

Charting financial waters

Donaldson Financial Group helps to find the best course of action

by Deborah Quaille

In an effort to help her clients stay as current as possible, Helena Donaldson searches for various methods to keep them informed, whether through seminars, newsletters, articles, broadcast emailing, or one-on-one portfolio reviews.

In a competitive environment, the Donaldson Financial Group Inc. believes one of their strengths is communicating effectively with clients, and they are committed to giving the value-added service that might not be evident from other companies in the financial planning industry. More than value-added, they strive to provide each client with distinctive value, as every financial plan their team is involved with is original, and every relationship is unique. Their overall goal is to plan for the future, and achieve lifestyle goals at the client's specified stage in life.

In an increasingly complicated financial environment, there are literally hundreds of products and services available. Ms. Donaldson feels it is very important for their recommendations to be appropriate and suitable to each individual's comfort level.

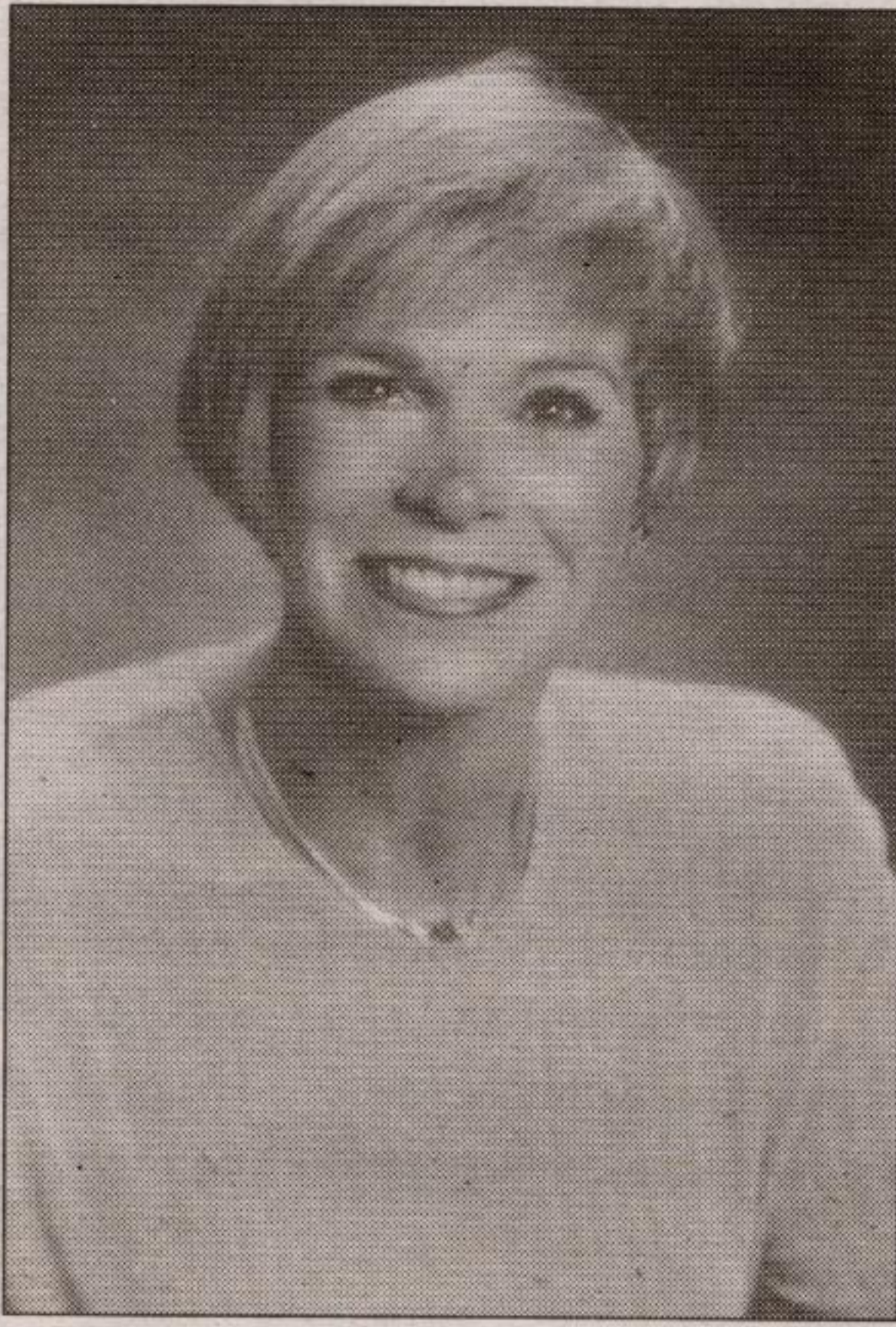
In addition, they work as a team, using other specialized

