September 2019 Financial Planning Email Update

I have had a great many years to collect a body of knowledge on the subject of personal finance. I graduated in 1979 with an Honours Business Administration Degree from Wilfrid Laurier University. I worked 2 years in Bank Management with the Scotia Bank and I worked 2 years in corporate finance with Canadian Pacific.

I began on September 26, 1983 with Regal Capital Planners Ltd., now HollisWealth a Trade Name of Investia Financial Services Inc.

I completed the CERTIFIED FINANCIAL PLANNER CFP® designation in the early 1980's and am #957 out of approximately 17,000 in Canada today. I am one of a few hundred who have attained the Registered Financial Planner RFP designation. I also received my Registered Retirement Consultant RRC® designation of which there are approximately 5000 in Canada. This considering there are approximately 90,000 registered to sell investments in Canada. Some have said there are more letters after my name than in my name. I have completed 50-60 hours of continuous educational credits per year for most of my career. Since 2012 Amanda has also completed the CERTIFIED FINANCIAL PLANNER CFP® and Registered Retirement Consultant RRC® designations and has joined me each year in completing continuous educational credits together. This does create a larger body of knowledge, but it has been when I have been given the opportunity to speak to and advise each client that I was able to couple together knowledge with experience to create what I believe is wisdom. I am very grateful to each client for this wisdom collected over the past 36 years which I wish to share with you in the form of the …

The Top 10 reasons why investors are successful!

#10 The successful investor has a positive attitude

In the Christmas classic "It's a Wonderful Life" with Jimmy Stewart as George, our hero is driving to the train station with his new bride "Mary" and thousands of dollars he has saved to see the world, his life long dream. He noticed some activity at the "Old Savings and Loan" which his father had started to help all the average people of the community. That was the day of the crash of 1929. Everyone wanted to take their money out. One older woman said, "Mr. Potter, the owner of the Bank across the street is giving 50 cents on the dollar for all of their shares". Our hero said he would give his own money to keep the Savings and Loan open and he also said "don't you see, Potter is taking advantage of everyone else's worries. He's buying low on a short term opportunity. Everything will remain back to normal again, you'll see."

What a positive Attitude! I love that movie and watch it every Christmas. How can we get, and keep, a positive attitude to help us through the turbulent times in the investment markets?

Years ago I was fortunate to be invited to what was called the Phoenix Seminar by Brian Tracy. Many suggestions were given to lead a more positive life.

What I recall today are what he called affirmations to be repeated every day.

If you don't think you are going to have a good day, repeat

> Something wonderful is going to happen to me today

If you don't feel very happy, repeat

> I feel terrific

If you don't have a high self esteem for whatever reason, repeat

> I like myself

You Should Try It!

Reading and learning more on topics of self development will also help. After all, you are what you read.

Here's a few titles and authors I have read over the years…………

Tough Times Never Last but Tough People Do	By … Robert Schuller
The Pursuit of Happiness	By … David Meyers
Seeds of Greatness	By … Dennis Waitley
You Can if You think You Can and The Joy of Positive Living	By … Norman Vincent Peale
The Snowball Warren Buffett and the Business of Life	By … Alice Schroeder
The Power of Optimism	By … Alan Loy McGinis
Think Big	By … Carson and Murphey
The Intelligent Investor	By … Benjamin Graham
Think and Grow Rich	By … Napoleon Hill
Winning the Tax Game	By … Tim Cestnick

