

Money Talk

**YOU WORK
HARD FOR YOUR MONEY.
IT OUGHT TO RETURN THE FAVOUR.**

Whether you're thinking about retirement planning or you've already started, Edward Jones can help you reach your goals.

As a first step, open an RRSP before March 1st. You'll invest for the future and may reduce your 2004 income taxes. If you already have an RRSP or two, consolidating them at Edward Jones can assure a proper mix of assets, reduce costs and simplify your contributions. After all, isn't it time your money worked for you for a change?

To learn why it makes sense to discuss your RRSP with Edward Jones before March 1st, call today.



Randy Broten
Investment Representative
310 Main St. E., Suite 103
Milton, On L9T 1P4
905-864-6959

Edward Jones
MAKING SENSE OF INVESTING

www.edwardjones.com

Member CIPF

The Smith Manoeuvre

Pay Down Your Mortgage or Invest for your Retirement?

Many of our clients are faced with the same concern most Canadians face, "do I pay off my mortgage, or invest for my retirement?" Our answer to this dilemma is to do both - use The Smith Manoeuvre.

Most Canadians would like (A) get rid of their house mortgage as soon as possible, and (B) own lots of investments to ensure their financial future. Most Canadians attack these two wishes sequentially, and most financial planners encourage them to do so - pay off their mortgage, then start an investment program.

What's wrong with that?

It is better than doing nothing, but to take 15 or 20 years of your life to deal with the mortgage before you begin to invest loses you 15 to 20 years of compounding time in

your investment portfolio.

The Smith Manoeuvre has you getting rid of your old mortgage very quickly while simultaneously starting your life-long investment program - now.

We can accomplish these two objectives at the same time, starting now. Wealth creation takes time. The Smith Manoeuvre gives you the gift of all the time you have left in your life, to build your wealth while getting rid of that bad-debt mortgage. In addition, free new money from the taxman begins to be generated now.

Now is very important. It matters not how old you are, how wealthy you are or whether you're a socialist or a free-enterpriser. The bad news is: that you have the wrong kind of debt, and it's killing you slowly. The good news is: that it is easy to fix.

What is The Smith Manoeuvre?

The Smith Manoeuvre is a creative, legal financial strategy that will generate free annual tax refunds for many years into the future for any Canadian who has a house mortgage. Your mortgage will melt away as fast as your investment portfolio grows. The wealthy class has used this strategy for years, with the blessing of the taxman. The Smith Manoeuvre converts non-deductible interest debt (good debt).

Bad-debt loans such as car loans, vacation loans and especially home mortgage loans, cost Canadians huge amounts of non-deductible interest every year.

If this same amount of interest was a tax deduction, impressive tax refund cheques would start appearing as free gifts from the taxman each year.

If you have interest to pay anyway, why not at least convert it to interest that gives you generous, free, no charge, tax paid gifts each year? This gift will be courtesy of the Canada Customs and Revenue Agency (CCRA) (formerly known as Revenue Canada). They will be quite happy to send you a big, juicy refund cheque every year until you die at age 130.

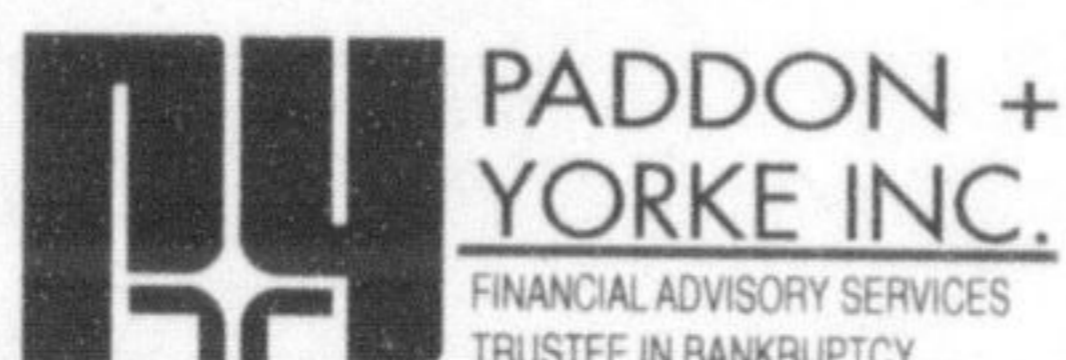
You only need to take the time to reorganize the structure of the debt you are already carrying. Then the tax refund cheques start coming. Free. No charge. Gifts.