associates to ensure that they have the knowledge and expertise to assist clients in all aspects of their financial lives.

"Some advisors tend to emphasize their product line, based on historical returns, whereas we evaluate your total financial situation, honing in on your risk tolerance and creating the plan that fits into your particular lifestyle," Ms. Donaldson comments. "Investments, tax planning, and estate planning are only some of the topics that we discuss at your annual reviews. I think that my strength as a financial planner is the knowledge of business in the marketplace, insight into your concerns, with the ability to reach your goals, and realize your dreams.

"I truly enjoy getting to know my clients, and we at the Donaldson Financial Group continuously remind ourselves that our clients are the most important element of our business. Since 1978 we have become friends with many of them, and continue that relationship even though many have moved to other parts of Canada, the US, and even Africa, Saudi Arabia and China."

Ms. Donaldson has been a member of the community for many years. Born in Holland, she emigrated with her family in 1954, and has lived in the Halton area



Helena Donaldson

since she was in her early 20s. She is a strong supporter of the Milton Chamber of Commerce, local charities and events, and is active in the community. A grandmother three times over, she loves to be involved and cares about the area in which she lives and works.

"The biggest difference between Donaldson Financial Group and other companies is that we basically look at clients' dollars as our dollars. We cover the individual's total financial situation. We sit down and discuss a client's own financial position, and then work out the best plan of investment. There's an emotional aspect

to our work with them. If they are not comfortable with certain investment procedures, then we won't carry through. That's why we're concerned with developing personal relationships with all our clients.

"Even if an investment plan makes all the financial sense in the world, but the clients aren't comfortable, they can't act upon that advice. We provide plans for their goals and objectives - we ask questions such as 'What do you want to achieve?' 'What do you want to do?' Once you find that out we see if together we can meet those objectives."

Examining the "big picture" includes wills, powers of attorney, insurance, education and retirement savings plans, and expectations for the future. The amount of options can be mind-boggling - people today are expected to sift through hundreds of mutual funds, RSPs, RESPs, RIFs, and insurance plans. Donaldson Financial Group has no ties to any particular financial institution and therefore makes recommendations based on solely what is best for the client.

The satisfaction in a job well done comes when clients who have achieved their own financial goals send her postcards from holidays and retirement destinations, saying things like, "Thanks to you, we're

here!"

"It's all about planning for the future, to anticipate and avoid pitfalls and to achieve your lifestyle goals. Sometimes it's also about helping people through rough times when a lack of planning has left them unprotected."

The Donaldson team approach is to be ready to assist a client at any time.

"If someone needs help immediately there are numerous people with expertise in our office to get answers. Our growing team has the experience and knowledge in the financial planning process."

"We are all influenced by the world's business cycles, and we want to make sure we work at the long term solution to ride out market ups and downs. We do regular reviews to make certain our clients are on track with their investments. This ensures they're not weathering challenging markets by themselves.

"We don't just sell products," Ms. Donaldson stresses, "we offer financial solutions."

The Donaldson Financial Group Inc. is located at Suite 101, 310 Main Street East, Milton. Call 905-875-3366 for further information.

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101-310 Main St E, Milton ON, L9T 1P4

Voice (905) 875-3366 - Fax (905) 875-3574

E-mail donaldsonh@cartierpartners.ca