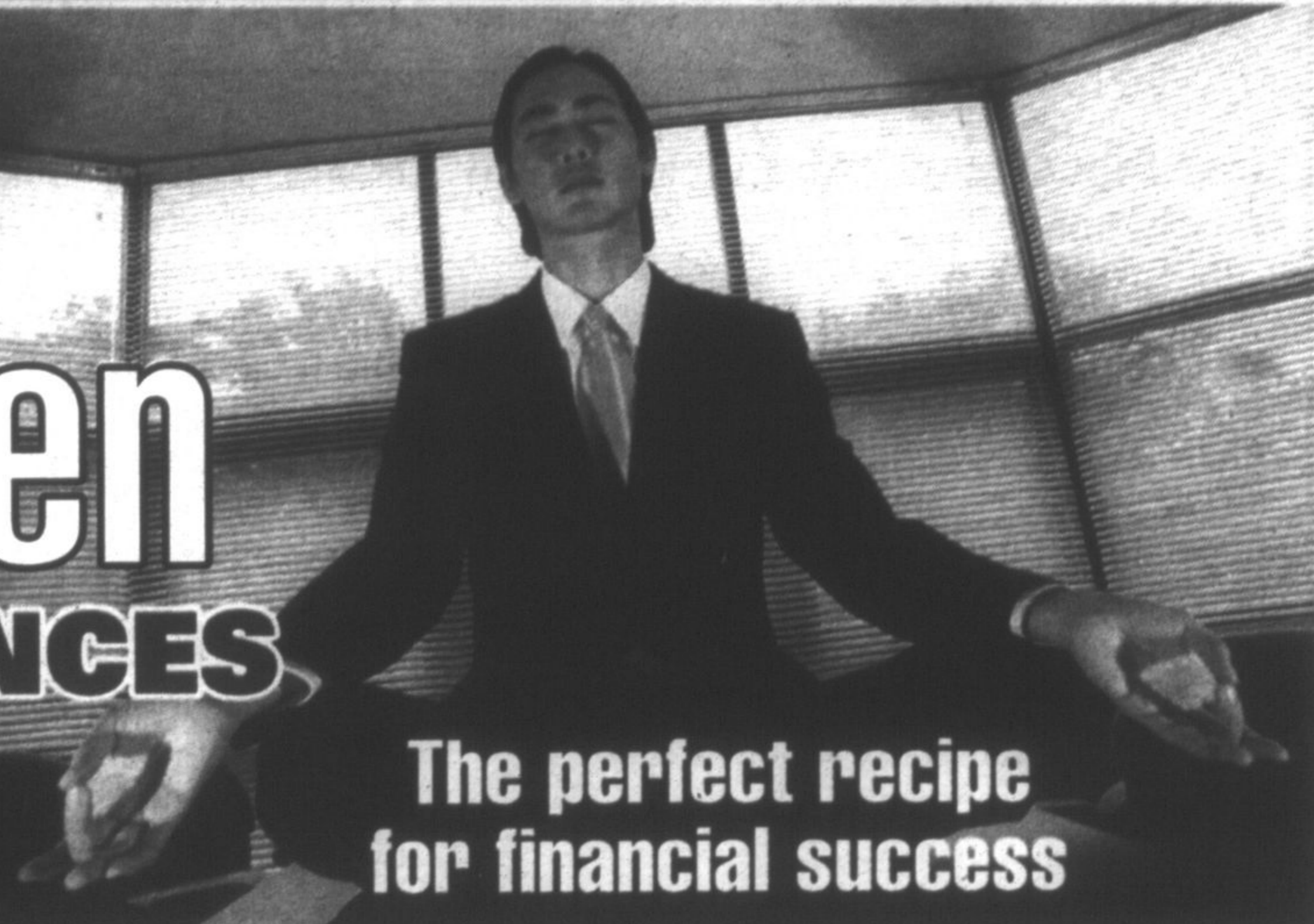


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MAKING SENSE OF INVESTING

It's a well-known fact that financial success requires work, organization and discipline. But apart from these three essential elements, certain other measures can help you to maximize your chances of financial success. Here are a few tricks which could be very useful for the future.

1-ESTABLISH A BUDGET: a budget is a very useful tool. It allows you to see your financial situation more clearly while managing your revenues and expenses more efficiently, not to mention your debts and your savings.

2-PAY CASH: It is to your advantage to pay cash whenever possible. In this way you avoid getting into debt and having to pay interest charges.

3-AVOID EASY CREDIT: credit is readily available these days, which makes it all too easy to slip into debt. Even though it can be very tempting sometimes, caution is always necessary. For example, keep the number of credit cards you possess to a minimum and always pay off the balance in order to avoid interest charges.

4-INVEST IN A RRSP: a Registered Retirement Savings Plan (RRSP) is not only a great way of saving but it also enables you to pay less income tax.

5-DEVELOP GOOD SAVING HABITS: apart from the RRSP which helps you prepare for retirement, good saving habits are an important part of healthy finances; the earlier they're acquired, the more profitable they will be.

6-ASK FOR ADVICE: financial counsellors, planners, accountants or other competent professionals can be an extremely helpful source of information and advice. Never hesitate to take advantage of their services.



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