BANKRUPTCY!

GET A FRESH START. Get SOLUTIONS now for:

- | | | |
|----------------------------|--------------------------|------------------------------------|
| Credit Card Problems | Loss of Job or Loved One | Repossessions |
| Major Cash Flow Problems | Wage Garnishments | Evictions |
| Persistent Bill Collectors | Judgements, Law Suits | Student Loan |
| Delinquent Taxes | Foreclosures | Divorce Related Financial Problems |

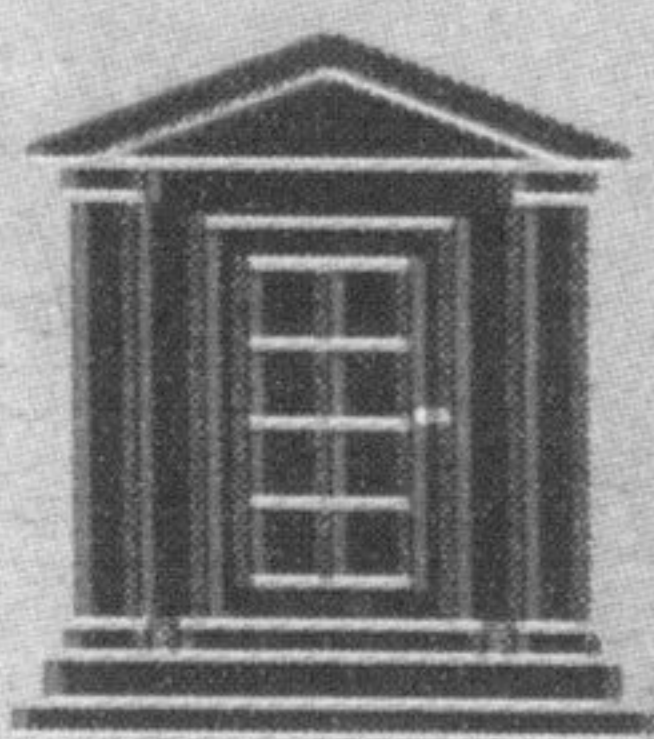
*Bankruptcy can be avoided. Call us! No charge for initial consultation!
By Appointment Only.*



225 Main Street East (Main & Martin St.) Milton

875-0811

A better solution!



BICK FINANCIAL SECURITY CORPORATION

**Melissa DeBrouwer and Bick Financial
welcome Cassandra Thompson. Cassandra brings with
her 7 years' experience as a Financial Planner.**



Melissa DeBrouwer
C.F.P.

Call Us To Discuss:

- Your RRSP needs
- Your Insurance needs
- A Second Opinion on your Portfolio
- How to make you Mortgage Tax Deductible

