

Value For Life!

Brought to You By: Roger Gibbons

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

TESTIMONY

I have known Roger Gibbons for over twenty years. Roger has always been a go-getter who immerses himself in anything that interests him

I found his expertise in the world of finance to be invaluable when I had a severance settlement that I preferred to invest rather than let the tax-man gnaw off a huge chunk.

Roger helped steer me through the myriad of choices while

The Surprising Truth About Cash Flow

You may have heard the saying, “**cash is king**”. Cash is essential for any business to survive, and good cash management is essential if the business is to prosper and grow.

It doesn't matter what business you're in or how profitable it is, if you run out of cash, and are unable to borrow money, your business will cease to operate. Profit is not the same as cash. You can be very profitable, but at the same time be short of cash. If you can't pay your bills then you will not remain in business very long.

A business must maintain a positive cash flow, where the amount of money flowing in equals or exceeds the amount of money going out. Because positive cash flow is so important, many businesses will forecast their future cash requirements, enabling them to proactively take steps to avoid running out of cash. This allows you to spot “negative cash flows”. Such cash flow deficits can be addressed by increasing cash inflows, decreasing cash outflows, or obtaining short term financing to fill in the gap.

Being proactive is important. It is to your advantage to arrange access to other short-term financing, well before you need to draw on them.

As with retirement, “**cash is king**”. Without it there is no money to buy the goods and services we want and need on a monthly basis. Cash flow has the same direct impact on a family's retirement, without a reasonable income the quality of retirement dramatically decreases.

With retirement there needs to be a proactive plan in place ahead of time. Investments that will provide the income to you on regular basis regardless of what the market does. You will require some income or cash producing asset backed investment in place to provide that money into your bank account.

*Wages, houses, equities generally increase with inflation, and **cash** doesn't.*

staying within my comfort level for taking financial risk.

Roger is very forthright and states the issues very clearly and honestly. Roger is always available to discuss progress and willing to make changes as desired.

I can't think of many people who have more integrity or good old-fashioned work ethic than Roger Gibbons.

David C. Coutts, CET
Kanata, ON

Get your copy of

"The Top 5 Rewards of People-Centered Investments

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

Email me today

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or call direct 613.282.1891

Thought of the Month

"Wake up with a smile and go after life.... Live it, enjoy it, taste it, smell it, feel it"

~Joe Knapp

Interesting Tidbits About The Markets

The recent 'correction' because of the Greece issues, combined with a 30 minute, 1000 point technical crash and bounce on the DOW Jones recently, has a lot of people wondering what are some other options for their investment portfolio.

Have you noticed how many people groan when they hear a 'financial planner' type tell them that if they are going to invest in the Stock Market, they need to do so thinking long term? People really are tired of hearing that line because everyone knows that line is just not true, certainly not in recent years. In the context of the past 15 years the 'invest and hold' strategy has proven a disaster in most cases, so do not let anyone intimidate you with their 'credentials', suggesting that such a strategy will always work.

While listening to MSNBC one morning the last week of May, I heard one of the hosts point out the S & P 500 was down 15% over the past 10 years. The S&P 500 could be the closest thing to a true measure of the Stock Market performance in the US. I checked it out myself and discovered that the numbers were not quite correct. On June 14th, 2000 (which wasn't even the peak of that cycle) the S & P 500 stood at 1,470.54. On June 14th, 2010 just 10 years later, it stood at 1,089.63. That's a drop of approximately 24.5% in value over 10 years. The MSNBC host then went on to say that he is convinced that because of the poor performance of the Markets and its extreme volatility, a whole generation of investors has been lost to the Markets. It certainly is something to think about.

If people know what to buy, when to buy and when to sell (which takes a very good broker or a lot of sophistication), they can make money in the Markets and some people do. But for most people, the Markets are no longer an armchair investment by any stretch of the imagination. They may have been at one time, but they have not been that way over the past 15 years.

Note: Investment strategies is in the Web Search Top 5

<http://ca.moneycentral.msn.com/investor/quotes/quotes.aspx?Symbol=US%3As&p%20500=>

People – Centered investments may well be the wave of the future...

Making Good Real Estate Moves

Did You Know?

There are more collect calls on Father's Day than any other day of the year.

The first Father's Day was observed on June 19, 1910 in Spokane, Washington. In 1924 President Calvin Coolidge supported the idea of a national Father's Day. In 1966 President Lyndon Johnson signed a presidential proclamation declaring the third Sunday of June as Father's Day.

June 21, Summer Solstice

The word "Solstice" originates from the Latin word solstitium which means "sun-stopping".

This is because, the point in the sky where the sun appears to rise and set, well it stops... then reverses direction after this day.

The sun does not set at the North Pole today. There is 24 hours of sunlight. Does it make up for that cold day in December when the sun does not rise above the horizon? No, but on this day it sure does feel good wherever you are!

For many people, the primary concern with owning a home is the financial burden it can create. That is why for many buyers, especially first-time home buyers, purchasing a multi-unit home (or duplex) can be a smart financial decision.

This enables them to own and live in their own home at the same time as rent out part of it to help off-set their housing costs. One important issue though that people should know about when buying this type of property is that there needs to be a certified Fire Retrofit in place for many insurance companies to insure this type of property. This is something that has often been overlooked in the past but is becoming increasingly necessary for not only finance and property insurance purposes, but also when trying to sell one's property as a duplex in the future.

Through my work as a Realtor, I have come across this issue on multiple occasions, both in the buying and selling of multi-unit properties. Having a certified Fire Retrofit is certainly the way to go in today's real estate market.

If you have any questions or need some help with this issue, please don't hesitate to contact me. Good Luck!

Greg Hollander B.A., M.B.A.

Helping people find their way home

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