



*Autumn is a second spring when every leaf is a flower.*

Albert Camus (1913 – 1960)

## Notes from Mary

I hope everyone had a wonderful summer. Our client cruise to Ireland and Scotland was absolutely fabulous.

We are embarking on the Fall season with lots of annual reviews as well as updating and making changes to your portfolios.

We want to congratulate Stephanie Undey, Mary's Assistant who's baby is due in December. We have three brand new hires to handle the overload that's been happening in our office. Their names are Katherine who will be our Insurance Specialist, Mesbah who will be Mary's Assistant and Susan who will be an additional Client Services Assistant.

We wish to thank the many clients who are continuing to refer new clients to our firm. We always like to thank them with a gift certificate to our favourite restaurant Season's Bistro.

There are many changes happening in tax and legislation laws and we are trying to keep as up to date as possible. Tax Free Savings Accounts continue to be popular and we recommend that if you have any questions in regards to these to please book your appointment as soon as possible and we will be happy to explain them to you.

Insurance reviews will continue. The market will continue being slightly volatile but should end the year on a positive note. We have had a summer correction so, of course, our third quarter statements are going to look like they've slipped slightly but in comparison to the prior year, we should be in pretty good shape.

As always, if you have any questions please feel free to come in and talk to us. We prefer to see you on a regular basis rather than have you seek your advice elsewhere only to find out that it's not accurate.

We have a wonderful Client event planned for November 29<sup>th</sup> at Season's Bistro and we look forward to seeing all of you there. This will be an event to bring everyone up to date, have a little fun and hand out some door prizes. Please RSVP as we have limited seating space.

Mary and Andy will be doing their grandparent time this year as of December 1<sup>st</sup>.

## Annual Reviews

If you have not been in for a while, or you have had changes in your life, please call the office at 519-978-1122 and book your appointment today.

## **\*\*Reminder Notice\*\*** File Maintenance Fee

If you haven't paid your 2011 Annual File Maintenance Fee, please either mail in a cheque or stop by to take care of your account.

Please remember to make your cheque payable to "Practical Numbers Inc."

## Annual Client Information Dinner

Our annual client information dinner will be held on November 29<sup>th</sup>, 2011. Please see invitation enclosed!

## Help us keep you updated!

We are constantly updating our system with your updated e-mail addresses. Please send your updated e-mail address to [dodi@integrite.com](mailto:dodi@integrite.com). This will help us keep you informed with virtual newsletters in a timely manner.

**Visit our new website!**

**[www.integrite.com](http://www.integrite.com)**

**Access your account on line**

## IMPORTANT NOTES...

### ING DIRECT

As of the end of August ING Direct cancelled all Financial Advisor contracts and closed their Financial Advisor Service department. What this means to you is that our office can no longer service your ING account that we recommended and setup for you. As your Financial Advisor I am always looking for investment opportunities to improve your financial situation. After weeks of research I am recommending that you switch your current ING high interest savings account to Manulife Bank of Canada.

Manulife Bank offers many features that are far superior to your existing ING and even your current bank accounts. They offer the highest paying interest rates, additional ways to access your money and more options in making deposits. They take no time to set up and the great thing is that we can again service these accounts. I am available anytime please call ahead to book your appointment.

### Changes To Canada Pension Plan

The following changes to the CPP will be phased in gradually between 2011 and 2016.

- Your monthly CPP retirement pension amount will increase by a larger percentage if you take it after age 65 and will decrease if taken before age 65.
- The number of low or zero earning years that are automatically dropped from the CCP retirement pension calculation will be increased.
- You will be able to start receiving CPP without any work interruption.
- If you are under 65 and work while you receive CPP you and your employer will have to make CPP contribution. These Contributions will increase your CPP retirement benefits.
- If you are 60- 70 and work while receiving CPP you can choose to make contributions. They will increase your CPP benefits.

For more information give us a call.

### Canada Purple Shield Direct Mail Marketing

A Canada Purple Shield Direct Mail Marketing from is being mailed to households as they did a few years back. This company is not affiliated with Canada Pension Plan. They elude several times as being a supplement to CPP. They are selling a guaranteed issue life insurance policy. If you read the small print to the right of the page above the dotted line it states that Assurant Life of Canada is the Insurance Company that underwrites the insurance policy. They would like for you to mail them your personal information so that they can call you and send you a free insurance quote. The quote will be the only thing that is free! If you have any further questions or are looking for life insurance please call the office as I along with other life agents and can assist you in your needs.

### Derek's...

With current market volatility looking like the biggest and worst roller coaster at your nearest amusement park, up, down, up, sideways, down, up. Unlike 2008 it is not major banks or corporations that are responsible this time around it is our elected officials. The United States of America was first going down to the wire to avoid defaulting on its debt and most recently the European Union dragging its feet on their plan of action. As major corporations report record earnings and profitability their share price continues to be undervalued. Eventually money will start to be invested into these companies and we will see a nice slow and steady period of growth over the next few years. Rebalancing of accounts is a huge part of investing and should be reviewed annually to insure your investment allocations are at the correct percentages for your objectives. This is why we constantly request client to come in and review their portfolios on a regular basis so that we can maintain a proper balance.

It is the clients' responsibility to provide accurate and up-to-date information to their financial advisor so that investments made on their behalf reflect the clients' current needs. Please read the Prospectus before investing. Mutual Funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions, and may experience a gain or loss. Mutual Funds provided through Equity Associates Inc. Insurance provided through Integrite Group Inc. Tax, Estate and Planning provided through Practical Numbers Inc. E. & O.E.



*You are cordially invited to attend our...*  
*Client Information Luncheon / Dinner*

*Tuesday, November 29<sup>th</sup>, 2011*  
*12:00 pm Lunch*  
*or*  
*6:00 pm Dinner*



*5975 Malden Road, Unit 5*  
*across from Shoppers Drug Mart*

*Seating is limited!*  
*If you would like to attend, please call our office only at 519-978-1122*  
*by Monday, November 21<sup>st</sup>, 2011*

*Reserved for our clients only.*