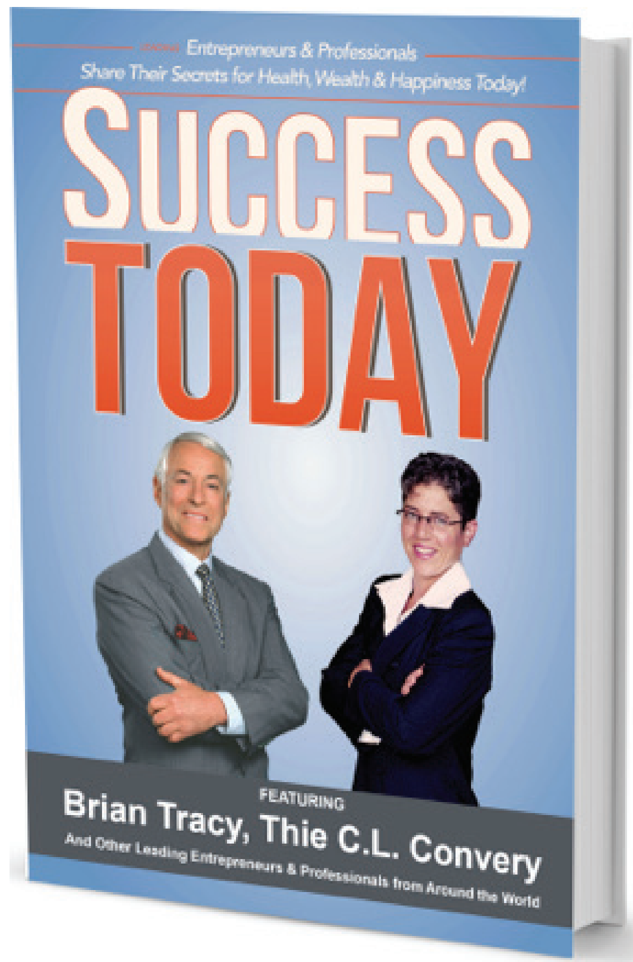
Wealth Solutions *for Life*™

CREATING WEALTH SOLUTIONS FOR ALL ASPECTS OF *YOUR LIFE*

"Success depends upon previous preparation, and without such preparation there is sure to be failure." Confucius

Few topics have been written about as much as success. Even among the most seriously discussed subjects – like religion and politics – the concept of success plays a critical role. Over the last year, I have been working on a book that is full of strategies from some of the world's leading professionals and entrepreneurs, including Brian Tracy. In the process of writing this book, the other authors and I agreed to reveal the secrets that consistently allow us to improve our health, wealth and success. We share our experiences, our formulas for success, and hopefully many valuable lessons (including errors to avoid) that are particularly meaningful.



My book, ***Success Today: Common Sense but Uncommon Knowledge from Today's Leading Entrepreneurs and Professionals to Help You Lead an Extraordinary Life of Health, Wealth and Success***, was released on August 6, 2015 and on the day of release, reached best-seller status in two Amazon categories! After such a successful release, I will be recognized by The National Academy of Best-Selling Authors™, an organization that honours authors from many of the leading independent best-seller lists.

If you would like to receive a FREE copy of my book, please contact my assistant, Jennifer, at 905-627-9970 x 2 or at jennifer.moumblow@ipcsecurities.com and we will be happy to mail you one.

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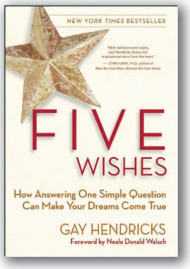
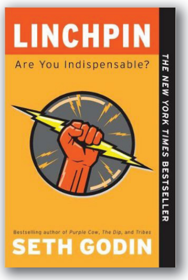
Thie's Picks: Books You Might Enjoy



"Five Wishes - How Answering One Simple Question Can Make Your Dreams Come True"

by Gay Hendricks

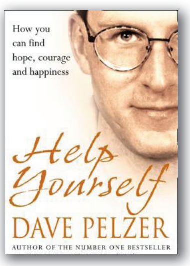
I read this little book in one sitting, in front of a fireplace in Montreal, while I was on winter holidays. This book can profoundly change the quality of our lives by asking a simple question. And how we each answer that question can dramatically transform our lives, and help us create the life of which we dream. Spend some time with this small gem and see if it plants any ideas that can positively alter the entire course of your life.



"Linchpin - Are You Indispensable?"

by Seth Godin

I've read a number of Godin's books, but this is his best yet! Godin describes what the future of work – our true work, our calling – can look like! He writes about how we can use our talents and gifts to create our own unique art, a life of purpose. He encourages us to conquer resistance and let our brilliance shine; and in turn, the world celebrates.



"Help Yourself - Finding Hope, Courage and Happiness"

by Dave Pelzer

Parts of this book were really tough for me to read. Mr. Pelzer was abused mercilessly by his mother as a child and yet, is a living testament to resilience, personal responsibility, and the triumph of the human spirit. He shows how every one of us can live a better and more fulfilling life, regardless of our histories.

