



— 2016 —

Tribute to
Local Professionals



THE WORLD-
Spectator

A tribute to our local Professionals



Memo from the publisher

Our local professionals

This supplement is a tribute to our local professionals.

Our local professionals are dependable and conscientious members of our community. We are proud to support them by publishing this special supplement. We encourage you to use their services. They know our region, its people and our needs. They are here to serve our community!

We are very fortunate in this area to have a comprehensive range of local professional services available locally, services otherwise available only in much larger centres.

Our local professionals play an important role in our region's health—not only our physical and mental health, but our economic health as well.

Enjoy!

Kevin Weedmark
Publisher, The World-Spectator

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We're fortunate to have so many local professionals serving our area, and we hope our readers take advantage of the professional services available in their communities.

THE WORLD-Spectator

A tribute to our local Lawyers

Three documents everyone should consider having

Ensuring that your wishes are known and respected, both during your lifetime and following your death, is an important aspect of any plan for the future. While you are alive and well, communicating your wishes and controlling decisions that affect you is fairly straightforward. In the event that you lose your ability to communicate or your capacity to make decisions, things can get more complicated unless you have planned for such an event. And if you should die without properly setting out your wishes for your estate, you will lose all control over how it is handled.

There are three different legal documents that can help ensure that your wishes are known and honoured. It is important for individuals to understand what each document can and can't accomplish.

Health Care Directive

A health care directive lets others know your wishes concerning your health care treatment in the event that you lose your capacity to make or communicate such decisions. Generally speaking, a health care directive provides your doctor or other health care professional with directions about the types of medical treatment or measures that are acceptable to you. A health care directive can cover decisions regarding matters like diagnostic testing, blood transfusions, resuscitation, life support, feeding tubes, antibiotics, surgical

procedures and palliative or comfort measures. Health care directives can be completely personalized and need not be limited to the examples listed above. They can also name a proxy that is authorized to make decisions on your behalf and in line with your known wishes. A health care directive cannot authorize euthanasia or assisted suicide.

Enduring Power of Attorney

An enduring power of attorney authorizes another person to act on your behalf and will continue in effect even if you later lose your legal capacity. It can be set up to deal with both your property matters—such as banking, investments, leases or sales—as well as personal affairs, such as where you will live and how your personal care needs will be met. It can also be designed to deal with only property matters or only personal matters. It is important to note, however, that an enduring personal power of attorney, either on its own or in combination with a property power of attorney, cannot authorize decisions concerning medical treatment—these decisions must be dealt with under a health care directive. An enduring power of attorney only applies during your lifetime and ceases to be effective upon your death.

Will

A will covers the distribution of your property or estate after you die. Properly drafted and executed, a will can help ensure that your property

is divided the way you intended and benefits the people you intended. It can be drafted very broadly (three equal shares to my three children) or contain very specific bequests (to my only brother, David, I leave my entire art collection). A will only comes into effect upon your death and may be changed during your lifetime to reflect changes in your personal life, provided that you continue to be of sound mind.

A will can also be used as part of an overall estate plan to address matters concerning capital gains taxes, transferring farm property or business shares, roll-overs and life interests. It also allows you to name your Executor, the person that will be responsible for seeing your wishes through, and provides an opportunity to record and discuss your wishes about matters such as guardianship of your minor children or funeral arrangements.

As you can see, these three documents deal with three very distinct areas of planning for the future and cannot simply be used interchangeably. Together they can provide a good measure of security that your affairs are in order, regardless of what the future holds. As these documents are legal documents, it is important to understand what is required in order for them to be effective.

For more general information about these matters, visit plea.org.

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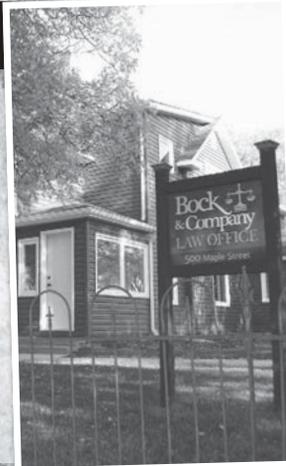


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A tribute to our local Veterinarians

Farm animal Veterinarians

Originally, veterinarians only cared for farm animals, cattle, sheep, pigs, goats... Nowadays, even though many vets have specialized in small animal care, farm animal vets play an increasingly important role due to the strict production norms for animal products earmarked for human consumption. The role of the veterinarian specialized in farm animal care is aimed, therefore, at controlling diseases both directly and indirectly transmitted to human beings. Among these food borne diseases are Listeriosis, Salmonella and E. coli.

