

For financial advice--- independent is important

By PAUL J. ROCKEL
Herald Special

Financial advice can be costly or can be free.

For those who have a great deal of wealth, or are highly paid executives of large corporations, either they or the company can afford to pay a "financial planner" \$100, \$200 or more per hour for his or her services.

Problem is, only the wealthy can afford these services, and yet it is Mr. and Mrs. Average citizen who could really use the advice of a financial "expert".

There are many financial advisers, consultants, "experts" or what ever you wish to call them, who will work "free". Unfortunately many are connected to one financial institution, and they are really trying to sell you "their" product.

We've run across financial advisers, who charge hundreds of dollars, and don't even know what a mutual fund "withdrawal plan" is and how it can give people an almost tax-free income. Whereas there are "free" advisers who know these things, because they are offering them to the public.

Advice is only the opinion of someone who has studied financial planning, and those opinions can vary from person to person.

Here is where dealing with an "independent" advisor is important.

In financial planning, the two most important things to plan for is your "living estate" and your "death estate". On top of that is the objective of minimizing taxes and the effect of inflation, both while alive, and in passing on your estate to your heirs.

Fortunately there are people well qualified in all of these things who will do your planning for you "free", in the hope of selling some of their products.

The "independent" advisor is not employed by one bank, trust company, or life insurance company and has both "investments" and "life insurance" available from a large variety of companies, is seeking programs through those companies that meet "your" needs. He or she may have available as many as 300 different mutual funds, rates and programs for 30 or 40 trust and insurance companies, tax-advantaged limited partnerships as well as government guaranteed fixed-rate investments.

It is because of his or her independence that they can find the product within those fields to meet client needs. Often you will find that advisors who are employed by one financial institution, and have only the financial products of that institution to offer his/her clients. They may or may not be best suited to your needs.



IT'S YOUR MONEY
Paul J. Rockel

Try to find the "independent" advisor who will work "free". Often, the advice given is equal to that of the "hired" advisor. After all, it's free, and if it doesn't meet your goals and needs you don't have to follow it. On the other

hand, if it can improve your financial position, minimize your taxes and help you achieve your goals, it is worth doing business with that independent advisor.

