

Chapter 1 : Canadian Alternative Rock | List of Alternative Rock Bands From Canada

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Canada imposes tax on the worldwide income of persons that are resident in Canada. Dividends received from a Canadian corporation are subject to special tax treatment to reflect the fact that they are paid out of after-tax income of the corporation. Income or loss must generally be computed in Canadian dollars. An AIF that is a partnership is generally fiscally transparent for Canadian tax purposes. Canadian-resident partners should be entitled to treaty benefits on a look-through basis. An AIF that is a Canadian-resident trust is treated as a taxpayer but, in computing its income, is generally entitled to deduct that portion of its income that is payable in the year to its investors who are required to include such amounts in income. An AIF that is a Canadian corporation is treated as a taxpayer and pays tax on its taxable income. A non-resident AIF that engages a Canadian investment adviser with authority to trade on its behalf would be considered to carry on business in Canada unless the requirements of a safe-harbour rule are satisfied. A manager that is a Canadian corporation is treated as a taxpayer and pays tax on its taxable income. Management fees and performance fees will be treated as ordinary business income. A manager that is a partnership must calculate its income or loss as if it were a separate person resident in Canada. Income or loss of the partnership is allocated in accordance with the partnership agreement to its partners, who include or deduct the relevant amounts as if they earned them directly. If the AIF is a partnership, the manager or an affiliate of the manager may be a partner of the partnership in order to be entitled to a carried interest. In such case, a share of income and gains of the partnership would be allocated to the manager or affiliate and the character of the allocated amount as ordinary income or capital gain is expected to be respected for tax purposes under current tax rules. No establishment or transfer taxes are imposed on investors. See below regarding the treatment of a disposition of an interest in an AIF. The partnership must calculate its income or loss as if it were a separate person resident in Canada. In determining how an AIF established in a foreign jurisdiction should be treated for Canadian tax purposes, the primary attributes of the AIF under the foreign law are determined and compared with the primary attributes of a partnership, trust or corporation under Canadian law. A resident investor in an AIF that is a Canadian-resident corporation must include, in computing income, dividends received from the corporation. If the investor is a Canadian corporation, such dividends are generally deductible in computing taxable income. The tax character of capital gains, dividends from Canadian corporations and income from foreign sources and related foreign tax credits will generally be preserved in the hands of the investor if appropriate tax designations are made by the trust. A resident investor that invests in an AIF that is, or is treated for Canadian tax purposes, as a non-resident corporation will be required to include dividends received in income. In general, two conditions must be satisfied. First, the share must reasonably be considered to derive its value, directly or indirectly, primarily from portfolio investments of the corporation or any other non-resident entity in certain properties including shares, indebtedness, interests in one or more corporations, trusts, partnerships, organisations, funds or entities and real estate or any combination thereof. Special rules apply in relation to investments by Canadian residents in non-resident trusts. Depending on the structure of the trust, the trust could be treated as a resident of Canada for certain purposes of the ITA and liable to tax in Canada. A resident investor must also take into account the gain or loss arising on a disposition of an interest in the AIF which, if the interest is a capital property, will be a capital gain or capital loss. In such cases, dividends from a Canadian AIF structured as a corporation would not be subject to withholding tax. In the case of an AIF treated as a partnership, Canada would view the partnership as transparent and grant treaty benefits on a look-through basis. In the case of an AIF structured as a Canadian resident trust, there would be no relief from withholding tax on distributions of income to a non-resident pension plan even if the income were derived from Canadian-source interest and dividends. Rulings are generally not sought unless there is a specific tax concern. The CRA has published extensive guidance. An AIF that is managed by a Canadian financial institution will generally itself be a Canadian financial institution. The new reporting regime came into effect starting in July

Information was first exchanged in The CRS was effective in Canada as of July 1, with the first exchanges of financial account information beginning in It originally adopted only the minimum standard provisions and the binding mandatory arbitration provision and registered reservations on all other optional provisions. Domestic ratification procedures for the MLI are in process. As part of such process, Canada announced that it would now adopt a number of optional provisions including i imposing a day holding period for shares of Canadian companies held by non-resident companies to access the lower treaty-based rate on dividends, and ii imposing a day test period for non-residents who realise capital gains on the disposition of shares or other interests that derived their value from Canadian immovable property. Canada has amended the ITA to provide for country-by-country reporting for large multinational enterprises. How widely are they deployed? Generally, there are no tax-advantaged asset classes or structures available. No, there are no tax changes anticipated.

Chapter 2 : Alternative news sources | SFU Library

The Canadian Association of Alternative Strategies & Assets was formed to bring together alternative investment managers and investors, along with service providers, in a setting conducive to information sharing, discussion and networking, and collaborative initiatives.