A farm veterinarian must be available at all hours of the day and night and have good physical endurance. Unlike their colleagues who care for small animals, these vets must travel to their patients. They drive specially designed vehicles filled with material and medications to deal with any type of medical situation which the vet could encounter during farm visits. As well as carrying out checks on breeding stock and making regular, planned visits, the farm vet often has to respond to



emergency calls for accidents, illnesses or birthing problems.

The veterinarian can also be involved in several related tasks: giving advice on the breeding and diet of animals, carrying out regular sanitation and fertility checks, doing research into the development of new medications for animals, etc. The farm veterinarian, therefore, has to be extremely versatile as all these different jobs involve being a pharmacist, surgeon, radiologist, ophthalmologist, dentist and . . . a doctor!

A tribute to our local Physiotherapists

The importance of physiotherapy

Physiotherapists treat injuries caused by sports and road or work accidents, and they also help patients deal with the symptoms of chronic illnesses, such as arthritis and degenerative disorders. The Canadian Physiotherapy Association invites all Canadians to find out more about this profession during May, National Physiotherapy Month.



Did you know that there are around 20,000 physiotherapists working in Canada? Most of these health professionals are women. This profession is also one of most regulated in Canada and requires a university degree as well as certification by professional regulators.

Physiotherapists have the specific mandate to prevent injury, promote healthy lifestyle habits, and improve the physical functioning and well-being of Canadians. In order to achieve those goals, these specialists evaluate their clients' health and select appropriate treatments, which might include massage, personalized exercise programs, and electrotherapy, to name a few pos-

sibilities.

People who have benefited from the services of a physiotherapist are asked to share their stories on social networks throughout the month of May. This "Say Thanks" program was created by the Canadian Physiotherapy Association and aims to shed more light on this profession.

Other activities will be offered to the general public across the country, with the aim of lifting the veil on some of the less familiar facets of physiotherapy. After all, with life expectancy increasing every year, Canadians will need to find new ways to take care of their health so they can live comfortably and independently.

Our staff seeks fulfillment by providing professional health care for your pet and livestock as if they were our own!

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Registered Veterinary Technologist

Vanessa Geirnaert
Registered Veterinary Technologist

Jennifer Patrick
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A tribute to our local Insurance Professionals

The Co-operators Business decisions guided by co-operative principles

The Co-operators Group Limited is a Canadian owned and operated company with more than \$38 billion in assets under administration. We insure over two million people Canada-wide. We are active corporate members of our communities, a catalyst for a sustainable society and a true home-grown champion with strong co-operative roots.

Our member companies and their executives all have one common goal: to be where Canadians are, with the products Canadians need, when they need them, however they wish to buy them. Our member-owners include co-operatives, credit unions and like-minded organizations across the country. We support and fund the development of community-oriented co-operatives and social enterprises, and we work hard to contribute to communities across Canada.

Our business decisions are guided by our co-operative principles, so the need for profitability is balanced with the needs of our members and their communities. Making people

a priority and taking a long-term view of business decisions makes The Co-operators fundamentally different from most insurance companies.

The Co-operators was built by farmers to take care of themselves and their communities when traditional insurers would not meet their needs. The goal of co-operative insurance was to work with policyholders to keep them insured in good times and bad. This same co-operative outlook gave birth to things like credit unions and fire-fighting services in communities across Canada.

When Albert Savage, one of the original founders of The Co-operators, described the company as "an acorn that will grow into one of the greatest oak trees of the co-operative movement," he was expressing the aspirations of staff and clients.

Today, The Co-operators has over a million clients across the country, but we always stay true to our roots and to the vision of a small group of Prairie farmers in 1945.

What does an Insurance Broker do for you?

