

FORWARD

Have you ever set off for work and realized you forgot your watch at home? You had a moment of panic, didn't you? You thought, How am I going to make it through the day without knowing what time it is? How am I going to know if I'm late or early? How can I be ready for my 10 o'clock appointment? How am I going to know when it's time to have lunch? There's no escaping it - a great many of the important decisions you make day-in, day-out and year over year depend on the clock or calendar.

Fiscal Agents of Oakville is in the business of managing and understanding money, information, change - and that precious commodity, time. We are a financial planning and information company that brings focus to a world that seems to operate in disorder by helping our clients sort through the assorted challenges facing them as they seek financial security.

Over two decades of experience in the business of financial planning has taught us that the most important constraint to be understood in this process of creating a sense of order in the lives of our clients is time. We have prepared this booklet to illustrate how such factors as the investor's age, investment horizon and market experience

must be considered when making investment decisions. This knowledge can then be applied by younger investors seeking to take maximum advantage of compounding interest or dollar-cost averaging, for example, or by their older counterparts who may be getting serious about estate planning. These principles have been mastered by the wealthy, and now it's your turn to get acquainted with them.

The Ten Principles of Being Rich follows the lifestories of three typical investors - Kate, Jack and Clive - and shows how time interacts with the fundamentals discussed as they develop and monitor their financial plans.

Robert Whipp,

President, Fiscal Agents
September, 1999

The cornerstone of financial independence is not a privilege of the rich ... It's a plan of the wise.