

January 2017

Happy New Year!

I wrote my newsletter yesterday after much thought and editing but it just wasn't quite right. And then, I needed to be home with my son this morning as he's home from school (his Dad and I are tag teaming) and I had a new inspiration!

Let's start fresh – after all that is a part of what we try to do in the New Year, right? Let's forget about the biased opinions (which I guess are all opinions?), the pessimism, the anger and the general feeling that things are bad all around.

And what is the source of this new-found inspiration? My wonderful son Peter. While I formulate my thoughts for this newsletter and then run to get a pad to write them down he is playing (and singing) a really good song on his IPAD called "These little wonders" by Dave Thomas. It's at the end of a great movie called "Meet the Robinsons" and it's basically about just letting things go and instead appreciating life in the small and quiet hours of our day.

Really, if you'd like to feel good just invest a few hours in a couple of high quality animated movies. Shrek (all of them), Toy Story (all of them), Meet the Robinsons, Tangled – they are wonderful stories each with a powerful story of optimism and kindness. Why do we want our children to feel this way yet as adults we seem to often deny ourselves these feelings?

It would seem that a lot of the population is angry and pessimistic – so let's change our mind set and try to be happy and optimistic. If you're up for it - you've come to right place!

No matter what you read in the New Year, you are being told just how terrible the year 2016 was. Have we become that entitled? If someone has truly experienced tragedy last year, then I understand that they are ready to leave 2016 behind – onward and upward.

But, to suggest that the year was bad because of the Brexit vote, Donald Trump and the fact that a lot of famous people passed away – I think we need to stop and think about this.

Fact: Two things occurred in 2016 that we were told could never happen: Britain voted to leave the European Union and Mr. Trump was voted to the office of president of the United States.

What can we take from this? Really, really NO ONE knows what is going to happen. Not polls, not the media and certainly not the so called experts (who the heck are these people anyways?). Think about it....this is great! No more trying to forecast or pretend to know something – this frees up both time and brain power. Now we can just "let it go" as Dave Thomas is telling me in Peter's song. Very liberating, don't you think?

Fact: Great Britain's decision to leave the European Union was brave and I think and hope positive. Likely short term pain for what should be long term gain. Look at it not as a blow to International trade and Immigration but a great economy wanting to take back control over their own country. I say, good for them and all the best!

Fact: Mr. Trump, while clearly possessing multiple personality flaws....ran on a platform of creating a positive business environment (one that has not existed in the US and does not exist in Canada). This my friends, if carried out is good for the economy and should long term be good for investors. Let the rest of what you read be entertainment, and try to feel positive – long term. I do admire both the U.S and British citizens for voting to do something – this can be positive.

Fact: We are in an environment of high taxes, high government debts and deficits and our governments seem to be more focussed on the environment than anything else. There is good news here though – we don't personally have this debt or deficit problem and you have us! We'll get through, minimize our taxes and eventually a government will recognize that there are other concerns on the minds of their constituents. This one takes some faith I know, but I think I'm ready to start thinking this way.

If you are not already aware of this, I made it my mission a few years ago to try to protect "my people" (clients and my family) from whatever government policies may come our way to possibly hurt us financially. While I can't promise that I'll do a perfect job I continue to try my best. Damage control is our best option right now while we ride this out.

And one final fact: We all must have much for which to be thankful. And if this doesn't strike you right away, maybe sit down by yourself for a moment and give it some thought. The negativity and anger out there is so easy to get wrapped up in (and I'm certainly guilty) but we have to remember all that is so good in our lives.

I always tell our kids that one of the reasons North America is such a great place to live is simply because we all came from someone who had it in them to leave their home land to start over in search of a better life – so powerful. The pendulum will continue to swing and always too far. In the meantime, we'll continue to quietly accumulate and maintain the wealth to which we aspire, working within whatever government policies of the day exists – just like businesses.

My son is still singing. He has such a lovely voice and he possesses a true joy and sincerity that makes it a pleasure to listen to him. Today, this was my sign that life is good and he reminded of that – thanks Peter!

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