Unlike other insurance companies, an insurance broker works for you rather than an insurance company. Brokers use their professional knowledge and experience to help you properly assess your insurance needs, shop for the best value in insurance coverage, and help you in the event of a claim.

Many brokers will help you with a quote on line or over the phone, but personal consultations are encouraged, to answer any questions you may have, ensure there are no misunderstandings and no detail overlooked.

Insurance Broker services include:

- Assessing your individual needs and obtaining quotes. Depending on the property, vehicle, or business being insured, this might include and insurance valuation, taking photographs or obtaining an inspection report.

- Comparing the coverage of different insurers to get you the best rates and conditions in and unbiased manner and making recommendations.

- Searching for opportunities to reduce overall premiums by combining different types of insurance

for discounts.

- Explaining premiums, terms, conditions, and any small print you do not understand.

- Providing administrative follow-up, such as mortgage changes, certificates of insurance

- Providing advice and revisions at policy renewal or mid-term if material changes are necessary, such as a move or sale of an asset.

- Being able to answer questions after purchase. The vast majority of brokerages are well established in their community and insurance is their primary business.

- Ensuring claims are fairly handled. They help you with the process and ensure a fair and speedy settlement. Brokers make a positive difference to an insurer's payout in a substantial number of claims.

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A tribute to our local Health Care Professionals

Doctors and other health care professionals

The Moosomin area has a large number of health care professionals who serve the health care needs of people across a large area of southeastern Saskatchewan and southwestern Manitoba.

The doctors of the Moosomin Family Practice Centre also provide medical services in Elkhorn, Rocanville, Maryfield, and Whitewood. The centre also has an open access policy, which allows people to call and make appointments the same day.

There are six permanent doctors who are part of the Family Practice Centre—Dr. Etienne Crouse, Dr. Ross Kerkhoff, Dr. Schalk Van Der Merwe, Dr. Mercia Van Jaarsveld, Dr. Wessel Roets, and Dr. Erica Roets.

There are also two full-time doctors employed by the Regina Qu'Appelle Health Region who work at the Southeast Integrated Care Centre in Moosomin—Dr. Alireza Karimi Pour and Dr. Javad Oveis.

The Regina Qu'Appelle Health Region employs a large number of health professionals to provide a wide range of services in the area:

Southeast Integrated Care Centre

The Southeast Integrated Care Centre opened in 2008, the realization of a dream for many people in the Moosomin area. It includes the following services.

Outpatient/Ambulatory Care Services

Outpatient/Ambulatory Care provides scheduled services or services ordered by your physician.

Laboratory and x-ray services are provided on weekdays during regular hours with an order from your physician.

The Community Oncology Program of Saskatchewan

(COPS) supports an outreach clinic in Moosomin Hospital for delivery of chemotherapy and related services.

Visiting professional services are available at various times each month. Contact the hospital to find out what services are available and when you can receive them.

Equipment and medical supplies (such as splints, crutches, cervical collars, fiberglass casts) will be provided at cost or for a rental fee.

Minor Procedures are done by appointment only.

Appointments are booked through your physician's office. Minor elective procedures are done under general anaesthetic by appointment only, booked through your physician's office.

Wellness Clinics, such as foot care and blood pressure clinics are scheduled on a regular basis.

Information and Education is provided on an individual or group basis.

Emergency Services

Immediate emergency care is provided at the Southeast

Integrated Care Centre Physician services and/or emergency consultations are provided twenty-four hours a day, seven days a week. Emergency laboratory and x-ray services are provided.

If you require more extensive emergency treatment, rapid transport to a specialized facility will be arranged.

Inpatient Services

Inpatient services provides medical care to adults, youth and children twenty-four hours a day.

Perinatal/Delivery Care is care of pregnant women during or around the time of delivery. You will be transferred to a larger centre if you require care beyond what the Southeast Integrated Care Centre can provide (and if time permits).

Palliative Care services provide compassionate, supportive care to the terminally ill.

Observation Services are provided to assess your condition prior to your admission or discharge from hospital.

Emergency respite provides respite care resulting from an urgent and immediate need. Standard respite care fees apply to this service.

