

# Update



Independent INVESTMENT Solutions  
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## The pipes, the pipes are calling...

It is, perhaps, our most precious resource and by 2020, more than 8 billion people will be competing for it. In China, shortages of this resource are routine. In India, demand is expected to outstrip supply within 13 years. If you haven't already figured it out, we are talking about clean water.

Quite apart from the increase in population, four other trends make clean water a hot commodity: the imbalance between supply and demand; the need to build and replace infrastructure (did you know Montreal loses 30 percent of its treated water to leakage?); the fact that contaminated water is a leading cause of death world-wide; and climate change.

But identified needs usually present opportunities and businesses that are well-positioned will prosper. For the investor, the newly launched Criterion Water Infrastructure Fund—the only fund of its kind in Canada—is one such opportunity. Diversified globally and invested in many water-related industries from water supply and treatment to environmental services, the fund is posed to benefit from the increasing global demand for this precious resource. Would you like to add water to your portfolio? Give us a call!

## A health/dental plan that pays for itself?

Yes. If you are self-employed or are an employee of your own business, the plan could be a non-taxable benefit and a tax-deductible expense.

Here's how it works: Let's say your annual premium is \$1,100. After a tax saving of \$440 (assuming a 40 percent marginal rate), you are really paying \$660, a cost that could easily be made up in savings on prescription drugs, dental costs, contact lenses, massage therapists and more.

Call us now to find out more.



### Wise words

*There is no use whatever trying to help people who do not help themselves. You cannot push anyone up a ladder unless he is willing to climb himself.*

ANDREW CARNEGIE  
INDUSTRIALIST, BUSINESSMAN AND WIDELY RESPECTED PHILANTHROPIST

## GICs becoming more attractive

Well, it's not exactly 1981 when guaranteed investment certificates (GICs) were returning as much as 15 percent annually, but GIC rates of return are finally starting to climb out of the basement. In fact, for some investors, these certificates are a wise choice for at least part of the portfolio.

As you probably know, rates of return are tied directly to risk—the higher the risk, the higher the potential rate of return. As GICs are among the safest investments around—after all, they are guaranteed—the return rates are relatively conservative.

However, because of climbing rates, we have expanded the number of companies we now deal with and are prepared to find you very competitive guaranteed returns—better than you will find at the big banks.

If you'd like to explore how GICs might fit into your financial plan, give us a call today.

## We'll be here

Our offices will remain open during regular business hours from Monday to Friday all summer long, of course. Despite our individual vacation plans, there will always be someone here to help.

Have a great summer, everyone!

*John + George*

**Disclaimer:** Commissions, training commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, the value changes frequently and past performance may not be repeated.

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