



A stronger, more robust portfolio

- continued from page 08 B

can include aggressive growth smaller companies in specific industries or in developing countries.

Knight recommends that

regardless of your investing style, you should diversify your invest- ent sectors and categories, you choices for this type of investor ments. "There's no benefit to hav- can increase the potential for ing twelve navy suits in your higher returns while lowering your funds that invest in the shares of wardrobe. The same can be said for investing your money in only one or two investments." By spreading your money among a variety of investments such as

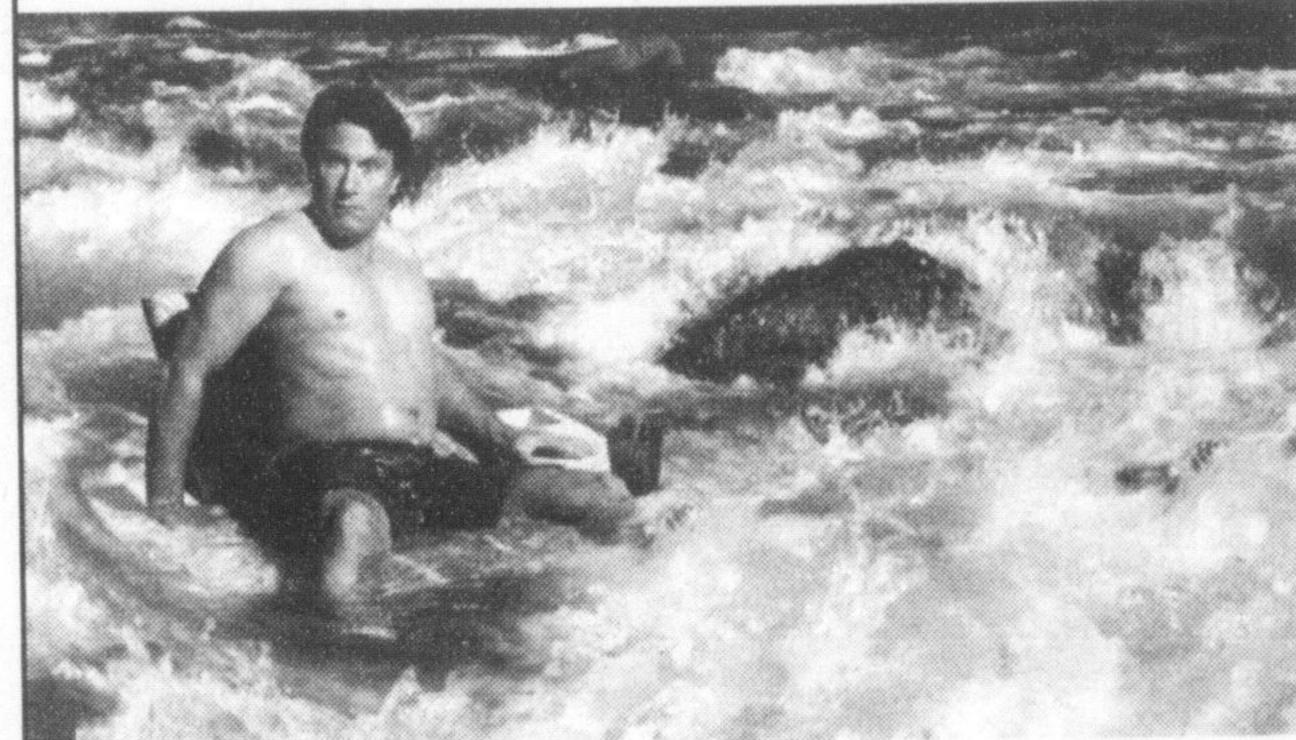
GICs and mutual funds from differoverall risk, creating a stronger, more robust portfolio.

More information is available online at bmo.com.

