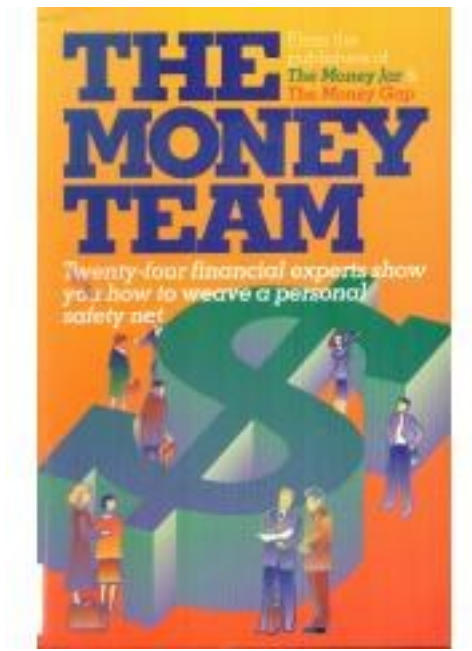


The money team



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The contributors to this book are expert and experienced personal financial planners. Each owns his or her Money Concepts business in various parts of Canada. The easy-to-understand ideas they present here may be adopted by almost any middle-income Canadian who wants to achieve financial

peace of mind through comprehensive financial planning.

Financial planning was once a prerogative of the wealthy but is now within reach of almost every Canadian. In this entrepreneurial age of shrinking government and corporate social-safety nets, planning is not just desirable, but essential. Planning can help anyone achieve their financial goals whether they be owning their own home, educating their children or retiring in dignity with a comfortable income.

Once they start the planning process, many people are surprised to find they have more financial power than they had thought.

The late Grant Sylvester co-founded Money Concepts in Canada in 1985. The company has almost 100 franchise businesses from coast to coast, each owned by a planning professional. The Money Concepts method, outlined in Grant's book, THE MONEY JAR, and expanded in THE MONEY GAP, is to provide financial plans to clients at no cost, and to review those plans periodically in light of changing personal circumstances, tax laws or investment climate.

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