

# YOUR RRSP SHOULDN'T STOP WORKING WHEN YOU DO.

**3.00% to 5.71%**

Your retirement savings could be earning a higher rate if you open an Edward Jones RRSP by March 1st. Which just might make your retirement even more pleasant.

If you already have an RRSP, you can transfer it to Edward Jones easily. We'll take care of your finances, while you get on with other things.

To learn more about Edward Jones RRSPs, with rates that make sense, call today.

\*Corporate bond yields and maturity effective as of 02/01/05, subject to availability and price change. Yield and market value may fluctuate if sold prior to maturity, and the amount received from the sale of these securities may be less than the amount originally invested. Some of the available issues are callable. Your local Edward Jones investment representative can provide more information about maturity dates and applicable call provisions.

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MAKING SENSE OF INVESTING

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# It's beginning to look a lot like TAX TIME

## Keep More of Your Pay Cheque With Lower Risk

More than 50% of Canadian households received tax refunds averaging \$1,800 in 2002.

By Reducing Tax Deductions at Source Canadians can increase their cash flow on each and every pay cheque by saving taxes on every pay. Tax savings can be redirected and added into a regular monthly registered retirement savings plan to get this money invested sooner. This is a simple and very powerful strategy.

Benefits to you are:

- > Make saving a habit
- > Advantage of dollar cost averaging
- > Your money goes to work sooner
- > More wealth created

**MONEY CONCEPTS.**

**AEGON.**  
Dealer Services  
Canada Inc.



Lou Mulligan  
CFP, CLU

**Your local  
RRSP Expert**

**Extended  
RRSP Hours**

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**Money Concepts - Milton**

204-420 Main St. E., Milton

**(905)876-0940**

Affiliated with N.F. Insurance Agency Inc.

*Are You Ready for Income Tax Time?*

# We Can Help!

Melissa L. Coulson Chartered Accountant



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TRACEY McGRATH  
Certified Financial Planner

## Dear Tracey

TRACEY McGRATH is a Senior Financial Consultant for Investors Group and Halton area resident for over 30 years.

Each week she will answer your questions about Tax, Estate, and Financial Planning.

PREPARE to PROSPER

### In an emergency what would you do if you or someone you loved were victims of a serious accident?

It is something no one ever likes to think about, but this horrifying scenario struck frighteningly close to home with me this past month, when a family I've come to know and care for, lost two members in a fatal car crash. I spent two full days with the distraught family sorting through documents and calling various companies to compile the necessary information.

If you follow this column you know I've stressed the importance of being prepared before. If I failed to motivate you

then, perhaps recent disasters as well as the staggering number of accidental deaths each day will underline the need to have up-to-date legal documents.

Documents such as your will, power of attorney, insurance policies, medical information, investment documents, and all credit account information should be compiled into a reference binder. This will ensure your affairs are handled as you wish, and removes

the daunting task from emotionally distraught loved ones.

We offer an EMERGENCY binder to all our clients, if you would like to learn more visit our website or call me today.

So please, sit down with your partner or family today and organize your affairs. Be prepared, don't procrastinate!

- Tracey

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