For a FREE booklet, "Calculating Your Needs: a Personal Retirement Plan for Today and Tomorrow", 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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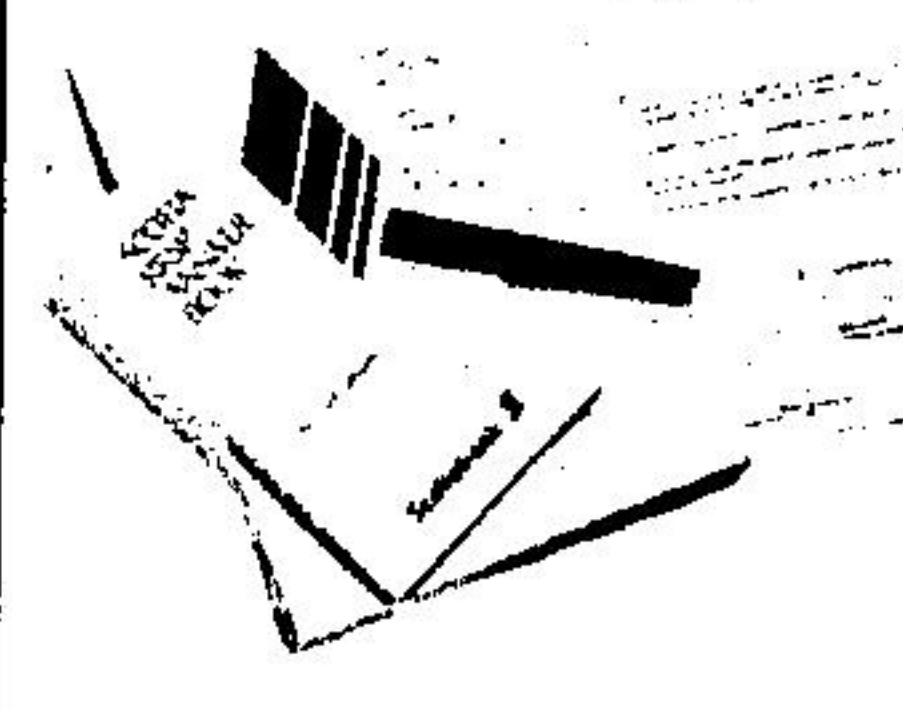
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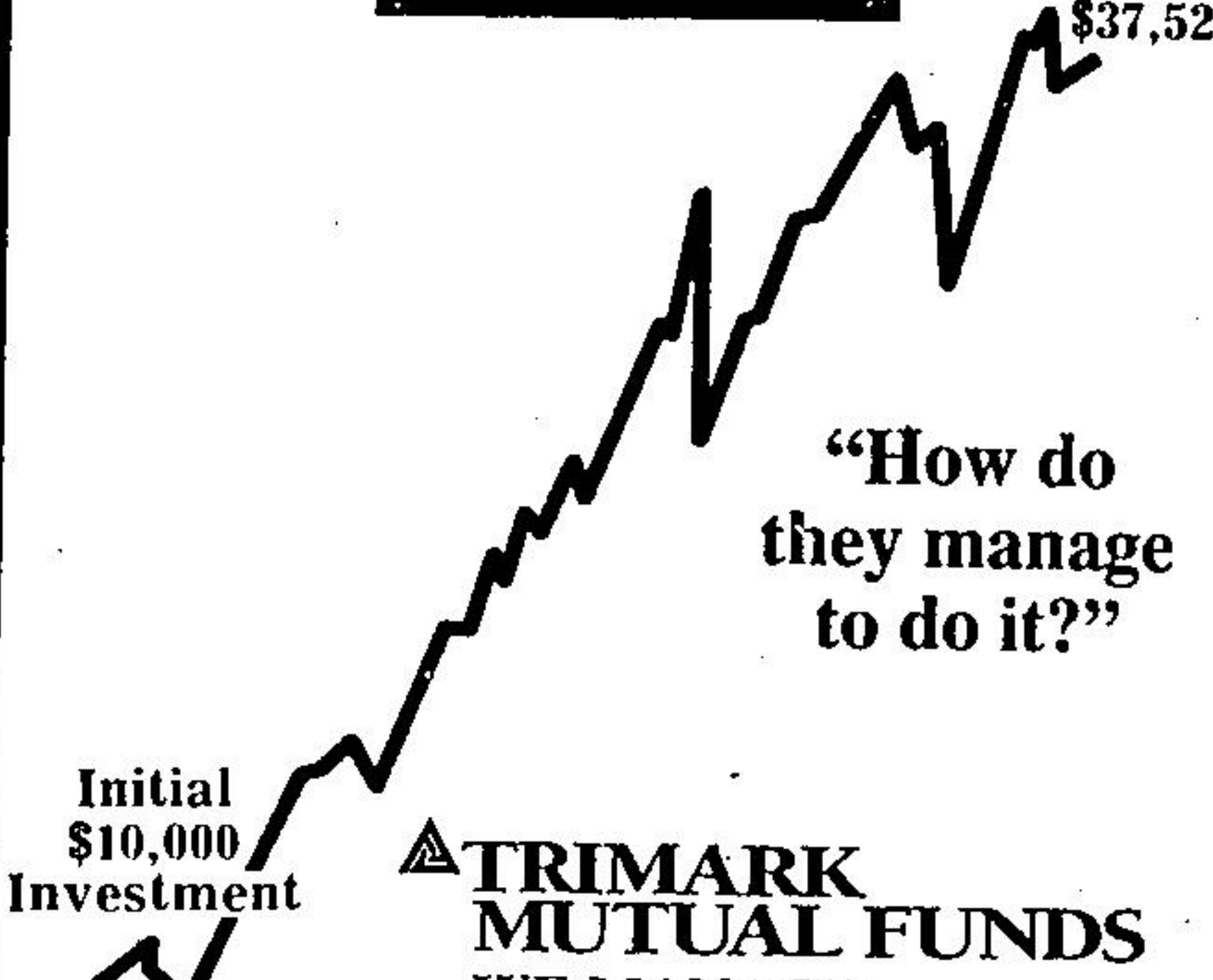
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