Long-term care

The Southeast Integrated Care Centre includes 58 longterm care beds divided into four "houses" to provide a home-like atmosphere and small group for residents to belong to.

A wide range of medical services are available at the Southeast Integrated Care Centre in Moosomin, provided by a number of health care professionals.



Home Care

About Home Care

Home Care provides health and support services for people with health needs who wish to remain in their homes. It offers the care and support necessary for people to live as independently as they can.

Those who may be interested in receiving Home Care are:

- People who have just left hospital and need short-term help before they are fully recovered
- People with long-term limitations who can manage in their own home with help
- People who have terminal illnesses and who wish to remain at home for as long as possible
- People being cared for by families, requiring relief from time to time

Nursing Service

Nursing Services provides specialized care that assists clients in meeting their medical and personal needs.

Nurses may provide:

- medication administration
- dressing changes
- ongoing emotional support
- diabetic care
- IV therapy
- instructions on care to individuals and their families.

Palliative Care

Palliative care provides personal and compassionate supportive care to the terminally ill assisting them to remain in the comfort of their homes during illness.

Home Service

Home services provides personal care assistance and some general housekeeping.

Meal Service

Meals on Wheels is a full meal delivered by a volunteer. The number of meals per week is based on your need and the availability in your community.

You qualify for Home Care Service if:

- You and the Home Care service provider in your area agree that you need a health and/or support service that can be provided in your home
- The program has the resources to meet your needs
- Depending on your needs, people on Home Care may receive either health or support services or both.

Sometimes Home Care cannot provide the kind of care that is needed. In these cases, the will recommend other options where you can get the care or service you really need

How can I be referred?

Anyone can make a referral to Home Care services.

Referrals should be directed to the service in your area:

- Moosomin - Rocanville: (306) 435-3888
- Broadview - Whitewood: (306) 696-2500

Population and Public Health Services

Population and Public Health Services focuses on health promotion, health protection and disease prevention.

Healthy choices are promoted in the areas of nutrition, tobacco, injury prevention, physical activity, sexual health and dental health. Specific programs including education and support are provided in the areas of prenatal, newborn, preschool, school age and seniors' health.

"Thank you to all health care professionals for the contribution you make to the well being of our communities."

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A tribute to our local Investment Advisors

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- Develop asset protection strategies (mortgage life insurance, business continuation insurance, critical illness and long-term care insurance and insurance for estate planning).

Legacy Planning

- Assess current and potential estate value
- Determine obligations (debts, dependants, taxes and probate costs)
- Identify estate planning issues and opportunities
- Devise strategies to fund obligations and wishes

Tax Efficiency

- Review current and future tax situations
- Uncover opportunities to save taxes or defer taxation
- Develop strategies to cover future tax liabilities Business Financial Services

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A tribute to our local Ag. Real Estate Agents

Farmland values up but growth rate stabilizing

BY RICHARD KAMCHEN

Canadian farmland values grew at a reduced rate in 2015 and that rate is likely to ease further in 2016, reports Farm Credit Canada in its annual Farmland Values Report.

Average Canadian farmland values rose 10.1 per cent in 2015, versus 14.3 per cent and 22.1 per cent increases in 2014 and 2013, respectively, according to FCC's report.

"Producers build equity in land: this is frequently their retirement plan, and so increasing values over time is a good thing," says Brenna Grant, manager of Canfax, a division of the Canadian Cattlemen's Association.

"Healthy" crop receipts and low interest rates sustained continued farmland appreciation in 2015, explains J.P. Gervais, FCC's chief agricultural economist.

The shrinking increases in farmland values reflect crop receipts possibly reaching the top of their cycle, he adds.

Average farmland values rose in all provinces, with Manitoba leading the way with a 12.4 per cent increase. Alberta followed at 11.6 per cent and Quebec at 9.6 per cent.

Strong pulse prices drove gains in Alberta, and Saskatchewan land price rises

were greatest in lentil growing areas.

Canola and wheat were leaders during the grain price boom, but since then, their values have declined while pulses have risen, explains Canadian Canola Growers Association president Brett Halstead.

