



Money Minute

TSX Composite	11,294
Dow Jones	9,774
Gold	\$1,208
Prime Rate	2.50%

"Someone's sitting in the shade today because someone planted a tree a long time ago."

Warren Buffett

Ashley Gray, CLU, Ch.F.C.
awgray@shawbiz.ca

Jason Flint, BBA Finance
jasonflint@shawbiz.ca

Helen Rennert
helenrennert@shawbiz.ca

Growing Our Operations

As Investment Advisors, we strive to do great work for our Clients and grow their money. We get compensated for doing so, and all parties benefit. Then, our happy Clients refer people they know, and the cycle continues.

We are proud of the work we have done for our Clients over the past few years. We have gone through the most volatile period in the Canadian Stock Market's history – and we proudly can say we have not lost a single Client due to performance during this time. We have actually grown quite a bit since 2008. This does not mean we were immune to losses during the downturn, as accounts still experienced drops during the crash. However we position our accounts in a conservative matter, and take calculated risks when we believe it is appropriate for both the market conditions and our Client's situation.

Many of you chose to work with us as you were not getting the attention you needed in your previous situation. A common problem in our business is when a Client signs up with an Advisor, sets up some great plans, and then never hears from their Advisor again. This can be extremely detrimental to one's Investment Accounts, as when there is Market Volatility, action often needs

If the answer is no, then a change likely is needed.

to be taken. The question we encourage a prospective Client to ask is – **Is there someone regularly watching your account?** If the answer is no, then a change likely is needed.

We are capable, we have the staff in place, and we are keen to take on some new Clients this year. We want to work with your Friends, Family, and Colleagues. We are Goal driven and a Goal of ours we'd like to share with you is:

To Take on 10 New Serious Clients who are looking to get their Financial Plans on track.

As Clients of ours we appreciate the opportunity to work on your accounts. We have known many of you for years and in many cases our relationships have evolved past business. Thank you for sharing your lives with us. We want to do the same with people you know. We are asking you to help us with our Goal and by doing so help the people around you. Who do you know who would benefit from our services? If you know someone, we would appreciate an introduction. Ask your recommended friend if we can contact them, then please give us a call and let us know who you have in mind. Thank you again for the opportunity to work with you and enjoy your summer.

- Jason Flint, BBA Finance

Cancer Insurance

So far this year I feel like I'm losing against cancer. Not me personally, thank God, but those around me.

It seems like almost every day, I'm hearing of someone just diagnosed with cancer. Every story is different.

A close friend was diagnosed about a month ago, and has been in and out of the hospital since. He has been operated on, and they think they got it. But in the process, had to remove some of his organs. He will have a bag for the rest of his life. He may not work again. The income drop along with tapping into the retirement account early has them worried.

I'm sure you have heard some stories as well.

I cannot do anything about the cancer. However, I can put a plan in place that puts a bit of money in your hands if you get cancer.

It usually pays out within one month of being diagnosed. It can be issued for any reasonable amount – most people will take out \$50,000 or \$100,000.

The funds never have to be paid back, even if you return to work shortly thereafter. You don't have to continue seeing a doctor after diagnosis – if the situation is grim and you want to go sit on a beach in Hawaii, we still pay. The money can be used for anything – a house modification, a holiday, an experimental treatment in Switzerland, etc.

Low cost term plans are available. Plans with a complete premium refund at age 65, 70 or 75 are also available. Plans may be owned personally or through a Company. Some plans require a medical and some don't – but you have to be healthy to get a plan. You cannot wait until you are sick and then apply.

Cancer is never pleasant, but if we can provide a little cash to take away the financial pressures, maybe we can make a difference.

Quotes are free for the asking.

- Ashley W. Gray, CLU, Ch.F.C.

In this issue and future issues, we want to feature one referral partner - a master of their trade that we have worked with and wholeheartedly recommend.

This month, we are proud to feature Bojan Marinkovic, a Kitchen Designer and the Principal behind Bojan High End Kitchens. If you have ever wanted a unique kitchen cabinet or plan design, with the all too rare European craftsmanship that Bojan offers, give them a call for a consultation at (604) 671-1509.