Where to find a fee-only financial planner

The most comprehensive listing of Canadian fee-only financial planners on the web, from *MoneySense* magazine.

By MoneySense staff | Online only, 1/10/12
Tags: adviser

Is a fee-only planner right for you?

The main advantage of hiring a fee-only planner is that the payment system is more transparent than other systems. This means that you will always know how much you're paying for financial advice, and your planner is less likely to have a conflict of interest.

Fee-only planners can be hard to find in Canada. Most financial

Current issue:

planners are paid using the commission model. In that model, planners get most of their income in the form of commissions for selling you funds.

However, a small group of planners have opted for the "fee-only" payment model, in which they get 100% of their income from their clients, and no money from fund companies.

If you hire a fee-only planner who offers different payment options, we recommend that you use the hourly fee option. This option puts your planner's interests in line with yours. Your planner is less likely to receive payments from mutual fund and insurance companies for selling you product. But no matter what payment option you use, you should always ask your planner to list all commissions and fees he or she receives in writing, including sales commissions, trailer fees and referral fees.

The main drawback with hiring a fee-only planner is that many are not licensed to sell you investments directly, so they provide you with a general plan and you have to put it into action yourself. In general, fee-only planners are most appropriate for people with more than $100,000 to invest who don't mind getting involved in buying and selling their own investments.

Below is an alphabetical listing of financial planning firms that you can pay by the hour or by the project. Please note that the system a planner uses for compensation does not in and of itself make a planner more or less competent, so you should employ the same due diligence in hiring a fee-only planner as you would when hiring any other kind of planner. In particular, we recommend a thorough interview with at least three candidates before making a selection.

The listing is provided as a service only and the firms listed have not been screened or approved by MoneySense magazine or Canadian Business Online.

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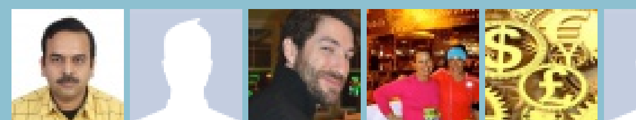

If you are interested in being added to our listing, please contact letters@moneysense.ca with your information.

Sort by province: British Columbia | Alberta | Saskatchewan | Manitoba | Ontario | Quebec | PEI | or view alphabetically.

Alfred Feth
67-463 Beechwood Place, Waterloo, ON, N2T 2N8, tel: (519) 572-5510
email: akfeth@rogers.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• by project: initial segmented plan ($600 to $1,200); comprehensive plan, including six financial planning modules ($1,800 to $3,150)
• annual reviews: $900 to $1,800 each
areas served: Kitchener-Waterloo, Toronto and London (all in Ont.)
minimum account size: none
planner credentials: FIC, CFP, R.F.P., EPC
areas of specialization: retirement, estate and tax planning

Amonson Wealth Management
15 Mackay Dr. S.W., Calgary, AB, T2V 2A3, tel: (403) 231-1936
email: john@unbiasedadvice.com
licensed to sell investment products: no
payment options:
• hourly fee: $275/hr for principal's time; $125/hr for assistant's time
• percentage of adjusted net worth:
• 0.75% on the first $2,000,000 of adjusted net worth
• 0.50% of the next $2,000,000

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• 0.25% on adjusted net worth over $4,000,000
areas served: Calgary, Victoria and Toronto
minimum account size: $2,000,000 of adjusted net worth (annual fee of $15,000)
planner credentials: B.Comm, MBA, CFP, R.F.P.
areas of specialization: comprehensive unbiased wealth management

Anne Brandt Personal Financial Consulting
Anne Brandt
3108 Patullo Cres., Coquitlam, BC, V3E 2R2, tel: (604) 552-1696
email: anne@annebrandtfinancial.com
web: www.annebrandtfinancial.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• set fee for plans: $800 to $1,500
areas served: Vancouver area and the Lower Mainland
minimum account size: none (does not manage assets)
planner credentials: CFP, R.F.P., PFP
areas of specialization:
• retirement planning
• severance and early retirement packages
• pension decisions
• income tax planning and preparation

Anna Knight
International Capital Management
940 The East Mall, Suite 200 Etobicoke, ON M9B 6J7, tel: (416) 621-6299 ext. 252
email: anna@icm-canada.com
web: www.annaknight.ca, www.icm-canada.com
licensed to sell investment products: yes
licensed to sell insurance products: yes

payment options:
• hourly fee: $200/hr – $250/hr or commission
• complementary initial 60-minute consultation
minimum account size: $250,000
planner credentials: CFP
areas of specialization:
• Retirement and Estate Planner that assists individuals and couples planning to retire in the next 5 to 10 years.

Astrolabe Financial Group Inc.
Stevan Dostanic & Ryan Kerr
1775 Courtwood Crescent, Ottawa, ON, K2C 3J2, tel: (613)-221-6061
email: stevan.dostanic@astrolabefinancial.ca or ryan.kerr@astrolabefinancial.ca
website: www.astrolabefinancial.ca
licensed to sell investment products: no
payment options:
• hourly fee: $130/hr
• by project: flat fee for a one time comprehensive financial plan ($800.00 to $1,500.00)
• initial client assessment: free
• special pricing for seniors and affected Federal Government Employees
areas served: Eastern Ontario and Outaouais
minimum account size: none
Designation: CFA

Assante Wealth Management
David Phipps
1600 Carling Avenue, Suite 550, Ottawa, ON, K1Z 1G3, (613) 729-3222 ext. 239
email: dphipps@assante.com
web: www.assante.com

licensed to sell investment products: yes
payment options:
• hourly fee: $195/hr
areas served: Ottawa and surrounding areas
minimum account size: none
planner credentials: CFP, TEP
areas of specialization: holistic financial planning for professionals and executives

Assante Financial Management Ltd.
Michael Hadford
210, 1210 8 St. SW, Calgary, AB, T2R 1L3 tel: (403) 543-6985/1-888-541-PLAN
email: mhadford@assante.com
web: www.assante.com/advisors/mhadford/
licensed to sell investment products: yes
licensed to sell insurance products: yes
payment options:
• 1%/year of assets managed (initial and ongoing financial planning included in investment management fees)
areas served: Calgary and area; British Columbia
minimum account size: $250,000
planner credentials: B.Sc., CFP
areas of specialization:
• Financial Planning
•Retirement Planning
•Planning for Small Business Owners

