

## Advertising Feature

## Foremost Financial Continues to Beat Market with 8% Returns

Toronto, ON – At a time when market returns are flat, GIC's are paying 1.5 to 2.5% and Canada's inflation rate is hovering around 2.6%, returns for Foremost Financial investors this year are projected to be 8%. In other words... the same average return on investment that Foremost has been delivering to clients since 2000.

Foremost Financial specializes in investing client funds into the construction of upscale residential and commercial projects in prime locations in the GTA. With average loans of \$1-2 million for projects that take six to 18 months to complete, the investments are part of an overall portfolio managed by Foremost that currently tops \$150 million and is projected to reach up to \$200 million by the end of this year.

Foremost Financial construction loans are placed by an experienced team of brokers (averaging 20+ years). A team that takes a sophisticated, proven approach to overseeing each project, from the initial needs analysis to closely monitoring each site so that loan installments are advanced as each phase is completed.

"We have an extremely sound business model by investing exclusively in projects in the GTA, Canada's most densely populated market, the country's most diversified

economy and a place where homes and land in prime locations have always sold at a premium. And we don't see that changing for a long, long time," observes Foremost Financial broker and spokesperson Pauline Cygelfarb. "And yet there are very few players doing what we're doing because it's so specialized. Even the banks consider it a 'niche' market because their economic model is much more volume driven."

This combination of strong market demand for the projects Foremost finances to their depth of expertise funding and overseeing these projects helps account for why their return on investments are so dependable and why more than 95% of Foremost Financial investors are return clients. "They know we're diligent in terms of identifying and scrutinizing investment opportunities... we are able to diversify investments within a portfolio of projects... and our returns are dependable – averaging 8% per year since January 2000, including monthly interest payments. These are the qualities Foremost Financial customers have come to identify... diligent, diversified and dependable."

To learn more about Foremost Financial investment opportunities, contact Pauline Cygelfarb at 416-488-5300 x400 or email [Pauline@foremost-financial.com](mailto:Pauline@foremost-financial.com)

## One Great Return Deserves Another

Over 95 percent of Foremost Financial clients investing in our Mortgage Investment Trusts are return clients... and some have been with us for more than 20 years.

Why? Because of an even more important return...the return on their investments. **An average annual return of 8% since 2000** to be precise, outperforming the TSX, 10 Year Canada Bonds, Prime Corporate Paper and the Canadian Consumer Price Index in the process.

Much of our success has to do with our diligent approach into establishing a diversified portfolio of first mortgage investments within the GTA. But at the end of the day, it's all about dependable returns.

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**Foremost Financial**  
Diligent. Diversified. Dependable.

Foremost Financial Lic. #'s 10342 & 11654

## Helping hands



As part of a tikkun olam initiative at Robbins Hebrew Academy, Grade 7 students went to the DANI house to meet and bake with participants in the DANI program, which provides programs and services to young adults with special needs to enhance their lives and Jewish identity. Soon, DANI participants will visit RHA to take part in Hebrew and music activities with the Grade 7 students. Pictured, from left, are students Eden Kliger and Kylie Cohen, Rebecca Erlich and Melanie Rose with Ryan from DANI.

## Teens to serve community

Five hundred Toronto-area teens will participate in an afternoon of community service on April 22.

They, along with 10,000 Jewish teens from around the world, will take part in J-Serve, the Global Day of Jewish Youth Service.

J-Serve is the Jewish service component of Youth Service America's annual Global Youth Service Day and also coincides with the fifth annual ChangeTheWorld – Ontario Youth Volunteer Challenge. The province's three-week challenge kicked off April 15 in partnership with Volunteer Canada's National Volunteer Week, Canada's largest celebration of volunteers, volunteerism and civic participation.

This year marks the third year in which Toronto-area teens will participate in the international initiative, thanks to funding by UJA Federation of Greater Toronto and the BBYO Panim Institute.

The Toronto project, hosted at the Anne and Max Tanenbaum Community Hebrew Academy of Toronto, Wallenberg campus, from 11:30 a.m. to 5 p.m., has been coordinated by BBYO in an effort to encourage community building and connections across religious and societal lines.

"When registering at [Jserve.ca](http://Jserve.ca), teens are asked to choose one of 16 service opportunities across the city," said Kevin Goodman, executive director at BBYO's Lake Ontario region. "The site also enables parents and community members to register as project chaperones to see first-hand the power

of 500 young people eager to impact their world."

J-Serve Toronto 2012's service opportunities include the following activities.

- Tree-planting and cleanups at three Toronto parks
- Packaging books for a Frontier College literacy program
- Leading a thank-a-thon for the Jewish National Fund
- Joining DANI (which helps young adults with physical and/or cognitive challenges) participants for an Olympic day
- Preparing clothes for distribution by a clothing bank
- Participating in a political letter-writing workshop facilitated by the Canadian Jewish Political Affairs Committee, a social justice workshop facilitated by Free the Children's youth programming department, or a social-media focus group for Pencils for Kids
- Providing child care at the Schwartz/Reisman Centre
- Assembling school supply kits for families in need and making sandwiches for distribution to Toronto's homeless with Ve'ahava, the Canadian Jewish Humanitarian and Relief Committee
- Working the phones at a Zareinu Educational Centre telethon to promote its 15th annual Moveathon

For more information, visit [www.jserve.ca](http://www.jserve.ca) or contact Kevin Goodman at 416-398-2004 or [kgoodman@bbyo.ca](mailto:kgoodman@bbyo.ca).