GP WEALTH MANAGEMENT
INDEPENDENT THINKING WORKING FOR YOU

The Financial Centre of Collingwood
Independent Professionals Serving You, Since 1973

Helping YOU achieve peace of mind through prudent Financial, Investment, Tax, Insurance*, Pre- & Retirement & Estate Planning to fulfill YOUR needs and goals.

GIC Ladder structuring, RRSP & RRIF Plan Design & Brokerage Nationally.

*Insurance offered through a variety of companies

38 Years of Service Excellence '73 '11

January 2012 NEWSLETTER

Making $$$ and Sense For Our Clients

In this issue:

What is important? Year-end statements.
Planning and insuring for total security.
RRSP &Tax deadlines. 2011 transition to 2012

In 1885, the London Times ran a series of editorials honouring the 100th birthday of Sir Moses Montefiore, the British financier and philanthropist knighted by Queen Victoria. The editorials commented on his honesty, his generosity, and his willingness to come to the aid of anyone in need. One story was particularly telling.

Someone once asked Sir Moses, one of the wealthiest men of his era, how much he was worth. In the face of such an ill-mannered inquiry, he merely paused for a moment's reflection before naming a figure – one that fell far short of his questioner's expectations. Naturally, it was met with an objection; surely he must be worth 10 times as much! Sir Moses merely smiled. "Young man," he replied, "you didn't ask me how much I own. You asked me how much I am worth. So I calculated how much I have given to charity this year, and that is the number I gave you. You see, in life we are worth only what we are willing to share with others."

Remember the saying - the most important things in life are not things.

Total Security Part 1 - YOU ARE VERY WELCOME - Some of you have been very gracious in your comments about our electronic worksheets helping to assist in planning for life stages including retirement; planning for the transitions and being prepared. If you are facing uncertainties, give us a call to set up a mutually convenient appointment to see if these worksheets give YOU a roadmap to a secure, comfortable and dignified future.

Total Security Part 2 - LIFE, HEALTH, DENTAL, CRITICAL ILLNESS & LONG TERM CARE INS. - We have forged new relationships to ensure (insure) that you obtain the most appropriate coverages available for your protection from financial disasters like medical emergencies and ensure that you have enough dollars available for care as you age. Call for a mutually convenient appointment.

. . . . Continued

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IT'S THAT TIME AGAIN - Part 1 - RRSP DEADLINES ON THE HORIZON - For those of you still seeking to shelter income from tax, Wednesday February 29th (leap year) is the deadline for 2011 contributions, but we recommend that the earlier the better - please call for a convenient appointment to make sure that you're not forced to make a last minute dump into a savings option just to get the receipt, and are choosing the BEST investment, so you get full value from your deposit.

IT'S THAT TIME AGAIN - Part 2 - THE TAX SEASON LOOMS OVER US YET AGAIN - Get your material together to bring in BUT also plan on asking us how you can lower your tax bill. Proper planning, retention of receipts, and claiming ALL of the credits is just part of the process.

SPEAKING OF TAX, ARE YOU AN AMERICAN CITIZEN ? - There has been a significant amount of ink recently on new legislation and new aggressiveness in enforcement by the IRS **-** if you are an American or dual citizen, or spend a significant amount of time in the USA, it would be prudent to look into how the new legilation and enforcement processes might impact on you and your family. As always, we encourage you to give us a call and set up a mutually convenient appointment.

2011 was another challenging year - With low bank rates (and the Bank of Canada having the longest term of stable interest rates since the 1950s projected to stay low for perhaps as long as 2 more years), the TSX off by almost 12%, the S&P Europe 350 off by over 7%, the S&P Asia 50 off by almost 13%, the S&P Japan 500 and the S&P Latin America 40 both off by over 18%, and only the S&P 500 in the US in positive territory (yes, the American economy was the one with positive growth and that at just over 2%), when you receive your year-end statements, you'll likely see low interest earnings and a reflection of the unsettled markets impact on your holdings. We are compiling and studying commentaries from around the world to assist you in your planning for the future. Please give us a call and we'll review your needs, investor profile (in case it has changed due to aging and economics), your portfolio complement and design so you can ensure that all your choices are appropriate for your present and projected future circumstances and needs. Between the Banks, Trust and Insurance Companies and the wealth of talent in the mutual fund industry, we're positive we can access the BEST products and services to help YOU achieve your goals.

SOME THINGS ARE CHANGING - A) We installed a new phone and voice-mail system over the Christmas break, and B) We have 3 new staff joining us this month, to ensure that your calls, enquiries, concerns and service needs are handled as quickly and as well as possible.
BUT SOME THINGS ARE NOT - We really do mean it when we invite you to call - you're never an interruption - Serving YOU is the reason we're in the office - so call ! ! Please ! !

Greg Sharon G Sue Sharon B Neil
Devon Megan Louise

P.S - You can now receive your periodic GP Wealth statements electronically - if you're not connected now, we can help - it's the right thing to do for the environment.

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