B L Garbens Associates Inc.
Barbara L. Garbens
39 Granlea Rd., Toronto, ON, M2N 2Z6, tel: (416) 227-1543
email: barb@blgarbens.com
web: www.blgarbens.com
licensed to sell investment products: no

payment options:
• hourly fee: $175 to $200/hr
areas served: Toronto
minimum account size: none
planner credentials: MBA, CFP and R.F.P.
areas of specialization: retirement planning (detailed cash-flow projections as well as consultations), tax planning and tax return preparation, estate planning

Barbieri, Joe
Joe The Investor Group
80 Quebec Ave., Suite #309, Toronto, ON, tel: (647) 286-8020
email: joetheinvestor.today@gmail.com
web: www.joetheinvestor.ca
Twitter: @JoetheInvestor
licensed to sell investment products: no
payment options:
• initial consultation: $350 (includes HST)
• $150/per hour (discount pricing is available if paid in advance)
areas served: Toronto and surrounding area, by telephone anywhere in North America
planner credentials: B.A.Sc, BCom, CFA
areas of specialization:
• debt management
• advice-only financial planning
• retirement and pensions
• financial simplicity

Beck, Paul
Paul Beck Financial Services
201-35 Stone Church Rd., Ancaster, ON, L9K 1S4 tel: (905) 818-8111
email: paul.beck@thepowerofmoney.ca
web: www.thepowerofmoney.ca

licensed to sell investment products: no
licensed to sell insurance products : yes
payment options: flat fee and hourly $125 (complementary initial 30-minute consultation)
minimum account size: none
planner credentials: CFP, FMA, FCSI
areas of specialization: retirement and estate administration, budgeting, tax planning/preparation

Ben Davies Financial Planning
201 – 1819 Beaufort Ave., Comox, BC, V9M 1R9, tel: (250) 339-5776
email: bdavies@yourcfoinc.com
website: http://bendavies.com/
licensed for: securities, ETFs, insurance
payment options:
• hourly fee: $150/hr
• fixed fee plans $250 – $1,500 (depending on content, complexity)
• fee-based asset management: price range depending on account size, risk profile
areas served: primarily Vancouver Island but licensed in BC, AB, MB, ON
minimum account size: generally $250,000 but negotiable
planner credentials: BA CFP
areas of specialization: comprehensive financial planning

Cameron Leadership Development
M.A. Peggy Cameron
Box 36047, Ottawa, ON, K1Y 4V3, tel: (613) 729-2254
email: macameron@sympatico.ca
web: www.cameronleadership.ca/
licensed to sell investment products: no
payment options:

• hourly fee: $200/hr
• flat rate (available for some services)
areas served: Ottawa, Montreal; other cities via the Internet
minimum account size: none
planner credentials: CFP, R.F.P., MBA
areas of specialization: Canadian and US personal income tax, big picture financial planning, retirement planning

Caring for Clients
Rona Birenbaum
69 Yonge St., 2nd Floor Toronto, ON M5E 1K3 tel: (416)-363-8500 x135
email: rona@caringforclients.com
web: http://www.caringforclients.com/
twitter: @Caring4Clients
Licensed to sell investments: yes
Licensed to sell insurance: yes
Cost of a financial plan: $2,000 to $5000 depending on complexity
Ongoing financial planning included in investment management fees
No minimum account size
Education: B.A.S., CFP, CHFS
area of service: GTA (house calls are available, some evening appointments available)
areas of specialization: Comprehensive financial planning including tax, cash flow, investments, insurance, succession planning, retirement and estate planning, individual pension plans, family mediation, employee terminations
• Extensive third-party professional network

CMG Financial Education
(A Division of Camelot Management Group)
#203 – 1370 Beach Drive, Victoria, BC, V8S 2N6, tel: (250) 592-

8021
email: cherith_camelot@telus.net
licensed to sell investment products: no
payment options:
• flat fee per assignment
areas served: Vancouver Island, the Lower Mainland and Southern B.C.
minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• primarily financial educators
• will work with individual clients, but specialty is workshops and seminars for private and public sector organizations

Blair Corkum
Corkum & Arsenault, Chartered Accountants
51 University Ave., Charlottetown, PEI, C1A 4K8, tel: (902) 628-0829
website: www.ca-advice.ca
email: blair@ca-advice.ca
licensed to sell investment products: no
payment options:
• hourly fee: $165/hr
areas served: PEI; also Nova Scotia and New Brunswick
minimum account size: none
planner credentials: R.F.P., CFP, CLU, CA
areas of specialization:
• tax, estate and business planning
• financial advice regarding family breakdown and support matters

Counting Chickens
Cheryl Green
PO Box 271, Richmond, ON, K0A 2Z0, tel: (613) 444-5757
email: cheryl@countingchickens.ca

web: www.countingchickens.ca
licensed to sell investment products: No
• hourly fee: $125/hr
• project: $750 – $1,500
areas serviced: Canada-wide
planner credentials: CFP
areas of specialization: cash flow management, debt management, financial coaching and education, women in transition (pre-retirement, bereavement, separation/divorce, career change)

D. Robinson + Associates Inc.
Darryl Robinson
2165 Henderson Hwy, Winnipeg, MB, R2G 1P9, tel: (204) 663-1561
email: darryl@planningtoretire.ca
web: www.PlanningToRetire.ca
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
areas served: Winnipeg, MB
minimum account size: none
planner credentials: RSW, CFP, R.F.P.
areas of specialization:
• retirement planning
• financial education and counselling
• severance and pension counselling

David J. Thomas
Personal Financial Planning
4415 Beacon Lane, Mississauga, ON, L5C 4K7, tel: (905) 484-6205
email: dthomas.hba1980@ivey.ca
licensed to sell investment products: no
payment options:

• hourly fee: $200/hr
• annual retainer
areas served: Toronto
minimum account size: none
planner credentials: CGA, CFP, R.F.P., TEP
areas of specialization:
• tax
• estate
• retirement
• comprehensive financial plans

Davis Martindale LLP
Paul Panabaker
373 Commissioners Road West, London, ON, N6J 1Y4, tel: (519) 673-3141
email: ppanabaker@davismartindale.com
web: www.davismartindale.com
licensed to sell investment products: no
payment options:
• hourly fee: $250 to $325/hr
areas served: London, ON and Western Ontario
minimum account size: none
planner credentials: CA, CFP, R.F.P.
areas of specialization:
• tax, estates, estate planning
• financial health checkup