- News Canada

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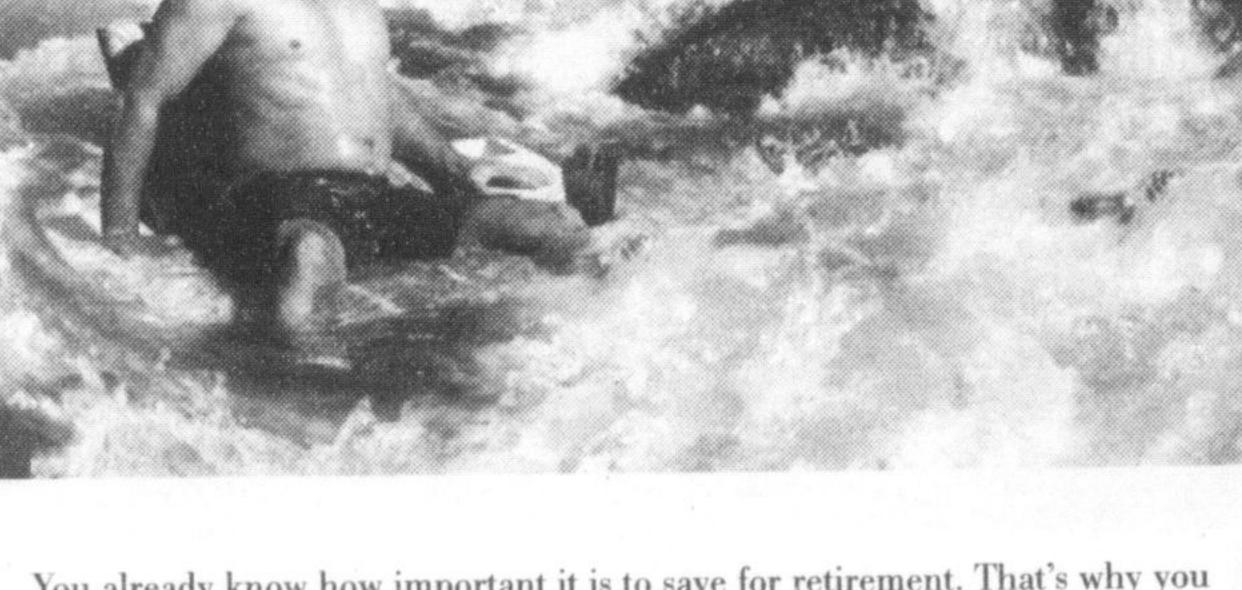
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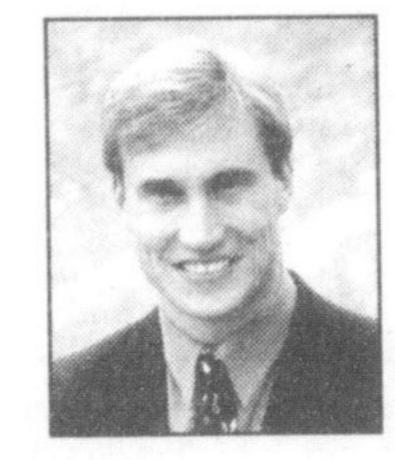
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Pay your mortgage down faster

Want to pay down your mortgage faster? You would be amazed at how much you can save over time by paying a little extra now. Here are some bright ideas to help you lessen your debt.

