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```
> var y = document.getElementsByClassName('selectionShareable')
  var x = ""
  for (i=0;i<y.length;++i) {
    x += y[i].innerText + "\n\n"
  }
  console.log(x)
```

```
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The Globe and Mail

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Many Canadians are raiding their RRSPs, seemingly just to get by.

It goes without saying that you don't want to do that unless you're at desperation's door, which, based on a Bank of Montreal study, at least some people seem to be.

There are alternatives, BMO says: Invest in a tax-free savings account or sock money away in a high-interest savings account to have accessible funds that could be used as "an
emergency fund" without the need to take a tax hit or threaten what you've saved for retirement.

This week's BMO study, a mid-December Pollara survey of 1,500 people, is disconcerting.

Even though most people understand the consequences of withdrawing from a Registered Retirement Savings Plan, many still did it.

One can understand using the money to buy a home, but using it to pay bills or debts is troubling.

According to the study, Canadians pulled an average $17,213 from their RRSPs last year, compared with $15,908 a year earlier.

A full 38 per cent withdrew money before the age of 71, up four percentage points.

Thirty per cent used the money to buy property, 21 per cent for day-to-day expenses, 18 per cent for debts, and a similar number for emergencies.

Household debt is a huge problem in Canada, sitting at record levels and drawing warnings from many quarters.

"It's concerning to see that so many Canadians are dipping into their RRSPs to meet short-term needs, which should only be considered as a last resort," Chris Buttigieg of BMO's
wealth management business said in releasing the numbers.

Just the thought of Marine Le Pen as president is driving French bond yields higher.
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