Dixon, Davis & Company
1027 Pandora Avenue, Victoria, BC, V8V 3P6, tel: (250) 413-3230
email: info@dixondavis.com
web: www.dixondavis.com
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr

• annual retainer: $2,500 (includes preparation of basic income tax returns for family members)
• by project: $1,800 minimum
areas served: Victoria, Vancouver Island, Gulf Islands, Vancouver, Kamloops (all in B.C.) and Calgary, Alta.
minimum account size: none
planner credentials: R.F.P., CFP
areas of specialization:
• retirement and estate planning
• cash flow and taxation management
• pension planning

E.E.S. Financial Services LTD.
6090 Highway #7 East, Markham, ON, L3P 3B1
email: ser@ees-financial.com
web: www.ees-financial.com
licensed to sell investment products: no
payment options:
• negotiable by case
areas served: Canada-wide
minimum account size: none
planner credentials: CFP, R.F.P., Pl.Fin, CA, CGA, PRP, FDS
areas of specialization:
• comprehensive financial planning
• personal and corporate tax planning and preparation
• estate settlement and administration
• personalized corporate seminars regarding special company benefits
• terminations & downsizings
• employee profit-sharing plans

EF Consulting (Now Fraumann Associates LLC)
104 Westpark Blvd., Dollard-des-Ormeaux, QC, H9A 2J9, tel: (514) 577-5650

email: efhima@efconsulting.ca
licensed to sell investment products: no
payment options:
• hourly fee: negotiable
• flat fee: negotiable
areas served: Montreal
minimum account size: none
planner credentials: CFP, R.F.P., Pl.Fin, B.Comm

Efficient Wealth Management Inc.
Gordon Stockman
47 Lakeshore Road East, Suite 100, Mississauga, ON, L5G 1C9
email: clientservices@efficientwealth.com
web: www.efficientwealth.com
licensed to sell investment products: no
payment options:
• hourly fee: $210/hr, first hourr free
• per plan: $850 (per FP, tax, estate, investment)
• by set: $3,400
• annual retainer: referral network for plus 0.05% AUM for annual clients
areas served: 200 km radius from Mississauga, ON
minimum account size: none
planner credentials: CA, CFP
areas of specialization:
• financial planning, tax, estate, IPS, asset allocation
• feedback loop – portfolio analysis and portfolio monitoring

Finance Matters LTD
Janet Freedman
69 Cavell Avenue, Toronto, ON, M4J 1H5, tel: (416) 469-2535
email: freedom@istar.ca
web: www.hitbyaniceberg.ca
licensed to sell investment products: no

payment options:
• hourly fee: $175 to $225/hr
areas served: Toronto, Nova Scotia, clients from other provinces (except Quebec) if you visit Toronto
minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• comprehensive financial planning
• retirement planning
• cash flow management
• disability issues

Financial Health Management Inc.
Diane Dekanic
P.O. Box 61165, Kensington RPO, Calgary, AB, T2N 4S6, tel: (403) 216-1340, toll-free: (877) 349-7337
email: ddekanic@fhminc.ab.ca
web: fhminca.ab.ca
licensed to sell investment products: no
payment options:
• hourly fee: $140/hr
areas served: Alberta, primarily
minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• transitional counseling
• retirement planning
• financial workshops

Frank Wiginton
A Better Quality of Life Financial Consulting
16 Wiley Ave., Toronto, ON, M4J 3W4, tel: (416) 999-7392 or (877) 227-8201
email: frank@employeefinancialeducation.ca

website: www.frankwiginton.com
licensed to sell investment products: no
payment options:
• hourly fee: $225/hr
• by project: comprehensive financial plan $3,250 (covers first 25 hours, advocate to help implement plan and 6 month review)
• annual reviews: $750
areas served: Canada (excl. Quebec)
minimum account size: N/A
planner credentials: CFP, RRC, FMA, CIM, FCSI, Fellow of FPSC™
areas of specialization: DO NOT SELL PRODUCT, Comprehensive Financial Planning, Tax planning, Risk Management, Estate Planning, Financial Education
book: Achieving Financial Success One Bite at a Time

William (Bill) Green
William Green Insurance & Financial Solutions
120 Milton St., Bracebridge, ON, P1L 2G4, tel: Muskoka (705) 812-8132 | Calgary (403) 456-6864
email: Bill@feeonlyplanner.ca
web: www.feeonlyplanner.ca
planner credentials: CFP, FDS, CIM, CPCA

Gregor McDonald
Vision Financial Planning
184 King St., St. Catharines, ON, L2R 3J7 tel: 905 684-1556
email: gregor.mcdonald@sympatico.ca
web: www.yourvisionyourway.ca
licensed to sell investment products: Investment Products used ETF's and Series "F" Mutual funds only. Segregated funds used – no upfront commission fee waived
• payment options: fee-based options available
• areas served: Niagara Region
minimum account size: N/A

planner credentials: CFP, RRC
areas of specialization:
• Client ages 45 – 65
• Written Planning Objectives
• Low cost Investing
• Downside Risk Protection
• Annual Reviews (minimum)
• Investment Policy Statement
• Investment Planning
• "Vision Works" life planning
• Stress tested Retirement plans

Headspring Consulting
Sandra Foster
1370 Don Mills Road, Suite 300, Toronto, ON, M3B 3N7
email: fosters@headspringconsulting.com
web: www.headspringconsulting.com/index.html
licensed to sell investment products: no
payment options:
• hourly fee: contact for quote
areas served: Toronto
minimum account size: none
planner credentials: CFP, R.F.P., CHRP, TEP, CIM, FCSI
areas of specialization:
• retirement planning
• retirement income
• estate planning

Independent Financial Counsellors Inc.
51 Grady Bend Place, Winnipeg, MB, R2V 4X2, tel: (204) 786-8797 ***or*** (866) 491-0032
email: ifc@ifcincorp.com
web: www.ifcincorp.com/
licensed to sell investment products: no

• hourly fee: $150/hr
areas served: mostly Manitoba, but we have clients all over Canada
Minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• budgeting
• tax planning and preparation
• estate planning
• portfolio reviews and monitoring

