



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 1
November 2009**

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THE JOKE'S ON YOU by Phil Ryder & YOU



"Now THAT'S poultry in motion."

- Ponytayl • Scottsdale, AZ

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.

Stop, Think, Click

You're checking your email on a Tuesday morning and surprise, there's an email addressed to you from an unknown sender. You click on it, thinking it might be someone you know. As you read the message, you find that this person is suffering from pancreatic cancer and won't live past six months. She wants you to help raise \$5,000,000 towards helping the less privileged carry out charity work in Africa. By this time, you realize that you're reading a scam email. It happens all too often. Unfortunately, some of these email scams are a bit more savvy and fool quite a few people before they are called out as scams.

November is Fraud Awareness month, so here are some simple ways to protect yourself from email predators:

- Don't give out personal information, such as bank details, social security numbers, or credit card numbers to strangers soliciting money via email, regardless of how tempting the offer may seem. Remember, if it seems too good to be true, it often is.
- When you purchase something over the Internet, deal with merchants you are familiar with.
- Don't unsubscribe from spam emails – this will just alert the sender that they have found a valid email address. Simply ignore and delete them.
- Don't click on attachments in an email unless you know the sender.

Be wary if you receive emails that:

- Offer you lots of money to work from home.
- Encourage you to call 900 numbers.
- Offer you something for nothing.

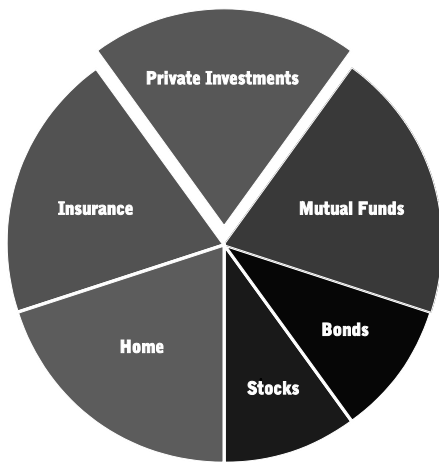
In addition, if the email is constructed in an odd way, with spelling errors and odd sentence construction, it is likely a scam. You often have a sixth sense about these things, so follow your instincts if something doesn't seem quite right.

Spotting A Sound Investment:

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.



Bizarre November Observances

Nowadays, just about every hobby or cause has entrenched itself into a monthly observance. However, you probably don't know about these obscure observances, unless, of course, you happen to care about any of these things enough to celebrate it during the month of November. Many of these monthly observances involve food, possibly because of the Thanksgiving season.

Here are a few bizarre November observances:

- International Drum Month
- National Peanut Butter Lovers Month

In the world of investments, we see everything and everyone promising their investment will be the one to help make your dreams come true. But what really is a "good investment" and how can you spot one?

When I look at an investment I ask several very basic questions.

The first and most obvious one is around the "security" of the investment. How is the investment secured? Does it have a Government Guarantee? Or is it backed by an asset?

The second criteria I look at is the "opportunity" the investment offers. Does it have an upside that can help to enable your goals become reality?

The third point is "management". Who is looking after your hard earned money?

Many investors put their money into things they know they should never have, and consequently have suffered a loss.

If they had used these three proven criteria – **Security, Opportunity, Management** - they would have saved themselves much grief and heartbreak, and would be able to fulfill their special dreams

Are you looking for a secure powerful alternative to traditional investments such as poor performing mutual funds and GICs?

Invest in land development. 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.

Whether you are planning your retirement or are retired and have a significant portfolio that you would like to have working harder, you **MUST** attend an upcoming presentation or let me know how to get you some detailed information. Contact Roger Gibbons today at **613-282-1891**, or by email rgibbons@whithcapitalcorp.com The message or fax line is **1-888-252-0230**.

Get Your Free Book Today!

Get your copy of " **Investing In Land Development** " *A guide to understanding if an investment in land development is right for you.*

Email rgibbons@whitecapitalcorp.com

“A Company with Fabulous Service”

Collins Barrow Chartered Accounts

Jeffrey Sullivan, CA

Jeff serves his various clients by providing accounting services, corporate and personal income tax planning, personal financial planning, and general business advice.

Our goal is to partner with clients and play an integral role in their business success. We do so through services that are delivered by an energetic team of highly experienced partners and service leaders:

- Accountants, business consultants, tax, financial and valuation specialists, litigation experts, IT consultants, and others who work in a highly collaborative way to meet your needs.

Call (613) 692-2553

Thought of the Month

“Be faithful in small things because it is in them that your strength lies.”

-- Mother Teresa

Did You Know...

A diamond is the hardest natural substance on earth. The only thing that will cut a diamond is itself. However, diamonds are brittle, if you hit one with a hammer, it will shatter or crack. Another interesting fact: if you put a diamond in the oven and raise the temperature to 1405 degrees Fahrenheit, the diamond will vanish—leaving only a trace of carbon dioxide behind.

Referral Corner

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

Simply have your referrals mention this newsletter at the introduction meeting or call, and we will give you and them a pair of tickets to the movies.

Recipe of the Month!

Homemade Mulled Apple Cider

Ingredients:

1 quart apple cider
1 cup maple syrup
4 cinnamon sticks
10 cloves
pinch of nutmeg

Directions:

1. In a medium saucepan, bring the cider and cloves to boil.
2. Add the maple syrup and stir until dissolved.
3. Add 4 cinnamon sticks and a pinch of nutmeg, then let the mixture simmer for 10-15 minutes.

Tip of the Month: Texting While Driving—The New DUI

You're on your way home from work and the next thing you know, you're about to be rear-ended by a young woman who is madly texting on her cell phone. At the last second, she slams on her brakes and disaster is averted—this time. However, this practice of texting while driving is becoming all too commonplace. Most people would admit that texting while driving is dangerous, but they just don't believe that accidents will happen to them.

Since October 26st, 2009, Ontario drivers are the latest Canadians prohibited from using cellphones or BlackBerrys while behind the wheel.

Millions of motorists in the country's most populous province are banned from using any hand-held electronic devices to text, email or talk while driving, except for 911 calls.

They're also forbidden from using portable video games or DVD players while chugging along. Global positioning systems are allowed, as long as they're properly secured to the dashboard.

It's the fourth province to enact such a ban, following Newfoundland and Labrador, Quebec and Nova Scotia.

Hands-free devices aren't covered under the Ontario ban, but provincial officials say they're not recommended for use while driving.

Ontario drivers could be fined up to \$500 if they're caught, but unlike other provinces, there are no demerit points attached.

There will be an "education" period in the first three months where police will show some leniency and, in many cases, simply let drivers off with a warning.

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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