



*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.*

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*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!*

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## The RRSP Season Agenda

For **the bank**, this 'season' means the front line tellers appeal to all customers to direct cash into their RRSP accounts. It is spoken of just like another bank account and cash is directed into it. There is probably no introductory workshop in investing and the focus for the customer would be on creating a larger tax refund by the summer. There is usually no accountant involved as this is routinely treated as the only tax break available.

For **the traditional financial advisor**, he would be suggesting that some fund be purchased right away with some cash or a loan, to reduce your taxes this year. It is just a cheque or loan approval, and then a few signatures.

In both cases above, there is likely little thought before or after as to what investment was actually purchased. Nor is it tracked on its own to determine results for that particular decision. It goes into the pool of funds that is mostly out of sight, out of mind. The bottom line goes up and down with market forces, and 'contributions' tend to mask losses when the annual statement is read.

**The Exempt Market Representative** offers new types of Registered Savings Plan (RSP) investments. Thanks to Olympia Trust, our innovative trustee and custodian, you can now hold real estate development and other private offerings in your RSP account. Our RSP investments offer predictable liquidity, meaning they have set terms letting you know when you can access the cash. Many of our RSP offerings are directly secured by assets in the form of mortgages, liens and general securities agreements in favour of the investor.

With public stocks and bonds, many people are uncertain as to when to sell fearing a loss or missed gain. Our investments allow you to avoid market fluctuations and watch your investment grow with consistency.

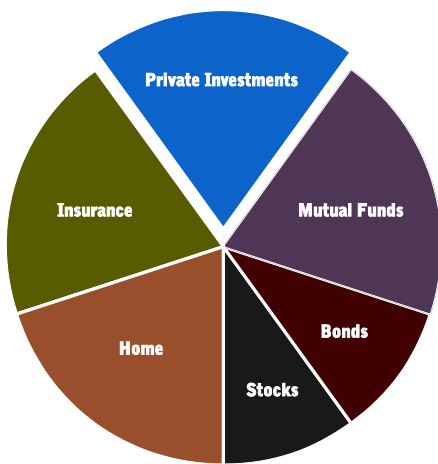
Some of our offerings allow you to combine RSP and Tax-Free Savings Accounts (TFSA). You can use your RSP funds to purchase investments and receive some of your returns by cheque or automatic deposit outside of your RRSPs, such as into your TFSA. This means you can earn those returns tax-free.

# Investing In Land Development Can Put Your “Trapped” RSP Dollars to Real Use

## 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:

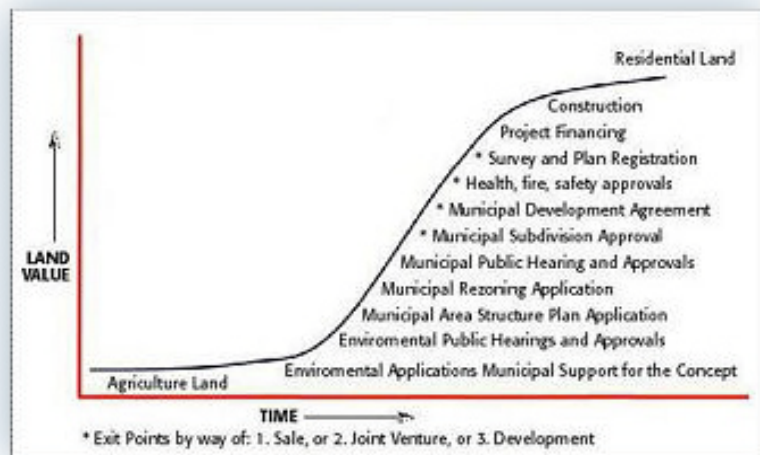
### Combine RSP and TFSA

Some RSP investments can pay your returns into your Tax Free Savings Account. This means you earn those returns tax free.

Land Development or “Community” Development is the process of taking raw lands and turning them into residential and commercial communities in which many people live and work.

Land development means developing a vision for these communities, as well as providing the necessary financing – first to buy the land and then to install all the necessary amenities and services to create a homesite, including but not limited to: roads, sewers, parks, water lines, hydro and other utilities.