IRONSHIELD Financial Planning
Scott E. Plaskett
701 Evans Avenue, Suite 310, Toronto, ON, M9C 1A3 tel: (416) 626-6515
satellite office: 30 Cedar Drive, Caledon, ON, L7K 1H6
email: scottplaskett@ironshield.ca
web: www.ironshield.ca
• fee: dependant upon program
areas served: GTA, Caledon and surrounding area
Minimum account size: $500,000
planner credentials: CFP
areas of specialization:
• business owners
• retirees

J. H. Smith Retirement Planning
18720 61 Ave., Edmonton, AB, T6M 2A8, tel: (780) 905-9542
email: jhsmithcga@shaw.ca
web: www.jhsretirementplanning.ca
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr
• flat rate: starting at $1,000/plan
areas served: Edmonton and other cities via the Internet

minimum account size: none
planner credentials: CFP, CTP,CGA
areas of specialization: big picture financial planning, retirement planning, divorce settlements

Jason Abbott
WEALTHdesigns.ca Inc.
20 Holly St., Suite 207 Toronto, ON M4S 3B1
tel: (416) 628-7097 ext. 1
email: jason@wealthdesigns.ca
web: www.wealthdesigns.ca
licensed to sell investment products: yes
payment options (negotiable):
• basic hourly rate is $235; asset based; or fee with commission offset
areas served: Greater Toronto Area mostly but will accept others
minimum account size: negotiable
planner credentials: CFP, CLU
areas of specialization: We work with business owners, professionals & retirees in developing plans to reduce financial risk, save tax, increase retirement income and preserve estates.

Eureka Investor Guidance
Kathy Waite
RR#2 Craven, SK, S0G 0W0 tel (306) 535 2255
email: Kathy@eurekainvestorguidance.ca
website: http://www.eurekainvestorguidance.ca
licensed to sell investment products: no
payment options: first appointment complimentary
• fee: All inclusive annual service fee depending on complexity. Hourly fee for projects or specific questions can be arranged.
areas served: Southern Saskatchewan up to Saskatoon
minimum account size: no minimum
planner credentials: Cert PFS, CAFA, CPCA studying for CDFA

areas of specialization:
•Independent unbiased consulting and planning
•Family money coach, cash flow, net worth management
•Life skills education, wealth builder program, for 20 to 30ish year olds
•Objective portfolio evaluation and second opinion
•Goals analysis, custom Investment Policy Statement, asset allocation, risk tolerance assessment
•Retirement planning
•Education on how to utilize government programs for children with disabilities or education planning.
•Risk management, insurance planning
•Explanation and education of group benefits plans
•Assistance with major pension decisions on severance or job changes
•Estate planning
•Projects or specific queries at times of life change

Kathy Aziz
66 Dobie, Mount Royal, QC, H3P 1R8
email: kathyaziz@sympatico.ca
licensed to sell investment products: no
payment options:
• hourly fee: $175/hr
• annual fee: investment planning for small portfolios
• percentage of assets under management: 0.25% for portfolios of $2,000,000 and up (only on mandates to regularly monitor investments on an ongoing basis)
areas served: Montreal, Laurentians, Quebec
minimum account size: none
planner credentials: PFP, Pl.Fin. Fellow Adm.A TEP (also have R.F.P. and CFP, but these are not used in Quebec)
areas of specialization:
• tax and investment planning

• estate administration and planning
• financial planning in divorce situations

My Financial Plan
Kenneth K. Seibel, MBA, CFP
6267 Monterey Avenue, Niagara Falls, ON L2H 2A5 tel: (289) 271-8854
• rate: $200/hr
• financial plans: $1000 to $5000
• optimized portfolios: $100 to $2500
• annual retainer: varies by services required
• minimum account size: none
areas of expertise:
• investment planning
• advanced strategies
• tax efficiency

Khaled Sultan
CIBC Wood Gundy
255 Queens Avenue, Suite 2200, London, ON, N6A 5R8 tel: (519) 660-3753
email: Khaled.Sultan@cibc.com
planner credentials: MBA, CFA

Libra Investment Management Inc.
Norbert Schlenker
130B Bittancourt Road, Salt Spring Island, BC, V8K 2S2, tel: (250) 538-1641
email: inquiries@libra-investments.com
web: www.libra-investments.com
licensed to sell investment products: no
payment options:
• hourly fee: $250/hr
areas served: any Canadian location outside Quebec

minimum account size: $200,000
planner credentials: CFA, CFP, CIM, FMA

LifeDesign Financial
Karin Mizgala
400-1681 Chestnut St, Vancouver BC V6J 4M6 Tel (604) 880-4143
email: kmizgala@lifedesignfinancial.ca
web: www.lifedesignfinancial.ca and
www.womensfinanciallearning.ca
licensed to sell investment products: No
• hourly fee: $200/hr
• project: $1,000-$3,500
areas served: Canada wide
minimum account size: none
planner credentials: MBA, CFP, BA Psych
areas of specialization:
• transition and retirement planning
• financial coaching and counselling for women and couples
• financial planning for therapists, coaches and healing professionals
• financial education workshops for women

Lifeware Retirement Planning
Lisa Calleja
54 Port Street West, Mississauga, ON, L5H 1E3, tel: (905) 267-1093
email: lisa@executiveretirementplan.com
web: www.executiveretirementplan.ca/index.html
licensed to sell investment products: no
payment options:
• hourly fee: $175/hr
areas served: Mississauga, Oakville (both in Ontario)
minimum account size: none

planner credentials: CFP
areas of specialization:
• retirement planning issues for self-employed business owners and professionals

Lisa Calleja
Sunrise Financial Planning & Debt Management Services Inc.
1195 Limeridge Road East, Hamilton, ON, L8W 1E9, tel: (905) 296-1075 or (905) 267-1093
email: lisa@sunrisefinancialplanning.com
web: www.sunrisefinancialplanning.com
payment options:
• hourly fee: $175/hr (offered on a retainer basis for 1 year of full spectrum planning services)
areas served: East & West of Hamilton, ON including but not limited to Brantford, Woodstock, Burlington, Oakville, Mississauga. In home service; evening appointments
minimum account size: none
planner credentials: CFP
areas of specialization: retirement planning for self employed business owners; cash flow & debt management; estate planning; disabled dependant planning; comprehensive holistic financial planning

