



Always working to help Investors diversify their investments by adding private investments that are stable, offer generous income, are high-return opportunities, and independent of market volatility!

Issue 2
December 2009

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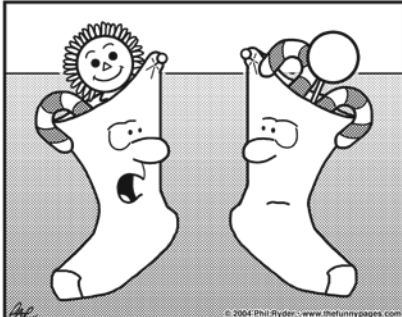
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THE JOKE'S ON YOU by Phil Ryder & YOU



"This is much better than the Odor-Eaters I got last year!"
- John Tontodonati - St. Catharines, Ontario

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.

The Making of a Great Tradition

If there were a tradition graveyard, it would be overflowing with past ideas that died a quick and sudden death. The making of a great tradition has many similarities to the making of New Year's resolutions. Like resolutions, many of them never make it past the ideation stage. Others are abandoned after the first year.

To create a lasting tradition, you must begin with proper enthusiasm, which means that the tradition must be fun and involve all family members. Second, it must be meaningful. And third, the tradition must in some way transcend you—it must be something that future generations will embrace and breathe new life into each year.

If you've tried to create some family traditions in the past and have not succeeded, do not give up! The shared sense of family is one of the most important ways in which you can teach your children and leave a legacy of love.

Here are some ideas that will jump-start your thinking process:

The Gift Fairy. The doorbell rings. But when it is opened, you are greeted by a sack, not a person. In this sack, you find ingredients, a **recipe and a list of people who will receive this delectable treat.** This tradition adds some suspense and surprise. It can be something simple, like homemade peppermint hot cocoa mixes and homemade marshmallows. Make fun labels and packages.

Ornament Time Capsule. Every year be on the hunt for the perfect frame ornament. Then take a picture of your family that year and put in on the tree. The result will be a mini picture frame time capsule that will let you see how your family changes over time.

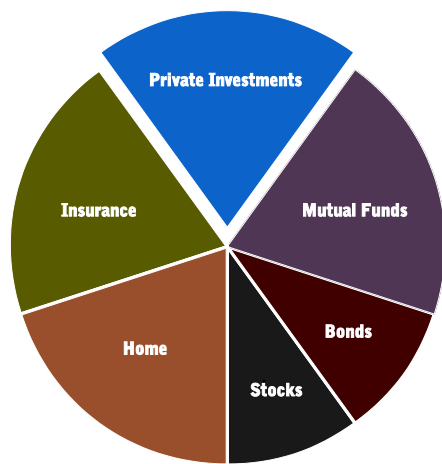
Now go ahead and make your own Christmas traditions for 2009! Great family traditions can add wonderful depth to the holiday season, while giving family members memories and creating strong bonds for years to come.

Disappointed By Poor RRSP Returns?

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.

Christmas Tree Trivia

Christmas trees are grown and sold in all 50 of the United States—including Alaska and Hawaii! Out of all the 50 states, some states pull their weight more than others. California, Oregon, Michigan, Washington, Wisconsin, Pennsylvania, and North Carolina produce the most trees for the holiday season.

Status Quo Is Not An Option

Investing in Land Development can put your “trapped” RSP dollars to real use.

Historically, prime land has been one of the most stable investments with consistent appreciation. In the wake of the financial crisis, smart investors are looking into more tangible investments such as infrastructure.

Land Development is the process of taking raw lands and turning them into residential and commercial communities in which many people live and work. Unlike traditional real estate, which relies solely on market forces to drive up prices, land development converts land into a higher demand product and dramatically increases its value.

Typically, there are three dramatic increases in price for acquired land:

1. When the land is rezoned from raw land to residential or commercial;
2. When city services reach the land, such as gas, water, sewer and electricity; and
3. When the land is subdivided into building lots.

You have an opportunity to participate in land development which might otherwise be outside an individual's financial capacity. In addition to interest income, it offers generous profits, it is backed by bonds, and it is managed by a team with a proven track record of successfully completing land syndication projects.

I invite you to contact me 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

“Every person who invests in well-selected real estate in a growing section of a prosperous community adopts the surest and safest method of becoming independent, for real estate is the basis of wealth”

Teddy Roosevelt

Thought of the Month

“Education is the most powerful weapon which you can use to change the world.”

