“If we know markets go up AND down, why don’t we plan for that? Investors have been patient. They want a strategy that makes sense and a strategy that works.”

June 30, 1982 - June 30, 2000 the TSX Composite returned +646.0%*
June 30, 2000 - June 30, 2012 the TSX Composite returned +13.7%*

We understand times have changed and the above returns make that evident. As many financial advisors wait for the market to fix itself, we believe its time to stop waiting. Fix the approach.

Learn innovative ways to:
Reduce volatility
Minimize losses in negative years
Potentially increase overall returns

Presentation will be followed by a question and answer period where we will discuss the state of the equity markets, bond markets and the current macroeconomic environment

Hosts: Matthew Elmslie & Scott Chambers, Elmslie & Chambers Group at TD Waterhouse

Join Us:
• Wednesday November 28th. Presentation begins at 6:30. Cocktails at 6:00pm.
• North Huron Wescast Community Complex, 99 Kerr Drive, Wingham, Ontario
• RSVP by November 16th to Andreea Muncan at andreea.muncan@td.com or 519-357-9861

*Thomson One Data. TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services. TD Waterhouse Private Client Services represents the products and services offered by TD Waterhouse Private Investment Advice (a division of TD Waterhouse Canada Inc. – Member Canadian Investor Protection Fund), TD Waterhouse Insurance Services Inc., TD Waterhouse Private Investment Counsel Inc., TD Waterhouse Private Trust (offered by The Canada Trust Company) and TD Waterhouse Private Banking (offered by The Toronto-Dominion Bank). Elmslie & Chambers Group consists of Matthew Elmslie - Investment Advisor, Scott Chambers – Investment Advisor, and Andreea Muncan - Assistant. Elmslie & Chambers Group is part of TD Waterhouse Private Investment Advice.