

# Money Talk

## What entrepreneurs want most ... financial breathing room and more choice

Introducing the revolutionary, 'interest-only' *i decide* mortgage - it has outstanding possibilities as a financial planning tool. It's absolutely tailor-made for entrepreneurs and homeowners

ers with RRSP, RESP, other investment needs, and for those who need cash flow to cover key insurance needs such as critical care premiums.

For entrepreneurs, it's hard to decide where scarce

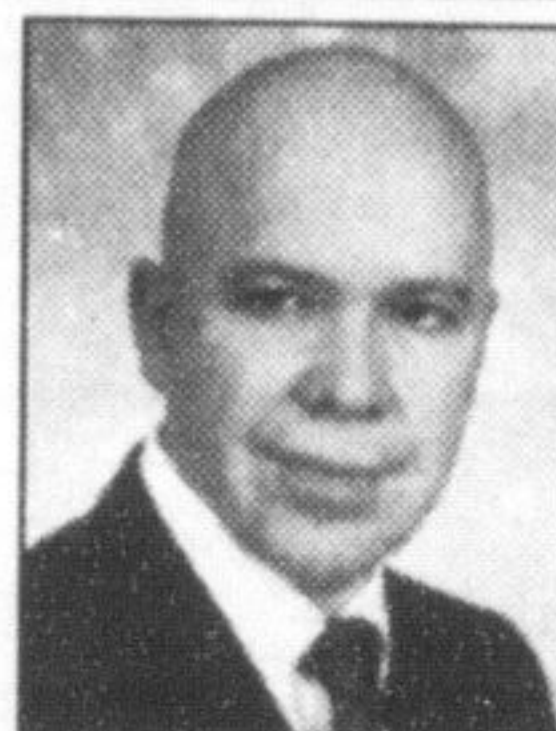
resources should go, especially when faced with a mortgage, retirement savings goals, and business needs. But *i decide* is a practical answer to old 'mortgage, investment

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Business without advertising is like winking in the dark ~ You know what you're doing ~ but nobody else does!

**PARTNERS IN PLANNING FINANCIAL SERVICES LTD.**

**FREE SEMINAR  
905-876-0120**



Lou Mulligan  
MA, CFP, RHU, CLU, EPC



Marc Gonthier  
MBA, CFP

### COMMON PITFALLS TO WEALTH CREATION

- How much (\$\$\$) will you need to retire?
- Will your investment plan get you there?
- What are the 8 biggest mistakes that investors make?

Participants can take advantage of a complimentary portfolio analysis

**Location:** Partners In Planning  
420 Main Street East, Suite 204,  
Milton, Ontario L9T 1P9

**Time:** 7:30-8:30

**Seminar Dates:**  
Feb 9 Thursday  
Feb 16 Thursday  
Feb 23 Thursday

These are educational seminars only. There is no selling. Seating is limited. TO RESERVE YOUR SEAT, PLEASE CALL PARTNERS IN PLANNING AT 876-0120. Please visit our website [www.plansngoals.com](http://www.plansngoals.com)



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"i dream team" will make it stress-free

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- Second mortgages
- Self-employed
- Personal service

