

RTR Advisory Group

FALL 2010

“YOUR STORY, YOUR VISION, OUR ADVICE”

ISSUE TEN



“Guiding Successful People Through Life’s Realities”

Philanthropy - Is it part of your financial plan?

Warren Buffet and Bill Gates have been receiving a lot of press lately in their attempt to persuade billionaires to donate more of their fortunes to charity. But you do not need billions of dollars for your financial plan to be philanthropic.

Giving is from the heart, not from the wallet. No matter the size of your charitable donation you, your family and your financial plan have many options.



Private Foundations make the headlines and

it is assumed that you need millions to establish but in reality all you need is \$25,000. New financial tools are allowing Canadians greater

opportunities to give. As a side note, you don't have to be dead to give. Giving while you're alive is common and satisfies those who want a way to see their giving make a difference.

Another financial efficient way to give is by donating current financial products that you may already own.

Two of the most popular and tax effective are stock portfolio's and life insurance policies. Tim Cestnick, one of Canada's leading tax experts, believes donating through life insurance is one of the best ways to give. The reason stock portfolio's are a good way to give is because of special tax incentives.

If philanthropy is something you would like to learn more about or want to include in your financial plan, please contact

Changes to CPP are coming!

Penalties for taking your Canada Pension Plan early are increasing! Changes to CPP are coming in 2012, talk to your advisor today to ensure you know the new rules.



your advisor to arrange an appointment with our tax and estate planning specialist.



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If service is the rent you pay for your existence on this earth, are you behind in your rent?
Robert G Allen

Community Involvement

For the 4th year in a row RTR provided and cooked all the food for John A McDougall School's, "Meet the Teacher Night". RTR served 500 burgers!



100th Marathon!

A special good luck goes out to Shaif Jetha, owner of Achieve who will be running his 100th marathon this Thanksgiving weekend in Chicago!

Introducing Natalie Rachel Viminitz!

Natalie is the newest addition to the Viminitz Family. She was born on September 17th at 9:27 am and weighed 7 lbs and 1 oz.



Mom and baby are doing well. Big sister Olivia is adjusting and Chad finds himself significantly out numbered at home! Congratulations and RTR wishes Natalie a life full of adventure and happiness.

Erica's Apple-Pear Crumble Pie



3/4 cup crushed Vanilla Wafers (about 24 wafers)
1/4 cup firmly packed brown sugar
1/4 cup Butter, melted
125 g (1/2 of 250-g pkg.) Brick Cream Cheese, softened
1 frozen deep-dish pie shell (1/2 of 350-g pkg.), thawed
2 large baking apples, peeled, sliced
1 large fresh pear, peeled, sliced
1/3 cup Granulated sugar
1/4 cup Flour
1/2 tsp. Ground cinnamon
1-1/4 cups thawed *Cool Whip* Whipped Topping

PREHEAT oven to 375°F. Mix wafer crumbs, brown sugar and butter until well blended; set aside.

SPREAD cream cheese carefully onto bottom of pie shell; sprinkle with half of the crumb mixture. Set aside. Combine fruit in large bowl. Add granulated sugar, flour and cinnamon; toss to coat. Spoon over crumb layer in pie shell; sprinkle with remaining crumb mixture.

BAKE 45 min. or until fruit is tender and pie shell is lightly browned, covering loosely with foil after 25 min. if necessary to prevent crust from burning

Scott Robertson, CFP!

Over 2,000 individuals wrote this summers Certified Financial Planners exam and only 45% received a passing grade.

A big congratulations goes to RTR's Scott Robertson for his years of hard work and commitment to obtaining this professional standard.

Scott has been hitting the books hard these past couple of years. In addition to his CFP he also obtained his RHU (Registered Health Underwriter). Giving him advanced knowledge in disability, critical illness and long-term care insurance.

Congratulations Scott!

Your Physical Wealth Tip

"Those who work out in the morning are 67% more compliant with their fitness training!"

Achieve is offering free trial workouts! call Achieve at **780.451.8002**



positive enhancement
for the total body

RTR Advisory Group wishes you and your family a colourful fall!

Best Wishes,

RTR Advisory Group!