

# the green report

SPRING 2013

News & Views



## Paul's Perspective



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### Stocks are back!

What a fantastic first quarter for equities! In Canadian dollars, the TSX was up 2.5%, S&P 500 was up 12.5% and World markets were up 9%\*. Investors seem to be moving money back into stocks as there were amounts not seen since 2000 recorded going into equity funds in the month of January\*. This is very bullish for stocks and as I wrote last quarter, may give investors a very healthy return in 2013. We continue to see strength in stocks especially in the US over Canada. Bonds and cash were mostly flat to up slightly for the first quarter as stocks truly stole the show. Our portfolios were up in the range of 3% to 5% depending on the amount of bonds you hold reducing performance. To highlight our newest investment product that was launched in late November 2012, Diversiflex and Diversiflex Plus performed very well posting first quarter performance of 5% and 6.2% respectively.

### What's next?

Obviously, I am not able to know what will happen in the future, but I will let you know what the technical signals are telling me, which in turn gives us higher probabilities of being correct (not perfect). At this point, the technicals are pointing in the same direction as last quarter, continued

strength in stocks and specifically in the US over Canada. To get a bit more specific, we see signs of strength in Home Construction, Pharmaceuticals and Financials all in the US. This does not mean we expect to see another fantastic quarter like we just had, but we do expect stocks to outperform bonds and cash over the next 3 to 9 months. We are not the only ones who are optimistic about stocks. A number of veteran money managers see a long term bull market that is driven by North American energy independence, the return of outsourced factory jobs, recovery of the US housing market, a tech boom and most importantly investors who were burnt in 2008 are coming back to invest in stocks again. I have even heard talk about similarities between 1982, the start to one of the greatest bull markets ever, and our current market! Although I am an optimist, I am not going to tell you I feel this strongly about stocks at this point.

### What could spoil this party?

Like I said, we rely on probabilities. This means there could be many things that get in the way of trends and stop the momentum of new cash going into the stock markets. Currently the Euro Zone anxiety has resurfaced (did it every go away?), focusing on banking issues in Cyprus

and continued political problems in Italy. With many convinced the Euro will end badly, markets can turn sour at any time. I will not cover all the possible problems, but instead let you know that we will continue to monitor our data to attempt to protect your investments from any major declines in stock prices.

In summary, we had an exceptional first quarter and expect stocks to continue to perform well versus bonds and cash. Please watch for monthly email updates on Diversiflex to get the latest performance numbers and portfolio changes.

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# A Fresh New Look for Green Financial Group



We are pleased to introduce our new corporate identity! As Green Financial Group grows and evolves, we felt it was time that our logo and website underwent a transformation to reflect that progression. Over the last few months, we have been working hard to develop a new logo and website with a modern, professional feel.

You'll soon see our new logo appearing on all GFG communications starting right here with *The Green Report* and soon on our signage, stationery and other communications. A new *Green Report* design that reflects our new look makeover is also underway and will debut in the Summer 2013 issue - *stay tuned!*

## GreenFinancialGroup.com Website – New Look, New Features

Our new website has been designed to help visitors learn how Green Financial Group's unique solutions can help them achieve their financial goals through building wealth and managing their risks. The website outlines GFG's 8 step Wealth Evolution Solution™ as it uniquely applies to Business Owners, Retirees, Farmers, Pre-Retirees and Professionals.

We hope that our clients will find the new website useful for accessing account information and as a resource for questions that they or their friends and families may have on investing and financial planning. We will be updating content on the website regularly so please check back often for new content.

The site now includes many new resources and tools including:

### Client Login Page

- Direct access to your **WealthTracker™** account login is now available right on our website.

### New Media Centre

- Watch videos, request resources, access Green Report issues and use our contact form to get in touch with us.
- Watch for helpful articles written by Paul and Dave in our new "*Insights from GFG*" Blog.
- Stay on top of Green Team News and Upcoming events which we hope you'll register for.

### Get to Know Us Better

- We've included more information about Green Financial Group, Our Philosophy and our team members. See what are clients are saying about us!

### Useful Resources

- We've provided financial calculators to help with Retirement Planning, Education Planning, Mortgage and Loans and more.
- Social Media buttons allow you to share content on various social media platforms.

### Responsive Design

- Visit [greenfinancialgroup.com](http://greenfinancialgroup.com) on your computer, mobile device or tablet.

We hope that our clients will find the new website useful for accessing account information and as a resource for questions that they or their friends and families may have on investing and financial planning.

We hope you'll take a moment to browse around the new site and tell us what you think. If you have any trouble loading the new website, please clear your cache and cookies in your internet options. Your feedback will help us to continue to serve you better. Send any comments or suggestions to: [sburton@greenfinancialgroup.com](mailto:sburton@greenfinancialgroup.com).

