of their light-hearted natures and great sense of humour their worth can be underestimated by other people who refuse to take them seriously. If valued and encouraged, Monkeys can be extremely successful in business with their adeptness to making deals. Monkeys can be unreliable and less than honest, even double-dealing in personal relationships. Monkeys are often gifted story-tellers being drawn to the world of fantasy.



DOG

1910 1922 1934 1946 1958 1970 1982 1994 2006 2018

Lucky numbers 1,4,5,9,10,14,19,28,30,41,45,54

Dogs are blessed with many of the finer traits of human nature. They are faithful and reliable just like their animal counterparts, hard-working and dutiful. However, dogs can be rather conservative, reluctant to embrace new ideas and to develop. They can also be slow to learn thus trying the patience of other signs. Dogs need close contact with other people. They are sympathetic, supportive, forgiving and discreet in human relationships. If a dog takes a dislike to you, he or she can be highly critical and sarcastic. Dogs are not known for their romantic nature. Dogs need a good deal of encouragement to fulfill their potential.



HARE

1903 1915 1927 1939 1951 1963 1975 1987 1999 2011

Lucky numbers 4,5,7,9,13,34,44,45,54

Hares are sensitive and intuitive creatures that love the company of others, seeking the warmth and security of a one-to-one relationship. They make responsive companions, tactful, respectful and sympathetic. Hares will do anything to keep the peace: they will back off at the first sign of trouble.



SNAKE

1905 1917 1929 1941 1953 1965 1977 1989 2001 2013

Lucky numbers 1,2,4,6,13,24,42,46

Snakes are often physically attractive but in addition they have a flair for creating just the right look for any occasion by judiciously applying a few individual and creative touches. Snakes have a subtle way of leading people into thinking that they are supremely knowledgeable in whatever field suits their purpose at the time. However, they would not stoop to telling downright lies. Often romantic, snakes are attentive to the changing moods and appearance of their nearest and dearest although they will quickly become morose if this attention is not reciprocated.



SHEEP

1907 1919 1931 1943 1955 1967 1979 1991 2003 2015

Lucky numbers 3,4,5,12,34,45,54

Sheep are gentle, selfless creatures - you will find many of them in the caring professions. They are often artistic but tend to follow an established tradition rather than create an original style. Sheep people are followers rather than leaders. They often lack a sense of direction and therefore can become lost and confused in life if they do not receive strong but kindly guidance. Sheep people can be great peacemakers, able to defuse an explosive situation with their considerable tact and diplomacy. They value security above all else.



ROOSTER

1909 1921 1933 1945 1957 1969 1981 1993 2005 2017

Lucky numbers 1,5,6,12,15,16,24,51

Roosters are diligent, efficient and deeply committed often working long and hard to achieve their chosen goals. However they are prone to taking on more work than they can cope with and experiencing bitter disappointment when they fall. Roosters like to work on their own, in their own way and strongly react against any outside interference. They can be overbearing and bossy in their frustration with less-capable colleagues or partners. Rooster have a reputation for being forthright but their honesty to the point of bluntness can cause them to lose friends.



PIG

1911 1923 1935 1947 1959 1971 1983 1995 2007 2019

Lucky numbers 1,3,4,5,8,16,18,34,41,48

Pig people set a worthy example to the other signs. They are caring of others, particularly their families which are of paramount importance in their lives. They have an unshakeable faith in human nature and are staggeringly tolerant of the weakness of others. Pigs are highly industrious taking great pains to carry out any task thoroughly and properly. They take great pride in their endeavors. Almost fanatically efficient and tidy, Pig people want to succeed only on the basis of their own merits and hard labour.

