

# FINANCIAL OVERVIEW

(Compliments of Christopher Young)

## Leading Indexes...

Sept. 29<sup>th</sup> 2006

YTD %

**Level Change**

- **TSX** 11761 2.80%
- **TSX Venture** 2479 9.02%
- **DJIA** 11679 9.00%
- **NASDAQ** 2258 2.40%
- **S&P 500** 1335 7.01%



## End of Year Clean Up – As the end of the



year approaches it is a great time to revisit your portfolio. Let's sit down and go through a risk tolerance questionnaire to calculate your asset mix. 90% of your return is based on asset allocation and not the individual investments themselves. You can further reduce risk by looking at the correlation between your investments. Not sure what I am talking about? What does your portfolio look like? Call us to make sure you are properly diversified.

## Life Insurance: Term 10 R&C

AGE	\$100K	\$200K	\$300K	\$500K
25	\$8.37	\$10.44	\$10.17	\$11.70
30	\$9.00	\$11.34	\$11.25	\$12.60
35	\$9.81	\$12.96	\$13.14	\$15.75
40	\$11.70	\$15.84	\$21.51	\$27.45
45	\$15.03	\$19.98	\$21.51	\$27.45
50	\$17.73	\$25.20	\$28.26	\$41.40
55	\$18.18	\$31.86	\$45.54	\$71.10
60	\$26.37	\$48.24	\$70.11	\$111.15
65	\$40.95	\$77.40	\$111.60	\$180.00

Monthly rates from Compulife - based on Pref. + Non-Smoking Female - October 26th, 2006. Rates subject to change.

## Bond Rates: Offerings subject to change in price or prior sale

Source	%	Maturity	Price	Yield
Gov't Can.	7.25	06/01/07	101.32	<b>4.099</b>
Provincials	6.625	05/16/07	101.45	<b>3.911</b>
Municipals	3.000	06/16/07	99.25	<b>4.217</b>
BC Gas	6.50	10/16/07	102.00	<b>4.351</b>
Bombardier	6.400	12/22/06	100.350	<b>3.881</b>
CDN Tire	5.70	06/09/08	102.050	<b>4.364</b>
GMAC	5.10	04/30/09	97.750	<b>6.083</b>
Shaw	6.10	11/16/12	101.250	<b>5.851</b>
CIBC	4.750	12/22/14	101.000	<b>4.601</b>

## GIC Rates: Offerings subject to change in price or prior sale

COMPANY	1YR	3 YR	5 YR	MIN
B2B Trust	4.11	<b>4.27</b>	4.38	\$1000
BMO	3.00	3.15	3.25	\$1000
Bank of N.S.	4.05	4.2	4.25	\$1000
Citizens Bank	4.08	4.05	4.05	\$5000
M.R.S. Trust	3.975	4.00	4.05	\$2500
Laurentian Bank	4.11	<b>4.27</b>	4.38	\$1000
Canada Trust	4.1	4.1	4.15	\$5000
National Trust	<b>4.05</b>	4.2	<b>4.25</b>	\$1000
TD Bank	4.1	4.1	4.15	\$5000
<b>MAXIMUM RATE</b>	<b>4.11</b>	<b>4.27</b>	<b>4.38</b>	

## T-Bill and Short Term Rates:

Source	Maturity	Yield
Manulife Bank	Open	3.75%
Altamira Cash	Open	3.75%
T-Bill	34 Days	3.98%
T-Bill	62 Days	4.07%
T-Bill	90Days	4.09%
T-Bill	160 Days	4.10%
T-Bill	342 Days	4.10%

All rates as of October 27, 2006. Rates can change on a daily basis. (Source: National Bank Financial, Altamira, Manulife Bank)

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