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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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Randy Broten, 905-864-6959

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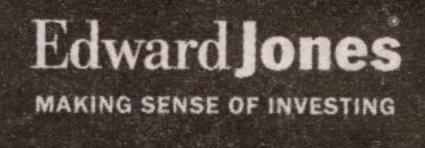
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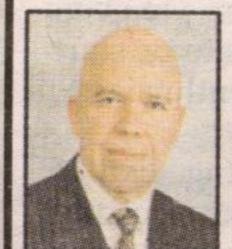
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## Dear Tracey

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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