



*Always working to help you maximize your investment profits by securing exclusive investments that are independent of market volatility!*

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*Roger Gibbons*

# Value For Life!

*Giving You Helpful Advice and Fun Tips Designed to Make Your Life Easier and Help You Shine in Front of Your Friends and Family.*

## What You Need To Know About Investing

Investing is a major event in a persons' life. Typically a person invests to save for retirement or to set up investments that will produce residual income. No matter what your reason for having an investment portfolio, you must be educated on the various aspects of investing and on how your portfolio is performing.

Assessing your portfolio is not as simple as looking at where you began and where you are now. You need to take several factors into consideration and ask yourself these questions to determine what your portfolio should consist of:

**Why did you set up your investments?**

**What is it that you hope to gain from your investments?**

**What is this money for?**

**When will you need it?**

**What are the relative advantages of your investment choices?**

Keeping track of your particular investments will ensure that you always know where you stand and where you still need to go. Review your investment portfolio often to determine what is working and what isn't. This will allow you to make the changes needed to maximize your investment profits.

Working with alternative investments that are stable and independent of market volatility will be beneficial in making these goals achievable. Educate yourself on investments outside the realm of mass media and never rush, you're dealing with your money, so a little time and effort could reap a lifetime of success.

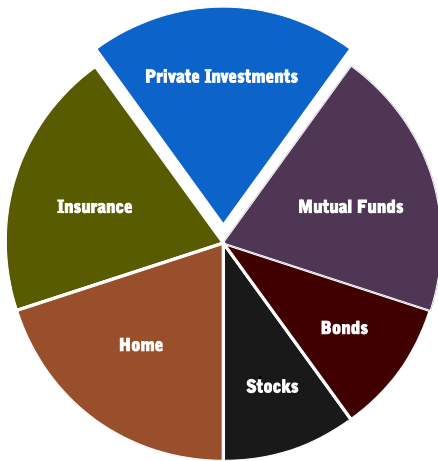
There are risks associated with all investments. The more you know ahead of time about how the different risks relate to your circumstances, the more you'll be able find the right investments to suit your needs. When it comes to investing, address the concerns with each risk involved.

Creating a successful investment portfolio is not something that happens over-night but it can be achieved. It takes time and research to get your portfolio running and time to ensure that each element is working for you to help you achieve your overall goals.

## Introducing Private Investments

Savvy investors have always known there are more pieces of the investment pie than stocks, bonds and insurance.

White Capital helps them further diversify their investments and add elements that have been missing - a closer relationship with the recipients of their money and a more active interest in the impact of their investments.



With White Capital, you can participate in selecting products and building a portfolio of private investments that you can touch and understand. Private investing and higher returns does not always mean higher risk.

### Tax Tip:

Complete your Tax return before April 30 and avoid interest on tax owing.

# Investing In Land Development Without Unlimited Capital

A common barrier to participation in land development is capital. Very few people have the ability to part with the vast sums of capital, particularly for the length of time necessary to complete such a project. One way to overcome this obstacle is to participate in an investment syndicate.

Syndication is the act of a group of investors coming together to create a company with initial working capital. In the case of land development, the working capital is used to cover the expenses related to the procurement and subsequent development of a parcel of land.

This approach allows an individual investor to participate in land development deals that would otherwise be outside of his/her financial capacity.

I invite you to get your FREE book “**Investing In Land Development**” to learn if an investment in land development is right for you. Call Roger Gibbons at **613-282-1891**, or e-mail [rgibbons@whitecapitalcorp.com](mailto:rgibbons@whitecapitalcorp.com)

*“90% of all Millionaires became so through real estate. More money has been made through real estate than all industrial investment combined.”*

*~ Andrew Carnegie*

## Thought of the Month

“Experience is not what happens to you, it is what you do with what happens to you.”

~ Aldous Huxley

## March

Check out this month's (not made up) bizarre, crazy, goofy, unknown holidays:

- Do something day- 4<sup>st</sup>
- Daughters & sons day- 7<sup>th</sup>
- As young as you feel day-23<sup>rd</sup>
- Doctors day- 30<sup>th</sup>
- International Expect Success Month
- Red Cross Month
- A full moon on the 29<sup>th</sup> is called “*Worm Moon*” by Native Americans around the Great Lakes because this time of the year there are signs of earth worms as the ground thaws.

## Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

# Four Cornerstones of Successful Networking

In my fifteen years of relentless research on networking, I have witnessed the ingredients of a networking success formula. Below are characteristics I have found in every successful networker I have met, whether in the corporate or entrepreneurial world.

1. **Curious.** This genuine curiosity acts as a beacon, attracting interest and creating a deep psychological bond with others in a short period. It is an acquired skill that immediately makes others feel liked and accepted.
2. **Caring.** Successful networkers have discovered the little-known secret of using networking as the basis for relationships. They see each interaction as a powerful catalyst that impacts and accelerates the relationship process. They know that by demonstrating they care about the other person, they create a powerful bond and build trust.
3. **Create value.** Value is a critical success factor in business and in life. Successful networkers accept that every contact has inherent value. They make it a priority to discover the other person's value, then they actively seek ways to unselfishly and openly leverage that value, either for themselves or for others.
4. **Contribution-focused.** The most successful networkers contribute first, often and most. They take a leadership role in groups, at events and in relationships. They have come to realize that having the courage to contribute goes against the grain of our “me-first” society. And in doing so, they unlock the doorway to networking success.

Michael Hughes is known as Canada's Networking Guru. To have Michael speak at your next meeting or conference, contact him at

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## **Tip of the Month: Three ways to create income from a reverse mortgage**

### **1. Borrow a lump sum and invest it for growth.**

Here you invest all of the cash you get to produce strong growth. You choose the investments that make the most sense for you, based on your need for liquidity and risks you are willing to take as an investor.

### **2. Borrow a lump sum to give income and growth.**

Here you invest some of the cash you get to produce a stream of income, and the other portion in a strong growth investment. You choose the investments that make the most sense for you, based on your income needs and the risks you are willing to take as an investor

### **3. Set up monthly payments.**

Here you use the money from your reverse mortgage to buy a secured investment with a fixed annual return with monthly payments. You'll get a fixed monthly income from the investment for a set number of years. You know exactly what your income will be.

There are great benefits and some drawbacks to each approach, so make sure that your choice fits well with your financial goals and personal situation.

**THANK YOU** for reading my [Value For Life](#), newsletter. I send this to our Inner Circle of Family & Friends. I understand that relationships are important in life. I consider our relationship very important. My goal is to give you helpful advice and fun tips designed to make your life easier and help you shine in front of your friends and family.



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