SLOWER, STABLE FUTURE GROWTH

Farmland values could see stable long-term annual increases of two to four per cent, possibly starting as soon as 2016, Gervais says.

He tied the slower projected rate of land value growth to the likelihood of smaller rates of both crop receipt increases and interest rate cuts.

Gary Stanford, president of the Grain Growers of Canada, would welcome more gradual growth. While the years of significant land price escalations have benefited retiring farmers, it's also made it difficult for young producers who are entering farming or expanding their operations.

Grant says double-digit land value growth can be especially prohibitive for those in the beef industry.

"They're not just expanding their herd and buying breeding stock, they also have to buy the land to support that breeding stock," she says.

A tribute to our local Accountants

Beyond Numbers From bean counters to strategic business consultants

The local accountant has always been a key professional for business owners, helping them determine whether the business made a profit or took a loss. Ultimately, owners relied on their accountant to tell them how their business did the previous year. Today, that's changed as many accountants are playing a much larger role in the economic health of businesses and the communities that they serve.

Firms like MNP LLP which has been part of the accounting industry since 1945, began to ask whether accountants could be doing more to help clients create economic success. While MNP recognized that there is value in knowing how your business did last year and that it is necessary to prepare financial statements for many purposes, they also saw that the numbers they were generating could be used to help business owners plan for a more successful future.

Today, MNP's business consultants deliver a broad range of services and strategic business advice to help business owners stay competitive and profitable. Not only do they ensure that financial information is meaningful and relevant to clients, but they take the time to get to know their business and understand their unique goals.

Consulting on a wide variety of operational and business issues has become an important part of the accountant's role. With a firm understanding of where your

business is today, and where you want to be tomorrow, business consultants help clients with strategy and planning, organization and people issues, performance improvement, financial management, research and analytics, technology, enterprise risk management, succession planning, valuations, corporate finance and much more. Many business consultants take an even more specialized approach, focusing on one industry. For example, MNP has been helping farmers and processors stay competitive since 1945.

With more than 600 ag specialists across the firm, MNP is intimately familiar with the needs and challenges of those operating a business in the agriculture industry. MNP business consultants also specialize in helping offfield services companies respond to trends, anticipate and manage risk, improve performance and operate more efficiently. These specialized professionals bring a depth of knowledge and expertise that enables them to help local businesses create opportunities for future economic health that benefits the entire region.

The evolution of accountants into business consultants has resulted in a new breed of professionals offering services and solutions that support business owners as they make complex decisions and work to make their vision a reality.

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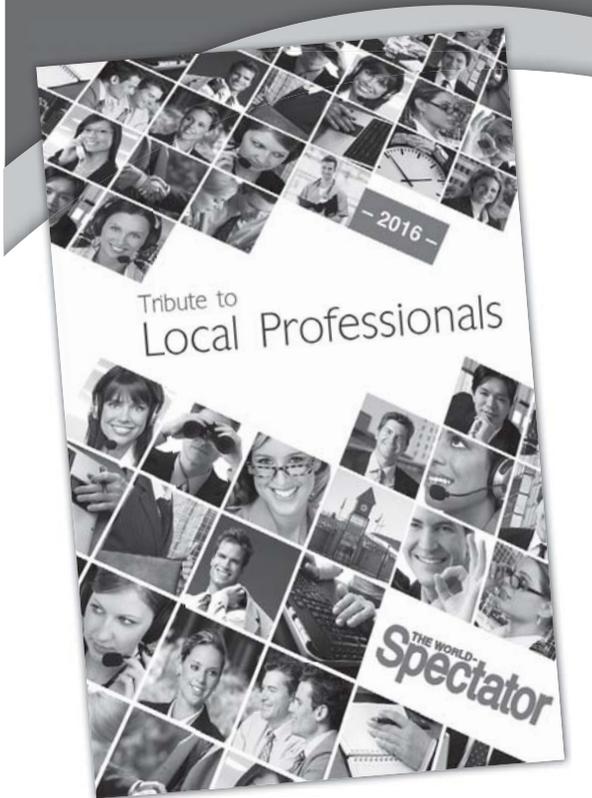
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A tribute to our local Agriculture Professionals

'Ag'vocates and the many faces of agriculture

WENDY SCHATZ LEEDS,
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Agricultural professionals wear many hats in the field of agriculture, yet the one thing we all share is passion for the field of agriculture. There is a term for this, it's called being an "Agvocate." An Agvocate is someone that believes in the process and science of agriculture and is dedicated to promoting it in a positive manner while also correcting misguided perceptions about agriculture.

