See us about our Bonus Dollars Program

Should I pay down my mortgage, or too up my RRSP?

Which is better? Paying less interest on your mortgage or less income tax? Preferably, you might do both, but everyone's situation is different. At Donaldson Bourgon Financial Services, we'll help you find a solution that's right for you. Our approach helps us carefully examine your financial goals to find your real options. So whether it's your mortgage, your RRSP or another one of life's complicated financial questions, you can take comfort in knowing you're never too far from help.

REMINDER: the 1996 series Canada Savings Bond are now on sale through to mid November. The full CSB term is 12 years and the rate of return will be 3% in the first year.

CANADA SAVINGS BOND MATH

Gross Return 3%
Tax Liability* 1.5%
Inflation** 1.5%
Total Return 0%

Can you do Better? We know we can.

**Assuming a 50% Marginal Rate of Tax *
**Year over year inflation to September, 1996

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- Limited Partnerships
- Mutual Funds
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- Financial/Retirement/Estate Planning
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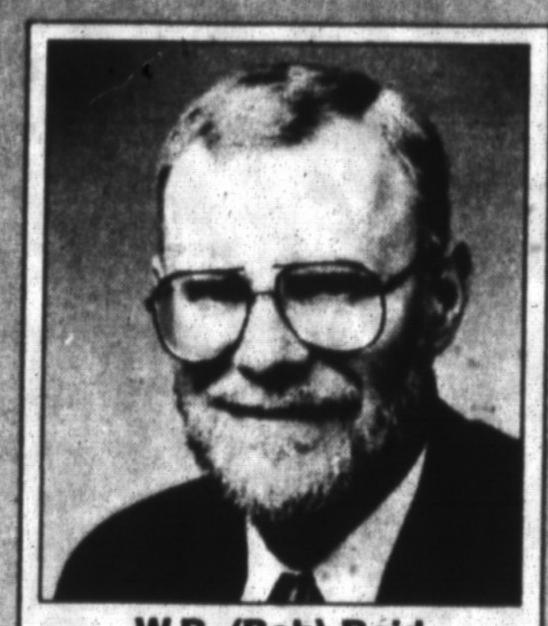
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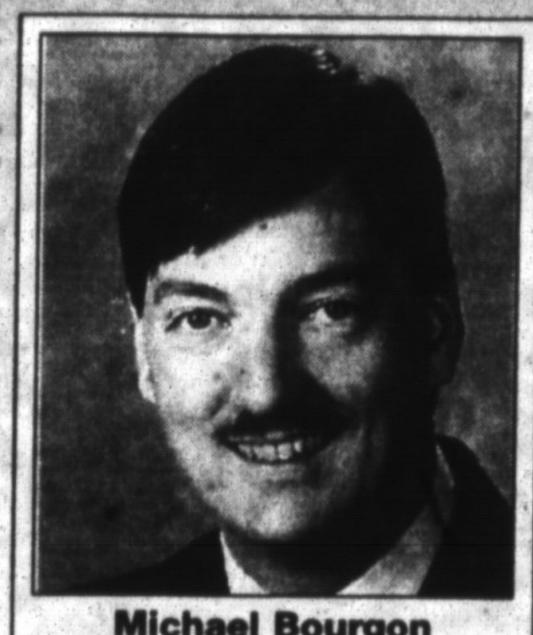
Helena Donaldson CLU, CH.F.C.



Melissa DeBrouwer



W.R. (Bob) Reid



Michael Bourgon CEB, CLU