

# Value For Life!

Brought to You By: Roger Gibbons

## White Capital Corp.

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

## 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.

## How The Financial Crisis Could Make You More Successful

While we all hope for and much prefer good times in our lives, the reality is that life brings with it times of setback. The global recession of 2009 certainly was a severe setback for many, financially.

**Our economy goes through challenging times** – the kind of challenge that is very necessary for future economic well being. Some businesses may not survive. On the other hand good businesses become stronger which in turn increases productivity, which in turn lifts the standard of living for all. Think about how much easier life is today, at least from a comfort perspective, than a hundred, fifty or even twenty years ago.

**Challenging times can also make us wiser in how we handle finances.** The experts are telling us that consumers are spending less and paying down their debt – referencing it as though that were a bad thing. Over spending, excessive debt and lack of trust is what created the crisis in the first place. It's a very good thing that the average consumer is concerned about lowering their credit card debts and paying off their bills.

**People are also reconsidering their investment strategies.** Experts report that there are still trillions of dollars that have been taken out of the Markets (Stocks and Mutual Funds) and remain on the sidelines waiting to be invested. Those who have held back from investing may not have quite made up their minds exactly where to invest, but it seems **the luster of the Stock Market is gone**. For most people it is no longer an option to invest most or their entire portfolio in the Markets. They have discovered that **they were not in fact diversified by investing only in Stock Market based investments**. This realization too, is a good thing.

**More importantly, people are realizing that there is no such thing as one 'financial expert'** that they should rely on to make their decisions for them. People are becoming much more informed, astute and have a healthy skepticism – learning more about the product and people they are investing in before they invest. Becoming an informed and self directed investor does not mean that you no longer consider what others are saying. On the contrary, it means that **you listen to more than one person**, to serve as your source of inspiration and reliable information of the investment world.

**It's important to remember that every crisis carries with it opportunity.** If you are not alert to the opportunity, the crisis can go to waste. **There are many ways in which the challenges of 2009 can make us richer.** It's up to each of us which lessons we learn and how much we carry those lessons with us to a more prosperous future.

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.

Get your copy of

**"The Top 5 Rewards of People-Centered Investments** - and How to use them to achieve predictable returns in unpredictable markets."

Email me today

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or call direct 613.282.1891

## How Has The Global Downturn Impacted Our Land Development Investments

The global recession has certainly had an impact on virtually every economy around the world. No one expected the economic storm to hit so hard and so fast. Many businesses did not survive unfortunately. Because of these events, many investors have been concerned about their own investments with us. We are asked, "How is my project doing? And Is everything ok?"

While it is impossible to eliminate risk in any business, there are a number of things that can be done to minimize risk, especially in the case of economically challenging times. Consider the following.

A business plan that incorporates timeline risks:

One of the things that Foundation Capital did was to structure their investments and implement a business plan that allows them to survive the downturns, and position themselves for profitability when recovery takes place. Every successful builder and developer does exactly this.

Yes, many of their projects have been impacted in terms of timeline. It will take longer than expected to bring about completion of some of their projects but every one of their projects remains sound and holds excellent potential for profitability. In development one cannot eliminate timeline risk without jeopardizing the investors' capital. If it takes longer to bring about a successful project, that is very much preferred to the consequences of moving ahead prematurely.

*"No investment on earth is so safe, so certain, so sure to enrich its owners as undeveloped reality. I always advise my friends to invest in reality near a growing city. There is no such savings in any bank in the world."*

~ Grover Cleveland

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### Thought of the Month

*Focused actions beats brilliance any day.*

~ Art Turock



## Four Cornerstones to Getting More Business From Existing Customers

### Did You Know?

April Fools' Day is April 1<sup>st</sup>! Before the 1560s, April 1<sup>st</sup> was New Years Day throughout Europe. The calendar changed to what we now use, but those who still celebrated New Years Day on April 1<sup>st</sup> were dubbed "April Fools." The "fools" were teased and a target for practical jokes, hence the pranks that are played on April 1<sup>st</sup> in modern times like putting salt in the sugar bowl and similar Tomfoolery!

**Know the value of a customer.** Existing customers are the easiest people to sell to because they have already bought into your products or services. By emphasizing these pre-qualified prospects, you will get more business faster. Identify your highest-value relationships and focus your efforts on them. Develop a specific strategy to stay in touch. Remember that 50% of your business will generally come from 5% of your clients.

**Confirm customer satisfaction.** Most suppliers never take the time to help their clients confirm the value they receive. It is one of the easiest and most effective ways to get more business. The key to success is to change your paradigm about customer satisfaction. Instead of thinking about it as an activity you do at the end of a project, see it as an on-going business development tool you use to confirm value and build credibility.

**Extend product/service offering.** Finding new business from existing customers is a process of discovery. Use the conversations and situations that arise during a client project to elicit new opportunities. Then help your clients see you as the solution. Become a student of listening and ask better questions. Do not take any communication with a client for granted. See it as another potential business building opportunity.

**Leverage relationships.** A client relationship is one of your most important and valuable assets. It involves opportunities and benefits for both partners. Be prepared to explore new and innovative ways to maximize these opportunities. Be prepared to be a problem-solver and explore how to help solve non-core issues. Be open to alliances with clients in new and innovative areas.

Michael Hughes is Canada's Networking Guru. Receive a FREE copy of his 12-page ebook **Managing The Networking Process** at

[www.NetworkingForResults.com](http://www.NetworkingForResults.com)

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### Why Not Pass Me to a Friend?

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## Do You Know Your Financial Objective For Each Of Your Investments?

Not knowing could be increasing the volatility of you investment.

By using the following analysis you can minimize the risk of a particular investment and add value to your portfolio.

### Financial Objectives

	<u>&lt;&lt;Low</u> <u>High&gt;&gt;</u>				
Reducing income taxes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Protection from inflation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Maximum investment growth potential	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Current spendable income from assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Liquidity (convert assets to cash)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I invite you to contact me to see how **People – Centered Investments** can produce better results without the volatility of Stock Market type investments.

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### Tip

*Build a cashflow income for retirement.*

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