If you are concerned about your data being stored online, this solution is an alternative that keeps your data local to your computer. You can still link your accounts online, so they pull your transactions in automatically, but they only store them on your computer. MoneyDance looks and feels like a checkbook, with the check register for transactions, but has charts and tables for reporting. It does budgeting but can also track your investments as well, albeit not as feature rich as others. The free version has all the features as the paid version. EveryDollar Have you heard of Dave Ramsey? Many folks swear by his approach and EveryDollar is built with that in mind. His approach takes into account human psychology, rather than relying solely on math, and explains why it is so effective. It also explains why ideas like the debt snowball work so well, we need to work with our biases and tendencies if we hope to succeed. In zero-based budgeting, you assign every dollar to a category or job, in YNAB parlance. The app itself is beautiful, available on your smartphone, and there is both a free and paid version. Learn more about EveryDollar 9. GoodBudget GoodBudget is a free budgeting app based on the envelope budgeting method. Envelope budgeting is when you set aside a prescribed amount for each category of spending, then spend it down each month. The envelope refers to the manual method of managing these types of budgets where you put the money into an envelope. When you run out of money, you either borrow cash from another envelope or you make do. GoodBudget adds technology to the mix and will synch up bank accounts to help track your income and your spending. You set the amount for each category and then watch as your spending nears the limit each month. The big benefit is that it does budgeting as well as investments. So you can pull in your data if your bank offers you the ability to export transactions. Dollarbird Dollarbird is another personal finance app with an eye towards collaboration and a monthly calendar. You synchronize your accounts banking, brokerage, and credit cards with Dollarbird and they build a schedule of future income and expenditures to help with planning. Dollarbird also offers a 5-year financial plan that lets you establish longer-term financial goals and track your performance against them. The innovation they bring to the table is the idea of calendar-based money management. One of these will make a fine replacement for Quicken. Is there a Quicken Online? Intuit created Quicken Online to try to compete with Mint. Near the end of , they gave up and acquired Mint. Afterward, they opted to shut down Quicken Online and sold the entire Quicken unit to H. Quicken Online no longer exists. Why is budgeting so important? A lot of folks start using Quicken to help them maintain a budget. As the tool started having problems, you may be tempted to quit altogether. We wanted to briefly discuss why budgeting, whether with Quicken or one of these other alternatives, is a good idea. Why do you believe it is important for individuals to budget? Instead, the impact of spending hits all at once on each credit card statement. That means overspending is far more likely and far more costly given that credit card interest rates are on the rise again. Most people spend more on fixed expenses each month than on variable expenses. Fixed expenses are your mortgage or rent, utility bills, phone and internet bills, daycare expenses, etc. The largest variable expenses are typically food and transportation. Planning a month or two ahead will not only help you keep track of what you have already spent, but it will give you an idea of what you can spend moving ahead. Planning ahead can help an individual figure out how much disposable income should be saved each month. Personally, how do you budget and how has that changed over the years? I use Microsoft Excel and I plan a quarterly budget which, at this point, revolves around my childcare expenses. But prior to having children I used to budget out one month in advance so that I could be sure to allocate a certain amount to savings. I find it easiest to put together a simple balance sheet listing when paychecks come in and when various bills or direct debits will come due. If you were advising a student or recent graduate on budgeting, how would you suggest they get started? Once that preventative step is taken, the rest involves keeping track of due dates for bills and deposit dates for paychecks. I would recommend just looking at the current month at first and then eventually expanding out to

the month ahead as well. Saving is far less important for students since their income will rise quite a bit after graduation, but falling into default on their personal debt can haunt them for years. [Other Posts You May Enjoy.](#)

Chapter 3 : Introduction Capital | Canadian Alternative Investment Forum - Introduction Capital

Canadian Alternatives specializes in planning affordable, respectful cremation services across the Edmonton region, helping you make an informed choice.

Tens of thousands of recent foreign student graduates of U. Even for lottery winners, new restrictions on H-1B approvals and the elimination of premium processing have left thousands of recent graduates on OPT without work authorization. If you are on an H-1B visa in the United States, you may have to leave after a total of six years. The backlogs in the EB-2 and EB-3 employment categories mean that applicants from India will wait ten years or more for their Green Cards to be approved. Canada may provide the answer. Canada is a diverse and tolerant country with a strong job market, excellent education, and universal health care. Express Entry is a points based immigration system that does not require a job offer or an employer sponsor. All skilled occupations, including all software development, engineering, medical, and academic occupations qualify. Points are awarded for education, work experience, age, and language ability in either English or French. Many H-1B workers in the U. A complete and up to date C. Please provide accurate dates for your work experience, and indicate if any of the work experience was unpaid or part time. Your date of birth. Whether you have a job offer in Canada Whether you have a spouse or children that will be coming to Canada with you. If you have children, please tell us their ages. Your language test results if you have taken a language test in English or French Your reasons for wanting to move to Canada, and any other special circumstances that will help us understand your case. There are many other Canadian immigration options available, including temporary work permits if you have a job offer in Canada; study permits to continue your education in Canada; immigration through one of the provincial nominee programs; and spousal sponsorship if you are married to a Canadian citizen or permanent resident. We are licensed lawyers in both Canada and the U. Contact us now to benefit from our unique perspective. Unlike other lawyers, we can advise you as to both U. Contact us now to make a plan for you.