Agriculture is a modern and dynamic industry with value that needs to be better understood, recognized and ad-

vanced among industry stakeholders and the general public. Locally you can find us assisting producers through all stages of the crop production year. Ag professionals provide recommendations for the efficient and sustainable use of resources and conservation practices to produce high yielding crops and livestock feed sources. We assist in marketing and farm management to help maximize the profitability of our producers' farms. We are individuals that understand the agriculture sector and promote sustainable production to help feed the world!

Every day you are impacted by agricultural professionals! Canada's agriculture and agri-food industry provides one in eight jobs to Canadians. From the bread you eat, to the milk you drink, from the ethanol-based gas in your car to the grains used to feed livestock, from the omega 3 supplements you take to the zero trans fat foods you eat. Many commercial goods are manufactured from ag byproducts and even the floors you walk on have been produced with the assistance of agricultural professionals. The opportunities within agriculture are endless and dynamic and I am proud to be an Agvocate!

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A tribute to our local Dentists

A healthy smile speaks volumes For a gleaming smile

Why is so much emphasis placed on tooth brushing and flossing? Because oral health is directly linked to our general health and well-being. It is also a well known fact that dental disease can take a heavy toll, both financially and socially; treatments can be very costly, bad breath can put off our friends, and toothaches can cause absenteeism from work or school.

Dental health involves all aspects of the health and functioning of the mouth. In addition to allowing us to talk and eat, our mouths must also fight against infections that cause tooth decay, inflammation of the gums, tooth loss, and bad breath.

So how can you ensure good oral health for you and your family? The first step is to make sure that very young children do not get into the habit of having a bottle of milk, fruit juice, or a sweet drink before going to bed. These sugary drinks stay coated on the teeth for long periods of time and can lead to tooth decay.

Brush your teeth at least twice a day with fluoride toothpaste and, if possible, floss them once a day. You should also visit your dentist about every six



months for a check-up.

Oral health professionals have an important part to play in maintaining dental health as well as treating and preventing associated problems. Schools also have a role in raising children's awareness of the importance of a healthy diet and good oral hygiene.

So, take care of your teeth and dazzle the world with your beautiful smile!

Maintaining healthy teeth and gums means working closely with your dentist. Regular dental check-ups allow this specialist to detect any problems and take the necessary preventive measures to keep them under control.

During a check-up, let your dentist know about any change in the general state of your health. For example, your dental health might be affected if you're pregnant, if you've started taking medications since your last visit, or if you suffer from allergies. Your dentist watches out for signs and symptoms of gum disease, cavities, infections, the wearing down of tooth enamel due to teeth grinding, and any other problem that could be harmful to your health.

A thorough cleaning takes up a major part of a visit to the dentist, but it's worth every second of your time. Indeed, professional cleaning is vital in the prevention of gum disease, one of the most common problems in adults. Some stains can also be removed during this procedure and the appearance of your teeth improved. During the ex-

amination it's possible that fluoride in the form of a gel or foam will be applied to your teeth in order to help prevent tooth decay.

Many modern dental clinics are equipped for tooth restoration and replacement. If you're missing one or several teeth, your dentist will offer advice on the best way for you to prevent long term jawbone deterioration and the shifting of teeth. He or she might suggest a bridge, prosthesis, implants, or some other long-term plan for care.

Your dentist knows all the different treatments that are available to you and can help you make the right dental care choices. He or she could refer you to a dentist if you need a dental prosthesis, to an orthodontist if you have an anomaly in the positioning or alignment of your teeth or jaw, or to a periodontist if you have a periodontal disease.

Establish a thorough oral hygiene routine at home and visit your dentist regularly.



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DR. BRUCE EDWARDS
Monday - Friday
8 a.m. - 5 p.m.



