



Always working to help Investors maximize their investment dollar and avoid costly mistakes by adding private investments that are stable, offer generous income, are high-return opportunities, and 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.

Retirement Has New Meaning

While it is hardly surprising that most investors said retirement funding was their primary financial planning goal, their attitudes toward retirement are clearly different from those of their parents' generation. Perhaps most interesting, nearly half of all pre-retiree investors anticipate working either full- or part-time during retirement.

Beyond ensuring a comfortable standard of living during retirement, today's millionaires want to be able to enjoy social activities, spend time with their children or grandchildren, pursue personal interests and hobbies, travel and maintain an active social life.

Canadians are beginning to appreciate that baby boomers aren't traditional retirees; they plan to be active, whether that means working, being active with community or political issues, volunteering or continuing to run a business.

As a result, their retirement planning is tied more to personal goals than to financial ones. For many investors, finances and investing are a means to achieve their personal goals in retirement, rather than the primary goal.

This goal-based focus means retirement plans for these families can no longer follow the old formulas for how much to save. Today's plans need to focus much more on flexibility and providing cash flow to help them pursue their interests.

The entire financial industry has been built up to help people become wealthy. Banks, stock brokers and mutual fund companies are places where average people can go to invest and build their wealth. But how many rich people use these products and services? Are these really great wealth creation vehicles or are they a poor substitute for what real wealthy individuals invest in? How much do the various fees they charge eat into the profits?

Be an owner and reinvest with focus on the "cash flow" approach to build income to achieve your personal goals.

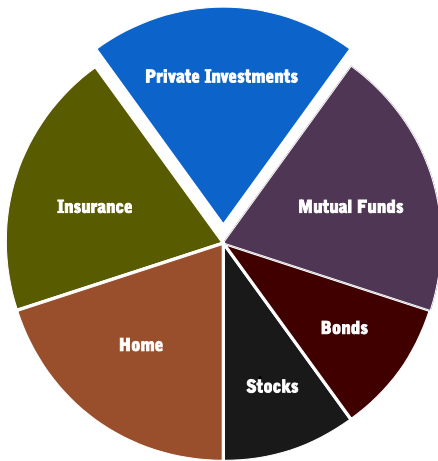
Working for a living is *not* the road to riches! Having *your money work for you* is the key to building wealth.

The Key To A Successful Land Development Project

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:

Dividend returns are taxed at lower rates than interest income.

One key is identifying the right land for development. Ideally, the land would border a city that is growing quickly and has a strong economy. This will minimize the time it takes for the land to be rezoned as well as the time it takes to attract builders to buy the serviced lots, further increasing potential value.

Also proximity to existing sewer lines, city water, natural gas and other services such as electricity are also important factors to be taken into consideration. Simply put, the closer the existing utility services, the sooner and cheaper the land can be developed and converted into building lots.

Another factor includes the cities current development plans, the distance to other community business and services such as hospitals, schools, and shopping. The attractiveness of the geography and topography of the land is also a huge benefit. The surrounding developments under construction and the potential number of lots to be created, add value to the project.

While this may seem like a simple set of factors to consider in comparison to other investments, competition for this land is intense.

With the dramatic increases in value and the relative security of land and its ability to retain value, land development can be a very attractive investment option. More so when it is managed by a team with a proven track record of successfully completing land syndication projects.

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

“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

Thought of the Month

“Knowing is not enough; we must apply. Willing is not enough; we must do.”

~Johann von Goethe

February

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

- Working naked day – 1st
- Laugh and get rich day - 8th
- Chinese New Year -14th
- Curling is cool day - 23rd
- National senior independence month
- Bake for family fun month
- A full moon on the 28th is called “Snow Moon” by Native Americans around the Great Lakes because this time of the year experiences heavy snow fall.

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 when we meet and we will give [you](#) and [them](#) a certificate for a *Lunch*.

Develop or Maybe Save Your Business!

In December 2000 the number of Internet users worldwide was 360 million. In 9 brief years, the number of Internet users had grown 380% to 1.74 billion (Ref www.internetworldstats.com/stats.html). The driving force for Internet use is social media, emails and searching information. Being ‘On-Line’ is a trend that is growing rapidly.

Over 100 US Newspapers have either gone bankrupt or into receivership during the past 24 months and that trend is continuing. Printed advertising is expensive, less flexible and less productive.

On-line advertising is expected to reach \$26 billion in 2011 (Ref www.EMarketer.com Oct 09). According to Stats Canada over 70% of Canadians search on line before buying retail.

Whether you sell to customers in a city, a country or internationally, you must seriously consider using the Internet for marketing. We will help you get the information needed to become Internet savvy and to enable you to use this important media for developing or expanding your business.

If you wish to know **More**, please visit, www.dunmowdan1.biz or call *Peter John Lawrence, Eng.* at 613-726-0071.

Recipe of the Month!

Chocolate-Nut Meringue Cookies

Ingredients:

1/3 cup walnuts	1/2 cup plus 2 tablespoons icing sugar
1 tablespoon cocoa powder	1/4 teaspoon cinnamon
2 large egg whites	

Directions:

1. Preheat oven to 300°F. Line 2 baking sheets with parchment paper. Toast walnuts in a small saucepan, stirring frequently, until crisp, about 7 minutes. When cool enough to handle, coarsely chop.
2. Sift together 1/2 cup icing sugar, cocoa powder and cinnamon.
3. Place the egg whites in a large bowl and beat with an electric mixer until stiff peaks form. Gently fold in the cocoa mixture with a spatula. Gently fold in the nuts.
4. Drop generous teaspoonfuls of the mixture onto the baking sheets, spacing them 2 cm apart. Bake until set, about 20 minutes. Remove and cool on a wire rack. Dust chocolate-nut meringue cookies with the remaining icing sugar just before serving.

Tip of the Month: Advantages of our approach to RRSPs?

1. Predictable returns

Avoid market fluctuations and watch your investment grow, consistency.

2. Scheduled liquidity

Most of our RRSP investments have set terms that let you know when you can access your cash. Compare this to the indefinite timelines of mutual funds, where many people are uncertain as to when to sell fearing a loss or missed gain.

3. Self directed earnings

Some of our offerings can pay a portion of your returns outside of your RRSPs and provide you with regular income or dividends. Some RRSP offerings can be combined with your Tax-Free Savings Account, allowing you to earn returns that are 100% tax-free.

4. Wider selection of RRSP investments

Let us show you how to hold real estate development and private companies in your RRSP account.

5. Asset Backed

Many of our RRSP offerings are directly secured by assets in the form of mortgages, liens and general securities agreements in favor of the investor.

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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