



Why I Work By Referral

When we enlist the services of any professional, aren't we really looking for someone we can trust—someone proven who comes highly recommended and is willing to go the extra mile to help us achieve our goals?



Relationships Are More Important Than Transactions

Working by referral is the commitment I have made to provide my clients with unsurpassed service whenever they need me, and to maintain long-term relationships that will offer added benefits for years to come.

My primary source of new business is referrals from people who already know and respect me. Since I don't have to spend excessive amounts of time prospecting and promoting myself, I can focus my time and resources on the tasks that benefit you most, and always deliver truly exceptional service.

You Control My Business

I want to earn your confidence and your referrals; therefore I have a vested interest in making sure that you are completely satisfied at the end of our transactions together. My goal is that you will be so impressed that you can't wait to tell your friends and family about me and the fantastic service you received.

Service Above and Beyond

I devote myself to serving the needs of my best clients like you before, during and after the sale. I will stay in touch and send you valuable information every month, and I'll also call from time to time just to see if you need anything.

There are a number of ways I can help, such as researching your home's current value, or suggesting improvements that will enhance its resale potential. And when you have a need for a particular trade or service, I know many reliable professionals that I am happy to recommend. If there is ever something that I can do for you, please feel free to ask.



Oh, by the way... if you know of someone who would appreciate the level of service I provide, please call me with their name and business number. I will gladly follow up and take great care of them.



How Much Money Will You Need to Retire?

The average Canadian has many sources of retirement income upon which to draw, including a Registered Retirement Savings Plan (RRSP), a Canadian Pension Plan, a Tax-Free Savings Account (TFSA) and a work pension.¹

However, the recent financial crisis changed the game for many workers and employers. While many private-sector companies offered benefit pension plans to their staff in prior years, nearly 51 per cent of businesses have transitioned to defined contribution plans, a 9 per cent increase from 2008.² Workers are no longer guaranteed a fixed sum payout and **nearly 11 million Canadians do not have a workplace pension at all.**

Although couples who plan to live a Spartan existence can survive on \$2,500 a month, the average middle-class Canadian couple will need about \$6,000 to maintain their lifestyles. People without an employer pension will need to save over \$1 million to have a lifestyle similar to a middle-class couple with a pension.⁵

How Much Money Do Canadians Think They Will Need for Retirement?



Less than \$1 million:	56%
\$1-2 million:	28%
More than \$2 million:	16%

Source: The Globe and Mail, January 4, 2011

While most Canadians have an idea of how much they will need to save, nearly 55 per cent will be unable to afford their dream lifestyle in retirement, and **30 per cent think they will not have enough money to pay for basic living expenses.**⁴ This is especially true as many pensions and RRSPs have lost value as a result of the economic recession, leaving many who are nearing retirement age unsure of how to make up the difference in a short time.

What Retirement?

When asked what they'll do upon reaching retirement age, 70 per cent of Canadians plan to keep working—nearly 52 per cent to keep young and 38 per cent because they financially can't afford to retire.^{1,4}

Whether workers plan to keep working or slowly ease into retirement, they plan to fill their free time with travel, hobbies and volunteering.



Travel:
61%



Hobbies,
recreation, fitness:
64%



Community
involvement:
36%

Sources: 1) The Globe and Mail, January 4, 2011
2) Canceo, April 6, 2011
3) The Globe and Mail, November 24, 2010
4) The Globe and Mail, January 24, 2011
5) Financial Post, January 3, 2011

