

Mike Robinson

From: Mike Robinson [mike@signaturefs.ccsend.com] on behalf of Mike Robinson [mike@signaturefs.ca]
Sent: July 14, 2009 4:06 PM
To: mike@signaturefs.ca
Subject: The Signature Line - It's Looking Like Market Recovery -What do you Think?



July 2009

The Signature Line

Your quarterly update on markets and the economy

This Quarter's Update

[Just what is a financial plan?](#)

[It looks like the early stages of recovery!](#)

Learn more about us on our website

Mike Robinson, the principal at Signature Financial Security, is someone that other financial professionals turn to for their own advice. Amongst our clientele Mike advises a Ph.D. in investment finance, an executive at the Alberta Securities Commission and a retired financial advisor.

For more information [about Mike](#) and to learn [The Signature Difference](#) please visit our website at www.signaturefs.ca.

Think Like an Insider!

The February 2008 edition of Alberta Venture magazine featured a great article outlining important considerations available to affluent investors

Dear Michael,

They tell me summer is here but in looking out the window right now I'm not so sure! Mireille and I just returned from a holiday in the Okanagan Valley and the weather was mostly beautiful. We did get a couple of days of rain in the central valley but that didn't stop us from enjoying the lake and a few wineries!

In our last edition of The Signature Line we looked at the question of whether the market up-tick in March was a mere bear market rally or if it was the beginnings of recovery. While we still cannot say for sure, the markets have continued their upward trend and [things are looking quite positive for us now being into the early stages of market recovery!](#)

This edition takes a look at recent economic and market events and provides some insight into the recent rally and reasons behind some optimism for a view of market recovery.

But first -a quick review of what I do for those of you new to The Signature Line and a reminder for some others!

Have a read through and if you have any questions or comments, please feel free to e-mail me or call at any time.

Sincerely,

Mike Robinson

What all do I do?

As most of you know, the number one thing I specialize in is comprehensive financial planning, particularly for self-employed individuals. Once the overall plan is done I move into different areas, depending on your specific needs. These areas include:

Investment planning: includes RRSPs, non-registered

that you might not hear about unless you are speaking with insiders. [Click here to link to the article.](#)

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If you or someone you know might benefit from the work I do please feel free to pass along contact information or forward this e-mail. I'm always happy to have a coffee with anyone and just chat.

As of June 30, 2009

It's Looking Good for the Early Stages of Market Recovery!

In recent months, we have seen a dramatic turnaround in the confidence of the business and investor community. And this confidence has been reflected in a rally on the global stock markets. Since reaching a low for the year in early March, Canada's S&P/TSX Composite Index has risen 37%, and has now posted a gain for the year-to-date (at June 30) of almost 18%. International markets have shown similar strength, with the U.S. S&P 500, for example, bouncing back 36% from its March low, to post a gain of 3% for the year-to-date.

Why have we seen such significant gains, even though an economic recession continues?

First, governments and central banks have succeeded in stabilizing the global financial system. Major U.S. banks have been rebuilding their capital and several are repaying their government loans.

Second, global credit markets, which were frozen just months ago, have opened up. After a number of blue-chip companies were able to issue bonds, the healing process spread to other markets, including high-yield bonds, equities and real estate investment trusts. With many firms, including major banks, able to raise new money, they have refinanced their debts - leaving them free to focus on their business operations. The markets were not even phased by the bankruptcies of American icons GM and Chrysler, perhaps because of the widespread recognition that this process is necessary for their continued survival.

Third, many investors were heartened by economic signs of

stability in various sectors such as retail spending, manufacturing and housing. And, in Canada, rising prices for oil and other commodities have helped to boost our resource companies and our dollar.

For everyone with exposure to the equity (stock) markets, your portfolios gained ground during the second quarter. Your holdings in fixed income (bonds) also contributed to the upside in your accounts. While the worst of the credit and financial crisis seems to be over, we must also recognize that the global economic situation is still difficult and that an economic recovery will take time. Record low interest rates are expected to spur economic activity and massive government stimulus spending is in the pipeline, though many programs have yet to get underway. The consensus among economic forecasters is that economic recovery will begin later this year and gain momentum into 2010. This should translate into continuing good conditions for your investments although recovery will not be rapid and there may be a few hiccups along the way.

With these conditions, it is wise to be prudent, given that markets are volatile and it's likely there will be a few negative economic reports before a full recovery takes hold. At the same time, it's important to remember that equity markets anticipate as well as react to developments, and they typically rebound ahead of the actual turnaround in the economy. The recent rally shows how such moves can occur quickly and unexpectedly.

That's why it's important to continue to retain some exposure to equity investments. If you have been reluctant to invest further in the capital markets, you could consider conservative investment strategies such as Dollar Cost Averaging (DCA), in which you invest a predetermined amount on a regular basis, taking the emotion out of investing and 'smoothing out the risks.' You might also consider reviewing and perhaps rebalancing your portfolio's asset allocation, which involves adjusting the mix of equity and fixed-income investments.

The key is to look forward and take advantage of opportunities today that fit with your investment objectives. If you would like to discuss these or any other issues, please feel free to contact me directly at any time at (403) 226-0321 or mike@signaturefs.ca

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Prospective investors should review the offering documents relating to any investment carefully before making an investment decision and should ask their representative for advice based on their specific circumstances.

Based in Calgary, Alberta, Signature Financial Security is a professional, independent wealth management and retirement planning firm that specializes in working with successful self-employed, and other affluent, individuals. The principal, Mike Robinson, established the firm following a successful period as a Private Wealth Counselor where he was an advisor to other financial planners working in the affluent market. He is an expert in creating comprehensive financial plans taking into consideration all unique factors of working with the affluent and self-employed.

Get to Know Signature Financial Security

Mike Robinson and Signature Financial Security know that there needs to be a fit for you and your potential financial advisor. There has to be a fit for Signature as well. That's why Mike is committed to spending some time with you in person and in an informal setting, perhaps over coffee, to let you get to know him, and him you.



To see if Signature Financial Security might be a valuable financial asset for you, give Mike a call at (403) 226-0321 or drop him an email at mike@signaturefs.ca today. Additional information about Mike and the firm can be found on the website at www.signaturefs.ca.



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