

Money Matters

Do you ever go to a doctor or lawyer . . . why?

By PAUL J. ROCKEL
I earned it!
I saved it!
I'm going to look after it!
That's the way most of us think, isn't it? After all it's my money, so nobody but me is going to look after it.
But, it is your body, and my bet is that 99.9 per cent of us take that body to a specialist, namely a doctor for regular checkups, as well as when we don't feel well.
I also believe that we seek out legal assistance when we are buying a house, or drawing up a will, or dozens of other reasons.
Why?

I believe it's because we are aware that these professionals know a lot more about medicine, and/or the law than we do, so we consult them. In fact, most of us consult dozens of professionals in our lifetime, be they dentists, carpenters, plumbers, electricians, mechanics, etc. In fact maybe people seek your help and assistance, because you are a professional at whatever you do.

Shouldn't we do the same with financial matters?

Here is what the president of a prominent investment company wrote in a letter to the Investors Digest of Canada.

"It seems to me that expecting people to do their own financial planning and choose their own investments is akin to expecting people to do their own legal or medical work. Few of us are qualified to make decisions in these specialized areas. In fact, I could say that there is no discipline that has more influence on the future quality of life of the individual and his family than proper financial planning."

He goes on to say... "that in Ontario, the richest province, 48 per cent retire below the poverty line. In the U.S. only 4 per cent of the Americans retire financially independent. Obviously, something is not working, and with the growth of the financial planning industry, hopefully that will change."

"...Without a financial consultant, how will the typical investor know how changes in tax laws affect his or her investments and whether or not they should make some changes?" I agree fully with that man's statements. Do you?

With the need for this country to be more competitive in the world for our very survival, the crushing taxation increases that all levels of government are subjecting us to, has resulted in some of the old tried and true rules for investment and retirement becoming obsolete.

Have most of us ever decided to consult an independent mutual fund specialist or financial planner? Or have we even rejected someone who was referred to us, because we "were afraid to think about these things" or we were

afraid that we "might be sold something"?

Most of us turn to specialists in almost everything that we do. But many of us are afraid to do so in the field of financial affairs. Yet, as the president of that in-

vestment company observed, there is probably nothing that has more influence on the future quality of life (even our health, sometimes) than proper financial planning.

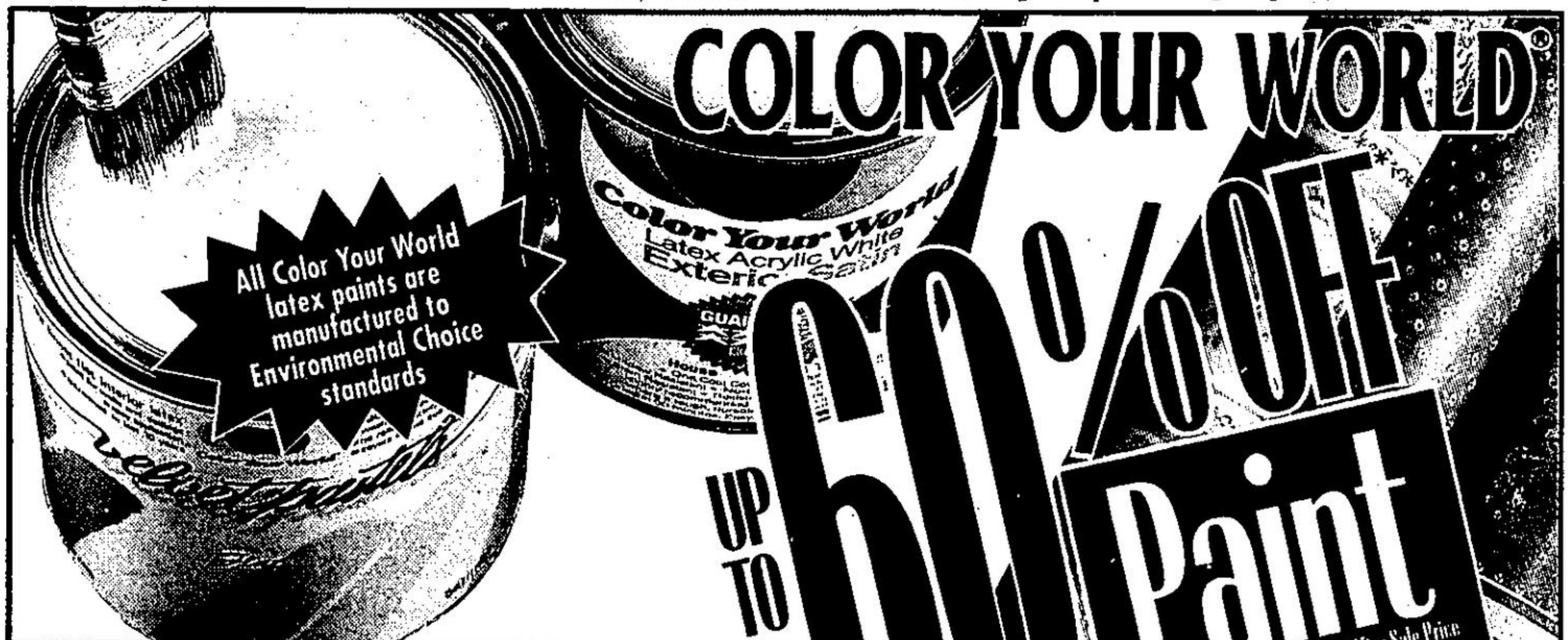
Let's all seek advice, no matter

what our age, to see if we can improve our financial health (and wealth). Chances are we can even reduce the tax bite.

For a FREE personal financial planning guide, contact Peter C. Masson M.B.A., Regal Capital

Planners Ltd., 10 Fagan Drive, Georgetown, Ontario or phone 877-7216.

Paul J. Rockel is the author of the best seller "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.



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