

Add value to your life

There's a lot more to life than money. There's health. There are personal and family relationships. There are tasks to perform and goals to achieve.

Many financial planners ignore the big picture, focusing only on the day-to-day challenges of making money grow. Paul D. Shirer and his associates take a wider view of their clients' needs. They understand that no two people follow exactly the same pathway through life, and they understand, too, that during the journey priorities change.

Do you have a clear vision of your financial planning blueprint? The only approach that can help create the balance that we are all seeking is one that pays attention to the whole person and the whole family.

Who is Paul D. Shirer?

He is a successful entrepreneur who has studied extensively to become a fully-qualified personal finance expert in order to put his ideas and beliefs to work for others. The fact that Paul is also a dedicated marathon runner gives some indication of the kind of person he is. He sets high standards for himself, and works hard to achieve them. When he plans, he plans for the long term. Nothing is left to chance.



Drop by anytime

The Perfect Timing website was established in 1995 to communicate effectively with our clients. The site has evolved into a forum for sharing ideas and experiences associated with financial planning. With publications on financial lifestyle solutions and frequent contributions from experts, it's a constantly growing source of up-to-date information and opinion. The site also includes a professional referral network.



www.PerfectTimingFinancial.com

We are easy to talk to

416.861.9771 or 1.800.759.4771

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"Life is a journey...
take steps now
to design your
ideal, balanced
lifestyle."

Paul D. Shirer,
Personal Finance Expert
and Entrepreneur

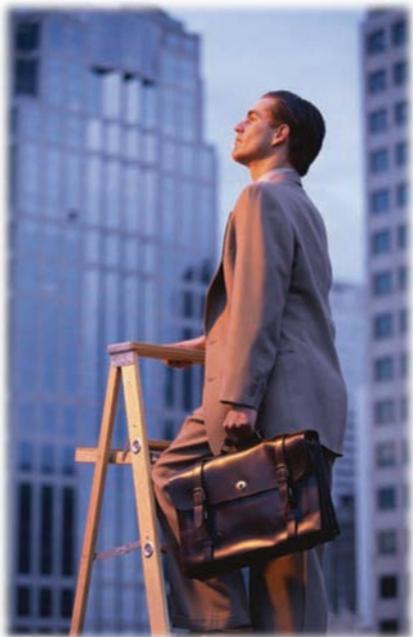


The Lifestyle Planning Challenge

Are you ready to set realistic goals for the rest of your life? Design a meaningful life by developing a personal philosophy and belief system. The key factor that will determine your financial destiny is your philosophy.

Starting isn't as difficult as it seems

It's unfortunate, but it's true: many young Canadians enter the work force loaded down with debt. For some there are student loans to be repaid, for others there's the damage caused by too-easy credit. Add the costs of setting up a home on their own, and there doesn't seem to be much spare income for saving. But with careful planning and faith in the future it can be done. One encouraging thought is that money saved now will have many years to grow. But even if you can't start a savings program, now is the time to decide what you want out of life. If you know that, the rest will soon fall into place.



You may not be single any more

Perhaps married, perhaps with a young family, it's time to get serious about planning your financial future. But it takes discipline on your part; with so many demands, pay cheques don't last long. What's needed is a determination to 'pay yourself first' by putting a fixed sum aside each month. After a while, you won't notice you're doing it. And you'll benefit in the long run from the compounding of your savings; money invested generates more money, which you re-invest to generate even more money. And so on. Set realistic goals now and you'll benefit for the rest of your life.

You've made it – but can you keep it?



Nobody can eliminate risk, or taxes. But there are ways to manage them both. At this stage in your life your earnings may be good, but if you have children, your expenses are still high. Identify everything that could threaten your financial well-being. Risk is one of them – accidents, illness, loss of income. There's a well-proven technique for managing the financial impact of risk; it's called insurance. Taxes are another burden, but all citizens have the right to arrange their financial affairs to minimize exposure to taxes. It's a right you should exercise.

Advanced lifestyle planning

Advance planning is the key to success in money management. With children launched into the world, the time before retirement could be the best years of your life, in terms of disposable income. You'll also have a clearer idea of how you want to spend your retirement years. At this time you should prepare yourself for living on investment income, and, looking further ahead, consider your needs for estate planning.



"Someone's sitting in the shade today because someone planted a tree a long time ago."

WARREN BUFFET