A tribute to our local Investment Advisors

Getting started on your financial future Choose how to plan for, protect and live it your way

Right now is an exciting time when you're beginning to create the life you want to live. You're building your career and maybe starting a family. And of course, you're already thinking about your dreams for the future.

Wherever your life path takes you, living well means being financially prepared. By starting to plan now, you'll be ready for what's around every corner.

Starting your financial plan doesn't have to be complicated or scary. It's just a matter of taking the right steps to turn ideas into actions.

1. Write down your most important financial goals and set a timeframe for when you'd like to reach them (e.g. this year, in five years, in 15 years, etc.).

2. Make a monthly budget, including a regular amount to add to your savings and investments—and stick to it!

3. Look for ways to consolidate debts, reduce debt payments or pay off debts more quickly so that you have more money to put towards your financial goals.

4. Prepare for the unexpected; if you're ready for it, it will be easier to deal with.

5. Don't be afraid to ask for advice!

An advisor can help you better understand your needs and the solutions available to you.

6. Create a realistic plan to meet your goals—and make it happen!

Here are a few things to keep in mind:

- A well-rounded financial plan should include savings and investments, along with insurance protection solutions.

- The sooner you get started, the sooner your savings and investments will start working for you.

- An RRSP is a smart way to start saving for retirement, but you can also use it to help make the downpayment on your first home.

- Your mortgage is one of the biggest financial obligations you'll have—and there are many different ways you can protect it if you're unable to meet your payments.

- As your family grows, the group benefits offered by your employer might not provide the amount and type of coverage you need.

Financial planning isn't just for the wealthy. In fact, the best way to get more out of your money is by having a solid financial plan in place.

Financial planning for wealthy investors

If you have \$1 million or more in investment assets, your financial situation is more complex than the average Canadian.

You pay higher taxes and have a higher standard of living. Maybe you are an executive with a complicated compensation package or a business owner with an interest in a private corporation. In addition, you possibly own or plan to own more than one real estate property and likely have larger estate transfer and charitable giving desires. Furthermore, you are very busy with your day-to-day work and family life and may not have spent the time to determine if you are on track to achieve your retirement goals, as well as other important financial goals, such as minimizing taxes or planning for the eventual transfer of your estate.

Creating your financial plan

One of the best ways to start mapping out your financial planning strategy is to step back and have an expert look at your overall financial situation and prepare a comprehensive written financial plan for you and your family. This type of financial plan addresses all aspects of your financial affairs, including cash and debt management, tax and investment planning, risk management and retirement and estate planning. It ensures that you leave no stone unturned related to your financial situation and potential strategies to enhance your wealth.

A comprehensive financial plan can address the following questions:

- Can I retire when I want to and maintain my desired retirement lifestyle?
- How can I ensure that I don't outlive my money?
- How can I minimize the taxes I pay each year?
- Is my investment mix appropriate?
- If I were to die unexpectedly, would my family be taken care of?
- How can I protect the value of my

estate?

A higher level of customization

In many cases, the key to a professionally prepared comprehensive financial plan is the level of customization it offers. A customized, comprehensive financial plan should involve the following:

- In-depth discovery discussion to ensure that your goals, aspirations and objectives are clearly identified

- Projection of your financial situation (investment, retirement and estate) based on your current strategies and savings rate

- Recommendation of key investment, tax, estate and retirement planning strategies that are aligned with your goals

- Projection of your financial situation if the recommended strategies are implemented

- An action plan that summarizes the key recommendations and a clear guideline for you and your advisor to help monitor their implementation

Financial planning for business owners

A comprehensive financial plan is essential if you are a business owner, as you have more complex financial issues due to owning an active business. This includes business succession issues, withdrawing money out of the corporation tax effectively, taxation of the corporation at death, and more.

Like many business owners, you may not have a retirement savings strategy, since you are relying on the equity in your business to fund your retirement. A financial plan can help integrate your business and personal needs into a plan to ensure you are able to meet your goals.

This article is supplied by Kevin Zazula, an Investment Advisor and Financial Planner with RBC Dominion Securities Inc. Member CIPF.

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