

## Canadians know they should be addressing their financial health...but are they?

A recent poll states that 67% of working Canadians say their physical health is better than their financial health. Canadian Boomers are really starting to think about their financial health and *know* they should be doing something about it, going into 2008...but are they? A national poll conducted by Decima Research reports the following:

- Fewer than five out of 10 Canadians are proactive with their financial fitness;
- Only 46 % of Canadians consult an advisor for help with managing their finances;
- 56% of working Canadian Boomers agreed that they think they would not have enough money to live on if they stopped working entirely.

*Life planning* is what Canadians are looking for and *No Regrets* is the unique solution.

Robert Abboud's book, *No Regrets: A Common Sense Guide to Achieving and Affording Your Life Goals*, is a refreshing new book to help Canadians make life-changing improvements to their financial health. It's a quick-to-read, concise book with a clear message to guide Canadians on *Life Planning* and will help them to set and achieve financial and life goals. It offers much needed advice on how to control monthly cash flow.

Available now at the following bookstores:

 chapters.indigo.ca

 mcnallyrobinson.com

**"No Regrets is the most accessible book about personal finance since The Wealthy Barber"**

**Dave Fisher**  
CJAD Radio, Montreal

**"No Regrets, makes you stop and think about money, life and what you want from both. It's refreshing and straightforward. I highly recommend it."**

**David Cork**, author of *The Pig and The Python*

**"No Regrets helps readers realize their life goals by implementing practical financial planning. It's simple advice that works."**

**Michael Curran**,  
Publisher of *The Ottawa Business Journal*

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## Making Your Dreams Happen

Did you know that many people who have far too much money also have many unfilled wishes and dreams? That too many people pay no attention to their financial affairs, while piling up the debts and living month-to-month? Then there are those who are living comfortably, but suffer a special brand of paralysis; they are not able to make a financial decision and are constantly worried that they just won't have enough.

These people and others could benefit from Robert Abboud's newly released book, *No Regrets, A Common Sense Guide To Achieving and Affording Your Life Goals*. His essential message is this: *Enjoy life now, dream big, but plan for your future.*

*Have you ever dreamed of taking a 6-week trip to Asia? Buying a Harley Davidson and riding across Canada? Starting your own business? Learning to Fly? What are your life goals??*

*No Regrets* provides Canadians with a 'call to action' and a solution to help them fulfill their dreams with an approach called **Life Goals Planning**. What most Canadians don't realize is that financial goals don't have to do with just retirement. They have to do with what is happening at every stage of one's life. That means living your dreams today, living with security today and still planning for the future. *No Regrets* is your guide. It will make readers stop and think about money in a new and refreshing way and show them how to make the most of it.

## Media Coverage

### National



### Regional



## Highlights of the book *No Regrets* and how it will help Canadians

### Why did Robert write this book?

Robert saw so many older clients who had an overabundance of money, but who also had so many unfulfilled wishes and dreams.

Robert explains: “Many clients always seemed so concerned about whether they had enough money, but at the same time they never achieved many of their life goals. Many widows shared their regrets with me about how they wished that they had done things differently and fulfilled more of their wishes while their spouse was still alive.”

It is these stories that inspired the book, *No Regrets*. It is the hope of the author that this book will help others fulfill their wishes and dreams and not let life pass them by.

### What makes *No Regrets* unique?

Canadians are flooded with investment guides and how-to-get-rich handbooks, but have they ever really stopped to figure out what money can and should do for them?

This book will make them stop and think about not only money, but also about life and what really matters. Money becomes the necessary tool to work with to achieve your life goals.

### Here is what *No Regrets* accomplishes

- Introduces the concept of **Life Goals Planning**;
- Provides Canadians with the advice that they are looking for to plan for the future and enjoy life today;
- Offers concrete steps to successfully set specific life and financial goals.



## Introducing The Envelope System

Canadians spend like they have never spent before in history, which means they are saving less than ever before.

**Canadians need to take control of their cashflow! The Envelope System is the solution and it has been changing lives for years.**

### The Great Borrowers

Sue and Fred live month-to-month. A professional couple, with no children, they often eat out at restaurants after a long day at the office. When winter rolls around, they book a trip down south to escape Canada's long, cold winter. Of course all meals and trips go on their credit cards. They really love those "don't pay a cent events" where payment of purchases are delayed by years. They tend to be quite impulsive with clothing purchases too, buying the latest fashions to keep up appearances in the professional world. Sue and Fred realize that they have to gain control of their monthly cashflow or the house of credit card debt will collapse. They need some drastic help; they need the envelope system.