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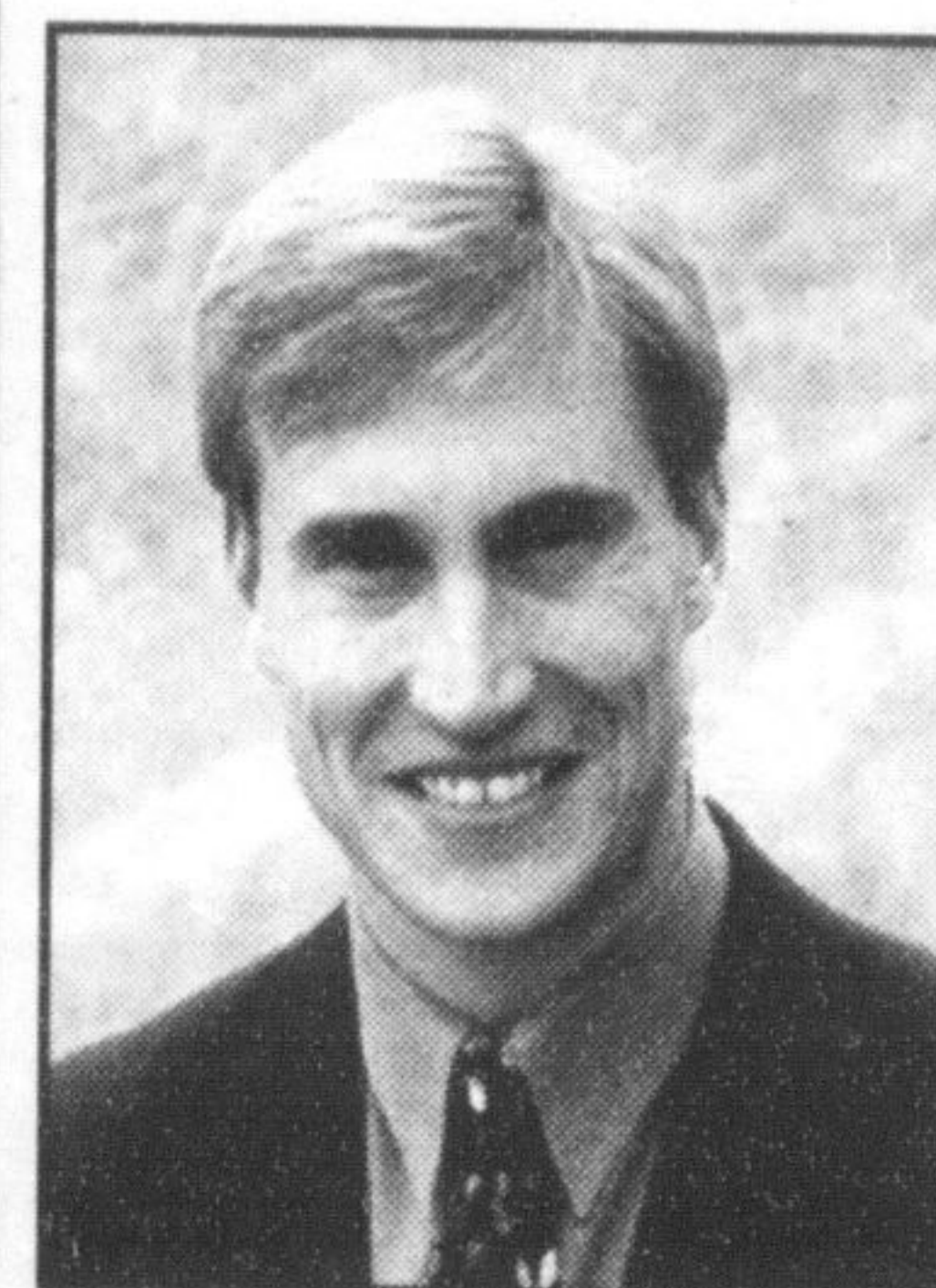
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## YOU'RE TOO YOUNG TO RETIRE.

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\*Consult your tax or legal advisor for specific advice.