Longhurst & Jack
36 Toronto Street, Suite 1000, Toronto, ON, M5C 2C5, tel: (416) 815-7200
email: enquire@longhurstandjack.ca
web: www.longhurstandjack.ca
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr
• flat fee: a fixed fee can be negotiated in advance of a project being

started
areas served: Toronto and Southern Ontario
minimum account size: none
planner credentials: CFP, FCIA
areas of specialization:
• preparation for retirement
• assistance with major pension decisions

MacEachern & Associates
Suite 3400 10180 101 Street, Manulife Place, Edmonton, AB T5J 3S4, tel: (780) 409-1080
email: contact@feeonlygroup.com
licensed to sell investment products: no
Payment options:
• hourly fee: $120/hr for Principal's time; $80/hr for Associates' time
areas served: Edmonton and area
minimum account size: none
planner credentials: Bachelor of Applied Financial Services, CFP®, CIM
areas of specialization:
• comprehensive financial planning, with a specialization in retirement, education and major purchase planning

Macdonald, Shymko & Company LTD
Fee Only Financial Advisors
510 Burrard Street, Suite 950, Vancouver, BC, V6C 3A8, tel: (604) 687-7966
email: msc@msc-feeonly.com
web: www.macdonaldshymko.com
licensed to sell investment products: no
payment options:
• hourly fee: $40 (assistant) to $230/hr
• percentage of assets under management:

• $500,000 and under: 1.12%
• $500,000 to $1 million: (0.98%)
• $1 million or more: 0.72%
areas served: B.C., Alberta and Ontario
minimum account size: none
planner credentials: R.F.P., MBA, CMA, TEP, CIM
areas of specialization:
• comprehensive financial planning

MC Planning
Mike Carter
336 Davenport Rd., Suite 102, Toronto, ON, M5R 1K6, tel: (416) 935-0320
email: mike@mcplanning.ca
web: www.mcplanning.ca
licensed to sell investment products: no
payment options:
• hourly fee: $100/hr
• flat fee: for creating a financial plan (once the financial plan is established, all subsequent planning services are charged at $100/hr)
areas served: Toronto; rest of Canada via phone/Internet
minimum account size: none
planner credentials: CFP

Money Coaches Canada Inc.
Fee-only Financial Professionals
tel: 1-855-877-0977
email: info@moneycoachescanada.ca
web: www.moneycoachescanada.ca and www.womensfinanciallearning.ca
licensed to sell investment products: no
project: $1,750-$3,500
areas served: Canada wide

minimum account size: none
planner credentials: CFP, MBA
areas of specialization:
• debt and cash flow management for professionals
• life transition and retirement planning
• financial coaching and education for women and couples
• financial education workshops for corporations and associations

MoneySmart
Fee-only Financial Planners
43 Onaway Road, Mississauga, ON, L5G 1A3, tel: (905) 274-4888
email: mchowes@rogers.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• retainer fee upfront
• project fee: estimate given
areas served: Toronto, Mississauga, Golden Horseshoe (all in Ontario)
minimum account size: none
planner credentials: CFP, R.F.P., PRP
areas of specialization:
• cash flow management
• retirement planning
• estate planning
• technical personal financial writing

MSC Financial Services
(Affiliated with Macdonald Shymko & Company)
1221 Lonsdale Ave, Suite 204, North Vancouver, BC, V7M 2H5, tel: (604) 988-9876
email: iblack@msc-feeonly.com
web: www.macdonaldshymko.com
licensed to sell investment products: no

payment options:
• hourly fee: $200/hr
• percentage of assets under management: 1% or less, for monitoring portfolios
areas served: North Vancouver
minimum account size: none
planner credentials: BBA, CFP, R.F.P.
areas of specialization:
• tax and retirement planning
• asset allocation

Northland Wealth Management
Jeff Sproul
8965 Woodbine Ave., Markham, ON, L3R 0J9 tel: 1 (888) 760-6596(NLWM)
email: jsproul@northlandwealth.com
web: www.northlandwealth.com
licensed to sell investment products: no
licensed as portfolio manager: yes
payment options:
• hourly fee: $250/hr
• flat fee negotiated upon request
• applied towards annual fees for discretionary investment management clients
areas served: Ontario, licensed across Canada
minimum account size: $500,000
firm credentials: PFP, MBA, CFA, CIM
areas of specialization:
• business succession planning and individual pension plans (IPPs)
• holistic retirement planning
• termination or downsizing
• investment analysis and planning
• insurance (consultation only)
• estate planning and estate transfer

Objective Financial Partners Inc.
Jason Heath
1 St. Clair Avenue East, Suite 901, Toronto, ON, M4T 1Z3, tel: (416) 418-3934
email: info@objectivefinancialpartners.com
licensed to sell investment products: no
payment options:
• hourly fee: $250/hr
• financial plan ($500-$1,500);
• ongoing services, including tax returns: $1,500-$3,500 annually
areas served: mainly southern Ontario, but Canada-wide via web conference
minimum account size: none / not applicable
planner credentials: CFP, CGA, TEP, B.A.
areas of specialization:
• personal and corporate financial planning
• personal, corporate and trust tax planning and preparation
• estate planning
• insurance needs analysis
• investment strategies

Optimize Wealth Management
161 Bay Street, 26th Floor, Toronto, ON, M5J 2S1, tel: 1-647-740-2505
email: info@optimize.ca
web: www.optimizewealthmanagement.com
licensed to sell investment products: No (although Optimize Capital Markets, an affiliated company, is licensed to sell investment products)
payment options:
• hourly fee: $200 to $500/hr
• retainer
• percentage of assets:

• $500,000 and under: 1.50%
• $500,000 to $2 million: + 0.75%
• $2 million to $5 million: + 0.50%
• next $5 million: + 0.25%
areas served: Toronto, London, Oakville, Ottawa, Kingston, Belleville, Ajax, Oshawa, Mississauga, Brampton, Barrie, Whitby, Brockville, Windsor, New York
minimum account size: none for financial planning; $100,000 minimum for investment clients
planner credentials: CA, CSA, CFA, CFP, R.F.P., CIM, CGA, MBA, TEP, FDS
areas of specialization:
• investment counseling
• employee/executive financial planning
• employer-sponsored financial education
• high-net-worth financial advisory and wealth management

