

A Husband's Point Of View

A.M.H. Financial Services



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By now you've probably heard that if you want to make your money work for you, you need to invest it. How do you go about it, though, if you don't know anything about the world of finance?

The world of investing can be complex, but it doesn't have to be difficult. All it takes is some discipline and a little advice to along the way. Your first step is to understand what your options are. Everyone has their own reasons for saving: buying a home or car, post-secondary education for the kids, taking the trip of a lifetime or making sure there's enough retirement income to last. Whatever your needs, there are different savings products with different features designed to make it easier to achieve your goals.

Successful money management goes beyond just saving a portion of what you make. To really get the most out of your earnings, you'll need to put it to work in a few choice investments.

With so many investment opportunities out there, it can be hard to decide where to put your hard-earned money. That's where I come in.

With my many years of experience and my wide knowledge base I know all about the main options for investing out there and I can work with you to come up with a strategy that works for you and your needs.

For more information call me today (780) 425-4058.



**A Husband's
Point of
View**

On the Lighter Side

Show me a guy who has braces on his teeth, and I'll show you a guy who put his money where his mouth is.

Middle age, where the narrow mind and the broad waist change places .

What do you get if you cross poison ivy with a four leaf clover? A rash of good luck.

An important sign: Do not walk past the end of the pier!

DON'T QUIT

When things go wrong as they sometimes will,
When the road you're trudging seems all uphill,
When funds are low and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest, if you must, but don't you quit.
Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about,
When he might have won had he stuck it out.
Don't give up though the pace seems slow,
You may succeed with another blow.
Success is a failure turned inside out.
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems so far,
So, stick to the fight when you are hardest hit.
It's when things seem worst that you must not **QUIT!**

Investing Mistakes to Avoid

Having no investment plan

Venturing into investing without having a plan is like starting a voyage without a compass. You will end up as a loser.



Putting all your eggs in one basket

Another common investing mistake that investors make is investing 100% of their money in a single type of asset. You should always make diverse investments.

Banking on rumors

It's natural for investors to be overly enthusiastic about stocks. They are trying to find all sorts information from the internet, veteran investors, magazines and newspapers, brokers, and their friends. Never attempt to predict stocks that will appreciate like crazy (by way of guessing or rumors) or those that will fall. Invest only in businesses that you understand.

Not learning the basics

Always take your time to learn and understand the basics. The more you understand them, the clearer it becomes to you that the market is very complex.

Yearning for quick gains

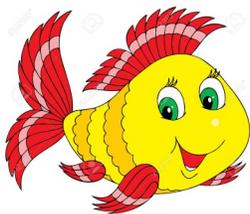
Most investors enter into the market because they expect to start raking huge profits within a few months. This desperation leads them to making many mistakes, which eventually force them out of the market. You see, in investing, there are no quick gains, as profits accumulate over a long time.

Following the crowd

Even though joining the bandwagon may be a smart decision most of the time, it rarely helps in the investing world. In fact, if you are looking for a proven formula for losing your money quickly, try following the crowd (by buying when everyone buys and selling when everyone sells).

In conclusion, by avoiding these common mistakes, you will easily meet your investment goals and save yourself from lot of regrets.

**Save your
money.
Grow your
money.
We'll show
you how!**



Call us today at (780) 425-4058 to
arrange a meeting with Andy to come up with an
investment strategy that works best for you!

Simple Investment Truths

- ◆ If you want to earn higher returns you're going to have to take more risk.
- ◆ If you want more stability you're going to have to accept lower returns.
- ◆ Any investment strategy with high expected returns should come with the expectation of possible losses.
- ◆ The stock market goes up and down and goes back up again.
- ◆ There's no such thing as a perfect portfolio, asset allocation or investment strategy.
- ◆ No investor is right all the time.
- ◆ No investment strategy can outperform at all times.
- ◆ Almost any investor can outperform for a short period of time.
- ◆ Size is the enemy of outperformance.
- ◆ Brilliance doesn't always translate into better investment results.
- ◆ "I don't know" is almost always the correct answer when someone asks you what's going to happen in the markets.
- ◆ Watching your friends get rich makes it difficult to stick with a sound investment plan.
- ◆ If you are a buy and hold investor you will take part in all of the gains but you also take part in all of the losses.
- ◆ For buy and hold to truly work you have to do both when markets are falling.
- ◆ Proper diversification means always having to say you're sorry about part of your portfolio.
- ◆ Compound interest is amazing but it takes a really long time to work.
- ◆ It's almost impossible to tell if you're being disciplined or irrational by holding on when your investment strategy is underperforming.
- ◆ Reasonable investment advice doesn't really change all that much but most of the time people don't want to hear reasonable investment advice.
- ◆ The best investment process is the one that fits your personality enough to allow you to see it through any market environment.
- ◆ Successful investing is more about behavior and temperament than IQ or education.
- ◆ Stock-picking is more fun but asset allocation will have more to do with your overall performance.
- ◆ Don't be surprised when we have bear markets or recessions. Everything is cyclical.
- ◆ The market doesn't care how you feel about a stock or what price you paid for it.
- ◆ The market doesn't owe you high returns just because you need them.
- ◆ Predicting the future is hard.



Financial Advisor
Since 1976



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Take a look at our website

www.amhfinancial.ca

AMH Financial Services is a full-service firm. We offer services to help you examine your financial goals and select the options that will best suit your needs, timeframe and investment style. We believe in helping you create a comprehensive financial plan for your family that includes planning, insurance and portfolio management.

MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



My mission is to help you to make an educated decision that you are comfortable with!



*Want to feel more confident about reaching your financial goals?
We can help with that!*



I want to get ready for my financial future



I want to plan for my retirement



We want to get ready for our life together



I want my children to get ready for a better financial future

With so much conflicting advice in the news, online, even from friends and family, making sound financial choices is difficult. Eliminate the confusion and make informed financial decisions with help from a professional.

Call us today (780) 425-4058