#### How the envelope system can help Sue and Fred

The envelope system described in *No Regrets* helps Canadians regain control of their cashflow so they can do the things they really want without getting into debt. Using the envelope system and with the help of their Personal Finance Coach, Sue and Fred have amalgamated their debt and should be debt-free within 2 years. They are now saving for a Hawaiian cruise for their 10<sup>th</sup> anniversary and setting aside some money for a golf weekend in Maine. All this and they are now on track to retire at age 56.



### Customer Reviews from

[chapters.indigo.ca](http://chapters.indigo.ca)

- "No regrets" about reading this book!★★★★★

Information is clearly communicated and easy to read. Short summaries in the back of each chapter reinforce important points and provide a helpful reference tool. This book gives you an easy plan to help you set and achieve your financial goals. Full of practical information that will get you on track to wise money management.

- Loved it★★★★★

This was easy to read and understand. I found it both motivational and practical. It actually made me and my husband sit down to figure out what our life goals are. We have started the envelope system and it really works. I never realized how easy it could be to get on the right track. I wish we read this book 10 years ago!

- Very Helpful★★★★★

No Regrets is the sort of book I wish that I had read when I was just starting out with my finances. It is a simple, straightforward approach to planning your life goals. It then shows you how you can effectively tie them into a financial plan, to ensure that you can achieve your goals. It takes the approach of helping you to plan what you want to accomplish in life, with money used as only a means to achieving it. It provides a practical 10 week Action Plan to get you started. I have given copies of No Regrets to each of my sons who have recently graduated from University and are just starting out in their careers, as a great guide to put them on the right track.

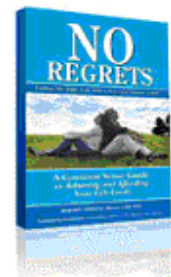
## *About the Author of No Regrets, Robert Abboud*

Robert Abboud has worked in the financial services industry for over 15 years. After working for five years with a bank, he founded a financial planning firm, **Wealth Strategies**, in Ottawa in 1996. The focus of his fee-based practice is to help clients plan for the future, but also to assist them in achieving their life goals along the way, thus the name **Life Goals Planning**.

Robert wants to share his proven financial planning strategies to a broader audience through his book *No Regrets*, so that many more individuals can achieve and afford their financial goals.

Robert Abboud has a degree in economics from the University of Ottawa and holds both the *Certified Financial Planner (CFP)* and *Personal Financial Planner (PFP)* designations. In 2005 he was a recipient of the Ottawa Business Journal's prestigious *Forty Under 40 Award*, an award that captures the entrepreneurial spirit and dynamism of Ottawa's business community. Wealth Strategies received the *Branch of the Year Award* from Independent Planning Group in 2004 and the *President's Award* from Independent Planning Group and Manulife in 2003. In 2002 he was awarded the *Queen's Jubilee Commemorative Medal*, a medal that recognizes Canadians for outstanding and exemplary achievement or service to the community.

Robert lives in Ottawa and in keeping with his philosophy of having "no regrets" and living by his own strategy of **Life Goals Planning**, he has structured his business so that he can take Fridays off to be with his three-year-old son Jeremy and wife Brigitte. As well, they travel to their favourite family getaway in Cuba at least once a year.



## Media Questions for the book *No Regrets* by Robert Abboud, CFP

### Media Notes

1. Why is *No Regrets* “a call to action” for Canadians?
2. *No Regrets* focuses on a formula for successful financial planning that you call ***Life Goals Planning***. It sounds good—live your dreams now and at the same time plan for your future. How can people accomplish this?
3. At the outset of *No Regrets* you talk about the five biggest mistakes people make with money. What are they?
4. You say you’ve encountered people who have a lot of money and yet still have unfulfilled wishes and dreams? How does this happen?
5. What happens when a “great saver” is married to a “great borrower”?
6. *No Regrets* talks about actually saving money from month-to-month and controlling monthly cashflow. How is that done? Is it really that easy?
7. What is the envelope system and how does it work? Give me an example of families that are using it and how it helps them.
8. Throughout the book you recommend people seek out the advice of a **Personal Finance Coach (PFC)**. What is a PFC and why would people want to deal with one?
9. Where can people go to buy or learn more about the book?

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