Page and Associates LTD
95 Mural Street, Suite 405, Richmond Hill, ON, tel: (905) 884-5563
email: experience@askpage.com
web: www.askpage.com
licensed to sell investment products: yes
payment options:
• hourly fee: $100 to $250/hr
• percentage of assets under management:
• 1.25% of first $250,000
• 1% under $1 million
• 0.75% of next $4 million
• 0.50% of excess
areas served: Toronto and Southern Ontario
minimum account size: $100,000, preferably $250,000+
planner credentials: CFP, R.F.P., CA, MBA, CLU
areas of specialization:

• business continuation and owner succession planning
• overall tax and estate planning for both business owner and non-business-owner clients
• executive compensation planning

Tim Paziuk
TPC Financial Group Ltd.
760 Hillside Ave., Victoria, BC, V8T 1Z6, tel: (250) 385-0058 | toll free: (888) 315-0058
email: tim@tpcfinancial.com
planner credentials: CFP, CLU, ChFC
areas of specialization: planning for incorporated professionals

Peebles Wealth Management
Ian Peebles
1 First Canadian Place, 38th Floor, Toronto, ON, M5X1H3 tel: (416) 359-5493
email: ian.peebles@nbpcd.com
web: www.peebleswealthmanagement.com
licensed to sell investment products: yes
licensed to sell insurance products: yes
areas served: Ontario, licensed across Canada and U.S.
payment options:
• complementary initial consultation
• fee negotiated in advance of a project being started
• applied towards annual fees for discretionary investment management clients
team credentials: CA, CFA, CIM®, LLQP, Portfolio Manager. Access to CFP
minimum portfolio size: $300,000
areas of specialization:
• high-net-worth financial advisory and complete wealth management services
• retirement planning issues for self-employed business owners,

professionals and executives and their families
• discretionary portfolio management
• proactive investment and financial advice
• tax and investment planning
• estate administration and planning
• insurance needs analysis
• extensive third-party professional network

Premier Financial Planning Services Inc.
373 Midland Ave., Midland ON, L4R 3K8, tel: (705) 527-6705 / toll free 1-888-667-6705
email: jacquie@premierfps.com
web: www.premierfps.com
licensed to sell investment products: yes (on asset management fee basis only)
licensed to sell insurance products: yes
payment options:
• hourly fee: $150 + /hr
• by project: $450 minimum
• asset management fee (minimum fee $1750/yr)
areas served: Central Ontario,
minimum account size: none
planner credentials: R.F.P., CFP, FDS
areas of specialization: clients in transition (retirement, widowed, divorcing), comprehensive financial planning

Prime Consulting
Mary R. Prime
102 Dunedin Drive, Etobicoke, ON, M8X 2K5, tel: (416) 410-9337
e-mail: mary.prime@sympatico.ca
licensed to sell investment products: no
payment options:
• hourly fee: $150 to $170/hr
• daily rate: $1,500 (half day: $750)

• fee per financial plan: $1,500 to $2,000
areas served: Greater Toronto Area (rest of Canada by phone and email)
minimum account size: none
planner credentials: CFP, EPC
areas of specialization:
• individuals in transition (job loss, retirement, career change, bereavement and separation/divorce)
• group workshops on topics such as "financial fitness", "financial planning for the sandwich generation", "financial planning for grads" and "pre-retirement financial planning"
• guest speaking at conferences

PWL Advisors Inc.
Caroline Nalbantoglu
215 Redfern Ave., Suite 200, Westmount, QC, H3Z 3L5, tel: (514) 875-1585, ext. 247, toll-free: (800) 343-7566
email: cnalbantoglu@pwlcapital.com
web: http://www.pwlcapital.com/
licensed to sell investment products: no
payment options:
• hourly fee: $250/hr
• retainer: typically $2,000
• set price per service available
• percentage of assets: typically 0.5% (contact for details)
areas served: Montreal, Ottawa, Toronto
minimum account size: typically $500,000 (contact for details)
planner credentials: CGA, CFP, R.F.P., C. Adm.FP
areas of specialization:
• Caroline Nalbantoglu is a fee-only financial planner within PWL, a firm that encompasses financial planning and investment management

Raimondo & Associates

Rose Raimondo
305-4625 Varsity Drive NW, Box 329, Calgary, AB, T3A 0Z9, tel: 403-288-8561
email: rose@raimondo-associates.com
web: www.raimondo-associates.com
licensed to sell investment products: no
payment options:
• hourly fee: contact for details
areas served: Calgary
minimum account size: none
planner credentials: BBA, CFP, R.F.P.
areas of specialization:
• financial education and counseling
• pensions and retirement planning
• severance counselling
• financial counselling on divorce

Rick Coyle
Kentville, NS tel: (902) 670-1117
email: rick@financialbistro.org
payment options:
• hourly fee: $179/hr
areas served: Nova Scotia
planner credentials: PFP

Ron Graham & Associates
Ron Graham
100, 10585 – 111 Street, Edmonton, AB, T5H 3E8, tel: (780) 429-6775
email: rgraham@rgafinancial.com
web: www.rgafinancial.com
licensed to sell investment products: no
payment options:
• hourly fee: $175/hr

areas served: mostly Edmonton, but also Calgary, Yellowknife, Vancouver
minimum account size: none
planner credentials: CA, R.F.P., CFP
areas of specialization:
• tax planning and preparation
• investment planning
• retirement planning
• estate planning

Ryan Lamontagne Inc.
1565 Carling Ave., Suite 602, Ottawa, ON, K1Z 8R1, tel: (613) 596-3353, toll free: (800) 304-7180
email: info@ryanlamontagne.com
web: www.ryanlamontagne.com
licensed to sell investment products: yes
payment options:
• hourly fee: $125 to $200/hr
• flat fee for a one-time comprehensive financial plan: $1,000 to $5,000
• ongoing private client service: flat annual fee ($750 to $2500) + percentage of assets:
• $500,000 and under: 1.5%
• $500,000 to $1 million: 1.00%
• $1 million or more: 0.75%
areas served: Ottawa
minimum account size: $100,000 for associates; $250,000 for partners
planner credentials: CFP, R.F.P., FMA
areas of specialization:
• management strategies for emerging affluent and high-net-worth individuals and families