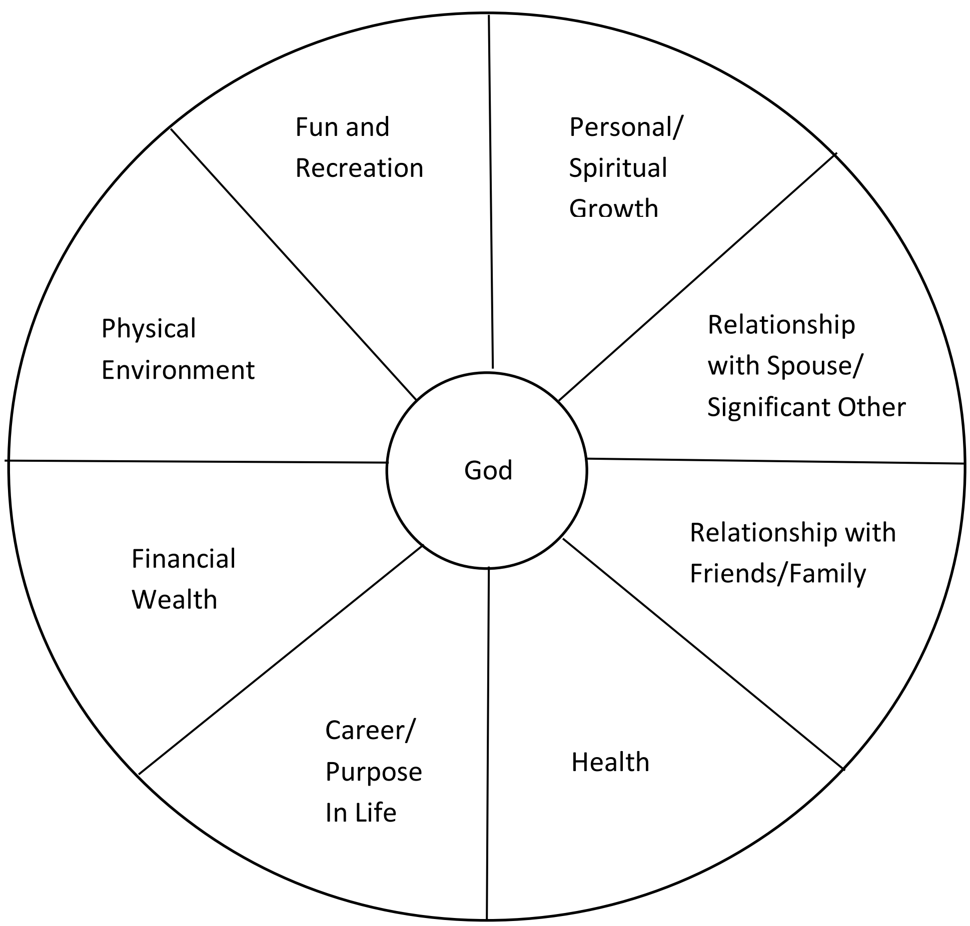
The Carbohydrates Addicts Healthy Heart Program	By … Dr. Richard Heller
The Excellent Investment Advisor	By … Nick Murray
Boom, Bust and Echo	By … David Foot
The 7 Habits of Highly Effective People	By … Steven Covey

#9 We Lead a Balanced Life

Do you remember those images of stock brokers jumping out of windows during the market crash of 1929?

Do you think they thought of anything else in their life was important besides Money? Of course not! We know today that 1929 was one of the greatest buying opportunities in the history of the stock market. A few years ago I sent out the "Wheel of Life".

The Wheel of Life



Fun and Recreation: "The refreshment of strength and spirit after work."

Personal/Spiritual Growth: A journey of ongoing self-development through education towards the goal of finding the true meaning in life for you.

Relationship with spouse/significant other: Self defining

Relationship with friends/family: Self defining

Health: Creating and maintaining good eating and exercise habits as well as overcoming adversity.

Career/Purpose in Life: A career at work is a trade or profession … a career after work could be volunteerism or a hobby.

Financial Wealth: The creation of financial independence and security.

Physical Environment: Where you live… your home, your neighbourhood, your community.

As investors, to be prepared to ride out all the up's and down's in the market, we need to keep all the important aspects of life in perspective. As you can see, in order for the wheel to remain round and roll along smoothly we must focus equally on all areas. If we were to exaggerate our time and attention to one area, the wheel would get flat in another area and your life will not roll along smoothly. Next month we will review another two of the top 10 reasons why investors are successful….stay tuned!

Amanda and I are both qualified CERTIFIED FINANCIAL PLANNER® professionals at your service to assist in all areas of comprehensive financial planning including financial goal discovery, cash flow/budget analysis, retirement income planning, tax savings, estate planning, insurance needs analysis, investment planning, education saving planning, special purpose or major purchase planning.

I wish to thank you for your continued confidence and for the opportunity to serve you in all aspects of Financial Planning. As always, I will continue to keep in touch with you but if you have any questions or concerns that you would like to discuss or review, please do not hesitate to email or call Amanda or I at 519-894-2661 or toll free 1-800-716-5538. Have a great day.

Respectfully Yours, Gary

Gary H. Attack, BBA,CFP®,RFP,RRC® | CERTIFIED FINANCIAL PLANNER® professional

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