Chapter 4 : 10 Alternative Rock Bands from Canada: Music of Maple Leaf & itcher Magazine

List of Canadian alternative rock bands, listed by popularity with photos when theinnatdunvilla.com list includes more than just bands, as alternative rock solo artists from Canada are included as well.

Complementary and alternative medicine CAM is the term for medical products and practices that are not part of standard medical care. CAM does have a tendency to be controversial; it is also a profitable industry where herbal remedies and procedures cost billions of dollars annually. Some procedures and supplements are classified as unproven or even dangerous. Information professionals have to be on the watch for patients who need the evidence in CAM to make decisions on self-treatment. CAM is viewed by many physicians in traditional Western medicine as complementary and others view it as foreign and possibly dangerous. Western medicine allopathic is typically practiced by those with conventional academic medical training such as physicians, pharmacists, allied health professionals, physical therapists, psychologists and nurses. Many of these professions look to CAM for answers that have not been provided by traditional medicine. In fact, the integrative medical care movement seeks to combine the best evidence in both CAM and Western medicine for the delivery of optimal care. Some health practitioners try to combine elements of CAM into their practice of conventional medicine. While scientific evidence to support the use of CAM is growing, many key questions remain unanswered about its efficacy in treating common ailments and diseases. To see a list of databases in CAM, see: Natural health products are federally-regulated, and this regulation has tightened up in recent years. Some heavily regulated products are vitamins and minerals, herbal remedies, homeopathic medicines, traditional medicines e. Heather Boon , a pharmacist and medical sociologist with an interest in CAM. Aboriginal healing traditions attempt to balance the four parts of the person: It is believed that illness is not necessarily a bad thing, but a sign sent by the Creator in order to help people re-evaluate their lives. There are two practices often used by Aboriginal people with HIV. In smudges, four sacred herbs are burned in a cleansing and purifying ritual. In sweat lodges, heated stones are placed in a pit in a small, enclosed structure, water poured is on them, and the steam cleanses and purifies the participants. Other Canadian organizations These groups work to increase the knowledge base of CAM both in Canada and internationally: InspireHealth is a Vancouver-based non-profit whose mission is to provide integrated cancer care for patients and families. Supported by the British Columbia Ministry of Health and other organizations, it emphasizes informed decision-making and personal involvement in the healing process. DSHEA creates provisions for: With uneven regulation of CAM in the U. In California, acupuncture is regulated by the California Acupuncture Board through "licensure, education standards, and enforcement. The note on the page says "At the time we archive[sic] the resource June it is rare that any conventional medical school would not have courses in complementary, alternative, or integrative medicine. The overarching goal of the project is " Many people use CAM modalities in Canada see this PubMed search by way of example so it is important that physicians be able to talk in an informed manner with their patients. An interesting series of articles on the state of CAM educational initiatives in the United States was published the October issue of the journal Academic Medicine. NS is an international research collaboration that systematically reviews scientific evidence on complementary and alternative medicine CAM. One criticism leveled at CAM is the lack of evidence for its use so building evidence is critical. To that end, remember that locating " evidence-based complementary and alternative medicine " resources may entail searching across numerous open and "closed" information sources.

Chapter 5 : The Best Canadian Rock Bands & Artists, Ranked

The Canadian Alternative Reference Rate Working Group (CARR) was created to identify and seek to develop a new term risk-free Canadian dollar interest rate benchmark. On this page, you can find more information about our mandate, membership, publications, and meetings.

