



# Growing Knowledge

Managing the world's most important investments . . . yours!

Issue 71, Autumn 2019



## Five Ways You Can Help Us to Help You

### 1. accept volatility

Stock markets, interest rates, and other economic indicators always go up and down. This is the nature of markets. Markets also operate cyclically. Each bull- and bear-market phase comes about, stays a while, then gives way, each to its opposite. Investor emotions need not take the same course. Wise investors maintain their own stability amid market ups and downs, just as a gardener can remain content while leaves fall, storms break branches, and rains rinse away loose topsoil.

### 2. inform us of developing needs with good timing

Foresight can be more helpful than hindsight when, for example, you need more money than usual from your portfolio. Let us know well in advance, if possible, if you need money:

- to buy a vehicle
- to fund major home repairs
- to aid a loved-one through hard times.

### 3. tell us when fundamental changes occur

Timely reporting from you about important changes in your circumstances can help us to keep you on track to your financial objectives. To adapt well, tell us when your health or family situation changes fundamentally, such as:

- an intended divorce
- a major health diagnosis
- a worsened disability.

### 4. show us the whole picture

We can serve you more fully if you disclose all of your assets when planning for your future. Optimizing your investment allocation and diversification requires that you be forthcoming with us. Your financial plan must be holistic to serve you best, managing known and unknown risks prudently. For example:

- What are your rainy-day or sleep-at night savings accounts?

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Continued from front page . . .

- What assets have you inherited or received as insurance payouts?
- What do you think you might inherit?

### 5. stay the course

We understand: Losses hurt. That hurt seems to last longer than the uplifting feeling of investment gains. Even so, rationality and commitment most reliably lead to investment success. Turn a blind eye to sensational news reports that suddenly give rise to ideas of cashing out of thoughtful commitments. Take comfort in knowing that you work with experienced pros who have worked in the investment industry for decades. Request an appointment whenever you consider it necessary. Bring along whomever you consider suitable. Be your own ally as we aim to be your allies, too. ☀️

## Did You Know?

We help people to manage life-event risks; not just financial and investment risks. Life, Critical Illness, Long-term-Care Insurance: You can count on us for licensed, trained expertise to assist you in reviewing your coverage vis-à-vis your actual situation. Maybe you are over- or under-insured. You can get an objective, impartial insurance review with us. Make sure that you have complete, appropriate risk-management measures in place. Request an insurance review with us.

**We have prepared this commentary to give you my thoughts on various investment alternatives and considerations which may be relevant to your portfolio.** Therefore, this report should be viewed as a reflection of our informed opinions rather than analyses produced by the Research Department of National Bank Financial. All information comes from sources believed to be reliable but its accuracy cannot be guaranteed. This newsletter is furnished on the basis and understanding that Viola Van de Ruyt and NBF are under no liability whatsoever in respect thereof. It is for information only and is not to be construed as an offer or solicitation for the sale or purchase of securities. This newsletter is intended for distribution only in British Columbia, Alberta, Ontario, New Brunswick and

## Events

RSVP: Please call Annette at 250-657-2222

## Quarterly Market Update

afternoon tea for men and women

**theme:** *How to Feel Calm, Not Spooked*

**date:** Wednesday October 23<sup>rd</sup>

**time:** 3:00 to 4:30 PM

**place:** Sidney NBF boardroom

## Special Event

### Responsible Investing – Why bother?

Viola a special guest speaker hosted by the Sidney North Saanich Yacht Club (SNSYC)

Also speaking: Carolyn Harries-Duncan, Ethically Minded Fashion Concierge about the ethics of fashion

**date:** Thursday September 26th

**time:** 6:00 PM

**place:** SNSYC, 1949 Marina Way

Call us for more details: 250 657-2222.

## Wisdom

“The stock market does not care about:

- your feelings
- your life goals
- your opinions
- your thoughts on how it should work.”

– Jonathan Durocher, 1<sup>st</sup> President of National Bank Investments, big fan of advice, having an evidence-based investment process, and simplicity

## Did You Know?

About every three months, people forget that the stock market tends to go down ...about every 3 months.

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