



An Important Note: Taking Care of Your Health - Healthy Eating and Exercising

Financial plans are designed to provide financial security throughout one's life and it therefore considers Longevity. In fact, our financial plans incorporate the real possibility that men will live to the age of 92 and woman to the age of 95. 25% of Canadians are living this long (many even longer), and these ages are continually increased with the advances of modern medicine.

However, the quality of such a long life is in your hands.

I encourage you to take the time and money to maintain your health – whether through proper nutrition, exercise, or meditation. You, and your loved ones, will be glad that you did.

If going to the gym is an issue, let's invest in some exercise equipment and weights for your home. If motivation is an issue, let's hire a personal trainer. If eating right is an issue, let's hire a nutritionist that will help plan easy proper meals. And if money is an issue, let's consider why we have worked so hard to earn it in the first place. This should be a priority and not something we put off to tomorrow. Please.

Whether 30 or 90, whether in good health or poor, a few smart choices today can have tremendous impact on the quality of your life tomorrow.

Market Update – November 2021

November was a volatile month as new fears were added to old, then dismissed, only to return. In general, the markets were directionless with a slightly negative outcome.

The concerns of supply chain disruptions, inflation and increases in interest rates all still remain. It appears that it may take a bit longer than previously thought to sort through these issues and emerge on the other side. However, the other side does appear to be a continuation of longer-term positive trends. As always, we will have to see how things play out.

Waiting is not usually an easy task. Our instincts are to do something, anything. But if we study history, examine our own lives and decisions and think about the recommendations we give children, I think it is safe to say that patience truly is a virtue and playing the 'long game' is prudent and tends to be successful.

Therefore, the focus remains on the long game – on one's own plan and managing risk and maintaining the risk level to meet it. As such, we try hard not to be suddenly swayed to do something, anything, but on the contrary, remain focused on staying the course – the course carefully selected and aligned with one's plan.

And so, as always, our conclusion remains that same: focus on the longer-term. Invest for the long term. Ignore short term fluctuations. Focus on your life, your plan, your goals. At the end of the day that is all that truly matters.



We are cautiously neutral in the short term, and positive in the medium and long term. We continue to hold our positions and invest cautiously.

Have a great month and let us know if there is anything we can do for you,

- Meir

Index	Month	Year to Date
Bonds FTSE Canada Universe Bond Index - CAD	0.50%	-4.30%
Canadian Equity - S&P/TSX 60 Index - CAD	0.70%	26.00%
US Equity – S&P 500 - USD	1.00%	26.30%
International – MSCI EAFE Index - USD	-3.60%	7.40%
Emerging Markets - MSCI Emerging Markets Index - CAD	-1.00%	-1.10%
Real Estate - Dow Jones® Global Real Estate Index - USD	0.80%	26.80%
S&P/TSX Preferred Share Index - CAD	-1.30%	17.60%





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¹ Bonds FTSE Canada Universe Bond Index - CAD

Canadian Equity - S&P/TSX 60 Index - CAD

US Equity - S&P 500 - USD

International - MSCI EAFE Index - USD

Emerging Markets - MSCI Emerging Markets Index - CAD

Real Estate - Dow Jones® Global Real Estate Index - USD

S&P/TSX Preferred Share Index - CAD

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