

### Summer 2019



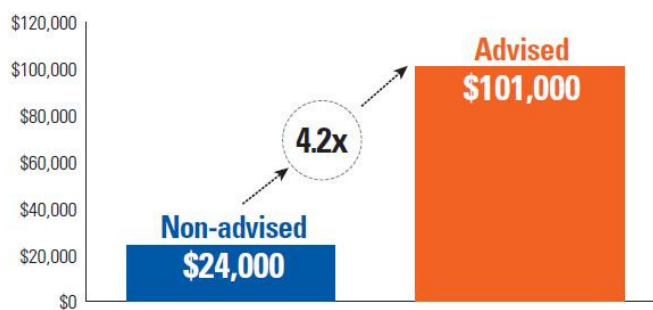
## Why Everyone Should Work with a Financial Advisor

*Written by Andrew Raymer*

We firmly believe investors have the best chance of success when they work with a skilled financial advisor they can trust. In a study by the Investment Fund Institute of Canada (IFIC), people who worked with financial advisors had vastly more wealth, in fact 4.2 times more wealth on average. Why is there such a huge difference? While we try to find our clients the very best suitable investment, returns are a small piece of what we do. When we can get people saving and investing in their future, their wealth grows substantially, and in a hurry. Another huge area we can help clients build their worth is tax planning. With the right tax plan clients can see both short and long term growth in wealth. The long term tax plan starts to feed the long term estate plan. Clients have been amazed at the wealth we are able to pass on to family members, mainly by reducing taxes on estate, through long term planning. These strategies literally apply to everybody one way or another. That's why we pride ourselves on being trustworthy investment advisors who want the best for our clients and their families!

**Financial assets held by Advised and Non-Advised households**

Median current financial assets



Source: IFIC. New Evidence on the Value of Financial Advice, by Dr. Jon Cockerline, Ph.D., November 2012.



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## Seeing Through the Fog of Trade Uncertainty

*Written by Andrew Raymer*

For the past year, markets have been quite volatile in the face of global trade uncertainty. There have been downs, there have been ups. The end of 2018 was worse than we would have thought, but year to date returns have been better than we would have anticipated.

So what do we do with such uncertainty? The world's 2 biggest economies are refusing to budge on many large topics; this is pretty scary. We simply stay the course and keep our client's long term money invested mostly in the stock markets. It's impossible to predict the outcome of these trade wars, it's even harder to predict how markets will react in the near term.

Additional tariffs threaten economic growth, and that's what can spook investors. American companies who only sell product into China are threatened and vice versa. A nervous investor might sell all of these companies and invest in something safe (with a low return), but a disciplined investor will own less of these companies, but own more great companies who get their profits from all corners of the globe and continue to have a long term view on investing.

Here's what we do know. In any economic atmosphere, great companies will still exist. They will find a way to stay relevant, grow, and become more efficient. New, innovative companies will emerge. Companies who cannot adapt become obsolete. The idea is to invest in the great ones, and avoid the ones where your investment cannot grow. It's not easy, but it's what we believe and do. Hang in there, there's always uncertainty! And where there's uncertainty, there's opportunity!

### IA SECURITIES LOGO

In 2017 the transition into the IA Financial Corporation umbrella took place after HollisWealth was purchased. All of the changes our clients would have noticed already occurred 2 years ago. HollisWealth is a brand, which is part of the investments dealer - IA Securities Inc. Eventually for branding purposes we will see the HollisWealth logo used less and less until it is no longer used. Once that occurs it is simply a brand change, nothing more, nothing less. There will be no change to your investments, reporting, etc.

You will likely recognize the IA Securities logo from various communications already. Eventually it will completely replace the HollisWealth logo. We do like the logo, and find it modern and appealing. We hope you do too!



## HAVE YOU PROTECTED ALL OF YOUR ASSETS?

*Life Insurance - to ensure loved ones can keep their standard of living if you pass away prematurely. Also can be used for tax efficient estate planning*

*Critical Illness Insurance - pays a one time lump sum if you get diagnosed with a covered condition, gives you the option of taking time from work when you need it most!*

*Disability Insurance - pays a monthly benefit while you are unable to work, covers both physical disabilities and mental illnesses*

*Call us for more info!*

# A Letter to My Children: \*\*READ BEFORE AGE 18!\*\*

*Written by Ryan Husk*

1. **Spend less than you make.** This one sounds easy, but it will be hard! By the time you read this, you and your friends are probably earning some money. Many of them will start piling up debts and many will be in financial trouble of some sort by age 25. Sit down everytime you get paid and organize your money. Don't try to keep up with others, their situation is different than yours or they probably can't afford their lifestyle. Hint: You will have to say no to some things

2. **Only borrow money to purchase things which earn you more money.** You have to save up for the rest. A house is a good example of this. It will go up in value over the long term, and once it's completely paid for you don't have to make payments any more, freeing up cash for other things or early retirement! A car can be a good reason to borrow also, because you will likely need one to get around, however this needs to be done VERY carefully. Just because you can make the payments, doesn't mean you can afford it!

3. **Don't lose money.** After you are done rolling your eyes, keep reading. People's brains are wired to invest in the wrong thing at the worst time. Look out for investment fads, there's usually a big one every couple of years. When others are fearful of investing, it's time! If you see your balance lower than it was, this is not losing money, cashing out when you are down is the only way to lose money. If you sell something when it's down, buy something else while it's down.

4. **Start investing regular amounts at a young age!** This is the most important, and depending on your personality, it may be the toughest - you probably won't want to do it. If you start saving \$2,000 per year starting at age 18 to age 26 and then stop completely, you will have more money for retirement than if you wait until 26 to start saving \$2,000 per year for the next 40 years! 8 years of saving, vs. 40 years of saving. You will want to keep saving past 26 to ensure early retirement. The financial decisions you make in your young life will directly impact you for your entire life!

5. **Get a great investment advisor.** If I'm not around to help you, or you don't want to talk to your old man about money, at least get someone to help you! An investment advisor will lay out the framework to help you achieve all of your financial goals!

6. **Don't sweat the small stuff!** But avoid the big mistakes! A lot of people can follow these guidelines but can mess it all up with one big financial mistake. If you can follow these guidelines you will have a low amount of financial stress, which is a leading cause of all sorts of awful things. You will find your purchases rewarding if you have not borrowed, you will retire young and wealthy, and most importantly you will live a happy and fulfilling life!



## OUR COMMUNITY INVOLVEMENT

We are proud to be able to give back to the communities which have been so good to us! We have hosted various events and fundraisers to generate funds for some of the programs and organizations we value.

Some of the programs we have supported through these events are:

- Tavistock Assistance Program
- Tavistock Library
- Queen's Park
- The Royal Reno
- Camp Bimini
- Hickson Community Library
- Tavistock Community Health Inc.
- Tavistock Fire Department
- London Health Science Burn Unit

Here are some programs we sponsor annually:

- Tavistock Braves Hockey Team
- Tavistock Fall Fair
- Tavistock Special Needs Soccer Program
- Tavistock Minor Hockey
- Innerkip Expos Fastball Team
- World Crokinole Tournament
- Southwestern Fiddle and Step Championship

We also co-founded the Raymer Financial Scholarship Fund in 2016, which directed education assistance funding to those in need. There is still plenty of funding available waiting for qualified people to apply.

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