

QUICK TAKES



Toronto Stock Exchange...

TSX Venture Exchange...

QUICK TAKES ON THE MARKETS & INVESTING

Martha on Instagram - @InvestHer.Wealth

Did you know that only 23% of women invest their money and manage their finances? Martha, with the support of the Douglas Macdonald Wealth Management team, is trying to change that. Martha has launched an Instagram account called [InvestHer Wealth \(@investher.wealth\)](https://www.instagram.com/investher.wealth). The goal of this account is to empower, educate, and motivate women to excel financially.

We encourage you, our clients, to follow and share the @investher.wealth Instagram account with the women in your life. We believe that the content published on this account will provide value to you and yours no matter the financial stage of life you are in.

Unsustainable

As the COVID-19 pandemic took hold several months ago, governments around the world moved to flood their economies with liquidity and slash interest rates - financial stimulus on steroids. At the same time, businesses (the providers of goods & services) were greatly restricted or shutdown completely. The result: a massive growth in demand for goods and services at the same time that the supply of these same goods and services is crashing. While the prices of these goods and services have remained relatively stable, history has proven that when demand greatly exceeds supply inflation is not far behind. Inflation and its associated 'pain' is coming. Click [here](#) to read Brian Wesbury's comments.

BOX For Your Security

The DMWM team constantly strives to protect our client's information. Whether sharing account information with you, our client, or your authorized representative (i.e. your tax professional), it is paramount that it be sheltered from prying eyes. BOX allows us to do just that!

As with all new processes, there is a learning curve - luckily DMWM has our resident expert, Martha, to create an easy to follow client guide to BOX. The guide has been included with this email and we strongly urge you to review it and save it for future reference. We also ask that once you have created your BOX log in credentials (email and password) that you keep it in a safe place for future access (please note: we can not easily reset your access credentials so please protect and keep handy this information).

FROM THE DESK



RESOURCES AND LINKS - UPDATED!

How The Economic Machine Works - Ray Dalio

An extremely informative and well illustrated video presentation. It is a 'Must Watch' for new and experienced investors. Click [HERE](#).

The Truth About Investing

The wisdom of Howard Marks in a video presentation. Click [HERE!](#)

NBF Investing Guide

An excellent resource for all investors. Topics covered: Investment basics - Saving for school - Saving for a project - Saving for an emergency fund - Saving for retirement - Our investment solutions. Please contact Liz, Martha or me if you would like a copy.

NBF Quarterly Flip Book

A comprehensive review of the Economy, Equities, Rates and Cross Asset (i.e. U.S. risk premiums, FX trends, etc.). It also includes the investing Myths vs. Reality section; a must read for all investors. Reach out to Liz, Martha or me for your personal copy.

Market Review and Investment Strategy

Two excellent publications provided by NBF. The Market Review is a daily summary while the Investment Strategy is a quarterly review. Click [HERE](#) to read.

The ABCs of Security

Visit this NBF website by clicking [HERE](#) to protect yourself from becoming a victim of fraud and online hacks and/or phishing.

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MODEL ASSET ALLOCATION

40% Commodities
30% Canadian Equity
20% US Equity
10% International Equity

Note: The model is firmly in **Positive** territory. The model is suggesting that, *subject to category weighting and personal risk tolerances*, you should be rebalancing your asset classes to the maximum equity exposures allowed as indicated / ranked above.

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The information contained herein has been prepared by Douglas Macdonald, an investment advisor at NBF. The opinions expressed do not necessarily reflect those of NBF.