

BENEFITS FOR CANADIANS

Create An Alternative To RRSP's
While Making Your Mortgage Tax Deductible
"tax-saving benefits for Canadians"

WE HAVE A FINANCIAL STRATEGY THAT SIMULTANEOUSLY CONVERTS MORTGAGE INTEREST TO TAX DEDUCTIONS, SHORTENS THE AMORTIZATION OF YOUR MORTGAGE AND BUILDS A FREE AND CLEAR PENSION PORTFOLIO FOR YOUR RETIREMENT – FUNDED THROUGH YOUR MONTHLY MORTGAGE PAYMENTS AND WITHOUT REQUIRING ANY ADDITIONAL MONTHLY CASH INVESTMENT KNOWN AS **THE SMITH MANOEUVRE**.



Are you investing enough, soon enough?



GET YOUR MORTGAGE TAX-SAVING BENEFITS TODAY, CALL US AND WE'LL SHOW YOU HOW!

Most Canadians aren't. After ever-rising taxes and the cost of making ends meet, most of us don't have the resources to put away 10% of our income and max out our RRSPs every year. The benefits of compound interest, which are essential to our long-term financial well-being, remain elusive. But there is a way to change that. It's done by transforming mortgage interest into tax refunds. Next to winning the lottery, nothing improves your cash flow more efficiently than the act of reducing your income tax – and doing it by making your mortgage tax-deductible.

THE SMITH MANOEUVRE is a remarkably efficient way for you and your family to raise large amounts of new money, through free tax refunds, so that you can start build a larger nest egg, sooner.

Mutual Funds provided through



JACKY DEBACKER,
CFP
FUNDX INVESTMENTS INC.
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FAX: 416-242-9225
CELL: 416-220-5015

jdebacker@sympatico.ca

Mortgages provided through



ADELE RANIERI,
AMP, CAAMP
ASSURED MORTGAGE SERVICES
TEL: 416-727-8874
FAX: 905-857-0507

adelei@rogers.com

Upcoming Information Seminars

January 30, 7-8pm
The Optimist Club
13439 Highway #7,
Georgetown, ON L7G 4Y5
February 12, 7-8pm
Caledon East
Community Centre
6251 Old Church Road
Caledon East

TO RESERVE, CALL OR EMAIL
1-877-242-5956
RSVP@JDBadvisors.com
Reserved Seating, 30 People.



Every December, Dave Gould and Darina Hudec organize Gouldiespiel, a curling bonspiel fundraiser for the Upper Credit Humane Society at the North Halton Curling Club. The event raised a record \$1,000 including raffle dollars raised on prizes donated by Georgetown Market Place merchants and other local businesses. The winning team, above, was Mitch Jewel, Grant Bodnar, Val Ferguson and Val Hudec.

Photo submitted

Humane Society goes BOGO

Upper Credit Humane Society cats are still going BOGO (Buy One Get One) for the month of January. That's right, you can adopt two cats for the price of one.

Although, through BOGO-in-December some cats found homes, UCHS is still desperately overcrowded and there are more would-be rescues and surrenders coming all the time. There just isn't room to admit these needy felines, which is stressful to all.

Here is a great opportunity for cat fanciers—when you cannot decide which cat to pick between your two favorites—to take them both (for the price of one). All cats have been vaccinated and spayed or neutered and every animal adopted can be returned within 30 days for a full refund if it doesn't work out.

This offer is perfect for busy people who want a pet but are concerned about leaving it alone at home for long periods. Two cats will keep each other company when you are not home and will give you twice the love when you are able to spend time with them.



