

# RRSP season is all year round!

A registered retirement savings plan is an excellent vehicle for your retirement assets, whether you're saving for your golden years or creating an estate for your heirs. That's because the growth of your investments, if registered, is tax sheltered, and therefore any compounding growth is not paid to the tax man annually. Money is only taxed as income when it is removed from the plan.

Therefore RRSPs are the best choice for Canadians to save taxes and invest in their future. Should you pay down your mortgage or contribute to a RRSP? Do both! Just one of the many small ideas that make a huge difference in reaching your goals.

We suggest that you start planning **now** to have your money working for you sooner, as well as beating the RRSP rush.

For 2002 eligibility the deadline is March 3, 2003, and do come and chat about starting your 2003 contributions today.

### RRSP Loans

As we do every year we are pleased to offer RRSP loans. Clients can also choose to defer payments. Although this is not an interest-free period, clients may decide to use this as a "catch-up" loan to top up their contributions. Then when you receive your tax refund you can pay down your loan. Borrowing for investment purposes can magnify the risk as well as the reward of investing. Consult us for details.

If you would like a second opinion on how your investments are positioned in order to reach your goals, we would be happy to meet with you and provide a candid assessment.

Please call us to come in for more details.



Back, left to right: Tom Tamblin, Martin Maretski, Ed Seduikis.  
Front: Diane Kilkenny, Helena Donaldson, Cyndi Feener-Smith.

In a competitive environment, the Donaldson Financial Group Inc. believes one of their strengths is communicating effectively with clients. As a team we are committed to providing value-added service that might not be evident from other companies in the financial planning industry.

More than value-added, we strive to provide each client with distinctive value. Every financial plan our team is involved with is original, and every relationship is unique. Our overall goal is to plan for the future, and achieve lifestyle goals at the client's specified stage in life.

**We are committed to giving you *distinctive* value-added service, in the financial planning industry.**

## Our Products/Services Include . . .

- \* Mutual Funds
- Segregated Funds
- \* Registered Retirement Savings Plans (RRSPs)
- \* Registered Retirement Income Funds (RRIFs)
- Registered Education Savings Plans (RESPs)
- Annuities and Life Income Funds (LIFs)
- Advanced Financial Planning and Estate Planning
- Life, Term and Disability Insurance
- Long Term Care/Critical Illness Insurance
- Employee Benefits/Group Plans
- Referrals/2nd Options
- \* Guaranteed Investment Certificates (GICs)

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**DONALDSON** INC.  
FINANCIAL GROUP

\* Through by Cartier  
Partners Financial  
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