- ✓ RRSP Loans available at Prime
- ✓ Evening and Weekend Appointments available



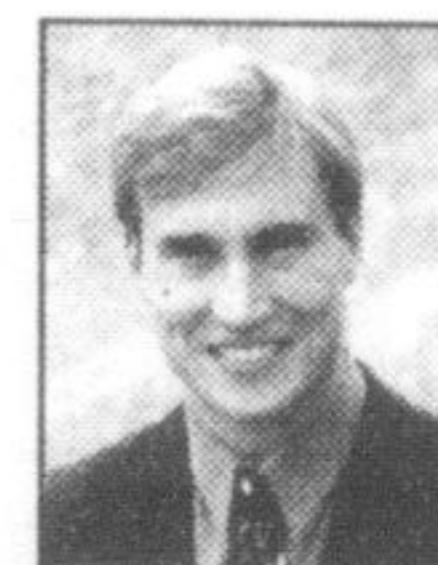
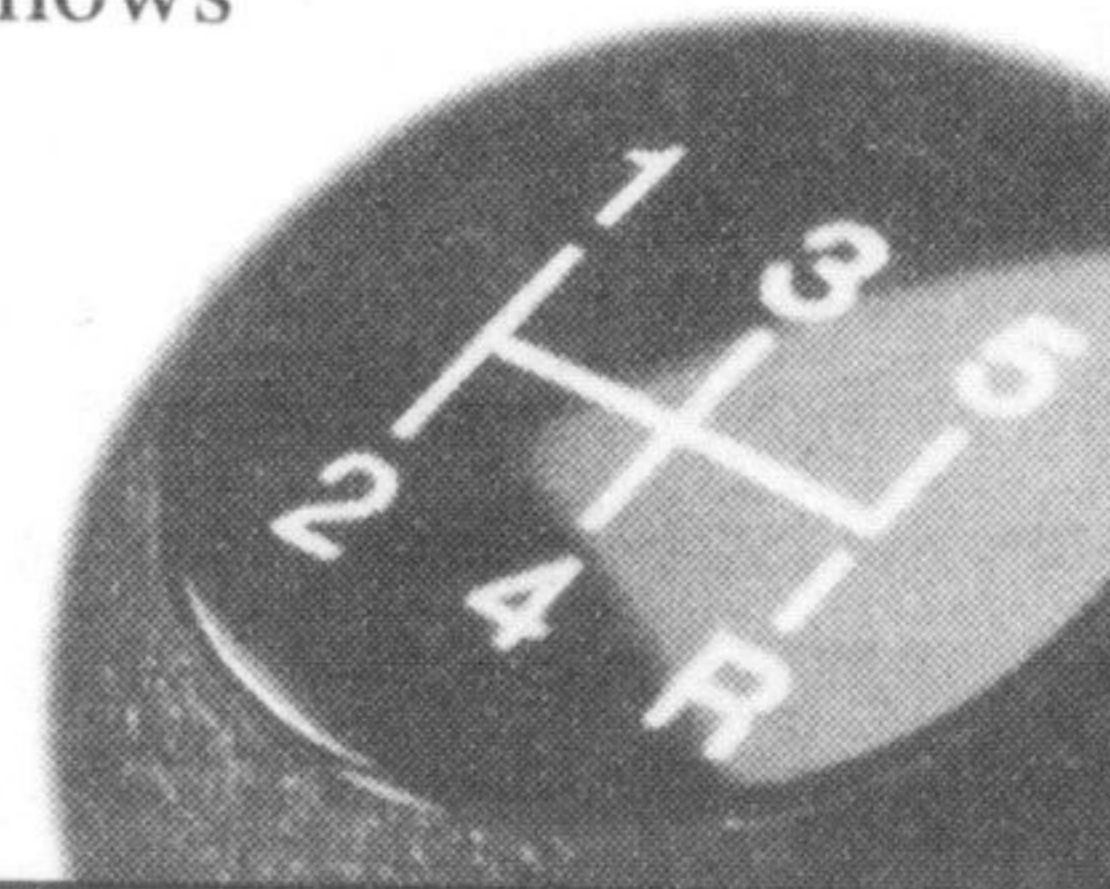
Cassandra Thompson
C.F.P.

**575 Ontario Street South, Milton
(905) 875-1000
www.bickfinancial.com**

Please read a Mutual Fund's simplified prospectus carefully and consult a Certified Financial Planner before investing. Mutual funds are not guaranteed; their values change frequently. Investors may experience a gain or loss when they sell their units in any mutual fund.

Shift your financing to a NAME YOU TRUST.

For your next vehicle loan, get neighbourly treatment from *State Farm Finance Corporation*.™ Give us a call today. And talk to someone who knows just how much your car means to you.



Don MacRae, Agent
485 Main St. E
Milton ON L9T 1R1
905-878-8109



Anita Cutaia, Agent
485 Main St. E
Milton ON L9T 1R1
905-878-8871

LIKE A GOOD NEIGHBOUR  STATE FARM IS THERE.™

Providing Insurance and Financial Services

STATE FARM FINANCE CORPORATION
SCARBOROUGH, ONTARIO • STATEFARM.CA

P039235CN

08/04