## HOW WELL YOU RETIRE DEPENDS ON HOW WELL YOU PLAN FOR IT.

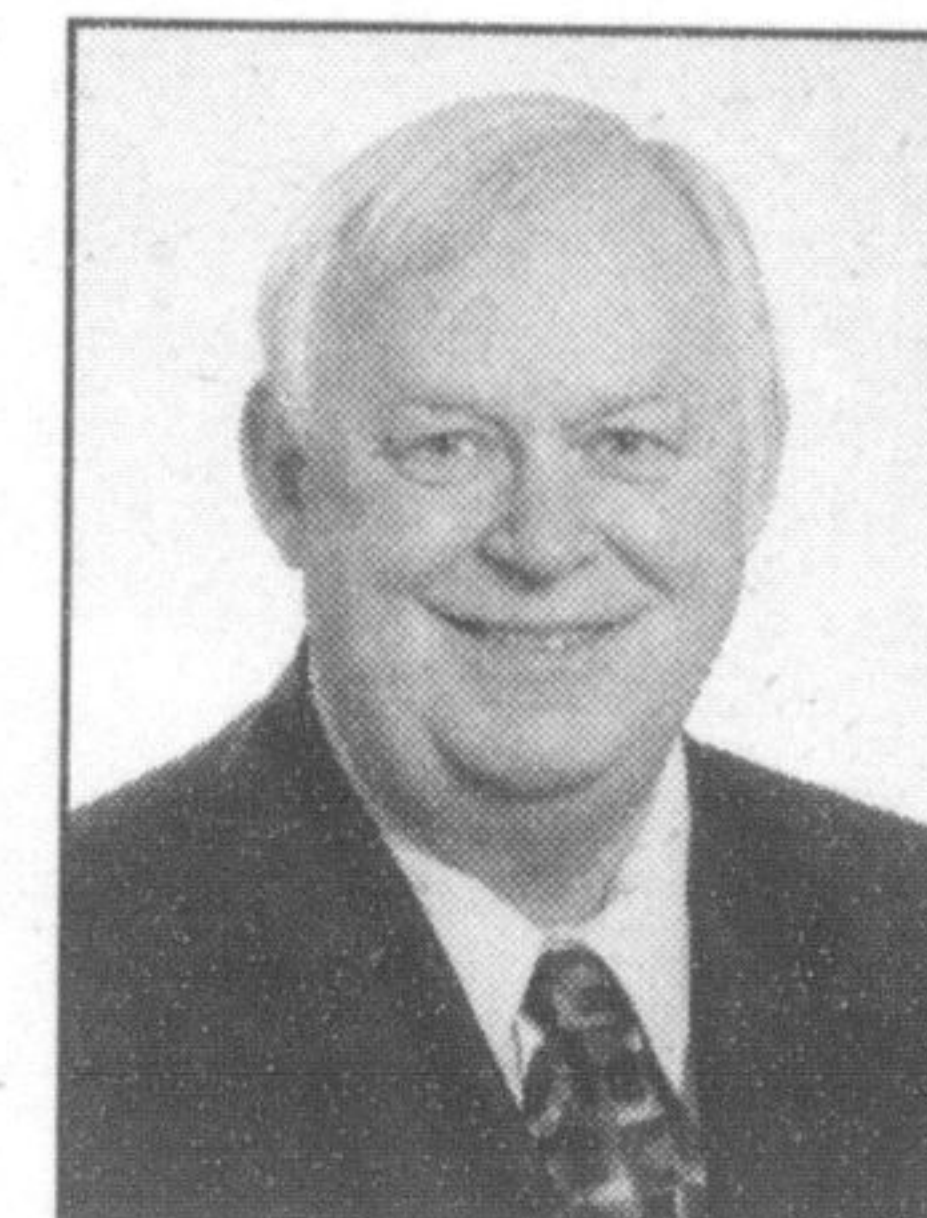
Whether retirement is down the road or just around the corner, Edward Jones can help you reach your goals.

As a first step, consider opening an RRSP. You'll invest for the future and may reduce your income taxes. And since Edward Jones takes the time to develop personal relationships, we better understand your retirement goals. If you consolidate your retirement accounts at Edward Jones, we can make sure your investments are simplified.

To learn why it makes sense to discuss your RRSP with Edward Jones, call or visit your local investment representative today.

**Randy Broten**

Investment Representative  
310 Main St. E., Suite 103  
Milton, ON L9T 1P4  
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