

# A Husband's Point Of View

## A.M.H. Financial Services



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Strong market volatility was front and centre in 2018 as both positive and negative factors garnered the attention of investors.

Strong corporate earnings and economic growth contributed to consumer and business confidence, but tariffs, trade wars and rising interest rates tempered investor expectations.

It's hard to believe it has been ten years since the 2008 financial crisis. The lessons learned remain paramount today—the importance of staying true to the investment principles of diversification, discipline and a focus on the long-term. As we enter more of a stock picker's market in 2019, we will continue to use a conservative, value-oriented and disciplined investment style to manage your money and find opportunities regardless of market conditions.

There's fear of the market going down; there's fear of missing the rebound. Embracing the chaos could be the answer.

It is difficult to predict political outcomes. Regardless of the economic environment it is high quality companies with strong management teams, solid competitive positioning, conservative capital structure and compelling long-term growth prospects that tend to outperform over the long run.

Here at AMH Financial Services we continue to focus on offering smart, simple investment solutions that provide flexibility and choice for meeting your individual needs.



**A Husband's  
Point of  
View**

### On the Lighter Side

The chains on my mood swing just snapped. Run!

Why do fish live in salt water? Because pepper makes them sneeze.

Will glass coffins be a success? Remains to be seen.

Where did Noah keep his bees? In the Ark Hives.

Do I like wind turbines? Yes I'm a fan.

Where do polar bears vote? The North Poll.



## ***What to do at times of market volatility!***



The wisest thing to do during periods of extreme market volatility is to stick with the investment plan that you've already devised. Equity markets have reaped sizable gains over the past six years. Such setbacks, while unnerving, are inevitable. A "do nothing" prescription might be tough to swallow if you've been caught off guard by recent volatility. But taking no action is an active decision, and is often the right decision for reaching long-term financial goals.

Here are a few simple rules to help you through the current feverish reaction.

### **Rule 1: Recognize that volatility and periodic corrections are common in equity markets.**

The key to getting through unexpected turbulence is to understand that swings in the financial market are normal—and relatively insignificant over the long haul. The best approach to protect portfolios is to diversify among a broad mix of global stocks and high-quality bonds so that you are better poised to buffer the declines in the equity market.

### **Rule 2: Tune out the noise and remove emotion from investing.**

Seeing the same story at the top of every news site you visit, as well as seeing related portfolio fluctuations, may worry you more than it should. Long-term investors, should resist the urge to make drastic changes to their investment plans in reaction to market moves. We may find what's driving the overreaction in markets is nothing more than speculation.

Making shifts to a portfolio in hopes of avoiding a loss or finding a gain rarely works long-term. Investors who panicked and dumped stock holdings in 2008 and 2009, believing they could get back in when "the coast was clear," likely suffered equity losses without the benefit of fully participating in the recovery.

Also, don't look at your accounts every day. It's unnecessary and may do more harm than good. Remember that portfolio changes, aside from routine rebalancing, can result in significant capital gains. And don't forget that it's essential to know exactly when to jump out of the market and then get back in—decisions few investors can or should tackle.

### **Rule 3: Make volatility work for you.**

Save more and continue to invest regularly. Boosting savings is important to long-term financial goals. We believe market returns will be muted over the next few years; therefore, stick to your investing principles and avoid getting caught up in the market.

If you invest regularly, you're putting the market's natural volatility to work for you. Continue making contributions to take advantage of cost averaging. Buying a fixed amount on a regular schedule offers opportunities to buy low during market dips. Over time, regular contributions can help reduce the average price you pay for your shares.

Because no one knows what the future holds, you can resist the temptation and save yourself the stress by tuning out the noise. It's okay to ignore volatility—that's part of the plan.



**Shift happens!  
Making sense of  
a rapidly  
changing  
financial world**



## ***Financial Roadblocks***

It may not seem immediately obvious, but financial wellness and mental health is a key element of our overall physical and mental health. When people feel financially well, they exercise more, eat more fruits and vegetables, and get health checkups more regularly. They tend to worry less about money.

It's difficult to talk about money issues. People who are financially unwell may have emotional barriers from gaining control over their finances. Those barriers—or feelings—include embarrassment, shame, fear and guilt. They may worry about being judged or stigmatized for their money problems. And these emotions can keep them from dealing with their financial issues or seeking help.

### **Clearing the path to financial wellness**

Money issues are not uncommon, nor are they any indication of failure. The same way individuals take steps to improve their physical health, they can take steps to improve their financial wellness. With the right support, Canadians can make progress towards better managing their money.

I can provide guidance around budgeting, managing debt and investing. I can help with planning for retirement and preparing for financial emergencies. What's more, I can help you stay on track and avoid the emotional roadblocks that can hinder success. Each step can bring you closer to reaching financial health.

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



## **Some Springy Facts!**

1. The first day of spring is called the vernal equinox. The term vernal is Latin for "spring" and equinox is Latin for "equal night."
2. The fall and spring equinoxes are the only two times during the year when the sun rises due east and sets due west.
3. On the first day of spring, a person at the North Pole would see the sun skimming across the horizon, beginning six months of uninterrupted daylight. A person at the South Pole would see the sun skimming across the horizon, signaling the start of six months of darkness.
4. Spring almost always arrives on March 20 or 21, but sometimes on the 19th. The reason the equinoxes and solstices don't always come on the same day is that Earth doesn't circle the sun in exactly 365 days.
5. The first day of spring in the Southern Hemisphere is the first day of fall in the Northern Hemisphere.
6. Easter always falls on the first Sunday after the first full moon after the spring equinox.
7. The first spring flowers are typically lilacs, irises, lilies, tulips, daffodils, and dandelions.

Financial Advisor  
Since 1976



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Take a look at our website

[www.amhfinancial.ca](http://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

**Call us today (780) 425-4058**