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Steering Your Way To Wealth **By News Canada**

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(NC)-When it comes to growing your net worth, one of the vehicles capable of moving you along the road to wealth is your investments. A roadmap, in the form of a good financial plan, and 'directions' from a knowledgeable financial adviser, can come in handy, too.

"Once someone has decided to invest, there are many options," explains Anita Prescott, a Winnipeg-based certified financial planner (CFP) and financial adviser with CIBC Imperial Service. "One of the earliest and most significant decisions an investor has to make is how active a role they wish to play in investing." Prescott returns to the road to explain some of the options:

Self-directed investor: You manage your own portfolio, decide what, when, how, and why on your own. This type of investing can be compared to driving your own car. The vehicle is entirely controlled by you. You determine the destination, the origin, the route, and manage all of the driving duties such as stopping, starting and steering. To work this way you must have the knowledge and information you require as well as the time commitment to manage your portfolio.

Adviser-assisted investor: You work with your financial adviser to develop a plan and asset allocation and to select the assets to implement your plan. This can be done using a wide range of investments such as mutual funds. Together you decide when and what to buy but you benefit from the expertise of the professionals responsible for 'managing' the mutual funds. You also have to monitor your portfolio to track its progress and re-balance as required. Compare this approach to taking a train or airplane. You can choose when to get on and when to get off, but you can't control the route or the driving itself.

Professional management: You work with your adviser to build your investment plan and determine your asset allocation. When it's time to put your plan into action, you rely on a professional manager to pick the investments, monitor your portfolio and rebalance as required. This is like taking a chauffeur-driven car. You choose where to get on and off and you can also pick the route, but the actual driving and day-to-day maintenance is done by someone else.

While you can expect some detours and alternate routes on your own road to wealth, it can be wise to begin your journey equipped with a good map and directions from an objective and knowledgeable adviser who has successfully helped others get to their destination as well. In many cases, investor needs can best be met using a combination of the above options.

This article is intended to provide general information and should not be construed as specific advice. This article is not applicable in Quebec.

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Have A Problem With Your Power Steering?

By Sarah Chisty

Has your power steering suddenly stop working? Maybe it is because you your power steering pump is broken or died. Maybe there isn't anymore steering fluid or a bad hose that is causing the problem. Either way it will be difficult to drive.

Before it becomes obvious that something is wrong, you will hear some buzzing or whining noises coming from under your hood. But you may also encounter a gradual loss of power, which is more prominently seen when parallel parking. Or you can even notice the problem when you first start your car. That would indicate that your steering rack it finished.

Steering racks fail slowly at a gradual rate, but you should take action before it's completely gone. That's when you loose all control over your car and it can happen at anytime. That will become very dangerous for you and your passengers.

You should check the power steering fluid to see if in fact you steering rack is the problem. Be on the look out for small metallic pieces of metal floating in it. If there are some then your steering rack is wearing out, the metal pieces are prove that the rack is deteriorating piece by piece.

Now the only thing that's on your mind right now it the hefty bill that awaits you. But not necessarily, you could take your car to your local garage or dealer, which would probably cost you quite a bit. Or you could decide to do the repair yourself; it's not as hard you might think.

You can purchase to part on the internet, there you will most likely find better deals, then at your dealer or local auto shop. A good place to check out would be Steering Rack Pros. They will have what you're looking for and save you a great deal of money.

So now there are no excuses to not change your power steering pump or rack. It's possible to do it yourself and it won't cost you as much.

Sarah Chisty is a successful freelance author that writes regularly for <http://www.go-cart-plans-n-kits.com/> . Her articles have also been featured on related sites such as <http://www.ezautopartsguide.info/> and <http://www.ezmotorcycleguide.info/>

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