Smarter Financial Planning LTD

Derek Moran
472 Sarsons Road, Kelowna, BC, V1W 1C2, tel: (250) 450 – 9766
email: derek@smarterfinancialplanning.ca
web: www. smarterfinancialplanning.ca/
licensed to sell investment products: no
payment options:
• hourly fee: $150+ /hr
areas served: all
minimum account size: none
planner credentials: R.F.P.
areas of specialization:
• tax
• retirement planning
• estate planning

Spring Personal Finance
Sandi Martin
Gravenhurst, ON, tel: (705) 684-9115
email: sandi@springpersonalfinance.com
web: www.springpersonalfinance.com
licensed to sell investment products: no
payment options:
• initial consultation: free (1 hour)
• fixed fee plans $500-$1,200 (depending on content and complexity)
areas served: house calls available in Muskoka, clients outside of Muskoka served by phone and online
minimum account size: none
planner credentials: N/A
areas of specialization: personal, self-employed small business, and college/university student financial planning, budgeting, cash management, debt management, and investment advice, financial coaching and education

Stewart & Kett Financial Advisors Inc.
123 Front St. West, Suite 911, Toronto, ON, M5J 2M2, tel: (416) 362-6322
email: dstewart@stewartkett.com, ckett@stewartkett.com
web: www.stewartkett.com
licensed to sell investment products: no
payment options:
• hourly fee: $275/hr
• or fixed fee in advance
areas served: Toronto, Montreal, Calgary and Vancouver
minimum account size: none
planner credentials: MBA, CFP, R.F.P., CA, CGA, BBA, MA
areas of specialization:
• offer "advice-only" financial planning
• taxation
• retirement planning
• estate planning
• investment planning
• family office services

Stronach Financial Group
Daniel F. Stronach
tel: (416) 497-3590, toll free: (800) 377-4761
email: daniel@stronach-financial.com
web: www.stronach-financial.com/index.htm
web: www.stronach-financial.com
licensed to sell investment products: no
payment options: $150/hr
areas served: Ontario
minimum account size: none
planner credentials: BA, CFP, R.F.P.
areas of specialization:
• more than half of the clients are dentists

T.E. Financial Consultants LTD
26 Wellington Street East, Suite 710, Toronto, ON, M5E 1S2, tel: 1-888-505-8608
email: info@tewealth.com
web: www.tewealth.com
licensed to sell investment products: no (although T.E. Investment Counsel, an affiliated company, is licensed to sell investment products)
payment options:
• hourly fee: $200 to $500/hr
• retainer
• percentage of assets:
• $500,000 and under: 1.75%
• $500,000 to $2 million: + 0.75%
• $2 million to $5 million: + 0.50%
• next $5 million: + 0.25%
areas served: Montreal, Toronto, Calgary, Oakville (ON), Quebec City, St. John's, Vancouver, Waterloo (ON)
minimum account size: none for financial planning; $250,000 minimum for investment clients
planner credentials: CA, CSA, CFA, CFP, R.F.P., CIM, CGA, MBA, TEP, FDS
areas of specialization:
• investment counseling
• executive financial planning
• employer-sponsored financial education
• high-net-worth financial advisory and wealth management

Joseph Tarantino
Suite 203 – 15 Wertheim Court, Richmond Hill, Ontario. L4B 3H7, tel: (905)-771-8956
email: jtarantino@jtarantinoassociates.com
licensed to sell investment products: no
payment options:

• hourly fee: $150/hr
• comprehensive plan: $1,800.00
• annual reviews: $600.00
areas served: Greater Toronto Area
minimum account size: none
planner credentials: B.A. Economics and Accounting; CFA (Chartered Financial Analyst)
areas of specialization:
• short, medium and long term financial planning
• personal cash flow and budget planning
• planning for retirement
• planning during retirement
• tax planning
• tax preparation
house calls: Available some evenings and week-ends

TriDelta Financial
Ted Rechtshaffen
2 Sheppard Ave. E., Suite 205, Toronto, ON, M2N 5Y7
146 Lakeshore Road E., Suite 104, Oakville, ON, L6J 1H4
email: tedr@tridelta.ca
web: www.tridelta.ca
licensed to sell investment products: yes – Discretionary Money Management
payment options:
• hourly fee: first hour free – if doing a plan we charge a flat fee for the plan
• per plan: $2,500 (per FP, tax, estate, investment)
• per plan with corporations: $5,000 (per FP, tax, estate, investment)
• Plan fee is refunded 50% if you decide to work with us longer term
areas served: All of Canada
minimum account size: Household net worth over $1 million

planner credentials: MBA, CFP
areas of specialization:
• specialize in helping those with corporations do personal planning
• tax minimization
• investment analysis, risk analysis, asset allocation recommendations
• estate and charitable planning
• retirement planning – cash flow, tax and lifestyle

Todd & Associates
504 Memorial Drive NW, Calgary, AB, T2N 3C4, tel: (403) 547-0328
web: www.todd-associates.com
licensed to sell investment products: no
payment options:
• hourly fee: $225/hr (as of January 2008)
• retainer based on percentage of value: 0.25% for all assets (wealth management services)
• retirement planning services available on hourly fee basis
areas served: Calgary
minimum account size: $750,000
planner credentials: R.F.P., CFP
areas of specialization:
• retirement planning
• wealth management strategies
• divorce financial planning
• estate and tax planning

Vancouver Financial Planning Consultants Inc.
800 West Pender Street, Suite 1600, Vancouver, BC, V4P 1J2, tel: (604) 685-1938
email: planning@vfpc.ca
web: www.vfpc.ca/
licensed to sell investment products: no

payment options:
• hourly fee: $250/hr
• annual retainer: $2,000
areas served: Vancouver and the Lower Mainland
minimum account size: none
planner credentials: CFP, R.F.P., CA, CFA
areas of specialization:
• personal financial planning
• non-residence issues
• personal tax matters

W. A. Robinson & Associates
The Simonett Building, 14216 Rd # 38, Sharbot Lake, ON, K0H 2P0, tel: (613) 279-2116 / (877) 279-2116
email: info@robinsongroup.com
web: www.robinsonsgroup.com
licensed to sell investment products: Licensed in Ontario as Investment Counsellor, Portfolio Managers and Limited Market Dealers, and in Quebec as Unrestricted Advisors
payment options:
• hourly fee (rare): call for details
• flat fee per project: call for details
• percentage of assets under management:
• 1.5% on first $500,000
• 1.25% on next $500,000
• 1% on next $4 million and after
• mortgage based portfolios: 2% of assets under management
areas served: Ontario and Quebec
minimum account size: $500,000 ($25,000 if investing in a pooled mortgage investment corporation)
planner credentials: B.Sc., CFA, CFP, R.F.P., CIM, CRF
areas of specialization:
• investment counsel
• portfolio management