These homesites or building lots are sold to major builders who construct and sell single family homes, duplexes and other multi-family homes to new home owners



Under the right circumstances, land development can be very profitable. **Important factors influencing profitability include:**

1. The original price of the raw land
2. The cost of financing the services needed to create the building lots
3. The skill of the management team
4. The sale price and demand for the building lots in the community

Unlike traditional real estate, which relies solely on market forces to drive up prices, land development converts land into a higher demand product, and thus can dramatically increase the value from the initial investment.

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)

*“Real estate cannot be lost or stolen, nor can it be taken away. Purchased with common sense, paid for in full and managed with reasonable care, it’s the safest investment in the world.”*

Franklin D. Roosevelt

## Thought of the Month

*“Life is a series of choices and every person is the master of their own faith.”*

## January

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

- Financial wellness month
- National get organized month
- National skating month
- National volunteer blood donor month
- Customer service day - 17<sup>th</sup>
- Winnie the Pooh day - 18<sup>th</sup>

Jan 5, 1972 – United States President Richard Nixon signed a bill instructing NASA to begin research on a manned space shuttle.

## 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”

*Are You Feeling Busy and Rushed? Let Me Help You Make Your Mortgage Financing Work The Best For You!*

*dilys4mortgages.ca    613.290.4043*

I know that it can be hard to balance financial responsibilities with the desire to spend more time with your family. To help ease you through the mortgage process, I will do the research and find the right product that will fit your mortgage needs. I will meet with you on your time, and provide counsel to help navigate you through the process, presenting you with all the right choices.

One interview, one credit check, one person to deal with, starts a streamlined process for you to obtain the right mortgage for you.

I strongly believe that with my professionalism, approachability, enthusiasm and empathetic work ethic, I can provide you with the knowledge to help you make your financial decisions easier.

**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

## Recipe of the Month!

### Poached Pear in Red Wine

#### Ingredients:

150ml/5fl oz red wine  
110g/4oz caster sugar  
1 pear, peeled  
Greek-style yogurt, to serve

#### Directions:

1. Heat the red wine and sugar in a pan until just simmering.
2. Add the pear and poach gently for up to 20 minutes or longer if time allows, until the pear is soft. Remove pear.
3. To serve, reduce the poaching liquor until slightly thickened to form a sauce. Spoon the sauce into a serving bowl and stand the pear upright on it.
4. Spoon the Greek-style yogurt sauce alongside and serve.

## Tip of the Month: Is This Affecting Your Tax Return?

**Employment Insurance (EI) for the self-employed** - Starting January 2010, self-employed people can pay EI premiums, and qualify to receive certain EI benefits. Bill C-56, the *Fairness for the Self-Employed Act*, received *Royal Assent* on December 15, 2009. This legislation allows self-employed persons to pay EI premiums *on a voluntary basis*, in order to qualify for EI *special benefits*, including maternity benefits (maximum 15 weeks), parental/adoptive benefits (maximum 35 weeks), sickness benefits (maximum 15 weeks), and compassionate care benefits (maximum 6 weeks).

The program has a start date of January 2010, so claims could be made as early as January 2011.

**Registered Retirement Savings Plan (RRSP) Contributions** – the deadline is March 1, 2010 for contributing to an RRSP for the 2009 tax year. Your RRSP deduction limit is shown on your Notice of Assessment or Notice of Reassessment for the previous tax year. Unused deductions can be carried forward indefinitely.

**Tax-free savings account (TFSA)** - Tax-free savings accounts are available for Canadian residents who are 18 years of age or older.

In a tax-free savings account: all investment income (interest, dividends, trust distributions and capital gains) will accumulate tax-free, contributions are not tax-deductible, withdrawals are not taxable, capital losses are not tax-deductible and dividends will not be eligible for the dividend tax credit. Withdrawals from a TFSA will not affect eligibility for federal income-tested benefits and credits such as guaranteed income supplement (GIS), old age security (OAS) or age exemption tax credit.

**Netfile** and **Telefile** will be available starting on Monday, February 15, 2010.

**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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