



Here we go again!

Once again the markets have been very volatile. Markets are not the economy but are forward-looking quickly discounting the probable future. This would lead us to believe that a second half recovery is unlikely and the economic slowdown could continue for some time.

Even though the Canadian economy has been better than most, the global dynamics will impact our markets. The emerging markets are slowing down which will have huge implications for the world economy. What are we to do as investors to overcome these current obstacles?

One recommended strategy is to have non-correlated assets/opportunity assets in your portfolio. These assets generally do not correlate with the stock market and increase over time no matter what occurs. Do you have any of these in your portfolio?

Holistic Fiscal Strategies Inc. offers the following opportunity assets:

- Whole Life participating Life Insurance – positive returns for 112 years
- Walton International Land Investments – 30 years of double digit weighted average returns
- Hahn Investment Stewards Portfolios – up to 20% invested in opportunity assets

Please call for more information about these investments if you would like to add them to your portfolio.

Financial Planning vs. Golf

If you think of your financial success like playing a great game of golf, the following questions need to be asked:

1. How many financial clubs do you currently have to play with? Most people are trying to play with one club the driver (stock market). You need many different clubs (financial products) to win the game.
2. Once you have all the clubs will you play a great game? No, as your swing (financial process) will determine how well you play with those clubs.

The **Leap System** which has been successful for over 30 years will develop your financial swing to perfection so that you will win the game. Without a proven process to follow (a great swing), your game will not reach its full potential.

For more information regarding the **Leap System**, contact our office and we will send you out an information package.

Enjoy the rest of the summer and take care!

A handwritten signature in black ink, appearing to read 'David Demeyere'.

