

BANKRUPTCY Why face it alone?



CALL
MURRAY KIDECKEL
TRUSTEE IN BANKRUPTCY

- Personal & Business Bankruptcies
- Personal Proposals

RICHMOND HILL
(905) 882-2436
30 Wertheim Cr.

DOWNTOWN
(416) 971-6396
27 Carlton St.

SCARBOROUGH
(416) 757-7535
OSHAWA
(905) 576-1926

BRAMPTON
(905) 453-6881
BARRIE
(705) 722-6398

FREE INITIAL CONSULTATION

BUSINESS AND FINANCE

Self-directed RRSPs holds all investments in a single account

There may be nothing more satisfying in life than controlling your own destiny.

Unfortunately, there is often nothing more intimidating. Such is the situation when investors consider a self-directed RRSP.

A self-directed RRSP is a single, umbrella RRSP under which you can shelter from tax the widest allowable range of invest-

ments. Whether it's stocks, bonds, GICs or cash, your self-directed RRSP can be added to or adjusted as necessary.

A Clear Picture

A self-directed RRSP allows you to consolidate both your record-keeping and portfolio planning. A single monthly statement provides you with a complete picture of all of your

holdings, so you know how you are progressing toward your overall goal.

Global Efficiency

Another benefit of a self-directed plan is the ability to maximize foreign content. Current rules allow up to 20 per cent of an RRSP's book value, or original cost, to be invested in U.S. and foreign securities.

On its own, Canada accounts for only about three per cent of the

world's stock market capitalization. While there are many high quality companies to invest in here, you would be excluding the high quality companies in 97 per cent of the world.

Maximizing foreign content also protects you from fluctuations in the Canadian market. Geographic diversification helps you profit from the fact that different markets perform most strongly at different times over the

years. Professional Advice

The most important benefit of a self-directed RRSP is the professional advice.

Working with a professional investment advisor, however, gives you a higher degree of confidence about when to invest.

This article was submitted by Melinda Burgess, an investment advisor with Moss, Lawson & Co. Limited in Toronto.

"The chapter is thrilled with our site on starcitysearch.com. As a one-stop..."

"...fully-accessible location for details about the chapter's services and programmes, our information is available 24 hours a day, 365 days a year."

Pamella Conn,
Executive Director,
Multiple Sclerosis
Society of Canada,
Toronto Chapter,
www.starcitysearch.com/tor/mstoronto

With Toronto Star CitySearch, GTA residents and visitors find information ranging from entertainment, shopping, and travel opportunities to real estate, health care, and other professional services. Your business can reach a proven online audience with your own Toronto Star CitySearch web site. Call today for more information.
Phone: 416-814-2790
Fax: 416-814-2750
E-Mail: info@starcitysearch.com



TORONTO STAR
CitySearch

All You Need to Know About T.O.

www.starcitysearch.com



Pat Robinson

CIP

Trustee in Bankruptcy

Call for a free personal discussion.

- Help with creditor problems
- Proposal to creditors
- Personal & Business Bankruptcy
- Financial counselling

9555 Yonge St. #401
(at Weldrick) Richmond Hill
(905) 508-9493

15139 Yonge St.
(at Church) Aurora
(905) 727-2577

Email: pat@patrobinson.com

Web: www.patrobinson.com

LOW, LOW, LIFE TERM INSURANCE RATES

Affordable Financial Security...

AGE	MALE NON SMOKERS RATES			MALE SMOKERS RATES		
	\$250,000	\$500,000	1,000,000	\$250,000	\$500,000	1,000,000
40	\$233	\$375	\$680	\$468	\$840	\$1,525
45	\$255	\$440	\$810	\$590	\$1,110	\$2,150
50	\$358	\$645	\$1,220	\$815	\$1,560	\$3,050
55	\$498	\$925	\$1,780	\$1,185	\$2,300	\$4,530
60	\$780	\$1,490	\$2,910	\$1,798	\$3,465	\$6,725
65	\$1,435	\$2,690	\$5,115	\$2,555	\$4,755	\$9,035
70	\$2,593	\$5,115	\$10,160	\$5,913	\$11,725	\$23,350

- FEMALE RATES CONSIDERABLY LESS • MONTHLY PREMIUMS AVAILABLE
- LOWEST RATES FOR LEVEL & INCREASING TERM PLANS • NO TAX ADDED TO PREMIUMS QUOTED • LOWEST RATES FOR DISABILITY COVERAGE • ESTATE PROTECTION PLANS • SPECIAL RATES FOR SELECT SMOKERS

Call CYRIL GERSON today for your financial security needs

Tel: 905-764-6924 Toll Free: 1-800-465-3601

MEMBER: INDEPENDENT LIFE INSURANCE BROKERS OF CANADA

We've Picked a Pack of Performers

Choosing from the more than 1400 mutual funds available can be one of the most difficult RRSP investment decisions you'll make.

The quarterly report *Blue Chip Picks*, offering comprehensive analysis of the top funds, was created by the Blue Chip Thinkers at Midland Walwyn to help make your decisions easier.

Call Mark Kostandoff, Financial Advisor, today for your free copy.

1 800 644-4480

Serving Markham, Stouffville & Uxbridge

MIDLAND

WALWYN

BLUE CHIP THINKING



www.midwal.ca

If you're not getting Blue Chip Thinking, just what kind of thinking are you getting?