

CAN YOU AFFORD *to have* UNCLE FRITZ, THE FARQUESONS AND YOUR COUSINS FROM MOOSE JAW UP THIS SUMMER?

IT'S A FACT: GUESTS ARE DRAWN TO COTTAGES LIKE MOSQUITOES ARE DRAWN TO BARE ANKLES.

So how can you ensure that your cottage is a place for all to enjoy without affecting your ability to save for the future? It all starts with managing your 'Burn Rate'. Burn Rate simply refers to how quickly you spend your income. The more you save now and invest wisely, the more satisfying your lifestyle can be later. It's easy in theory, but not so simple in practice.

Only you can decide when and where the savings can be found. By making a few wise choices here and there and then investing the difference, your money can really add up. Something as simple as buying the gas for your boat in town, instead of buying it at the

marina, is a cost-cutting measure that can definitely make a difference over a summer. It doesn't take drastic changes to make a big difference. But a little guidance never hurts. That's why Mackenzie Investments has provided your financial advisor with some tools that can help you to get started.

Together, you and your advisor can calculate your Burn Rate and discuss some ways to start managing it.

You can also discuss a plan that includes investing in Mackenzie Mutual Funds to help you reach your goals sooner. If only getting rid of mosquitoes could be this easy. To learn more about Burn Rate, visit burnrate.ca

MACKENZIE'S BURN RATE CALCULATOR	
<i>{A few wise choices during the course of a year can really make a difference}</i>	
Fixing Dock instead of New Dock	\$15,000
Used Boat instead of New Boat	\$10,000
DIY Painting instead of Hiring Painter	\$2,500
Total Savings	\$27,500
\$27,500 invested in Mackenzie Maxxum Dividend Fund over the past 10 years = \$88,511*	



\$20,000 to replace your dock versus \$5,000 to re-deck and fix it for another few years. Put a few deck chairs on it and nobody will know the difference.



A brand new \$40,000 22' boat versus \$30,000 for the same model in the used boat section. Give her a coat of wax and some new flags, then invest the savings.



Why pay \$3,000 for a professional to paint your cottage, when you can pay your buddies three cases of beer and a couple of good steaks to help you do it?

Choose Wisely. **Mackenzie** INVESTMENTS

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Sales commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. *Performance of Mackenzie Maxxum Dividend Fund as of February 28, 2006, 1 yr. 7.1%, 3 yr. 13.7%, 5 yr. 8.5%, 10 yr. 12.4%, 11.0% since inception (October 1986). The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder/investor that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.