1. Reduce your amortization period.

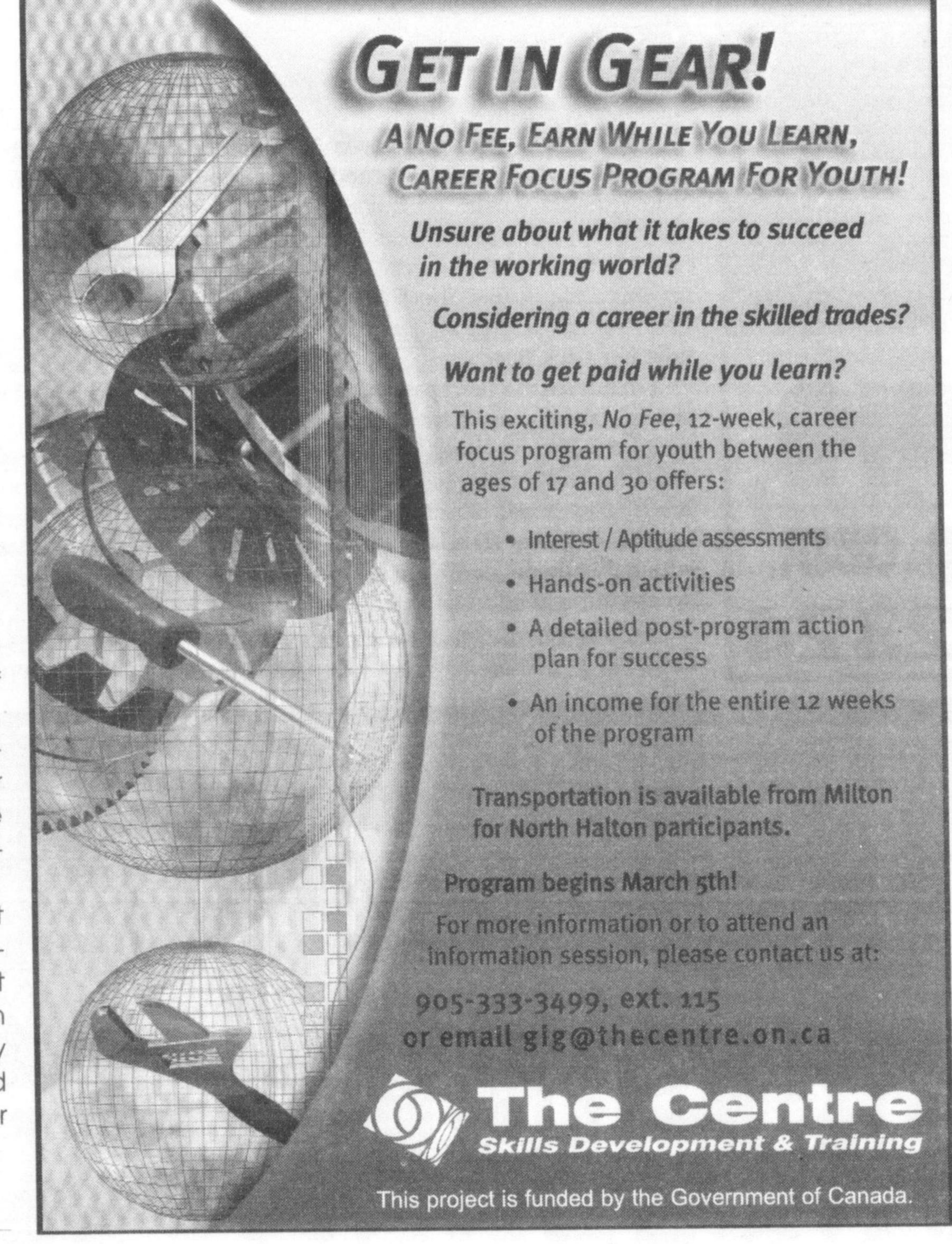
2. Take advantage of your option to increase your monthly payments.

3. Take advantage of the option in most mortgages allowing you to repay a percentage of your overall debt.

4. Divide your monthly payment into weekly, bi-weekly or semi-monthly instalments to save loads of interest costs in the long-

According to experts at Alterna Savings, you should consult a home buying specialist at your financial institution who can help you choose the right strategy to save a bundle of money and pay down your mortgage faster than you expected.

- News Canada



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Reaching your current and long-term financial goals is easier when you have a Financial Advisor who works with you to build and maintain an up-to-date retirement plan - complete with RRSP solutions that are tailored to your personal situation.

Take advantage of CIBC RRSP Portfolio Solutions and enjoy the freedom from making day-to-day investment decisions with:

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- Access to the expertise of world-class investment managers
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Steve Reid, CFP, FMA Financial Advisor CIBC Investor Services Inc.

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