Similar, but Not the Same: A few of the key restrictions, and obligations, for Alternative Funds are set out in the following table: Just because an AIM can theoretically convert its strategy into an alternative fund following implementation of the final rules does not mean it should. Strategy Considerations The necessity to honor liquidity demands is a key factor that should be taken into account when deciding to pursue Alternative Funds as a product option. Alternative Funds may have far shorter liquidity terms than hedge funds – daily, weekly or monthly, as compared to quarterly or longer, and as such, AIMs may need to adjust portfolio management to meet the more frequent redemption rights. Adjustments may not be difficult in terms of securities liquidity, however, the AIM must consider the impact of redemptions on returns, not only for the Alternative Fund, but for other portfolios under management. Exemptive Relief Certain strategies may not currently fit under the proposed rules. However, the CSA has indicated that it may support engagement with AIMs who want to launch a portfolio with characteristics that fall outside the proposed rules. Under certain circumstances, AIMs may be granted exemptive relief in order to launch products that currently exist outside the proposed rules. AIMs who would consider an innovative alternative investment product in Canada are encouraged to contact their local securities regulator to discuss the applicable securities law issues. For example, alternative strategies are complex, and significant effort will be required to educate investment advisors, financial planners and investors. There is an expectation by Canadian Mutual Fund Managers that AIMs will make Investor Relations personnel available to assist with marketing by participating in road-shows and conferences. Also, with increased regulation and investment restrictions, come additional compliance and order management responsibilities. Servicing this new product type is anticipated to increase the burden on these departments, which at many AIMs, are already working at, or close, to capacity. In addition to human resources, information technology costs need to be evaluated, as with increased regulation comes increased need for proper controls. For instance, many AIMs have existing allocation policies and procedures in place to govern the oversight of investment guidelines for multiple portfolios. Consider, for example, the not-uncommon scenario where an aggregated order is placed, and the shares allocated, pro rata, post execution. Are they re-routed to a private fund? Would this be deemed a trade error under Manager policies? This is just one scenario that an AIM should review, keeping in mind, that tools, such as pre-trade compliance modules are available but come with a cost. Reputational Considerations In addition to the portfolio and operational considerations associated with managing an Alternative Fund, as stewards of retail investor capital, AIMs should also be comfortable with the potential increase in regulatory interest and scrutiny. There are a number of paths Alternative Funds can take, on their route to retail investor availability. Alternative Funds may be launched by a conventional Mutual Fund Manager who introduces their own alternative strategy to the market; Alternative Funds may also be launched by alternative investment managers who introduce their strategy in the form of a mutual fund. The partnership between Mutual Funds Manager and AIM is designed to provide access to a wider pool of investment talent, increase brand awareness and facilitate training for the Mutual Fund Manager, while reducing the operational and marketing strains on the AIM. These are meaningful advantages that can ultimately benefit everyone - the retail investor above all. However, before blindly embarking on a sub-advisory partnership, it is worth noting that the relationship does not completely eliminate the challenges of distributing an Alternative Fund. The AIM, for example, will be subject to oversight in the form of unaffiliated Directors, and will be required to abide by the compliance program of the Mutual Fund Manager. The Mutual Fund Manager, for example, will be subject to heightened oversight responsibilities. This gap spans the universe of participants in the market-place, each of which plays a different role in the education process. For most Canadian retail investors, everything associated with an investment in alternatives will be new. Investors will need to gain an understanding of, for example, the

strategies, the managers, and the risks, benefits and impact of an investment on their overall portfolio. Distributors, with the most direct relationship with investors, will need not only to mirror the knowledge of investors, but be able to teach investors. Located at the epicenter of knowledge distribution, Mutual Fund Managers will need to provide insight downstream to Investment Advisors, and upstream to the Regulators. Mutual Fund Managers will likely have the most direct contact with the AIMS, so will be best positioned to distribute intelligence on processes, progressions, challenges and opportunities. Though the Canadian regulators have spent significant time analyzing alternative investments, the launch of the market will require well-informed oversight and knowledgeable management. Ongoing communication with Mutual Fund Managers, Advisors and Investors will increase transparency and provide the road-map for effective supervision. It will be the responsibility of all participants across the spectrum “sponsors, investment managers, investment advisors and service providers” to deliver peak performance and quickly substantiate the integrity and veracity of the Alternative Funds market for the retail investor. To contact the authors:

Chapter 6 : Canadian Association of Alternative Strategies and Assets

Alternative Canadian music radio with a mix of alternative rock, easy listening and more.

Chapter 7 : The Best Canadian Rock Bands & Artists, Ranked

The 9th Canadian Alternative Investment Forum. April 25, Vantage Venues | King Street West, 27th Floor, Toronto, ON. Register Now Sponsorship. CAIF remains the premier alternative investment conference in Canada, welcoming returning allocators and attracting many new family offices, institutions and institutional-grade investors each year.

Chapter 8 : Canadian Association of Alternative Strategies and Assets

10 Alternative Rock Bands from Canada: Music of Maple Leaf 12th Feb There's more to the music of the maple leaf than Justin Bieber and Celine Dion - for some excellent Canadian alternative rock bands, check out Wolf Parade, Godspeed You!

Chapter 9 : Project MUSE - The Canadian Alternative (review)

Most Added is the total number of new adds officially reported by each reporting station.