Thanks for the Introduction!

I personally want to **"thank you"** for introducing your family, friends, neighbours and colleagues to Convery Wealth. Your confidence in me and the Convery Wealth Team is my greatest compliment!

Nish & Beth D. referred Iftkhar & Aiesha Z.
Susan G. referred Lei R. • Janice M. referred Bonnie C.
Roger W. referred Nish & Beth D. • Tony R. referred Brad B.
Donna S. referred Elizabeth B. • Jason A. referred Damon A.

Focusing on Your Wealth Plan

Many Canadians say they are long-term investors. But when a growing sense of uncertainty and pessimism takes centre stage in the market place, their actions do not always appear to be in sync with what they say. For a good number of investors, this can create a general loss of perspective and their definition of an investment time horizon seems to change from one day to the next. Here is some advice to help keep you reassured during these tough times.

Remember the Role of your Investment Policy Statement

During the development stage of your comprehensive Wealth Plan, we determine your personal investment time horizon within an Investment Policy Statement. We then design an investment portfolio that's appropriate for your specific wealth goals. At Convery Wealth, we understand that when the "bumps in the ride" are just an abstract, it is easy to take a long-term view on investment performance. Once the actual bumps are experienced, the commitment to time horizon can give way to concerns over near-term market performance. But if your wealth goals and your investment time horizon haven't changed, then your Investment Policy Statement shouldn't either.

Avoid Being Impulsive

Your Investment Policy Statement helps us recognize that the "bumps in the ride" are both typical and expected over the course of an investment cycle. When faced with a bump, it's natural to want to react. Nobody likes those bumps, but an impulsive reaction can potentially lead to bad investment decisions. Although past performance is certainly not an indicator of future performance, history does provide us with a frame of reference. It has shown us that it is critical to remain invested, so you are ready for the market to recover and journey to new heights – as it has *always* done in the past.

10 Years ended Sept 30, 2012	Annualized Return
Staying invested	9.82%
Missing the 10 best trading days	3.35%
Missing the 30 best trading days	-3.65%
Missing the 50 best trading days	-8.42%

Source: Counsel Portfolio Services, Morningstar Direct. (Based on the S&P/TSX Composite Total Return Index)

Avoid the Lure of the Media

It's our job at Convery Wealth to help you calmly navigate through the market's noise and we know that perspective can often be distorted by a constant bombardment from the media. Remember – the media is not interested in your wealth success, but rather on what can capture your attention. Everything we know about the markets comes from the classroom of history. Many of the macro problems that we are witnessing today have also occurred in the past: high oil prices, geo-political trouble in the Middle East, high national debt in the U.S. and Europe, a potential Greek bankruptcy, an impending U.S. election, and rising inflationary pressures, just to name a few.

Let others take on the risk of making financial decisions that are based on current fears, rather than following through on a well thought out Wealth Plan. Our Team at Convery Wealth is here to help you focus on your Wealth Plan, create wealth success and turn off the media-focused events of the day.

Call our office today for an appointment to discuss any aspect of your Investment Policy Statement or Wealth Plan.

It Feels Good to Give

You may know that each calendar quarter, I donate $1,000.00 to a worthwhile charity. I contribute on behalf of myself and my clients, as a way of saying "Thank you!" to all my clients. It's another reason for us to feel good about the work we are doing together.

I recently had the great honour of being nominated–and then awarded–Dundas Citizen of the Year (COTY). I was quite moved to be chosen, as the calibre of the other nominees was exceptionally high. Citizen nominees must have performed the act for which they are being nominated in a voluntary capacity in the local community, and Jennifer Crowson, Theresa Horrill and Fred Vermeulen are wonderful people whose volunteer work is extraordinary. I personally know that they each have made a significance difference in our community!

You may know that I am a strong supporter of Rotary International's *End Polio Now* campaign to eradicate the polio virus from the face of the earth. At the COTY award's evening, I pledged to donate US$1,000 to the *End Polio Now* campaign to buy polio vaccines – in gratitude for the outstanding volunteer work of my fellow nominees. This donation will be matched 2:1 by the Bill & Melinda Gates Foundation so that the total gift will vaccinate 5,000 children against polio! Once again, through the volunteer efforts of Jennifer, Theresa and Fred, the world is a better place. *Thank you, Jennifer, Theresa and Fred!*

Clients' Corner: A Client Perspective – Working with Thie

I first met Thie around 12 years ago, just after my husband passed away. A neighbour, who is a client of hers, recommended that I meet with her and the rest is history! Thie is pretty amazing. She has helped me in just about every way you can think of. She is like a good friend I can turn to – dependable, reliable, easy to talk to, always looking out for me and I wouldn't hesitate to call her about anything. I have told my friends about Thie and how she has taken the financial pressure off me. I now have security and it gives me great comfort not to have to worry. I would highly recommend Thie to anyone who is looking for a Wealth Advisor.

H. Skrok
Retired, Hamilton, ON

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