

the green report

SPRING

2013

News & Views



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Paul's Perspective



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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Service Matters

Client Shredding Day

Save the Date - April 29, 2013.

Bring any of your tax returns older than 10 years along with any unwanted financial documents for shredding from 10 am to 4 pm. Integra Shredding will have locked containers on site where you can deposit your documents for shredding. Enjoy a coffee and donut on us while you're here. We hope to see you on April 29th!

Beware of Suspicious Emails

Recently there have been many malicious emails circulating and we want to make sure your privacy is kept intact. Always be suspicious of any email you may receive from unknown sources. If an email looks suspicious, delete it without opening the message.

Sign Up for WealthTracker™

Dundee WealthTracker™ allows our registered clients to log in and view up-to-date account valuations and portfolio reports at any time. Using this service, clients can view current account holdings and run a variety of portfolio reports.

To gain your login access to **WealthTracker™** please contact the office and we'll be happy to get you set up. **WealthTracker™** login is available on our website at www.greenfinancialgroup.com.

DundeeWealth Mailings

Many of our clients have recently received numerous envelopes of account summaries and fee statements. We apologize for the amount of paperwork you have received. We have brought it to the attention of DundeeWealth to see if we can have this reduced.

You can significantly reduce mailings you receive by signing up for E-Delivery through **WealthTracker™**. When logged in, simply check the appropriate boxes under preferences to receive your statements electronically. You'll be notified by email when a statement is available to view.

Green Team News

Tastings 2013 (May 10/13)

Green Financial Group is a titled sponsor at this year's Big Brothers Big Sisters **Tastings 2013** event. This year's theme, **BIG Taste of Woodstock**, will be a celebration of the organization's 100th anniversary and will feature local cuisine, live entertainment and more. Sign up for the **Clash of the Cupcakes** competition – there's a category for both Professionals and those who would like to be. For more details visit www.bbbswoodstock.ca and click on Events. The Green Team look forward to seeing you there!

Youth for Christ Golf Tournament (June 5/13)

Paul Green has participated in this annual tournament event for the majority of its 25 year history. Green Financial Group is a title sponsor of this year's tournament and we hope you'll join Paul as he hits the course for this great cause. The tournament takes place at Craigowan Golf and Country Club with a tee-off time of 8:30 am. Pamphlets are available at the front desk if you'd like more information.

Chef's Corner

with chef Rob Bartley



MARINATING TIPS

Why marinate?

The main purpose of marinating is to introduce a flavour to a piece of meat, poultry, fish or vegetable. In some cases marinating can help to tenderize a tougher piece of meat like flank steak, pork shoulder chops, etc.

For how long?

Generally speaking beef, pork, lamb and chicken can marinate anywhere from 2-6 hours depending on size. For whole roasts you can extend marinating time to 8-10 hours. For fish and seafood marinating should be quick – 30 mins to 2 hours max.

Types of Marinating:

Flavoured Oils	Chili, lemon oil, truffle, garlic, olive, mushroom, etc.
Herbs	Rosemary, thyme, bay leaf, dill, parsley, oregano, fennel, etc.
Vegetables	Garlic, onions, ginger, lemongrass, celery, etc.
Spice Rubs	Cajun, Old Bay spice, paprika, cumin, 5 spice, tandoori, curry,
Liquids	Tomato juice, wine, beer, fruit juices, etc.
Acids	Wine vinegars, citrus fruits, buttermilk, yogurt, etc.
Combinations	Any and all combinations of above ingredients (get creative)

Bartley's All Purpose Asian Marinade (great for chicken, pork and beef):

Mix all ingredients together and place in a plastic tub.

- 1 onion, roughly chopped
- 1 carrot, roughly chopped
- 1 stalk of celery, roughly chopped
- 1 x 2" piece of ginger, cut into coins and smashed with the back of a knife
- 1 head of garlic, broken apart and roughly smashed with back of knife
- ½ bunch of cilantro, roughly chopped
- 1 TB Chinese 5 spice powder
- 1 cup of light soy sauce
- ½ cup dark soy sauce (also called mushroom soy)
- 2 TB sugar
- 1 TB sesame oil
- 1 cup Chinese rice wine OR dry sherry
- 1 L water

