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Fall 2011 Quarterly News Letter

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Wayne & Andre

As per a letter from head office with regards to the amalgamation of Professional Investment Services into Global Maxfin Investments, Wayne and Andre wanted to provide an update with regards to how it will affect your accounts. The short and long of it is It won't. The name change has nothing to do with the function of how we operate; our ability to service and or manage your investment accounts. We are happy with the outcome of the transition and will continue to operate as we have, just under this new title. (As you can see in the top left it is a new logo and that's about the extent of the change)

With regards to your online access, it can now be accessed at www.globalmaxfin.ca under Client Centre; however our website www.waynepollo.com has not changed, with access still reliable from there. (If you would like to have internet access to your accounts please feel free to contact Andre as he is happy to grant you access.) Also include is our New Toll Free number 1-855-354-5644 for all out of province clients.

Market Report

The summer markets were unstable due to political jockeying which erased the gains from January to June. If you hadn't opened your statements all summer you would not have noticed a dramatic decrease, as the markets fluctuated up and down. We are hoping for stabilization and growth in the last quarter of 2011. We had preached in earlier newsletters with regards to using caution from rising interest rates; however as the economic outlook is slower than expected the "higher powers" are suggesting holding rates for longer than we had originally expected (well through 2012) This should provide more liquidity in the markets and encourage spending. Wayne and Andre are always promoters of Debt REDUCTION, and encourage clients to pay down debt in these times, instead of raking it up.



Send us a referral (friend, family or colleague) and we will enter your name into our draw for a Pair of

Flames Tickets

for YOUR choice of 1 of 3 games in January 2012. Andre will be keeping track on the White Board in the office until December 31th of this year. Make sure your referral tells us that YOU

Featured Products

sent them OR e-mail us their name and contact information askwayne@waynepollo.com

Manulife Bank

- Manulife One Account
We find it the best debt reduction tool out there!!!

Life Insurance

- Death benefit bypasses probate fees
- Creditor protected
- Protects your family not the bank

Financial Planning: Ways to improve your finances in 2012

- It's difficult to arrive at unfamiliar destination if you don't have a map. It's the same with your personal finances. You need to sit down with a financial advisor and decide, based on a number of factors, including your age income, just what your financial goals are and how to get there. Wayne and Andre will help determine if your goals are realistic and find ways to implement them. Quote *"If you fail to prepare ... you prepare to fail"* having a plan isn't a bad idea after all.
- Once you have established your financial goals, you need to create a budget. We will help you review your monthly income and expenses to help you identify areas for savings.
- It is important to seek our advice when opening different investment accounts. RRSP or Tax-free savings accounts can be very valuable in reaching your goals, depending on your overall plan.
- Start a pre-authorized chequing plan (PAC) This simple investment strategy lets you put aside money on a regular basis to purchase mutual funds. This is apart of our Dollar Cost Averaging strategy and can be implemented for RRSP, TFSA and or regular savings accounts.
- Once our plan is in place it is important to review it on a yearly basis. Wayne and Andre are always available more often if you have more frequent needs.
- Buying a house is probably the biggest single investment many make. Interest expenses over a long amortization period can be enormous. We help you find ways to reduce your mortgage and be debt free years sooner, thereby saving you potentially thousands of dollars in interest payments.
- Check your insurance. When it comes to any type of insurance it is important to shop around as you would for a good deal on a car lot. We ensure you are adequately covered with quality companies.

We are happy to review your financial plan at any time. Feel free to contact us for an appointment.

Trivia	Source:	Disclaimer
iviachamp.com ➤ On every continent there is a city named Rome ➤ Ding dong is a city in Texas ➤ Men blink half the amount of times that woman do ➤ The teeth of a rodent never stop growing ➤ Queen Anne outlived all 17 of her children ➤ Saudi Arabia has no rivers ➤ Philadelphia was the site of the first stock exchange in 1791		The information contained in this document is of a general nature only and does not take into account your particular objectives, financial situation or needs. Accordingly the information should not be used, relied upon or treated as a substitute for specific financial advice. While all care has been taken in the preparation of this material, no warranty is given in respect of the information provided and accordingly neither Global Maxfin Investments Inc no its employees shall be liable on any grounds whatsoever with decisions or actions taken as a result of you acting upon such information.

We're here to help

We appreciate your business. Contact us to learn more about the products we offer, that will help you further your goals and financial future.