-- Nelson Mandela

Did You Know...

Not every Christmas tree is the same. The best selling trees are Scotch Pine, Douglas Fir, Fraser Fir, Balsam Fir and White Pines. However, fir trees top the charts when it comes to fragrance, needle softness, water holding abilities and price. The Scotch Pine has average fragrance, fair needle softness, yet it is surprisingly the most expensive. The White Pine has very good fragrance, excellent needle softness, but again, it is expensive. If you're looking for a good all around tree that won't break the bank, look no further than a fir tree.

Referral Corner

I want to thank you for your referrals over the years. I always tell clients that if they can just refer one client per year, it will help immensely. I am grateful to everyone who has referred someone my way, and always love to have new people become part of our inner circle of friends and family.

The referral of your friends and family is the greatest compliment you can give me.

Simply have your referrals mention this newsletter at the introduction meeting or call, and we will give you and them a certificate for a *Lunch*.

“A Company with Fabulous Service”

Dilys Anne Hagerman, Mortgage Agent
The Mortgage Alliance Company of Canada

Her main objective is to deliver great value to the mortgage consumer, and make sure that you get the **Right Mortgage**.

Getting you the **Right Mortgage** means she takes the time to understand your situation, and uses her expertise and knowledge to help you make the Right Mortgage decision. There are hundreds of different mortgage products out there - and the choices you make could save you thousands of dollars and take years off your mortgage.

Choice... of over 40 lenders, from major banks to private sources.

Convenience... of one place to compare lenders and get the Right Mortgage for your needs.

Counsel... from an independent professional who works for you.

When you use the Right Broker, you get the Right Mortgage.

Easiest mortgage I could have done! Dilys explains everything, and works with my lawyer to make it all happen smoothly. I would recommend her in a minute!
- D.R., Ottawa

Phone: 613-290-4043 or Visit: www.dilys4mortgages.ca

Recipe of the Month!

Eggnog Bread

Ingredients:

2 eggs	1 cup sugar
1 cup dairy eggnog	1/2 cup butter, melted
1/4 teaspoon nutmeg	1 teaspoon vanilla
2 teaspoon rum extract	2 1/4 cup flour
2 teaspoon baking powder	

Directions:

1. Preheat oven to 350 degrees. Grease bottom of bread pan.
2. Beat eggs, add sugar, eggnog, butter, rum, and vanilla. Blend well, add flour, baking powder and nutmeg. Stir until just moistened.
3. Pour into greased pan. Bake at 350 degrees for 45-50 minutes or until toothpick comes out clean.
4. Cool 10 minutes. Remove from pan. Cool bread completely before slicing.

Tip of the Month: Texting While Walking—Dangerous?

Last month, we talked about the dangers of texting while driving. But it seems that texting is having a dangerous effect on another method of getting from point A to point B: walking. Let's face it: distractions are dangerous regardless of whether you are walking on the street or driving a car. Recently, there have been some isolated incidents that have caused people to think about how absorbing text messaging and emailing can be.

A young man was killed in Florida in September 2009 when he stepped in front of an oncoming car. He was with friends, who noticed the car and stopped, but Christopher Cepeda was so distracted by the text message that he was sending that he didn't notice the oncoming car that took his life.

So far, most of the injuries have been minor. Many are small incidents of walking into walls and street signs or other stationary objects when focused on text messaging or emailing. But there are rising concerns among authorities that claim that life threatening incidents might be on the rise. In London, the problem is so prevalent that on East London's busy Brick Lane, the city has wrapped Brick Lane's lampposts with rugby goalpost cushions to prevent injuries from people running into them while texting or sending email messages from blackberries or cell phones.

A CTIA survey confirms what you probably have already guessed: 9 out of 10 teens text. And what is even more surprising? 40 percent of teens say that they can send text messages while blindfolded. But it's not just the teens who are texting. The blackberry made emailing and walking as natural as breathing air. While more and more moms and dads are getting on the texting band wagon to keep in touch with children. Some have debated whether or not there should be a law regarding texting/emailing and walking. But as of yet, it is up to each person individually to accept the responsibility for their own actions.

THANK YOU for reading my Value For Life!® personal 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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