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

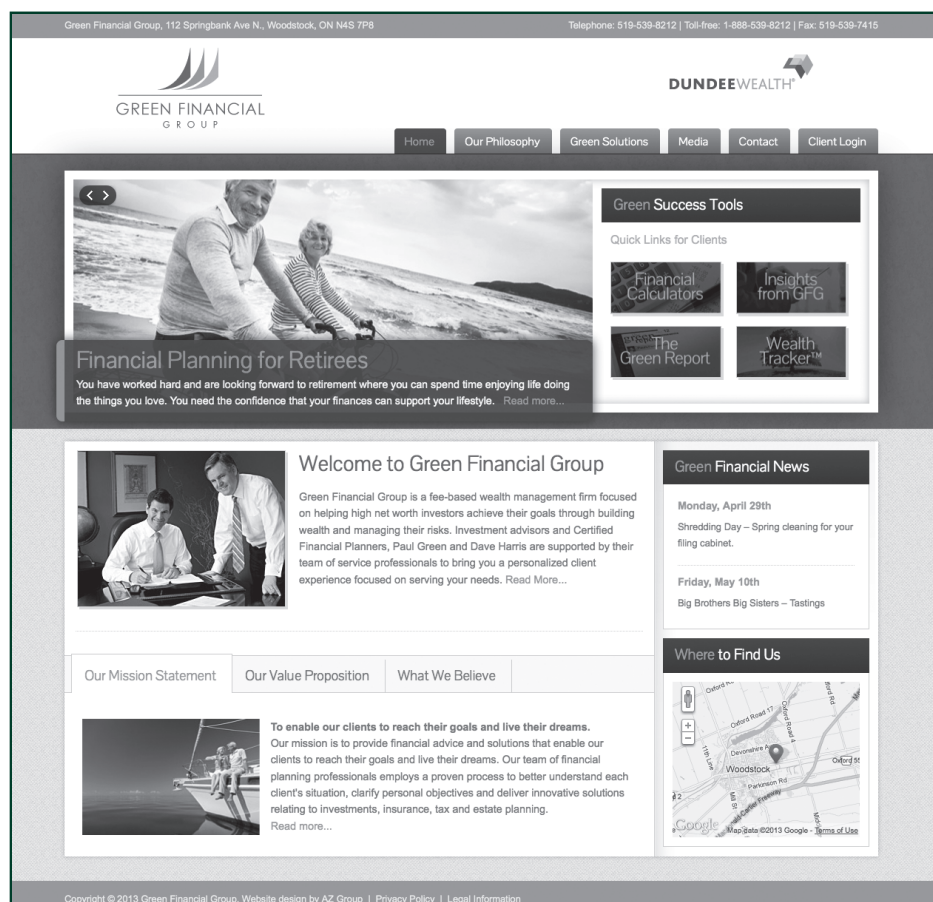
- We've provided financial calculators to help with Retirement Planning, Education Planning, Mortgage and Loans and more.
- Social Media buttons allow you to share content on various social media platforms.

Responsive Design

- Visit greenfinancialgroup.com 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.



10 Minutes to Refocus your Priorities

At some point or another, I think most people feel overwhelmed with the everyday activities life presents to us. With so many commitments pulling at us every day, sometimes it is difficult to choose the most important ones.

How about a 10 minute exercise to help identify what matters most to you? I was reading a piece from Dan Richard's of Client Insights this month that really struck a chord with me. It is a simple, effective and quick way to organize 20 different priorities into 4 categories.

Once completed, this list can help provide clarity when faced with decisions ranging from, where to live, evaluating a new job opportunity or whether buying that new vacation property is as important as it seems.

Once you've sorted the 20 priorities, focus on your top 5 "Must Haves" and use these to guide your decision making.

I recommend that each person in your household complete their list independently and compare the results with each other. It can be quite an illuminating experience. By discussing the results, you gain a better understanding of what each of you want to achieve and this can help in decisions around such things as finances and retirement.

The 20 Priorities listed at the end of this article are divided into the 4 categories that follow:

Priorities 1-5 "Must Haves"

Priorities 6-10 "Important"

Priorities 11-15 "Nice to Have"

Priorities 16-20 "Not Important"

Once you have sorted the 20 priorities, focus on the top 5 "Must Haves" and use these to guide your decision making.

The late Stephen Covey in his bestselling book, "The Seven Habits of Highly Effective People" identified Habit 7 as "Sharpen the Saw". This refers to the need to take time on a regular basis to renew the four dimensions of our nature (Physical, Mental, Social/Emotional, Spiritual). Just like a craftsman needs to stop working from time to time to sharpen his tools, individuals benefit from setting aside time regularly to renew and refresh. Without this we find ourselves expending more energy with decreasing results over time.

The 10-minute Priorities Exercise fits neatly into this habit by allowing us to identify those items most important to us and so we can make decisions accordingly.

I recommend making cards, one with each of the 20 Priorities on them for easier organization. At least once per year you should go through this process to ensure your decisions line up with the most important things in your life.

For many people financial security follows close behind family and health priorities. At Green Financial Group, we are here to help you with this by showing you how your current financial strategy looks now and how your savings and spending habits

will shape your future results. Your financial plan is a blueprint for building effective strategies to reach your financial and life goals.

Please get in touch with us if there is anything we can do to help you along this journey.

The 20 Priorities

Contribution to Society/Legacy	Co-Workers
Current Income	Equity Ownership
Family	Friends
Financial Security	Future Income
Geographic Location	Health
Home Environment	Influence and Power
Intrinsic Nature of Work	Leisure Time
Personal Growth	Prestige and Status
Professional Growth	Spiritual Development
Spouse/Significant Other	Workplace Environment



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