

Is Your Mortgage TAX DEDUCTIBLE?

We invite you to attend a free educational seminar about a new technique that gives ordinary taxpayers the same tax advantages as the wealthy. It is being spread throughout the GTA by Ed Rempel, a Brampton tax accountant and financial advisor. Detailed in the book, "The Smith Manoeuvre", this technique converts your mortgage over time into "good debt", the kind that is tax-deductible and generates large, annual tax refunds.

The Smith Manoeuvre is a streamlined, simple method by which average Canadians can convert their mortgages over time into tax deductible interest.

Build retirement nest egg without using your cash flow

In addition to yearly tax refunds, the advantage of using this procedure is that it allows you to start building a large nest egg without using your cash flow. Rempel noted that Canadians are not on track to achieve the retirement they want because they are not investing nearly enough or soon enough. Typically, the Smith Manoeuvre would build a nest egg over 25 years that is 3 times what you owe on your current mortgage - all without using your cash flow.

"It also lets the homeowner knock years off the length of their mortgage, which is critical for their financial well-being," adds Rempel. "With The Smith Manoeuvre, you can use the tax department's money to pay down your mortgage sooner."

Legal tax techniques released publicly to benefit average Canadians

The Smith Manoeuvre utilizes legal tools from CRA and Canadian banks. Ed Rempel has become the GTA expert in the Smith Manoeuvre and has developed the "Rempel Maximum" - an enhancement for clients that want to build serious wealth.

"I have seen it work magic for so many people, from factory workers to accountants to IT consultants," he says. "It just makes sense. If you have mortgage interest to pay anyway, why not convert it to interest that gives you tax refunds each year? Here's an opportunity to do so, while building your nest egg at the same time. It's worth considering."

*Using borrowed money to finance the purchase of investments involves greater risk than a purchase using cash only. The Smith Manoeuvre and Rempel Maximum strategies are not suitable for all clients. Minimum requirement is 20% equity in your home and good credit.

With customized life planning and investing in strategies that actually work, our team takes the time to listen and create what is important to you.



ED REMPEL
& ASSOCIATES

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416-706-2751

- ✓ INCREASE YOUR TAX REFUND
 - ✓ BECOME MORTGAGE-FREE SOONER
 - ✓ BUILD YOUR NEST EGG OR GET INCOME NOW
- ALL WITHOUT USING YOUR CASH FLOW!**

FREE with advanced booking or \$40 at the door
Call Trisha today at 905-846-9998 ext. 223.
Seating is limited to 30 people.



Saturday, February 5
10:00 a.m.
COURTYARD BY MARRIOTT
90 Biscayne Crescent
(410/Steeles, near Costco)

**"Smith's Manoeuvre is the real deal.
It may be nothing short of a revolution."
Jonathan Chevreau, National Post, August 23, 2006**



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For more information visit www.edrempel.com