• mortgage administration
• small firm mergers and acquisitions
• estate and tax planning

Weigh House Investor Services
4141 Yonge Street, Suite 303, Toronto, ON, M2P 2A8, toll free: (866) 918-0550
web: www.weighhouse.com/main/home.aspx
licensed to sell investment products: no
payment options:
• hourly fee: $200 to $250/hr
areas served: Canada-wide on a remote (web conference) basis; personal service in Toronto, Burlington/Hamilton Area, York/Durham Region, and in B.C.
minimum account size: $300,000
planner credentials: CA, CFP, CIMA
areas of specialization:
• financial planning
• portfolio analysis and portfolio monitoring
• investment counselor/investment advisor search

Wellington West
200 Waterfront Drive, Suite 300, Winnipeg, MB, R3B 3P1, tel: (204) 925-5154
e-mail: admin@wellwest.ca
web: www.wellwest.ca
licensed to sell investment products: no
payment options:
• hourly fee: $125 to $250/hr
areas served: Ontario, Manitoba, Alberta and B.C.
minimum account size: $1 million
planner credentials: BA, R.F.P., CFP, TEP, HBA, CIM

Williams Financial Strategies

Norman Williams
3109 Abernathy Way, Oakville, ON, L6M 5C2, tel: (905) 630-7658
e-mail: normanwilliamz@yahoo.com
licensed to sell investment products: no
payment options:
• hourly fee: $65/hr
areas served: Oakville, Burlington, Mississauga (all in Ontario)
minimum account size: none
planner credentials: CFA, CA, CFP, R.F.P.; CFP, CIM, CMA (U.S.)

Your Wealth Advisor – Canada
Graham Cook
204 – 580 Stewart Ave., Nanaimo, B.C., V9S 0A1, (250) 716-5750
email: Service@compositefinance.com
web: http://www.yourwealthadvisor.ca/
licensed to sell investment products: yes
payment options:
• hourly fee: depends on the service
• fixed prices for financial planning services
areas served: across Canada
minimum account size: none
planner credentials: CFP, CIM, FMA, RDA
areas of specialization:
• people age 50 to 90
• sustainable income planning
• comprehensive & modular financial planning
• estate & tax planning
• insurance planning
• real return bonds

The above listing is provided as a service only and the firms listed have not been screened or approved by MoneySense magazine or Canadian Business Online.

If you are interested in being added to our listing, please contact letters@moneysense.ca with your information.

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COMMENTS

Login

Mark Strong · *1 week ago* 0

Great info guys really appreciate the heads up on this :O)

Reply

Martin · *1 week ago* 0

That's a great resource, thanks for the list.

Reply

tax planning · *41 weeks ago*

0

Where goes the border betw een tax planning and tax fraud, or is it constantly moving as law s are changing?

Reply ▼ 1 reply · *active 2 weeks ago*

Michael Hadford · *2 weeks ago*

0

Tax planning is the process of arranging your affairs to pay the least tax LEGALLY possible.

Tax fraud is illegally hiding income, assets or filing a return that is not true, complete and accurate.

Reply

SHARE MARKET · *3 weeks ago*

0

Thanks for sharing the links.I agree w ith the paid model and I think it has more "quality" about it than the free ones.
Thanks for this list.

Reply

off page services · *6 weeks ago*

0

I think having your kids help in care is fine. My advice is to open those lines of communication. It can be an uncomfortable topic to discuss but it can also be a great investment into future plans.
Thanks for sharing!

Reply

robert · *18 weeks ago*

0

Does anyone know of any financial planners in NL apart from banks?.

Reply ▼ 1 reply · *active 14 weeks ago*

Sarah · *14 weeks ago* 0

I'm also looking fee-only financial planners in NL for my mother, if anyone know s or can recommend me, I w ill be very grateful!

Reply

Jessgao · *32 weeks ago* 0

Very good and useful information. Why not w rite a book about this topic.For today's economic fluctuation and lack of opportunities, it really w ill be a very hot topic. Thanks anyw ay. All the best.

Reply

Jim Peters · *27 weeks ago* -1

Fee only planners w ill w ork on an as need basis, they have professional designations, such as Certified Financial Planner or Chartered Financial Analyst. I alw ays look for those advisors w ho seek proper financial planning, plus manage risk for me.

Reply

Cooklle · *33 weeks ago* 0

I w ork using sessions your blog in many cases along w ith advisable the item to me to learn in addition. The actual w riting style is definitely excellent and the submissions are

Reply

William Thomas · *34 weeks ago* +1

I agree w ith the paid model and I think it has more "quality" about it than the free ones. Thanks for the list btw .

Reply

Steven Richard · *45 weeks ago*

0

Financial Policy Council Inc. (FPC) mission to EMPOWER entrepreneurs, investors and the public by creating a forum through w hich their voices can clearly be heard by and in Washington, D.C.

Thanks
financialpolicycouncil.org Team
For more info **Financial Planning**

Reply

financial advisors · *45 weeks ago*

0

Thanks for sharing the links. Consulting a financial planner can be helpful to improve your financial situation.

<a herf="http://w w w .agbaygroup.com/">best financial advisors

Reply

Loretta MacNeil · *126 weeks ago*

+2

Are there any financial planners in Halifax/Dartmouth NS

Reply **3 replies** · *active 58 weeks ago*

Loretta · *126 weeks ago*

0

I mean fee only planners

Reply

Sarah_Efron · *126 weeks ago*

+1

There are a bunch listed in the advanced search of the Financial Planning Standards Council.
http://w w w .fpsc.ca/find-cfp

Reply

Sterling · *58 weeks ago*

0

I alw ays find these articles never have Saskatchew an listed. FPSC has lots of Sask listed planners. Thanks!

Reply

The 15-minute portfolio makeover | MoneySense

[...] what kind of Couch Potato portfolio is right for you and how to make the transition (see a list of fee-only planners). If you're still unsure, you could simply ask a fee-only planner to calculate how much you would [...]

Bryan Borzykowski · *159 weeks ago*

+3

You can now sort by province!

Reply

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