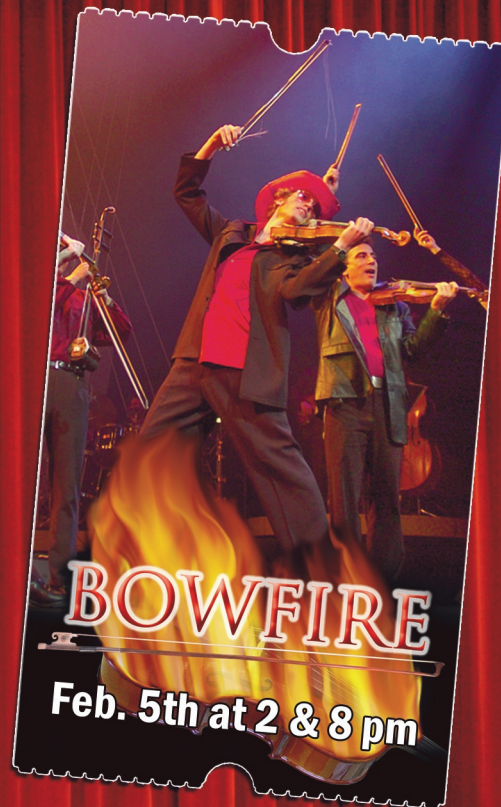
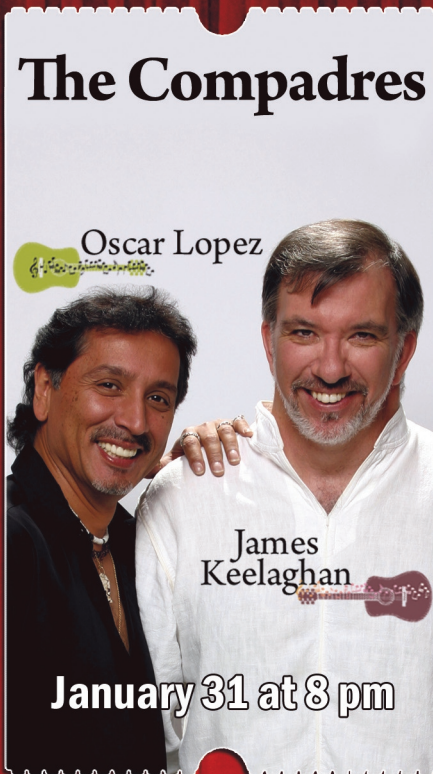
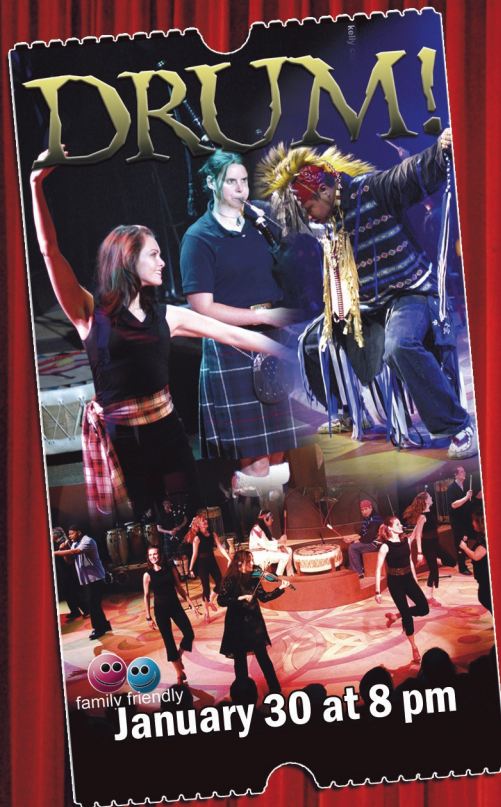
Fiona is one of the BOGO cats. A gorgeous patch tabby, this lovely girl is affectionate; loves laps and is a better stress reliever than a hot bath! To meet Fiona and her many friends, call the Shelter, 519-833-2287.

If you are considering adopting a cat in the near future, drop by the Shelter and see the huge number of wonderful felines we are offering for adoption.

Please note that you do not have to take two cats during the BOGO sale. If you only want to adopt one, that option is still available. Info: Shelter, 519-833-2287. www.uppercredit.com.

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